

Packages - MICRO BUSINESSES						
1.0 Micro Business Standard		ALL	USD	EUR	GBP	CHF
1.1.1	Current account maintenance	200	2.00	1.50	1.50	1.50
1.1.2	Maintenance of Notary/Bailiff current account*	No Commission				
1.1.3	Initial deposit and the minimum balance withhold	2,000	20.00	15.00	15.00	15.00
1.1.4	Initial deposit and the minimum balance withhold for Agri customers	500	4.00	4.00	4.00	4.00
1.1.5	Closure of the account	No Commission				
1.1.6	Account statements/request	One statement a month for an extract period of maximum 12 months	100	0.8	0.8	0.8
		Old Statement (statement for an extract period over 1 year)	150	1.00	1.00	1.00
1.1.7	Fixed periodic payment**	To the extra deposit	No Commission			
		To the current account	No Commission			
1.1.8	Direct debit bills utility payments ***	50 ALL / payment				
1.1.9	Raiffeisen ON	According respective product terms & conditions****				
1.2 Package BASIC		350 ALL				
1.2.1	Monthly fee for the Package	No Commission				
1.2.2	Current account maintenance	2.00	1.50	1.50	1.50	1.50
1.2.3	Maintenance of Notary/Bailiff current account*	No Commission				
1.2.4	Initial deposit and the minimum balance withhold	2000	20.00	15.00	15.00	15.00
1.2.5	Account statements/request	One statement a month for an extract period of maximum 12 months	No Commission			
		Old Statement (statement for an extract period over 1 year)	150	1.00	1.00	1.00
1.2.6	Raiffeisen ON	According respective product terms & conditions****				
1.2.7	Monthly Commission for the Debit Card Master linked with a current account in EUR	1.0				
1.2.8	Monthly Commission for the Debit Card Master linked with a current account in ALL	No Commission				
1.3 Package DIGI		550 ALL / 4.5 EUR				
1.3.1	Monthly fee for the Package	No Commission				
1.3.2	Current account maintenance	2.00	No Commission	1.50	1.50	1.50
1.3.3	Maintenance of Notary/ Bailiff current account*	No Commission				
1.3.4	Initial deposit and the minimum balance withhold	2,000	20.00	15.00	15.00	15.00
1.3.5	Account statements/request	Two statements a month for an extract period of maximum 12 months	No Commission			
		Old Statement (statement for an extract period over 1 year)	150	1.00	1.00	1.00
1.3.6	Loan IR/ administration fee	20% discount of Adm. Fee 10% discount of IR				
1.3.7	POS commissions	not more than 2.0 % commission				
1.3.8	QR code	not more than 1.0 % commission				
1.3.9	Raiffeisen ON	According respective product terms & conditions****				
1.3.10	Monthly Commission for the Debit Card Master linked with a current account in ALL and EUR	No Commission				
1.4 Package PREMIUM		1,250				
1.4.1	Monthly fee for the Package	12.00	11.00	11.00	11.00	11.00
1.4.2	Current account maintenance	No Commission				
1.4.3	Maintenance of Notary/Bailiff current account*	No Commission				
1.4.4	Initial deposit and the minimum balance withhold	2,000	20.00	15.00	15.00	15.00
1.4.5	Account statements/request	No limit for statements for an extract period of maximum 12 months	No Commission			
		Old Statement (statement for an extract period over 1 year)	150	1.00	1.00	1.00
1.4.6	Loan IR/ administration fee	20% discount of Adm. Fee 10% discount of IR				
1.4.7	POS commissions	not more than 2.0 % commission				
1.4.8	QR code	not more than 1.0 % commission				
1.4.9	Raiffeisen ON	According respective product terms & conditions****				
1.4.10	Monthly Commission for the Debit Card Master linked with a current account in ALL and EUR	No Commission				
1.5 Terms and Conditions for Retailers of Lotaria Kombetare						
1.5.1	Current account maintenance	No Commission				
1.5.2	Initial deposit and the minimum balance withhold	2,000				
1.5.3	Direct debit in favor of Lotaria Kombetare	No Commission				
1.5.4	Emission of fund freeze - Standard	300				
1.5.5	Amendment of fund freeze	300				
2.0 Cash withdrawal commissions (all Micro client)						
2.1	Cash withdrawal same value date	Standart Account and Digi Package Amount 0 - 3.500 EUR (equivalent in other currencies)	No Commission			
		Basic Package Amount 0 - 5.000 EUR (equivalent in other currencies)				
2.2	Cash withdrawal next business day after notification	Premium Package Amount 0 - 20.000 EUR (equivalent in other currencies)	No Commission			
		Standart Account and Digi Package Amount 3.501 - 30.000 EUR (equivalent in other currencies)	0.5% of the amount			
		Basic Package Amount 5.0001 - 30.000 EUR (equivalent in other currencies)				
2.3	Cash withdrawal two business days after notification	Premium Package Amount 20.001 - 30.000 EUR (equivalent in other currencies)	No Commission			
		Amounts 0 – 30,000 EUR withdrawal (equivalent in other currencies)	0.3% of the amount			
2.4	Cash Deposit on own accounts	Amounts 30,001 – 150,000 EUR withdrawal (equivalent in other currencies)	No Commission			
		Amounts 0 – 150,000 EUR withdrawal (equivalent in other currencies)	Fixed Commission EUR 250			
2.5	Cash Deposit to Third Parties	Amounts 150,001 – 500,000 EUR withdrawal (equivalent in other currencies)	1% of the amount			
		Amounts over 500,000 EUR withdrawal (equivalent in other currencies)	No Commission			

The Business - "Agro Familjar" and "Agro Farmer" have the same Terms & Conditions as "Micro Business Standard" and can not be segmented into Micro Business Packages

The Business - Micro Business Ambulant has the same Terms & Conditions as "Micro Business Standard"

The Terms & Conditions of "Micro Business Standard" are standard conditions of a current account. The T&C that are not mentioned in Business packages there will be applied the T&C of "Micro Business Standard".

(*) For the Notary/Bailiff Current Account no Initial deposit and minimum balance will be applied. This current account shall not be commissioned nor shall generate credit or debit interests. In order to open a Notary Current Account the customer must have another Micro standard or package current account where the monthly commissions will be charged.

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

(***) For Direct debit bills utility payments, the client should make sure to have sufficient funds on account during all working day on day selected for payment or following days.

(****) These fees are subject to respective product term & condition & to promotional campaign's changes.

Based on Group Directives and the Correspondent Bank, Raiffeisen Bank S.b.A can not process the international payments for the below industries: Exchange offices, Payment Provider - Companies operating in: Adult entertainment - Companies operating in: production, assembly, trade of weapons.

Note:

If there will be changes in conditions of services / bank products, the client will be notified in accordance with the terms of contracts signed with the Bank for respective products / services.

For other banking services (payments, etc.) will apply the terms & conditions in force, with which the client will be known before performing the action through publications that are made at bank branches and official website RBAL.

Ju lutimi, informuamni qe pervec ndryshimit te komisionit mujor te kartes Master Debiti Card e cila eshte e shprehur me lart sipas paketes qe ju keni perzgjedhur, duhet te njiheni edhe me kushtet e tjera te punes se kartes te cilat jane te publikuara ne web-in zyrtar te bankes si edhe te afishuara ne dergjet toana;

Webpage: <https://www.raiffeisen.al/en/business/pages/terms-and-conditions/>

Dear customer, the published rates refer to August 2023. If you need additional information, please contact our staff in one of our branches all over Albania.

