

RaiMagazine



What's new at Kosovo's largest bank?

All you need to know:

Banking in the digital age: Balancing innovation with human touch

Interview:

What it means to become fully digital?

One of us:

Meet Donika Hasani, the Executive Director of Raiffeisen Insurance Broker

Dear readers,



Welcome to the second edition of our newsletter, dedicated to providing insights into our bank's journey toward enhancing the banking experience in the digital era. Our commitment to digitalization continues to yield significant results, as demonstrated by the successful launch of innovative digital products. These advancements have led to a notable increase in digital engagement among our customers. From simplifying transactions to strengthening security and creating new opportunities for financial empowerment, our digital initiatives are reshaping the way our customers interact with their finances.

Within the pages of this edition, you'll uncover the specific benefits stemming from our digital transformation. You can read an interview of our recently appointed Chief Operations Officer/Chief Information Officer, Mr. David Heitzinger, and the Head

of IT and Data, Mr. Shkeqim Meqa, who elaborate on the essential components needed to become fully digital. In addition, you can read about our young tech talents as part of the RISE Program and how we incorporate feedback from our customers when designing our apps and services.

Likewise, don't miss the opportunity to meet the Executive Director of Raiffeisen Insurance Broker, Ms. Donika Hasani, who provides insights into her career in the industry and what distinguishes the company she leads from competitors in the market. In our regular People, Culture, and Learning section, meet our Raiffeisen Morning Runners, who could perhaps motivate you to hit the ground running this spring.

As always, we value your feedback and look forward to hearing your thoughts on this edition.

Have a nice read,

**Nektar Zogjani,
RaiMagazine Editor-in-Chief**

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Digital banking trends: A closer look

Digital banking is experiencing significant growth across our various channels. While there has been a noticeable increase in the frequency of mobile app usage among our current customers, the acquisition of new customers is also increasingly reliant on digital channels. Here's a closer look.



> Larger proportion of active customers are using mobile banking

Mobile banking penetration among active current clients has risen by 20%, climbing from 35% in 2022 to 42% in 2023.

42%



> Almost half of new private individual customers are acquired digitally

Private individual customers have contributed significantly to the bank's growth, with digital customer acquisition accounting for 47% of total new customers in 2023. This suggests a strong trend towards digital onboarding processes and reflects the increasing preference for digital interactions among individual customers.

47%



> SME digital acquisition: A rising trend

Similarly, 45% of the total new Small and Medium-sized Enterprise (SME) customers have been acquired through digital channels, specifically the SMEon platform.

45%



> Substantial increase of e-commerce

E-commerce transactions have surged, recording a 30% year-on-year increase, reflecting the growing popularity of online shopping and digital payments.

30%



Banking in the digital age: Balancing innovation with human touch

In the ever-changing landscape of banking, where technology also evolves alongside customer demands, our bank has remained resilient and adaptable.

Over the past six months alone, our main digital platform, Raiffeisen Plus, has undergone a significant transformation. While already known for its comprehensive set of services extending beyond mere payments and account management, numerous new features have been introduced to further enrich the customer experience.

Introduced initially in November of last year, with subsequent additions following earlier this year, these new features aim to make Raiffeisen Plus a one-stop app catering to almost any customer need related to their banking. From loan applications to bill payments and mobile phone top-ups, Raiffeisen Plus today is indispensable to our customers.

While digital applications for financial services are indeed commonplace in today's banking landscape, the ongoing improvement of our digital portfolio represents just one part of our comprehensive strategy to achieve full digitization. Investments on customer research and

user experience, among others, are also key components of the strategy.

Digital solutions are safe to use, with the bank paying special attention to providing robust security measures. Advanced protocols ensure the confidentiality and integrity of clients' personal and financial data.

While our commitment to digital innovation is evident in the enhancements to Raiffeisen Plus and our broader digital portfolio, the bank remains strongly committed in its dedication to maintaining a human touch.

Iliriana Toçi, a Member of the Management Board for Retail, highlights the balanced approach.

"Although we are committed to automating services, simplifying processes, and offering digital solutions to all our customers, we recognize that the human element remains crucial. This is particularly significant in Kosovo, where the digital landscape is still catching up with Western Europe," she says.

From payment solutions to loan applications - a broad suite of digital tools at your fingertips

Our bank offers a comprehensive portfolio of digital tools that extend beyond Raiffeisen Plus to cater to a diverse range of customer needs. Among these offerings are convenient payment solutions such as RaiPay, RaiPos, and Stick n Pay.

RaiPay simplifies the banking experience by serving as a digital wallet. With this app, customers can make payments directly from their mobile phones, eliminating the need to carry physical Visa or Mastercard. Stick n Pay offers another seamless option, requiring only a simple sticker placed on your phone or device to enable payments.

While RaiPay and Stick n Pay facilitate payments, RaiPos transforms your mobile phone into a POS terminal, allowing you to accept contactless payments from Visa and Mastercard. The app offers the advantage of portability, enabling you to take your POS anywhere without the hassle of extra cables or equipment. It is easy to use and ensures secure payment processing.

In addition to payment solutions, our bank offers online platforms designed to simplify the loan application process. RaiKesh platform, included in Raiffeisen Plus app, has gained significant recognition for its user-friendly interface and efficiency. This online platform enables customers to apply for loans quickly and conveniently, requiring only a few documents and an internet connection. On the other hand, SMEOn is also becoming a key source in acquiring Small and Medium-sized Enterprise (SME) customers.

For our premium clients, we have launched a special direct channel of communication, RaiConnect. The customers can engage in various interactive communication methods with the bank, including chatting, exchanging documents, conducting video calls or meetings, and sharing their computer screens with our staff, fostering a dynamic and personalized experience. Additionally, through RaiConnect, customers can receive guidance on their financial plans and investment strategies, further enhancing their banking experience and ensuring comprehensive support for their financial goals.

Incorporating client feedback during service design

To enhance the daily banking experience, the bank has implemented Service Design discipline, with a primary focus on prioritizing the customer. This approach aims to develop, update, and launch products and services that meet evolving customer needs and expectations.

By continuously incorporating customer feedback, the bank refines preferences and improves banking experiences through activities such as mapping customer journeys, streamlining processes, and enhancing interactions.

Methods such as meetings with customers and focus groups are employed to solicit feedback on the services offered, ensuring that the bank remains responsive to customer needs.

Keeping the human touch in place

Raiffeisen Bank in Kosovo has the largest branch network in the country, comprising a total of 36 branches spread across the entire territory, which plays a crucial role in ensuring easy access to financial services for both urban and rural residents. By bringing banking services closer to the population, it ensures greater participation in the formal financial system. Our committed branch personnel serve as a vital support system, assisting clients throughout their banking endeavors.

In addition, the bank has a 24/7 Contact Center and other communication tools available to our clients.

The journey of digital transformation in banking is not merely about embracing the latest technology, but about leveraging it to enhance the customer experience while preserving the human connection. As we continue to innovate and evolve, our commitment remains steadfast: to empower our customers with cutting-edge digital solutions while ensuring they always feel supported and valued through every interaction with our dedicated team.



Short news



Supporting Kosovo sports to reach new heights

Over the past months, we have gladly announced two important sponsorship agreements in collaboration with the Kosovo Volleyball Federation and the Kosovo Football Federation.

By partnering with these federations, we aim to contribute to the advancement of these sports and empower local talent to achieve new heights of success on both national and international stages.

Based on the agreement with the Volleyball Federation, both the men's and women's leagues will be named **Raiffeisen Superliga**. Additionally, our bank sponsors the national teams. On the other hand, the agreement with the Football Federation provides that our bank becomes the main sponsor of the First League – that is, the *Raiffeisen Liga e Parë*.

Teaming up with EBRD to boost MSME lending

The European Bank for Reconstruction and Development (EBRD) is providing its first Guarantee for Growth (G4G) facility to Raiffeisen Bank in Kosovo, aiming to boost funding for micro, small and medium-sized enterprises (MSMEs). The EBRD guarantee, **worth up to €20 million**, will be provided over three years and linked to the bank's domestic sovereign bonds portfolio.

The agreement signed in January this year, provided that Raiffeisen Bank's lending under the programme will focus on supporting local MSMEs, which are vital to

the sustainable growth of Kosovo's economy. At least a fifth of the subloans will be dedicated to Green Economy Transition (GET) projects such as energy and resource efficiency.

CEO Anita Kovacic said at the signing ceremony in January: "As the largest bank in the country, we strongly support the transition towards a greener economy in Kosovo. We are pleased to see that our commitment has been boosted through our signing of this important agreement with the EBRD."



Supporting business transition towards sustainable practices

Raiffeisen Bank in Kosovo is continuously seeking to play a role in supporting the Kosovo private sector in adapting to the impacts of climate change. To this end, the bank has joined forces with UNDP Kosovo's Boost Kosovo project, aimed at helping businesses accelerate their transition towards sustainable business practices.

After a successful first edition in 2023, Raiffeisen Bank continued its support for the second round of the United

Nations Development Programme's (UNDP) Boost Kosovo project, which concluded recently.

Through an open call in October 2023, Boost Kosovo selected 30 micro, small, and medium-sized enterprises (MSMEs) that demonstrated significant business potential for making the shift towards environmental sustainability as a crucial component of a green recovery, as part of the second edition.



In-house ecology practices earn us with relevant certification

In March, we were awarded the ISO 14001 certification, a globally recognized standard for Environmental Management Systems (EMS).

This certification reaffirms our dedication to sustainability and responsible environmental practices.

Through our in-house ecology initiatives, including the installation of solar panels, continuous expansion of our fleet of hybrid cars, and implementation of a waste management system on our premises, among other initiatives, we are actively contributing to a greener future for our community and the planet.



Raiffeisen Bank in Kosova sets sights on becoming fully digital

Raiffeisen Bank Kosovo's vision is to become a digital bank with a human touch. David Heitzinger, newly appointed Chief Operations Officer/Chief Information Officer (COO/CIO), and Shkelqim Meqa, Head of IT and Data, elaborate on what it means to become fully digital.

Digital applications for financial services are a common standard today. What are other essential components needed to develop a competitive digital offering?

Heitzinger: The most important factor is to put the customer in the focus. Digital offerings must support the customer in all financial needs in the best way. To achieve this, a lot of customer research and investment in customer and user experience is needed. Additionally, the customers need support in acquiring and utilizing these new offerings. Fully digital also means a readiness inside the organization. We must have the technologies, processes, and the right mindset in place to focus on digital banking. Digital channels to the customer, combined with internal readiness, is what means to be fully digital.

What new features can we expect to see in the future from our bank?

Meqa: Step by step, regulatory authorities provide the framework to offer all financial products in a digital way. This includes electronic signature, video identification, instant payment or SEPA payments. These will add greatly to the ease of use of digital channels. In addition, we are always on the lookout for new offerings to satisfy the customers' needs, such as Raiconnect - a remote collaboration tool, RAIPOS - a payment acceptance app or SME On - a digital onboarding web solution.

Expanding our offerings, we are streamlining the E2E (end-to-end) customer journey and providing businesses with

automatic lending approvals. Innovations like Remote Advisory and Virtual Branches are set to transform customer interactions, while tools for financial management and AI integrations like MAIA CHAT will personalize the banking experience further.

Besides continuously improving our technology, we are looking very carefully into Artificial Intelligence (AI) and how it can help us to improve our offerings and optimize our processes.

What can the customer expect from AI and isn't it dangerous?

Heitzinger: It is clear that AI can only be a supportive measure for us. The human intervention and the human decision will stay the ultimate guideline for our processes. This is also clearly stated in the latest AI regulations by the European Union (EU AI Act). We are putting extra care into safety and security for privacy and data protection. But AI offers smart ways to enhance our products. It can shorten and enrich our customers' processes and opens new opportunities. We want to use these opportunities to streamline our way of work. Our employees are already experimenting with AI on every level, and I expect that by end of the year its usage will be as common to us as every other technology.

Apart from AI, what are the technological challenges at the moment?

Meqa: The last years saw a huge push towards usage of public Cloud. For me, this move was essential for our future development. It's not about exchanging the datacenter provider, but Cloud technologies open the door for completely new approaches. We're embracing DevOps and GitOps approaches, where system operation becomes an integral part of end-to-end application delivery. This typically increases the flexibility, thus bringing the ability to immediately deliver necessary changes for the customer. At the same time keeping stability and performance on the highest level. A very promising aspect of Cloud is the possibility for managing costs. FinOps solutions give you full transparency of your resources and allow you to optimize resource usage and to minimize costs.

How does Raiffeisen Bank Kosovo approach cybersecurity and data protection in its digital transformation?

Meqa: At Raiffeisen Bank Kosovo, ensuring the security of our digital banking services is paramount. We employ robust security measures, such as multi-factor authentication to protect our customers' transactions and information, particularly on critical platforms. In dealing with security incidents and breaches, we have a systematic process in place for rapid and efficient resolution, utilizing advanced systems for incident logging and management.

Heitzinger: Our approach to cybersecurity is collaborative, with expertise spread across our IT department to tackle security challenges effectively. A dedicated team also focuses on critical security tasks, such as vulnerability assessments, to maintain the highest level of protection for our systems and services. From a management perspective, we are pursuing a zero-tolerance policy. All employees must be aware of the importance and fulfill all measures to prevent, mitigate and solve Cyber Security incidents.

Data is pivotal in modern banking. How is Raiffeisen Bank Kosovo innovating in this area to improve services and efficiency?

Meqa: Raiffeisen Bank Kosovo is at the forefront of leveraging data to transform banking experiences. Our journey into the cloud over the past two years has been pivotal, with a significant 75% of our applications now cloud hosted. This not only boosts our agility but also enhances our data management capabilities.

Education is key, we are upskilling our team with data literacy programs covering Power BI, SQL, and other analytics tools, enabling them to extract valuable insights from data. Training and community-building are integral to our strategy. By advancing the skills of our data professionals and fostering the Data Guild community, we are creating a collaborative environment that bridges data and business expertise.



We employ a range of advanced tools and are developing APIs to ensure seamless data flow to our reporting platforms. The transition towards real-time data is underway, promising even greater immediacy in our data-driven decisions. Moreover, we're harnessing external data and developing digital tools for automatic approvals in banking processes, such as personal loans and account limit increases, further streamlining our services.

Our commitment to data integrity is unwavering, with automated reconciliation processes and data quality engines ensuring the reliability of our data. We're also modernizing our legacy systems, including the Core Banking System (CBS), to keep pace with technological advancements.

In essence, our strategic embrace of cloud technology, commitment to data literacy, and innovative analytical solutions are driving us towards a future where banking is not only more efficient but also more personalized and customer centric.

The digital transformation journey requires not just technological advancement but also a skilled workforce. How is Raiffeisen Bank Kosovo addressing this?

Heitzinger: True digital transformation extends beyond technology; it is fundamentally about people. At Raiffeisen Bank Kosovo, we are deeply invested in upskilling our

workforce to navigate and lead in the digital landscape. Through a variety of e-learning platforms we provide our team with the resources they need to continuously develop their skills.

The Go IT Academy, an initiative by Raiffeisen Bank International, plays a pivotal role in offering comprehensive training across a spectrum of IT and data domains, from beginner to expert levels.

We're also on the brink of launching the AI Pioneer Program, aimed at fast-tracking AI adoption and contributing to the RBI Group's AI transformation efforts.

In-house training facilitates a culture of knowledge sharing and continuous learning. Moreover, our RISE program offers real-world experience to university students, integrating them into our teams where they can contribute and learn in a practical setting.

Agile methodology is the backbone of our operational framework, ensuring cohesive teamwork between our tech and business units to deliver end-to-end products efficiently.

Making certain that our bank is not just ready for the digital age but is also at the forefront of defining banking's future landscape.

➤ Thriving in tech: All you need to know about our RISE Program ◀

Following a successful first edition, a new round of RISE, our unique Internship and Scholarship Program for Engineers, has kicked off recently. Let us acquaint you with it in more detail about this exciting initiative.

First things first, what's the program all about?

At a time when more and more students are keen on pursuing careers in Information Technology and related fields, this is a perfect program for them to enhance their education, gain valuable working experience, and prepare for a career in this fast-growing industry. Students have the option to pick between the standard and flexible model. The standard model is a regular four-month full-time internship program, whereas the flexible model is an eight-month part-time internship program that provides them the opportunity to adapt their working hours to their school agenda

When did the latest chapter of the RISE adventure kick off?

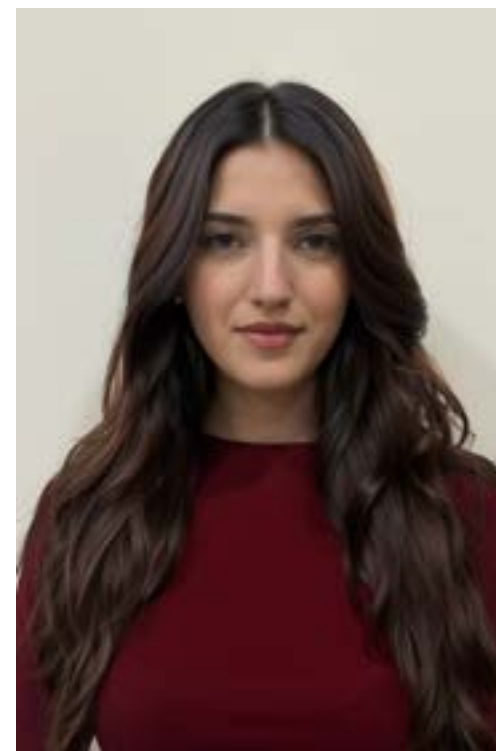
The second round kicked off in February and is currently under way. 18 students are currently part of it.

What do the students learn throughout the program?

The program offers a wide range of trainings and learning activities. Some of the training courses include Introduction to Data Engineering, Information Security Techniques, Data Science, Applied Machine Learning and so on.

Let's hear directly from those who benefited from the program – a testimonial, if you wish: Bleona Jashari:

"From being an intern in the RISE program to becoming a Junior Software Developer in the Competence Center department, my journey at Raiffeisen Bank has been an extraordinary learning experience. Being selected for the RISE program was a pivotal opportunity that paved the way for significant professional development. Now, working with a wonderful team using the latest technologies and contributing to our collective success, I am grateful for the opportunities and knowledge gained."



Driving change: Promoting sustainable transportation in Prishtina

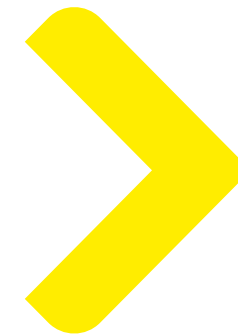
In Prishtina, a city where air quality often falls short of expectations, residents are all too familiar with the struggle against pollution. Yet, amidst these challenges, there's a notable opportunity for change, especially when it comes to transportation habits. While many still prefer personal vehicles, there's a growing recognition of the potential benefits of embracing public transport.

As part of our commitment to Environmental, Social, Governance (ESG) principles, we have partnered with Trafiku Urban, the public transport company, to promote the use of public transportation through a creative awareness video.

Through vibrant imagery and compelling storytelling, the

video aims to inspire residents to reconsider their daily commute and contemplate the environmental impact of their transportation choices. Additionally, it highlights recent developments in public transportation, including the opportunity to pay tickets via mobile phone, Wi-Fi connections within buses, and other features. In addition to social media, the videos is expected to be aired on Kosovo's public broadcaster, RTK.

Under the Community Investment pillar of our ESG agenda, our bank remains dedicated to supporting various initiatives aimed at fostering a greener future. In recognition of our efforts in this field, the bank was honored as the Best Bank for ESG in Kosovo at the prestigious Euromoney Awards in 2023.



Why updating your data matters

By Aferdita JAKUPI
KYC Operation Manager at Raiffeisen Bank Kosova

From time to time, we ask our customers to update their personal data with us. This is more than just a routine request - it's a basic step in protecting your accounts and meeting regulatory standards.

KYC, or Know Your Customer, is a process used by businesses and financial institutions to verify the identity of their clients, thereby preventing fraudulent activities and money laundering. The bank conducts KYC for its clients to adhere to the regulations set forth by local and international authorities. By understanding their customers, the bank fosters trust between banks and their customers while reinforcing due diligence processes. While this process may at times seem inconvenient to customers, it ultimately contributes to a safer and more secure banking environment.

KYC is applied to new customers during onboarding, for each new product or service they acquire, during financing, and when the bank deems a review necessary. Existing clients also undergo periodic reviews. If customers fail to cooperate after a 30-day notification, the bank is obliged to block their account.

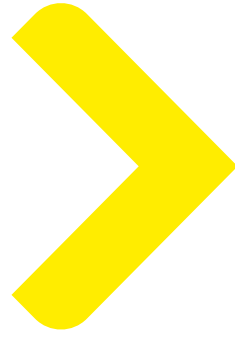


Accounts must be closed if customers do not respond within 60 days after being blocked. The account will be unblocked or reopened whenever customers cooperate with the bank and respond to all KYC requirements.

However, the bank takes all the necessary measures to inform the clients well in advance to complete this process. Namely, there are several channels through which our clients can complete KYC, including the e-KYC platform, e-mail, phone, Chatbot, our main online banking app Raiffeisen Plus, ATM and through in-person visit to the branch.

It's important to note that while these channels offer various options for completing KYC, they may not apply to every client, meaning that there are cases when customers must come to the branch to complete the process.

We invite all customers to cooperate with the bank for this important process, which not only benefits them but also ensures the security of their accounts and compliance with regulatory standards.



Meet Donika Hasani, Executive Director of Raiffeisen Insurance Broker

In Kosovo's insurance industry, typically dominated by men, one name stands out: Donika Hasani. Let's hear her story for a career described by a strong will to seize any opportunity given.

When Donika Hasani decided to apply for an internship program with Raiffeisen Bank back in 2010, a career in the insurance sector was not at the top of her aspirations. Yet, for a few years now, she has been successfully leading the Raiffeisen Insurance Broker, a company specialized in helping individuals and businesses find the right insurance coverage to meet their specific needs.

The internship, followed by a few years work in the Retail at the bank, was crucial in her buildup.

"This period of my career holds significant value for me. It's a time when I experienced growth through gaining insights into the genuine value of customer-centric approaches. It contributed immensely to my development, particularly in my ability to engage effectively with customers - the cornerstone of success not only in banking industry," she

says.

"At that time, honestly, it was not my intention to switch from banking industry, and that's the beauty of this story that it came in an unpredicted way."

The insurance industry in Kosovo has faced challenges for several years, causing it to lag behind the banking sector in Kosovo and insurance industries in European Union countries. However, according to Hasani, a turning point came with the 2020 pandemic, which heightened people's awareness of the importance of health and life insurance.

"Indeed, the pandemic sparked heightened awareness among people for the importance of health and insurance, leading to notably positive trends in the industry", she explains.

"In the meantime, our group pioneered the introduction of the Bancassurance concept in our country. This initiative significantly boosted market awareness about voluntary insurance products, not just from a customer standpoint but also from a banking and organizational perspective. This strategic move has positioned Raiffeisen at the forefront of the insurance industry's evolution in recent years," Hasani adds.

She believes her company has all the necessary components to make a difference in the market and being the first company to be licensed in the country, is one of the advantages.

"Another contributing factor is undoubtedly the exceptional level of customer service we provide. Our customers have consistently rated us with a remarkably high NPS [Net Promoter] Score, surpassing the typical threshold seen in the insurance industry worldwide", she proudly says.

"We provide ongoing support and assistance throughout the policy term, including reviewing the coverage periodically to ensure it remains relevant as circumstances change, meaning that a broker's

relationship with the customer doesn't end once the policy is in place."

With the rapid development of technology and digitalization came more opportunities, and Raiffeisen Insurance Broker Insurance took advantage. She mentions some of the steps undertaken.

"We pursued two significant strategic developments in this direction: an online sales platform and an online claims module. The objective was to streamline processes and provide a superior customer experience within our range of insurance products."

At the end of our brief interview, Donika left us feeling quite optimistic about the future of insurance brokerage and the company she leads.

"As we look towards the future of insurance brokerage, it's clear that innovation, adaptation, and customer-centricity will be key drivers of success. We, as Raiffeisen Insurance Broker, are heading in the right direction", she says.



Raiffeisen's Morning Runners hit the ground running

In today's fast-paced world, where health and well-being are often overlooked, our bank recognizes the necessity of emphasizing a healthy lifestyle for its workers. In March of this year, we launched an exciting initiative called Raiffeisen Morning Runners, aimed at improving physical fitness and overall well-being among our team members.

Morning Runners invites employees to join morning runs in Gërmia Park in Prishtina, typically around 6:00 AM.

Facilitated by the People, Culture, and Learning (PCL) Department, this initiative is designed to accommodate varied fitness levels, with the morning runs taking place three times a week.

The initiative relies on the expertise and guidance offered by seasoned professionals from the Alpine Club Prishtina. With their extensive experience and passion for outdoor activities, they will lead participants through Gërmia Park, ensuring a safe and enjoyable experience for all.

Iliriana Toçi, our Member of the Management Board who is a regular runner with the initiative, describes how this is positively affecting her daily life .

In today's fast-paced world, where health and well-being are often overlooked, our bank recognizes the necessity of emphasizing a healthy lifestyle for its workers. In March of this year, we launched an exciting initiative called Raiffeisen Morning Runners, aimed at improving physical fitness and overall well-being among our team members.

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Iliriana Toçi, our Member of the Management Board who is a regular runner with the initiative, describes how this is positively affecting her daily life .



"What better way to kickstart our morning than infusing it with positivity that stays with throughout the day," Toçi said.

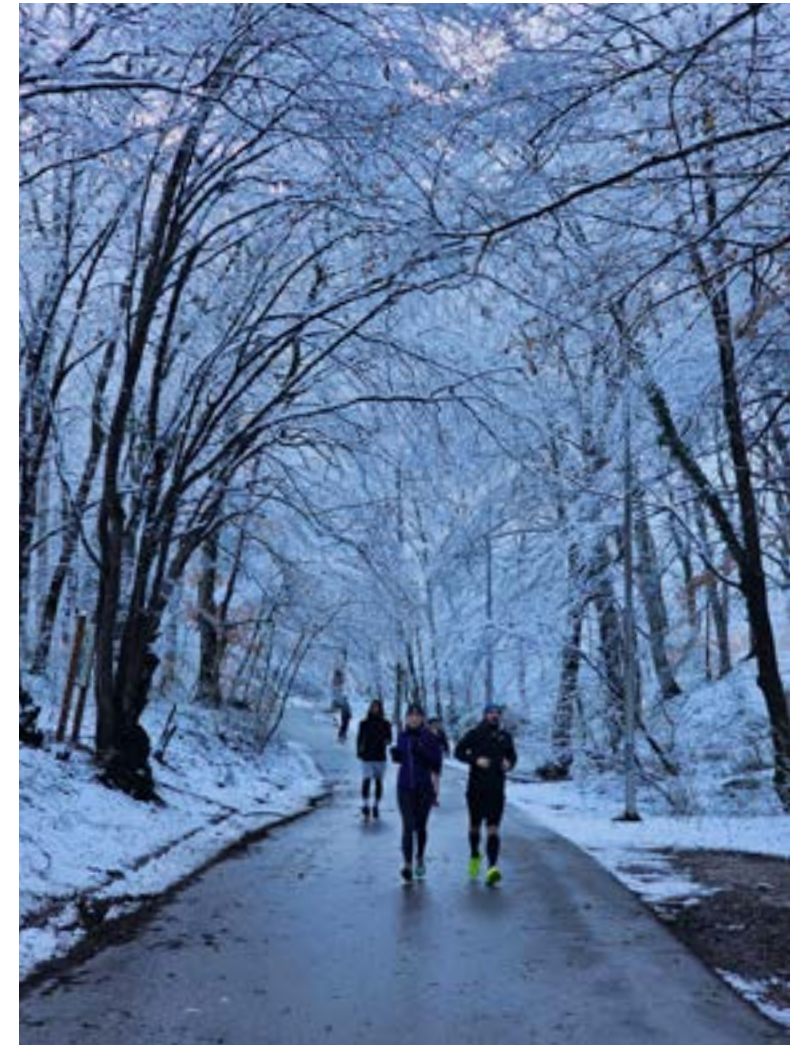
"Since the running takes place very early in the morning, it allows me to maintain my daily schedule without interruptions," she added, inviting other colleagues to join.

Commenting on the initiative, the organizer of the program, Shqipe Shala from the PCL Department, expressed enthusiasm for the positive impact Morning Runners is poised to have on the bank's team members.

"We believe that promoting a culture of wellness is essential for both individual well-being and overall team cohesion. The initiative provides a fantastic opportunity for our employees to prioritize their health while also connecting with colleagues in a relaxed and supportive environment."

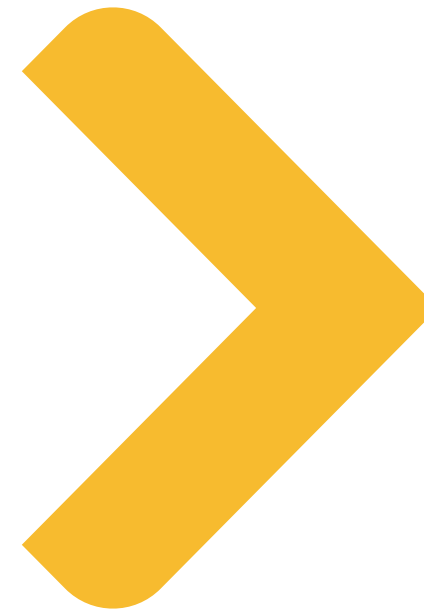
Beyond the physical benefits, participating in Raiffeisen Morning Runners offers numerous advantages for employees. Research has shown that regular exercise not only improves physical health but also enhances mental clarity, reduces stress levels, and boosts overall productivity.

Let's rise and run toward a healthier, happier future, one step at a time.



Stay safe online: Tips for protecting your banking information

As the use of online platforms for banking services becomes increasingly common, the importance of protecting your personal data has grown. Being fully committed to your security, we would like to share some tips to help you safeguard your information. Please note that if you have any questions, our Contact Center (+383 38 222 222) is here for you around the clock.



Raiffeisen Bank
Make it happen

Security advice

The bank never requests your card expiration date, nor the three-digit CVC code located on the back of the card.

Raiffeisen Bank
Make it happen

Security advice

The bank never contacts you to request the PIN code you use to log in at Raiffeisen Plus app

Raiffeisen Bank
Make it happen

Security advice

Do not share with anyone the confirmation code (OTP code) received via SMS on your phone.

Raiffeisen Bank
Make it happen

Security advice

The bank does not ask you to disclose the password you use to log in to e-banking. Do not share it with anyone.

Raiffeisen Bank
Make it happen

Security advice

Keep in mind!
Raiffeisen Bank contacts you only through official phone numbers:

038 / 222 222
049 / 222 222

