

Current Account

Review the terms, conditions, fees, and important information governing the use of your Jet Bank Current Account.

What is a Jet Bank current (personal) account?

A current account is the basic account used for everyday financial transactions, such as receiving funds, making payments, transfers, and using your card. It gives you immediate access to your funds and serves as the main account for banking services.

In which currencies can the account be opened?

The account can be used in the currencies offered by the Bank, including Albanian Lek (ALL) and Euro (EUR).

What information do I need to provide?

You must provide the Bank with the information and documentation required for identification, verification, source of funds, and compliance with legal and regulatory requirements. If the information is missing, inaccurate or incomplete, the Bank may refuse or suspend services.

Do I need to update my personal data?

Yes. You must inform the Bank without delay of any change to your personal data, such as address, phone number, email, identification document, or any other information relevant to the banking relationship.

How will the Bank contact me?

The Bank may contact you through durable communication channels, such as the app, email, SMS, phone, internet/mobile banking, official letter, or other channels defined by the Bank.

Can the terms, fees or limits change?

Yes. The Bank may change the terms, fees, commissions, limits and services by notifying you at least 15 calendar days before the changes take effect. If you do not agree, you may request closure of the relevant service within this period.

How long does the agreement last?

The agreement is entered into for an indefinite period and remains in force until terminated by you or by the Bank, according to the agreement terms and applicable law.

Can I close one product without closing my full relationship with the Bank?

Yes. You may request closure of a specific product, such as the card, without automatically closing your current account or other active products. If you request closure of all accounts, the full contractual relationship ends only after all accounts have a zero balance and all obligations to the Bank have been settled.

Can the Bank terminate the relationship?

Yes. The Bank may terminate the relationship in cases such as breach of contract, inaccurate information, illegal use of the account, breach of anti-money laundering requirements, fraud, tax evasion, or other cases provided by law and the Bank's rules.

Are the funds in my account insured?

Yes. Deposits with Jet Bank are insured by the Deposit Insurance Agency up to ALL 2,500,000 per depositor per bank, according to applicable law.

How can I close my Current Account?

To close your Current Account, you need to contact Jet Bank through the app or another official communication channel of the Bank.

Before closing the account, the Bank will check if there are any pending transactions, active products, unpaid fees, or remaining balances linked to the account. The account can be closed only after all related obligations are settled.