

Consumer credit in Lekë				
Amount	Minimum tenor	Maximum tenor	Disbursement fee	Interest rate (annual)
25,000 - 200,000 Lekë	6 months	60 months	2%	13% - 14.10%
200,000 - 600,000 Lekë	6 months	60 months	2%	12% - 13.05%
600,000 - 1,000,000 Lekë	6 months	60 months	1%	10.75% - 11.55%
1,000,000 - 2,000,000 Lekë	12 months	120 months	1%	10% - 10.4%
2,000,000 - 4,000,000 Lekë	12 months	120 months	1%	9% - 9.45%

Consumer credits in Euros				
Credit score	Minimum term	Maximum deadline	Disbursement Commission	Interest rate (annual)
250 - 2,000 Euro	6 months	60 months	2%	13% - 14.10%
2,000 - 6,000 Euro	6 months	60 months	2%	12% - 13.05%
6,000 - 10,000 Euro	6 months	60 months	1%	10.75% - 11.55%
10,000 - 20,000 Euro	12 months	120 months	1%	10% - 10.4%
20,000 - 40,000 Euro	12 months	120 months	1%	9% - 9.45%

\*The published rates and conditions are for informational purposes only. Before signing the loan, you will be shown a personalized view of the loan amount, term, fixed interest rate, NEI, monthly installment, commissions, penalties, repayment plan, and total amount to be paid. The loan is approved only after the Bank evaluates the application.

### **Can I repay the loan early?**

Yes. You may make a partial or full early repayment before maturity.

### **Is there a fee for early repayment?**

Yes. The fee is 1% of the prepaid amount if the remaining period is more than 1 year, and 0.5% if the remaining period is less than 1 year.

### **What happens if I am late with an instalment payment?**

For each day of delay, a penalty is applied on the unpaid principal and interest. The penalty is calculated at an annual rate of 36%, based on the number of days in delay.

### **What consequences can late payment have?**

Late payment may increase your outstanding obligation, result in reporting to the Credit Registry, negatively affect your credit history, and limit your ability to obtain other financial products.

### **Do I have the right to withdraw from the contract?**

Yes. You may withdraw from the contract within 14 calendar days, without giving a reason, in accordance with the terms set out in the contract and the applicable regulatory framework.

### **What do I need to pay if I withdraw after the loan has been disbursed?**

You must repay the disbursed principal, the interest calculated up to the repayment date, and any reasonable costs paid by the Bank to third parties, if applicable.

### **Can my application be rejected?**

Yes. The Bank may reject the application if the lending criteria, legal/regulatory requirements, or repayment capacity assessment are not met.

### **Is the loan approved automatically if I apply?**

No. Submitting an application does not mean automatic approval. The loan is approved only after the Bank's assessment.

### **What is exchange rate risk?**

It is the risk that the amount you need to pay in the currency of your income may change if the exchange rate changes. This risk is relevant if you take a loan in Euro and your income is in Lek.

### **How does the exchange rate affect the loan?**

If the instalment is EUR 300 and the exchange rate is ALL 100/EUR, you need ALL 30,000. If the exchange rate becomes ALL 110/EUR, the same instalment costs ALL 33,000. The instalment in Euro does not change, but the amount in Lek increases.

### **Is exchange rate risk included in NEI?**

No. NEI shows the cost of the loan based on the known terms at the time of application. Future exchange rate changes cannot be predicted.

### **Can I change the loan currency after disbursement?**

The currency is defined in the contract. Any possible change may be made only if allowed by the Bank, in accordance with the contractual terms and applicable legislation.

### **Can I see the total cost before signing?**

Yes. Before acceptance and signing, the app will show the total cost of the loan and the total amount you will pay.

### **What does the interest rate table show?**

The table shows the ranges within which the annual nominal interest rates for the consumer loan may vary, depending on the currency, amount, and term of the loan.

### **What will my interest rate be?**

Your interest rate is determined individually and is displayed in the app during the application process and/or at the time of approval. It depends on the amount, currency, term, your data, repayment capacity, and the Bank's assessment.

### **Can the interest rate change during the loan term?**

No. The interest rate is fixed for the entire term of the loan and does not change due to market movements.

### **Are the monthly instalments fixed?**

Yes. The instalments are fixed throughout the entire loan term.

### **What type of loan is this?**

The Jet Bank consumer loan is a loan with monthly instalments for individuals, intended for personal needs and not for business purposes.

### **What are the loan products?**

JetStart is the loan from ALL 25,000 to ALL 1,000,000 or from EUR 250 to EUR 10,000.

JetPower is the loan from ALL 1,000,001 to ALL 4,000,000 or from EUR 10,001 to EUR 40,000.

### **In which currency can I take the loan?**

The loan may be granted in Lek or Euro. For disbursement and repayment of instalments, you must have a Jet Bank current account in the same currency as the loan.

### **Does the current account have any cost?**

No. The current account has no opening fee and no maintenance fee.

### **What is NEI?**

NEI stands for Effective Interest Rate. It shows the total cost of the loan as a yearly percentage and includes interest, fees, and mandatory costs related to the loan.

### **Why is the NEI different from the interest rate?**

Because the interest rate shows only the interest, while the NEI shows the more complete cost of the loan, including fees and other mandatory costs.

### **What will I see before accepting the loan?**

In the app, you will see the amount, currency, term, NEI, monthly instalment, and total cost of the loan.

### **What is the disbursement fee?**

It is the fee applied to the approved loan amount. It is included in the APR shown before approval and is deducted from the disbursed amount at the time of disbursement.

### **Will the full approved amount be disbursed to me?**

Not necessarily. If a disbursement fee applies, it is deducted from the approved amount. For example, for a loan of ALL 100,000 with a 2% fee, the fee is ALL 2,000 and the net amount disbursed is ALL 98,000.

### **How is the loan repaid?**

The loan is repaid in monthly instalments from your Jet Bank current account.

**Is this information my personal offer?**

No. This information is general. The specific loan terms are displayed in the app after the Bank's assessment and before signing the contract.

**What should I consider before taking a loan?**

Taking a loan creates a financial obligation. Apply only if you are sure that you can afford the monthly instalment throughout the entire loan term.

**When is the loan disbursed and when do you receive the funds?**

After the loan is approved and the contract is signed, the Bank disburses the loan to your Jet Bank current account in the same currency as the loan.

**What happens if the loan is approved, but the contract is not signed?**

If the loan is approved but the contract is not signed within the deadline defined by the Bank, the application is automatically cancelled.