



The first Premium Banking service in Romania.

 **Raiffeisen**

Premium
Banking

From now on the world really revolves around you!



What does Premium Banking package mean to you?

Because we want you to benefit from services tailored to your needs, we created an extensive package that gives you access to exclusive debit and credit cards, the mobility of transactions made from anywhere via mobile and internet banking, as well as complete insurance for you and your family.



Which are the benefits of Premium Banking package?

Simplicity – we have eliminated the cost for a wide range of cash transactions and bank transfers as well as for the access to various banking products and services.

Comfort – you have various ways for permanent access to your accounts and carrying out transactions in safety and comfort, such as: internet and mobile banking, Mastercard® Gold Premium contactless debit card and remote trading services.

Exclusivity – you benefit free of charge, from the Mastercard® Gold credit card, which you can use anywhere in the world, even for interest free installment payments. In addition, the card includes a complete travel insurance package for you and your family, without activation condition.

Efficiency – the monthly cost of the package is unique and can be zero under certain conditions.



Your prize, the Premium Banking package!

Raiffeisen Bank acknowledges the value of its customers and offers you the possibility to benefit from zero monthly fee for the Premium Banking package.



We are here for you

For more information about the Premium Banking package, please contact us at the numbers dedicated to premium customers, 0800.811.111 and +(4021)408.28.11.

Choose the Premium Banking package now.

The Premium Banking package of banking products and services.

Standard price: RON 60/month

Preferential price: RON 0/month, every month when is fulfilled at least one of the following conditions:

- minimum EUR 2,000 monthly average revenue in the last 3 calendar months and an electronic payment* performed monthly;
- EUR 40,000 assets under management with Raiffeisen Group Romania in the last month and an electronic payment* performed monthly.

* The “electronic payment” refers to any payment made:
(I) With a debit card and credit card, at a POS or online
(II) Through RaiPay, Apple Pay and GarminPay
(III) Smart Mobile: money transfer or payment of an invoice directly from our mobile banking application
The electronic payment does not constitute: any intra-bank/inter-bank cashing, money transfers between different personal Raiffeisen Bank accounts, withdrawal of cash from ATMs, automatic debiting of any amounts due by the customer according to the Raiffeisen Bank contracts from accounts included in the current account package, such as fees, commissions or loan-related installments.
** Valid for only one debit card in foreign currency: either EUR or USD.
*** In the case of foreign currency transactions, the gratuity is offered for the internal commission for foreign currency payments.

This document does not have the role of a contract. Please ask for support in our agencies regarding complete and updated information on the contracts governing this product.

| Benefits | Cost |
|---|---|
| Mastercard® Gold contactless credit card in RON | |
| Annual fee, if the preferential pricing policies for the Premium Banking package are met on a monthly basis | Zero |
| Mastercard® Gold Premium contactless debit card in RON | |
| Issuing charge, monthly administration and renewal fee, Raiffeisen Bank ATM withdrawal | Zero |
| Cash withdrawal fee in ATM networks of other banks in Romania using principal/additional debit cards | Zero |
| Debit cards in RON | |
| ATM daily cash withdrawal limit | RON 20,000 |
| Debit Card in EUR | |
| ATM daily cash withdrawal limit | 15,000 RON (equivalent amount in EURO) |
| Debit card in USD | |
| ATM daily cash withdrawal limit | 15,000 RON (withdrawals only in RON through the Raiffeisen Bank Romania ATM/MFM network) |
| Current accounts | |
| Monthly administration fee for second RON account and all current accounts in foreign currency | Zero |
| Overdraft attached to your Premium RON current account | 0% per year, interest rate for the overdraft facility attached to the current account, up to RON 500 used |
| RON incoming payments for all current accounts | Zero |
| Savings Accounts | |
| Monthly administration fee (applicable for RON and foreign currency accounts) | Zero |
| Raiffeisen Online and Raiffeisen Smart Mobile (internet and mobile banking) | |
| Monthly administration fee | Zero |
| Interbank RON transfer and Interbank foreign currency transfer*** | Zero |
| Debit Direct (automatic direct debit service) | |
| Monthly fee/payment | Zero |
| Insurance travel included with Mastercard® Gold credit and debit card | |
| Monthly administration fee | Zero |
| Your Insurance (accident insurance, up to EUR 10,000 coverage) | |
| Monthly Premium insurance | Zero |



Call Center:

0800.811.111

(toll-free number from any telephone network
available in the country)

+(4021)408.28.11

(normal rate number, callable from any network,
from the country and from abroad)

Program: non-stop.

E-mail: centrala@raiffeisen.ro

www.raiffeisen.ro



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