

<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	Limit	25.000 - 700.000 LEK / 200 - 6.000 EUR over 6.000 EUR secured with collateral
3.2.1.5	Minimum Payment	5% for POS transactions & ATM withdraw, 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	Interest rate	16%
	Instalment Plans	0%
3.2.1.15	Application Fee	No Commission
3.2.1.16	Annual fee	3.000 LEK / 25 EUR (Including travel Insurance)
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 LEK / 10 EUR
3.2.1.19	PIN replacement, upon customer's request	700 LEK / 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
3.2.1.24	Card delivery abroad, upon customer's request	1.500 LEK / 10 EUR
3.2.1.25	PIN delivery abroad, upon customer's request	1.500 LEK / 10 EUR
3.2.1.26	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.