

KOMISIONET BANKARE PER KLIENTET PREMIUM			
Terms and Conditions For Premium Clients / Premium "CLUB" and "Other Premium Clients"			
PREMIUM PACKAGE			
Accounts	1	Current Account Opening/Maintenance	Free
	2	Saving Plan	Standard
Cards	3	Debit Card VISA Electron/Master Card_Monthly Comm. connected with C/Acc.	Free ¹
	4	Debit Card Daily Limits (ATM) - volume	120'000 ALL /1'000 EUR ¹
	5	Debit Card Daily Limits (ATM + POS) - volume	150'000 ALL /1'500 EUR ¹
	6	ATM Balance Enquiry (RBAL ATM)	VISA Electron - Free Mastercard - FREE (up to # 5 balance enquiry/monthly)
Transactions	8	Automatic Periodic Payments	Free
	9	Automatic Utility Bill Payments	Free
	10	Incoming payments in LCY (in the branch)	Free
	11	Outgoing Payments in FCY (in the branch)	10% Discount in Outgoing FCY
	12	Forex Transactions	Preferential Forex Rate over 20'000 EUR
Reaffeisen ON ²	13	Entry Fee/ Monthly Fee	Discounts according the respective offers ²
Additional Products/Services	14	Call Center (Cards Helpdesk and Info on TC)	Free
	15	PPI commission	10% discount of Standard Fee ³
	16	Safe Dep. Boxes (only in Rr. Kavajes Branch, in Tirana)	10% Discount
	17	Offers with Third Parties cooperation	Discounts according the respective offers ⁴
"	Premium Package Commission fee ⁵		700 ALL/ 5 EUR (or equivalent in other currencies)

Notes:

Club Client has the above package Free of Charge, except Terms & Condition of Current Account as per Article 1 of this contract; while "Other Premium Clients" which would like to buy the Package, must pay in monthly basis 5 EUR/ 700 ALL.

Every product/ service not included in the package will be according to current terms and condition for Premium.

note ¹: In standard debit card term & condition, there is a monthly fee (for Premium customer without Package). For Current Account in EUR the application is only for Master Card. For detailed information, please refer to respective Product's terms & condition.

note ²: These fees are subject to respective product term & condition & to promotional campaign's changes.

note ³: PPI discount are related only to new Mortgage House Loan and Mortgage Loan beginning from 01-Feb-2012.

note ⁴: Offers with Third Parties are according to actual terms that these companies offer in cooperation with RBAL.

note ⁵: Package Commission Fee is monthly fee. The package commission will be applied in one of the customer's accounts.

Dear client,

If you will need additional information, please visit our branches in Albania.

Terms and Conditions refer to March 2017. This information is renewed/refresh each time that changes occur.