

# BUSINESS TERMS AND CONDITIONS FOR BUSINESS CLIENTS

## - BASIC PACKAGE

(Effective as of 25.11.2025)

### 1. BANK ACCOUNTS

| 1. CURRENT ACCOUNT AND ITS RELATED SERVICES                                                                                                                                                                                         |                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Current account monthly maintenance*                                                                                                                                                                                                | ALL 500 / EUR 5/ USD 5 |
| Issuance and maintenance service for 1 Debit Card **                                                                                                                                                                                |                        |
| Utility payments *** to: Telecommunication companies (Vodafone, Albtelecom, One Telecommunications), Electrical Energy, Water supply, Customs, Taxes subject of declaration, Social Insurance, Budget Account, Collateral appraisal |                        |
| SMS notification for every international outgoing transfer and POS / online purchase                                                                                                                                                |                        |
| Automatic delivery of the SWIFT copy                                                                                                                                                                                                |                        |

\*Every business client can choose a Primary current account (in ALL or EUR). For second and third current accounts in ALL/EUR/USD, a fee of ALL 400/EUR 4 / USD 4 will be charged.

\*\*Each customer can receive a Master business card, in ALL or EUR. The second Master card will be offered at an additional cost.

\*\*\* Utility payments are not offered from the Primary current account in EUR.

| ACCOUNT TRANSACTIONS                                                                                                                                                 | TERMS & CONDITIONS                                                                                             |                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| 1. DEPOSITS                                                                                                                                                          | IN 24/7 ZONE                                                                                                   | IN SERVICE POINTS                                                                               |
| Deposits of banknotes and coins up to ALL 5,000 *<br>- Customers who do not have a DropBox agreement<br>- For any account over ALL 1,000,000 / EUR 7,000 / USD 7,000 | ALL 15,000/annum<br>(Only for customers with a DropBOX agreement)                                              | 0.1% of transaction amount<br>(Min. ALL 1,000/Eur 10/Usd 10<br>-Max.ALL 50,000/Eur 500/Usd 500) |
| Deposits of banknotes and coins of more than ALL 5,000**                                                                                                             | ALL 15,000/annum<br>+ 1% of transaction amount (MIN. ALL 500)**<br>(Only for customers with DropBOX agreement) | N/A                                                                                             |
| Deposits of banknotes<br>- Up to ALL 500 /EUR 10<br>- Up to USD 7,000                                                                                                | Free of charge                                                                                                 | Free of charge                                                                                  |
| 2. WITHDRAWALS                                                                                                                                                       | IN 24/7 ZONE                                                                                                   | IN SERVICE POINTS                                                                               |
| For amounts up to ALL 1,000,000 / EUR 7,000                                                                                                                          | Free of charge****                                                                                             | ALL 500 / EUR 5 ***                                                                             |
| For amounts up to USD 7,000                                                                                                                                          | N/A                                                                                                            | Free of charge                                                                                  |
| Subject of notification for amounts over ALL 1,000,000 / EUR 7,001 / USD 7,001                                                                                       | N/A                                                                                                            | Free of charge (subject to a prior notice of 2 business days)                                   |
| No notification for amounts over ALL 1,000,000 / EUR 7,001 /USD 7,001 *****                                                                                          | N/A                                                                                                            | 0.15% of transaction amount<br>(min. ALL 1,500/Eur 15/Usd 15<br>max. ALL 40,000/Eur400/Usd400)  |

| 3. ACCOUNT SERVICES*****                  | WITH E-BANKING | IN SERVICE POINTS          |
|-------------------------------------------|----------------|----------------------------|
| Account statement printout/sent via email | Free of charge | ALL 1,000 / EUR 10/ USD 10 |

## 2. TRANSFERS

| SERVICE NAME                                                              | E-BANKING TERMS & CONDITIONS              |              |
|---------------------------------------------------------------------------|-------------------------------------------|--------------|
| 2.1 INTERNAL TRANSFERS                                                    |                                           |              |
| Fee for transfers between the accounts of the same client                 | Free of charge                            |              |
| Fee for transfers between the accounts of different clients               | Free of charge                            |              |
| 2.2 NATIONAL TRANSFERS                                                    |                                           |              |
| NATIONAL OUTGOING TRANSFERS IN ALL                                        |                                           |              |
| Urgent & Non-urgent national outgoing transfers up to ALL 40,000          | ALL 0                                     |              |
| Non-urgent national outgoing transfers from ALL 40,001 to ALL 10,000,000. | 0.005% of the amount                      |              |
| Urgent national outgoing transfers from ALL 40,001 up to ALL 10,000,000   | ALL 750                                   |              |
| National transfers over/ or ALL 10,000,001*                               | ALL 750                                   |              |
| NATIONAL OUTGOING TRANSFERS IN FCY**                                      | BEN, SHA                                  | OUR          |
| National outgoing transfers up to EUR 50'000                              | 0.01% of the amount, Min. EUR 2           |              |
| National outgoing transfers from EUR 50'001 – EUR 100'000                 | 0.01% of the amount, Min. EUR 2           |              |
| National outgoing transfers over EUR 50.001                               | EUR 25                                    |              |
| National outgoing transfers up to USD 25'000                              | USD 20                                    | USD 40       |
| National outgoing transfers over USD 25'000                               | USD 40                                    | USD 60       |
| Urgent national outgoing transfers up to USD 25'000                       | USD 30                                    | USD 50       |
| Urgent national outgoing transfers over USD 25'000                        | USD 50                                    | USD 70       |
| National outgoing transfers in GBP/CHF                                    | 0.14% (min. 8 GPB /CHF, max. 180 GPB/CHF) | + 20 GBP/CHF |
| SWIFT fee for national transfers in USD/GBP/CHF                           | USD 5/GBP 5/CHF 5                         |              |
| NATIONAL INCOMING TRANSFERS                                               |                                           |              |
| National incoming transfers in ALL /EUR                                   | Free of charge                            |              |

|                                                                                      |                                        |              |
|--------------------------------------------------------------------------------------|----------------------------------------|--------------|
| National incoming transfers in other FCY with ProCredit Bank Germany as intermediary | USD 5/GBP 5/CHF 5                      |              |
| 2.3 INTERNATIONAL TRANSFERS                                                          |                                        |              |
| OUTGOING TRASNFRS***                                                                 | BEN, SHA                               | OUR          |
| 2.3.1 INTERNATIONAL OUTGOING TRANSFERS IN EUR                                        |                                        |              |
| Normal transfers up to EUR 50,000 (d and 1+d)                                        | 0.10% (Min. EUR 15, Max. EUR 100)      | + EUR 20     |
| Urgent transfers same day/FCY (d) up to EUR 50,000                                   | 0.15% (Min. EUR 25, Max. EUR 200)      | + EUR 20     |
| Normal transfers over EUR 50,000 (d and 1+d)                                         | 0.10% (Min. EUR 15, Max. EUR 100)      | + EUR 25     |
| Urgent transfers same day/FCY (d) over EUR 50,000                                    | 0.15% (Min. EUR 25, Max. EUR 200)      | + EUR 25     |
| 2.3.2 INTERNATIONAL OUTGOING TRANSFERS IN USD                                        |                                        |              |
| Normal transfers up to USD 25,000 (d and 1+d)                                        | 0.15% (Min. USD 20, Max. USD 100)      | + USD 25     |
| Urgent transfers same day/FCY (d) up to USD 25,000                                   | 0.20% (Min. USD 30, Max. USD 200)      | + USD 25     |
| Normal transfers over USD 25,000 (d and 1+d)                                         | 0.15% (Min. USD 20, Max. USD 100)      | + USD 30     |
| Urgent transfers same day/FCY (d) over USD 25,000                                    | 0.20% (Min. USD 30, Max. USD 200)      | + USD 30     |
| 2.3.3 INTERNATIONAL OUTGOING TRANSFERS IN OTHER FCY                                  |                                        |              |
| International outgoing transfers in CNY****                                          | 100 CNY                                | 200 CNY      |
| International outgoing transfers in GBP/CHF                                          | 0.14% (min 8 GPB/CHF, max 180 GPB/CHF) | + 20 GBP/CHF |
| SWIFT fee for international outgoing transfers in EUR/USD/GBP/CHF                    | EUR 10 /USD 10 / GBP 10 /CHF10         |              |
| INCOMING TRANSFERS                                                                   |                                        |              |
| International incoming transfers with ProCredit Bank Germany as Intermediary         | EUR 5/ USD 5                           |              |
| 2.4 OUTGOING INTERNATIONAL TRANSFERS- SEPA                                           |                                        |              |
| International outgoing transfers up to EUR 50'000                                    | 0.01% of the amount, min EUR 2         |              |
| International outgoing transfers from EUR 50'000 up to EUR 100'000                   | 0.01% of the amount, min EUR 2         |              |
| International outgoing transfers over/or EUR 100'001                                 | EUR 25                                 |              |
| 2.4.1 INCOMING INTERNATIONAL TRANSFERS- SEPA                                         |                                        |              |
| International incoming transfers                                                     | 3 EUR                                  |              |
| 2.5 PROPAY INTERNATIONAL TRANSFERS*****                                              |                                        |              |

## OUTGOING TRANSFERS

|                                             |                 |
|---------------------------------------------|-----------------|
| International outgoing transfers in EUR/USD | 2.5 EUR/ 10 USD |
| Swift fee                                   | Free of charge  |

## INCOMING TRANSFERS

|                                  |                     |
|----------------------------------|---------------------|
| International incoming transfers | 5 EUR / USD/GBP/CHF |
|----------------------------------|---------------------|

## 2.6 OTHER TRANSFER RELATED FEES

|                                                                      |                                               |
|----------------------------------------------------------------------|-----------------------------------------------|
| Modification of incoming transfer                                    | ALL 1,500 / EUR 15 / USD 15 / GBP 15 / CHF 15 |
| Fee for tracking, changing or canceling the transfer                 | EUR 10 / USD 10 / GBP 10 / CHF 10             |
| Fee for the reversal of a national transfer in ALL                   | ALL 2,000                                     |
| Fee for the reversal of a national and international transfer in FCY | EUR 20 / USD 20 / GBP 20 / CHF 20             |
| Other fees & commissions                                             | Third party costs (if any)                    |

For transfers not ordered through the bank's electronic platforms, commissions will be applied at twice the amount of those set for online transfers.

For transfers within the framework of Open Banking, no commission will be applied.

\* All national outgoing transfers over ALL 10,000,000 maintain the Urgent status.

\*\* All national outgoing transfers in EUR maintain the Urgent status.

\*\*\* For outgoing international transfers, additional fees will be applied in cases where supplementary information and data related to the transfer is requested, and applied by the beneficiary/correspondent bank.

\*\*\*\* For outgoing international transfers in CNY, the bank's official exchange rate will be applied when the transfer is ordered from current accounts in ALL/EUR/USD. According to BOA's exchange rate dated 23.01.2018, 100 CNY is approximately equivalent to 13 EUR; 15 USD or 1,800 ALL and 200 CNY is approximately equivalent to 26 EUR; 30 USD or 3,600 ALL.

\*\*\*\*\* PROPAY refers to all transfers carried out within the ProCredit bank network (Albania, Germany, Kosovo, North Macedonia, Bulgaria, Romania, Bosnia & Herzegovina, Serbia, Georgia, Moldova, Ukraine).

**Limited-time offer for PROPAY outgoing transfers in Euro, valid from 25 November 2025 to 31 March 2026.**

## 3. DEBIT CARDS

| SERVICE NAME                                        | TERMS & CONDITIONS         |
|-----------------------------------------------------|----------------------------|
| <b>3.1 DEBIT CARDS</b>                              |                            |
| Debit cards offered to Business Clients             | MASTER CARD DEBIT BUSINESS |
| Debit cards are offered in the following currencies | ALL/ EUR                   |
| Card validity                                       | 3 years                    |

|                                                                                                       |                                                       |       |
|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------|-------|
| Additional card issuance fee                                                                          | ALL 750 / EUR 8                                       |       |
| Card maintenance fee for each additional card                                                         | ALL 750 / EUR 8 on semi-annual basis                  |       |
| Daily limit of card transactions at ATM (number)                                                      | 30                                                    |       |
| Daily limit of card transactions at POS/Internet (number)                                             | 30                                                    |       |
| Daily ATM withdrawal limit within 24/7 zones and ProCredit Bank Albania agencies                      | ALL 1,000,000 / EUR 10,000                            |       |
| Suspicious Transactions Investigation Fee                                                             | ALL 1,000 / EUR 10 / USD 10                           |       |
| Daily limit for online and POS payments with the MASTER CARD DEBIT BUSINESS                           | ALL 200,000 / EUR 2,000 *                             |       |
| Fee for each incoming transfer via card                                                               | EUR 10                                                |       |
| Maximum monthly limit for the “Incoming transfers via card” service                                   | ALL 140,000 /EUR 1,000                                |       |
| Maximum annual limit for the “Incoming transfers via card” service                                    | ALL 1,700,000 / EUR 12,000                            |       |
| ATM withdrawals **                                                                                    |                                                       |       |
| Withdrawal with Master Card at ProCredit Bank ATMs in Kosovo, North Macedonia, Bosnia and Herzegovina | EUR 1                                                 |       |
| Other banks in Albania                                                                                | ALL 300                                               | EUR 3 |
| Other banks abroad                                                                                    | 2.5 % ( MIN. ALL 400 / EUR 4, MAX. ALL 1,000 /EUR 10) |       |
| POS PAYMENTS                                                                                          |                                                       |       |
| In the country, outside the ProCredit Bank network                                                    | 1% of the amount                                      |       |
| Abroad and online shopping                                                                            | 3% of the transaction amount (MIN. ALL 300 / EUR 3)   |       |
| Cash withdrawals at POS of other banks                                                                | 2.25 % (MIN. ALL 350 / EUR 3)                         |       |
| 3.2 FEES AND COMMISSIONS FOR OTHER SERVICES                                                           | ALL                                                   | EUR   |
| Balance printout at ProCredit Bank Albania ATM                                                        | 50                                                    | 0.50  |
| Account balance Reading/Printout at ATMs outside the ProCredit Bank Albania network                   | 50                                                    | 0.50  |
| Printout of Withdrawal transaction at ATMs of Procredit Bank Albania network                          | 20                                                    | 0.20  |
| ATM Printout of the last 12 account transactions                                                      | 100                                                   | 1     |
| Change PIN at ProCredit Bank Albania ATMs                                                             | 300                                                   | 3     |
| Change PIN at ATMs of other banks, within the country and international                               | 400                                                   | 4     |
| Investigation fee for suspicious credit card transactions                                             | 1,000                                                 | 10    |

\* The Master Card limit can be increased based on the client's request but not exceeding EUR 10'000.

\*\* Clients with foreign cards, issued outside of Albania, excluding cards issued by ProCredit Group Banks, will pay a commission of EUR 5 / ALL 700 (depending on the withdrawal currency).

#### 4. OTHER SERVICES

| SERVICE NAME                                                                                            | TERMS & CONDITIONS                                                                  |
|---------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Statement issued by ProCredit Bank (Within 15 business days)                                            | ALL 2,000                                                                           |
| Special certificates (Within 15 business days)                                                          |                                                                                     |
| - Investigation within 12 months                                                                        | ALL 2,500                                                                           |
| - Investigation more than 12 months                                                                     | ALL 3,500                                                                           |
| Acceptance of damaged banknotes (valid only for ALL)*                                                   | Free of charge                                                                      |
| Balance confirmation for auditing companies                                                             | ALL 3,500                                                                           |
| Client Personal Banking Information Service (1 month or older) (Within 5 business days)                 | ALL 2,000                                                                           |
| Collateral change accompanied by loan agreement/Notarial declaration (Within 15 business days)**        | ALL 2,000                                                                           |
| Intermediation for the settlement of funds with the Bank of Albania*** for investment in treasury bills | 0.10% of the amount ( MIN. ALL 1,500, MAX. ALL 5,000)<br>Minimum amount ALL 300,000 |
| Commission for withdrawals at ProCredit Bank ATM terminals using cards issued by banks outside Albania  | 800 ALL/ 8 EUR                                                                      |

\* The banknote is assessed by the Bank of Albania, based on which the customer's account is credited..

\*\* In case ProCredit Bank requests a guarantee appraisal by an architect or specialist, the costs associated with the guarantee appraisal, notarization of contracts and blocking of the guarantee in favor of ProCredit Bank are borne by the borrower.

\*\*\*ProCredit Bank will offer its clients only intermediation for the purpose of settling the funds for Treasury Bills investments that clients directly make to the Bank of Albania. The Bank does not offer Treasury Bill trading, does not have a portfolio for sale to its clients and does not participate in auctions on behalf of the client.

#### 5.1 INTEREST RATES FOR SAVINGS ACCOUNTS - FLEXSAVE

| CURRENCY | ANNUAL INTEREST RATE |
|----------|----------------------|
| ALL      | 1.5 %                |
| EUR      | 0.5 %                |
| USD      | 0.5 %                |

##### Note:

- FlexSave saving account is offered in the same currency as the current account.
- No minimum balance is required for FlexSave Saving Account and there is no monthly maintenance fee.
- Funds are available at any time.
- The annual interest is calculated on the daily balance available in the account and it is credited on monthly basis to the current account it is linked with.

#### 5.2 INTEREST RATES FOR TIME DEPOSITS

| TERM      | ALL   | EUR  | USD  |
|-----------|-------|------|------|
| 12 months | 1,0 % | 0,3% | 0,5% |
| 24 months | 1,6 % | 0,4% | 0,6% |

|           |       |      |      |
|-----------|-------|------|------|
| 36 months | 1.9 % | 0,5% | 0,7% |
|-----------|-------|------|------|

**Note:**

## 6. INTEREST RATES FOR STANDARD LOANS (NATURAL AND LEGAL PERSONS)

| CURRENCY | AMOUNT               | WORKING CAPITAL<br>UP TO 36 MONTHS                        | FIXED ASSETS/INVESTMENTS<br>36-60 MONTHS |
|----------|----------------------|-----------------------------------------------------------|------------------------------------------|
| ALL      | 1,400,000-10,000,000 | Treasury Bills 12 m + 6.5% up to +8.5%, min. 9 %          |                                          |
| EUR/USD  | 10,000-100,000       | Euribor/CME Term Soft USD 12m+ 6.5% up to +8.5%, min. 9 % |                                          |

- Minimum balance for Time Deposit ALL 100,000 / EUR 1,000 / USD 1,000
  - The interest is credited automatically on a monthly basis to the current account linked to the Time deposit.
- Deposits in the Bank are insured up to the amount of ALL 2,500,000 (two million and five hundred thousand) by the Deposit Insurance Agency. - [www.asd.gov.al](http://www.asd.gov.al)

\* A fixed rate will be applied for financing with a term of up to 12 months.

### 6.1 INTEREST RATES FOR OVERDRAFTS AND CREDIT LINES (NATURAL AND LEGAL PERSONS)

| CURRENCY | AMOUNT               | FOR WORKING CAPITAL<br>UP TO 12 MONTHS |
|----------|----------------------|----------------------------------------|
| ALL      | 1,400,000-10,000,000 | 9.5% - 12.5%                           |
| EUR/USD  | 10,000-100,000       | 9.5% - 12.5%                           |

**Note:**

- For financing intended for Energy Efficiency, Renewable Energy Sources or Environmentally Friendly Investments, will be offered a discount from standard interest rates.
  - Administration fee is 1-2% for all types of above financing.
  - The Interest will be calculated based on a 360-day year (for loans) & 365 days (for overdrafts) as follows:
    - o Interest on Loan = Outstanding Capital \* Annual Interest in % / 360 days \* number of days for the relevant month
    - o Interest on Overdrafts = sum of daily balances on the used portion of the Overdraft \* Annual Interest in % / 365 days.
  - For all loans EUR/ALL/USD, the loan installments in the payment schedule will be rounded up by 1 EUR/1 ALL/ 1 USD.
  - The **effective interest rate** (EIR) is the total cost of the loan for the customer expressed as an annual percentage of the value of the loan granted. The Total Cost of the loan is the total of expenses including interests, commissions and any other expenses that the client pays for the loan agreement (in particular insurance premiums and expenses for auxiliary services if the service is mandatory in order to qualify for the loan).
- Example:** For a loan of ALL 5,000,000, with a maturity period of 36 months, an applicable nominal interest rate of 6.4%, a commission of 1%, the effective interest rate (EIR) for this loan is 6.95%.

## 7. EARLY REPAYMENT OF FINANCING

Business Overdrafts & Credit lines

The early repayment fee is 3% above the approved limit

|                                                     |                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| All types of Installment Loans                      | The early repayment fee is 3% on the Principal amount Min. EUR/USD 100 or ALL 15,000 if the client repays the loan with his own funds or the early repayment fee is 5% on the Principal amount Min. EUR/USD 100 or ALL 15,000 if the client repays the loan with financing from another financial institution. |
| For financing approved with a 0% administration fee | <b>Early repayment fee is 5%</b> of the Loan Principal Min. EUR/USD 100 or ALL 15,000 depending on the currency                                                                                                                                                                                                |
| Financing secured by financial guarantees           | <b>Early repayment fee is 0%</b>                                                                                                                                                                                                                                                                               |
| Partial loan repayment fee *                        | <b>3 %</b> of the amount contributed by the client                                                                                                                                                                                                                                                             |

\* Partial loan repayment is classified as any prepayment amounting to at least the value of six installments of the loan that the client intends to partially settle.

## 7.1 LATE FEES ON FINANCING

|                             |                                                                                   |
|-----------------------------|-----------------------------------------------------------------------------------|
| Installment Loans           | The late fee is 15% per annum on the outstanding amount*                          |
| Overdrafts and Credit lines | The late fee is 15% per annum for the used amount of the overdraft/credit line ** |

\* **Example:** If the next installment totals ALL 80,000 (eighty-thousand ALL) and is due on January 5<sup>th</sup> and the borrower does not make this payment when it is due, then on January 10<sup>th</sup> he is obligated to pay the amount of ALL 80,167 (eighty-thousand one-hundred sixty-seven ALL) including ALL 167 for 5 days calculated as follows  $ALL\ 80,000 / \text{installment} * 15\% \text{ per annum} / 360 \text{ days (daily fine)} * 5 \text{ days arrears for installment payment}$ .

\*\* **Example:** In case of arrears, if the used overdraft amount is ALL 3,000,000 and on the closing date the due payment of capital and interest is not made yet, then interest shall accrue at a rate of 15% per annum and for each day that passes without payment, the interest is calculated as follows:  $15\% / 365 \text{ days} * ALL\ 3,000,000 * \text{number of days after the maturity date after which the due payments have not been made}$ .

## 8. COLLATERAL APPRAISAL

| Collateral appraisal<br>(Full Appraisal report) | COLLATERAL Type                                                               | PRICE (ALL)   |
|-------------------------------------------------|-------------------------------------------------------------------------------|---------------|
|                                                 | Apartments                                                                    | 10,000-14,000 |
|                                                 | Villa                                                                         | 16,000-19,000 |
|                                                 | Shops, Offices                                                                | 12,000-15,000 |
|                                                 | Hotels, Gas stations                                                          | 30,000-35,000 |
|                                                 | Multi-functional/Business Center & Gas stations                               | 50,000-55,000 |
|                                                 | Land/ Agriculture land                                                        | 12,000-17,000 |
|                                                 | Factories, plants                                                             | 42,000-47,000 |
|                                                 | Land + Building with Units: Bars, Restaurants, Supermarket, Warehouse, Clinic | 28,000-32,000 |
|                                                 | Garages / basements                                                           | 8,000- 11,000 |
|                                                 | COLLATERAL Type                                                               | PRICE (ALL)   |
|                                                 | Vehicle 4+1                                                                   | 8,000-11,000  |
|                                                 | Vehicle 8+1                                                                   | 9,500-12,500  |



|                                                     |                                |               |
|-----------------------------------------------------|--------------------------------|---------------|
| Real estate appraisal<br>(Full Appraisal<br>Report) | Trucks/Buses                   | 12,000-15,500 |
|                                                     | Manufacture lines < EUR 20,000 | 18,000-22,500 |
|                                                     | Manufacture lines > EUR 20,000 | 39,000-43,500 |
|                                                     | Machineries                    | 8,000-13,000  |

**Note:** The table specifies the minimum and maximum applicable pricing ranges. Actual pricing may vary depending on the city of service.