

Unsecured Personal Loan		
9.1.1 Personal loan		
Segment	Paga + (salary depositors)	Non salary depositors
Tenor	6 months - 96 months	6 months - 84 months
Financing amount <i>*The loan amount and term are assigned during the financial analysis</i>	New Customers Minimal risk *: 100,000 ALL - 2,000,000 ALL New Customers Moderate & Acceptable risk *: 100,000 ALL - 1,500,000 ALL 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	100,000 ALL - 1,500,000 ALL
Currency	ALL	
Interest Rate	Minimal risk * Customers: T-Bill 12M + 10.15% Moderate risk * Customers: T-Bill 12M + 10.40% Acceptable risk * Customers: T-Bill 12M + 10.65%	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	
9.1.2 Cash Collateral Loan		
Terms	6 - 300 months	
Financing amount	Minimum 100.000 ALL 800 EUR	Maximum 14,000,000 ALL 100.000 EUR
Currency	ALL	
Interest rate - <i>Individuals with cash collateral</i>	T-Bill 12M + 1.3%	
Administration fee	1% (Min 1.500 Max 100.000 ALL)	1% (Min 10 Max 800 EUR)
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 - <i>Individuals with cash collateral</i>	Cash Collateral Maturity	
Financing amount: - <i>Clients who withdraw the salary through RBAL</i> - <i>Individuals with cash collateral</i>	1 up to 3 salaries Up to 80% of the cash collateral	
Currency	ALL	EUR
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%	Euribor + 11% Euribor + 5%
Administration fee: - <i>Clients who withdraw the salary through RBAL</i> - <i>Individuals with cash collateral</i>	0% 1% of the limit (Max ALL 140,000)	0% 1% of the limit (Max EUR 1,000)
Penalties for the past due payment: - <i>Clients who withdraw the salary through RBAL</i> - <i>Individuals with cash collateral</i>	T-Bill 12M + 24.9 % T-Bill 12M + 19.65%	Euribor+ 20% Euribor+ 20%
9.1.4 Retail Sales Finance		
Terms	6 - 48 months	
Financing amount for Paga+ & NSD	10.000 - 500.000 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 for Paga+	3.000 ALL	
- Administration fee for other clients	5% of the loan amount	
Early total / partial repayment fee	1% of outstanding principal - when the loan is closed before of the last year 0.5% of outstanding principal - when the loan is closed during 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. In cases when the Base Rate is negative, the bank will consider it 0 in the interest calculation.

*Scorecard calculation (which defines the low 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. Based on these criteria and the financial analysis will be determined loan amount and tenor. 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.