

PRICE LIST OF PRODUCTS AND SERVICES FOR CORPORATES



**Raiffeisen
BANK**

Client inspired banking

PART 1

We are continuously developing our services. Thus, for better orientation, our price list is split into two parts. The first part includes the currently offered products and services, while the other mainly consists of obsolete products and services. Both parts together form the **Price list of products and services for corporates** (the "price list"). You may be using services from both parts of the price list and thus we recommend that you always use the price list along with the relevant agreement, the general business conditions of Raiffeisenbank a.s. ("GBC"), the product conditions and technical conditions, if applicable.

This price list is effective as of 1. 4. 2018

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1. PRICE PLANS

Firemní účet Basic, Firemní účet Profi and Firemní účet Premium are price plans for entrepreneurs and companies with proceeds of the servicing company centres exceeding CZK 50 million. The price plans above include the use of banking services given below or banking services that are specified as "included in the price" in the price list and that are charged separately. The price does not change, even if you do not use all banking services included in the price plan.

The following is included in the **Firemní účet Basic** price plan: current account maintenance, maintenance of any secondary account currency component, savings account maintenance, direct banking services without a separate fee, maintenance of one debit electronic or embossed payment card and withdrawals from ATMs in the Czech Republic via a debit payment card.

Within the **Firemní účet Profi** then additionally: maintenance of a second account of the same type, maintenance of a second debit electronic or embossed payment card and use of licences for batch payments - eKomunikátor.

Within the **Firemní účet Premium** then additionally: maintenance of a third account of the same type, all incoming foreign payments are included in the price, maintenance of a debit embossed GOLD payment card and withdrawals from ATMs abroad via a debit payment card.

1.1. Fees

Item Name	Frequency	Firemní účet Premium	Firemní účet Profi	Firemní účet Basic
1. Flat-rate fee for the active use of an account ¹⁾	per month	CZK 1,499	CZK 499	CZK 99
2. Flat-rate fee if an account is not actively used	per month	CZK 1,499	CZK 499	CZK 399
1) Account use is evaluated for the calendar month before the month when the fee is charged. Active use means that at least five outgoing or incoming payments are made during the period in question. Incoming payments do not include transfers from accounts of the same client, accrued interest or incoming/reversed card transactions. Outgoing payments do not include transfers between accounts and deposits of the same client, payments to the bank or interest tax.				

2. ACCOUNTS AND DEPOSITS

2.1. Current accounts in price plans

Item Name	Frequency	Firemní účet Premium, Firemní účet Profi, Firemní účet Basic
1. Maintenance of one current account	per month	included
2. Maintenance of each secondary currency of the account	per month	included

2.2. Current accounts outside of price plans and price programs

Item Name	Frequency	Current accounts outside of price planes and price programs
1. Maintenance of one current account	per month	CZK 200
2. Minimum deposit on the account		CZK 1,000

2.3. Account for depositing a cash contribution to a legal entity (a registry account)

Item Name	Frequency	Item fee
1. Establishment and maintenance of one account	one-off	CZK 500

2.4. Savings accounts and Term deposits

Unless provided otherwise below, for the Podnikatelské eKonto Flexi and Podnikatelské eKonto Plus savings accounts, the client shall pay the bank fees for the performance of payment transactions and direct banking services related to a savings account as stipulated for the Firemní účet Premium, Firemní účet Profi and Firemní účet Basic price plan.

Item Name	Podnikatelské eKonto Flexi, Term deposits
1. Early withdrawal	2% of the early withdrawn amount, min. CZK 1,000

2.5. Fees for deposits

Item Name	Frequency	Item fee
1. Fee for additional deposits if the deposit balance as of 31 December exceeds CZK 100 million ¹⁾	yearly	0.15% of the differential balance ²⁾
1)	The deposit balance as of 31 December refers to the total amount of credit current, savings, deposit accounts balances and balances of deposits held by the bank on behalf of the client, including deposit drafts issued by the bank on behalf of the client (the list of deposits is hereinafter referred to collectively as "deposits") as of 31 December of each year.	
2)	The differential balance is the difference between the deposit balances as of 31 December of the respective year and (i) the amount of CZK 100 million, or (ii) the average balance of the total volume of deposits determined from credit balances of deposits on the last day of each month in the period from January to November of the relevant year. The higher of the values under (i) and (ii) shall be used to calculate the differential balance. The balance of deposits as of 31 December and the average balance of deposits in accordance with (ii) shall always be expressed in CZK; the exchange rate announced by the Czech National Bank on the date on which the balance of the deposits is taken into account shall be used for making the eventual conversion. If the differential balance of the relevant year is negative, the fee shall be zero. The fee is due by the end of February in the year following 31 December of the relevant year, providing that the client must pay the first fee based on the deposit balances as of 31 December of the relevant year. The fee may be paid by any client's account held at the bank.	

2.6. Fees for over-the-limit balances on current accounts

Item Name	Frequency	Item fee
1. Fee for a balance on accounts denominated in CHF that exceeds CHF 1 million ¹⁾	per month	1% p.a. ²⁾
2. Fee for a balance on accounts denominated in JPY that exceeds JPY 100 million ¹⁾	per month	1% p.a. ²⁾
3. Fee for a balance on accounts denominated in DKK that exceeds DKK 3 million ¹⁾	per month	1% p.a. ²⁾
4. Fee for a balance on accounts denominated in SEK that exceeds SEK 3 million ¹⁾	per month	1% p.a. ²⁾
1)	Balance means the sum of credit balances on the client's accounts of the same currency that is specified in each respective line. In the event that the total credit balance of accounts held in the same currency at the end of the day is higher than the limit value which is stated in the relevant line, the client shall pay the fee. Accounts mean current accounts held by the bank on behalf of the client. A current account also means the currency component of an account held in multiple currencies. If it is not apparent from the relevant contract whether the account is marked as current, it means an account that is specifically designed to make payment transactions.	
2)	The amount of the fee that the client shall pay is calculated daily (converted as the actual number/365) by the rate set out in the item fee column. And the fee amount is calculated from the difference between the sum of credit balances of the client's accounts of the same currency at the end of the day and the limit values specified for the respective currency. The total amount of the fee per calendar month then equals the sum of additions for individual days on which the client's obligation to pay the fee arose. The fee is charged retrospectively for the previous calendar month and shall be payable in the following month. The fee will be debited from any of the client's accounts denominated in the same currency with respect to whose balance the client's obligation to pay the fee arose.	

2.7. Fees for over-the-limit balances on current accounts (applies only to clients who are financial customers pursuant to Commission Regulation No. 2015/61, mainly banks, insurers and investment companies)

Item Name	Frequency	Item fee
1. Fees from a balance on accounts denominated in EUR that exceeds EUR 1 million ¹⁾	per month	1% p.a. ²⁾
2. Fees from a balance on accounts denominated in CZK that exceeds CZK 30 million ¹⁾	per month	1% p.a. ²⁾
1)	Balance means the sum of credit balances on the client's accounts of the same currency that is specified in each respective line. In the event that the total credit balance of accounts held in the same currency at the end of the day is higher than the limit value which is stated in the relevant line, the client shall pay the fee. Accounts mean current accounts held by the bank on behalf of the client. A current account also means the currency component of an account held in multiple currencies. If it is not apparent from the relevant contract whether the account is marked as current, it means an account that is specifically designed to make payment transactions.	
2)	The amount of the fee that the client shall pay is calculated daily (converted as the actual number/365) by the rate set out in the item fee column. And the fee amount is calculated from the difference between the sum of credit balances of the client's accounts of the same currency at the end of the day and the limit values specified for the respective currency. The total amount of the fee per calendar month then equals the sum of additions for individual days on which the client's obligation to pay the fee arose. The fee is charged retrospectively for the previous calendar month and shall be payable in the following month. The fee will be debited from any of the client's accounts denominated in the same currency with respect to whose balance the client's obligation to pay the fee arose.	

3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS

3.1. Cashless domestic payments

Item Name	Firemní účet Premium	Firemní účet Profi	Firemní účet Basic	Current accounts outside of price planes and price programs
1. Free transaction	1 000 payments	300 payments	40 payments	cannot be applied
2. Processing of an incoming payments				
2.1. Processing of an incoming payment with the exception of that specified in line 2.2 below		CZK 1.90		CZK 7

Item Name	Firemní účet Premium	Firemní účet Profi	Firemní účet Basic	Current accounts outside of price planes and price programs
2.2. Processing of an incoming payment in CZK from another Czech bank credited to the client's foreign currency account		CZK 1.90		CZK 150
3. Processing of an outgoing payments				
3.1. Input by internet banking / mobile banking / eKomunikátor		CZK 1.90		CZK 6
3.2. Input by MultiCash / X-Business		cannot be applied		CZK 7
3.3. Input by SWIFT MT101		cannot be applied		CZK 35
3.4. Input on a paper medium at a point of sale / by telephone banking		CZK 51.90		CZK 56
3.5. Input on a paper medium at a point of sale / by telephone banking as an express payment		CZK 76.90		CZK 220
3.6. Input by internet banking / mobile banking as an express payment		CZK 26.90		CZK 100
3.7. Input by MultiCash / X-Business as an express payment		cannot be applied		CZK 100
3.8. In CZK from an account that was in a currency other than CZK		CZK 1.90		CZK 150
4. Standing payment orders / standing orders for direct debit / intelligent direct debit / direct debit / direct debit orders / SIPO / intelligent saving				
4.1. Setting / changing through a paper medium at a point of sale / telephone banking (cannot be made for a direct debit order)			CZK 50	
4.2. Processing of outgoing / incoming payments generated from the row 4.		included		CZK 9 / CZK 7

3.2. Cashless foreign payments

Packages of foreign payments

Price of a package includes depending on the type of package, the execution of five, ten, twenty, thirty or fifty Foreign Payment Outgoing Transactions of a dual type: **Packages EUR – Europayments and outgoing SEPA payments up to EUR 50 000 (included) and Packages WORLD – other Foreign Payment Outgoing Transactions**, which are executed on the current account for which the package was chosen. You can find more detailed information about which packages can be used in the Product Conditions for keeping Accounts and deposits.

Item Name	Firemní účet Premium	Firemní účet Profi	Firemní účet Basic	Current accounts outside of price planes and price programs
1. Packages EUR - Europayments and SEPA payments up to EUR 50 000 included ¹⁾				
1.1. Foreign payments 5		CZK 350		cannot be applied
1.2. Foreign payments 10		CZK 600		cannot be applied
1.3. Foreign payments 20		CZK 1,000		cannot be applied
1.4. Foreign payments 30		CZK 1,440		cannot be applied
1.5. Foreign payments 50		CZK 2,250		cannot be applied
2. Packages WORLD - remaining outgoing foreign payments ²⁾				
2.1. Foreign payments 5		CZK 2,000		cannot be applied
2.2. Foreign payments 10		CZK 3,500		cannot be applied
2.3. Foreign payments 20		CZK 6,000		cannot be applied
2.4. Foreign payments 30		CZK 8,100		cannot be applied
2.5. Foreign payments 50		CZK 12,500		cannot be applied
3. Incoming/outgoing payments				
3.1. Incoming/Outgoing Europayment and SEPA payments up to EUR 50 000 included ³⁾	CZK 0 / CZK 50	CZK 50 / CZK 80	CZK 100 / CZK 150	CZK 200 / CZK 220
3.2. Incoming/outgoing payment in EUR or				

Item Name	Firemní účet Premium	Firemní účet Profi	Firemní účet Basic	Current accounts outside of price planes and price programs
CZK from and to Tatra banka a.s. based in Slovakia	CZK 0 / CZK 0		CZK 0 / CZK 5	
3.3. Surcharge for the express outgoing payment (express payment can only be sent in EUR or USD for Multi currency accounts)			CZK 500	
3.4. Incoming/outgoing Internal bank foreign currency payment without a currency conversion		CZK 1,90 / CZK 1,90		not applicable / CZK 150
3.5. Outgoing Internal bank foreign currency payment with currency conversion		CZK 1.90		CZK 150
3.6. Outgoing Internal bank foreign currency payments in favour of an internal account of the Bank for a purchase of units in Raiffeisen unit trusts		CZK 1.90		included
3.7. Payment in CZK from a foreign currency account in favour of an account at another bank in the Czech Republic		CZK 1.90		CZK 500
3.8. Other incoming/outgoing payment not specified in previous lines 3.1. to 3.7. 4)	CZK 0 / CZK 250	CZK 100 / CZK 400	CZK 300 / CZK 500	1% of payment amount, min. CZK 300, max. CZK 1,200 / 1% of payment amount, min. CZK 500, max. CZK 1,500
4. Other monetary performance in connection with Foreign Payment Transactions				
4.1. Cancellation of received Payment Order if the amount is still			CZK 500	
4.2. Surcharge for processing a Payment Order on a paper medium			CZK 500	
4.3. Price of other services agreed in Technical Conditions and			CZK 500 + costs paid to other banks	
1)	Incoming and outgoing payments in EUR from/to Tatra banka a.s. are not included in incoming/outgoing Europayments/SEPA payments in terms of Foreign Payment Packages			
2)	Outgoing payments in EUR to Tatra banka a.s. are not included in outgoing payments in terms of Foreign Payment Packages			
3)	Europayment - a payment in EUR up to EUR 50,000 in EEA countries with a valid, correctly input bank identification code, the Beneficiary's IBAN, SHA type fee and without any special processing requirements. SEPA payment - a payment in EUR between SEPA member banks (in the EEA, Switzerland and Monaco) with a valid, correctly input Beneficiary's IBAN, SHA type fee and without any special processing requirements.			
4)	For outgoing payments sent with the OUR fee type, the fees of other banks are subsequently billed in full.			
Note:	In case of incoming and outgoing payments in EUR, where account of payer and payee is maintained in euro currency by credit institution, which is a member of the Raiffeisen Financial Group (the list is available on www.rb.cz) the final fee for its processing calculated according to the rules in section 3.2. Cashless foreign payment transactions is reduced by 20%.			

3.3. Cash Transactions - Firemní účet Premium, Firemní účet Profi, Firemní účet Basic

Item Name	Firemní účet Premium, Firemní účet Profi	Firemní účet Basic
1. Cash deposit up to CZK 1,000,000 (inclusive) or its equivalent in a foreign currency	CZK 10	CZK 29
2. Cash deposits over CZK 1,000,000 or its equivalent in a foreign currency	CZK 10 + 0,15 % of the total amount deposited on one account in a day	CZK 29 + 0,15 % of the total amount deposited on one account in a day
3. Surcharge for a cash deposit into an account if the deposit not made by the account holder/a signatory and provided it is not the bank's receivable		CZK 95
4. Cash withdrawals up to CZK 1,000,000 (inclusive) or its equivalent in a foreign currency	CZK 60	CZK 85
5. Cash withdrawals over CZK 1,000,000 or its equivalent in a foreign currency	CZK 60 + 0,15 % of the total amount withdrawn from one account in a day	CZK 85 + 0,15 % of the total amount withdrawn from one account in a day
6. Compensation for the bank's cost upon non-collection or partial non-collection of cash on the requested day		1 % from the unwithdrawn amount
7. Transfer of funds crediting an account held with Raiffeisen stavební spořitelna a.s.		CZK 100

Item Name	Firemní účet Premium, Firemní účet Profi	Firemní účet Basic
8. Transfer of funds crediting an account held with another financial institution in the CR	3 % of the amount deposited, min. CZK 100	

3.4. Cash Transactions - Current accounts outside of price plans and price programs

Item Name	Current accounts outside of price planes and price programs
1. Cash deposits up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	CZK 29 ¹⁾
2. Cash deposits over CZK 500,000 or its equivalent in a foreign currency	CZK 29 + 0,15 % of the total amount deposited on one account in a day ²⁾
3. Surcharge for a cash deposit into an account if the deposit not made by the account holder or a signatory and provided it is not the bank's receivable	CZK 95
4. Cash withdrawals up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	CZK 85 ³⁾
5. Cash withdrawals over CZK 500,000 or its equivalent in a foreign currency	CZK 85 + 0,15 % of the total amount withdrawn from one account per day ⁴⁾
6. Compensation for the bank's cost upon non-collection or partial non-collection of cash on the requested day	1% of the unwithdrawn amount
7. Transfer of funds crediting an account held with Raiffeisen stavební spořitelna a.s.	CZK 100
8. Transfer of funds crediting an account held with another financial institution in the CR	3 % of the amount deposited, min. CZK 100
1)	If this concerns a single-currency account that is in a foreign currency, the fee is, depending on the account currency, EUR 1, USD 2, GBP 1, CHF 2, AUD 2, DKK 9, NOK 10, SEK 12, NZD 2, HRK 9, PLN 5, CAD 2, JPY 200, HUF 300, or the equivalent of CZK 30 in another currency.
2)	If this concerns a single-currency account that is in a foreign currency, the fee is, depending on the account currency, EUR 1, USD 2, GBP 1, CHF 2, AUD 2, DKK 9, NOK 10, SEK 12, NZD 2, HRK 9, PLN 5, CAD 2, JPY 200, HUF 300, or the equivalent of CZK 30 in another currency + 0,15 % of the total amount deposited on one account in a day.
3)	If this concerns a single-currency account that is in a foreign currency, the fee is, depending on the account currency, EUR 3, USD 4, GBP 3, CHF 4, AUD 5, DKK 25, NOK 30, SEK 30, NZD 5, HRK 24, PLN 14, CAD 5, JPY 400, HUF 1,000, or the equivalent of CZK 85 in another currency.
4)	If this concerns a single-currency account that is in a foreign currency, the fee is, depending on the account currency, EUR 3, USD 4, GBP 3, CHF 3, AUD 5, DKK 25, NOK 30, SEK 30, NZD 5, HRK 24, PLN 14, CAD 5, JPY 400, HUF 1,000, or the equivalent of CZK 85 in another currency + 0,15 % of the total amount withdrawn from one account per day.

3.5. Foreign Exchange Activities

Item Name	Item fee
1. The purchase and sale of banknotes	3% of the amount of purchased / sold banknotes, min. CZK 50, max. CZK 2,500
2. The purchase of banknotes in preclusion in foreign currencies (banknotes that are valid but no longer accepted in business)	20% of the amount of purchased banknotes, min. CZK 100

3.6. Others

Item Name	Item fee
1. Exchange of CZK banknotes and coins for CZK coins and banknotes of other denominations, over 100 pieces from one nominal value ¹⁾	3% of the accepted amount exceeding 100 banknotes or coins of a particular nominal value, min. CZK 100
2. Processing of coins over 100 pieces from one nominal value ¹⁾	3% of the accepted amount exceeding 100 coins of a particular nominal value, min. CZK 100
3. Issuance of a book with 10 withdrawal slips or 20 withdrawal slips	CZK 10 per slip
1)	Number of banknotes and coins are counted during one day; fee is paid only for exchanged or processed banknotes and coins over the defined limit.

4. DIRECT BANKING

4.1. Direct banking services

Item Name	Firemní účet Premium, Firemní účet Profi	Firemní účet Basic	Current accounts outside of price planes and price programs
1. Direct banking services maintenance	included		CZK 160

Item Name	Firemní účet Premium, Firemní účet Profi	Firemní účet Basic	Current accounts outside of price planes and price programs
2. Internet banking			
2.1. Batch payments import ¹⁾	included	CZK 150 per month	cannot be applied
2.2. Right to batch payments import and statements download ²⁾	CZK 200 per year		cannot be applied
1) The fee is billed only in months that the batch payment was successfully imported.			
2) Regarding statements in ABO, Gemini and XML formats			

4.2. Security Features

Item Name	Firemní účet Premium, Firemní účet Profi, Firemní účet Basic
1. Set-up of the mobile electronic key (with the exception of the initial setup of service)	CZK 50 per account
2. Newly generated I-PIN and T-PIN	CZK 100
3. Access to the account via personal electronic key	CZK 89 per month per account

4.3. Electronic Banking

Item Name	Firemní účet Premium, Firemní účet Profi	Firemní účet Basic	Current accounts outside of price planes and price programs
1. eKomunikátor			
1.1. Usage fee ¹⁾	included	CZK 150	cannot be applied
1.2. Issuance of a Batch Certificate for an Account (valid for 1 year)	CZK 200		cannot be applied
1.3. Activation of a Batch Certificate after blocking	CZK 50		cannot be applied
2. Multicash			
2.1. Installation fee	cannot be applied		CZK 8,000 ex VAT
2.2. Maintenance fee	cannot be applied		CZK 1,000 per month
3. X-Business			
3.1. Implementation fee	cannot be applied		CZK 3,000
3.2. Maintenance fee	cannot be applied		CZK 600 per month
1) The fee is billed only in months that the eKomunikátor was used.			

4.4. Other

Item Name	Firemní účet Premium, Firemní účet Profi, Firemní účet Basic	Current accounts outside of price planes and price programs
1. Sending of requested information by text message	CZK 4	
2. Sending of requested information by fax, by mail	CZK 40	cannot be applied
3. Set-up of the Infoservis service by telephone banking	CZK 50	cannot be applied

5. PAYMENT CARDS

5.1. Debit cards

The price for the Firemní účet Basic includes one card of any of the below types except Embossed Business GOLD; the price for the Firemní účet Profi includes two cards of any of the below types except Embossed Business GOLD; the price for the Firemní účet Premium includes three cards of any type, of which one is an Embossed Business GOLD card.

Item Name	Firemní účet Premium	Firemní účet Profi, Firemní účet Basic	Current accounts outside of price planes and price programs
1. Card administration ¹⁾			
1.1. Electronic card Business ELECTRON, Maestro	CZK 65 per month		CZK 55 per month
1.2. Embossed card Business STANDARD, Visa Classic, MC Standard	CZK 75 per month		

Item Name	Firemní účet Premium	Firemní účet Profi, Firemní účet Basic	Current accounts outside of price planes and price programs
1.3. Embossed card Business PREMIUM		CZK 135 per month	CZK 145 per month
1.4. Embossed card Business GOLD, Visa Gold, MC Gold, Visa Business, MC Business		CZK 350 per month	CZK 360 per month
1.5. MasterCard InternetCard		CZK 15 per month	cannot be applied
2. Insurance for debit cards ²⁾			
2.1. Travel insurance agreed from 11 March 2013		CZK 89 per month	
2.2. ZÁKLAD card fraud insurance		CZK 15 per month	
2.3. PLUS card fraud insurance		CZK 69 per month	
3. Card transactions			
3.1. The first two withdrawals in CZK from Raiffeisenbank a.s. ATMs		included	
3.2. The third and subsequent withdrawals in CZK from Raiffeisenbank a.s. ATMs		included	CZK 20
3.3. Withdrawal in CZK from ATMs of another banks in the Czech Republic		included	CZK 40
3.4. Withdrawals from ATMs abroad	included	CZK 100 + 0.5% of the withdrawn amount	
3.5. Cash withdrawal by card at bank counter/exchange office (Manual Cash Advance)		CZK 150 + 0.5% of the withdrawn amount	
3.6. Exchange rate surcharge		0.2% of the value of the middle exchange rate for the respective transaction currency by the bank's list of exchange rate	
4. Other services			
4.1. Express issuance of a card (incl. a PIN for the card) with personal acceptance at a point of sale or express issuance of a regenerated PIN		CZK 2,000	
4.2. Issue of a replacement debit card (unless the card is issued after being blocked by the bank)		CZK 200	
1)	Sales are discontinued for Maestro, Visa Classic, MC Standard, Business Premium, Visa Business Light, Visa Gold, MC Gold, Visa Business, MC Business a MasterCard InternetCard; the card cannot be reissued.		
2)	The fee is billed in the event that the agreed to insurance is valid at least one day in the month.		

6. BUSINESS LOANS

6.1. Loans for Clients Served by Corporate Centers

Item Name	Item fee
1. Non-returnable fees for discussing a loan request	0.1%, min. CZK 5,000
2. Processing of a Contract, binding loan promise	
2.1. - with a volume of up to CZK 1,000,000	1% of the amount of the loan, min. CZK 6,000
2.2. with a volume over CZK 1,000,000	min. CZK 10,000 + 0.4% of the amount of the loan
3. Maintenance fee	CZK 500 per month
4. Premature repayment of a loan	min. 3% of the extraordinary instalment, min. CZK 5,000 ¹⁾
5. Amendment to the loan documentation based upon the Client's request	0.3% of the current amount of the loan, min. CZK 5,000 ²⁾
6. Amendment to the loan documentation based upon the Bank's request following the Client's noncompliance with contractual conditions	0.3% of the current amount of the loan, min. CZK 5,000 ²⁾
7. Reservation fee	0.6 % p. a.
8. Acquiring a document from the Land Registry via remote access	CZK 100 per page ³⁾
9. Duplicate statement of a credit account	CZK 110
10. Extraordinary statement of a credit account drafted upon the Client's request	CZK 300
1)	The amount of the fee is determined based on the repayment period and transaction specifications.
2)	For an overdraft and revolving loan, from the amount of the loan specified in the Loan Contract.
3)	The fee includes VAT, in accordance with valid legislation.

6.2. Loans for other Corporate Clients

Fees determined on an individual basis.

6.3. Other Credit Products

Item Name	Item fee
1. Guarantees for Small and Medium Businesses	
1.1. Guarantees issued	
1.1.1. Non-refundable fee for evaluating a guarantee application	CZK 500
1.1.2. Issuance of a bank guarantee	Individually, min. CZK 5,000
1.1.3. Guarantee commission	Individually
1.1.4. Issuance of guarantee based upon counter guarantee	Individually, according to territory risk + fees of the issuing bank
1.1.5. Guarantee claim	0.2% of the claimed amount, min. CZK 3,000
1.1.6. Amendment to a guarantee	Individually, min. CZK 2,000
1.1.7. Issuance of a commitment to provide a guarantee	Individually, min. CZK 3,000 + Guarantee commission
1.1.8. Drafting of a non-standard text for a guarantee ¹⁾	CZK 2,000
1.1.9. Cancellation of a bank guarantee before its issuance	CZK 1,000
1.1.10. Express processing of an application and drafting of a letter of guarantee ²⁾	CZK 4,000
1.2. Guarantees accepted	
1.2.1. Guarantee advice	CZK 1,500
1.2.2. Amendment to a guarantee	CZK 1,000
1.2.3. Guarantee claim	CZK 1,000
1.3. Other services	
1.3.1. SWIFT	CZK 150 per message
1.3.2. Courier service	DHL courier – Europe incl. European Russia CZK 500, DHL courier – other CZK 900, standard courier in Prague CZK 120 (CZK 170 express), EMS CZK 135
1.4. Guarantees for other corporate Clients	Fees are determined on an individual basis.
2. Documentary and Stand-by letters of credit – import (fees for the buyer)	
2.1. Opening of a letter of credit ³⁾	Min. 0.1% of the document value for every commenced 30 days of deferred payment, min. CZK 3,000 p.q.
2.2. Amendment to a letter of credit ³⁾	
2.2.1. Formal amendment, cancellation of a L/C	CZK 2,000
2.2.2. Extension and/or increase of a L/C	see opening fee, min. CZK 3,000 p.q.
2.3. Handling of documents, payment (claim of a Standby L/C payment)	0.2% of documents value, min. CZK 3,000
2.4. Deferred payment	min. 0.1% of L/C value for every commenced 30 days of deferred
2.5. Discrepancy fee ⁴⁾	CZK 2 000 / EUR 80 / equivalent according to the L/C currency
2.6. Administrative fees ⁵⁾	min. CZK 1,000 per each presentation of document
2.7. Courier service	DHL courier – Europe incl. European Russia CZK 500, DHL courier – other CZK 900, standard courier in Prague CZK 120 (CZK 170 express), EMS CZK 135
2.8. Release of goods consigned to Raiffeisenbank a.s.	0.1% of the document value, min. CZK 1,000, max. CZK 10,000
2.9. Fee for unpaid documents stored at Raiffeisenbank a.s. formore than 1 month after their maturity date ⁶⁾	CZK 3 000 for every commenced month
3. Documentary and Stand-by letters of credit – exports (fees for the seller)	
3.1. Pre-advising of an L/C	free
3.2. Registration of an L/C advised by another bank	free
3.3. Advising of an L/C	0.1% of the L/C value, min. CZK 3,000
3.4. Confirmation of an L/C ⁷⁾	depending on the bank and territory risk
3.5. Amendment to an L/C	
3.5.1. Formal amendment	CZK 2,000
3.5.2. Increase in an advised L/C	in the amount of advising fee, min. CZK 3,000
3.5.3. Extension and/or increase of a confirmed L/C	CZK 2,000 + the confirmation fee ⁷⁾
3.5.4. Cancellation of an L/C	CZK 1,500
3.6. Handling of documents, payment (claim of a Standby L/C payment)	0.2% of the document's value, min. CZK 3,000

Item Name	Item fee
3.7. Deferred payment	
3.7.1. Advised L/C	0.2% of the document's value, min. CZK 3,000
3.7.2. Confirmed L/C	depending on the bank and territory risk
3.8. L/C transfer ⁷⁾	0.4% of the transferred L/C value, min. CZK 3,000
3.9. Administrative fees ⁵⁾	min. CZK 1,000 per each presentation of documents
3.10. Confirmation of an assignment of proceeds	CZK 3,000 for issuing the confirmation
3.11. Courier service	DHL courier – Europe incl. European Russia CZK 500, DHL courier – other CZK 900, standard courier in Prague CZK 120 (CZK 170 express), EMS CZK 135
4. Documentary collections and collection of drafts ⁸⁾	
4.1. Collection fee ⁹⁾	0.2% of the document's value, min. CZK 2,000
4.2. Amendment to collection instructions	CZK 1,000
4.3. Release of goods consigned to Raiffeisenbank a.s.	0.1% of the document's value, min. CZK 1,000, max. CZK 10,000
4.4. Fee for unpaid documents stored at Raiffeisenbank a.s. for more than 1 month after their maturity date ¹⁰⁾	CZK 3 000 for every commenced month
4.5. Administrative fees ¹¹⁾	min. CZK 1,000
4.6. Courier service	DHL courier – Europe incl. European Russia CZK 500, DHL courier – other CZK 900, standard courier in Prague CZK 120 (CZK 170 express), EMS CZK 135
1)	In case of cooperation law and risk department.
2)	Stejný den po předložení žádosti bance max. do 12:00 hod., nejdéle do 24:00 hod.
3)	Unless otherwise agreed with the Client, the Client's account is debited for these fees immediately when incurred. All other fees are charged the moment the documents are paid for. Once charged, fees cannot be refunded.
4)	The L/C beneficiary is charged the discrepancy fee for each set of documents that are not fully in compliance with the L/C terms and conditions.
5)	Unless otherwise agreed with the client, the administrative fee is charged to the Client's account the moment of payment or upon expiry of the L/C.
6)	The Bank claims this fee in case that the Client refuses an immediate payment of L/C documents due to discrepancies in the documents, or he/she did not authorize the Bank to reimburse these documents at maturity, however he/she did not instruct the Bank to return the documents to the presenter.
7)	Unless otherwise agreed with the Client, these fees are charged to the client immediately. All other relevant fees are charged at the time of payment or in case of an unused L/C at the moment of the L/C expiry.
8)	Note: Factoring – fees determined on an individual basis.
9)	This fee is payable even if the Bank has issued documents/draft without paying, or has returned them to the presenter.
10)	The Bank claims this fee if the Client i) did not authorize the Bank to reimburse the documents, ii) did not accept the draft, but did not instruct the Bank to return it to the presenter.
11)	Unless otherwise agreed with the Client, the administrative fee is charged to the Client's account at the moment of payment or upon expiry of L/C.

7. OTHER SERVICES

7.1. Other

Item Name	Item fee
1. Statements	
1.1. Compiling and delivering a statement	CZK 40
1.2. Copy of a statement / an extraordinary statement	CZK 200
2. Payment of cheques issued by another bank	
2.1. Cashing of cheques	1% of the amount of the cheque, min. CZK 500 + costs paid to other banks
2.2. Non-cashing of cheques for reasons on the part of the presenter,	CZK 500 + costs paid to other banks
3. Price of communication channels	
3.1. Telephone banker / Point of sales	CZK 50
4. Confirmation	
4.1. Issue of a confirmation	CZK 200 including VAT
5. Rental of a safety deposit box at selected points of sale	
5.1. Small box / Medium box / Large box	CZK 6,000 / 8,000 / 10,000 including VAT per year
6. Telecommunications operations	
6.1. Mail / Fax / SWIFT	CZK 30 / 50 / 150 including VAT per message
7. Other	
7.1. Contractual fine for an unpermitted debit	CZK 500
7.2. Request for making a payment for an outstanding amount / compliance with contractual conditions	CZK 500
7.3. Non-standard services (investigation of payments, search for	CZK 200 including VAT (for each 15 minutes commenced) + actual

Item Name	Item fee
documents) and other services not expressly specified in the price list	expenses
7.4. Fee for assessing risks linked to property	individually