

# FEE FOR INDIVIDUALS

Data updated on  
1 April 2021

Fee for individuals	Current and other accounts	Start Package	Premium Package	Basic Package	Standard Package	Lux Package
Opening of account	free of charge	included	included	included	included	included
Monthly fee	€0.75 <sup>(1)</sup>	€1.99	€3.99	€1.99	€3.49	€6.99
Minimum balance	N/A	N/A	N/A	N/A	N/A	N/A
Withdrawal at the counter up to € 100,000 <sup>(2)</sup>	€2.50	€2.50	€2.50	€2.50	€2.50	€2.50
Withdrawal at the counter for amounts of € 100,000	0.1% <sup>(3)</sup>	0.1% <sup>(3)</sup>	0.1% <sup>(3)</sup>	0.1% <sup>(3)</sup>	0.1% <sup>(3)</sup>	0.1% <sup>(3)</sup>
<b>• (1) The fee applies to the equivalent of EUR 0.75 for foreign currency accounts • (2) Except for flexible account • (3) of the amount withdrawn</b>						
Depositing funds in any accounts in amounts up to EUR 20,000	€2.50	€2.50	€2.50	€2.50	€2.50	€2.50
Depositing coins (over 100 coins)	5% min 5€	5% min 5€	5% min 5€	5% min 5€	5% min 5€	5% min 5€
Depositing amounts from EUR 20,000	€10	€10	€10	€10	€10	€10
Depositing amounts in excess of EUR 20,000 is allowed only at the main branches in Prishtina* and other main branches in Kosovo**						
Depositing money at RBKO ATMs*		€0.5 for up to €1000 / €1 above €1000				
Transfer between Raiffeisen Bank Kosovo accounts	€1	free of charge	free of charge	€1	two transfers per month	two transfers per month
Transfer between Raiffeisen Bank Kosovo accounts (via e-banking)***	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Transfer between client's accounts at the branch	€1	free of charge	free of charge	€1	two transfers per month	two transfers per month
Cash withdrawal from ATMs of Raiffeisen Bank in Kosovo within bank locations	€0.20				€0.05	
Cash withdrawal from ATMs of Raiffeisen Bank in Kosovo outside bank locations	€0.30					
Automatic standing orders - conclusion of contract at the branch	1 €	free of charge	free of charge	€1	€1	€1
Transfer via automatic standing order - for contracts concluded at the branch	1 €	free of charge	free of charge	€1€	€1	€1
Automatic standing orders - contract conclusion via e-banking	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Transfer via automatic standing order - conclusion of contract via e-banking***	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Incoming transfer between banks in Kosovo	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Transfer to other banks in Kosovo at the branch	€2.50	€2.50	€2.50	€2.50	€2.50	€2.50
Transfer to other banks in Kosovo via e-banking***	€0.75	€0.75	€0.75	€0.50	€0.50	€0.50
Student payments at the branch	€1.50	€1.50	€1.50	€1.50	€1.50	€1.50
CFA payments at the branch	€3.00	€1.50	€1.50	€3.00	€3.00	€3.00
CFA payments via e-banking***	€0.50	free of charge	free of charge	€0.50	free of charge	free of charge
Giro payments at the branch	€1.50	€1.50	€1.50	€1.50	€1.50	€1.50
Giro payments via e-banking***	€0.50	free of charge	free of charge	free of charge	free of charge	free of charge
PAK payments via e-banking***	€1.50	€1.50	€1.50	€1.50	€1.50	€1.50
<b>Other fees</b>	<b>Current and other accounts</b>	<b>Start Package</b>	<b>Premium Package</b>	<b>Basic Package</b>	<b>Standard Package</b>	<b>Lux Package</b>
Closing of account	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Copy of payment slip (if required after 6 months from the date of processing)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Visa confirmation	€2.50	included	included	€2.50	included	included
Account confirmation	€2.50	included	included	€2.50	€2.50	included
Fee for changing real estate collateral	€55.00	€55.00	€55.00	€55.00	€55.00	included
Fee for confirming liabilities to the bank	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Account authorization fee	€5.00	free of charge	free of charge	€5.00	€5.00	€5.00
Deposit of damaged banknotes (1 banknote)				€1.00		
Deposit of damaged banknotes (more than 1 banknote)				€ 0.5 per banknote		
Account balance fee (the first one free of charge)	€0.30	€0.10	€0.10	€0.30	€0.30	Two included
Commission for execution of court / private enforcement agents* orders	€5	€5	€5	€5	€5	€5
Commission for urgent transfers****	€5	€5	€5	€5	€5	€5
Commission for calculation of interest according to the court / enforcement agents order	€10	€10	€10	€10	€10	€10
Cheques issued by other banks	2% min. €15.00, max. €100.00 per cheque - plus third party charges					
<i>If, within a period of one (1) year from the opening of the account, the customer asks to change the account package from the existing one to a simpler package, a fee of €4.99 shall be applied</i> <i>**Except for pension accounts for which the fee of €1.5 is applied. **2 included in the package ***Maximum amount per transfer is 49,999 € ****Only for transfers below 10,000 €</i>						
<b>Time deposit</b>						
Contract conclusion	N/A	free of charge	free of charge	free of charge	free of charge	free of charge
Minimum balance (EUR, USD, and GBP)	N/A	€10,000	€10,000	€10,000	€10,000	€10,000
Post-maturity transfer to current/savings accounts	N/A	free of charge	free of charge	free of charge	free of charge	free of charge
<i>Time deposits and all types of savings accounts are only available to clients with current account packages. Please contact our Client Relations Officer for interest rate percentages. In case of agreement termination before maturity, the penalty fee under the conditions set forth in the contract will be applied.</i>						
<b>Flex deposit</b>						
Opening of account	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Minimum balance	€500.00	€10,000	€500.00	€10,000	€10,000	€10,000
Interest rate	0.01%	free of charge	0.01%	free of charge	free of charge	free of charge
<b>Savings account</b>						
Opening of account	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Minimum balance	N/A	N/A	N/A	N/A	N/A	N/A
Interest rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
<i>- Note - For existing clients with savings accounts (all types), the Bank will apply these conditions starting 1 January 2015. - For existing clients who have no financial products or Packages with the Bank with their accounts opened until the end of 2009, their contracts shall be terminated. - For unauthorized overdraft on every type of account, the maximum interest applied will be 28%.</i>						
<b>SMS Top Up service</b>	<b>Current and other accounts</b>	<b>Start Package</b>	<b>Premium Package</b>	<b>Basic Package</b>	<b>Standard Package</b>	<b>Lux Package</b>
Activation fee	€0.30	included	included	€0.30	included	included
Monthly maintenance fee	€0.20	included	included	€0.20	included	included
Fee for SMS Top Up	€0.10	included	included	€0.10	€0.10	€0.10
<b>E-Banking SMS</b>						
Application for SMS option	€5.00	included	included	€5.00	included	included
Monthly maintenance fee for User SMS Solution account	€0.50	included	included	€0.50	included	included
Fee for every SMS Banking sent	€0.20	€0.20	€0.20	€0.20	€0.20	€0.20
<b>E-Banking Web</b>						
Application for Web option	€5.00	included	included	included	included	included
Monthly maintenance fee for Web account	€0.50	included	included	€0.50	included	included
Re-issuance of PIN code at client's request (web option)				free of charge		

Current account packages	The Start package with a monthly fee of €1.99 includes the following products/services:	The Premium package with a monthly fee of €3.99 includes the following products/services:		
	<ul style="list-style-type: none"> <li>Opening of account</li> <li>Current account monthly maintenance fee</li> <li>Debit card issuance (Visa Electron, Visa Classic and Debit Master)</li> <li>E-Banking/M-Banking activation</li> <li>E-Banking/M-Banking maintenance</li> <li>Credit card issuance</li> <li>One monthly bank account statement</li> <li>Credit card monthly extract</li> <li>SMS Top Up Service</li> <li>Discount on ATM withdrawal fee</li> <li>Discount on tax payment fees</li> <li>Discount on fees for national transfers via E-Banking</li> </ul>	<ul style="list-style-type: none"> <li>Opening of account</li> <li>Current account's monthly maintenance fee</li> <li>Debit Card issuance (Visa Electron, Visa Classic and Debit Master)</li> <li>Visa Classic monthly maintenance</li> <li>SMS Banking service activation</li> <li>SMS Banking maintenance</li> <li>E-Banking/M-Banking activation</li> <li>E-Banking/M-Banking maintenance</li> <li>Bank ID</li> <li>Credit Card issuance</li> <li>Credit Card monthly extract</li> <li>SMS Top Up Service</li> <li>Discount on ATM withdrawal fee</li> <li>Discount on tax payment fees</li> <li>Discount on fees for national transfers via E-Banking</li> <li>Two interbank transfers per month</li> <li>Two monthly bank statements</li> <li>Visa confirmation</li> <li>Discount on administrative tax for express loan</li> </ul>		
<i>*This package is not available for new clients</i>				
	<ul style="list-style-type: none"> <li>Current account monthly maintenance fee</li> <li>Debit Card issuance</li> <li>E-Banking/M-Banking activation</li> <li>Discount on ATM withdrawal commission</li> <li>Discount on Giro payments (E-Banking)</li> <li>Discount on fees for national transfers (E-Banking)</li> </ul>	<ul style="list-style-type: none"> <li>Current account monthly maintenance fee</li> <li>Debit Card issuance</li> <li>E-Banking/M-Banking activation</li> <li>E-Banking/M-Banking maintenance</li> <li>Credit Card issuance</li> <li>Credit Card maintenance</li> <li>First year free of charge</li> <li>SMS Banking activation</li> <li>SMS Banking maintenance</li> <li>SMS Top-Up activation</li> <li>SMS Top-Up maintenance</li> <li>Discount on ATM withdrawal commission</li> <li>Discount on tax payment commission (E-Banking)</li> <li>Discount on Giro payments (E-Banking)</li> <li>Discount on fees for national transfers (E-Banking)</li> <li>Two interbank transfers per month (branch)</li> <li>Visa confirmation</li> <li>Active account confirmation</li> <li>Change of collateral/guarantor</li> </ul>		
<i>*This package is not available for new clients</i>				
	<ul style="list-style-type: none"> <li>Current account monthly maintenance fee</li> <li>Debit Card issuance</li> <li>E-Banking/M-Banking activation</li> <li>E-Banking/M-Banking maintenance</li> <li>Credit Card issuance</li> <li>Credit Card maintenance</li> <li>First year free of charge</li> <li>SMS Banking activation</li> <li>SMS Banking maintenance</li> <li>SMS Top-Up activation</li> <li>SMS Top-Up maintenance</li> <li>Discount on ATM withdrawal commission</li> <li>Discount on tax payment commission (E-Banking)</li> <li>Discount on Giro payment (E-Banking)</li> <li>Discount on fees for national transfers (E-Banking)</li> <li>Two interbank transfers per month (branch)</li> <li>Two monthly bank account statements</li> <li>Visa confirmation</li> <li>Active account confirmation</li> <li>Change of collateral/guarantor</li> </ul>	<ul style="list-style-type: none"> <li>Investment Funds</li> <li>Management Fee</li> <li>Custody Fee p.a.</li> </ul>		
<b>Exemptions applicable to student payments and accounts</b>				
Student payment via E-Banking	free of charge	Raiffeisen-Euro-Corporates (R) VTA	0.72%	1.45%
Student account maintenance	free of charge	Raiffeisen-Europa-Aktien (R) VTA	1.50%	0.90%
Debit Card issuance	free of charge	Raiffeisen-Europa-HighYield (R) VTA	0.96%	1.35%
Withdrawals at RBKO ATMs	free of charge	Raiffeisen-Europa-SmallCap (R) VTA	2.00%	1.05%
Deposit at RBKO ATMs	free of charge	Raiffeisen-HealthCare-Aktien (R) VTA	2.00%	1.10%
Payments at POSs abroad	free of charge	Raiffeisen-Pazifik-Aktien (R) VTA	1.50%	1.10%
Online payments	free of charge	Raiffeisen-Technologie-Aktien (R) VTA	2.00%	1.10%
E-Banking application - web option	free of charge	Raiffeisen-TopDividende-Aktien (R) VTA	1.50%	1.10%
E-Banking maintenance - web option	free of charge	Raiffeisen-US-Aktien (R) VTA	1.50%	1.10%
<b>Pension accounts</b>				
Card issuance fee	€2.5	<i>*Current account opening is required to use this product **Fees are calculated as a percentage of the investment value ***Fees are calculated on a daily basis, a deduction on a yearly basis or with a refund ****The management fee is deducted from the instruments and profits of the year *****The custody fee is deducted from the current account *****The fees shown are subject to changes over time</i>		
Account authorization fee	€1			
Two withdrawals at RBKO ATMs in Kosovo (per month)	free of charge			
One withdrawal at the counter (per month)	free of charge			
<i>*The applicable fee list shall apply for other services outside the pension and student accounts</i>				

Loans	Minimum amount	Maximum amount	Maximum duration	Administrative costs	Interest rate	Effective interest rate	Prepayment fee	Penalty interest <sup>(1)</sup>	Credit maintenance fee
Personal loan	€1,000	€30,000	120 months	1% of the disbursed amount	up to EUR 5,000 10.9% over EUR 5,000 9.9%	12.57% 11.44%		According to the CBK's regulation <sup>(1)</sup>	None
Express loan	€200	€5,000	60 months	2% of the disbursed amount	16.90%	19.37%		According to the CBK's regulation <sup>(1)</sup>	None
Personal loan Salary not through the Bank	€200	€5,000	60 months	2% of the disbursed amount	19.90%	25%	1% <sup>(2)</sup>	According to the CBK's regulation <sup>(1)</sup>	None
Bio loans	€1,000	€10,000	60 months	2% of the disbursed amount	up to EUR 5,000 9.9% over EUR 5,000 8.9%	11.32% 10.22%		According to the CBK's regulation <sup>(1)</sup>	None
Overdraft / Limit	€140	€5,000	24 months	Free of charge	18% for two salaries 24% for one salary	19.56% for two salaries 26.8% for one salary	free of charge	According to the CBK's regulation <sup>(1)</sup>	€1.00 for one salary €0.50 for two salaries <sup>(3)</sup>
Cash covered loan	Minimum €6,000 - €10,000 above €1,000	Based on the amount deposited	84 months	1%	6.5%	10.46%	1% <sup>(4)</sup>	According to the CBK's regulation <sup>(1)</sup>	None
Student loan	€1,000	€10,000 and €15,000 <sup>(5)</sup>	60 and 84 months <sup>(7)</sup>	0%	8%	8.3%	1% <sup>(2)</sup>	According to the CBK's regulation <sup>(1)</sup>	None
Mortgage loan	Minimum amount	Maximum amount	Maximum duration	Annual variable interest rate <sup>(6)</sup>	Fixed interest rate	Effective interest rate	Administrative costs	Prepayment fee	Penalty interest
Apartment/home purchase loan	€15,000	€350,000	300 months	6.2% + 6m Euribor	8.70%	9.14%	1.50%		
Home renovation loan	€15,000	€100,000	240 months	8.1% + 6m Euribor	10.60%	11.23%	1.50%	Max. 5% <sup>(8)</sup>	According to the CBK's regulation <sup>(1)</sup>
Construction loan	€15,000	€200,000	240 months	8.1% + 6m Euribor	10.60%	13.81%	2.00%		
Plot purchase loan	€15,000	€200,000	180 months	n/a	13.00%	16.62%	2.00%	50% of residual interest	
Instant card loan	€50	€10,000	48 months/ until the card expires	0%	24.90%	30.44%	1% <sup>(2)</sup>	According to the CBK's regulation <sup>(1)</sup>	None

<sup>(1)</sup> Regarding the penalty interest, every six (6) months initially on 1 February, the Central Bank of Kosovo shall, as the regulatory and supervisory body of financial institutions in the country, publish on [www.bakbkk.org](http://www.bakbkk.org) the interest rate based on the average for the period July-December and this shall apply for the following period from 10 February to 9 August, whereas, on 1 August of the calendar year, the interest rate based on the average for the period January-June shall be published and this shall apply for the following period from 10 August to 9 February. If the CBK has not published the new reference interest rate as above, the lender shall use the reference interest rate that the CBK has recently published.  
<sup>(2)</sup> It shall apply only to clients who do not have a current account.  
<sup>(3)</sup> 0.5% of the amount if the loan maturity is less than one year, and 1% of the amount if the loan maturity is more than one year.  
<sup>(4)</sup> The Bank shall provide variable interest rate for mortgage loans. For additional clarification on variable loan rates and EIR calculation for these rates, please contact a Bank Officer at your nearest branch.  
<sup>(5)</sup> The prepayment commission shall apply according to the CBK's Regulation on Mortgage Loans. The 5% commission shall be applicable only for the first year. For all nonresidential mortgage loans, the 30% commission of the residual interest shall be applied.  
<sup>(6)</sup> The sum of € 15,000 is allowed only for financing the studies at AUK.  
<sup>(7)</sup> The duration of 84 months is allowed only for studies at AUK.

# SERVICE FEE FOR INDIVIDUALS AND BUSINESSES

Debit Cards for individuals and businesses	Visa Electron	Debit Master Card		
Card issuance fee	€5.00	€5.00		
Payments at Raiffeisen Bank POSs network	free of charge	free of charge		
Payments at other banks' POSs inside the country	free of charge	free of charge		
Payments at POSs abroad and online payments	1%	1%		
Card maintenance fee	free of charge	free of charge		
Withdrawal of cash from other banks' ATMs	2.5%, min. €4.00	2.5%, min. €4.00*		
Cash withdrawal in banks outside Kosovo (at counters or currency exchange offices) and ATMs outside Kosovo	2.5%, min. €4.00	2.5%, min. €4.00		
Replacement of lost, stolen or damaged card	€5.00	€5.00		
Fee for foreign exchange transactions made abroad	2%	2%		
Card to Card Transfer at RBKO ATM	free of charge	free of charge		
Online incoming payments	1%	1%		
Fee for issuance of 'Stick 'N' pay' sticker	N/A	€5.00		
<i>* It shall not apply for the business premium package.</i>				
Credit cards for individuals and businesses	Visa Bonus	Visa Gold	Visa Business Card	Platinum Card**
<b>Note: Effective interest rate will be calculated based on the CBK's regulation</b>				
Card issuance fee	€5.00	€5.00	€5.00	€5.00
Card replacement	€5.00	€5.00	€5.00	€5.00
Annual fee	€20.00	€20.00	€20.00	€20.00
Cash withdrawal at Raiffeisen Bank ATMs/counters	2.00%, min. € 4.00	2.00%, min. € 4.00	2.00%, min. € 4.00*	2.00%, min. € 4.00
Cash withdrawal at ATMs/counters inside the country	2.50%, min. € 5.00	2.50%, min. € 5.00	2.50%, min. € 5.00*	2.50%, min. € 5.00
Cash withdrawal at ATMs/counters abroad	3.00%, min. € 5.00	3.00%, min. € 5.00	3.00%, min. € 5.00	3.00%, min. € 5.00
Payments at Raiffeisen Bank network's POSs	free of charge	free of charge	free of charge	free of charge
Payments at other banks' POSs inside the country	free of charge	free of charge	free of charge	free of charge
Payments at POSs abroad and online payments	1%	1%	1%	1%
Monthly cash withdrawal limit	50% of the approved limit	50% of the approved limit	100% of the approved limit	50% of the approved limit
Minimum payment	5%	5%	5%	5%
Annual regular interest rate	24.90%	24.90%	24.90%	24.90%
Effective interest rate	30.44%	30.44%	30.44%	30.44%
Penalty interest (late payment interest)	According to the CBK's regulation **	According to the CBK's regulation **	According to the CBK's regulation **	According to the CBK's regulation **
Monthly extract fee	free of charge	free of charge	free of charge	free of charge
Bonus on instalment transactions	1%	1%	1%	1%
Bonus on non-instalment transactions	0.50%	0.50%	0.50%	0.50%
Fee for foreign exchange transactions executed abroad	2%	2%	2%	2%
Online incoming payments	1%	1%	1%	1%
<i>For the bonus earned, the tax under the applicable laws of KKS shall apply</i>				
<i>* It shall not apply for the business premium package ** Regarding the penalty interest, every six (6) months, initially on 1 February, the Central Bank of Kosovo shall, as the regulatory and supervisory body of financial institutions in the country, publish on <a href="http://www.bakbkk.org">www.bakbkk.org</a> the interest rate based on the average for the period July-December and this shall apply for the following period from 10 February to 9 August, whereas, on 1 August of the calendar year, the interest rate based on the average for the period January-June shall be published and this shall apply for the following period from 10 August to 9 February. If the CBK has not published the new reference interest rate as above, the lender shall use the reference interest rate that the CBK has recently published. *** This card is only issued to individual premium clients.</i>				

Visa Card (charge card) for individuals and businesses	Individuals	Businesses
<b>Note: The effective interest rate will be calculated based on the CBK's regulation</b>		
Card issuance fee	€5.00	€5.00
Replacement of lost, stolen or damaged card	€5.00	€5.00
Card maintenance fee	€20.00 annually	€20.00 annually
Payments at Raiffeisen Bank network POSs	free of charge</	