

Standard Price List SME Clients and Professionals

Available starting November 1st, 2023



We offer you the most suitable financial solutions for the prosperity of your business.

1 **SME Bundels and extraoptions**

1.1 Bundles

1.2 Extraoptions

2 **Current Accounts**

2.1 Current account - monthly administration

2.2 Account Statement

2.3 Current account - interest rates

3 **Operations in lei and foreign currency**

3.1 Incomings

3.2 Payments (plus Clearing House fee for interbank operations)

3.3 Garnishment payments

4 **Operations through debit instruments**

5 **Clearing houses fees: SENT(TRANSFOND) and REGIS (BNR)**

6 **Card**

6.1 Debit cards

6.2 Credit cards

7 **Other Services**

7.1 Letter of guarantee

7.2 Performance guarantee accounts

7.3 Documentary Credits

7.4 Collections

7.5 Other commissions related to Trade

Finance products

7.6 Miscellaneous

7.7 Payment channels

New Raiffeisen Online SME/Raiffeisen Smart Business: Internet banking service for carrying out banking operations through a dedicated app

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

RECOM: Trade Registry

Online payments: Online payment means any payment made through Internet and Mobile Banking services

Intrabank Payment: payments in euro from New Raiffeisen Online SME/ Raiffeisen Smart Business 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

Intrabank transaction: transfer within Raiffeisen Bank

Interbank transaction: transfer involving third party banks

Instant Payments: Interbank payment orders in lei with a value below 50,000 lei authorized within the services of the New Raiffeisen Online SME/Raiffeisen Smart Business that can be executed instantly (the amount related to the payment operation is immediately credited to the payee's account) if the payment service provider of the payee has joined the "Instant Payments" service run by TRANSFOND and if the conditions for providing this service are met.

Instant Receipts: Receipts with a value below 50,000 lei, which were instructed with instant execution (the amount was immediately credited to the payee's account) through a payment service provider of the payer who joined the service "Instant Payments" service run by TRANSFOND.

Dormant account: account without activity in the last 6 months

EPOS: electronic device for accepting cards to payment

SEPA Payment: Payment in euro to other countries in the SEPA system (Single Euro Payments Area); the list of countries can be consulted by accessing the following link:
<https://www.ecb.europa.eu/paym/integration/retail/sepa/html/index.en.html>

Non-SEPA Payment: Payment in euro to countries outside the SEPA System or payment in a currency other than euro, regardless of the country.

Start-up: Company with a maximum of 12 months from the date of establishment

1.1

SME CURRENT ACCOUNT BUNDLES**- monthly benefits**

Available starting July 3, 2023

SME Clients current account bundles

	Start	Plus	Optim	Extra	Ultra
Main benefits for all packages	Main current account and card account in lei, unlimited receipts (including instant receipts) in any currency and unlimited intrabank electronic payments, intrabank receipts and payment with cheque and promisory note.				
24/7 internet & mobile banking	✓	✓	✓	✓	✓
Customer service	Customer service in branch and call center	Customer service in branch and call center	Customer service in branch and call center	Online dedicated relationship manager Dedicated call center	Online or in branch dedicated relationship manager Dedicated call center
Business debit card in lei	SILVER	SILVER	SILVER	SILVER	GOLD
Unlimited cash deposits in lei at Raiffeisen Bank ATM/MFM	✓	✓	✓	✓	✓
Interbank electronic payments in lei (including instant payments) *		5	10	Unlimited	Unlimited
Interbank electronic payments in euro / USD**		5	10	30	Unlimited
Interbank payments and receipts with cheque, promisory note and bill of exchange*		5	10	30	Unlimited
Cash withdrawal in lei via national ATM / MFM		2	5	7	10
Euro / USD current account			euro or USD	euro or USD	euro and USD
Preferential fee for interbank electronic payments /(including instant payments) transactions in lei (applies to transactions that are not included in the current account package)*	5 lei				
Preferential fee for interbank electronic payments /transactions in foreign currency (applies to transactions that are not included in the current account package)**	15 lei electronic payment SEPA / 70 lei electronic payment non - SEPA				
Monthly management fee for Current Account Bundle (lei)	29	49	79	119	199
Promotion for Start current accounts	0 management fee for Start-up*** clients				

*Processing fees for interbank payments in LEI and for interbank receipts and payments in LEI with cheques, promissory notes and bills of exchange, settled through the SENT clearing system (Transfond) or the REGIS settlement (NBR), as the case may be, are due to the bank both for the transactions included in the packages and for the transactions benefiting from the preferential tariff

**The fee for external payments in foreign currency with the OUR option, the Emergency Commission and the Investigation / Cancellation / Return / Change PO Commission are due to the bank both for the transactions included in the packages and for the transactions benefiting from the preferential tariff.

***For start-up clients, the monthly administration fee for Current account package START is NOT applied during the months in which the client fulfills the start-up condition (less than 12 months after establishment).

1.2

EXTRAOPTIONS

available starting 01.Nov.2023

1. Limited Extraoptions*

Extraoption SME online*** interbank payments in LEI - 5 free of charge transactions	12 lei
Extraoption SME online*** interbank payments in FCY - 5 free of charge transactions	15 lei
Extraoption SME ATM cash withdrawal via national ATM - 2 free of charge transactions	12 lei

2. Unlimited Extraoptions**

Extraoption SME online*** interbank payments in LEI - unlimited free of charge transactions	50 lei
Extraoption SME online*** interbank payments in FCY - unlimited free of charge transactions	95 lei

* only for START bundle;

** not applicable for EXTRA and ULTRA bundles

*** SME online means transactions instructed via Internet Banking or Mobile Banking platforms

*Processing fees for interbank payments in LEI settled through the SENT clearing system (Transfond) or the REGIS settlement (NBR), are not included in prices mentions above (see Chapter 5)

SME CURRENT ACCOUNT BUNDLES monthly benefits

The structure is valid for customers who already own these packages.
These Packages are no longer part of the current offer.

	SME Clients current account bundles					Essential bundle (SME clients without CA/PJ)
	Bronze Optim	Silver	Gold	Platinum	Diamond	
Main account	✓	✓	✓	✓	✓	✓
Card account in lei	✓	✓	✓	✓	✓	—
Lei SILVER Debit Card	✓	✓	✓	✓	✓	✓
Current account in euro/USD	—	—	—	✓	✓	✓
Digital Channels (New Raiffeisen Online SME/Raiffeisen Smart Business)	✓	✓	✓	✓	✓	✓
Incoming by Payment Order in lei and currency	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Intrabank electronic payments in lei	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Interbank electronic payments in lei (including instant payments)	unlimited	5	20	35	—	—
Foreign currency electronic payments (interbank, intrabank)	0 / unlimited	0 / unlimited	0 / unlimited	5 / unlimited	10 / unlimited	0 / unlimited
Transactions with Debit instruments (Incoming and payments)	—	—	10	20	—	—
Cash deposits in lei at Raiffeisen Bank MFM	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
Cash withdrawal in lei via Raiffeisen Bank ATMs/ MFMs and cash withdrawal via national ATMs	unlimited	5	10	20	unlimited	—
Preferential fee for interbank local currency payments/transactions (applies to transactions that are not included in the current account package)	5 lei					
Preferential fee for interbank foreign currency payments/transactions (applies to transactions that are not included in the current account package)	15 lei payment SEPA/ 70 lei payment Non - SEPA					
Monthly management fee for Current Account Bundle (lei)	35	50	100	150	400	35

Processing fees for interbank payments in RON through the SENT clearing system (Transfond) and the REGIS settlement system (NBR) are not included in the tariffs displayed above (see chapter 5)

The Bronze Optim Bundle is addressed exclusively to companies, with a turnover and annual accounts receivable rollover under 450.000 lei.

The Essential Bundle is addressed exclusively to SME clients without Turnover/without Legal Personality.

Customers with a Platinum Bundle can benefit at the request for free charge service delivery of macroeconomic research reports by signing a specific contract.

2. CURRENT ACCOUNTS

2.1 Current account - monthly administration

Current account in lei additional to the Current Account Package/Additional current account	20 lei
Current account in euro/USD additional to the Current Account Package/Current account in other currency	5 euro (equiv. lei or cheque currency)
Dormant account	10 euro (equiv. lei or cheque currency)
Current account for Debit Card	1 euro (equiv. lei)

2.2 Account Statement (including card accounts)

Raiffeisen Online SME/Raiffeisen Smart Business

2.3 Current account - interest rates

Current account with positive balance	0%
Current account with unauthorized overdraft	15%

3. OPERATIONS IN LEI AND FOREIGN PAYMENTS - payment orders

3.1 Incomings

	Intrabank	Interbank
Receipts (including instant receipts) from payments order	1 leu	4 lei

3.2 Payments (plus Clearing House fee for interbank operations)

Raiffeisen Online SME/Raiffeisen Smart Business

	Intrabank	Interbank
Between same clients accounts	Free	-
Payments in lei (including instant payment)/SEPA payments	2 lei	20 lei
Non-SEPA payments	-	0,10%, min. 70 lei/max. 1000 lei
Instant Payment	-	5 lei
Additional emergency fee (intrabank)		250 lei
External fee for payments with OUR option		100 lei
Direct Debit/Fix Pay		1,5 lei

Clearing houses fees for operations through payment orders are not included in the transaction fee. (ex. Transfond)

3.3 Garnishment payments

Garnishment payments

50 lei/operation

The processing fees for interbank payments in LEI settled through the SENT clearing system (Transfond) or the REGIS settlement system (BNR) are included in the tariff displayed above

4. OPERATIONS THROUGH DEBIT INSTRUMENTS

	Intrabank	Interbank
Income by debit instruments (cheque, promissory note and bill of exchange)	5 lei	8 lei
Payment by debit instrument	5 lei	8 lei
Debit instruments rejected at payment	25 lei/ instrument	
Deposit debit instruments (remittance on incoming)	Free	
Cancellation debit instruments	10 lei/ instrument	

Clearing houses fees for operations through debit instruments are not included in the transaction fee (see chapter 5).

5. CLEARING HOUSES FEES : SENT AND REGIS

Low value payment (< 50.000 lei)	0,51 lei
High value payment (>= 50.000 lei)	6 lei
Instant Payments	0.45 lei
Debit instrument incoming	0,88 lei
Incoming payment by interbank direct debit (applied to the beneficiary)	0,51 lei

6. CARDS

6.1 Debit cards	Visa Business lei SILVER/GOLD/PLATINUM	Visa Business Euro
Maintenance anual fee	50 lei/ 100 lei/ 300 lei	15 euro
Cash deposits and withdrawal fees		
Cash deposits at Raiffeisen Bank MFMs ²	Free	-
Cash withdrawal via Raiffeisen Bank ATMs/MFMs ³ /Cash withdrawal via ATM and national and international counters	0,4%, min. 1 lei	0.75 %, plus 2,5 euro
6.2 Credit cards		
	Visa Business SILVER	Visa Business GOLD
Anual maintenance fee (for first card)	60 lei	200 lei
Card account statement fee on paper (duplicate upon request)	10 lei	10 lei
Overdue payment fee	100 lei	100 lei
Cash withdrawal fees		
Cash withdrawal fee - Raiffeisen Bank ATM/ MFM; ATM/ national and international counters		1,5% min. 3 lei

²For authentication at MFM is necessary Raiffeisen Bank Debit or Credit card. MFM locations can be found on www.raiffeisen.ro.

³Daily limit for cash withdrawals (according to the applicable legal regulations) via ATM/EPOS: 10.000 lei.

7. OTHER SERVICES

7.1 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 ¹		30 euro
Urgent processing commission for issuance/amendment		30 euro
Claim		0,20%, min. 200 euro

¹ 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)

Guarantees Received	
Advising/ Increasing	100 euro
Amendment/ Cancellation	50 euro
Claim	0,10%, min. 75 euro

7.2 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

7.3 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
Amendments	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

7.4 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

7.5 Other commissions related to Trade Finance products

SWIFT charges	10 euro/page
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7.6 Miscellaneous

Letters of recommendation/ Balance confirmations/ Specimen signatures/ Letter of good standing/ Other confirmation	60 euro or equivalent lei (VAT included)
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RECOM interrogation fee	30 lei
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Duplicate Documents (including account statement at request/ payment confirmation)	20 lei / document
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Debit Instruments Delivery (first monthly delivery is free)	12 lei / transport
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Investigations of documents and transactions more than three months old	15 euro or equivalent lei
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Issuance/ Approval conditional payment orders	0,1% min 85 euro
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Issuance/ Compliance Conditional/ Documentary payment orders:	
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Payments/Incomings in lei	10 lei
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Payments/Incomings in FCY (including external in lei and Documentary payment orders)	25 euro
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7.7 Payment channels

New Raiffeisen Online IMM / Raiffeisen Smart Business	Free
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For other types of transaction ask your dedicated relationship manager or in any other Raiffeisen Bank branch.