

TERMS & CONDITIONS FOR PIE SEGMENT		
Boats	PI segment	
Type of asset	New	Used
Max rate of financing for boats	70%	70%
Tenor in (months)	72 m	72 m
Max financed amount	EUR 168,000	
Max age of boat at the end of financing	10Y	10 Y
Installment payments	Monthly	Monthly
Commission fee	1% - 2%	1% - 2%
Prepayment fee	2% of principal payments	
Penalty for late repayment	IR + 20%	
Interest in EUR	Euribor + (3.75% - 6%)	
Interest in LEK	TBILLS + (2% - 5.5%)	
Min IR in EUR	4%- 6%	
Min IR in 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