



**Raiffeisen  
BANK**

*Client inspired banking*

# **PRICE LIST OF PRODUCTS AND SERVICES FOR PRIVATE INDIVIDUALS**

This Price list is effective as of April 1st, 2011

# CONTENTS

## CURRENT ACCOUNTS AND SAVINGS ACCOUNTS

- Current accounts
- Price plan accounts
- Savings accounts
- Term deposits
- Promissory notes
- Financial planning
- Escrow account

**5**  
5  
5  
6  
6  
6  
6  
6

## PAYMENT RELATIONS, CASH AND FOREIGN EXCHANGE TRANSACTIONS

- Non-cash domestic payments
- Non-cash foreign payments
- Cash transactions (over the counter)
- Foreign exchange transactions, coin and note transactions
- Other operations

**7**  
7  
8  
9  
10  
10

## PAYMENT CARDS

- Debit cards - newly issued
- Credit cards, Partner credit cards, and cards with the Exclusive loyalty program

**11**  
11  
12

## DIRECT BANKING

- Direct banking services
- Security features
- Other

**14**  
14  
14  
14

## CREDIT PRODUCTS

- Consumer loans
- Mortgages
- Overdraft and Overdraft Loan
- Transferred Unauthorized Negative Balance

**15**  
15  
15  
17  
17

## INVESTING

- Raiffeisen mutual funds
- ČP Invest mutual fund
- Premium deposits and Structured Bonds
- Other

**18**  
18  
18  
18  
18

## OTHER SERVICES

- Checks
- Documentary trades - real estate credit
- Setting services for price plan accounts
- Price of Communication Channels
- Statements
- Verification
- Lease of safety deposit box
- Use of overnight safe
- Telecommunications operations
- Fax communication
- Other
- General provisions

**19**  
19  
19  
19  
19  
20  
20  
20  
20  
20  
20  
21  
21  
21

# HOW TO MAKE THE MOST OF RAIFFEISENBANK SERVICES

## **Take advantage of the benefits of an eKonto current account and pay no account fees.**

Even better, we will pay you for keeping the account! Set up a direct deposit from work or save with Raiffeisenbank, where you can save on account fees. And because of the credit turnover of your account or the money you save in a savings account or term deposit, you will qualify for Loyalty Benefits.

## **Minimize costs associated with money transfers.**

Payments via internet banking are significantly lower than payments at branch offices or via collection box. When qualifying for Loyalty Benefits you won't even pay any fixed fees.

## **Don't pay for services which you don't use.**

Thanks to the eKonto current account you only choose those products which you truly need to use.

## **Tips:**

How to meet loyalty requirements and get the benefits of the eKonto Extra or Premium accounts:

- all incoming payments are added together - e.g. it pays to set up direct deposits for the salaries of both husband and wife
- all balances on term deposits, current accounts, and savings accounts are added up - it doesn't pay to have money deposited in two different banks

Cash withdrawals:

- make as many card purchases as you want - it's free
- make withdrawals from Raiffeisenbank ATMs - you have 2 free withdrawals
- make ATM withdrawals less frequently for larger amounts

Choose Raiffeisenbank to be your main bank and we will cancel your original account or arrange for payments only. All it takes is one visit to a branch office.

# CURRENT ACCOUNTS AND SAVINGS ACCOUNTS

## • Current accounts

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

- Price plan accounts are current accounts and related services for which the client has the chance of paying discounted or zero fees when meeting the conditions specified below.
- Separate current accounts are intended for clients who do not desire a price plan account.

## • PRICE PLAN ACCOUNTS

### eKonto

The eKonto is a price plan account which enables clients to waive certain maintenance, direct banking and payment card fees) and get discounts on additional services, provided that they meet the conditions necessary to qualify for Loyalty Benefits. It also offers discounted fees for ATM withdrawals. The Price listprice applies to clients who use only 1-2 of the products offered.

### Loyalty benefits

If a client meets the requirements to qualify for Extra or Premium benefits and also uses an electronic or embossed debit payment card and direct banking with his/her current account, then select eKonto items are discounted or entirely free.

### Extra benefits

Conditions:

- monthly credit turnover of at least 20,000 CZK, or
- monthly credit turnover of at least 15,000 CZK and amount of deposits + investments on the next-to-last day of the month of at least 100,000 CZK

### Premium benefits

Conditions:

- monthly credit turnover of at least 25,000 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	eKonto			Separate Current Accounts	Student* <sup>*</sup>
		Standard fee	Extra	Premium		
1. Opening a current account	per item	free	free	free	free	free
2. Maintenance fee for a current account	monthly	75 CZK	29 CZK	free	75 CZK	30 CZK
3. Maintenance fee for a current account in a secondary currency, 1 - 3 currency components**	monthly	15 CZK	15 CZK	free	×	15 CZK
4. Maintenance fee for a current account in a secondary currency, 4 or more currency components**	monthly	15 CZK	15 CZK	15 CZK	×	15 CZK
5. Use of Overdraft	monthly	90 CZK	40 CZK	free	20 CZK	50 CZK
6. Maintenance fee for electronic debit cards - Maestro, VISA Electron	monthly	45 CZK	30 CZK	free	25 CZK	25 CZK
7. Maintenance fee for embossed debit cards - MasterCard Standard, VISA Classic	monthly	65 CZK	40 CZK	free	45 CZK	45 CZK
8. Account statements	per item	free	free	free	free	free
9. Direct banking	monthly	90 CZK	40 CZK	free	80 CZK	free
10. Protect accident insurance	monthly	20 CZK	20 CZK	20 CZK	×	20 CZK
11. Protect+ accident insurance	monthly	30 CZK	30 CZK	30 CZK	×	30 CZK
12. Payment card withdrawals from Raiffeisenbank ATMs - first two withdrawals	per item	free	free	free	free	free
13. Payment card withdrawals from Raiffeisenbank ATMs - third and each successive withdrawal	per item	9.90 CZK	9.90 CZK	9.90 CZK	9.90 CZK	9.90 CZK
14. Payment card withdrawals from ATMs of other banks	per item	39.90 CZK	9.90 CZK	9.90 CZK	39.90 CZK	39.90 CZK
15. Closing a current account	per item	free	free	free	free	free
16. Minimum deposit		500 CZK				

Discounted prices for payment cards always apply to a single payment card of a given category. The cardholder may be either the account holder or joint-holder.

\* Must be under 26 and submit valid student identification (SOU, SŠ, VOŠ, JŠ or VŠ). The Student Program may only be used for a single account.

\*\* The fee is charged only in the event of movement in a current account during the billing period or if there is a balance on the billing date greater or equal to USD 3, GBP 2, EUR 3, CHF 5, CZK 100, PLN 15, CAD 5, HUF 100, JPY 100 - depending on the currency in which the account is kept.

The following transactions are not counted as incoming transactions:

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

Included in incoming transactions shall be:

Transactions carried out in a secondary currency - the Bank will calculate the exchange rate for the given currency using the average rate at the time of transaction for transactions carried out during the billing period, i.e. from 12:01 a.m. of the last calendar day of the previous month up to midnight of the day before the last day of the given 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) in the client's account under the eKonto price plan.

When first establishing an eKonto account a client qualifies for Extra/Premium benefits, then additional eKonto accounts of the same owner may not qualify for the benefits of the first eKonto account, with the exception of credit turnover.

### • Savings accounts

Name of item	eKonto Plus, eKonto Flexi*	Včelička	Efektkonto Premium
1. Account maintenance fee	free	free	free
2. Setting up the current account	free	free	free
3. Minimum balance/deposit	free	0 CZK	5,000 CZK
4. Closing the account	0 CZK	free	free
5. Internet banking	✓	✓	✓
6. Telephone banking	✓	✓	✓
7. GSM banking	✓	✓	✓
8. Issue of payment cards	✗	✗	✓
9. Non-cash domestic payments - incoming payments	free	free	free
10. Child accident insurance from UNIQA insurance company	✗	70 CZK monthly	✗
11. Patron insurance plan from UNIQA insurance company	✗	Depending on the amount of insurance requested (65 - 650 CZK monthly)	✗
12. Preparation of statements	free	free	free

\* Up until July 7th, 2008 the eKonto Plus product was provided under the name eKonto Savings Account. It is necessary to have an eKonto account to qualify for eKonto Plus/eKonto Flexi.

Prices pertaining to the eKonto Plus, eKonto Flexi, and Včelička savings accounts and which are not expressly listed in the Price list do not differ from the current prices for eKonto. Prices which pertain to the Efektkonto Premium savings account and which are not expressly listed in the Price list do not differ from the prices for Separate Current Accounts. Payment relations in savings accounts are restricted. The restrictions are stated in the Product Terms and Conditions of selected banking services.

### • 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 of 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 cash withdrawal 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.	

### • Escrow account

The parameters and conditions of the account are determined individually by contract

# PAYMENT RELATIONS, CASH AND FOREIGN EXCHANGE TRANSACTIONS

## • Non-cash domestic payments

Name of item	eKonto	Student	Separate Current Accounts
<b>1. Incoming payment</b>			
1.1. From Raiffeisenbank a.s.	free	free	5 CZK
1.2. From another bank in the CR	free	free	7 CZK
1.3. Incoming payment in CZK from another Czech bank credited to a client's foreign currency account	x	x	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
2.1.2. Via Internet banking	4 CZK	4 CZK	4 CZK
2.1.3. Via Telephone banking	14 CZK	14 CZK	14 CZK
2.1.4. 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
2.1.5. Paper payment order placed over the counter executed on the same day or with no date specified on a Raiffeisenbank a.s. form / other form*	44 CZK	44 CZK	80 CZK/110 CZK
2.1.6. Paper payment order placed via the collection box on a Raiffeisenbank a.s. form / other form*	44 CZK	44 CZK	44 CZK/74 CZK
<b>2.2. Kept at another bank in the CR</b>			
2.2.1. Via GSM banking	4 CZK	6 CZK	6 CZK
2.2.2. Via Internet banking	4 CZK	6 CZK	6 CZK
2.2.3. Via Telephone banking	14 CZK	16 CZK	16 CZK
2.2.4. Paper payment order placed over the counter executed the following day on a Raiffeisenbank a.s. form / other form*	44 CZK	46 CZK	50 CZK/80 CZK
2.2.5. Paper payment order placed over the counter executed on the same day or with no date specified on a Raiffeisenbank a.s. form / other form*	44 CZK	46 CZK	80 CZK/110 CZK
2.2.6. Paper payment order placed via collection box on a Raiffeisenbank a.s. form / other form*	44 CZK	46 CZK	44 CZK/74 CZK
<b>2.3. Express payment</b>			
2.3.1. Payment via Internet banking	29 CZK	31 CZK	40 CZK
2.3.2. Payment via Telephone banking	39 CZK	41 CZK	40 CZK
2.3.4. Paper payment order placed via collection box on a Raiffeisenbank a.s. form / other form*	69 CZK	71 CZK	210 CZK/240 CZK
<b>3. Permanent payment order</b>			
3.1. Set up via Internet banking	free	free	free
3.2. Set up via GSM banking	x	x	free
3.3. Set up via Telephone banking	10 CZK	10 CZK	10 CZK
3.4. Set up over the counter	40 CZK	40 CZK	40 CZK
3.5. Change/cancellation over the counter	40 CZK	40 CZK	40 CZK
3.6. Change/cancellation via Internet banking	free	free	free
3.7. Change/cancellation via GSM banking	x	x	x/free
3.8. Change/cancellation via Telephone banking	10 CZK	10 CZK	10 CZK
3.9. Payment generated by a standing payment order within Raiffeisenbank a.s.	6 CZK**	6 CZK**	9 CZK
3.10. Payment generated by a standing payment order to another bank in the CR	6 CZK***	8 CZK***	9 CZK
<b>4. Direct debit authorization</b>			
4.1. Set up via Internet banking	free	free	free
4.2. Set up via Telephone banking	10 CZK	10 CZK	40 CZK
4.3. Set up over the counter	40 CZK	40 CZK	40 CZK
4.4. Change/cancellation via Internet banking	free	free	free
4.5. Change/cancellation over the counter	40 CZK	40 CZK	40 CZK
4.6. Change/cancellation via Telephone banking	10 CZK	10 CZK	40 CZK
<b>4.7. Standing order for direct debit</b>			
4.7.1. Set up via Internet banking	free	free	x
4.7.2. Set up via Telephone banking	10 CZK	10 CZK	x
4.7.3. Set up over the counter	40 CZK	40 CZK	x
4.7.4. Change/cancellation via Internet banking	free	free	x
4.7.5. Change/cancellation via Telephone banking	10 CZK	10 CZK	x
4.7.6. Change/cancellation over the counter	40 CZK	40 CZK	x
4.8. Direct debit - outgoing payment within Raiffeisenbank a.s.	3 CZK	3 CZK	7 CZK
4.9. Direct debit - outgoing payment to another bank in the CR	3 CZK	5 CZK	7 CZK
4.10. Direct debit - incoming payment based on a previous direct debit order within Raiffeisenbank a.s.	3 CZK	5 CZK	5 CZK
4.11. Direct debit - incoming payment based on a previous direct debit order from another bank in the CR	3 CZK	5 CZK	7 CZK

Name of item	eKonto	Student	Separate Current Accounts
<b>5. Intelligent debit</b>			
5.1. Set up via Internet banking	free	free	×
5.2. Set up via Telephone banking	10 CZK	10 CZK	×
5.3. Set up over the counter	40 CZK	40 CZK	×
5.4. Change/cancellation via Internet banking	free	free	×
5.5. Change/cancellation via Telephone banking	10 CZK	10 CZK	×
5.6. Change/cancellation over the counter	40 CZK	40 CZK	×
5.7. Direct debit - outgoing payment within Raiffeisenbank a.s.	3 CZK	3 CZK	7 CZK
5.8. Direct debit - outgoing payment to another bank in the CR	3 CZK	5 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
5.10. Direct debit - incoming payment based on a previous direct debit order from another bank in the CR	3 CZK	5 CZK	7 CZK
<b>6. Intelligent savings</b>			
6.1. Set up via Internet banking	free	×	×
6.2. Set up via Telephone banking	10 CZK	×	×
6.3. Set up over the counter	40 CZK	×	×
6.4. Change/cancellation via Internet banking	free	×	×
6.5. Change/cancellation via Telephone banking	10 CZK	×	×
6.6. Change/cancellation over the counter	40 CZK	×	×
6.7. Outgoing/incoming payment	free	×	×
<b>7. SIPO</b>			
7.1. Set up via Internet banking	free	free	free
7.2. Set up via Telephone banking	10 CZK	10 CZK	40 CZK
7.3. Set up over the counter	40 CZK	40 CZK	40 CZK
7.4. Change/cancellation over the counter	40 CZK	40 CZK	40 CZK
7.5. Change/cancellation via Internet banking	free	free	free
7.6. Change/cancellation via Telephone banking	10 CZK	10 CZK	40 CZK
7.7. SIPO payments	6 CZK	8 CZK	9 CZK
<b>8. Payment orders to an address</b>			
8.1. Amount up to 200 CZK	70 CZK	70 CZK	×
8.2. Amount from 201 to 1,000 CZK	80 CZK	80 CZK	×
8.3. Amount from 1,001 to 5,000 CZK	90 CZK	90 CZK	×
8.4. Amount from 5,001 to 50,000 CZK	100 CZK	100 CZK	×
8.5. Surcharge for each additional 10,000 CZK	50 CZK	50 CZK	×
8.6. Surcharge for personal delivery	50 CZK	50 CZK	×
8.7. Surcharge for payment on a specified date	50 CZK	50 CZK	×
<b>9. Automatic transfer of over limit balance</b>			
9.1. Setting up automatic transfer of over limit balance	×	×	free
9.2. Change/cancellation of automatic transfer of over limit balance	×	×	40 CZK
9.3. Incoming payment as part of the automatic transfer of over limit balance	×	×	3 CZK
9.4. Outgoing payment as part of the automatic transfer of over limit balance	×	×	3 CZK
<b>10. Other</b>			
10.1. Unauthorized correction/claim of incoming and outgoing payments in CZK	100 CZK + actual costs	100 CZK + actual costs	100 CZK + actual costs
* 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 2.1.4.			
*** 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 2.2.4.			
Note: Outgoing payments and incoming payments for term deposits are free. Payment orders entered by a branch employee into the client's account are charged as paper payment orders placed over the counter..			

## • Non-cash foreign payments

Name of item	eKonto, Student	Separate Current Accounts
<b>1. Incoming payments from abroad in foreign currency or CZK, incoming payments from within the CR in foreign currency</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
1.2. Incoming payment with OUR charges*	free	free
1.3. Incoming Europayment**	200 CZK	200 CZK
1.4. Incoming retirement pension regularly remitted from abroad (Following prior notification of our Bank)	×	50 CZK
1.5. Incoming payment in CZK from Tatrabanka a.s.	×	free
1.6. Fees not paid by a foreign bank (in the event of incoming payment with OUR charges)	×	for full amount
1.7. 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

Name of item	eKonto, Student	Separate Current Accounts
<b>2. Inhouse incoming payments within Raiffeisenbank a.s.</b>		
2.1. Inhouse incoming foreign currency payment within Raiffeisenbank a.s.	free	free
<b>3. Outgoing payments sent abroad in foreign currency or CZK, outgoing payments sent within the CR in foreign currency or in CZK from a foreign currency account</b>		
3.1. Outgoing payment with OUR/SHA charges*	1 % of amount, min. 300 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, max. 1,500 CZK + 450 CZK guaranteed OUR fee	1% of amount, max. 1,500 CZK + 450 CZK guaranteed OUR fee
3.3. Outgoing payment with BEN charges*	free	free
3.4. Outgoing payment sent in CZK from a foreign currency account to CZK account of another bank in the CR	150 CZK	500 CZK
3.5. Outgoing Europayment**	220 CZK	220 CZK
3.6. Outgoing payment sent in EUR to Tatrabanka a.s., with SHA charges	x	50 CZK
3.7. Outgoing payment sent in EUR to Tatrabanka a.s. with OUR charges (EEA OUR ****)	x	50 CZK + 450 CZK guaranteed OUR fee
3.8. Surcharge for urgent processing of an outgoing payment in EUR or USD sent abroad or to another bank in the CR	500 CZK	x
<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
4.2. Inhouse outgoing foreign currency payment sent without conversion between price plan accounts	5 CZK	x
4.3. Inhouse outgoing payment with conversion sent within a single price plan account	free	x
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
<b>5. Claims</b>		
5.1. Request for a change or investigation of submitted payment instruction	500 CZK + actual costs	500 CZK + actual costs
5.2. Claim arising at the request of another bank	500 CZK + actual costs	500 CZK + actual costs
<b>6. Return/cancellation of payment order</b>		
6.1. Return of payment order from another bank	300 CZK	300 CZK
6.2. Request for cancelling or returning of submitted payment order	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 1.6)	for full amount
<b>8. Account item billing</b>	free	free
<b>9. Payment processing after Cut-off time*** (only upon prior agreement with the Bank)</b>	x	1,500 CZK
<b>10. Surcharge for urgent processing of outgoing payment sent abroad or to another Czech bank in the CR (only upon prior agreement with the Bank)</b>	x	1,500 CZK
<b>11. Surcharge for paper payment order</b>	300 CZK	300 CZK
<b>12. Non-STP fee for manual correction of an insufficiently/erroneously placed payment order</b>	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 charges (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 20%. This only applies to Independent Current Accounts and the Gold Account.		

## • Cash transactions (over the counter)

Name of item	eKonto, Student	Separate Current Accounts
<b>1. Cash deposit over the counter to a CZK account</b>		
1.1. - up to 500,000 CZK	free	free
1.2. - over 500,000 CZK	no fee	no fee
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)	65 CZK	65 CZK

Name of item	eKonto, Student	Separate Current Accounts
<b>2. Cash deposit over the counter (only in denominations of 1 and 2 EUR) in favor of an account held at Raiffeisenbank a.s.</b>	10% of the volume of amount deposited	
<b>3. Cash withdrawal over the counter from a CZK account or foreign currency account*</b>		
3.1. First cash withdrawal in a calendar month	free	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 other currency equivalent to 60 CZK
3.2. Second and every successive withdrawal in a calendar month	60 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 other currency equivalent to 60 CZK
3.3. Surcharge for cash withdrawal of over 500,000 CZK **	0.15% of the total amount withdrawn in a day from a single account (the charge may be requested when announcing the withdrawal)	0.15% of the total amount withdrawn in a day from a single account (the charge may be requested when announcing the withdrawal)
<b>4. Account item billing</b>	free	
<b>5. Currency conversion for cash deposits and withdrawals (the account currency is not the same as the transaction currency)</b>	1% min. 50 CZK, max. 2,500 CZK	
<b>6. Other</b>		
6.1. Receipt of loan installment payments in cash over the counter	50 CZK	
6.2. Cash payments for credit cards	50 CZK	
* The client must notify the Bank of cash withdrawals over 100,000 CZK or an equivalent amount at least two working days in advance.		
** This fee is charged if the sum volume of all withdrawals made on a calendar day from a single account exceed 500,000 CZK.		

### • 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 CZK
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 CZK
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
<b>3. Handling of cash by security guards and withdrawal of cash in a sealed envelope (fees are established individually by contract).</b>	
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
* 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 - newly issued

Name of item	eKonto	Student	Separate Current Accounts
<b>1. Issue of card for an account</b>			
1.1. Electronic debit card - VISA Electron, Maestro	free	free	free
1.2. Embossed debit card - VISA Classic, MC Standard	free	free	free
1.4. Embossed debit card - VISA Gold, MC Gold	free	free	free
<b>2. Administration fees</b>			
2.1. Electronic debit card - VISA Electron, Maestro	45/30/0 CZK monthly <sup>1)</sup>	25 CZK monthly <sup>2)</sup>	25 CZK monthly
2.2. Embossed debit card - VISA Classic, MC Standard	65/40/0 CZK monthly <sup>1)</sup>	45 CZK monthly	45 CZK monthly
2.3. Embossed debit card - VISA Gold, MC Gold	350 CZK monthly	350 CZK monthly	350 CZK monthly
2.4. MasterCard Internet Card	15 CZK monthly	15 CZK monthly	✖
<sup>1)</sup> Price list price / Extra / Premium			
<sup>2)</sup> No account maintenance fee for the first year			
<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	50 CZK monthly
3.2. Travel insurance for the cardholder and family for Gold cards	free	free	free
3.3. Membership in IAPA and Priority Pass programs	✖	✖	900 CZK annually <sup>1)</sup>
3.4. Visit to VIP salon as part of the Priority Pass program	✖	✖	27 USD <sup>2)</sup> / person (equivalent in CZK)
3.5. BASIC: Basic fraud protection in the event of loss or theft for Gold/Business cards	free	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	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	69 CZK monthly
<sup>1)</sup> Only for Gold cards issued for separate current accounts or bundled services in a single currency.			
<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	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	free <sup>2)</sup>
4.2.2. Third and every successive withdrawal from a Raiffeisenbank a.s. ATM recorded in a calendar month	9.90 CZK	9.90 CZK	19.90 CZK <sup>2)</sup>
4.2.3. Cash withdrawals from other banks in the CR	39.90 CZK per item/9.90 <sup>1)</sup>	39.90 per item	39.90 per item
4.2.4. Cash withdrawal from banks abroad	100 CZK + 0.5% of the amount withdrawn	100 CZK + 0.5% of the amount withdrawn	100 CZK + 0.5% of the amount withdrawn
4.2.5. Cash withdrawal from bank/foreign exchange tellers (Manual Cash Advance)	150 CZK + 0.5% of the amount withdrawn	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			
<sup>2)</sup> Concerns transactions billed in the calendar month			
<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	free
5.1.2. Permanent blocking of embossed card due to loss/theft of card	free	free	free
5.1.3. Temporary card blocking (includes unblocking) - applies to online transactions	free	free	free
5.1.4. Card blocking due to distraint	free	free	free
5.1.5. Card blocking/unblocking for internet transactions	free	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
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		
5.3.2. Sending of card and supplementary material abroad by courier service	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		
5.3.4. Sending a PIN abroad by courier service	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		

Name of item	eKonto	Student	Separate Current Accounts
5.4. Generation of a new PIN for a card	250 CZK	250 CZK	250 CZK
5.5. Issue of a replacement card in the CR	250 CZK	250 CZK	250 CZK
5.6. Issue of a new card and PIN after blocking due to loss or theft	500 CZK	500 CZK	500 CZK
5.7. Regeneration of MasterCard Internet Card data	250 CZK	250 CZK	×
5.8. Request for a change in card limits	50 CZK	50 CZK	50 CZK
5.9. Change in limits of MasterCard Internet Card	free	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	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	2,000 CZK + costs for delivery abroad
5.11. Addition of a second current account to settle foreign exchange transactions	×	×	free
5.12. Return of cards confiscated by Raiffeisen a.s. ATMs upon client request <sup>4)</sup>	1,000 CZK	1,000 CZK	1,000 CZK
<sup>1)</sup> within 3 working days <sup>2)</sup> within 2 working days <sup>3)</sup> only for VISA Gold, VISA Business, MC Standard, MC Gold, MC Business <sup>4)</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
6.2. verification of transactions by text message	see Price list - Direct Banking section		4 CZK per message
6.3. verification of transaction by text message for Gold and Business cards	×	×	free
<b>7. Locking cards (incl. MasterCard Internet Card)</b>			
7.1. Activation of services for newly issued cards	free		×
7.2. Activation/deactivation/change in service settings for cards already issued, carried out via Internet banking and GSM banking	50 CZK	50 CZK	×
7.3. Activation/deactivation/change in service settings for cards already issued, carried out via Telephone banking/branch office	60 CZK/90 CZK	60 CZK/80 CZK	×
7.4. Unlocking a card via Internet banking or GSM banking	3.90 CZK	2.90 CZK	×
7.5. Unlocking a card via Telephone banking/branch office	13.90 CZK/43.90 CZK	12.90 CZK/42.90 CZK	×
7.6. Locking a card via Internet banking or GSM banking	free		×
7.7. Locking a card via Telephone banking/branch office	10 CZK/40 CZK		×
7.8. Determining the status of a card (locked/unlocked)	free		×
* Fees are charged in the event that the particular fraud protection applies for at least one day in a month.			

## • Credit cards, Partner credit cards, and cards with the Exclusive loyalty program

Name of item	Item fee
<b>1. Issue of card</b>	
1.1. Issue of major cards: VISA Classic, VISA Gold, VISA Extra, MC Animal Life, MC United Auto Assistance credit card, BILLA payment card, VISA UNIQA Loyalty payment card, VISA Generali Loyalty payment card, Exclusive, Exclusive with Specialist, OVB Exclusive, VISA Premium Banking	free
1.2. Issue of additional cards: VISA Classic, VISA Gold, VISA Extra, MC Animal Life, MC United Auto Assistance credit card, BILLA payment card, VISA UNIQA Loyalty payment card, VISA Generali Loyalty payment card, Exclusive, Exclusive with Specialist, OVB Exclusive, VISA Premium Banking	90 CZK
<b>2. Card administrative fees</b>	
2.1. Major cards	
2.1.1. VISA Classic	45 CZK monthly*
2.1.2. VISA Gold	120 CZK monthly
2.1.3. VISA Extra if not used	free
2.1.4. VISA Extra if used	45 CZK monthly
2.1.5. MC Animal Life	45 CZK monthly
2.1.6. MC United Auto assistance credit card	free
2.1.7. UNIQA and BILLA loyalty payment cards	45 CZK monthly*
2.1.8. Loyalty payment cards VISA Generali, Exclusive, Exclusive with Specialist, Exclusive Radio communication, OVB Exclusive	45 CZK monthly*
2.1.9. VISA Premium Banking	20 CZK monthly*
2.2. Administrative fees for additional cards: VISA Classic, VISA Gold, VISA Extra, MC Animal Life, MC United Auto assistance credit card, BILLA payment card, VISA UNIQA Loyalty payment card, VISA Generali Loyalty payment card, Exclusive, Exclusive with Specialist, Exclusive Radio communication, OVB Exclusive, VISA Premium Banking	free
<b>3. Additional services **</b>	
3.1. Travel insurance for cardholder and family for VISA Classic, VISA Gold, VISA Extra, MC Animal Life, Assistance credit cards MC United Auto, BILLA payment card, VISA UNIQA Loyalty payment card, VISA Generali Loyalty payment card, Exclusive, Exclusive with Specialist, Exclusive Radio communication, OVB Exclusive, VISA Premium Banking	50 CZK monthly

Name of item	Item fee
3.2. Travel insurance for cardholder and family for VISA Gold	free
3.3. BASIC: Basic fraud protection in the event of loss/theft/misuse of data on the internet for VISA Gold	free
3.4. BASIC: Basic fraud protection in the event of loss/theft/misuse of data on the internet for VISA Classic, VISA Extra, MC Animal Life, MC United Auto Assistance credit card, BILLA payment card, VISA UNIQA Loyalty payment card, VISA Generali Loyalty payment card, Exclusive, Exclusive with Specialist, Exclusive Radio communication, OVB Exclusive, VISA Premium Banking	15 CZK monthly
3.5. PLUS: Optional fraud protection in the event of loss/theft with a limit of 100,000 CZK, misuse of data on the internet, 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
3.6. Payment protection insurance for VISA Classic, VISA Gold, VISA Extra, MC Animal Life, MC United Auto Assistance credit card, BILLA payment card, VISA UNIQA Loyalty payment card, VISA Generali Loyalty payment card, Exclusive, Exclusive with Specialist, Exclusive Radio communication, OVB Exclusive	0,25 % monthly***
<b>4. Card transactions</b>	
4.1. Card payment at a merchant in the CR or abroad	free
4.2. Cash withdrawal from an ATM in the CR using VISA Classic, VISA Gold, VISA Extra, MC Animal Life, MC United Auto Assistance credit card, BILLA payment card, VISA UNIQA Loyalty payment card, VISA Generali Loyalty payment card, Exclusive, Exclusive with Specialist, Exclusive Radio communication, OVB Exclusive	70 CZK + 1% of the amount withdrawn
4.3. Cash withdrawals from ATMs in the CR using VISA Premium Banking	50 CZK per withdrawal
4.4. Cash withdrawals from ATMs abroad using VISA Classic, VISA Gold, VISA Extra, MC Animal Life, MC United Auto Assistance credit card, BILLA payment card, VISA UNIQA Loyalty payment card, VISA Generali Loyalty payment card, Exclusive, Exclusive with Specialist, Exclusive Radio communication, OVB Exclusive	100 CZK + 1% of the amount withdrawn
4.5. Cash withdrawals from ATMs abroad using VISA Premium Banking	50 CZK + 1% of the amount withdrawn
4.6. Cash withdrawals using a card over the counter/at foreign exchange desk (Manual Cash Advance)	80 CZK + 1% of the amount withdrawn
4.7. Cash Back withdrawals at merchants in the CR using VISA cards	10 CZK per withdrawal
4.8. Account item billing	free
<b>5. Card payments</b>	
5.1. When drawing the credit limit	3.5 % min. 300 CZK
5.2. When not drawing the credit limit	full amount of statement
<b>6. Other services</b>	
6.1. Issue of a new card and PIN after blocking due to loss or theft	500 CZK
6.2. Duplicate PIN or new PIN	250 CZK
6.3. Picking up a PIN or card at the counter	free
6.4. Sending a PIN or card by mail	free
<b>6.5. Change of settings</b>	
6.5.1. Card limits	free
6.5.2. Due date	50 CZK
6.6. Permanent blocking of card due to loss/theft	free
6.7. Temporary blocking of card (including unblocking of card)	free
6.8. Issue of replacement card (Emergency Card) abroad, e.g. in the event of loss/theft/damage of card - only applies for embossed cards	2,000 CZK + costs for delivery abroad
6.9. Issue of Emergency Cash abroad, e.g. in the event of loss/theft/damage of card - only applies for embossed cards	3,000 CZK
6.10. Blocking/unblocking of cards for internet transactions	free
<b>7. SMS service</b>	
7.1. Setting up service	free
7.2. SMS confirmation of transaction	4 CZK per message
7.3. SMS confirmation of transaction for VISA Gold	free
<b>8. Request for payment of outstanding balance</b>	
8.1.1. - 1st request	300 CZK
8.1.2. - 2nd request	500 CZK
8.1.3. - 3rd request	1,000 CZK
8.2. Contract penalty for breach of contract	5,000 CZK
8.3. Exceeding credit limit	200 CZK
8.4. Failure to make payment by due date	250 CZK
* In the event that purchases of at least 3,000 CZK were made in the previous month then this fee is subsequently returned to the card account.	
** This fee is charged in the event that the given insurance policy is in effect for at least one day of the month.	
*** This fee is calculated based on the current amount owed in the given month.	

# DIRECT BANKING

## • Direct banking services

Name of item	eKonto	Student	Separate Current Account
1. Setting up service	free	free	free
2. Maintenance fee	90 CZK *	free	80 CZK
3. Cancellation of service	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
5. Change of settings for GSM Banking	50 CZK per account	50 CZK per account	free
6. Use of Telephone banking	10 CZK for each telephone banker transaction **		free
* 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	eKonto	Student	Separate Current Account
1. Access to account (including sending authentication and verification text messages)	free	free	×
2. Change of service settings	50 CZK per account	50 CZK per account	×
3. Activation after blocking/cancellation	50 CZK per account	50 CZK per account	×
4. Newly generated I-PIN and T-PIN	100 CZK	100 CZK	×
5. Newly generated B-PUK*	100 CZK	100 CZK	×
* Only older SIMs from T-Mobile			

### Personal Electronic Key

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

### Internet Electronic Key

Name of item	eKonto	Student	Separate Current Account
1. Renewal of Personal Account Certificate (for 1 year)	200 CZK	200 CZK	×
2. Blocking of Personal Certificate	200 CZK	200 CZK	×
3. Activation of Personal Certificate after blocking	50 CZK	50 CZK	×

### Passwords and certificates

Name of item	eKonto	Student	Separate Current Account
1. Management of passwords and certificates for Internet banking	×	×	free
2. Management of passwords for Telephone banking	×	×	free
3. Use of signature certificate for Internet banking	×	×	15 CZK monthly

## • Other

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

# CREDIT PRODUCTS

## • Consumer loans

Name of item	Quick loan	Universal personal loan	Low payments - loan consolidation	Specific loan	One-click loan	Optimum installment
1. Receipt and evaluation of application	free					
2. Provision of loan	1% of the loan provided, min. 500 CZK, 5,000 CZK)					free
3. Loan management and application	99 CZK monthly	99 CZK monthly	99 CZK monthly	150 CZK monthly	99 CZK monthly	99 CZK monthly
4. Costs associated with exceptional payments (premature repayment)	free*	max. 1% (0.5%) of the amount of exceptional payment*****	max. 1% (0.5%) of the amount of exceptional payment*****	free	max. 1% (0.5%) of the amount of exceptional payment*****	free
5. Receipt of cash payments over the counter	50 CZK				x	50 CZK
6. Changes in credit ocumentation upon client request	2 000 CZK					free
7. Type A insurance	free					
8. Type B insurance	95 CZK monthly****	95 CZK monthly	95 CZK monthly	Loan up to 200,000 CZK - 199 CZK	95 CZK monthly	95 CZK monthly
				Loan up to 500,000 CZK - 359 CZK		
				Loan up to 1,000,000 CZK - 729 CZK		
				Loan up to 2,000,000 CZK - 1 149 CZK		
9. Type C insurance	119 CZK monthly****	119 CZK monthly	119 CZK monthly	Loan up to 200,000 CZK - 199 CZK	119 CZK monthly	119 CZK monthly
				Loan up to 500,000 CZK - 359 CZK		
				Loan up to 1,000,000 CZK - 729 CZK		
				Loan up to 2,000,000 CZK - 1 149 CZK		
10. Request for payment of outstanding balance	1st request (charged if the total amount outstanding exceeds 200 CZK) 300 CZK 2nd request 500 CZK 3rd request 1,000 CZK					
11. Contractual penalty for breach of contract	up to 1% of the amount of unpaid principal					
* For Quick Loans provided from 1. 10. 2005 to 31. 1. 2006, from 1. 9. 2008 to 31. 12. 2008, from 1. 5. 2009 to 30. 6. 2009 and from 7. 7. 2010 the fee is 0 CZK.						
** For Quick Loans provided from 1. 9. 2008 to 31. 12. 2008 and from 1. 5. 2009 to 30. 6. 2009 the fee is 0 CZK						
*** Applies to One-Click loans provided from 1. 2. 2009.						
**** For loans provided from 3. 5. 2010 to 30. 6. 2010 the fee is 0 CZK for a period of 12 months.						
***** The amount of cost reimbursement is 1% provided that premature repayment of the entire consumer loan takes place at least one year before the maturity date. If this period is less than one year, cost reimbursement shall not exceed 0.5% of the amount of the consumer loan repaid prematurely.						

## • Mortgages

Name of item	Item fee
<b>1. Preparation of loan</b>	
1.1. Receipt and evaluation of application	free
1.2. Processing of loan documentation	free
1.3. Obtaining extracts from the loan registry when preparing an estimate	150 CZK*
<b>2. Provision of the loan</b>	
2.1. Provision of a mortgage loan including the option of drawing funds based upon property liens	free
2.2. Provision of EQUI mortgage	3% of loan amount, min. 9,000 CZK, max. 150,000 CZK
2.3. Fee for guaranteed interest rate	up to 1 month: 0 CZK, up to 3 months: 0.3% of the loan amount for a 3-year fixed rate, 0.5% for a 5-year fixed rate, 0.7 % for a 7-year fixed rate

Name of item	Item fee
2.4. Provision of Variable Mortgage Loan	0.5% of credit volume, min. 3,000 CZK
<b>3. Loan management</b>	
3.1. Administration of mortgage loan	150 CZK monthly**
3.2. Administration of unsecured Klasik Plus loan	150 CZK monthly
3.3. Administration of state supported mortgage loan with contributions greater than 0 percent - applies to state supported loan agreements concluded by 31. 12. 2005	150 CZK monthly
3.4. Drawing of mortgage loan - does not apply to the EQUI mortgage loan	500 CZK for third and each successive draw
3.5. Drawing an EQUI mortgage loan	1,000 CZK for second and each successive draw
3.6. Processing of internal assessment by a bank employee	2,000 CZK
3.7. Acquisition of documents from the land registry (e.g. title deeds)	100 CZK for 1 page*
3.8. Processing of request for exceptional mortgage repayment for the Green Savings program (repayment installments up until the exceptional payment)	2,000 CZK
3.9. Undrawn loan amounts of more than 50% of the negotiated credit limit	5% of undrawn loan amount
Note: Fees according to items 3.1., 3.2. and 3.3. are charged from the first payment due date after initial funds are drawn.	
<b>4. Change of contractual conditions by the client</b>	
4.1. Change of debtor/client	3,000 CZK
4.2. Change of collateral (does not apply in cases where such change is already specified in the loan agreement)	0.4% of loan balance at the time of application, min. 5,000 CZK, max. 10,000 CZK
4.3. Change in type of repayment from individual to annuity	free
4.4. Shortening of loan maturity in the event of exceptional partial installments paid in accordance with the Agreement or Product Terms	free
4.5. Change of contractual documents due to exceptional payments or undrawn loan amounts for Stabilita and Stabilita Invest type mortgages	free
4.6. Change of other contractual conditions by the client	3,000 CZK
4.7. Change of account used for mortgage repayment to an eKonto account	free
4.8. Change of type of rate to Offset except for dates of interest rate change	5,000 CZK
4.9. Administration of premature repayment of home mortgages with floating rates	3% of prematurely paid amount, min. 10,000 CZK
Note: The fee is due no later than the date of signature of addenda or other documents making such change.	
<b>5. Administration of credit account and mortgage current account</b>	
5.1. Credit account statement (once annually)	free
5.2. Credit account statement for a period of less than 1 year	19 CZK
5.3. Exceptional credit account statement upon client request	100 CZK
5.4. Failure to make an exceptional payment of which the bank has been notified due to lack of funds in the client's account	1,000 CZK
<b>6. Sending information on interest paid</b>	
6.1. verification of interest paid from a mortgage loan issued by the bank (once annually)	free
6.2. Verification of interest paid upon client request	250 CZK*
<b>7. Fee for reserving funds</b>	
7.1. Fee for reserving funds in the event of extending the period for drawing the loan	1.5% p.a. of amount which was not drawn according to the original terms after initial draw of the loan
<b>8. Fees for failing to meet contract conditions (does not apply to EQUI and FLEXI mortgage loans)</b>	
8.1. Sending written reminders, requests for non-payment/failure to meet contract conditions	
8.1.1. - 1st reminder (charged if the total amount outstanding exceeds 300 CZK), request	500 CZK
8.1.2. - 2nd reminder, request	800 CZK
8.1.3. - 3rd reminder, request	1,000 CZK
8.2. Personal negotiations with the client to extend repayment	
8.2.1. - at the bank	1,000 CZK
8.2.2.- not at the bank	5,000 CZK
8.3. Conclusion of a written agreement for settlement	1,000 CZK
8.4. Sale of debts in the event of late payment by the debtor	2,000 CZK
8.5. Placement of lien	5,000 CZK
<b>9. Fees for failing to meet contractual conditions - for EQUI and FLEXI mortgage loans</b>	
9.1. Sending written reminders, requests for non-payment/failure to meet contractual conditions	
9.1.1. - 1st reminder (charged if the total amount outstanding exceeds 300 CZK), request	1,000 CZK
9.1.2. - 2nd reminder, request	1,500 CZK
9.1.3. - 3rd reminder, request	2,000 CZK
9.2. Personal negotiations with the client to extend repayment	

Name of item	Item fee
9.2.1. - at the Bank	1,000 CZK
9.2.2. - not at the Bank	5,000 CZK
9.3. Conclusion of a written agreement for settlement	2,000 CZK
9.4. Sale of debts in the event of late payment by the debtor	2,000 CZK
9.5. Placing a lien	5,000 CZK
If the acts in items 9.2. and 9.3. are carried out repeatedly during the course of 12 calendar months, the fee is doubled	
Unless expressly stated otherwise, the following are considered to be mortgage loans: American Universal Mortgage, American Mortgage, Variable Mortgage, Klasik Plus (unsecured loan) and Minimax Mortgage.	
* The fee includes VAT as required by law.	
** For credit agreements concluded by 31.1.2008 with a monthly fee of 450 CZK, the management original fees apply for a period of 5 years after the signature of the agreement, then 150 CZK monthly.	
Also applies for mortgage agreements concluded with eBanka a.s., headquartered at Na Příkopě 19, Prague 1, IČ 005 622 246	

### • Overdraft\* and Overdraft Loan\*\*

Name of item	Overdraft	Overdraft loan
1. Receipt and evaluation of applications	free	free
2. Provision	200 CZK	200 CZK
3. Application of authorized debit** / Keeping an overdraft account	90 CZK monthly****	50 CZK monthly
4. Cancellation	free	free
5. Change of settings upon client request	200 CZK	200 CZK
6. Change in credit documentation upon client request	200 CZK	200 CZK
7. Request for payment of outstanding balance		
7.1. - 1st request	200 CZK	200 CZK
7.2. - 2nd request	500 CZK	500 CZK
7.3. - 3rd request	1 000 CZK	1 000 CZK
8. Contract penalty for keeping a negative balance*****	200 CZK	200 CZK
* Authorized overdrafts of price plans such as eKonto, Student, and those which are no longer offered.		
** Authorized overdrafts of Separate Current Accounts, the Gold Account and other product bundles no longer offered.		
*** For agreements concluded up to 28.2.2005 the operation name "loan management and administration" is used.		
**** When using overdraft in the given month		
***** The contract penalty for overdrafts only applies to agreements concluded since 22.8.2007.		

### • Transferred Unauthorized Negative Balance

Name of item	Item fee
1. Transfer of Unauthorized Negative Balance to installments	200 CZK
2. Application and management of account	99 CZK monthly
3. Exceptional payment (premature repayment)	free
4. Request for payment of outstanding balance	
4.1. - 1st request (charged if the overdue debt exceeds 200 CZK)	300 CZK
4.2. 2nd request	500 CZK
4.3. 3rd request	1,000 CZK

# 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. Redemption fee	according to type of fund*
* 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	eKonto	Student	Separate Current Accounts
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	x	x	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% of check amount, min. 500 CZK
1.3. Cashing checks payable in the CR	1% of check amount, min. 500 CZK	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.	x	x	0.25 % of check amount, min. 500 CZK
1.5. Checks cashed with insufficient funds	500 CZK + actual costs	500 CZK + actual costs	500 CZK + actual costs
1.6. Retirement pension sent regularly by foreign check	x	x	50 CZK
2. Check claims	500 CZK + actual costs + fees of other banks	500 CZK + actual costs + fees of other banks	500 CZK + actual costs + fees of other banks

### • Documentary trades - real estate credit

Name of item	Item fee
1. Opening of credit line	
1.1. - credit amount up to 5,000,000 CZK	0,4 % from L/C value for the first 3 months of L/C validity 0.1 % for each subsequent month, min. 1,000 CZK p.m.
1.2. - credit amount over 5,000,000 CZK	as per 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 % from value of documents for each 30 days of deferred payment or part of this period min. CZK 1,000 p.m.
4. Fee for inconsistencies in documents**	1,000 CZK
5. Courier service	real 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 issued by Raiffeisenbank a.s. is advised directly to the beneficiary, then the beneficiary is only charged an administrative fee of 1,000 CZK for the advised credit.	

### • Setting services for price plan accounts

This fee is charged only for the eKonto and Student accounts.

Name of item	via Internet banking	via Telephone banking	At a branch office
1. Signature sample (disposition rights) - settings, changes and cancellation	x	x	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
This fee is charged for Price list items where it is not included in the fee itself	

## • Statements

### Account statements

Name of item	eKonto, Student	Separate Current Accounts
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	40 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		
5.1. - provided over the counter	130 CZK per statement	100 CZK per statement
5.2. sent exceptionally	100 CZK per statement	×
6. Exceptional statement - compiled upon client request	300 CZK per statement	×
7. Sending individual statements by fax - domestic	×	50 CZK per fax
8. Sending individual statements by fax - abroad	×	100 CZK per fax
* Service may only be provided for personal eKonto and Student accounts		

### Card transaction statements

Name of item	Item fee
1. Debit cards*	
1.1. Preparation of a monthly statement of card transactions (including mailing to an address in the CR)	20 CZK per statement
1.2. Preparation of a monthly statement of card transactions (including mailing to an address abroad))	30 CZK per statement
1.3. Preparation of a duplicate or single statement of card transactions (including mailing to an address in the CR or abroad)	50 CZK per statement
2. Credit cards	
2.1. Preparation of monthly statements of card transactions (including mailing to an address in the CR)	free
2.1. Preparation of a duplicate or single statement of card transactions (including mailing to an address in the CR or abroad)	50 CZK per statement
* Service may be provided for Separate Current Accounts and Gold Accounts	

## • 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	Item fee*
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	Item fee*
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. Securing a negative balance - setting/cancellation	200 CZK
2. Contract penalty for Unauthorized Negative Balance	200 CZK
3. Request for payment of outstanding balance	
3.1. - 1st request	200 CZK
3.2. - 2nd request	500 CZK
3.3. - 3rd request	1,000 CZK
4. Request to meet contractual obligations	100 CZK
5. Assignment of debts to external collection	800 CZK
6. Change in price plan to eKonto	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 real estate related risk	separately

## • General provisions

1. This Price list of products and services for private individuals fully replaces the previous Price list of products and services for private individuals issued by Raiffeisenbank a.s.
2. This Price list of products and services for private individuals 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.

Infoline:  
Web:  
E-mail:

800 900 900  
[www.rb.cz](http://www.rb.cz)  
[info@rb.cz](mailto:info@rb.cz)



**Raiffeisen**  
**BANK**

*Client inspired banking*