

PRICE LIST OF PRODUCTS AND SERVICES FOR ENTREPRENEURS AND LEGAL ENTITIES

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 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

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1. PRICE PLANS AND PRICE PROGRAMS

1.1. Price plans

Item Name	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto KOMPLET	Podnikatelské eKonto SMART	Podnikatelské eKonto KOMPLET PLUS
1. Fee for the active use of an account ¹⁾	CZK 100 per month	CZK 199 per month	CZK 500 per month	free	CZK 129 per month
2. Fee if an account is not actively used	CZK 400 per month	CZK 199 per month	CZK 800 per month	CZK 99 per month	CZK 250 per month
1)	Active use is assessed for the calendar month that precedes the month for which is fee 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.				

1.2. Podnikatelské eKonto and Podnikatelské eKonto Prémium

Item Name	Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto Prémium - Výhody Prémium	Podnikatelské eKonto - Základní cena, Podnikatelské eKonto Prémium - Základní cena
1. Vedení jednoho běžného účtu	CZK 100 per month	CZK 500 per month
Note:	Podnikatelské eKonto and Podnikatelské eKonto Prémium is a price program 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 price program for a discounted price, for free as a part of the Prémium benefits or for a basic price. The client pays fees listed under the Prémium benefits program in price programs 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.	

2. ACCOUNTS AND DEPOSITS

2.1. Current accounts in price plans

Item Name	Podnikatelské eKonto KOMPLET PLUS, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto KOMPLET	Podnikatelské eKonto SMART	Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto Prémium - Výhody Prémium, Podnikatelské eKonto - Základní cena, Podnikatelské eKonto Prémium - Základní cena
1. Maintenance of each secondary currency of the account ¹⁾	included		CZK 29 per month
2. RB exchange		CZK 39 per month	cannot be applied
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	Podnikatelské eKonto SMART, Podnikatelské eKonto KOMPLET PLUS, Podnikatelské eKonto BUSINESS	Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto KOMPLET
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
7. Assistance service for entrepreneurs insurance	cannot be applied	included

3. PAYMENT METHODS AND CASH TRANSACTIONS

3.1. Cashless domestic payments (in CZK)

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto SMART, Podnikatelské eKonto KOMPLET PLUS
1. Processing of an incoming payment/Instant Payment	CZK 7	The first 20 payments Included, another 6 CZK ¹⁾	included
2. Processing of an outgoing payment			
2.1. Outgoing payment/Instant payment input by internet banking or mobile banking	CZK 6	The first 20 payments Included, another 6 CZK ¹⁾	included
2.2. Payment entered through bulk payment import		CZK 6	included
2.3. 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 106	CZK 100

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto SMART, Podnikatelské eKonto KOMPLET PLUS
2.4. Outgoing payment input by internet banking or mobile banking as an express payment	CZK 100		
2.5. 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		
2.6. 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. Processing of an outgoing payment as part of a direct debit / SIPO or generated by a standing payment order	CZK 8	CZK 6	included
3.3. Processing of an incoming payment as part of a direct debit	CZK 5	CZK 6	included
1) The number of free payments includes payments from section 3.1 of lines 1 and 2.1. and also from section 3.2 of line 1.1			

3.2. Cashless foreign payments

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto SMART, Podnikatelské eKonto KOMPLET PLUS
1. Incoming/outgoing payments			
1.1. Incoming/outgoing credit transfer in EUR within EEA ¹⁾	CZK 7 / CZK 6	CZK 6 ²⁾	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. ³⁾	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) This type of payment is included in the number of 20 free payments from section 3.1			
3) 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. 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 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. Cash withdrawals up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	CZK 120
5. Cash withdrawals over CZK 500,000 or its equivalent in foreign currency	CZK 120 + 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% 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	Podnikatelské eKonto KOMPLET, Podnikatelské eKonto SMART, Podnikatelské eKonto KOMPLET PLUS, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto - Základní cena, Podnikatelské eKonto Prémium - Základní cena	Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto Prémium - Výhody Prémium
1. Direct banking services maintenance	included		CZK 120
2. Internet banking			
2.1. Batch payments import ¹⁾		CZK 200 per month	included
2.2. Right to batch payments import and statements download ²⁾			CZK 200 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)	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)	CZK 50 per account
3. Newly generated I-PIN and T-PIN	CZK 100
4. Access to the account via personal electronic key	CZK 89 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	Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto, Podnikatelské eKonto Premium	Podnikatelské eKonto SMART	Podnikatelské eKonto KOMPLET PLUS
1. Card administration ¹⁾					
1.1. Electronic card Business ELECTRON	CZK 45 per month		CZK 55 / CZK 0 per month ²⁾		included / CZK 45 per month ³⁾
1.2. Embossed card Business STANDARD MasterCard, Business STANDARD Visa	included / CZK 65 per month ⁴⁾		CZK 75 / CZK 0 per month ²⁾		included / CZK 65 per month ³⁾
1.3. Embossed card Business GOLD Visa		CZK 360 per month			CZK 350 per month
1.4. MasterCard InternetCard		CZK 25 per month			CZK 15 per month
2. Insurance for debit cards ⁵⁾					
2.1. Travel insurance agreed from 11 March 2013			CZK 89 per month		
2.2. Travel insurance agreed till 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		
3. Card transactions					
3.1. The first two cash withdrawals in CZK from Raiffeisenbank a.s. ATMs	included		CZK 10		included
3.2. The third and subsequent cash withdrawals in CZK from Raiffeisenbank a.s. ATMs	included	CZK 10	CZK 20		included
3.3. Cash withdrawal					

Item Name	Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto, Podnikatelské eKonto Premium	Podnikatelské eKonto SMART	Podnikatelské eKonto KOMPLET PLUS
from ATMs of another banks in the Czech Republic and in EEA countries in EUR ⁶⁾	CZK 0 / CZK 9 ⁷⁾	CZK 40	CZK 50	CZK 0 / CZK 9 ⁷⁾	
3.4. Cash withdrawals from ATMs abroad ⁸⁾	included	CZK 100 + 0.5% of the withdrawn amount			included
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	0.49% 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)	Základní cena / výhody Prémium. The price of výhody Prémium is includes one debit payment card from item 1.1 or 1.2.				
3)	The price of Podnikatelské eKonto KOMPLET PLUS includes two debit payment card from item 1.1. or 1.2. The price of Podnikateské eKonto SMART is includes one debit payment card from item 1.1. or 1.2.				
4)	The price of Podnikatelské eKonto KOMPLET includes two debit payment card from item 1.2. The price of Podnikateské eKonto BUSINESS and Podnikatelské eKonto ŽIVNOST is includes one debit payment card from item 1.2.				
5)	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 ZAKLAD is included in the card price Business GOLD Visa.				
6)	EEA - European Economic Area including states of the European Union, Iceland, Norway and Liechtenstein.				
7)	The fee is charged if the ATM withdrawal is made using the traditional contact method (by entering the card into the ATM).				
8)	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. LOAN PRODUCTS

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

Item Name	Neúčelový úvěr, Investiční úvěr, Americká hypotéka, Splácený úvěr	Podnikatelský kontokorent, Provozní úvěr
1. Processing of a Contract	0.5% of the amount of the loan, min. CZK 4 000	free
2. Maintenance Fee	CZK 250	
3. Premature instalment made on a loan not made on the last day of the interest rate's validity	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	
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 Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST and Podnikatelské eKonto KOMPLET PLUS 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