



IOM International Organization for Migration
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Information on Return and Reintegration in

UNSC RESOLUTION 1244-ADMINISTERED KOSOVO



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I. HEALTH CARE

A. General description of the Health Care Situation

1. Public health care system

The public health care system in UNSC resolution 1244-administered Kosovo¹ is organised on three levels: primary, secondary, and tertiary.

- The Primary Health Care (PHC) is organised through “Family Medicine Centres”, which operate in more than 30 municipalities across Kosovo but with very limited diagnostic capacities. “Family Medicine Centres” and health service ambulances offer basic primary care services. They are located mostly in the suburbs of cities or in villages. Many do not have permanent physicians.
- Secondary health care services are provided by six regional hospitals located in the main cities of Kosovo. All the hospitals are operational but the capacity of their laboratories and X-ray departments is limited. Regional hospitals have 450-550 beds each.
- Tertiary health care includes the University Clinical Centre (UCC) in the capital city, Pristina. It has 2,500 beds. Under the umbrella of UCC operate 15 Specialized Clinics which offer treatments from their field of specialization.

For more information on the most well-known private clinics in Kosovo/UNSC 1244 kindly refer to the annexes or click [here](#).

2. Private health care system

A consolidated private health sector operates in Kosovo/UNSC 1244, covering many health fields. This sector is well-known for its very high prices, yet these services are often of higher quality compared to the ones offered at the UCC but prices are mostly not affordable for the wider population.

Several specialized treatments and/or treatments requiring advanced technology are not available in the country and patients have to seek for solutions abroad. These treatments are usually cases of very particular treatments needed and cases where high technology is necessary to accomplish treatment. A few private clinics that are well-known for their specialized services operate within the country.

For more information on the most well-known private clinics in Kosovo/UNSC 1244 kindly refer to the annexes or click [here](#).

B. Access to medical care and health insurance

1. Medical plan / health insurance

Kosovo/UNSC 1244 does not yet have a medical plan scheme and most part of the population is not covered by any medical plan/health insurance. For several years, there have been ongoing talks on a governmental level on the establishment of an Insurance Fund, but up until now this has not materialized. Many private insurance companies in Kosovo/UNSC 1244 provide health insurance. Registering with these companies is voluntary. They offer entitlements to the full range of ambulant and hospital services in Kosovo/UNSC 1244, in the region, and in Europe, depending on the scope of the policy.

¹ Hereinafter referred to as Kosovo/UNSC 1244

Health Insurance can be obtained for a minimum of one year with the possibility of extension. Medical plans offered by these companies are not affordable for everyone and as a result most of the population does not have a medical insurance.

For more information on the insurance companies, kindly refer to the annexes or click [here](#).

2. Free medical treatments

Health care services are provided free of charge by the public health institutions for specific groups such as: children under 15 years of age, pupils and students until the end of regular education, citizens over 65 years of age, citizens of Kosovo/UNSC 1244, and their close family, who have the status of martyrs, are war invalids or have been disabled from other causes, beneficiaries of the social assistance scheme and their close family members and people with disabilities and illnesses which have been identified by the Ministry of Health, such as paraplegic and quadriplegic patients.

The following do also benefit from free health care service: deaf and deaf-mute people, patients with severe chronic diseases such as diabetes mellitus type 1 (insulin dependent patients), patients on dialysis, patient suffering from chronic psychosis like schizophrenia (ICD-10; F-20) or bipolar disorders (ICD-10: F-31) and severe mental retardations (ICD-10: QI below 70), tuberculosis, malign disease, HIV/AIDS and people requiring mandatory immunisation.

The following services are exempted from co-payment:

- Mandatory immunization
- Visit to the Family Health Centre or Main Family Health Centre after referral from a Puncta within 24 hours
- Laboratory test in emergencies
- Services (when determined by a medical doctor as emergency services) provided in the Emergency Centres of secondary and tertiary care institutions
- Repeated consultations related to the same pathological condition for reviewing the results of laboratory tests and/or additional examinations, requested by a doctor of the same health institution (within two weeks)

Kosovo's health care system is currently unable to provide adequate care for the following areas of treatment:

- Cancer requiring radiotherapy or chemotherapy;
- Any heart condition requiring surgery, including inserting pacemakers;
- Eye surgery;
- Severe or chronic mental illness – there is no psychiatric institution with a locked ward in Kosovo.

3. Availability of medicines

The official health care system currently procures only essential medications that are needed for the treatment of common conditions. Consequently, many patients with rare or chronic diseases (e.g. lack of growth hormone, haemophilia, HIV/AIDS) will not be able to find the medicines they need in public health care institutions or in state pharmacies

Essential medicines are normally available free of charge in every public health care centre. However, there is a lack of essential medicines and very often they are not available in public clinics. Private pharmacies may be able to import drugs, but they are likely to be expensive and the supply may be uncertain. Patients with conditions that require regular laboratory controls (e.g. transplantation patients taking immunosuppressive drugs) may not be able to find the necessary laboratory tests. But there are possibilities to import medicaments from neighbouring regions/countries.

4. Neuropsychiatric treatments

There are neuropsychiatry wards at general hospitals for acute psychiatric patients in Prizren, Peja, Gjakova, Mitrovica, Gjilan and Pristina. In Pristina the neuropsychiatry ward is at the UCC. The ward in Pristina provides 75 acute psychiatric beds, while wards in other regions provide around 16 beds for psychiatric patients. In addition, there are special institutions (SSI) in Pristina and Shtime. These institutions fall under the mandate of the Ministry of Labour and Social Welfare (MLSW).

II. HOUSING

A. General description of the housing situation

Housing in Kosovo is, at present, in both private and public ownership. Yet, the share of private ownership in the housing market is constantly increasing. As a country which has emerged from a socialist regime, almost everything related to housing and construction was subject to state ownership. However, after the system change many apartments under social ownership were sold to their occupants during the 1990s. After the war in Kosovo/UNSC 1244, due to budget constraints, the government has not been in a position to build apartments. Instead, it gave land to construction companies in return for apartments being built. Nonetheless, housing remains an issue as the devastation of the war was very significant. There are still unresolved issues concerning the property of displaced people. These disputes are handled by the Kosovo Property Agency (KPA), which has its offices all over Kosovo/UNSC 1244. The situation recently improved in terms of the availability of houses and apartments as the construction sector experienced a boom in the past years. However, prices are very high and not affordable for the vast majority of residents, be that for renting or for purchasing an apartment. In every town substantial ongoing construction works will be encountered, but apparently the market is not yet saturated as prices still remain very high. For more information on real estate agencies, kindly refer to the annexes or click [here](#).

B. General requirements to buy buy/rent real estate

Apartments can be found through estate agencies throughout the country or through one's own research. The rent of an apartment or a house varies mostly by size and location as well as rental conditions.

A prepayment of six months rent may be required for premises in the town centres. Except for a notification of the local authorities on the contractual relationship between landlord and leaseholder, there is no other requirement to close a rental contract.

Additionally, real estate agencies in Kosovo/UNSC 1244 deal with property transactions. Sellers place details of their properties with these agencies or with newspapers.

In Pristina, the purchase price of an apartment depends on its surface. The approximate cost is EUR 700 to EUR 800 per square meter. In other towns, an apartment will cost approximately EUR 500 to EUR 600 per square meter.

C. Availability of social grants for housing

Social Work Centres are established in every municipality. They are the main contributors of social grants for housing, beyond sporadic support provided by some NGOs on a case-by-case basis.

However, these centres only assist persons who have entered a social scheme and particularly persons having been subject to an extreme situation, like fire, earthquake, flooding etc.

D. Example of rental fees

Below are some approximate costs for the rental of apartments or houses in Pristina:

- Studio/flat: EUR 150-200 per month;
- One bedroom apartment: EUR 200-250 per month;
- Two bedroom apartment: EUR 250-350 per month;
- Three bedroom apartment: EUR 300-500 per month.
- Rents in other cities in Kosovo/UNSC 1244 (e.g., Peja, Mitrovica, Ferizaj) are approximately EUR 50-80 cheaper than in Pristina.

E. Property Right Claims

The Kosovo Property Agency (KPA) was established as an independent Agency by the promulgation of former UN ruling body in Kosovo - UNMIK² Regulation 2006/10 on the Resolution of Claims Relating to Private Immovable Property, Including Agricultural and Commercial property. UNMIK Regulation 2006/10 was amended by UNMIK Regulation 2006/50 of the same name which provided the Agency with a clear mandate and a division of roles between its three main bodies, namely the Executive Secretariat, the Kosovo Property Claims Commission (KPCC) and the Supervisory Board. Following the non-extension of UNMIK Regulation 2006/50 which ceased to have legal effect on 31 December 2008, the Agency is operating under The Assembly of Kosovo Law No. 03/L-079 amending UNMIK Regulation 2006/50, which itself was amended by Assembly of Kosovo Law No. 04/L-155.

The KPA is mandated to receive and register and through the KPCC to resolve claims resulting from the armed conflict 1998-99 in respect of private immovable property, including agricultural and commercial property. Decisions taken by the KPCC are subject to a right of appeal only to the Supreme Court of Kosovo. The KPA operates out of its main offices in Pristina; Gjilan; Mitrovica (with satellite offices in both the Northern and Southern part of the city); Peja; and Prizren. In addition, the UNHCR has established two property offices to provide assistance to any person who has submitted a claim to the Kosovo Property Agency which are located in Belgrade and Kragujevac in the Republic of Serbia. In relation to the KPAs mandate to receive claims relating to private immovable property, including agricultural and commercial property, the claims intake commenced on 5 April 2006 and closed on 3 December 2007. The KPA was also mandated to deal with a limited number of activities which fell within the mandate of the Housing and Property Directorate (HPD) established under UNMIK Regulation 2000/23, whose closure coincided with the establishment of the KPA. Namely the implementation of Housing and Property Claims Commission (HPCC) decisions which were pending enforcement in addition to the management of properties under the administration of the HPD. In exercising this aspect of its mandate, the KPA was vested with the rights, obligations, responsibilities and powers of the HPD. Further the HPD's physical assets were transferred to the KPA, and a certain number of its personnel were redeployed to carry out similar duties within the KPA.

For more information on the property claims and the institutions that may assist returnees to get an accommodation, kindly refer to the annexes or click [here](#).

III. Social Security

Social services are provided through 30 "Centres for Social Work" (CSW) that operate under the direct supervision of the Ministry of Labour and Social Welfare/ Department of Social Welfare.

The amount of the entitlements varies from EUR 34 Euro to EUR 62 per month, depending on the size of the family (up to five members per family).

² UNMIK-United Nations Interim Mission in Kosovo

The CSW can assist two different categories of families.

A. Category One

This concerns families with no income and in which no member is able to work. All the members of the family must fit into one of the following categories:

- Persons over the age of 65
- Being unemployed
- Dependent children under the age of 15
- Dependent children in full time education up to the age of 18
- Adults who are unable to work due to a permanent disability
- Unemployed single parents with children under the age of 10 and with no other adult living in the household
- Full time caregiver for a person of the family, who is over the age of 65 or who is permanently disabled
- The family does not own more than half a hectare (0.5 ha) of land

B. Category Two

This concerns families without resources, where a family member is able to work.

The family must be without resources and must not be receiving assistance from any family members working inside or outside Kosovo/UNSC 1244. All the members of the family have to fit into one of the following categories:

- No one in the family receives a payment in exchange of work (the family is not eligible if any member is self-employed or employed full or part time, or if anyone is engaged in casual labour (for daily or hourly wage) during the month preceding the application)
- Every member of the family, who is capable to work, has to register and obtain a certificate from the Office of Employment certifying he/she is available and seeking work
- The family does not own more than half a hectare (0.5 ha) of land
- The family has at least one child under the age of five (4 years and younger) or the family has to be in full time care of an orphan
- The family does not own a motorized vehicle (including tractor or automobile)
- All family members of the same household must be included in the application in order to establish the eligibility of the family (it is the eligibility of the family which is assessed not the eligibility of an individual)

C. How to apply for social assistance?

I. General information

To receive social assistance, applicants have to complete an application form and submit it to the closest Centre for Social Work (CSW).

The amount of social assistance that may be granted depends on the amount of resources available to the applicant (including income, remittances and pensions).

Returnees applying for social assistance must also state from where they have returned and what financial benefits the family received upon departure from that country. These benefits will be considered as resources and taken into account in the assessment of the family's eligibility for social assistance. Applicants must provide complete information on the family's income in the application form. The staff of the CSW conduct field visits to ascertain the declaration of the applicants.

All remittances received by an applicant should be declared on the application form. For each family member listed as living abroad, the family will be asked during the verification visits to declare the

amount of cash remittance, if any, being provided.

All pension contributions received by a member of the family have to be reported on the application form. If any contributions have been paid to the pension scheme in Kosovo/UNSC 1244 or any third country, the returnee should attempt to claim his/her pension from this scheme. In order to apply for a pension scheme, one has to apply at the Regional Pension Office in one's place of origin, and has to fulfil the following criteria: the applicant should be a resident of Kosovo/UNSC 1244, he/she should have an ID of Republic of Kosovo/UNSC 1244, the applicant should be 65 years or older.

Households possessing other assets such as livestock, motor vehicles or property are required to report any cash or in-kind transfers derived from these resources.

The family must not own more than one half hectare (0.5 ha) of land irrespectively of the type of the land. Whenever land titles are available, they must be presented when submitting the application form. In cases where no land title can be obtained, the applicant's signature on the form, stating the amount of land owned, is considered legally binding. Any family owning more than half an hectare (0.5 ha) of land, but who does not have access to their land due to the presence of mines, cluster bombs or other security reasons must present a signed declaration of non-access to land.

For information on elderly homes, kindly refer to the annexes or click [here](#).

2. Supporting Documents

To receive social assistance the applicant has to submit the following documents along with the form:

- **Identity Documents:** Every applicant and each member of the applicant's family included in the application must present at least one original identification document to prove his/her identity and birth date. These documents are usual a marriage certificate, a driver's license, a passport, or an official identity document (the validity of any document presented as identification is accepted at the discretion of CSW staff).
- **Pension Documents:** All applicants and members of their family, eligible for or declaring a pension, must provide pension documents.
- **Disability:** Adults with a permanent disability and incapability to work need to provide a Certificate of Disability from their treating physician. The CSW will submit all the applications to the Commission of Doctors for confirmation of disability, prior to approval of assistance.
- **Full time education** - If there is any dependent child in the applicant's family who is currently following full time education and is no older than 18, a proof thereof has to be added to the application.
- **Declaration of Unemployment:** Every member of the family who is capable to work but does not receive any payment in exchange of work has to provide a declaration of unemployment. These declarations are presented at the CSW and must be submitted with the application form. The declaration of unemployment has to be re-validated and presented at the Office of Employment and to the CSW each month. If there is no Office of Employment in the applicant's municipality, the Declaration can be completed and accepted with the stamp of an authority designated by UNMIK.
- **Orphans:** If the applicant's family takes care of an orphan (under 15 years) a document that proves this situation must be added to the application.

IV. Education

A. General description of the education system

Education in Kosovo/UNSC 1244 is provided at both public and private institutions. Since 1999, education in Kosovo/UNSC 1244 has been reformed at all levels, from pre-school education up to university level. These reforms aimed at bringing education in Kosovo/UNSC 1244 into line with contemporary European and global standards. As a first step, a Department of Education and Science (DES) was established. This was followed by the creation of a legal and professional infrastructure and the establishment of DES' successor, the Ministry of Education, Science and Technology (MEST) in March 2002. At this time, the private education system began to develop.

B. Compulsory education

Compulsory education begins when a child reaches six years of age and continues up to 11 years of age (classes 1 - 6). By law, education in publicly funded educational institutions is free of charge. The law guarantees equal access to education to all communities in Kosovo. Education in primary schools in Kosovo/UNSC 1244 is conducted in five languages: Albanian, Serbian, Bosnian, Turkish, and Croatian. Books for compulsory education are being distributed by the Ministry of Education free of charge. Compulsory secondary education is the second phase of a child's education. It covers ages 12 to 15 (classes 6-9).

C. High School

The High school in Kosovo/UNSC 1244 lasts for three to four years and follows the educational curricula designed by the MEST. It covers 16-18 years of age and classes 10 to 12, or 13. All students are entitled to continue to this level on a voluntary basis, pursuing either a general or professional education, after which they should take a national test of high school graduation. No college or University can be attended without completion of this test. Higher education can be undertaken in universities and institutions of higher professional education. These institutions may be in the public or private sector. They offer studies to Bachelor, Master and PhD level. Students may choose full-time or part-time studies. A Higher Education Department (HED) was established under the MEST. Its primary duties are to plan and oversee the development of the higher education system.

The University of Pristina (UP) is the only public university in Kosovo/UNSC 1244. Currently, the UP has 17 faculties. The UP is a full member of the Association of European Universities. The UP provides accommodation for students in Student Centres in Pristina for a monthly fee. Teaching is carried out over two terms: winter and summer. Successful students receive a diploma in the field which they studied: Bachelor, Masters or PhD. Private Institutions of higher education make their own decisions about criteria for admitting students, procedures, fees and the process of application. People who wish to register with these private higher education institutions should consult the KAA (Kosovo Agency for Accreditation) for more information about their accreditation. The education system in Kosovo/UNSC 1244 is regulated by law and the responsible ministry is the Ministry of Education, Science and Technology.

For more information on the University of Pristina, kindly refer to the annexes or click [here](#).

For more information on the other private universities/colleges, kindly refer to the annexes or click [here](#).

D. Recognition of foreign diplomas

The National Qualifications Authority (NQA) is an independent public body, in accordance with National Qualifications Law in Kosovo/UNSC 1244, which is in charge of the recognition of foreign diplomas among other things.

It is responsible for the:

- Recognition and identification of national and international qualifications
- Wider participation in lifelong learning
- Greater flexibility in the delivery of education and training
- Recognition of work-based learning
- Improved progress for the individual, through recognition of prior learning and credit transfer.

Based on the experiences IOM has had with this body, the process of recognition of foreign diplomas is an easy process and takes a short time to complete.

Returnees who request the recognition of their school reports have to pay a service fee of approximately USD 4, whereas the recognition of certificates and diplomas costs approximately USD 9. The process might take up to 10 days.

E. Possibilities of vocational training, scholarship and grants

Vocational trainings in Kosovo/UNSC1244 are organized and monitored by the Ministry of Labour and Social Welfare, Division of Vocational Training.

For more information on the Division of Vocational Training, kindly refer to the annexes or click [here](#).

Through the network of Vocational Training Centers across Kosovo, the Division is responsible for training different categories of jobseekers/labour force, including:

- Unemployed persons and registered jobseekers;
- Employees in danger of losing their jobs;
- Employees who need more advanced vocational training, or continuous training;
- Ethnic minority employees who have limited free movement;
- Unemployed and unregistered women who are willing to work;
- Persons with disabilities.

Available vocational trainings include: accounting, arc & gas welding, hairdressing, auto-electricians, electrical installation, IT training, hydraulics, soldering, etc.

Trainings are available for all residents of Kosovo/UNSC 1244 who are registered as unemployed at the Employment Division of the MLSW. Priority is given to persons with low qualifications. The MLSW has established eight Vocational Centres throughout the country offering a wide range of trainings. These Centres are located in the main towns of Kosovo. Moreover, The Norwegian Ministry of Foreign Affairs (NMFA) has contributed a substantial grant to the Government of the Republic of Kosovo, Ministry of Education, Science and Technology (MEST), for the construction of two Vocational Education and Training (VET) schools in Skenderaj and Malishevë in Kosovo/UNSC 1244. The two schools are set as Centres of Competence (CoC) in these two municipalities, where the one of Skenderaj will be established to offer teaching and training to the students in the field of Building and Construction, and in Malishevë in the field Commerce, Administration and Trade.

For more information on some institutions that may provide or support vocational trainings, kindly refer to the annexes or click [here](#).

V. Economic situation and Employment

A. General description on the economic situation and

employment possibilities

Kosovo/UNSC 1244 remains one of the least developed areas of the Balkans, or for that matter, also in Europe. However, Kosovo/UNSC 1244 is a lower-middle-income country with a solid economic growth performance since the end of the war in 1999. It is one of only four countries in Europe that recorded positive growth rates in every year during the crisis period 2008–12, averaging 4.5 percent. The resilience of Kosovo/UNSC 1244's economy reflects the success of its diaspora in the labour markets of, especially, the German-speaking countries of Central Europe, resulting in a steady reflux of remittances, a generally pro-growth composition of the budget, allowing for about 40 percent of public expenditures to be spent on public investments and a steady influx of donor support. Unemployment in particular - estimated between 35% and 40% - remains a central economic-policy challenge. With the difficult labour market conditions affecting youth and women disproportionately, these conditions risk undermining the country's social fabric. Largely reflecting historical legacies, Kosovo/UNSC 1244 remains one of the poorest countries in Europe, with a per-capita gross domestic product (GDP) of about EUR 2,955 and about one-third of the population living below the poverty line - and roughly one-eighth in extreme poverty.

Kosovo/UNSC 1244 declared independence in February 2008, but this step has not been universally supported. By 2015, over 100 UN member states have recognized Kosovo's independence, including EU member states, counting out Spain, Slovakia, Romania, Greece and Cyprus. The unresolved status issue remains a key obstacle to attaining the country's overarching objectives of political integration and socio-economic development. In mid-2009, Kosovo/UNSC 1244 joined the International Monetary Fund (IMF) and the World Bank Group and, 3.5 years later it joined as a full member the European Bank for Reconstruction and Development (EBRD).

The use of foreign exchange has been legalized for all domestic transactions, establishing the Euro as the de facto local currency.

Kosovo/UNSC 1244 also has an extremely young population, with half of its citizens under the age of 25. This means that some 30,000 people join the job market every year with little prospect of employment. For more than ten years, Kosovo/UNSC 1244 has engaged with the World Bank Group and has succeeded in overcoming considerable challenges in the post-war reconstruction.

Agriculture: Kosovo is a country endowed with good quality agricultural land and has been largely food self-sufficient in the past. The agriculture sector currently contributes about 15 percent to the country's GDP and accounts for approximately 35 percent of total employment in Kosovo/UNSC 1244.

Finance and Competiveness: The financial system in Kosovo is dominated by foreign-owned banks and is primarily funded from large—relatively stable—flows of remittances. Although Kosovo/UNSC 1244 has proven to be relatively resilient to the global financial crisis, it suffers from structural financial sector vulnerabilities that need to be addressed.

B. Public administration services

Currently Kosovo/UNSC 1244 does not implement any form of unemployment scheme and there is no assistance available for those unemployed.

I. Department of Labour and Employment

The Department of Labour and Employment within the MLSW was established in February 2000 and is responsible for developing and implementing labour and employment policies in Kosovo/UNSC 1244. Among its long-term goals are the compilation of employment policy and consolidated vocational training, capacity building and labour market services through vocational training, the preparation of legislation and improving collective agreements for labour. The number of

jobseekers did reduce in the last period, but mainly because of the increasing trends in the private sector.

2. Employment Division

The Employment Division is responsible for the implementation of employment policies. It supervises the Employment Office of Kosovo, which consists of a Central Service, which compiles data on consolidation and analyses of the labour market, supervises seven regional employment centres, 23 municipal employment offices and six municipal sub-offices. The Employment Division also provides the following services to the community throughout Kosovo: registration of unemployed persons and job seekers, employment mediation, career consultation, professional orientation, support for employment and/or self-employment, professional counselling, labour market research and counselling and information about migration.

3. Regional Employment Centres (RECs)

The Regional Employment Centres (REC) including the Regional Employment Offices (REO) offer services such as registration of unemployed and job seekers, consulting, referral to job offers (job matching), referral to vocational training centres and registration of employment offers (identified through outreach or by the requests of enterprises).

In order to get registered as unemployed, the job seeker has to refer to the municipal employment centres or to the regional employment offices.

For this purpose, she or he has to provide a copy of his or her education diploma and a Kosovo/UNSC 1244 ID card.

For more information on the Employment Centres (list and contact details) kindly refer to the annexes or click [here](#).

C. General information on available jobs

According to the Annual Report 2015, published by Ministry of Labour and Social Welfare, most available jobs are part of the services sector, followed by the production sector and agriculture. Most jobs appear to have become available in construction, trade and gastronomy services. The secondary sector mainly offers jobs in wood processing and furniture production. Agriculture remains the sector with the most unstable working places.

D. Pension system and opportunity to access it by returnees (including the recognition of foreign pensions)

The Pension Division manages and administers basic pensions, as well as benefits for war invalids. The regional offices are located across Kosovo/UNSC 1244. In order to participate in the pension scheme, one has to apply at the regional pension office nearest to their residence and has to fulfil the criteria of being a resident of Kosovo, having an ID and being 65 years or older.

A new pension system was organized because the pension contribution was paid to the former Yugoslav central institutions. The base pension (for elderly) is one of the mandatory forms of pension and it is given to every permanent citizen of Kosovo/UNSC 1244 over 65 years of age, without any other preconditions. Like the social assistance, the base pension is financed from the overall budget of Kosovo/UNSC 1244. Except pensions for war categories, there are four pension schemes in place: Scheme of the Basic Pension (for elderly), Scheme of the Pension for Persons with Disabilities, Scheme of the Pensions for Early Pensioners of "Trepça" and Scheme of Basic Pension for Contributors (persons who have earned a pension based on their employment and which is higher than the Basic Pension that applies to all persons over 65 years of age). There is also a scheme of pensions for ex-KPC (Kosovo Protection Corps) members and war categories and civil

victims of war. Also, Kosovar citizens who have worked abroad and fulfill the criteria for retirement of the respective country can claim their rights for obtaining their pensions through the MLSW, Department of Pension Administration, respectively, which has a network in all Kosovo/UNSC 1244 municipalities. The monthly amount of the pension received from the Scheme of Basic Pension is EUR 75 and is paid to all persons over 65 years of age. As of 2007, a Scheme of Basic Pension for Contributors is being paid. This pension is paid to all persons above 65 years, who have contributed to a pension scheme while employed in the past. The amount of this pension is EUR 140 per month. With Kosovo/UNSC 1244 regulations of Pension Administration, all persons reaching 65 years will be retired and all persons reaching 65 years will be included in the Scheme of Basic Pension if they haven't worked in the past.

Recognition of foreign pensions is subject to the rules applied by the host country and agreements between Kosovo/UNSC 1244 and the respective country.

VI. Banking system and business set-up opportunities

A. General information on the banking system

Commercial banks provide a full range of banking services including loans, guarantees, current accounts, savings accounts, term deposits, domestic and international transfers, and safekeeping services (please contact the respective banks for specific services provided). All banks are supervised by the Banking Authority of Kosovo/UNSC 1244. A loan can be obtained with an interest which bottom out at 7%. However, repayment of a loan is due right from the month following the disbursement of the loan.

Some banks introduce a variety of loan types but in essence there are no major changes from the above described. Both international and local banks operate in Kosovo/UNSC 1244. The most known are: ProCredit Bank, Raiffeisen, TEB, Nova Ljubljanska Banka (NLB), Banka Private e Biznesit (BPB), Banka Ekonomike and Banka Kombetare Tregtare.

For more information on the banks (list and contact details) kindly refer to the annexes or click [here](#).

B. General information on loan conditions and other banking services

I. Banka Ekonomike (B.E.)

The B.E. offers credit loans for business, consuming, reconstruction/renovation and privatization of socially-owned enterprises loans. In order to apply for loans at B.E. the following conditions must be met:

- To have been a client at B.E. for at least 6 months
- To have a registered/ongoing business
- To provide a collateral (the double amount of the loan)
- To have two debt guarantees

The repayment period for business loans is 1 to 84 months, for privatization of socially-owned enterprises 3 years, for reconstruction/renovation 20 years and for consuming loans up to 9 years. However, all of the loan forms are negotiable. Amounts and interests of loans are to be negotiated and depend on each individual client. B.E. transactions are possible in and out of the country. For incoming transactions the provision is 0.1%, for outgoing transactions the provision is 0.3%. B.E. offers credit in all of its branches in Kosovo/UNSC 1244.

Additionally, the bank offers e-banking, SMS and Mobile banking. B.E. has a new swift code which is: EKOMXKPR.

This bank had been the largest provider of loans for financing privatization of state owned companies.

2. Banka Private e Biznesit (BpB)

The Banka Private e Biznesit (BpB) offers credit loans for businesses, reconstruction, car loans, and consumer loans. In order to apply for the loans at BpB the following conditions have to be met: to be Kosovar citizen, to have a working contact corresponding to loan repayment, registration certificate issued by the MTI, to provide a collateral, loans above EUR 5,000 should be guaranteed by a mortgage, to be a BpB client, to have two debt guarantees.

The repayment period for business and consuming loans are up to 12 months, for reconstruction loans the repayment period is 36 to 50 months. The minimum amount for a loan is EUR 1,000; the maximum amount is EUR 25,000 or one third of the income/one third of the business capital assets. Interest rates vary and are negotiable. At the BpB Bank transactions are possible both inside and outside of the country. BpB offers e-banking, SMS and Mobile banking.

3. Banka Kombëtare Tregtare (BKT)

The BKT is a full-service commercial bank with USD 1.3 billion in assets, ranking it as one of the largest banks in Kosovo/UNSC 1244. BKT provides a wide range of banking services to the public sector, private companies and to individuals. The Bank operates through a network of branches and agencies in most towns of Kosovo/UNSC 1244. Banka Kombetare Tregtare offers the following loans for consumers:

Inventory/ Raw materials loans - BKT offers its clients access to a circular capital for the purchase of business inventory, merchandise, raw materials etc. In this manner, businesses can follow their business plans with BKT support. This is a loan with a maturity of 3 years.

Deposit Loan - The most special attribute of deposit loans is that the collateral serves as a deposit for the loan as well as for the BKT account. In this manner, the client does not lose the deposit interests. The bank offers flexible packages for business products with regard to loan type, amount, repayment plan, timing etc. This is a loan with a maturity of 8 years.

Domestic and International Money Transfers

One can use the wide network of BKT to transfer money internationally for private and for business purposes in any currency.

Payments in Foreign Currency - Subject to the presentation of legal documents/authorizations, some domestic payment transfers can be executed in foreign currency.

Foreign Currency Payments

Incoming payments in foreign currency shall be credited to the customer's account on the next working date after the value date of the SWIFT Message. A spot value date (two business days) shall be applied to outgoing payments in foreign currency deposited before the cut - off time. Payment on the same value date (express) are subject to higher charges. Internal bank transfers deposited before 14:30 o'clock (local time) are executed the same day.

4. Nova Ljubljanska Banka (NLB)

NLB offers loans with the aim of financing investments, for construction or reconstruction of business facilities as well as for the purchase of technology, equipment, and tools. NLB offers credit in all of its branches in Kosovo/UNSC 1244 (please see in annex the list of branches). Transactions are possible in and out of the country. NLB offers several products, such as:

Cash loan and consumption loan – offered for a long list of needs, with convenient conditions and quick procedures. The access to this loan is open to the clients of the NLB who receive a monthly income that is higher than EUR 120.

Loan for house and apartment purchases – offered to NLB clients whose monthly income is higher than EUR 150. The loans are up to EUR 50,000.

Loan for improvement of housing conditions which varies between EUR 1,000 and EUR 25,000.

5. PRO CREDIT BANK (PCB)

The main objective of the PCB is to fund small and micro businesses. The PCB offers three main types of loan: Business loan, Agro Business loan and Consumer loan.

The general conditions to access these loans are: residing in Kosovo, having two debt guarantees, being a PCB client and having a monthly income/salary.

6. RAIFFEISEN BANK

Raiffeisen Bank Kosovo J.S.C. was established in November 2002. The bank has a full license for domestic and international operations and has a network of ATMs. The Raiffeisen Bank can process international money transfers and cheque payment facilities, including traveller's cheques. The Raiffeisen Bank can offer term loans to Small and Medium Enterprises.³

C. Local Insurance Companies

Many insurance policies can be subscribed to in Kosovo/UNSC 1244 for example, liability insurance, insurance of property, insurance for personal accidents, vehicle damage insurance, household insurance, health insurance during travel and insurance for goods during transport.

For more information on the local insurance companies, kindly refer to the annexes or click [here](#).

VII. Transportation

A. Railway and air transportation

A highway connecting Kosovo/UNSC 1244 with Albania and Serbia has been inaugurated in November 2012.

Railways cover the entire territory of Kosovo. However, transportation by train is not frequently used by the population in Kosovo. Regular lines connect Pristina to Peja and Prizren at the approximate price of EUR 2.40.

The costs of goods transportation vary according to weight and distance. The average costs for 1 to 50 kilometres is EUR 7.70 (up to 10 tons of goods) and EUR 4.20 over 25 tons.

The Pristina International Airport Adem Jashari is the only port of entry for air travellers to Kosovo. It is located at 15 kilometres southwest of Pristina. Pristina International Airport is a secondary hub for Adria Airways of Slovenia. The airport was privatised in May 2010.

The destinations from Pristina Airport are: Basel / Mulhouse, Berlin, Brussels, Copenhagen,

³ <http://www.raiffeisen-kosovo.com/en/Loans252>

Dusseldorf , Frankfurt, Geneva, Hamburg, Hannover, Istanbul, Ljubljana, London, Munich, Stuttgart, Verona, Vienna, Zagreb.⁴

The following airlines operate scheduled and charter flights at Pristina International Airport: Adria Airways, Austrian Airlines operated by Tyrolean Airways, Croatia Airlines, EasyJet Switzerland, Edelweiss Air, Germania, Germanwings, Helvetic Airways, Jetairfly, Norwegian Air Shuttle, Pegasus Airlines, Scandinavian Airlines, Turkish airlines.

B. Transportation by car

In Kosovo, the preferred mode of transport remains buses, personal cars and vans.

A main bus station is located in Pristina and some connections are available to all major cities in Kosovo/UNSC 1244 as well as to some neighbouring countries.

The public bus transportation is relatively well organized and the transportation within Pristina costs approximately EUR 0.40. The average cost of transportation to the other parts of the country is EUR 5.

Transportation by vans is very common in Kosovo/UNSC 1244 because of its low costs. However, these vehicles are very often in poor technical condition.

For more information on some transportation companies kindly refer to the annexes or click [here](#).

VIII. Telecommunication

The Post and Telecommunications of Kosovo (PTK) have been established in 1959. In June 2005 it became PTK Stakeholder Company (PTK S.C.).

PTK is composed of 3 business units which are the Kosovo Post, the Kosovo Telecom and the mobile operator Vala.

The mobile operator Vala covers almost 90% of the territory of Kosovo/UNSC 1244. In addition to the traditional mobile services (SMS, MMS, etc.), Vala also provides access to mobile internet. The average prices are EUR 0.04 per minute for a call within Vala's network and EUR 0.1 per minute for other calls.

The IPKO Telecommunications LLC was founded in 1999.⁵ This company can provide mobile and landlines communication, internet, digital cable, etc.

KUJTESA was established in October 1995. It is an Internet Services and Cable TV provider located in Pristina. Kujtesa provides high quality, secure and fast internet services to companies and individuals.

For more information on telecommunication companies, kindly refer to the annexes or click [here](#).

⁴ <http://www.airportpristina.com/destinations>

⁵ <http://www.ipko.com/en>

IX. Annexes

A. Universities and colleges in Kosovo

1. University of Pristina

Official website: <http://www.uni-pr.edu/Ballina.aspx?lang=en-US>

Address: University of Prishtina: Universiteti i Prishtinës Rektorati, Rr. "George Bush", p.n. 10 000 Prishtinë, Republika e Kosovës

Tel: +381 38 244 183 /244 186 Fax: +381 38 244 187, E-mail: rektorati@uni-pr.edu

The University of Pristina has the following academic units: Department of Philosophy, Department of Mathematics and Natural Sciences, Department of Philology, Department of Law, Department of Economics, Department of Engineering and Architecture, Department of Electrical and Computer Engineering, Department of Mechanical Engineering, Department of Medicine, Department of Arts, Department of Agriculture, Department of Geosciences and Technology, Department of Sport Sciences, Department of Education, Department of Applied Sciences and Business (Pejë), Department of Applied Sciences and Engineering (Mitrovicë) and Department of Applied Sciences and Engineering – Ferizaj

2. College “FAMA”

FAMA is a private college established in May 2003 and it offers Bachelor and Master degrees in the following branches: Management (BA), Banking and Finances (BA), Law Faculty, Forensic, Political Sciences and Public Administration (BA), Psychology and Sociology (BA), English language and literature, Welfare and Caretaking on Children and Architecture.

Address: Rr. Gustav Mayer Nr 7 10000 Pristina, Kosovo.

Telephone: +381(0)38222212 Website: <http://eng.kolegijfama.eu/Default.aspx#>

3. AAB University

The AAB was established in 2002, it is the largest non-public higher education institution in Kosovo/UNSC 1244 and in the region of South East Europe with campuses in the capital city of Pristina and in Gjakova and Ferizaj.

The available branches are: Public Administration, Architecture, Interior Design, Graphic Design and Multimedia, Painting and Visual Arts, Musicology, Economic Banking, Finance and Accounting, Economic Management and Information Technology, Economic Marketing and Business Administration, English Language, General Law, Law Criminal Studies, Law European Integrations, Mass Communication Journalism, Mass Communication Production, Physical Culture and Sport, Computer Sciences Software Engineering, Computer Sciences Network Communication, Computer Sciences Telecommunication and Information Technology, Computer Sciences Mechatronics, Social sciences, [Psychology](#).

Address: Kolegji AAB Zona Industriale Prishtina, Fushe Kosovo, 10000 Pristina, Kosovo Telephone: +381(0)38601019

Website: <http://aab-edu.net/en/per-ne-4>

4. College “Victory”

The College Victory is a private high education institution that offers courses in the fields of Foreign Trade, International Business Management, International Policy-Diplomacy, and Law Faculty.

Address: Perandori Justinian nr 3, Pristina 10000, Kosovo. Telephone: +381(0)38248445.

Website: <http://www.kolegijvictory.com/>

5. Kolegji i Menaxhmentit Internacional “Globus”

The college was called “Universiteti Internacional i Prishtinës” until 2007. It offers trainings in the fields of: International general management, Banking and finances, Bookkeeping and auditing, Business administration and International marketing, Managing Informatics in Economy.

Website: <http://www.kolegijglobus.com/>

6. American University in Kosovo/UNSC 1244 (AUK)

The AUK has been established in 2003. It provides trainings in Economy, Jurisprudence, Information Technology, and English language. AUK is the unique higher education institution in Kosovo/UNSC 1244 that awards American degrees. AUK offers a Bachelor of Science in Applied Arts and Sciences from the Rochester Institute of Technology.

Address: Germia Campus, Dr Shpëtim Robaj st. nn 10000 Pristina, Republic of Kosovo. Telephone: +381(0)38608024; Website: <http://aukonline.org/web/>

B. NGOs, IOs or humanitarian organisations providing assistance in the educational sector (such as vocational training)

- **Diakonie Training Centre**, „Te Rampa“, Mitrovica; phone +381 (0)28 530 156, Web: <http://www.dtc-kosova.com>
- **Business Support Centre**, Rr.Bedri Pejani Nr.1, 10000 Prishtinë, Republika e Kosovës, +381 (0)38 247 982 <http://www.bsckosovo.org>
- **APPK**, Andrea Gropa p.n 10000 Prishtinë Republika e Kosovës, +381 (0)38 24 34 74, <http://www.appk.org>
- **Kosovo Chambers of Commerce**, Street Nenë Tereza No.20; phone +381 (0) 38 224 299, <http://www.oek-kcc.org>

C. Vocational Training Division

Department of Labor and Employment, Ministry of Labour and Social Welfare

UÇK str., #1 – Prishtinë

Contact person: Defrim Rifaj, Tel/fax: +381 38 213 814 or +381 38 213 022; Website: www.mpms-ks.gov

VTC	Address	Telephone	E-mail address
VTC Prishtina	Str. "Tahir Zajmi", n.n.	038/564042; 038/564043	shasivar_s@hotmail.com ; qrpprishtine@hotmail.com
VTC Mitrovica	Str. Fushë Ibër, n.n.	028/539572	qrpmi@hotmail.com
VTC Dolane	Dolane, Zvečan Municipality	063/8237747 028/ 662600	mdusan@hotmail.com
VTC Prizren	Str. "Manastirit" no.1,	029/243 684	sgashi03@yahoo.com ; qrpp_prizren@yahoo.com
VTC Gjilan	Str. "Idriz Seferi", n.n.	0280/321231	burhan_selmani@yahoo.com
VTC Ferizaj	Str. "Ramadan Rexhepi",	0290/327101	fa_salihu@hotmail.com
VTC Gjakova	Str. Mbretëresha Teutë, no.72,	0390/325071	abi_ff@yahoo.com ; qrp_gjakove@hotmail.com
VTC Peja	Str. Mbretëresha Teutë, no.95,	039/433860	rexhg@hotmail.com ; qrp_peje@hotmail.com

D. List and contacts of Health Care Centres

- Ministry of Health**, "Zagrebi" str, nn, Prishtina, contact: +381 38 200 24 011; +381 38 200 24 ext. 131, <http://www.msh-ks.org>.
 This Ministry provides also a free toll line and e-mail for those who need support; details are 0800 17777; linjafalas@rks-gov.net.
- Addresses of Public Hospitals in Kosovo**

Addresses of Public Hospitals in Kosovo	Address	Contact	Web site and e-mail address (when available)
University Clinical Centre, Pristina	Str. Rrethi i Spitalit nn	+381385 00 600	Page under construction
Regional Hospital, Gjilan/Gnjilane	Str. Idriz Seferi 10	+381280 322 162	N/A
Regional Hospital, Ferizaj/Uroševac	Str. Ramadan Rexhepi	+381290321262	Web: http://www.spitaliferizaj.net/ ; E-mail: info@spitaliferizaj.net
Regional Hospital 'Dr. Daut Mustafa', Prizren	Str. Sheh Emini nn	+ 381 29 222222 +381 29243134	http://spitali-prizren.com
Regional Hospital 'Isa Grezda', Gjakovë/ Djakovica	Str. Dëshmorët e lirisë	+381 390 320 021	Web: http://spitali-gjakove.com ; E-mail: info@spitali-gjakove.com
Regional Hospital, "Dr Sami Haxhibeqiri" Mitrovicë/a	Str. Agim Ramadani - Katana	+386 49 736 173	http://spitali-mitrovice.com/
Regional Hospital, Pejë/Peć	Str. Nëna Terezë nn	+381 39 43 13 15	http://www.spitali-peje.com

- **Addresses of Private Clinics in Kosovo**

Addresses of Private Clinics in Kosovo	Address	Contact	Web site
American Hospital	Hajvali, Km. 7	+381 38 221 661 and +377 45 500 910	www.spitaliamerikan.com Email: info-ks@spitaliamerikan.com
Lindja Hospital	“Mehmet Gjevori” str nn. Prishtina	+381 38 602 400 +377 45 500 446	www.spitalilindja.com
Kavaja Hospital	Prishtine – Skopje street, km5 - Medical Park	+381 38606062 +377 44466096	www.facebook.com/pages/Kavaja-Hospital
Aloka Clinic	Veternik - Prishtinë	+381 38 602 181 and +377 44 930 330	http://klinika-aloka.com ; E-mail: klinika.aloka@gmail.com
Bahceci Hospital	Prishtine – Skopje street, km5	+381 38 582 222	www.bahceci.com ; email: spitalibahceci@bahceci.com
Euromed	Mother Teresa Nr 158, 12000 Fushe Kosove	+381 38 534 072	www.klinikaeuromed.com ; E-mail: repcionieuromed@hotmail.com
Rezonanca General Hospital	Peyton city, Adrian Krasniqi Nr.3, 10000 Pristina	+381 38 243 801	www.rezonanca-ks.com ; www.rezonanca.com ; E-mail: rezonanca_pejton@hotmail.com ;
German Eye Clinic	Pristina-Skopje road, 5km out of Pristina	+381 38 606 063 & +37745 338 588	www.kgjs.net ; E-mail: info@kgjs.net
Kubati Laser Eye Clinic	Ali Pashe Gucia St, Lagja e Vneshtave, Kolovice e Re, 10000 Pristina	+381 38 255 455 & +377 44 247 887	www.kubati.net ; E-mail: info.kubati@gmail.com

E. List and contacts of real estate agencies or other means to access the house market

- **Kosova Immobilien;** Kosova Immobilien Str. Eqrem Qabej 13 Prishtina; Web: www.kosova-immobilien.com, phone: +381 38 248 165
- **Kosova-Estate;** Garibaldi 1/2 street Pristina Republic of Kosovo; phone: +386 49 141 993 mobile: +377 44 141 993; <http://kosova-estate.com>.
- **Prona. Net,** Str. Fehmi Agani 34/2, Prishtina; phone +377 44 655 91; www.prona.net.
- **“Pershku i Arte”,** <http://www.peshkuiarte.com/>

F. Institutions that may assist returnees in finding a place to live or claim their property

- **Kosovo Property Agency Headquarter:**

“Perandori Justinian”, st. no. 5, Qyteza Pejton, 10 000, Prishtinë/Priština, phone: +381 (0)38 249-918 fax: + 381 (0) 38 249 919

- **Regional Office Gjilan**
“Medllin Ollbrajt” st. no. 199, 60 000, Gjilan, phone: 0280 320 289; fax: 0280 324 067
- **Regional Office Mitrovica**
Main Office: “Shemsi Ahmeti” nn. 40 000, Mitrovica; phone: + 381 (0) 28 530 136/7
Visitors Offices - South: “Shemsi Ahmeti” nn
North: Filip Višnjić st. nn. TREPÇA building 2nd Floor, office no. 18; phone: 065 577-8-550
- **Regional Office Pejë**
“Mbretëresha Teuta”, st. no. 85; 30 000, Pejë; phone: +381 (0) 39 431 668; fax: +381 (0) 39 432 970
- **Regional Office Prishtina - Main Office:** Rexhep Luci (ex Goleška) st. no. 2; 10 000 Prishtina; phone: +381 (0) 38 225 473, fax: +381 (0) 38 244 854
- **Regional Office Prizren - "Jeronim De Rada"** str No: 74, 20 000, Prizren; phone: +381 (0) 29 231 469 & +381 (0) 29 231 429

The UNHCR has two offices to assist any person who has submitted a claim to the Kosovo Property Agency

- **Beograd office** Višegradska st. no. 23; 11 000, Beograd/Beograd; phone: 011/362-13-93; 362-13-94; fax.011/361-27-48
- **Kragujevac** Str. Kralja Aleksandra I Karadjordjevica 102, office no. 26, 1st Floor, Trzni centar /Mall PROSTOR; 34 000, Kragujevc/Kragujevac; phone: 034/376-455;

G. List and contacts of Employment Centres

	Address	Phone number
Regional Employment Center		
Prishtinë/Priština	Tirana, str., n.n.	038 243 427
Mitrovicë/a	Rifat Dragaj, str., n.n.	028 530 785
Ferizaj/Urosevac	Rexhep Bislimi, str., no1	0290 320 805
Gjilan/Gnjilane	Idriz Seferi, str., n.n.	0280 320 057
Prizren	Zahir Pajaziti, str., no.56	029 241 349
Gjakovë/Djakovica	Queen Teuta, str., no.78	0390 325 161
Pejë/c	A. Jashari, str., n.n.	039 432 820
Municipal Employment Offices		
Podujevë/o	Hyzri Talla, str., n.n.	038 570 014
Vushtrri/Vucitrn	Vëllezërit Gërvalla, str., n.n.	028 571 624
Dragash/s		029 281 075
Drenas/Glogovac	Employment office	038 584 260
Leposaviq/c	Nemanja, str., no.3	028 583 760
Fushë Kosovë/ Kosovo Polje	Rathaus	038 535 197
Rahovec/Orahovac	Avdullah Bugari, str., n.n.	029 276 480
Malishevë/Malisevo		0390 569 241
Shtime/Stimlje	Mosque, str., n.n.	038 589 040
Suha Rekë/ Suva Reka		029 271 029
Zvecan	King Milutin, str., n.n..	028 665 672
Decan/i	M. Tolaj square, n.n..	0390 361 242
Kacanik	Dushkaja, str., n.n.	0290 380 017
Kamenicë/a	Skenderbeu, str., n.n.	0280 372 383

Lipljan	Vuk Karaxhiq, str., n.n.	038 581 011
Obiliq/c		038 560 184
Shëtrpce/Strpce		063 703 8921
Viti/na	Presheva str.,	0280 381 048
Skenderaj	Fidanishte nn.	028 582 210
Zubin Potok	Dukes of Kollashin, str., no.10	063 858 0325
Novo Bërdë/Novo Brdo		038 576 016
Istog/Istok		044 268 197
Klinë/Klina		039 370 537
Employment sub-offices		
Graçanicë/a		064 451 9071
Gushtricë/a		N/A
Gushtricë e Poshtme/Donja		N/A
Bërnice/a		N/A

H. List and contacts of main banks and financial institutions

Name	Address	Contact No.	E-Mail/Web Site
Banka për Biznes - BpB	KLA str, no. 41, Prishtinë	038 244 666 038 243 656, 657	http://www.bpbbank.com info@bpbbank.com
Banka Ekonomike – BE	Mother Tereza blvd, nn., Prishtina	038 22 53 53 038 22 53 54	hinfo@bekonomike.comh http://www.bekonomike.com
Raiffeisen Bank Kosovo – RBKO	KLA str, no. 51, Prishtina	038 22 22 22 142 038 20 30 11 30	http://www.raiffeisen-kosovo.com info@raiffeisen-kosovo.com
ProCredit Bank – PCB	Mother Tereza blvd, no.16,Prishtina	038 555 777 038 248 777	http://www.procreditbank-kos.com info@procreditbank-kos.com
TEB SH.A.	Agim Ramadani str., no.15, Prishtina	038 230 000 038 224 699	http://www.teb-kos.com info@teb-kos.com
NLB PRISHTINA	Rexhep Luci str., no.5, Prishtina	038 234 111 038 246 189	http://www.nlbprishtina-kos.com info@nlbprishtina-kos.com
Banka Kombëtare Tregtare – BKT	Payton Place, Kosta Novakoviç str., no.9, Prishtina	038 666 666 038 222 906	http://www.bkt-ks.com
Komercijalna Banka, AD Beograd	King Peter I, no. 33, Mitrovica	028 423 822 028 425 295	http://www.kombank.com posta@kombank.com

- **Addresses and contacts of the Banka Ekonomike**

Branch	Address	Phone number
Prishtinë/Prishtinë/Priština	KLA, str., no. 5	038 248 997
Pejë/c	city centre	039 434 815
Gjakovë/Djakovica	Mother Teresa, str.	0390 325 858
Prizren	Shadërvan square	029 242 234
Ferizaj/Urosevac	city centre	0290 321 260
Mitrovicë/a	city centre	028 532 700
Gjilan/Gnjilane	Adem Jashari" square, nn.	0280 323 609

Web contacts: info@bekonomike.com, www.bekonomike.com

- **Addresses and contacts of the Banka Private e Biznesit:**

Branch	Address	Phone number
Prishtina	KLA, str., no 6	038 244 666
Prizren	Xhevat Berisha, str.	029 242 590
Peja		039 431 722
Ferizaj	National heroes', str., no. 86	0290 321 663
Gjilan	Skenderbeu, str., no.10	0280 325 392
Mitrovica	Queen Teuta, str., n.n	028 530 071
Gjakova	Mother Teresa, str., no.414	0390 320 774

General website: <http://www.bpbbank.com/>

- **Addresses and contacts of the Banka Kombetare Tregtare:**

Branch	Address	Phone number
Prishtina	Payton Place, #9 and Sunny Hill, Enver Maloku str. #10	038 222 910 038 233 910
Prizren	Shadërvan square, #3	029 223 910
Rahovec		029 276 910
Gjakova		0390 330 910
Peja	Shadërvan square, #4	039 423 910
Ferizaj		0290 326 910
Gjilan		0280 326 910
Podujevë	Zahir Pajaziti str., #1	038 571 966
Fushë Kosova		038 534 910
Drenas	Skenderbeu str., n.n.	028 584 910

General website: <http://bkt-ks.com>

- **Addresses and contacts of the Nova Lublanska Banka:**

Branch	Address	Phone number
Prishtina (Head Office)	Rexhep Luci, str., no.5	038 234 111
Prishtina	Pal Palucaj sur., no 12	038 543 688
Peja	Nëna Tereze, str., n.n.	039 433 913
Gjakova	Ismail Qemali, str., no.8	0390 323 752
Prizren	Jon str., no 114	029 631 649
Gjilan	Skenderbeu, str., n.n.	0280 321 955
Ferizaj	Rexhep Bislimi, str., n.n.	0290 320 509
Mitrovica	Queen Teuta, str., n.n.	028 530 724
Podujeva	Zahir Pajaziti, str., n.n.	038 571 688

General website: <http://nlbprishtina-kos.com>

- **Addresses and contacts of the ProCredit Bank:**

Branch	Address	Phone number
Prishtina, Head Office	Mother Teresa str. #16	038 555 555
Prishtina	Sunny Hill-Center	038 541 065
Prishtina	Bill Clinton Boulevard	038 240 045
Peja	KPC, str., nn	039 433 128
Prizren	Shadervan square	029 242 550
Gjilan	Idriz Seferi, str., nn	0280 320 350
Gjakova	Yll Morina, str.	0390 324 550
Rahovec	Xhelal Hajdari, str.	029 277 377
Ferizaj	Rexhep Bislimi, str.	0290 321 055
Mitrovica	Queen Teuta, str.	028 530 235
Gračanica	main street	038 224 601

General website: <http://www.procreditbank-kos.com>

- **Addresses and contacts of the RAIFFEISEN Bank:**

Branch	Address	Phone number
Prishtina	Mother Teresa, str., no. 52	038 22 22 22
Mitrovica	Ali Pashë Tepelena, n.n. King Petar I, n.n.	038 22 22 22/555 038 22 22 22/580
Gjilan	Independence boulevard, n.n.	038 22 22 22/756
Pejë/c	Haxhi Zeka square	038 22 22 22/607
Gjakova	Mother Teresa, str., no. 328	038 22 22 22/701
Ferizaj	National heroes, str., no. 39	038 22 22 22/655
Prizren	Mother Teresa, str. 7	038 22 22 22/507

General website: <http://raiffeisen-kosovo.com>

- **Addresses and contacts of the ICMP KEP:**

Branch	Address	Phone number
Prishtina	Bedri Pejani, str., no. 4	038 243 586
Mitrovica	141st Brigade	028 530 428
Gjilan	Skenderbeu, str., no. 2	0280 326 057
Peja	Adem Jashari, str, no. 143	039 434 706
Gjakova	Mother teresa, str., no. 4	0390 324 888
Istog	Skenderbeu , str., no. 31	039 451 050
Suhareka	123rd Brigade	029 271 317
Prizren	Remzi Ademi, str., no. 23	029 251 050

General website: <http://keptrust.org>

I. List of Insurance Companies in Kosovo

Company	Address	Phone number
In Prishtina		
IC DARDANIA	Mother Teresa, str.	038 244 081
IC DUKAGJINI	Heroes' Boulevard	038 543 575

IC KOSOVA E RE	Fazli Graiqevci, str., no. 5	038 244 081
IC SIGURIA	Qamil Hoxha, str., no.15	038 248 850
IC INSIG Tirana	Peyton place, no.4	038 259 902
In Prizren:		
IC SIGAL Tirana	Vellusha e Poshtme, no. 16	029 242 772

J. List and contacts of main transportation companies

- Bus station, Prishtina, <http://prishtina.com/stacioni-i-autobuseve>; phone +381 38 550 011.
- Other transportation companies

Company	Address	Phone	Website or E-mail address
N.T.P."Dita"	Rr. Ilir Konushevcı Nr. 57, Podujeva	+381 38 221 510	dita.travel@hotmail.com
N.T."Arbeni Tours"	Ahmet Kaçiku p.n., Ferizaj	+381 290 320 044	arbenitours_af@hotmail.com
"Endriti"sh.p.k.	Ahmet Kaçiku p.n., Ferizaj	+377 44 155 579	enditi_ccom@hotmail.com
Shpatturs	Mithat Frashëri 127, Gjakovë	+ 377 44 134 349	shpatturs@hotmail.com
N.T.T."Përparimi"	Metush Krasniqi, Kamenicë	+381 280 371 010	perparimikamenic@live.com
N.T.T."Sion Tours"	Mbretresha Teutë, Mitrovca	+ 381 28 530 950	www.sion-tours.tk
Beni Reisen	Hyzri Talla p.n., Podujeva	+381 38 570 344 +377 44 196 565	beni-reisen@hotmail.com
N.T.T.SH."Beli"	Robert Doll nr. 40, Prishtina	+377 38 610 708	travelagencybeli@hotmail.com
"Travel Agency Fibula"	Nëna Terezë 45, Prishtina	+381 38 24 25 26	http://www.fibula-ks.com/
Veneta taravel Filiali 1	Bill Klinton 24 Bill Klinton 26, Prishtina	+381 38 247 701 +377 44 506 099	info@veneta-travel.com
Eurokoha-Reisen	Vellusha e Poshtme 18 A/B, Prishtina	+381 38 245 405	www.eurokoha.net
N.T.SH."Selo-Tours"	Bajram Kelmendi 17, Prishtina	+381 38 243 952	selo_tours@msn.com
N.T.SH."Vector"	Rr."William Woalker" 59, Prizren	+381 29 242 804	vector_ak@hotmail.com
N.T."Driton Tours"	Rr.De Rada Nr.5, Prizren	+377 44 724 00	driton.tours@hotmail.com
Zhur Tours	Rr."Ukë Bytyqi" ish Uçk, Prizren	+377 44 126 520	zhurtours@live.com
Halimaj-Reissen	Rr. Derada p.n., Prizren	+377 44 152 263	
Bashkimi-Reisen	Rr."Derada", Stacioni autobusave, Prizren	+381 29 226 583 +377 44 111 524	bashkimireisen@hotmail.com
"SABA-TOURS"	Brigada 123, Suhareka	+381 29 27 27	info@sabatours.net

		02	
N.P.T. Eni Trans	Rr. E Pejes p.n., Fushe Kosova	+377 44 174 317	ejupberbatovci@hotmail.com
N.P.T. "Union"	Brigada 141, Mitrovica	+377 44 213 621 +381 28 535 004	x_peci@hotmail.com
"Vëllezërit Thaqi"	Stacioni I autobusave Nr.26., Drenas	+377 44 313 975	elmia260@hotmail.com
Reisburo "Sion"	Rr. Mbretresha Teutë p.n., Mitrovica	+381 28 530 930 +377 44 504 401	siontravel1@hotmail.com
N.P.T."Ariani"	Rr. Mbretresha Teutë p.n, Mitrovica.	+377 44 215 114	travelagencyariani@gmail.com
"Sharr Travel" Filiali 1	Rr. "UÇK" Nr.17 Rr."Bill Klinton" Nr. 16, Prishtina	+381 38 221 550 +381 38 243 830	info@sharrtravel.com sharrtravel@hotmail.com
A.T."Cufa Reisen"	Ahmet Kaqiku p.n., Ferizaj	+381290 328 338	cufareisen@hotmail.com
"Barileva Turist"	Rr. TMK, Prishtina	+381 38 243 581	barilevaturist@hotmail.com
"Merkatori" Sh.A.	Isa Boletini 1/8, Gjilan	+381 280 326 225	merkatori@hotmail.com
"Mendi-Tours"	"Xhelal Hajda-Toni"p.n., Rahovec	+381 29 277 579	mendi_tours@hotmail.com
"Atmaxha - Trans"	Rr. "Derada" Nr. 1, Prizren	+377 44 128 076	atmaxha_trans@hotmail.com
N.N.SH."Isars" Isars Reisen (Filiali)	Rr. "28 Nëntori" SU 1/5 H.4 Nr.4, Prishtina Rr. "Zahir Pajaziti" Nr. 77, Podujeva	+381 38 520 973 +381 38 753 052	isars-10@hotmail.com isars-10@hotmail.com
N.T."Besina Travel"	Rr"llir Konushevcii" Nr.23, Prishtina	+381 38 22 44 14	besiana-travel@live.com
N.T.SH."Try Tours"	Rr."Eliot Engel" Nr.199, Peja	+381 39 423 824	try.tours@hotmail.com

K. Elderly houses

- **"Nëna Terezë"** -Institution for the elderly and disabled - Prishtina
Lezha, str., no.12, Prishtinë/Priština; Phone: 038/517 201; 038/517 199
- **Skenderaj Elderly House**; Kodra e Skenderajt; phone: +377 44 673 265
- **Gjurakovc Elderly house**; Gjurakovc, Istog. Phone: +377 44 252 442

L. Telecommunication companies

- **PTK contact**: Posta dhe Telekomunikacioni i Kosoves Republika e Kosoves, Prishtinë, 10000
www.ptkonline.com: +381 038 53 53 53.

- **IPKO contact:** IPKO Telecommunications LLC, Headquarters “Ulpiana”, Str “Zija Shemsiu”, nr 34, Prishtina.
<http://www.ipko.com>; phone + 381 38 700 700 & +386 49 700 700
- **Kujtesa:** www.kujtesa.com; phone +381 38 22 55 99

For more information on return and reintegration possibilities on this country, please consult the IOM Bern office and/or visit <http://switzerland.iom.int/>