

# Standard fees and commissions for SMEs and Liberal Professions

We offer you the most  
suitable financial solutions to  
make your business prosper

Valid from 28 June 2024



# Table of Contents >>>> Glossary

1

## Packages and Extra Options

1. SME Current Account Packages
2. Transaction Extra Options

## Current accounts

1. Monthly current account management
2. Statements of account
3. Interest rates on current accounts

2

## Operations in LEI and in foreign currency

1. Receipts
2. Payments by payment order
3. Payment of garnishments

3

4

## Operations by debit instruments

5

## Processing fees through SENT (TRANSFOND) clearing system / REGIS (NBR) settlement system

## Cards

1. Debit cards
2. Credit Cards
3. MFM Visa Business Cards

## Other Services

1. Letters of guarantee
2. Performance bond accounts
3. Documentary credits
4. Payments by payment bond
5. Other fees associated with Trade Finance products
6. Other
7. Payment channels

7

**New Raiffeisen Online SME / Raiffeisen Smart Business:** internet banking/mobile banking service, also available through a dedicated application, for banking operations.

**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.

**Intragroup payment:** euro payment instructed on the new Raiffeisen Online SME/ Raiffeisen Smart Business, where the beneficiary's bank is part of the Raiffeisen Bank International group.

**Multiple payments:** payments made through an electronic application that automatically processes payment files (eg: salary payments).

**External payments in LEI:** LEI payments to accounts opened in foreign banks; are commissioned as currency payments.

**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:** transfers within Raiffeisen Bank.

**Intrebank transaction:** transfers to third-party banks

**Instant payments:** Interbank payment orders in LEI with a value below LEI 50,000 authorized within the New Raiffeisen Online/Raiffeisen Smart Business services that can be executed instantly (the amount of the payment transaction is immediately credited to the payee's account) if the payee's payment service provider has joined the "Instant Payments" service

run by TRANSFOND and if the conditions for providing this service are fulfilled.

**Instant receipts:** Receipts with a value below LEI 50,000, 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 has joined the "Instant

Payments" service run by TRANSFOND.

**Dormant account:** account with no activity in the last 6 months.

**EPOS:** electronic device for accepting cards to payment.

**SEPA payment:** payment in euro to countries included in the SEPA (Single Euro Payments Area) system; the list of countries can be consulted by clicking the following link: SEPA countries.  
<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 maximum 12 months from the date of establishment.

## 1.1 CURRENT ACCOUNT PACKAGES

Offer valid from 3 July 2023

### SME Current Account Packages

|   | Start   | Plus                          | Optim                         | Extra   | Ultra   |
|---|---|-------------------------------|-------------------------------|---|---|
| All packages include:   | Main current account and card account in LEI, unlimited receipts in any currency through PO (including instant receipts), unlimited intra-bank payments in LEI and foreign currency online, intra-bank payments and receipts with promissory notes and checks |                               |                               |   |   |
| 24/7 Internet & mobile banking  | ✓   | ✓                             | ✓                             | ✓   | ✓   |
| Client support  | Agency or Call Center support   | Agency or Call Center support | Agency or Call Center support | Dedicated online banking advisor Dedicated call line in the Call Center | Dedicated online or agency banking advisor Dedicated call line in the Call Center |
| Business debit card   | <b>SILVER</b>   | <b>SILVER</b>                 | <b>SILVER</b>                 | <b>SILVER</b>   | <b>GOLD</b>   |
| Unlimited cash deposits in LEI, at Raiffeisen Bank's MFMs in Romania                      | ✓   | ✓                             | ✓                             | ✓   | ✓   |
| Interbank payments in LEI, online (including instant payments)*                           |   | 5                             | 10                            | Unlimited   | Unlimited   |
| Interbank payments in EURO / USD, online**  |   | 5                             | 10                            | 30  | Unlimited   |
| Interbank receipts and payments by check, promissory notes and bills of exchange*         |   | 5                             | 10                            | 30  | Unlimited   |
| Cash withdrawals in LEI from any ATM / MFM in Romania                                     |   | 2                             | 5                             | 7   | 10  |
| Current account in EUR/USD  |   |                               | EUR or USD                    | EUR or USD  | EUR or USD  |
| Preferential rate for interbank payments in LEI (including instant payments)/ transaction | LEI 5   |                               |                               |   |   |
| Preferential rate for interbank payments in foreign currency/transaction**                | LEI 15 SEPA payment / LEI 70 non-SEPA payment   |                               |                               |   |   |
| Promotion valid when purchasing Start packages  | 29  | 49                            | 79                            | 119   | 199   |
| <b>Promotion valid when purchasing Start packages</b>                                     | 0 administration fee for start-up clients***  |                               |                               |   |   |

\*The processing fees for interbank payments in LEI and for interbank receipts and payments in LEI by cheque, promissory notes and bills of exchange, settled through the SENT (Transfond) clearing system or through the REGIS (BNR) settlement system, as the case may be, shall be payable to the bank for the transactions included in Packages, as well as for the transactions in respect of which the preferential rate applies.

\*\*The fee for external payments in foreign currency with OUR option, the Emergency fee and the Investigation/Cancellation/Return/PO Modification fee shall be payable to the bank for the transactions included in Packages, as well as for the transactions in respect of which the preferential rate applies.

\*\*\*For start-up clients, the monthly management fee for the Start Current Account Package SHALL NOT be payable for those months during which the client fulfils the start-up condition (less than 12 months from incorporation).

## 1.2 SME EXTRA OPTIONS

offer valid from 01 November 2023

### 1. Limited Extra Options \*

|  |        |
|--|--------|
| Extra Option SME online*** interbank payments in LEI - 5 free transactions                           | LEI 12 |
| Extra Option SME online*** interbank SEPA + NON SEPA foreign currency payments - 5 free transactions | LEI 15 |
| Extra Option SME Cash withdrawals in LEI from any ATM in Romania - 2 free transactions               | LEI 12 |

### 2. Unlimited Extra Options\*\*

|  |        |
|--|--------|
| Extra Option SME online*** interbank LEI payments - Unlimited free transactions                              | LEI 50 |
| Extra Option SME SEPA + NON SEPA online*** interbank foreign currency payments - Unlimited free transactions | LEI 95 |

\* Limited extra options are only available for the START package;

\*\* Unlimited extra options are NOT available for EXTRA and ULTRA Business Packages;

\*\*\* Online payment means any payment made through Internet and Mobile Banking services.

The fees for processing for inter-bank payments made in LEI through the SENT (Transfond) clearing system and REGIS (BNR) settlement system are not included in the fees displayed above (see chapter 5).

| <b>CURRENT ACCOUNT PACKAGES monthly benefits.</b><br><b>The structure is valid for clients who already have these packages.</b><br><b>These packages are no longer part of the current offer.</b> | SME Current Account Packages                    |              |              |              |               | SME Current Account Packages Essential Package (SME clients without CA/ PJ) |
|---|---|--------------|--------------|--------------|---------------|---|
|   | Bronze Optim                                    | Silver       | Gold         | Platinum     | Diamond       |   |
| Main account  | ✓   | ✓            | ✓            | ✓            | ✓             | ✓   |
| LEI card account  | ✓   | ✓            | ✓            | ✓            | ✓             | —   |
| SILVER debit card in LEI  | ✓   | ✓            | ✓            | ✓            | ✓             | ✓   |
| Current account in EUR/USD  | —   | —            | —            | ✓            | ✓             | ✓   |
| Digital channels (New Raiffeisen Online SME / Raiffeisen Smart Business)  | ✓   | ✓            | ✓            | ✓            | ✓             | ✓   |
| PO receipts in LEI and foreign currency   | unlimited                                       | unlimited    | unlimited    | unlimited    | unlimited     | unlimited   |
| Intrabank payments in LEI, online   | unlimited                                       | unlimited    | unlimited    | unlimited    | unlimited     | unlimited   |
| Interbank payments in LEI, online (including instant payments)  |   | 5            | 20           | 35           | —             | —   |
| Online payments in foreign currency (interbank/intrabank)   | 0/ unlimited                                    | 0/ unlimited | 0/ unlimited | 5/ unlimited | 10/ unlimited | 0/ unlimited  |
| Debit instrument transactions (Receipts and payments)   | —   | —            | 10           | 20           | —             | —   |
| Cash deposits in LEI, at Raiffeisen Bank's MFMs   | unlimited                                       | unlimited    | unlimited    | unlimited    | unlimited     | unlimited   |
| Cash withdrawals in LEI at Raiffeisen Bank ATMs/MFMs or national withdrawals at ATMs of other banks   | unlimited                                       | 5            | 10           | 20           | unlimited     | —   |
| Preferential rate for interbank payments in LEI/transaction (it applies to transactions that exceed the number of free payments in the package)   | LEI 5   |              |              |              |               |   |
| Preferential rate for interbank payments in foreign currency/transaction (it applies to transactions that exceed the number of free payments in the package)                                      | LEI 15 SEPA payment/<br>LEI 70 non-SEPA payment |              |              |              |               |   |
| <b>Monthly administration fee of the Current account package (LEI)</b>  | <b>35</b>                                       | <b>50</b>    | <b>100</b>   | <b>150</b>   | <b>400</b>    | <b>35</b>   |

The fees for processing for inter-bank payments made in LEI through the SENT (Transfond) clearing system and REGIS (BNR) settlement system are not included in the fees displayed above (see chapter 5).

The Bronze Optim package is addressed exclusively to clients that are companies with a turnover and annual credit cash flow through the bank below LEI 450,000.

The Essential package is addressed exclusively to SME clients without turnover / without legal personality.

Platinum package clients can benefit from free macroeconomic research reports on request by signing a specific contract.

## 2. CURRENT ACCOUNTS

### 2.1 Monthly current account management:

|   |   |
|---|---|
| LEI current account outside the Package / Additional current accountT         | LEI 20  |
| EUR/USD current account outside the Package / Current account other currencyT | EUR 5 (equiv. in LEI or the account currency) |
| Dormant account   | EUR 10 LEI or the account currency)           |
| Debit card current account  | EUR 1 (equiv. in LEI)                         |

### 2.2 Statements of account (including for card accounts):

New Raiffeisen Online SME / Raiffeisen Smart Business

### 2.3 Interest rates on current accounts

|  |     |
|--|-----|
| Current account credit balance                               | 0%  |
| Current account with unauthorized overdraft (debit interest) | 15% |

## 3. Operations in LEI and in foreign currency

### 3.1 Receipts

|  | Intra-banking | Intra-banking |
|--|---------------|---------------|
| Receipts (including instant receipts) by bank transfer | LEI 1         | LEI 4         |

### 3.2 Payments by Payment Order (agency and/or electronic payments)

|  | Intra-banking  | Intra-banking                     |
|--|----------------|-----------------------------------|
| PO between the accounts of the same client       | free of charge | —                                 |
| PO between the accounts of the same client       | LEI 2          | LEI 20                            |
| NON - SEPA payment                               | —              | 0.10%, min. LEI 70 max. LEI 1,000 |
| Instant payment                                  | —              | LEI 5                             |
| Emergency surcharge (interbank)                  | LEI 250        |                                   |
| External commission for payments with OUR option | LEI 100        |                                   |
| Direct Debiting / Fix Pay                        | LEI 1,5        |                                   |

The fees for processing for inter-bank payments made in LEI through the SENT (Transfond) clearing system and REGIS (BNR) settlement system are not included in the fees displayed above (see chapter 5).

### 3.3 Payment of garnishments

Payment of garnishment

LEI 50/ operation

The processing fees for interbank payments in LEI settled through the SENT (Transfond) clearing system or the REGIS (NBR) settlement system are included in the above rates.

## 4. OPERATIONS BY DEBIT INSTRUMENTS

|  | Intra-banking     | Intra-banking |
|--|-------------------|---------------|
| Receipts by debit instruments payable in LEI (checks, promissory notes, bills of exchange) | LEI 5             | LEI 8         |
| Payments by debit instruments  | LEI 5             | LEI 8         |
| Debt instruments refused for payment   | LEI 25/instrument |               |
| Deposit of debit instruments remitted upon collection                                      | free of charge    |               |
| Cancellation of interbank debit instruments  | LEI 10/instrument |               |

Processing fees through the SENT (Transfond) clearing system are not included in the above rates (see chapter 5)

## 5. PROCESSING FEES THROUGH SENT (TRANSFOND) CLEARING SYSTEM / REGIS (NBR) SETTLEMENT SYSTEM

|                                   |          |
|-----------------------------------|----------|
| Small payment (< LEI 50,000)      | LEI 0.51 |
| Large payment (≥ LEI 50,000)      | LEI 6    |
| Instant Payments                  | LEI 0,45 |
| Collection by debit instruments   | LEI 0,88 |
| Interbank direct debit collection | LEI 0.51 |

## 6. CARDS

### 6.1 Debit cards

|                            | Visa Business LEI SILVER/ GOLD/ PLATINUM | VISA BUSINESS EURO |
|----------------------------|--|--------------------|
| Annual card management fee | LEI 50/LEI 100/LEI 300                   | EUR 15             |
| Card issuance fee          | free of charge                           | free of charge     |

**Cash deposit and withdrawal fees**

|  |                                       |
|--|---------------------------------------|
| Free deposit at Raiffeisen Bank MFMs <sup>2</sup>  | free of charge                        |
| Cash withdrawal from Raiffeisen Bank ATMs/MFMs <sup>3</sup> /withdrawal from national and international ATMs and bank counters | 0.4% min. LEI 1<br>0.75% plus EUR 2.5 |

**6.2 Credit cards**
**VISA BUSINESS SILVER**
**VISA BUSINESS GOLD**

|  |                |                |
|--|----------------|----------------|
| Annual card management fee (charged for the first card issued) | LEI 60         | LEI 200        |
| Card issuance fee  | free of charge | free of charge |
| Paper card statement fee (including duplicate)                 | LEI 10         | LEI 10         |
| Late payment fee   | LEI 100        | LEI 100        |

**Commission for cash withdrawals**

|   |                  |
|---|------------------|
| Cash withdrawals from Raiffeisen Bank ATMs/MFMs, ATMs/withdrawals from national and international bank counters | 1.5%, min. LEI 3 |
|---|------------------|

**6.3 Visa Business MFM Cards**

|                            |                |
|----------------------------|----------------|
| Annual card management fee | LEI 30         |
| Card issuance fee          | free of charge |

<sup>2</sup> Debit card, Credit card or Visa Business MFM card issued by Raiffeisen Bank is required for authentication at MFMs. The list of MFMs locations can be found at [www.raiffeisen.ro](http://www.raiffeisen.ro)

<sup>3</sup> The daily cash withdrawal limit (according to the legal regulations in force) at ATM/POS is LEI 10,000.

**7. OTHER  
SERVICES**
**7.1 Letters of guarantee**
**Issued guarantees**

|   |   |
|---|---|
| Issuance/increase in value/extension of validity/letters of guarantee with text according to bank standards | 0.25%, min. EUR 50/quarter or fraction of a quarter |
| Issue/increase in value/extension of validity/letters of guarantee with non-standard text                   | 0.50%, min. EUR 75/quarter or fraction of a quarter |
| Emergency fee for issuing guarantees/amendments   | EUR 30  |
| Amendments <sup>1</sup>   | EUR 30  |
| Enforcement   | 0.20%, min. EUR 200                                 |

<sup>1</sup> Applicable for any type of amendment (for validity extension and increase the fee will be applied in addition to the standard fee for issuance/increase/extension)

| <b>Guarantees received</b>  |  |
|---|--|
| Approval/increase   | EUR 100  |
| Amendments/cancellation   | EUR 50   |
| Enforcement   | 0.10% min. EUR 75  |
| <b>2.1 Performance bond accounts</b>                                |  |
| Opening and management/extension of validity/increase account value | 0.10% per year or fraction of a year, min. LEI 120/year or fraction of a year  |
| Changes   | LEI 50 applicable for any type of amendment (for extension of validity and account value increase the fee will be applied in addition to the standard fee for opening and administration/extension of validity/increase account value) |
| Enforcement   | 0.10% min. LEI 120   |
| <b>7.3 Documentary credits</b>                                      |  |
| <b>Import credits</b>   |  |
| Issue/increase/extension of validity                                | 0.20% per quarter or fraction of a quarter, min. EUR 100/quarter or fraction of a quarter  |
| Document payment/negotiation/handling                               | 0.20% min. EUR 75  |
| Deferred acceptance/payment   | 0.15% per quarter or fraction of a quarter, min. EUR 100/quarter or fraction of a quarter  |
| Modification  | EUR 50 applicable for any type of amendment (for validity extension and increase the fee will be applied in addition to the standard fee)  |
| Cancellation/return of unpaid documents                             | EUR 50   |
| Discrepancies   | EUR 100  |
| Draft   | EUR 50 if the client does not request the issuance of the letter of credit after a maximum of 3 months   |
| <b>Export credits</b>   |  |
| Approval/increase/transfer  | 0.10% min. EUR 75  |
| Acknowledgement   | 0.25%/quarter or fraction of a quarter, min. EUR 100/quarter or fraction of a quarter negotiable depending on the rating of the issuing bank   |

|   |  |
|---|--|
| Pre-verification of documents                             | 0.20% min. EUR 75  |
| Accepting drafts/payment postponed                        | 0.15% per quarter or fraction of a quarter, min.<br>EUR 100/quarter or fraction of a quarter |
| Pre-verification of documents                             | EUR 50   |
| Amendments/cancellation                                   | EUR 50   |
| Assigning a letter of credit                              |  |
| Notification  | 0.10% min. EUR 75  |
| Changes to the assignment/Cancellation                    | EUR 30   |
| Payment under the assignment                              | 0.10% min. EUR 50 max. EUR 2,000   |
| Discounting   |  |
| Discounting a letter of credit                            | Negotiable, min. EUR 100/quarter or fraction of a quarter                                    |
| <b>7.4 Payments by payment bond</b>                       |  |
| Simple payment by payment bond (drafts, promissory notes) |  |
| Endorsement   | 0.10% min. EUR 50 max. EUR 500   |
| Payment   | 0.15%, min. EUR 30 max. EUR 1,500  |
| Documentary import payment by payment bond                |  |
| Endorsement   | 0.15%, min. EUR 50 max. EUR 500  |
| Payment   | 0.15%, min. EUR 30 max. EUR 1,500  |
| Amendments/documents returned unpaid                      | EUR 25   |
| Release of documents "free of payment"                    | 0.10%, min. EUR 30 max. EUR 500  |
| Release of goods dispatched by order of the Bank          | 0.10% min. EUR 50  |

**Documentary export payment by payment bond**

|  |                                 |
|--|---------------------------------|
| Submission of documents for payment/acceptance | 0.15%, min. EUR 50 max. EUR 750 |
| Submission of documents "free of payment"      | 0.10%, min. EUR 30 max. EUR 500 |
| Amendments/documents returned unpaid           | EUR 25                          |

**7.5 Other fees associated with Trade Finance products**

SWIFT CHARGES EUR 10/page

**7.6 Other**

|   |   |
|---|---|
| Recommendation letters/ Confirmation of balances/<br>Confirmation of specimen signature/ Letter of good standing/ Other confirmations | EUR 60 or LEI equivalent (VAT included) |
| RECOM query fee   | LEI 30                                  |
| Document duplicates (including statement on request/ payment confirmation)  | LEI 20 / document                       |
| Delivery of debit instruments by courier (first monthly delivery is free)   | LEI 12 / transport                      |
| Investigations on documents and transactions older than 3 months  | EUR 15 or LEI equivalent                |
| Issuing/ Approval of conditional payment orders   | 0.10% min. EUR 85                       |
| Investigation/ Cancellation/ Modification / Return fee:   |   |
| National receipts/ payments in LEI  | LEI 10                                  |
| Receipts/payments in national/foreign currencies and<br>international receipts/payments in LEI  | EUR 25                                  |
| Receipts/ Payments by conditional payment orders  | EUR 25                                  |

**7.7 New Raiffeisen Online SME / Raiffeisen Smart Business**

Monthly subscription free of charge

For other types of operations you can request information on costs from the dedicated client officer or at any Raiffeisen Bank agency.



**Raiffeisen  
Bank**