

<b>3.2</b>	<b>Credit Cards</b>	
<b>3.2.1</b>	<b>Revolving Credit Card</b>	
3.2.1.1	Currency	LEK, EUR
3.2.1.2	Card validity	60 months
3.2.1.3	Auto Renewal	No Commission
3.2.1.4	Limits	25.000 - 700.000 ALL / 200 - 5.000 EUR over 5.000 EUR secured with collateral
3.2.1.5	Minimum Payment	sum of 5% for POS transactions & ATM withdraw amount, plus 5% of the monthly instalment, plus the total amount of commissions and interests applied during the month.
3.2.1.6	Card payments in Bank's POSs	No Commission
3.2.1.7	Card payments in other Bank's POSs (including Internet payments)	No Commission
3.2.1.8	Cash withdrawals in Bank's ATMs	1.9% +400 LEK / 3.00 EUR
3.2.1.9	Cash withdrawals in other Bank's ATMs (domestic)	1.9% +400 LEK / 3.00 EUR
3.2.1.10	Cash withdrawals in other Bank's ATMs (international)	2% min. 500 LEK / 4.00 EUR
3.2.1.11	Manual cash withdrawal at Bank's branches	2% min. 300 LEK / 2.00 EUR
3.2.1.12	Manual cash withdrawal at other Bank's branches (domestic)	2.75% min. 400 LEK / 3.00 EUR
3.2.1.13	Manual cash withdrawal at other Bank's branches (international)	2.5% min. 500 LEK / 4.00 EUR
3.2.1.14	Interes rates:	
	Cash Collateral	16% LEK / EUR
	Instalment Plans	0%
3.2.1.15	Application Fee	No Commission
3.2.1.16	Annual fee	No Commission
3.2.1.17	Penalty for the past due payments	33% of the unpaid minimum amount
3.2.1.18	Card replacement, upon customer's request	1.500 ALL / 10 EUR
3.2.1.19	PIN replacement, upon customer's request	700 ALL / 5 EUR
3.2.1.20	Commission for Instalment plans	5% of instalment transaction
3.2.1.21	Commission for change of Instalment plans	250 LEK/ 2 EUR
3.2.1.22	Commission for overlimit	500 LEK/ 4 EUR
3.2.1.23	Commission for increase of funds in card	1% +500 LEK/ 4 EUR
3.2.1.20	Card delivery abroad, upon customer's request	1.500 ALL / 10 EUR
3.2.1.21	PIN delivery abroad, upon customer's request	1.500 ALL / 10 EUR
3.2.1.22	Payment Period without Interest *	up to 45 days

\* *Payment Period without Interest, refers to the period that the Bank allows to the cardholder to make the payment of the card's outstanding balance (according the statement). In case the cardholder makes the fully payment of the outstanding balance's amount within this period of time, no interest will be calculated over this outstanding amount.*