

PRICE LIST OF PRODUCTS AND SERVICES FOR SE CUSTOMERS

PRODUCTS AND SERVICES	FEES ¹				
	This price list is effective as of 01.07.2020				
I. CURRENT ACCOUNT					
	ALL	EUR	USD	GBP	CHF
Account Opening		free of charge			
Initial deposit and minimal balance	5,000	40	50	35	50
Maintenance of one current account (Monthly)	400	4	4	4	4
Maintenance of one current account for inactive accounts with credit balance (quarterly) ²	2,000	20	20	20	20
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	4	5	3.5	5
Account statements deliver through courier service	3,000	25	25	25	25
Swift and Statement through e-mail (monthly)	1,500	15	15	15	15
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			
Confirmation commissions for audit purposes	5,000	55	85	50	85
Issuance of a confirmation for Bank of Albania, Albanian Financial Supervisory Authority (AMF), National Licensing Center (QKL)		EUR 30			
Account closing	3,000	25	30	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		free of charge			
Cash deposits (own accounts)		free of charge			
Cash deposits in favor of third parties	500	5	5	5	5
Cash Deposit in favor of Utility Companies	500	5	5	5	5
Cash Deposit in favor of Tax Office, Customer Office ,State Budget Accounts	500	5	5	5	5
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):		free of charge			
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):		free of charge			
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):		0.15% Max EUR 350			
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 Breakeage before maturity date :					
Before the half term of the maturity		70% of benefited interest up to the date of TD breakeage			
After the half term of the maturity		50% of benefited interest up to the date of TD breakeage			

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 Payments³						
- Accounts within RBAL (Paper based)	400	4	4	400		
- Accounts within RBAL (Electronically)	free of charge					
Beneficiary account is in another bank within Albania (payment in branch)	N/A	EUR 0 - 10.000 0.2% [min 6 ; max 20] Mbi EUR 10.000 0.3% [min 30 ; max 50]	0.3% min 30 max 300	0.3% min 3,000 max 30,000		
Beneficiary account is in another bank within Albania (payment electronically)	N/A	0.1% [min 3 ; max 25]	0.10% min 10; max 90	0.1% ALL min 1,220 ; max ALL 11,560		
- Outgoing to other Banks (Paper Based)	Up to ALL 1.5 mln: ALL500; Over 1.5 mln: ALL 1,500	0.3% min 30 max 300	0.3% min 30 max 300	0.3% min 3,000 max 30,000		
- 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 500	0.1% min 9 max 85	0.10% min 10; max 90	0.1% ALL min 1,220 ; max ALL 11,560		
1.3 Periodic Payments	150	1	1	150		
1.4 Direct Debit(Payments in Favour of Utilities Payments)	50	0.5	0.5	50		
2. Other fees(applicable for paper based and electronic transactions)						
	ALL	EUR	USD	GBP	CHF	Other Foreign Curr. (in ALL)
2.0 SWIFT/payment	free of charge	6	9	5	9	750
2.1 SWIFT/Domestic payments in Eur	N/A	free of charge	N/A	N/A	N/A	N/A
2.2 Urgency fee/payment		20	25	17	25	1500
2.3 Urgency fee/ Domestic payment	free of charge	free of charge	25	17	25	1500
2.4 "OUR" Commission	N/A	35	25	30	55	4,400
2.5 "OUR" Commission Domestic	N/A	free of charge	25	30	55	4,400
2.5 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 payment	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 Banks⁴						
For Outgoing and Incoming payments within the Network Banks EUR (paperbased)	30% discount from the actual commissions					
VI. ELECTRONIC BANKING Raiffeisen on						
Elektronic Banking Raiffeisen ON (2 Inputter +2 authorizers):	ALL	USD	EURO	Other Currencies Equivalent in EUR		
Registration Fee	4,200	30		30	30	
Maintenance monthly commission	1,400	10		10	10	
New authorizer	2,800	20		20	20	
New Inputter	420	3		3	3	
Hardware	9,800	70		70	70	

VII. 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
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2. Payments with card in International POS networks	Free of Charge
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3.1 Manual Cash ATM* on us	Eur 3 ;All 500
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3.2 Manual Cash ATM Domestic*	Eur 5:All 700
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3.3 Manual Cash ATM International*	Eur 8; All 1000
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4.1 Manual Cash Advance* (POS) on us	Eur 3 ;All 500
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4.2 Manual Cash Advance* (POS) Domestic	Eur 5:All 700
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4.3 Manual Cash Advance* (POS) International	Eur 8; All 1000
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** 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
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2. Card replacement- upon client's request	EUR 8; ALL 1000
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3. Temporary Block Including Unblock	EUR 3; ALL 500
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4. Delivery Card Customer Request	EUR 5; ALL 700
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5. Deliv. Card Abroad –Courier	EUR 10; ALL 1400
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6. Deliv Pin Abroad -Courier	EUR 10; ALL 1400
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E. Interest Rate Applied

SE IR Standard	14% EUR / 17%ALL
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Penalty Interest SE	20% EUR / 23% ALL
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SE Minimum Payment 20% (of the outstanding balance+ unpaid minimum payment of previous period)

VIII. DEBIT MASTER CARD

Debit MASTER CARD	ALL
Monthly Commission	0
Card delivery charge	
New card issued by Bank	0
Normal card renewal	0
Card reprint by customer request	400
Reprint of lost/ stolen/ damaged card	400
PIN delivery charge	
First new PIN issued by Bank	0
Customer request for PIN reprint or new PIN	200
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)
-Domestic cash withdrawal at not RBAL counter (Manual Cash)	2.75% (Min. 400)
- International cash withdrawal at ATM	2% (Min. 300)
International cash withdrawal at Counter (Manual Cash)	2.5% (Min. 500)
Balance Enquiries at ATM	
Balance Enquiry on RBAL ATM	0
Domestic Balance Enquiry at not RBAL ATM	100
International Balance Enquiries	100
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
Temporary card blocking (includes unblocking of the card)	500
Card Limits	
Total withdrawal value per day for cash withdrawals	160,000
Total withdrawal value per week for cash withdrawals	800,000
Total withdrawal value per month for cash withdrawals	3,200,000
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
Total transaction value per week for Cash Withdrawals + POS	400,000
Total transaction value per month for Cash Withdrawals + POS	1,800,000
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

Debit Card MASTER	EUR
Monthly Commission	0
Card delivery charge	
New card issued by Bank	0
Normal card renewal	0
Card reprint by customer request	3
Reprint of lost/ stolen/ damaged card	3
PIN delivery charge	
First new PIN issued by Bank	0
Customer request for PIN reprint or new PIN	2
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 2.5
-Domestic cash withdrawal at not RBAL counter (Manual Cash)	2.75% MIN 3
- International cash withdrawal at ATM	2% MIN 2.5
International cash withdrawal at Counter (Manual Cash)	2.5% MIN 4
Balance Enquiries at ATM	
Balance Enquiry on RBAL ATM	0(0.05 EUR / BE OVER 5/MONTH)
Domestic Balance Enquiry at not RBAL ATM	1
International Balance Enquiries	1
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)	1.50%
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	4
Temporary card blocking (includes unblocking of the card)	4
Card Limits	
Total withdrawal value per day for cash withdrawals	1,200
Total withdrawal value per week for cash withdrawals	6,000
Total withdrawal value per month for cash withdrawals	24,000
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	3,900
Total transaction value per week for Cash Withdrawals + POS	19,500
Total transaction value per month for Cash Withdrawals + POS	78,000
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

Notes:

1. These are standard fees applied for SE customers. 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. In cases when the Customer has not performed any transaction in his account for more than 180 days,automatically the account is classified as inactive status. These account will be charged only by this fee, standard maintenance fee (applied for active accounts) will not be charged. This fee will be charged by current account on quarterly basis only for those accounts with credit balance.

3. 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.

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