

MORTGAGE LOANS PREMIUM CUSTOMERS

Housing Loans		
Loan amount	775,000 LEK - 12,000,000 LEK	
Maturity	6 months - 30 years	
Currency	LEK	
Interest Rate in Lek	Variable IR	1/3 years Fixed IR
Salary Depositors	T-Bills + 1.55%	3.5 % fix interest for the first year 5.0 % fix interest for 3 years *After Fix Period T-Bills + 1.55%
Non Salary Depositors		
Existing Business Owners	T-Bills + 2.55%	3.5 % fix interest for the first year 5.0 % fix interest for 3 years *After Fix Period T-Bills + 2.55%
New Business Owners		
Administration Fee**	1.25% Min. 25,000 LEK - Max. 100,000 LEK	0.60% Min. 12,500 LEK - Max. 50,000 LEK
Early Repayment Fee	- 2% for repayments before the last year of the of the loan maturity - 1% for repayments in the last year of the loan maturity - 0% for repayment amount less than 10% of the principal, payed once a year	
Collateral change Fee	50 EUR	
Late payment Fee	48%	
Home Equity Loans		
Loan amount	775,000 LEK -6,000,000 LEK	
Maturity	6 months - 15 years for Premium Salary Depositors and Non Salary Depositors (NSD) 6 months - 20 years for Premium Salary Depositors and Non Salary Depositors (NSD) with low risk profile 6 months - 15 years for Premium Business Owners	
Currency	LEK	
Interest Rate in Lek	Variable IR	1/ 3 years Fixed IR
Salary Depositors	T-Bills + 2.30%	4.50 % fix interest for the first year 5.90 % fix interest for 3 years *After Fix Period T-Bills + 2.30%
Non Salary Depositors		
Existing Business Owners of RBAL	T-Bills + 3.80%	4.50 % fix interest for the first year 5.90 % fix interest for 3 years *After Fix Period T-Bills + 3.80%
New Business Owners of RBAL		
Administration Fee **	1.25% Min. 25,000 LEK - Max. 100,000 LEK	0.60% Min. 12,500 LEK - Max. 50,000 LEK
Early Repayment Fee	- 2% for repayments before the last year of the of the loan maturity - 1% for repayments in the last year of the loan maturity - 0% for repayment amount less than 10% of the principal, payed once a year	
Collateral change Fee	50 EUR	
Late payment Fee	48%	

*In cases when the Base Rate is negative, the bank will consider it 0 in the interest calculation

** Administration fee for loan purchase is 0%

Note: Raiffeisen BANK sh.a., defines the interest rate for your loan based on Treasury Bills (1-year) for loans in ALL plus a spread rate for the entire loan tenor. The Treasury Bills rates change every banking work day and are published in all RBAL branches.