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

		Variable Interest		**Fix Interest 3 years**	
Paga + (salary depositors)	**Standard Personal Loan**	**ALL**	**EUR**	**ALL**	**EUR**
	Minimal risk * Customers:	T-Bill 12M + 8.15% (Min 7.5%)	EURIBOR + 7.25% (Min 7.5%)	14.30%	10.70%
	Moderate risk * Customers:	T-Bill 12M + 8.40% (Min 7.5%)	EURIBOR + 7.50% (Min 7.5%)	14.60%	10.90%
	Acceptable risk * Customers:	T-Bill 12M + 8.65% (Min 7.5%)	EURIBOR + 7.75% (Min 7.5%)	14.80%	11.20%
	ESG Personal Loan	**Variable Interest**		**Fix Interest 3 years**	
		ALL	**EUR**	**ALL**	**EUR**
	Minimal risk * Customers:	T-Bill 12M + 6.15% (Min 7.5%)	EURIBOR + 5.25% (Min 7.5%)	11.60%	8.70%
	Moderate risk * Customers:	T-Bill 12M + 6.40% (Min 7.5%)	EURIBOR + 5.50% (Min 7.5%)	11.80%	8.90%
	Acceptable risk * Customers:	T-Bill 12M + 6.65% (Min 7.5%)	EURIBOR + 5.75% (Min 7.5%)	12.00%	9.20%
Non salary depositors	**Standard Personal Loan**	**Variable Interest**		**Fix Interest 3 years**	
		ALL	**EUR**	**ALL**	**EUR**
		T-Bill 12M + 8.4% (Min 7.5%)	Euribor + 7% (Min 7.5%)	14.60%	10.90%
	ESG Personal Loan	**Variable Interest**		**Fix Interest 3 years**	
		ALL	**EUR**	**ALL**	**EUR**
		T-Bill 12M + 7.9% (Min 7.5%)	Euribor + 5% (Min 7.5%)	11.80%	8.90%
Self-employed	**Standard Personal Loan**	**Variable Interest**		**Fix Interest 3 years**	
		ALL	**EUR**	**ALL**	**EUR**
		T-Bill 12M + 8.4% (Min 7.5%)	Euribor + 7% (Min 7.5%)	14.60%	10.90%
	ESG Personal Loan	**Variable Interest**		**Fix Interest 3 years**	
		ALL	**EUR**	**ALL**	**EUR**
		T-Bill 12M + 7.9% (Min 7.5%)	Euribor + 5% (Min 7.5%)	11.80%	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			

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 oustanding 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 - 4.0.*