

PAYMENTS - PREMIUM			LEK	EUR	USD	GBP	CHF	OTHER CURRENCY (NELEK)	
1 PAYMENTS WITHIN RAFFEISEN 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 Treasury Payments for Tax Institutions Payments for Customs Payment of Vehicles fee and penalty Utility Bills Payments	Ordering customer that are Premium subscribed to one of Premium PACKAGE	Branch	50 ALL	0.4 €	\$0.4	£0.4	0.4 CHF	50 ALL
1.2.2		Ordering customer that are Premium Not subscribed to one of Premium PACKAGE		75 ALL	0.6 €	\$0.6	£0.6	0.6 CHF	75 ALL
1.2.3		Ordering customer that are PREMIUM		Raiffeisen ON	0 ALL	0 €	\$0	£0	0 CHF
1.3	Pagesa Fikse Periodike**							0 ALL	
1.4	Pagesat Automatikë të Faturore Utilitare (Direct Debit)**							0 ALL	
2 OUTGOING PAYMENTS <small>(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)</small>									
2.1.1	Toward Other Banks Ordering customer that are Premium subscribed to one of Premium PACKAGE (Classic & Club)	Branch	0.022%	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 Premium PACKAGE		Min.200- Max.1.000 ALL	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	Toward Other Banks Domestic Payments in EUR: Ordering customer that are Individual subscribed to one of CUSTOMER PACKAGE **			0.15% use 0.17% Min.6€ - Max.50€					
2.1.4	Toward Other Banks Banks Domestic Payments in EUR: Ordering customer that are Individual Not subscribed to one of CUSTOMER PACKAGE (Standard)			0.17% Min.6€ - Max.50€					
2.1.5	Bank Commissions Amount 0 to 20.000 ALL Ordering customer that are Premium subscribed or Not subscribed to one of Premium PACKAGE	Raiffeisen ON	0 ALL	From 10% to 25% discount on minimum branch commission					
2.1.6	Amount > 20.000 ALL Ordering customer that are Premium subscribed or Not subscribed to one of Premium PACKAGE			50 % Discount on Branch Commission					
2.1.7	Domestic Payments: Ordering customer that are Individual subscribed or not subscribed to one of CUSTOMER PACKAGE .			0.07% use 0.08% Min.3€ - Max.25€					
2.1.8	Toward Raiffeisen Kosovo	Branch or Raiffeisen ON		10 €	14 \$				
2.1.9	Toward Raiffeisen Banks Network	Branch or Raiffeisen ON		20% discount on standart commission					
2.1.10	Toward Raiffeisen Invest & Raiffeisen Prestitet		0 ALL	0 €					
2.1.11	Toward Pension Fond - Raiffeisen Pension		0 ALL						
2.2.1	Ordering customer that are Premium subscribed to one of Premium PACKAGE (Classic & Club)	Branch or Raiffeisen ON		5.4 €	9 \$	£4.5	9 CHF	675 ALL	
2.2.2	Domestic payments EUR			0 €					
2.2.3	Ordering customer that are Premium Not subscribed to one of Premium PACKAGE			6 €	10 \$	£5	10 CHF	750 ALL	
2.2.4	Toward Raiffeisen Kosovo			0 €					
2.2.5	Toward Raiffeisen Banks Network			6 €					
2.2.6	Toward Raiffeisen Invest & Raiffeisen Prestitet			0 €					
2.2.7	Toward Pension Fond - Raiffeisen Pension			0 €					
2.3.1	EUR Amount from 0 to 12.500	Branch or Raiffeisen ON		10 EUR					
2.3.2	EUR Amount from 12.500 to 20.000			15 EUR					
2.3.3	EUR Amount from 20.000 to 50.000			20 EUR					
2.3.4	EUR Amount from >= 50.000			25 EUR					
2.3.5	Domestic Payments in EUR				0 €				
2.3.6	Other Currency				25 USD	30 GBP	60 CHF	4400 ALL	
2.3.7	Raiffeisen Kosovo				10 EUR	14 USD			
2.3.8	Raiffeisen Invest & Raiffeisen Prestitet			0 EUR					
3 INCOMING PAYMENTS									
3.1	Incoming Payments (National & International) - customer 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	
3.2	Incoming Payments from Raiffeisen Kosovo			10 €	14 \$				
3.4	Incoming Payments from Raiffeisen Banks Network			20% discount on standart commission					
4 CASH TRANSACTIONS PREMIUM*									
4.1	Cash Withdrawal No Previous Notification	Amount < 50.000 ALL	50 ALL	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	
4.4	Cash Deposit on own accounts		0 ALL	0 €	\$0	£0	0 CHF	0 ALL	
4.4	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								
4.8	Cash Deposit to Tax Authorities								
4.8	Cash Deposit for Vehicles fee and penalty		295 ALL	2.5 €	\$2.5	£2.5	2.5 CHF	295 ALL	
4.8	Cash Deposit for Utility Bills								
4.8	Cash Deposit for Custom (valid for Customer Agency) *		0.2% (Min.295 Max.3990 ALL)						
4.14	Cash Deposit from Walk in Customer to Third Parties - Individual Clients		295 ALL	2.5 €	\$2.5	£2.5	2.5 CHF	295 ALL	
4.15	Cash Deposit from Walk in Customer to Third Parties - Business Clients								
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 (Foreign 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 reservation.									
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 ¹								
5.5	Cash deposit from Walk in Customer toward Micro Business ¹								
Cash deposit service is offered in Albanian Post branches in: Shengjiti, Fushë-Arrez, Belsk, Këlcyre, Rregrudine, Polican, Malaj, Memaliaj, Dëbrine, Selcane, Orkan, Plazh Durrës, Sukth, Voskopojë, Leskovik, Kucmit, Konitopol, Fintiq, Lëbohave, Levan, Peze, Preze, Vore, Petrelc, Ndroq, Vau degës, Bushat, Rabih, Mbit, Fierze.									
¹ "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		Declaration for bank interest and Taxation of this interest	1000 ALL					Ekivalent 1.000 ALL	
6.1.2		Commission for attestations or Copy of the	1000 ALL					Ekivalent 1.000 ALL	
6.1.3		Declaration of Personal Wealth & Tax For Embassies / Consulates Offices	1000 ALL					Ekivalent 1.000 ALL	
6.1.4		Other Declarations	700 ALL					Ekivalent 1.700 ALL	
6.2.1	ALLIUNI	Commission for ALLIUNI cash		0.1% min. 300 -max 2.000					
6.2.2		Commission for ALLIUNI (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					
6.8	Payment commission for Austrian VISA application				Ekuivalent 15.5 EUR		
6.9	Commission for capital legalization service	500 ALL	4 €	\$5	€4	5 CHF	500 ALL
6.11	Commission for property revaluation 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 15,000 ALL		
6.13	Bank-Note or Coins Exchange with specifics conance with other Bank-Notes or Coins with other conance				0.30% min. ALL 150		
6.14	Commission for bank Vetting Certificate	2000 ALL			Ekuivalent 2000 ALL		

7 OTHER COMMISSIONS FOR PAYMENTS							
7.1	Investigation for outgoing payments	1.000 ALL	20 €	\$25	€20	25 CHF	3.000 ALL
7.2	Investigation for outgoing payments in EUR		10+beneficiary bank commission if applied				
7.3	Reverse of internal bank payments	500 ALL	4 €	\$5	€3	4 CHF	5,000 ALL
7.4	Reverse / Cancellation of outgoing payments in EUR*		10+beneficiary bank commission if applied				
7.5	Reverse / Cancellation of outgoing payments*	1.000 ALL	35 €	\$40	€25	40 CHF	4.500 ALL
7.6	Amendmend of instruction for outgoing payments in EUR**		10+beneficiary bank commission if applied				
7.7	Amendmend of instruction for outgoing payments**	1.000 ALL	40 €	\$45	€30	45 CHF	5.000 ALL
7.8	Investigation for incoming payments in EUR		5 + ordering bank commission if applied				
7.9	Investigation for incoming payments	600 ALL	20 €	\$25	€20	25 CHF	3.000 ALL
7.10	Amendmend of instruction for Incoming payment in EUR		5 + ordering bank commission if applied				
7.11	Amendmend of instruction for Incoming payment	600 ALL	40 €	\$45	€30	45 CHF	5.000 ALL
7.12	Reverse of Incoming payments in EUR		5 + ordering bank commission if applied				
7.12	Reverse of Incoming payments	600 ALL + Outgoing Payment commission	35 €	\$40	€25	40 CHF	4.500 ALL
7.13	Commission for urgent value date		8 €	\$10	€6.5	10 CHF	1,200 ALL
7.14	Commission for urgent value date in EUR		0 €				
7.15	Commission for IBAN missing*		5 €				
7.16	Raiffeisen ON - nivel signate Fokent**	0 ALL	0 €	\$0	€0	0 CHF	0 ALL
7.17	Raiffeisen ON - nivel signate Mobile Crenat**	500 ALL					Ekuivalent 500 ALL
7.18	Raiffeisen ON - nivel signate Hardware Crenat**	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 the 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.
 ***The client should make sure to have sufficient funds on account during all working day on day selected for payment or following steps.
 ****The commission will be applied for every Com - Full / 50 Com in € and CHF requested by the customer. This commission will be added to actual commission specified above for each deposit.
 *****Commission for IBAN missing will be applied for Outgoing Payments in € if 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 for service subscription
 * Commission value refer only to the request for payment reverse. Other commission from correspondent/real bank for payment reverse will be held from transfer amount
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PAYMENT TIME SCHEDULE								
		LEK	EUR	USD	GBP	CHF	OTHER CURRENCY	
Payments within Raiffeisen BANK								
From BRANCH		Up to 15.30 PM					System Working Days*	Debit D - Credit D
Raiffeisen ON		From 9.00 AM to 16.30 PM					Ordering account debit / Beneficiary account credit	Debit D - Credit D
Ordering & Beneficiary Currency are different or the same		From 16.30 PM to 9.00 AM						Debit D - Credit D
Ordering & Beneficiary Currency are the same		From 9.00 AM to 16.30 PM: Amount < 10.000 Eur ekuivalent						Debit D - Credit D
Ordering & Beneficiary Currency are different		From 9.00 AM to 16.30 PM:						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	
Working Day	Raiffeisen ON	Amount from 30 Mil LEK	Up to 14.30 PM				Debit D - Credit D-1	
			After 14.30 PM				Debit D - Credit D-2	
		Forcing Currency		Up to 18.30 PM			Debit D - Credit D-2	
				After 18.30 PM			Debit D - Credit D-1	
		Domestic in EUR		Up to 15.30 PM			Debit D - Credit D	
				After 15.30 PM			Debit D - Credit D-1	
			From 09.00 - 14.30				Debit D - Credit D	
			From 13.30 - 17.00				Debit D - Credit D-1	
			From 17.00 - 00.00				Debit D - D-1**	
			From 09.00 - 14.30				Debit D - Credit D	
NON Working Day	Raiffeisen ON	Amount up to 1.5 Mil LEK	From 00.00 - 17.00				Debit D - Credit D-1	
			From 13.30 - 17.00				Debit D - D-1**	
			From 17.00 - 00.00				Debit D - Credit D-1	
		Amount from 1.5 Mil to 30 Mil LEK	From 09.00 - 14.30				Debit D - Credit D-1	
			From 14.30 - 17.00				Debit D - D-1**	
			From 17.00 - 00.00				Debit D - D-1**	
		Amount from 30 Mil LEK	From 00.00 - 17.00				Debit D - D-1**	
			From 17.00 - 00.00				Debit D - D-1**	
		Domestic in EUR		Up to 15.30 PM			Debit D - Credit D	
				After 15.30 PM			Debit D - 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-1
Ordering & Beneficiary Currency are different		From 9.00 AM to 16.30 PM: Amount < 10.000 Eur ekuivalent						Debit D - Credit D-1
Amount up to 1.5 Mil LEK		From 9.00 AM to 16.30 PM:						Debit D - Credit D-1
Amount from 1.5 Mil to 30 Mil LEK		From 9.00 AM to 16.30 PM:						Debit D - D-1**
Amount from 30 Mil LEK		From 9.00 AM to 16.30 PM:						Debit D - D-1**
Ordering & Beneficiary Currency are the same		From 9.00 AM to 16.30 PM:						Debit D - D-1**
Ordering & Beneficiary Currency are different		From 9.00 AM to 16.30 PM:						Debit D - D-1**
Amount < 10.000 Eur ekuivalent		From 9.00 AM to 16.30 PM:						Debit D - D-1**
Amount < 2.000 Eur ekuivalent		From 9.00 AM to 16.30 PM:						Debit D - D-1**

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