

Packages - SMALL BUSINESSES						
Companies with yearly turnover up to 1 million EUR (equivalent in other currencies)						
1.0 Micro Business Standard						
1.1.1	Current account maintenance	ALL	USD	EUR	GBP	CHF
		200	2.00	1.50	1.50	1.50
1.1.2	Maintenance of Notary current account*	No Commission				
1.1.3	Initial deposit and the minimum balance withhold	500	5.00	4.00	4.00	4.00
1.1.4	Closure of the account	No Commission				
1.1.5	Account statements/request	One statement a month for an extract period of maximum 12 months	100	0.8	0.8	0.8
		Old Statement (statement for an extract period over 1 year)	150	1.00	1.00	1.00
1.1.6	Fixed periodic payment**	To the extra deposit	No Commission			
		To the current account	No Commission			
1.1.7	Direct debit bills utility payments ***	50 ALL / payment				
1.1.8	Raiffeisen ON	According respective product terms & conditions****				
1.2 Package Business BASE/Primary BASE						
1.2.1	Monthly fee for the Package	350	4.00	3.50	3.50	3.50
1.2.2	Current account maintenance	No Commission				
1.2.3	Maintenance of Notary current account*	No Commission				
1.2.4	Initial deposit and the minimum balance withhold	500	5.00	4.00	4.00	4.00
1.2.5	Account statements/request	One statement a month for an extract period of maximum 12 months	No Commission			
		Old Statement (statement for an extract period over 1 year)	150	1.00	1.00	1.00
1.2.6	Raiffeisen ON	According respective product terms & conditions****				
1.3 Package Business SILVER/Primary SILVER						
1.3.1	Monthly fee for the Package	550	5.00	4.50	4.50	4.50
1.3.2	Current account maintenance	No Commission				
1.3.3	Maintenance of Notary current account*	No Commission				
1.3.4	Initial deposit and the minimum balance withhold	500	5.00	4.00	4.00	4.00
1.3.5	Account statements/request	Two statements a month for an extract period of maximum 12 months	No Commission			
		Old Statement (statement for an extract period over 1 year)	150	1.00	1.00	1.00
1.3.6	Direct debit bills utility payments ***	20% discount				
1.3.7	Loan administration fee	10% discount				
1.3.8	Raiffeisen ON	According respective product terms & conditions****				
1.4 Package Business GOLD						
1.4.1	Monthly fee for the Package	1,250	12.00	11.00	11.00	11.00
1.4.2	Current account maintenance	No Commission				
1.4.3	Maintenance of Notary current account*	No Commission				
1.4.4	Initial deposit and the minimum balance withhold	500	5.00	4.00	4.00	4.00
1.4.5	Account statements/request	No limit for statements for an extract period of maximum 12 months	No Commission			
		Old Statement (statement for an extract period over 1 year)	150	1.00	1.00	1.00
1.4.6	Direct debit bills utility payments ***	20% discount				
1.4.7	National outgoing payments (in ALL)	20% discount				
1.4.8	Loan administration fee	20% discount				
1.4.9	Business saving deposit	No Commission				
1.4.10	Raiffeisen ON	According respective product terms & conditions****				
1.4.11	Cash withdrawal without prior notification up to 10.000 EUR	No Commission				
1.4.12	Free financial advising session from the Dedicated Premium Relationship Manager	No Commission				
1.5 Terms and Conditions for Retailers of Lotaria Kombetare						
1.5.1	Current account maintenance	No Commission				
1.5.2	Initial deposit and the minimum balance withhold	500				
1.5.3	Direct debit in favor of Lotaria Kombetare	No Commission				
1.5.4	Emission of fund freeze - Standard	300				
1.5.5	Amendment of fund freeze	300				

The Business - "Agro Familjar" and "Agro Farmer" have the same Terms & Conditions as "Micro Business Standard" and can not be segmented into Micro Business Packages

The Business - Micro Business Ambulant has the same Terms & Conditions as "Micro Business Standard"

The Terms & Conditions of "Micro Business Standard" are standard conditions of a current account. The T&C that are not mentioned in Business packages there will be applied the T&C of "Micro Business Standard".

(*) For the Notary Current Account no Initial deposit and minimum balance will be applied. This current account shall not be commissioned nor shall generate credit or debit interests. In order to open a Notary Current Account the customer must have another Micro standard or package current account where the monthly commissions will be charged.

(**) The customer will not pay commissions for the service, but will pay commissions as per bank's terms and conditions for each payment processed. For fixed periodic payment, the client should make sure to have sufficient fund (amount + commission) at the end of previous day selected for payment.

(***) For Direct debit bills utility payments, the client should make sure to have sufficient funds on account during all working day on day selected for payment or following days.

(****) These fees are subject to respective product term & condition & to promotional campaign's changes.

Based on Group Directives and the Correspondent Bank, Raiffeisen Bank Sh.A can not process the international payments for the below industries: Exchange offices, Payment Provider - Companies operating in: Adult entertainment - Companies operating in: production, assembly, trade of weapons.

Note:

If there will be changes in conditions of services / bank products, the client will be notified in accordance with the terms of contracts signed with the Bank for respective products/ services.

For other banking services (payments, etc.) will apply the terms & conditions in force, with which the client will be known before performing the action through publications that are made at bank branches and official website RB.AL.

Dear customer,

the published rates refer to March 2019. If you need additional information, please contact our staff in one of our branches all over Albania.