ANNUAL LEGAL BULLETIN

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2020 ISSUE

Muja Law brings you the Annual Legal Bulletin. This publication is a collection of the most important legal and tax updates published by our office during the year 2020.

The purpose of this annual issue is to help professionals and businesses have a clear understanding of the dynamics of Albanian legislation and easily navigate through recent legal changes frequently published by our legal office.

LAW NO. 13/2020, DATED 12.02.2020

"ON SOME AMENDMENTS IN LAW NO.108/2013 '*ON FOREIGNERS*", AS AMENDED

Electronic visa

- 'Visa' is the authorization in the form of a stamp visa on a valid travel document or electronic visa, printed out of an electronic form, issued by the responsible authorities, which allows the foreigner to enter, stay or transit in the Republic of Albania, in accordance with the legislation in force.

- The 'C' type visa is the visa issued in the form of a stamp visa or printed out of electronic forms, which entitles its holder to enter and stay in the Republic of Albania up to 90 days, within 180 days, starting from the date of first entry.

- The 'D' type visa is the visa issued at the form of a stamp visa or printed out of electronic forms for the foreign citizen seeking to stay in the Republic of Albania more than 90 days, within 180 days, and when, for these citizens is required a visa, in order to be equipped with a residence permit.

- To apply for a visa, a foreign national should appear in person at the consulate or apply online in the electronic visa system.

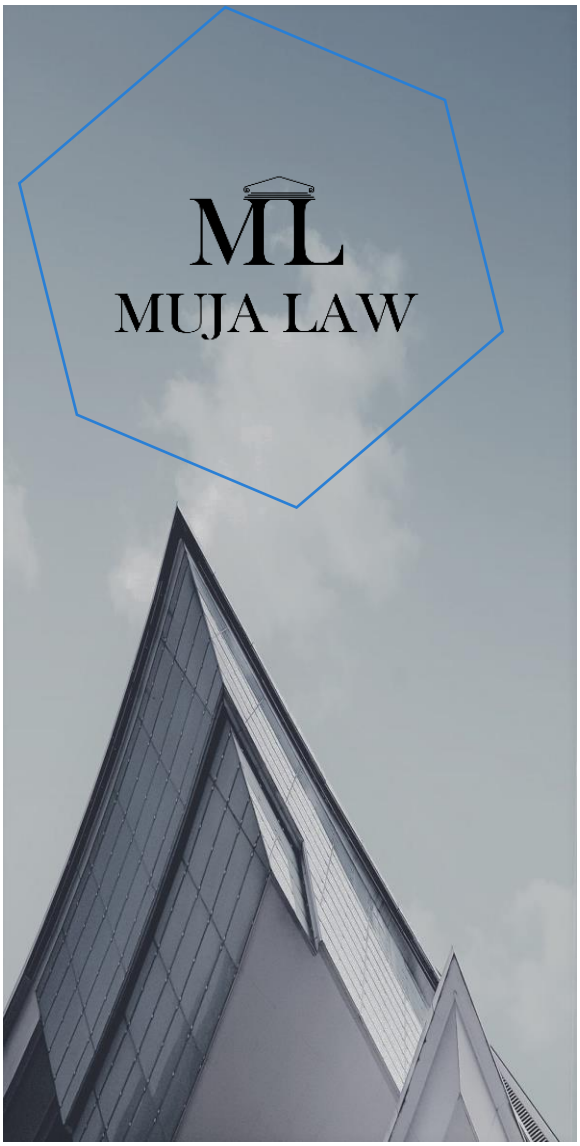
Equal rights

- With the new amendments, it is possible to enjoy rights equal to those of Albanian citizens in the field of employment and self-employment, for:

  a) Nationals of European Union countries and the Schengen area and family members of nationals of one of the Member States of the European Union and the Schengen area that are not citizens of these countries and who are with legal residence in the Republic of Albania;
  b) Nationals of one of the Western Balkan countries, Bosnia and Herzegovina, Montenegro, Kosovo, Serbia and Northern Macedonia;
  c) Foreigners employed in different sectors, in order to regulate the consequences and recovery from natural disaster.

Work permit

- With the new amendments of the Law the foreigner has the right to be equipped with a work permit within 10 days of application, after all legal criteria have been fulfilled, compared to 30 days, as provided by the previous version of the law No.108/2013 '*On foreigners*', as amended.



DECISION OF THE COUNCIL OF MINISTERS, NO.415, DATED 27.05.2020

"ON THE APPROVAL OF THE AGREEMENT, BETWEEN THE COUNCIL OF MINISTERS OF THE REPUBLIC OF ALBANIA AND THE GOVERNMENT OF THE REPUBLIC OF TURKEY, FOR THE MUTUAL RECOGNITION AND EXCHANGE OF DRIVING LICENSES"

- In virtue of this Decision, the Contracting Parties mutually recognize the exchange of driving licenses, issued by the competent authorities of the other Contracting Party, in accordance with their domestic legislation in favor of the holders of driving licenses, who have been granted a residence permit or temporary residence permit in their territory.

- The Decision provides that the Contracting Parties shall also recognize, for purposes of circulation in their territories, the national driving licenses issued by the other Contracting Party within the period of their validity. The driving license issued by one of the authorities of the Contracting Parties ceases to be valid in the territory of the other Contracting Party, one year after the date of granting the residence permit or temporary residence to its holder in the territory of the other Contracting Party.

- If a holder of a driving license, issued by the authorities of the Contracting Parties, has been granted a temporary residence permit or residence permit in the territory of the other Contracting Party, they mutually convert their driving licenses without having to undergo mandatory theoretical and practical examinations.

- The competent authorities shall require a medical certificate, which certifies that a person has passed the examination of psychophysical qualities, required for the specific category.

- For the implementation of the above, the holders of the driving license must have the age provided by the relevant domestic legislation of the Contracting Parties for the issuance of the category for which is requires the exchange.

- This Agreement shall enter into force on the date of receipt of the last notification in writing through diplomatic channels, confirming that the Contracting Parties have completed their internal legal procedures necessary for its entry into force.

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DECISION OF THE COUNCIL OF MINISTERS, NO. 417, DATED 27.05.2020

"ON THE ORGANIZATION AND FUNCTIONING PROCEDURES OF THE COMMISSION FOR REVIEW OF ADMINISTRATIVE MEASURES IN THE MINISTRY RESPONSIBLE FOR FOOD"

- This Decision provides that the Commission for the Review of Administrative Measures (hereinafter referred to as "*CRAM*") operates under the Ministry responsible for food. CRAM consists of 5 members.

- CRAM examines the complaints against administrative measures taken by inspectors of the institution responsible for the official control of food and food for animals, with a total value of over 300,000 (*three hundred thousand*) ALL.

- CRAM is assembled at least once a month, unless there are other requests. Meetings are held if 4 (four) members of CRAM are present. When this number is not reached, the meeting is postponed and held within 5 (*five*) days. CRAM shall review the complaints in the order in which they are filed.

- CRAM Secretariat notifies the complainant at least 5 (*five*) days before the date of the meeting, who may submit additional explanations or new evidence which become part of the submitted complaint.

- Decisions are taken by a simple majority of the votes of the members present at the meeting. If the votes in favor and against are the same, the vote of the CRAM chairman shall be decisive. Abstentions are not allowed. CRAM shall take decisions only on complaints which are included in the agenda of the meeting.

- For each meeting a written record is kept, which contains a summary of the whole process, including but not limited to, the date and place of the meeting, the agenda, the members of the present Commission, the participating subjects and their representatives, the views of the members and the voting of each, as also the provision of each decision. The minutes shall be kept by the secretariat and signed by all members, the chairman and the secretary.

- The complainant's legal representative or authorized representative may provide explanations prior to the decision. Failure from the legal representative of the complainant or the authorized representative to provide the authorization or the power of attorney does not cause the postponement of the examination.

- After review, CRAM makes a decision without the presence of the complainant.

- CRAM, after reviewing the complaint, decides:
  a) leaving the measure, subject to complaint, in force and dismissing the complaint when it is unsupported or presented out of time;
  b) the annulment or abrogation of the measure subject to complaint, fully accepting the complaint;
  c) partial change of the object of the appealed measure, partially accepting the complaint;
  d) dismissal of the review of the complaint.

- The written Decision contains, but not limited to, the following:
  a) the members of CRAM, the place and time of the decision making;
  b) the complainant;
  c) the appealed decision/measure;
  d) the legal basis of the complaint and the object;
  e) issues related to jurisdiction, competence, deadline for complaint;
  f) the explanatory part of the complaint;
  g) explanations on the decision-making of the body for which the complaint is submitted;
  h) the reasoning of the decision;
  i) the legal basis for making the decision;
  j) the provision;
  k) procedural costs;
  l) the deadline for the appeal and the competent court where the appeal is filed.

- CRAM examines and makes a decision on administrative appeals submitted to the National Food Authority, before the entry into force of this decision, for which there is no final decision. The Decision provides that the institution responsible for the official control of food and food for animals passes to the Commission the relevant complaints and files within 2 (*two*) days from the entry into force of this Decision.

This Decision has entered into force after its publication in the Official Journal.

LAW NO.63/2020, DATED 14.05.2020 "ON IMPROVEMENT OF BUSINESS AREAS"

- Law No.63/2020, dated 14.05.2020 "*On improvement of business areas*" (hereinafter referred to as "*Law No.63*") provides the concept of Business Improvement District ("*BID*"), which encompasses the contracting community of commercial units' owners in the BID area. BID's activity aims to revitalize business areas in cities and urban towns, facilitating their development, economic growth and sustainable development in the respective BID areas, where there is a high concentration of small businesses.

- Law No.63 regulates the legal status, purpose, term, financing, legal relations, basic principles and rules for the functioning of business areas in Albania.

- Respectively, Law No.63 aims:

a) to create a mechanism where the owners of commercial units, which are used for business purposes, are encouraged to participate in the process of sustainable development of the BID area, through private contributions, which are used for additional services for businesses in the respective BID area and for improvements in public property;
b) to consolidate and develop the urban renewal of cities, recognizing the unique needs and common challenges faced by businesses with different local characteristics;
c) to facilitate the identification of certain geographical areas, to improve and increase the provision of municipal services within them;
d) to clearly define the conditions under which a BID is created and to ensure that the holders of commercial units within the proposed BID areas are fully involved in the relevant processes, thus facilitating their participation in the issues of the area and city.

- The purpose of BID is:

a) to assist in economic growth and sustainable development in the respective BID areas;
b) to assist the development of commercial units in areas with different functions;
c) to enable a cooperative approach between the respective municipality and the private sector, in the provision, improvement and addition of municipal services;
d) to facilitate investments of common interest in BID areas.

BID shall be established for a specified period as specified in the relevant BID prospect, but in any case, for a period of not less than 3 years and not more than 7 years, with the right of renewal.

After the authorization of the BID proposal by the municipality, the BID proposer, including but not limited to the municipality when acting as a BID proposer, prepares the BID prospect, according to the BID prospect model.

If within 30 calendar days from the publication of the BID notice, the BID prospect is accepted by more than 50% of all eligible voters in the respective BID area, by signing the voting form of the BID prospect, the BID prospect is considered accepted.

If within 30 calendar days from the publication of the BID notice, the BID prospect is rejected by at least 50% of all eligible voters in the respective BID area, by signing the voting form of the BID prospect, the BID prospect is considered unaccepted and cannot be implemented.

With the approval of BID by persons with voting rights located in the BID area, the BID organization is created, where the respective municipality can participate as a member of the organization and/or as a member of the decision-making body depending on the type of non-profit organization that will be created.

LAW NO.62/2020, DATED 14.05.2020

"ON CAPITAL MARKETS"

Law No.62/2020, dated 14.05.2020 "*On capital markets*" (hereinafter referred to as "*Law on Capital Markets*"), regulates capital markets, the manner and conditions for the provision, purchase and sale of financial instruments in the Republic of Albania, as well as determines the procedures for the regulation and supervision of the markets of financial instruments.

The Law on Capital Markets provides the following:

a) conditions for the establishment, licensing, exercise of activity, supervision and dissolution of companies that exercise activities regulated according to this law;
b) conditions for the provision of regulated activities and related ancillary services;
c) conditions for trading of financial instruments in a regulated market or outside a regulated market;
d) conditions for offering securities to the public and accepting securities in a regulated market;
e) obligations for providing information by companies that exercise activities regulated according to this law;
f) measures to prevent market abuse and trading of securities based on privileged information;
g) competencies and activity of the Authority in implementing this law.

This law applies to all subjects that exercise regulated activities in the territory of the Republic of Albania or from the Republic of Albania for clients located abroad.

All persons who are subject to this law, must comply with the requirements arising from the legislation in force to prevent money laundering and terrorism financing, as well as with the bylaws implementing it.

Licensed entities are obliged, without prior notice and involvement of suspects or affected persons, to immediately notify the General Directorate of Money Laundering Prevention and the Authority for any case when they know or suspect that it has been committed, is being committed or there is an attempt to commit money laundering and terrorism financing.

The Financial Supervision Authority is the authority that licenses, supervises and regulates the activities regulated according to this law.

The objectives of the Authority's activity are:

a) promoting and guaranteeing confidence in impartiality, efficiency, free competition, transparency and legality of the capital markets' sector and any activity related to this sector;
b) protection of investors' interests; and
c) prevention of financial crime.

The activities regulated according to this law are exercised in the territory of the Republic of Albania by the licensed subjects, registered or known, in implementation of this law.

The exercise of activities regulated in contradiction with above is considered a criminal offense within the meaning of article 170/ç "*Unlicensed exercise of financial activities*", of the Criminal Code of the Republic of Albania.

All licensed, registered or known subjects, according to this law must:

a) have their seat in the Republic of Albania; or
b) have registered a branch or representative office of a foreign subject in the Republic of Albania;
c) be related agents of a licensed subject in the Republic of Albania or a licensed subject in one of the countries of the European Union or another country determined by regulation from the Authority;
d) to be well-known subjects, regardless of the fact that their seat is located in another country.

No subject may be licensed, registered or recognized for the exercise of a regulated activity if and for how long the Authority has not received and approved the information and documentation necessary to ascertain whether the requesting subject, its shareholders and administrators or the key officials, have the appropriate skills and meet the criteria to exercise regulated activity.

The Authority shall assess whether the requesting subject, its shareholders and administrators have the appropriate skills to exercise a particular function and, in particular, whether the person concerned:

a) possesses the necessary qualities to fulfill the duties and responsibilities of the respective position in the company;
b) has the integrity, honesty and due diligence to fulfill his duties;
c) possesses the necessary qualifications and meets the criteria of professional experience in accordance with the responsibilities of the respective position;
d) is able to maintain independence, so that the interests of society are not affected by conflicts of interest that may arise during the exercise of duty.

Banks, which are licensed by the Bank of Albania to exercise the financial activities provided by the law in force "On banks in the Republic of Albania", can provide securities investment services only after being licensed by the Authority to exercise this activity.

Any person who is or proposes to become an affiliated agent of a licensed subject may file an application for registration with the Authority, to be allowed to exercise the regulated activity for the licensed brokerage company in one or more qualities.

No subject may establish or operate a stock market, assist in the creation or operation of a stock market, or claim to offer or operate a stock market unless that subject is licensed or recognized by the Authority.

The stock market is established as a joint stock company in accordance with the provisions of this law and the law in force "On entrepreneurs".

The governing bodies of the stock market are the general assembly, the supervisory board/board of directors and the administrators.

The share capital of the stock market is determined by a sub-legal act.

All shares of the stock market must be registered shares.

The initial capital of the stock market is paid in full in cash. The shares that make up the share capital cannot be issued until their full value has been paid.

Stock market shares may be admitted to trading on a regulated market only with the approval of the Authority and provided that the relevant listing requirements set forth in this law have been met.

With the entry into force of this law, law no. 9879, dated 21.2.2008, "*On securities*", as well as law no. 10158, dated 15.10.2009, "*On bonds of joint stock companies and local government*" are repealed.

This law has entered into force on September 1st, 2020.

LAW NO.66/2020, DATED 21.05.2020 "ON FINANCIAL MARKETS BASED ON DISTRIBUTED REGISTRY TECHNOLOGY"

The object of this law ("*Law No.66*") is to regulate the issuance of digital tokens and/or virtual currencies, the licensing, monitoring and supervision of subjects that exercise the activity of distribution, trading and storing of digital tokens and/or virtual

currencies, the agent of digital tokens, innovative service providers and automated collective investment ventures.

Law No.66 has entered into force on September 1, 2020.

This law applies to all regulated activities and subjects that exercise activities under this law, in or from the territory of the Republic of Albania.

"Responsible authorities" are the Financial Supervision Authority (FSA) and the National Agency for Information Society (NAIS).

"Decentralized Market DLT" is a market, which uses DLT technology, where the private key to access the digital token(s) and/or virtual currencies, which are subject to transactions on this market, is held by the market users themselves.

"Digital token" is a digital marker, which:

1) is fundamentally dependent on DLT technology; and

2) is included exclusively in one of the categories of digital tokens listed below:

a) digital payment token;
b) digital securities token;
c) digital services token;
d) digital assets token.

"DLT Market" is a centralized or decentralized DLT market, in which:

a) digital services tokens, digital payment tokens and digital asset tokens can be listed and traded; and
b) in addition to the activities listed above, exchanges may be made with FIAT currency and/or virtual currencies against digital service tokens, digital payment tokens, digital asset tokens and vice versa; and
c) in addition to the activities listed above, can be performed listing and trading or exchange between tokens of virtual securities and which holds a license for DLT market from FSA and NAIS.

"DLT" or "Distributed Registry Technology" is a decentralized database in which information and/or data are securely recorded, consensually verified, and distributed synchronously over a multiple network of nodes or other technical means, in accordance with the definition of the innovative technology agreement and where all copies of the distributed database are considered original.

"FIAT currency" is a financial instrument in the form of banknotes and coins, local or foreign, which have a legal exchange rate.

"Margin trading" is the activity of transactions through the use of a financial lever on DLT stock markets or DLT trading facilities, where users or the DLT stock markets or DLT trading facilities lend to users, for using as collateral, for the purpose of investing on these DLT stock markets or DLT trading facilities, taking interest from these loans.

The types of licenses approved by the authorities responsible for carrying out the activities provided in this law are:

a) the license of the TD agent, which is issued by the FSA for a legal person, after meeting the general conditions and special criteria;
b) DLT market license, which is issued by the FSA and NAIS for a legal person, after meeting the general conditions and special criteria. The DLT market license is divided into three categories, as follows:
   - category "A" includes DLT centralized stock market licenses and licenses such as decentralized DLT stock market, where only" digital service tokens and/or digital payment tokens" and/or "digital asset tokens" can be traded;
   - category "B" includes DLT centralized stock market licenses or licenses such as decentralized DLT stock market, where, in addition to the activities listed in category "A", FIAT money and/or virtual currencies can be traded against digital service tokens, payments and assets and vice versa;
   - category "C" includes licenses such as centralized DLT stock market and decentralized DLT licenses and stock markets, where, in addition to the activities listed in the category "B", digital securities can also be traded;
c) the license of the innovative service provider, which is issued by NAIS (without the involvement of a TD agent) for a legal entity after meeting the general conditions and special criteria of this law;
d) the license of the third-party portfolio custodian, issued by the FSA and NAIS for a legal entity, after fulfilling the general conditions and special criteria;

e) the license of the automated collective investment enterprise DT, issued by NAIS for a collective investment enterprise, after fulfilling the general conditions and special criteria.

The activity of "Margin Trading" can also be performed in the centralized or decentralized stock markets DLT.

The general competencies of each authority are as follows:

a) NAIS evaluates all the conditions and technological criteria presented by the requesting subject, in cases when NAIS has exclusive or joint competence for the issuance of a license, authorization or certification;
b) The FSA evaluates all financial and regulatory aspects, in accordance with this law, in cases when the FSA has exclusive or joint competence to issue a license, authorization or certification. In the event that only one of the activities is allowed, the individual, who is on more than one payroll, does not receive the financial assistance in the minimum wage.

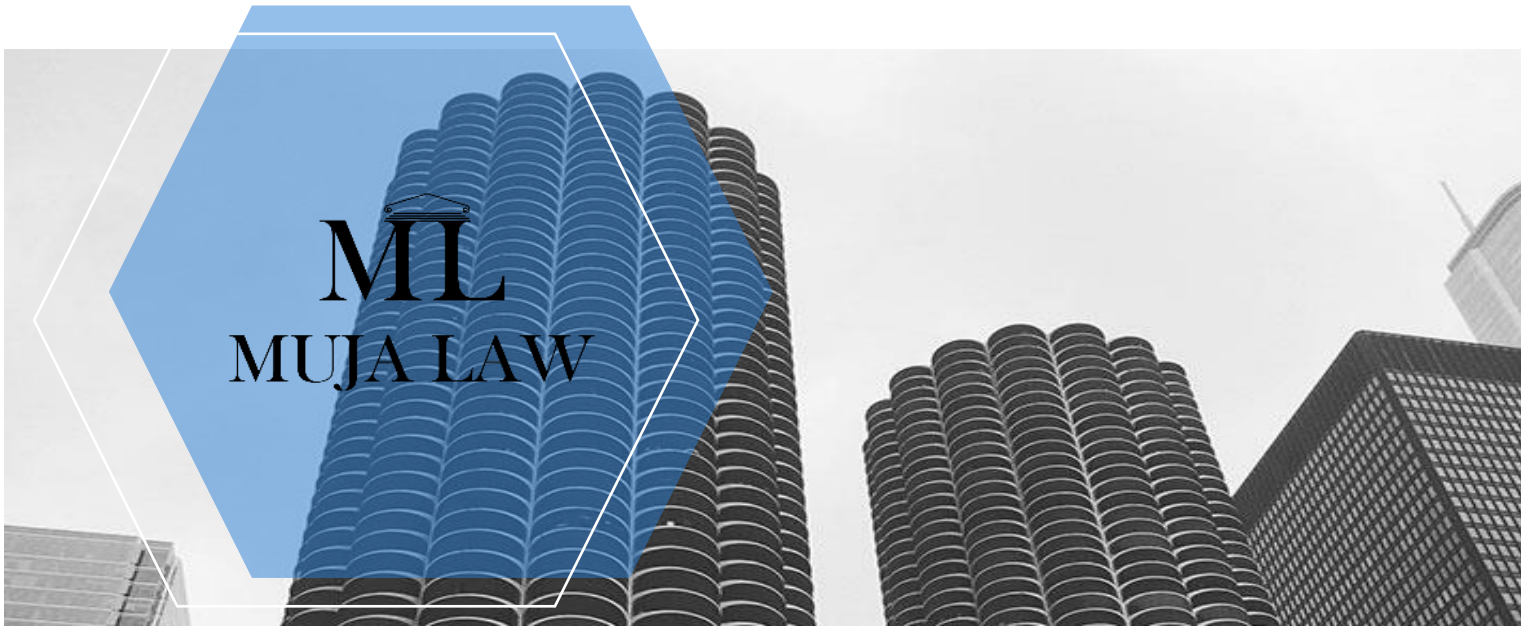
Each DLT licensed market must be registered in the DLT market register, regulated and maintained by the FSA, which specifies whether the respective DLT market has received a category "A", "B" or "C" license.

The subject requesting a license as TD agent must meet the additional specific criteria, as follows:

a) make available the documentation proving that the subject has the necessary technical and legal skills and knowledge to exercise the activity related to TD agents;
b) prove that has a minimum initial capital of ALL 18,000,000 (*eighteen million*), by making available the copy of the relevant document/guarantee issued by the bank.

The offers of digital tokens and/or virtual currencies, which are regulated by this law, are as follows:

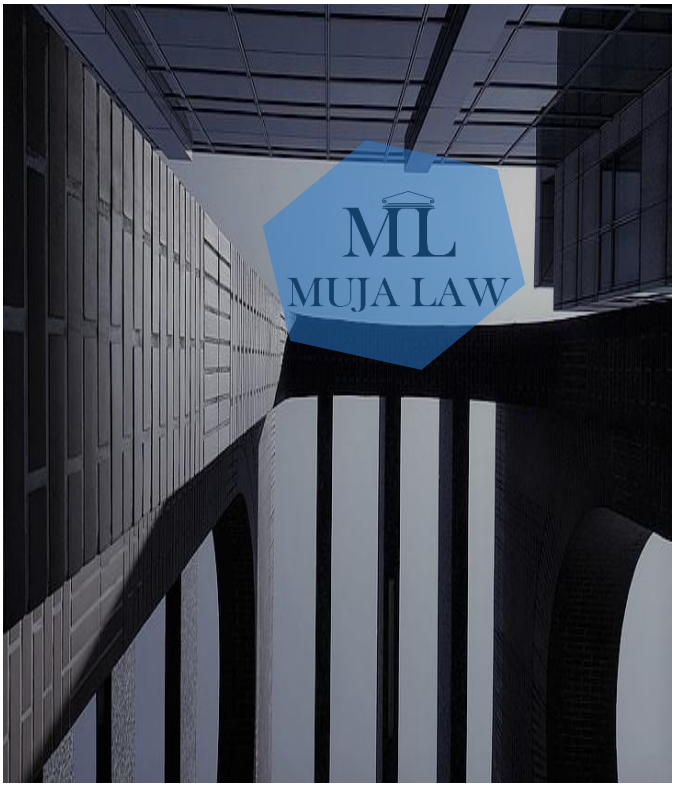
a) the offer of digital securities token (STO), when the offer to the public is foreseen to have a total value equal to or higher than 1000 000 (*one million*) euros or the equivalent of this amount in lek, within a 12- monthly period;
b) the offer of digital securities token (STO), when the offer to the public is foreseen to have a total value lower than 1 000 000 (*one million*) euros or the equivalent of this amount in lek, within a period of 12 months;
c) the initial offer of digital token/virtual currency (ICO), when the offer to the public is foreseen to have a total value equal to or higher than 8 000 000 (*eight million*) euros or the equivalent of this amount in lek, within a period 12 months;
d) for initial offers of digital tokens/virtual currencies, which are expected to have a total value of less than 8 000 000 (*eight million*) euros (*or the equivalent of this amount in lek*), within a period of 12 months, will be requested the publication of an informative document regarding the offer, the form and content of which is determined through the regulation issued by the FSA.



An issuer shall:

a) exercise its activity with honesty and integrity;
b) exercise its activity, taking into account the interests and needs of each of the buyers of digital tokens/virtual currencies during the exercise of its activity;
c) treat fairly, clearly and non-abusively all buyers of digital tokens/virtual currencies;
d) have an appropriate corporate governance code;
e) maintain system and security protocols to the highest appropriate standards;
f) establish, itself or through a third party, systems for the prevention, detection and elimination of financial crime risk;
g) establish, alone or through a third party, systems for the prevention, detection and elimination of money laundering and terrorism financing risk;
h) have sufficient financial resources.

The issuer bears legal responsibility for all damages that are directly caused as a result of the purchase of digital tokens/virtual currencies by a person, through the ICO, STO, DLT stock market or DLT trading environment, in cases where the purchase in question is based on false, inaccurate or incomplete information found in the full prospectus/offer/presentation, and/or the issuer's website and/or advertisements.



Is exempted from legal liability any person who:

a) certifies that he/she had reasonable grounds to believe, without malice, that the information was accurate and true and complete; or
b) at the moment of ascertaining a false information, inaccurate or incomplete, has immediately taken all necessary measures to inform the public about the untruthfulness, inaccuracy or incompleteness of the information in question.

Any legal entity that wants to exercise the activity as "custodian of the portfolio of third parties", in accordance with this law, must have

a) the relevant license from the Bank of Albania;
b) license as custodian of third-party portfolios; and
c) registration in the register of portfolio custodians of third parties.

Services and activities determined for third party portfolio custodians may be performed only by those third-party portfolio custodians who have the relevant license and only during the period of validity of that license.

No one shall commit or be liable for any act intended to:

a) to convey false or misleading information as if digital token/virtual currency trading is taking place, a DLT stock market or a multilateral trading platform in the territory of the Republic of Albania; or
b) convey false or misleading information regarding the purchase or pricing of any of these digital tokens/virtual currencies.

Market manipulation are considered:

a) transactions or trading orders which give or are likely to give false or misleading signals in connection with the supply, demand, or price of digital tokens/virtual currencies, or which provide retention through one person or several persons acting in conjunction with the price of one or more of the digital tokens/virtual currencies at an artificial level, unless the person who conducted the transaction or gave the trading order proves that his reasons for doing so are legitimate and that these transactions or trading orders are consistent with accepted market practice;
b) transactions or trading orders carried out through the use of fictitious devices or any other form of fraud;
c) the dissemination of information through the media, including the Internet, or by any other means, which gives or is likely to give false or misleading digital token/virtual currency signals, including the dissemination of false or misleading gossip and news, to the case where the person who made the distribution was aware, or should have been aware, that the information was false or misleading.

No one shall enter into or be involved in the conduct, directly or indirectly, of a number of digital tokens/virtual currency transactions which have or may result in:

a) false raising;
b) false reduction; or
c) falsely determining, maintaining or stabilizing the price or trading volume of digital tokens/virtual currencies, with the aim, inter alia, of encouraging other persons to buy or sell

these digital tokens/virtual currency or digital tokens/other related virtual currencies, whether or not these persons have this purpose.

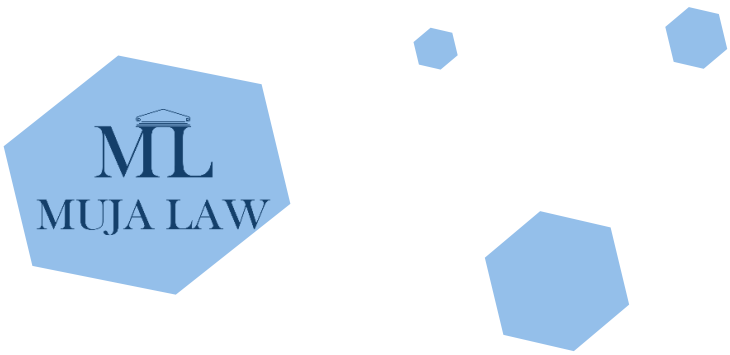
For the purposes of the above, transactions relating to digital tokens/virtual currencies include:

a) submission of an offer for the sale of digital tokens/virtual currencies; and
b) submission of an invitation, regardless of how it is expressed, by which a person is expressly or implicitly invited to offer to sell or buy digital tokens/virtual currency.

Committing actions contrary to the above is considered a criminal offense in virtue of the Albanian Criminal Code.

All DLT markets and trading platforms define and implement procedures and measures, which aim at detecting and preventing market manipulation practices.

In any case, DLT stock markets or trading platforms shall inform the authority, on the basis of the information to which they have access, of cases which they reasonably suspect that constitute market abuse.



DECISION OF THE COUNCIL OF MINISTERS NO.690, DATED 02.09.2020 "ON DETERMINING THE COMPETITION PROCEDURES, ADDITIONAL CRITERIA FOR APPLICANTS COMPETING TO OBTAIN A LICENSE FOR THE CATEGORY "CASINO", THE WINNER ANNOUNCEMENT PROCEDURE, AS WELL AS REVOCATION OR SUSPENSION CASES OF THIS LICENSE"

Decision of the Council of Ministers No.690, dated 02.09.2020 ("*DCM No.690*") provides the competition procedures, additional criteria for applicants who compete to obtain a license for the "Casino" category and the procedure for the winner announcement, as well as cases of revocation or suspension of the license.

In virtue of DCM No.690, the game of chance, "Casino" category, is considered a special area for the development of games of chance, where players are offered the opportunity to play with games of chance tools, such as slot machines, video lotteries or electronic machines, with many players, as well as game tables called "live games".

Supervision Authority

The Game of Chance Supervision Authority ("*Authority*"), is authorized to provide licenses for subjects involved in the "Casino" category.

The Authority will consider the licensee as the only point of contact regarding the issues related to the granted license.

In any case, the transfer of shares of the licensee in the "Casino" category needs the prior approval of the Authority.

Application for license

DCM No.690, provides that the competition for the licensing of "Casino" is announced by the Authority.

The announcement for the opening of the competition for licensing for the category of game of chance "Casino" is announced by the Authority, which has the obligation to publish the notice for competition in games of chance for the category "Casino", on its official website, in two newspapers, published in the Republic of Albania, in two consecutive issues, as well as in the Bulletin of Public Notices.

The notice must contain:

a) place, date and time of documents' submission;
b) the language of documents' submission;
c) the manner of submitting documents;
d) place, time and date of the review of documents.

Terms, technical requirements and documentation for obtaining the "Casino" license

In virtue of DCM No.690 provisions, any legal subject or association of legal subjects, local or foreign, that seeks to obtain a license in the "Casino" category, must meet the minimum criteria, as follows:

a) be a joint stock company, with seat in the territory of the Republic of Albania. The object of the company's activity must reflect the activity for games of chance, according to the type of game that the license is required for;
b) the amount of capital must be not less than 1 200 000 000 (*one billion two hundred million*) ALL;
c) declare the source of capital that will be invested for the exercise of activity in the field of "Casino";
d) have experience in the field of games of chance;
e) have the appropriate financial, administrative, organizational capacity and credibility of the applicant to successfully engage in such projects;
f) submit the property guarantee, together with the application and conditions of guarantee sequestration;

g) present the restrictions on share ownership changes for licensees;
h) set up the server, in which it will provide complete information on every transaction that will be performed between the subject and the players, turnover and profit, as well as any data that will be required by the Authority regarding the development of this activity. The Authority will have real-time access to this server.

Furthermore, DCM No.690 provides that the applicant must submit documents for its organizational and administrative capacity, as follows:

a) statement on the average workforce and the number of management staff;
b) information on the technical means and equipment that is available, or that can be made available to the applicant, in order to fulfill the obligations deriving from the license;
c) information and technical data on electronic devices used or to be used by the applicant, which must be in accordance with international standards, in order to provide the Authority real-time access to the back-office system, for any transaction that will be performed between the subject and the players, the turnover and profit, as well as any data that will be required by the Authority.

Licensing procedure

The applicant can request clarifications on the conditions and technical requirements provided in the law on games of chance, bylaws in its implementation or this decision, by notifying the Authority in writing. The Authority reviews the request submitted by the applicant and responds within 5 (five) calendar days from the submission of the request.

The Authority shall notify the subject of any request that it may have or any additional documentation considered necessary. The Authority can call the applicant for more detailed information.

In virtue of DCM No.690, the Authority receives the file for review within 30 (*thirty*) days from the date of the documentation's submission. This term may not be extended more than 15 (fifteen) calendar days.

DCM No.690 provides that the Authority shall notify the applicant in writing on the acceptance or rejection of the application within the above time limit.

In case of refusal, the applicant has the right, within 30 (thirty) days from the date of notice or from the date of notification of the refusal notice, to file a complaint to the Minister responsible for finances, who must respond within 30 (thirty) days from the date of receipt of the complaint.

The decision of the minister is final from the administrative point of view.

In case of acceptance of the application, the Authority informs the subject about the approval of the license application and invites the applicant to:

a) pay the fee, according to the provisions of the relevant instruction of the Minister of Finance, "On the manner and deadlines for the payment of the licensing fee for each category of games of chance";
b) solidify the guarantee fund for the winner of games of chance, as well as the guarantee fund for the settlement of periodic obligations to state institutions, in virtue of the provisions of law no. 155/2015, "*On games of chance in the Republic of Albania*", as amended.

License suspension or removal

Failure to solidify the guarantee funds or non-payment of the fee constitutes a reason for the suspension and/or revocation of the license by the Authority.

The Authority and the Ministry of Finance and Economy are charged with implementing DCM No.690.

DCM No.690 has entered into force after its publication in the Official Journal.

MUJA LAW

DECISION OF THE COUNCIL OF MINISTERS NO.705, DATED 09.09.2020 "ON THE CRITERIA FOR DETERMINING THE REMUNERATION OF THE TEMPORARY BANKRUPTCY ADMINISTRATOR, THE RULES FOR REMUNERATION OF THE BANKRUPTCY ADMINISTRATOR, AS WELL AS THE CRITERIA AND CALCULATION OF THE CUSTODIAN'S REMUNERATION"

Decision of the Council of Ministers No.705, dated 09.09.2020 ("*DCM No.705*") provides that in determining the amount of remuneration for the temporary bankruptcy administrator, the bankruptcy administrator, as well as the custodian, the court, in addition to special criteria, takes into account the complexity of the task, the work performed, the results achieved and the care shown by the temporary bankruptcy administrator, the bankruptcy administrator, as well as the custodian in the performance of duties.

Criteria for determining the compensation of the temporary bankruptcy administrator

The temporary bankruptcy administrator, appointed by the court before the commencement of the bankruptcy proceedings, is rewarded with an amount not exceeding 50 000 (*fifty thousand*) ALL for 30 (*thirty*) days.

In determining the amount of remuneration for the temporary bankruptcy administrator, the court takes into account the duration and complexity of the task, as well as the type of commercial activity exercised by the debtor.

In cases where the court appoints a temporary supervisory administrator, the amount of compensation to be imposed should not exceed 70% of the amount that would have been imposed if the court had appointed a temporary bankruptcy administrator.

In cases when the temporary bankruptcy administrator is appointed by the court to verify the cause of opening bankruptcy proceedings, according to the provisions of Law No.110/2016, "*On bankruptcy*", is rewarded with an amount not higher than 100 000 (*one hundred thousand*) ALL. In determining the amount of remuneration, the court takes into account the complexity and duration of the duty, as well as the type of commercial activity exercised by the debtor.

In cases where the temporary administrator does not perform the duty within the legal deadlines, the court may reduce the amount of remuneration.

Rules for determining the reward of the bankruptcy administrator

The bankruptcy administrator's remuneration consists of the payment of a percentage of the amount of the accumulated assets (bankruptcy measure at the end of the bankruptcy proceedings), in accordance with the limits provided in DCM No.705, which vary from 12% to 0.6% of the accumulated assets.

In determining the percentage of the administrator's remuneration, in cases of liquidation decision, the court takes into account the amount of accumulated assets, the number of creditors, the type of business and the complexity of the task.

The remuneration of the bankruptcy administrator, in cases of the decision for reorganization, is determined by the court with a monthly amount, not less than 50 000 (*fifty thousand*) ALL, determined until the approval or not of the reorganization plan. In determining the amount of remuneration of the bankruptcy administrator, in cases of reorganization decision, the court takes into account the management of the business, the number of creditors, the type of business and the complexity of the task.

The remuneration, according to the above provisions will increase by 10%, calculated on the corresponding value according to above, in cases when:

a) there are more than 200 creditors;
b) there are more than 3 production units in different cities;
c) the case presents special legal complexity, according to the assessment made by the court.

Bankruptcy administrators have the right to receive a success fee. The success fee of the bankruptcy administrators is added to the basic fee of the reward obtained from it and cannot be more than:

a) 25% of the basic remuneration fee, when the administrator is given the task of business management after the approval of the reorganization plan;
b) 20% of the basic remuneration fee, if a reorganization plan is approved;
c) 15% of the basic remuneration fee, if the business, one or more business units representing more than half of the value

of the bankruptcy amount, are sold or transferred as continuing operations.

By court decision, the bankruptcy administrator can be prepaid up to 20% of the total compensation amount due, before the final distribution against the bankruptcy creditors, in accordance with law No. 110/2016, "On bankruptcy".

In case of termination of the activity of the bankruptcy administrator, due to resignation or dismissal from duty, before the end of the bankruptcy procedure, he has the right to receive remuneration, in proportion to the work performed.

In case of reversal of the decision to open bankruptcy proceedings, the administrator has the right to receive remuneration for work performed up to that moment.

Criteria and calculation of the guardian's remuneration

The remuneration of the guardian is determined by the court, referring to the income of the individual debtor in the bankruptcy procedure, his living expenses, as well as based on the duration of the duty of the guardian and its complexity. In any case, the guardian's remuneration may not be less than 20 000 (*twenty thousand*) ALL per month. In cases when the guardian is charged by the court with special duties, his reward cannot be more than 50 000 (*fifty thousand*) ALL.

DCM No.705 has entered into force after its publication in the Official Journal.

LAW NO.113/2020, DATED 29.07.2020 "ON CITIZENSHIP"

Law on Citizenship provides that Albanian citizenship is gained by:

a) birth;
b) origin;
c) birth in the territory of the Republic of Albania;
d) naturalization;
e) adoption.

Law on Citizenship provides that whoever is born, having at least one of the parents with Albanian citizenship, automatically gains Albanian citizenship and is registered as an Albanian citizen. The right to register as an Albanian citizen does not expire even after reaching the age of 18 (*eighteen*).

Law on Citizenship provides that Albanian citizenship is gained by a foreign citizen, whose ancestors are of Albanian origin, provided that the family connection in a straight line up to three generations of the applicant with his ancestors is proved.

The necessary documentation proving the Albanian origin of the applicant is determined by the instruction of the minister.

Law on Citizenship provides that a child born or found within the territory of the Republic of Albania and who may remain stateless gains Albanian citizenship.

In virtue of Law on Citizenship if the child's parents become legally recognized before the child has reached the age of 14 (*fourteen*) years and are foreign nationals, they can request the revocation of the Albanian citizenship of the child, provided that the child does not remain stateless as consequence of this action.

Law on Citizenship specifically provides that the Albanian citizenship is gained by naturalization by a foreigner who has submitted an application and meets the following conditions:

a. has reached the age of 18 (eighteen) years;
b. has legal capacity to act;
c. has resided legally and for a continuous period of not less than 7 (seven) years in the territory of the Republic of Albania, and has also gained a permanent residence permit, valid at the time of application;
d. has a residence in accordance with the approved residence standards in the Republic of Albania;
e. has legal income and financial resources, sufficient for living in the Republic of Albania, which correspond to the minimum standard of living;
f. has not been convicted by a final court decision in his country, in the Republic of Albania or in any third country for criminal offenses, for which the Albanian law provides sentences of not less than 3 (three) years of imprisonment. Exception to this rule is made only in those cases when it is proved that the sentence was given for political motives;
g. possesses knowledge of the Albanian language, spoken and written, certified by the relevant educational institution, as well

as basic knowledge of the history of the Republic of Albania, according to the rules set by the institutions of higher education;

h. does not pose a threat to public order and national security of the Republic of Albania.

When the person is stateless, he could gain Albanian citizenship if he meets the conditions set out in letters "c", "f" and "h" above.

Furthermore, Law on Citizenship provides that a foreigner, who is married to an Albanian citizen for a period of not less than 3 (three) years, may submit an application to gain citizenship by naturalization, even if he does not meet the conditions set out in letters "c" and "g" above, if he has resided legally and continuously in the territory of the Republic of Albania for at least 1 (one) year.

The foreigner, whose minor child has Albanian citizenship, can submit a request to gain citizenship by naturalization, even if he does not meet the condition defined in letter "c" above, if he has resided legally and continuously in the territory of the Republic of Albania for at least three years.

In case both parents gain Albanian citizenship by naturalization, their child, under the age of 18 (eighteen) years, when living with the parents, gains Albanian citizenship at the request of the parents and with the consent of the child when he is aged 14-18 (fourteen to eighteen) years old.

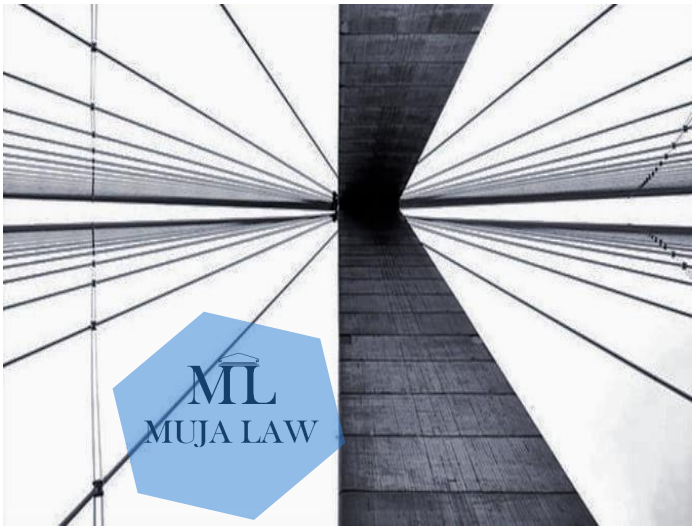
If one of the parents gains Albanian citizenship by naturalization, his child, under the age of 18 (*eighteen*), gains Albanian citizenship if requested by both parents or by one of the parents and the child resides in the Republic of Albania and in this case, the other parent must give consent. Excluded are cases where the objective inability of the other parent to give consent is proved.

The necessary documentation for gaining of Albanian citizenship by naturalization is determined by instruction of the Minister.

Law on Citizenship provides that Albanian citizenship can be gained by a foreign citizen who has reached the age of 18 (eighteen) years when it does not pose a threat to public order and national security of the Republic of Albania, even in cases where the Republic of Albania has a national interest or interest in the field of education, science, art, culture, economics and sports.

For the drafting of special programs, the definition of specific rules of special control of security and purity of the image in the highest standards and the monitoring of their implementation, a special state agency is created under the minister. The organization and functioning of the agency are approved by a decision of the Council of Ministers.

Criteria for gaining citizenship, according to special programs defined above, application procedures, rules for conducting necessary verifications and controls are approved by decision of the Council of Ministers, with co-proposal of the minister and responsible ministers according to the field of their responsibility.



Law on Citizenship provides that the adopted child gains Albanian citizenship if the adopter has Albanian citizenship.

In case of adoption by two spouses of Albanian citizenship of a child with other citizenship or without citizenship, the child gains Albanian citizenship. The adopted child gains Albanian citizenship even when only one of the spouses is an Albanian citizen, as well as in any other case when the child risks becoming stateless as a result of the adoption.

The necessary documentation for gaining Albanian citizenship by adoption is determined by instruction of the Minister.

Albanian citizenship is gained by a refugee or person in additional protection, who has submitted an application and meets the following conditions:

a. has reached the age of 18 (eighteen) years;
b. has legal capacity to act;
c. has resided legally and for a continuous period for not less than 7 (seven) years in the territory of the Republic of Albania from the day of communication of the decision for granting the status by the authority responsible for asylum and refugees;
d. has a residence in accordance with the approved residence standards in the Republic of Albania;
e. has legal income or financial resources, sufficient for living in the Republic of Albania;
f. has not been convicted by a final court decision in his own country, in the Republic of Albania or in any third country for criminal offenses for which Albanian law provides for sentences of not less than 3 (three) years of imprisonment. Exception to this rule is made only in those cases when it is proved that the sentence was given for political motives;
g. has knowledge of the Albanian language, spoken and written, certified by the relevant public educational institution, as well as basic knowledge of the history and the Constitution of the Republic of Albania, according to the rules set by higher education institutions operating in the relevant field;

h. does not pose a threat to public order and national security of the Republic of Albania.

The necessary documentation for gaining Albanian citizenship for this category is determined by instruction of the Minister.

The request for gaining, regaining and leaving the Albanian citizenship is submitted to the local responsible structures of the State Police of the person's residence. Detailed rules for the necessary documentation, form and manner of completing the request under this article are approved by instruction of the Minister.

In case the person resides outside the territory of the Republic of Albania, the request for leaving and gaining the Albanian citizenship and the documentation required under this law may be submitted to the diplomatic mission or consular post of the Republic of Albania accredited in the country of residence. The detailed rules for the necessary documentation, the form and the manner of completing the request are determined by a joint instruction of the minister and the minister responsible for foreign affairs.

The fee for the application for gaining, regaining and leaving the Albanian citizenship shall be determined by a joint instruction of the minister and the minister responsible for finance. In any case, the fee may not exceed the cost of the service.

After submitting the application, the local structure of the State Police performs the necessary verifications for the assessment of the violation of public safety and within a period of 1 month from the submission of the application, sends the request and accompanying documentation to the structure responsible for dealing with citizenship cases in the ministry.

After submitting the application, the diplomatic mission or consular post sends the application and the accompanying documentation to the ministry responsible for foreign affairs, which within 15 (*fifteen*) days forwards it for review to the responsible structure in the Ministry.

Upon submission of the application and accompanying documentation, the ministry within 6 (*six*) months reviews the submitted documentation, in order to verify the fulfillment of the conditions set out in this law and forwards the proposal to the President of the Republic for the issuance of the decree. The procedure for conducting verifications at the responsible institutions is determined by the instruction of the Minister.

In case the documentation is not complete, the ministry within 45 (*forty-five*) days returns it to the designated structures and institutions, which notify the interested person within a 15-day period.

In cases where the verifications performed show that the conditions set out in this law are not fulfilled, the ministry through the structures and institutions defined above, notifies the interested person for the rejection of the application. The refusal is made by an administrative act of the minister. Against this act, the person who has submitted the request may file an appeal to the competent administrative court, in accordance with the deadlines set out in the relevant legislation in force.

The President of the Republic within 60 (*sixty*) days from the submission of the proposal by the ministry, issues the relevant decree and communicates it to the person who submitted the application, in accordance with the provisions of the Code of Administrative Procedures. In case the request and the accompanying documentation are not complete, they are returned for completion to the structure responsible for handling citizenship issues in the Ministry of Interior within 30 (thirty) days from the day of submission.

A copy of the decree for gaining, regaining or leaving of Albanian citizenship is also sent to the Ministry of Interior to perform the necessary administrative actions in accordance with the legislation in force on civil status.

The decree is published in the Official Journal.

The decree for gaining, regaining and leaving the Albanian citizenship is registered in a special register for statistical purposes, for the administration of which the provisions of the legislation for personal data protection are respected, the format of which is determined by the instruction of the minister.

The person who gains Albanian citizenship according to this law, swears before the mayor, in whose territory he resides or before the employee authorized by him for loyalty to the Albanian state and for implementing the Constitution and the legislation of the Republic of Albania.

In special cases of gaining citizenship, the oath can be taken at the diplomatic mission or consular post of the Republic of Albania accredited in the country where the person has the last residence.

The decree for gaining Albanian citizenship will not have effect if within 6 (*six*) months from its notification the person has not been sworn in according to the above provisions.

The deadline defined above does not apply if, for objective and reasonable reasons, the person finds it impossible to appear to take the oath. In this case, the person submits the request and the accompanying documentation to the ministry for the postponement of the deadline for taking the oath, as long as the reasons that dictated the postponement last but, in any case, not more than 12 (twelve) months from the date of the expiration of the term defined above.

The procedure and documentation for postponing the deadline for taking the oath is determined by the instruction of the minister.

Law No. 8389, dated 05.08.1998, "On Albanian citizenship", as amended, Decision of the Council of Ministers No. 554, dated 03.07.2013, "On determining the procedures for the recognition or gaining of the Albanian citizenship by persons of Albanian origin, with the exception of citizens of the Republic of Kosovo" and any other provision contrary to this law are repealed.

This law has entered into force 15 days after its publication in the Official Journal.

LAW NO. 125/2020, DATED 15.10.2020 "ON SOME AMENDMENTS TO LAW NO. 9669, DATED 18.12.2006, "ON MEASURES AGAINST VIOLENCE IN DOMESTIC RELATIONS"", AS AMENDED, (HEREINAFTER REFERRED TO AS "LAW NO.125")

Law No.125 provides some important amendments to Law no. 9669, dated 18.12.2006, "*On measures against violence in domestic relations*".

In virtue of Law No.125, abuser is considered any person suspected and/or defendant for the use of domestic violence from the competent authorities.

The court, as a protection measure from domestic violence, immediately orders the abuser to leave the residence for a certain period of time, when the victim and the abuser live in the same residence.

Law No.125 provides that the court, when appropriate, for the application of this measure takes into account the special needs of the juvenile, elderly or disabled abuser and in these cases the eviction order is issued only when no other measure guarantees the protection of the victim from violence.

In virtue of the provisions of Law No.125, in the protection order, issued by a court decision, the abuser is ordered to participate in psychosocial rehabilitation programs and/or parental training programs, organized by public or private entities.

Law No.125 provides that the persons in charge of the rehabilitation program report to the local coordinator on the referral of cases of domestic violence, the defendant's participation in the program and its progress periodically and the results of the abuser's rehabilitation. If the abuser does not participate in the program, except when there are objective reasons and justified reasons for non-participation, at the request of the ad-hoc meeting of the Coordinated Mechanism for Referral of Cases of Domestic Violence or entities provided by this law, the provisions of the Criminal Code apply to actions committed in violation of the court decision on protection orders.

In the protection order, issued by a court decision, the defendant or the abuser is ordered, if the case, to participate in rehabilitation programs at hospitals, outpatient centers or community centers, which provide mental health services, alcoholic services or toxicology services.

The persons in charge of the rehabilitation program inform the local coordinator at the Coordinated Mechanism for Referral of Cases of Domestic Violence about the defendant's participation in the program and its progress.

An abuser, convicted by a court decision to serve his sentence in penitentiary institutions, may participate in psychosocial rehabilitation programs. Participation and cooperation in the program are taken into account in assessing the risk of the convict in cases of parole, rewarding or special leave, visits.

In the order for immediate protection measures, until the court issues the immediate protection order or the protection order, the immediate removal of the abuser from the residence is ordered, when the victim and the abuser live in the same residence, except when the abuser is a minor, elderly or disabled person.

When extraordinary measures have been imposed in the whole country or in a part of its territory, respectively, the head of the responsible structure of the State Police is obliged to issue the order for the precautionary measures for immediate protection, in each case when it finds that violence has been used. Throughout the period of extension of extraordinary measures, in requesting the court for the assessment of precautionary measures, received through the order for precautionary measures issued immediately, the police must ask the court to issue a protection order, without requesting in advance the issuance of an immediate protection order.

The decision on the protection order and the immediate protection order is registered in a special registry, which is administered to each court according to the model, rules and procedures approved by the decision of the High Judicial Council.

Law No.125 provides that an appeal may be filed against the court decision for the issuance of the protection order, the approval of the immediate protection order, as well as the non-issuance of the immediate protection order, within 5 days starting from the day after the notification of the reasoned decision.

The Court of Appeal issues a decision within 15 days from the day of the appeal's registration.

No recourse is allowed to the Supreme Court against the decision of the Court of Appeal.

No appeal is allowed against the decision of the court that issued the protection order, unless the victim claims that the measures imposed do not guarantee protection. The filing of an appeal does not suspend the execution of the court decision for the issuance of an immediate protection order or a protection order.

In any case, the police officer, where the victim appears for protection, refers the case to the prosecution body for the criminal prosecution of the abuser, according to the provisions of the Code of Criminal Procedure.

Law No.125 has entered into force 15 days after its publication in the Official Journal.

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MUJA LAW

LAW NO. 87/2019, "ON INVOICE AND CIRCULATION'S MONITORING SYSTEM"

Subjects

The law on invoice applies to all taxpayers that issue an invoice, according to this law and the legislation in force on the added value tax, public authorities, as also banks, non-bank financial institutions and other subjects, that offer electronic invoice payment services.

In addition, law on invoice provides that taxpayers, that must issue an invoice, despite their annual circulation, realized in the previous or actual year, are the entities or natural persons, as follows:

a) Taxpayers subject to the profit tax, in accordance with law on income tax;
b) Taxpayers subject to the simplified profit tax for the small business, in accordance with the legislation in force for the local tax system;
c) Taxpayers that exercise their financial activity, in accordance with the legislation in force on added value tax, despite their organization form, including non-profit organizations, project implementation units, central and local public authorities, political organizations and other similar subjects;
d) Resident or non-resident taxpayers, despite their organization form, when they supply goods or services for public authorities, except when a public authority is subject to VAT and is obliged to issue an invoice as goods' or services' receiver;
e) Non-resident taxpayers, for services' supply in the Republic of Albania, when, in accordance with the tax legislation, according to the above provisions, are subject to tax obligations in the Republic of Albania through a tax representative.

On the other hand, as an exception from this law's provisions, the taxpayer is not obliged to issue an invoice for the types of activities and for the supply of goods and services, as follows:

a) For agricultural producers, that are subjects of the compensation scheme, or not, in accordance with the legislation on the added value tax in the Republic of Albania;
b) For the sale of tickets or coupons from a transport vehicle's driver in the public urban transportation lines, in accordance with decisions from the self-governing local units;
c) For the supply of goods and services from registered natural subjects as "ambulant" in the tax administration. Despite these provisions, the taxpayer is not obliged to issue an invoice even in other cases of exception from this obligation, in accordance with the legislation in force on added value tax.

According to the provisions of the law on invoice, the taxpayers specified therein are obliged to issue an invoice for any goods or services' supply that is part of their financial activity. Supply of goods and/or services and financial activity are determined in accordance with the legislation in force for the added value tax and the bylaws for its implementation.

Invoice issuance

The law on invoice provides that the invoice shall be issued at the time of supply of the goods or services, unless otherwise specified in this law and in the legislation in force on value added tax. In cases where taxpayers issue invoices for payments made prior to the supply of goods or before the end of the supply of services, the invoice shall be issued immediately and, in any case, not later than 72 hours after receipt of payment

E-Invoice elements

In addition to general invoice's data and descriptions, the electronic invoice contains information about the process, invoice identifiers, vendor and buyer central email addresses on the central invoice platform and, if applicable:

a) Payment's beneficiary data;
b) Details of the seller's tax representative;
c) The contract reference;
d) Delivery data;
e) Price details.

The Minister in charge of finance shall, by instruction, determine the technical elements and the procedure for issuing and exchanging electronic invoices and their accompanying documents.

In addition, the law specifies that after the first registration of data on the place of business conduct, the central tax administration information system generates the code of this place. The central tax administration issues a confirmation of registration of the place of business conduct, together with its code, electronically. This registration confirmation is stored on the central invoice platform, in the taxpayer's user account.

Electronic certificate

In order to implement the invoice fiscalization procedure, the taxpayer issuing the invoice must be provided with an electronic certificate, which is generated and issued by National Agency of the Information Society ("NAIS"), as the central state institution that administers and maintains the government's public keys infrastructure.

The electronic certificate issued by NAIS shall be stored in a physical environment with a high level of security, without prejudice to its conformity and confidentiality.

NAIS is charged with creating, developing, maintaining and technically administering the central invoicing platform through which electronic invoices are exchanged.

Electronic invoices issued under this law shall comply with this law and the technical specifications set forth in Albanian Standards ("*AS*"), or other equivalent documents.

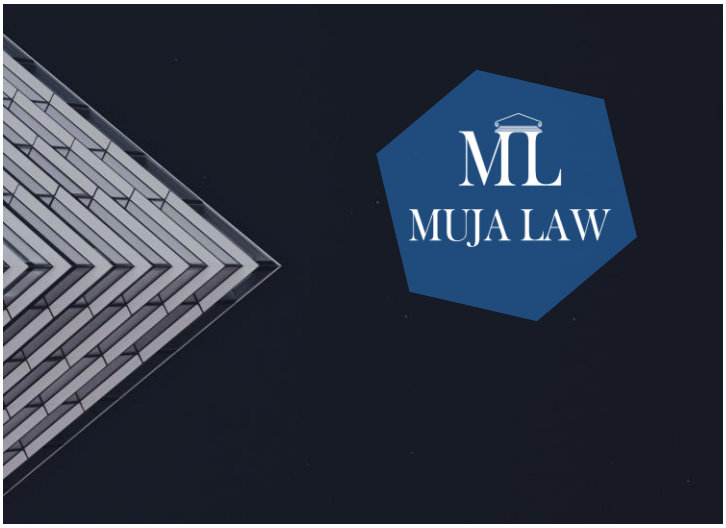
The authenticity of the origin, the integrity of the content and the readability of the invoice, whether in paper or electronic form, are guaranteed from the moment of its issue until the end of the invoice's storage period.

Fiscalization procedure

The law provides that the taxpayer issuing the invoice must electronically sign each invoice at the time of issue and send it to the central tax administration via an internet connection before issuing it to the buyer.

All invoice buyers or recipients can verify that their invoice has been fiscalized and reported to the central tax administration within 60 days of the invoice being issued.

This law has entered into force 15 days after its publication in the Official Journal.



INSTRUCTION NO. 20, DATED 01.06.2020 OF THE MINISTRY OF FINANCE AND ECONOMY "ON BASIC AND TECHNICAL ELEMENTS, ISSUANCE AND EXCHANGE OF ELECTRONIC INVOICES AND ACCOMPANYING INVOICES"

The instruction defines the basic and technical elements of an electronic invoice and accompanying invoice, issuers and recipients of electronic invoices and accompanying invoices, the procedure of issuing and exchanging electronic invoices and accompanying documents, receiving and sending messages for electronic invoices that are unable to be issued and exchange of electronic invoices for cashless transactions and for transactions with public bodies.

In order to exchange electronic invoices through the central invoice platform, the issuer and recipient of the electronic invoice must submit additional information electronically through the central invoice platform.

The issuers and recipients of electronic invoices that are registered in the Tax Administration register as taxpayers who issue invoices, are automatically assigned to the same register as issuers and recipients of electronic invoices.

The issuers and recipients of electronic invoices and the recipients of electronic invoices who have various business units to which electronic invoices will be linked, are obliged to submit additional information on these business units electronically through the central billing platform within 24 hours before the start of issuance, receipt or exchange of electronic invoices through this platform, and keeping the data separately for each business unit.

The recipient of the electronic invoice, in addition to the obligations of this instruction, must register in the Tax Administration register through the central platform of invoices as recipient of electronic invoices within 24 hours before receiving electronic invoices through this platform, in order to obtain an electronic invoice through the central invoice platform.

The invoice fiscalization procedure and the simplified fiscalization procedure, which are carried out in accordance with the law and the bylaws issued in its implementation, precedes and is a requirement that must be met before exchanging an electronic invoice.

This instruction has entered into force after its publication in the Official Journal and begins to take effect according to the deadlines provided by law.

INSTRUCTION NO.24, DATED 16.06.2020 OF THE MINISTRY OF FINANCE AND ECONOMY "ON THE REGISTRATION OF ELECTRONIC INVOICE PAYMENTS"

The Instruction defines the technical elements of the registration of electronic invoice payments, as defined by Law No. 87/2019, dated 18.12.2019, "*On the invoice and the circulation monitoring system*", for cashless transactions between taxpayers and cashless transactions between taxpayers and public authorities.

Banks, other non-bank financial institutions and other subjects that provide cashless payment services are obliged to register and inform the tax administration of any payment made during each business day, on behalf of their clients.

The notification is made only for the payment of electronic invoices, issued in transactions between two taxpayers or between a taxpayer and a public authority.

The notification is made by electronic means, through the internet connection with the tax administration information system, until the end of each working day and this data must have special information for each invoice paid and the amount paid.

Once the payment is made, the bank or other non-bank financial institution has the following obligations:

a) the entry point of the bank or other non-bank financial institution (which may be the electronic equipment used or the information system used, which means the certified software solution used) prepares the information for payments and the message of the request XML and signs it electronically with the private electronic certificate key;
b) the entry point initiates a secure one-way communication, through which the tax administration server presents itself with the server certificate;
c) after the successful communication is established, a call for fiscal service is made;
d) the information system of the tax administration receives and processes the message of the request. If the request is successfully processed, this system prepares an XML response message, signs it electronically with the private key of the electronic certificate and sends it to the bank or other non-bank financial institution;
e) the entry point of the bank or other non-bank financial institution receives a reply message and verifies the electronic signature with the public key of the electronic certificate application;
f) the bank or other non-bank financial institution maintains the message received in electronic form.

If the payment is paid by the central bank (buyer and seller use different banks), the obligation to report the payment of the invoice is to the bank or other non-bank financial institution sending the payment and not to the bank or other non-bank financial institution that accepts it.

This instruction has entered into force after its publication in the Official Journal

DECISION OF THE COUNCIL OF MINISTERS NO.576, DATED 22.7.2020 "ON SOME AMENDMENTS TO DECISION OF THE COUNCIL OF MINISTERS NO.953, DATED 29.12.2014 "ON THE IMPLEMENTING PROVISIONS OF LAW NO.92/2014 "ON VALUE ADDED TAX IN THE REPUBLIC OF ALBANIA", AS AMENDED", (HEREINAFTER REFERRED TO AS "DCM NO.576")

DCM No.576 provides that the minimum registration limit for value added tax shall be the turnover of 10 000 000 (*ten million*) ALL in a calendar year.

The taxable subject has the right to choose to apply the normal VAT regime if the annual turnover is greater than 5,000,000 (*five million*) ALL.

DCM No.576 has entered into force after its publication in the Official Journal and has taken effect on 01.01.2021.

LAW NO. 106/2020, DATED 29.07.2020 "ON SOME AMENDMENTS TO LAW NO. 8438, DATED 28.12.1998, "ON INCOME TAX", AS AMENDED"

Scope of Profit Tax

Point "a" and "c" of article 16 of Law No. 8438, dated 28.12.1998, "*On income tax*", as amended, are amended as follows:

"a) Legal entities who carry out profitable activities in the Republic of Albania and partnerships, with incomes over 8 000 000 ALL per year, are subject to profit tax;

c) Subject to profit tax is any other person, regardless of its status or legal form of registration or its recognition, unless that person is subject to simplified small business profit tax."

Tax rate

Point 1 of article 28 of Law No. 8438, dated 28.12.1998, "*On income tax*", as amended, is amended as follows:

"The profit tax rate is:

a) 0% for taxpayers with incomes up to 14 000 000 ALL per year.

b) 15% for taxpayers with incomes over 14 000 000 ALL per year."

Law No.106 has entered into force 15 days after its publication in the Official Journal and has started its effects from 01.01.2021.

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MUJA LAW

LAW NO. 107/2020, DATED 29.07.2020, "ON AN AMENDMENT TO LAW NO. 8438, DATED 28.12.1998, "ON INCOME TAX", AS AMENDED"

Excluded income

The following provision is added after point 10, of article 8/1 of Law No. 8438, dated 28.12.1998, "*On income tax*", as amended:

"10.1 Salaries and bonuses of all types of athletes who have regular contracts with sports clubs, which are recognized by the respective sports federations, received during the period 01.01.2021 to 31.12.2022."

Law No.107 has entered into force on 01.01.2021.

INSTRUCTION OF THE MINISTER OF FINANCE AND ECONOMY NO. 32, DATED 25.8.2020, "ON AN AMENDMENT TO INSTRUCTION NO. 6, DATED 30.01.2015 "ON VALUE ADDED TAX IN THE REPUBLIC OF ALBANIA", AS AMENDED"

Limitations to deduction of VAT on certain supplies

In article 55, paragraph II, letter "a", of the instruction No. 6, dated 30.01.2015, "*On value added tax in the Republic of Albania*", as amended, is made the following amendment:

"II. Transport

Norms of diesel use by activities are defined as follows:

"a) Passenger transport up to 100%."

LAW NO. 122/2020, "ON SOME AMENDMENTS TO LAW NO. 9632, DATED 30.10.2006, "ON THE LOCAL TAX SYSTEM", AS AMENDED, (HEREINAFTER REFERRED TO AS "LAW NO.122")

Law No.122 provides that every subject, which conducts a business, through which during the fiscal year has realized a circulation less than or equal to 8 000 000 (*eight million*) ALL, is subject to the simplified profit tax for small business.

Law No.122 provides that the tax rate applicable on the taxable profit for taxpayers who are subject to the simplified profit for small business, with an annual turnover from 0 (zero) to 8 (eight) million ALL, is 0 (zero).

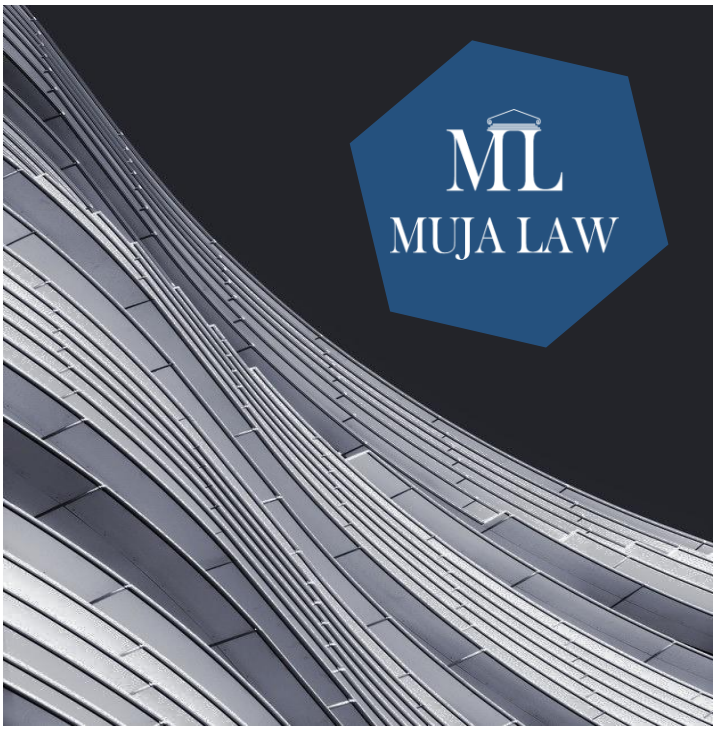
Law No.122 provides that every taxpayer, subject to the simplified profit tax for small business, is obliged to submit an annual tax return by February 10th of the year following the tax period, which provides in detail the total income, expenses and deductible, taxable profit, as well as any other details determined by the instruction of the Minister of Finance and Economy for completing and submitting the annual tax return.

The above provisions of Law No.122 have entered into force on January 1, 2021.

LAW NO. 123/2020, "ON AN AMENDMENT TO LAW NO. 92/2014, "ON VALUE ADDED TAX IN THE REPUBLIC OF ALBANIA", AS AMENDED, (HEREINAFTER REFERRED TO AS "LAW NO.123")

Law No.123 provides that the reduced value added tax rate, which is applied for the supply of the service of construction works for state investments of sports clubs/sports federations or for investments of private entities in sports infrastructure, defined in the sport legislation, is at the level of 6 percent.

Law No.123 has entered into force on January 1, 2021.



DECISION OF THE COUNCIL OF MINISTERS NO.1025, DATED 16.12.2020, "ON DETERMINING THE MINIMUM SALARY AT THE NATIONAL LEVEL, (HEREINAFTER REFERRED TO AS "DCM")

In virtue of the DCM, the basic minimum monthly salary in Albania, for employees, nationwide, which is mandatory to be applied by any person, legal or natural, local or foreign, is 30 000 (thirty thousand) ALLALL.

The DCM provides that the basic minimum monthly salary is given for 174 working hours per month, performed during normal working hours.

Furthermore, the DCM provides that the basic minimum hourly salary shall be 172.4 (one hundred seventy-two point four ALLALL.

In virtue of the DCM, permanent allowances are given on the basic salary.

The DCM provides that Decision No. 809, dated 26.12.2018, of the Council of Ministers, "On determining the minimum salary at the national level", is repealed.

The DCM has entered into force after its publication in the Official Journal and extended its effects from January 1st, 2021.

COVID-19 MEASURES FROM VARIOUS AUTHORITIES DURING 2020

THE ALBANIAN COUNCIL OF MINISTERS, VARIOUS RELEVANT MINISTRIES, AND OTHER PUBLIC AUTHORITIES, STARTING FROM MARCH 9, 2020 HAVE APPROVED A SERIES OF ACTS IN AN ATTEMPT TO CONTAIN THE PANDEMIC CAUSED FROM COVID-19 VIRUS IN ALBANIA, AS ALSO TO MITIGATE AS MUCH AS POSSIBLE THE SOCIAL AND ECONOMICAL EFFECTS THAT IT HAS CAUSED.

BELOW YOU WILL FIND A SUMMARY OF THESE ACTS AND THEIR PROVISIONS:

Initially the following measures were adopted:

The closure of all public and private educational institutions up to April 03, 2020.

Temporary suspension of all flights from and to Tirana International Airport, except all humanitarian flights, repatriation flights, freight flights and any other flights that served to ease and overcome the situation.

In the public sector, to one of the employees (i.e., civil servants and other employees of public administration, central and local level, as well as other state institutions) that were foster parents of children, whether or not they attended nursery schools, preschool and basic education, was given a paid leave. Were exempted from this rule all parents who were healthcare personnel.

During the aforementioned period, public sector employees were obliged to perform any functional tasks, requested by the direct superior or the head of institution, which could be performed at home, by telephone communication or any other means of electronic communication.

All private employers were urged to find solutions for treatment of their employees with leave, according to the abovementioned provisions applicable for the public sector.

Public and private institutions drafted according to their area of responsibility a plan of measures to ensure the provision of priority services by prioritizing the category of services primarily through the provision of online service, working remotely and only in case of necessity provided the service through physical contact. For services that required direct contact with the public, institutions provided workers with protective work tools to safeguard their health.

Public institutions providing reception services to the public at the help desk took measures to maximize the use of online services and the e-Albania platform.

Closure to the public until April 3, 2020 of:

a) The premises offering night club services;
b) Indoor premises dedicated to the entertainment of children and youth, gyms, sports;
c) Centers, swimming pools, internet centers, cultural centers and entertainment centers.

Prohibition until April 3, 2020 of:

a) Sports, social and cultural activities;
b) Educational excursions organized by school institutions inside the country or abroad;
c) Competition procedures for hiring of staff, education and specialization competitions.

During the day, the bars and restaurants activities provided service to customers through catering or delivery.

For public services for which close contact with the public was required, institutions provided staff with protective tools in order to protect their health.

Postal service bodies ensured continuity of service and developed a plan of measures to limit employee contact with the public and avoid crowding of the public at the help desks or other indoor facilities.

All persons entering in Albania from epidemiological risk areas identified as such by the World Health Organization were required to complete the traveler file at the border entry points and to self-quarantine for a period of 14 days from the date of entry at the border; otherwise, they were subject to fines.

Export of medicines and medical equipment from Albania was prohibited up to a second order.

Access of medical attendants and/or patients family members was prohibited in the premises of medical emergency services unless such a request came from the hospital directorate. In the hospital, service facilities where patients were receiving hospital treatment, patients' relatives and/or family members were prohibited from entering unless such a request comes from the hospital directorate.

Additionally, the Supervisory Board of the Central Bank of Albania decided to postpone the payment of the loans by 3 months, for the period March - May 2020, in the event of insolvency of the borrowers. The beneficiaries were both businesses and individuals.

Between 05:00 and 13:00 only a list of businesses was allowed to continue their activity. The employees of such businesses were allowed to move in the itinerary from home to work and vice versa. A list of activities for this purpose was published by the Ministry of Health and Social Protection. Online forms were introduced for people who wished to buy groceries, and those who wanted to go to work with vehicles during the allowed period.

NORMATIVE ACT OF THE COUNCIL OF MINISTERS NO.3, DATED 15.03.2020, "ON SPECIAL ADMINISTRATIVE MEASURES DURING THE PERIOD OF THE INFECTION CAUSED BY COVID-19"

The Normative Act aimed at defining special measures to be taken against natural/legal persons or individuals, Albanian or foreign, regardless of their domicile, who violated the rules, decisions, orders and instructions issued by the competent authorities, during the entire duration of the infection period caused by COVID-19. It provided the following:

Subjects exporting medicines and medical equipment from the Republic of Albania, without the special authorization of the Minister of Health and Social Protection, for the performance of this activity, shall be punished by a fine of 5,000,000 (five million) ALL and seized the entire amount of medicines/medical equipment. In the event of a recurrence, the prohibition on the export of medicines/medical equipment may be added for a period up to 6 months.

Subjects or individuals organizing the development of public and non-public activities, such as sports, cultural and conferences, or mass gatherings indoors or outdoors, such as concerts, gatherings and public hearings, are fined with 5,000,000 (*five million*) ALL for the organizers and prohibition of activity.

Access of patients' companions and/or family members to emergency medical facilities, health care facilities, hospital service facilities where patients are receiving inpatient treatment, except where such request comes from the hospital directorate, shall be punished by a fine of 500,000 (five hundred thousand) ALL for the patient's companion and/or family member and for the person responsible for the enforcement of this rule.

Shall be punished by a fine of 700,000 (*seven hundred thousand*) ALL:

a) The citizen who enters the territory of the Republic of Albania and does not declare his/her arrival from the areas affected by theCOVID-19 infection declared by the competent authorities, domestic or foreign or international;
b) The citizen, who enters the affected areas in the territory of the Republic of Albania, which is not self-quarantined for a period of14 days in the premises of his residence, as a preventive measure for the non-spread of the infection caused by COVID-19;
c) The citizen coming from the affected areas and failing to comply with an order issued by the competent authorities for compulsory self-quarantine;
d) The citizen who has proved positive and does not comply with the order issued by the competent authorities for compulsory self-quarantine.

Public and non-public educational institutions, nurseries and kindergartens, which do not close their activities for the period specified by the competent authorities, shall be punished by a fine of ALL 5,000,000 (five million) for educational institutions, public/non-public, and to the extent of 1 000 000 (one million) ALL for nurseries and kindergartens, public/non-public. In case of repetition, the activity is terminated for a period of 6 months.

Subjects or individuals, public or private, who engage in indoor recreation activities for children and young people, gyms, sports centers, swimming pools, internet centers, cultural centers that do not comply with the order of the competent authority for their closure, are punished with a fine in the amount of ALL 1,000,000 (one million), and in case of recurrence, the activity is terminated for a period of 6 months.

Subjects or individuals who fail to comply with orders issued by the competent authorities for the non-closure of bars, premises, restaurants and clubs shall be punished by a fine of up to 1,000,000 (one million) ALL and in the event of a recurrence, is added the suspension of the activity for a 6-month period.

Subjects and individuals, public or private, who, contrary to the orders of the competent authorities, allow the development of sports, social, cultural, educational excursions organized by educational institutions, public and private, at home and abroad, are fined with an amount of

1 000 000 (one million) ALL and in case of recurrence, is added the termination of the activity for a period of 6 months.

The postal service authorities should ensure continuity of service and devise a plan of measures to limit employee contact with the public and avoid crowding at counters or other indoor facilities. Failure to comply with this obligation shall be punishable by a fine of ALL 1,000,000 (one million) and in the event of a recurrence, it shall be added the termination of the activity for a period of six months.

Immediate measures should be taken to stop the crowding of patients in indoor or special structures of health care institutions, polyclinics, hospitals, public and non-public, where outpatient visits and consultations are conducted. Failure to comply with this obligation shall be punishable by a fine of ALL 1,000,000 (one million) and in the event of a recurrence, it shall be added the termination of the activity for a period of six months.

Drivers who fail to comply with the prohibition of circulation of public and private vehicles, including private vehicles, in the zones and times specified by the competent authorities shall be punished by revocation of the driving license for a period of three years and by blocking the vehicle. This rule excludes persons authorized by the competent authorities.

Increase in the selling price of all foodstuffs, medicines, medical devices and services, as compared to their regular sale price, traded in the preceding months from the date of entry into force of this normative act, and for seasonal products, according to the price traded in the same period in the preceding year from the date of entry into force of this normative act, when it does not result from the increase of the price from their import, shall be fined with 5 000 000 (five million) ALL for wholesalers and 100 000 (one hundred thousand) ALL for retailers. In case of repetition, it is added the termination of the activity for a period of 6 months.

All audiovisual broadcasts with more than two persons in the same television studio are fined up to 1 000 000 () ALL and in case of repetition the blocking, partially or completely, of broadcasting by the audiovisual media is added, as well as blocking and/or stopping the operation of the equipment after a decision is taken by the ministry responsible for health and implemented by the competent authority.

Failure to provide services by pharmacies, wholesalers and medicines manufacturers, by applying the safety criteria set by the competent authorities, is punishable by a fine of 10 000 000 (ten million) ALL to wholesalers and 50 000 (fifty thousand) ALL for retailers. In case of recurrence, with the blockage of the whole quantity of goods and termination of the activity for a period of three years.

Failure to provide services by subjects/individuals trading foodstuffs, wholesale or retail, by applying the safety criteria set by the competent authorities, is punishable by a fine of 10 000 000 (ten million) ALL to wholesalers and 50 000 (fifty thousand) ALL for retailers. In case of recurrence, with the blockage of the whole quantity of goods and termination of the activity for a period of three years.

Depending on the dynamics of hospitalization of those affected by COVID-19 infection, by the order of the Minister responsible for Health, private hospital structures are also available, outpatient, hotel, ambulance and related personnel, health and support.

Failure to comply with this order is punishable by a fine of ALL 5,000,000 (five million) ALL and in the event of a recurrence, the activity is suspended, making the facility available to the public health service for the duration of the COVID-19 infection. In this case, the relevant personnel, health and support, are obliged to serve under the guidance of state health structures. Failure to comply with this obligation by the relevant health and support personnel shall be punishable by a fine of 100,000 (one hundred thousand) ALL and in case of recurrence, removal of the right to exercise the profession for a period of ten years shall be added.

According to the provisions of the Normative Act, the competent body according to the area of responsibility and, in any case, the State Police has the right to issue administrative measures. For the cases set out above, two or more competent bodies do not give the same administrative measure simultaneously. In such cases, the measure given by the body, which first ascertained the violation, shall apply.

The fines given under the Normative Act constitute an executive title and their model is determined by the competent body according to the area of responsibility and, in each case, by the State Police. The review and issuance of administrative measures shall be in accordance with the provisions of the Code of Administrative Procedure.

The Normative Act is of a provisional nature and applies as long as the period of infection caused by COVID-19 lasts. Implementation of this normative act, for the duration of the infection period caused by COVID-19, takes precedence over the provisions of other acts concerning administrative measures. In any case, the Normative Act shall not exclude the application of the legislation in force for the prevention and control of infectious diseases or other legal acts, as long as they are not contrary to the provisions of this act.

NORMATIVE ACT NO.4, DATED 16.03.2020 "ON SOME ADDITIONS TO THE NORMATIVE ACT NO.3, DATED 15.03.2020, OF THE COUNCIL OF MINISTERS 'ON SPECIAL ADMINISTRATIVE MEASURES DURING THE DURATION OF THE INFECTION PERIOD CAUSED BY COVID-19'"

Individuals who do not comply with the order issued by the competent authorities for the stoppage of pedestrian movement according to the determined schedules, shall be punished by a fine of 10 000 (ten thousand) ALL and with the blocking of their private vehicle, if available, for a period of 3 months.

Individuals who fail to comply with the order provided by the competent authorities for the restriction of movements in parks and open green areas, in urban areas, or other public open settings, shall be punished by a fine of 20 000 (twenty thousand) ALL and with the blocking of their private vehicle, if available, for a period of 3 months.

For individuals who, under the conditions of the above violations, move with bicycles or motorcycles, shall be applied the accompanying blocking measure of their means of transport for a period of 3 months.

DECISION OF THE COUNCIL OF MINISTERS NO. 243, DATED 24.3.2020 "ON THE DECLARATION OF THE STATE OF NATURAL DISASTER""

The Decision provides that the state of natural disaster has been declared throughout the Republic of Albania due to the epidemic caused by COVID-19.

It provides the limitation of the rights guaranteed by Articles 37 (inviolability of the citizen's dwelling), 38 (freedom of movement), 41 (the right to property), 49 (the right to work) and 51 (the right to strike) of the Constitution of Albania to the extent considered necessary to achieve the protection of citizens' health.

The Inter-Ministerial Committee on Civil Emergencies (ICCE), established by Decision No. 750, dated 27.11.2019, of the Council of Ministers, "*On the declaration of the state of natural disaster in the regions of Durres, Lezha and Tirana*", as amended, is the highest authority charged with coordinating the actions of state institutions and private as well as the financial and material resources to deal with natural disasters due to the COVID-19 epidemic, up to 30 (thirty) days after entry into force of this decision.

The Decision provides that all rights and freedoms limited by acts, pursuant to Law No.15/2016, "On the prevention and fight against infections and infectious diseases", as amended, and Normative Act No.3, dated 15.3.2020, of the Council of Ministers, "On special administrative measures taken during the period of infection caused by COVID-19", as amended, remain in force.

A series of extraordinary measures, in compliance with the above-mentioned previous measures, are taken for public institutions, Operational Structures of the Civil Protection System, private subjects and citizens, in order to cope with and mitigate the consequences of the natural disaster.

NORMATIVE ACT NO. 8, DATED 24.3.2020, "ON SOME AMENDMENTS TO THE NORMATIVE ACT NO.3, DATED 15.3.2020, OF THE COUNCIL OF MINISTERS, 'ON SPECIAL ADMINISTRATIVE MEASURES DURING THE PERIOD OF INFECTION CAUSED BY COVID-19'"

In virtue of the Normative Act, all individuals who fail to comply with an order issued by the competent authorities, for the restriction of movement only on fixed time schedules and unaccompanied by other persons on their side, are subject to a fine of ALL 10,000 (ten thousand), as well as they will not benefit from the financial package

of solidarity and also, their private vehicle, if applicable, will be blocked for 3 (three) months.

All subjects that trade alimentary products and other wholesale products necessary to cope with the epidemic situation are obliged to take measures to maintain stocks to trade for a period of 3 months or in accordance with the product's longevity, in order to cope with the situation caused by COVID-19 infection. Goods purchased for coping with the situation, if they have not been sold on the free market at the conclusion of the epidemic situation, may be sold to the General Directorate of Material Reserves of the State, upon the invoice with which these goods were purchased. The rules and procedures for the purchase of such goods by the General Directorate of Material Reserves of the State shall be determined by decision of the Council of Ministers.

All subjects that trade wholesale medicines/medical equipment, subjects that manufacture medicines and medical equipment and subjects that provide health services, must be on the alert and take all necessary measures to secure supplies of medicines and medical equipment and to provide necessary health services in the framework of coping with the emergency situation caused by COVID-19.

Failure to take measures, as provided for in the above, shall be punishable by a fine of up to ALL 5,000,000 (five million) and with the exemption from public procurement procedures for a period of three years by the Public Procurement Agency.

NORMATIVE ACT NO. 9, DATED 25.3.2020 "ON SPECIAL MEASURES IN THE FIELD OF JUDICIAL ACTIVITY, DURING THE DURATION OF THE STATE OF THE EPIDEMIC CAUSED BY COVID-19"

Court hearings in administrative, civil and criminal cases, scheduled before all courts, are adjourned until the conclusion of the epidemic caused by the spread of COVID-19.

From the date of entry into force of the Normative Act until the end of the epidemic situation caused by the spread of COVID-19, the deadlines for filing lawsuits, filing complaints and conducting any procedural action in administrative, civil and criminal matters shall be suspended, as provided in the Normative Act. When deadlines begin during the suspension period, they are postponed until the end of the epidemic.

The provisions of the Normative Act shall not apply in the following cases:

a) In administrative matters, with an object of securing a lawsuit, in the event that the court finds that the examination after the time limit set forth in this Normative Act may cause serious and irreparable harm to the parties;
b) In family matters, with an object the care, obligations and respect of juvenile rights, custody and adoption, safeguards against domestic violence, the exercise of parental responsibility, custody and alimony, and civil matters in which, exceptionally, the Court considers that their delayed hearing may cause serious and irreparable harm to the parties;
c) In criminal matters related to the validity of the arrest in flagrance or detention, the assignment, verification of the terms and conditions of the assignment and security needs, the substitution, revocation, merging or termination of the security measures of the "arrest in prison" or "home arrest", when the arrested, defendants or their defense counsel request to be examined, as well as in criminal matters related to the determination of a "preventive seizure" security measure;
d) In criminal cases, in which the maximum duration of detention in remand expires during the period of suspension;
e) In criminal cases of an urgent nature, because of the need to obtain the evidence. Urgency is assessed by the court hearing the case;
f) In criminal cases of juveniles in conflict with the law, when the measure of arrest or detention has been applied to them;
g) In any other criminal case where the defendant is detained on remand or is serving a sentence of imprisonment, if the defendant or his defense counsel seeks the continuation of the trial.

Safety measures

During the duration of the epidemic situation caused by the spread of COVID-19 and with the aim of limiting the adverse effects on judicial activity, the councils and the judicial administration bodies of each court, according to their competences established by law and in the function of enforcing the by-laws issued by the responsible authorities, adopt specific organizational measures for the conduct of court hearings, necessary to avoid crowding in court premises and inside courtrooms, as well as close contacts between individuals concerning:

a) Restricting public access to the court premises by guaranteeing, in compliance with the rules laid down for that purpose, only the access of individuals who are required to carry out urgent activities;
b) Regulating access to services, by reservation, also by telephone or electronic communication, ensuring that users may use the services within a specified time, and adopting any measures deemed necessary to avoid crowds;
c) The establishment of binding guides on the restriction and manner of movement of persons. The guides are published on the court's and Council's webpage;
d) Closed-door proceedings of all public hearings;

e) Conducting hearings on the basis of documents in administrative and civil matters, in which the presence of the parties is not required, through the use of electronic means of communication for the presentation of procedural acts and the making of a decision by the court.

Remote participation in court hearings

The participation of convicted persons or any other person with a "jail arrest" security measure and their legal representatives in all hearings during the duration of the epidemic shall be ensured, where possible, by remote audiovisual interconnection, by using appropriate software for this purpose.

The mode of interconnection at a distance shall in any case ensure the mutual visibility of persons present in both interconnected places and the possibility of being heard by all parties. If some defendants are expected to attend, each of them must be placed in a position to be able to see and hear the others.

The General Directorate of Prisons and the High Judicial Council are charged with providing the necessary tools and software for securing remote interconnection.

NORMATIVE ACT NO.11, DATED 27.03.2020, OF THE COUNCIL OF MINISTERS, "ON AN ADDITION TO LAW NO. 9632, DATED 30.10.2006 'ON THE LOCAL TAX SYSTEM'", AS AMENDED

As an exemption from the provisions of Law No. 9632, dated 30.10.2006, "*On the Local Tax System*", as amended, the payments of prepaid installments of the simplified tax on profit are carried out with commercial banks and the Albanian Mail, sh.a., on behalf of the tax administration, for the first and second quarters of 2020, within October 20, 2020, while for the third and fourth quarters of 2020, within December 20, 2020.

DECISION OF THE COUNCIL OF MINISTERS NO.249, DATED 27.03.2020 "ON THE DETAILS AND MANNER OF USE OF THE ANTI COVID-19 FUND"

The Anti Covid-19 fund of ALL 2. 5 billion shall be used by the Ministry of Health and Social Protection, according to the following details:

a) ALL 500 million, under the program "Secondary care services", in the category of current expenditures;
b) ALL 150 million, under the program "Public health services", in the category of current expenditures;
c) ALL 50 million, under the program "National Emergency Service", in the category of current expenses;
d) ALL 800 million, under the program "Planning, management and administration", in the category of current expenditures;
e) ALL 1 billion, under the program "Planning, management and administration" in the category of capital expenditure.

DECISION OF THE COUNCIL OF MINISTERS NO.254, DATED 27.03.2020 "ON THE DETERMINATION OF THE PROCEDURES, DOCUMENTATION AND THE AMOUNT OF FINANCIAL ASSISTANCE FOR EMPLOYEES IN BUSINESS SUBJECTS WITH AN ANNUAL INCOME OF UP TO ALL 14 MILLION, ECONOMIC AID AND PAYMENT OF UNEMPLOYMENT INCOME PAYMENTS DURING THE PERIOD OF NATURAL DISASTER, DECLARED AS A CONSEQUENCE OF COVID-19"

Financial assistance to employees in business subjects with an annual income of up to ALL 14,000,000 (fourteen million), for the period following the termination of economic activity/employment relationship due to the epidemic situation caused by COVID-19, according to orders of the Minister of Health and Social Protection.

An additional payment to individuals who receive economic aid payments.

An additional payment to individuals who receive unemployment income payments.

Beneficiaries, criteria and documentation for obtaining the financial assistance for employees in businesses with an annual income of up to ALL 14 million

The financial assistance for the self-employed/employees is calculated and provided according to the payroll list declared by the taxpayers. For those subjects that declare payrolls every quarter, the payroll of the last quarter of 2019 is taken into consideration, while for subjects that declare payrolls each month, the payroll of January 2020 is taken into consideration.

Payrolls are updated with the changes declared on the ESig-27 form until the closing date of the activity.

The application for financial assistance is made by the self-employed subject or the employee. Individuals who are in more than one payroll only receive a minimum wage as financial assistance.

Beneficiaries of financial assistance are self-employed individuals/employees in subjects with annual income of up to ALL 14,000,000 (fourteen million) for 2019, according to the following categorization:

a) Self-employed natural persons;
b) Unpaid family employees of a commercial natural person;
c) Employees in commercial natural persons;
d) Employees in legal subjects.

To qualify for financial assistance, the taxpayer must:

a) Have ceased activity in accordance with the relevant orders of the Minister of Health and Social Protection ("MHSP") issued for this purpose. (Author's Note: Pursuant to the Order of the Minister of Health and Social Protection, No. 193, dated 20.03.2020, "*On the prevention and fighting of infections and infectious diseases*", from March 24, 2020, shall not be permitted
b) the exercise of the activities as specified in the table attached to this Order);
c) Have tax liability for the simplified profit tax and the profit tax;
d) Have declared income, according to the profit tax/simplified profit tax declaration for2019, up to ALL 14,000,000 (fourteen million).

Subjects that meet the above requirements must submit to the General Tax Directorate, through the e-filing portal, a request with the beneficiary's data, including:

a) Identification data of the tax payer provided with a Subject's Unique Identification Number;
b) Beneficiary identification data, including self-employed, unpaid family workers and employees, which include:
   i. Name, father's name, last name;
   ii. The beneficiary's personal identification number;
   iii. The bank where the beneficiary has the current bank account;
   iv. Bank account number.

Verification procedure for receiving financial assistance

The structures of the regional tax directorates conduct verifications and identify applicants and their data on their request within the first 10 (ten) days of the following month, analyzing:

a) The taxpayer and his activity, verifying that he is part of the list of activities benefiting from financial assistance;
b) Declarations made and payments made for taxes and contributions;
c) A comparable list of electronically submitted benefits with the electronically submitted payroll and the dues paid;
d) Revenues realized by the subject for 2019.

In order to avoid abuse, tax administration structures, using risk analysis, may also conduct verifications in the beneficiary subjects to verify if they are closed.

The General Tax Directorate submits to the General Directorate of Treasury a summary list of individuals receiving financial assistance for the respective bank, with the following data:

a) Name, father's name, last name, telephone number, e-mail;
b) The beneficiary's personal identification number;
c) The bank where the beneficiary has the current bank account;
d) Bank account number.

The General Directorate of Treasury makes payments to individuals, beneficiaries under this decision.

The amount of financial assistance, economic aid and unemployment income payments.

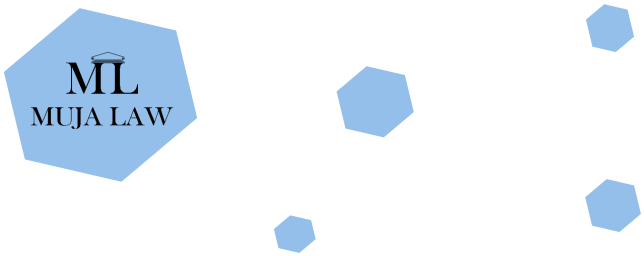
The financial assistance for the self-employed, unpaid family workers and employees under this decision shall be equal to the minimum wage in force, ALL 26,000 (twenty-six thousand) per month, approved by decision of the Council of Ministers.

Payment of economic aid for beneficiary subjects, according to Decision No. 597, dated 4.9.2019, of the Council of Ministers, "On the determination of the procedures, documentation and monthly amount of economic aid and the use of additional funds over the contingent fund for economic aid", resulting as beneficiaries of economic aid or applying for it before March 10, will be twice the amount calculated under the above decision.

INSTRUCTION NO. 49, OF THE COMMISSIONER ON THE RIGHT TO INFORMATION AND PROTECTION OF PERSONAL DATADATED 02.03.2020 "ON PROTECTION OF PERSONAL HEALTH DATA"

In virtue of the instruction, health related data could be processed only when expressly provided by special legislation, according to appropriate safeguards and when processing is necessary for:

a) Preventive medical purposes, diagnostic purposes, care management or treatment, management of health services by health professionals and those of health care or social welfare sectors;
b) Public health protection purposes, such as: protection from health risks, humanitarian actions or to provide a high-quality standard and safety for medical treatment;
c) The purpose of protecting the vital interests of the data subject or another individual;
d) Reasons relating to obligations of controllers and the exercise of their rights or those of data subjects, related to employment and social protection;
e) Processing for archiving purposes in the public interest or for the purposes of scientific, historical or statistical research;
f) The protection of the public interest under the law. In this case, the measures in question should be proportional to the purpose pursued, respect the principles of the right to data protection and provide appropriate and specific measures for protecting fundamental rights and interests of the data subject;
g) When the data subject has given his consent. When the law provides that health related data processing could not be restricted only to the consent of the data subject, the latter is notified on the right to withdraw the consent;
h) When processing is necessary for the implementation of a contract entered into by the data subject or on his behalf, with a health professional, according to the conditions stipulated by law, including the obligation of professional secrecy;
i) When health related data are made public with the consent of the data subject itself. In the case of infant patients who are not able to give consent, legal representatives (parent or legal guardian of minor) give consent.



Genetic data

Genetic data should only be collected when appropriate safeguards exist, when provided by law and/or on the basis of consent expressed by the data subject.

Genetic data processed for preventive purpose, diagnostic, data subject treatment or of a biological family member or for scientific research, should be used for these purposes only.

Genetic data collected during a litigation process should only be processed when there are no alternative means for evidence administration necessary to prevent a real and immediate danger or for processing one certain criminal offense under procedural guarantees provided in the Code of Criminal Procedure.

The data subject has the right to know any information about his genetic data. The controller must guarantee the data subject the right of access in the most convenient form and way. Limitation to this right may be applied only in cases expressly provided by the law.

Health data dissemination

When health related data are disseminated by various health professionals, for health care delivery and administration purposes for an individual, the data subject must be informed in advance, unless this is impossible because of need and urgency.

When dissemination is based on the data subject's consent, this consent may be withdrawn at any time. When dissemination is determined by law, the data subject may object the dissemination of his health data.

Health professionals in various sectors of health care and social welfare must be subject to the rules on maintaining confidentiality.

Data processing rules also apply to electronic medical records and communication with email addresses that enable the dissemination and exchange of health-related data.

Archiving and period for health data storage

Health related data should not be stored in a form that allows the identification of data subjects for more than it is necessary or in excess of the purposes for which they are processed, if not used for archiving purposes in the public interest, scientific, historical or statistical purposes.

Manual or electronic health data archiving can be performed by the public or private controller himself, or may be delegated to other processors, in accordance with legal procedures regarding the delegation of processing.

Period of health data storage is determined in accordance with the legislation on personal data protection.

Manually or automatically processed data upon expiry are destroyed or anonymized so that individuals cannot be identified or made identifiable.

Data subject's rights

The data subject has the right to know if his personal data is being processed, receive information without delay in an understandable form about the data, as well as have access in the following information:

a) The purpose or purposes of the processing;
b) The categories of relevant personal data processed;
c) Data recipients or categories of data recipients and projected data transfers to a third country or international organization;
d) Storage period;
e) The reason for data processing.

The data subject has the right to request the data correction or deletion, when put aware that the data about him are not proper,

complete or elaborate truths and are collected in violation of the law. An exception is made when the data in question are anonymized, when processing is required by the law or when the controller shows a reason major for continuing the processing.

If the request to correct or delete the data is rejected, the data subject should be given legal reasons for this purpose. In case of unjustified refusal or inaction by the controller, the data subject has the right to file a complaint at the Commissioner's Office.

Controller and processor obligations

The controller must inform the data subjects on the processing of their health-related data. The information should include:

a) The identity and contact details of controllers and processors;
b) The purpose for which the data are processed and, where appropriate, the relevant legal basis;
c) Period of data storage;
d) Data recipients or categories of data recipients and planned data transfers in a third country or in an international organization;
e) The possibility to object the processing of their data;
f) The conditions and the means available for the data subject for the exercise, through controllers, of their right of access, correction and deletion of their data.

Confidentiality and security of health data

Health data processing is legal only when performed by health professionals that have the obligation to maintain professional secrecy and confidentiality of data or from other persons who are subjects of such an obligation.

Controllers should take required security measures. These measures should be revised periodically.

Scientific research

Health data processing for scientific research is subject to appropriate protection measures provided by law and in this instruction, guaranteeing the fundamental rights and freedoms of the data subject.

Need for health data processing for research should be evaluated in terms of research goals, risks to the data subject as well as in regards to the processing of genetic data, in the framework of the risk for the biological family.

Health records should, in principle, only be processed in a scientific research project, if the data subject has provided consent, in accordance with this instruction, unless otherwise provided by law.

Data should be anonymized when the purpose of scientific research allows it. When research purposes do not allow this, it should be applied the pseudonymization of the data in the phase of identification sharing, to protect the rights and the fundamental freedoms of the data subject.

Data processing via mobile electronic devices

For the data collected via mobile electronic devices, which can disclose information on physical and mental health status of the data subject, the same principles and warranties apply on health-related data processing, provided in this instruction.

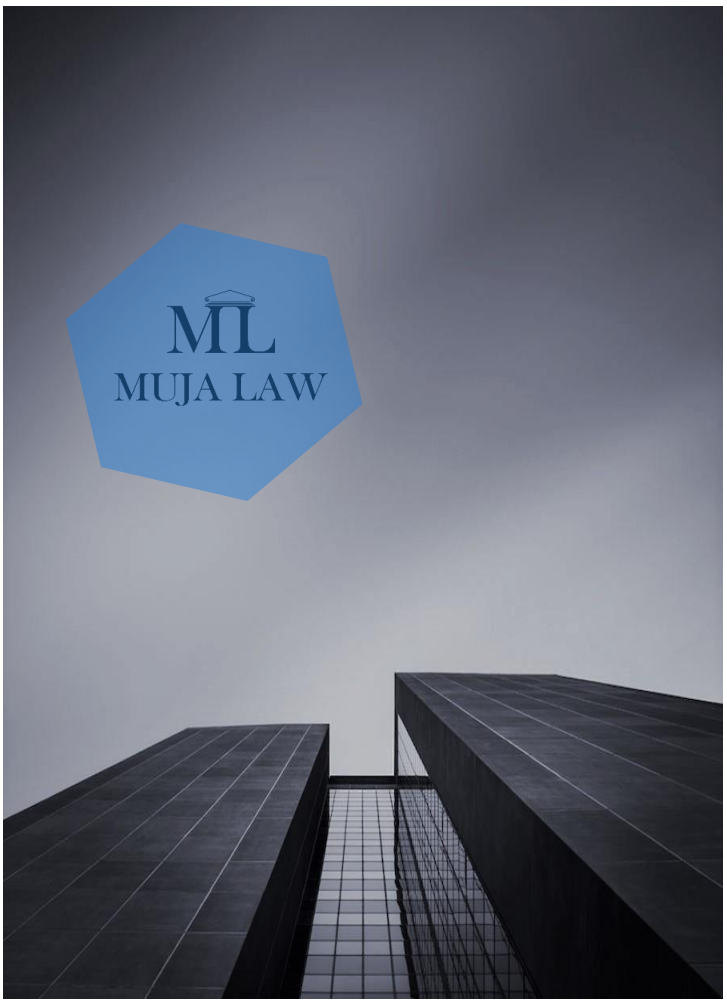
Any use of mobile electronic devices should be accompanied by appropriate security measures that guarantee the verification of the relevant person and encryption during data transmission.

International transfer of health data

International data transfer can be performed when a convenient level of data protection is ensured, in compliance with the provisions of the legislation in force and bylaws adopted by the Commissioner.

Health records may be transferred to a state that does not have a sufficient level of personal data protection, if:

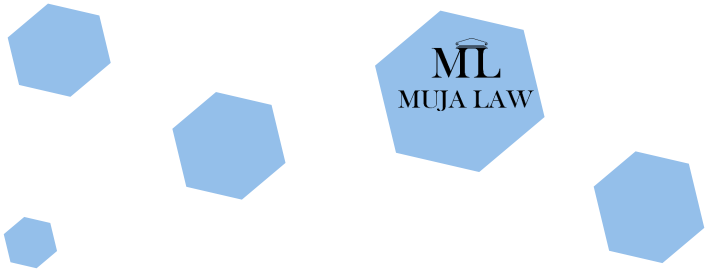
a) The data subject has given its consent for international transfer;
b) Is necessary for the protection of a vital interest of the data subject;
c) With the authorization of the Commissioner;
d) In any other case provided by law and bylaws adopted by the Commissioner.



DECISION OF THE PARLIAMENT NO. 18/2020, DATED 23.4.2020 "ON GRANTING CONSENT FOR THE EXTENSION OF THE STATE OF NATURAL DISASTER"

In virtue of the above decision, the Albanian Parliament has given its consent for the extension of the state of natural disaster in the Republic of Albania, declared with Decision No. 243, dated 24.3.2020, of the Council of Ministers, "On the declaration of the state of natural disaster".

As for the above, the Decision provided that the state of natural disaster in Albania would continue until 23.6.2020.



VARIOUS ORDERS FROM THE ALBANIAN MINISTRY OF HEALTH AND SOCIAL PROTECTION TO PREVENT FURTHER SPREAD OF COVID-19 VIRUS

Order No.216, dated 01.04.2020 01.04.2020, "*On an amendment to Order No.190, dated 19.03.2020 'On closing of activities in public and private educational institutions and nurseries for preventing the spread of COVID-19 infection*'", provides that these institutions will remain closed until the end of the epidemic, without providing a specific date for their opening.

Order No.217, dated 01.04.2020 01.04.2020, "*On an amendment to Order No.164, dated 12.03.2020 'On closing of bars, restaurants and pubs, fast-food restaurants and limitation of services offered by the accommodation structures that offer client services'*", provides that these services will be closed until the end of the epidemic caused by COVID-19infection.

However, during the day, the bars and restaurants activities are not prohibited to provide service to customers through catering or delivery.

Order 218, dated 01.04.2020 01.04.2020, "*On an amendment to Order No.160, dated 11.03.2020 "On the termination of planned chirurgical interventions in all private and public hospital structures'*", provides that this termination will continue until the end of the epidemic caused by COVID-19 infection.

Order No.219, dated 01.04.2020 01.04.2020, "*On an amendment to Order No.147, dated 09.03.2020 'On the suspension of planed chirurgical interventions in 'Mother Tereza' hospital center and 'Shefqet Ndroqi' hospital'*", provides that these interventions will remain suspended until the end of the epidemic.

Order No.220, dated 01.04.2020 01.04.2020, "*On an amendment to Order No.158, dated 11.03.2020 'On the suspension of the functioning of evaluation commissions for persons with limited abilities and work invalidity'*", provides that these public functions will remain suspended until the end of the epidemic caused by COVID-19 virus.

Order No.221, dated 01.04.2020 01.04.2020, "*On an amendment to Order No.165, dated 12.03.2020 'On closing of dental cabinets/clinics'*", provides that this closure will continue until the end of the epidemic caused by COVID-19 infection.

Order No.222, dated 01.04.2020 01.04.2020, "*On an amendment to Order No.132, dated 08.03.2020 'On closure of all public and non-public activities and cancelation of mass gatherings in open or closed spaces'*", provides that these measures will be postponed until the end of the epidemic caused by COVID-19 infection.

Order No.223, dated 01.04.2020 01.04.2020, "*On an amendment to Order No.156, dated 10.03.2020 'On taking special measures for preventing the spread of the infection caused by COVID-19'*", provides that these measures, will remain in force until the end of the epidemic caused by coronavirus. Some of these measures are as follows:

1. Closure of facilities that provide nightclub services;
2. Closure of indoor facilities dedicated to entertaining children and youth;
3. Closure of activity of gyms, sports centers, swimming pools;
4. Closure of activity of internet centers;
5. Closure of activity of cultural and entertainment centers;
6. For public services for which close contact with the public is required, institutions must provide staff with protective tools in order to protect their health;
7. Public and private institutions must draft according to their area of responsibility a plan of measures to ensure the provision of priority services by prioritizing the category of services primarily through the provision of online service, working remotely and only in case of necessity to provide the service through physical contact. For services that require direct contact with the public, institutions should provide workers with protective work tools to safeguard their health;
8. Public institutions providing reception services to the public at the help desk must take measures to maximize the use of online services and the e-Albania platform;
9. Postal service bodies must ensure continuity of service and develop a plan of measures to limit employee contact with the public and avoid crowding of the public at the help desks or other indoor facilities;
10. All persons entering in Albania from epidemiological risk areas identified as such by the World Health Organization are required to complete the traveler file at the border entry points and to self-quarantine for a period of 14 days from the date of entry at the border; otherwise, they may be subject to fines.

NORMATIVE ACT OF THE COUNCIL OF MINISTERS NO. 16, DATED 17.4.2020 "ON PARDONING THE ADMINISTRATIVE MEASURES OF A PUNITIVE NATURE IMPOSED DURING THE PERIOD OF INFECTION CAUSED BY COVID-19", ("NORMATIVE ACT 16").

Normative Act 16 provides the pardoning of all administrative measures of a punitive nature, imposed by the relevant state authorities, for the violation of the rules or legal and sub-legal acts issued under the measures taken to prevent and combat the infection caused by COVID- 19, starting from the moment of ascertaining this disease in the territory of the Republic of Albania until 17.4.2020.

The return of the amount of the pardoned but paid obligation, for administrative measures with a fine, is taken from the respective voice of the state budget or the institution's budget in which the amount was collected, by order of the first authorizing officer, and is passed automatically in the bank account of the individual or in its absence this amount is sent to the state institution that has imposed the fine to hand over to the beneficiary subject.

The return of the amounts to the bank account of the beneficiary subject or the state institution's that imposed the administrative measure with a fine shall be done within May 15, 2020.

All state institutions must send the lists of persons against whom administrative fines have been imposed, including the amount and data required for their return by April 30, 2020.

The manner and detailed rules for the return of paid amounts are determined by instruction of the Minister of Finance and Economy.

All administrative measures of a punitive nature, except for those mentioned above, such as permits/licenses and blocked assets, must be returned within 15 May 2020 to the beneficiary subject.

The heads of each of the state institutions, which have imposed administrative measures are charged with issuing the relevant instructions for determining the manner of returning the pardoned obligation.

LAW NO.35/2020 "ON SOME AMENDMENTS TO LAW NO.7895, DATED 27.01.1995 'CRIMINAL CODE OF THE REPUBLIC OF ALBANIA'", AS AMENDED ("LAW NO.35/2020")

Article 130/a "*Domestic violence*" of the Criminal Code is amended as follows:

Beating, as well as any other act of physical, psychological violence against the spouse, ex-spouse, cohabitant or ex-cohabitant, close gender (predecessor, successor, siblings, uncle, aunt, grandchild, granddaughter, siblings' children), close relatives (father-in-law, mother-in-law, son-in-law, daughter-in-law, sister-in-law or brother-in-law, stepfather, stepmother), or another person that is in an intimate relationship or relationship with the perpetrator, resulting in violation of his physical, psycho-social and economic integrity is punishable by up to three years in prison.

Serious threat of murder or grievous bodily harm to the spouse, ex-spouse, cohabitant or ex-cohabitant, close gender (predecessor, successor, siblings, uncle, aunt, grandchild, granddaughter, siblings' children), close relatives (father-in-law, mother-in-law, son-in-law, daughter-in-law, sister-in-law or brother-in-law, stepfather, stepmother), or another person that is in an intimate relationship or relationship with the perpetrator, resulting in violation of his mental integrity is punishable by imprisonment of up to four years.

Intentionally inflicted injury on the spouse, ex-spouse, cohabitant or ex-cohabitant, close gender (predecessor, successor, siblings, uncle, aunt, grandchild, granddaughter, siblings' children), close relatives (father-in-law, mother-in-law, son-in-law, daughter-in-law, sister-in-law or brother-in-law, stepfather, stepmother), or another person that is in a relationship or former intimate relationship with the perpetrator,

which has caused temporary incapacity for work more than nine days, is sentenced to imprisonment of up to five years.

The same offenses, committed repeatedly, or in the presence of children, are punishable by one to five years in prison.

After article 242 of the Criminal Code is added article 242/a "*Failure to implement the measures of the state authorities during the state of emergency or during the state of the epidemic*" with the following provision:

Failure to comply or performing actions contrary to legal or sub-legal acts issued by state authorities, in function of the epidemic state or the implementation of extraordinary measures, by the person against whom an administrative measure has been previously given, constitutes a criminal offense and is punishable with a fine or imprisonment of up to six months.

The same act, when committed in the exercise of commercial activity, endangering the health of people, is punishable by a fine or imprisonment of up to two years.

Failure to comply with the order given by the competent authorities for quarantine or isolation, or violation of the rules of quarantine or isolation by the person carrying or not of the infectious disease, to whom this obligation has been notified by the relevant state authorities, is punishable by imprisonment from two to three years.

After article 89/a of the Criminal Code is added article 89/b "*Spreading of infectious diseases*", with the following provision:

Deliberate spread of infectious disease with a high risk to health, through actions or omissions by the person diagnosed as the carrier of the disease or by the person who intends to spread it, is punishable by imprisonment of two to five years.

When this offense is committed through negligence, it is punishable by a fine or up to two years in prison.

This same act, when it has caused serious consequences for the people's health or life, is punishable by three to eight years in prison.

NORMATIVE ACT OF THE COUNCIL OF MINISTERS NO.13, DATED 02.04.2020, "ON SPECIAL MEASURES IN THE FIELD OF JUDICIAL BAILIFF SERVICE, MEDIATION AND ADMINISTRATION OF BANKRUPTCY PROCEEDINGS DURING THE DURATION OF THE COVID-19 EPIDEMIC" ("NORMATIVE ACT NO.13").

Normative Act No.13 intends to protect the legitimate interests of citizens who may be affected by the activity of public and private judicial bailiffs, mediation or administration in bankruptcy proceedings, during the epidemic caused by the spread of COVID-19. It provides special measures for the conducting of activity of state and private judicial bailiff services, mediating and bankruptcy administering proceedings during the duration of the epidemic.

From the date of entry into force of the Normative Act No.13 until the end of the epidemic situation caused by the spread of COVID-19, the deadlines for performing the procedural actions of state or private judicial bailiff, mediator and administrator in bankruptcy proceedings shall be suspended. When the time limits for performing procedural actions as provided for in the legislation in force begin during the period of suspension, they shall be extended until the end of the epidemic.

The above provision does not apply in the following cases:

a) For the execution of executive titles arising from family matters, with the object of care, obligations and respect for the minors' rights, custody, adoption, parental responsibility, caretaking and alimony;
b) For the execution of executive titles, subject to protection orders and immediate protection orders;
c) On the enforcement of executive titles, with the object of measures of securing a lawsuit on administrative and civil matters, in which the court has given a decision on the securing of a lawsuit or a decision on provisional enforcement, when from the delay in the execution or performing of procedural actions it becomes impossible to execute these executive titles after the end of the epidemic;
d) If it is necessary to avoid the damage of bankruptcy measure;
e) For mediation for the resolution of disputes in the criminal field, when deemed necessary during the investigation to protect the minor's interests.

During the duration of the epidemic caused by the spread of COVID-19, in view of the implementation of the by-laws issued by the responsible state authorities, public and private enforcement bodies, mediators and bankruptcy administrators, in all cases, shall take specific organizational measures to avoid crowding, close contacts between individuals, and the public presence in the premises of the judicial bailiff, mediator and bankruptcy administrator.

NORMATIVE ACT OF THE COUNCIL OF MINISTERS NO.12, DATED 02.04.2020 "FOR AN ADDITION TO THE COUNCIL OF MINISTERS' NORMATIVE ACT NO.3, DATED 15.3.2020, 'ON SPECIAL ADMINISTRATIVE MEASURES DURING THE DURATION OF THE INFECTION PERIOD CAUSED BY COVID-19", AS AMENDED ("NORMATIVE ACT NO.12")

All individual lessees who have a lease agreement for their residence or any other document proving the lessor-lessee contractual relationship, prior to the declaration of the epidemic state, who have an employment contract but have suspended/terminated it as a result of the COVID-19 situation, will not pay the rent for two months, April and May 2020.

All student lessees who have a lease agreement for their residence or any other document proving the lessor-lessee contractual lessee contractual relationship, prior to the declaration of the epidemic state, will not pay the rent for two months, April and May 2020.

All lessees natural/legal persons with an income of up to ALL 14,000,000 (fourteen million) per year, who have a notarized lease contract for the purpose of their economic activity, signed prior to the declaration of the epidemic state, and have stopped their activity as a result of the situation caused byCOVID-19 will not pay the rent for two months, April and May 2020.

The arrears of these two months shall be paid by the lessee in a proportionate and agreed method with the lessor after May 20 20. For those contracts ending before May 31, 2020, the arrears shall be paid by the lessee within three months after the date May 31, 2020.

All lessees subject to this Normative Act who complain about the lessor because of the latter's non-compliance with the above obligations shall address the General Tax Directorate by electronic communication.

Lessors who fail to comply with the above provisions shall be subjects to a fine five times the respective monthly rent.

The General Tax Directorate is responsible for following and implementing the provisions of this Normative Act and issuing relevant instructions.

NORMATIVE ACT NO. 14, DATED 11.4.2020, "ON SOME AMENDMENTS TO NORMATIVE ACT OF THE COUNCIL OF MINISTERS NO.3, DATED 15.03.2020, 'ON SPECIAL ADMINISTRATIVE MEASURES DURING THE PERIOD OF INFECTION CAUSED BY COVID-19 INFECTION', AS AMENDED" ("NORMATIVE ACT NO.14")

All lessees, natural/legal persons, with an income of up to 14,000,000 (fourteen million) ALL per year, who possess a notarial lease contract for the purpose of their economic activity, signed before the declaration of the state of epidemic, despite the fact that their activity might be allowed or stopped as a result of the situation caused by COVID-19, will not pay their rent obligation for two months, April and May 2020 2020.

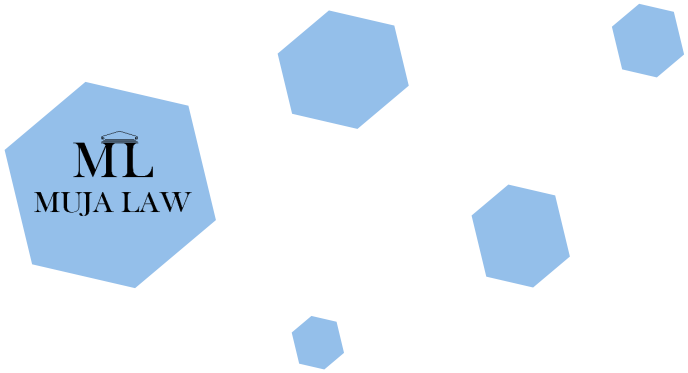
Contracting authorities, in order to meet the needs for necessary goods/services, for a very short delivery time, or for particularly convenient cases, which are presented in a very short time and at a lower price than normal market prices, to cope with the situation created by the epidemic caused by COVID-19, during all its duration, in order to meet the emergency needs perform procurement procedures with negotiation, without prior announcement and enter into supply contracts for these goods with economic operators referred to as "active processing business", as provided by the Customs Code.

Active processing businesses that produce goods or provide services necessary to cope with the situation created by COVID-19, after the entry into force of this Normative Act, if they have convenient goods/services in virtue of this provision, express their availability to the Centralized Purchasing Agency (CPA).

Contracting authorities will negotiate only with the operators listed in CPA, according to the goods/services that they want to procure. CPA has the obligation to daily update the list of businesses that express their availability.

If the need cannot be met by these operators, the contracting authorities may turn to other economic operators to meet the demand for these goods, in accordance with the negotiating procedure, without prior notice. The contracting authorities that will procure goods or services, in virtue of this provision, will be determined by a decision of the Council of Ministers.

All the procedures used for concluding contracts that are dictated by the state's essential interests are excluded from the rules defined above.



DECISION OF THE COUNCIL OF MINISTERS NO. 284, DATED 10.4.2020 "ON SOME AMENDMENTS TO THE DECISION OF THE COUNCIL OF MINISTERS N.254, DATED 27.03.2020 'ON THE DETERMINATION OF THE PROCEDURES, DOCUMENTATION AND THE AMOUNT OF FINANCIAL ASSISTANCE FOR EMPLOYEES IN BUSINESS SUBJECTS WITH AN ANNUAL INCOME OF UP TO ALL 14 MILLION, ECONOMIC AID AND PAYMENT OF UNEMPLOYMENT INCOME PAYMENTS DURING THE PERIOD OF NATURAL DISASTER, DECLARED AS A CONSEQUENCE OF COVID-19'" ("DECISION NO.284")

The application for financial assistance is made by the self-employed/employee. Individuals who are on more than one payroll, when both activities have been closed as a result of the coercive measures, receive only a minimum wage as financial assistance.

In the event that only one of the activities is allowed, the individual, who is on more than one payroll, does not receive the financial assistance in the minimum wage.

The beneficiaries of financial assistance are the self-employed/employed individuals in subjects with an annual income of up to 14 000 000 (fourteen million) ALL, according to the following categorization:

a) Self-employed natural persons;
b) Unpaid family workers of the natural commercial person;
c) Employees in commercial natural persons;
d) Employees in legal entities.

Self-employed/employed individuals who have earned a gross income of more than 2,000,000 (two million) ALL from their wage for 2019 do not receive financial assistance.

DECISION OF THE COUNCIL OF MINISTERS, NO. 305, DATED 16.4.2020 "ON DETERMINING THE PROCEDURES, DOCUMENTATION AND THE AMOUNT OF OBTAINING THE FINANCIAL AID FOR CURRENT EMPLOYEES AND EMPLOYEES DISMISSED AS A RESULT OF COVID-19" ("DECISION")

The Decision follows several financial relief packages that the government has recently introduced to alleviate the economic difficulties caused by the pandemic in Albania and determines the categories of beneficiaries as well as the amount of financial aid for the affected subjects.

1) A financial aid of 40,000 (forty thousand) ALL will be provided for employees in subjects with an annual income over 14 000000 (fourteen million) ALL, which have closed their activities following the orders of the Minister of Health and Social Protection and who have been at work on the date of entry into force of these orders;
2) A financial aid of 40,000 (forty thousand) ALL will be provided to former employees in subjects that are allowed to carry out activities according to the orders of the Minister of Health and Social Protection, who have been dismissed from work from the date of entry into force of these orders by April 10, 2020. The day of E-sig 027 form filing should not be later than April 10, 2020;
3) For employees in subjects with an annual income of up to 14 000 000 (fourteen million) ALL, which are allowed to perform activities according to the orders of the Minister of Health and Social Protection, who have been at work until the date of entry into force of the Minister of Health and Social Protection's orders, a financial aid of 40,000 (forty thousand) ALL will be provided;
4) For employees of natural or legal subjects, which exercise their activity as accommodation structures, who result in the payroll until the date of the Minister of Health and Social Protection's orders, will be provided a financial aid of 40 000 (forty thousand) ALL. If the subject mentioned in this point exercises several types of activities, only the employees in the activity of the accommodation structure shall benefit the financial aid;

Financial aid to employees, in the amount specified in the above points, covers the period April - June 2020 and is obtained only once as a single amount.

The following subjects do not benefit from the Decision:

a) Employees according to point 3 above, who have benefited according to point 2;

b) Employees according to point 3 above, employed in subjects:

i. with object of their activity trading of food products, fruits - vegetables, pharmaceuticals;

ii. registered practitioners in professions such as: lawyer, notary, specialist physician, pharmacist, nurse, veterinarian, architect, engineer, physician-laboratory technician, designer, economist, agronomist, registered accounting expert, approved accountant and property evaluation expert, which are allowed to perform the activity according to the orders of the Minister of Health and Social Protection;

c) Employees who benefit according to decision No. 254, dated 27.3.2020, of the Council of Ministers, "On the determination of procedures, documentation and the amount of obtaining financial assistance for employees in business subjects with an annual income of up to ALL 14,000,000, economic aid and unemployment benefit payment during the period of natural disaster declared as a result of COVID-19";

d) Employed individuals, who have realized for 2019 gross income from their salary over 2 000 000 (two million) ALL;

e) Double-employed individuals, where one of the activities belongs to the category of activities mentioned in point b above;

f) Employees of state institutions as well as employees in companies with state capital;

g) Non-profit organizations.

Criteria and documentation for obtaining financial aid for current and dismissed employees as a result of COVID-19

Financial assistance is calculated and given to employees listed in the updated payrolls according to the E-Sig 027 form, until the date of entry into force of the orders of the Minister of Health and Social Protection.

An employee who is on more than one payroll list receives only one payment as financial aid.

In order to benefit from financial aid, the employee must have been employed until the date of entry into force of the orders of the Ministry of Health and Social Protection.

Applicants must submit to the General Tax Directorate, through the e-filing portal, the request with the beneficiaries' data, which include:

a) Identification data of the taxpayer subject provided with Subject's Unique Identification Number;

b) Beneficiary identification data, including:

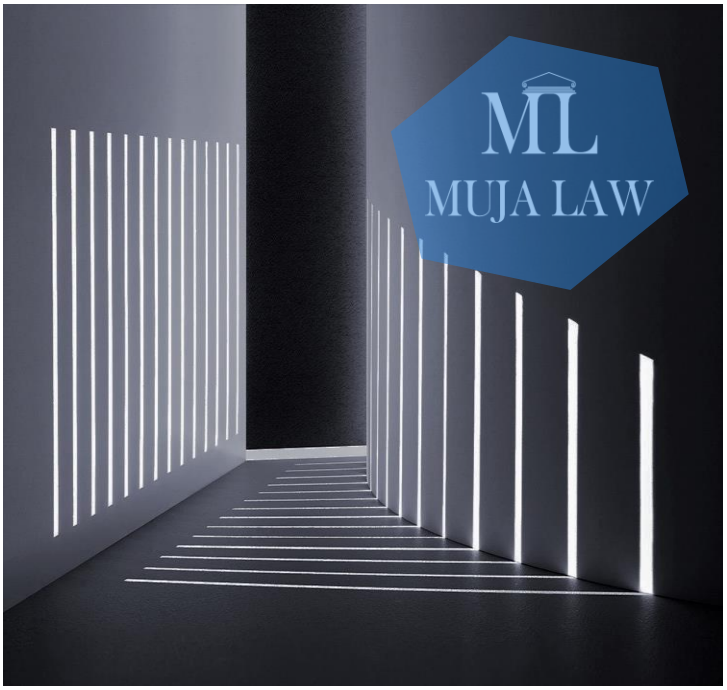
i. Name, surname, telephone number, e-mail address;

ii. Personal identification number of the beneficiary;

iii. The bank where the beneficiary has the current bank account;

iv. IBAN of the bank account.

This Decision extended its effects during the state of the epidemic caused by COVID-19, but for not longer than 3 (three) months.



NORMATIVE ACT OF THE COUNCIL OF MINISTERS NO. 18, DATED 23.4.2020 "ON SOME AMENDMENTS TO LAW NO. 8438, DATED 28.12.1998, 'ON INCOME TAX'", AS AMENDED ("NORMATIVE ACT 18")

Normative Act 18 provides that for taxpayers with a turnover of up to 14 000 000 (fourteen million) ALL, the prepayment installments of the 2020 profit will not be paid.

Furthermore, the Normative Act 18 specifies that for taxpayers with a turnover of over ALL 14 000 000 (fourteen million), profit tax installments for the second and third quarter tax periods, April-June and July-September 2020, will not be prepaid. Payments for these installments are postponed to April September 2021. This exception does not apply to taxpayers who carry out economic activities in the field of banking, telecommunications, trade in pharmaceuticals, food products and fruit sales, as well as taxpayers who carry out economic activities in the field of tourism, active processing with ordering material and call center.

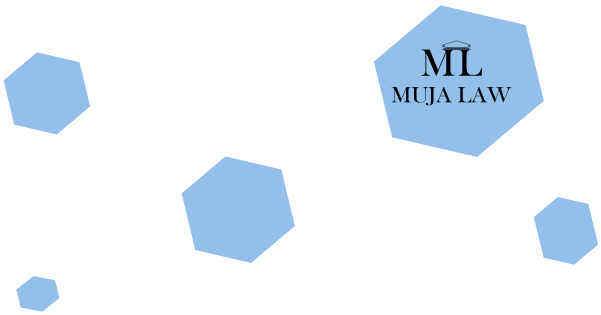
Additionally, profit tax installments for tax periods April-December 2020, will not be paid by taxpayers who conduct economic activities in the field of tourism and active processing with ordering material and call center. Payments for these installments are postponed to April December 2021.

The submission of the annual individual income statement for 2019 to the tax administration and the payment of the obligation, if applied, should have been made no later than July 31, 2020

NORMATIVE ACT OF THE COUNCIL OF MINISTERS NO. 19, DATED 23.4.2020 "ON SOME AMENDMENTS TO THE LAW NO. 9632, DATED 30.10.2006, 'ON THE LOCAL TAX SYSTEM'", AS AMENDED ("NORMATIVE ACT 19")

Normative Act 19 provides that investments within reconstruction programs, with the aim of coping with the consequences of natural disasters, are excluded from the payment of the tax of the effect on infrastructure from new constructions.

Normative Act 19 additionally specifies that the simplified profit tax prepayment installments in 2020 will not be paid.



ORDER NO. 266, DATED 21.4.2020 OF THE MINISTRY OF HEALTH AND SOCIAL PROTECTION "INSTRUCTION ON GENERAL RECOMMENDATIONS FOR BUSINESSES THAT ARE ALLOWED TO EXERCISE THEIR ACTIVITY WHILE THE MEASURES TAKEN TO LIMIT THE SPREAD OF COVID-19 ARE BEING EASED"

The employer is responsible for the continued provision of hygiene items, including: hand soap, alcohol-based disinfectants containing at least 60% alcohol, disposable paper towels or towels, paper and disinfectants for cleaning surfaces, and providing closed bins for waste disposal;

The employer is responsible for the continuous provision of personal protective equipment, such as: masks and gloves (masks can also be made of cloth and changed daily). Employers should ensure the use of masks and gloves as a physical barrier to minimize the transmission of COVID-19 infection;

The employer must install posters that encourage hand hygiene to help stop the virus' spread at the entry to the workplace and other areas of the workplace where they are visible;

Employers shall recommend not to use handshakes and hugs between employees and encourages the use of other non-contact greeting methods;

Employers should design internal policies, such as the possibility of working from home or flexible hours, which allows the increase of physical distance from one employee to another and/or create the possibility of these employees to be at a distance of 2 meters from each-other;

Employees are required to apply handwashing or the use of disinfectants when they are contaminated or after removing the mask and gloves, based on the Ministry of Health and Social Protection (MHSP) guideline on the steps and manner of hand washing;

Employers should not allow their employees to use each other's tools and each-other's work positions;

Employers should encourage their employees to adhere to the practices of respiratory ethics, coughing and sneezing, putting the elbow hole in front of the mouth and nose;

Employees must respect the social distancing measures, which will be carried out according to a plan of the businesses drafted by themselves. It shall be emphasized whether the capacity of workers exceeds the area in m2, respecting the distance 2 m. Businesses shall work in two shifts according to the allowed schedule;

Employers should encourage: implementation of flexible workplaces (e.g., remote work); implementation of flexible working hours (e.g., change of working hours); increasing the physical space between employees in the workplace; increasing the physical space between employees and customers (e.g., through partitions); implementing flexible meeting and travel options (e.g., postponing meetings or non-essential events); reduction of some services or products; provision of remote services (e.g., telephone, video or web); delivery of products, according to a plan and providing the appropriate distances;

Businesses should practice continuous cleaning of surfaces and other elements of the workplace, such as: workstations, keyboards, telephones, handrails and gloves. It is necessary that disinfectant products have the correct percentage, method of application and contact time, as well as their use should be done using personal protective equipment. (Based on the MHSP guideline for environmental cleaning in facilities (not health care) exposed to COVID-19);

If surfaces are contaminated, they should be cleaned using a cleaner or soap and water before disinfection;

For disinfection, the most common household disinfectants can be used, as well as others, according to the instructions of MHSP. The manufacturer's instructions shall be followed for all cleaning and disinfection products (e.g., concentration, method of application and contact time, etc.);

Employers should advise workers not to use the phones, desks, offices or tools and equipment of other employees when possible. If necessary, they must be cleaned and disinfected before and after use. Also, potential cleaners should be provided so that commonly used surfaces (for example, remote controls, keyboards, tools and other work equipment, etc.) can be wiped off by employees before each use;

If in a subject, one of the employees is in or has had close contact with a person positive with COVID-19, he must stay in self-quarantine

and immediately notify the business doctor and administrator, who then notifies the relevant local health care unit ("LHCU");

Employees who have clinical signs shall stay at home, self-isolate and monitor clinical signs and report any concerns to 127 and the family doctor, as well as to the business doctor and administrator;

The administrator of the subject must dismiss the employee to stay at home, if he shows clinical signs and must immediately notify the LHCU and the Public Health Institute ("PHI") within 24 hours;

If there is a suspected case of COVID-19 by the business doctor or enterprise, the LHCU and PHI should be notified immediately;

Contact between customers and employees shall be minimized by replacing physical meetings with online communications;

Business administrators should place physical distance elements with visible visual cues on the floor surface, and the regulation on the totality of COVID-19 transmission minimization measures should be displayed as clearly as possible;

Every business should have a certain environment to isolate an employee, who may show clinical signs of the disease and then notify 127 and the respective LHCU;

Any business that has more than 5 people is recommended to install surveillance cameras to observe whether the specified hygiene and care measures are strictly enforced;

Social distancing will be carried out according to a plan of the businesses drafted by themselves for fason, tailoring, call center, etc., and if the capacity of the employees exceeds the allowable surface area in m2, respecting the distance of 2m, businesses shall work in two shifts, according to the allowed schedule, ensuring all the conditions to carry out disinfection and the use of masks and gloves is obligatory;

Businesses must consider improving engineering controls, using the ventilation system of buildings. This may include some or all of the following activities: increase of ventilation levels; or increase of the percentage of outdoor air circulating in the system;

Based on the risk levels from the green level to the red level for the transmission of COVID-19 virus, all subjects that are at the green level should use gloves and protective masks. Subjects must adhere toa distance of 2 m, shall place waiting signs in the queue, post the possibility of online shopping, and/or booking online or through telephone, place a protective glass for clients, disinfect the environment, wash before opening and after closing, especially tables, counters, telephones and any space where there has been contact with hands, ventilate if possible, at least 3 times a day;

At the yellow and red level, there must be an increased frequency of ventilation, while on the other hand disinfection with tunnel spray at the entrance and exit of the business will be required for all employees. (Based on the MHSP guideline for cleaning the environment in facilities (not health care) exposed to Covid-19);

The State Health Inspectorate ("SHI") must conduct systematic inspection to assess the implementation of measures against penalties in force;

Businesses should be prepared that a systematic assessment of the epidemiological situation (increase in positive cases, increase in hospitalized cases, etc.) will result in a reversal of permitted measures.

NORMATIVE ACT NO.20, DATED 20.05.2020 OF THE COUNCIL OF MINISTERS, "ON SOME AMENDMENTS IN THE NORMATIVE ACT OF THE COUNCIL OF MINISTERS NO.3, DATED 15.03.2020, 'ON TAKING SPECIAL ADMINISTRATIVE MEASURES DURING THE PERIOD OF INFECTION CAUSED FROM COVID-19'".

All audiovisual broadcasts with more than one person in the same television studio, which do not respect the safety distance of 2 meters from each other, are punished with a fine in the amount of 1 000 000 (one million) ALL and, in case of recurrence, with partial or complete blocking of broadcasting from audiovisual media, as well as blocking and/or stopping of the equipment's functioning, after the decision is taken by the ministry responsible for healthcare and implemented by the competent body.

Failure to apply for financial assistance by the subject of the employee or former employee who meets the criteria to receive financial assistance, during the period of natural disaster declared as a result of COVID-19, is punishable by a fine of 50 000 (fifty thousand) ALL.

Subjects that have treated employees or former employees with full payment are not penalized for not applying for financial assistance.

Subjects punished with a fine may exercise the right to appeal to the tax administration, submitting electronically, through the e-filing

portal, the causes and/or reasons for the non-application, no later than 30 (thirty) days from the date of the fine's notification, according to the Code of Administrative Procedures.

DECISION NO.243, DATED 28.05.2020, OF THE COUNCIL OF MINISTERS, "ON SOME AMENDMENTS TO THE DECISION NO. 305, DATED 16.4.2020, OF THE COUNCIL OF MINISTERS, 'ON DETERMINING THE PROCEDURES, DOCUMENTATION AND THE MEASURE OF RECEIVING FINANCIAL ASSISTANCE FOR CURRENT EMPLOYEES AND DISMISSED EMPLOYEES AS A RESULT OF COVID-19'"

Former employees in subjects that have been allowed to carry out activities or have been closed according to the orders of the Minister of Health and Social Protection, who have been dismissed from work from March 1, 2020 until May 17, 2020, will benefit from a financial assistance, of 40,000 (forty thousand) ALL.

In cases of non-application by the subject, financial assistance to employees or former employees will be provided immediately after approval by the tax administration. Approval is made after verifying the criteria based on the data available to the tax administration or the data that employees or former employees will submit. The deadline for submitting this data is June 5, 2020.

In order to benefit from financial assistance, the employee must have been in an employment relationship.

Employees or former employees who receive financial assistance according to this Decision, are excluded from the simultaneous benefit from the packages of state support on payment of economic assistance and payment of income from unemployment, based on law No. 7703, dated 11.5.1993, according to which the benefit at the same time from two state support schemes is not allowed.

For all applicants for unemployment benefits who have completed the file within the legal criteria and have acquired the status of beneficiary of unemployment benefits, the right to benefit from unemployment benefits is not lost, but the delivery of unemployment benefits will begin after the end of the scheme according to this decision, if they will still be unemployed.

NORMATIVE ACT OF THE COUNCIL OF MINISTERS, DATED 27.05.2020, "ON SOME AMENDMENTS TO THE NORMATIVE ACT NO. 9, DATED 25.03.2020, OF THE COUNCIL OF MINISTERS 'ON SPECIAL MEASURES IN THE FIELD OF JUDICIAL ACTIVITY, DURING THE STATE OF THE EPIDEMIC CAUSED BY COVID-19 ', APPROVED WITH LAW NO.30/2020"

During the COVID-19 epidemic, the courts shall conduct hearings in administrative, civil and criminal matters, implementing specific organizational measures, necessary to avoid gatherings in court premises and within courtrooms, such as the following:

a) Restricting the access of the public to the court premises, guaranteeing the implementation of the rules established for this purpose;
b) Adjusting access to services, by reservation, also through telephone or electronic communication, taking care that users can use the services within a certain time, as well as approving any measure that is considered necessary to avoid gatherings;
c) Establishing mandatory guidelines for the restriction and manner of movement of persons. The guidelines shall be published on the courts' and the Councils' website;
d) Closed-doors proceedings of all public court hearings;
e) In administrative and civil cases, in which the presence of the parties is not required, conducting hearings on the basis of documents through the use of electronic means of communication for the submission of procedural acts and the issuance of a decision by the court.

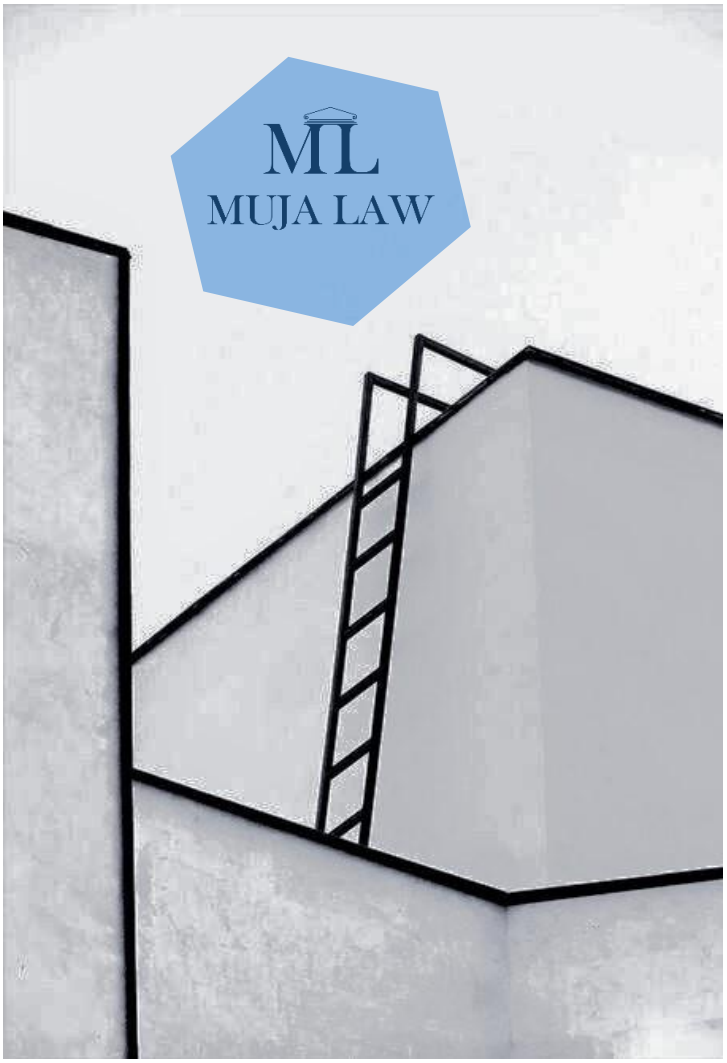
Participation of the parties, the main intervener, the secondary intervener, the third person or their representatives, the prosecutor, the defendant, the detainee, the defense counsel, the victim, the accusing victim, the plaintiff, the civil defendant, the state attorney, witnesses, experts, translators as well as any other participant involved or interested, in all preparatory/judicial hearings shall be provided where possible and only after the parties have given their consent within a time limit set by the court, through remote audiovisual liaison, using computer software suitable for this purpose.

The remote communication shall ensure, in any case, the mutual visibility of the persons present in both interconnected places and the possibility of hearing from all parties. If the participation of several parties or other participants in the process is foreseen, each of them must be placed in conditions so that he can watch and listen to the others.

In cases when court hearings are held remotely, evidence, written documents and any other procedural act shall be submitted to the court or to the parties through electronic means of communication and shall be sent, within the same day, through the postal service, by registered mail. The receipt must be kept by the parties until a final decision is made. If the party does not send the acts, according to this provision, it is considered as they have not been submitted.

The councils and judicial administration bodies of each court must adopt bylaws on specific organizational measures for the development of court hearings, no later than 5 (five) days from the entry into force of this Normative Act.

Deadlines that had started to be calculated according to the procedures provided in the relevant legislation, but were suspended in virtue of Normative Act No. 9, dated 25.3.2020, of the Council of Ministers, "*On special measures in the field of judicial activity, during the state of the epidemic caused by COVID-19*", shall continue to be calculated from the date of entry into force of this Normative Act for the unfulfilled part of the term. The deadlines that should have started during the suspension period start to be calculated according to the procedures provided in the relevant legislation from the date of entry into force of this Normative Act.



ADDITIONAL EASING MEASURES FROM BANK OF ALBANIA FOR THE CLASSIFICATION AND PROVISIONING OF LOANS FROM BANKS

In the circumstances where there are still existing difficulties for borrowers and banks, as a result of the situation created by COVID-19 pandemic, and in order to resolve concerns raised by businesses and the Albanian Association of Banks, the supervisory authority of the Bank of Albania, after analyzing and considering the proposals and requests submitted by banks, as well as based on the best experiences of other countries and the guidelines of the European Supervisory Authority (ESA) for this purpose, has adopted some changes in the rules for managing credit risk by banks, which aim facilitation for banks, mainly through:

Temporary suspension of the implementation of the obligation arising from the requirements for credit risk management, for the classification and provisioning of loans for all categories of customers, for an additional period, from June 1 to August 31, 2020, due to financial difficulties and declining creditworthiness of borrowers, influenced by the created situation;

Temporary suspension of the creation of reserve funds for immovable property acquired against the repayment of loans until December 2020;

A facilitating provision for restructured loans, according to which banks are given the opportunity to restructure current credit relations in order to find appropriate solutions depending on the borrowers' solvency until 31 December 2020 at no additional cost to providers and without deteriorating the borrowers' status;

Postponing with 1 year the entry into force of the stricter requirements for the classification and provisioning of restructured loans, for January 2022. Through this measure, banks will be able to use even during 2021 the same criteria for classification and provisioning of restructured loans such as those before the pandemic situation; and

Postponing for 1 year the effects of the regulation "On extrajudicial treatment by banks of borrowers in financial difficulties" until January 2022. In this way, banks will have a greater time to find a suitable solution for common borrowers in financial difficulties.

Meanwhile, borrowers whose solvency is not affected or impaired by this situation should normally continue to repay their obligations to the banks.

NORMATIVE ACT NO. 22, DATED 27.05.2020, "ON THE ABROGATION OF THE NORMATIVE ACT NO. 13, DATED 02.04.2020, OF THE COUNCIL OF MINISTERS, 'ON SPECIAL MEASURES IN THE FIELD OF ACTIVITY OF THE JUDICIAL BAILIFF SERVICE, MEDIATION AND ADMINISTRATION OF BANKRUPTCY PROCEEDINGS DURING THE EPIDEMIC STATE CAUSED BY COVID-19', APPROVED BY LAW NO. 34/2020"

Normative Act No. 13, dated 02.04.2020, of the Council of Ministers, 'On special measures in the field of activity of the judicial bailiff

service, mediation and administration of bankruptcy proceedings during the epidemic state caused by COVID-19' is abrogated.

Deadlines that had started to be calculated, but were suspended according Normative Act No.13, dated 02.04.2020, of the Council of Ministers, '*On special measures in the field of activity of the judicial bailiff service, mediation and administration of bankruptcy proceedings during the epidemic state caused by COVID-19'*, continue to be calculated from the date of entry into force of this Normative Act, for the unfulfilled part of the term. The deadlines that should have started during the suspension period, start to be calculated from the date of entry into force of this Normative Act.

ORDER NO. 351, DATED 29.05.2020, OF THE MINISTER OF HEALTH AND SOCIAL PROTECTION "ON TAKING SPECIAL MEASURES AND RESTRICTIONS TO PREVENT THE SPREAD OF COVID-19".

1. Movement in all the country is allowed for all categories (pedestrians, bicycles, motorcycles and vehicles) without time limit. Exception to this rule is made only for the dates 30-31 May 2020 where only movement from red areas to green areas and vice versa is prohibited.

2. All activities of the nomenclature of economic activities are allowed to carry out their activity respecting the safety protocols and the approved rules for social distancing and hygienic-sanitary measures.

3. Exception to the provision of point 2 above, is made for the following activities:

a) Night clubs;
b) Cultural activities, theaters, cinemas;
c) Pools.

4. Mass gatherings in closed or open places, conferences, gatherings, wedding ceremonies and beyond family arrangements of funeral ceremonies up to a second order are prohibited.

5. Parks and green areas shall be opened, starting from 01.06.2020.

6. Professional, educational and entertainment training courses, playgrounds for children in open spaces, gyms, internet centers, shall be opened according to approved protocols and approved rules for social distancing and hygienic-sanitary measures, starting from 01.06.2020.

7. Competitions for staff employment, education and specialization competitions, shall be allowed starting from 01.06.2020 according to the approved protocols and the approved rules for social distancing and hygienic-sanitary measures.

8. Beaches shall be opened only for accommodation structures starting from 01.06.2020. Public beaches shall be opened starting from 06.06.2020, respecting the approved protocols and rules for social distancing and hygienic-sanitary measures.

9. Movement by means of transport for passengers is allowed at the entrance and exit at land border crossing points. Persons entering the territory of the Republic of Albania at land border points will not have the obligation of 14-day self-quarantine, except in special cases, which will be determined by an order from health authorities.

10. Public transport of city, intercity and suburban passengers up to a second order is prohibited.

11. Any other provision in conflict with Order No.351 is abrogated.

ORDER NO. 352, DATED 29.05.2020, OF THE MINISTER OF HEALTH AND SOCIAL PROTECTION "ON AN AMENDMENT TO ORDER NO. 326, DATED 15.05.2020 'ON THE RESTRICTION OF SPORTS ACTIVITIES'"

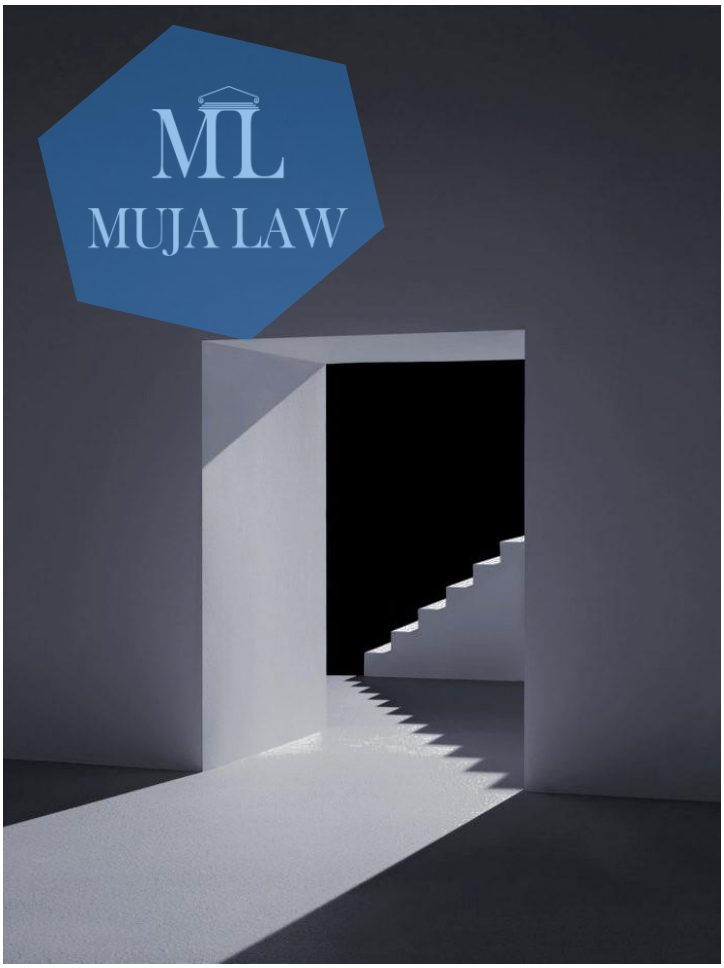
Football championship shall be allowed, without spectators.

NORMATIVE ACT OF THE COUNCIL OF MINISTERS NO.30, DATED 20.7.2020 "ON SOME AMENDMENTS TO NORMATIVE ACT NO. 3, DATED 15.3.2020, OF THE COUNCIL OF MINISTERS, "ON TAKING SPECIAL ADMINISTRATIVE MEASURES DURING THE PERIOD OF INFECTION CAUSED BY COVID 19", AS AMENDED", (HEREINAFTER REFERRED TO AS "NORMATIVE ACT NO.30")

Subjects which do not implement the order given by the competent bodies for non-provision of service in closed premises of bars, pubs and restaurants, are punished with a fine in the amount of 1 000 000 (one million) ALL and, in case of repetition, the closure of activity for a period of 6 months is added.

Failure to comply with the obligation to close nightclubs, discos, lounge-bars and any kind of service of this nature indoors or outdoors, is punishable by a fine of 3,000,000 (three million) ALL and, in case of repetition, by suspension of the subject's activity for a period of one year. The authority responsible for the implementation of this provision is the State Police.

Music is prohibited in any service environment after 20:00. Failure to comply with this obligation is punishable by a fine of 1,000,000 (one million) ALL and, in case of recurrence, by suspension of the subject's activity for a period of 6 months. The authority responsible for the implementation of this provision is the State Police.



NORMATIVE ACT OF THE COUNCIL OF MINISTERS, NO.31, DATED 07.10.2020 "ON PARDONING OF ADMINISTRATIVE MEASURES WITH PUNITIVE NATURE IMPOSED DURING THE INFECTION CAUSED BY COVID-19 AND DAMAGED FAMILIES FROM NATURAL DISASTERS", ("NORMATIVE ACT")

The Normative Act provides that all administrative measures of a punitive nature, imposed by the relevant state authorities, for the violation of rules or bylaws issued in the framework of measures taken to prevent and combat the infection caused by COVID-19, from 17.04.2020 until 07.10.2020, are pardoned.

Furthermore, the Normative Act provides that all administrative measures imposed by the structures of local self-government units against families affected by natural disasters and the earthquakes of September 21st, 2019 and November 26th, 2019, for violations found during the repair/reconstruction of individual houses, are pardoned.

The return of the amount of the pardoned but paid obligation, for the administrative measures with a fine, is taken from the respective item of the state budget or the budget of the institution in which the amount was collected, by order of the first authorizing officer, and transferred to the bank account of the beneficiary subject or, in its absence, this amount is sent to the state institution that has imposed the fine measure to deliver it to the beneficiary subject.

The Normative Act provides that all state institutions, which have exercised the authority to impose an administrative measure with a fine, must prepare the lists of subjects against which the administrative measure with a fine has been imposed, including the amount, as well as the necessary data for its return within October 30, 2020.

The return of the amounts to the bank account of the beneficiary subject or the state institution that has imposed the administrative measure with the fine is to be done within 15 November 2020.

The detailed manner and rules of return of the paid amounts are determined by the instruction of the Minister of Finance and Economy.

In the case of fines imposed by local self-government units, according to the above provisions, all relevant structures must send the lists of subjects against which the administrative measure has been imposed. The detailed manner and rules for the implementation of the pardon and the return of the amounts paid, according to the provisions of this Normative Act, are determined by the municipal council.

The Normative Act provides that all administrative measures of a punitive nature, except those provided in above, such as permits/licenses and blocked vehicles, must be returned within 15 November 2020 to the beneficiary subject.

The heads of each of the state institutions and the local self-government units, which have imposed administrative measures according to above, are charged with issuing the relevant instructions for determining the manner of repayment of the pardoned obligation.

ORDER OF THE MINISTRY OF HEALTH AND SOCIAL PROTECTION NO. 564, DATED 09.10.2020, "ON AN AMENDMENT TO ORDER NO. 351, DATED 29.05.2020 "ON SPECIAL MEASURES AND RESTRICTIONS TO PREVENT THE SPREAD OF COVID-19", AS AMENDED ("ORDER NO.564")

Order No.564 provides the reopening of cinemas in the territory of the Republic of Albania.

In virtue of Order No.564, the activity of cinemas should be provided in accordance with the protocols approved by the Institute of Public Health for the prevention of the spread of COVID-19 infection.

NORMATIVE ACT OF THE COUNCIL OF MINSTERS NO.32, DATED 12.10.2020 "ON AN AMENDMENT TO THE NORMATIVE ACT NO.3, DATED 15.03.2020, OF THE COUNCIL OF MINISTERS, "ON SPECIAL ADMINISTRATIVE MEASURES DURING THE PERIOD OF INFECTION CAUSED BY COVID-19", AS AMENDED", ("NORMATIVE ACT NO.32")

Normative Act No.32 provides that the protective barrier (mask) is mandatory to be used outside by any individual.

Individuals who are excluded from this provision are defined in the instruction of the Public Health Institute.

Failure to use the protective barrier (mask) by individuals outside is punishable by a fine of 3,000 (three thousand) ALL and, in case of repetition, 5,000 (five thousand) ALL.

The Normative Act No.32, provides that the State Police and the Municipal Police have the right to impose an administrative measure for not using the protective barrier (mask), according to the fine model approved by them. The execution of the administrative measure will be carried out through the Electricity Distribution Operator, becoming part of the electricity bills.

The manner of execution of the administrative measure through the Electricity Distribution Operator shall be determined by a joint instruction of the minister responsible for energy, the minister responsible for finance and the minister responsible for health.

Normative Act No.32, entered into force immediately and started its effects from 15.10.2020.

THE GUIDE NO.1163/1 PROT., DATED 13.10.2020, OF THE PUBLIC HEALTH INSTITUTE ("THE GUIDE")

The Guide sets out the general criteria, rules and exceptions for the use of protective barriers (masks) outdoors, in order to reduce the potential spread of COVID-19.

The Guide provides that the mask helps reduce the spread of the infection in the community by minimizing its transmission by infected individuals. Therefore, the use of face masks in the community can serve as a tool for controlling the source of infection.

In virtue of the Guide, the use of a protective barrier (mask) should be considered only as a complementary measure and not as a replacement for the prescribed preventive measures and it should be implemented together with the physical distance of 1.5-2 meters and hand hygiene.

The principles of correct use of masks are:

a. The face mask should completely cover the nose, mouth and chin;
b. Wash hands with soap and water or alcohol-based hand sanitizer before applying and removing masks;
c. The mask should not be touched when applied;
d. The mask should be removed from behind, avoiding touching its front by folding the outer corners together;
e. The surgical mask is thrown in the waste bin after removal;
f. Wash your hands or use disinfectant immediately after removing the mask;
g. Non-medical textile mask, reusable after removal should be washed after each use, using ordinary detergent at 60°C;
h. The non-medical textile mask after being removed is placed in a bag until it is washed.

The Guide provides that COVID-19 spreads mainly among people who are in close contact with each other (within 1.5-2 meters). Therefore, protective barriers (masks) should always be with each person.

The Guide provides that the use of a protective barrier (mask) outside the house is recommended in principle in the following cases:

a. Each time the person leaves the house;
b. For children over the age of 11;
c. All day during all activity outside the house;
d. In any shop, supermarket or commercial activity;
e. In all means of public and non-public transport when there are persons other than the driver in them;
f. Even while walking on the street;
g. During the stay in all public open places such as a park or square;
h. During all office work activity, all public and non-public institutions, theater, cinema, museum, library, etc.;
i. Entrance and exit from the house as well as elevators;
j. Before and after food consumption in bars and restaurants;

k. On the motorcycle when picking up another person not family members;
l. When caring at home for a family member with COV1D-19;
m. In all religious institutions;
n. From persons who have passed SARS COV-2 to protect themselves from other respiratory infectious agents;
o. In educational and health care institutions according to previous recommendations.

In virtue of the Guide, the placement of the protective barrier (mask) may not be possible in every situation. Therefore, the Guide provides that the subject may remove the mask or modify its use in the following scenarios:

a. If required for personal identification purposes by relevant police officers, bank, post office, court, etc.;
b. When eating or consuming beverages, but at the entrance and exit of bars and restaurants the mask should be put on;
c. During the process of dental manipulations, but at the entrance and exit of the clinic the mask must be placed;
d. From the persons who hold/lead the prayer/service/religious ceremony;
e. From persons with hearing and speech loss or for persons during communication with them, if they do not have the opportunity to use special masks (transparent);
f. If required by staff of relevant shops or markets for age identification, including the purchase of age-restricted products, such as tobacco and alcohol;
g. From workers working outdoors, during the work process when a physical distance of not less than 1.5 m is provided;
h. From the guests in the TV shows provided that the distance is not less than 1.5 meters.

The Guide provides that wearing a mask may not be possible in every situation, so the following exceptional situations are foreseen:

a. In all cases when the use of the mask harms the health according to the recommendation of the family doctor. Persons who do not wear a mask due to age, health or disability will be required to have health documentation verifying their respective status or certification;
b. From persons with diseases that make them incapable of using the mask. Persons who do not wear a mask due to age, health or disability will be required to have health documentation verifying their respective status or certification;
c. During the exercise of sports activities;
d. From persons who move alone by bicycle, motorbike or kick scooter;
e. When only the driver of the vehicle or persons related to him are in the car;
f. In activities that can cause mask wetting, e.g., while bathing in the pool, lake or sea;
g. At home with close family members.

The Guide provides that these guidelines will be re-evaluated on the basis of COVID-19 morbidity and epidemiological status data.

Furthermore, the Guide provides that previous non-conflicting guidelines on the use of masks remain in force.

ORDER OF THE MINISTRY OF HEALTH AND SOCIAL PROTECTION NO.615, DATED 09.11.2020, "ON THE RESTRICTION OF THE ACTIVITY OF BARS, RESTAURANTS, FAST FOOD RESTAURANTS AND LOUNGES, (HEREINAFTER REFERRED TO AS "ORDER NO.615")

Order No.615 provides the restriction of the activity of bars, restaurants, fast food restaurants and lounges that provide service to customers, from 22.00 to 06.00, throughout the country, until 02.12.2020.

Exception from this rule is made only for delivery services, which must be performed respecting the approved hygienic rules.

Order No.615 provides its entrance into force immediately and it taking effect on 11.11.2020.

(Note: This Order's effects have been extended several times.)

ORDER OF THE MINISTRY OF HEALTH AND SOCIAL PROTECTION NO.616, DATED 09.11.2020, "ON THE RESTRICTION OF MOVEMENT IN THE COUNTRY, (HEREINAFTER REFERRED TO AS "ORDER NO.616")

Order No.616 provides the restriction of the population's movement from 22.00 to 06.00, throughout the country, until 02.12.2020.

Exception to this rule is made for persons who have to move for health emergencies, work motives or urgent needs.

Persons moving for work reasons or necessary reasons are provided with authorization through the e-Albania portal.

Order No.616 provides that health personnel, employees of critical services structures, are exempted from applying on the e-Albania portal, having the documentation that confirms their employment at such bodies.

Order No.616 provides its entrance into force immediately and it taking effect on 11.11.2020.

(Note: This Order's effects have been extended several times.)

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MUJA LAW

Muja Law is a family-run law office where we work hard for the success of our clients and to provide excellence in legal service. Our roots go back to 2001 when our Managing Partner, Krenare Muja (Sheqeraku), opened her law practice office in Tirana, Albania. Krenare's son Eno joined her in 2014, and the other son Adi entered the practice in 2019. What started in Tirana as a small, family-run law office has grown and flourished in the community for the last 20 years. The office consists of various respected and talented lawyers who possess outstanding educational and community service backgrounds and have a wealth of experience in representing a diverse client base in various areas of the law.

The office is full-service and advises clients on all areas of civil, commercial and administrative law. With significant industry expertise, we strive to provide our clients with practical business driven advice that is clear and straight to the point, constantly up to date, not only with the frequent legislative changes in Albania, but also the developments of international legal practice and domestic case law. The office delivers services to clients in major industries, banks and financial institutions, as well as to companies engaged in insurance, construction, energy and utilities, entertainment and media, mining, oil and gas, professional services, real estate, technology, telecommunications, tourism, transport, infrastructure and consumer goods. In our law office, we also like to help our clients with intermediary services, as an alternative dispute resolution method to their problems.

While we have grown over the past 20 years and become recognized as one of Albania's leading law offices, we are grounded in the essence of "who" we are and "where" we started. *We understand the importance of family, hard-work, and dedication.*

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