



**Raiffeisen  
BANK**

*Client inspired banking*

# **PRICE LIST OF PRODUCTS AND SERVICES FOR ENTREPRENEURS AND LEGAL ENTITIES**

The price list is effective as of April 1st, 2011

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# CURRENT ACCOUNTS AND SAVINGS ACCOUNTS

## • Current accounts

In the category of current accounts the client has the option of using three types of accounts:

**PRICE PLAN ACCOUNTS** are current accounts kept in multiple currencies and related services for which maintenance and direct banking fees are waived in the event certain conditions are met. There are also discounted fees for ATM withdrawals.

**BUNDLED SERVICES** offer discounted fees for a pre-defined bundle of services without meeting any conditions. Bundled current accounts are only offered in a single currency, Czech crowns.

**SEPARATE CURRENT ACCOUNTS** are intended for clients who do not desire a price plan account or bundled services. Such accounts may be held in Czech crowns or foreign currencies.

## **PRICE PLAN ACCOUNTS**

### **Business eKonto**

If the client qualifies for Extra or Premium benefits and also uses an electronic or embossed debit payment card and direct banking with his/her current account, certain eKonto features are discounted or entirely free.

### **Loyalty benefits**

#### **Extra benefits**

Conditions:

- monthly credit turnover of at least 100,000 CZK, or
- monthly credit turnover of at least 50,000 CZK and amount of deposits + investments on the next-to-last day of the month of at least 200,000 CZK

#### **Premium benefits**

Conditions:

- monthly credit turnover of at least 300,000 CZK, or
- amount of deposits + investments on the next-to-last day of the month of at least 500,000 CZK

Name of item	Frequency	Business eKonto		
		Standard fee	Extra	Premium
1. Opening a current account	per item	free	free	free
2. Minimum deposit		1,000 CZK		
3. Maintenance fee for a current account	monthly	165 CZK	50 CZK	free
4. Maintenance fee for a current account in a secondary currency, 1 currency component	monthly	29 CZK	free	free
5. Maintenance fee for a current account in a secondary currency, 2 or 3 currency components	monthly	29 CZK	15 CZK	free
6. Maintenance fee for a current account in a secondary currency, 4 or more currency components	monthly	29 CZK	15 CZK	15 CZK
7. Administration fee for electronic debit cards - Maestro, VISA Electron	monthly	50 CZK	free	free
8. Administration fee for embossed debit cards - MasterCard Standard, VISA Classic	monthly	80 CZK	50 CZK	free
9. Account statements	per item	free	free	free
10. Direct banking	monthly	120 CZK	50 CZK	free
11. Payment card withdrawals from Raiffeisenbank ATMs - first two withdrawals	per item	free	free	free
12. Payment card withdrawals from Raiffeisenbank ATMs - third or more withdrawal	per item	9,90 CZK	9,90 CZK	9,90 CZK
13. Payment card withdrawals from ATMs of other banks	per item	39,90 CZK	9,90 CZK	9,90 CZK
14. Closing a current account	per item	free	free	free
15. eCommunicator - using of a Batch Certificate for batch communication	monthly when using certificate	150 CZK	50 CZK	free

## Business eKonto Premium

If the client qualifies for Extra or Premium benefits and also uses an electronic or embossed debitpayment card and direct banking with his/her current account, certain eKonto features are discounted or entirely free.

### Loyalty benefits

#### Extra benefits

Conditions:

- monthly credit turnover of at least 400,000 CZK, or
- amount of deposits + investments on the next-to-last day of the month of at least 500,000 CZK

#### Premium benefits

Conditions:

- monthly credit turnover of at least 800,000 CZK, or
- amount of deposits + investments on the next-to-last day of the month of at least 1 million CZK

Name of item	Frequency	Business eKonto Premium		
		Standard fee	Extra	Premium
1. Setting up the current account	per item	free	free	free
2. Minimum deposit		1,000 CZK		
3. Maintenance fee for a current account	monthly	200 CZK	100 CZK	free
4. Maintenance fee for a current account in a secondary currency, 1 currency component	monthly	29 CZK	free	free
5. Maintenance fee for a current account in a secondary currency, 2 or 3 currency components	monthly	29 CZK	15 CZK	free
6. Maintenance fee for a current account in a secondary currency, 4 or more currency components	monthly	29 CZK	15 CZK	15 CZK
7. Administration fee for electronic debit cards - Maestro, VISA Electron	monthly	50 CZK	free	free
8. Administration fee for embossed debit cards - MasterCard Standard, VISA Classic	monthly	80 CZK	50 CZK	free
9. Account statements	per item	free	free	free
10. Direct banking	monthly	120 CZK	50 CZK	free
11. Payment card withdrawals from Raiffeisenbank ATMs - first two withdrawals	per item	free	free	free
12. Payment card withdrawals from Raiffeisenbank ATMs - third and every successive withdrawal	per item	9.90 CZK	9.90 CZK	9.90 CZK
13. Payment card withdrawals from ATMs of other banks	per item	39.90 CZK	9.90 CZK	9.90 CZK
14. Closing the current account	per item	free	free	free
15. eCommunicator - using of a Batch Certificate for batch communication	monthly when using certificate	150 CZK	50 CZK	free
16. Free transactions	number per month	0	10	30
17. Payments accepted internally	per item	5 CZK	2 CZK	2 CZK
18. Payments accepted from another bank in the CR	per item	7 CZK	4 CZK	4 CZK

Free transactions which are part of the Extra and Premium loyalty benefits include: outgoing payments generated based upon collection orders given by the recipient of funds, outgoing payments generated based upon standing payment orders; outgoing payments generated based upon one-time payment orders; SIPO payments; incoming payments; incoming payments based upon previously submitted requests for collection; outgoing payments generated based upon standing or "intelligent" collection orders.

### Additional conditions for Business eKonto and Business eKonto Premium

#### ■ Incoming transactions do not include the following operations:

incoming payments from current accounts of the same owner, incoming payments from a Savings Account of the same owner, transfers from term deposits to the current account, transfers between individual currencies of the account (currency conversion), credit transfers in favor of the current account from credit accounts, accrued interest, reverse card transactions

#### ■ Included in incoming transactions shall be:

transactions not carried out in the principal currency - the Bank will apply the median exchange rate at the time of the transaction, operations carried out during the period monitored, i.e. from 12:01 a.m. of the last calendar day of the previous month up to midnight of the day preceding the last calendar day of the current month (for the purpose of calculating fees and discounts).

#### ■ Calculation of monthly credit turnover:

transactions carried out from 12:01 a.m. of the last calendar day of the previous month (for the purpose of calculating fees and discounts) subject to the price plan conditions of Business eKonto Premium

#### ■ Manner in which you will be informed of the amount of income in your eKonto account:

there is a field in your account showing the sum of all incoming transactions which is updated during all transactions which have an effect on your credit turnover. It is located on the "main page" after "average balance"

## Transparent account

The transparent account is intended for non-profit organizations

Name of item	Transparent Account
1. Setting up a current account	free
2. Maintenance fee for a current account in the principal currency	free
3. Maintenance fee for a current account in a secondary currency	29 CZK monthly
4. Direct banking	free
5. Closing the current account	free

Note: Other transaction fees for Transparent Accounts are governed by the price list for the Basic price plan account.

## BUNDLED SERVICES

### Profikonto

Profikonto is a universal bundle of services. For a single discounted fee the client receives the products given in the "Comparison of Bundled Services" table.

### Pluskonto

Pluskonto is a bundle of services intended for freelancers. For a single discounted fee the client receives the products given in the "Comparing Bundled Services" table.

### Benefitkonto

Benefitkonto is a bundle of services intended for non-profit organizations. For a single discounted fee the client receives the products given in the "Comparison of Bundled Services" table.

### Dualkonto

Dualkonto is a bundle of services intended for property owner associations and housing associations. For a single discounted fee the client receives the products given in the "Comparison of Bundled Services" table.

## COMPARISON OF BUNDLED SERVICES:

Name of item	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Monthly maintenance fee	250 CZK	250 CZK	170 CZK	250 CZK
2. Setting up bundled services	free	free	free	free
3. Minimum initial deposit	1,000 CZK	1,000 CZK	1,000 CZK	1,000 CZK
4. Minimum balance	1,000 CZK	1,000 CZK	1,000 CZK	1,000 CZK
5. Closing the account	free	free	free	free
6. Current account statements - mailed to CR	✓ - monthly	✓ - monthly	✓ - monthly	✓ - monthly
7. Savings account	x	x	x	✓
8. Savings account statements - mailed to CR	x	x	x	x
9. Internet banking	✓	✓	✓	✓
10. Telephone banking	✓	✓	✓	✓
11. GSM banking	x	x	x	x
12. Issue and management of a single electronic or embossed payment card	✓	✓	x	x

## Additional discounted services for bundled services:

Name of item	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Electronic banking Gemini/MultiCash	✓	✓	✓	✓
2. UNIQA asset insurance	✓	✓	✓	✓
3. Raiffeisen - Leasing	✓	✓	✓	x
4. VISA Business / MC Business payment card	x	✓	x	x

## SEPARATE CURRENT ACCOUNTS

### Current accounts in crowns and foreign currencies

The CZK Current Account is an independent account which may be supplemented with additional products for the fees listed in the Price list

Name of item	CZK Current Account	Current account in a foreign currency
1. Monthly account maintenance fee	200 CZK	equivalent of 200 CZK or according to contract
2. Setting up the account	free	free
3. Minimum initial deposit	1,000 CZK	equivalent of 1,000 CZK
4. Minimum balance	1,000 CZK	equivalent of 1,000 CZK
5. Closing the account	free	free

\* The account maintenance fee is charged in the currency of the account.

## • Special accounts

Name of item	Custody account	Account for insurance brokers	Account for placing or increasing registered capital
1. Setting up the account	fees are determined individually	fees are determined individually	min. 500 CZK*
2. Minimum initial deposit	0 CZK	0 CZK	0 CZK
3. Minimum balance	0 CZK	0 CZK	0 CZK
4. Account maintenance fee	free	free	free
5. Closing the account	free	free	free

\* In specific cases the fee may be raised individually. The fee includes issue of 1st verification.

• **Escrow account** - the parameters and conditions of the account are determined individually by contract.

## • Savings accounts

Name of item	Business eKonto Plus, eKonto Flexi	Business Efektkonto
1. Setting up the current account	free	free
2. Account maintenance fee	free	free
3. Closing the account	free	free
4. Minimum balance/deposit	0 CZK	0 CZK
5. Internet banking	✓	✓
6. Telephone banking	✓	✓
7. GSM banking	✓	✓
8. Issue of payment cards	✗	✓
9. Automatic transfer of balance over limit/ intelligent savings	free	3 CZK

### Other fees not listed

Other fees applied to the Business eKonto Plus and eKonto Flexi savings accounts are identical to the fees for the Business eKonto. Other fees applied to the Business Efektkonto savings account are identical to the fees for the CZK Aurrent Account.

## • Term deposits

Name of item	Item fee
1. Set up	free
2. Maintenance fee	free
3. Cash deposit over the counter	free
4. Withdrawal (does not apply to premature withdrawal)*	free
5. Submission by mail or by handing over an account statement at the counter**	free
6. Cancellation	free
7. Premature withdrawal or cancellation	
7.1. Term deposit in CZK or foreign currency	2% of the prematurely withdrawn amount, min. 1,000 CZK (equivalent in foreign currency)

\* The client must announce any withdrawal in cash over 100,000 CZK or its equivalent at least two working days in advance.  
\*\* Only for term deposits kept in a separate deposit account.

## • Promissory notes\*

Name of item	Item fee
1. Issue	free
2. Deposit	free
3. Collection	free
4. Issue of copy	free

\* Clients must have an separate current account or a bundle of services to use promissory notes.

## • Financial planning

Name of item	Item fee
1. Creation of a financial plan*	2,900 CZK

\* The fee includes VAT as required by law. Tax documentation is issued upon request of the client.

# PAYMENT RELATIONS, CASH AND FOREIGN EXCHANGE TRANSACTIONS

## • Non-cash domestic payments

Name of item	Business eKonto	Business eKonto Premium	CZK Current Account	Profikonto, Pluskonto	Benefitkonto, Dualkonto
<b>1. Incoming payment</b>					
1.1. From Raiffeisenbank	5 CZK	5 CZK*	5 CZK	4 CZK	2 CZK
1.2. From another bank in the CR	7 CZK	7 CZK*	7 CZK	6 CZK	3 CZK
1.3. Incoming payment in CZK from another Czech bank credited to a client's foreign currency account	x	x	150 CZK	150 CZK	150 CZK
<b>2. Transfer crediting a CZK account</b>					
<b>2.1. Kept at Raiffeisenbank a.s.</b>					
2.1.1. Via GSM banking	4 CZK	4 CZK	4 CZK	4 CZK	4 CZK
2.1.2. Via Internet banking	4 CZK	4 CZK	4 CZK	4 CZK	4 CZK
2.1.3. Via Telephone banking	14 CZK	14 CZK	14 CZK	14 CZK	14 CZK
2.1.4. Via Gemini/MultiCash	x	x	6 CZK	6 CZK	6 CZK
2.1.5. Via eCommunicator	4 CZK	4 CZK	x	x	x
2.1.6. Payment order initiated via SWIFT MT101	x	x	25 CZK	25 CZK	25 CZK
2.1.7. Paper payment order placed over the counter executed the following day on a Raiffeisenbank a.s. form / other form**	44 CZK	44 CZK	48 CZK/78 CZK	45 CZK/75 CZK	40 CZK/70 CZK
2.1.8. Paper payment order placed over the counter executed on the day submitted or with no date specified on a Raiffeisenbank a.s. form / other form**	44 CZK	44 CZK	80 CZK/110 CZK	80 CZK/110 CZK	80 CZK/110 CZK
2.1.9. Paper payment order submitted via collection box on a Raiffeisenbank a.s. form / other form**	44 CZK	44 CZK	44 CZK/74 CZK	44 CZK/74 CZK	44 CZK/74 CZK
<b>2.2. Kept at another bank in the CR</b>					
2.2.1. Via GSM banking	6 CZK	6 CZK	6 CZK	6 CZK	6 CZK
2.2.2. Via Internet banking	6 CZK	6 CZK	6 CZK	6 CZK	6 CZK
2.2.3. Via Telephone banking	16 CZK	16 CZK	16 CZK	16 CZK	16 CZK
2.2.4. Via Gemini/MultiCash	x	x	7 CZK	7 CZK	7 CZK
2.2.5. Via eCommunicator	6 CZK	6 CZK	x	x	x
2.2.6. Payment order initiated via SWIFT MT101	x	x	35 CZK	35 CZK	35 CZK
2.2.7. Paper payment order placed over the counter executed the following day on a Raiffeisenbank a.s. form / other form**	46 CZK	46 CZK	50 CZK/80 CZK	55 CZK/85 CZK	45 CZK/75 CZK
2.2.8. Paper payment order placed over the counter executed on the same day or with no due date specified on a Raiffeisenbank a.s. form / other form**	46 CZK	46 CZK	80 CZK/110 CZK	80 CZK/110 CZK	80 CZK/110 CZK
2.2.9. Paper payment order submitted via collection box on a Raiffeisenbank a.s. form / other form**	46 CZK	46 CZK	44 CZK/74 CZK	44 CZK/74 CZK	44 CZK/74 CZK
<b>2.3. Express payment</b>					
2.3.1. Payment via Internet banking	31 CZK	31 CZK	40 CZK	40 CZK	40 CZK
2.3.2. Payment via Telephone banking	41 CZK	41 CZK	40 CZK	40 CZK	40 CZK
2.3.3. Payment via Gemini/MultiCash	x	x	40 CZK	40 CZK	40 CZK
2.3.4. Paper payment order placed via collection box on a Raiffeisenbank a.s. form / other form**	71 CZK	71 CZK	210 CZK/240 CZK	210 CZK/240 CZK	210 CZK/240 CZK
<b>3. Permanent payment order</b>					
3.1. Set up via Internet banking	free	free	free	free	free
3.2. Set up via GSM banking	x	x	free	free	free
3.3. Set up via Gemini/MultiCash	x	x	free	free	free
3.4. Set up via Telephone banking	10 CZK	10 CZK	10 CZK	10 CZK	10 CZK
3.5. Set up over the counter	40 CZK	40 CZK	40 CZK	40 CZK	40 CZK
3.6. Change/cancellation over the counter	40 CZK	40 CZK	40 CZK	40 CZK	40 CZK
3.7. Change/cancellation via Internet banking	free	free	free	free	free
3.8. Change/cancellation via GSM banking	x	x	x/free	x/free	x/free
3.9. Change/cancellation via Telephone banking	10 CZK	10 CZK	10 CZK	10 CZK	10 CZK
3.10. Change/cancellation via Gemini	x	x	free	free	free
3.11. Payment generated by a standing payment order within Raiffeisenbank a.s.	6 CZK***	6 CZK***	9 CZK	9 CZK	9 CZK
3.12. Payment generated by a standing payment order to another bank in the CR	8 CZK****	8 CZK****	9 CZK	9 CZK	9 CZK
<b>4. Direct debit authorization</b>					
4.1. Set up via Internet banking	free	free	free	free	free
4.2. Set up via Telephone banking	10 CZK	10 CZK	40 CZK	40 CZK	40 CZK
4.3. Set up over the counter	40 CZK	40 CZK	40 CZK	40 CZK	40 CZK

Name of item	Business eKonto	Business eKonto Premium	CZK Current Account	Profikonto, Pluskonto	Benefitkonto, Dualkonto
4.4. Change/cancellation via Internet banking	free	free	free	free	free
4.5. Change/cancellation over the counter	40 CZK	40 CZK	40 CZK	40 CZK	40 CZK
4.6. Change/cancellation via Telephone banking	10 CZK	10 CZK	40 CZK	40 CZK	40 CZK
4.7. Standing order for direct debit					
4.7.1. Set up via Internet banking	free	free	x	x	x
4.7.2. Set up via Telephone banking	10 CZK	10 CZK	x	x	x
4.7.3. Set up over the counter	40 CZK	40 CZK	x	x	x
4.7.4. Change/cancellation via Internet banking	free	free	x	x	x
4.7.5. Change/cancellation via Telephone banking	10 CZK	10 CZK	x	x	x
4.7.6. Change/cancellation over the counter	40 CZK	40 CZK	x	x	x
4.8. Direct debit - outgoing payment within Raiffeisenbank a.s.	3 CZK	3 CZK	7 CZK	7 CZK	7 CZK
4.9. Direct debit - outgoing payment to another bank in the CR	5 CZK	5 CZK	7 CZK	7 CZK	7 CZK
4.10. Direct debit - incoming payment based on a previous direct debit order within Raiffeisenbank a.s.	3 CZK	3 CZK	5 CZK	4 CZK	2 CZK
4.11. Direct debit - incoming payment based on a previous direct debit order from another bank in the CR	5 CZK	5 CZK	7 CZK	6 CZK	3 CZK
<b>5. Intelligent debit</b>					
5.1. Set up via Internet banking	free	free	x	x	x
5.2. Set up via Telephone banking	10 CZK	10 CZK	x	x	x
5.3. Set up over the counter	40 CZK	40 CZK	x	x	x
5.4. Change/cancellation via Internet banking	free	free	x	x	x
5.5. Change/cancellation via Telephone banking	10 CZK	10 CZK	x	x	x
5.6. Change/cancellation over the counter	40 CZK	40 CZK	x	x	x
5.7. Direct debit - outgoing payment within Raiffeisenbank a.s.	3 CZK	3 CZK	7 CZK	7 CZK	7 CZK
5.8. Direct debit - outgoing payment to another bank in the CR	5 CZK	5 CZK	7 CZK	7 CZK	7 CZK
5.9. Direct debit - incoming payment based on a previous direct debit order within Raiffeisenbank a.s.	3 CZK	3 CZK	5 CZK	4 CZK	2 CZK
5.10. Direct debit - incoming payment based on a previous direct debit order from another bank in the CR	5 CZK	5 CZK	7 CZK	6 CZK	3 CZK
<b>6. SIPO</b>					
6.1. Set up via Internet banking	free	free	free	free	free
6.2. Set up via Telephone banking	10 CZK	10 CZK	40 CZK	40 CZK	40 CZK
6.3. Set up over the counter	40 CZK	40 CZK	40 CZK	40 CZK	40 CZK
6.4. Change/cancellation over the counter	40 CZK	40 CZK	40 CZK	40 CZK	40 CZK
6.5. Change/cancellation via Internet banking	free	free	free	free	free
6.6. Change/cancellation via Telephone banking	10 CZK	10 CZK	40 CZK	40 CZK	40 CZK
6.7. SIPO payments	8 CZK	8 CZK	9 CZK	9 CZK	9 CZK
<b>7. Payment orders to an address</b>					
7.1. Amount up to 200 CZK	70 CZK	70 CZK	x	x	x
7.2. Amount from 201 to 1,000 CZK	80 CZK	80 CZK	x	x	x
7.3. Amount from 1,001 to 5,000 CZK	90 CZK	90 CZK	x	x	x
7.4. Amount from 5,001 to 50,000 CZK	100 CZK	100 CZK	x	x	x
7.5. Surcharge for each additional 10,000 CZK	50 CZK	50 CZK	x	x	x
7.6. Surcharge for personal delivery	50 CZK	50 CZK	x	x	x
7.7. Surcharge for payment on a specified date	50 CZK	50 CZK	x	x	x
<b>8. Other</b>					
8.1. Unauthorized correction/claim of incoming and outgoing payments in CZK	100 CZK + actual costs	100 CZK + actual costs	100 CZK + actual costs	100 CZK + actual costs	100 CZK + actual costs
8.3. Automatic transfer of over limit balance	x	x	individually by contract	individually by contract	individually by contract
* Discounted fee or no fee upon qualifying for Loyalty Benefits, see table on page 6					
** Other forms are considered to be forms issued by another bank, financial institution, post office, or client's own form					
*** In the event that the date of the first payment differs from the date of the second payment, the first payment is charged according to section 2.1.7.					
**** In the event that the date of the first payment differs from the date of the second payment, the first payment is charged according to section 2.2.7.					
Note: A payment order entered by a branch employee into the client's account is charged as a paper payment order placed over the counter. Outgoing payments and incoming payments for term deposits are free.					

• Non-cash foreign payments

Name of item	Business eKonto, Business eKonto Premium	Independent Current Account	Profikonto, Pluskonto, Benefitkonto, Dualkonto
<b>1. Incoming payments from abroad in foreign currencies or CZK, incoming payments from within the CR in foreign currencies</b>			
1.1. Incoming payment with BEN/SHA charges*	1% of amount, min. 300 CZK, max. 1,200 CZK	1% of amount, min. 500 CZK, max. 1,200 CZK	1% of amount, min. 300 CZK, max. 1,200 CZK
1.2. Incoming payment with OUR charges*	free	free	free
1.3. Incoming Europayment**	200 CZK	200 CZK	200 CZK
1.4. Incoming payment in CZK from Tatrabanka a.s.	×	free	free
1.5. Fees not paid by a foreign bank (in the event of incoming OUR payments)	×	for full amount	for full amount
1.6. Surcharge for urgent processing of an incoming payment in a foreign currency or in CZK from abroad or in a foreign currency from another bank in the CR	free	free	free
<b>2. Inhouse incoming payments within Raiffeisenbank a.s.</b>			
2.1. Inhouse incoming foreign currency payment within Raiffeisenbank a.s. (aside from payments in item 2.2.)	free	free	free
2.2. Inhouse incoming foreign currency payment not requiring conversion between price plan accounts within Raiffeisenbank a.s.	2 CZK/5 CZK/2 CZK	×	×
<b>3. Payments sent abroad in foreign currencies or CZK, payments sent within the CR in foreign currencies, or in CZK from a foreign currency account</b>			
3.1. Outgoing payment with OUR, SHA charges*	1% of amount, min. 500 CZK, max. 1,500 CZK	1% of amount, min. 500 CZK, max. 1,500 CZK	1% of amount, min. 500 CZK, max. 1,500 CZK
3.2. Outgoing payment with OUR charges sent within the EEA and in EEA currencies (EEA OUR *****)	1% of amount, min. 500 CZK, max. 1,500 CZK + 450 CZK guaranteed OUR fee	1% of amount, min. 500 CZK, max. 1,500 CZK + 450 CZK guaranteed OUR fee	1% of amount, min. 500 CZK, max. 1,500 CZK + 450 CZK guaranteed OUR fee
3.3. Outgoing payment sent in CZK from a foreign currency account to a CZK account of another bank in the CR	150 CZK	500 CZK	500 CZK
3.4. Outgoing Europayment**	220 CZK	220 CZK	220 CZK
3.5. Outgoing payment sent in EUR to Tatrabanka a.s., with SHA charges	×	50 CZK	50 CZK
3.6. Outgoing payment sent in EUR to Tatrabanka a.s. with OUR charges (EEA OUR *****)	×	50 CZK + 450 CZK guaranteed OUR fee	50 CZK + 450 CZK guaranteed OUR fee
3.7. Surcharge for urgent processing of payments sent in EUR and USD abroad or to other banks in the CR	1,500 CZK	×	×
<b>4. Inhouse outgoing payments within Raiffeisenbank a.s.</b>			
4.1. Inhouse outgoing foreign currency payment with/without conversion within Raiffeisenbank a.s. (aside from payments specified in items 4.2. and 4.3.)	150 CZK	150 CZK	150 CZK
4.2. Inhouse outgoing foreign currency payment sent without conversion between price plan accounts	2 CZK/5 CZK/2 CZK	×	×
4.3. Inhouse outgoing payment with conversion sent within a single price plan account	free	×	×
4.4. Inhouse outgoing payment sent within Raiffeisenbank a.s. intended for the purchase of Raiffeisen mutual funds on behalf of a global account	free	free	free
<b>5. Claims</b>			
5.1. Request for a change or investigation of submitted payment instructions	500 CZK + actual costs	500 CZK + actual costs	500 CZK + actual costs
5.2. Claims arising at the request of another bank	500 CZK + actual costs	500 CZK + actual costs	500 CZK + actual costs
<b>6. Return/cancellation/ correction of payment transaction</b>			
6.1. Return of payment from abroad	300 CZK	300 CZK	300 CZK
6.2. Request for cancelling or returning a submitted payment	1,500 CZK + actual costs	1,500 CZK + actual costs	1,500 CZK + actual costs
<b>7. Fees of other banks</b>			
	for full amount (aside from the fee given in item 1.5)	for full amount	for full amount
<b>8. Account item billing</b>			
	free	free	free
<b>9. Payment processing after Cut-off time*** (only upon prior agreement with the Bank)</b>			
	×	1,500 CZK	1,500 CZK
<b>10. Urgent payment sent - truncating currency (only upon prior agreement with the bank)</b>			
	×	1,500 CZK	1,500 CZK
<b>11. Surcharge for paper payment order</b>			
	300 CZK	300 CZK	300 CZK
<b>12. Non-STP fee for manual correction of an insufficiently/ erroneously placed payment order</b>			
	300 CZK	300 CZK	300 CZK

\* Fees according to foreign payments:

SHA - the payer pays all fees of its bank, the recipient pays fees of its bank and possibly also fees of other intermediary banks,  
 BEN - the recipient pays all fees, i.e. the fees of its bank, the fees of the payer's bank, and possibly also fees of other intermediary banks,  
 OUR - the payer pays all fees, i.e. the fees of its bank, the fees of the recipient's bank, and possibly also fees of other intermediary banks.  
 The payments to other banks depend on the fees of the intermediary bank and the bank of the recipient.

**	Payment according to Regulation No. 924/2009 of the European Parliament and Council, as subsequently amended, on cross-border payments in euros up to 50,000 EUR within EEA countries having a valid, properly entered bank identification code (BIC), recipient account number in IBAN form, SHA fees (shared), without special processing requests.
***	Cut-off time is the time limit for placing a payment order which is to be carried out on the same day that the payment order is submitted.
****	In the event of payments equivalent to up to 50,000 EUR in EEA currencies to EEA countries with OUR charges, the guaranteed EEA OUR charge is always assessed for the same amount together with the payment processing fee. In this case, OUR charge is not made to the client's account additionally.
Note: In the event that the currency of payment is EUR and both accounts (payer and recipient) are in EUR and are kept in a Network Bank, then the fee for processing foreign payments is discounted by 20%. This only applies to Separate Current Accounts and the Gold Account.	

## • Cash transactions (over the counter)

Name of item	Business eKonto, Business eKonto Premium	Separate Current Account	Profikonto, Pluskonto, Benefitkonto, Dualkonto
<b>1. Cash deposit over the counter to a CZK account</b>			
1.1 - up to 500,000 CZK	10 CZK	10 CZK	10 CZK
1.2. - over 500,000 CZK	10 CZK + 0.15% of the total amount deposited in a day to a single account	10 CZK + 0.15% of the total amount deposited in a day to a single account	10 CZK + 0.15% of the total amount deposited in a day to a single account
1.3. Cash deposit to an account kept at Raiffeisenbank a.s. made by a third party (depositor is not the owner or joint-holder of the account to which the deposit is being made; deposit with special instructions) up to 500,000 CZK	65 CZK	65 CZK	65 CZK
1.4. Cash deposit to an account kept at Raiffeisenbank a.s. made by a third party (depositor is not the owner or joint-holder of the account to which the deposit is being made; deposit with special instructions) over 500,000 CZK	65 CZK + 0.15% of the amount deposited	65 CZK + 0.15% of the amount deposited	65 CZK + 0.15% of the amount deposited
<b>2. Cash deposit over the counter to a foreign currency account</b>			
2.1. - for an equivalent amount up to 500,000 CZK	10 CZK	1 EUR/ 2 USD/ 1 GBP/ 2 CHF/ 2 AUD/ 9 DKK/ 10 NOK/ 12 SEK/ 2 NZD/ 9 HRK/ 5 PLN/ 2 CAD/ 200 JPY/ 300 HUF/ in other currency equivalent to 30 CZK	x
2.2. - for an equivalent amount over 500,000 CZK	10 CZK + 0.15% of the total amount deposited in a day to a single account	1 EUR/ 2 USD/ 1 GBP/ 2 CHF/ 2 AUD/ 9 DKK/ 10 NOK/ 12 SEK/ 2 NZD/ 9 HRK/ 5 PLN/ 2 CAD/ 200 JPY/ 300 HUF/ in other currency equivalent to 30 CZK + 0.15 % of the total amount deposited in a day to a single account	x
<b>3. Deposit of EUR coins (only 1 and 2 EUR denominations) to an account kept at Raiffeisenbank a.s.</b>	10% of amount deposited		
<b>4. Cash withdrawal over the counter from a CZK account*</b>			
4.1. up to 500,000 CZK	60 CZK	60 CZK	60 CZK
4.2. over 500,000 CZK	60 CZK + 0.15% of the total amount withdrawn in a day from a single account (the charge may be requested when announcing the withdrawal)	60 CZK + 0.15% of the total amount withdrawn in a day from a single account (the charge may be requested when announcing the withdrawal)	60 CZK + 0.15% of the total amount withdrawn in a day from a single account (the charge may be requested when announcing the withdrawal)
<b>5. Cash withdrawal over the counter from a foreign currency account*</b>			
5.1. - for an equivalent amount up to 500,000 CZK	60 CZK	2 EUR/ 3 USD/ 2 GBP/ 3 CHF/ 4 AUD/ 18 DKK/ 20 NOK/ 24 SEK/ 5 NZD/ 18 HRK/ 10 PLN/ 3 CAD/ 300 JPY/ 700 HUF/ in another currency equivalent to 60 CZK	x

Name of item	Business eKonto, Business eKonto Premium	Separate Current Account	Profikonto, Pluskonto, Benefitkonto, Dualkonto
5.2. - for an equivalent amount over 500,000 CZK	60 CZK + 0.15% of the total amount withdrawn in a day from a single account (the charge may be requested when announcing the withdrawal)	2 EUR/ 3 USD/ 2 GBP/ 3 CHF/ 4 AUD/ 18 DKK/ 20 NOK/ 24 SEK/ 5 NZD/ 18 HRK/ 10 PLN/ 3 CAD/ 300 JPY/ 700 HUF/ in another currency equivalent to 60 CZK + 0.15% of the total amount withdrawn in a day from a single account (the charge may be requested when announcing the withdrawal)	*
6. Account item billing	free	free	free
7. Conversion of currencies when depositing and withdrawing cash (the currency of the account is not the same as the transaction currency)	1%, min. 50 CZK, max. 2,500 CZK		
* Clients are required to announce cash withdrawals over 100,000 CZK or the equivalent amount two working days before the date of withdrawal.			

## • Foreign exchange transactions, coin and note transactions

Name of item	Item fee
<b>1. Purchase and sale of foreign currency</b>	
1.1. Purchase of foreign currency - banknotes only	2%, min. 50 CZK, max. 2,500
1.2. Purchase of foreign currency - EUR coins (only denominations of 1 and 2 EUR)	10% of the value of the amount purchased
1.3. Sale of foreign currency - banknotes only	2%, min. 50 CZK, max. 2,500
1.4. Cash conversion of foreign currency - banknotes only	5% of the value of the amount
<b>2. Transactions with coins and banknotes</b>	
2.1. Cash withdrawals	by contract
2.2. Purchase of banknotes in preclusion	10% of the value of the amount purchased, min. 50 CZK
2.3. Replacement of damaged banknotes in CZK (damaged banknotes of foreign currency are not purchased)	10% of the value of the amount purchased
2.4. Exchanging CZK banknotes for coins and banknotes of lesser denominations (this service must be requested two working days in advance, the request may be made in writing)	1.5 % of the total amount, min. 100 CZK, max. 2,000 CZK (the fee may be requested when ordering the exchange)
2.5. Processing sorted coins in CZK (this service must be requested two working days in advance, the request may be made in writing)	20 CZK for each 100 coins begun to be sorted
2.6. Processing unsorted coins in CZK (this service must be requested two working days in advance, the request may be made in writing)	100 CZK for each 100 coins begun to be sorted
2.7. Reservation of disposable banknote reserves	1% of the monthly reserved amount
2.8. Reservation of disposable coin reserves	2% of the monthly reserved amount
<b>3. Handling of cash by security guards and withdrawal of cash in a sealed envelope</b> Note: Fees are established individually by contract	
3.1. Failure to adhere to contract conditions for deposits of cash in a sealed envelope up to 1 mil. CZK	500 CZK
3.2. Failure to adhere to contract conditions for deposits of cash in a sealed envelope over 1 mil. CZK	700 CZK
<b>4. Notification of large cash withdrawals</b>	
4.1. Notification of cash withdrawals	free
4.2. Failure to pick up or cancellation of a pre-arranged cash withdrawal on the day specified, including changes in the date	1% of the requested amount, min. 500 CZK
4.3. Partial pick-up of a pre-arranged cash withdrawal	1% of the amount not picked up

## • Other operations

Name of item	Item fee
<b>1. Fee for non-standard transaction processing</b>	1,000 CZK
<b>2. Cash deposit in CZK over the counter - occasional clients</b>	
2.1. - to an account held at RSTS a.s.	100 CZK
2.2. - to an account kept with another financial institution	2% of the deposited amount, min. 100 CZK
<b>3. Issue of books of withdrawal slips for client accounts*</b>	
3.1. 10 slips	50 CZK per book
3.2. 20 slips	100 CZK per book
<b>4. Agreement for carrying out transfers through MT101</b>	1,000 CZK
* This service is only charged to separate current accounts and bundled services and is provided only at select branch offices. The fee includes VAT, as required by law.	

# PAYMENT CARDS

## • Debit cards

Name of item	Separate Current Accounts, Bundled Services	Business eKonto, Business eKonto Premium
<b>1. Issue of card for an account</b>		
1.1. Electronic card - VISA (Business) Electron, Maestro	free	free
1.2. Embossed card - VISA Classic, MC Standard	free	free
1.3. Embossed card - VISA Business, MC Business	free	free
1.4. Embossed card - VISA (Business) Gold, MC Gold	free	free
<b>2. Administration fees</b>		
2.1. Electronic card - VISA Electron, Maestro	30 CZK monthly	50/0/0 CZK monthly <sup>1)</sup>
2.2. Embossed card - VISA Classic, MC Standard	65 CZK monthly	80/50/0 CZK monthly <sup>1)</sup>
2.3. Embossed card - VISA Business, MC Business	270 CZK monthly	270 CZK monthly
2.4. Embossed card - VISA Gold, MC Gold	345 CZK monthly	345 CZK monthly
2.5. MasterCard Internet Card	*	15 CZK monthly
<sup>1)</sup> Price list price / Extra / Premium		
<b>3. Additional services*</b>		
3.1. Travel insurance for the cardholder and family for VISA Classic, MC Standard, VISA Electron, Maestro	50 CZK monthly	50 CZK monthly
3.2. Travel insurance for the cardholder and family for Business and Gold cards	free	free
3.3. Membership in IAPA and Priority Pass programs <sup>1)</sup>	900 CZK annually	*
3.4. Visit to VIP salon as part of the Priority Pass program	27 USD <sup>2)</sup> /person	*
3.5. BASIC: Basic fraud protection in the event of loss or theft for Gold/Business cards	free	free
3.6. BASIC: Basic fraud protection in the event of loss or theft for other cards besides Gold/Business	15 CZK monthly	15 CZK monthly
3.7. PLUS: Optional fraud protection in the event of loss or theft with a limit of 100,000 CZK, protection against Internet fraud, coverage for the loss/theft of keys, documents/mobile phone, and protection against robbery or forced withdrawals from ATMs with limits of 4,000/ 5,000/ 4,000 CZK	69 CZK monthly	69 CZK monthly
<sup>1)</sup> Only for Gold cards		
<sup>2)</sup> The fee is converted into the currency of the account for which the card is issued. The amount includes VAT as required by law.		
<b>4. Card transactions</b>		
4.1. Card payments for merchants in the CR or abroad	free	free
4.2. Cash withdrawals using the card		
4.2.1. First two withdrawals from Raiffeisenbank a.s. ATMs recorded in a calendar month	free	free
4.2.2. Third or more withdrawals from Raiffeisenbank a.s. ATMs recorded in a calendar month	19.90 CZK	9.90 CZK
4.2.3. Cash withdrawals from other banks in the CR	39.90 CZK	39.90/9.90 <sup>1)</sup> CZK
4.2.4. Cash withdrawals from banks abroad	100 CZK + 0.5% of the amount withdrawn	100 CZK + 0.5% of the amount withdrawn
4.2.5. Cash withdrawals from bank/foreign exchange tellers (Manual Cash Advance)	150 CZK + 0.5% of the amount withdrawn	150 CZK + 0.5% of the amount withdrawn
<sup>1)</sup> When meeting the credit turnover requirements		
<b>5. Other services</b>		
5.1. Card blocking		
5.1.1. Permanent blocking of electronic card due to loss/theft of card	free	free
5.1.2. Permanent blocking of embossed card due to loss/theft of card	free	free
5.1.3. Temporary card blocking (includes unblocking) - applies to online transactions	free	free
5.1.4. Card blocking due to distraint	free	free
5.1.5. Card blocking/unblocking for internet transactions	free	free
5.2. Express issue of card or PIN		
5.2.1. Express issue of card (including card PIN) picked up in person at a branch office	2,000 CZK/1st card (incl. PIN), 2nd or more cards (incl. PIN) in the shipment 1,000 CZK/card (incl. PIN) <sup>1)</sup>	2,000 CZK/1st card (incl. PIN), 2nd or more cards (incl. PIN) in the shipment 1,000 CZK/card (incl. PIN) <sup>2)</sup>
5.2.2. Express issue of a new PIN	1,000 CZK/1st PIN, 2nd or more PINs in the shipment 500 CZK/PIN	1,000 CZK/1st PIN, 2nd or more PINs in the shipment 500 CZK/PIN
5.3. Mailing of card or PIN		
5.3.1. Forwarding of card and supplementary material to an address in the CR by registered mail for personal delivery. A courier service is used for express cards.	200 CZK/shipment + delivery costs	200 CZK/shipment + delivery costs
5.3.2. Sending of card and supplementary material abroad by courier service	200 CZK/shipment + delivery costs	200 CZK/shipment + delivery costs
5.3.3. Forwarding a PIN by registered mail in the CR. For express PIN issues a courier service is used.	200 CZK/shipment + delivery costs	200 CZK/shipment + delivery costs

Name of item	Separate Current Accounts, Bundled Services	Business eKonto, Business eKonto Premium
5.3.4. Sending a PIN abroad by courier service	200 CZK/shipment + delivery costs	200 CZK/shipment + delivery costs
5.3.5. Forwarding a card or PIN to another branch office (if already delivered to the originally requested branch office)	200 CZK/shipment + delivery costs	200 CZK/shipment + delivery costs
5.4. Generation of a new PIN for a card	250 CZK	250 CZK
5.5. Issue of a replacement card in the CR	250 CZK	250 CZK
5.6. Issue of a new card and PIN after blocking due to loss or theft	500 CZK	500 CZK
5.7. Regeneration of MasterCard Internet Card data	x	250 CZK
5.8. Request for a change in card limits	50 CZK	50 CZK
5.9. Change in limits of MasterCard Internet Card	x	free
5.10. Emergency service (for the loss/theft of embossed card abroad <sup>3)</sup> )		
5.10.1. Issue of Emergency Cash abroad	3,000 CZK	3,000 CZK
5.10.2. Issue of Emergency Card abroad	2,000 CZK + costs for delivery abroad	2,000 CZK + costs for delivery abroad
5.11. Addition of a second current account to settle foreign exchange transactions	x	x
5.12. Return of cards confiscated by Raiffeisen a.s. ATMs upon client request <sup>4)</sup>	1,000 CZK	1,000 CZK
<sup>1)</sup> within 2 working days <sup>2)</sup> within three working days <sup>3)</sup> the card is only returned in the event that the bank finds no reason for its confiscation		
<b>6. SMS service</b>		
6.1. Setting up service	free	x
6.2. Verification of transactions by text message	4 CZK per message	see Price list - Direct banking section
6.3. Verification of transaction by text message for Gold and Business cards	free	x
<b>7. Locking cards (incl. MasterCard Internet Card)</b>		
7.1. Activation of services for newly issued payment cards	x	free
7.2. Activation/deactivation/change in service settings for cards already issued, carried out via Internet banking and GSM banking	x	50 CZK
7.3. Activation/deactivation/change in service settings for cards already issued, carried out via Telephone banking/branch office	x	60 CZK/90 CZK
7.4. Unlocking a card via Internet banking or GSM banking	x	3.90 CZK
7.5. Unlocking a card via Telephone banking/branch office	x	13.90 CZK/43.90 CZK
7.6. Locking a card via Internet banking or GSM banking	x	x
7.7. Locking a card via Telephone banking	x	10 CZK
7.8. Locking a card at a branch office	x	40 CZK
7.9. Determining the status of a card (locked/unlocked)	x	free
* Fees are charged in the event that the particular fraud protection applies for at least one day in a month.		

## DIRECT BANKING

### • Direct banking services

Name of item	Business eKonto, Business eKonto Premium	Current Account	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Setting up service	free	free	free	free	free	free
2. Maintenance fee	120 CZK*	160 CZK	free	free	free	free
3. Cancellation of service	free	free	free	free	free	free
4. Activation of second or more GSM Banking accounts/after blocking/ after cancellation	50 CZK per account	50 CZK per account	free	free	free	free
5. Change of settings for GSM Banking	free	free	free	free	free	free
6. Use of Telephone banking	10 CZK for each telephone banker transaction **					
* Price of service when the requirements for Loyalty Benefits are not met. Maintenance fees when qualifying for Loyalty Benefits are listed in the first section of the Price list.						
** Prices in the Non-cash domestic payments section include this fee.						

### • Security features

#### Mobile electronic key

Name of item	Business eKonto, Business eKonto Premium
1. Access to account (including sending authentication and verification text messages)	free
2. Change of service settings	50 CZK per account
3. Activation after blocking/cancellation	50 CZK per account
4. Newly generated I-PIN and T-PIN	100 CZK
5. Newly generated B-PUK	100 CZK
* Only older SIMs from T-Mobile	

#### Personal Electronic Key

Name of item	Business eKonto, Business eKonto Premium
1. Access to account	89 CZK monthly per account
2. First issue of Personal Electronic Key	free
3. Replacement of blocked key, issue of the second or further key after blocking/loss/cancellation	200 CZK
4. Loss, theft, damage of Personal Electronic Key	600 CZK
5. Unblocking after incorrectly entered PIN (3x)	200 CZK
6. Blocking of Personal Electronic Key (in the event of loss, theft, fraud) upon client request	200 CZK

#### Internet Electronic Key

Name of item	Business eKonto, Business eKonto Premium
1. Renewal of Personal Account Certificate (for 1 year)	200 CZK
2. Blocking of Personal Certificate	200 CZK
3. Activation of Personal Certificate after blocking	50 CZK

### Passwords and certificates

Name of item	Current Account	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Management of passwords and certificates for Internet banking	free	free	free	free	free
2. Management of passwords for Telephone banking	free	free	free	free	free
3. Use of signature certificate for Internet banking	15 CZK monthly	15 CZK monthly	15 CZK monthly	15 CZK monthly	15 CZK monthly

- Electronic banking

### eCommunicator

Name of item	Business eKonto, Business eKonto Premium
1. Installation fee	free
2. User fee	150 CZK monthly*
3. Issue of a Batch Certificate for the account (valid for 1 year)	200 CZK
4. Blocking of Batch Certificate	200 CZK
5. Activation of Batch Certificate after blocking	50 CZK
6. Cancelling of Batch Certificate	free
* If the Loyalty Benefit requirements are not met, only for the months in which the eCommunicator was used at least once	

### Gemini

Name of item	Current Account	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Installation fee	6,000 CZK (incl. VAT)	1,800 CZK (incl. VAT)	1,800 CZK (incl. VAT)	1,800 CZK (incl. VAT)	1,800 CZK (incl. VAT)
2. User fee	750 CZK monthly	300 CZK monthly	300 CZK monthly	300 CZK monthly	300 CZK monthly
3. Other fees	on an individual basis	on an individual basis	on an individual basis	on an individual basis	on an individual basis

### MultiCash

Name of item	Current Account	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Installation fee	9,600 CZK (incl. VAT)	9,600 CZK (incl. VAT)	9,600 CZK (incl. VAT)	9,600 CZK (incl. VAT)	3,000 CZK (incl. VAT)
2. User fee	1,000 CZK monthly	1,000 CZK monthly	1,000 CZK monthly	1,000 CZK monthly	500 CZK monthly
3. Other fees	on an individual basis	on an individual basis	on an individual basis	on an individual basis	on an individual basis

- Other

Name of item	Business eKonto, Business eKonto Premium
1. Sending requested information by SMS	4 CZK
2. Sending requested information by email	free
3. Sending requested information by fax, mail	24 CZK
4. Sending requested information by fax or mail with bank verification	44 CZK
5. Setting service to „inform me via Internet banking“	free
6. Setting service to „inform me via Telephone banking“	10 CZK
7. Setting service to "inform me at my branch office	40 CZK

Name of item	Current account	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Sending an SMS code	free	free	free	free	free
2. Sending requested information by SMS	4 CZK	4 CZK	4 CZK	4 CZK	4 CZK
3. Sending requested information by email	free	free	free	free	free
4. Entering Infoservice settings	free	free	free	free	free
5. Charging a pre-paid O2 mobile phone card	free	free	free	free	free

# BUSINESS LOANS

## • Business overdraft account

Name of item	Item fee
1. Processing of loan application	free
2. Provision of loan	free
3. Internal appraisal of real estate	1,500 CZK
4. Loan administration	300 CZK*
5. Premature loan repayment	free
6. Non-standard loan approval	max. 3,000 CZK
7. Change of contractual documentation upon client request	3,000 CZK
8. Change of contractual documentation for failing to meet contractual terms	4,000 CZK
9. Change of collateral	0.4% of the loan amount**, min. 5,000 CZK, max. 10,000 CZK
10. Reminder or notification of failure to meet terms of the loan	500 CZK
11. Notification of the conversion of an overdraft loan to an installment loan	3,000 CZK
* Applies for agreements concluded after 1.8.2007	
** The loan amount is understood to be the Loan Amount specified in the Loan Agreement	

## • Business Quick Loan

Name of item	Item fee
1. Processing of loan application	free
2. Provision of loan	0.5% of the loan amount, min. 5,000 CZK
3. Internal appraisal of real estate	1,500 CZK
4. Loan administration	300 CZK**
5. Premature loan repayment	1% of the amount of the exceptional payment, min. 6,000 CZK
6. Non-standard loan approval	max. 3,000 CZK
7. Change of contractual documentation upon client request	3,000 CZK
8. Change of contractual documentation for failing to meet contractual terms	4,000 CZK
9. Change of collateral	0.4% of the loan amount**, min. 5,000 CZK, max. 10,000 CZK
10. Reminder or notification of failure to meet terms of the loan	500 CZK
* The loan amount is understood to be the Loan Amount specified in the Loan Agreement	
** Applies for agreements concluded after 1.8.2007	
*** The current loan amount is understood to be the amount of unpaid Loan Principal	

## • Business mortgage loan

Name of item	Item fee
1. Processing of loan application	free of charge
2. Provision of loan	2 % of the provided amount, not less than 10,000 CZK
3. Loan administration	300 CZK
4. Exceptional payment**	free of charge
5. Premature loan repayment	upon change of fixed rate 0 CZK, otherwise 10% of the extra instalment
6. Change in collateral	0.4 % of the current amount***, min. 5,000 CZK, max. 10,000 CZK
7. Non-standard loan approval	3,000 CZK
8. Change of contractual documentation upon client request	3,000 CZK
9. Change of contractual documentation for failing to meet contractual terms	4,000 CZK
10. Reminder or notification of failure to meet terms of the loan	500 CZK
* The loan amount is understood to be the Loan Amount specified in the Loan Agreement	
** May only be made upon a change in fixed interest rate	
*** The current loan amount is understood to be the amount of unpaid Loan Principal	

## • Operating loan

Name of item	Item fee
1. Processing of loan application	free of charge
2. Provision of loan	free of charge
3. Loan administration	250 CZK
4. Premature loan repayment	free of charge
5. Non-standard loan approval	max. 2,000 CZK
6. Change of contractual documentation upon client request	3,000 CZK
7. Change of contractual documentation for failing to meet contractual terms	4,000 CZK
8. Reminder or notification of failure to meet terms of the loan	500 CZK
9. Notification of the conversion of an overdraft loan to an installment loan	3000 CZK

## • Installment loan

Name of item	Item fee
1. Processing of loan application	free
2. Provision of loan	0.3% of the loan amount*, min. 1,000, max. 3,000 CZK
3. Loan administration	250 CZK
4. Premature loan repayment	1% of the amount of the exceptional payment, min. 5,000 CZK
5. Non-standard loan approval	max. 2,000 CZK
6. Change of contractual documentation upon client request	3,000 CZK
7. Change of contractual documentation for failing to meet contractual terms	4,000 CZK
8. Reminder or notification of failure to meet terms of the loan	500 CZK
* The loan amount is understood to be the Loan Amount specified in the Loan Agreement	
** The current loan amount is understood to be the amount of unpaid Loan Principal	

## • Loans for clients served by corporate centers

Name of item	Item fee
1. Non-refundable fee for evaluating the loan application	0.1% min. 5,000 CZK
2. Drafting of the loan agreement, binding loan commitment	
2.1. for amounts up to 1,000,000 CZK	1% of the amount provided, min. 6,000 CZK
2.2. for amounts over 1,000,000 CZK	min. 10,000 CZK + 0.4% of loan amount
3. Loan administration	
3.1. Loan amounts up to 3,000,000 CZK	300 CZK monthly
3.2. Loan amounts over 3,000,000 CZK	500 CZK monthly
4. Premature loan repayment	min. 3% of the amount of the exceptional payment, min. 5,000 CZK*
5. Change of contractual documentation upon client request	0.3% of the current amount**, min. 5,000 CZK
6. Change of contractual documentation by the Bank due to the client's failure to meet contractual terms	0.3% of the current amount**, min. 5,000 CZK
7. Reservation fee	0.6% p.a.
* The fee amount is determined depending on the length of repayment and other loan details	
** For overdraft and revolving loans the Loan Amount is given in the Loan Agreement	

## • Loans for other corporate clients

Fees are established on an individual basis

## • Other credit products

### Guarantees

Name of item	Item fee
<b>Guarantees for small and medium-sized businesses</b>	
1. Guarantees issued	
1.1. Non-refundable fee for evaluation of guarantee application	min. 2,000 CZK*
1.2. Issue of bank guarantee	5,000 CZK
1.3. Guarantee fee	min. 1.9% p.a.
1.4. Issue of guarantee based upon a counter guarantee	depending on bank risk and territory
1.5. Application of guarantee	0.2% of applied amount, min. 3,000 CZK
1.6. Change of guarantee	3,000 CZK
1.7. Issue of commitment to provide a guarantee	min. 1.9% p.a.
1.8. Drafting of non-standard text for a guarantee	3,000 CZK
1.9. Cancellation of bank guarantee before issue	1,000 CZK
1.10. Express processing of application and drafting of a letter of guarantee within two working days of the submission of application to the bank	5,000 CZK
2. Guarantees accepted	
2.1. Advised credit	1,000 CZK
2.2. Change of guarantee	1,000 CZK
2.3. Application of guarantee	1,000 CZK
3. Other services	
3.1. Administrative fees	min. 1,000 CZK
3.2. Courier service	actual costs
* The fee amount is determined depending on the length of repayment and other loan details	
<b>Guarantees for other corporate clients</b>	
1. Guarantees for other corporate clients	Fees are determined on an individual basis

## Documentary trades

Name of item	Item fee
<b>Documentary and standby credit - import</b>	
1. Preliminary advised credit	2,000 CZK
2. Opening of credit line*	min. 0.1% of the credit value for each 30 day period of credit begun, min. 3,000 CZK p.q.
3. Change in credit*	
3.1. Formal change, cancellation of credit	2,000 CZK
3.2. Extension and/or increase of credit	charge equal to the fee for opening the credit line, min. 3,000 CZK p.q.
4. Assumption of documents, payment (application of Standby Credit)	0.2% of the document value, min. 3,000 CZK
5. Deferred payment	min. 0.1% of the document value for each 30 day period begun of deferred payment, min. 3,000 CZK p.q.
6. Fee for inconsistencies in documents**	1,800 CZK/60 EUR/other currency equivalent to EUR according to the credit currency
7. Administrative fees**	min. 1,000 CZK
8. Courier service	actual costs
9. Release of goods sent for the use of Raiffeisenbank a.s.	0.1% of the document value, min. 1,000 CZK, max. 10,000 CZK
10. Fee for unpaid documents stored at Raiffeisenbank a.s. for more than 1 month after their due date ***	3,000 CZK for each month begun
* Unless specified otherwise in the Agreement for opening documentary credit, these fees are charged to the client's account immediately. Other fees are charged upon payment of the documents. The charged fees are non-refundable.	
** Fees for inconsistencies in documents are charged to the credit recipient for each set of documents which does not meet the credit conditions	
*** This fee is charged by the Bank in the event that the client refuses, because of inconsistencies which have been determined, to immediately pay documents, or refuses to authorize the bank to do so by their due date, but does not instruct the bank to return them to the sending party.	
<b>Documentary and standby credit - export</b>	
1. Preliminary advised credit	free
2. Advised credit	0.1% of the credit value, min. 3,000 CZK
3. Verification of credit*	depending on the bank risk and territory, min. 0.1% of document value for each 30 day period begun, min. 3,000 CZK p.q.
4. Change in credit	
4.1. Formal change	2,000 CZK
4.2. Extension and/or increase of credit	
4.2.1. For increase of advised credit	charge equal to the advised credit fee, min. 3,000 CZK p.q.
4.2.2. For increase/or extension of confirmed credit	2,000 CZK + charge equal to the verification fee *
4.3. Cancellation of credit	1,500 CZK
5. Assumption of documents, payment (application of Standby Credit)	0.2% of document value, min. 3,000 CZK
6. Deferred payment	
6.1. Advised credit	0.2% of the document value, min. 3,000 CZK
6.2. Confirmed credit	depending on the bank risk and territory, min. 0.1% of document value for each 30 day period of deferred payment begun, min. 3,000 CZK p.q.
7. Transfer of credit*	0.4% of value of transferred credit, min. 3,000 CZK
8. Administrative fee	min. 1,000 CZK
9. Verification of assigned obligation	3,000 CZK for issue of verification
10. Courier service	actual costs
* Unless agreed otherwise with the client, these fees are charged immediately. All other relevant fees are charged at the moment payment is made in favor of the client, or if the credit is not drawn, then upon expiration of the credit	
<b>Real estate credit</b>	
1. Opening of credit line	
1.1. - credit amount up to 5,000,000 CZK	0.4% of credit value for first 3 months of the credit line, 0.1% for each additional 30 day extension of the credit line, min. 1,000 CZK p.m.
1.2. - credit amount over 5,000,000 CZK	by agreement
2. Change in credit	
2.1. - formal change, cancellation of credit	1,000 CZK
2.2. - extension and/or increase of credit	0.1% p.m., min. 1,000 CZK p.m.
3. Deferred payment	0.1% of document value for every 30 day period of deferred payment begun, min. 1,000 CZK monthly
4. Fee for inconsistencies in documents	1,000 CZK
5. Courier service	actual costs
* Fees for inconsistencies in documents are charged to the credit recipient for each set of documents which does not meet the credit conditions. In the event that the credit is issued by Raiffeisenbank a.s. Praha and advised directly to the beneficiary, the beneficiary will only be charged an administrative fee of 1,000 CZK for the advised credit.	
<b>Documentary Collection and collection of bills</b>	
1. Collection fee*	0.2 % from value of documents / draft value, min. CZK 2,000
2. Change in collection instructions	1,000 CZK

Name of item	Item fee
3. Protest of bill	0.1 % from draft value, min. 2,000 CZK + real costs stated by notary
4. Release of goods sent for the use of Raiffeisenbank a.s.	0.1 % from value of documents, min. 1,000 CZK, max. 10,000 CZK
5. Fee for unpaid documents stored at Raiffeisenbank a.s. for more than 1 month after their due date ***	3,000 CZK for each month or part thereof
6. Administrative fees**	min. 1,000 CZK
7. Courier service	real cost
* This fee is charged even in the event the bank releases the documents/bill without payment, or returns them to the sending party	
** This fee is charged by the Bank in the event that the client i) has not authorized the Bank to pay documents, ii) or not accepted a bill, but also has not instructed the Bank to return it to the sending party.	

### **Factoring**

Fees are established individually.

# INVESTING

## • Raiffeisen mutual funds

Name of item	Item fee
1. Initial fee	according to type of fund*
2. Management fee	according to type of fund*
3. Fee for transfer between funds	according to type of fund*
4. Redemption fee	free
* Particular fee amounts are available at <a href="http://www.rb.cz">www.rb.cz</a>	

## • ČP Invest mutual fund

Name of item	Item fee
1. Initial fee	according to type of fund*
2. Management fee	according to type of fund*
3. Fee for transfer between funds	according to type of fund*
4. Redemption fee	free
* Particular fee amounts are available at <a href="http://www.rb.cz">www.rb.cz</a>	

## • Premium deposits and Structured Bonds

Name of item	Item fee
1. Set up	free
2. Cancellation	free

## • Other

For information on the price of portfolio management services (investments over 5 mil. CZK) contact the Portfolio Management department, tel.: +420 221 141 811, e-mail: [asset.management@rb.cz](mailto:asset.management@rb.cz)

For other investment banking inquiries contact Brokerage Services, tel.: +420 221 141 827, e-mail: [equities@rb.cz](mailto:equities@rb.cz), or Treasury Corporate Sales, tel.: +420 221 141 885, e-mail: [sales-treasury@rb.cz](mailto:sales-treasury@rb.cz)

## OTHER SERVICES

- Checks

### Checks - cashing checks issued by other banks

Name of item	Business eKonto, Business eKonto Premium	Independent Current Account, Bundled services
1. Owners of account at Raiffeisenbank a.s.		
1.1. For each check submitted an account balance is necessary to cover the charges of foreign banks according to the check amount	*	min. 1,000 CZK
1.2. Cashing checks payable abroad	1% of check amount, min. 500 CZK	1% of check amount, min. 500 CZK
1.3. Cashing checks payable in the CR	1% of check amount, min. 500 CZK	0.25% of check amount, min. 500 CZK
1.4. Payment of bank checks payable at Raiffeisenbank a.s.	*	0.25% of check amount, min. 500 CZK
1.5. Checks cashed with insufficient funds	500 CZK + actual costs	500 CZK + actual costs
1.6. Retirement pension sent regularly by foreign check	*	50 CZK
2. Check claims	500 CZK + actual costs + fees of other banks	500 CZK + actual costs + fees of other banks

- Setting services for price plan accounts

Name of item	Via Internet banking	Via Telephone banking	At a branch office
1. Signature sample (disposition rights) - settings, changes and cancellation	*	*	70 CZK
2. Change in basic account parameters (e.g. account for interest, account for fees)	free	10 CZK	40 CZK

- Price of Communication Channels

Operation	Item fee
1. Internet, GSM SIM Toolkit, e-mail, self-service terminal	free
2. Telephone banker	10 CZK
3. Mail, fax	20 CZK
4. Branch office	40 CZK

- Statements

### Account statements

Name of item	Business eKonto, Business eKonto Premium	Separate current account, Bundled services
1. Preparation of account statements	free	free
2. Change of statement settings		
2.1. - via Internet banking	free	free
2.2. - via Telephone banking	10 CZK	free
2.3. - at a branch office	30 CZK	free
3. Sending statements		
3.1. - electronically	free	*
3.2. - by mail in the CR	20 CZK per statement	20 CZK per statement
3.3. - by mail abroad	20 CZK per statement	50 CZK per statement
4. Statement provided over the counter	*	50 CZK per statement
5. Duplicate account statement	110 CZK per statement	100 CZK per statement
6. Duplicate account statement		
6.1. - provided over the counter	130 CZK per statement	100 CZK per statement
6.2. sent exceptionally	100 CZK per statement	*
7. Exceptional statement - compiled upon client request	300 CZK per statement	*
8. Sending individual statements by fax - domestic	*	50 CZK per fax
9. Sending individual statements by fax - abroad	*	100 CZK per fax

## Statements of overdraft transactions - Debit cards\*

Name of item	Business eKonto, Business eKonto Premium	Independent Current Accounts, Bundled Services
1. Preparation of a monthly statement of card transactions (including mailing to an address in the CR)	x	20 CZK per statement
2. Preparation of a monthly statement of card transactions (including mailing to an address abroad)	x	30 CZK per statement
3. Preparation of a duplicate or single statement of card transactions (including mailing to an address in the CR or abroad)	x	50 CZK per statement
4. Sending statements via MT 940 SWIFT messages	x	1,000 CZK monthly
* Service may also be provided for separate current accounts and bundled services		

### • Verification

Name of item	Item fee
1. Verification of payment of withholding tax on interest	1,000 CZK*
2. Issue of verification (especially verification of Account, verification of Account Balance, verification of Payment Transaction Executed, and others, unless expressly specified otherwise in the Price list)	100 CZK*
3. Verification required by the police, foreigner's police, audits	min. 1,000 CZK*
4. Surcharge for immediate issue of verification	100 CZK*
5. Bank information provided upon client request, banking reference	min. 500 CZK*
6. Information on account status (only based on special agreements)	50 CZK per telephone conversation*
7. Copy of SWIFT message	150 CZK
* Fee includes VAT as required by law.	

### • Lease of safety deposit box \*

Name of item	Item fee
1. Lease of safety deposit box	
1.1. Small box	6,000 CZK annually**
1.2. Medium box	8,000 CZK annually**
1.3. Large box	10,000 CZK annually**
* Service provided at select branch offices	
** Fee includes VAT as required by law.	

### • Use of overnight safe \*

Name of item	Item fee
1. Fee for the use of an overnight safe (does not include cash processing)	by contract
* Service provided at select branch offices	

### • Telecommunications operations

Name of item	Business eKonto, Business eKonto Premium
1. Regular mail in the CR	20 CZK
2. Regular mail abroad	24 CZK
3. Registered mail in the CR	39 CZK
4. Registered mail abroad	39 CZK
5. Fax services - A4-sized page in the CR	20 CZK
6. Fax services - A4-sized page abroad	94 CZK
7. Telephone services in the CR (1 min. call)	free
8. Telephone services in Europe (1 min. call)	20 CZK
9. Telephone services outside Europe (1 min. call)	80 CZK
10. Type "N" SWIFT message	100 CZK
11. Type "U" SWIFT message	150 CZK
12. Courier service	actual expenditures
13. E-mail	free
* Fee includes VAT as required by law. Tax documents are provided upon client request.	

## • Fax communication

Name of item	Separate Current Accounts and Bundled Services
1. Submission of payment orders by fax	100 CZK per fax
2. Sending a document by fax - in the CR	50 CZK per fax
3. Sending a document by fax - abroad	100 CZK per fax
* Fee includes VAT as required by law.	

## • Other

Name of item	Item fee
1. Request for payment of outstanding balance	
1.1. - 1st request	free
1.2. - 2nd request	800 CZK
1.3. - 3rd request	1,600 CZK
2. Contract penalty for Unauthorized Negative Balance	200 CZK
3. Request to meet contractual obligations	500 CZK
4. Assignment of debts to external collection	800 CZK
5. Fee for late payment of unauthorized negative balance	50-500 CZK
6. Change in price plan to Small Business eKonto or Small Business eKonto Premium	free
7. Request for the provision of summary information about the client prepared by the Bank pursuant to Act no. 101/2000 Coll.	
7.1. - 1st request	100 CZK
7.2. - 2nd request	500 CZK
8. Non-standard services (investigation of payments, document search) and other services not expressly specified in the Price list.	200 CZK (for every commenced 15 minutes) + actual cost
9. Unauthorized refund claims (aside from payment cards)	250 CZK
10. Fee for assessing illness-related risk	separately

## • General provisions

1. This Price list of products for entrepreneurs and legal entities replaces the previous Price list of products for entrepreneurs and legal subjects issued by Raiffeisenbank a.s. with respect to the products listed therein. For the Basic, Basic-free, Plus, Plus-free and Student price plans, a separate Price list for products and services for entrepreneurs and legal entities has been in effect since 1. 7. 2009.
2. This Price list of products for entrepreneurs and legal entities contains fees which apply only to standard transactions.
3. The fees charged to clients may be established individually in Agreements with the client and may differ with the fees given in this Price list.
4. The Bank is entitled to change the amount of fees, especially with respect to the current situation on financial markets, on the banking service market, and especially with respect to inflation.
5. The Bank reserves the right to charge additional fees for non-standard transactions.
6. Unless expressly specified otherwise, the fee amount for individual items is charged by the Bank in the manner stated.
7. Fees for accounts held in foreign currencies not expressly specified in the Price list are calculated based on the price in CZK converted to the current exchange rate on the day of the transaction or billing.
8. This Price list is effective as of April 1st, 2011.

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**Raiffeisen**  
**BANK**

*Client inspired banking*