

Terms & Conditions and Required Documentation

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| Loan Tenor | <p>For Paga+ (Clients that withdraw the salary through Raiffeisen Bank): New Customers: 6 months - 96 months Existing Customers: 6 months - 120 months</p> <p>For Standard Customers (Clients that do not withdraw the salary through Raiffeisen Bank): 6 - 84 months for all customers</p> |
| Loan Amount | <p>For Paga+ (Clients that withdraw the salary through Raiffeisen Bank): Mass Customers New Customers minimal risk*: 100,000 ALL - 2,000,000 ALL New Customers moderate & Acceptable risk*: 100,000 - 1,500,000 ALL</p> <p>Existing Customers minimal risk*: 100,000 ALL - 2,500,000 ALL Existing Customers moderate risk*: 100,000 ALL - 2,000,000 ALL Existing Customers Acceptable risk*: 100,000 ALL - 1,500,000 ALL</p> <p>Premium Customers New Customers minimal risk*: 100.000 ALL / 823 EUR** - 2,500,000 ALL/19,000 EUR** New Customers moderate & Acceptable risk*: 100.000 ALL /823 Eur - 2,000,000 ALL / 15,000 EUR** Existing Customers minimal risk*: 100.000 ALL / 823 EUR** - 3,000,000 ALL/22,500 EUR** Existing Customers moderate & Acceptable risk*: 100.000 ALL / 823 EUR** - 2,500,000 ALL/19,000 EUR**</p> <p>For Standard Customers (Clients that do not withdraw the salary through Raiffeisen Bank): Mass Customers: min 100,000 ALL - max 1,500,000 ALL Premium Customers: min 100,000 ALL/823 EUR** - max 2,000,000 ALL/16,000 EUR**</p> <p>*Scorecard calculation (which defines the low (minimal) 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. Referring to these criteria and based on the financial analysis, the amount and tenor of the loan will be determined. 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. **Personal loan in Euro is offered only for Salary premium customers who receive their salary in EUR</p> |
| Interest rate | <p>The interest rate for loans in Lek*:</p> <p>For Paga+ (Clients that withdraw the salary through Raiffeisen Bank): Minimal risk Customers: T-Bill 12M* + 10.15% Moderate risk Customers: T-Bill 12M* + 10.40% Acceptable risk Customers: T-Bill 12M* + 10.65%</p> <p>For Standard Customers (Clients that do not withdraw the salary through Raiffeisen Bank): T-Bill 12M + 11.9%.</p> <p>*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.</p> <p>The interest rate for loans in Euro **:</p> <p>For Paga+ (Clients that withdraw the salary through Raiffeisen Bank): Minimal risk* Customers: Euribor + 9.25% Moderate risk* Customers: Euribor + 9.5% Acceptable risk* Customers: Euribor + 9.75%</p> <p>For Standard Customers (Clients that do not withdraw the salary through Raiffeisen Bank): Euribor + 9%</p> <p>**Personal loan in Euro is offered only for premium customers who receive their salary in EUR</p> |
| Percentage of financing | <p>100% of the financed amount</p> |
| Documents required | <ul style="list-style-type: none"> - Personal ID Document - Family Certificate - Income Declaration <p>*The Bank reserves the right to request additional documentation on case basis.</p> |
| Collateral | <p>Not Required</p> |