

EXTRA PACKAGE



PRODUCTS AND SERVICES

FEES¹
 This price list is effective as of 01.07.2020

	ALL	USD	EUR	GBP	CHF
PACKAGE FEE (Monthly)	1,499	14.99	11.99	11.99	14.99
I. CURRENT ACCOUNT					
Account Opening		free of charge			
Maintenance of one current account (Monthly)		free of charge			
Account statements at the bank's counters		free of charge			
-monthly		free of charge			
- more than one statement per month	150	1	1	1	1
- statement for more than 1 year data	500	5	4	3.5	5
Swift and Statement through e-mail (monthly)		EUR 5			
Swift and Statement through Raiffeisen ON		free of charge			
Issuance of a banking relationship confirmation	1,400	10	10	10	10
Specific reporting for Cash Management Products (as per customer request)		depending from the specification of the requirement			
Commission on amount blocking initial capital		ALL 700			
Bank Confirmation for audit purposes	5,000	55	85	50	85
Initial deposit and minimal balance	5,000	50	40	35	50
Account closing	3,000	30	25	20	30
Debtor Interest (calculated on debt balance of current account)		20%			
II. ESCROW ACCOUNT					
Account Opening		0.1% min 500 max EUR 2'000 /year			
III. CASH TRANSACTIONS					
	ALL	EUR	USD	GBP	CHF
Cash Deposits					
Cash deposits (own accounts)		free of charge			
Cash deposits in favor of third parties	300	3	3	3	3
Cash Deposit in favor of Utility Companies	300	3	3	3	3
Cash Deposit in favor of Tax Office, Customer Office, State Budget Accounts	300	3	3	3	3
Deposit in EUR Coins		1000 ALL (equivalent in EUR) / blanks of coins (1 blank of coins = 50 coins)			
Deposit in ALL Coins		170 ALL / blanks of coins (1 blank of coins = 50 coins)			
Cash Withdrawals as per value date:					
a) Same value date (D):					
0 - 10,000 Eur (equivalent in other currencies)		free of charge			
10,001 - 30,000 Eur (equivalent in other currencies)		0.2% max EUR 60			
b) Next business day after notification (D+1):					
0 - 30,000 Eur (equivalent in other currencies)		free of charge			
30,001 - 250,000 Eur (equivalent in other currencies)		0.2% of the amount			
c) Two business days after notification (D+2):					
30,001 - 250,000 Eur (equivalent in other currencies)		0.15% Max EUR 350			
Cash Withdrawal > 250,000 Eur		0.2% of the amount			
IV. DEPOSITS					
	ALL	USD	GBP		
Minimum Balance	700,000	7,000	7,000		
Maintenance fee		free of charge			
Penalty for TD Breakage before maturity date		70% of benefited interest up to the date of TD breakage			
Before the half term of the maturity		70% of benefited interest up to the date of TD breakage			
After the half term of the maturity		50% of benefited interest up to the date of TD breakage			

V. PAYMENTS						
	ALL	EUR	USD	Other Foreign Currencies (in ALL)		
1. Transaction fees						
1.1. Incoming Payments						
- Accounts within RBAL	free of charge					
- Incoming from other Banks	free of charge	0.08% min 5 max 60	0.08% min 5 max 60	0.08% min ALL 500 max ALL 6,000		
1.2. Outgoing Payments²						
- Accounts within RBAL (Paper based)	200	2	2	200		
- Accounts within RBAL (Electronically)	free of charge					
- Outgoing to other Banks (Paper Based)	Up to ALL 1.5 mln: ALL 500; Over 1.5 mln: ALL 1,500	0.3% min 20 max 200	0.3% min 20 max 200	0.3% min 2,000 max 20,000		
- Outgoing to other Banks (Electronically)	Up to ALL 20,000 - 0 From ALL 20,001 - 1.500.000 - ALL 250 Over ALL 1.500.001 - ALL 400	0.07% min 6 max 70	0.07% min 6; max 75	0.07% min 850; max 9,520		
Beneficiary account is in another bank within Albania (payment in branch)	Up to 1.5 mln: ALL 500; over 1.5 mln: ALL 1,500	EUR 0 - 10,000 0.2% [min 6 ; max 20] Over EUR 10,000	0.3% min 20 max 250	0.3% min 2,000 max 25,000		
Beneficiary account is in another bank within Albania (payment electronically)	Up to ALL 20,000 - 0 From ALL 20,001 - 1.500.000 - ALL 250 over ALL 1.500.001 - ALL 450	0.1% [min 3 ; max 25]	0.08% min 9; max 80	0.08% min 1.100; max 10.200		
1.3 Periodic Payments						
1.4 Direct Debit(Payments in Favour of Utilities Payments)	150	1	1	150		
free of charge						
2. Other fees(applicable for paper based and electronic transactions)						
	ALL	EUR	USD	GBP	CHF	Other Foreign Currencies (in ALL)
2.1 SWIFT/payment	N/A	6	9	5	9	750
2.2 SWIFT/payment Domestic	N/A	free of charge	N/A	N/A	N/A	N/A
2.3 Urgency fee/payment	free of charge	20	25	17	25	1500
2.4 Urgency fee/ Domestic payment	free of charge	free of charge	25	17	25	1500
2.5 "OUR" Commission	N/A	35	25	30	55	4,400
2.6"OUR" Commission Domestic	N/A	free of charge	25	30	55	4,400
2.7 Investigation Fees						
Outgoing						
Payment investigation/amendment fee	ALL. 1.000 + Beneficiary's bank commissions (if applicable)	15	20	13	20	1,500
Payment investigation/amendment fee Domestic	ALL. 1.000 + Beneficiary's bank commissions (if applicable)	EUR 10+ beneficiary bank commission (if applicable)	20	13	20	1,500
Incoming						
- Payment investigation /amendment/return fee	600 + ordering bank commission (if applicable)	25	35	20	35	2,000
- Payment investigation /amendment/return fee Domestic	600 + ordering bank commission (if applicable)	EUR 6 + beneficiary bank commission (if applicable)	35	20	35	2,000
3. Payments with Raiffeisen Bank Kosovo(paper based and electronically)						
Incoming payments	N/A	EUR 10	Equivalent EUR	N/A	N/A	N/A
Outgoing Payments	N/A	EUR 10	Equivalent EUR	N/A	N/A	N/A
"OUR" commission	N/A	EUR 10	Equivalent EUR	N/A	N/A	N/A
4. Payments with Raiffeisen Network Banks³						
For Outgoing and Incoming payments within the Network Banks EUR (paperbased)	30% discount from the actual commissions					
VI. DEBIT CARD MASTER						
Debit Card MASTER						
ALL / EUR						
Monthly Commission						
0						
Card delivery charge						
New card issued by Bank						
0						
Normal card renewal						
0						
Card reprint by customer request						
400all / 3 eur						
Reprint of lost/ stolen/ damaged card						
400 /3 eur						
PIN delivery charge						
First new PIN issued by Bank						
0						
Customer request for PIN reprint or new PIN						
200 all / 2 eur						
Transaction fees						
Cash Withdrawals						
- Cash withdrawal on RBAL ATM						
0						
-Cash withdrawal at RBAL counter (Manual Cash)						
0						
-Domestic cash withdrawal at not RBAL ATM						
1.25% (Min. 300 all/ 2.5 eur)						
-Domestic cash withdrawal at not RBAL counter (Manual Cash)						
2.75% (Min. 400 all / 3 eur)						
- International cash withdrawal at ATM						
2% (Min. 300 all / 2.5 eur)						
International cash withdrawal at Counter (Manual Cash)						
2.5% (Min. 500 all / 4 eur)						
Balance Enquiries at ATM						
Balance Enquiry on RBAL ATM						
0						
Domestic Balance Enquiry at not RBAL ATM						
100all (equivalent)						
International Balance Enquiries						
100all (equivalent)						
Purchases paid by card at Point of Sale (POS)						

At RBAL Point of Sale (POS)	0
-Domestic at not RBAL Point of Sale (POS)	0
-At International Point of Sale (POS)	1.5%
Action Fees	
Annual fee for the main card	0
Annual fee for the supplementary card	0
Permanent card blocking fee at customer request (card closure)	0
Permanent card blocking fee for lost/ stolen/ damaged cards	500 all / 4 eur
Temporary card blocking (includes unblocking of the card)	501 all / 4 eur
Card Limits	
Total withdrawal value per day for cash withdrawals	160,000 all / 1200 eur
Total withdrawal value per week for cash withdrawals	800,000 all / 6000 eur
Total withdrawal value per month for cash withdrawals	3,200,000 all / 24,000 eur
Total no. of transactions per day for cash withdrawals	20
Total no. of transactions per week for cash withdrawals	100
Total no. of transactions per month for cash withdrawals	400
Total transaction value per day for Cash Withdrawals + POS	360,000 all / 3,900 eur
Total transaction value per week for Cash Withdrawals + POS	1,800,000 all / 19,500 eur
Total transaction value per month for Cash Withdrawals + POS	7,200,000 all / 78,000 eur
Total no. of transactions per day for Cash Withdrawals + POS	30
Total no. of transactions per week for Cash Withdrawals + POS	150
Total no. of transactions per month for Cash Withdrawals + POS	750

VII. ELECTRONIC BANKING

Elektronic Banking Raiffeisen ON	ALL	USD	EURO	Other Currencies Equivalent in EUR
(2 Inputter +2 authorizers):				
Registration Fee	2,800	20	20	20
Maintenance monthly fee	700	5	5	5
New authorizer	1,400	10	10	10
New Inputter	0	0	0	0
Hardware	9,800	70	70	70

IX. BUSINESS CREDIT MASTERCARD CHIP REVOLVING

SE (EURO - ALL)

A. Card Issuing fee

1. MasterCard	Free of charge
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B. Annual membership fee on each supplementary card issued

MasterCard- SE companies (40 days after service creation)	15 EUR / 2,000 ALL
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C. Payment card transactions

Corporate and SE

1. Payments with card in Domestic POS Network	Free of charge
2. Payments with card in International POS networks	Free of Charge
3.1 Manual Cash ATM* on us	Eur 3 ;All 500
3.2 Manual Cash ATM Domestic*	Eur 5;All 700
3.3 Manual Cash ATM International*	Eur 8; All 1000
4.1 Manual Cash Advance* (POS) on us	Eur 3 ;All 500
4.2 Manual Cash Advance* (POS) Domestic	Eur 5;All 700
4.3 Manual Cash Advance* (POS) International	Eur 8; All 1000

* Maximum 10% of the limit daily, 20% weekly, 30% monthly for both POS and ATM

D. Other Services

1. Reissuing PIN upon client's request	EUR 5; ALL 700
2. Card replacement- upon client's request	EUR 8; ALL 1000
3. Temporary Block Including Unblock	EUR 3; ALL 500
4. Delivery Card Customer Request	EUR 5; ALL 700
5. Deliv. Card Abroad -Courier	EUR 10; ALL 1400
6. Deliv Pin Abroad -Courier	EUR 10; ALL 1400

E. Interest Rate Applied

SE IR Standard	14% EUR / 17% ALL
Penalty Interest SE	20% EUR / 23% ALL

SE Minimum Payment 20% (of the outstanding balance+ unpaid minimum payment of previous period)

Notes :

1. These fees are applicable for EXTRA package. Fees in other currencies not shown in this table will be the equivalent of EUR or LEK currencies ,specific for each product. For more detailed information pls contact the Bank.

2. For the following industries, Raiffeisen Bank Sh.A can not process their outgoing payments, based on the Group policies and the Correspondents Bank with which RBAL operates.
Industries:

- Foreign exchange, Payment Provider
- Companies that have as activity: Adult entertainment
- Companies that have as activity: Producing, Assembling or Trading Arms.

3. For the outgoing payments within the Network Banks will be applied the same value date d +0 (Cut of time: 14:00).