

PRICE LIST OF PRODUCTS AND SERVICES FOR ENTREPRENEURS AND LEGAL ENTITIES



**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 entrepreneurs and legal entities (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. 9. 2020

CONTENTS

1. PRICE PLANS	2
2. ACCOUNTS AND DEPOSITS	2
3. PAYMENT METHODS AND TRANSACTIONS	3
4. DIRECT BANKING	5
5. PAYMENT CARDS	6
6. BUSINESS LOANS	6
7. OTHER SERVICES	7

1. PRICE PLANS

CHYTRÝ účet pro podnikatele, AKTIVNÍ účet pro podnikatele and SVĚTOVÝ účet pro podnikatele 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. An overview of services included in the price plans is also available at www.rb.cz in the Price list section – Price plan overview. 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.

1.1. Fees

Item Name	SVĚTOVÝ účet pro podnikatele	AKTIVNÍ účet pro podnikatele	CHYTRÝ účet pro podnikatele
1. Tariff fee	CZK 499 per month	CZK 49 per month	free

2. ACCOUNTS AND DEPOSITS

2.1. Current accounts in price plans

Item Name	SVĚTOVÝ účet pro podnikatele, AKTIVNÍ účet pro podnikatele	CHYTRÝ účet pro podnikatele
1. Maintenance of each secondary currency of the account ¹⁾	included	CZK 29 per month
2. RB exchange	CZK 39 per month	
3. Minimum deposit on the account	CZK 1,000	
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.	

2.2. Insurance for current accounts

Item Name	Item fee
1. Business risk insurance package (includes insurance in lines 2 to 6)	CZK 890 per month
2. Property insurance	CZK 269 per month
3. Business interruption insurance	CZK 269 per month
4. Liability insurance	CZK 349 per month
5. Liability insurance for damage to incoming items	CZK 129 per month
6. Insurance for payments	CZK 89 per month

2.3. Transparent accounts

The client shall pay the bank fees for the performance of payment transactions as stipulated for the CHYTRÝ účet pro podnikatele price plan.

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

Item Name	Účet základního kapitálu
1. Establishment and maintenance of one account	free

2.5. Savings accounts and Term deposits

Unless provided otherwise below, for the Spořicí účet Flexi pro podnikatele and Spořicí účet PLUS pro podnikatele 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 CHYTRÝ účet pro podnikatele price plan.

Item Name	Termínované vklady	Spořicí účet Flexi pro podnikatele, Spořicí účet PLUS pro podnikatele
1. Maintenance of savings account/term deposit	included	
2. Early withdrawal	2% of the early withdrawn amount, min. CZK 1,000	cannot be applied

2.6. 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 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.		

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

Item Name	Item fee
1. Fee for a balance on accounts denominated in CHF that exceeds CHF 1 million ¹⁾	1 % p.a. per month ²⁾
2. Fee for a balance on accounts denominated in JPY that exceeds JPY 100 million ¹⁾	1 % p.a. per month ²⁾
3. Fee for a balance on accounts denominated in DKK that exceeds DKK 3 million ¹⁾	1 % p.a. per month ²⁾
4. Fee for a balance on accounts denominated in SEK that exceeds SEK 3 million ¹⁾	1 % p.a. per month 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 charge 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 AND TRANSACTIONS

3.1. Cashless Domestic payments (in CZK)

Item Name	Item fee
1. Processing of an incoming payment/Instant Payment	included
2. Processing of an outgoing payment	
2.1. Outgoing payment/Instant payment input by internet banking or mobile banking	included
2.2. Entering the data of the electronic Payment Order with the cooperation of a bank's employee at the point of sale or by telephone banking	CZK 100
2.3. Outgoing payment input by internet banking or mobile banking as an express payment	CZK 100
2.4. Entering the data of the electronic express Payment Order with the cooperation of a bank's employee at the point of sale or by telephone banking	CZK 200
2.5. Outgoing payment in CZK from an account that was in a currency other than CZK	CZK 150
3. Standing payment orders / standing orders for direct debit/ direct debit / direct debit orders / SIPO / intelligent saving	
3.1. Setting / changing through a paper medium at a point of sale / telephone banking (cannot be made for a direct debit order)	CZK 100

3.2. Cashless foreign payments

Item Name	SVĚTOVÝ účet pro podnikatele	AKTIVNÍ účet pro podnikatele	CHYTRÝ účet pro podnikatele
1. Incoming/outgoing payments			
1.1. Incoming/outgoing credit transfer in EUR within EEA ¹⁾		included	
1.2. Incoming/outgoing payment in CZK from and to Tatra banka a. s. based in Slovakia		included	
1.3. Surcharge for express outgoing credit transfer in EUR within EEA		CZK 100	
1.4. Surcharge for express outgoing credit transfer other than specified under point 1.1.		CZK 500	
1.5. Incoming/Outgoing Internal bank foreign currency payment without a currency conversion		CZK 5	
1.6. Outgoing Internal bank foreign currency payment with currency conversion		CZK 150	
1.7. Other incoming/outgoing payment not specified in previous lines 1.1. to 1.6. ²⁾	first three incoming payments included, others CZK 130 / CZK 220	first incoming or outgoing payment included, others 1% of payment amount, min. CZK 300, max. CZK 1 200 / 1% of payment amount, min. CZK 500, max. CZK 1 500	1% of payment amount, min. CZK 300, max. CZK 1 200 / 1% of payment amount, min. CZK 500, max. CZK 1 500
2. Other monetary performance in connection with Foreign Payment Transactions			
2.1. Cancellation of received Payment Order if the amount is still available to the bank		CZK 500	
2.2. Entering the data of the electronic Payment Order with the cooperation of a bank's employee at the point of sale or by telephone banking		CZK 100	
2.3. 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)	EEA - The European Economic Area, which includes the European Union, Iceland, Norway and Liechtenstein		
2)	For outgoing payments sent with the OUR fee type, the fees of other banks are subsequently billed in full.		
Note:	In the case of incoming and outgoing credit transfers in EUR where both the payer's and recipient's accounts are held in EUR with a credit institution that is a member of the Raiffeisen financial group (a list is available at www.rb.cz) seated outside EEA, the final amount of the fee for processing the credit transfer, calculated according to the rules stipulated in section 3.2 Cashless foreign payments, is reduced by 20%.		

3.3. Cash Transactions

Item Name	Item fee
1. The second and next 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 foreign currency	CZK 29 + 0,15 % of the total amount deposited on one account in a day
3. Surcharge for cash deposit to an account if the deposit is not made by the account holder/a signatory and provided it is not the bank's receivable	CZK 120
4. The second and next withdrawals up to CZK 500,000 (inclusive) in each calendar month	CZK 120
5. Surcharge for the withdrawal of cash over CZK 500,000 or its equivalent in foreign currency	0,15 % of the total amount withdrawn on 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% of the unwithdraw 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

3.4. 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⁾	5 % of the amount exceeding 100 banknotes or coins of a particular nominal value, min. CZK 150
2. Processing of coins over 100 pieces from one nominal value ¹⁾	5% of the amount exceeding 100 banknotes or coins of a particular nominal value, min. CZK 150
3. Issuance of a book with 10 withdrawal slips or 20 withdrawal slips	CZK 10 per slip
4. The receive of banknotes in preclusion in foreign currencies (banknotes that are valid but no longer accepted in business)	20 % of the amount of received, min. CZK 100
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. Electronic Banking

Item Name	SVĚTOVÝ účet pro podnikatele	AKTIVNÍ účet pro podnikatele, CHYTRÝ účet pro podnikatele
1. Direct banking services maintenance	included	
2. Internet banking		
2.1. Batch payments import ¹⁾	included / 200 CZK ²⁾	200 CZK per month
2.2. Right to batch payments import and statements download ³⁾	200 CZK per year	
1) The fee is billed only in months that the batch payment was successfully imported. It is billed to every account and every user.		
2) For the Podnikatelské eKonto EXCLUSIVE, the use of batch payments by one user is free, the use by each additional user in any month is subject to a fee of CZK 200.		
3) Regarding statements in ABO, Gemini and XML formats		

4.2. Security Features

Item Name	Item fee
1. Mobile Electronic Key (MEK) to sign into internet banking	19 CZK per month, user and account ¹⁾
2. Set-up of the mobile electronic key (with the exception of the initial setup of service)	50 CZK per account
3. Newly generated I-PIN and T-PIN	CZK 100
4. Access to the account via personal electronic key	89 CZK per month per account
1) The fee is paid for the month when the user of the direct banking service used MEK to sign into internet banking and to confirm an operation relating to the particular account. The fee is not charged if MEK is used to access the internet banking in order to activate Mobile banking or RB Key.	

4.3. Other

Item Name	Item fee
1. Sending of requested information by SMS	CZK 4
2. Set-up of the Infoservis service by telephone banking	CZK 100

4.4. Services via Contact center

Item Name	Frequency	Item fee
1. Change of ecommerce settings (enable or disable online transactions for a debit or credit card)	one-off	CZK 100
2. Debit card activation	one-off	CZK 100
3. Change of debit card limits	one-off	CZK 100
4. Change of contact details (address or telephone number)	one-off	CZK 100
5. Balance or available limit check	one-off	CZK 100

5. PAYMENT CARDS

5.1. Debit cards

Item Name	SVĚTOVÝ účet pro podnikatele, AKTIVNÍ účet pro podnikatele	CHYTRÝ účet pro podnikatele
1. Card administration ¹⁾		
1.1. Electronic card Business ELECTRON	included / CZK 45 per month ²⁾	
1.2. Embossed card Business STANDARD MasterCard, Business STANDARD Visa	included / CZK 65 per month ²⁾	
1.3. Embossed card Business GOLD Visa	CZK 350 per month	
1.4. MasterCard InternetCard	CZK 15 per month	
2. Insurance for debit cards ³⁾		
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. Cash withdrawal from ATMs in the Czech Republic and in EEA countries in EUR ⁴⁾	included	
3.2. Cash withdrawals from ATMs abroad ⁵⁾	included	CZK 100 + 0.5% of the withdrawn amount
3.3. Cash withdrawal by card at bank counter/exchange office (Manual Cash Advance)	CZK 150 + 0.5% of the withdrawn amount	
3.4. Exchange rate surcharge	0.49% 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) MasterCard InternetCard and Business Electron are discontinued; new card cannot be issued.		
2) The price of SVĚTOVÝ účet pro podnikatele always includes two debit payment card from item 1.1 or 1.2. The price of AKTIVNÍ účet pro podnikatele always includes two debit payment card from item 1.1 or 1.2. The price of CHYTRÝ účet pro podnikatele is includes one debit payment card from item 1.1 or 1.2.		
3) The fee is billed in the event that the agreed to insurance is valid at least one day in the month. Travel insurance and Card fraud insurance ZÁKLAD is included in the card price Business GOLD Visa.		
4) EEA - European Economic Area including states of the European Union, Iceland, Norway and Liechtenstein.		
5) The aforementioned fees for cash withdrawals by a card from an ATM do not include fees whose payment can be, in connection with a withdrawal, requested by the ATM operators where the Card Holder is expressly notified of such fee on the ATM screen and has to consent to it prior to making the withdrawal.		

6. BUSINESS LOANS

6.1. Business overdrafts, Operating loans, Instalment Loans, Investment Loans, Non-purpose loans, American Mortgages

Item Name	Podnikatelský kontokorent, Provozní úvěr	Neúčelový úvěr, Investiční úvěr, Americká hypotéka, Splácený úvěr
1. Processing of a Contract	free	0.5% of the amount of the loan, min. CZK 4 000
2. Maintenance Fee	CZK 250	
3. Premature instalment made on a loan not made on the last day of the interest rate's validity	cannot be applied	2% of the prematurely repaid principal, min. CZK 6,000
4. Drawing a loan using express payments	cannot be applied	CZK 500
5. Fee for the second and each subsequent drawing	cannot be applied	CZK 500
6. Fee for failing to make an announced premature repayment	cannot be applied	CZK 1,000
7. Reservation fee	0.5 % p.a.	cannot be applied
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	

Item Name	Podnikatelský kontokorent, Provozní úvěr	Neúčelový úvěr, Investiční úvěr, Americká hypotéka, Splácený úvěr
10. Issuance of a confirmation, statement, information, consent or other document or its duplicate at the Client's request		CZK 500
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
Note:	For Business Quick Loan and Business overdraft concluded between 1 August 2007 and 31 December 2013, the maintenance fee is 300 CZK monthly. For Business overdraft and Operating loan that can be drawn from an Account with either AKTIVNÍ účet pro podnikatele and SVĚTOVÝ účet pro podnikatele price plan, the fee is included in the price.	

7. OTHER SERVICES

7.1. Others

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. Confirmation	
2.1. Issue of a confirmation	CZK 200 including VAT
3. Rental of a safety deposit box at selected points of sale	
3.1. Small box / Medium box / Large box	CZK 6,000 / 8,000 / 10,000 including VAT per year
4. Telecommunications operations	
4.1. Mail / Fax / SWIFT	CZK 40 / 50 / 150 including VAT per message
5. Other	
5.1. Request for making a payment for an outstanding amount / compliance with contractual conditions	CZK 500
5.2. Non-standard services (investigation of payments, search for documents) and other services not expressly specified in the price list	CZK 200 including VAT (for each 15 minutes commenced) + actual expenses
5.3. Fee for assessing risks linked to property	individually