

Unsecured Personal Loan		
9.1.1 Personal loan		
Segment	Paga + (salary depositors)	Non salary depositors
Tenor	6 - 84 months	
Financing amount	100.000 - 2.000.000 ALL	
<i>*The loan amount and term are assigned during the financial analysis</i>		
Currency	ALL	
Interest Rate	ALL: SD: T-Bill 12M + 9.9%	ALL: NSD: T-Bill 12M + 11.9%
Administration fee	2% of the loan amount Min 3.000 ALL - Max. 20.000 ALL	
PPI Payment Insurance	Standard: 2.5% of the loan amount Extra: 3% of the loan amount	
Early Repayment Commission when Interest Rate is Variable	0% on the outstanding principal amount	
Penalties for late instalment payments	48% interest on late monthly installments	
Personal Loan Campaign January 6, 2020 - December 31, 2020		
Segment	SD & NSD	
Currency	ALL	
Interest Rate **	o 4.9% fix rate for the first year, afterwards variable interest rate as per each segment o 2.9% fix rate for 1-year loan tenor	
Administration fee	2% of the loan amount Min 3.000 ALL - Max. 20.000 ALL	
PPI Payment Insurance	Standard: 2.5% of the loan amount Extra: 3% of the loan amount	
Early Repayment Commission when Interest Rate is Variable	0% on the outstanding principal amount	
Early Repayment Commission when Interest Rate is Fix and the loan is closed before the last year	1% on the outstanding principal amount	
Early Repayment Commission when Interest Rate is Fix and the loan is closed during the last year	0.5% on the outstanding principal amount	
Penalties for late instalment payments	48% interest on late monthly installments	
9.1.2 Cash Collateral Loan		
Terms	6 - 300 months	
Financing amount	Minimum 100.000 LEK	Maximum 12,000,000 LEK
Currency	ALL	
Interest rate - <i>Individuals with cash collateral</i>	T-Bill 12M + 1.3%	
Administration fee	1% of the loan amount (Min 1.500 Max 100.000 ALL)	
Early total / partial repayment fee	0% on the outstanding principal amount	
Penalties for the past due payment of the loan installment.	48% interest on late monthly installments	
9.1.3 Overdraft		
Terms	Cash Collateral Maturity	
Financing amount - <i>For the clients who withdraw the salary through RBAL - Individuals with cash collateral</i>	1 up to 3 salaries	
Financing amount - <i>For individuals with cash collateral</i>	Up to 80% of the cash collateral	
Currency	ALL	
Interest rate - <i>Clients who withdraw the salary through RBAL</i> - <i>Individuals with cash collateral.</i>	T-Bill 12M + 10.4% T-Bill 12M + 1.8%	
Administration fee - <i>Clients who withdraw the salary through RBAL - Individuals with cash collateral.</i>	0%	
Administration fee - <i>Individuals with cash collateral.</i>	1% of the limit (Max ALL 140.000)	
Penalties for the past due payment of the loan installment.	T-Bill 12M + 24.9% T-Bill 12M + 19.65%	
9.1.4 Retail Sales Finance		
Terms	6 - 48 months	
Financing amount - <i>for Paga+ & NSD</i>	10.000 - 300.000 ALL	
Currency	ALL	
- <i>Clients who withdraw the salary through RBAL</i>	T-Bill 12M + 11.9%	
- <i>Other clients with verifiable income</i> Interest rate	T-Bill 12M + 16.9%	
- Administration fee <i>for Paga+</i>	3.000 ALL	
- Administration fee <i>for other clients</i>	5% of the loan amount	
Early total / partial repayment fee	1% of outstanding principal - when the loan is closed before of the last year	
Penalties for the past due payment of the loan installment	48% interest on late monthly installments	

Note: Raiffeisen BANK sh.a., defines the interest rate for your loan based on T-Bill(1-year) for Loans in ALL plus a spread rate for the entire loan tenor.
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.

*After the fix rate period, for the remaining period up to loan maturity will be applied the interest rates in force as per customer segment.