Raiffeisen Bank
Make it happen

Banking 1:1

Standard fees and commissions for SMEs and Liberal Professions

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

Valid from 15 October 2026



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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.

The charge is applicable to legal entities with turnover of less than EUR 5 million and to companies without turnover or without legal personality (including Liberal Professions, PFA, PFI etc.)

1.1 CURRENT ACCOUNT PACKAGES
Offer valid from 01 November 2025

	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 banking advisor in the Agency and dedicated call line in the Call Center	Dedicated banking advisor in the Agency and dedicated call line in the Call Center
Business debit card	**SILVER**	**SILVER**	**SILVER**	**SILVER**	**GOLD**
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	39	59	89	129	199
Promotion valid when purchasing Start packages	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).

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)
Savings account	0 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	Inter-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**	**Inter-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 0,51
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[2]	free of charge	
Cash withdrawal from Raiffeisen Bank ATMs/MFMs[3]/withdrawal from national and international ATMs and bank counters	0.4% min. LEI 1	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	

[2] 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
[3] 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[1]	EUR 30
Enforcement	0.20%, min. EUR 200

[1] 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)

Guarantees received	
Approval/increase	EUR 100
Amendments/cancellation	EUR 50
Enforcement	0.10% min. EUR 75
2.1 Performance bond accounts	
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
7.3 Documentary credits	
Import credits	
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
Export credits	
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. 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
7.4 Payments by payment bond	
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/ 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 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.	


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