

Pricelist and conditions for products and services

Individuals

Effective from February 2019

Pricelist and conditions for products and services – Individuals

1. Account management	Commission - EUR	Comment
Current Account for Salary Receivers	0.5	Per month
Standard current account	0.75	
Current Account for children, students and pensioners	free	
Savings Account	free	
Interest rate on Savings Account	Nominal 0.1% Effective 0.1%	Credited on 31 st of December, after retain of 10% legally obliged withholding tax
Automatic account statement via e-mail	free	Offered once per month
Generating and printing of account statement via e-Banking	free	No limits
Printing of account statement in branches ¹	free	Offered once per month, the rest 0.5 euro
Opening and maintenance of term deposit accounts	free	Offered in e-banking and branches
Authorizations in accounts	2	No limits
Closure of accounts - Current / Savings	2 / 5	Free for pensioners
2. Electronic service channels	Commission - EUR	
Registration on individual e-banking	free	
Maintenance of individual e-banking	free	
Registration on mobile banking	free	
Maintenance of mobile banking	free	
Call Centre service	free	
Automatic orders	free - within BKT accounts	
Top Up Vala	free	
Top Up IPKO	free	
Direct Debit ²	free	
3. Cash management	Commission for Current Account - EUR, USD, CHF, GBP	Commission for Saving Account - EUR
3.1. Withdrawals		
Cash withdrawals in branches EUR 0 - 600	1	2
Cash withdrawals in branches EUR 600 - 10,000	0.5	2
Cash withdrawals in branches over EUR 10,000	0.10%	0.10%
3.2. Deposits	Commission - EUR	
Direct deposits into own account in branches	free	
Deposits from third parties	1	
Cash deposits of coins - 1 to 50 pieces	free	
Cash deposits of coins - over 50 pieces	5%, minimum EUR 5	
3.3. Other cash services	Commission - EUR	
Damaged money - 1 banknote	1	
Damaged money - more than 1 banknotes	EUR 0.5 per banknote	
Conversions into foreign currencies	1	

4. Debit card - BanKomaT	Commission - EUR	
	Maestro	Visa Electron
Issuance of debit card for the first time	free	free
Reissuance of debit card in case of lost/stolen/damaged card ³	2.5	2.5
Monthly/yearly maintenance of debit card	free	
Payments via BKT POS	free	
Payments via other banks' POS – within and outside the country	free	
Payments via internet	free	
Registration in 3D secure	free	
Deposits in BKT ATMs	free	
Cash withdrawals from BKT ATMs in Kosovo	free	
Cash withdrawals from BKT ATMs in Albania	free	
Cash withdrawals from other banks' ATMs in Kosovo	2.0%, minimum EUR 2	
Cash withdrawals from overseas ATMs	2.0%, minimum EUR 2	
Daily cash withdrawal limit	EUR 600	
PIN generation / regeneration	Free for the first time, the rest EUR 1	
5. Credit Card - PRIMA	Commission - EUR	
	Standard - Visa and Master	Gold - Visa and Master
Issuance of card for the first time	free	free
Reissuance of card in case of lost/stolen/damaged card ⁴	2.5	2.5
Yearly card maintenance ⁵	10	20
Payments via BKT POS	free	
Payments via other banks' POS – within and outside the country	free	
Payments via internet	free	
Registration in 3D secure	free	
Online payments limit ⁶	50% of card limit	
Cash withdrawals via ATM (BKT and other banks)	2.5%, minimum EUR 4 (per transaction)	
Transactions with installments	Up to 12 installments	
Card limit crediting from third parties	2%	
Transactions in currencies other than EUR	According to exchange rate of value date	
Minimum payment	15%	
Cash withdrawal limit and overdraft via e-Banking	50%	
Monthly interest for purchases	2%	
Monthly interest for cash withdrawals	2.50%	
Monthly interest for minimum payments in arrears	5%	
Monthly interest for purchases with installments	1.15% or 0% - depending on the agreement with merchant	
Commission for payment of minimum payment in arrears	EUR 3.5 – one day after last date of minimal payment	
Commission for overdrawn amount	EUR 8	
Card limit increase up to EUR 500	EUR 2.5	
Card limit increase over EUR 500	EUR 5	
Payment cycle 1 / Payment cycle 2	Payment on date 5, respectively 20 of each month	

6. Transfers / Payments	Commission - EUR	
6.1. National Transfers	e-Banking	Branch
Transfers within BKT	free	1
National incoming transfers	free	free
National outgoing transfers ≤10,000 EUR	1	2
National outgoing transfers with priority	5	5
6.2. National Payments	e-Banking	Branch
For treasury account	0.5	1.5 (from account) and 2 (with cash)
Student payments	0.5	1
Payments - KUR Prishtina	free	n/a
Real time payments - KEDS	free	1.5
GIRO payments - Sigma, Dardania, Insig, Prisig, Elsig	0.5	0.5
Other payments / GIRO	1	1
6.3. International Transfers	Commission - EUR	
International incoming transfers	0.15% of amount, minimum EUR 10 and maximum EUR 600	
International incoming transfers from BKT Albania	free	
International outgoing transfers (standard/priority) – Branch	0.20% / 0.30%, minimum EUR 15 and maximum EUR 600 / EUR 800	
International outgoing transfers (standard/priority) – e-Banking	0.20%, minimum EUR 15 and maximum EUR 600	
International outgoing transfers to BKT Albania – e-Banking/Branch	5 / 15	
6.4. Other transfers/payments services	Commission - EUR	Comment
Account confirmation through SWIFT	10	Transactions
Account confirmation through SWIFT	50	Whole month fee
Payment cancelation	10	per transaction
Payment amending	10	
Payment investigation	10	
7. Other banking services	Commission - EUR	
Credit payment confirmation	25	
Amending or unregistering real estate collateral	25	
Amending or unregistering movable collateral	15	
Collateral assessment confirmation	15	
Confirmations for other purposes	5	
Copy of documents from client's file	2	
Visa confirmation	2.5	
Other recommendation letter	10	
Notes:		
1 – The service is offered for free for special categories according to current account conditions		
2 – According to the list published by CBK		
3&4 – Applicable in case the card reprinting is done by client's request, otherwise it is offered for free		
5 – Yearly card maintenance is applicable after the first usage of the card. The same is done for additional cards according to the pricelist.		
6 – Increase of online payment limit can be done directly via e-banking or by placing a request in BKT branches		

CURRENT ACCOUNT CHARACTERISTICS - EUR					
ACCOUNT DESCRIPTION	The main function of current account is saving of funds and facilitating various banking services. Current account is a flexible account with maximal access and usage.				
PURPOSE	Every relationship with the bank begins and is interconnected via current account. This account serves for money saving and money utilization whenever this is needed from your side for: bill payments, loans or credit cards, opening of a term deposit, card purchases, etc.				
CATEGORIES	1. SALARY ACCOUNT	2. PENSION ACCOUNT	3. STUDENT ACCOUNT	4. STANDARD ACCOUNT	5. CHILDREN ACCOUNT
CONDITIONS	Employment contract	Confirmation from ministry	Student ID or confirmation	n/a	Birth certificate of the child and valid ID of the parent or legal guardian
Age	No limit	Over 65	Up to 23	No limit	Up to 18
Currency	EUR				
Opening of account	Free	Free	Free	Free	Free
Monthly maintenance	0.50 EUR	Free	Free	0.75 EUR	Free
Min and max amount	0 EUR			10 EUR	Zero
Residence	No limitation				
PRODUCTS/SERVICES OFFERED					
Transfers/payments	Yes- except category 2				No
Incoming transfers	Yes- except category 2				Yes
Debit card	Yes				No
Credit card	Yes- except category 2				
Overdraft	Yes- except category 2				
Automatic orders	Yes- except category 2				
Direct debit	Yes- except category 2				
CURRENT ACCOUNT CHARACTERISTICS - USD,CHF,GBP,ALL					
CATEGORIES	1. STANDARD ACCOUNT			2. CHILDREN ACCOUNT	
CONDITIONS	N/A			Birth certificate of the child and valid ID of the parent or legal guardian	
Age	No limit			Up to 18	
Currency	USD	CHF	GBP		
Opening of account	Free	Free	Free		
Monthly maintenance	1	1	1		
Min and max amount	100				
Residence	No limitation				
PRODUCTS/SERVICES OFFERED					
Transfers/payments	Yes				
Incoming transfers	Yes				
Debit card	Yes				
Credit card	No				
Overdraft	No				
Automatic orders	No				
Direct debit	No				
SAVING ACCOUNT CHARACTERISTICS - EUR					
ACCOUNT DESCRIPTION	The main function of current account is saving of funds and earning interest from it. Saving account is a flexible account with maximal access and usage, from e-banking and branches.				
PURPOSE	The account's main purpose is saving money while earning interest and it can be accessed whenever, considering that the funds will not be blocked under a maturity date.				
CATEGORIES	1. SAVING ACCOUNT FOR ADULTS			2. SAVING ACCOUNT FOR CHILDREN	
CONDITIONS	ID			Birth certificate of the child and valid ID of the parent or legal guardian	
Age	Above 18			Up to 18	
Currency	EUR				
Opening of account	Free			Free	
Monthly maintenance	Free			Free	
Min and max amount	n/a			n/a	
Residence	No limitation				
PRODUCTS/SERVICES OFFERED					
Transfers/payments	No				
Incoming transfers	Yes				
Debit card	Yes				
Credit card	No				
Overdraft	No				
Automatic orders (incoming)	Yes				
Direct debit	No				

SALARY ACCOUNT PACKAGE

The best option in the market for salary account, facilitating the reduction of monthly banking costs, while not giving up on the service qualities.

Salary Account with only **EUR 0.50** monthly fee, which includes all of these services:

- ✓ First issuance of debit card, **free of charge**
 - ✓ Monthly maintenance fee for debit card (Visa and Maestro), **free of charge**
 - ✓ Registration and maintenance of e-Banking Service, **free of charge**
 - ✓ Registration and maintenance of advanced mobile banking service, **free of charge**
 - ✓ Notifications via mobile banking for banking transactions, **free of charge**
 - ✓ First issuance of credit card Prima **free of charge**
 - ✓ Unlimited cash withdrawals via ATMs of BKT Kosova, **free of charge**
 - ✓ Unlimited cash withdrawals via ATMs of BKT Albania, **free of charge**
 - ✓ Unlimited cash deposits in ATMs of BKT Kosova, **free of charge**
 - ✓ Unlimited transfers between BKT accounts, **free of charge**
 - ✓ Unlimited national incoming transfers and payments, **free of charge**
 - ✓ Payments via POS of BKT Kosova, **free of charge**
 - ✓ Payments via POS of all local and overseas banks, **free of charge**
 - ✓ Payments via internet (online payments) **free of charge**
- Individual loans (mortgage, consumer and overdrafts) with **preferential yearly interest rates**
 - Term deposits with **very good interest rates** and access flexibility 24/7

This account facilitates access into your finances 24 hours a day and 7 days a week, so we recommend you to take from the advantage and utilize the chance and convenience of using products and services **without any commission**, because we believe that before anything, banking service should be professional, accessible 24/7 and **affordable** when it comes to your incurred monthly costs.

We invite you to open the salary account in BKT, by visiting one of our branches throughout Kosovo. Needed documents for account opening are: employment contract, valid identification document and a monthly bill of utilities to prove your residence address.

PRICELIST OF TERM DEPOSITS

ELASTIC DEPOSIT

No. of days	32-65	66-90	92-140	141-179	183-275	276-364	367-487	488-608	609-730	733-853	854-974	975-1094
Interest	0.05%	0.05%	0.10%	0.10%	0.25%	0.35%	1.00%	1.10%	1.15%	1.25%	1.30%	1.40%

STANDARD DEPOSIT

Maturity	1 Month	3 Months	6 Months	1 Year	2 Years
Interest	0.05%	0.05%	0.20%	0.90%	1.20%

RECORD DEPOSIT

Maturity	3 Years	4 Years	5 Years
Interest	1.50%	1.80%	2.00%

RRITA DEPOSIT

				4.00%
			3.00%	Year 5
		2.75%	Year 4	
		2.00%		
1.50%	Year 2	Year 3	Year 4	
Year 1				

PROGRESSIVE DEPOSIT

					2.00%
				1.50%	60 months
			1.10%	48 Months	
		0.85%	36 Months		
		0.50%		24 Months	
0.10%	12 Months	6 Months	24 Months		

Others Currencies

Currency	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years
USD	0.00%	0.00%	0.20%	0.50%	0.60%	0.80%	1.00%	1.20%
GBP	0.00%	0.00%	0.10%	0.20%	0.30%	0.40%	0.50%	0.60%
CHF	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.10%	0.10%

Notes:

*Interest rates are shown in yearly basis (365 or 366 days). Interest calculation form:

- Term Deposit, Elastic Deposit: Gross Interest = Deposit amount x Interest rate x days to maturity/365 (or 366)
- Interest of time deposits is paid on maturity date, for Rrita deposit interest is paid every year whereas interest of Record deposit is paid every 6 months.
- Interest is paid on the maturity date, unless it is specified differently.
- The bank is obliged by law to keep 10 % of the interest amount as a withholding tax.
- The Bank does not offer interest rates for Current Account Deposits.

*Elastic deposits are offered to clients with specific maturity, up to 3 years.

*By introducing this bulletin, the interest rates of the previous bulletins do not apply.

PRICELIST OF INDIVIDUAL LOANS						
LOAN TYPE	MAXIMUM MATURITY	MAXIMUM AMOUNT	TARGET GROUPS	NOMINAL INTEREST	EFFECTIVE INTEREST	ADMIN EXPENSES
Personal Loan	a,b) 120 months c,d) 84 months	30,000	a) Salary in BKT b) Professional c) Salary in other banks d) Salary in cash	a) 6.5% b) 6.5% c) 10.49% d) 13.49%	a) 6.81% b) 6.81% c) 11.19% d)14.55%	0.50%
Cash covered loan	same as deposit	1,000,000	All	2% over deposit IR	2.43%	1%
Home Improvement	180 months	500,000	a) Salary in BKT b) Professional	a) 4.99%	a) 5.26%	0.50%
Housing loan	180 months	500,000	a) Salary in BKT b) Professional	a) 4.99%	a) 5.26%	0.50%
Car Loan (new car)	60 months	30,000	a) Salary in BKT b) Self-employed c) Others	4.99%	5.54%	1%
Car Loan (second hand car)	60 months	30,000	a) Salary in BKT b) Self-employed c) Others	7.90%	8.65%	1%
Loan for diaspora a)Housing loan b)Home Improvement c)Cash covered loan	180 months	a)150,000 b)70,000 c) 1,000,000	Diaspora	a)7.90% b)8% c)1.5% over deposit IR	a)8.37% b)8.55% c)1.71%	1%
Overdraft	60 months	up to 3 salaries	a) Salary in BKT b) Deposit in BKT	18%	19.56%	0%

Notes:

*Effective interest rate is calculated based on the maximum maturity for all types of loans.

**Comission for early repayment of loans is applicable according to the CBK regulation. Terms and requirements are specified on the loan contract.

***Penalty interest is calculated based on the principal debt of unpaid installment and arrears period, and it is 3% per month.