

Credit Card Price List

Everything you need to know about the costs and terms of your credit card

Credit Card		
Product / Description	ALL	EUR
Card validity period	3 years	3 years
Application fee	0	0
Maximum monthly ATM withdrawal limit	10% of the card limit	10% of the card limit
Annual maintenance fee for the virtual credit card	0	0
Issuance of the virtual credit card	0	0
Standard daily limit for online payments	200,000 ALL	2,000 EUR
Standard monthly limit for online payments	1,500,000 ALL	15,000 EUR
Standard daily limit for POS payments	200,000 ALL	2,000 EUR
Standard monthly limit for POS payments	1,500,000 ALL	15,000 EUR
Contactless POS payment limit	5,000 ALL per transaction; maximum 15,000 ALL per day	50 EUR per transaction; maximum 150 EUR per day
Virtual card replacement	0	0
Setting and changing the PIN in the app	0	0
Cash withdrawal fee at ATMs in Albania and abroad	2% (min. 500 ALL)	2% (min. 5 EUR)
Domestic POS purchases	0	0
POS purchases abroad	0	0
Online purchases	0	0
ATM balance inquiry in Albania and abroad	50 ALL	0.5 EUR
Increasing and decreasing transaction limits in the app	0	0
Blocking and unblocking the card in the app	0	0
Standard annual interest rate	20% annually	20% annually
Late Interest / Penalty	35% annually	35% annually

Before signing the agreement, you will be provided with personalized information regarding the approved limit, interest rate, EIR and the relevant assumptions, Minimum Payment, applicable fees and penalties.

Pre-Contractual Information to Help You Decide Before Applying for a Credit Card

The Jet Bank credit card allows you to use a financing limit approved by the Bank. Below you will find information about card usage, repayment of obligations and the costs you should take into account.

What can I use the credit card for?

You can use it for personal needs, such as purchases, household expenses, travel, technology equipment, etc., at POS terminals and online, as well as for ATM withdrawals that support the use of the virtual card. Transactions are carried out within the available limit and the limits established by the Bank.

How is the credit limit determined?

The Bank assesses your income, existing obligations and repayment capacity. The limit may be up to three times the declared monthly salary, without exceeding ALL 4,000,000 or EUR 40,000. Submitting an application does not guarantee approval. The approved limit may be lower than the amount requested.

In which currencies is the card available?

The card is available in ALL and EUR. The selected currency determines the currency of the credit limit and the repayment obligations.

What should I consider when choosing the currency?

If your income is in a currency different from the currency of the card, exchange-rate fluctuations may increase the amount you need to repay the obligation. Choosing the same currency as your income reduces this risk.

When can I start using the card?

The card is virtual and can be accessed through the Jet Bank app. You can use it once the approval, signing of documents, creation and activation of the card have been completed.

What is the interest rate?

The standard interest rate is fixed at 20% per year. Interest is calculated daily, taking into account the outstanding amount and the number of days for which it applies.

How does the interest-free period work?

If you fully repay the billed obligation by the Payment Date, you benefit from the penalty-free period in accordance with the agreement.

If you do not repay it in full, interest is calculated from the transaction date, including the days within the interest-free period. Partial payments are taken into account in the calculation.

What is the EIR?

The EIR is the Effective Interest Rate, which represents the annual cost of financing by taking into account interest and the relevant costs.

For the credit card, the calculation is based on assumptions regarding usage and repayment. The EIR value and these assumptions are presented in the personalized pre-contractual information.

How much do I need to pay each month?

You must repay at least the Minimum Payment within the deadline specified in the monthly statement. It includes:

- 5% of the principal amount used and outstanding;
- 100% of the interest, commissions, fees and other obligations billed for the period.

Can I pay more than the minimum?

Yes. You can pay more than the Minimum Payment or repay the obligation in full.

Repayment of the principal reduces the remaining amount on which interest may be calculated.

What happens if I do not pay the minimum amount by the deadline?

The unpaid portion of the Minimum Payment becomes overdue.

In addition to ordinary interest, Late Interest and a Penalty on billed and unpaid interest apply, according to the bases, rates and limits specified in the agreement.

Even if you make a partial payment, you remain overdue if it does not cover the entire Minimum Payment within the deadline.

How can I keep track of my card obligations?

The monthly statement shows transactions, recorded payments, the remaining obligation, interest, fees, the minimum payment and the payment deadline.

Check the statement regularly and make sure that payment is made within the deadline.

How is the available limit restored?

Once the payment is recorded, the amounts are allocated to settle obligations according to the order specified in the agreement.

When the principal amount used is repaid, the corresponding limit becomes available again.

Can I withdraw after signing the agreement?

Yes. You may withdraw within 14 calendar days without providing a reason.

The period begins from the date the agreement is concluded or from the date you receive the contractual terms, if the latter date is later.

The notification procedure and the relevant repayment obligations are specified in the agreement.

How can I close the credit card?

You may request closure through the Bank's digital channels, in accordance with the applicable procedure.

To close the card, you must fully repay the obligations, including applicable interest, penalties and fees.

Full repayment of the obligation does not automatically close the card or terminate the agreement.

Important Information

This information provides a general explanation of the terms of the Jet Bank credit card. It does not replace the personalized Standardized Pre-Contractual Information, the agreement or other documentation provided to you during the application process.