

VSB TERMS AND CONDITIONS

| I. | CURRENT ACCOUNT | ALL | FCY |
|-------|--|--------------------------------|-----------------------|
| 1.1 | Opening | 0 | 0 |
| 1.2 | Closing | 900 | 9 |
| 1.3 | Cash deposits and withdrawals | | |
| a | Cash Withdraws from the account (for all branches) | | |
| a.1 | up to 1,500,000 ALL/up to 15,000 FCY | 0 | 0 |
| a.2 | over 1,500,000 ALL/15,000 FCY (with notice) | 0.025% (min 500- max 2,500) | 0.025% (min 5-max 30) |
| a.3 | over 1,500,000 ALL/15,000 (same value date - without notice) | 0.15% (max 15,000) | 0.15% (max 150) |
| Note | The commission for withdrawals without notice is applied on the entire amount withdrawn It is not allowed to divide the amounts into several ranches within the same working day No commission will be applied for cash withdrawals of disbursed loan funds at any time | | |
| b | Cash deposit in Budget Account from Bank Client | 100 | 1 |
| c | Cash deposit to personal account in the branch | | |
| c.1 | up to 1,500,000 ALL/up to 30,000 FCY | 0 | 0 |
| c.2 | over 1,500,000 ALL/30,000 FCY (value date +1) | 0 | 0 |
| c.3 | over 1,500,000 ALL/30,000 FCY (same value date) | 0 | 0.02% (max 150) |
| d | Cash deposit from third parties in the branch | | |
| d.1 | value date +1 (for any kind of amount) | 0.1% (min 200- max 3,000) | 0.1% (min 2-max 30) |
| d.2 | same value date (for any kind of amount) | 0.15% (min 300- max 5,000) | 0.15% (min 3-max 50) |
| d.3 | cash deposit in coins (per cartridge) | 100 ALL/cartridge | n/a |
| 1.4 | Monthly maintenance fee | 300 | 3 |
| Note | Each cartridge contains 100 coins For each deposit with the same value date no commission will be applied if the deposit is made for: Current account opening/savings/time deposit/loan installment/other loan payments/overdraft/credit card repayment; costs or other commissions required by the bank | | |
| 1.4 | Limits for ATM deposit transactions * | | |
| a | Daily Limit | 5'000 Euro (Equivalent ALL) | |
| b | Weekly Limit | 10'000 Euro (Equivalent ALL) | |
| c | Monthly Limit | 20'000 Euro (Equivalent ALL) | |
| Note* | Valid for cards: Debit Mastercard, Mastercard Gold, Visa Gold, Visa Credit ALL & Euro. | | |
| 1.5 | Minimum balance in the account | 7,000 | 70 |

| | | | |
|-----|---|----------------|--------------|
| 1.6 | Account statement | 300 | 3 |
| 1.7 | Automatic payment order per transaction | 100 | 1 |
| 1.8 | Banknote exchange for OTP Clients | 0.5% (min 500) | 0.5% (min 5) |

| II. | SAVINGS AND TERM DEPOSIT | ALL | FCY |
|------|--|--------|-----|
| 2.1 | Minimum for opening | | |
| a | Term Deposit | 50,000 | 500 |
| b | Elastic Deposits | 30,000 | 300 |
| c | Elastic Deposits closure | 500 | 5 |
| 2.2 | Maintenance fee (yearly commission) | | |
| a | Term Deposit | 0 | 0 |
| b | Elastic Deposits | 200 | 2 |
| 2.3 | Commission for statement of deposit | 0 | 0 |
| Note | If the client will close the Term Deposit before the maturity date, the interest rate of the | | |

| III | PAYMENTS THROUGH ONLINE BANKING | ALL | FCY |
|-----|------------------------------------|---------------------------------|--|
| a | National within OTP | 0 | 0 |
| b | National in other banks | | |
| b-1 | Transfers 0 - 20,000 ALL | 0 | N/A |
| b-2 | Transfers 20,001 - 1,499,999 ALL | 250 | |
| b-3 | Transfers over 1,500,000 ALL | 750 | |
| b-4 | Swift | N/A | EUR 0 Other FCY (USD, GBP, CAD, CHF) 10 |
| b-5 | Payments within the Value Date | 0,05% (min 5000 - max 20000) | 0.05 % (min 50 - max 200) |
| c | Domestic & International transfers | N/A | 0.15% |
| c-1 | Swift | N/A | 10 |
| c-2 | Payments within the Value Date | 0,05% | 0.05 % |
| d | Transaction Limit | 2,000,000 | |
| e | Daily Limit | 4,000,000 | |
| f | Monthly Limit | 11,300,000 | |

| IV. | PAYMENTS IN OTP BANK BRANCHES | ALL | FCY |
|-----|-------------------------------|-----|-----|
| 4.1 | Outgoing Transfer | | |
| a | National Transfers | | |
| a-1 | Within OTP | 0 | 0 |
| a-2 | Within OTP in Budget Account | 50 | 0.5 |

| | | | |
|------------|---|---|---|
| a-3 | In the other banks | 500 ALL (for payments up to 1,499,999) 1,500 ALL (for payments over 1,500,000) | EUR 0.2% (min 6 - max 50) Other FCY (USD, GBP, CAD, CHF) 0.20 % (min 15 - max 200; +2VD) |
| a-4 | SWIFT commission | N/A | EUR 0 Monedha të tjera (USD, GBP, CAD, CHF) 10 |
| a-5 | Payments within the Value Date | 0,05% (min 5000 - max 20000) | 0.05 % (min 50 - max 200) |
| b | International | | |
| b-1 | Transfer Commission | N/A | 0.20 % (min 10 - max 200) |
| 4.2 | Incoming Transfer | | |
| a | National Transfer | | |
| a-1 | OTP Clients | 0 | EUR 0 Other FCY (USD, GBP, CAD, CHF) 0.15% (min 6 - max 50) |
| a-2 | Transfer Return commission | 2,000 | 15 |
| a-3 | Investigation commission for incoming transfers with discrepancy | 500 | 5 |
| b | International Transfer | | |
| b-1 | OTP Clients | N/A | 0.10%(min 6 - max 50) |
| b-2 | Transfer Return commission | N/A | 20 |
| b-3 | Investigation commission for incoming transfers with discrepancy | 500 | 5 |
| c | Common Commissions (for transfers in OTP Bank branches and Online Banking) | | |
| c-1 | Payments within the Value Date | 0.05% (min 5,000 - max 20,000) | 0.05% (min 50 - max 200) |
| c-2 | Comm. for IBAN missing (when mandatory) | N/A | 10 |
| c-3 | SWIFT commission | N/A | 10 |
| c-4 | Annulations/ Modification | 2,500 | 25 |
| c-5 | Investigation | 5,000 | 50 |
| c-6 | Transit Transfer | N/A | 0.1 % (min 10 - max 50) |

| | |
|-------------|---|
| Note | When the commissions are "OUR", we have to add the correspondent bank expenses. For the payments in GBP and in CHF the commission "OUR" will be the equivalent of 25 GBP / CHF according to the currency of the transfer. We have not included the commission of the other banks that have to be paid by the client |
|-------------|---|

| V | Credit Facility Line Commissions | ALL | FCY |
|----------|--|-----|--------------------------------|
| a | Administration Fee | | |
| a-1 | - Secured with Time Deposits / Treasury Bills | | 0.10% |
| a-2 | - Secured with Bank Guarantee | | 0.20% |
| a-3 | - Secured with Other Collateral | | 1.00% |
| b | Risk Fee | | |
| b-1 | - Secured with Time Deposits / Treasury Bills * | | 0.3% p.q |
| b-2 | - Secured with Bank Guarantee | | 0.3% p.q |
| b-3 | - Secured with Other Collateral | | 0.7% p.q |
| b-4 | - Secured with cash in current account | | 0.2%(min All 7,000 or Eur 70) |
| c | Commitment Fee | | |
| c-1 | - Secured with Time Deposits / Treasury Bills | | 0.00% |
| c-2 | - Secured with Bank Guarantee | | 0.00% |
| c-3 | - Secured with Other Collateral | | 1.00% p.a |
| Note | If the cash is in the current account, then no administration commission is applied. | | |

| VI | AUTOMATIC MAIL SERVICE | ALL | FCY |
|-----|--|-----|--------|
| 6.1 | Daily account statement (monthly applicable) | 300 | 3 |
| 6.2 | Monthly account statement (monthly applicable) | 300 | 3 |
| 6.3 | SWIFT message delivery (yearly fee) | N/A | 10 EUR |

| VII | FEES & COMMISSIONS LOANS | ALL | FCY |
|------------|---------------------------------|-------|-------|
| 7.1 | Administration Fees | | |
| a | Overdrafts (Cash Collateral) | 0.50% | 0.50% |
| b | Business Express | | |
| | 0-1] years | 2.50% | N/A |
| | [1-2] years | 2.50% | N/A |
| | [2-3] years | 2.50% | N/A |
| | [3-5] years | 2.00% | N/A |
| | [5-7] years | 2.00% | N/A |
| c | Overdrafts (Mortgage) | 1.50% | 1.25% |
| d | Ovedrafts (Other) | 1.50% | 1.25% |
| e | Fixed assets (Cash Collateral) | 0.50% | 0.50% |
| f | Fixed Assets (Mortgage) | 1.25% | 1.25% |
| g | Fixed Assets (Other) | 1.25% | 1.25% |
| h | Transport and Equipment Leasing | 1.50% | 1.50% |
| i | Working Capital / Term Loan | 1.25% | 1.50% |

| | | | |
|------|---|----------|--|
| 7.2 | Penalties for overdue Loans | IR + 20% | |
| 7.3 | Early payment of loan fee (with company's funds) | 3.00% | |
| 7.4 | Early payment of loan fee (with another bank's loan) | 5.00% | |
| 7.5 | Renewal of Credit Line - Administration fee | 0.50% | |
| 7.6 | Amendment of the loan contract | 5,000 | |
| Note | Commission in case of T&C change in loan contract (collateral; guarantor; interest; credit terms; technical OVD renewal; change of business name) | | |

| VIII | CARDS COMMISSIONS | ALL | FCY |
|------------|---|---------|-----|
| 8.1 | Business MasterCard | | |
| a | Initial member fee for the first card | 1,000 | - |
| b | Monthly fee for the first card | 300 | - |
| c | Initial member fee per additional card over the first one | 500 | - |
| d | Monthly fee per additional card over the first one | 150 | - |
| e | New Card and PIN with client request | 700 | - |
| f | Card annulations | 0 | - |
| 8.2 | Common Commissions other then above | | |
| a | National Cash advance (outside OTP) | 2.00% | - |
| b | International Cash Advance | 3.00% | - |
| c | Cash withdraw OTP ATM-s | 0 | - |
| d | National Cash withdraw Other ATM-s | 3.00% | - |
| e | International Cash withdraw ATM | 3.00% | - |
| f | Balance inquiry through OTP ATM | N/A | - |
| g | National POS purchase | 0 | - |
| h | International POS purchase | 2.50% | - |
| i | Internet purchase | 2.50% | - |
| j | PIN change in OTP ATM-s | 0 | - |
| k | PIN change in other bank's ATM-s | 0 | - |
| l | Balance inquiry in OTP ATM-s | 0 | - |
| m | Balance inquiry in other bank's ATM-s | 0 | - |
| 8.3 | Card Limits | | |
| a | ATM Daily (Domestic + International) | 250,000 | |
| b | POS Daily (Domestic + International) + E Commerce | 650,000 | |

| IX | PACKAGES | ALL | FCY |
|-----|--|-----------------|-----|
| 9.1 | VIZION Basic Package (without e-banking) | 350 ALL / Month | |
| 9.2 | VIZION Active Package (include online banking) | 550 ALL / Month | |

| | |
|-------------|--|
| Note | <p>1. The package doesn't include the additional card. The additional card will be charged according to the price list. The client will pay 50% of the initial fee of the first card if it is inside the packages.</p> <p>2. The existing Evolution Package will continue to hold the same price of 710 ALL / Month.</p> |
|-------------|--|

| X | DIFFERENTS COMMISSIONS | ALL | FCY |
|------|---|-------|-----|
| 10.1 | Bank confirmation for non loan | 1,000 | 10 |
| 10.2 | Recommendation letter | 1,500 | 15 |
| 10.3 | Notification for lost/stolen cheque | 500 | 5 |
| 10.4 | Confirmation Current account (for audit issues) | 2,000 | 20 |

| XI | CHEQUES | ALL | FCY |
|-------------|--|----------------------------------|----------------------------|
| 11.1 | OTP Cheques | | |
| a | Issuing Bank Cheques | 0.15% (min 1,000 - max 3,000) | 0.15% (min 10 - max 30) |
| b | Issuing personal Cheques | 1,000 | 10 |
| 11.2 | Payments of Bank Cheque | | |
| a | Presented in OTP | | |
| a.1 | Paid in the account | 0 | 0 |
| a.2 | Paid in Cash | 0.1% (min 300 - max 1,500) | 0.1% (min 3 - max 15) |
| b | Presented in other banks | 0.1% (min 500 - max 5,000) | 0.1% (min 5 - max 50) |
| 11.3 | Payments of Personal Cheque | | |
| a | Presented in OTP | | |
| a.1 | Paid in the account | 0 | 0 |
| a.2 | Paid in Cash | 0.1% (min 300 - max 1,500) | 0.1% (min 3 - max 15) |
| b | Presented in other banks | 0.1% (min 500 - max 5,000) | 0.1% (min 5 - max 50) |
| Note | The commission amount is deducted from the cheque amount | | |
| 11.4 | Cheques of local banks | | |
| a | Payment of bank Cheques * | 0.15 % (min 500 - max 5,000) | 0.15% (min 5 - max 50) |
| b | Payment of Personal Cheques ** | 0.15 % (min 500 - max 5,000) | 0.15% (min 5 - max 50) |

| | | | |
|-------------|--|--|--|
| Note | The value date for the bank cheques is +2 (*) and for personal cheques +4 (**) For cheques in foreign currency the value date is determined by issuing bank | | |
| 11.5 | Traveller's cheques | | |
| a | Traveller's cheques payment at sight | N/A | 1% (min 5*) |
| b | Traveller's cheques payment for collection | N/A | 0.5% (min 20 - max 100) |
| Note | * The commission is per cheque | | |
| 11.6 | Others | | |
| a | Foreign Cheques for collections * | N/A | 0.15% (min 5 - max 50) |
| b | Return of unpaid cheque | N/A | 20 |
| Note | * We have not included the commissions for the correspondent banks and courier post | | |
| XII | BROKERAGE & CUSTODY SERVICE FOR VSB | ALL | FCY |
| 12.1 | 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 |
| 12.2 | Participation in Government securities auctions Albania | | |
| a | Intermediation - for winning bid | 1500 | 15 |
| b | Intermediation - for non-winning bid | 1500 | 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 |
| 12.3 | Execution order in markets | | |
| a | Government Securities in Albania | 0.1% of nom value min 1500 | 0.1% of nom value min 15 |
| b | Fixed Income in international markets | n/a | 0.25% of nom value min 25 |
| c | Shares and ETFs in international markets (exl.US) | n/a | 0.25% of Amount min 25 |
| 12.4 | Shares and ETFs in US Market. | | |
| 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 | | |

| | | | |
|------|---|--|--|
| 12.5 | Custodian Service | | |
| a | Account Opening | 0 | 0 |
| b | Account closing | 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 | | |
| 12.6 | Transactions | | |
| a | Transaction fee in Albania (excl. Auctions) | 500 | 5 |
| b | Transaction fee in International safekeeping places | 0 | 15 EUR |
| c | Cancellation of transaction | 500 | 15 EUR |
| d | Coupon / dividend payments | 0 | 0 |
| e | Nominal Value Redemption | 0 | 0 |
| Note | List o available Safekeeping offered: Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA | | |
| XIII | BROKERAGE & CUSTODY SERVICE FOR FINANCIAL INSTITUTIONS/BANKS/PARTNERS | ALL | FCY |
| 13.1 | 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 |
| 13.2 | Participation in Government securities auctions Albania | | |
| a | Intermediation - for winning bid | 2000 | 20 |
| b | Intermediation - for non-winning bid | 2000 | 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 |
| 13.3 | Execution order in markets | | |
| a | Government Securities in Albania | 0.05% of nom value min 2000 | 0.05% of nom value min 20 |
| b | Fixed Income in international markets | n/a | 0.15% of nom value min 75 |

| | | | |
|------|--|--|--|
| c | Shares and ETFs in international markets (exl.US) | n/a | 0.15% of Amount min 75 |
| 13.4 | Shares and ETFs in US Market. | | |
| a | price per share <20 USD | n/a | 0.03 per share min 25 |
| 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, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA | | |
| Note | Brokerage of Currencies of securities executable by the Bank: ALL, EUR, USD, GBP, CHF | | |
| 13.5 | Custodian Service | | |
| a | Account Opening | 0 | 0 |
| b | Account closing | 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 the securities are credited on the securities account. | | |
| 13.5 | Transactions | | |
| 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 |
| d | Coupon / dividend payments | 0 | 0 |
| e | Nominal Value Redemtion | 0 | 0 |
| Note | List o available Safekeeping offered: Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA | | |

| | | | |
|------|---------------------------------------|------|-----|
| XIV | ONLINE BANKING | ALL | FCY |
| 14.1 | Initial fee | 1000 | 10 |
| 14.2 | Initial fee | 700 | 7 |
| 14.3 | Commission for MOTP (Mobile One Time | 0 | 0 |
| 14.4 | Smart Card | 9000 | 90 |
| 14.5 | New Smart Card in case of lost/stolen | 7000 | 70 |

| | | | |
|----|------------|-----|-----|
| XV | SOGE / SMS | ALL | FCY |
|----|------------|-----|-----|

| | | | |
|------------|--|------------------|------------------------|
| 15.1 | Initial fee | 0 | 0 |
| 15.2 | Monthly fee | 150 | 1.5 |
| 15.3 | Per message sent | 7 (VAT included) | 0.05 |
| Note | <p>The Client will be debited with the respective commission for the SMS received on 15th of the coming month.</p> <p>The account will be debited for all the SMS that the bank will send for the SMS Banking service. For Trade Finance Products (Bank Guarantees, Letters of Credits and Documents for Collection), please refer to the terms and conditions for Business Clients.</p> | | |
| XVI | LETTER OF CREDIT | ALL | FCY |
| 16.1 | Import | | |
| a | Preadvice | | 0 |
| b | Issuing Letter of Credit | | 0.20% (min 200 EUR) |
| c | Payment at sight | | 0.20% |
| d | Deferred payment | | 0.15% |
| e | Amendment | | 50 EUR |
| f | Examination of Docs | | 0.10% |
| g | Cancelation | | 50 EUR |
| h | SWIFT fee | | 10 EUR |
| i | Discrepancies of documents | | 50 EUR |
| 16.2 | Export | | |
| a | Advising Letter of Credit | | 0.20% (min 200 EUR) |
| b | Confirmation Comm | | Subject to arrangement |
| c | Examination of documents and payment | | 0.10% |
| d | Amendment | | 50 EUR |
| e | Handling Docs | | 50 EUR |
| f | Cancelation | | 50 EUR |
| g | SWIFT-I Commission | | 10 EUR |
| h | Advising the Letter of Credit to another bank | | 0.1% (min 100 EUR) |
| Note | <p>Postal services are not included in the commissions.</p> <p>Swift Commission is applicable in release, amendment and payment.</p> | | |

| | | | |
|-------------|---|------------|------------|
| XVII | BANK GUARANTEE | ALL | FCY |
| 17.1 | Under full cash coverage in ALL* | | |
| a-1 | Standard text | 3,000 | 30 EUR |
| a-2 | Non-Standard text | 6,000 | 60 EUR |
| a-3 | Amendment | 2,000 | 70 EUR |
| a-4 | Payment for claims | 0.40% | 0.25% |
| a-5 | SWIFT | n/a | 10 EUR |
| 17.2 | Under guarantee Line | | |
| b-1 | Standard text | | 30 EUR |
| b-2 | Non-Standard text | | 60 EUR |
| b-3 | Amendment | | 70 EUR |
| b-4 | Payment for claims | | 0.25% |
| b-5 | SWIFT | | 10 EUR |
| 17.3 | Guarantee from other bank | | |

| | | | |
|-------------|--|------------|--------|
| c-1 | Advising without committemen | 150 EUR | |
| c-2 | Amendment | 10 EUR | |
| c-3 | Payment for claimst | 0.25% | |
| c-4 | SWIFT | n/a | 10 EUR |
| 17.4 | Under counter guarantee from other bank | | |
| d-1 | Issuing Fee | 0.10 % p.q | |
| d-2 | Commitment Fee | 0.40% p.q | |
| d-3 | Amendment | 50 EUR | |
| d-4 | Payment for claims | 0.25% | |
| d-5 | SWIFT | 10 EUR | |
| Note | 1. Bank Guarantee Commissions are applied to all bank guarantees, including counter guarantees issued by Bank OTP Albania as well as Stand By Letter of Credit. 2. The risk commission and the guarantee line are collected at the beginning of each quarter. 3. Postal and correspondent bank expenses are not included in the commissions. 4. The Swift commission is applied to every release, amendment and payment | | |

| XVIII | DOCUMENTARY COLLECTION | ALL | FCY |
|--------------|--|------------|--------------------|
| 18.1 | Export Document | | |
| a | Document Delivery | | 0.15% |
| b | Payment Commission | | 0.30% (min 50 EUR) |
| c | SWIFT | | 10 EUR |
| 18.2 | Import Documents | | |
| a | Notification | | 0.30% |
| b | Payment at sight | | 0.25% |
| c | Payment against acceptance | | 0.20% |
| d | Cancelation | | 50 EUR |
| e | Delivery of document from Trade Finance | | 150 EUR |
| f | SWIFT | | 10 EUR |
| Note | 1. Postal and correspondent bank expenses are not included. 2. The Swift commission is applied to notification and payment. | | |

***These Terms and Conditions will become effective on July 26th, 2022**

Banka OTP Albania Sh. a. • Twin Towers • Bul. "Dëshmorët e Kombit" Kulla 1, Kati 9 • Tirana, Albania
 Tel. +355 4 2 280 442/3 • Mob. +355 68(69) 40 12 121 • Fax. +355 4 2 280 441 • www.otpbank.al