



## FEES INFORMATION DOCUMENT

**Payment service provider: Raiffeisen Bank SH.A.**

**Date: 04 Prill 2024**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in [Tarifa dhe kushte \(raiffeisen.al\)](http://Tarifa dhe kushte (raiffeisen.al)) and also posted in all notifications within the Bank's premises.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintenance fee	150 ALL/ Month
Account opening	0 ALL
Account Minimum Balance	0 ALL
Account closure	0 ALL
Deposit	0 ALL
<b>Social Basic Payment Account</b>	
Maintenance fee applied for the Social Basic Payment Account is 0 ALL	0 ALL
<b>Payments (excluding cards)</b>	
<b>Direct Debit utility bill payment</b>	
Basic Payment Account	50 ALL
<b>Outgoing Payments National in ALL (Branch)</b>	
Basic Payment Account	0.033%; Min.500 - Max.1.500 ALL

<b>Outgoing Payments National in ALL (online)</b>	
Basic Payment Account	Up to 20,000 ALL free Over 20,000 ALL 50% discount from the charge commission at branches
<b>Outgoing Payments International (Branch)</b>	
Basic Payment Account	0.17%; Min 10 max 150 EUR 0.17%; Min.14 - Max.195 USD 0.17%; Min.9 - Max.125 GBP 0.17%; Min.14 CHF - Max.185 CHF
<b>Outgoing Payments International (online)</b>	
Basic Payment Account	10% discount in the minimum branch commission
<b>Incoming Payments National in ALL</b>	
Basic Payment Account	0 ALL
<b>Incoming Payments International in ALL</b>	
Basic Payment Account	0 ALL
<b>Social Basic Payment Account</b>	
All payments above for the "Social Basic Payment Account" segment will be commission-free except for international payments at initiation.	0 ALL
<b>Cards and cash withdrawals</b>	
<b>Cash withdrawals</b>	
Cash withdrawal without prior notice for amounts greater than 500.000 ALL (other currency equivalents)	1% of the amount over limit
Cash withdrawal in ALL up to the ATM limit 500.000 ALL	50 ALL
<b>Debit Card</b>	
<b>Basic Payment Account</b>	
Monthly Commission for the Debit Card linked with a current account (Monthly)	0 ALL
<b>Total yearly Fee</b>	<b>0 ALL</b>
New card issued by Bank	0 ALL

Normal card renewal	0 ALL
Card reprint by customer request	200 ALL
Customer request for PIN reprint or new PIN	100 ALL
Cash withdrawal on RBAL ATM	0 ALL
Domestic cash withdrawal at not RBAL ATM	1.25% (Min. 150)
Tërheqje cash në sportelet e RBAL (Manual Cash)	0 ALL
Cash withdrawal at RBAL counter (Manual Cash)	2.75% (Min. 200 ALL)
International cash withdrawal at ATM	2% (Min. 150 ALL)
International cash withdrawal at Counter (Manual Cash)	2.5% (Min. 250 ALL)
Cash withdrawal domestic at non RBAL POS-es	1.25% (Min. 150 ALL)
Cash withdrawal at POS-es abroad	2% (Min. 150 ALL)
Balance Enquiry on RBAL ATM (VISA)	0 ALL
Balance Enquiry on RBAL ATM (Mastercard Debit)	0 (mbi 5 BE/muaj: 3 ALL / BE)
Domestic Balance Enquiry at not RBAL ATM	50 ALL
International Balance Enquiries	50 ALL
ATM Ministatement (available only in RBAL ATMs)	12 ALL
Payments done by card at RBAL Point of Sale (POS)	0 ALL
Payments done by card at Domestic non RBAL Point of Sale (POS)	0 ALL
Payments done by card at International non RBAL Point of Sale (POS)	1.5 %
Temporary card blocking (includes unblocking of the card)	250 ALL
Permanent card blocking fee at customer request (card closure)	0 ALL
<b>Social Basic Payment Account</b>	
All <b>Fees and Commissions</b> applied for Debit Card are 0 for the “ <b>Social Basic Payment Account</b> ”	0 ALL

## **List of the most representative services related to the payment account:**

**Account maintenance:** The service provider manages the account enabling the consumer to use it.

**Direct debit:** It is a payment service for debit of the consumer's payment account, where a payment transaction is initiated by the payee, based on the consent given by the consumer to the payee, the payee's payment service provider or the consumer's payment service provider.

**Standing orders:** The account provider makes regular transfers, according to the consumer's instruction, of a fixed amount of money from the consumer's account to another account.

**Outgoing transfers within Albania through the online platform:** The account provider transfers funds, according to the consumer's instructions, from the consumer's account to another account within Albania, through the Online platform.

**Outgoing transfers outside Albania through the online platform:** The account provider transfers funds, according to the consumer's instructions, from the consumer's account to another account outside Albania, through the Online platform.

**Outgoing transfers within Albania at branches:** The account provider transfers funds, according to the consumer's instructions, from the consumer's account to another account within Albania, through the account provider's branch network.

**Outgoing transfers outside Albania at branches:** The account provider transfers funds, according to the consumer's instructions, from the consumer's account to another account outside Albania, through the account provider's branch network.

**Incoming transfers within Albania:** When funds are sent to the consumer's account from an account within Albania.

**Incoming transfers outside Albania:** When funds are sent to the consumer's account from an account outside Albania.

**Withdrawal of funds in Cash within Albania via debit card:** The consumer withdraws funds in physical money (cash) via debit card from his account at an ATM within Albania.

**Withdrawal of funds in Cash outside Albania via debit card:** The consumer withdraws funds in physical money (cash) via debit card from his account at an ATM outside Albania.

**Debit card payment within Albania:** The consumer uses his debit card to make a payment within Albania. This payment can be in a store or online.

**Debit card payment outside Albania:** The consumer uses his debit card to make a payment outside Albania. This payment can be in a store.