

Code	DEBIT CARD VISA CLASSIC	Banking commissions in ALL				
		Standard Client	Start Package	Progress Package Relax Package	Progress Paga Package	DIGI Package
1	Monthly Commission					
1.1	Monthly Commission for the Debit Card linked with a current account	100		0	0	0
2	Card delivery charge					
2.1	New card issued by Bank			0		
2.2	Normal card renewal			0		
2.3	Card reprint by customer request			400		
2.4	Reprint of lost/ stolen/ damaged card			400		
3	PIN delivery charge					
3.1	First new PIN issued by Bank			0		
3.2	Customer request for PIN reprint or new PIN			200		
4	Transaction fees					
4.1	Cash Withdrawals					
4.1.1	Cash withdrawal on RBAL ATM			0		
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)			0		
4.1.3	Domestic cash withdrawal at not RBAL ATM			1.25% (Min. 300)		
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)			2.75% (Min. 400)		
4.1.5	International cash withdrawal at ATM			2% (Min. 300)		
4.1.6	International cash withdrawal at Counter (Manual Cash)			2.5% (Min. 500)		
4.1.7	Cash withdrawal at RBAL Point of Sale (POS)			0		
4.1.8	Cash withdrawal Domestic at not RBAL Point of Sale (POS)			1.25% (Min. 300)		
4.1.9	Cash withdrawal at International Point of Sale (POS)			2% (Min. 300)		
4.2	Balance Enquiries at ATM					
4.2.1	Balance Enquiry on RBAL ATM			0		
4.2.2	Domestic Balance Enquiry at not RBAL ATM			100		
4.2.3	International Balance Enquiries			100		
4.2.4	ATM Ministatement (available only in RBAL ATMs)	25	10	25	25	25
4.3	Payments done by card at Point of Sale (POS)					
4.3.1	At RBAL Point of Sale (POS)			0		
4.3.2	Domestic at not RBAL Point of Sale (POS)			0		
4.3.3	At International Point of Sale (POS)			1.5%		
5	Other Fees					
5.1	Annual fee for the main card			0		
5.2	Annual fee for the supplementary card			0		
5.3	Permanent card blocking fee at customer request (card closure)			0		
5.4	Permanent card blocking fee for lost/ stolen/ damaged cards			500		
5.5	Temporary card blocking (includes unblocking of the card)			500		
6	Card Limits					
6.1	Total withdrawal value per day for cash withdrawals	30,000	10,000	50,000	50,000	70,000
6.2	Total withdrawal value per week for cash withdrawals	150,000	50,000	250,000	250,000	350,000
6.3	Total withdrawal value per month for cash withdrawals	600,000	200,000	1,000,000	1,000,000	1,400,000
6.4	Total no. of transactions per day for cash withdrawals	8	8	12	12	12
6.5	Total no. of transactions per week for cash withdrawals	56	56	65	65	65
6.6	Total no. of transactions per month for cash withdrawals	224	224	240	240	240
6.7	Total transaction value per day for POS	80,000	15,000	100,000	120,000	500,000
6.8	Total transaction value per week for POS	400,000	75,000	500,000	600,000	2,500,000
6.9	Total transaction value per month for POS	1,600,000	300,000	2,000,000	2,400,000	10,000,000
6.10	Total no. of transactions per day for POS	15	15	25	25	50
6.11	Total no. of transactions per week for POS	105	105	175	175	350
6.12	Total no. of transactions per month for POS	420	420	700	700	1400

DEBIT CARD VISA GOLD		Banking Commissions in ALL	
1	Monthly Commission	Premium	Paketa
1.1	Monthly Commission for the Debit Card linked with a current account	125	0
2	Card delivery charge		
2.1	New card issued by Bank		0
2.2	Normal card renewal		0
2.3	Card reprint by customer request		400
2.4	Reprint of lost/ stolen/ damaged card		400
3	PIN delivery charge		
3.1	Customer request for PIN reprint or new PIN		200
4	Transaction fees		
4.1	Cash Withdrawals		
4.1.1	Cash withdrawal on RBAL ATM		0
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)		0
4.1.3	- Domestic cash withdrawal at not RBAL ATM		1.25% (Min. 300)
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)		2.75% (Min. 400)
4.1.5	- International cash withdrawal at ATM		2% (Min. 300)
4.1.6	- International cash withdrawal at Counter (Manual Cash)		2.5% (Min. 500)
4.1.7	Cash withdrawal at RBAL Point of Sale (POS)		0
4.1.8	Cash withdrawal Domestic at not RBAL Point of Sale (POS)		1.25% (Min. 300)
4.1.9	Cash withdrawal at International Point of Sale (POS)		2% (Min. 300)
4.2	Balance Enquiries at ATM		
4.2.1	Balance Enquiry on RBAL ATM		0
4.2.2	- Domestic Balance Enquiry at not RBAL ATM		100
4.2.3	- International Balance Enquiries		100
4.3	Payments done by card at Point of Sale (POS)		
4.3.1	- At RBAL Point of Sale (POS)		0
4.3.2	Domestic at not RBAL Point of Sale (POS)		0
4.3.3	At International Point of Sale (POS)		1.5%
5	Other Fees		
5.1	Annual fee for the main card		0
5.2	Annual fee for the supplementary card		0
5.3	Permanent card blocking fee at customer request (card closure)		0
5.4	Permanent card blocking fee for lost/ stolen/ damaged cards		500
5.5	Temporary card blocking (includes unblocking of the card)		500
6	Card Limits		
6.1	Total withdrawal value per day for cash withdrawals	120,000	120,000
6.2	Total withdrawal value per week for cash withdrawals	600,000	600,000
6.3	Total withdrawal value per month for cash withdrawals	2,400,000	2,400,000
6.4	Total no. of transactions per day for cash withdrawals	8	8
6.5	Total no. of transactions per week for cash withdrawals	56	56
6.6	Total no. of transactions per month for cash withdrawals	224	224
6.7	Total transaction value per day for POS	120,000	150,000
6.8	Total transaction value per week for POS	600,000	750,000
6.9	Total transaction value per month for POS	2,400,000	3,000,000
6.10	Total no. of transactions per day for POS	15	15
6.11	Total no. of transactions per week for POS	105	105
6.12	Total no. of transactions per month for POS	420	420

		Banking commissions in ALL				
Debit MasterCard FEES & LIMITS		Standard Client	Start Package	Progress Package Relax Package	Progress Paga Package	DIGI Package
1	Monthly Commission					
1.1	Monthly Commission for the Debit Card linked with a current account	100		0	0	0
2	Card delivery charge					
2.1	New card issued by Bank			0		
2.2	Normal card renewal			0		
2.3	Card reprint by customer request			400		
2.4	Reprint of lost/ stolen/ damaged card			400		
3	PIN delivery charge					
3.1	Customer request for PIN reprint or new PIN			200		
4	Transaction fees					
4.1	Cash Withdrawals					
4.1.1	Cash withdrawal on RBAL ATM			0		
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)			0		
4.1.3	Domestic cash withdrawal at not RBAL ATM			1.25% (Min. 300)		
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)			2.75% (Min. 400)		
4.1.5	International cash withdrawal at ATM			2% (Min. 300)		
4.1.6	International cash withdrawal at Counter (Manual Cash)			2.5% (Min. 500)		
4.1.7	Cash withdrawal at RBAL Point of Sale (POS)			0		
4.1.8	Cash withdrawal Domestic at not RBAL Point of Sale (POS)			1.25% (Min. 300)		
4.1.9	Cash withdrawal at International Point of Sale (POS)			2% (Min. 300)		
4.2	Balance Enquiries at ATM					
4.2.1	Balance Enquiry on RBAL ATM			0 (over 5/month: 5 Leke)		
4.2.2	Domestic Balance Enquiry at not RBAL ATM			100		
4.2.3	International Balance Enquiries			100		
4.2.4	ATM Ministatement (available only in RBAL ATMs)	25	10	25	25	25
4.3	Payments done by card at Point of Sale (POS)					
4.3.1	At RBAL Point of Sale (POS)			0		
4.3.2	Domestic at not RBAL Point of Sale (POS)			0		
4.3.3	At International Point of Sale (POS)			1.5%		
5	Other Fees					
5.1	Annual fee for the main card			0		
5.2	Annual fee for the supplementary card			0		
5.3	Permanent card blocking fee at customer request (card closure)			0		
5.4	Permanent card blocking fee for lost/ stolen/ damaged cards			500		
5.5	Temporary card blocking (includes unblocking of the card)			500		
6	Card Limits					
6.1	Total withdrawal value per day for cash withdrawals	30,000	10,000	50,000	50,000	70,000
6.2	Total withdrawal value per week for cash withdrawals	150,000	50,000	250,000	250,000	350,000
6.3	Total withdrawal value per month for cash withdrawals	600,000	200,000	1,000,000	1,000,000	1,400,000
6.4	Total transaction value per day for POS	80,000	15,000	100,000	120,000	500,000
6.5	Total transaction value per week for POS	400,000	75,000	500,000	600,000	2,500,000
6.6	Total transaction value per month for POS	1,600,000	300,000	2,000,000	2,400,000	10,000,000
6.7	Total no. of transactions per day for cash withdrawals	8	8	12	12	12
6.8	Total no. of transactions per week for cash withdrawals	56	56	65	65	65
6.9	Total no. of transactions per month for cash withdrawals	224	224	240	240	240
6.1	Total no. of transactions per day for POS	15	15	25	25	50
6.11	Total no. of transactions per week for POS	105	105	175	175	350
6.12	Total no. of transactions per month for POS	420	420	700	700	1400

		Banking commissions in EUR				
MasterCard debit card fees & limits		Standard Client	Start Package	Progress Package Relax Package	Progress Paga Package	DIGI Package
1	Monthly Commission					
1.1	Monthly Commission for the Debit Card linked w ith a current account	1		0	0	1
2	Card delivery charge					
2.1	New card issued by Bank	0				
2.2	Automatic card renewal	0				
2.3	Card reprint by customer request	3				
2.4	Reprint of lost/ stolen/ damaged card	3				
3	PIN delivery charge					
3.1	Customer request for PIN reprint or new PIN	2				
4	Transaction fees					
4.1	Cash Withdrawals					
4.1.1	Cash withdrawal on RBAL ATM	0				
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)	0				
4.1.3	Domestic cash withdrawal at not RBAL ATM	1.25% (Min. 2.5)				
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)	2.75% (Min. 3)				
4.1.5	International cash withdrawal at ATM	2% (Min. 2.5)				
4.1.6	International cash withdrawal at Counter (Manual Cash)	2.5% (Min. 4)				
4.1.7	Cash withdrawal at RBAL Point of Sale (POS)	0				
4.1.8	Cash withdrawal Domestic at not RBAL Point of Sale (POS)	1.25% (Min. 2.5)				
4.1.9	Cash withdrawal at International Point of Sale (POS)	2% (Min. 2.5)				
4.2	Balance Enquiries at ATM					
4.2.1	Balance Enquiry on RBAL ATM	0 (over 5/month: 0.05 EUR/ BE)				
4.2.2	Domestic Balance Enquiry at not RBAL ATM	1				
4.2.3	International Balance Enquiries	1				
4.2.4	ATM Ministatement (available only in RBAL ATMs)	0.15 EUR	0.1 EUR	0.2 EUR	0.2 EUR	0.2 EUR
4.3	Payments done by card at Point of Sale (POS)					
4.3.1	At RBAL Point of Sale (POS)	0				
4.3.2	Domestic at not RBAL Point of Sale (POS)	0				
4.3.3	At International Point of Sale (POS)	1.5%				
5	Other Fees					
5.1	Annual fee for the main card	0				
5.2	Annual fee for the supplementary card	0				
5.3	Permanent card blocking fee at customer request (card closure)	0				
5.4	Permanent card blocking fee for lost/ stolen/ damaged cards	4				
5.5	Temporary card blocking (includes unblocking of the card)	4				
6	Card Limits					
6.1	Total withdrawal value per day for cash withdrawals	300	100	500	500	500
6.2	Total withdrawal value per week for cash withdrawals	1,500	500	2,500	2,500	2,500
6.3	Total withdrawal value per month for cash withdrawals	6,000	2,000	10,000	10,000	10,000
6.4	Total transaction value per day for POS	600	120	1,000	1,000	1,000
6.5	Total transaction value per week for POS	3,000	600	5,000	5,000	5,000
6.6	Total transaction value per month for POS	12,000	2,400	20,000	20,000	20,000
6.7	Total no. of transactions per day for cash withdrawals	8	8	12	12	12
6.8	Total no. of transactions per week for cash withdrawals	56	56	65	65	65
6.9	Total no. of transactions per month for cash withdrawals	224	224	240	240	240
6.1	Total no. of transactions per day for POS	15	15	25	25	25
6.11	Total no. of transactions per week for POS	105	105	175	175	175
6.12	Total no. of transactions per month for POS	420	420	700	700	700

DEBIT CARD MasterCard		Banking Commissions in ALL	
1	Monthly Commission	Premium	Paketa
1.1	Monthly Commission for the Debit Card linked with a current account	125	0
2	Card delivery charge		
2.1	New card issued by Bank		0
2.2	Normal card renewal		0
2.3	Card reprint by customer request		400
2.4	Reprint of lost/ stolen/ damaged card		400
3	PIN delivery charge		
3.1	Customer request for PIN reprint or new PIN		200
4	Transaction fees		
4.1	Cash Withdrawals		
4.1.1	Cash withdrawal on RBAL ATM		0
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)		0
4.1.3	- Domestic cash withdrawal at not RBAL ATM		1.25% (Min. 300)
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)		2.75% (Min. 400)
4.1.5	- International cash withdrawal at ATM		2% (Min. 300)
4.1.6	- International cash withdrawal at Counter (Manual Cash)		2.5% (Min. 500)
4.1.7	Cash withdrawal at RBAL Point of Sale (POS)		0
4.1.8	Cash withdrawal Domestic at not RBAL Point of Sale (POS)		1.25% (Min. 300)
4.1.9	Cash withdrawal at International Point of Sale (POS)		2% (Min. 300)
4.2	Balance Enquiries at ATM		
4.2.1	Balance Enquiry on RBAL ATM		0 (over 5 BE/month: 5 Leke/ BE)
4.2.2	- Domestic Balance Enquiry at not RBAL ATM		100
4.2.3	- International Balance Enquiries		100
4.3	Payments done by card at Point of Sale (POS)		
4.3.1	- At RBAL Point of Sale (POS)		0
4.3.2	Domestic at not RBAL Point of Sale (POS)		0
4.3.3	At International Point of Sale (POS)		1.5%
5	Other Fees		
5.1	Annual fee for the main card		0
5.2	Annual fee for the supplementary card		0
5.3	Permanent card blocking fee at customer request (card closure)		0
5.4	Permanent card blocking fee for lost/ stolen/ damaged cards		500
5.5	Temporary card blocking (includes unblocking of the card)		500
6	Card Limits		
6.1	Total withdrawal value per day for cash withdrawals	120,000	120,000
6.2	Total withdrawal value per week for cash withdrawals	600,000	600,000
6.3	Total withdrawal value per month for cash withdrawals	2,400,000	2,400,000
6.4	Total no. of transactions per day for cash withdrawals	8	8
6.5	Total no. of transactions per week for cash withdrawals	56	56
6.6	Total no. of transactions per month for cash withdrawals	224	224
6.7	Total transaction value per day for POS	120,000	150,000
6.8	Total transaction value per week for POS	600,000	750,000
6.9	Total transaction value per month for POS	2,400,000	3,000,000
6.10	Total no. of transactions per day for POS	15	15
6.11	Total no. of transactions per week for POS	105	105
6.12	Total no. of transactions per month for POS	420	420

DEBIT CARD MasterCard		Banking Commissions in EUR	
1	Monthly Commission	Premium	Package
1.1	Monthly Commission for the Debit Card linked with a current account	1.2	0
2	Card delivery charge		
2.1	New card issued by Bank	0	
2.2	Normal card renewal	0	
2.3	Card reprint by customer request	3	
2.4	Reprint of lost/ stolen/ damaged card	3	
3	PIN delivery charge		
3.1	First new PIN issued by Bank	0	
3.2	Customer request for PIN reprint or new PIN	2	
4	Transaction fees		
4.1	Cash Withdrawals		
4.1.1	Cash withdrawal on RBAL ATM	0	
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)	0	
4.1.3	- Domestic cash withdrawal at not RBAL ATM	1.25% (Min. 2.5)	
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)	2.75% (Min. 3)	
4.1.5	- International cash withdrawal at ATM	2% (Min. 2.5)	
4.1.6	- International cash withdrawal at Counter (Manual Cash)	2.5% (Min. 4)	
4.1.7	Cash withdrawal at RBAL Point of Sale (POS)	0	
4.1.8	Cash withdrawal Domestic at not RBAL Point of Sale (POS)	1.25% (Min. 2.5)	
4.1.9	Cash withdrawal at International Point of Sale (POS)	2% (Min. 2.5)	
4.2	Balance Enquiries at ATM		
4.2.1	Balance Enquiry on RBAL ATM	0 (over 5/month: 0.05 EUR/ BE)	
4.2.2	- Domestic Balance Enquiry at not RBAL ATM	1	
4.2.3	- International Balance Enquiries	1	
4.3	Payments done by card at Point of Sale (POS)		
4.3.1	- At RBAL Point of Sale (POS)	0	
4.3.2	Domestic at not RBAL Point of Sale (POS)	0	
4.3.3	At International Point of Sale (POS)	1.5%	
5	Other Fees		
5.1	Annual fee for the main card	0	
5.2	Annual fee for the supplementary card	0	
5.3	Permanent card blocking fee at customer request (card closure)	0	
5.4	Permanent card blocking fee for lost/ stolen/ damaged cards	4	
5.5	Temporary card blocking (includes unblocking of the card)	4	
6	Card Limits		
6.1	Total withdrawal value per day for cash withdrawals	1,000	1,000
6.2	Total withdrawal value per week for cash withdrawals	5,000	5,000
6.3	Total withdrawal value per month for cash withdrawals	20,000	20,000
6.4	Total no. of transactions per day for cash withdrawals	8	8
6.5	Total no. of transactions per week for cash withdrawals	56	56
6.6	Total no. of transactions per month for cash withdrawals	224	224
6.7	Total transaction value per day for POS	1,000	1,500
6.8	Total transaction value per week for POS	5,000	7,500
6.9	Total transaction value per month for POS	20,000	30,000
6.10	Total no. of transactions per day for POS	15	15
6.11	Total no. of transactions per week for POS	105	105
6.12	Total no. of transactions per month for POS	420	420