

Product Catalogue of NLB Banka – Price List
Effective date from 01.05.2025

CURRENT ACCOUNT PACKAGES FOR PRIVATE INDIVIDUALS

Products/ Services	Pako Standard Package	Pako premium Package	Premium Plus Package	Students Package	Payment account with basic services	Family Package
Account opening, monthly maintenance and closing (current and savings account)	√	√	√	√	√	Joint Account No Provision
Issuance and monthly maintenance of debit card	√	√	√	√	√	
Debit card replacement after expiration	√	√	√	√	√	
Payments for KEDS with Direct debit	√	√	√	√	√	
Account opening for M-klik	√	√	√	√	√	
Monthly maintenance for M-klik	√	√	√	√	n/a	Individual Account for Children No Provision
Account opening for E-klik	√	√	√	√	√	
Monthly maintenance for E-klik	0.50€	√	√	√	n/a	Debit Card Maintenance No Provision
M-Token	√	√	√	√	√	
Transfers within NLB Banka with E-klik or M-klik	√	√	√	√	√ (including transfers at the CashBox)	Debit Card Maintenance No Provision
Interbank transfers in Kosovo with E-klik dhe M-klik (not priority)	0.80€	0.80€	√	0.80€	n/a	
Bill payments (Keds, Regional water supply and PTK) with e-klik apo m-klik	√	√	√	√	√	Account Authorization No Provision
Payments in POS	√	√	√	√	√	
NLB PAY, Viber Chat	√	√	√	√	√	Other Products and Services
Snading order	√	√	√	√	√	
Direct debit	√	√	√	√	√	"A la carte banking" According to the current price list
GIRO payments for Public service company (PTK, Regional water supply)	√	√	√	√	√	
Cash withdrawal on ATM of NLB Banka inside bank premises	0.15€	0.05€	√	0.15€	√ (including withdrawal at the CashBox)	"A la carte banking" According to the current price list
Cash withdrawal on ATM of NLB Banka outside bank premises	0.30€	0.05€	√	0.30€	√ (including withdrawal at the CashBox)	
Cash withdrawal from NLB Group ATM	1.00€	√	√	1.00€	n/a	"A la carte banking" According to the current price list
Cash deposit on ATM	0.10€	0.10€	√	0.10€	√ (including deposit at the CashBox)	
Issuance of card and reissuance after expired of credit card Master Comfort Card	√	√	√	n/a	√	"A la carte banking" According to the current price list
Monthly maintenance of credit card Master Comfort Card	1.50€ / monthly	Free of charge for the first year	Free of charge for the first year	n/a	n/a	
Issuance of card and reissuance after expired of credit card Visa Revolving	√	√	√	n/a	√	"A la carte banking" According to the current price list
Monthly maintenance of credit card Visa Revolving Card	1.50€ / monthly	Free of charge for the first year	Free of charge for the first year	n/a	n/a	
SMS notification for card transactions	√	√	√	√	n/a	"A la carte banking" According to the current price list
SMS notification for incoming transfers within the bank & Salary	0.10€	√	√	0.10€	n/a	
SMS notification for incoming transfers from other banks & Salary	0.10€	√	√	0.10€	n/a	"A la carte banking" According to the current price list
SMS notification for incoming international transfers	0.10€	√	√	0.10€	n/a	
SMS notification for outgoing international transfers	0.10€	0.10€	√	0.10€	n/a	"A la carte banking" According to the current price list
SMS notification for outgoing transfers within the bank	0.10€	0.10€	√	0.10€	n/a	
SMS notification for outgoing interbank transfers	0.10€	0.10€	√	0.10€	n/a	"A la carte banking" According to the current price list
Personal banker service	n/a	n/a	√	n/a	n/a	
VIP line in the call center	n/a	n/a	√	n/a	n/a	"A la carte banking" According to the current price list
Monthly price for package	2.00€	3.00€	6.00€	Free of charge	0.50€	

*Monthly maintenance of the package for non-resident customers for the Basic Package is €3.00, and for the Premium Package it is €4.00

*Monthly maintenance for vulnerable consumer categories is 0.00€ <https://bqk-kos.org/wp-content/uploads/2022/12/Regullore-per-qasie-ne-llogari-paqese-me-sherbime-bazike-pdf>

CURRENT ACCOUNT PACKAGES FOR LEGAL ENTITIES						
Basic Package (Micro)	Basic Package	Basic Package NGOs, syndicate, Chamber	For Insitutuions (NGOs) (Micro) Financial, Financial Agents	Exchange offices package	Basic Package Political Party	Package for Women in business
Current account opening, Monthly account maintenance, Issuance and monthly maintenance of debit card – Visa Debit Business. Debit card replacement after expiration, E-klik and m-klik issuance and monthly maintenance, M-Token issuance, Transfers within NLB Banka with e-klik and m-klik, GIRO payments for Public service company (PTK, Regional water supply) Payments in POS, SMS Notification (for international incoming transfers) NLB PAY Viber Chat	Current account opening Monthly account maintenance Issuance and monthly maintenance of debit card – Visa Debit Business Debit card replacement after expiration, E-klik and M-klik issuance and monthly maintenance, M-Token issuance, M-Token issuance (for international incoming transfers), E-banking and M-banking transfers within NLB Banka Payments for KEDS with e-banking Payments for KEDS with Direct debit GIRO payments for Public service company (PTK, Regional water supply) Payments in POS Viber Chat	Current account opening Monthly account maintenance Issuance and monthly maintenance of debit card – Visa Debit, E-klik issuance and monthly maintenance, M-Token issuance, SMS Notification (an incoming transfer and an outgoing), Customer identification code E-banking and M-banking transfers within NLB Banka Payments for KEDS with e-banking GIRO payments for Public service company (PTK, Regional water supply) Payments in POS NLB PAY Viber Chat	Current account opening Monthly account maintenance Issuance and monthly maintenance of debit card – Visa Debit Business Debit card replacement after expiration, E-klik and M-klik issuance and monthly maintenance M-Token issuance E-banking and M-banking transfers within NLB Banka Payments for KEDS with e-banking Payments for Keds with Direct debit GIRO payments for Public service company (PTK, Regional water supply) Payments in POS SMS Notification (for international incoming transfers), NLB PAY Viber Chat	Current account opening Monthly account maintenance Issuance and monthly maintenance of debit card – Visa Debit Business Debit card replacement after expiration, E-klik and M-klik issuance and maintenance M-Token issuance, E-banking and M-banking transfers within NLB Banka Payments for KEDS with e-banking Payments for Keds with Direct debit GIRO payments for Public service company (PTK, Regional water supply) Payments in POS NLB PAY Viber Chat	Current account opening Monthly account maintenance Issuance and monthly maintenance of debit card – Visa Debit Business Debit card replacement after expiration, E-klik issuance and maintenance M-Token issuance E-banking and M-banking transfers within NLB Banka Payments for KEDS with e-banking Payments for KEDS with Direct debit GIRO payments for Public service company (PTK, Regional water supply) Payments in POS	Current account opening Monthly account maintenance Issuance and monthly maintenance of debit card – Visa Debit Business Debit card replacement after expiration, E-klik and m-klik issuance and maintenance M-Token issuance E-banking and M-banking transfers within NLB Banka Payments for KEDS with e-banking Payments for KEDS with Direct debit Xhiro pagesat per GIRO payments for Public service company (PTK, Regional water supply) Payments in POS SMS for international incoming payments Visa Credit Business - Maintenance for the first year free, Preferential pricing for POS terminals, Preferential prices for E-commerce NLB PAY Viber chat

Monthly price for package 3.99€	Monthly price for package 6.99€	Monthly price for package 15.00€	Monthly price for package 50.00€	Monthly price for package 50.00€	Monthly price for package 20.00€	Monthly price for package 3.00€
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When opening an account in the Micro Business Package, the minimum funds that the client must have in the account is €15, while for all other business packages, when opening the account, the minimum funds that the client must have this in the account is €30.

*Monthly maintenance of sub account for legal entities is 1.00EUR (In addition to the package price)

*Monthly maintenance of sub account for exchanges is €50.00

**Monthly maintenance of sub account in other currencies: 1.00 USD, 5.00 CHF, 1.00 GBP, 2.00 AUD 2.00 CAD, 10.00 SEK

Other services	Private Individual	Legal Entities
Account authorization	2.00€	2.00€
Cash withdrawal at the counter (excludes account types for Pensioners, Students and Social assistance)	Up to 4.99€- without provision From 5.00€ -10,000€: 3.00€ Over 10,001€: 0.10% of the value	Up to 4.99€- without provision From 5.00€ - 10,000€: 3.00€ Over 10,001€: 0.10% of the value
Cash withdrawal at the counter from Exchanges	n/a	Up to 4.99€ - free of charge From 5.00€ to 10,000€ - 5.00€ Over 10,000.01€ - 0.10% of the amount
Deposit of Cash at the Counter	2.50€	2.50€
Deposit at ATM with agent cards	n/a	Free of charge until 31.12.2024
Deposit at DropBox	n/a	10€/month 20 free envelopes per month, over 20 pieces, €0.40/envelope
Deposit of coins (over 100 pieces) (CBK Charge)	Free of charge	Free of charge
Deposit over the counter of children	Free of charge	n/a
Deposit / Replacement of old GBP and CHF banknotes	2% min. 1.00 GBP, CHF	2% min. 1.00 GBP, CHF
Deposit on Dropbox	n/a	10€ per month
Damaged banknotes for exchange in International banks	Up to 50€: 5.00€ Over 50€: 0.5%, min. 20€	Up to 50€: 5.00€ Over 50€: 0.5%, min. 20€
Exchange of damaged banknotes	One banknote: 1.00€ More than one banknote: 0.50€	One banknote: 1.00 € More than one banknote: 0.50€
Third Party Deposits into client's current account	In all currencies 5.00€	In all currencies 5.00€
Printing of account statement	1 time per month free of charge Other 0.20€ for sheet	1 time per month free of charge Other 0.20€ for sheet
Sending the account statement by e-mail	Free of charge	Free of charge

TIME DEPOSIT				
Maturity	Term deposits up to 60 months	Term deposits for legal entities	Gradual Savings	TDA with Interest in Advance
12 months	1.00%	1.00%	3.15%	13 Months 3.50%
24 months	1.10%	1.10%	3.30%	
36 months	1.20%	1.20%	3.45%	
48 months	1.30%	1.30%	3.60%	
60 months	1.50%	1.50%	3.75%	

Remark: Term deposits amounts in Euro for period of 13 to 60 months withdrawn ahead of schedule, a vista interest rate is not calculated.

- The minimum amount of cash Term Deposit (TDA), for all types of term deposits is EUR 100.
- In cases of premature closure of the Time Deposit, the accrued interest will be canceled. Paid interest will be deducted from the amount of the time deposit - the principal. (for deposits with monthly interest payment).
- All interest rates are effective and nominal.
- The tax on interest earned is based on the KOSOVO TAX LEGISLATION in force and all costs are transferred by to the client.
- Termination of the Gradual Savings Contract: It can be done at any time after the period of 1 year has passed, with prior notice. In the case of early termination of the contract, in addition to the calculated interest, the saved amount is entitled to an avista interest of 0.15% for the following months of the year..

Interest rate structure for Saving Account/ Flexibil Saving (Only for Private Individuals)

Account opening	Free of charge
Minimum sum deposited	10€ For Saving Account
Account maintenance	Free of charge
Interest rate of Private Individual Saving Account	0.05%
Interest rate of Children's Saving Account	0.05%
Interest rate for Flexibil Saving Account	Up to 4999€: 0.15%, Above 5000€: 0.30%

Remark: Private individual Saving Account is conditioned by opening current account. Payments / international transactions (MT) and domestic payments (inter-bank) cannot be performed from savings. Permissible transactions from savings account are only to current account and vice versa as well as cash withdrawals and deposits.

Cash cover Business Loans	Term	Interest rate	Management costs	EIR
Cash cover Loan / Loan based on blocking TDA	For the duration of TDA	1.50%	0.00%	1.50%
Cash cover Loan / Loan based on blocking TDA but receiving interest rate from TDA	For the duration of TDA	1.50% above interest rate of deposit	0.00%	3.00%

Business Loans	Amount in EUR	Term	Interest rate	Fee	EIR
Credit Line – Revolving	Up to 50,000	Up to 12 months	Fix 11.50%	0.50% yearly	13.37%
Overdraft	Up to 50,000	Up to 12 months	Fix 11.50%	0.50% yearly	13.37%
Loans for working capital	Up to 50,000	Up to 36 months	Variable 6.50% + Euribor	1.00%	10.37%
Loans for working capital for Women in business	Up to 30,000	Up to 36 months	Fix 6.50%	0.50%	7.06%
Loans for asset investment	Up to 50,000	Up to 120 months	Variable 6.00% + Euribor	1.00%	9.42%
Loans for asset investment for Women in business	Up to 30,000	Up to 60 months	Fix 6.00%	0.50%	6.39%
Loans for asset investment and working capital	Up to 50,000	Up to 60 months	Variable 6.30% + Euribor	1.00%	9.87%
Loans for financing liabilities to other financial institutions (asset investment)	Up to 50,000	Up to 60 months	Variable 6.00%+ Euribor	1.00%	9.42%
Loans for financing liabilities to other financial institutions (working capital)	Up to 50,000	Up to 60 months	Variable 6.50% + Euribor	1.00%	10.37%
Eco loan	Up to 50,000	Up to 120 months	Variable 5.40%+ Euribor	0.30%	8.51%
Eco loan – 100% energy efficiency	-	Up to 72 months	Variable 4.99% + Euribor	0.30%	8.10%
	Financing 100%	Up to 84 months	Variable 6.00%+Euribor	1.00%	9.42%
Car loan to business partners	Financing 80%	Up to 84 months	Variable 5.80%+Euribor	1.00%	9.21%
	Financing 70%	Up to 84 months	Variable 5.50%+Euribor	1.00%	8.88%
	With Kasko from KS Illyria	Up to 84 months	Variable 5.00%+Euribor	0.80%	8.27%

Product	Premium (Micro businesses)		Premium Plus (Small and medium businesses)	
Account opening	✓		✓	
Monthly maintenance of current account	✓		✓	
Bussines Debit Card	✓		✓	
Card replacement (expired)	✓		✓	
Visa Credit Card	✓		✓	
Transfers within NLB Banka Pristina with E-banking and M-banking	✓		✓	
E-banking payments for Keds	✓		✓	
Payments for Keds with direct debit	✓		✓	
GIRO payments for Public service company (PTK, Regional water supply)	✓		✓	
Payments in points of sales	✓		✓	
E-klik	Free of charge		Free of charge	
Interest rate	Nominal	Effective	Nominal	Effective
Overdraft	Fixed 9.00%	10.30%	Fixed 7.50%	8.66%
Credit line	Fixed 9.00%	10.30%	Fixed 7.50%	8.66%
Loans for asset investment up to 50,000 euros and duration up to 84 months	Variable 5.50% + Euribor	8.82%	Variable 5.30% + Euribor	8.60%
Loans for working capital up to 50,000 euros and duration up to 36 months	Variable 6.00%+ Euribor	9.68%	Variable 5.50% + Euribor	9.13%
Loans for asset investment and working capital up to 50,000 euros and duration up to 60 months	Variable 5.80% + Euribor	9.24%	Variable 5.30% + Euribor	8.70%
Loans for financing liabilities to other financial institutions up to 50,000 euros and duration up to 60 months for asset investment	Variable 5.50%+ Euribor	8.91%	Variable 5.00% + Euribor	8.37%
Loans for financing liabilities to other financial institutions up to 50,000 euros and duration up to 60 months for working capital	Variable 6.00%+ Euribor	9.54%	Variable 5.50% + Euribor	9.00%
Management costs	0.80% (for Overdraft and Credit Line 1.60% if the term is 24 months)		0.80% (for Overdraft and Credit Line 1.60% if the term is 24 months)	
I. Financed international Guaranties	3% yearly, min 50.00 Euro + Foreign banks' charges (Correspondent and/ or other)		2.5% yearly, + Foreign banks' charges (Correspondent and/ or other)	
II. Financed domestic Guaranties	2.50% yearly, min 50€		2.00% yearly, min 50€	
IIa. Domestic customs Guarantees- financed	2.30% yearly, min 50€		1.80% yearly, min 50€	
IIb. Local payment Guarantees between our Bank customers (When the applicant and the beneficiary are customers of the Bank)	2.30% yearly, min 50€		1.80% yearly, min 50€	
Management costs for Guaranties	0.30%, min 50 euro		0.30%, min 50 euro	
Nostro payments	0.10%		0.09% with SHARE option	
Monthly price for package	12 €		15 €	

*Note: Commission 2.50% annual (premium package) and 2.00% annual (premium plus package) apply to all types of local guarantees financed except guarantees under point IIa and IIb and tender guarantees

Agriculture Loans				
Investment Loans		Based on contracts with the buyer		
Minimum amount	200 €	n/a		
Amount up to	According to procedures	10,000€ exposure		
Maximum amount	84 months	Up to 36 months		
Interest	Nominal	Effective	Nominal	Effective
	Variable 8.00% + Euribor	Variable: 11.62%+ Euribor	9.00% for legal persons 11.00% for individuals	13.14% for legal persons 15.41% for individuals
Fee	1.00%	1.00% for legal persons, 1.00% for individuals		
Loans for working capital				
Minimum amount	200 €	n/a		
Amount up to	According to procedures	10,000€ ekspozim		
Maximum amount	6-36 months	Deri në 12 muaj		
Interest	Nominal	Effective	Nominal	Effective
	Variable 9.00%	Variable 13.14%	10.00% for legal persons 12.00% for individuals	15.61% for legal persons 17.91% for individuals
Fee	1.00%	1.00% for legal persons, 1.00% for individuals		
Credit lines and overdraft up to 50,000 euros				
Minimum amount	1/10 of turnover with NLB	n/a		
Amount up to	12 months			
Interest Rate	Nominal	Effective		
	11.50%	12.72%		
Fee	0.50%	All clients who insure their agricultural products in a insurance company, will benefit a 1.00% discount on the interest rate.		
Interest on late payments	0.03% daily	For all business credit products, interest on late payments is calculated on the amount of late debt, from the first day of the delay.		

Prepayment of all business products is made in accordance with the Law on the Relations of Liabilities, Article 575 on the Prepayment of Loans, as well as with the special agreement between the Client and the Bank

Individual Loans		
	For Salary Receivers	For business owners
Personal loan up to 35,000€, up to 10 years	Interest Rate: 5.50% Fee, Without life insurance: 1.00% EIR: 5.87% Fee, With Life Insurance: 0.50% EIR: 5.75%	Interest Rate 6.00% Fee, Without life insurance: 1.00% EIR: 6.49% Fee, With Life Insurance: 0.50% EIR: 6.37%
Eco Loan up to 25,000€ maximum maturity 10 years	Interest Rate 5.50% Administrative expenses 0.30% NEI: 5.71%	Norma e interesit: 5.50% Administrative expenses 0.30% NEI: 5.71%
Car Loan, maximum maturity 7 years	Interest Rate: 5.50% Fee, Without life insurance: 1.00% EIR: 5.96% Fee, With Life Insurance: 0.50% EIR: 5.80%	Interest Rate 6.00% Fee, Without life insurance 1.00% NEI: 6.58% Fee, With Life Insurance: 0.50% NEI: 6.42%
Car Loan with Casco insurance, maximum maturity 7 years	Interest Rate 4.99% Fee: 1.00% EIR: 5.42%	Interest Rate: 4.99% Fee: 1.00% EIR: 5.27%
Auto Premium Loan, Up to 150,000€ maximum maturity 5 years	Interest Rate: 5.50% Fee: 1.00% EIR: 8.53% (casco mandatory)	Interest Rate: 5.50% Fee: 1.00% EIR: 6.08% (casco mandatory)
Unsecured Loan, Up to 15,000€ maximum maturity 10 years	Interest Rate: 7.99% Fee: 1.00% EIR: 8.53%	Interest Rate: 7.99% Fee: 1.00% EIR: 8.66%
mKlik Online Loan, Up to 10,000€ maximum maturity 10 Years	Interest Rate: 7.99% Fee: 1.00% EIR: 8.53%	Interest Rate: 7.99% Fee: 1.00% EIR: 8.66%
Payday loan in another bank up to 35,000 euros, up to 10 years	Interest Rate: 9.50% Fee, With Life Insurance: 1.00% EIR: 10.18%	Interest Rate: 9.50% Fee, With Life Insurance: 1.00% EIR: 12.03%
Overdarft (3 salaries) maximum maturity 3 years	Interest Rate 15.00% Fee: 0.50% EIR: 16.32%	n/a

Asset-Locked Loan	Interest rate: 1.50% Administrative fees: 0%, NEI 1.51%	Interest rate: 1.50% Administrative fees: 0%, NEI 1.51%
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Loan for purchase, construction or renovation of house/ apartment			
	For Salary Receivers	For business owners	For Diaspora
Up to 50,000€ maximum maturity 15 years (without mortgage)	Interest Rate: 5.50% Fee, Without life insurance: 1.00% EIR: 5.89% Fee, With Life Insurance: 0.50% EIR: 5.80%	Interest Rate: 6.00% Fee, Without life insurance: 1.00% EIR: 6.42% Fee, With Life Insurance: 0.50% EIR: 6.34%	Na
Up to 100,000€ maximum maturity 30 years (with mortgage)	Interest Rate: 5.00% Fee, Without life insurance: 1.00% EIR: 5.28% Fee, With Life Insurance: 0.50% EIR: 5.24%	Interest Rate: 5.50% Fee, Without life insurance: 1.00% EIR: 5.82% Fee, With Life Insurance: 0.50% EIR: 5.77%	Interest Rate: 6.00% Fee, Without life insurance: 1.00% EIR: 6.36% Fee, With Life Insurance: 0.50% EIR: 6.31%
Above 100,000€ up to 500,000€ Fixed interest rate, up to 360 months (with mortgage)	Interest Rate: 5.50% Fee, Without life insurance: 1.00% EIR: 5.82% Fee, With Life Insurance: 0.50% EIR: 5.77%	Interest Rate: 6.00% Fee, Without life insurance: 1.00% EIR: 6.36% Fee, With Life Insurance: 0.50% EIR: 6.31%	Interest Rate: 6.50% Fee, Without life insurance: 1.00% EIR: 6.90% Fee, With Life Insurance: 0.50% EIR: 6.85%
Above 15 years, variable interest rate + 3 years fix interest rate (with mortgage)	Interest Rate: 3.90% Fee, Without life insurance: 1.00% EIR: 4.11% Fee, With Life Insurance: 0.50% EIR: 4.07%	Interest Rate: 3.90% Fee, Without life insurance: 1.00% EIR: 4.11% Fee, With Life Insurance: 0.50% EIR: 4.07%	Interest Rate: 4.50% Fee, Without life insurance: 1.00% EIR: 4.75% Fee, With Life Insurance: 0.50% EIR: 4.71%

* EIR is calculated for the maximum loan term. The Bank offers variable interest rates for Mortgage Loans. For more information how interest rates and EIR is calculated please visit your nearest Bank Branch. The minimum term for variable rate loans is 15 years.

OTHER PACKAGES				
Products/ Services	Pensioner	Students	Women after childbirth and their children 0-16 years old	Children and Youth
Current account	Monthly maintenance: 0.00€ Withdrawal and deposit of cash at the cashier - Free of charge	Monthly maintenance – Free of charge	Monthly maintenance – 0.70€	Monthly maintenance 0.50€ Current account for children
Savings account	√	√	n/a	√
Debit Card	Issuance, Re-issuance and maintenance- Free of charge	Issuance, Re-issuance and maintenance- Free of charge	√	Teenage Maestro Card
SMS Banking	Free of charge	Free of charge	n/a	n/a
Loan Products	Interest rate: 7.99%, EIR: 8.75% Management costs: 1.00% Maximum loan term: 60 months The maximum amount of credit exposure is EUR 3000. The loan is granted with life insurance and the premium is paid by the Bank for the entire loan period	Interest rate: 5.50%, EIR: 5.64% Management costs 0.00% Maximum loan term: 12 months Maximum amount: 1000€	n/a	n/a

Transfers			
National Transfer	At counters/ From Account	At counters/ with Cash	E-klik/ M-klik
Transfers within NLB Banka	1.00€	n/a	Free of charge
Payments to beneficiaries within the Bank	1.50€	n/a	Free of charge
Outgoing			
Inter-bank transfers	4.00€	5.00€	0.80€
Priority transfers and transfers above 10,000€	4.50€	5.00€	4.00€
Utility bill payments (public services)	1.50€	5.00€	0.50€
Payment of taxes and pension contributions	1.50€	5.00€	0.50€
Payment for University Semester and Library	1.50€	5.00€	Free of charge
Payments for KEDS	1.00€	5.00€	Free of charge
GIRO payments for Public service company (PTK, Regional water supply)	1.50€	5.00€	Free of charge
GIRO payments for customs	2.00€	5.00€	0.50€
GIRO payments for Insurance Company	2.00€	5.00€	n/a
Incoming			
Inter-bank transfers – incoming		Free of charge	
Inter-Bank transfer incoming through ICS massive module			
Salaries		Free of charge	
Damages and other		1.00€ for transaction	
Other			
Direct Debit for Debtor	Within CBK scheme for DD - Free of charge, Within bank but outside CBK scheme for DD - 0.10€		
Direct Debit for Creditor	According to the prior agreement		
Claims initiated by customers	5.00€		

International Transfers	
Outgoing transfer at counters	0.30% Minimum 15€ (the same in equivalent) max. 1.000€ (the same in equivalent)
Outgoing transfer with e-banking	0.15% Minimum 7.50€ (the same in equivalent) max. 750€ (the same in equivalent)
Outgoing transfer, option OUR	
The fee mentioned above applies to outgoing international transfers plus the fixed amounts as follows	
Up to 5,000€	Plus 5€
From 5,000 up to 12,500€	Plus 8€
From 12,501 up to 25,000€	Plus 12€
From 25,501 up to 50,000€	Plus 20€
Over 50,000€	Plus 50€
Payments to private individuals within NLB Group (e-banking and at counters)	Outgoing EUR 5,00 regardless of the amount, with option BEN and SHARE
Payments to private individuals within NLB Group (e-banking and at counters)	Outgoing EUR 10,00 regardless of the amount, with option OUR
Payments to Legal entities within NLB Group	0.1%, min.€ 10.00, max € 200
Payments to Legal entities within NLB Group (e-banking)	Outgoing 5€, regardless of the amount with BEN and SHARE
Payments to Legal entities within NLB Group (e-banking)	Outgoing 10€, regardless of the amount with OUR
For outgoing payments with the OUR option, in addition to the fixed amounts predetermined in the price, the Bank reserves the right to apply additional costs if they exceed the fixed predetermined provision made by the respective Bank.	

Incoming transfer – BEN and SHARE	
Up to 200.00 €	5,00€
Over 200.00 € up to 10,000.00 €	10,00€
Over 10,000.00 €	0.15% max. 750€
Transfers from NLB Group for private and Legal entities - payments that are accepted directly by the ordering bank of NLB Group or through an intermediary bank that is an NLB Group bank (when the ordering and intermediary bank are banks of NLB Group)	Incoming 5€, regardless of the amount
Transfers from NLB Group to individual and legal entities - payments that are accepted directly by the ordering bank of NLB Group	Incoming 5,00€

*The Bank reserves the right to compensation if the ordering bank does not fully implement the OUR option

Other International Transfer Services	Fee	Additional info
Reclamation/ change of payment details/incorrect data/ Outgoing payments	10.00€	Per Transaction/ Third party commissions for changes, cancellations, advertisements, inquiries will be forwarded to the costumers (if applicable) In the event of the return of the initial payment, the commission for investigation and return will be deducted from the ammount received. In case of lack of correct data from the corresponding Bank for crediting, the commission for advertising and cancelation/return of the transfer is deducted from the ammount.
Annulment/ Cancellation of Inernational Outgoing Tranfer	10.00€	
Annulment/ Change of payment details/ Incorrect data – Incoming transfer	10.00€	
Cancellation/ Return of International Incoming Transfer	10.00€	

NLB Group members	SWIFT code
NLB D.D.	LJBAS12X
NLB BANKA D.D., TUZLA	TBTUBA22
NLB BANKA A.D., SKOPJE	TUTNMK22
NLB BANKA A.D., PODGORICA	MNBAMEPG
NLB BANKA A.D., BANJA LUKA	RAZBBA22
NLB BANKA A.D., BEOGRAD	CONARS22

INTERNATIONAL LETTERS OF CREDIT

Documentary L/Cs		
I. Commission for L/Cs with 100% cash cover	0.50% yearly, min € 50+ Foreign banks' charges (Correspondent and/ or other)	
II. Commission for L/Cs with TDA	0.80% yearly, min €50 + Foreign banks' charges (Correspondent and/ or other)	
III. Commission for L/Cs financed by the Bank	3.50% yearly, min €100 + Foreign banks' charges (Correspondent and/ or other)	
Management fee for L/Cs financed by the Bank	0.3% min 50.00€	

LOCAL LETTERS OF CREDIT (NATIONAL)

Documentary L/Cs		
I. Commission for L/Cs with 100 % cash cover	0..50% yearly, min € 50+ other Bank's charges	
II. Commission for L/Cs with TDA	0.60% yearly, min € 50+ other Bank's charges	
III. Commission for L/Cs financed by the Bank	3.50% yearly, min € 50+ other Bank's charges	
Management fee for L/Cs financed by the Bank	0.3 % min. € 50.00	

General (for International and local L/Cs)		
a) L/C confirmation from any correspondent bank	According to the correspondent bank tariff	
b) Amendment of LC terms	€ 35.00 + commission on the increased amount and/or extended validity (based on the approved rate)	
c) Handling documents (for each set of set of documents)	€ 50.00 + correspondent bank charges	
d) Payment of L/C (for each set of documents)	€ 35.00 + correspondent bank charges	
e) Cancellation of L/C prior to its expiry date	25,00€	
f) SWIFT charges	5.00 €	
g) Discrepancies (for import and export L/Cs)	€ 50.00 for each set of documents – for the account of presenting party	

EXPORT L/C (LORO)

a) Advising of L/C	0.2 % min. € 50.00, max. € 500.00
b) Advising of Letter of credit (forwarding) to other Banks	€ 35.00 flat
c) Transfer of L/C	0.3% in the amount, min.100.00€
d) Handling documents (for each set of set of documents) and sending to the Issuing or Confirming Bank	€ 50.00 + postal charges (DHL or other)
e) Return of documents based on issuer/beneficiary's request	€ 30.00 + postal charges (DHL or other)
f) Cancellation of L/C prior to its expiry date	25,00€
g) Amendment of LC - Advising	35,00€ (for each amendment)
h) SWIFT charges	5.00 €
i) L/C confirmation	Based on the agreement

LOCAL GUARANTEES

I. Local Guarantees – cash covered (blocked funds)	0.50% yearly, min. 25.00€, max. 200.00€
II. Local Guarantees – with TDA	0.60% yearly, min. 25.00€
III. Local Guarantees – financed by bank	3.00% yearly, min. 50.00€
IIIa. Domestic customs Guarantees- financed	2.50% yearly, min. 50.00€
IIIb. Local payment Guarantees between our Bank customers (When the applicant and the beneficiary are customers of the Bank)	2.50% yearly, min. 50.00€
Management fee for all Guarantees financed by bank	0.30% min. 50.00€
Amendment of local guarantee terms	EUR 25.00 flat (for each amendment) (plus commission, based on the approved rate, on the increased amount and / or extended validity term
Note: 3.00% annual commission is valid for all types of local guarantees financed except guarantees according to point IIIa and IIIb and tender guarantees	

Local Tender guarantees

Cash covered	25.00€ flat
With TDA	35.00€ flat
Financed	50,00€ flat
Special, without cash and collateral	Up to 25,000.00€ - 70.00€, Over 25,000.00€ – 0.3%, Max. 500.00€
Amendment of Local tender guarantee terms	25.00€ flat
Letter of Intent	50.00€ flat
Letter of reference	10.00€ flat

INTERNATIONAL GUARANTEES

a) Cash covered Guarantees (blocked funds)	0.50% yearly min. € 50.00+ Foreign banks' charges (Correspondent and/ or other)
b) Guarantees covered with TDA	0.60% yearly, min € 50.00 + Foreign banks' charges (Correspondent and/ or other)
c) Guarantees financed by bank	3.50 % yearly, min € 50.00 + Foreign banks' charges (Correspondent and/ or other)
Management fees for all guarantees financed by bank	0.3% min. 50.00€
Amendment of international guarantee terms	EUR 35.00 flat (for each amendment) (plus commission, based on the approved rate, on the increased amount and / or the extended validity term, plus Foreign banks' charges (Correspondent and / or other))

General (for local and international guarantees)

SWIFT charges	5.00€
Payment under protested local guarantees	10.00€
Payment under protested International guarantees	20.00€
General for domestic and international guarantees and letter of credit	The Commission can be borrowed: a) in advance, b) on a monthly basis, c) on a quarterly basis

ADVISING OR FORWARDING OF THE GUARANTEE ISSUED BY OTHER BANK (WITHOUT ANY COMMITMENT FOR NLB BANKA)

Advising without commitment	0.1%, min. 35.00€, max. € 250.00
Advising of the Guarantee amendment	35.00€ flat
Forwarding of the guarantee or its amendment	35.00€ flat
Request for payment under the advised/forwarded guarantee	€ 50.00 + postal charges (DHL or other)
SWIFT charges	5.00 €

ADVISING OR FORWARDING OF THE GUARANTEE ISSUED BY OTHER BANK (WITH NLB BANKA COMMITMENT)

Commission	1.5 % yearly, min. EUR 100.00 or as priory agreed
Guarantee issuance	€ 50.00 flat
Guarantee amendment	€ 35.00 + commission on the increased amount and/or extended validity (based on the approved rate)
Request for payment under the protested guarantee	€ 50.00 + postal charges (DHL or other)
Verification of signatures (for all documentary business products)	€ 25.00+ correspondent bank charges
SWIFT charges	5.00 €

DOCUMENTARY COLLECTION

Documentary collection – against payment (D/P) (includes presentation to the importer, payment and release of documents)	0.4% min. 50.00€ max. 300.00€
Documentary collection – Released from payment	0.2% min. 35.00€ max. 100.00€
Amendments	10.00 €
Investigations based on Importer's request	10.00 €
Return of unaccepted documents	10.00 € + postal charges
Documents sent for collection Sending Instructions / Documents	100.00 € + postal charges
Amendments of collection instructions	35.00 €
Investigations based on exporter's request	10.00 €
Payment	10.00 €
Cancellation of doc. Collection	35.00 €

ESCROW AGREEMENTS

ESCROW agreement fee	Private persons: 0.08% min. € 15.00 or based on the agreement Legal entities: 0.08% min. € 20.00 or based on the agreement
Amendment of the Escrow agreement terms	€ 15.00 for private persons, € 20.00 for legal entities

Services for Securities – Custody

Commission for buying Securities in the primary market	5.00€ (price per transaction)
Commission for buying Securities in the international market	5.00€ + corresponding bank fee
Custody fee- Yearly	0.06% of Bond market value (Security portfolio) min. € 20.00 (min. 10€ for private clients)

Debit Cards	Maestro Card	Visa Cards
Card replacement (damaged, lost/stolen)	2.50€	2.50€
Card replacement (expired)	Free of charge	Free of charge
Issuance of card for authorized person	2.50€	2.50€
Re-issuance of PIN code	1.00€	1.00€
Exchange rate fee for transactions made with Cards at POS in countries where the EURO is not used	1%	1%
Chargeback procedure	20€ for Merchant	20€ for Merchant
Cash withdrawal from NLB Banka inside bank premises	0.15€	0.15€
Cash withdrawal from NLB Banka outside bank premises	0.30€	0.30 €
Cash withdrawal from NLB Group ATM	1€	1€
Payment on POS of NLB Banka and other banks	0%	0%
ATM withdrawal (other banks home and abroad)	2.50% min. 4€	2.50% min. 4€
Withdrawal at banks abroad (cash counter, exchange bureaus)	2.50% min. 4€	2.50% min. 4€
Cash deposit on ATM	0.20€	0.20€
Daily limit for withdrawal on ATM	1000€	1000€
Account balance on ATM	0.10€	0.10€

Credit Cards	Comfort Card	Master Card	Visa Credit Business	Visa Credit Revolving	Master Card Cash Cover
Issuance of card and reissuance after expired	Free of charge	Free of charge	5.00€	Free of charge	Free of charge
Monthly card maintenance	1.50€	1.50€	1.50€	1.50€	Free of charge
ATM withdrawal (in NLB Banka ATM)	2% min 3€	2% min 3€	2% min 5€	2% min 5€	2% min 3€
ATM withdrawal (other banks home and abroad)	2.5% min 5€	2.5% min 5€	2.5% min 5€	2.5% min 5€	2.5% min 5€
POS and internet payment in NLB Banka, on other banks inside and outside Kosovo	0%	0%	0%	0%	0%
Exchange rate fee for transactions made with Cards at POS in countries where the EURO is not used	1%	1%	1%	1%	1%
Chargeback procedure	20€	20€	20€	20€	20€
Interest on ATM withdrawal	24%	16%	14%	24%	12%
Effective Interest on ATM withdrawal	26.82%	17.23%	14.93%	26.82%	12.68%
Interest on POS payment	With Installments 0% Without Installments 24%	15%	12%	24%	4%
Effective Interest on POS payment	With Installments 0.00% Without Installments 26.82%	16.08%	12.68%	26.82%	4.07%
First warning	5€	5€	5€	5€	5€
Second warning	10€	10€	10€	10€	10€
Penalty interest	0.03% daily	0.03% daily	0.03% daily	0.03% daily	0.03% daily
Card replacement (damaged, lost/stolen)	5.00€	5.00€	5.00€	5.00€	5.00€
Re-issuance of PIN code	1.00€	1.00€	1.00€	1.00€	1.00€
Issuance of card for authorized person	5.00€	5.00€	5.00€	5.00€	5.00€
Account balance on ATM	0.10€	0.10€	0.10€	0.10€	0.10€
3D Secure	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge

Remark: VISA CREDIT CARD, COMFORT CARD – without instalments: minimum payment 5% of the total outstanding balance, grace period max. 45 days

ELECTRONIC SERVICES		E-KLIK (e-banking)	M-KLIK (mobile banking)
Account opening		Free of charge	Free of charge
M-Token/ M-klik (PI and LE)		Free of charge	Free of charge
Physical Token (optional for legal entities)		20€	n/a
M- Token for students		Free of charge	Free of charge
Re-activation fee (unblocking the token)		Free of charge	Free of charge
Monthly maintenance		0.50€	0.50€
Monthly maintenance for students		Free of charge	Free of charge
TopUp (mobile, DUO TV, Internet, Fix)		0.10€	0.10 €
SMS BANKING		Other Services	
User registration for SMS services	Free of charge	Visa confirmation	2.50€
SMS TopUp (mobile, DUO TV, Internet, Fix)	0.10€	Proof of client credit obligations	25€
SMS account balance	0.10€	Letter of recommendation – reference on account turnover	10€
Conformation SMS and e-mail Notification for TopUp	Free of charge	Statement confirmation – on auditor request	10€
SMS Notification for account transactions	0.10€	Special request from client for documents	Within 6 months - 10€, After 6 months - 15€
SMS Card Blocking	0.10€	Proof of banking expenses	10€
		Salary of payment list	10€ for hard copy
		Registration of salaries Within the bank in excel by e-mail	5€
		Change of guarantors	20€
		Change of pledge	30€
		Change of mortgage	150€
CALL CENTER SERVICE			
Client identification code (Automatic service)	1.00€ flat fee		
E- COMMERCE			
Monthly maintenance	Free of charge	Foreign Card withdrawal in NLB Banka ATM	5€
Setup Fee	150.00 Euro (Negotiable)	Fee for dynamic currency conversion (DCC) for ATM withdrawals - with non-Euro cards (Master and VISA)	7% for ATM withdrawals
Provision for single card transaction of NLB Banka	3%, min. 0.30 Euro	Consent to mortgage/partialization etc.	10€
Interest for installment payments with Comfort card	Prej 1.20% - 8.90%		
Deadline for installment payments	2-36		
Total percentage for installment payments	Provision for single transaction + interest per installment		
Provision for card transactions of other banks	5%, min. 0.30 Euro		
Card on File/Recurring transaction	0.10 Euro for Card		
Pricing for the use of POS/ SMART POS terminals for Legal Persons			
Payment provision for Single Transaction at NLB Banka's POS		1.30% - 2.80%	
Interest on NLB Banka's POS for Comfort Card installment payments		1.20% - 8.90%	
Number of installment payments		2- 36	
POS terminal maintenance costs		2.00 €	
Total percentage for installment payments		Single transaction fee + Interest on installment	

Note: The effective interest rate for all credit products will be calculated on the basis of CBK regulation. EIR in cash covered loans is calculated with the standard rate for time deposits with 60 months duration. Interest rate, management cost and maximal duration is taken into account For the calculation of EIR in this pricelist

* Loan prepayments are made in accordance with Law no. 06 / L-034 on Consumer Protection and Mortgage Loans based on the Housing Mortgage Regulation (2016)

* The calculation of the interest amount for arrears consists of the CBK reference rate over the fixed rate of 8.0%, set by the CBK Regulation on interest rates on credit instruments, so the reference rate will be published by the CBK -ja every six months. On February 1, the rate based on the average for the period July-December is published and is valid for the next period from February 10 to August 9; while on August 1 of the calendar year is published the norm that takes as a basis the average for the period January-June and is valid for the next period from August 10 to February 9. According to the regulation, the unpaid interest rate is not fixed and may change during the loan maturity period, in case the CBK has not published the new reference interest rate as above, the Bank will use the reference interest rate that the CBK- has recently published it.

*For all loans with a variable interest rate, the six-month Euribor will be applied.

*For all other bussiness loans, with the exception of the credit line and overdraft, at the customer's request, a fixed interest rate can be applied, which will be the published variable rate by adding 300 basis points (3.00%).

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