PAYN	MENTS - MICRO			LEK	EUR	USD	OTHER CURRENCY	
1	PAYMENTS WITHIN RAIFF	PICENI DANIZAG						
	Transferts within own accounts			0 ALL	0€	\$0	0 ALL	
1.1	Transferts within own accounts		Branch or Raiffeisen ON	U ALL	U€	\$0	U ALL	
1.2.1		Ordering customer are MICRO Gold Package ¹		25 ALL	0.2 €	\$0.2	25 ALL	
1.2.2		Ordering customer are MICRO Silver Package ¹		75 ALL	0.6€	\$0.6	75 ALL	
1.2.3	Toward Individual Clients	Ordering customer are MICRO Baze Package ¹		150 ALL	1.2€	\$1.2	150 ALL	
1.2.4	Toward Individual Business	Ordering customer are MICRO Standart Current Account	Branch	180 ALL	1.5€	\$1.5	180 ALL	
1.2.5	Payments for Government Treasury	Ordering customer are MICRO Package BAZE (New)		180 ALL	1.5€	\$1.5	180 ALL	
1.2.6	Payments for Tax Institutions	Ordering customer are MICRO Package DIGI (New)		180 ALL	1.5€	\$1.5	180 ALL	
1.2.7	Payments for Custom	Ordering customer are MICRO Package PREMIUM (New)		100 ALL	0.8€	\$0.8	100 ALL	
1.2.5	Payment of Vehicles fee and penalty	Ordering customer are MICRO Gold Package ¹		10 ALL	0.1€	\$0.1	10 ALL	
1.2.6	Utility Bills Payments	Ordering customer are MICRO Silver Package ¹		25 ALL	0.2€	\$0.2	25 ALL	
1.2.7		Ordering customer are MICRO Baze Package ¹		75 ALL	0.6€	\$0.6	75 ALL	
1.2.8		Ordering customer are MICRO Standart Current Account	Raiffeisen ON	100 ALL	0.8€	\$0.8	100 ALL	
1.2.12		Ordering customer are MICRO Package BAZE (New)		0 ALL	0€	\$0	0 ALL	
1.2.13		Ordering customer are MICRO Package DIGI (New)		0 ALL	0€	\$0	0 ALL	
1.2.14		Ordering customer are MICRO Package PREMIUM (New)		0 ALL	0€	\$0	0 ALL	
1.3.1	Periodic Payment***				0 ALL			
1.4.1	Direct Debit utility bill payment -	Gold & Silver Packeage****		40 ALL				
1.4.2	Direct Debit utility bill payment -	Base Packeage or Standart Current Ac	ccount****	50 ALL				
1 - Payme	nt commission will be applied to existi	ng customer enrolled in these packages.						

PAYMENTS - MICRO				LEK	DOMESTIC EUR	EUR.	USD	OTHER CURRENCY (NE LEK)*
2	OUTGOING PAYMENTS (A SHA = ORDERING CUSTOMER I BEN = BENEFICIARY PAYS ALL	PAY: BANK COMMISSION + SWIFT // OUR	= ORDERING CUSTO	OMER PAY: BANK COMMISSIC	ON + SWIFT + OUR //			
2.1.1		Ordering customer are MICRO Gold Package ¹		0.026% Min.400- Max.1.200 ALL	0.075% [min 3 ; max 25]	0.15% Min.8€ - Max.150€	0.15% Min.11\$ - Max.200\$	0.15% Min.1.220 - Max.21.000 ALL
2.1.2		Ordering customer are MICRO Silver Package ¹	Branch	0.033% Min.500- Max.1.500 ALL	0.09% [min 3 ; max 25]	0.18% Min.10€ - Max.180€	0.18% Min.15\$ - Max.250\$	0.18% Min.1.500 - Max.25.500 ALL
2.1.3		Ordering customer are MICRO Base Package ¹ or Standart Current Account		0.033% Min.500- Max.1.500 ALL	0.1% [min 3 ; max 25]	0.20% Min.15€ - Max.200€	0.20% Min.22\$ - Max.300\$	0.20% Min.2.200 - Max.30.000 ALL
2.1.4		Ordering customer are MICRO Package BAZE (New)		0.033% Min.500- Max.1.500 ALL	0.1% [min 3 ; max 25]	0.20% Min.15€ - Max.200€	0.20% Min.22\$ - Max.300\$	0.20% Min.2.200 - Max.30.000 ALL
2.1.5		Ordering customer are MICRO Package DIGI (New)		0.033% Min.500- Max.1.500 ALL	0.1% [min 3 ; max 25]	0.20% Min.15€ - Max.200€	0.20% Min.22\$ - Max.300\$	0.20% Min.2.200 - Max.30.000 ALL
2.1.6		Ordering customer are MICRO Package PREMIUM (New)		0.028% Min.425- Max.1.250 ALL	0.09% [min 3 ; max 25]	0.18% Min.13€ - Max.180€	0.18% Min.20\$ - Max.270\$	0.18% Min.2.000 - Max.27.000 ALL
		Amount 0 to 20.000 ALL Ordering customer are MICRO Gold			0.075% [min 3 ; max 25]	25% di:	scount on branch minimum cor	nmission
2.1.4.1		Amount 0 to 20.000 ALL Ordering customer are MICRO Silver Packeage ¹			0.09% [min 3 ; max 25]	20% di:	scount on branch minimum cor	nmission
2.1.4.2		Amount 0 to 20.000 ALL Ordering customer are MICRO Base Packeage ¹			0.1% [min 400 ; max 3100]	20% di:	scount on branch minimum cor	nmission
2.1.4.3		Amount 0 to 20.000 ALL Ordering customer are MICRO Standart Current Account		0 ALL	0.09% [min 3 ; max 25]	10% di:	scount on branch minimum cor	nmission
2.1.10		Amount 0 to 20.000 ALL Ordering customer are MICRO Package BAZE (New)	Raiffeisen ON		0.1% [min 400 ; max 3100]	0.20% Min.15€ - Max.200€	0.20% Min.22\$ - Max.300\$	0.20% Min.2.200 - Max.30.000 ALL
2.1.11	Bank Commissions	Amount 0 to 20.000 ALL Ordering customer are MICRO Package DIGI (New)			0.1% [min 3 ; max 25]	0.16% Min.12€ - Max.160€	0.16% Min.17\$ - Max.240\$	0.16% Min.1.700 - Max.24.000 ALL
2.1.12		Amount 0 to 20.000 ALL Ordering customer are MICRO Package PREMIUM (New)			0.09% [min 3 ; max 25]	0.16% Min.12€ - Max.160€	0.16% Min.17\$ - Max.240\$	0.16% Min.1.700 - Max.24.000 ALL
		Amount > 20.000 ALL Ordering customer are MICRO Gold Package ¹			0.075% [min 3 ; max 25]	25% di:	scount on branch minimum cor	nmission
2.1.4.4		Amount > 20.000 ALL Ordering customer are MICRO Silver Package ¹			0.09% [min 3 ; max 25]	20% di:	scount on branch minimum cor	nmission
2.1.4.5		Amount > 20.000 ALL Ordering customer are MICRO Base Package ¹		50 % Discount on Branch Commission	0.1% [min 400 ; max 3100]	20% discount on branch minimum commission		nmission
2.1.4.6		Amount > 20.000 ALL Ordering customer are MICRO Standart Current Account			0.09% [min 3 ; max 25]	10% di:	scount on branch minimum cor	nmission

2.1.16								
2.1.16		Amount > 20.000 ALL]			0.20%	0.20%	0.20%
		Ordering customer are MICRO Package BAZE (New)			0.1% [min 400 ; max 3100]	Min.15€ - Max.200€	Min.22\$ - Max.300\$	Min.2.200 - Max.30.000 ALL
	1	Amount > 20.000 ALL				0.16%	0.16%	0.16%
2.1.17		Ordering customer are MICRO			0.1% [min 3; max 25]	Min.12€ -	Min.17\$ -	Min.1.700 -
		Package DIGI (New) Amount > 20.000 ALL				Max.160€ 0.16%	Max.240\$ 0.16%	Max.24.000 ALL 0.16%
2.1.18		Ordering customer are MICRO			0.09% [min 3; max 25]	Min.12€ -	Min.17\$ -	Min.1.700 -
	-	Package PREMIUM (New)				Max.160€	Max.240\$	Max.24.000 ALL
2.1.5	-	Toward Raiffeisen Kosove	-			10€	14 \$	
2.1.6		Toward Raiffeisen Banks Network	Branch or			30% discount on standart commission		
2.1.7		Toward Raiffeisen Invest & Raiffeisen Preistigj	Raiffeisen ON	0 ALL		0€		
2.1.8		Toward Pension Fond - Raiffesien Pension		0 ALL				
2.2.1		Toward other Banks				6€	10 €	900 ALL
2.2.2	=	Toward Raiffeisen Kosove	-			0€	0€	900 ALL
2.2.3	1					6€		
2.2.3	SWIFT Commission	Toward Raiffeisen Banks Network	Branch or Raiffeisen ON	0 ALL	0€	0 €		
2.2.4		Toward Raiffeisen Invest & Raiffeisen Preistigj	Kanteisen ON			0€		
2.2.5		Toward Pension Fond - Raiffesien				0€		
2.2.3		Pension				0.6		
2.3.1		EUR Amoun from 0 to 12.500				10 EUR		
2.3.2		EUR Amoun from 12.501 to 20.000				15 EUR		
2.3.3	1	EUR Amoun from	D			20 EUR		
	OUR Commission	20.001 to 50.000	Branch or Raiffeisen ON	0 ALL	0 EUR			
2.3.4	-	EUR Amount from >= 50.001	Kanreisen Orv			25 EUR	25 1150	4400 411
2.3.5	=	Other Currency Raiffeisen Kosove				10 EUR	25 USD 14 USD	4400 ALL
	+	Raiffeisen Invest & Raiffeisen	-				14 030	
2.3.7		Prestigj				0 EUR		
3	INCOMING PAYMENTS		-					
,	Incoming Payments (National &	International)				0.11%	0.11%	0.11%
3.1	- Gold Packeage 1	international)				Min.7€ -	0.11% Min.10\$ - Max.100\$	Min.1.000 -
						Max.70€ 0.13%		Max.10.000 ALL 0.13%
3.2	Incoming Payments (National & - Silver Packeage ¹	International)		0 ALL	0 EUR	Min.10€ -	0.13% Min.15\$ - Max.100\$	Min.1.500 -
	Incoming Payments (National &	International)				Max.70€ 0.15%	WIII.135 - Wiax.1005	Max.10,000 ALL 0.15%
3.3	Other Micro Packages & Sta					0.15% Min.12€ -	0.15%	Min.1.750 -
						Max.80€	Min.18\$ - Max.120\$	Max.12.000 ALL
3.4	Incoming Payments from Raiffe	isen Kosove				10 €	14 \$	
3.5	Incoming Payments from Raiffe	isen Banks Network				30% discount on standart commission		
1		to existing customer enrolled in these	packages.					
¹ - Paym	nent commission will be applied	9						
1 - Paym			UST					
4		CE UP TO 9-TH OF AUG	UST)	0 ALL		()€	
4.1	CASH DEPOSIT^ (IN FOR	CE UP TO 9-TH OF AUG	UST)	0 ALL		()€	
4 4.1 4.2 4.3	Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties -	CE UP TO 9-TH OF AUGI	UST)	0 ALL		(0€	
4 4.1 4.2 4.3 4.4	Cash Deposit on own accounts Cash Deposit to Third Parties Cash Deposit to Third Parties Cash Deposit to State Treasury	CE UP TO 9-TH OF AUGU Individual Clients Business Clients	UST)		1.5 €			200 ALL
4 4.1 4.2 4.3 4.4 4.5 4.6	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee ar	CE UP TO 9-TH OF AUGU Individual Clients Business Clients in dependity	UST)	0 ALL 200 ALL	1.5 €		\$1.5	200 ALL
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties Cash Deposit to State Treasury Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee ar Cash Deposit for Vehicles fee ar	CE UP TO 9-TH OF AUGU Individual Clients Business Clients in dependity	UST)		1.5 €			200 ALL
4.1 4.2 4.3 4.4 4.5 4.6 4.7	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee ar Cash Deposit for Vehicles fee ac Cash Deposit for Utility Bills	Individual Clients Business Clients Stand penalty and penalty - Tirana Municipality	UST)	200 ALL	1.5 €			200 ALL
4.1 4.2 4.3 4.4 4.5 4.6 4.7	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties Cash Deposit to State Treasury Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee ar Cash Deposit for Vehicles fee ar	Individual Clients Business Clients Stand penalty and penalty - Tirana Municipality	UST)	200 ALL 0.2% (Min=200	1.5 €			200 ALL
4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash Deposit for Custom (valid Cash Deposit for Custom (valid Cash Deposits in Coins ~	CE UP TO 9-TH OF AUGU Individual Clients Business Clients and penalty and penalty - Tirana Municipality for Customer Agency) *		200 ALL	1.5 €	2		200 ALL
4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties Cash Deposit to State Treasury Cash Deposit to Tax Authoritie Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-n	Individual Clients Business Clients Stand penalty and penalty - Tirana Municipality		200 ALL 0.2% (Min=200 - Max 3000 ALL)	1.5 €	2	\$1.5	200 ALL
4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to To Third Parties - Cash Deposit to State Treasury Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-necurrency) Withdrawal of damaged bank-necurrency)	CE UP TO 9-TH OF AUGU Individual Clients Business Clients and penalty and penalty - Tirana Municipality for Customer Agency) *	Albania (ALL	0.2% (Min=200 -Max 3000 ALL) 170 ALL	1.5 €	1,00	\$1.5 00 ALL	200 ALL
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.11.1	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to Tax Authoritie Cash Deposit for Texaury Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency)	Individual Clients Business Clients Individual Clients Business Clients Indipenalty Indipenalty and penalty and pe	Albania (ALL atside country	200 ALL 0.2% (Min=200 - Max 3000 ALL) 170 ALL 200 ALL		1,00 5 % of	\$1.5	
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.11.1	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) h implementation of local and Euripe Cash Deposit of Cash Deposit of Democracy (Forcing Currency)	Individual Clients Business Clients and penalty and penalty and penalty - Tirana Municipality for Customer Agency) * otes and sent for verification to Bank of otes and sent for verification to banks or or opean legislation on Prevention of Mor	Albania (ALL utside country	200 ALL 0.2% (Min=200 -Max 3000 ALL) 170 ALL 200 ALL	esein Bank as part of Raiffeise	1,00 5 % of n Bank International w	\$1.5 10 ALL Amount ith headquarter in Vienna, no	
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.11.1 4.11.2 ^Through Deposit of	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to Tax Authoritie Cash Deposit to Tax Authoritie Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) Mithdrawal of damaged bank-neurrency) mithdrawal of damaged bank-neurrency) mithdrawal of damaged bank-neurrency)	Individual Clients Business Clients Business Clients Indipenalty I	Albania (ALL utside country ney Laundry and Finantifying documents for	200 ALL 0.2% (Min=200 -Max 3000 ALL) 170 ALL 200 ALL cing of Terrorism, Raiff	esein Bank as part of Raiffeise	1,00 5 % of n Bank International w	\$1.5 10 ALL Amount ith headquarter in Vienna, no	
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.11.1 4.11.2 ^Through Deposit of	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to Tax Authoritie Cash Deposit to Tax Authoritie Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) Mithdrawal of damaged bank-neurrency) mithdrawal of damaged bank-neurrency) mithdrawal of damaged bank-neurrency)	Individual Clients Business Clients and penalty and penalty and penalty - Tirana Municipality for Customer Agency) * otes and sent for verification to Bank of otes and sent for verification to banks or or opean legislation on Prevention of Mor	Albania (ALL utside country ney Laundry and Finantifying documents for	200 ALL 0.2% (Min=200 -Max 3000 ALL) 170 ALL 200 ALL cing of Terrorism, Raiff	esein Bank as part of Raiffeise	1,00 5 % of n Bank International w	\$1.5 10 ALL Amount ith headquarter in Vienna, no	
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.11.1 4.11.2 ^Through Deposit of	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for User Cash Deposit Cash Deposit for User Cash Deposit for User Cash Deposit for User Cash Deposit for Custom (valid Cash deposits in Coins - Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency in implementation of local and Eu on amount >= 50.000 Eur (equiv	Individual Clients Business Clients Business Clients Indipenalty I	Albania (ALL atside country ney Laundry and Finan tifying documents for of the country (equivalent in other cu	200 ALL 0.2% (Min=200 -Max 3000 ALL) 170 ALL 200 ALL cing of Terrorism, Raiff	esein Bank as part of Raiffeise	1,00 5 % of n Bank International w	\$1.5 10 ALL Amount ith headquarter in Vienna, no	
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.11.1 4.11.2 **Through Deposit of Maxim	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to Tax Authoritie Cash Deposit for Texaury Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Utility Bills Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) In implementation of local and Eu on amount >= 50.000 Eur (equiv num amount of cash deposit towal Cash Deposit on own accounts	Individual Clients Business Clients Business Clients Indipenalty Indipenalty and penalty Indipenalty I	Albania (ALL atside country ney Laundry and Finan tifying documents for of the country (equivalent in other cu	200 ALL 0.2% (Min=200 -Max 3000 ALL) 170 ALL 200 ALL cing of Terrorism, Raiff	esein Bank as part of Raiffeise	1,00 5 % of n Bank International w	\$1.5 10 ALL Amount ith headquarter in Vienna, no	
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.11.1 4.11.2 **Throughgan and an	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit to State Treasury Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) In implementation of local and Eu on amount >= 50.000 Eur (equiv num amount of cash deposit town cash Deposit on own accounts Cash Deposit on own accounts Cash Deposit on Third Parties -	Individual Clients Business Clients and penalty and penalty - Tirana Municipality for Customer Agency) * Dates and sent for verification to Bank of open and sent for verification to banks of ope	Albania (ALL atside country ney Laundry and Finan tifying documents for of the country (equivalent in other cu	200 ALL 0.2% (Min=200 -Max 3000 ALL) 170 ALL 200 ALL teing of Terrorism, Raifft the source of funds. If the rency)	esein Bank as part of Raiffeise is condition is not fulfilled, Ban	1,00 5 % of n Bank International w	\$1.5 O ALL Amount ith headquarter in Vienna, no accept the amount.	tify that for Cash
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.11.1 4.11.2 4.7 Amaxin 4 4.1 4.1 4.2 4.3	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit to State Treasury Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Use Cash Deposit for Use Cash Deposit for Use Cash Deposit for Custom (valid Cash deposits in Coins - Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency	Individual Clients Business Clients and penalty and penalty - Tirana Municipality for Customer Agency) * Dates and sent for verification to Bank of open and sent for verification to banks of ope	Albania (ALL atside country ney Laundry and Finan tifying documents for of the country (equivalent in other cu	200 ALL 0.2% (Min=200 -Max 3000 ALL) 170 ALL 200 ALL teing of Terrorism, Raifft the source of funds. If the rency)	esein Bank as part of Raiffeise is condition is not fulfilled, Ban	1,00 5 % of n Bank International w	\$1.5 O ALL Amount ith headquarter in Vienna, no accept the amount.	tify that for Cash
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.11.1 4.11.2 **Throughgan and an	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit to State Treasury Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) In implementation of local and Eu on amount >= 50.000 Eur (equiv num amount of cash deposit town cash Deposit on own accounts Cash Deposit on own accounts Cash Deposit on Third Parties -	Individual Clients Business Clients Business Clients Indipenalty and penalty and penalty and penalty and penalty and penalty. Tirana Municipality for Customer Agency) * Once and sent for verification to Bank of potes and sent for verification to banks of the sent sent for verification to banks of the sent sent for verification to banks of the sent sent sent for verification to banks of the sent sent sent sent sent sent sent sen	Albania (ALL atside country ney Laundry and Finan tifying documents for of the country (equivalent in other cu	200 ALL 0.2% (Min=200 -Max 3000 ALL) 170 ALL 200 ALL teing of Terrorism, Raifft the source of funds. If the rency)	esein Bank as part of Raiffeise is condition is not fulfilled, Ban	1,00 5 % of n Bank International w nk have the right not to	\$1.5 O ALL Amount ith headquarter in Vienna, no accept the amount.	tify that for Cash
4 41 42 43 44 45 46 47 48 49 4.10 4.11.1 4.11.2 4.11.2 4.11.4 4.1 4.2 4.3 4.4 4.5	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to Title Parties - Cash Deposit to State Treasury Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash Deposit for Custom (valid Cash Deposit for Custom (valid Cash Deposit of Custom Courrency) Withdrawal of damaged bank-nutrency) Withdrawal of damaged bank-nutrency Withdrawal o	Individual Clients Business Clients Business Clients Sind penalty Individual Clients Business Clients Sind penalty Individual Clients Sind penalty Individual Clients Sind penalty Individual Clients Individual Clients Business Clients Sind penalty Individual Clients Business Clients Sind penalty	Albania (ALL atside country ney Laundry and Finan tifying documents for of the country (equivalent in other cu	200 ALL 0.2% (Min=200 - Max 3000 ALL) 170 ALL 200 ALL cing of Terrorism, Raiff the source of funds. If the rency) 0 ALL	esein Bank as part of Raiffeise is condition is not fulfilled, Ban 0 €	1,00 5 % of n Bank International w nk have the right not to	\$1.5 OO ALL Amount ith headquarter in Vienna, no accept the amount.	tify that for Cash 0 ALL
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.11.1 4.11.2 4.11.2 4.1 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-nurrency) Withdrawal of damaged bank-nurrency) In implementation of local and Eu on amount >= 50.000 Eur (equiv num amount of cash deposit toward Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit to State Treasury Cash Deposit to State Treasury Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit for Vehicles fee at	Individual Clients Business Clients Business Clients Sind penalty Individual Clients Business Clients Sind penalty Individual Clients Sind penalty Individual Clients Sind penalty Individual Clients Individual Clients Business Clients Sind penalty Individual Clients Business Clients Sind penalty	Albania (ALL atside country ney Laundry and Finan tifying documents for of the country (equivalent in other cu	200 ALL 0.2% (Min=200 - Max 3000 ALL) 170 ALL 200 ALL cing of Terrorism, Raiff the source of funds. If the rency) 0 ALL	esein Bank as part of Raiffeise is condition is not fulfilled, Ban 0 €	1,00 5 % of n Bank International w nk have the right not to	\$1.5 OO ALL Amount ith headquarter in Vienna, no accept the amount.	tify that for Cash 0 ALL
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.10 4.11.1 4.11.2 4.11.2 4.1 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to Tax Authoritie Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) In implementation of local and Eu on amount >= 50.000 Eur (equiv num amount of cash deposit towards towards of the Cash Deposit to Third Parties - Cash Deposit for Tevelicles fee at Cash Deposit for Vehicles fee at Ca	Individual Clients Business Clients Individual Clients Business Clients Individual Clients Business Clients Individual Clients	Albania (ALL atside country ney Laundry and Finan tifying documents for of the country (equivalent in other cu	200 ALL 0.2% (Min=200 -Max 3000 ALL) 170 ALL 200 ALL cing of Terrorism, Raiff the source of funds. If the rency) 0 ALL 295 ALL	esein Bank as part of Raiffeise is condition is not fulfilled, Ban 0 €	1,00 5 % of n Bank International w nk have the right not to	\$1.5 OO ALL Amount ith headquarter in Vienna, no accept the amount.	tify that for Cash 0 ALL
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.10 4.11.1 4.11.2 4.11.2 4.1 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-nurrency) Withdrawal of damaged bank-nurrency) In implementation of local and Eu on amount >= 50.000 Eur (equiv num amount of cash deposit toward Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit to State Treasury Cash Deposit to State Treasury Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit for Vehicles fee at	Individual Clients Business Clients Individual Clients Business Clients Individual Clients Business Clients Individual Clients	Albania (ALL atside country ney Laundry and Finan tifying documents for of the country (equivalent in other cu	200 ALL 0.2% (Min=200 - Max 3000 ALL) 170 ALL 200 ALL cing of Terrorism, Raiff the source of funds. If the rency) 0 ALL 295 ALL 0.2% (Min=200	esein Bank as part of Raiffeise is condition is not fulfilled, Ban 0 €	1,00 5 % of n Bank International w nk have the right not to	\$1.5 OO ALL Amount ith headquarter in Vienna, no accept the amount.	tify that for Cash 0 ALL
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.10 4.11.1 4.11.2 4.11.2 4.1 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8	CASH DEPOSIT^ (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to Tax Authoritie Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-ncurrency) Withdrawal of damaged bank-ncurrency) In implementation of local and Eu on amount >= 50.000 Eur (equiv mum amount of cash deposit town Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit to Tax Authoritie Cash Deposit to Tax Authoritie Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee a	Individual Clients Business Clients ind penalty and penalty - Tirana Municipality for Customer Agency) * otes and sent for verification to Bank of otes and sent for verification to banks of otes and sent for verification to Bank	Albania (ALL atside country ney Laundry and Finantifying documents for (equivalent in other cu	200 ALL 0.2% (Min=200 -Max 3000 ALL) 170 ALL 200 ALL cing of Terrorism, Raiff the source of funds. If the rency) 0 ALL 295 ALL	esein Bank as part of Raiffeise is condition is not fulfilled, Ban 0 €	1,00 5 % of n Bank International w nk have the right not to	\$1.5 OO ALL Amount ith headquarter in Vienna, no accept the amount.	tify that for Cash 0 ALL
4 4.1 4.2 4.3 4.4 4.5 4.7 4.8 4.9 4.10 4.11.1 4.11.2 ** Maxim 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.11.1 4.11.1 4.11.1 4.11.1 4.11.1 4.11.1 4.11.1 4.11.1 4.11.1 4.1 4	CASH DEPOSIT* (IN FOR Cash Deposit on own accounts Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to State Treasury Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-ne (Foreing Currency) Withdrawal of damaged bank-ne (Foreing Currency) amount >= 50.000 Eur (equiv num amount of cash deposit town accounts Cash Deposit to Third Parties - Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee at C	Individual Clients Business Clients Individual Clients Business Clients Individual Clients Business Clients Individual Clients	Albania (ALL atside country ney Laundry and Finantifying documents for (equivalent in other cu	200 ALL 0.2% (Min=200 -Max 3000 ALL) 170 ALL 200 ALL cing of Terrorism, Raifff the source of funds. If th rrency) 0 ALL 295 ALL 0.2% (Min=200 -Max 3000 ALL)	esein Bank as part of Raiffeise is condition is not fulfilled, Ban 0 €	1,00 5 % of n Bank International w nk have the right not to	\$1.5 O ALL Amount ith headquarter in Vienna, no accept the amount. \$0 \$2.5	tify that for Cash 0 ALL
4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 4.10 4.11.1 4.11.2 ** Maxim 4 4.1 4.2 4.3 4.4 4.5 4.7 4.8 4.9 4.10 4.10 4.11.1 4.10 4.11.1 4.10 4.10	CASH DEPOSIT* (IN FOR Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to To Third Parties - Cash Deposit to Tax Authorities Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins - Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency Withdrawal of damaged bank-neurrency) Withdrawal of damaged bank-neurrency) Cash Deposit to Total Parties - Cash Deposit to Third Parties - Cash Deposit to Third Parties - Cash Deposit to Tax Authoritie Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Vehicles fee at Cash Deposit for Utility Bills Cash Deposit for Custom (valid Cash deposits in Coins ~ Withdrawal of damaged bank-neurrency)	Individual Clients Business Clients ind penalty and penalty - Tirana Municipality for Customer Agency) * otes and sent for verification to Bank of otes and sent for verification to banks of otes and sent for verification to Bank	Albania (ALL atside country and Finan tifying documents for (equivalent in other cu	200 ALL 0.2% (Mim=200 -Max 3000 ALL) 170 ALL 200 ALL 200 ALL 201 ALL 0.2% (Mim=200 -Max 3000 ALL) 170 ALL	esein Bank as part of Raiffeise is condition is not fulfilled, Ban 0 €	1,00 5 % of n Bank International w nk have the right not to	\$1.5 O ALL Amount ith headquarter in Vienna, no accept the amount. \$0 \$2.5	tify that for Cash 0 ALL

Deposit	on amount >= 50.000 Eur (equiva	ropean legislation on Prevention of Mo	stifying documents for	r the source of funds. If this				ify that for Cash	
Maxin	num amount of cash deposit towar	rd Custom Institution is 100.000 ALL	(equivalent in other c	urrency)					
-	CASH DEPOSIT ON ALBAN	IAN DOCT DD ANCHEC							
5.1	Cash deposit to business account								
	_			100 ALL	1€				
5.2	Cash deposit toward other Indivi			100 ALL	16				
5.3	Cash deposit toward Micro Busin		D.I.I. IV.I D	L' D.E M.E. M	i Dalais Galais O'less	N. I. D C. I.d. 1	7.4		
		Post branches in:Shengjin, Fushe-Arrez, l Ndroq, Vau dejes, Bushat, Rubik, Milot		nine, Polican, Maliq, Memali	aj, Deivine, Seienice, Orikum,	Plazn Durres, Suktn,	voskopoje, Leskovik, Ksamii, K	onispoi, Finiq,	
6	CASH WITHDRAWAL								
6.1	O. B. T.		Amount from		-	No Commission			
		Gold Packeage	0 to 10.000 Eur Amount from						
6.2			10.000 to		(0.5 % of amount			
	No previous notification		30.000 Eur Amount from						
6.3		Other Packeage and Standart	0 to 3.500 Eur			No Commission			
64		Accounts	Amount from 3.500 to		(0.5 % of amount			
			30.000 Eur						
6.5	Description Marifferentian		Amount from 0 to 30.000 Eur		I	No Commission			
6.6	Previous Notification 1 Working Day ∞	All Packeage and Standart Accounts	Amount from 30.001 to	0.3 % of amount					
0.0			150.000 Eur	0.5 % Of diffount					
6.7			Amount from 0 to 150,000 Eur		İ	No Commission			
	Previous Notification		Amount from						
6.8	2 Working Day ∞	All Packeage and Standart Accounts	150.001 to 500.000 Eur		Fix c	ommission 250 EU	JR		
6.9			Shuma mbi			1 % of amount			
	Withdrawal of damaged bank-no	tes and sent for verification to Bank of	500.000 Eur Albania / Banks						
6.10	outside country					5 % of Amount			
6.11	Exchange of bank-notes with cer	tain coinage with other bank-notes with	n different coinage		0.	3% Min 150 ALL			
		Notification in ALL, EUR and USD currents after 3 working days from the date of		m bank within 2 working days	from date of reservation. Casl	n withdrawal from own	account With Notification in cu	irrency different from	
ALL, EU	K and C3D, will be fulfill from bar	iik anei 5 working days nom the date of	reservations.						
7	PAYMENTS & CASH DEPOS	SIT - OTHER		ı	ı				
7.1.1	Commission for attestations or	Declaration for bank interest and Taxati	ion of this interes	1000 ALL					
7.1.2	Copy of the Documents given	Declaration of Personal Wealth & Tax	(1000 ALL	Ekuivalent i 1,000 ALL				
7.1.3 7.1.4	officialy from the Bank:	For Embassies / Consulates Offices Other Declarations		1000 ALL 700 ALL					
				0.1% min.					
7.2.1	ALUIZNI	Commission for ALUIZNI cash		300 - max 2,000					
7.2.2		Commission for ALUIZNI (as per cus	stomer Packeage)	Min 50 - Max 100 ALL					
7.3		rivatization securities or Vouchers for p	privatization of state	2000 ALL					
	buildings								
7.4		curities invested in Anglo Adriatic fund		150 ALL					
7.5	Commission for vouchers investe Commission for the customers w	ed in Anglo Adriatic fund ho have invested in Privatization secur	ities and vouchers	150 ALL					
7.6	invested in Anglo Adriatic fund			200 ALL					
7.7	Commission for acceptance of pr urbanization and integration of b	rivatization securities or vouchers for le uilding without permit	egalization,	2000 ALL					
7.8.1	Commission for	Commission from Bank of Albania		500 ALL					
7.8.2	certification/complain in Credit Bureau in BOA	Commission service from Raiffeisen I	Bank	100 ALL					
7.9	Payment commission for Austria	n VISA application			Fk	uivalent i 15.5 EUR			
7.10	Commission for capital legalizati			500 ALL	2.0	4 €	\$5	500 ALL	
7.11	Commission for property reevalu	uation tax payment		150 ALL					
7.12	but they don't dipose the pass bo	of different Physical Subjects that preto book of the depositer or any other similar then he / she has effectuated the request	document	5,000 ALL			Ekuivalent i 5,000 ALL		
7.13		h specifics coinance with other Bank-No	tes or Coins with		0	.30% min. ALL 150			
	other coinance					7.22 130		OTHER.	
PAYN	IENTS - MICRO			LEK	DOMESTIC EUR	EUR	USD	CURRENCY (NË LEK)*	
8.1	OTHER COMMISSIONS FOR Reverse of internal bank paymen			500 ALL	4 €	4€	\$5	5.00ALL	
8.2	Investigation for outgoing payme			1000 ALL	-	20€	\$25	3.000 ALL	
8.3	Reverse / Cancelation of outgoin	g payments		1.000 ALL	EUR 10 + beneficiary bank commission (if applicable)	35€	\$40	4.500 ALL	
8.4	Amendmend of instruction for ou	utgoing payments		1.000 ALL		40 €	\$45	5.000 ALL	
							•		

8.5	Investigation for incoming payments	600 ALL	EUR 10 + beneficiary bank commission (if	20€	\$25	3.000 ALL
8.6	Amendmend of instruction for Incoming payment	600 ALL	applicable)	40€	\$45	5.000 ALL
8.7	Reverse of Incoming payments	600 ALL + Outgoing Payment commission		35€	\$40	4.500 ALL
8.8	Confirmation Commission for Audit Purposes	5.000 ALL		55€	\$85	5.000 ALL
8.9	Commission for urgent value date			8€	\$10	1,200 ALL
8.10	Commission for IBAN missing^			5€	\$6	700 ALL
8.11	Raiffeisen ON - nivel sigurie Token^^	0 ALL		0€	\$0	0 ALL
8.12	Raiffeisen ON - nivel sigurie Mobile Cronto^^	500 ALL			Ekuivalent i 500 ALL	
8.13	Raiffeisen ON - nivel sigurie Hardware Cronto^^	8.000 ALL			Ekuivalent i 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.

PAYMENT TIME SCHEDULE LEK EUR USD OTHER CURRENCY Payments within Raiffeisen BANK From BRANCH Ordering & Beneficiary Currency are different or the same Ordering & Beneficiary Currency are the same t	System Working Date® Ordering account debit / Beneficiary account credit Debit- D / Credit-D Debit- D / Credit-D Debit- D / Credit-D
Payments within Raiffeisen BANK From BRANCH Up to 15.30 PM Ordering & Beneficiary Currency are different or the same Ordering & Beneficiary Currency are the same	Ordering account debit / Beneficiary account credit Debit- D / Credit -D Debit- D / Credit -D Debit- D / Credit -D
From BRANCH Ordering & Beneficiary Currency are different or the same Raiffeisen ON Ordering & Beneficiary Currency are the same he same that the same t	Debit- D / Credit -D Debit- D / Credit -D
Ordering & Beneficiary Currency are different or the same Raiffeisen ON Ordering & Beneficiary Currency are the same Ordering & Beneficiary Currency are the same Ordering & Beneficiary Currency are From 9.00 AM to 16.30 PM: From 9.00 AM to 16.30 PM: From 9.00 AM to 16.30 PM:	Debit- D / Credit -D Debit- D / Credit -D
Raiffeisen ON Ordering & Beneficiary Currency are the same Ordering & Beneficiary Currency are the same Ordering & Beneficiary Currency are From 9.00 AM to 16.30 PM: Amount < 10.000 Fur ekuivalent From 9.00 AM to 16.30 PM:	Debit- D / Credit -D
Ordering & Beneficiary Currency are from 9.00 AM to 16.30 PM: From 9.00 PM:	
	-
Outgoing Payments	
Up to 13.00 PM	Debit- D / Credit -D
Amount up to 1.5 Mil LEK	Debit- D / Credit -D+1
Amount from 1.5 Mil to Up to 14.30 PM	Debit- D / Credit -D
20 Mil LEV AG-14 20 DM	Debit- D / Credit -D+1
Hours Prom BRANCH Lin to 14 30 PM	Debit- D / Credit -D+1
Amount from 30 Mil LEK Opt 01-3-30 FM After 14-30 PM	Debit- D / Credit -D+2
Un to 15 30 PM	Debit- D / Credit -D+2
Foreing Currency After 15.30 PM	Debit- D+1 / Credit - D+3
From 00.00 - 13.30	Debit- D / Credit -D
Amount up to 1.5 Mil LEK From 13.30/17.00 From 17.00 - 10.00	Debit- D/ Credit -D+1 Debit- D\D+1*/ Credit -D+1
From 07.00 - 14.30	Debit- D / Credit -D+1
Amount from 1.5 Mil to From 14.30-17.00	Debit- D/ Credit -D+1
30 Mil LEK From 17.00 - 00.00	Debit- D\D+1*
	/ Credit -D+1 Debit- D / Treasury
Working Pure Amount from 30 Mil LEK	Confirmation
Day Raiffeisen ON From 17.00 - 00.00	Debit- D\D+1* / Treasury Confirmation
Ordering & Beneficiary Currency are From 9.00 - 16.30	Debit- D / Credit -D+2
the same or different	+
Ordering & Beneficiary Currency are the same From 16.30 PM to 9.00 AM	Debit- D / Credit -D+3
Ordering & Beneficiary Currency are different From 9.00 AM to 16.30 PM: Amount < 10.000 Eur ekuivalent From 9.00 AM to 16.30 PM: Amount < 2.000 Eur ekuivalent	
Amount up to 1.5 Mil LEK	Debit- D\D+1*/
Amount from 1.5 Mil to 30 Mil LEK	Credit -D / D+1*
NON Working Raiffeisen ON Amount from 30 Mil LEK From 00.00 -	Debit- D\D+1* / Treasury Confirmation
Day Ordering & Beneficiary Currency are the same	
Ordering & Beneficiary Currency are different Amount < 10.000 Eur ekuivalent Amount < 2.000 Eur ekuivalent	Debit- D+1 / Credit -D+3
* During Non-working Hours/Days, date of payment processing in the system may be different from calendar date	

^{**} The customers will benefit preferential commission as per terms and conditions specified in the packages they have chosen for Direct Debit utility bill payments, Non cash wilthin RBAL payments of the tax offices. For Direct Debit Utility bill payments, the client should make sure to have sufficient funds on account during all working day on day selected for payment or following days.

***The customer will not pay commissions for the service, but will pay commissions as per bank's terms and conditions for each payment processed. The client should make sure to have sufficient fund (amount + commission) at the end of previous day selected for payment.

[&]quot;This commission will be apiled 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 commission from correspondend / final bank