



**Raiffeisen
Bank**

Proper banking

Standard Price List - CORPORATE -

Available starting September 4th 2023

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GLOSSARY

Raiffeisen Online: internet banking service for carrying out banking operations

Smart Mobile: banking service, using the mobile phone to carry out banking operations through a dedicated application

MFM: multifunctional ATM-type electronic equipment with authentication based on a card issued by Raiffeisen Bank

RECOM: Trade Registry

Intra-group Payments: payments in euro from Raiffeisen Online/Smart Mobile where the beneficiary's bank belongs to Raiffeisen Bank International group

Multiple Payments: payments made through an electronic application that automatically processes payment files (e.g.: salary payments)

External lei Payments: lei payments to accounts opened in foreign banks

OUR: fee option for payments in foreign currency by which the payment authorizing officer bears all fees of correspondent banks, applicable only outside the European area

Intra-bank transaction: transfer within Raiffeisen Bank

Inter-bank transaction: transfer with another bank

EPOS: electronic device for accepting cards to payment (including cash withdrawal at the bank's counter)

1. CURRENT ACCOUNTS

Current accounts

Monthly maintenance	10 lei
Account opening in branch (starting with the second account)	50 lei
Client maintenance (monthly or at relationship closing)	0/50/250/500/1.000/5.000 lei
Account statements via SWIFT	25 euro/month/account or 85 lei/month/account
Duplicates	20 lei/document

2. CASH OPERATIONS

Lei

Cash in at Raiffeisen Bank Smart Cashbox	4 lei/transaction
Cash in at Raiffeisen Bank Multifunctional machines	0,08% from the beneficiary account

3. INCOMINGS

3.1 Incomings with payment orders

Intra-bank

Inter-bank

Lei and foreign currency

0 lei

4 lei

3.2 Incomings via debit instruments, payable in lei

Cheques, bills of exchange and promissory notes presented for collection

5 lei

8 lei

Remittances through branches

50 lei/month

Incomings

0 lei

Electronic: 0 lei

Paper: 4 lei

4. PAYMENTS*	Raiffeisen Online/Multicash/MT101
4.1 Payment orders	
Intra-bank	2 lei
Inter-bank:	
- lei and SEPA	0,10% min. 25 max. 100 lei
- in foreign currency, non-SEPA	0,13% min. 75 max. 1.000 lei
- intra-group payments in euro, the beneficiary's bank is part of the Raiffeisen Bank International Group	0,08% min. 20 max. 80 lei
Other fees	
SWIFT - aplicable only to non-SEPA	50 lei/payment
Urgency	250 lei
OUR	100 lei

Processing fees for inter-bank payments in lei through the SENT clearing system (Transfond) and the REGIS settlement system (BNR) are included in the rates shown above (see Chapter 8)

4.2 Payments via debit instruments, payable in lei	Intra-bank	Inter-bank	
		Electronic settlement	Paper settlement
Up to 50.000 lei	5 lei	8 lei	8 lei
Over 50.000 lei		16 lei	
4.3 Direct Debit/Fix Pay - payments		1,5 lei/payment	

5. ELECTRONIC BANKING

5.1 Raiffeisen Online Plus

Monthly fee (3 tokens included)	15 euro
Additional token	25 euro (VAT included)

5.2 Raiffeisen Smart Mobile

Monthly fee	5 lei
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5.3 Multicash

Monthly fee	50 euro or lei equivalent
Assistance at the client's premises	20 euro/hour or equivalent

5.4 Free-Way - payment confirmation at customs point

Monthly fee	85 lei or 25 euro/customs point
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5.5 MT 101

Implementation/modifications	30 euro or 130 lei
Monthly fee	10 euro or 45 lei

6. TRADE FINANCE

6.1 Collections

Clean Collection (Bills of exchange, Promissory Notes)

Advising	0,10% min. 50 euro max. 500 euro
Payment	0,15% min. 30 euro max. 1.500 euro

Import Documentary Collections	
Advising	0,15% min. 50 euro max. 500 euro
Payment	0,15% min. 30 euro max. 1.500 euro
Amendments/Documents returned unpaid	25 euro
Release of documents "free of payment"	0,10% min. 30 euro max. 500 euro
Release of goods consigned to the order of the bank	0,10% min. 50 euro
Export Documentary Collections	
Remittance of documents for payment/acceptance	0,15% min. 50 euro max. 750 euro
Remittance of documents "free of payment"	0,10% min. 30 euro max. 500 euro
Amendments/Documents returned unpaid	25 euro
6.2 Documentary Credits	
Import Documentary Credits	
Issuing/Increasing/Validity extension	0,20% per quarter or fraction thereof, min. 100 euro/quarter or fraction thereof
Payment/Negotiation/Handling	0,20% min. 75 euro
Acceptance/Deferred payment	0,15% per quarter or fraction thereof, min. 100 euro/quarter or fraction thereof
Amendment	50 euro, applicable to any type of amendment (for extension of validity and increase of amount the commission will be applied in addition to the standard commissions for issuance/extension of validity/increase of amount)
Cancellation/Documents returned	50 euro
Discrepancy fee	100 euro
Draft	50 euro in case the client does not require the issuance of the letter of credit after max 3 months
Export Documentary Credits	
Advising/Increasing/Transfer	0,10% min. 75 euro
Confirmation	0,25% per quarter or fraction thereof, min. 100 euro/quarter or fraction thereof, negotiable based on the risk of issuing bank rating
Payment/Negotiation/Handling	0,20% min. 75 euro
Acceptance/Deferred payment	0,15% per quarter or fraction thereof, min. 100 euro/quarter or fraction thereof
Pre-check of documents	50 euro

Amendments/Cancellation	50 euro
Assignment	
Notification	0,10% min. 75 euro
Amendments/Cancellation	30 euro
Payment under assignment	0,10% min. 50 euro max. 2.000 euro
Discounting	
Letter of credit discounting	Negotiable, min. 100 euro/quarter or fraction thereof
6.3 Letters of Guarantee	
Guarantees Issued	
Issuing/amount increasing/validity extension for letters of guarantee with bank's standard text	0,25% per quarter or fraction thereof, min. 50 euro/quarter or fraction thereof
Issuing/amount increasing/validity extension for the letters of guarantee with non-bank's standard text	0,50% per quarter or fraction thereof, min. 75 euro/quarter or fraction thereof
Amendments***	30 euro
Urgent processing commission for issuance/amendment	30 euro
Claim	0,20% min. 200 euro
Guarantees Received	
Advising/Increasing	100 euro
Amendment/Cancellation	50 euro
Claim	0,10% min. 75 euro
6.4 Performance guarantee accounts	
Opening and maintenance/validity extension/amount increasing of account	0,10% per year or year fraction, min. 120 lei/year or year fraction
Amendments	50 lei applicable to any type of amendment (for extension of validity and increase of amount the commission will be applied in addition to the above commission)
Claim	0,10% min 120 lei
6.5 Other commissions related to Trade Finance products	
SWIFT charges	10 euro/page

7. OTHER SERVICES

Service	Fee
Conditional/Documentary payment orders - endorsement/issuance	0,10 % min. 75 euro max. 1.000 euro, plus SWIFT
Investigations/Cancellation/Amendment/Return of Conditional Payment Orders	25 euro
Garnishment payments	50 lei
Issuing capital confirmation by the bank	Free of charge
Letters of Recommendation/Account balance confirmation for audit purposes/Signature verification at client's request	60 euro or lei equivalent (VAT included)
CIP data base inquiries at the releasing of crossed cheques	10 lei
CIP data base inquiries at client's request through Raiffeisen Online	Free of charge
Storage of debit instruments (up to 120 days until due date)	Free of charge
Debit Instrument Cancellation	10 lei
Debit Instruments refused for payment	25 lei/refusal
Debit Instruments Delivery (fees applied with a second delivery in the same month)	12 lei
Investigations/Cancellation/Amendment/Return of incomings/payments for national transactions in lei	10 lei
Investigations/Cancellation/Amendment/Return of incomings/payments for external transactions in lei and for transactions in foreign currency	25 euro
Investigations of documents and transactions older than 3 months	15 euro or lei equivalent

RECOM online interrogation tax (a/c opening/client data update) for legal entities	30 lei (VAT not applicable)
Safe keeping of the values in the safety boxes	90 lei/month + VAT
Transmission via SWIFT	60 euro, exclusive VAT

8. PROCESSING FEES THROUGH THE SENT CLEARING SYSTEM (TRANSFOND)/REGIS SETTLEMENT SYSTEM (BNR)

8.1 Fees charged for processing through the SENT clearing system per incoming operations in lei through debit instruments

Incoming through debit instruments drawn in new format - electronic clearing	0,88 lei
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8.2 Fees charged for processing through the SENT clearing system per lei incoming operation through Direct Debit

Collection through interbank direct debit (applied to the beneficiary)	0,45 lei
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8.3 Fees charged for processing through the SENT clearing system per payments in lei through Payment order

Low value payment orders (<50,000 lei)	0,51 lei
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8.4 Fees charged for processing through the REGIS settlement system per payments in lei through Payment order

High value payment orders (≥50,000 lei) or urgent payments orders (irrespective of the value)	6 lei
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9. MERCHANT ACQUIRING SERVICES

For merchant acquiring services through POS and/or e-commerce will be required a custom offer, to assigned relationship manager, according to company activity domain.

10. FEES, COMMISSIONS AND INTEREST IN ISSUING CARDS

10.1 Debit Cards for Corporate clients	VISA Business in lei			VISA Business in euro
Annual card maintenance fee	SILVER	GOLD	Platinum	15 euro
	50 lei	100 lei	300 lei	
Commission for cash withdrawal **	VISA Business in lei			VISA Business in euro
Cash withdrawal for Raiffeisen Bank's ATM/MFM Cash withdrawal from other national and international ATM and national and international counters	SILVER	GOLD	Platinum	0,75% plus 2,50 euro
	0,40% min. 1 lei			
10.2 Credit Cards for corporate clients	VISA Business Silver			VISA Business Gold
Annual card maintenance fee	60 lei			200 lei
Monthly card account statement fee - duplicate upon request				10 lei
Overdue payment fee				100 lei
Standard Interest Rate				19,50%
Commission for cash withdrawal **	VISA Business Silver			VISA Business Gold
Cash withdrawal fee for Raiffeisen Bank' ATM/MFM/ national and international ATM counters	1,50% min 3 lei			1,50% min 3 lei

*For the exceptional cases provided in the CGB at clause 4.2.1. letter (c), the following fees will be applied: intra-banking payments - 12 lei; Inter-banking payments in lei and SEPA - 0.20% min. 50 lei - max. 500 lei; Inter-banking payments in foreign currency, non-SEPA-0.15% min. 75 lei - max. 2.000 lei

**Daily limit for cash withdrawals (according to the applicable legal regulations) via ATM/EPOS: 10.000 lei

***Applicable to any type of amendment (for extension of validity and increase of amount the commission will be applied in addition to the standard commissions for issuance/ extension of validity/increase of amount)