

PAYMENTS - INDIVID			LEK	EUR	USD	GBP	CHF	OTHER CURRENCY (NE LEK)*	
<b>1 PAYMENTS WITHIN RAIFFEISEN BANK</b>									
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 Treasury	Ordering customer that are Individual subscribed to one of <b>CUSTOMER PACKAGE **</b>	Branch	50 ALL	0.4 €	\$0.4	£0.4	0.4 CHF	50 ALL
1.2.2	Payments for Tax Institutions Payments for Custom Payment of Vehicles fee and penalty	Ordering customer that are Individual Not subscribed to one of <b>CUSTOMER PACKAGE **</b>		100 ALL	0.8 €	\$0.8	£0.8	0.8 CHF	100 ALL
1.2.3	Utility Bills Payments	Ordering customer that are Individual	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							

<b>2 OUTGOING PAYMENTS (AS PER COMMISSION TYPE)</b>								
SIA = 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 <b>CUSTOMER PACKAGE.**</b>	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 <b>CUSTOMER PACKAGE (Standart)</b>		0.033% Min.500 - Max.1.500 ALL	0.17% Min.10€ - Max.150€				
2.1.3.1	Amount 0 to 20,000 Lek Ordering customer that are Individual subscribed or Not subscribed to one of <b>CUSTOMER PACKAGE.**</b>	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 <b>CUSTOMER PACKAGE.**</b>		50 % Discount on Branch Commission					
2.1.4	Toward Raiffeisen Kosovo	Branch or Raiffeisen ON		10 €	14 \$			
2.1.5	Toward Raiffeisen Banks Network		20% discount on standart commission					
2.1.6	Toward Raiffeisen Invest & Raiffeisen Prestigij		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	Toward Raiffeisen Kosovo			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	EUR Amoun from 0 to 12.500	Branch or Raiffeisen ON		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 Amoun from >= 50.001		25 EUR					
2.3.5	Other Currency		25 USD	30 GBP	60 CHF	4400 ALL		
2.3.6	Raiffeisen Kosovo		10 EUR	14 USD				
2.3.7	Raiffeisen Invest & Raiffeisen Prestigij		0 EUR					

<b>3 INCOMING PAYMENTS</b>								
3.1	Incoming Payments (National & International) - customer that are Individual subscribed to one of <b>CUSTOMER PACKAGE**</b>	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 <b>CUSTOMER PACKAGE</b>		0.12% Min.6€ - Max.70€					
3.3	Incoming Payments from Raiffeisen Kosovo		10 €	14 \$				
3.4	Incoming Payments from Raiffeisen Banks Network		20% discount on standart commission					

<b>4 CASH DEPOSIT^</b>								
4.1	Cash Deposit on own accounts	0 ALL	0 €	\$0	£0	0 CHF	0 ALL	
4.2	Cash Deposit to Third Parties - Individual Clients	125 ALL	1 €	\$1	£1	1 CHF	125 ALL	
4.3	Cash Deposit to Third Parties - Business Clients	200 ALL	1.5 €	1.5 €	£1.5	1.5 CHF	200 ALL	
4.4	Cash Deposit to State Treasury							
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) *		0.2% (Min=200 - Max 3000 ALL)					
4.1	Cash Deposit from Walk in Customer to Third Parties - Individual Clients	250 ALL	2 €	\$2	£2	2 CHF	250 ALL	

4.11	Cash Deposit from Walk in Customer to Third Parties - Business Clients						
4.12	Cash Deposit from Walk in Customer to State Treasury / Tax Authorities / Utility Bills / Vehicles fee.	275 ALL	2 €	\$2	£2	2 CHF	275 ALL
4.13	Cash deposits in Coins ~	170 ALL	1,000 ALL				
4.14.1	Withdrawal of damaged bank-notes and sent for verification to Bank of Albania (ALL currency)	200 ALL					
4.14.2	Withdrawal of damaged bank-notes and sent for verification to banks outside country (Foreing Currency)		5 % of Amount				
4.15	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)							

<b>5 CASH DEPOSIT ON ALBANIAN POST BRANCHES</b>							
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 <sup>‡</sup>						
5.5	Cash deposit from Walk in Customer toward Micro Business <sup>‡</sup>						
Cash deposit service is offered in Albanian Post branches in: Shengjin, Fushe-Arrez, Belsh, Kelyre, Rrogzohine, Polican, Maliq, Memalaj, Delvine, Selenice, Orikum, Plazh Durres, Sukth, Voskopoje, Leskovik, Ksamil, Konispol, Finiq, Libohove, Levan, Peze, Preze, Vore, Petrele, Ndroq, Vau dejes, Bushat, Rubik, Milot, Fierze.							
<sup>‡</sup> "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							

<b>6 PAYMENTS &amp; CASH DEPOSIT - OTHER</b>								
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 Package)	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 coinage 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				

<b>7 OTHER COMMISSIONS</b>								
7.1	Investigation for outgoing payments		1.000 ALL	20 €	\$25	£20	25 CHF	3.000 ALL
7.2	Reverse / adjustment of internal bank payments		500 ALL	4 €	\$5	£3	4 CHF	5.000 ALL
7.3	Reverse / Cancelation of outgoing payments <sup>~</sup>		1.000 ALL	35 €	\$40	£25	40 CHF	4.500 ALL
7.4	Amendmend of instruction for outgoing payments <sup>~</sup>		1.000 ALL	40 €	\$45	£30	45 CHF	5.000 ALL
7.5	Investigation for incoming payments		600 ALL	20 €	\$25	£20	25 CHF	3.000 ALL
7.6	Amendmend of instruction for Incoming payment		600 ALL	40 €	\$45	£30	45 CHF	5.000 ALL
7.7	Reverse of Incoming payments		600 ALL + Outgoing Payment commission	35 €	\$40	£25	40 CHF	4.500 ALL
7.8	Commission for urgent value date			8 €	\$10	£6.5	10 CHF	1.200 ALL
7.9	Commission for IBAN missing <sup>^</sup>			5 €	Ekuivalent 5 EUR			
7.10	Raiffeisen ON - nivel sigurie Token <sup>^^</sup>		0 ALL	0 €	\$0	£0	0 CHF	0 ALL
7.11	Raiffeisen ON - nivel sigurie Mobile Cronto <sup>^^</sup>		500 ALL	Ekuivalent i 500 ALL				
7.12	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.

\*\* 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 procesing these payments will be debited from customer's account.

^^ One time fee on service subscription

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

^^ Commission value include commission from correspondend / final bank



