		Banking commissions in ALL					
					JOIO III AL		
	VISA DEBIT	Standard Client	Student Package	Relax Package	Raiffeisen Classic	Raiffeisen Partner	Raiffeisen Elite
1	Monthly Commission			•			•
1.1	Monthly Commission for the Debit Card linked with a current account	100	0	0	0	0	0
2	Card delivery charge						
2.1	New card issued by Bank				0		
2.2	Normal card renew al				0		
2.3	Card reprint by customer request			4	400		
2.4	Reprint of lost/ stolen/ damaged card			4	400		
3	PIN delivery charge						
3.1	Customer request for PIN reprint or new PIN			2	200		
4	Transaction fees						
4.1	Cash Withdrawals						
4.1.1	Cash withdraw alon RBAL ATM	0					
4.1.2	Cash w ithdraw al at RBAL counter (Manual Cash)	0					
4.1.3	Domestic cash withdraw al at not RBAL ATM	1.25% (Mn. 300)					
4.1.4	Domestic cash withdrawal at not RBAL counter (Manual Cash)	2.75% (Mn. 400)					
4.1.5	International cash withdraw al at ATM	2% (Min. 300)					
4.1.6	International cash withdraw al at Counter (Manual Cash)		2.5% (Mn. 500)				
4.1.7	Cash withdraw al at RBAL POS-es				0		
4.1.8	Cash withdraw all domestic at non RBAL POS-es			1.25%	(Min. 300)		
4.1.9	Cash withdraw al at POS-es abroad			2% (N	/lin. 300)		
4.2	Balance Enquiries at ATM						
4.2.1	Balance Enquiry on RBAL ATM				0		
4.2.2	Domestic Balance Enquiry at not RBAL ATM				100		
4.2.3	International Balance Enquiries				100		
4.2.4	ATM Ministatement (available only in RBAL ATMs)	25	10		25		20
4.3	Payments done by card at Point of Sale (POS)						
4.3.1	At RBAL Point of Sale (POS)				0		
4.3.2	Domestic at not RBAL Point of Sale (POS)	4.50/		1	0		
4.3.3	At International Point of Sale (POS)	1.5% 0 1.5%					
5	Other Fees						
5.1	Annual fee for the main card	0					
5.2	Annual fee for the supplementary card	0					
5.3 5.4	Permanent card blocking fee at customer request (card closure)	0					
5.4	Permanent card blocking fee for lost/ stolen/ damaged cards Temporary card blocking (includes unblocking of the card)	500 500					
6	Card Limits				J.0.0		
6.1	Total w ithdraw al value per day for cash w ithdraw als	70,000	50,000	70,000	70,000	100.000	150,000
6.2	Total w ithdraw al value per week for cash w ithdraw als	350,000	250,000	350,000	350,000	500,000	750,000
6.3	Total w ithdraw all value per month for cash w ithdraw als	1,400,000	1,000,000	1,400,000	1,400,000	2,000,000	3,000,000
6.4	Total no. of transactions per day for cash withdraw als	8	8	12	12	12	12
6.5	Total no. of transactions per week for cash withdraw als	56	56	65	65	65	65
6.6	Total no. of transactions per month for cash withdraw als	224	224	240	240	240	240
6.7	Total transaction value per day for POS	100,000	100,000	120,000	120,000	140,000	200,000
6.8	Total transaction value per week for POS	500,000	500,000	600,000	600,000	700,000	1,000,000
6.9	Total transaction value per month for POS	2,000,000	2,000,000	2,400,000	2,400,000	2,800,000	4,000,000
6.10	Total no. of transactions per day for POS	15	15	25	25	25	25
6.11	Total no. of transactions per week for POS	105	105	175	175	175	175
6.12	Total no. of transactions per month for POS	420	420	700	700	700	700
U. 12	1 - Clair 10: 0: Manadollorio por montin for 1 00						

		Banking commissions in ALL					
	Mastercard Debit Leke	Standard Client	Student Package	Relax Package	Raiffeisen Classic	Raiffeisen Partner	Raiffeisen ⊟ite
1	Monthly Commission						
4.4	Mandalah Commission for the Debit Condition of with a surround	400		0		0	0
1.1	Monthly Commission for the Debit Card linked with a current account	100					
2.1	Card delivery charge New card issued by Bank				0		
2.1	Normal card renew al				0		
2.3	Card reprint by customer request				100		
2.4	Reprint of lost/ stolen/ damaged card				100		
3	PIN delivery charge			-	100		
3.1	Customer request for PIN reprint or new PIN				200		
4	Transaction fees	200					
4.1	Cash Withdrawals						
4.1.1	Cash withdrawals Cash withdrawal on RBAL ATM	0					
4.1.2	Cash withdraw al at RBAL counter (Manual Cash)		0				
4.1.3	Domestic cash withdrawal at not RBAL ATM		1.25% (Min. 300)				
4.1.4	Domestic cash withdraw at at not RBAL counter (Manual Cash)	2.75% (Min. 400)					
4.1.5	International cash withdrawal at ATM	2.75% (Min. 400) 2% (Min. 300)					
4.1.6	International cash withdraw all at Counter (Manual Cash)	2% (Min. 300) 2.5% (Min. 500)					
4.1.7	Cash w ithdraw al at RBAL POS-es	2.5% (Will. 500) 0					
4.1.8	Cash withdraw al domestic at non RBAL POS-es			1.25%	(Min. 300)		
4.1.9	Cash w ithdraw al at POS-es abroad				lin. 300)		
4.2	Balance Enquiries at ATM				,		
4.2.1	Balance Enquiry on RBAL ATM	0 (over 5/month: 5 Leke)					
4.2.2	Domestic Balance Enquiry at not RBAL ATM			•	00		
4.2.3	International Balance Enquiries			1	00		
4.2.4	ATM Ministatement (available only in RBAL ATMs)	25	10		25		20
4.3	Payments done by card at Point of Sale (POS)			•			
4.3.1	At RBAL Point of Sale (POS)				0		
4.3.2	Domestic at not RBAL Point of Sale (POS)				0		
4.3.3	At International Point of Sale (POS)	1.5%	0		1	.5%	
5	Other Fees						
5.1	Annual fee for the main card	0					
5.2	Annual fee for the supplementary card	0					
5.3	Permanent card blocking fee at customer request (card closure)	0					
5.4	Permanent card blocking fee for lost/ stolen/ damaged cards	500					
5.5	Temporary card blocking (includes unblocking of the card)	500					
6	Card Limits						
6.1	Total w ithdraw al value per day for cash w ithdraw als	70,000	50,000	70,000	70,000	100,000	150,000
6.2	Total w ithdraw al value per w eek for cash w ithdraw als	350,000	250,000	350,000	350,000	500,000	750,000
6.3	Total w ithdraw al value per month for cash w ithdraw als	1,400,000	1,000,000	1,400,000	1,400,000	2,000,000	3,000,000
6.4	Total no. of transactions per day for cash withdrawals	8	8	12	12	12	12
6.5	Total no. of transactions per week for cash withdraw als	56	56	65	65	65	65
6.6	Total no. of transactions per month for cash withdrawals	224	224	240	240	240	240
6.7	Total transaction value per day for POS	100,000	100,000	120,000	120,000	140,000	200,000
6.8	Total transaction value per w eek for POS	500,000	500,000	600,000	600,000	700,000	1,000,000
6.9	Total transaction value per month for POS	2,000,000	2,000,000	2,400,000	2,400,000	2,800,000	4,000,000
6.10	Total no. of transactions per day for POS	15	15	25	25	25	25
6.11	Total no. of transactions per week for POS	105	105	175	175	175	175
6.12	Total no. of transactions per month for POS	420	420	700	700	700	700

		Banking commissions in EUR						
	Mastercard Debit Euro	Standard Client	Student Package	Relax Package	Raiffeisen Classic	Raiffeisen Partner	Raiffeisen Bite	
	Monthly Commission							
1	Monthly Commission		<u> </u>				I	
1.1	Monthly Commission for the Debit Card linked with a current account	1	1	0	1	0	0	
2	Card delivery charge							
2.1	New card issued by Bank			0				
2.2	Automatic card renewal			0				
2.3	Card reprint by customer request			3				
2.4	Reprint of lost/ stolen/ damaged card			3				
3	PIN delivery charge							
3.1	Customer request for PIN reprint or new PIN			2				
4	Transaction fees							
4.1	Cash Withdrawals							
4.1.1	Cash withdraw alon RBAL ATM	0						
4.1.2	Cash withdraw al at RBAL counter (Manual Cash)	0						
4.1.3	Domestic cash w ithdraw al at not RBAL ATM	1.25% (Min. 2.5)						
4.1.4	Domestic cash w ithdraw al at not RBAL counter (Manual Cash)	2.75% (Min. 3)						
4.1.5	International cash withdrawal at ATM		2% (Min. 2.5)					
4.1.6	International cash w ithdraw al at Counter (Manual Cash)	2.5% (Min. 4)						
4.1.7	Cash withdraw al at RBAL POS-es			0				
4.1.8	Cash withdraw al domestic at non RBAL POS-es			1.25% (M	in. 2.5)			
4.1.9	Cash withdraw al at POS-es abroad			2% (Min	1. 2.5)			
4.2	Balance Enquiries at ATM							
4.2.1	Balance Enquiry on RBAL ATM			0 (over 5/month:	0.05 EUR/ BE)			
4.2.2	Domestic Balance Enquiry at not RBAL ATM			1				
4.2.3	International Balance Enquiries			1				
4.2.4	ATM Ministatement (available only in RBAL ATMs)	0.15 EUR	0.1 EUR	0.2 EUR	0.2 EUR	0.2 EUR	0.2 EUR	
4.3	Payments done by card at Point of Sale (POS)							
4.3.1	At RBAL Point of Sale (POS)			0				
4.3.2	Domestic at not RBAL Point of Sale (POS)	0						
4.3.3	At International Point of Sale (POS)	1.5% 0 1.5%						
5	Other Fees	0						
5.1	Annual fee for the main card	0 0						
5.2	Annual fee for the supplementary card	0						
5.4	Permanent card blocking fee at customer request (card closure) Permanent card blocking fee for lost/ stolen/ damaged cards							
5.5	Temporary card blocking (includes unblocking of the card)	4						
6	Card Limits	4						
6.1	Total withdraw al value per day for cash withdraw als	700	500	700	700	1,000	1,500	
6.2	Total withdrawal value per week for cash withdrawals	3,500	2,500	3,500	3,500	5,000	7,500	
6.3	Total withdraw all value per month for cash withdraw als	14,000	10,000	14,000	14,000	20,000	30,000	
6.4	Total no. of transactions per day for cash withdraw als	8	8	12	12	12	8	
6.5	Total no. of transactions per week for cash withdraw als	56	56	65	65	65	56	
6.6	Total no. of transactions per month for cash withdraw als	224	224	240	240	240	224	
6.7	Total transaction value per day for POS	1,000	1,000	1,200	1,200	1,400	2,000	
6.8	Total transaction value per week for POS	5,000	5,000	6,000	6,000	7,000	10,000	
6.9	Total transaction value per month for POS	20,000	20,000	24,000	24,000	28,000	40,000	
6.1	Total no. of transactions per day for POS	15	15	25	25	25	15	
6.11	Total no. of transactions per week for POS	105	105	175	175	175	105	
6.12	Total no. of transactions per month for POS	420	420	700	700	700	420	
	1							

		Banking commissions in LEK		
	MasterCard debit card fees & limits	Premium	Package	
1	Monthly Commission			
1.1	Monthly Commission for the Debit Card linked with a current account	125	0	
2	Card delivery charge			
2.1	New card issued by Bank		0	
2.2	Automatic card renew al		0	
2.3	Card reprint by customer request		400	
2.4	Reprint of lost/ stolen/ damaged card		400	
3	PIN delivery charge			
3.1	Customer request for PIN reprint or new PIN	200		
4	Transaction fees			
4.1	Cash Withdrawals			
4.1.1	Cash withdrawal on RBAL ATM	0		
4.1.2	Cash withdrawal at RBAL counter (Manual Cash)	0		
4.1.3	Domestic cash w ithdraw al at not RBAL ATM	1.25% (Min. 300)		
4.1.4	Domestic cash w ithdraw al at not RBAL counter (Manual Cash)	2.75% (Min. 400)		
4.1.5	International cash withdrawal at ATM		(Min. 300)	
4.1.6	International cash w ithdraw al at Counter (Manual Cash)	2.5% (Min. 500)	
4.1.7	Cash withdrawal at RBAL POS-es		0	
4.1.8	Cash withdrawal domestic at non RBAL POS-es	1.25% (Min. 300)		
4.1.9	Cash withdrawal at POS-es abroad	2% (Min. 300)		
4.2	Balance Enquiries at ATM			
4.2.1	Balance Enquiry on RBAL ATM	0 (mbi 5 BE/m	nuaj: 5 Leke/ BE)	
4.2.2	Domestic Balance Enquiry at not RBAL ATM		100	
4.2.3	International Balance Enquiries		100	
4.2.4	ATM Ministatement (available only in RBAL ATMs)		20	
4.3	Payments done by card at Point of Sale (POS)			
4.3.1	At RBAL Point of Sale (POS)		0	
4.3.2	Domestic at not RBAL Point of Sale (POS)		0	
4.3.3	At International Point of Sale (POS)	1.5%		
5	Other Fees			
5.1	Annual fee for the main card		0	
5.2	Annual fee for the supplementary card	0		
5.3	Permanent card blocking fee at customer request (card closure)		0	
5.4	Permanent card blocking fee for lost/ stolen/ damaged cards	,	500	
5.5	Temporary card blocking (includes unblocking of the card)	,	500	
6	Card Limits			
6.1	Total w ithdraw al value per day for cash w ithdraw als	150,000 150,000		
6.2	Total w ithdraw al value per w eek for cash w ithdraw als	750,000	750,000	
6.3	Total w ithdraw al value per month for cash w ithdraw als	3,000,000	3,000,000	
6.4	Total no. of transactions per day for cash withdraw als	8	8	
6.5	Total no. of transactions per w eek for cash w ithdraw als	56	56	
6.6	Total no. of transactions per month for cash withdrawals	224	224	
6.7	Total transaction value per day for POS	170,000	200,000	
6.8	Total transaction value per week for POS	850,000	1,000,000	
6.9	Total transaction value per month for POS	3,400,000	4,000,000	
6.1	Total no. of transactions per day for POS	15	15	
6.11	Total no. of transactions per w eek for POS	105	105	
6.12	Total no. of transactions per month for POS	420	420	

		Banking com	Banking commissions in EUR		
	MasterCard debit card fees & limits	Premium	Package		
1	Monthly Commission				
1.1	Monthly Commission for the Debit Card linked with a current account	1.2	0		
2	Card delivery charge				
2.1	New card issued by Bank		0		
2.2	Automatic card renew al		0		
2.3	Card reprint by customer request		3		
2.4	Reprint of lost/ stolen/ damaged card		3		
3	PIN delivery charge				
3.1	Customer request for PIN reprint or new PIN	2			
4	Transaction fees				
4.1	Cash Withdrawals				
4.1.1	Cash w ithdraw al on RBAL ATM	0			
4.1.2	Cash w ithdraw al at RBAL counter (Manual Cash)	0			
4.1.3	Domestic cash w ithdraw al at not RBAL ATM	1.25% (Min. 2.5)			
4.1.4	Domestic cash w ithdraw al at not RBAL counter (Manual Cash)	2.75% (Min. 3)			
4.1.5	International cash w ithdraw al at ATM	2% (Min. 2.5)			
4.1.6	International cash w ithdraw al at Counter (Manual Cash)	2.5% (Min. 4)			
4.1.7	Cash withdraw al at RBAL POS-es		0		
4.1.8	Cash withdraw al domestic at non RBAL POS-es	1.25% (Min. 2.5)			
4.1.9	Cash w ithdraw al at POS-es abroad	2% (Min. 2.5)			
4.2	Balance Enquiries at ATM				
4.2.1	Balance Enquiry on RBAL ATM	0 (over 5/mon	th: 0.05 EUR/ BE)		
4.2.2	Domestic Balance Enquiry at not RBAL ATM		1		
4.2.3	International Balance Enquiries		1		
4.2.4	ATM Ministatement (available only in RBAL ATMs)	0.1	5 EUR		
4.3	Payments done by card at Point of Sale (POS)				
4.3.1	At RBAL Point of Sale (POS)		0		
4.3.2	Domestic at not RBAL Point of Sale (POS)		0		
4.3.3	At International Point of Sale (POS)	1	.5%		
5	Other Fees		_		
5.1	Annual fee for the main card		0		
5.2	Annual fee for the supplementary card	0			
5.3	Permanent card blocking fee at customer request (card closure)		0		
5.4	Permanent card blocking fee for lost/ stolen/ damaged cards		4		
5.5 6	Temporary card blocking (includes unblocking of the card)		4		
6.1	Card Limits Total w ithdraw al value per day for cash w ithdraw als	1,500	1,500		
6.2	, ,	7,500	7,500		
6.3	Total w ithdraw al value per w eek for cash w ithdraw als Total w ithdraw al value per month for cash w ithdraw als	30,000	30,000		
6.4	Total no. of transactions per day for cash w ithdraw als	8	8		
6.5	Total no. of transactions per week for cash withdraw als	56	56		
6.6	Total no. of transactions per week for cash withdraw als	224	224		
6.7	Total transaction value per day for POS	1,700	2,000		
6.8	Total transaction value per week for POS	8,500	10,000		
6.9	Total transaction value per month for POS	34,000	40,000		
6.1	Total no. of transactions per day for POS	15	15		
6.11	Total no. of transactions per day for POS Total no. of transactions per week for POS	105	105		
6.12	Total no. of transactions per week for POS Total no. of transactions per month for POS	420	420		

		Banking commissions in LEK		
	VISA debit card fees & limits	Premium	Package	
1	Monthly Commission			
1.1	Monthly Commission for the Debit Card linked with a current account	125	0	
2	Card delivery charge			
2.1	New card issued by Bank		0	
2.2	Automatic card renew al		0	
2.3	Card reprint by customer request		400	
2.4	Reprint of lost/ stolen/ damaged card	400		
3	PIN delivery charge			
3.1	Customer request for PIN reprint or new PIN	200		
4	Transaction fees			
4.1	Cash Withdrawals			
4.1.1	Cash withdraw al on RBAL ATM	0		
4.1.2	Cash withdraw al at RBAL counter (Manual Cash)	0		
4.1.3	Domestic cash w ithdraw al at not RBAL ATM	1.25% (Min. 300)		
4.1.4	Domestic cash w ithdraw al at not RBAL counter (Manual Cash)	2.75% (Min. 400)		
4.1.5	International cash withdraw al at ATM	2%	(Min. 300)	
4.1.6	International cash w ithdraw al at Counter (Manual Cash)	2.5% (Min. 500)	
4.1.7	Cash withdrawal at RBAL POS-es		0	
4.1.8	Cash withdraw al domestic at non RBAL POS-es	1.25%	(Min. 300)	
4.1.9	Cash withdrawal at POS-es abroad	2% (Min. 300)		
4.2	Balance Enquiries at ATM	Ì	,	
4.2.1	Balance Enquiry on RBAL ATM		0	
4.2.2	Domestic Balance Enquiry at not RBAL ATM		100	
4.2.3	International Balance Enquiries		100	
4.2.4	ATM Ministatement (available only in RBAL ATMs)		20	
4.3	Payments done by card at Point of Sale (POS)			
4.3.1	At RBAL Point of Sale (POS)		0	
4.3.2	Domestic at not RBAL Point of Sale (POS)		0	
4.3.3	At International Point of Sale (POS)	1.5%		
5	Other Fees			
5.1	Annual fee for the main card		0	
5.2	Annual fee for the supplementary card		0	
5.3	Permanent card blocking fee at customer request (card closure)		0	
5.4	Permanent card blocking fee for lost/ stolen/ damaged cards		500	
5.5	Temporary card blocking (includes unblocking of the card)		500	
6	Card Limits			
6.1	Total w ithdraw al value per day for cash w ithdraw als	150,000	150,000	
0.1				
6.2	Total w ithdraw al value per w eek for cash w ithdraw als	750,000	750,000	
	Total w ithdraw al value per w eek for cash w ithdraw als Total w ithdraw al value per month for cash w ithdraw als	750,000 3,000,000	750,000 3,000,000	
6.2	'	·	·	
6.2 6.3	Total w ithdraw al value per month for cash w ithdraw als	3,000,000	3,000,000	
6.2 6.3 6.4	Total w ithdraw al value per month for cash w ithdraw als Total no. of transactions per day for cash w ithdraw als	3,000,000	3,000,000	
6.2 6.3 6.4 6.5	Total w ithdraw al value per month for cash w ithdraw als Total no. of transactions per day for cash w ithdraw als Total no. of transactions per w eek for cash w ithdraw als	3,000,000 8 56	3,000,000 8 56	
6.2 6.3 6.4 6.5 6.6 6.7	Total w ithdraw al value per month for cash w ithdraw als Total no. of transactions per day for cash w ithdraw als Total no. of transactions per w eek for cash w ithdraw als Total no. of transactions per month for cash w ithdraw als Total transaction value per day for POS	3,000,000 8 56 224	3,000,000 8 56 224	
6.2 6.3 6.4 6.5 6.6 6.7 6.8	Total w ithdraw al value per month for cash w ithdraw als Total no. of transactions per day for cash w ithdraw als Total no. of transactions per week for cash w ithdraw als Total no. of transactions per month for cash w ithdraw als Total transaction value per day for POS Total transaction value per week for POS	3,000,000 8 56 224 170,000	3,000,000 8 56 224 200,000	
6.2 6.3 6.4 6.5 6.6 6.7 6.8 6.9	Total w ithdraw al value per month for cash w ithdraw als Total no. of transactions per day for cash w ithdraw als Total no. of transactions per week for cash w ithdraw als Total no. of transactions per month for cash w ithdraw als Total transaction value per day for POS Total transaction value per week for POS Total transaction value per month for POS	3,000,000 8 56 224 170,000 850,000	3,000,000 8 56 224 200,000 1,000,000	
6.2 6.3 6.4 6.5 6.6 6.7 6.8	Total w ithdraw al value per month for cash w ithdraw als Total no. of transactions per day for cash w ithdraw als Total no. of transactions per week for cash w ithdraw als Total no. of transactions per month for cash w ithdraw als Total transaction value per day for POS Total transaction value per week for POS	3,000,000 8 56 224 170,000 850,000 3,400,000	3,000,000 8 56 224 200,000 1,000,000 4,000,000	