






Fee for individuals

Fee for individuals	Current and other accounts	Start Package	Premium Package	Basic Package	Standard Package	Lux Package	Vibe Package
Opening of account	free of charge	included	included	included	included	included	free of charge
Monthly fee	1.50€ (1), (5)	1.99€	3.99€	1.99€	3.49€	6.99€	free of charge
Minimum balance	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Withdrawal at the counter up to 10,000€ (2)	5€	5€	5€	5€	5€	5€	5€
Withdrawal at the counter for amounts from 10,000€	0.1%(3)	0.1%(3)	0.1%(3)	0.1%(3)	0.1%(3)	0.1%(3)	0.1%(3)
Depositing funds in any accounts in amounts up to 20,000 EUR	2.50€	2.50€	2.50€	2.50€	2.50€	2.50€	2.50€
Depositing coins (over 100 coins)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Depositing amounts from 20,000 EUR. Depositing amounts in excess of 20,000 EUR is allowed only at the main branches in Prishtina*) and other main branches in Kosovo**)	10€	10€	10€	10€	10€	10€	10€
Depositing money at RBKO ATMs*	0.5€ for up to 1000€ 1€ above 1000€	0.5€ for up to 1000€ 1€ above 1000€	0.5€ for up to 1000€ 1€ above 1000€	0.5€ for up to 1000€ 1€ above 1000€	0.5€ for up to 1000€ 1€ above 1000€	0.5€ for up to 1000€ 1€ above 1000€	0€ for up to 1000€ 1€ above 1000€
Transfer between Raiffeisen Bank Kosovo accounts	5€	5€	5€	5€	5€	5€	5€

 Fee for individuals	Current and other accounts	Start Package	Premium Package	Basic Package	Standard Package	Lux Package	Vibe Package
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	free of charge
Transfer between client's accounts at the branch	5€	5€	5€	5€	5€	5€	5€
Automatic standing orders – conclusion of contract at the branch	1€	free of charge	free of charge	1€	1€	1€	free of charge
Transfer via automatic standing order - for contracts concluded at the branch	1€	free of charge	free of charge	1€	1€	1€	free of charge
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	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	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	free of charge
Transfer to other banks in Kosovo at the branch	5€	5€	5€	5€	5€	5€	5€
Transfer to other banks in Kosovo via e-banking**	0.75€	0.75€	0.75€	0.50€	0.50€	0.50€	0.50€
Student payments at the branch	5€	5€	5€	5€	5€	5€	5€
CFA payments at the branch	5€	5€	5€	5€	5€	5€	5€

 Kids' savings account	Current and other accounts	Start Package	Premium Package	Basic Package	Standard Package	Lux Package	Vibe Package
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%.							


SMS Top Up service

 SMS Top Up Service	Current and other accounts	Start Package	Premium Package	Basic Package	Standard Package	Lux Package	Vibe Package
Monthly maintenance fee	0.20€	included	included	0.20€	included	included	0.20€
Fee for SMS Top Up	0.10€	included	included	0.10€	0.10€	0.10€	0.10€


E-Banking SMS

 E-Banking SMS	Current and other accounts	Start Package	Premium Package	Basic Package	Standard Package	Lux Package	Vibe Package
Application for SMS option	5.00€	included	included	5.00€	included	included	included
Monthly maintenance fee for User SMS Solution account	0.50€	included	included	0.50€	included	included	included
Fee for every SMS Banking sent	0.20€	0.20€	0.20€	0.20€	0.20€	0.20€	0.20€

E-Banking

 E-Banking	Current and other accounts	Start Package	Premium Package	Basic Package	Standard Package	Lux Package	Vibe Package
Application for Web/Mob option	5.00€	included	included	5.00€	included	included	included
Monthly maintenance fee of account	0.50€	included	included	0.50€	included	included	included
Re-issuance of PIN code at client's request (web option)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge

Current account packages

 Current account packages
<p>The Start package with a monthly fee of €1.99 includes the following products/services:</p> <ul style="list-style-type: none"> • Opening of account • Current account monthly maintenance fee • Debit card issuance (Visa Electron, Visa Classic and Debit Master) • E-Banking/M-Banking activation • E-Banking/M-Banking maintenance • Credit card issuance • One monthly bank account statement • Credit card monthly extract • SMS Top Up Service • Discount on ATM withdrawal fee • Discount on tax payment fees • Discount on fees for national transfers via E-Banking
<p>The Premium package with a monthly fee of €3.99 includes the following products/services:</p> <ul style="list-style-type: none"> • Opening the account • Current account's monthly maintenance fee • Debit Card issuance (Visa Electron, Visa Classic and Debit Master) • Visa Classic monthly maintenance • SMS Banking service activation • SMS Banking maintenance • E-Banking/M-Banking activation • E-Banking/M-Banking maintenance • Bank ID • Credit Card issuance • Credit Card monthly extract • SMS Top Up Service • Discount on ATM withdrawal fee • Discount on tax payment fees • Discount on fees for national transfers via E-Banking • Two interbank transfers per month • Two monthly bank statements • Visa confirmation • Discount on administrative tax for express loan
<p>The Basic package with a monthly fee of €1.99 includes the following products/services:</p> <ul style="list-style-type: none"> • Current account monthly maintenance fee • Debit Card issuance • E-Banking/M-Banking activation • Discount on ATM withdrawal commission

Current account packages

- Discount on Giro payments (E-Banking)
- Discount on fees for national transfers (E-Banking)

Standard package with a monthly fee of €3.49 includes the following products/services:

- Current account monthly maintenance fee
- Debit Card issuance
- E-Banking/M-Banking activation
- E-Banking/M-Banking maintenance
- Credit Card issuance
- Credit Card maintenance - first year free of charge
- SMS Banking activation
- SMS Banking maintenance
- SMS Top-Up activation
- SMS Top-Up maintenance
- Discount on ATM withdrawal commission
- Discount on tax payment commission (E-Banking)
- Discount on Giro payments (E-Banking)
- Discount on fees for national transfers (E-Banking)
- Two interbank transfers per month (branch)
- Visa confirmation
- Fee for changing movable collateral/guarantor

Premium package with a monthly fee of €6.99 includes the following products/services:

- Current account monthly maintenance fee
- Debit Card issuance
- E-Banking/M-Banking activation
- E-Banking/M-Banking maintenance
- Credit Card issuance
- Credit Card maintenance - first year free of charge
- SMS Banking activation
- SMS Banking maintenance
- SMS Top-Up activation
- SMS Top-Up maintenance
- Discount on ATM withdrawal commission
- Discount on tax payment commission (E-Banking)
- Discount on Giro payment (E-Banking)
- Discount on fees for national transfers (E-Banking)
- Two intrabank transfers per month (branch)
- Two monthly bank account statements
- Visa confirmation
- Active account confirmation
- Change of movable collateral/guarantor
- Fee for changing imovable collateral

Vibe package with a monthly fee of €0 includes the following products/services:

- Opening of account
- Current account monthly maintenance fee
- Debit card issuance
- E-Banking/M-Banking activation
- E-Banking/M-Banking maintenance
- Bonus up to €30 when paying by card

*Make 5+ card payments each month and receive a 10 euro bonus at the end of each month, for three consecutive months. Bonus offer valid until December 31, 2025.

Student accounts

Current account packages

- Student payment via E-Banking - free of charge
- Student account maintenance - free of charge
- Debit Card issuance - free of charge
- Withdrawals at RBKO ATMs - free of charge
- Deposit at RBKO ATMs - free of charge
- Payments at POSs abroad - free of charge
- Online payments - free of charge
- E-Banking application – web option - free of charge
- E-Banking maintenance – web option - free of charge

Basic Payment package with a monthly fee of €0.53 includes the following products/services:

- Account opening and maintenance
- Depositing and withdrawing funds in branches and ATMs of Raiffeisen Bank
- Direct debit (direct debit)
- Debit card payments at POS terminals and online payments through e-Commerce platforms in Kosovo
- Transfers to accounts within the bank at the branch, through the e-banking platform or ATMs of Raiffeisen Bank

Basic Payment package with a monthly fee of 0€ includes the following products/services:

- Account opening and maintenance.
- Depositing and withdrawing funds in branches and ATMs of Raiffeisen Bank
- Direct debit (direct debit)
- Debit card payments at POS terminals and online payments through e-Commerce platforms in Kosovo
- Transfers to accounts within the bank at the branch, through the e-banking platform or ATMs of Raiffeisen Bank

* Under paragraph 4 of the Article of The Rules for accounts with basic services, group of vulnerable customers are considered groups that benefit: Pensions: Basic pension; Contributory pension; Pension for persons with disabilities- adults; Pension for persons with disabilities -paraplegic and tetraplegic; Pension for persons with disabilities - children; Early pensions of the Trepça complex;. Pensions of TMK members;. Pension of KSF security force; Compensation for the blind; Family pension;. Pension of work invalids; Pension of martyrs' families; Pension of war invalids; Pension of civilian victims;. Pension of civil invalids; Pension of the missing of the war; Pension of the KLA fighter veteran; Social assistance, Other vulnerable groups that may be foreseen by legislation in the Republic of Kosovo; confirmed by the Ministry of Finance, Labour and Transfers (or successor ministry)

Pension accounts

- Account opening and maintenance.
- Depositing and withdrawing funds in branches and ATMs of Raiffeisen Bank
- Direct debit (direct debit)
- Debit card payments at POS terminals and online payments through e-Commerce platforms in Kosovo
- Transfers to accounts within the bank at the branch, through the e-banking platform or ATMs of Raiffeisen Bank

*Start and Premium packages are not available for new clients

*the applicable fee list shall apply for other services outside the pension, student accounts and Basic Account Package

Loans

Note: The calculation of the effective interest rate is done according to the CBK's regulation. For the disclosure of the EIR in this fee list, the nominal rate and maximum duration have been taken into account for each product.

Loans	Minimum amount	Maximum amount	Maximum duration	Administrative costs	Interest rate	Effective interest rate	Administrative costs	Penalty interest(1)	Credit maintenance fee
Personal Loan	1,000€ 5,001€ 10,001€	5,000€ 10,000€ 25,000€ > 25,001€	120 months 120 months 120 months 120 months	1% of amount	9.99% (public sector&privat sector)	10.63% (public sector&privat sector)	1% (2) 1% (2) 1% (2) 1% (2)	According to the CBK's regulation (1)	None
				1% of amount	8.99% (public sector&privat sector)	9.54% (public sector&privat sector)		According to the CBK's regulation (1)	
				1% of amount	7.99% (public sector&privat sector)	8.46% (public sector&privat sector)		According to the CBK's regulation (1)	
				1% of amount	7.5% (public sector&privat sector)	7.93% (public sector&privat sector)		According to the CBK's regulation (1)	
Express loan	200€	5,000€	60 months	2% of the disbursed amount	16.90%	19.37%	1%(2)	According to the CBK's regulation(1)	None
Personal loan Salary not through the Bank	200€	5,000€	60 months	2% of the disbursed amount	19.90%	25%	1%(2)	According to the CBK's regulation(1)	None
Bio loans	1,000€	10,000€	60 months	2% of the disbursed amount	up to 5,000 EUR 9.9%, over 5,000 EUR 8.9%	11.32% 10.22%	1%(2)	According to the CBK's regulation (1)	None
Overdraft / Limit	140€	5,000€	24 months	free of charge	18% for two salaries 24% for one salary	19.56% for two salaries 26.82% for one salary	free of charge	According to the CBK's regulation (1)	1.00€ for one salary €0.50 for two salaries(3)
Cash covered loan	1,000€	based on the amount deposited	84 months	1% 0.5%	6.5%	1,000€ - 5,000€ - 6%, 5,001€ - 10,000€ - 4%, 10,001€ - 20,000€ - 3%, >20,001 - 3%	1%(2)	According to the CBK's regulation (1)	None
Student loan	1,000€	10,000€ and 15,000€ (6)	60 and 84 months(7)	0%	8%	8.3%	1%(2)	According to the CBK's regulation (1)	None
Leasing for new and used vehicles		Up to EUR 100,000	Up to 72 months	1%	Up to 8.99%		1%	According to the CBK's regulation (1)	None

Loans	Minimum amount	Maximum amount	Maximum duration	Administrative costs	Interest rate	Effective interest rate	Administrative costs	Penalty interest(1)	Credit maintenance fee
Auto Loan	1,000€	5,000€	120 months	1% of amount	9.99% (public sector&privat sector)	10.63% (public sector&privat sector)		According to the CBK's regulation (1)	None
	5,001€	10,000€	120 months	1% of amount	8.99% (public sector&privat sector)	9.54% (public sector&privat sector)	1% (2)	According to the CBK's regulation (1)	
	10,001€	25,000€	120 months	1% of amount	7.99% (public sector&privat sector)	8.46% (public sector&privat sector)	1% (2)	According to the CBK's regulation (1)	
		> 25,001€	120 months	1% of amount	7.5% (public sector&privat sector)	7.93% (public sector&privat sector)	1% (2)	According to the CBK's regulation (1)	

[1] 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.bqkkos.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.

[2] 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.

[3] It shall apply only to clients who do not have a current account.

[4] 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.

[5] 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 50% commission of the residual interest shall be applied.

[6] The sum of € 15,000 is allowed only for financing the studies at AUK.

[7] The duration of 84 months is allowed only for studies at AUK.

Mortgage loan

Mortgage loan	Minimum amount	Maximum amount	Maximum duration	Annual variable interest rate(4)	Fixed interest rate	Effective interest rate	Administrative costs	Administrative costs	Penalty interest
Apartment/home purchase loan	15,000€	35,000€	360 months	7.5% + 6M Euribor	7.5%	7.81%	1.00%	max. 5% (5)	According to the CBK's regulation (1)
	35,001€	75,000€	360 months	6.8% + 6M Euribor	6.8%	7.06%	1.00%	max. 5% (5)	
	75,001€	99,000€	360 months	6.8% + 6M Euribor	6.6%	6.85%	1.00%	max. 5% (5)	
	100,000€	150,000€	360 months	6.6% + 6M Euribor	6.5%	6.74%	1.00%	max. 5% (5)	According to the CBK's regulation (1)
	150,001€	200,000€	360 months	6.5% + 6M Euribor	6.45%	6.69%	1.00%	max. 5% (5)	
	200,001€	350,000€	360 months	6.5% + 6M Euribor	6.40%	6.64%	1.00%	max. 5% (5)	According to the CBK's regulation (1)
	350,001€	500,000€	360 months	6.45% + 6M Euribor	6.40%	6.64%	1.00%	max. 5% (5)	
			6.40% + 6M Euribor					max. 5% (5)	According to the CBK's regulation (1)
			6.40% + 6M Euribor					max. 5% (5)	According to the CBK's regulation (1)
								max. 5% (5)	According to the CBK's regulation (1)
								max. 5% (5)	According to the CBK's regulation (1)

Mortgage loan	Minimum amount	Maximum amount	Maximum duration	Annual variable interest rate(4)	Fixed interest rate	Effective interest rate	Administrative costs	Administrative costs	Penalty interest
									regulation (1) According to the CBK's regulation (1)
Home renovation loan	15,000€	100,000€	€240 months	8.1% + 6m Euribor	10.60%	11.23%	1.50%	max. 5%(5)	According to the CBK's regulation (1)
Construction loan	15,000€	200,000€	240 months	8.1% + 6m Euribor	10.60%	13.81%	2.00%	max. 5%(5)	According to the CBK's regulation (1)
Plot purchase loan	15,000€	200,000€	180 months	N/A	13.00%	16.62%	2.00%	50% of residual interest	According to the CBK's regulation(1)
Instant card loan	50€	10,000€	48 months/ until the card expires	0%	24.90%	30.44%	1%(2)	According to the CBK's regulation(1)	None
Leasing loan for the purchase of a house/apartment		Up to EUR 500,000	Up to 360 months		Up to 6.99%		1%		According to the CBK's regulation (1)
<p>1] 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.bqkkos.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.</p> <p>[2] 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.</p> <p>[5] 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 50% commission of the residual interest shall be applied.</p>									

Debit Cards for individuals and businesses


Debit Cards for individuals and businesses	Visa Electron	Debit Master Card
Card issuance fee/card renewal fee	5.00€	5.00€
Replacement of lost, stolen or damaged card	5.00€	5.00€

Debit Cards for individuals and businesses	Visa Electron	Debit Master Card
Card maintenance fee	free of charge	free of charge
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	Free of charge	Free of charge
Pagesat në internet	pa pagesë	pa pagesë
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€*
Exchange rates for currency exchange related to transactions conducted abroad	3.5%	3.5%
Card to Card Transfer at RBKO ATM	free of charge	free of charge
Online incoming payments	1%	1%
Transfer nga Kartela në Kartelë (C2C)	Transfer brenda vendit: Deri në 500 € : 1€ për transfer Prej 500,01 € deri në 1,000 €: 2€ për transfer	Transfer brenda vendit: Deri në 500 € : 1€ për transfer Prej 500,01 € deri në 1,000 €: 2€ për transfer
3D secure PIN	0.1 EUR	0.1 EUR
<small>*It shall not apply for the business Premium Package. *In the Vibe Package, card issuance is free of charge.</small>		

Credit cards for individuals and businesses

Note: Effective interest rate will be calculated based on the CBK's regulation

Credit cards for individuals and businesses	Visa Bonus	Visa Gold	Visa Business Card	Platinum Card***
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

 Credit cards for individuals and businesses	Visa Bonus	Visa Gold	Visa Business Card	Platinum Card***
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	Free of charge	Free of charge	Free of charge	Free of charge
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%
*Starting from 01.06.2026, the bonus will be 0%				
Bonus on non-instalment transactions	0.50%	0.50%	0.50%	0.50%
Fee for foreign exchange transactions executed abroad	3.5%	3.5%	3.5%	3.5%
Online incoming payments	1%	1%	1%	1%
Closure of the credit card in the first year from the opening date *The fee will apply from 01.06.2026.	20 EUR	20 EUR	20 EUR	20 EUR
For the bonus earned, the tax under the applicable laws of RKS shall apply				
*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 www.bqk-kos.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.				
***This card is only issued to individual premium clients.				

Visa Card (charge card) for individuals and businesses

Note: The effective interest rate will be calculated based on the CBK's regulation

Visa Card (charge card) for individuals and businesses	Individuals	Businesses
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	free of charge
Payments at other banks' POSs inside the country	free of charge	free of charge
Payments at POSs abroad and online payments	free of charge	free of charge
Cash withdrawal at Raiffeisen Bank ATMs in Kosovo	2%, min.4.00€	2%, min.4.00€
Cash withdrawal at other banks' ATMs	2.5%, min.5.00€	2.5%, min.5.00€
Cash withdrawal at banks outside Kosovo (at counters or currency exchange offices)	3%, min.5.00€	3%, min.5.00€
Penalty interest	According to the CBK's regulation*	According to the CBK's regulation*
Fee for foreign exchange transactions executed abroad	3.5%	3.5%
Online incoming payments	1%	1%

*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 institution in the country, publish on www.bqk-kos.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.

Foreign currency withdrawals and deposits for individuals and businesses

Currency	Deposit up to 20,000	Deposit over 20,000	Withdrawal 0 - 50,000	Withdrawal over 50,000
USD	\$2.50	\$10	\$2.50	0.10%
CHF	Chf 2.50	Chf 10	Chf 2.50	0.10%
GBP	£ 2.50	£ 10	£ 2.50	0.10%

A prior notice of 24h shall be given for withdrawals over 10,000 for each currency.

A prior notice of two [2] days shall be given for withdrawals over 100,000 for each currency.

Deposits in excess of EUR 20,000 shall be allowed only at the main branches in Prishtina*] and other main branches in Kosovo**]

*Fees for foreign currency deposits shall commence applying on 25 November 2016

Unannounced daily withdrawal limits by branch

Unannounced daily withdrawal limits by branch	Maximum amount
Main branch in Prishtina*	50,000€
Other branches in Kosovo**	25,000€
Sub-branches***	10,000€
*Main branches in Prishtina: Prishtina 1, Corporations, Premium Branch and Prishtina V	
**Other branches in Kosovo: Mitrovica, Peja, Gjiilan, Gjakova, Prizren, Ferizaj and Mitrovica North	
***Sub-branches: Fushe Kosova, Vushtrri, Kamenica, Malisheva, Kacanik, Shterpce, Gracanica, Rahovec, Prishtina - Bill Clinton Boulevard, Vitia, Podujevo, Suhareka, Istog, Klina, Lipjan, Prizren - Shadervan, Drenas, Prishtina – Bregu i Diellit, Dragodan, Dardani, Vranjevc, Obiliq, Taslixhe, Airport, Dragash, Prizren 3, Mitrovica sub-branch, Shterpce, Shtime, Hani i Elezit, Ferizaj 2, Ferizaj 3, Rahovec, Gjakova sub-branch, Deçan, Peja sub-branch, Gjiilan sub-branch	

Other fees at RBKO's ATMs for othercountries cards

Other fees at RBKO's ATMs for other countries cards	Amount
Currency conversion fee for ATM withdrawals in non-Euro cards and bank POS payments, with MasterCard and Visa cards	6%
Withdrawal fee for cardholders from other countries	5.00€


Inquiries for outgoing transfers for individuals and businesses

Inquiries for outgoing transfers for individuals and businesses	Fees
less than 3 months from transfer processing	Third party fees
more than 3 months from transfer processing	Third party fees


Sending international transfer for individuals and businesses

Sending international transfer for individuals and businesses	Price
International incoming transfers	15.00€
International outgoing transfers at branches	0.30% / Min 20 € / Max 500 €
International outgoing transfers via E-Banking	0.15% / Min 10 € / Max 500 €
* All fees in other currencies are equivalent to the fee in EUR	
** Only the fees of Raiffeisen Bank are shown. The fees of intermediary banks for the OUR and SHA options are not included.	

Fees for CHF accounts for individuals and businesses

 Account balance	Monthly maintenance
Up to 250,000	1.99 CHF
Applicable as of 01 September 2017	

Investment Funds

 The Start package with a monthly fee of €1.99 includes the following products/services:	Management Fee p.a.	Custody Fee p.a.
Raiffeisen-Global-Aktien (R) VTA	1.50%	1.10%
Raiffeisenfonds-Ertrag VTA	1.25%	1.05%
Raiffeisenfonds-Sicherheit VTA	1.00%	1.20%
Raiffeisenfonds-Wachstum VTA	1.50%	0.90%
Raiffeisen-Dollar-ShortTerm-Rent VTA	0.50%	1.55%
Raiffeisen-EmergingMarkets-Aktien (R) VTA	2.00%	0.80%
Raiffeisen-Energie-Aktien (R) VTA	2.00%	1.10%
Raiffeisen-Eurasien-Aktien (R) VTA	2.00%	0.60%
Raiffeisen-Euro-Corporates (R) VTA	0.72%	1.45%
Raiffeisen-Europa-Aktien (R) VTA	1.50%	0.90%
Raiffeisen-Europa-HighYield (R) VTA	0.96%	1.35%
Raiffeisen-Europa-SmallCap (R) VTA	2.00%	1.05%
Raiffeisen-HealthCare-Aktien (R) VTA	2.00%	1.10%
Raiffeisen-Pazifik-Aktien (R) VTA	1.50%	1.10%
Raiffeisen-Technologie-Aktien (R) VTA	2.00%	1.10%
Raiffeisen-TopDividende-Aktien (R) VTA	1.50%	1.10%
Raiffeisen-US-Aktien (R) VTA	1.50%	1.10%
*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		


Debit Kartelat për individë

Debit Kartelat për individë	Visa Electron	Debit Master Card
Ndalesa për lëshim/riporositje të kartelës	5.00€	5.00€
Zëvendësimi i kartelës së humbur, vjedhur apo të dëmtuar	5.00€	5.00€
Ndalesa për mirëmbajtjen e kartelës	pa pagesë	pa pagesë
Pagesat në POS-at e rrjetit të Raiffeisen Bank	pa pagesë	pa pagesë
Pagesat në POS-at e bankave tjera brenda vendit	pa pagesë	pa pagesë
Pagesat në POS-at jashtë vendit	pa pagesë	pa pagesë
Pagesat në internet	pa pagesë	pa pagesë
Tërheqja e të hollave nga bankomatët e bankave tjera	2.5%, min. 4.00€	2.5%, min. 4.00€
Tërheqja e të hollave në bankat jashtë Kosovës (në sportele ose zyra të këmbimit të parave) dhe ATM jashtë Kosovës	2.5%, min. 4.00€	2.5%, min. 4.00€
Ndalesa për këmbim të valutave me rastin e transaksioneve të kryera jashtë vendit	3.50%	3.50%
Transferi Card to Card në ATM të RBKO-së, brenda kartelave të bankës	pa pagesë	pa pagesë
Pagesat hyrëse në internet	1%	1%
Transfer nga Kartela në Kartelë (C2C)	Transfer brenda vendit: Deri në 500 € : 1€ për transfer Prej 500,01 € deri në 1,000 €: 2€ për transfer Transfer jashtë vendit: 10€ për transfer	Transfer brenda vendit: Deri në 500 € : 1€ për transfer Prej 500,01 € deri në 1,000 €: 2€ për transfer Transfer jashtë vendit: 10€ për transfer
3D secure PIN	0.1 EUR	0.1 EUR

Kredit kartelat për individë

Shënim: Norma efektive e interesit do të llogaritet në bazë të rregullores së BQK-së

Kredit kartelat për individë	Visa Bonus	Visa Gold	Visa Business Card	Platinum Card***
Ndalesa për lëshim të kartelës	5.00€	5.00€	5.00€	5.00€
Zëvendësimi i kartelës	5.00€	5.00€	5.00€	5.00€
Tarifa vjetore	20.00€	20.00€	20.00€	20.00€
Tërheqja e të hollave në bankomat/sportele të Raiffeisen Bank	2.00%, min. €4.00	2.00%, min. €4.00	2.00%, min. €4.00*	2.00%, min. €4.00

 Kredit kartelat për individë	Visa Bonus	Visa Gold	Visa Business Card	Platinum Card***
Tërheqja e të hollave në bankomat/sportelet në vend	2.50%, min. €5.00	2.50%, min. €5.00	2.50%, min. €5.00	2.50%, min. €5.00
Tërheqja e të hollave në bankomat/sportelet jashtë vendit	3.00%, min. €5.00	3.00%, min. €5.00	3.00%, min. €5.00	3.00%, min. €5.00
Pagesat në POS-at e rrjetit të Raiffeisen Bank	pa pagesë	pa pagesë	pa pagesë	pa pagesë
Pagesat në POS-at e bankave tjera brenda vendit	pa pagesë	pa pagesë	pa pagesë	pa pagesë
Pagesat në POS-at jashtë vendit dhe pagesat në internet	Pa pagesë	Pa pagesë	Pa pagesë	Pa pagesë
Limiti i tërheqjes mujore në para të gatshme	50% e limitit të aprovuar	50% e limitit të aprovuar	100% e limitit të aprovuar	50% e limitit të aprovuar
Pagesa minimale	5%	5%	5%	5%
Shkalla e interesit të rregullt vjetor	25%	24.90%	24.90%	24.90%
Norma efektive e interesit	30.44%	30.44%	30.44%	30.44%
Kamatëvonesa	Sipas rregullores së BQK-së**	Sipas rregullores së BQK-së**	Sipas rregullores së BQK-së**	Sipas rregullores së BQK-së**
Tarifa për ekstraktin mujor	pa pagesë	pa pagesë	pa pagesë	pa pagesë
Bonus në transaksionet me këste *Duke filluar nga data 01.06.2026, bonusi do të jetë 0%	1%	1%	1%	1%
Bonus në transaksionet pa këste	0.50%	0.50%	0.50%	0.50%
Ndalesa për këmbim të valutave me rastin e transaksioneve të kryera jashtë vendit	3.50%	3.50%	3.50%	3.50%
Pagesat hyrëse në internet	1%	1%	1%	1%
Mbyllja e kredit kartelës në vitin e parë nga data e hapjes *Tarifa do të aplikohet nga data 01.06.2026.	20 EUR	20 EUR	20 EUR	20 EUR
<p>Për bonusin e fituar aplikohet taksa sipas ligjeve në fuqi të RKS *Në pakon premium të biznesit nuk aplikohet. ** Kamatëvonesa në çdo gjashtë (6) muaj, fillimisht me datën 1 shkurt, Banka Qendrore e Kosovës si institucion rregullatorë dhe mbikëqyrës i institucioneve financiare në vend do të publikon në www.bqk-kos.org kamatën që merr për bazë mesataren për periudhën korrik-dhjetor dhe vlen për periudhën e ardhshme nga data 10 shkurt deri më 9 gusht; kurse më datë 1 gusht të vitit kalendarik publikohet kamata që merr për bazë mesataren për periudhën janar-qershor dhe vlen për periudhën e ardhshme nga data 10 gusht deri më 9 shkurt. Në rast se BQK nuk ka publikuar kamatën e re referente si më lartë, Kredihënësi do ta përdor kamatën referente që BQK-ja e ka publikuar së fundi. *** Kjo kartelë ofrohet vetëm për klientët individual premium</p>				