

PRIVATE INDIVIDUAL

"Individual" - Every physical person, major, which is not registered to make commercial activity.

1.1	Current Account	LEK	USD	EUR	GBP	CHF
1.1.1	Opening of the current account	no Commissions				
1.1.2	Initial Deposit and the Minimum Balance Required	0				
1.1.3	Account Maintenance	150	1.5	2	1.5	1.5
1.1.4	Closure of the Account	no Commissions				
1.1.5	Deposits	no Commissions				
1.1.6	Account Cash withdrawal	no Commissions				
	For amount EUR 3.800 (equivalent in other currencies) without notification	1% for the amount over limit				
1.1.7	Monthly Account Statement	no Commissions				
	Statement as per Customer Request (the monthly statement is not included)	150 Lek / request				
1.1.8	Datas of the last 2 years	1000 Lek				
1.1.9	Datas before 2 years, founds from the archive	3000 Lek				
2.1	Flexi Current Account					
2.1.1	Account Maintenance (monthly)	150	1.5	2	1.5	1.5
2.1.2	Closure of the Account	no Commissions				
2.1.3	Deposits	no Commissions				
2.1.4	For amount EUR 3.800 (equivalent in other currencies) without notification	1% for the amount over limit				
	Account Cash withdrawal	no Commissions				
2.1.5	Monthly Account Statement	no Commissions				
	Statement as per Customer Request (the monthly statement is not included)	150 Lek / request				
2.1.6	Datas of the last 2 years	1000 Lek				
2.1.7	Datas before 2 years, founds from the archive	3000 Lek				
2.1.8	Creditor Interest rate on annual base (%)	0.01				
2.1.9	Debitor Interest rate on annual base (%)	0				

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