

IV Saving Deposit		ALL	USD	EUR	GBP	CHF
4.1 Initial deposit						
4.1.1	Extra Deposit	5.000	50	50	50	50
4.1.2	Children's Saving Account	5.000	50	50	50	50
4.1.3	Raiffeisen Bank Savings Plan	-	-	-	-	-
4.1.4	Term Deposit	100.000	1.000	1.000	1.000	1.000
4.1.5	Step by Step Deposit	100.000	-	1.000	-	-
4.2 Minimum balance						
4.2.1	Extra Deposit	5.000	50	50	50	50
4.2.2	Children's Saving Account	5.000	50	50	50	50
4.2.3	Raiffeisen Bank Savings Plan	-	-	-	-	-
4.2.4	Flexi Deposit	100	1	1	1	1
4.2.5	No term deposit	5.000	50	40	30	-
4.3 Maintenance Commission						
4.3.1	Extra Deposit <i>Monthly maintenance fee, is withheld at the last date each month</i>	10 % of gross interest				
		Max. 75/month	Max. 0.55/month	Max. 0.55/month	Max. 0.55/month	Max. 0.55/month
4.3.2	Children's Saving Account	pa Komision				
4.3.3	Flexi Deposit <i>Monthly maintenance fee, is withheld at the last date each month</i>	10 % mbi Interesin Bruto				
		Max. 50/muaj	Max. 0.5/muaj	Max. 0.5/muaj	Max. 0.5/muaj	Max. 0.5/muaj
4.3.4	No term deposit	no Commission				
4.3.5	Raiffeisen Bank Savings Plan	no Commission				
4.3.6	Term Deposit	no Commission				
4.3.7	Step by Step Deposit	no Commission				
4.4 Periodic Payments Raiffeisen Bank Savings Plan						
4.4.1	Minimum periodic Payments	1,000	10	10	-	-
4.4.2	Maximum periodic Payments	-	-	-	-	-
4.5 Deposit Closure Commission						
4.5.1	Extra Deposit	no Commission				
4.5.2	Children's Saving Account <i>Kur paraqitet vetë titullari pasi ka mbushur moshën 18 vjeç</i>	no Commission				
4.5.3	Flexi Deposit	no Commission				
4.5.4	No term deposit	500	5	4	4	-
4.5.5	Raiffeisen Bank Savings Plan	no Commission				
4.6 Deposit breakage commission before maturity date						
4.6.1	Term Deposit	no Commission				
4.7 Deposits and Withdrawals						
4.7	Extra deposit, Children's Saving Account, Flexi Deposits, No term Deposit	no Commission				
4.8 Substitution of saving book						
4.8.1	When the saving book is totally fulfilled (Children's Saving Account, Flexi Deposits, No term Deposit)	no Commission				
4.8.2	When the saving book is lost or misused					
4.8.2.1	Children's Savings Account	no Commission				
4.8.2.2	Flexi and Extra Deposit	1.000	10	8	5	10
4.9 Printing the statement for Extra Deposit						
4.9.1	Once in a month	no Commission				
4.9.2	More than once in a month	100 LEK / statement				
4.10 Methodology of Calculating the Interest of the Deposit						
4.10.1	Term Deposit	Gross Interest = Value of the Deposit * Interest Rate * Numbers of Days in the Deposit / Number of days in a year (annual base).				
4.10.2	Step by Step Deposit	Gross Interest = Value of the Deposit * Interest rate for each month * Number of Days for each month / Number of days in a year (annual base)				
4.10.3	Extra deposit, Children's Saving Account, Flexi Deposits, No term Deposit, Children's Saving Plan	Gross Interest = Value of the Deposit at the end of the day * Interest Rate / Number of days in a year (annual base).				
Shënim						
<p>1. Interests Rate are given on annual bases</p> <p>2. The interest for Extra Deposits, Flexi deposit and Raiffeisen Savings Plan, no term deposit, and Children's Savings Account is calculated on the value of the Deposit at the end of each day.</p> <p>3. Calculation of the Annual base for ALL and GBP currencies is 365 days / year, and for other currencies EUR, USD and CHF is 360 days.</p> <p>4. The interest of Step by Step Deposit is calculated as the sum of precalculated interest for each month, according to the interest rates predefined in the Deposit Contract.</p> <p>5. The interest for Extra Deposits, Flexi deposit and Raiffeisen Savings Plan in foreign currency is calculated as the sum of precalculated interest for every part of the deposit divided per bands and interest rate predefined at "Deposit Interest rate for Private Individuals"</p> <p>6. Në momentin e mbylljes së depozitës ekstra dhe fleksive, mbahet komisioni mujor i muajit paraardhës dhe komisioni i muajit kur behet mbyllja e depozitës. Në këtë rast do të aplikohet komisioni maksimal mujor.</p>						
4.10 Term Deposit breakage conditions and applied penalty for breaking the Term Deposit before the Maturity Date						
Term Deposit						
4.10.1	Term deposit with interest at maturity Term deposit with monthly interest Term deposit with quarterly interest Term deposit with semi annually interest Term deposit with yearly interest	Term Deposit Contract can be terminated unilaterally by the deposit owner. the applied penalty for breaking the Term Deposit Contract before the maturity date will be the same as the value of the interest benefited from the deposit up to the day of the contract resolution, so the depositor will receive only the Deposit Principal. This condition will be applied also for every renewal deposit.				
4.10.2	Term deposit with prepaid interest	The contract of Term deposit with prepaid interest can not be terminated before maturity date.				
4.10.3	Step by Step Deposit	Step by Step Term Deposit Contract can be terminated unilaterally by the deposit owner. The applied penalty for breaking the "Step by Step" Deposit Contract before the maturity date will be the same as the value of the interest benefited from the deposit on the breakage month. The depositor will receive fully the Deposit Principal and the interest earned for the full passed months.				