

PLUS PACKAGE



PRODUCTS AND SERVICES	FEES ¹				
	This price list is effective as of 01.07.2020				
	ALL	USD	EUR	GBP	CHF
PACKAGE FEE (Monthly)	799	7.99	5.99	5.99	7.99
I. CURRENT ACCOUNT					
Account Opening	free of charge				
Maintenance of one current account (Monthly)	free of charge				
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	5	4	3.5	5
Swift and Statement through e-mail (monthly)	EUR 5				
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				
Bank Confirmation for audit purposes	5,000	55	85	50	85
Initial deposit and minimal balance	5,000	50	40	35	50
Account closing	3,000	30	25	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					
Cash deposits (own accounts)	free of charge				
Cash deposits in favor of third parties	400		4	4	4
Cash Deposit in favor of Utility Companies	400		4	4	4
Cash Deposit in favor of Tax Office, Customer Office ,State Budget Accounts	400		4	4	4
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):					
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):					
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):					
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 Breakage before maturity date :					
Before the half term of the maturity	70% of benefited interest up to the date of TD breakage				
After the half term of the maturity	50% of benefited interest up to the date of TD breakage				

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 Payments²						
- Accounts within RBAL (Paper based)	250	2.5	2.5			250
- Accounts within RBAL (Electronically)						free of charge
- Outgoing to other Banks (Paper Based)	Up to ALL 1.5 mln: ALL 500; Over 1.5 mln: ALL 1,500	0.3% min 20 max 250	0.3% min 20 max 250			0.3% min 2,000 max 25,000
- 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 450	0.08% min 8 max 75	0.08% min 9; max 80			0.08% min 1.100; max 10.200
Beneficiary account is in another bank within Albania (payment in branch)	N/A	EUR 0 - 10.000 0.2% [min 6 ; max 20] Over EUR 10.000 0.3% [min 30 ; max 50]	0.3% min 20 max 250			0.3% min 2,000 max 25,000
Beneficiary account is in another bank within Albania (payment electronically)	N/A	0.08% [min 3 ; max 25]	0.08% min 9; max 80			0.08% min 1.100; max 10.200
1.3 Periodic Payments	150	1	1			150
1.4 Direct Debit (Payments in Favour of Utilities Companies)						free of charge
2. Other fees (applicable for paper based and electronic transactions)	ALL	EUR	USD	GBP	CHF	Other Foreign Currencies (in ALL)
2.1 SWIFT/payment	N/A	6	9	5	9	750
2.2 Urgency fee/payment	free of charge	20	25	17	25	1500
2.3 "OUR" Commission	N/A	35	25	30	55	4,400
2.4 Investigation Fees						
;-outgoing						
Payment investigation/amendment fee	ALL 1.000 + Beneficiary's bank commissions (if applicable)	15	20	13	20	1,500
-Incoming						
- Payment investigation /amendment/return fee	600 + ordering bank commission (if applicable)	25	35	20	35	2,000
3. Payments with Raiffeisen Bank Kosovo(paper based and electronically)						
<i>Incoming payments</i>	N/A	EUR 10	Equivalent EUR	N/A	N/A	N/A
<i>Outgoing Payments</i>	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 Banks³						
For Outgoing and Incoming payments within the Network Banks (EUR) (paperbased)						30% discount from the actual commissions

VI. DEBIT CARD MASTER

	ALL / EUR
Debit Card Master	
Monthly Commission	0
Card delivery charge	
New card issued by Bank	0
Normal card renewal	0
Card reprint by customer request	400all / 3 eur
Reprint of lost/ stolen/ damaged card	400 /3 eur
PIN delivery charge	
First new PIN issued by Bank	0
Customer request for PIN reprint or new PIN	200 all / 2 eur
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 all/ 2.5 eur)
-Domestic cash withdrawal at not RBAL counter (Manual Cash)	2.75% (Min. 400 all / 3 eur)
- International cash withdrawal at ATM	2% (Min. 300 all / 2.5 eur)
International cash withdrawal at Counter (Manual Cash)	2.5% (Min. 500 all / 4 eur)
Balance Enquiries at ATM	
Balance Enquiry on RBAL ATM	0
Domestic Balance Enquiry at not RBAL ATM	100all (equivalent)
International Balance Enquiries	100all (equivalent)
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 all / 4 eur
Temporary card blocking (includes unblocking of the card)	501 all / 4 eur
Card Limits	
Total withdrawal value per day for cash withdrawals	160,000 all / 1200 eur
Total withdrawal value per week for cash withdrawals	800,000 all / 6000 eur
Total withdrawal value per month for cash withdrawals	3,200,000 all / 24,000 eur
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 all / 3,900 eur
Total transaction value per week for Cash Withdrawals + POS	1,800,000 all / 19,500 eur
Total transaction value per month for Cash Withdrawals + POS	7,200,000 all / 78,000 eur
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

VII. ELECTRONIC BANKING Raiffeisen On

Elektronic Banking Raiffeisen ON	ALL	USD	EURO	Other Currencies Equivalent in EUR
(2 Inputter +2 authorizers):				
Registration Fee	3,500	25	25	25
Maintenance monthly commission	950	7	7	7
New authorizer	2,100	15	15	15
New Inputter	420	3	3	3
Hardware	9,800	70	70	70

VIII. BUSINESS CREDIT MASTERCARD CHIP REVOLVING

SE (EURO - ALL)

A. Card Issuing fee

1. MasterCard

Free of charge

B. Annual membership fee on each supplementary card issued

MasterCard- SE companies (40 days after service creation)

15 EUR / 2,000 ALL

C. Payment card transactions

Corporate and SE

1. Payments with card in Domestic POS Network

Free of charge

2. Payments with card in International POS networks

Free of Charge

3.1 Manual Cash ATM* on us

Eur 3 ;All 500

3.2 Manual Cash ATM Domestic*

Eur 5;All 700

3.3 Manual Cash ATM International*

Eur 8; All 1000

4.1 Manual Cash Advance* (POS) on us

Eur 3 ;All 500

4.2 Manual Cash Advance* (POS) Domestic

Eur 5;All 700

4.3 Manual Cash Advance* (POS) International

Eur 8; All 1000

* 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

2. Card replacement- upon client's request

EUR 8; ALL 1000

3. Temporary Block Including Unblock

EUR 3; ALL 500

4. Delivery Card Customer Request

EUR 5; ALL 700

5. Deliv. Card Abroad –Courier

EUR 10; ALL 1400

6. Deliv Pin Abroad -Courier

EUR 10; ALL 1400

E. Interest Rate Applied

SE IR Standard

14% EUR / 17% ALL

Penalty Interest SE

20% EUR / 23% ALL

SE Minimum Payment 20% (of the outstanding balance+ unpaid minimum payment of previous period)

Notes :

1. These fees are applicable for PLUS package. 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. 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.

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