

STANDARDIZED PRE-CONTRACTUAL INFORMATION FOR THE CREDIT CARD

Name and contact details of the bank

Bank	Banka Jet Sh.A
Address	Rruga Skerdilajd Llagami, Lake Park Central, Building D, 4th Floor, Tirana - Albania
Telephone Number (*)	+35544507777
E-mail address (*)	info@jet.bank
Website address:	https://jet.bank

(*) This information is optional for the Bank.

Description of the main characteristics of the credit products

Introductory text	This document constitutes standardized pre-contractual information provided in accordance with Regulation no. 48, dated 01.07.2015 "On Consumer Credit and Mortgage Credit", and does not constitute a binding contractual offer for the Bank. The figures and terms presented are based on the information provided by the applicant and on current market conditions at the time this document is prepared. They may change before the agreement is entered into if market conditions or the information declared by the applicant changes. Provision of this information does not create an obligation for the Bank to approve or disburse the credit.
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Type of credit	The Credit Card is a revolving credit facility made available to the consumer up to a limit approved by the Bank. The consumer may use the funds partially or in full and repay the amount used in accordance with the terms of the agreement. The Credit Card is offered to individuals with verifiable income for personal use (not for business purposes). Approval of the credit limit is based on an assessment of the applicant's creditworthiness, analysis of income and expenses, and credit history, in accordance with legislation and the Bank's credit policies.
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Total amount of credit (Card Limit)	
<i>This is the maximum amount of funds made available to the consumer under the credit card agreement</i>	1,000,000 ALL

Conditions governing the drawdown of funds (Means how and when the money will be received)	As a condition for activation of the Credit Card, the consumer must have a current account with Banka Jet, which is used to link the Card and to make payments of monthly obligations. The Credit Card makes available to the consumer a credit limit approved by the Bank. The funds are not disbursed in a lump sum, but become available for use to the extent of the amount used, through POS payments, online transactions, ATM withdrawals or transfers, in accordance with the terms of the agreement. Repayment of amounts used shall be made by transferring funds from the client's account to the Card Account, according to the minimum monthly obligation or in the full amount of the obligation.
Duration of the Credit Card agreement	36 months At the end of this period, the agreement shall be automatically renewed for the same period, unless either Party gives notice of termination in accordance with the terms of the agreement.
Instalments and the manner in which instalments will be repaid	The consumer is required to make a mandatory minimum payment each month, calculated as the sum of: • 5% of the value of transactions carried out during the previous month; and • 100% of commissions, fees, interest and any other obligation applied during the relevant period. The consumer may repay each month either the mandatory minimum amount or the full amount of the obligation. The monthly obligation shall be paid by the date specified in the Card's monthly Statement.
Total amount the consumer will have to pay (Means the amount of funds potentially available to be borrowed, plus interest and potential costs related to the credit card)	In the case of the Credit Card, the total amount the consumer will pay cannot be determined in advance, as it depends on: • the amount used from the Card Limit; • the duration for which the unpaid amount is used; • the interest rates and commissions applicable under the agreement. The consumer shall pay the amount used from the Card Limit, the interest accrued on the outstanding obligation and any applicable commission or fee, in accordance with the contractual terms.
Exchange-rate risk and the right to conversion	If the Credit Card is issued in a currency different from that in which the consumer earns income, the Bank shall notify the consumer through a Durable Medium if, as a result of changes in the exchange rate, the equivalent value in the currency of income of the outstanding obligation or the monthly minimum payment increases by more than 20% compared with the value that would result from applying the exchange rate on the date the agreement was entered into. The notification shall contain information on: • the percentage increase in the obligation or minimum payment; • the impact on the outstanding obligation; • the consumer's right to request conversion of the Card into the currency in which he/she earns income. The consumer has the right to request conversion of the currency of the Credit Card, in accordance with applicable legislation and the terms of the agreement. Conversion shall be carried out: • at the Bank's official exchange rate on the date of conversion; • after reassessment of creditworthiness in the new currency; • in accordance with the Bank's credit policies and applicable regulatory acts.

Required
guarantees/security

No collateral is required.

Cost of Credit

Credit interest rate to be
applied under the credit
card agreement

The interest rate for the Credit Card is 20% per annum. Interest is calculated on a daily basis on the outstanding obligation, starting from the date of the relevant Transaction and until the date of full repayment of the obligation, except where the Interest-Free Payment Period applies under this Agreement.

Any possible change to the interest rate shall be made only in accordance with the contractual terms and applicable legislation.

Effective Interest Rate
(EIR)

It is the total cost of the credit card to the client, expressed as an annual percentage of the value of the credit granted and calculated in accordance with Article 6 and Annex no. 1 of Regulation no. 59 "On Transparency for Banking and Financial Products and Services".

The EIR represents the total cost of credit to the consumer, expressed as an annual percentage of the limit used. It includes the interest rate and any commission or other mandatory expense paid by the consumer in connection with the use of the Credit Card.

Since the Credit Card is a revolving product and use of the limit depends on the consumer's behavior, the EIR is calculated on the basis of a representative example, according to the methodology established by applicable legislation.

Illustrative example of the Effective Interest Rate (EIR) (NEI, as abbreviated in Albanian) calculation:

Card Limit: 1,000,000 LEK

Interest: 20% per annum

Annual card fee: 0 LEK

Full use of the limit on 01.09.2026 is assumed, with no further transactions. Interest is calculated daily on the outstanding principal on a 365-day basis, billed at the end of the month and paid on the 15th day of the following month. From 15.10.2026 to 15.08.2027, the Cardholder pays 5% of the outstanding principal and all billed interest each month. On 15.09.2027, the Cardholder repays the remaining principal and all interest accrued up to that date. No fees or penalties apply. Under these conditions, the total amount payable is 1,160,780.45 LEK and the NEI is approximately 21.76% per annum.

Any additional cost that
is mandatory in order to
obtain the credit card

Non-refundable additional costs, where applicable for obtaining the credit card, such as: application fee, commitment fee, disbursement fee, etc.

At the time of activation of the Credit Card, only the annual card interest may apply, in accordance with the contractual terms.

No disbursement fees or other initial costs apply, except those expressly provided for in the agreement.

Costs in the event of late payments
Failure to make instalment payments may have serious consequences for the consumer and make the process of maintaining the credit more difficult.

If the Cardholder fails to pay the mandatory Monthly Minimum Payment on time, the Bank, in addition to the interest rate, has the right to apply late-payment interest at the rate of 35% per annum, calculated on the unpaid Minimum Payment amount for the number of days in arrears.

Calculation of the late-payment penalty:

$$P = K \times p \times n / 365$$

Where:

- P = Total Late Payment Interest and Penalty on Interest.
- K = The principal and billed interest included in the Minimum Payment that remain unpaid, excluding fees and previous penalties.
- p = The annual rate expressed as a decimal, e.g. 35% = 0.35.
- n = The number of days overdue, starting from the day following the Payment Due Date.

In the event of partial payments, the calculation continues on the remaining unpaid amounts, in accordance with the payment allocation order specified in the Agreement.

Example: For an unpaid amount of ALL 10,500, comprising ALL 10,000 in principal and ALL 500 in interest, with both components overdue by 5 days and an annual rate of 35% applicable to each:

$$P = 10,500 \times 0.35 \times 5 / 365 = \text{ALL } 50.34$$

The result is rounded to two decimal places after adding the unrounded amounts.

Penalties and late payment interest shall under no circumstances exceed 30% of the outstanding contractual obligation, which, for this purpose, includes only the principal and interest components of the Minimum Payment.

Other important legal aspects

Right of withdrawal

The Cardholder has the right to withdraw from the Credit Card Agreement within a period of 14 (fourteen) calendar days, without giving any reason. This period begins on the date the Agreement is entered into or on the date the Cardholder receives the contractual terms, if the latter is later.

To exercise this right, the Cardholder must notify the Bank within the 14-day period through a Durable Medium of his/her decision to withdraw from the Agreement.

If the Card Limit has been used, the Cardholder is required to repay the Bank:

- i. the full amount used from the Card Limit;
- ii. the interest accrued for the period from the date the amount was used until the date of repayment; and
- iii. any reasonable and documented expense incurred by the Bank toward third parties in direct connection with the Agreement.

Upon fulfilment of these obligations, the Agreement shall be considered terminated without any further penalties for the Cardholder.

Early repayment (payment) of the obligation

The Cardholder has the right at any time to make a partial or full repayment of the outstanding Credit Card obligation.

Full or partial repayment may be made without any early repayment penalties.

In the event of full repayment of the outstanding obligation, interest shall be calculated only up to the effective repayment date.

Information in the event of refusal	The Bank shall inform the applicant without delay and free of charge if the Credit Card application has been rejected. At the applicant's request, the Bank shall make available the reasons on which the refusal was based, in accordance with applicable legislation.
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Right to receive a copy of the draft credit agreement	The consumer has the right, upon request and free of charge, to receive a copy of the draft credit agreement. This right shall not apply if, at the time of the request, the Bank is not willing to proceed with signing the credit agreement with the consumer.
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Method of notification and method of obtaining the consumer's consent in the event of changes to terms that produce consequences under the agreement	Any amended contractual term shall be made by amendment to the agreement and by signing such document by both Parties, the Bank and the client. No amendment to the agreement shall be made without electronic signature by the Parties.
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Internal consumer complaint scheme against the Bank	A complaint may be submitted through the following channels: • By completing the dedicated form on the official Jet Bank website https://jet.bank; • In the Jet.Bank mobile application; • By calling Customer Service at +35544507777; • By writing to the e-mail address: info@jet.bank.
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Period during which the Bank is bound by the pre-contractual information	This information is valid from the date 01.12.2026
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The Client confirms receipt of the pre-contractual information.