



REPUBLIKA E SHQIPËRISË
AUTORITETI I KONKURRENCËS

PRESS RELEASE

Tirana, June 26, 2025 – The Competition Commission, following the monitoring of the banking services market in ATM devices, reviewed the fees applied by second-tier banks for cash withdrawals at ATMs located within the territory of the Municipality of Sarandë.

The monitoring was carried out in fulfillment of the obligations arising from the Resolution of the Assembly of Albania and included data obtained from all licensed banks in the country, according to the list published by the Bank of Albania.

The assessment of the data results in the fact that no illegal practices that violate competition have been found, but it has been identified:

- a low level of transparency regarding fees;
- a lack of harmonization of the fees applied to foreign cardholders; and
- issues related to the use of subcontracted ATM networks.

For these reasons, by **Decision No. 1193, dated 26 June 2025**, the Competition Commission recommended that the Bank of Albania undertake the following measures:

1. To review the methodology for calculating ATM withdrawal fees, including fees applied to foreign cardholders and the application of mark-ups in the Dynamic Currency Conversion (DCC) service;
2. To require periodic reporting and publication of fees in a unified format that is easily accessible to the public, both on banks' websites and on the website of the Bank of Albania;
3. To assess the need for regulatory intervention, based on the findings of the controls, with regard to the use of subcontracted ATM networks and the prevention of the application of disproportionate fees.

For more information, please visit the official website of the Competition Authority: www.caa.gov.al.