

PAYMENTS - INDIVID			LEK	EUR	USD	GBP	CHF	OTHER CURRENCY (NE LEK)*
1 PAYMENTS WITHIN RAIFFEISEN BANK								
1.1	Transfers within own accounts	Branch or Raiffeisen ON	0 ALL	0 €	\$0	£0	0 CHF	0 ALL
1.2.1	Toward Individual Clients Toward Individual Business Payments for Government	Branch	50 ALL	0.4 €	\$0.4	£0.4	0.4 CHF	50 ALL
1.2.2	Treasury Payments for Tax Institutions Payments for Custom Payment of Vehicles fee and penalty		100 ALL	0.8 €	\$0.8	£0.8	0.8 CHF	100 ALL
1.2.3	Utility Bills Payments	Raiffeisen ON	0 ALL	0 €	\$0	£0	0 CHF	0 ALL
1.3	Periodic Payment ***				0 ALL			
1.4	Direct Debit utility bill payment****		50 ALL					
2 OUTGOING PAYMENTS (AS PER COMMISSION TYPE) SHA = ORDERING CUSTOMER PAY-BANK COMMISSION + SWIFT // OUR = ORDERING CUSTOMER PAY-BANK COMMISSION + SWIFT + OUR // BEN = BENEFICIARY PAYS ALL TRANSFERT COMMISSION								
2.1.1	Toward Other Banks: Ordering customer that are Individual subscribed to one of CUSTOMER PACKAGE.**	Branch	0.020% or 0.033% Min.200- Max.1.500 ALL	0.15% or 0.17% Min.9€ - Max.150€	0.17% Min.14\$ - Max.195\$	0.17% Min.9€ - Max.125£	0.17% Min.14 - Max.185 CHF	0.20% Min.1.500 - Max.21.000 ALL
2.1.2	Toward Other Banks: Ordering customer that are Individual Not subscribed to one of CUSTOMER PACKAGE (Standart)		0.033% Min.500 - Max.1.500 ALL	0.17% Min.10€ - Max.150€				
	Toward Other Banks Domestic Payments in EUR: Ordering customer that are Individual subscribed to one of CUSTOMER PACKAGE.**	Branch		0.15% ose 0.17% Min.6€ - Max.50€				
	Toward Other Banks Banks Domestic Payments In EUR: Ordering customer that are Individual Not subscribed to one of CUSTOMER PACKAGE (Standart)				0.17% Min.6€ - Max.50€			
2.1.3.1	Bank Commissions Amount 0 to 20.000 Lek Ordering customer that are Individual subscribed or Not subscribed to one of CUSTOMER PACKAGE.**	Raiffeisen ON	0 ALL	From 10% to 20% discount on minimum branch commission				
2.1.3.2	Amount > 20.000 Lek Ordering customer that are Individual subscribed or Not subscribed to one of CUSTOMER PACKAGE.**		50 % Discount on Branch Commission					
	Domestic Payments: Ordering customer that are Individual subscribed or not subscribed to one of CUSTOMER PACKAGE.			0.07% ose 0.08% Min.3€ - Max.25€				
2.1.4	Toward Raiffeisen Kosove			10 €	14 \$			
2.1.5	Toward Raiffeisen Banks Network	Branch or Raiffeisen ON		20% discount on standart commission				
2.1.6	Toward Raiffeisen Invest & Raiffeisen Prestigi		0 ALL	0 €				
2.1.7	Toward Pension Fond - Raiffesien Pension		0 ALL	0 €				
2.2.1	Toward other Banks				6 €	10 \$	£5.0	10 CHF
2.2.2	Domestic paymentes EUR			0 €				
2.2.3	Toward Raiffeisen Kosove			0 €	0 \$			
2.2.4	Toward Raiffeisen Banks Network	Branch or Raiffeisen ON		6 €				
2.2.4	Toward Raiffeisen Invest & Raiffeisen Prestigi		0 €					
2.2.5	Toward Pension Fond - Raiffesien Pension		0 €					
2.3.1	OUR Commission EUR Amount from 0 to 12.500		Branch or Raiffeisen ON		10 EUR			
2.3.2	EUR Amount from 12.501 to 20.000	15 EUR						
2.3.3	EUR Amount from 20.001 to 50.000	20 EUR						
2.3.4	EUR Amount from >= 50.001	25 EUR						
2.3.5	Domestic Payments in EUR	0 €						
2.3.6	Other Currency Raiffeisen Kosove				25 USD	30 GBP	60 CHF	4400 ALL
2.3.7	Raiffeisen Invest & Raiffeisen Prestigi				10 EUR	14 USD		
2.3.7					0 EUR			
3 INCOMING PAYMENTS								
3.1	Incoming Payments (National & International) - customer that are Individual subscribed to one of CUSTOMER PACKAGE**	0 ALL		0.11% or 0.12% Min.6€ - Max.70€	0.12% Min.8\$ - Max.95\$	0.12% Min.5€ - Max.60€	0.12% Min.8 - Max.90 CHF	0.12% Min.840 - Max.9,800 ALL
3.2	Incoming Payments (National & International) - Ordering customer that are Individual Not subscribed to one of CUSTOMER PACKAGE				0.12% Min.6€ - Max.70€			
	Incoming Payments National in EUR - customer that are Individual subscribed to one of CUSTOMER PACKAGE**				0 €			
	Incoming Payments National in EUR - Ordering customer that are Individual Not subscribed to one of CUSTOMER PACKAGE							
3.3	Incoming Payments from Raiffeisen Kosove			10 €	14 \$			
3.4	Incoming Payments from Raiffeisen Banks Network			20% discount on standart commission				
<i>If the Beneficiary owns a current / payment account with RBAL in a different currency from the incoming payment, the payment will be automatically processed in the currency of the account using the official exchange rate at the payment processing time. In any case, regardless of the number or currencies of the accounts the Beneficiary owns in RBAL, the Bank the payment will be processed in the account specified in the incoming SWIFT message from the payment order.</i>								
4 CASH TRANSACTIONS								

4.1	Cash Withdrawal No Previous Notification	Amount < 50.000 ALL	50ALL	0 €	\$0	€0	0 CHF	0 ALL
4.2		Amount < 500.000 ALL (equivalent in other currency)	0 ALL	0 €	\$0	€0	0 CHF	0 ALL
4.3		Amount > 500.000 ALL (equivalent in other currency)	1 % on amount over 500.000 ALL (equiv.other currency)					
4.4	Cash Withdrawal With Previous Notification ∞		0 ALL	0 €	\$0	€0	0 CHF	0 ALL
4.5	Cash Deposit on own accounts		0 ALL	0 €	\$0	€0	0 CHF	0 ALL
4.6	Cash Deposit to Third Parties - Individual Clients		125 ALL	1 €	\$1	€1	1 CHF	125 ALL
4.7	Cash Deposit to Third Parties - Business Clients		200 ALL	1.5 €	1.5 €	€1.5	1.5 CHF	200 ALL
4.8	Cash Deposit to State Treasury							
4.9	Cash Deposit to Tax Authorities							
4.10	Cash Deposit for Vehicles fee and penalty		295 ALL	2.5 €	\$2.5	€2.5	2.5 CHF	295 ALL
4.11	Cash Deposit for Vehicles fee and penalty - Tirana Municipality							
4.12	Cash Deposit for Utility Bills							
4.13	Cash Deposit for Custom (valid for Customer Agency) *			0.2% (Min=295 - Max 3000 ALL)				
4.14	Cash Deposit from Walk in Customer to Third Parties - Individual Clients							
4.15	Cash Deposit from Walk in Customer to Third Parties - Business Clients		295 ALL	2.5 €	\$2.5	€2.5	2.5 CHF	295 ALL
4.16	Cash Deposit from Walk in Customer to State Treasury / Tax Authorities / Utility Bills / Vehicles fee.							
4.17	Cash deposits in Coins ~		170 ALL				1,000 ALL	
4.18.1	Withdrawal of damaged bank-notes and sent for verification to Bank of Albania (ALL currency)		200 ALL					
4.18.2	Withdrawal of damaged bank-notes and sent for verification to banks outside country (Forcing Currency)						5 % of Amount	
4.19	Exchange of bank-notes with certain coinage with other bank-notes with different coinage						0.3% Min 150 ALL	

∞ Through implementation of local and European legislation on Prevention of Money Laundry and Financing of Terrorism, Raiffeisen 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.

* Maximum amount of cash deposit toward Custom Institution is 100.000 ALL (equivalent in other currency)

∞ 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.

5 CASH DEPOSIT ON ALBANIAN POST BRANCHES								
5.1	Cash deposit from Individual Bank Clients to own account		100 ALL	1 €				
5.2	Cash deposit from Individual Bank Clients toward other Individual Bank Clients							
5.3	Cash deposit from Individual Bank Clients toward Micro Business							
5.4	Cash deposit from Walk in Customer toward other Individual Bank Clients [‡]							
5.5	Cash deposit from Walk in Customer toward Micro Business [‡]							

Cash deposit service is offered in Albanian Post branches in: Shengjin, Fushe-Arrez, Belsh, Kelycye, Rrogozhine, 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.

[‡] "Walk in Customer" will have the possibility to make cash deposit if, already it is a registration in Raiffeisen Bank as "Walk in Customer" category

6 PAYMENTS & CASH DEPOSIT - OTHER								
6.1.1	Commission for attestations or Copy of the Documents given officially from the Bank:	Declaration for bank interest and Taxation of this interes	1000 ALL					Ekuivalent 1,000 ALL
6.1.2		Declaration of Personal Wealth & Tax	1000 ALL					Ekuivalent 1,000 ALL
6.1.3		For Embassies / Consulates Offices	1000 ALL					Ekuivalent 1,000 ALL
6.1.4		Other Declarations	700 ALL					Ekuivalent 700 ALL
6.2.1	ALUIZNI	Commission for ALUIZNI cash	0.1% min. 300 - max 2,000					
6.2.2		Commission for ALUIZNI (as per customer Packeage)	Min 50 - Max 100 ALL					
6.3	Commission for acceptance of privatization securities or Vouchers for privatization of state buildings		2000 ALL					
6.4	Commission for privatization securities invested in Anglo Adriatic fund		150 ALL					
6.5	Commission for vouchers invested in Anglo Adriatic fund		150 ALL					
6.6	Commission for the customers who have invested in Privatization securities and vouchers invested in Anglo Adriatic fund		200 ALL					
6.7	Commission for acceptance of privatization securities or vouchers for legalization, urbanization and integration of building without permit		2000 ALL					
6.9	Payment commission for Austrian VISA application							Ekuivalent 15.5 EUR
6.10	Commission for capital legalization service		500 ALL	4 €	\$5	€4	5 CHF	500 ALL
6.11	Commission for property reevaluation tax payment		150 ALL					
6.12	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 5,000 ALL
6.13	Bank-Note or Coins Exchange with specifics coinance with other Bank-Notes or Coins with other coinance							0.30% min. ALL 150
6.14	Commission for bank Vetting Certificate		2000 ALL					Ekuivalent 2000 ALL

7 OTHER COMMISSIONS								
7.1	Investigation for outgoing payments		1.000 ALL	20 €	\$25	€20	25 CHF	3.000 ALL
	Investigation for outgoing payments in EUR			10+beneficiary bank commission if applied				
7.2	Reverse / adjustment of internal bank payments		500 ALL	4 €	\$5	€3	4 CHF	5.00ALL
7.3	Reverse / Cancellation of outgoing payments [∞]		1.000 ALL	35 €	\$40	€25	40 CHF	4.500 ALL
	Reverse / Cancellation of outgoing payments in EUR [∞]			10+beneficiary bank commission if applied				
7.4	Amendmend of instruction for outgoing payments ^{∞∞}		1.000 ALL	40 €	\$45	€30	45 CHF	5.000 ALL
	Amendmend of instruction for outgoing payments in EUR ^{∞∞}			10+beneficiary bank commission if applied				
7.5	Investigation for incoming payments		600 ALL	20 €	\$25	€20	25 CHF	3.000 ALL
	Investigation for incoming payments in EUR			5 + ordering bank commission if applied				
7.6	Amendmend of instruction for Incoming payment		600 ALL	40 €	\$45	€30	45 CHF	5.000 ALL

	Amendment of instruction for Incoming payment in EUR		5 + ordering bank commission if applied				
7.7	Reverse of Incoming payments	600 ALL + Outgoing Payment commission	35 €	\$40	£25	40 CHF	4.500 ALL
	Reverse of Incoming payments in EUR		5 + ordering bank commission if applied				
7.8	Commission for urgent value date		8 €	\$10	£6.5	10 CHF	1.200 ALL
	Commission for urgent value date in EUR		0 €				
7.9	Commission for IBAN missing [^]		5 €				Ekuivalent 5 EUR
7.10	Raiffeisen ON - nivel sigurie Token ^{^^}	0 ALL	0 €	\$0	£0	0 CHF	0 ALL
7.11	Raiffeisen ON - nivel sigurie Mobile Cronto ^{^^}	500 ALL					Ekuivalent i 500 ALL
7.12	Raiffeisen ON - nivel sigurie Hardware Cronto ^{^^}	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.
** Preferential commission for Branch Outgoing (within and outside the bank) & Incoming Payment will be applied as per specified Customer Package that the customer is enrolled. Commission of Outgoing Payment for amount > 20.000 Lek (outside bank) processed through digital platform Raiffeisen ON, will be 50% discounted to branch commission as per specific enrolled Customer Package.
*** The client should make sure to have sufficient fund (amount + commission) at the end of previous day selected for payment.
**** The customers will benefit 0 or 25 ALL commission for Direct Debit Bill Payments as per terms and conditions specified in the package of the products the customer has chosen. The client should make sure to have sufficient funds on account during all working day on day selected for payment or following days.
~ 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 transfer amount
^^ Commission value include commission from correspondent / final bank

PAYMENT TIME SCHEDULE								
		LEK	EUR	USD	GBP	CHF	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		Debit- D / Credit-D

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
Working Day	Raiffeisen ON	Forcing Currency		Up to 15.30 PM				Debit- D / Credit -D+2
				After 15.30 PM				Debit- D+1 / Credit -D+3
		Domestic in EUR		Up to 15.30 PM				Debit- D / Credit-D
				After 15.30 PM				Debit- D / Credit-D+1
		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+1
			From 17.00 - 00.00					Debit- D \ D+1* / 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
Domestic in EUR		Up to 15.30 PM				Debit- D / Credit -D		
		After 15.30 PM				Debit D \ D+1* / Credit -D+1		
	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		Debit- D / Credit -D+3		
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						Debit- D \ D+1* / Treasury Confirmation
		Amount from 30 Mil LEK						Debit D \ D+1* / Credit -D / D+1*
		Domestic in EUR: Ordering & Beneficiary Currency are the same						Debit- D+1 / Credit -D+3
		Ordering & Beneficiary Currency are different		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

8	MONEYGRAM PAYMENTS SERVICE	
8.1	Outgoing Payments Money Gram	
	Amount in EUR	Commission in EUR
	0.01 - 100	6
	100.01 - 200	11
	200.01 - 300	15
	300.01 - 500	20
	500.01 - 800	25
	800.01 - 1,000	30
	1,000.01 - 2,100	35
	2,100.01 - 2,500	40
	2,500.01 - 3,000	45
	> 3,000.01	50
8.2	MoneyGram Incoming Payments (EUR, ALL, USD)	No commission

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