

Banking Commissions for Private Individual Packages							
1. Private Individual Customers Packages		Raiffeisen Student	Raiffeisen Relax	Raiffeisen Classic	Raiffeisen Partner	Raiffeisen Elite	
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 ALL 2 EUR; 1.5 USD/GBP/CHF	0	0 LEK 2 EUR; 1.5 USD/GBP/CHF	0 LEK 0 EUR; 1.5 USD/GBP/CHF	0 LEK/EUR/USD/GBP/CHF
	1.1.4	Debit Card Type	standard	standard	standard	standard	gold
	1.1.5	Debit Card Maintenance Fee	0	0	0 LEK; 1 EUR	0 LEK/EUR	0 LEK/EUR
	1.1.6	Debit Card Limits in Value (ATM / POS)	30,000 / 80,000 LEK 300 / 600 EUR	50,000 / 100,000 LEK 500 / 1,000 EUR	50,000 / 100,000 LEK 500 / 1,000 EUR	80,000 / 120,000 LEK 800 / 1,200 EUR	120,000 / 150,000 LEK 1000 / 1,500 EUR
	1.1.7	ATM Cash Withdrawal at our ATM's	no commission	no commission	no commission	no commission	no commission
	1.1.8	Transactions at POS within our country	no commission	no commission	no commission	no commission	no commission
	1.1.9	DC International payment fee	no commission	standard	standard	standard	standard
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	50 LEK / trn	50 LEK / trn	no commission
	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	0.11% EUR 6 - 65
	1.3.5	National Incoming Transfers in EUR	0	0	0	0	0
	1.3.6	Domestic Outgoing Transfers in ALL	0.033% ALL 500 - 1,500	0.033% ALL 500 - 1,500	0.033% ALL 500 - 1,500	0.033% ALL 500 - 1,500	0.033% ALL 500 - 1,500
	1.3.7	Domestic Outgoing Transfers in EUR	0.17% EUR 6 - 50	0.17% EUR 6 - 50	0.20% EUR 6 - 50	0.20% EUR 6 - 50	0.20% EUR 6 - 50
	1.3.8	International Outgoing Transfers in EUR	0.17% EUR 10 - 150	0.17% EUR 10 - 150	0.17% EUR 10 - 150	0.17% EUR 10 - 150	EUR 0.153% Min.9€ - Max.135€
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				
	1.4.4	Domestic Outgoing Transfers in EUR	0.08% EUR 3 - 25	0.08% EUR 3 - 25	0.10% EUR 3 - 25	0.10% EUR 3 - 25	0.10% EUR 3 - 25
	1.4.5	International Outgoing Transfers in EUR	20% discount on Min				
1.5. Others	1.5.2	Safe Deposit Boxes	N/A	N/A	standard	standard	standard
Package monthly commission		0 LEK	50 LEK; 0.50 EUR/USD/GBP/CHF	125 LEK	350 LEK; 3 EUR	500 LEK; 4.5 EUR/USD/GBP/CHF	
Reimbursement *						150 LEK; 1 EUR credit	

Notes:

Terms &amp; Conditions for other products and services not mentioned in the table above are applicable as per standard T&amp;C published in the Bank.

Raiffeisen Student 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.

The package will have a validity period of 3 years, starting from the date of application for the package until the end of this period.

\*The Raiffeisen Partner Package Commission will be subject to a monthly reimbursement with a credit of 150 ALL/1 EUR, if the client meets the beneficiary conditions of the current month (at least 1 transaction in RON and 1 transaction in POS). This credit will be applied after the debit of the package commission, at the beginning of the following month.