		Banking commissions in ALL					
	Debit Mastercard	**Standard Client**	**Student Package**	**Relax Package**	**Raiffeisen Classic**	**Raiffeisen Partner**	**Raiffeisen Elite**
1	***Monthly Commission***						
1.1	Monthly Commission for the Debit Card linked with a current account	100	0			0	0
2	***Card delivery charge***						
2.1	New card issued by Bank	0					
2.2	Normal card renewal	0					
2.3	Card reprint by customer request	400					
2.4	Reprint of lost/ stolen/ damaged card	400					
3	***PIN delivery charge***						
3.1	Customer request for PIN reprint or new PIN	200					
4	***Transaction fees***						
4.1	**Cash Withdrawals**						
4.1.1	Cash withdrawal on RBAL ATM	0					
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)	0					
4.1.3	Domestic cash withdrawal at not RBAL ATM	1.25% (Min. 300)					
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)	2.75% (Min. 400)					
4.1.5	International cash withdrawal at ATM	2% (Min. 300)					
4.1.6	International cash withdrawal at Counter (Manual Cash)	2.5% (Min. 500)					
4.1.7	Cash withdrawal at RBAL POS-es	0					
4.1.8	Cash withdrawal domestic at non RBAL POS-es	1.25% (Min. 300)					
4.1.9	Cash withdrawal at POS-es abroad	2% (Min. 300)					
4.2	**Balance Enquiries at ATM**						
4.2.1	Balance Enquiry on RBAL ATM	0 (over 5/month: 5 Leke)					
4.2.2	Domestic Balance Enquiry at not RBAL ATM	100					
4.2.3	International Balance Enquiries	100					
4.2.4	ATM Ministatement (available only in RBAL ATMs)	25	10	25			20
4.3	**Payments done by card at Point of Sale (POS)**						
4.3.1	At RBAL Point of Sale (POS)	0					
4.3.2	Domestic at not RBAL Point of Sale (POS)	0					
4.3.3	At International Point of Sale (POS)	1.5%	0	1.5%			
4.4	***Card to Card Transfers (P2P)***						
4.4.1	Between RBAL Cards	0					
4.4.2	Toward Domestic Cards up to 40,000 Lek	0					
	Toward Domestic Cards over 40,000 Lek	100					
4.4.3	Toward International Cards up to 40,000 Lek	0					
	Toward International Cards over 40,000 Lek	200					
5	***Other Fees***						
5.1	Annual fee for the main card	0					
5.2	Annual fee for the supplementary card	0					
5.3	Permanent card blocking fee at customer request (card closure)	0					
5.4	Temporary card blocking (includes unblocking of the card)	0					
6	***Card Limits***						
6.1	Total withdrawal value per day for cash withdrawals	**70,000**	**50,000**	**70,000**	**70,000**	**100,000**	**150,000**
6.2	Total withdrawal value per week for cash withdrawals	350,000	250,000	350,000	350,000	500,000	750,000
6.3	Total withdrawal value per month for cash withdrawals	1,400,000	1,000,000	1,400,000	1,400,000	2,000,000	3,000,000
6.4	Total no. of transactions per day for cash withdrawals	8	8	12	12	12	12
6.5	Total no. of transactions per week for cash withdrawals	56	56	65	65	65	65
6.6	Total no. of transactions per month for cash withdrawals	224	224	240	240	240	240
6.7	Total transaction value per day for POS	**100,000**	**100,000**	**120,000**	**120,000**	**140,000**	**200,000**
6.8	Total transaction value per week for POS	500,000	500,000	600,000	600,000	700,000	1,000,000
6.9	Total transaction value per month for POS	2,000,000	2,000,000	2,400,000	2,400,000	2,800,000	4,000,000
6.10	Total no. of transactions per day for POS	15	15	25	25	25	25
6.11	Total no. of transactions per week for POS	105	105	175	175	175	175
6.12	Total no. of transactions per month for POS	420	420	700	700	700	700
6.13	Total transaction value per day for P2P	**100,000**	**100,000**	**100,000**	**100,000**	**100,000**	**100,000**
6.14	Total transaction value per week for P2P	500,000	500,000	500,000	500,000	500,000	500,000
6.15	Total transaction value per month for P2P	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
6.16	Total no. of transactions per day for P2P	10	10	10	10	10	10
6.17	Total no. of transactions per week for P2P	50	50	50	50	50	50
6.18	Total no. of transactions per month for P2P	200	200	200	200	200	200

		Banking commissions in EUR					
	MasterCard debit card fees & limits	**Standard Client**	**Student Package**	**Relax Package**	**Raiffeisen Classic**	**Raiffeisen Partner**	**Raiffeisen Elite**
1	***Monthly Commission***						
1.1	Monthly Commission for the Debit Card linked with a current account	1	1	0	1	0	0
2	***Card delivery charge***						
2.1	New card issued by Bank	0					
2.2	Automatic card renewal	0					
2.3	Card reprint by customer request	3					
2.4	Reprint of lost/ stolen/ damaged card	3					
3	***PIN delivery charge***						
3.1	Customer request for PIN reprint or new PIN	2					
4	***Transaction fees***						
4.1	**Cash Withdrawals**						
4.1.1	Cash withdrawal on RBAL ATM	0					
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)	0					
4.1.3	Domestic cash withdrawal at not RBAL ATM	1.25% (Min. 2.5)					
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)	2.75% (Min. 3)					
4.1.5	International cash withdrawal at ATM	2% (Min. 2.5)					
4.1.6	International cash withdrawal at Counter (Manual Cash)	2.5% (Min. 4)					
4.1.7	Cash withdrawal at RBAL POS-es	0					
4.1.8	Cash withdrawal domestic at non RBAL POS-es	1.25% (Min. 2.5)					
4.1.9	Cash withdrawal at POS-es abroad	2% (Min. 2.5)					
4.2	**Balance Enquiries at ATM**						
4.2.1	Balance Enquiry on RBAL ATM	0 (over 5/month: 0.05 EUR/ BE)					
4.2.2	Domestic Balance Enquiry at not RBAL ATM	1					
4.2.3	International Balance Enquiries	1					
4.2.4	ATM Ministatement (available only in RBAL ATMs)	0.15 EUR	0.1 EUR	0.2 EUR	0.2 EUR	0.2 EUR	0.2 EUR
4.3	**Payments done by card at Point of Sale (POS)**						
4.3.1	At RBAL Point of Sale (POS)	0					
4.3.2	Domestic at not RBAL Point of Sale (POS)	0					
4.3.3	At International Point of Sale (POS)	1.5%	0	1.5%			
4.4	***Card to Card Transfers (P2P)***						
4.4.1	Between RBAL Cards	0					
4.4.2	Toward Domestic Cards up to 400 Eur	0					
	Toward Domestic Cards over 400 Eur	1					
4.4.3	Toward International Cards up to 400 Eur	0					
	Toward International Cards over 400 Eur	2					
5	***Other Fees***						
5.1	Annual fee for the main card	0					
5.2	Annual fee for the supplementary card	0					
5.3	Permanent card blocking fee at customer request (card closure)	0					
5.4	Temporary card blocking (includes unblocking of the card)	0					
6	***Card Limits***						
6.1	Total withdrawal value per day for cash withdrawals	**700**	**500**	**700**	**700**	**1,000**	**1,500**
6.2	Total withdrawal value per week for cash withdrawals	3,500	2,500	3,500	3,500	5,000	7,500
6.3	Total withdrawal value per month for cash withdrawals	14,000	10,000	14,000	14,000	20,000	30,000
6.4	Total no. of transactions per day for cash withdrawals	8	8	12	12	12	8
6.5	Total no. of transactions per week for cash withdrawals	56	56	65	65	65	56
6.6	Total no. of transactions per month for cash withdrawals	224	224	240	240	240	224
6.7	Total transaction value per day for POS	**1,000**	**1,000**	**1,200**	**1,200**	**1,400**	**2,000**
6.8	Total transaction value per week for POS	5,000	5,000	6,000	6,000	7,000	10,000
6.9	Total transaction value per month for POS	20,000	20,000	24,000	24,000	28,000	40,000
6.1	Total no. of transactions per day for POS	15	15	25	25	25	15
6.11	Total no. of transactions per week for POS	105	105	175	175	175	105
6.12	Total no. of transactions per month for POS	420	420	700	700	700	420
6.13	Total transaction value per day for P2P	**1,000**	**1,000**	**1,000**	**1,000**	**1,000**	**1,000**
6.14	Total transaction value per week for P2P	5,000	5,000	5,000	5,000	5,000	5,000
6.15	Total transaction value per month for P2P	20,000	20,000	20,000	20,000	20,000	20,000
6.16	Total no. of transactions per day for P2P	10	10	10	10	10	10
6.17	Total no. of transactions per week for P2P	50	50	50	50	50	50
6.18	Total no. of transactions per month for P2P	200	200	200	200	200	200

Classification: GENERAL

		Banking commissions in ALL					
	VISA DEBIT	**Standard Client**	**Student Package**	**Relax Package**	**Raiffeisen Classic**	**Raiffeisen Partner**	**Raiffeisen Elite**
1	***Monthly Commission***						
1.1	Monthly Commission for the Debit Card linked with a current account	100	0	0		0	0
2	***Card delivery charge***						
2.1	New card issued by Bank	0					
2.2	Normal card renewal	0					
2.3	Card reprint by customer request	400					
2.4	Reprint of lost/ stolen/ damaged card	400					
3	***PIN delivery charge***						
3.1	Customer request for PIN reprint or new PIN	200					
4	***Transaction fees***						
4.1	**Cash Withdrawals**						
4.1.1	Cash withdrawal on RBAL ATM	0					
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)	0					
4.1.3	Domestic cash withdrawal at not RBAL ATM	1.25% (Min. 300)					
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)	2.75% (Min. 400)					
4.1.5	International cash withdrawal at ATM	2% (Min. 300)					
4.1.6	International cash withdrawal at Counter (Manual Cash)	2.5% (Min. 500)					
4.1.7	Cash withdrawal at RBAL POS-es	0					
4.1.8	Cash withdrawal domestic at non RBAL POS-es	1.25% (Min. 300)					
4.1.9	Cash withdrawal at POS-es abroad	2% (Min. 300)					
4.2	**Balance Enquiries at ATM**						
4.2.1	Balance Enquiry on RBAL ATM	0					
4.2.2	Domestic Balance Enquiry at not RBAL ATM	100					
4.2.3	International Balance Enquiries	100					
4.2.4	ATM Ministatement (available only in RBAL ATMs)	25	10	25			20
4.3	**Payments done by card at Point of Sale (POS)**						
4.3.1	At RBAL Point of Sale (POS)	0					
4.3.2	Domestic at not RBAL Point of Sale (POS)	0					
4.3.3	At International Point of Sale (POS)	1.5%	0	1.5%			
4.4	**Card to Card Transfers (P2P)**						
4.4.1	Between RBAL Cards	0					
4.4.2	Toward Domestic Cards up to 40,000 Lek	0					
	Toward Domestic Cards over 40,000 Lek	100					
4.4.3	Toward International Cards up to 40,000 Lek	0					
	Toward International Cards over 40,000 Lek	200					
5	***Other Fees***						
5.1	Annual fee for the main card	0					
5.2	Annual fee for the supplementary card	0					
5.3	Permanent card blocking fee at customer request (card closure)	0					
5.4	Temporary card blocking (includes unblocking of the card)	0					
6	***Card Limits***						
6.1	Total withdrawal value per day for cash withdrawals	**70,000**	**50,000**	**70,000**	**70,000**	**100,000**	**150,000**
6.2	Total withdrawal value per week for cash withdrawals	350,000	250,000	350,000	350,000	500,000	750,000
6.3	Total withdrawal value per month for cash withdrawals	1,400,000	1,000,000	1,400,000	1,400,000	2,000,000	3,000,000
6.4	Total no. of transactions per day for cash withdrawals	8	8	12	12	12	12
6.5	Total no. of transactions per week for cash withdrawals	56	56	65	65	65	65
6.6	Total no. of transactions per month for cash withdrawals	224	224	240	240	240	240
6.7	Total transaction value per day for POS	**100,000**	**100,000**	**120,000**	**120,000**	**140,000**	**200,000**
6.8	Total transaction value per week for POS	500,000	500,000	600,000	600,000	700,000	1,000,000
6.9	Total transaction value per month for POS	2,000,000	2,000,000	2,400,000	2,400,000	2,800,000	4,000,000
6.10	Total no. of transactions per day for POS	15	15	25	25	25	25
6.11	Total no. of transactions per week for POS	105	105	175	175	175	175
6.12	Total no. of transactions per month for POS	420	420	700	700	700	700
6.13	Total transaction value per day for P2P	**100,000**	**100,000**	**100,000**	**100,000**	**100,000**	**100,000**
6.14	Total transaction value per week for P2P	500,000	500,000	500,000	500,000	500,000	500,000
6.15	Total transaction value per month for P2P	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
6.16	Total no. of transactions per day for P2P	10	10	10	10	10	10
6.17	Total no. of transactions per week for P2P	50	50	50	50	50	50
6.18	Total no. of transactions per month for P2P	200	200	200	200	200	200

		in LEK	
	VISA debit card fees & limits	**Premium**	**Package**
1	***Monthly Commission***		
1.1	Monthly Commission for the Debit Card linked with a current account	125	0
2	***Card delivery charge***		
2.1	New card issued by Bank	0	
2.2	Automatic card renewal	0	
2.3	Card reprint by customer request	400	
2.4	Reprint of lost/ stolen/ damaged card	400	
3	***PIN delivery charge***		
3.1	Customer request for PIN reprint or new PIN	200	
4	***Transaction fees***		
4.1	**Cash Withdrawals**		
4.1.1	Cash withdrawal on RBAL ATM	0	
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)	0	
4.1.3	Domestic cash withdrawal at not RBAL ATM	1.25% (Min. 300)	
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)	2.75% (Min. 400)	
4.1.5	International cash withdrawal at ATM	2% (Min. 300)	
4.1.6	International cash withdrawal at Counter (Manual Cash)	2.5% (Min. 500)	
4.1.7	Cash withdrawal at RBAL POS-es	0	
4.1.8	Cash withdrawal domestic at non RBAL POS-es	1.25% (Min. 300)	
4.1.9	Cash withdrawal at POS-es abroad	2% (Min. 300)	
4.2	**Balance Enquiries at ATM**		
4.2.1	Balance Enquiry on RBAL ATM	0	
4.2.2	Domestic Balance Enquiry at not RBAL ATM	100	
4.2.3	International Balance Enquiries	100	
4.2.4	ATM Ministatement (available only in RBAL ATMs)	20	
4.3	**Payments done by card at Point of Sale (POS)**		
4.3.1	At RBAL Point of Sale (POS)	0	
4.3.2	Domestic at not RBAL Point of Sale (POS)	0	
4.3.3	At International Point of Sale (POS)	1.5%	
4.4	***Card to Card Transfers (P2P)***		
4.4.1	Between RBAL Cards	0	
4.4.2	Toward Domestic Cards up to 40,000 Lek	0	
	Toward Domestic Cards over 40,000 Lek	100	
4.4.3	Toward International Cards up to 40,000 Lek	0	
	Toward International Cards over 40,000 Lek	200	
5	***Other Fees***		
5.1	Annual fee for the main card	0	
5.2	Annual fee for the supplementary card	0	
5.3	Permanent card blocking fee at customer request (card closure)	0	
5.4	Temporary card blocking (includes unblocking of the card)	0	
6	***Card Limits***		
6.1	Total withdrawal value per day for cash withdrawals	**150,000**	**150,000**
6.2	Total withdrawal value per week for cash withdrawals	750,000	750,000
6.3	Total withdrawal value per month for cash withdrawals	3,000,000	3,000,000
6.4	Total no. of transactions per day for cash withdrawals	8	8
6.5	Total no. of transactions per week for cash withdrawals	56	56
6.6	Total no. of transactions per month for cash withdrawals	224	224
6.7	Total transaction value per day for POS	**170,000**	**200,000**
6.8	Total transaction value per week for POS	850,000	1,000,000
6.9	Total transaction value per month for POS	3,400,000	4,000,000
6.1	Total no. of transactions per day for POS	15	15
6.11	Total no. of transactions per week for POS	105	105
6.12	Total no. of transactions per month for POS	420	420
6.13	Total transaction value per day for P2P	**100,000**	**100,000**
6.14	Total transaction value per week for P2P	500,000	500,000
6.15	Total transaction value per month for P2P	2,000,000	2,000,000
6.16	Total no. of transactions per day for P2P	10	10
6.17	Total no. of transactions per week for P2P	50	50
6.18	Total no. of transactions per month for P2P	200	200

		in EUR	
	MasterCard debit card fees & limits	**Premium**	**Package**
1	***Monthly Commission***		
1.1	Monthly Commission for the Debit Card linked with a current account	1.2	0
2	***Card delivery charge***		
2.1	New card issued by Bank	0	
2.2	Automatic card renewal	0	
2.3	Card reprint by customer request	3	
2.4	Reprint of lost/ stolen/ damaged card	3	
3	***PIN delivery charge***		
3.1	Customer request for PIN reprint or new PIN	2	
4	***Transaction fees***		
4.1	**Cash Withdrawals**		
4.1.1	Cash withdrawal on RBAL ATM	0	
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)	0	
4.1.3	Domestic cash withdrawal at not RBAL ATM	1.25% (Min. 2.5)	
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)	2.75% (Min. 3)	
4.1.5	International cash withdrawal at ATM	2% (Min. 2.5)	
4.1.6	International cash withdrawal at Counter (Manual Cash)	2.5% (Min. 4)	
4.1.7	Cash withdrawal at RBAL POS-es	0	
4.1.8	Cash withdrawal domestic at non RBAL POS-es	1.25% (Min. 2.5)	
4.1.9	Cash withdrawal at POS-es abroad	2% (Min. 2.5)	
4.2	**Balance Enquiries at ATM**		
4.2.1	Balance Enquiry on RBAL ATM	EUR/ BE)	
4.2.2	Domestic Balance Enquiry at not RBAL ATM	1	
4.2.3	International Balance Enquiries	1	
4.2.4	ATM Ministatement (available only in RBAL ATMs)	0.15 EUR	
4.3	**Payments done by card at Point of Sale (POS)**		
4.3.1	At RBAL Point of Sale (POS)	0	
4.3.2	Domestic at not RBAL Point of Sale (POS)	0	
4.3.3	At International Point of Sale (POS)	1.5%	
4.4	***Card to Card Transfers (P2P)***		
4.4.1	Between RBAL Cards	0	
4.4.2	Toward Domestic Cards up to 400 Eur	0	
	Toward Domestic Cards over 400 Eur	1	
4.4.3	Toward International Cards up to 400 Eur	0	
	Toward International Cards over 400 Eur	2	
5	***Other Fees***		
5.1	Annual fee for the main card	0	
5.2	Annual fee for the supplementary card	0	
5.3	Permanent card blocking fee at customer request (card closure)	0	
5.4	Temporary card blocking (includes unblocking of the card)	0	
6	***Card Limits***		
6.1	Total withdrawal value per day for cash withdrawals	**1,500**	**1,500**
6.2	Total withdrawal value per week for cash withdrawals	7,500	7,500
6.3	Total withdrawal value per month for cash withdrawals	30,000	30,000
6.4	Total no. of transactions per day for cash withdrawals	8	8
6.5	Total no. of transactions per week for cash withdrawals	56	56
6.6	Total no. of transactions per month for cash withdrawals	224	224
6.7	Total transaction value per day for POS	**1,700**	**2,000**
6.8	Total transaction value per week for POS	8,500	10,000
6.9	Total transaction value per month for POS	34,000	40,000
6.1	Total no. of transactions per day for POS	15	15
6.11	Total no. of transactions per week for POS	105	105
6.12	Total no. of transactions per month for POS	420	420
6.13	Total transaction value per day for P2P	**1,000**	**1,000**
6.14	Total transaction value per week for P2P	5,000	5,000
6.15	Total transaction value per month for P2P	20,000	20,000
6.16	Total no. of transactions per day for P2P	10	10
6.17	Total no. of transactions per week for P2P	50	50
6.18	Total no. of transactions per month for P2P	200	200

		in LEK	
	MasterCard debit card fees & limits	**Premium**	**Package**
1	***Monthly Commission***		
1.1	Monthly Commission for the Debit Card linked with a current account	125	0
2	***Card delivery charge***		
2.1	New card issued by Bank	0	
2.2	Automatic card renewal	0	
2.3	Card reprint by customer request	400	
2.4	Reprint of lost/ stolen/ damaged card	400	
3	***PIN delivery charge***		
3.1	Customer request for PIN reprint or new PIN	200	
4	***Transaction fees***		
4.1	**Cash Withdrawals**		
4.1.1	Cash withdrawal on RBAL ATM	0	
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)	0	
4.1.3	Domestic cash withdrawal at not RBAL ATM	1.25% (Min. 300)	
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)	2.75% (Min. 400)	
4.1.5	International cash withdrawal at ATM	2% (Min. 300)	
4.1.6	International cash withdrawal at Counter (Manual Cash)	2.5% (Min. 500)	
4.1.7	Cash withdrawal at RBAL POS-es	0	
4.1.8	Cash withdrawal domestic at non RBAL POS-es	1.25% (Min. 300)	
4.1.9	Cash withdrawal at POS-es abroad	2% (Min. 300)	
4.2	**Balance Enquiries at ATM**		
4.2.1	Balance Enquiry on RBAL ATM	Leke/ BE)	
4.2.2	Domestic Balance Enquiry at not RBAL ATM	100	
4.2.3	International Balance Enquiries	100	
4.2.4	ATM Ministatement (available only in RBAL ATMs)	20	
4.3	**Payments done by card at Point of Sale (POS)**		
4.3.1	At RBAL Point of Sale (POS)	0	
4.3.2	Domestic at not RBAL Point of Sale (POS)	0	
4.3.3	At International Point of Sale (POS)	1.5%	
4.4	***Card to Card Transfers (P2P)***		
4.4.1	Between RBAL Cards	0	
4.4.2	Toward Domestic Cards up to 40,000 Lek	0	
	Toward Domestic Cards over 40,000 Lek	100	
4.4.3	Toward International Cards up to 40,000 Lek	0	
	Toward International Cards over 40,000 Lek	200	
5	***Other Fees***		
5.1	Annual fee for the main card	0	
5.2	Annual fee for the supplementary card	0	
5.3	Permanent card blocking fee at customer request (card closure)	0	
5.4	Temporary card blocking (includes unblocking of the card)	0	
6	***Card Limits***		
6.1	Total withdrawal value per day for cash withdrawals	**150,000**	**150,000**
6.2	Total withdrawal value per week for cash withdrawals	750,000	750,000
6.3	Total withdrawal value per month for cash withdrawals	3,000,000	3,000,000
6.4	Total no. of transactions per day for cash withdrawals	8	8
6.5	Total no. of transactions per week for cash withdrawals	56	56
6.6	Total no. of transactions per month for cash withdrawals	224	224
6.7	Total transaction value per day for POS	**170,000**	**200,000**
6.8	Total transaction value per week for POS	850,000	1,000,000
6.9	Total transaction value per month for POS	3,400,000	4,000,000
6.1	Total no. of transactions per day for POS	15	15
6.11	Total no. of transactions per week for POS	105	105
6.12	Total no. of transactions per month for POS	420	420
6.13	Total transaction value per day for P2P	**100,000**	**100,000**
6.14	Total transaction value per week for P2P	500,000	500,000
6.15	Total transaction value per month for P2P	2,000,000	2,000,000
6.16	Total no. of transactions per day for P2P	10	10
6.17	Total no. of transactions per week for P2P	50	50
6.18	Total no. of transactions per month for P2P	200	200