PAYMENTS - PREMIUM				LEK	EUR	USD	GBP	CHF	OTHER CURRENCY (NE LEK)*
1	PAYMENTS WITHIN RAIFFEISEN BANK								
1.1	Transferts within own accounts		Branch or Raiffeisen ON	0 ALL	0 €	$0	£0	0 CHF	0 ALL
1.2.1	Toward Individual Clients Toward Individual Business Payments for Government Treasury Payments for Tax Institutions Payments for Custom Payment of Vehicles fee and penalty Utility Bills Payments	Ordering customer that are Premium subscribed to one of **Premium PACKEAGE**	Branch	50 ALL	0.4 €	$0.4	£0.4	0.4 CHF	50 ALL
1.2.2		Ordering customer that are Premium Not subscribed to one of **Premium PACKEAGE**		75 ALL	0.6 €	$0.6	£0.6	0.6 CHF	75 ALL
1.2.3		Ordering customer that are PREMIUM	Raiffeisen ON	0 ALL	0 €	$0	£0	0 CHF	0 ALL
1.3	Pagesa Fikse Periodike**			0 ALL					
1.4	Pagesat Automatike te Faturave Utilitare (Direct Debit)***			0 ALL					

2	OUTGOING PAYMENTS (AS PERCOMMISSION TYPE): SHA = ORDERING CUSTOMER PAY: BANK COMMISSION + SWIFT // OUR = ORDERING CUSTOMER PAY: BANK COMMISSION + SWIFT + OUR // BEN = BENEFICIARY PAYS ALL TRANSFERT COMMISSION								
2.1.1	Komisioni i Bankes	Private Individuals Domestic Payments in ALL	Dega	0.01% Min.200 ose 500- Max.1.500 ALL					
2.1.2		Private Individuals Domestic Payments in EUR**:			0.02% Min.6€ - Max.50€				
2.1.3		Private Individuals International Payments Non-SEPA			0.15%/0.17% Min.9€/10€ - Max. 135€/150€	0.17% Min.14$ - Max.195$	0.17% Min.9£ - Max.125£	0.17% Min.14 - Max.185 CHF	0.17% Min.1.500 - Max.21.000 ALL
2.1.4		Private Individuals International Payments SEPA:			0.02% Min.6€ - Max.50€				
2.1.5		Private Individuals Domestic Payments in ALL	Raiffeisen ON	Up to 40.000 - 0 ALL, over 0.005% Min. 50 - Max. 750 ALL					
2.1.6		Private Individuals Domestic Payments in EUR**:			0.01% Min.2€ - Max.25€				
2.1.7		Private Individuals International Payments Non-SEPA			10% deri 20% zbritje ne komisionin minimal te deges				
2.1.8		Private Individuals International Payments SEPA:			0.01% Min.2€ - Max.25€				
2.1.9		Toward Raiffeisen Kosove			10 €	14 $			
2.1.10		Toward Raiffeisen Banks Network			20% discount on standart commission				
2.1.11		Toward Raiffeisen Invest & Raiffeisen Preistigj		0 ALL	0 €				
2.1.12		Toward Pension Fond - Raiffeisen Pension		0 ALL					
2.2.1	SWIFT Commission	Ordering customer that are Premium subscribed to one of **Premium PACKEAGE** (Classic & Club)	Branch or Raiffeisen ON		5.4 €	9 $	£4.5	9 CHF	675 ALL
2.2.2		Domestic paymentes EUR			0 €				
2.2.3		Ordering customer that are Premium Not subscribed to one of **Premium PACKEAGE**			6 €	10 $	£5	10 CHF	750 ALL
2.2.4		Toward Raiffeisen Kosove			0 €	0 €			
2.2.5		Toward Raiffeisen Banks Network			6 €				
2.2.6		Toward Raiffeisen Invest & Raiffeisen Preistigj			0 €				
2.2.7		Toward Pension Fond - Raiffesien Pension			0 €				

2.3.1	OUR Commission	EUR Amoun from 0 to 12.500	Branch or Raiffeisen ON		10 EUR				
2.3.2		EUR Amoun from 12.501 to 20.000			15 EUR				
2.3.3		EUR Amoun from 20.001 to 50.000			20 EUR				
2.3.4		EUR Amount from >= 50.001			25 EUR				
2.3.5		Domestic Payments in EUR				0 €			
2.3.6		Other Currency				25 USD	30 GBP	60 CHF	4400 ALL
2.3.7		Raiffeisen Kosove			10 EUR	14 USD			
2.3.8		Raiffeisen Invest & Raiffeisen Prestigj			0 EUR				

3	INCOMING PAYMENTS						
3.1	Incoming Payments (National & International) - ustomer that are Premium subscribed to one of Premium PACKEAGE	0 ALL	0.12% Min.6€ - Max.70€	0.12% Min.8$ - Max.95$	0.12% Min.5£ - Max.60£	0.12% Min.8 - Max.90 CHF	0.12% Min.840 - Max.9.800 ALL
3.2	Domestic Payments in EUR		0 €				
3.3	Incoming Sepa Payments		3 €				
3.4	Incoming Payments from Raiffeisen Kosove		10 €	14 $			
3.5	Incoming Payments from Raiffeisen Banks Network		20% discount on standart commission				

4	CASH TRANSACTIONS PREMIUM^							
4.1	Cash Withdrawal No Previous Notification	Amount < 50.000 ALL	**50ALL**	0 €	$0	£0	0 CHF	0 ALL
4.2		Amount < 500.000 ALL (equivalent in other currency)	0 ALL	0 €	$0	£0	0 CHF	0 ALL
4.3		Amount > 500.000 ALL (equivalent in other currency)	1 % on amount over 500.000 ALL (equiv.other currency)					
4.4	Cash Withdrawal With Previous Notification ∞		0 ALL	0 €	$0	£0	0 CHF	0 ALL
4.5	Cash Deposit on own accounts		0 ALL	0 €	$0	£0	0 CHF	0 ALL
4.6	Cash Deposit to Third Parties - Individual Clients		125 ALL	1 €	$1	£1	1 CHF	125 ALL
4.7	Cash Deposit to Third Parties - Business Clients		200 ALL	1.5 €	1.5 €	£1.5	1.5 CHF	200 ALL
4.8	Cash Deposit to State Treasury		**295 ALL**	**2.5 €**	**$2.5**	**£2.5**	**2.5 CHF**	**295 ALL**
4.9	Cash Deposit to Tax Authorities							
4.10	Cash Deposit for Vehicles fee and penalty							
4.11	Cash Deposit for Vehicles fee and penalty - Tirana Municipality							
4.12	Cash Deposit for Utility Bills							
4.13	Cash Deposit for Custom (valid for Customer Agency) *		0.2% (Min=295 - Max 3000 ALL)					
4.14	Cash Deposit from Walk in Customer to Third Parties - Individual Clients		**295 ALL**	**2.5 €**	**$2.5**	**£2.5**	**2.5 CHF**	**295 ALL**
4.15	Cash Deposit from Walk in Customer to Third Parties - Business Clients							
4.16	Cash Deposit from Walk in Customer to State Treasury / Tax Authorities / Utility Bills / Vehicles fee.							
4.17	Cash deposits in Coins ~		170 ALL	1,000 ALL				
4.18.1	Withdrawal of damaged bank-notes and sent for verification to Bank of Albania (ALL currency)		200 ALL					
4.18.2	Withdrawal of damaged bank-notes and sent for verification to banks outside country (Foreing Currency)			5 % of Amount				
4.19	Exchange of bank-notes with certain coinage with other bank-notes with different coinage		0.3% Min 150 ALL					

^Through implementation of local and European legislation on Prevention of Money Laundry and Financing of Terrorism, Raiffeisen Bank as part of Raiffeisen Bank International with headquarter in Vienna, notify that for Cash Deposit on amount >= 50.000 Eur (equivalent in other currency) are required justifying documents for the source of funds. If this condition is not fulfilled, Bank have the right not to accept the amount.

* Maximum amount of cash deposit toward Custom Institution is 100.000 ALL (equivalent in other currency)

∞ Cash withdrawal from own account With Notification in ALL, EUR and USD currency, will be fulfill from bank within 2 working days from date of reservation. Cash withdrawal from own account With Notification in currency different from ALL, EUR and USD, will be fulfill from bank after 3 working days from the date of reservations.

5	CASH DEPOSIT ON ALBANIAN POST BRANCHES			
5.1	Cash deposit from Individual Bank Clients to own account	100 ALL	1 €	
5.2	Cash deposit from Individual Bank Clients toward other Individual Bank Clients			
5.3	Cash deposit from Individual Bank Clients toward Micro Business			
5.4	Cash deposit from Walk in Customer toward other Individual Bank Clients[£]			
5.5	Cash deposit from Walk in Customer toward Micro Business [£]			
Cash deposit service is offered in Albanian Post branches in which with we have agreements				

[£] "Walk in Customer" will have the possibility to make cash deposit if, already it is a registration in Raiffeisen Bank as "Walk in Customer" category

6	PAYMENTS & CASH DEPOSIT - OTHER			
6.1.1	Commission for attestations or Copy of the Documents given officialy from the Bank:	Declaration for bank interest and Taxation of this interes	1000 ALL	Ekuivalent i 1,000 ALL
6.1.2		Declaration of Personal Wealth & Tax	1000 ALL	Ekuivalent i 1,000 ALL
6.1.3		For Embassies / Consulates Offices	1000 ALL	Ekuivalent i 1,000 ALL
6.1.4		Other Declarations	700 ALL	Ekuivalent i 700 ALL
6.2.1	ALUIZNI	Commission for ALUIZNI cash	0.1% min. 300 - max 2,000	
6.2.2		Commission for ALUIZNI (as per customer Packeage)	Min 50 - Max 100 ALL	
6.3	Commission for acceptance of privatization securities or Vouchers for privatization of state buildings		2000 ALL	
6.4	Commission for privatization securities invested in Anglo Adriatic fund		150 ALL	
6.5	Commission for vouchers invested in Anglo Adriatic fund		150 ALL	
6.6	Commission for the customers who have invested in Privatization securities and vouchers invested in Anglo Adriatic fund		200 ALL	
6.7	Commission for acceptance of privatization securities or vouchers for legalization, urbanization and integration of building without permit		2000 ALL	
6.9	Payment commission for Austrian VISA application		Ekuivalent i 15.5 EUR	
6.10	Commission for capital legalization service		500 ALL	4 €	$5	£4	5 CHF	500 ALL

6.11	Commission for property reevaluation tax payment	150 ALL					
6.12	Commission for the verification of different Physical Subjects that pretend the heritance, but they don't dipose the pass book of the depositer or any other similar document (payments from the applicants when he / she has effectuated the request)	5,000 ALL	Ekuivalent i 5,000 ALL				
6.13	Bank-Note or Coins Exchange with specifics coinance with other Bank-Notes or Coins with other coinance	0.30% min. ALL 150					
6.14	Commission for bank Vetting Certificate	2000 ALL	Ekuivalent 2000 ALL				

7	OTHER COMMISSIONS FOR PAYMENTS						
7.1	Investigation for outgoing payments	1.000 ALL	20 €	$25	£20	25 CHF	3.000 ALL
7.2	Investigation for outgoing payments in EUR		10+beneficiary bank commission if applied				
7.3	Reverse of internal bank payments	500 ALL	4 €	$5	£3	4 CHF	5.00ALL
7.4	Reverse / Cancelation of outgoing payments in EUR*		10+beneficiary bank commission if applied				
7.5	Reverse / Cancelation of outgoing payments*	1.000 ALL	35 €	$40	£25	40 CHF	4.500 ALL
7.6	Amendmend of instruction for outgoing payments in EUR**		10+beneficiary bank commission if applied				
7.7	Amendmend of instruction for outgoing payments**	1.000 ALL	40 €	$45	£30	45 CHF	5.000 ALL
7.8	Investigation for incoming payments in EUR		5 + ordering bank commission if applied				
7.9	Investigation for incoming payments	600 ALL	20 €	$25	£20	25 CHF	3.000 ALL
7.9	Amendmend of instruction for Incoming payment in EUR		5 + ordering bank commission if applied				
7.10	Amendmend of instruction for Incoming payment	600 ALL	40 €	$45	£30	45 CHF	5.000 ALL
7.11	Reverse of Incoming payments in EUR		5 + ordering bank commission if applied				
7.12	Reverse of Incoming payments	600 ALL + Outgoing Payment commission	35 €	$40	£25	40 CHF	4.500 ALL
7.13	Commission for urgent value date		8 €	$10	£6.5	10 CHF	1,200 ALL
7.14	Commission for urgent value date in EUR		0 €				
7.15	Commission for IBAN missing*		5 €	Ekuivalent 5 EUR			
7.16	Raiffeisen ON - nivel siguriе Token^^	0 ALL	0 €	$0	£0	0 CHF	0 ALL
7.17	Raiffeisen ON - nivel siguriе Mobile Cronto^^	500 ALL	Ekuivalent 500 ALL				
7.18	Raiffeisen ON - nivel siguriе Hardware Cronto^^	8.000 ALL	Ekuivalent 8.000 ALL				

*Commissions for Payments in other Currencies that are expressed in ALL will be effectuated only if the currency is different from the above currencies or in case the customer wants to proceed the transaction from his Account in ALL with a conversion.

**The client should make sure to have sufficient fund (amount + commission) at the end of previous day selected for payment.

***the client should make sure to have sufficient funds on account during all working day on day selected for payment or following days.

^ This commission will be apied for every Coin - Fold (50 Coins) in LCY and FCY deposited by the customer. This commission will be added to actual commission specified above for cash deposit.

*Commission for IBAN missing will be applied for Outgoing Payments in FCY different from EUR in cases when the sender could not provide the IBAN code of the beneficiary. Every other commission requested from Correspondent Bank for procesing these payments will be debited from customer's account.

^^ One time fee on service subscription

* Commission value refer only to the request for payment reverse. Other commission from correspondent/final bank for payment reverse will be held from transfert amount

** Commission value include commision from correspondent / final bank