

July 1, 2020

Banking Commissions for Private Individual Packages								
1. Private Individual Customers Packages			Raiffeisen Start	Raiffeisen Relax	Raiffeisen Progress	Paga Progress	Raiffeisen DIGI	
1.1 Current Account and Debit Card	1.1.1	Account Open	no commission	no commission	no commission	no commission	no commission	
	1.1.2	Initial Deposit and Minimum Balance Required	0	0	0	0	0	
	1.1.3	Account Maintenance fee	0	0	0	0	0 ALL; 2 EUR; 1.5 USD/GBP/CHF	
	1.1.4	Debit Card Maintenance Fee	0	0	0	0	0 ALL; 1 EUR	
	1.1.5	Debit Card Limits in Value (ATM / POS)	10,000 / 15,000 LEK 100 / 120 EUR	50,000 / 100,000 LEK 500 / 1,000 EUR	50,000 / 100,000 LEK 500 / 1,000 EUR	50,000 / 120,000 LEK 500 / 1,000 EUR	70,000 / 500,000 ALL 500 / 1,000 EUR	
	1.1.6	Debit Card Limits in number of Transactions (ATM / POS)	8/15	12/25	12/25	12/25	12/50 LEK 12/25 EUR	
	1.1.7	ATM Ministatement at our ATM's	10 LEK / 0.1 EUR	25 LEK / 0.2 EUR	25 LEK / 0.2 EUR	25 LEK / 0.2 EUR	25 LEK / 0.2 EUR	
	1.1.8	ATM Cash Withdrawal at our ATM's	no commission	no commission	no commission	no commission	no commission	
	1.1.9	Transactions at POS within our country	no commission	no commission	no commission	no commission	no commission	
1.2 Digital Services	1.2.1	RON- Entry Fee / Monthly commission RON	0	0	0	0	0	
	1.2.2	KUIK- Entry Fee / Payments Fee	0	0	0	0	0	
1.3 Payments and Transfers in Branch	1.3.1	Payments within Raiffeisen Bank: Within personal Accounts/Fix periodic Payments	no commission	no commission	no commission	no commission	no commission	
	1.3.2	Utility Direct Debit	50 LEK / trn	no commission	25 LEK / trn	no commission	50 LEK/trn	
	1.3.3	Domestic Incoming Transfers in ALL	no commission	no commission	no commission	no commission	no commission	
	1.3.4	International Incoming Transfers in EUR	0.12% EUR 6 - 70	0.11% EUR 6 - 65	0.11% EUR 6 - 65	0.11% EUR 6 - 65	0.12% EUR 6 - 70	
	1.3.5	Domestic Outgoing Transfers in ALL	0.033% ALL 500 - 1,500	0.033% ALL 500 - 1,500	0.030% ALL 400 - 1,300	0.027% ALL 300 - 1,200	0.033% ALL 500 - 1,500	
	1.3.6	International Outgoing Transfers in EUR	0.17% EUR 10 - 150	0.17% EUR 10 - 150	0.15% EUR 9 - 150	0.15% EUR 9 - 150	0.17% EUR 10 - 150	
1.4 Payments and Transfers in RON	1.4.1	Within personal Accounts	no commission	no commission	no commission	no commission	no commission	
	1.4.2	Payments Payments within Raiffeisen Bank to: Third Party PI/Business; Tax Payments, Government Treasury; Utility Payment	no commission	no commission	no commission	no commission	no commission	
	1.4.3	Domestic Outgoing Transfers in ALL	For amounts up to 20,000 LEK no commission For amounts over 20,000 LEK 50% discount on branch fee					no commission
	1.4.4	International Outgoing Transfers in EUR	20% discount on Min					20% discount on Min
<b>Package monthly commission</b>			<b>0 LEK; 0 EUR/USD/GBP</b>	<b>50 LEK; 0.50 EUR/USD/GBP</b>	<b>200 LEK; 1.5 EUR; 2 USD/GBP</b>	<b>125 LEK; 1 EUR/USD/GBP</b>	<b>175 LEK</b>	

**Notes:**

- Terms & Conditions for other products and services not mentioned in the table above are applicable as per standard T&C published in the Bank
- Raiffeisen Start package is offered to student customers, who can prove this by a valid document (student card, university document) and are 18-25 years old.
- Raiffeisen Relax package is offered to customers who provide the bank with the pensioner certificate.
- Salary depositor customers in minor age are categorized in Salary Base package and benefit the defined terms on Current Account and Debit Card