

# **TERMS OF BUSINESS AND SERVICE FEES**

**CRIMSON FINANCE FUND ALBANIA**

# Terms of Business and Service Fees

This document presents the terms of business and administrative fees applicable to the financial products and services of Crimson Finance Fund Albania.

## 1. General Information

|                         |   |
|-------------------------|---|
| Institution             | Crimson Finance Fund Albania  |
| Purpose of the document | Terms of business for financial products and administrative service fees.         |
| Currency                | ALL / EUR according to the product and the specifications in the relevant tables. |

## 2. Financial Products and Main Terms

| Product          | Tenor  | Financing | Currency | Commission                     | Interest / Default Interest  |
|------------------|--|-----------|----------|--------------------------------|--|
| Installment Loan | 12 - 60 months                               | -         | ALL; EUR | 0% - 5% of the financed amount | 7% - 18% annual rate<br>0.15% daily default interest on the unpaid amount                                  |
| Line of Credit   | 12 - 24 months                               | -         | ALL; EUR | 0% - 5% of the financed amount | 7% - 18% annual rate<br>0.15% on the unused amount<br>0.15% daily default interest on the unpaid amount    |
| Financial Lease  | 12 - 60 months                               | Up to 80% | ALL; EUR | 0% - 5% of the financed amount | 7% - 18% annual rate<br>0.15% daily default interest on the unpaid amount                                  |
| Factoring        | 0 - 180 days per invoice;<br>2-year contract | Up to 80% | ALL; EUR | 0% - 5% of the financed amount | 11.4% - 24% annual rate<br>Fixed or floating interest<br>0.15% daily default interest on the unpaid amount |

The determination of the offer and the terms of business for a specific financing depends on the financial conditions, credit risk and collateral coverage. For products with floating interest, the reference rate is determined based on 12-month EURIBOR for financing in EUR or the 12-month Treasury Bill for financing in ALL, plus the applicable margin; the ranges presented in the table serve as indicative rates according to the product.

### 3. Administrative Fees and Services

| No. | Service   | Currency | Fee      |
|-----|---|----------|----------|
| 1   | Active Outstanding Balance Certificate              | ALL      | 2,000.00 |
| 2   | Outstanding Balance Certificate for early repayment | ALL      | 2,000.00 |
| 3   | Loan Closure Certificate                            | ALL      | 2,000.00 |
| 4   | Declarations  | ALL      | 2,000.00 |
| 5   | Other documents upon request                        | ALL      | 3,500.00 |

### 4. Explanatory Notes

- All fees are expressed in ALL, except where otherwise specified in this document or in the relevant contract.
- Costs applied by third parties, public institutions, notaries, appraisers, bailiffs or other institutions are borne by the client according to the respective invoicing.
- Crimson Finance Fund Albania reserves the right to update this document in accordance with legal, regulatory or commercial changes by publishing the updated version through its official channels.