

PAYMENTS - MICRO			LEK	EUR	USD	OTHER CURRENCY	
<b>1</b>	<b>PAYMENTS WITHIN RAIFFEISEN BANK**</b>						
1.1	Transfers within own accounts	Branch or Raiffeisen ON	0 ALL	0 €	\$0	0 ALL	
1.2.1	Toward Individual Clients Toward Individual Business Payments for Government Treasury Payments for Tax Institutions Payments for Custom Payment of Vehicles fee and penalty Utility Bills Payments	Branch	Ordering customer are MICRO <b>Gold Package</b> <sup>1</sup>	25 ALL	0.2 €	\$0.2	25 ALL
1.2.2			Ordering customer are MICRO <b>Silver Package</b> <sup>1</sup>	75 ALL	0.6 €	\$0.6	75 ALL
1.2.3			Ordering customer are MICRO <b>Base Package</b> <sup>1</sup>	150 ALL	1.2 €	\$1.2	150 ALL
1.2.4			Ordering customer are MICRO <b>Standart Current Account</b>	180 ALL	1.5 €	\$1.5	180 ALL
1.2.5			Ordering customer are MICRO <b>Package BAZE (New)</b>	180 ALL	1.5 €	\$1.5	180 ALL
1.2.6			Ordering customer are MICRO <b>Package DIGI (New)</b>	180 ALL	1.5 €	\$1.5	180 ALL
1.2.7		Ordering customer are MICRO <b>Package PREMIUM (New)</b>	100 ALL	0.8 €	\$0.8	100 ALL	
1.2.5		Raiffeisen ON	Ordering customer are MICRO <b>Gold Package</b> <sup>1</sup>	10 ALL	0.1 €	\$0.1	10 ALL
1.2.6			Ordering customer are MICRO <b>Silver Package</b> <sup>1</sup>	25 ALL	0.2 €	\$0.2	25 ALL
1.2.7			Ordering customer are MICRO <b>Base Package</b> <sup>1</sup>	75 ALL	0.6 €	\$0.6	75 ALL
1.2.8	Ordering customer are MICRO <b>Standart Current Account</b>		100 ALL	0.8 €	\$0.8	100 ALL	
1.2.12	Ordering customer are MICRO <b>Package BAZE (New)</b>	0 ALL	0 €	\$0	0 ALL		
1.2.13	Ordering customer are MICRO <b>Package DIGI (New)</b>	0 ALL	0 €	\$0	0 ALL		
1.2.14	Ordering customer are MICRO <b>Package PREMIUM (New)</b>	0 ALL	0 €	\$0	0 ALL		
1.3.1	Periodic Payment***			0 ALL			
1.4.1	Direct Debit utility bill payment - Gold & Silver Package****			40 ALL			
1.4.2	Direct Debit utility bill payment - Base Package or Standart Current Account****			50 ALL			

<sup>1</sup> - Payment commission will be applied to existing customer enrolled in these packages.

PAYMENTS - MICRO			LEK	DOMESTIC EUR	EUR	USD	OTHER CURRENCY (NE LEK)*	
<b>2</b>	<b>OUTGOING PAYMENTS (AS PER COMMISSION TYPE)</b> SHA = ORDERING CUSTOMER PAY - BANK COMMISSION + SWIFT // OUR = ORDERING CUSTOMER PAY - BANK COMMISSION + SWIFT + OUR // BEN = BENEFICIARY PAYS ALL TRANSFERT COMMISSION							
2.1.1	Bank Commissions	Branch	Ordering customer are MICRO <b>Gold Package</b> <sup>1</sup>	0.026% Min.400- Max.1.200 ALL	0.075% [min 3 ; max 25]	0.15% Min.8€ - Max.150€	0.15% Min.1.115 - Max.200\$	0.15% Min.1.220 - Max.21.000 ALL
2.1.2			Ordering customer are MICRO <b>Silver Package</b> <sup>1</sup>	0.033% Min.500- Max.1.500 ALL	0.09% [min 3 ; max 25]	0.18% Min.10€ - Max.180€	0.18% Min.155 - Max.250\$	0.18% Min.1.500 - Max.25.500 ALL
2.1.3			Ordering customer are MICRO <b>Base Package</b> <sup>1</sup> or <b>Standart Current Account</b>	0.033% Min.500- Max.1.500 ALL	0.1% [min 3 ; max 25]	0.20% Min.15€ - Max.200€	0.20% Min.225 - Max.300\$	0.20% Min.2.200 - Max.30.000 ALL
2.1.4			Ordering customer are MICRO <b>Package BAZE (New)</b>	0.033% Min.500- Max.1.500 ALL	0.1% [min 3 ; max 25]	0.20% Min.15€ - Max.200€	0.20% Min.225 - Max.300\$	0.20% Min.2.200 - Max.30.000 ALL
2.1.5			Ordering customer are MICRO <b>Package DIGI (New)</b>	0.033% Min.500- Max.1.500 ALL	0.1% [min 3 ; max 25]	0.20% Min.15€ - Max.200€	0.20% Min.225 - Max.300\$	0.20% Min.2.200 - Max.30.000 ALL
2.1.6			Ordering customer are MICRO <b>Package PREMIUM (New)</b>	0.028% Min.425- Max.1.250 ALL	0.09% [min 3 ; max 25]	0.18% Min.13€ - Max.180€	0.18% Min.205 - Max.270\$	0.18% Min.2.000 - Max.27.000 ALL
				Amount 0 to 20.000 ALL Ordering customer are MICRO <b>Gold</b>	0.075% [min 3 ; max 25]	25% discount on branch minimum commission		
2.1.4.1				Amount 0 to 20.000 ALL Ordering customer are MICRO <b>Silver Package</b> <sup>1</sup>	0.09% [min 3 ; max 25]	20% discount on branch minimum commission		
2.1.4.2				Amount 0 to 20.000 ALL Ordering customer are MICRO <b>Base Package</b> <sup>1</sup>	0.1% [min 400 ; max 3100]	20% discount on branch minimum commission		
2.1.4.3				Amount 0 to 20.000 ALL Ordering customer are MICRO <b>Standart Current Account</b>	0.09% [min 3 ; max 25]	10% discount on branch minimum commission		
2.1.10				Amount 0 to 20.000 ALL Ordering customer are MICRO <b>Package BAZE (New)</b>	0.1% [min 400 ; max 3100]	0.20% Min.15€ - Max.200€	0.20% Min.225 - Max.300\$	0.20% Min.2.200 - Max.30.000 ALL
2.1.11			Raiffeisen ON	Amount 0 to 20.000 ALL Ordering customer are MICRO <b>Package DIGI (New)</b>	0.1% [min 3 ; max 25]	0.16% Min.12€ - Max.160€	0.16% Min.175 - Max.240\$	0.16% Min.1.700 - Max.24.000 ALL
2.1.12		Amount 0 to 20.000 ALL Ordering customer are MICRO <b>Package PREMIUM (New)</b>		0.09% [min 3 ; max 25]	0.16% Min.12€ - Max.160€	0.16% Min.175 - Max.240\$	0.16% Min.1.700 - Max.24.000 ALL	
		Amount > 20.000 ALL Ordering customer are MICRO <b>Gold Package</b> <sup>1</sup>		0.075% [min 3 ; max 25]	25% discount on branch minimum commission			
2.1.4.4		Amount > 20.000 ALL Ordering customer are MICRO <b>Silver Package</b> <sup>1</sup>		0.09% [min 3 ; max 25]	20% discount on branch minimum commission			
2.1.4.5		Amount > 20.000 ALL Ordering customer are MICRO <b>Base Package</b> <sup>1</sup>	0.1% [min 400 ; max 3100]	20% discount on branch minimum commission				
2.1.4.6	Amount > 20.000 ALL Ordering customer are MICRO <b>Standart Current Account</b>	0.09% [min 3 ; max 25]	10% discount on branch minimum commission					
			Amount > 20.000 ALL Ordering customer are MICRO <b>Standart Current Account</b>	0.09% [min 3 ; max 25]	10% discount on branch minimum commission			

2.1.16		Amount > 20,000 ALL Ordering customer are MICRO <b>Package BAZE (New)</b>			0.1% [min 400 ; max 3100]	0.20% Min.15€ - Max.200€	0.20% Min.22\$ - Max.300\$	0.20% Min.2.200 - Max.30.000 ALL	
2.1.17		Amount > 20,000 ALL Ordering customer are MICRO <b>Package DIGI (New)</b>			0.1% [min 3 ; max 25]	0.16% Min.12€ - Max.160€	0.16% Min.17\$ - Max.240\$	0.16% Min.1.700 - Max.24.000 ALL	
2.1.18		Amount > 20,000 ALL Ordering customer are MICRO <b>Package PREMIUM (New)</b>			0.09% [min 3 ; max 25]	0.16% Min.12€ - Max.160€	0.16% Min.17\$ - Max.240\$	0.16% Min.1.700 - Max.24.000 ALL	
2.1.5		Toward Raiffeisen Kosove	Branch or Raiffeisen ON			10 €	14 \$		
2.1.6		Toward Raiffeisen Banks Network				20% discount on standart commission			
2.1.7		Toward Raiffeisen Invest & Raiffeisen Prestigij			0 ALL		0 €		
2.1.8		Toward Pension Fond - Raiffesien Pension			0 ALL				
2.2.1	SWIFT Commission	Toward other Banks	Branch or Raiffeisen ON	0 ALL	0 €	6 €	10 €	900 ALL	
2.2.2		Toward Raiffeisen Kosove				0 €	0 €		
2.2.3		Toward Raiffeisen Banks Network				6 €			
2.2.4		Toward Raiffeisen Invest & Raiffeisen Prestigij				0 €			
2.2.5		Toward Pension Fond - Raiffesien Pension				0 €			
2.3.1	OUR Commission	EUR Amoun from 0 to 12.500	Branch or Raiffeisen ON	0 ALL	0 EUR	10 EUR			
2.3.2		EUR Amoun from 12.501 to 20.000				15 EUR			
2.3.3		EUR Amoun from 20.001 to 50.000				20 EUR			
2.3.4		EUR Amount from >= 50.001				25 EUR			
2.3.5		Other Currency					25 USD	4400 ALL	
2.3.6		Raiffeisen Kosove				10 EUR	14 USD		
2.3.7		Raiffeisen Invest & Raiffeisen Prestigij				0 EUR			

<sup>1</sup> - Payment commission will be applied to existing customer enrolled in these packages.

<b>3</b>	<b>INCOMING PAYMENTS</b>							
3.1	Incoming Payments (National & International) - <b>Gold Package</b> <sup>1</sup>					0.11% Min.7€ - Max.70€	0.11% Min.10\$ - Max.100\$	0.11% Min.1.000 - Max.10.000 ALL
3.2	Incoming Payments (National & International) - <b>Silver Package</b> <sup>1</sup>	0 ALL		0 EUR		0.13% Min.10€ - Max.70€	0.13% Min.15\$ - Max.100\$	0.13% Min.1.500 - Max.10.000 ALL
3.3	Incoming Payments (National & International) - <b>Other Micro Packages &amp; Standart Current Account</b>					0.15% Min.12€ - Max.80€	0.15% Min.18\$ - Max.120\$	0.15% Min.1.750 - Max.12.000 ALL
3.4	Incoming Payments from Raiffeisen Kosove					10 €	14 \$	
3.5	Incoming Payments from Raiffeisen Banks Network					20% discount on standart commission		

<sup>1</sup> - Payment commission will be applied to existing customer enrolled in these packages.

<b>4</b>	<b>CASH DEPOSIT<sup>^</sup> (IN FORCE UP TO 9-TH OF AUGUST)</b>							
4.1	Cash Deposit on own accounts	0 ALL				0 €		
4.2	Cash Deposit to Third Parties - Individual Clients							
4.3	Cash Deposit to Third Parties - Business Clients							
4.4	Cash Deposit to State Treasury	200 ALL	1.5 €			\$1.5		200 ALL
4.5	Cash Deposit to Tax Authorities							
4.6	Cash Deposit for Vehicles fee and penalty							
4.7	Cash Deposit for Vehicles fee and penalty - Tirana Municipality							
4.8	Cash Deposit for Utility Bills							
4.9	Cash Deposit for Custom (valid for Customer Agency) <sup>*</sup>				0.2% (Min=200 - Max 3000 ALL)			
4.10	Cash deposits in Coins ~	170 ALL					1,000 ALL	
4.11.1	Withdrawal of damaged bank-notes and sent for verification to Bank of Albania (ALL currency)	200 ALL						
4.11.2	Withdrawal of damaged bank-notes and sent for verification to banks outside country (Foreing Currency)						5 % of Amount	

<sup>^</sup>Through implementation of local and European legislation on Prevention of Money Laundry and Financing of Terrorism, Raiffesein Bank as part of Raiffeisen Bank International with headquarter in Vienna, notify that for Cash Deposit on amount >= 50.000 Eur (equivalent in other currency) are required justifying documents for the source of funds. If this condition is not fulfilled, Bank have the right not to accept the amount.

<sup>\*</sup> Maximum amount of cash deposit toward Custom Institution is 100.000 ALL (equivalent in other currency)

<b>4</b>	<b>CASH DEPOSIT<sup>^</sup> (IN FORCE FROM 9-TH OF AUGUST)</b>							
4.1	Cash Deposit on own accounts	0 ALL				0 €	\$0	0 ALL
4.2	Cash Deposit to Third Parties - Individual Clients							
4.3	Cash Deposit to Third Parties - Business Clients							
4.4	Cash Deposit to State Treasury	295 ALL	2.5 €			\$2.5		295 ALL
4.5	Cash Deposit to Tax Authorities							
4.6	Cash Deposit for Vehicles fee and penalty							
4.7	Cash Deposit for Vehicles fee and penalty - Tirana Municipality							
4.8	Cash Deposit for Utility Bills							
4.9	Cash Deposit for Custom (valid for Customer Agency) <sup>*</sup>				0.2% (Min=200 - Max 3000 ALL)			
4.10	Cash deposits in Coins ~	170 ALL					1,000 ALL	
4.11.1	Withdrawal of damaged bank-notes and sent for verification to Bank of Albania (ALL currency)	200 ALL						
4.11.2	Withdrawal of damaged bank-notes and sent for verification to banks outside country (Foreing Currency)						5 % of Amount	

<sup>^</sup>Through implementation of local and European legislation on Prevention of Money Laundry and Financing of Terrorism, Raiffesein Bank as part of Raiffeisen Bank International with headquarter in Vienna, notify that for Cash Deposit on amount >= 50.000 Eur (equivalent in other currency) are required justifying documents for the source of funds. If this condition is not fulfilled, Bank have the right not to accept the amount.

<sup>\*</sup> Maximum amount of cash deposit toward Custom Institution is 100.000 ALL (equivalent in other currency)

5 CASH DEPOSIT ON ALBANIAN POST BRANCHES				
5.1	Cash deposit to business account	100 ALL	1 €	
5.2	Cash deposit toward other Individual Bank Clients			
5.3	Cash deposit toward Micro Business			
Cash deposit service is offered in Albanian Post branches in: Shengjin, Fushe-Arrez, Belsh, Këlcyre, Rogozhine, Polican, Maliq, Memaliaj, Delvine, Selenice, Orikum, Plazh Durres, Sukth, Voskopoje, Leskovik, Ksamil, Konispol, Finiq, Libohove, Levan, Peze, Preze, Vore, Petrele, Ndroq, Vau dejes, Bushat, Rubik, Milot, Fierze.				

6 CASH WITHDRAWAL				
6.1	No previous notification	Gold Package	Amount from 0 to 10.000 Eur	No Commission
6.2			Amount from 10.000 to 30.000 Eur	0.5 % of amount
6.3		Other Package and Standart Accounts	Amount from 0 to 3.500 Eur	No Commission
6.4			Amount from 3.500 to 30.000 Eur	0.5 % of amount
6.5	Previous Notification 1 Working Day ∞	All Package and Standart Accounts	Amount from 0 to 30.000 Eur	No Commission
6.6			Amount from 30.001 to 150.000 Eur	0.3 % of amount
6.7	Previous Notification 2 Working Day ∞	All Package and Standart Accounts	Amount from 0 to 150.000 Eur	No Commission
6.8			Amount from 150.001 to 500.000 Eur	Fix commission 250 EUR
6.9			Shuma mbi 500.000 Eur	1 % of amount
6.10	Withdrawal of damaged bank-notes and sent for verification to Bank of Albania / Banks outside country			5 % of Amount
6.11	Exchange of bank-notes with certain coinage with other bank-notes with different coinage			0.3% Min 150 ALL
∞ Cash withdrawal from own account With Notification in ALL, EUR and USD currency, will be fulfill from bank within 2 working days from date of reservation. Cash withdrawal from own account With Notification in currency different from ALL, EUR and USD, will be fulfill from bank after 3 working days from the date of reservations.				

7 PAYMENTS & CASH DEPOSIT - OTHER				
7.1.1	Commission for attestations or Copy of the Documents given officially from the Bank:	Declaration for bank interest and Taxation of this interest	1000 ALL	Ekuivalent i 1,000 ALL
7.1.2		Declaration of Personal Wealth & Tax	1000 ALL	
7.1.3		For Embassies / Consulates Offices	1000 ALL	
7.1.4		Other Declarations	700 ALL	
7.2.1	ALUIZNI	Commission for ALUIZNI cash	0.1% min. 300 - max 2,000	
7.2.2		Commission for ALUIZNI (as per customer Package)	Min 50 - Max 100 ALL	
7.3	Commission for acceptance of privatization securities or Vouchers for privatization of state buildings		2000 ALL	
7.4	Commission for privatization securities invested in Anglo Adriatic fund		150 ALL	
7.5	Commission for vouchers invested in Anglo Adriatic fund		150 ALL	
7.6	Commission for the customers who have invested in Privatization securities and vouchers invested in Anglo Adriatic fund		200 ALL	
7.7	Commission for acceptance of privatization securities or vouchers for legalization, urbanization and integration of building without permit		2000 ALL	
7.8.1	Commission for certification/complain in Credit Bureau in BOA	Commission from Bank of Albania	500 ALL	
7.8.2		Commission service from Raiffeisen Bank	100 ALL	
7.9	Payment commission for Austrian VISA application			Ekuivalent i 15.5 EUR
7.10	Commission for capital legalization service		500 ALL	4 € 5\$ 500 ALL
7.11	Commission for property reevaluation tax payment		150 ALL	
7.12	Commission for the verification of different Physical Subjects that pretend the heritage, but they don't dispose the pass book of the depositor or any other similar document (payments from the applicants when he / she has effectuated the request)		5,000 ALL	Ekuivalent i 5,000 ALL
7.13	Bank-Note or Coins Exchange with specifics coinage with other Bank-Notes or Coins with other coinage			0.30% min. ALL 150

PAYMENTS - MICRO		LEK	DOMESTIC EUR	EUR	USD	OTHER CURRENCY (NE LEK)*
8	<b>OTHER COMMISSIONS FOR PAYMENTS</b>					
8.1	Reverse of internal bank payments	500 ALL	4 €	4 €	\$5	5.00ALL
8.2	Investigation for outgoing payments	1000 ALL		20 €	\$25	3.000 ALL
8.3	Reverse / Cancellation of outgoing payments <sup>~</sup>	1.000 ALL	EUR 10 + beneficiary bank commission (if applicable)	35 €	\$40	4.500 ALL
8.4	Amendment of instruction for outgoing payments <sup>~</sup>	1.000 ALL		40 €	\$45	5.000 ALL
8.5	Investigation for incoming payments	600 ALL	EUR 10 + beneficiary bank commission (if applicable)	20 €	\$25	3.000 ALL
8.6	Amendment of instruction for Incoming payment	600 ALL		40 €	\$45	5.000 ALL
8.7	Reverse of Incoming payments	600 ALL + Outgoing Payment commission		35 €	\$40	4.500 ALL
8.8	Confirmation Commission for Audit Purposes	5.000 ALL		55 €	\$85	5.000 ALL
8.9	Commission for urgent value date			8 €	\$10	1,200 ALL
8.10	Commission for IBAN missing <sup>^</sup>			5 €	\$6	700 ALL
8.11	Raiffeisen ON - nivel sigurie Token <sup>^^</sup>	0 ALL		0 €	\$0	0 ALL
8.12	Raiffeisen ON - nivel sigurie Mobile Cronto <sup>^^</sup>	500 ALL		Ekuivalent i 500 ALL		
8.13	Raiffeisen ON - nivel sigurie Hardware Cronto <sup>^^</sup>	8.000 ALL		Ekuivalent i 8.000 ALL		

\* Commissions for Payments in other Currencies that are expressed in ALL will be effectuated only if the currency is different from the above currencies or in case the customer wants to proceed the transaction from his Account in ALL with a conversion.

\*\* The customers will benefit preferential commission as per terms and conditions specified in the packages they have chosen for Direct Debit utility bill payments, Non cash within RBAL payments & Payments for the tax offices. For Direct Debit Utility bill payments, the client should make sure to have sufficient funds on account during all working day on day selected for payment or following days.

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

~ This commission will be applied for every Coin - Fold (50 Coins) in LCY and FCY deposited by the customer. This commission will be added to actual commission specified above for cash deposit.

^^ Commission for IBAN missing will be applied for Outgoing Payments in FCY different from EUR in cases when the sender could not provide the IBAN code of the beneficiary. Every other commission requested from Correspondent Bank for processing these payments will be debited from customer's account.

^^ One time fee on service subscription

^ Commission value refer only to the request for payment reverse. Other commission from correspondent/final bank for payment reverse will be held from transfert amount

~\* Commission value include commission from correspondend / final bank

PAYMENT TIME SCHEDULE					
	LEK	EUR	USD	OTHER CURRENCY	System Working Date* Ordering account debit / Beneficiary account credit

Payments within Raiffeisen BANK					
From BRANCH		Up to 15.30 PM			Debit- D / Credit- D
Raiffeisen ON	Ordering & Beneficiary Currency are different or the same	From 9.00 AM to 16.30 PM			Debit- D / Credit- D
	Ordering & Beneficiary Currency are the same	From 16.30 PM to 9.00 AM			Debit- D / Credit- D
	Ordering & Beneficiary Currency are different	From 9.00 AM to 16.30 PM: Amount < 10.000 Eur ekuivalent	From 9.00 AM to 16.30 PM: Amount < 2.000 Eur ekuivalent		

Outgoing Payments						
Working Hours	From BRANCH	Amount up to 1.5 Mil LEK	Up to 13.00 PM		Debit- D / Credit- D	
			After 13.00 PM		Debit- D / Credit- D+1	
		Amount from 1.5 Mil to 30 Mil LEK	Up to 14.30 PM		Debit- D / Credit- D	
			After 14.30 PM		Debit- D / Credit- D+1	
		Amount from 30 Mil LEK	Up to 14.30 PM		Debit- D / Credit- D+1	
		After 14.30 PM		Debit- D / Credit- D+2		
	Foreign Currency		Up to 15.30 PM		Debit- D / Credit- D+2	
			After 15.30 PM		Debit- D+1 / Credit- D+3	
Working Day	Raiffeisen ON	Amount up to 1.5 Mil LEK	From 00.00 - 13.30		Debit- D / Credit- D	
			From 13.30-17.00		Debit- D / Credit- D	
			From 17.00 - 00.00		Debit- D / Credit- D+1	
		Amount from 1.5 Mil to 30 Mil LEK	From 00.00 - 14.30		Debit- D / Credit- D	
			From 14.30-17.00		Debit- D / Credit- D+1	
			From 17.00 - 00.00		Debit- D / D+1* / Credit- D+1	
		Amount from 30 Mil LEK	From 00.0-17.00		Debit- D / Treasury Confirmation	
			From 17.00 - 00.00		Debit- D / D+1* / Treasury Confirmation	
		Ordering & Beneficiary Currency are the same or different	From 9.00 - 16.30			Debit- D / Credit- D+2
		Ordering & Beneficiary Currency are the same	From 16.30 PM to 9.00 AM			Debit- D / Credit- D+3
Ordering & Beneficiary Currency are different	From 9.00 AM to 16.30 PM: Amount < 10.000 Eur ekuivalent		From 9.00 AM to 16.30 PM: Amount < 2.000 Eur ekuivalent			
NON Working Day	Raiffeisen ON	Amount up to 1.5 Mil LEK	From 00.00 - 23.59		Debit- D / D+1* / Credit- D / D+1*	
		Amount from 1.5 Mil to 30 Mil LEK				
		Amount from 30 Mil LEK				
		Ordering & Beneficiary Currency are the same				
		Ordering & Beneficiary Currency are different				Debit- D / D+1* / Treasury Confirmation
	Amount < 10.000 Eur ekuivalent		Amount < 2.000 Eur ekuivalent	Debit- D+1 / Credit- D+3		

\* During Non-working Hours/Days, date of payment processing in the system may be different from calendar date