

PAYMENTS - PREMIUM			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	Ordering customer that are Premium subscribed to one of <b>Premium PACKAGE</b>	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	Ordering customer that are Premium Not subscribed to one of <b>Premium PACKAGE</b>		75 ALL	0.6 €	\$0.6	£0.6	0.6 CHF	75 ALL
1.2.3	Utility Bills Payments	Ordering customer that are PREMIUM	Raiffeisen ON	0 ALL	0 €	\$0	£0	0 CHF	0 ALL
1.3	Pagesa Fikse Periodike**			0 ALL					
1.4	Pagesat Automatike te Faturave Utilitare (Direct Debit)***			0 ALL					
<b>2 OUTGOING PAYMENTS</b> (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	Bank Commissions	Toward Other Banks: Ordering customer that are Premium subscribed to one of <b>Premium PACKAGE</b> (Classic & Club)	Branch	0.022% Min.200- Max.1.000 ALL	0.15% Min.9€ - Max.135€	0.15% Min.12.6\$ - Max.175.5\$	0.15% Min.8.1£ - Max.112.5£	0.15% Min.12.6 - Max.166.5 CHF	0.15% Min.1.260 - Max.18.900 ALL
2.1.2		Toward Other Banks: Ordering customer that are Premium Not subscribed to one of <b>Premium PACKAGE</b>			0.17% Min.10€ - Max.150€	0.17% Min.14\$ - Max.195\$	0.17% Min.9£ - Max.125£	0.17% Min.14 - Max.185 CHF	0.17% Min.1.500 - Max.21.000 ALL
2.1.3		Amount 0 to 20.000 ALL Ordering customer that are Premium subscribed or Not subscribed to one of <b>Premium PACKAGE</b>	Raiffeisen ON	0 ALL	From 10% to 25% discount on minimum branch commission				
		Amount > 20.000 ALL Ordering customer that are Premium subscribed or Not subscribed to one of <b>Premium PACKAGE</b>		50 % Discount on Branch Commission					
2.1.4		Toward Raiffeisen Kosove	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 - Raiffeisen Pension	0 ALL							
2.2.1	SWIFT Commission	Ordering customer that are Premium subscribed to one of <b>Premium PACKAGE</b> (Classic & Club)	Branch or Raiffeisen ON		5.4 €	9 \$	£4.5	9 CHF	675 ALL
2.2.1		Ordering customer that are Premium Not subscribed to one of <b>Premium PACKAGE</b>			6 €	10 \$	£5	10 CHF	750 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 - Raiffeisen Pension		0 €					
2.3.1	OUR Commission	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 Amount from >= 50.001			25 EUR				
2.3.5		Other Currency				25 USD	30 GBP	60 CHF	4400 ALL
2.3.6		Raiffeisen Kosove			10 EUR	14 USD			
2.3.7		Raiffeisen Invest & Raiffeisen Prestigij			0 EUR				
<b>3 INCOMING PAYMENTS</b>									
3.1	Incoming Payments (National & International) -ustomer that are Premium subscribed to one of Premium PACKAGE			0 ALL	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
3.3	Incoming Payments from Raiffeisen Kosove				10 €	14 \$			

3.4	Incoming Payments from Raiffeisen Banks Network		20% discount on standart commission				
<b>4 CASH DEPOSIT<sup>^</sup></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						
4.4	Cash Deposit to State Treasury						
4.5	Cash Deposit to Tax Authorities	200 ALL	1.5 €	\$1.5	£1.5	1.5 CHF	200 ALL
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)					
4.10	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	
4.12	Exchange of bank-notes with certain coinage with other bank-notes with different coinage					0.3% Min 150 ALL	
<sup>^</sup> 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.							
<sup>*</sup> 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						
5.2	Cash deposit from Individual Bank Clients toward other Individual Bank Client						
5.3	Cash deposit from Individual Bank Clients toward Micro Business	100 ALL	1 €				
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, Kelcyre, 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.							
<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 i 1,000 ALL
6.1.2		Declaration of Personal Wealth & Tax	1000 ALL				Ekuivalent i 1,000 ALL
6.1.3		For Embassies / Consulates Offices	1000 ALL				Ekuivalent i 1,000 ALL
6.1.4		Other Declarations	700 ALL				Ekuivalent i 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 i 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 i 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

<b>7 OTHER COMMISSIONS FOR PAYMENTS</b>							
7.1	Investigation for outgoing payments		1.000 ALL	20 €	\$25	£20	25 CHF 3.000 ALL
7.2	Reverse 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 500 ALL
7.12	Raiffeisen ON - nivel sigurie Hardware Cronto <sup>^^</sup>		8.000 ALL				Ekuivalent 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 client should make sure to have sufficient fund (amount + commission) at the end of previous day selected for payment.  
 \*\*\*he 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 LCV 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
<b>Payments within Raiffeisen BANK</b>								
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		
<b>Outgoing Payments</b>								
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	
	Foreing Currency					Up to 15.30 PM	Debit- D / Credit -D+2	
						After 15.30 PM	Debit- D+1 / Credit - D+3	
							Debit- D / Credit -D	
Working Day	Raiffeisen ON	Amount up to 1.5 Mil LEK	From 00.00 - 13.30					Debit- D / Credit -D+1
			From 13.30-17.00					Debit- D \ D+1* / Credit -D+1
			From 17.00 - 00.00					Debit- D / Credit -D
		Amount from 1.5 Mil to 30 Mil LEK	From 00.00 - 14.30					Debit- D / Credit -D+1
			From 14.30-17.00					Debit- D \ D+1* / Credit -D+1
			From 17.00 - 00.00					Debit- D / Treasury Confirmation
		Amount from 30 Mil LEK	From 00.0-17.00					Debit- D \ D+1* / Treasury Confirmation
			From 17.00 - 00.00					Debit- D / 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						Debit- D \ D+1* / Treasury Confirmation
		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		

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