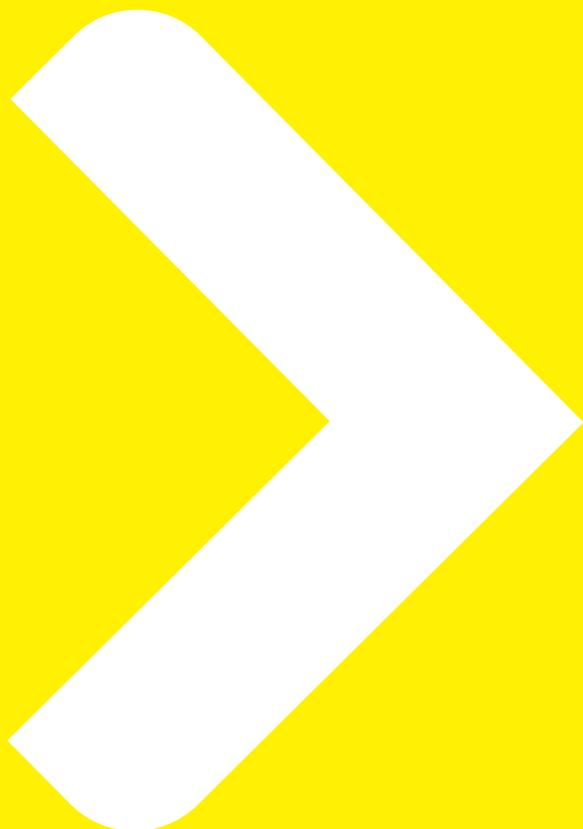


User Manual

Internet Banking

Overdraft facility
limit setting application form



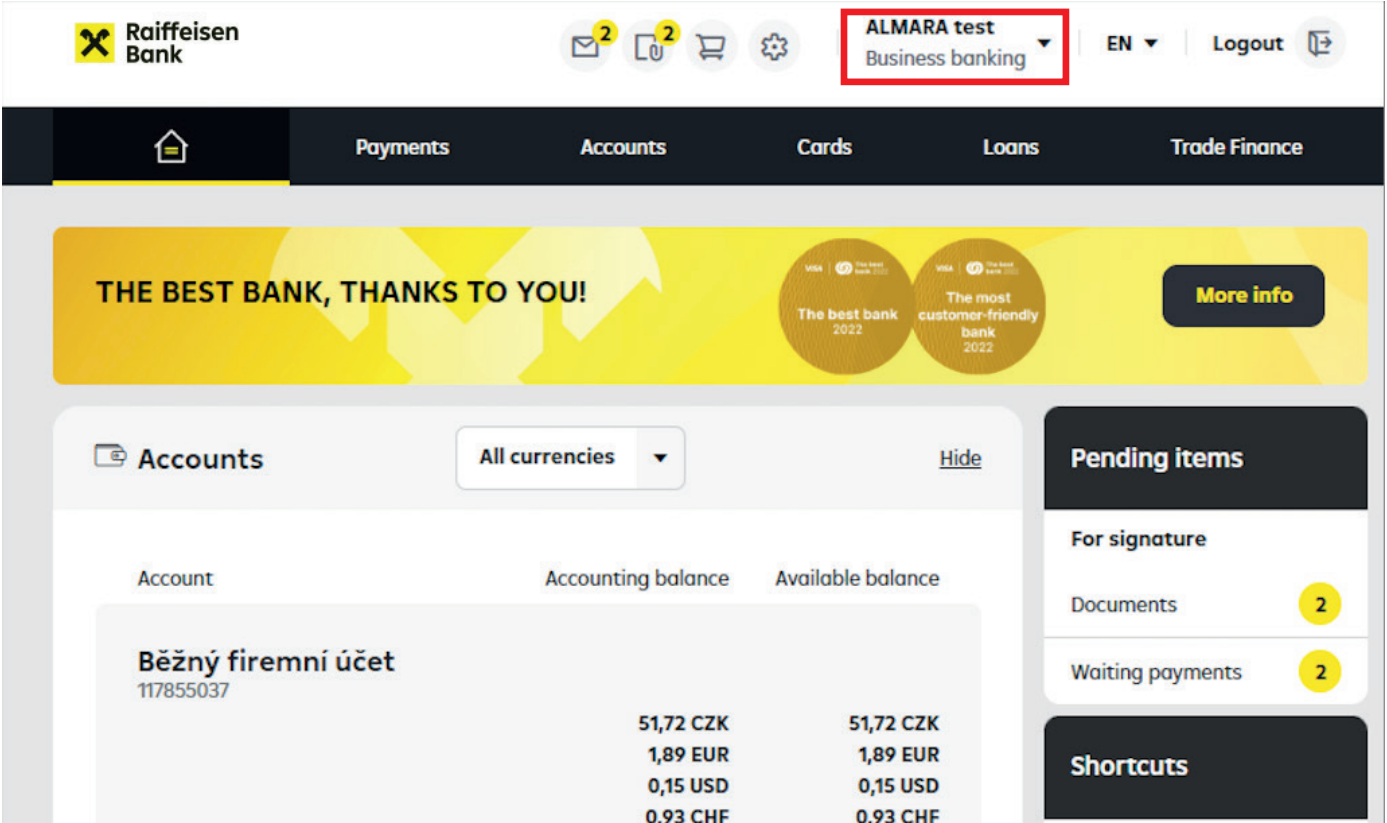
Applications for financing in Internet Banking

Internet banking allows for sending applications for financing without paper documents. The service lets you conveniently work with the following products:


- **Overdraft facility** – drawdown request
- **Revolving loan** – drawdown request
- **Conclusion of security documents for operating finance** – Offer to pledge / assign receivables
- **Instalment loan** – drawdown request
- **Bank guarantees** – draft bank guarantee / application to issue / amend a bank guarantee

Creating the application:

After signing in to Internet banking, use the dropdown menu to select the company through which you will make the change.



Account	Accounting balance	Available balance
Běžný firemní účet 117855037	51,72 CZK	51,72 CZK
	1,89 EUR	1,89 EUR
	0,15 USD	0,15 USD
	0,93 CHF	0,93 CHF

Online financing options are available under **Offers and Applications**  > **New funding application**, where you select the option of your choice.

TIP: You can also access the tab where you select the specific Application type by clicking the appropriate link under **"Shortcuts"**.



Payments

Accounts

Cards

Loans

Trade Finance

THE BEST BANK, THANKS TO YOU!**More info** **Accounts**

All currencies ▾

[Hide](#)

Account

Accounting balance

Available balance

Běžný firemní účet

117855037

51,72 CZK

1,89 EUR

0,15 USD

0,93 CHF

51,72 CZK

1,89 EUR

0,15 USD

0,93 CHF

[Show graph](#)[List of all accounts](#)**Pending items****For signature**

Documents

2

Waiting payments

2

Shortcuts

New payment

List of outgoing
payments


All statements




Upload document

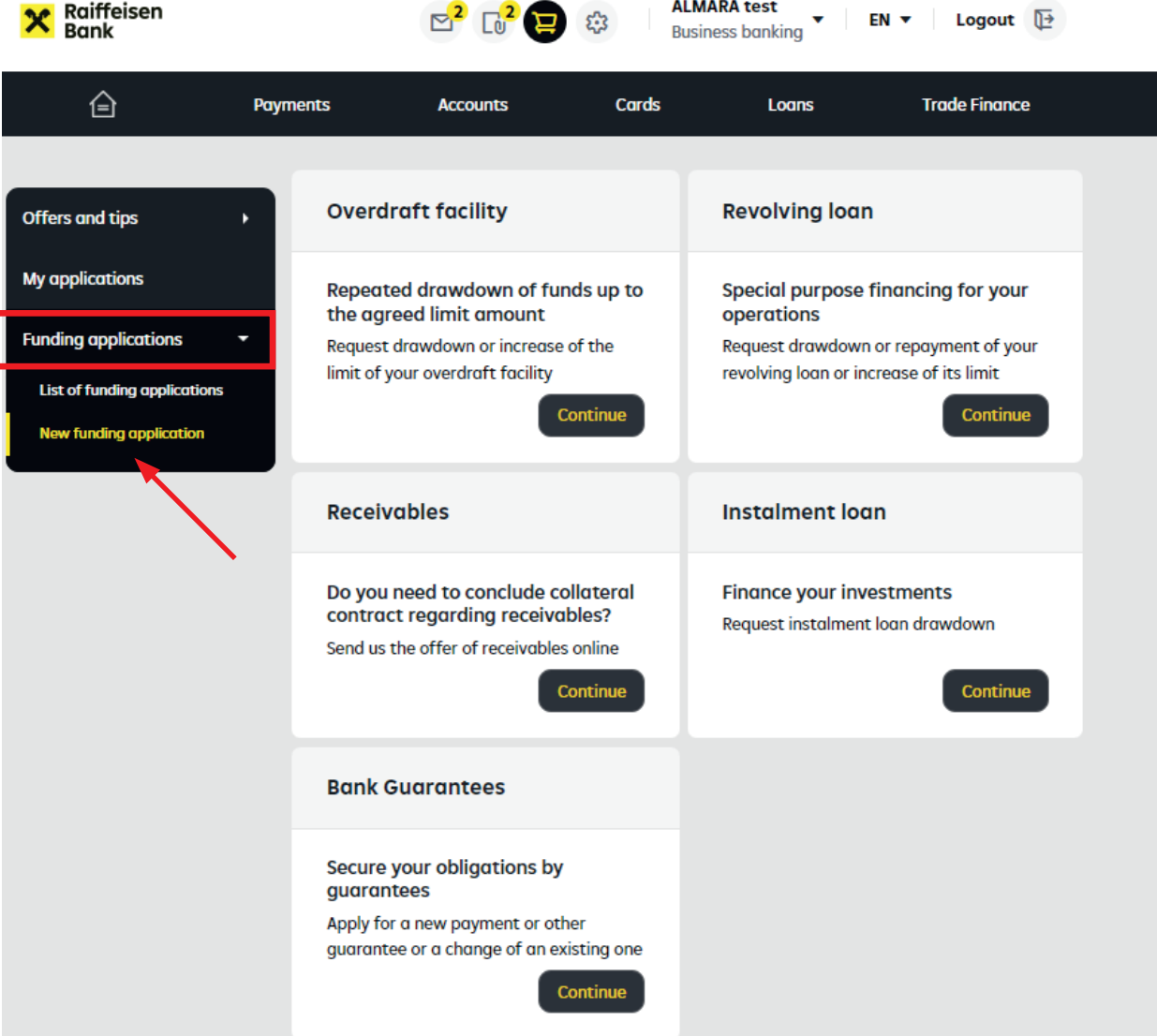


Uploaded documents

**New financing
application**Financing applications
overview **Loans**[Hide](#)

There are no items for this selection.

 **Accounts from other banks**[Hide](#)

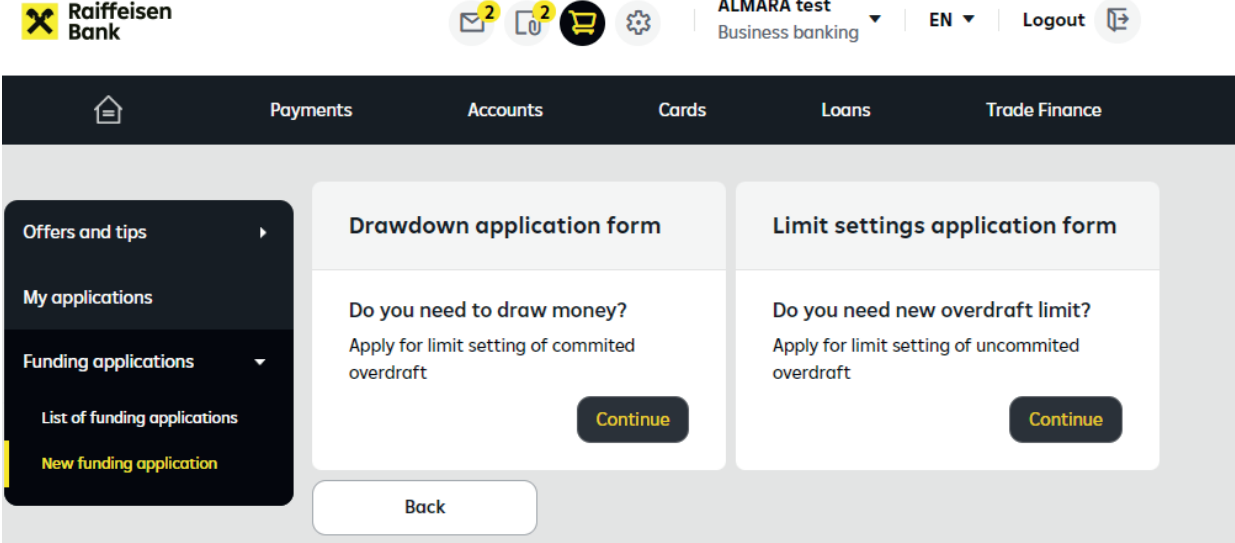


The screenshot shows the Raiffeisen Bank Corporate Banking interface. The top navigation bar includes the Raiffeisen Bank logo, user information (ALMARA test, Business banking), language (EN), and a Logout button. The main navigation bar lists Payments, Accounts, Cards, Loans, and Trade Finance. A left-hand menu is open, with 'Funding applications' highlighted in a red box and a red arrow pointing to it. Below this menu, there are several product cards:

- Overdraft facility**: Repeated drawdown of funds up to the agreed limit amount. Request drawdown or increase of the limit of your overdraft facility. [Continue](#)
- Revolving loan**: Special purpose financing for your operations. Request drawdown or repayment of your revolving loan or increase of its limit. [Continue](#)
- Receivables**: Do you need to conclude collateral contract regarding receivables? Send us the offer of receivables online. [Continue](#)
- Instalment loan**: Finance your investments. Request instalment loan drawdown. [Continue](#)
- Bank Guarantees**: Secure your obligations by guarantees. Apply for a new payment or other guarantee or a change of an existing one. [Continue](#)

Now, according to the selected product (Overdraft facility), click **"Continue"** to display the following tiles: **Drawdown application form** and **Limit setting application form**. Choose the appropriate option according to the name of the form specified in the framework agreement:

- The drawdown request is used to set a binding overdraft limit.
- The limit setting request is used to set a non-binding overdraft limit



The screenshot displays the Raiffeisen Bank Corporate Banking interface. At the top, there is a navigation bar with the Raiffeisen Bank logo, a user profile icon, and a settings gear. Below this is a secondary navigation bar with tabs for Payments, Accounts, Cards, Loans, and Trade Finance. The main content area features a left-hand sidebar with a dark background containing menu items: Offers and tips, My applications, and Funding applications (with a dropdown arrow). Under Funding applications, there are two sub-items: List of funding applications and New funding application (highlighted in yellow). The main content area contains two white cards side-by-side. The left card is titled 'Drawdown application form' and contains the text 'Do you need to draw money?' and 'Apply for limit setting of committed overdraft', with a dark 'Continue' button at the bottom right. The right card is titled 'Limit settings application form' and contains the text 'Do you need new overdraft limit?' and 'Apply for limit setting of uncommitted overdraft', also with a dark 'Continue' button at the bottom right. A 'Back' button is located at the bottom left of the main content area.

TIP: In most cases, when dealing with an overdraft facility drawdown request, you need to first send an Offer of receivables for pledge or security assignment. This can be done by clicking **"Continue"** on the Receivables tile and then selecting the appropriate type of security documents.

Limit setting application form:



Fill in all the items displayed and marked with an asterisk *. Leaving blanks prevents proceeding to the next step. Required fields will be highlighted.



displays help for the particular field.

Field details

Application language:	Choose Czech or English as the language of the application
Product:	Pre-filled automatically based on the selected application type
Client:	Pre-filled automatically based on the selected client
Name of credit agreement:	Enter the name of the credit agreement
Credit agreement number:	Enter the number of the credit agreement. The maximum is 30 characters. If the number is too long, type the last 30 characters or as shown in the example.

Example: The agreement number is NDP/00001/NCRAM/01/12345678/ZPPO2. The number is too long and does not fit into the field. Enter the identifiers starting from NCRAM/01/12345678/ZPPO2.

Amount:	Fill in the amount
Interest rate:	Choose from the options according to the agreement, or enter another rate, omit the % symbol when entering the rate.

Example: "PRIBOR + 2". The type of PRIBOR rate according to tenor (such as 1M, 3M) is defined through the selected Interest period.

Interest period:	Choose from the dropdown menu
Drawdown date:	Enter the drawdown date
Send funds to account:	Enter the account number or choose "Select own account"
Repayment date:	Enter the repayment date according to the agreement
Repayment account:	Enter the account number or choose "Select own account"

1 Limit detail**2** Summary and attachments**3** Application form download**4** Signature

Application form language*

czech

Product*

Overdraft facility

Client*

ALMARA test

Loan contract name* [?]

framework agreement

Loan contract number* [?]

456123

Amount* [?]

500

CZK

Interest rate* [?]

dle smlouvy

Interest period* [?]

as contracted

Date of limit determination* [?]

20.09.2023

Number of account to set the limit* [?]

Běžný firemní účet

117855037

[or Type account number manually](#)Repayment date* [?]

20.09.2023



Next

[or Leave and save application](#)

1 Limit detail **2** Summary and attachments **3** Application form download **4** Signature



We have automatically saved a draft of your application. You can retrieve it again in [List of funding applications](#).



Summary

[Change](#)

Application form language	czech
Product	Overdraft facility
Client	ALMARA test
Loan contract name [?]	framework agreement
Loan contract number [?]	456123
Amount [?]	500,00 CZK
Interest rate [?]	dle smlouvy
Interest period [?]	as contracted
Date of limit determination [?]	20.02.2024
Number of account to set the limit [?]	117855037/5500 Raiffeisenbank a.s.
Repayment date [?]	13.02.2024
Choose file [?]	Choose file

Or drag the file here

(Max 10 MB) Supported extensions are .doc, .docx, .xls, .xlsx, .csv, .ppt, .pptx, .pdf, .txt, .jpg, .jpeg, .png



Next

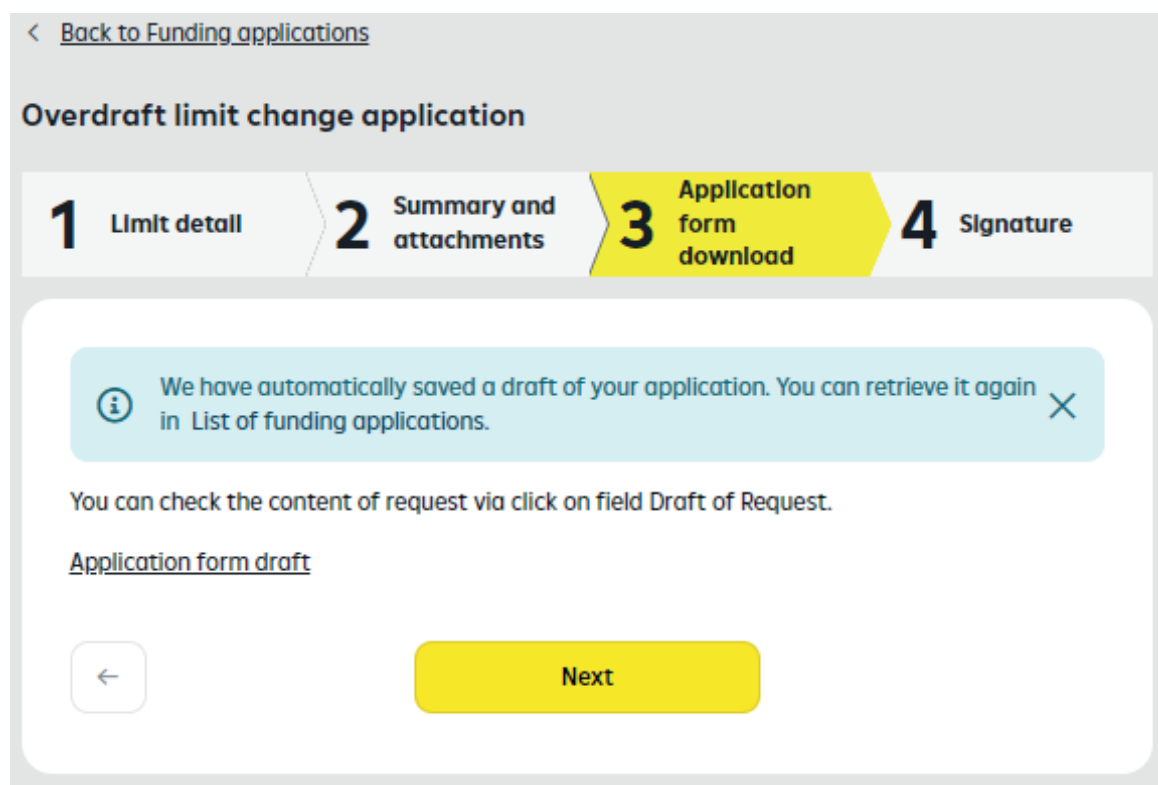
[or Leave and save application](#)

Completing all required fields and clicking **"Next"** moves you to the next step. Check the entered information and upload any required attachments by clicking **"Choose file"** or using the drag and drop feature. Most often, attachments include a list of receivables for financing or a proof of the financed inventory.

TIP: Open applications are continuously saved and can be retrieved under **"List of funding applications"**.



At the third step, the application is ready for download as a PDF.



< [Back to Funding applications](#)

Overdraft limit change application

1 Limit detail 2 Summary and attachments 3 Application form download 4 Signature



3 Application form download

4 Signature

i We have automatically saved a draft of your application. You can retrieve it again in [List of funding applications](#). **X**

You can check the content of request via click on field Draft of Request.

[Application form draft](#)

ATTENTION: After moving to the next step you will be unable to edit the application. Thus, please check the information provided in the downloaded file.

Click the **Draft application** icon to open the PDF document, which creates the actual original of the Drawdown request. The document in the application must be signed in accordance with the [Electronic signature manual](#).

Once signed, the document must be saved to your disk. The file name must remain as generated by your Internet banking. You must not change the file name. If the name is changed, the application cannot be approved.

Raiffeisenbank recognizes electronic signatures from **První certifikační autorita a.s.** or **PostSignum** from the **Czech Post** – for details, see the [Electronic signature manual](#).

TIP: Applications may be submitted by a specially authorized person, other than the one signing the actual original copy in PDF. Thus, the statutory representative or top manager does not have to be signed in to Internet banking. Once the PDF document is downloaded, it can be saved to disk and sent by e-mail or through another company process to be signed off-line.

ATTENTION: If you do not have a digital signing certificate, you need to print the application to sign it by hand and scan it. Then, attach the scanned document at the fourth step of the application. The signed document can be attached using the drag and drop or browse feature. The original copy of the signed application must be sent to the Bank by mail or courier within 21 days.

You can also sign with RB key in accordance with the [RB key online financing manual](#).



At step 4, upload the original of the signed PDF using the **Choose file** or drag and drop feature.

[Back to Funding applications](#)


Overdraft limit change application

- 1 Limit detail
- 2 Summary and attachments
- 3 Application form download
- 4 **Signature**


I confirm that I have read the draft of request and I agree with content of request.
[Application form draft](#)

If everything is allright, please authorize the activation with your current security method.

[←](#) [Sign](#)

 [Mobile device is not online](#) [or Leave and save application](#)

To complete the drawdown request, you need to certify its sending to the bank by clicking **"Sign"**. Once the certification is confirmed, your drawdown request is sent to the bank processing.



Application has been sent successfully.

[List of requests](#)

Sent applications are shown in **"List of funding applications"**. The section also lets you keep track of the current status of your application.

🏠
Payments
Accounts
Cards
Loans

Offers and tips ▶

My applications

Funding applications ▼

List of funding applications

New funding application

Financing application forms

All ▼

7 days ▼

☰ Filter

Product	Amount		
State	Loan contract number		
Own application note	Modified at		
	Created/modified by		
Limit settings application form	500,00 CZK	456123	<input type="button" value="Copy"/>
Processing	06.02.2024	Ondřej Žák	<input type="button" value="Note"/> ▶
Drawdown application form	500,00 CZK	7894	<input type="button" value="Copy"/>
Processing	06.02.2024	Ondřej Žák	<input type="button" value="Note"/> ▶
Offer to pledge receivables	500,00 CZK	6635	<input type="button" value="Copy"/>
Processing	06.02.2024	Ondřej Žák	<input type="button" value="Note"/> ▶

TIP: You can create another Drawdown request from a copy of the previous one.

A copy can be created by opening the **"List of funding applications"** and clicking **"Copy"** next to the relevant application.

FAQ

Why do I have to sign an offer of receivables to pledge first and then a drawdown request?

Because in fact they are two contractual acts – the conclusion of two subcontracts.

Both subcontracts – the offer of receivables for pledge or assignment and the drawdown request – must be accepted or electronically signed by the Client and the Bank.

I cannot fit the number of the security agreement in the box. Will the bank recognize a shortened number?

Yes, it will. The field is limited to 30 characters. Thus, the number must be entered from the end as shown in the example.

Example: The agreement number is NDP/00001/NCRAM/01/12345678/ZPPO2.

The number is too long and does not fit into the field. Enter the identifiers starting from NCRAM/01/12345678/ZPPO2.

I have uploaded a wrong file, I would like to delete it and upload the correct one before sending the Application to the bank.

The current file does not have a delete button. However, you only need to upload another file that automatically overwrites the current one.

I have changed the name of the Application when saving, what happens?

You need to go back to the previous step, download the document from Internet banking again, and then work with the newly downloaded document.

RB needs information on inventory levels. Where should I post the information?

The inventory level is usually subject to a document – a financial report or a document containing the inventory level. The document is then uploaded as an attachment to the Application.