

# PRICE LIST OF PRODUCTS AND SERVICES FOR CORPORATES



**Raiffeisen  
BANK**

*Client inspired banking*

## PART 2

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 AND PRICE PROGRAMS

## 1.1. Price plans

**Firemní eKonto KOMPLET and Firemní eKonto Business** are price plans for natural persons – entrepreneurs and legal entities, provided as service packages. The below services are either included in the price for the plan or are charged separately. The price for the plan is charged in full even if you do not use all the included services. Opening an account that is subject to any of the price plans does not require taking out or using other services that are not directly related to the account, yet are included in the price for the plan.

## 1.2. Podnikatelské eKonto and Podnikatelské eKonto Prémium

**Podnikatelské eKonto and Podnikatelské eKonto Prémium** are price programs for entrepreneurs in which the amount of charges is dependent on compliance with the agreed conditions. Depending on whether the conditions specified below for the application of Prémium benefits have been met, individual services are provided as a part of the Podnikatelské eKonto or Podnikatelské eKonto Prémium price programs for a discounted price as a part of the Prémium benefits or for a basic price.

**The client pays fees listed under the Prémium benefits program in price program Podnikatelské eKonto, if the following conditions are met:**

On the day of payment of the respective fee, the client uses a debit card (except MasterCard cards InternetCard) and the credit turnover on the account is not less than CZK 120,000 a month, or on the payment day of the relevant fee the client uses a debit card and the balance on current and savings accounts, term deposits and the price of investment instruments managed for the client by the bank two days before the end of the month is not less than CZK 500,000.

**The client pays fees listed under the Prémium benefits program in price programs Podnikatelské eKonto Prémium, if the following conditions are met:**

On the day of payment of the respective fee, the client uses a debit card and the credit turnover on the account is not less than CZK 800,000 a month, or on the payment day of the relevant fee the client uses a debit card and the balance on current and savings accounts, term deposits and the price of investment instruments managed for the client by the bank two days before the end of the month is not less than CZK 1,000,000.

The credit turnover shall be understood to be the sum of all amounts received on the client's account and amounts deposited into the account in cash, the credit turnover shall not include incoming payments from either current or savings accounts of the same holder, transfers from term deposits to the account, transfers between currency elements of the account, credited interest or reverse card transactions. The credit turnover will include payment transactions performed between 00:01 of the last calendar day of the previous calendar month until 24:00 of the day that precedes the last calendar day of the calendar month for which compliance with conditions for the application of benefits is assessed. Facts that were taken into consideration when assessing compliance with conditions for applying benefits for one account as a part of a price program cannot be taken into consideration for another account. The credit turnover is always assessed on the account for which the relevant price program was agreed. For the purposes of stipulating the amount of fees for cash withdrawals in CZK by a debit card from an ATM of another bank in the Czech Republic, compliance with the aforementioned conditions is assessed for the previous calendar month.

## 1.3. Základ, Základ-zdarma, Plus a Plus-zdarma

**Základ, Základ-zdarma, Plus and Plus-zdarma** are price plans for corporate clients under which the client pays no fixed monthly fee and where fees for certain banking services are significantly lower if the conditions set for the Základ-zdarma and Plus-zdarma price plans are met. If the client has opted for the Základ-zdarma or Plus-zdarma price plan but fails to meet the below conditions in a particular month, he or she is obliged to pay fees set out for the Základ or Plus price plan; for the purpose of determining the account maintenance and direct banking fees, fulfilment of the conditions is evaluated in respect of the month for which the fees are paid and for the purpose of determining the ATM withdrawal fee, fulfilment of the conditions is evaluated in respect of the preceding month.

Current account maintenance and direct banking fees stipulated for the Základ-zdarma price plan only apply to clients who have opted for the Základ-zdarma price plan and who reach credit turnover of at least CZK 300,000 if the Account is held by a natural person – entrepreneur, or at least CZK 500,000 if the Account is held by a legal entity. If meeting the conditions according to the previous sentence, the client is entitled to pay ATM withdrawal fees set for the Základ-zdarma price plan during the next credit turnover calculation period.

Current account maintenance and direct banking fees stipulated for the Plus-zdarma price plan only apply to clients who have opted for the Plus-zdarma price plan and who reach credit turnover of at least CZK 500,000 if the Account is held

by a natural person – entrepreneur, or at least CZK 1,000,000 if the Account is held by a legal entity. If meeting the conditions according to the previous sentence, the client is entitled to pay ATM withdrawal fees set for the Plus-zdarma price plan during the next credit turnover calculation period.

The credit turnover shall be understood to be the sum of all amounts received on the client's account and amounts deposited into the account in cash, the credit turnover shall not include incoming payments from either current or savings accounts of the same holder, transfers from term deposits to the account, transfers between currency elements of the account, credited interest or reverse card transactions. The credit turnover will include payment transactions performed between 00:01 of the last calendar day of the previous calendar month until 24:00 of the day that precedes the last calendar day of the calendar month for which compliance with conditions for the application of benefits is assessed. Facts that were taken into consideration when assessing compliance with conditions for applying benefits for one account as a part of a price program cannot be taken into consideration for another account. The credit turnover is always assessed on the account for which the relevant price program was agreed. For the purposes of stipulating the amount of fees for cash withdrawals in CZK by a debit card from an ATM of another bank in the Czech Republic, compliance with the aforementioned conditions is assessed for the previous calendar month.

#### 1.4. Profikonto, Pluskonto, Benefitkonto a Dualkonto

**Profikonto, Pluskonto, Benefitkonto and Dualkonto** are price plans for businesses and include selected banking services that are subject to a fixed fee and thus are not charged individually on a per item basis. Not using some of the banking services included in the price plan has no effect on the fee amount.

Item Name	Frequency	Dualkonto, Pluskonto, Profikonto, Benefitkonto
1. Flat-rate fee	per month	CZK 450

#### 1.5. Banking services provided as a part of Profikonto, Pluskonto, Benefitkonto and Dualkonto price programs for a flat-rate fee

Item Name	Dualkonto	Pluskonto, Profikonto	Benefitkonto
1. Maintenance of one current account		✓	
2. Maintenance of one savings account	✓		—
3. Internet banking <sup>1)</sup>		✓	
4. Telephone banking <sup>1)</sup>		✓	
5. Maintenance of one debit card	—	✓	—
6. Compiling and delivering monthly statements of an account		✓	
1) Internet/telephone banking services that are not charged independently.			
Note: The fee for the specified banking service is included in the flat-rate fee.			

## 2. ACCOUNTS AND DEPOSITS

### 2.1. Current accounts in price plans

Item Name	Frequency	Firemní eKonto BUSINESS	Firemní eKonto KOMPLET
1. Flat-rate fee for the active use of an account <sup>1)</sup>	per month	CZK 100	CZK 500
2. Flat-rate fee if an account is not actively used	per month	CZK 400	CZK 800
1) Active use is assessed for the calendar month that precedes the month for which fee is paid. Active use of an account shall be understood to be a credit turnover on the account of no less than CZK 15,000 and also at least three completed outgoing payments from the account a month. Credit turnover shall not include incoming payments from current or savings accounts of the same holder, transfers from term deposits to the account, credited interest or incoming/reverse card transactions. Outgoing payments, however, shall not include transfers between accounts of the same holder, transfers to term deposits, loan repayments, debited fees or tax on interest.			

### 2.2. Current accounts in the Podnikatelské eKonto price program

Item Name	Frequency	Podnikatelské eKonto - Základní cena	Podnikatelské eKonto - Výhody Prémium
1. Maintenance of one current account	per month	CZK 450	CZK 50
2. Maintenance of the first to third secondary currencies of the account (for each currency element) <sup>1)</sup>	per month	CZK 29	free

Item Name	Frequency	Podnikatelské eKonto - Základní cena	Podnikatelské eKonto - Výhody Prémium
3. Maintenance of the fourth and each subsequent secondary currency of the account (for each currency element) <sup>1)</sup>	per month		CZK 29
4. Minimum deposit			CZK 1,000
5. Compiling and delivering a statement of an account	per month		free
1) The fee is billed only in the event of a movement in a currency element of an account during a billing period or if the balance on it on the day of settlement is higher 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 specific currency element of the account is maintained.			

### 2.3. Current accounts in the Podnikatelské eKonto Prémium price program

Item Name	Frequency	Podnikatelské eKonto Prémium - Základní cena	Podnikatelské eKonto Prémium - Výhody Prémium
1. Maintenance of one current account	per month	CZK 450	CZK 50
2. Maintenance of the first to third secondary currencies of the account (for each currency element) <sup>1)</sup>	per month	CZK 29	free
3. Maintenance of the fourth and each subsequent secondary currency of the account (for each currency element) <sup>1)</sup>	per month		CZK 29
4. Minimum deposit			CZK 1,000
5. Compiling and delivering a statement of an account	per month		free
6. Processing a payment incoming within the bank	per month	CZK 7	CZK 2
7. Processing a payment incoming from a bank in the Czech Republic	per month	CZK 7	CZK 4
1) The fee is billed only in the event of a movement in a currency element of an account during a billing period or if the balance on it on the day of settlement is higher 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 this specific currency element of the account is maintained.			

### 2.4. Current accounts in the Základ, Základ-zdarma, Plus a Plus-zdarma price programs

Item Name	Frequency	Základ-zdarma, Plus-zdarma	Základ, Plus
1. Maintenance of one current account	per month	free	CZK 450
2. Maintenance of secondary currencies on the account (for each currency element) <sup>1)</sup>	per month		CZK 29
3. Minimum deposit			CZK 1,000
1) The fee is billed only in the event of a movement on a current account during a billing period or if the balance on it on the day of settlement is higher 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 current account is maintained.			

### 2.5. Current accounts in the Profikonto, Pluskonto, Benefitkonto and Dualkonto price programs (for a flat-rate fee)

Item Name	Frequency	Dualkonto, Pluskonto, Profikonto, Benefitkonto
1. Maintenance of one current account	per month	included
2. Minimum deposit		CZK 1,000

### 2.6. Savings accounts and Term deposits

Unless provided otherwise below for the Podnikatelské Efektonto savings account, the client shall pay bank fees for the performance of payment transactions and direct banking related to savings accounts as stipulated for current accounts outside of plans and price programs.

Item Name	Podnikatelské Efektonto	Term deposits
1. Automatic transfer of an over-the-limit balance / Intelligent savings	CZK 3	cannot be applied
2. Early withdrawal	cannot be applied	2% of the early withdrawn amount, min. CZK 1,000

## 3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS

### 3.1. Cashless domestic payments

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium	Firemní eKonto BUSINESS, Firemní eKonto KOMPLET	Profikonto, Pluskonto	Benefitkonto, Dualkonto
<b>1. Processing of incoming payments</b>				
1.1. Processing of an incoming payment with the exception of that specified in line 1.2 below	CZK 7		CZK 6	CZK 3
1.2. Processing of an incoming payment in CZK from another Czech bank credited to the client's foreign currency account	cannot be applied	CZK 150		
<b>2. Processing of outgoing payments</b>				
2.1. Input by internet banking / mobile banking	CZK 6			
2.2. Input by MultiCash / X-business	cannot be applied	CZK 7		
2.3. Input by an eKomunikátor	CZK 6	cannot be applied		
2.4. Input by SWIFT MT101	cannot be applied	CZK 35		
2.5. Input on a paper medium at a point of sale / by telephone banking	CZK 56			
2.6. Input on a paper medium at a point of sale / by telephone banking as an express payment	CZK 150	CZK 220		
2.7. Input by internet banking / mobile banking as an express payment	CZK 100			
2.8. Input by MultiCash / X-business as an express payment	cannot be applied	CZK 100		
2.9. In CZK from an account that was in a currency other than CZK	CZK 150			
<b>3. Standing payment orders / direct debit / SIPO / direct debit orders / standing orders for direct debit / intelligent direct debit</b>				
3.1. Setting / changing through a paper medium at a point of sale / by telephone banking	CZK 50			
3.2. Processing of an outgoing payment as part of a direct debit / SIPO or generated by a standing payment order	CZK 8	CZK 9		
3.3. Processing of an incoming payment as part of a direct debit	CZK 5	CZK 3	CZK 6	CZK 3

### 3.2. Cashless domestic payments - Základ, Základ-zdarma, Plus a Plus-zdarma

Item Name	Základ, Základ-zdarma	Plus, Plus-zdarma
<b>1. Processing of incoming payments</b>		
	CZK 7	CZK 4
<b>2. Processing of outgoing payments</b>		
2.1. Input by internet banking / mobile banking	CZK 6	
2.2. Input by an eKomunikátor	CZK 6	
2.3. Input on a paper medium at a point of sale / by telephone banking	CZK 56	
2.4. Input by internet banking / mobile banking as an express payment	CZK 100	
2.5. Input on a paper medium at a point of sale / by telephone banking as an express payment	CZK 150	
<b>3. Standing payment orders / standing direct debit orders / intelligent direct debit / direct debit / direct debit orders</b>		
3.1. Setting / changing through a paper medium at a point of sale / telephone banking	CZK 50	
3.2. Processing of an outgoing payment generated by a standing order / as part of a direct debit / SIPO	CZK 8	
3.3. Processing of an incoming payment as part of a direct debit /		

Item Name	Základ, Základ-zdarma	Plus, Plus-zdarma
intelligent direct debit / standing order for a direct debit		CZK 5

### 3.3. Cashless foreign payments

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium, Základ, Základ-zdarma, Plus, Plus-zdarma	Firemní eKonto BUSINESS	Firemní eKonto KOMPLET	Dualkonto, Pluskonto, Profikonto, Benefitkonto
<b>1. Foreign Payment Packages <sup>1)</sup></b>				
1.1. Foreign payments 5	cannot be applied	CZK 500	CZK 250	cannot be applied
1.2. Foreign payments 10	cannot be applied	CZK 750	CZK 500	cannot be applied
1.3. Foreign payments 20	cannot be applied	CZK 1,000		cannot be applied
<b>2. Incoming/outgoing payments</b>				
2.1. Incoming/Outgoing Europayment and SEPA payments up to EUR 50 000 included <sup>2)</sup>	CZK 200 / CZK 220			
2.2. Incoming/outgoing payment in EUR or CZK from and to Tatra banka a.s. based in Slovakia	included / CZK 5			
2.3. Surcharge for the express outgoing payment (express payment can only be sent in EUR or USD for Multi currency accounts)	CZK 500			
2.4. Incoming/outgoing Internal bank foreign currency payment without a currency conversion	CZK 5 / CZK 5			not applicable / CZK 150
2.5. Outgoing Internal bank foreign currency payment with currency conversion	CZK 150			
2.6. Outgoing Internal bank foreign currency payments in favour of an internal account of the Bank for a purchase of units in Raiffeisen unit trusts	included			
2.7. Payment in CZK from a foreign currency account in favour of an account at another bank in the Czech Republic.	CZK 150			CZK 500
2.8. Other incoming/outgoing payment not specified in previous lines 1.1. to 1.7. <sup>3)</sup>	1% of payment amount, min. CZK 300, max. CZK 1 200 / 1% of payment amount, min. CZK 500, max. CZK 1 500			
<b>3. Other monetary performance in connection with Foreign Payment Transactions</b>				
3.1. Cancellation of received Payment order if the amount is still available to the Bank	CZK 500			
3.2. Surcharge for processing a Payment Order on a paper medium	CZK 500			
3.3. Price of other services agreed in Technical Conditions and connected with Cashless Foreign Payments. Fee is charged for the service.	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)	Europayment – a payment in EUR up to EUR 50,000 in EEA countries with a valid, correctly input bank identification code (BIC), 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.			
3)	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 3.3. Cashless foreign payment transactions is reduced by 20%.			

### 3.4. Cash Transactions

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium, Základ, Základ-zdarma, Plus, Plus-zdarma, Firemní eKonto BUSINESS, Firemní eKonto KOMPLET, Dualkonto, Pluskonto, Profikonto, Benefitkonto
1. Cash deposits up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	CZK 29
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
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 500,000 (inclusive) or its equivalent in a foreign currency	CZK 85
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
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

## 4. DIRECT BANKING

### 4.1. Direct banking services

Item Name	Základ, Základ-zdarma	Plus, Plus-zdarma	Podnikatelské eKonto - Základní cena, Podnikatelské eKonto Premium - Základní cena	Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto Prémium - Výhody Prémium	Dualkonto, Pluskonto, Profikonto, Benefitkonto
<b>1. Service Maintenance</b>	CZK 160	CZK 250	CZK 120	included	
<b>2. Internet Banking</b>					
2.1. Batch payments import <sup>1)</sup>	CZK 200 per month			cannot be applied	
2.2. Right to batch payments import and statements download <sup>2)</sup>	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	Základ, Základ-zdarma, Plus, Plus-zdarma, Podnikatelské eKonto - Základní cena, Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto Premium - Základní cena, Podnikatelské eKonto Prémium - Výhody Prémium, Firemní eKonto BUSINESS, Firemní eKonto KOMPLET
1. Set-up of service (with the exception of the initial set-up upon the establishment 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. Security Features - Profikonto, Pluskonto, Benefitkonto a Dualkonto

Item Name	Dualkonto, Pluskonto, Profikonto, Benefitkonto
1. Use of a signature certificate for Internet Banking	CZK 15 per month

### 4.4. Electronic Banking

Item Name	Základ, Základ-zdarma, Plus, Plus-zdarma, Podnikatelské eKonto - Základní cena, Podnikatelské eKonto Premium - Základní cena	Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto Prémium - Výhody Prémium	Pluskonto, Profikonto, Benefitkonto	Dualkonto	Firemní eKonto BUSINESS, Firemní eKonto KOMPLET
<b>1. eKomunikátor</b>					
1.1. Maintenance fee 1)	CZK 200	included	cannot be applied		included
1.2. Issue of a Batch Certificate for an Account (valid for 1 year)	CZK 200		cannot be applied		CZK 200
1.3. Activation of a Batch Certificate after blocking	CZK 50		cannot be applied		CZK 50
<b>2. MultiCash</b>					
2.1. Installation fee	cannot be applied		CZK 8,000 ex VAT		CZK 2,500 ex VAT
2.2. Maintenance fee	cannot be applied		CZK 1,000 per month		CZK 500 per month
<b>3. X-Business</b>					
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 those months when an eKomunikátor was used.					

### 4.5. Other

Item Name	Základ, Základ-zdarma, Plus, Plus-zdarma, Podnikatelské eKonto - Základní cena, Podnikatelské eKonto Premium - Základní cena, Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto Prémium - Výhody Prémium, Firemní eKonto BUSINESS, Firemní eKonto KOMPLET	Dualkonto, Pluskonto, Profikonto, Benefitkonto
1. Sending of requested information by text message		CZK 4
2. TODO Zaslání vyžádané zprávy faxem, poštou	CZK 40	cannot be applied
3. TODO Nastavení služby Informuj mě a Infoservis přes telefonní bankovníctví	CZK 50	cannot be applied



## 5. PAYMENT CARDS

### 5.1. Debit cards

Item Name	Firemní eKonto BUSINESS	Firemní eKonto KOMPLET	Podnikatelské eKonto, Podnikatelské eKonto Premium	Základ, Základ-zdarma, Plus, Plus-zdarma	Dualkonto, Pluskonto, Profikonto, Benefitkonto
<b>1. Card administration <sup>1)</sup></b>					
1.1. Electronic card Business ELECTRON, Maestro	CZK 45 per month		CZK 55 / CZK 0 per month <sup>2)</sup>		CZK 55 per month
1.2. Embossed card Business STANDARD, Visa Classic, MC Standard	included / CZK 65 per month <sup>3)</sup>		CZK 75 / CZK 0 per month <sup>2)</sup>		CZK 75 per month
1.3. Embossed card Business GOLD, Visa Gold, MC Gold, Visa Business, MC Business			CZK 360 per month		
1.4. Embossed card Business PREMIUM			CZK 145 per month		
1.5. Embossed card VISA Business Light	CZK 135 per month		CZK 169 per month		cannot be applied
1.6. MasterCard InternetCard			CZK 25 per month		cannot be applied
<b>2. Insurance for debit cards <sup>4)</sup></b>					
2.1. Travel insurance agreed from 11 March 2013			CZK 89 per month		
2.2. Travel insurance agreed until 10 March 2013			CZK 50 per month		
2.3. ZÁKLAD card fraud insurance			CZK 15 per month		
2.4. PLUS card fraud insurance			CZK 69 per month		
<b>3. Card transactions</b>					
3.1. The first two withdrawals in CZK from Raiffeisenbank a.s. ATMs	CZK 10		included		
3.2. The third and subsequent withdrawals in CZK from Raiffeisenbank a.s. ATMs	CZK 10	included		CZK 10	CZK 20
3.3. Withdrawal in CZK from ATMs of another banks in the Czech Republic	CZK 40	included			CZK 40

Item Name	Firemní eKonto BUSINESS	Firemní eKonto KOMPLET	Podnikatelské eKonto, Podnikatelské eKonto Premium	Základ, Základ-zdarma, Plus, Plus-zdarma	Dualkonto, Pluskonto, Profikonto, Benefitkonto
3.4. Withdrawals from ATMs abroad	CZK 100 + 0.5% of the withdrawn amount	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				
<b>4. Other services</b>					
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)	Basic Price / Prémium Benefits. The price as a part of the Premium benefits is applied for one electronic and one embossed debit card in items 1.1. or 1.2.				
3)	Two embossed cards in item 1.2 are free of charge under the Firemní eKonto KOMPLET price plan; one embossed card in item 1.2. is free of charge under the Firemní eKonto BUSINESS price plan.				
4)	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. Business overdrafts, Operating loans, Instalment Loans, Investment Loans, Non-purpose loans, American Mortgages

Item Name	Investment Loans, Instalment Loans, Non-purpose loans, American Mortgages	Business overdrafts, Operating loans
1. Processing of a Contract	0.5% of the amount of the loan, min. CZK 4 000	free
2. Maintenance Fee	CZK 250 per month <sup>1)</sup>	
3. Premature instalment made on a loan not made on the last day	2% of the prematurely repaid principal, min. CZK 6,000	cannot be applied
4. Drawing a loan using express payments	CZK 500	cannot be applied
5. Fee for the second and each subsequent drawing	CZK 500	cannot be applied
6. Fee for failing to make an announced premature repayment	CZK 1,000	cannot be applied
7. Reservation fee	cannot be applied	0,5 % p.a.
8. Amendment to the contractual conditions initiated by the Client	CZK 5,000	
9. Reminder or notice of failure to meet the loan terms	CZK 500	
10. Issuance of a confirmation, statement, information, consent or other document or its duplicate at the Client's request	CZK 500	

Item Name	Investment Loans, Instalment Loans, Non-purpose loans, American Mortgages	Business overdrafts, Operating loans
11. Acquiring a document from the Land Registry via remote access	CZK 100 per page VAT inc.	
12. Extraordinary statement for a credit account	CZK 300	
1) For Business Quick Loan and Business overdraft concluded between 1 August 2007 and 31 December 2013, the price is CZK 300 monthly. For Business overdraft and Operating loan that can be drawn from an Account with either a Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START or Podnikatelské eKonto ŽIVNOST price plan, the fee is included in the price.		

## 7. OTHER SERVICES

### 7.1. Statements of current, savings accounts, term deposits and card transactions

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium, Základ, Základ-zdarma, Plus, Plus-zdarma	Dualkonto, Pluskonto, Profikonto, Benefitkonto
<b>1. Change to statement setup via telephone banking / at a point of sale</b>	CZK 50	free
<b>2. Compiling and delivering a statement</b>		
2.1. Mail	CZK 40	
2.2. Fax	cannot be applied	CZK 100
2.3. Point of sale	cannot be applied	CZK 50
2.4. MT 940 swift messages	cannot be applied	CZK 1,000 per month
<b>3. Compiling and delivering a copy of a statement <sup>1)</sup></b>	CZK 200	
<b>4. Compiling an extraordinary statement at the client's request</b>	CZK 200	cannot be applied
<b>5. Card transactions statement</b>		
5.1. Compiling a monthly statement including sending by mail	CZK 40	
5.2. Compiling a copy or a one-off generation of statement including sending by mail	CZK 200	
1) A copy of a statement for Profikonto, Pluskonto, Benefitkonto, Dualkonto and Current accounts outside of price plans and price programs is disposal at a point of sale only.		