

TERMS& CONDITIONS FOR CORPORATE CLIENTS

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Vehicles		
Type of asset	NEW	USED
Max rate of financing for standard cars	90%	90%
Max /Tenor period in months for standard cars	72 m	60 m
Max /Tenor period in months for electric cars	60 m	60m
Max asset age at the end of financing for standard cars	10Y	10y
Max asset age at the end of financing for electric cars	7 y	7y
Installment payments	Monthly	Monthly
Commision fee	0.5% - 1.5%	0.5% - 1.5%
Prepayment fee	2% of principal payments	
Penalty for late payments	IR + 6%	
Interest in EUR	Euribor + (3.25% - 5.5%)	
Interest in LEK	TBILLS + (2% - 5.5%)	
Min IR in EUR	4%- 5.5%	
Min IR in ALL	5%- 6.5%	
Other type of vehicles: Heavy machineries , including construction & Agri vehicles		
Max rate of financing	80 % - 90% **	
Max/tenor in months	60 m - 72 m	
Max asset age at the end of financing (depends on type of asset)	5Y-10 Y	
Installment payment	monthly	
Commision fee	0.5% - 1.5%	
Prepayment fee	2% of principal payments	
Penalty for late payments	IR + 6%	
Interest in EUR	Euribor + (3.5% - 5%)	

Interest in LEK	TBILLS + (2% - 5%)
Min IR in EUR	4%- 5.5%
Min IR in ALL	5%- 6.5%
Equipment financing: Printer, Medical machineries, Pv panels etc	
Max rate of financing	70% - 90% **
Max/tenor in months	36 m - 120 m
Max asset age at the end of financing (depends on type of asset)	3Y-10 Y
Installment payment	Mujore
Commision fee	0.5% - 1%
Prepayment fee	2% of principal payments
Penalty for late payments	IR + 6%
Interest in EUR	Euribor + (3.5% - 5%)
Interesi ne LEK	TBILLS + (2% - 5%)
Min IR in EUR	4%- 5.5%
Min IR in ALL	5%- 6.5%

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