

## Brokerage and Custody Terms & Conditions for Retail + Individual

XVI	BROKERAGE & CUSTODY SERVICE	ALL	FCY
<b>16.1 Brokerage Service/ Fees for Brokerage Service</b>			
a	Account opening	0	0
b	Account closing	0	0
c	Blocking/unblocking of CASH in account	0	0
<b>16.2 Participation in Government securities auctions Albania</b>			
a	Mediation for a winning bid	1,500	15
b	Mediation for non-profit offer	1,500	15
c	Order cancel	0 cut off time is 15:00 in D-1 of Auction Date	0 cut off time is 15:00 in D-1 of Auction Date
<b>16.3 Execution order in markets</b>			
a	Government Securities in Albania	0.1% of face a value (min 1,500)	0.1% of face value (min 15)
b	Fixed Income in international markets	n/a	0.25% of nom value min 25
c	For shaes in International markets	n/a	0.25% of Amount min 25
<b>16.4 Shares and ETFs in US Market</b>			
a	price per share <20 USD	n/a	0.05 per share min 25
b	Price per share >20 USD	n/a	0.25% of Amount min 25
c	Order Canceling (transmitted order)	0	0
d	Order Canceling ( non transmitted order)	0	0
Note	Brokerage List of Markets (trading venues): Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		
Note	Brokerage of Currencies of securities executable by the Bank: ALL, EUR, USD, GBP, CHF		
<b>16.4 Custodian Service</b>			
a	Account Opening	0	0
b	Account closure	0	0
c	Custody fee for securities in Albania (Charged semianually)	0.1% of nom value (min 1,000 - max 7,000)	0.1% of nom value min 10, max.70
d	Custody fee for securities in International safekeeping places (Charged semianually)	n/a	Fixed Income: 0.2% of Nominal Value Shared & ETFs: 0.2% of Price Value

Note	The custody fee is calculated by considering days of the relevant period when the securities are credited on the securities account. The bank will regularly update the database of market prices of shares and ETFs which is the basis for the custody fee calculation		
16.5	Transaction		
a	Transaction fee in Albania (excl. Auctions intermediations)	500	5
b	Transaction fee in International safekeeping places	n/a	15 EUR
c	Cancelation of transaction	500	15 EUR
g	Repayment of coupon/dividend	0	0
h	Repayment of nominal value of maturity	0	0
Note	List o available Safekeeping offered: Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		

## Brokerage and Custody Terms & Conditions for Partners + Banks

XVI	BROKERAGE & CUSTODY SERVICE	ALL	FCY
16.1	Brokerage Service/ Fees for Brokerage Service		
a	Account opening	0	0
b	Account closing	0	0
c	Blocking/unblocking of CASH in account	0	0
16.2	Participation in Government securities auctions Albania		
a	Mediation for a winning bid	2,000	20
b	Mediation for non-profit offer	2,000	20
c	Order cancel	0 cut off time is 15:00 in D-1 of Auction Date	0 cut off time is 15:00 in D-1 of Auction Date
16.3	Execution order in markets		
a	Government Securities in Albania	0.05% of face a value (min 2000)	0.05% of face value (min 20)
b	Fixed Income in international markets	n/a	0.15% of nom value min 75
c	For shaes in International markets	n/a	0.15% of Amount min 75
16.4	Shares and ETFs in US Market		

a	price per share <20 USD	n/a	0.03 per share min 75
b	Price per share >20 USD	n/a	0.15% of Amount min 75
c	Order Canceling (transmitted order)	0	0
d	Order Canceling ( non transmitted order)	0	0
Note	Brokerage List of Markets (trading venues): Albania, Austria, France, Germany,		
Note	Brokerage of Currencies of securities executable by the Bank: ALL, EUR, USD,		
<b>16.4</b>	<b>Custodian Service</b>		
a	Account Opening	0	0
b	Account closure	0	0
c	Custody fee for securities in Albania (Charged semianually)	0.1% of nom value (min 1,000 - max 10,000)	0.1% of nom value min 10, max.100
d	Custody fee for securities in International safekeeping places (Charged semianually)	n/a	Fixed Income: 0.15% of Nominal Value Shared & ETFs: 0.15% of Price Value
Note	The custody fee is calculated by considering days of the relevant period when		
<b>16.5</b>	<b>Transaction</b>		
a	Transaction fee in Albania (excl. Auctions intermediations)	500	5
b	Transaction fee in International safekeeping places	n/a	25 EUR
c	Cancelation of transaction	0	15 EUR
g	Repayment of coupon/dividend	0	0
h	Repayment of nominal value of maturity	0	0
Note	List o available Safekeeping offered: Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		