

21 March 2023

| Banking Commissions for Private Individual Packages | | | | | | | |
|---|-------|--|--|---|---|---|---|
| 1. Private Individual Customers Packages | | Raiffeisen Start | 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 | |
| | 1.1.2 | Initial Deposit and Minimum Balance Required | 0 | 0 | 0 | 0 | |
| | 1.1.3 | Account Maintenance fee | 0 | 0 | 0 ALL 2 EUR; 1.5 USD/GBP/CHF | 0 ALL 0 EUR; 1.5 USD/GBP/CHF | 0 ALL/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 ALL; 1 EUR | 0 ALL/EUR | 0 ALL/ EUR |
| | 1.1.6 | 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 ALL 500 / 1,000 EUR | 80,000 / 120,000 ALL 800 / 1,200 EUR | 120,000 / 150,000 ALL 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 |
| 1.2 Digital Services | 1.2.1 | RON- Entry Fee / Monthly commission RON | 0 | 0 | 0 | 0 | |
| | 1.2.2 | KUIK- Entry Fee / Payments Fee | 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 ALL / trn | 50 ALL / 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 |
| | 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 | 0.2% EUR 6 - 50 | 0.2% EUR 6 - 50 | 0.2% 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 | | | | |
| | 1.4.4 | Domestic Outgoing Transfers in EUR | 0.08% EUR 3 - 25 | 0.08% EUR 3 - 25 | 0.1% EUR 3 - 25 | 0.1% EUR 3 - 25 | 0.1% EUR 3 - 25 |
| 1.5. Others | 1.5.2 | Safe Deposit Boxes | N/A | N/A | standard | standard | standard |
| Package monthly commission | | 0 LEK; 0 EUR/USD/GBP | 50 LEK; 0.50 EUR/USD/GBP | 125 ALL | 350 ALL; 3 EUR/USD/GBP | 500 ALL; 4.5 EUR/USD/GBP/CHF | |
| Reimbursement * | | | | | 150 ALL; 1 EUR credit | | |

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.

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, 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.