

PRODUCTS & SERVICES	FEES & COMMISSIONS
1. CURRENT ACCOUNT	
Account Opening	free of charge
Initial deposit and minimal balance	0
Account maintenance	9.99 EUR
Account statements	
- at the bank's counters	first one free of charge, 10 EUR per statement in hard copy
- sent via mail (monthly)	free of charge
- electronic account statement (SFTP)	50 EUR/month
- sent via SWIFT MT940 (monthly)	20 EUR/month
Account closing	free of charge
Credit interest on current account	0%
Turnover confirmation	5.0 EUR
Visa confirmation	5.0 EUR
2. SAVINGS ACCOUNT	
Opening of savings account	Free of charge
Minimum balance	500 EUR
Interest rate p.a.	quoted as per market conditions
3. TERM DEPOSIT	
Opening of Term deposit	Free of charge
Minimum balance	1,000 EUR
Transfer at maturity to own account	Free of charge
Interest rate p.a.	quoted as per market conditions
4. ESCROW ACCOUNT	
Account Opening	negotiable
5. CASH TRANSACTIONS	
Cash deposits (all currencies)	
- Own account	0.1% min EUR 5 per deposit
- Coins	10% min 10 Eur per deposit
- Damaged money	3.0 % min 10 EUR per deposit
Cash withdrawals	
- In branch	0.20%, min 10 EUR per withdrawal
- In ATMs	0.15 EUR
- over EUR 100,000	0.10% of the amount
Cash withdrawals in other currencies	0.20%, min 10 USD/GBP/CHF per withdrawal
Cash withdrawals in EURO and foreign currencies, two days notice is required for withdrawals larger than 100 000;	Prishtina main branches 50,000 EUR
Cash withdrawals in EURO and foreign currencies, 24 hours notice is required for withdrawals larger than 10,000	Other cities branches 20,000 EUR
	Sub-branches 10,000 EUR
Cash Transport	negotiable
6. PAYMENTS	
Domestic Payments	
- Payments between accounts in Raiffeisen Bank Kosovo via e-banking	free of charge
- Payments between accounts in Raiffeisen Bank Kosovo in branch	2.00 EUR
- Incoming payments from other banks	Free of charge
Outgoing payments to other banks up to 10,000	
- Outgoing payments to other banks via e-banking RBKO	1.00EUR
- Outgoing payments to other banks via e banking CBK	0.25EUR
- Outgoing payments to other banks in branch RBKO	3.00EUR
- Outgoing payments to other banks in branch CBK	0.25EUR
Outgoing payments to other banks above 10,000	
- Outgoing payments to other banks via e-banking RBKO	3.00EUR
- Outgoing payments to other banks via e banking CBK	0.72EUR
- Outgoing payments to other banks in branch RBKO	5.00EUR
- Outgoing payments to other banks in branch CBK	0.72EUR
International Payments	
- Incoming payments	0.20%, min 15 EUR max. 750 EUR
- Outgoing payments via e-banking	0.10%, min 15 EUR max. 750 EUR
- Outgoing payments in branch	0.30%, min 15 EUR max. 750 EUR
Payroll Processing	
- Electronic	0.20% on payroll amount max 200 EUR
- Paper	1 EUR per pay
- Repairs	5 EUR per repair
Standing Orders	
- Contract	5 EUR
- Transfer	0.05 EUR
IGP- Intra Group Payments within Raiffeisen's Network Banks via e-banking	0.09%, min 15EUR max 80EUR
IGP- Intra Group Payments within Raiffeisen's Network Banks in branch	
Up to € 12,500	30 EUR
From € 12,501 up to € 50,000	70 EUR
More than € 50,000	100 EUR
Payments with Raiffeisen Bank ALBANIA	
Incoming	10 EUR
Outgoing	
- Outgoing payments via e-banking	10 EUR
Outgoing payment in Branch	
Up to 12,500 EUR	30 EUR
From 12,501 EUR to 50,000 EUR	70 EUR
Other Services	
SWIFT confirmation	10EUR

Urgency fee	30EUR
RBKO Payment amendment fee	70EUR
Payment investigation fee (if customer requests it)	100EUR
For payments with charges option "OUR", in addition to the above fees, correspondent banks' expenses will be applied (if any)	as per notification from correspondent banks
DIRECT DEBIT internal	
direct debit monthly maintenance	15 EUR
DIRECT DEBIT CBK	
DD payment charged to receiver (not to the payer)	0.2 EUR per payment
Kos-GIRO payments	
- All types of Kos-GIRO (Taxes, Customs, Utilities, Insurances etc) via e-banking	free of charge
- All types of Kos-GIRO (Taxes, Customs, Utilities, Insurances etc) in branch	3.00EUR
7. SWIFT MESSAGES	
MT 940	
Daily transmission	100 EUR
Weekly transmission	70 EUR
Monthly transmission	50 EUR
MT 101	
Service agreement	100 EUR
Monthly maintenance fee	10 EUR
Note: Maintenance fee (charged every last day of month)	
9. E-BANKING	
Maintenance Charge for Web Channel per user	0.5 EUR