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# Loan Price List

## What You Need to Know About Interest, Repayments, and the Terms of Your Loan

| Consumer Loan 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% |
| 200,001 - 600,000 Lekë | 6 months | 60 months | 2% | 12% - 13.05% |
| 600,001 – 1,000,000 Lekë | 6 months | 60 months | 1% | 10.75% - 11.55% |
| 1,000,001 – 2,000,000 Lekë | 12 months | 120 months | 1% | 10% - 10.4% |
| 2,000,001 – 4,000,000 Lekë | 12 months | 120 months | 1% | 9% - 9.45% |

| Consumer Loan in Euro | | | | |
|---|---|---|---|---|
| Amount | Minimum Tenor | Maximum tenor | Disbursement Fee | Interest rate (annual) |
| 250 - 2,000 Euro | 6 months | 60 months | 2% | 13% - 14.10% |
| 2,001 - 6,000 Euro | 6 months | 60 months | 2% | 12% - 13.05% |
| 6,001 – 10,000 Euro | 6 months | 60 months | 1% | 10.75% - 11.55% |
| 10,001 – 20,000 Euro | 12 months | 120 months | 1% | 10% - 10.4% |
| 20,001 – 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.

## Pre-contractual Information to Help You Decide Before Applying for a Loan

The Jet Bank Consumer Loan is designed to give you a simple, fully digital way to finance personal needs. Here you can learn how the loan works, how repayments are managed, and what you should consider before borrowing.

## What can I use the Jet Bank Consumer Loan for?

You may use the loan for personal needs, such as purchases, family expenses, travel, technology, education or healthcare.

The Jet Bank Consumer Loan is not intended for business, commercial or professional purposes.

## Is the application fully digital?

Yes. You can apply for the loan, review the applicable terms and sign the agreement digitally.

You do not need to visit a branch or provide physical collateral.

## Do I need collateral?

No. The Jet Bank Consumer Loan does not require real estate, a deposit or other specific collateral.

Approval depends on your income, existing obligations, credit history, repayment capacity and the lending criteria applied by Banka Jet.

## Do I need a Jet Bank account?

Yes. You need a Jet Bank current account in the same currency as the loan.

The account is used to:

- receive the loan amount;
- pay the monthly instalments;
- automatically debit amounts due;
- manage the loan relationship.

The current account has no opening or maintenance fee.

## In which currencies is the loan available?

The Jet Bank Consumer Loan is available in Lek and Euro.

Your loan, monthly instalments and repayment obligations will be in the selected currency.

## What should I consider when selecting the currency?

Choosing the same currency as your income reduces exchange-rate risk.

Before selecting the currency, consider whether you could continue paying the instalment if the exchange rate changed.

## Is the interest rate fixed?

Yes. The Jet Bank Consumer Loan has a fixed interest rate.

This means the interest rate does not change during the agreed loan term and is not linked to market rates or external reference indices.

## How are monthly instalments calculated?

The loan is repaid in equal monthly instalments. Each instalment includes:

- part of the amount borrowed;
- the applicable interest.

Before accepting the loan, you will see the instalment amount, repayment period, NEI and total amount payable.

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## How are instalments paid?

Monthly instalments are automatically debited from your Jet current account in the same currency as the loan.

You must ensure that the account has sufficient funds before each payment date.

## How can I keep track of my loan?

You can use the Jet Bank App to view and manage the available information relating to your loan and account activity.

Always check upcoming payment dates and make sure your repayment account has enough funds.

## Can I repay the loan early?

Yes. You can repay the loan partially or in full before the agreed maturity date.

An early-repayment fee may apply, depending on the remaining loan term. The specific fee and conditions are shown in the Pre-contractual Information and the loan agreement.

## What happens if I pay late?

A penalty is applied for each day of delay on the unpaid amount.

Late payment may also:

- increase your total obligations;
- affect your credit history;
- be reported to the Credit Registry;
- make it more difficult to obtain financing in the future;
- result in collection procedures.

The applicable penalty and calculation method are provided before you accept the loan.

## Can I withdraw after signing the agreement?

Yes. You may withdraw from the consumer loan agreement within 14 calendar days without providing a reason.

The applicable repayment obligations and withdrawal procedure are explained in the loan agreement.

## How does Banka Jet assess my application?

Banka Jet assesses factors including:

- your verifiable income and its stability;
- your existing financial obligations;
- your credit history;
- your ability to afford the monthly instalment;
- the accuracy and completeness of the information provided;
- the Bank's lending and risk criteria.

Submitting an application does not guarantee approval. Banka Jet may approve a different amount or term from the one requested or may reject the application.

## How is the agreement signed?

The agreement is signed electronically using secure authentication methods.

Depending on the applicable process, these may include an OTP, PIN, biometrics or another approved security method. You must keep your authentication details confidential and never share them with anyone.

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## Important information

This Loan Bulletin explains how the Jet Bank Consumer Loan works but does not replace the Standardised Pre-contractual Information, the loan agreement, the repayment schedule or any other documentation provided during the application process.