Page 1 Page 2 Page 2 Page 2 Page 2 Page 3 Page 2 Page 3 P	Unsecured Personal Loan					
	9.1.1 Personal loan					
	Segment	Paga + (salary denositors) Non salary denositors				
Part		Exis				
Page	renoi					
	Financing amount *The loan amount and term are assigned during the financial analysis	Existing Customers Moderate risk *: 100,000 ALL - 2,000,000 ALL Existing Customers Acceptable risk *: 100,000 ALL - 1,500,000 ALL New Customers Minimal risk *: 100,000 ALL - 2,000,000 ALL				
	Currency					
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ESG Personal Loan Mentania Fak - Coopenants	Interest Rate	Minimal risk * Customers: Moderate risk * Customers:	T-Bill 12M + 10.15% (Min 9.00%) T-Bill 12M + 10.40% (Min 9.00%)	14.30% 14.60%		
Monistration to Appelled Production Table 124 + 1460 (Min 19 000) 11.80% Table 124 + 1460 (Min 19 000) 11.8		ESG Personal Loan	Variable Interest	Fix Interest 3 years	Variable Interest	Fix Interest 3 years
## Perpendic Numberson ## Perpendic Numberson ## Perpendic Commission when Interest Rate is Variable ## Perpendic Numberson ## Perpendic Numberson		Moderate risk * Customers:	T-Bill 12M + 8.40% (Min 9.00%)	11.80%	T-Bill 12M + 8.40% (Min 9.00%)	11.80%
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Care Note Note	PPI Payment Insurance					
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Source during the last years Personal confirmation promotes Personal confirmation promotes confirmation promotes and promotes	Early Repayment Commission when Interest Rate is Fix and the loan is closed before the last year					
Seley & Nos salary depositors Lorenze Rule Seley & Nos salary depositors ALL Variable interest rate as per customer segment for the fact year, which decreases by 4.5% each year, after the first year of the Ican, for the remaining period. In no case will the interest to all some amount In no case will the interest to all some amount In no case will the interest to be lower than the minimum interest rate of 5%. Warning and the case amount In no case will be interest to be lower than the minimum interest rate of 5%. Selected and the case amount In no case will be interest to be lower than the minimum interest rate of 5%. Selected and the case amount In no case will be interest to be lower than the minimum interest rate of 5%. Selected and the case amount Early Represent Commission when interest Rate is fire and the loan in Selected description when interest Rate is fire and the loan in Double deform the load year. In the commission when interest Rate is fire and the loan in Double deform the load year. In the commission when interest Rate is fire and the loan in Double deform the load year. In the commission when interest Rate is fire and the loan in Double deform the load year. In the minimum interest Rate is fire and the loan in Double deform the load year. In the minimum interest Rate is fire and the loan in Double deform the load year. In the commission when interest Rate is fire and the loan in Double deform the load year. In the commission when interest Rate is fire and the loan in Double deform the load year. In the commission when interest Rate is fire and the loan in Double deform the load year. In the commission when interest Rate is fire and the loan in Double deform the load year. In the commission when interest Rate is fire and the loan in Double deform the loan year. In the commission when interest Rate is fire and the loan in In the commission when interest Rate is fire and the loan in Double deform the loan year. In the commission when interest Rate is fire	Early Repayment Commission when Interest Rate is Fix and the loan is closed during the last year	0.5% on the outstanding principal amount				
Agricultation of the Control of the	Penalties for late instalment payments	20% interest on late monthly installments				
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	!	ed on T-Bill (1-year) for Loans in All				

Note: Roiffeisen 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 - 4.0.