



**Raiffeisen
BANK**

Client inspired banking

PRICE LIST OF PRODUCTS AND SERVICES FOR CORPORATE CLIENTS

Price list of products and services for corporate clients

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CURRENT ACCOUNTS

SEPARATE CURRENT ACCOUNTS

Current CZK account

A current crown account is a separate account for which related products can be purchased for the prices given in the Price List.

Current account in a foreign currency

A current account in a foreign currency is a separate account for which related products can be purchased for the prices given in the Price List.

Item name	Current CZK account	Current account in a foreign currency
1. Monthly fee for account administration*	CZK 179	equivalent of CZK 179 or by agreement*
2. Opening an account	free of charge	free of charge
3. Minimum initial deposit	CZK 1000	equivalent of CZK 1,000
4. Minimum balance	CZK 1000	equivalent of CZK 1,000
5. Closing of account	free of charge	free of charge

* The account administration fee is charged in the currency of the account.

• Time deposits

1. Opening of time deposit	free of charge
2. Administration of time deposit	free of charge
3. Sending by post or over-the-counter delivery of account statement*	free of charge
4. Cancellation of time deposit	free of charge
5. Premature withdrawal or premature cancellation of time deposit	
5.1. - time deposit in CZK	2% of prematurely withdrawn amount, minimum of CZK 1,000
5.2. - time deposit in foreign currency	1.5 % of prematurely withdrawn amount, minimum of CZK 1,000 (equivalent in foreign currency)

* Only with time deposits maintained on a separate time account.

• Promissory notes *

1. Issuance of promissory note	free of charge
2. Custody of a promissory note	free of charge
3. Collection of promissory note	free of charge
4. Issuance of promissory note	free of charge

* A condition for using is maintaining a separate current account.

• Escrow account

The parameters and conditions of the account are stipulated individually by agreement.

• Custody account

1. Opening an account	fees are set individually
2. Minimum initial deposit	CZK 0
3. Minimum balance	CZK 0
4. Account administration	free of charge
5. Cancellation of account	free of charge

• An account for insurance brokers

1. Opening an account	fees are set individually
2. Minimum initial deposit	CZK 0
3. Minimum balance	CZK 0
4. Account administration	free of charge
5. Cancellation of account	free of charge

• Memorandum account for depositing/increasing registered capital

1. Opening an account	fees are set individually
2. Minimum initial deposit	CZK 0
3. Minimum balance	CZK 0
4. Account administration	free of charge
5. Cancellation of account	free of charge

PAYMENT SYSTEM, CASH AND FOREIGN EXCHANGE OPERATIONS

• Non-cash domestic payment system

Item name	Current CZK account
1. Received payment	
1.1. From Raiffeisenbank	CZK 5
1.2. From another bank in the Czech Republic	CZK 7
2. Transfer to the crown credit	
2.1. maintained at Raiffeisenbank a.s.	
2.1.1. Via Internet banking	CZK 3
2.1.2. Via Gemini/MultiCash	CZK 6
2.1.3. Payment order initiated via SWIFT MT101	CZK 25
2.1.4. Paper payment order submitted over the counter with due date the next day or later	CZK 38
2.1.5. Paper payment order submitted over the counter with due date the day of submission or with no due date given	CZK 50
2.1.6. Paper payment order submitted via collection box	CZK 20
2.2. maintained in another bank in the Czech Republic	
2.2.1. Via Internet banking	CZK 5
2.2.2. Via Gemini/MultiCash	CZK 7
2.2.3. Payment order initiated via SWIFT MT101	CZK 35
2.2.4. Paper payment order submitted over the counter with due date the next day or later	CZK 40
2.2.5. Paper payment order submitted over the counter with due date the day of submission or with no due date given	CZK 50
2.2.6. Paper payment order submitted via collection box	CZK 20
2.3. Express payment	
2.3.1. Payment via Internet banking	CZK 40
2.3.2. Payment via Gemini/MultiCash	CZK 40
2.3.3. Paper payment order submitted over the counter	CZK 200
3. Standing order	
3.1. Establishment via Internet banking	free of charge
3.2. Establishment via Gemini/MultiCash	free of charge
3.3. Establishment over the counter	CZK 30
3.4. Change/cancellation over the counter	CZK 30
3.5. Change/cancellation order via Internet banking	free of charge
3.6. Change/cancellation via Gemini	free of charge
3.7. Payment generated by standing order within Raiffeisenbank a.s.	CZK 6
3.8. Payment generated by standing order to other bank within the Czech Republic	CZK 6
4. Consent with collection	
4.1. Providing via Internet banking	free of charge
4.2. Providing over the counter	CZK 30
4.3. Change/cancellation via Internet banking	free of charge
4.4. Change/cancellation over the counter	CZK 30
4.5. Collection – outgoing payment within Raiffeisenbank a.s.	CZK 7
4.6. Collection – outgoing payment to other bank within the Czech Republic	CZK 7
4.7. Collection – received payment on basis of prior collection order within Raiffeisenbank a.s.	CZK 5
4.8. Collection – received payment on basis of prior collection order from other bank in the Czech Republic.	CZK 7

Item name	Current CZK account
5. Other	
5.1. Unauthorised correction/claims of received and sent payments in CZK	CZK 100 + actual costs
5.2. Automatic balance sweeping	Individually by agreement
Note: Outgoing payments and received payments to term deposits are free of charge.	

• Non-cash foreign payment system

Item name	Current CZK account
1. Received payments from abroad in foreign currency or in CZK, received payments in Czech Republic in foreign currency or in CZK to foreign currency account	
1.1. Received payment with BEN, SHA type fee*	1 % of amount, min. CZK 500, max. CZK 1,200
1.2. Received payment with OUR type fee*	free of charge
1.3. Received Europayment**	CZK 200
1.4. Received payment in CZK from Tatra banka a.s.	free of charge
1.5. Unpaid fees by bank outside Czech Republic (in case of incoming OUR payment)	in full amount
1.6. Received payment in CZK from another Czech bank credited to client's foreign-currency account	CZK 150
2. Received payments within Raiffeisenbank a.s.	
2.1. Received intrabank foreign currency payment within Raiffeisenbank a.s.	free of charge
3. Sent payments to foreign country in foreign currency or in CZK, sent payments in Czech Republic in foreign currency or in CZK from foreign currency account	
3.1. Sent payment with OUR, SHA type fee*	1 % of amount, min. CZK 500, max. CZK 1,500
3.2. Sent payment with OUR type fee in EEA and in EEA currencies (EEA, OUR)****	1 % of amount, min. CZK 500, max. CZK 1,500 + CZK 450 guaranteed OUR fee
3.3. Sent payment in CZK (after conversion) to the credit of a CZK account maintained at another bank in the Czech Republic	CZK 500
3.4. Sent Europayment**	CZK 220
3.5. Sent payment in EUR to Tatra banka a.s.	CZK 50
3.6. Surcharge for urgent SWIFT	CZK 250
3.7. Surcharge for urgent processing of sent payment in EUR and USD to foreign country or to other bank in the Czech Republic	-
4. Sent payments within Raiffeisenbank a.s.	
4.1. Sent intrabank foreign currency payment with conversion/without conversion within Raiffeisenbank a.s.	CZK 150
4.2. Sent payment within Raiffeisenbank a.s. designated for payment of Raiffeisen Mutual Funds to the credit of the global account.	free of charge
5. Claims	
5.1. Claim for change or investigation of requested cash instruction	CZK 500 + actual costs
5.2. Claim requested by another bank	CZK 500 + actual costs
6. Return/cancellation/correction of payment transaction	
6.1. Return of payment from abroad	CZK 300
6.2. Cancellation/correction of payment order	CZK 1,500 + actual costs
7. Other banks' fees	in full amount
8. Entering of accounts item	free of charge
9. Payment made after Cut-off time*** (only upon prior agreement with bank)	CZK 1,500
10. Express payment-reduced value date (only upon prior agreement with bank)	CZK 1,500
11. Surcharge for paper payment order	CZK 300
12. Surcharge for manual intervention (correction/completion) to errantly or insufficiently completed payment order	CZK 300

* Fees according to instruction in foreign payment:
SHA – mandator pays its bank's fees, recipient pays its bank's fees and, as the case may be, the fees of other intermediary banks
BEN – recipient pays all fees, i.e. its bank's fees, mandator's bank's fees and, as the case may be, the fees of other intermediary banks.
OUR – mandator pays all fees, i.e. its bank's fees, recipient's bank's fees and, as the case may be, the fees of other intermediary banks. Other banks' charges depend on the fees of the intermediary banks and recipient's bank.

** Payment according to Regulation of the European Parliament and Council No. 2560/2001 on cross-border payments in euros up to EUR 50,000 within framework of EEA countries with a valid, properly entered bank identification code (BIC), recipient's account number in IBAN form, SHA type fee and without special processing requests.

*** The cut-off time is the deadline for entering a payment so that the date of the order's submission to the bank can correspond to the order due date.

**** In the event of a payment up to the equivalent of EUR 50,000 in currencies of the European Economic Area (EEA) to EEA countries these expenses with OUR fee.

Note: If the payment is made in Euros and both accounts (that of the payer and that of the recipient) are in Euros and are held in a network bank, the client fee for processing foreign payments is reduced by 20% and the value of the incoming payment is reduced.

• Foreign exchange operations, operations with coins and banknotes

1. Purchase and sale of currencies	
1.1. Purchase of currencies – only banknotes	1 % of amount of purchased amount, min. CZK 50, max. CZK 2,500
1.2. Purchase of currencies – EUR coins (only nominal value of 1 and 2 EUR)	10 % of amount of purchased amount
1.3. Sale of currencies – only banknotes	1 % of amount of purchased amount, min. CZK 50, max. CZK 2,500
1.4. Cash conversion of currencies – only banknotes	5% of value of amount
2. Transactions with coins and banknotes	
2.1. Cash handover	by agreement
2.2. Purchase of banknotes in preclusion	5 % of amount of purchased amount
2.3. Assessment of compensation for damaged tender in CZK (the bank does not purchase damaged tender in a foreign currency)	10 % of amount of purchased amount
2.4. Exchange of CZK banknotes for coins and for banknotes of lower and higher denominations (exchange must be informed of 2 business days in advance, notification in writing can be requested)	1.5 % of total amount, min. CZK 100, max. CZK 2,000 (fee can be requested when notification of exchange is made)
2.5. Processing of sorted coins (request must be informed of 2 business days in advance, notification in writing can be requested)	for each counted 100 coins there is a CZK 20 charge
2.6. Processing of non-sorted coins (request must be informed of 2 business days in advance, notification in writing can be requested)	for each counted 100 coins there is a CZK 100 charge
2.7. Reservation of available supply of banknotes	1 % monthly of reserved amount
2.8. Reservation of available supply of coins	2 % monthly of reserved amount
3. Cash processing by security agency and cash handover in closed envelope	
Fees are set individually by agreement.	
3.1. Non-compliance with terms and conditions of agreement on cash deposit in closed envelope during cash deposit of up to 1 million CZK	CZK 500
3.2. Non-compliance with terms and conditions of agreement on cash deposit in closed envelope during cash deposit of over 1 million CZK	CZK 700
4. Notification of extreme cash withdrawal	
4.1. Notification of cash withdrawal	free of charge
4.2. Non-retrieval of notified cash withdrawal on agreed day, including change of date	1 % of notified amount, min. CZK 500
4.3. Partial retrieval of notified cash withdrawal	1 % of non-retrieved amount

• Other operations

1. Fee for non-standard processing of transactions	CZK 1,000
2. Cash deposit in CZK over the counter - occasional clients	
2.1. – with crediting of account maintained at RSTS a.s.	CZK 100
2.2. – with crediting of account maintained at other financial institution	CZK 100 + 1 % of deposited amount
3. Foreign payment system - occasional clients	
3.1. Cash deposit over the counter of our bank for another payment to a crown or foreign currency account at another bank	2 % of amount, min. CZK 1,000

• Cash operations

1. Over-the-counter cash deposit to crown account and to account with pricing programme	
1.1. up to CZK 500,000 per day	CZK 10
1.2. over CZK 500,000 per day	CZK 10 per item + 0.15 % of total deposited amount per day to 1 account
1.3. to a time deposit	free of charge
1.4. Cash deposit to account maintained at Raiffeisenbank a.s. made by a third party (depositor is not owner or authorised user of account credited with deposited cash) up to CZK 500,000 per day	CZK 55
1.5. Cash deposit to account maintained at Raiffeisenbank a.s. made by a third party (depositor is not owner or authorised user of account credited with deposited cash) over CZK 500,000 per day	CZK 55 + 0.15 % of total deposited amount per day to 1 account
2. Cash deposit over the counter to a foreign-currency account	
2.1. up to an amount equivalent to CZK 500,000 per day	1 EUR/2 USD/1 GBP/2 CHF/ in another currency equivalent to CZK 30 per item
2.2. over an amount equivalent to CZK 500,000 per day	1 EUR/2 USD/1 GBP/2 CHF/ in another currency equivalent to CZK 30 per item + 0.15 % of total deposited amount per day to 1 account
2.3. to a time deposit	free of charge
3. EUR coin deposit (only in nominal value of 1 and 2 EUR) to the credit of an account maintained at Raiffeisenbank a.s.	10% of total deposited amount
4. Over-the-counter cash withdrawal from crown account and from account with pricing programme*	
4.1. up to CZK 500,000 per day	CZK 60
4.2. over CZK 500,000 per day	CZK 60 per item + 0.15% of total withdrawn amount (fee can be requested when notifying of withdrawal)
4.3. withdrawal from time deposit	free of charge**
5. Cash withdrawal over the counter from a foreign-currency account*	
5.1. up to an amount equivalent to CZK 500,000 per day	2 EUR/3 USD/2 GBP/3 CHF/ in another currency equivalent to CZK 60 per item
5.2. over an amount equivalent to CZK 500,000 per day	2 EUR/3 USD/2 GBP/3 CHF/ in another currency equivalent to CZK 60 per item + 0.15 % of total withdrawn amount (fee can be requested when notifying of withdrawal)
5.3. withdrawal from time deposit	free of charge**
6. Entering of accounts item	free of charge
7. Conversion of currency during a cash deposit or withdrawal (if account currency is not the same as the transaction currency)	1 %, min. CZK 50, max. CZK 2,500
* The client is obliged to inform of a cash withdrawal over CZK 100,000 or over an equivalent amount at two business days before the day of withdrawal.	
** Does not apply for a premature withdrawal.	

3.2. Cash payment over the counter at our bank after receiving payment from another bank	2 % of paid amount, min. CZK 1,000
4. Issuance of book of withdrawal slips for clients account	
4.1. - 10 receipts	CZK 50 per book
4.2. - 20 receipts	CZK 100 per book
5. Agreement on placing transfer orders via MT101	CZK 1,000
* This service is charged only for separate current accounts and service packages and is provided only at select branches.	

PAYMENT CARDS

• Debit cards

Item name	Separate current account / Service packages
1. Issuance of account card	
1.1. VISA (Business) Electron, Maestro electronic cards	free of charge
1.2. VISA Classic/MC Standard embossed cards	free of charge
1.3. VISA Business, MasterCard Business embossed card	free of charge
1.4. VISA (Business) Gold or MasterCard Gold embossed card	free of charge
2. Card administration	
2.1. VISA Electron, Maestro electronic cards	CZK 340 annually
2.2. VISA Classic, MasterCard Standard embossed cards	CZK 450 annually
2.3. VISA Business embossed card, MasterCard business	CZK 1,400 annually
2.4. VISA Gold or MasterCard Gold embossed cards	CZK 4,300 annually
3. Additional services	
3.1. Travel insurance for the holder and holder's family for VISA Classic, MC Standard, VISA (Business) Electron and Maestro cards	CZK 50 per month
3.2. Travel insurance for holder and holder's family for Business and Gold cards	free of charge
3.3. Membership in IAPA and Priority Pass programmes ¹⁾	CZK 900 annually
3.4. Visit to VIP lounge as part of Priority Pass programme	27 USD ²⁾ /person
3.5. Basic insurance against misuse of card in the case of loss or theft (only for embossed cards)	free of charge
3.6. Optional insurance against misuse of card in the case of loss or theft (only for embossed cards), variant: limit misuse/theft of cash/loss or theft of documents and keys	
3.6.1. E20: 20 000/5000/4000	CZK 19 per month
3.6.2. E30: 30 000/5000/4000	CZK 24 per month
3.6.3. E40: 40 000/5000/4000	CZK 30 per month
3.6.4. E50: 50 000/5000/4000	CZK 40 per month
3.6.5. E80: 80 000/5000/4000	CZK 60 per month
¹⁾ Only for Gold cards.	
²⁾ The fee is converted into the currency of the account for which the card is issued. VAT is added to the amount in the amount pursuant to the valid laws.	
4. Transactions by card	
4.1. Payment by card at a merchant in the Czech Republic or abroad	free of charge
4.2. Cash withdrawal by card	
4.2.1. - first two withdrawals from Raiffeisenbank ATM charged in the calendar month	free of charge
4.2.2. - third and additional withdrawals from Raiffeisenbank ATM charged in the calendar month	CZK 19,90
4.2.3. - cash withdrawal from ATM of other bank in the Czech Republic	CZK 39,90
4.2.4. - cash withdrawal from ATM abroad	CZK 100 + 0.5 % of withdrawn amount
4.2.5. - Manual Cash Advance	CZK 150 + 0.5 % of withdrawn amount
5. Other services	
5.1. Card blocking	
5.1.1. - permanent blocking of electronic card due to loss/theft of card	free of charge
5.1.2. - permanent blocking of embossed card due to loss/theft of card	free of charge
5.1.3. - short-term blocking of card (including unblocking of card) - applies for online transactions	free of charge
5.1.4. - card blocking by virtue of distraint	free of charge

Item name	Separate current account / Service packages
5.1.5. - blocking/unblocking of card for internet transactions	free of charge
5.2. Express issuing of card or PIN	
5.2.1. - express issuing of card (including PIN to card) with pick up in person at a branch	CZK 2,000/1. card (including PIN), 2. and other cards (including PIN) as part of package CZK 1,000/card (including PIN) ¹⁾
5.2.2. - Express issuance of newly generated PIN	CZK 1,000/1. PIN, 2 and other PIN as part of package CZK 500/PIN
5.3. Sending of card or PIN	
5.3.1. - resending of card including additional material to address in the Czech Republic by personal-delivery registered post. A courier service is used for express cards	CZK 200/package + delivery costs
5.3.2. - sending of card including additional material abroad using courier service	CZK 200/package + delivery costs
5.3.3. - resending of PIN by registered post to address in the Czech Republic. A courier service is used for express-issued PINs.	CZK 200/package + delivery costs
5.3.4. - sending of PIN abroad using courier service	CZK 200/package + delivery costs
5.3.5. - resending of card or PIN to another branch (if it was already delivered to the originally requested branch)	CZK 200/package + delivery costs
5.4. Newly generated PIN for the card	CZK 250
5.5. Issuance of replacement card in the Czech Republic	CZK 250
5.6. Issuance of new card and PIN after blocking of card caused by loss or theft	CZK 500
5.7. Newly generated data on MasterCard internet card	-
5.8. Change in card limits	CZK 50
5.9. Change of MasterCard Internetcard limits	-
5.10. Emergency servis	
5.10.1. Emergency cash issuance abroad	CZK 3,000
5.10.2. Issuance of replacement card abroad - Emergency Card (only with loss of embossed card)	CZK 4,000
5.11. Connection of second current account to settlement of foreign currency transactions	free of charge
5.12. Return of card held by Raiffeisenbank ATM upon client's request ²⁾	CZK 1,000
¹⁾ within 3 business days	
²⁾ The card is returned only if the bank does not have a reason to withhold the card.	
6. SMS service	
6.1. Service provisioning	free of charge
6.2. Transaction confirmation by SMS	CZK 4 per message
6.3. Transaction confirmation by SMS for Gold and Business cards	free of charge
7. Locking of cards (incl. MasterCard Internetcard)	
7.1. Activation of the service by new issued card	-
7.2. Activation / Deactivation / Change of setting of service by already issued cards via Internet banking	-
7.3. Unlocking of card via internet banking	-
7.4. Unlocking of card via phone banking or branch	-
7.5. Locking of card via internet banking	-
7.6. Locking of card via branch	-
7.7. Detection of card status (locked/unlocked)	-

DIRECT BANKING

• Internet banking

Item name	Current account
1. Service activation	free of charge
2. Service administration	160/120/100 *
3. Service blocking/cancellation	free of charge
4. Setting change	free of charge

• Security elements

• Passwords and certificates

Item name	Current account
1. Issuance of passwords and certificate for Internet banking	free of charge
2. Issuance of new login password to Internet banking or renewal	free of charge

• Electronic banking

Gemini

Item name	Current account
1. Installation fee	CZK 5,950 (including VAT)
2. Usage fee	CZK 750 per month
3. Other fees	separately

MultiCash

Item name	Current account
1. Installation fee	CZK 9,520 (including VAT)
2. Usage fee	CZK 1,000 per month
3. Other fees	separately

• Other

Item name	Current account
1. Sending of SMS code	free of charge
2. Sending requested message via SMS	CZK 3
3. Sending requested message via e-mail	free of charge
4. Setting of Infoservis via Internet banking	free of charge

* Price depends on the number of activated communication channels (3 /2 /1).

LOANS AND OTHER CREDIT PRODUCTS

• Loans for corporate clients

Fees are set individually.

• Other credit products

Guarantees

1. Guarantees issued	
1.1. Non-returnable fee for assessment of guarantee application	min. CZK 2,000*
1.2. Issuance of bank guarantee	CZK 5,000
1.3. Guarantee commission	min. 1.9 % per annum
1.4. Issuance of a guarantee on the basis of a counter guarantee	according to risk of bank and territory
1.5. Payment under guarantee based on demand	0.2 % of the claimed amount, min. CZK 3,000
1.6. Guarantee amendment	CZK 3,000
1.7. Issuance of a promise for guarantee issuance	min. 1.9 % per annum
1.8. Draft of guarantee's non-standard wording	CZK 3,000
1.9. Cancellation of bank guarantee before it is issued	CZK 1,000
1.10. Express processing of request and issuing of guarantee document within 2 working days after submitting the request to the bank	CZK 5,000
2. Guarantees received	
2.1. Advice of a guarantee	CZK 1,000
2.2. Guarantee amendment	CZK 1,000
2.3. Demand for payment under guarantee	CZK 1,000
3. Other services	
3.1. Administrative fees	min. CZK 1,000
3.2. Courier service	actual cost
* Fee amount depends on maturity length and business specifications.	

Documentary business

Documentary Letter of Credit (L/C) - Import	
1. Pre-advicing of L/C	CZK 2,000
2. Opening of L/C*	min. 0.1% from L/C value for each 30 days or part of this period, min. CZK 3,000 p.q.
3. Amendment of L/C*	
3.1. per formal amendment, cancellation of L/C	CZK 2,000
3.2. extension and/or increase of L/C	see opening fees, min CZK 3,000 p.q.
4. Handling with documents, payment (claim of Standby L/C payment)	0.2 % from value of documents, min. CZK 3,000
5. Deferred payment	min. 0.1 % from value of documents for each 30 days or part of this period, min CZK 3,000 p.q.
6. Discrepancy fee **	CZK 1,800 / EUR 60 / EUR equivalent according to L/C currency
7. Administration fees	min. CZK 1,000

8. Courier service	real costs
9. Release of goods consigned to Raiffeisenbank a.s.	0.1 % from value of documents, min. CZK 1,000, max. CZK 10,000
10. Unpaid files fee for documents saved in Raiffeisenbank a.s. longer then 1 month after maturity date ***	CZK 3,000 for each month or part of this period

* If not stated otherwise in L/C Opening Agreement client's account is debited for these fees immediately after fees arised. All other fees are charged in the moment of L/C payment. Fees are not refunded.

** L/C beneficiary is charged for discrepancy fee for each set of documents which is not fully in compliance with L/C terms and conditions.

*** The bank claims this fee in case that client refused immediate payment of L/C documents due to discrepancies in documents, resp. he did not authorized the bank to pay at maturity, however he did not instruct the bank to return documents back to the remitting party.

Documentary Letter of Credit (L/C) - Export

1. Pre-advicing of L/C	free of charge
2. Advicing of L/C	0.1 % from L/C value, min. CZK 3,000
3. Confirmation of L/C*	risk margin depends on bank and territory risk, min. 0.1% for each 30 days of confirmation validity or part of this period, min. CZK 3,000 p.q.
4. Amendment of L/C of L/C	
4.1. per formal amendment	CZK 2,000
4.2. Extension and/or increase of L/C	- increase of advised L/C in the amount of advising fee, min. CZK 3,000 and/or - extension and/or increase of confirmed L/C in the amount of the confirmation fees*, min. CZK 3,000 p.q.
4.3. Cancellation of L/C	CZK 1,500
5. Handling with documents, payment (claim of Standby L/C payment)	0.2 % from value of documents, min. CZK 3,000
6. Deferred payment	
6.1. Advised L/C	0.2 % from value of documents, min. CZK 3,000
6.2. Confirmed L/C	according to risk of bank and territory, min. 0.1 % from value of documents for each 30 days of confirmation validity or part of this period, min CZK 3,000 p.q.
7. Transfer of L/C	0.4 % from value of transferred L/C, min. CZK 3,000
8. Administration fees	min. CZK 1,000
9. Assignment of proceeds	CZK 3,000 for issuance of Acknowledgement 0.2 % as payment provision, min CZK 3,000
10. Courier service	real costs

*) If not agreed otherwise, client is charged immediately. All other relevant fees are charged at the moment of payment, resp. in case of unused L/C at the moment of L/C expiration.

Real Estate Letter of Credit

1. Opening of L/C	
1.1. L/C amount up to CZK 5,000,000	0.4 % from L/C value for the first 3 months of L/C validity 0.1 % for each subsequent 30 days, min. CZK 1,000 p.m.
1.2. L/C amount from CZK 5,000,001	as per agreement
2. Amendment of L/C	
2.1. per formal amendment, cancellation of L/C	CZK 1,000
2.2. extension and/or increase of L/C	0.1 % p.m., min. CZK 1,000 p.m.

3. Deferred Payment	0.1 % from value of the documents for each 30 days of deferred payment or part of this period, min CZK 1,000 p.m.
4. Discrepancy fee *	CZK 1,000
5. Courier service	real costs
* L/C beneficiary is charged for discrepancy fee for each set of documents which is not fully in compliance with L/C terms and conditions. In case that L/C is issued by Raiffeisenbank a.s. and advised directly to beneficiary, the beneficiary will be charged for administration fee in the amount of CZK 1,000 only.	
Documentary Collection and Collection of Drafts	
1. Collection fee*	0.2 % from value of documents / draft value, min. CZK 2,000
2. Amendment of collection instructions	CZK 1,000
3. For the second and other repeated claim for payment/acceptance	CZK 500
4. Protest of draft	0.1 % from draft value, min. CZK 2,000 + real costs stated by notary
5. Release of goods consigned to Raiffeisenbank a.s.	0.1 % from value of documents, min. CZK 1,000, max. CZK 10,000
6. Unpaid files fee for documents saved in Raiffeisenbank a.s. longer than 1 month after maturity date**	CZK 3,000 for each month or part thereof
7. Administration fees	min. CZK 1,000
8. Courier service	real cost
*Commissions are charged also in case of release of documents/drafts free of payment or in case of returning of documents to the remitting party.	
**Fees are charged also in case when client i) did not authorized the bank to pay documents, ii) did not accepted draft, however he did not instruct the bank to return documents to the remitting party.	

Factoring

Charges are set individually

INVESTING

• Raiffeisen mutual funds

1. Entrance fee	according to fund type*
2. Administration fee	according to fund type*
3. Fee for change of fund	according to fund type*
4. Redemption fee	free of charge

* Specific amount is available at www.rb.cz

• ČP Invest mutual funds

1. Entrance fee	according to fund type*
2. Administration fee	according to fund type*
3. Redemption fee	according to fund type*

* Specific amount is available at www.rb.cz

• Other

For information concerning prices of portfolio management services (investment up to CZK 5 million) contact the Portfolio Management Department, tel.: +420 221 141 811, e-mail: asset.management@rb.cz

In other investment banking matters, contact the Brokerage Services Department, tel.: +420 221 141 827, e-mail: equities@rb.cz, or Treasury Corporate Sales tel.: +420 221 141 885, e-mail: sales-treasury@rb.cz

OTHER SERVICES

• Cheques

Cheques - collection on cheques issued by another bank

Item name	Separate current accounts
1. Owners of accounts maintained at Raiffeisenbank a.s.	
1.1. For each submitted cheque the account balance is required (depending on the cheque amount) to cover foreign bank costs	min. CZK 1,000
1.2. Collection on cheques payable abroad	1 % of the amount of the cheque, min. CZK 500
1.3. Collection on cheques payable in the Czech Republic	0.25 % of the amount of the cheque, min. CZK 500
1.4. Payment of bank cheques payable in Raiffeisenbank a.s.	0.25 % of the amount of the cheque, min. CZK 500
1.5. Collection on a cheque with a negative result	CZK 500 + actual costs
1.6. Retirement pensions sent regularly from abroad by cheque	CZK 50
2. Claims on cheques	CZK 500 + actual cost + foreign bank fees

Traveller's cheques*

1. Sale of American Express/Amex traveller's cheques in the same foreign currency for CZK	1 % of amount of cheque
2. Purchase of traveller's cheques in same foreign currency from a single issuer for CZK	2 % of the amount of the cheque, min. CZK 50
3. Purchase of traveller's cheques in same foreign currency from a single issuer for foreign currency	5 % of the amount of the cheque, min. CZK 300
4. Collection of traveller's cheques in same foreign currency	2 % of the amount of the cheque, min. CZK 50, max. CZK 3,000 + foreign bank fees
5. Collection on a cheque with a negative result	CZK 500 + actual costs
6. Foreign bank fees	in full amount
7. Claims on cheques	CZK 500 + actual cost + foreign bank fees

* We provide this product only at select branches.

Bank cheques of Raiffeisenbank a.s.*

1. Owners of accounts maintained at Raiffeisenbank a.s.	
1.1. Issuance of bank cheque (in CZK or foreign currency)	1 % of the amount of the cheque, min. CZK 500
1.2. Payment of bank cheque	free of charge

* We only provide this product at selected branches and exclusively for the bank's clients with Separate current accounts.

• Statements

Account statements

Item name	Separate current accounts
1. Opening of account statement	free of charge
2. Change to statement settings	
2.1. via Internet banking	free of charge
2.2 At a branch	free of charge
3. Sending of statement	
3.1. - Electronically	
3.2. - by post to the Czech Republic	CZK 20 per statement
3.3. - by post to a foreign country	CZK 20 per statement
4. Over-the-counter delivery of statement	CZK 50 per statement
5. Duplication of account statement	CZK 100 per statement
6. Extraordinary statement of account drawn up upon clients's request - over the counter	CZK 100 per statement

Statements of card transactions - Debit cards*

Item name	Separate current accounts
1. Opening of monthly statements of card transactions (including sending by post to address in the Czech Republic)	CZK 20 per statement
2. Opening of monthly statements of card transactions (including sending by post to address abroad)	CZK 30 per statement
3. Opening of duplicate or one-time generating of statement of card transactions (including sending by post to address in the Czech Republic or abroad)	CZK 50 per statement
4. Sending of statements via SWIFT MT 940 messages	CZK 1,000 per month

* Service is available for separate current accounts

• Confirmation

1. Confirmation of payment of withholding tax on interest	CZK 1,000*
2. Issuance of confirmation (namely Confirmation of maintaining an account, Confirmation of the account's balance, Confirmation of payment transactions and others, unless otherwise explicitly given in the Price List)	CZK 100*
3. Confirmation necessary for the police, immigration police, auditing purposes	min. CZK 1,000*
4. Surcharge for immediate issue of confirmation	CZK 100*
5. Bank information provided upon client's request, bank's reference	min. CZK 500*
6. Information on the account's balance (only on the basis of a separate agreement)	CZK 50 per phone call*

*) Fee including VAT, in height of valid law prescripts

• Lease of safe-deposit boxes *

1. Lease of safe-deposit boxes (by size of safe – deposit box)	CZK 2,000 – CZK 7,000 annually*
2. Security deposit for keys (returned to client when contract is cancelled)	CZK 1,000
* Fee including VAT according to valid law prescripts ** This service is provided at select branches.	

• Use of night depository *

1. Fee for use of night depository (does not include cash processing)	by agreement
*This service is provided at select branches.	

• Fax communication

Item name	Separate current accounts
1. Payment order submission by fax	CZK 100 per fax
2. Sending of document by fax – in the Czech Republic	CZK 50 per fax*
3. Sending of document by fax – to a foreign country	CZK 100 per fax*
4. Sending of a single statement by fax – in the Czech Republic	CZK 50 per fax
5. Sending of a single statement by fax – to a foreign country	CZK 100 per fax
* Fee including VAT according to valid law prescripts	

• Other

1. Payment reminder	
1.1. 1st reminder	free of charge
1.2. 2nd reminder	CZK 800
1.3. 3rd reminder	CZK 1,600
2. Contractual penalty for transferred unauthorized negative balance	CZK 200
3. Formal notice to comply with agreement's terms and conditions	CZK 100
4. Handover of receivable for external collection	CZK 800
5. Fee for delay in settlement of unauthorized debit	CZK 50 – 500
6. Request for provision of overview of information processed by the bank on the client in accordance with Act no. 101/2000 Coll.	
6.1. – 1st request	CZK 100
6.2. – 2nd request	CZK 500
7. Non-standard services (payment inquiries, search of documents) and other services not mentioned in the Schedule.	CZK 200 (for every commenced 15 minutes) + actual cost
8. Unjustified claims of operations (excluding payment cards)	CZK 250
9. Fee charged for assessment of risk related to illnesses	separately

• General provisions

1. This Price List for products and services for Corporate clients fully replaces the previous price list of Raiffeisenbank a.s. for Corporate clients issued on 1 February 2009.
2. This Price List of products and services for Corporate clients contains fees that apply only to standard transactions.
3. Fees charges to clients can be set individually in the Agreement with the client and may differ from the fees listed in this Price List. The prices of products and service of eBanka, a.s. that are not included in this Price List and were agreed to with the client prior to 7 July 2008 are available to clients in eKonto Internet banking.
4. The bank is entitled to change the amount of fees, especially with regard to the current situation on financial markets, on the banking services market and with regard to changes in inflation.
5. The bank reserves the right to charge additional fees for non-standard transactions.
6. Unless explicitly stated otherwise, the fee for each pricelist item is collected by the bank per item.
7. This Price List shall take effect on 1 July 2009.

Information line: 800 900 900
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Raiffeisen
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