

Fees and Commissions

| Transaction Commissions | Pago Individual | Business |
|---|---|--|
| Transactions within the "Pago" platform | 0 | 0 |
| Top up (fill) of the "Pago" account with a debit/credit card | 3% of the value | 3% of the value |
| Payment of fines for cars (e-fines) regardless of license plate | 30 ALL after the third fine within the calendar month | 30 ALL any fine |
| Cash In via Raea agent | 1.5% min 200 ALL | 1.5% min 200 ALL |
| Incoming transfers within the country (Sending banks may apply commissions according to their policies) | 0 ALL Pago Commission | 0 ALL Pago Commission |
| Outgoing transfers in ALL within the Republic of Albania (AIPS and AECH) | | |
| Up to 40.000 ALL | 0 | 0 |
| 40,001 – 10,000,000 ALL | 0.005% of the amount (min 50, max 350) | 0.005% of the amount (min 100, max 550) |
| Over 10 million ALL at normal exchange rate | 550 ALL | 650 ALL |
| Outgoing transfers in Euro within the Republic of Albania | | |
| Up to 100,000 Euros | 0.01% of the amount (min 2 € max 10 €) | 0.02% of the amount (min 3 € max 20 €) |
| Over 100,000 Euros | 0.01% of the amount (max 25 €) | 0.02% of the amount (max 35 €) |
| Debit card fees | | |
| Pago Card printing | 1 000 ALL | 1 500 ALL |
| CASH withdrawal at ATMs of the "Pago" Network | 0 | 0 |
| CASH withdrawal at non-Pago Network ATMs within the Republic of Albania | 150 ALL | 200 ALL |
| CASH withdrawal at non-Pago Network ATMs outside the Republic of Albania | 2% min 300 ALL | 2% min 300 ALL |
| Commissions for sending Debit cards by mail | | |
| Tirana | 270 ALL | 270 ALL |
| Outside Tirana | 350 ALL | 350 ALL |
| Europe | 42 € | 42 € |
| USA & Canada | 48 € | 48 € |
| Kosovo | 18 € | 18 € |
| Purchase Commissions | | |
| Purchase at "Pago" Network POS | 0 | 0 |

| | | |
|--|----------------------|---------------------------|
| Purchase at non- "Pago" Network POS within the country | 0 | 0 |
| Purchase at non- "Pago" Network POS abroad | 0 | 0 |
| Purchase at VPOS | 0 | 0 |
| Other Commissions | | |
| Balance verification at ATMs of the "Pago" Network | 0 | 0 |
| PIN change at ATMs of "Pago" Network | 0 | 0 |
| PIN change at ATMs of other banks | 30 ALL | 30 ALL |
| Physical card printing upon request for clients aged 18-23 | 800 ALL | 800 ALL |
| Annual maintenance fee | 0 | 0 |
| Account closure | 500 ALL | 800 ALL |
| Certification upon client request (for Balance, Account, etc.) | 500 ALL | 800 ALL |
| Cards Transactions Limits | | |
| ATM withdrawal limit in 24 hours | 70 000 ALL | 250 000 ALL |
| Maximum daily usage limit at POS | 200 000 ALL | 250 000 ALL |
| Maximum daily internet limit | 150 000 ALL | 200 000 ALL |
| POS Commissions | | |
| Minimum Commission | NA | 25 ALL |
| Maintenance Fee (monthly) | NA | 990 ALL / month |
| Refund fee via Rubicon | NA | 500 ALL / per case |
| Installation fee | NA | 2 500 ALL / one-time |
| Damage / Loss | NA | 18 000 ALL |
| vPOS Commissions | | |
| Implementation fee | NA | 50 € / 5 000 ALL |
| Minimum Commission | NA | 25 ALL |
| Chargeback fee | NA | 12 € / 1 200 ALL |
| Closure / Modification | NA | 5 € / 500 ALL |
| Monthly fee | NA | 5 € / 500 ALL |
| "Pay by link" Commissions | | |
| Implementation fee | 0 | 50 € / 5 000 ALL |
| Standard service fee (monthly) | 0 | 5 € / 500 ALL |
| Partial refund fee | 450 ALL | As per the agreement |
| Fee for disputed transactions (Chargeback) | 1 000 ALL / per case | 12 € / 1 200 ALL per case |
| Transaction fee | 2.50% | As per the agreement |