

Unsecured Personal Loans							
9.1.1 Personal loan							
Segment	Paga + (salary depositors)		Non salary depositors		Self-employed		
Tenor for applications processed in RBAL branches	Existing / New Customers: 6 months - 120 months		Existing Customers: 6 months - 120 months New Customers: 6 months - 84 months		Existing / New Customers: 6 months - 84 months		
Financing amount for applications processed in RBAL branches *The loan amount and term are assigned during the financial analysis	Existing / New Customers Minimal & Moderate risk **: 100.000 ALL / 1,000 EUR - 3,000,000 ALL / 30,000 EUR Existing / New Customers Acceptable risk **: 100.000 ALL / 1,000 EUR - 2,500,000 ALL/25,000 EUR		Existing Customers Minimal risk **: 100.000 ALL / 1,000 EUR - 3,000,000 ALL/22,500 EUR Existing Customers Moderate & Acceptable risk **: 100.000 ALL / 1,000 EUR - 2,500,000 ALL/19,000 EUR New Customers Minimal risk **: 100.000 ALL / 1,000 EUR - 2,500,000 ALL/19,000 EUR New Customers Moderate & Acceptable risk **: 100.000 ALL / 1,000 EUR - 2,000,000 ALL / 15,000 EUR		Existing / New Customers: 100,000 ALL / 1,000 EUR - 1,500,000 ALL / 15,000 EUR		
Tenor for applications processed online	Existing / New Customers: 6 months - 120 months		Existing / New Customers: 6 months - 84 months				
Financing amount for applications processed online *The loan amount and term are assigned during the financial analysis	Existing / New Customers Minimal & Moderate risk **: 100.000 ALL - 3,000,000 ALL Existing / New Customers Acceptable risk **: 100.000 ALL - 2,500,000 ALL		Existing / New Customers: 100.000 ALL - 1,000,000 ALL				
Currency	ALL & EUR*						
Interest Rate	Standard Interest Rates for Personal Loan in Branch Channel						
	Paga + (salary depositors)	Standard Personal Loan	Variable Interest		Fix Interest 3 years		
		Minimal risk * Customers: Moderate risk * Customers: Acceptable risk * Customers:	ALL T-Bill 12M + 8.15% (Min 7.5%) T-Bill 12M + 8.40% (Min 7.5%) T-Bill 12M + 8.65% (Min 7.5%)	EUR EURIBOR + 7.25% (Min 7.5%) EURIBOR + 7.50% (Min 7.5%) EURIBOR + 7.75% (Min 7.5%)		ALL 14.30% 14.60% 14.80%	EUR 10.70% 10.90% 11.20%
		ESG Personal Loan	Variable Interest		Fix Interest 3 years		
	Minimal risk * Customers: Moderate risk * Customers: Acceptable risk * Customers:	ALL T-Bill 12M + 6.15% (Min 7.5%) T-Bill 12M + 6.40% (Min 7.5%) T-Bill 12M + 6.65% (Min 7.5%)	EUR EURIBOR + 5.25% (Min 7.5%) EURIBOR + 5.50% (Min 7.5%) EURIBOR + 5.75% (Min 7.5%)		ALL 11.60% 11.80% 12.00%	EUR 8.70% 8.90% 9.20%	
	Non salary depositors	Standard Personal Loan	Variable Interest		Fix Interest 3 years		
			ALL T-Bill 12M + 8.4% (Min 7.5%)	EUR Euribor + 7% (Min 7.5%)		ALL 14.60%	EUR 10.90%
		ESG Personal Loan	Variable Interest		Fix Interest 3 years		
		ALL T-Bill 12M + 7.9% (Min 7.5%)	EUR Euribor + 5% (Min 7.5%)		ALL 11.80%	EUR 8.90%	
	Self-employed	Standard Personal Loan	Variable Interest		Fix Interest 3 years		
			ALL T-Bill 12M + 8.4% (Min 7.5%)	EUR Euribor + 7% (Min 7.5%)		ALL 14.60%	EUR 10.90%
		ESG Personal Loan	Variable Interest		Fix Interest 3 years		
			ALL T-Bill 12M + 7.9% (Min 7.5%)	EUR Euribor + 5% (Min 7.5%)		ALL 11.80%	EUR 8.90%
		Promotional Interest Rate	ALL: 8.5% fix IR for the first 3 Years of the loan, followed by T-Bill 12M + 8.40% for the remaining period				
	Promotional Interest Rates for Personal Loans in Lek on Online Channels - until July 31, 2026						
	Paga + (salary depositors) Non salary depositors	7.5% fixed interest for the first 3 years of the loan for online applications started and completed outside of bank business hours. 9% fixed interest for the first 3 years of the loan for online applications started and completed during bank business hours. For the remaining term of the loan, the Standard Personal Loan Variable Interest rates will apply according to the customer segmentation.					
	Standard Interest Rates for Personal Loan in Online Channel						
	Paga + (salary depositors) Non salary depositors	T-Bill 12M + 8.40% (Min 7.5%)					
Administration fee	2% of the loan amount (Min 3.000 ALL - Max. 20.000 ALL)						
PPI Payment Insurance	Standard: 2.5% of the loan amount Extra: 3% of the loan amount						
Early Repayment Commission when Interest Rate is Variable	0% on the outstanding principal amount						
Early Repayment Commission when Interest Rate is Fix and the loan is closed before the last year	1% on the outstanding principal amount						
Early Repayment Commission when Interest Rate is Fix and the loan is closed during the last year	0.5% on the outstanding principal amount						
Penalties for late instalment payments	20% interest on late monthly installments						
9.1.2 Cash Collateral Loan							
Tenor	6 - 300 months						
Financing amount	100.000 ALL - 14,000,000 ALL 1,000 EUR - 140,000 EUR						
Currency	ALL		EUR				
Interest rate - Individuals with cash collateral	T-Bill 12M + 1.3%		Euribor + 4.8%				
Administration fee	1% (Min 1.500 Max 100.000 ALL)		1% (Min 10 Max 800 EUR)				
Early total / partial repayment fee	0% on the outstanding principal amount						
Penalties for the past due payment of the loan installment	20% interest on late monthly installments						
9.1.3 Overdraft							
Terms - Individuals with cash collateral	Cash Collateral Maturity						
Financing amount: - Clients who withdraw the salary through RBAL - Individuals with cash collateral	1 up to 3 salaries Up to 80% of the cash collateral						
Currency	ALL		EUR				
Interest rate: - Clients who withdraw the salary through RBAL - Individuals with cash collateral	T-Bill 12M + 10.4% T-Bill 12M + 1.8%		Euribor + 11% Euribor + 5%				
Administration fee: - Clients who withdraw the salary through RBAL - Individuals with cash collateral	0% 1% of the limit (Max ALL 140,000)		0% 1% of the limit (Max EUR 1,000)				
Penalties for the past due payment: - Clients who withdraw the salary through RBAL - Individuals with cash collateral	T-Bill 12M + 0% T-Bill 12M + 0%		Euribor + 0% Euribor + 0%				
9.1.4 Retail Sales Finance							
Terms	6 - 48 months						
Financing amount for Paga+ & NSD	10.000 - 500.000 ALL						
Currency	ALL						
- Clients who withdraw the salary through RBAL - Other clients with verifiable income Interest rate	T-Bill 12M + 11.9% / ESG products: T Bill 12M + 9.9% T-Bill 12M + 16.9% / ESG products: T Bill 12M + 14.9%						
- Administration fee for Paga+ - Administration fee for other clients	2% of the loan amount						
Early total / partial repayment fee	1% of outstanding principal - when the loan is closed before of the last year 0.5% of outstanding principal - when the loan is closed during the last year						
Penalties for the past due payment of the loan installment	20% interest on late monthly installments						
Note: Raiffeisen BANK sh.a., defines the interest rate for your loan based on T-Bill (1-year) for Loans in ALL plus a spread rate for the entire loan tenor. The interest on the 12-month Treasury Bills results from the auctions held, which are announced on the same day of the auction and are published on the respective websites of the Ministry of Finance and Bank of Albania. In cases when the Base Rate is negative, the bank will consider it 0 in the interest calculation.							
*Scorecard calculation (which defines the low or acceptable risk) is based on customer data: socio-demographic, financial, customer relationship with the bank and the correctness of repaying obligations toward credit institutions. Based on these criteria and the financial analysis will be determined loan amount and tenor. Clients with a minimal risk have a score level of 0.5-2.5, clients with a moderate risk have a scoring level of 3, while clients with an acceptable risk have a scoring level of 3.5 - 4.							