

Unsecured Personal Loan					
9.1.1 Personal loan					
Segment	Paga + (salary depositors)			Non salary depositors	
Tenor	New Customers: 6 months - 96 months Existing Customers: 6 months - 120 months			New Customers: 6 months - 84 months Existing Customers: 6 months - 120 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				
Currency	ALL				
Interest Rate	<b>Standard Personal Loan</b>	<b>Variable Interest</b>	<b>Fix Interest 3 years</b>	<b>Variable Interest</b>	<b>Fix Interest 3 years</b>
	Minimal risk * Customers: Moderate risk * Customers: Acceptable risk * Customers:	T-Bill 12M + 10.15% (Min 9.00%) T-Bill 12M + 10.40% (Min 9.00%) T-Bill 12M + 10.65% (Min 9.00%)	14.30% 14.60% 14.80%	T-Bill 12M + 10.40% (Min 9.00%)	14.60%
Interest Rate	<b>ESG Personal Loan</b>	<b>Variable Interest</b>	<b>Fix Interest 3 years</b>	<b>Variable Interest</b>	<b>Fix Interest 3 years</b>
	Minimal risk * Customers: Moderate risk * Customers: Acceptable risk * Customers:	T-Bill 12M + 8.15% (Min 9.00%) T-Bill 12M + 8.40% (Min 9.00%) T-Bill 12M + 8.65% (Min 9.00%)	11.60% 11.80% 12.00%	T-Bill 12M + 8.40% (Min 9.00%)	11.80%
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	20% interest on late monthly installments				
Personal Loan Campaign January 07, 2025 - February 28, 2025					
Segment	Salary & Non salary depositors				
Currency	ALL				
Interest Rate	7% fix rate for the first 2 years of the loan, followed by standard rates as per customer segment for the rest of the loan maturity				
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	20% interest on late monthly installments				
9.1.2 Cash Collateral Loan					
Terms	6 - 300 months				
Financing amount	100,000 ALL - 14,000,000 ALL 936 EUR - 120,000 EUR				
Currency	ALL			EUR	
Interest rate - <i>Individuals with cash collateral</i>	T-Bill 12M + 1.3%			Euribor + 4.8%	
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	20% 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 + 0% T-Bill 12M + 0%			Euribor + 0% Euribor + 0%	
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> - <i>Other clients with verifiable income</i>	T-Bill 12M + 11.9% / ESG products: T Bill 12M + 9.9% T-Bill 12M + 16.9% / ESG products: T Bill 12M + 14.9%				
- Administration fee for Paga+ - Administration fee for other clients	2% 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	20% interest on late monthly installments				
<p><b>Note:</b> 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.</p>					