

TERMS AND CONDITIONS – PIE CUSTOMER		
VEHICLES	<i>PI segment</i>	
Type of asset	NEW	USED
Max rate of financing for standard cars	90%	85%
Max rate of financing for luxury cars	85%	80%
Max /Tenor period in months	72 m	60 m
Max financed amount	EUR 153,000	
Max age osset/car at the end of financing	6Y	5Y
Installment payments	Monthly	Mujore
Commission fee	1% - 2%	1% - 2%
Prepayment fee	2% e shumes se principalit te paguar	
Penalty for late repayment	IR + 20%	
Interest in EUR	Euribor + (3.75% - 6%)	
Interest in ALL	TBILLS + (2% - 5.5%)	
Min IR in EUR	4%- 6%	
Min IR ne LEK	5%- 7%	

Note: Raiffeisen Lesing sh.a., determines the interest rate of your financial lease based on the Treasury/Euribor Bond for all/EUR financing lease plus a fixed percentage for the entire period of the financial lease. The value of the treasury/Euribor notes changes every day of banking.

Rent Installments: payable in EUR, based on the payment list, part of this Contract, which will be issued on the day of the payment of the Lessor's financing, that is, payment of the Supplier; The tranche may change in accordance with interest base changes, Euribor with maturity of 12 months