



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 a personal banker, 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, remote trading services and SMS alerts.

**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 number dedicated to premium customers, 0800 811 111, or we invite you in our agencies to discuss more with your personal banker.
- **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;
- EUR 40,000 assets under management with Raiffeisen Group Romania in the last month.

Benefits	Cost
<b>MasterCard Gold contactless credit card in RON</b>	
Annual fee, if the preferential pricing policies for the Premium Banking package are met on a monthly basis	Zero
<b>MasterCard Gold Premium contactless debit card in RON</b>	
Issuing charge, monthly administration and renewal fee, balance inquiry fee at Raiffeisen Bank EPOS cashier's desk, Raiffeisen Bank ATM withdrawal	Zero
Cash withdrawal fee in ATM networks of other banks in Romania using principal/additional debit cards	Zero
Cash withdrawal fee from Raiffeisen Bank EPOS cashier's desk	0.25% minimum 5 RON
<b>Debit cards in RON and foreign currency</b>	
ATM daily cash withdrawal limit	RON 10,000 or the card currency equivalent
<b>Debit Card in EUR or USD*</b>	
Annual administration fee	Zero
Initial issue fee	Zero
Renewal fee	Zero
<b>Current accounts</b>	
Monthly administration fee for second RON account and all current accounts in foreign currency	Zero
<b>Overdraft</b> 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
<b>Savings Accounts</b>	
Monthly administration fee (applicable for RON and foreign currency accounts)	Zero
<b>Raiffeisen Online and Raiffeisen Smart Mobile (internet and mobile banking)</b>	
Monthly administration fee	Zero
Interbank RON transfer and Interbank foreign currency transfer**	Zero
<b>SmartTel – SMS alert service</b>	
Subscription and received SMS	Zero
<b>Debit Direct ConfortaBill (automatic direct debit service)</b>	
Monthly fee/payment	Zero
<b>Raiffeisen Direct Top (extended phone banking service)</b>	
Monthly administration fee	Zero
<b>Insurance travel included with Mastercard Gold credit and debit card</b>	
Monthly administration fee	Zero
<b>Your Insurance (accident insurance, up to EUR 10,000 coverage)</b>	
Monthly Premium insurance	Zero

\*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, from the personal banker, regarding complete and updated information on the contracts governing this product.

 **0800 811 111**

Non-stop program  
Toll free number in  
Telekom Romania network.

**[www.raiffeisenpremium.ro](http://www.raiffeisenpremium.ro)**  
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