



**SCHEDULE OF FEES**  
**OF THE CENTRAL BANK OF THE REPUBLIC OF KOSOVO**  
**Effective as of 1 July 2019<sup>1</sup>**

Group I	Licensing/registration fees;
Group II	Fees for approval of transactions of financial institutions requiring prior approval by CBK;
Group III	Supervision fees;
Group IV	Fees for operations with current accounts and items left in storage at the CBK;
Group V	Fees for securities operations;
Group VI	Fees for the interbank payment system;
Group VII	Fees for the Credit Registry of Kosovo;
Group VIII	Fees for the Bank Accounts Registry;
Group IX	Special fees for specific projects

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<sup>1</sup>The fee with reference BQTA004.19 is effective from February 1, 2020.

The fee with reference BQTA004.21 is effective from March 1, 2022

## GROUP I – LICENSING/REGISTRATION FEES

Description of fee	Fee	Reference <sup>2</sup>
License for banks or foreign bank branches	10,000.00 €	BQTA001.01
License for insurers or foreign insurer branches	10,000.00 €	BQTA001.02
Licence for supplementary employer pension fund with 1 – 100 participants	1,000.00 €	BQTA001.03
Licence for supplementary employer pension fund with 101 – 500 participants	2,500.00 €	BQTA001.04
Licence for supplementary employer pension fund with 501 – 1000 participants	5,000.00 €	BQTA001.05
Licence for supplementary employer pension fund with more than 1000 participants	10,000.00 €	BQTA001.06
License for supplementary individual pension providers (insurers)	10,000.00 €	BQTA001.07
License for pension asset managers	10,000.00 €	BQTA001.08
License for microfinance institutions (MFIs) or foreign MFI branches	5,000.00 €	BQTA001.09
Licence for Non-Banking Financial Institutions (NBFIs) or foreign NBFI branches	5,000.00 €	BQTA001.10
Licence for NBFIs performing only foreign exchange activity	2,500.00 €	BQTA001.11
Licence for payment system operators	5,000.00 €	BQTA001.12
License for brokerage companies or foreign brokerage company branches	5,000.00 €	BQTA001.13
License for agent companies or foreign agent company branches	3,000.00 €	BQTA001.14
License for damage treatment/valuation companies	3,000.00 €	BQTA001.15
Licence for MFI/NBFI agents for payment service activity and/or issuance of electronic money	500.00 €	BQTA001.16
Licence for individual insurance agents	500.00 €	BQTA001.17
Licence for individual insurance brokers	500.00 €	BQTA001.18
Licence for individual insurance adjustors/appraisers	500.00 €	BQTA001.19
Merger or consolidation of banks, insurers or pension funds	10,000.00 €	BQTA001.20
Merger or consolidation of MFIs, NBFIs, brokerage companies and claims management companies	2,000.00 €	BQTA001.21
Acquisition of capital interest by banks, insurers or pension funds	2,000.00 €	BQTA001.22
Acquisition of capital interest by MFIs, NBFIs, brokerage companies and claims management companies	1,000.00 €	BQTA001.23
Transformation of a foreign branch into a subsidiary entity of banks, insurers and pension funds	5,000.00 €	BQTA001.24
Transformation of a foreign branch into a subsidiary entity of MFIs, NBFIs, brokerage companies and claims management companies	2,500.00 €	BQTA001.25
Opening of the representative office in Kosovo of a bank or an insurer	3,000.00 €	BQTA001.26

<sup>2</sup> Fee reference, i.e. specific identification based on the Schedule, in the “BQTAnnn.nn” format, (“BQ” – Central Bank, “TA”- Fee, “nnn.nn” – three first “nnn” represent the type, while the two last “nn” represent the fee sub-type used in cases when the same fee is imposed for several categories of institutions).

**GROUP II – FEES FOR APPROVAL OF TRANSACTIONS OF FINANCIAL INSTITUTIONS REQUIRING PRIOR APPROVAL BY CBK**

<b>Description of fee</b>	<b>Fee</b>	<b>Reference</b>
Change in majority shareholders resulting in change of control of banks, insurers or pension funds <sup>3</sup>	7,500.00 €	BQTA002.01
Change in majority shareholders resulting in change of control of MFIs, MBFIs, insurance brokers, damage adjustors/appraisers, payment system operators <sup>2</sup>	1,500.00 €	BQTA002.02
Change in majority shareholders not resulting in change of control for all financial institutions	200.00 €	BQTA002.03
Increase or decrease in the capital of financial institutions	500.00 €	BQTA002.04
Establishment of bank branch or subsidiary abroad	5,000.00 €	BQTA002.05
Establishment of bank branch within the country	2,500.00 €	BQTA002.06
Establishment of bank office within the country	1,500.00 €	BQTA002.07
Relocation of bank headquarters	700.00 €	BQTA002.08
Relocation of bank branch/office	500.00 €	BQTA002.09
Establishment of insurer branch or subsidiary abroad	5,000.00 €	BQTA002.10
Establishment of insurer branch within the country	2,500.00 €	BQTA002.11
Establishment of insurer office within the country	700.00 €	BQTA002.12
Relocation of insurer headquarters	700.00 €	BQTA002.13
Relocation of insurer branch/office	500.00 €	BQTA002.14
Establishment of pension funds manager office	1,500.00 €	BQTA002.15
Additional insurance activity (new class of products)	1,500.00 €	BQTA002.16
Change of compulsory motor liability insurance premium	500.00 €	BQTA002.17
Additional activity of MFIs and NBFIs	2,500.00 €	BQTA002.18
Additional activities (intermediation of new class of insurance products) of insurance brokers	750.00 €	BQTA002.19
Establishment of MFI/NBFI office within the country	500.00 €	BQTA002.20
Relocation of MFI/NBFI office	300.00 €	BQTA002.21
Relocation of agent office	300.00 €	BQTA002.22
Establishment of offices of agent companies, brokers or claims adjustors/appraisers	500.00 €	BQTA002.23
Relocation of offices of agent companies, brokers or claims adjustors/appraisers	300.00 €	BQTA002.24
Amendments to the founding acts and/or the statutes of the financial institutions, including the change of name	200.00 €	BQTA002.25
Change in director or senior manager of financial institutions (including external members of the audit committee, internal auditors, and actuaries)	300.00 €	BQTA002.26
External auditor	200.00 €	BQTA002.27
Bank portfolio transfer	1,500.00 €	BQTA002.28
Insurer portfolio transfer	1,500.00 €	BQTA002.29
MFI/NBFI portfolio transfer	1,000.00 €	BQTA002.30
Delegation of bank functions	300.00 €	BQTA002.31
Delegation of insurer functions	300.00 €	BQTA002.32
Delegation of pension fund functions	300.00 €	BQTA002.33
Delegation of MFI/NBFI functions	300.00 €	BQTA002.34
Delegation of insurance brokerage functions	300.00 €	BQTA002.35
Distribution of dividends from banks, insurers or pension funds	500.00 €	BQTA002.36
Distribution of dividends from MFIs, NBFIs, insurance brokers, claim adjustors/appraisers, and payment system operators	200.00 €	BQTA002.37

<sup>3</sup> Change in majority shareholders resulting in change of control (ownership of over 50% of shares with voting right or 50% of capital interest) shall be treated as acquisition through purchase

### GROUP III – SUPERVISION FEES

Description of fee	Fee	Reference
Banks with rating of 1 or 2 – applied on total assets (min. 25,000 € on quarterly basis)	0.0165 %	BQTA003.01
Banks with rating of 3 – applied on total assets (min. 25,000 € on quarterly basis)	0.0215 %	
Banks with rating of 4 – applied on total assets (min. 25,000 € on quarterly basis)	0.0265 %	
Banks with rating of 5 – applied on total assets (min. 25,000 € on quarterly basis)	0.0340 %	
Unrated banks – applied on total assets (min. 25,000 € on quarterly basis)	0.0300 %	
Insurers with rating of 1 or 2 – applied on gross written premiums (min. 10,000 € on quarterly basis)	1.50 %	BQTA003.02
Insurers with rating of 3 – applied on gross written premiums (min. 10,000 € on quarterly basis)	1.45 %	
Insurers with rating of 4 – applied on gross written premiums (min. 10,000 € on quarterly basis)	1.40 %	
Insurers with rating of 5 – applied on gross written premiums (min. 10,000 € on quarterly basis)	1.35 %	
Unrated insurers – applied on gross written premiums (min. 10,000 € on quarterly basis)	1.40 %	
Kosovo Pension Savings Trust (KPST) – applied on total revenues (min. 3,000.00 € on quarterly basis)	1.50 %	BQTA003.03
Other pension funds – applied on total revenues (min. 2,000.00 € on quarterly basis)	1.50 %	BQTA003.04
Pension fund managers – applied on total revenues (min. 2,000.00 € on quarterly basis)	1.50 %	BQTA003.05
MFI or NBFIs performing lending, leasing, guarantee and factoring activities and/or other financial activities containing a portfolio – applied on total portfolio of these activities (min. 100 € on quarterly basis)	0.01%	BQTA003.06
MFI or NBFIs performing payment activities (applied on quarterly basis)	1,300.00 €	BQTA003.07
NBFIs performing foreign exchange activities (applied biannually)	100.00 €	BQTA003.08
Brokerage companies - applied on total revenues (min. 100.00 € on quarterly basis)	0.75 %	BQTA003.09
Agent companies - applied on total revenues (min. 100.00 € on quarterly basis)	0.75 %	BQTA003.10
Claims management/appraisal companies – applied on total revenues (min. 100.00 € on quarterly basis)	0.75 %	BQTA003.11
Agents, brokers and insurance claims adjustors/appraisers (licensed individually) (applied annually)	50.00 €	BQTA003.12
MFI/NBFI agent (applied annually)	50.00 €	BQTA003.13

**GROUP IV – FEES FOR OPERATIONS WITH CURRENT ACCOUNTS AND ITEMS LEFT IN STORAGE AT THE CBK**

Description of fee	Fee	Reference
<b><i>Account maintenance</i></b>		
Opening an account	free	BQTA004.01
Printed daily statement (monthly fee)	15.00 €	BQTA004.02
Electronic daily statement (upon agreement)	free	BQTA004.03
Electronic detailed daily report (upon agreement)	free	BQTA004.04
Printed monthly statement	free	BQTA004.05
Electronic monthly statement (upon agreement)	free	BQTA004.06
Electronic detailed monthly report (upon agreement)	free	BQTA004.07
Additional (repeated) statement, detailed report or other information (applied for each case individually)	1.00 €	BQTA004.08
Confirmation requested from external auditors of the account holder	free	BQTA004.09
Information (statements, reports, confirmations) for periods over a year earlier (applied for each registration/account)	5.00 €	BQTA004.10
<b><i>National transfers</i></b>		
Outgoing transfers within CBK	free	BQTA004.11
Outgoing transfers outside CBK (regular)	0.30 €	BQTA004.12
Outgoing transfers outside CBK (priority)	1.30 €	BQTA004.13
Incoming transfers	free	BQTA004.14
<b><i>International transfers</i></b>		
Outgoing international transfers – for bank account holders (min. € 20.00, max. € 2,750.00)	0.05%	BQTA004.15
Outgoing international transfers – for non-bank account holders under “BEN” or “SHA” fee options (min. € 20.00, max. € 2,750.00)	0.05%	BQTA004.16
Outgoing international transfers – for non-bank account holders under “OUR” fee option (min. € 20.00, max. € 2,750.00) plus third party fees	0.05%	BQTA004.17
Incoming international transfers – for bank and non-bank account holders (min. € 15.00, max. € 750.00)	0.01%	BQTA004.18
<b><i>Cash transactions</i></b>		
Deposits (minimum € 50.00)	0.040% <sup>4</sup>	BQTA004.19
Withdrawals (minimum € 50.00)	0.035%	BQTA004.20
Bulk coin deposits (minimum € 50.00)	3.750% <sup>5</sup>	BQTA004.21
Bulk coin withdrawals	free	BQTA004.22
<b><i>Operations with items left in storage</i></b>		
Deposit	free	BQTA004.23
Withdrawal	free	BQTA004.24
Storage	€ 50.00	BQTA004.25

<sup>4</sup> This fee as of effective date 1 February 2020 is 0.040%, changed from 0.035% it was before.

<sup>5</sup> This fee as of effective data 1 march 2022 is 3.750%, changed from 5.000% it was before .

(at standard volume for a month or shorter period)		
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## GROUP V – FEES FOR SECURITIES OPERATIONS

Description of fee	Fee	Reference
Use of the Electronic Accounting Registry System for Government Securities DEPO/X by primary actors (applied on monthly basis)	743.00 €	BQTA005.01
For encrypted registration/access (e-Token) as Participants of the Electronic Accounting Registry System (for each registered user)	70.00 €	BQTA005.02

## GROUP VI – FEES FOR INTERBANK PAYMENT SYSTEM

Description of fee	Fee	Reference
<b>Participation</b>		
Access for new participating institution (once)	1,250.00 €	BQTA006.01
Maintenance of standard telecommunication line	40.00 €	BQTA006.02
Maintenance of upgraded telecommunication line	50.00 €	BQTA006.03
User profile maintenance (for each user monthly)	3.00 €	BQTA006.04
Obtaining the e-token	70.00 €	BQTA006.05
<b>Regular payments - ACH (up to 10.000 Euros)</b>		
Daily fee per transaction	0.30 €	BQTA006.06
Deduction for the period from 08:00 to 13:30	15 %	
<b>RTGS payments (regular over 10.000 Euros and priority)</b>		
Daily fee per transaction	0.80 €	BQTA006.07
Deduction for the period from 08:00 to 13:30	10 %	
<b>Mass payments - ACH</b>		
Daily fee per transaction	0.15 €	BQTA006.08
Deduction for the period from 08:00 to 13:30	25%	
<b>Salary/pension payments - ACH</b>		
Daily fee per transaction	0.00 €	BQTA006.09
Deduction for the period from 08:00 to 13:30	0.00 €	
<b>Giro payments (KOS-GIRO)-ACH</b>		
Daily fee per transaction	0.12 €	BQTA006.10
Deduction for the period from 08:00 to 13:30	25 %	
<b>Direct debit payments-ACH</b>		
Daily fee per transaction	0.04 €	BQTA006.11
<b>Special high-value transactions-RTGS</b>		
Securities transactions – CSD TRANSFER/RTGS	2.00 €	BQTA006.12
Daily liquidity support transactions – ILF/RTGS	2.00 €	BQTA006.13
Transactions between participants' accounts – FIT/RTGS	2.00 €	BQTA006.14
<b>Requests and reports</b>		
Recurring requests	3.00 €	BQTA006.15
Special daily report (for each report)	1.50 €	BQTA006.16

## GROUP VII – FEES FOR THE CREDIT REGISTRY OF KOSOVO

Description of fee	Fee	Reference
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<b>Participation in the CRK</b>		
Access for new participating institution	free	BQTA007.01
User profile registration	10.00 €	BQTA007.02
<b>Information searches at the CRK</b>		
from 1 to 1,000 searches per month (for each)	0.30 €	BQTA007.03
from 1,001 to 3,000 searches per month (for each)	0.20 €	
over 3,000 searches per month (for each)	0.10 €	
<b>Personal credit report</b> (for natural persons, except for a credit report once a year that is free of charge, for legal entities for each credit report)	3.00 €	BQTA007.04
<b>Inquiries (questions) and corrections of erroneous data in the CRK</b>		
Inquiries (questions) (for each)	3.00 €	BQTA007.05
Changes (for each particular item requested/necessary to be changed, max € 1,000.00 for the same set of errors occurring at the same time)	5.00€	BQTA007.06

## GROUP VIII – FEES FOR THE BANK ACCOUNTS REGISTRY

Description of fee	Fee	Reference
<b>Participation of institutions in the BAR (each month)</b>		
Maintenance of standard telecommunication line	40.00 €	BQTA008.01
Maintenance of upgraded telecommunication line	50.00 €	BQTA008.02
<b>Accounts keeping in the BAR by banks (each month)</b>		
0 to 100 thousand accounts	200.00 €	BQTA008.03
100 thousand to 350 thousand	250.00 €	
Over 350 thousand	300.00 €	
<b>Fee for enforcement institutions and other participating institutions (each month)</b>		
01 to 10 users	200.00 €	BQTA008.04
11 to 20 users	250.00 €	
Over 20 users	300.00 €	
<b>Fees for private enforcement agents depending on the number of open cases (the calculation is done monthly, while invoicing and collection is done through the Chamber of Private Enforcement Agents on a quarterly basis)</b>		
0 to 20 cases	10.00 €	BQTA008.05
21 to 50 cases	25.00 €	
Over 50 cases	40.00 €	

Fehmi Mehmeti  
Chairperson of the Executive Board