

PRICE LIST FOR PRODUCTS AND SERVICES FOR PRIVATE INDIVIDUALS

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 private individuals (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. As of 1 April 2018, fees for services provided under the eKonto STANDARD price plan are charged according to the eKonto SMART price plan. Also, services provided under the eKonto COMFORT price plan are subject to fees stipulated for the eKonto KOMPLET price plan. If any document refers to the Price list of products and services for eKonto STANDARD or COMFORT price plans, it refers to the Price list.

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

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1. PRICE PLANS

The eKonto SMART, eKonto KOMPLET, eKonto EXCLUSIVE and eKonto Student PREMIUM are price plans for consumers, 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	eKonto KOMPLET	eKonto EXCLUSIVE	eKonto STUDENT PREMIUM	eKonto SMART
1. Fee for the active use of an account ¹⁾	CZK 129 per month	free		
2. Fee if the account is not actively used	CZK 250 per month	CZK 750 per month	CZK 49 per month ²⁾	CZK 99 per month
3. Flat rate fee with a discount for friends ³⁾	CZK 89 per month	cannot be applied		free
1)	Active use of an account for eKonto SMART and eKonto KOMPLET 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 made from the account per month. Active use of an account for eKonto STUDENT PREMIUM shall be understood to be at least three completed outgoing payments made from the account per month. Active use of an account for eKonto EXCLUSIVE shall be understood amount of deposits and investments more than CZK 1,500,000 (or equivalent of this amount in another currency). Credit turnover shall be understood to be the sum of all amounts received on a client's account plus any amounts deposited on the account in cash. Credit turnover shall not include incoming payments from any 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 incoming/reverse card transactions. Outgoing payments shall include outgoing payments from the client's accounts with the bank, payment transactions input using a payment card and cash withdrawals at points of sale. Outgoing payments, however, shall not include transfers between any accounts of the same holder, transfers to term deposits, loan repayments, debited fees or tax on interest. Active use is assessed for the calendar month that precedes the month for which the flat-rate fee is paid. The amount of deposits refers to the cumulative positive balance of the accounts and term deposits of the client; the amount of the investments means the price of the investment instruments managed by the bank for the client.			
2)	Clients under 18 years old need not pay the flat rate fee unless they have agreed to the issuance of a payment card for the account as a part of the eKonto STUDENT PREMIUM price plan. This applies to contracts concluded on or before 20 September 2014.			
3)	The conditions under which a discount for friends can be obtained are stipulated in the rules for the "Discount on price plan for your friends" marketing event. You can find the aforementioned document at www.rb.cz or it can be provided to you at any point of sale.			
Note:	The conditions under which a discount for friends can be obtained are stipulated in the rules for the "Discount on price plan for your friends" marketing event. You can find the aforementioned document at www.rb.cz or it can be provided to you at any point of sale.			

2. ACCOUNTS AND DEPOSITS

2.1. Current accounts

Item Name	eKonto EXCLUSIVE, eKonto KOMPLET	eKonto STUDENT PREMIUM	eKonto SMART
1. Maintenance of each secondary currency of the account ¹⁾	included		CZK 29 per month
2. Protect accident insurance	included	CZK 20 per month	
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. Savings accounts and term deposits

Unless hereinafter provided otherwise for savings accounts, the client shall pay fees to the bank for making payment transactions and direct banking connected with a savings account as stipulated for the eKonto KOMPLET price plan or as stipulated for the eKonto EXCLUSIVE price plan, in case of eKonto GOLD savings account, eventually for the eKonto STUDENT price plan for Včelička savings account.

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

3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS

More detailed conditions regarding the execution of payment transactions can be found in the technical specifications.

3.1. Cashless domestic payments

Item Name	eKonto EXCLUSIVE	eKonto KOMPLET	eKonto STUDENT PREMIUM, eKonto SMART
1. Payments			
1.1. Incoming payment		included	
1.2. Input by internet banking / mobile banking		included	
1.3. Input on a paper medium at a point of sale / by telephone banking		included	CZK 50
1.4. Input by internet banking / mobile banking as an express payment	included		CZK 100
1.5. Input on a paper medium at a point of sale / by telephone banking as an express payment	included	CZK 100	CZK 150
1.6. In CZK from an account that was in a currency other than CZK	included		CZK 150
2. Standing payment orders / standing orders for direct debit / intelligent direct debit / direct debit / direct debit orders / SIPO / intelligent saving			
2.1. Setting / changing through a paper medium at a point of sale / telephone banking (cannot be made for a direct debit order)		included	CZK 50

3.2. Cashless foreign payments

Item Name	eKonto EXCLUSIVE	eKonto KOMPLET, eKonto STUDENT PREMIUM	eKonto SMART
1. Incoming/outgoing payments			
1.1. Incoming/Outgoing Europayment and SEPA payments up to EUR 50 000 included ¹⁾	included / CZK 220	first incoming or outgoing payment included, others 200 / first incoming or outgoing payment included, others 220	CZK 200 / CZK 220
1.2. Incoming/outgoing payment in EUR or CZK from and to Tatra banka a.s. based in Slovakia		included	
1.3. Surcharge for the express outgoing payment (express payment can only be sent in EUR or USD for Multi currency accounts)		CZK 500	
1.4. Outgoing Internal bank foreign currency payment without a currency conversion	included		CZK 5
1.5. Outgoing Internal bank foreign currency payment with currency conversion	included		CZK 150
1.6. Other incoming/outgoing payment not specified in previous lines 1.1. to 1.5. ²⁾		1% of payment amount, min. CZK 300, max. CZK 1 200 / 1% of payment amount, min. CZK 300, 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. Surcharge for delivering a payment order on a paper medium		CZK 500	
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)	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.		
2)	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

Item Name	Item fee
1. The first deposit and withdrawal in each calendar month	included
2. The second and next deposit in each calendar month. In case eKonto KOMPLET fifth and next deposit, in case eKonto EXCLUSIVE seventeenth and next deposit	CZK 29
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 95
4. The second and subsequent withdrawals in each calendar month	CZK 85
5. Surcharge for the withdrawal of cash over CZK 500,000 or its equivalent in foreign currency	0.15 % of the withdrawn amount for 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

3.4. Foreign exchange activities

Item Name	Item fee
1. The purchase and sale of banknotes	3 % of the amount of purchased / sold banknotes, min. CZK 100, 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, min. CZK 100

3.5. Other

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
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
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. Security features

Item Name	Item fee
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

4.2. Other

Item Name	eKonto EXCLUSIVE	eKonto KOMPLET, eKonto STUDENT PREMIUM	eKonto SMART
1. Sending of requested information by text message	included	CZK 4	
2. Set-up of Inform me service by telephone banking	included		CZK 50
3. null	included		

5. PAYMENT CARDS

5.1. Debit cards

The fees specified in this section apply to a contactless stickers, if the service is available for contactless sticker.

Item Name	eKonto KOMPLET	eKonto EXCLUSIVE	eKonto STUDENT PREMIUM	eKonto SMART
1. Card administration ¹⁾				
1.1. Electronic card Debit MasterCard BASIC, VISA Electron, Maestro	included one debit card / each other CZK 45 per month	included	included one debit card / each other CZK 45 per month	
1.2. Embossed card Debit MasterCard STANDARD, VISA Classic, MC Standard	included / CZK 65 per month ²⁾	CZK 65 per month		
1.3. Embossed card Debit MasterCard GOLD BASE	included / CZK 85 per month ²⁾	CZK 85 per month		
1.4. Embossed card Debit MasterCard GOLD, Visa Gold, MC Gold	CZK 350 per month	included	CZK 350 per month	
1.5. MasterCard InternetCard	CZK 15 per month			
1.6. MasterCard contactless sticker	included one contactless sticker/ each other CZK 10 per month	included	included one contactless sticker/ each other CZK 10 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. Withdrawal in CZK from ATMs in the Czech Republic	included			
3.2. Withdrawals from ATMs abroad	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	0.2% 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 Visa Electron, Maestro, MC Standard, Visa Gold, MC Gold, MasterCard InternetCard; the card cannot be reissued.				
2) The price of eKonto KOMPLET always includes only one embossed debit payment card from item 1.2 or 1.3.				
3) The fee is billed in the event that the agreed to insurance is valid at least one day in the month.				

5.2. Credit cards

Item Name	ČSA, MALL.cz, O2 RB	DE LUXE, STYLE, EASY
1. Card administration		
1.1. Primary card	ČSA CZK 199 per month; MALLcz CZK 50 per month; O2 RB CZK 89 per month	DE LUXE CZK 199 per month / CZK 99 per month in eKonto KOMPLET / included in eKonto EXCLUSIVE; STYLE CZK 50 per month / included in eKonto KOMPLET; EASY free
1.2. Supplementary card, Contactless sticker	free (EASY not available)	
2. Card transactions		

Item Name	ČSA, MALL.cz, O2 RB	DE LUXE, STYLE, EASY
2.1. Cash withdrawal (excluding Cash back)	3,5 % of the withdrawn amount, min. CZK 89	
2.2. Cash withdrawal at a merchant cash desk (Cash back)	CZK 10	
2.3. Exchange rate surcharge	0,20 % of the value of the middle exchange rate for the respective transaction currency as per the Bank's List of Exchange Rate	
3. Interest rates		
3.1. The interest rate for payments for goods and services	23,99 % p.a., unless otherwise specified in the Credit Card Issuance Agreement	
3.2. The interest rate for cash withdrawals	29,99 % p.a., unless otherwise specified in the Credit Card Issuance Agreement	
4. Card repayment and services for a card		
4.1. Minimum amount due	3,2 % of the total outstanding amount, min. CZK 200	
4.2. Kredit Info	CZK 19 per month	
4.3. Direct debit for the total outstanding amount	CZK 29 per month	
5. Insurance (actively offered)		
5.1. Travel insurance agreed from 1 January 2013 (including)	CZK 89 per month (ČSA free of charge)	
5.2. Insurance for ability to repay the credit card bill	0,69 % monthly of the total outstanding amount as of the statement date	

6. LOAN PRODUCTS

6.1. Consumer loans

Item Name	Consolidation and refinancing, Optimum instalment, Quick loan, One-Click loan
1. Costs related to an extraordinary instalment (premature repayment)	1% (0,5%) of the amount of the extraordinary instalment ¹⁾
1) The cost reimbursement amount is 1% of the prematurely repaid part of the total consumer loan amount if the time between the premature instalment and the agreed end of the consumer loan exceeds one year. If not exceeding one year, the reimbursement of costs will not exceed 0.5 % of the prematurely repaid part of the total consumer loan amount.	

6.2. Personal overdraft

Item Name	eKonto KOMPLET, eKonto EXCLUSIVE	eKonto STUDENT PREMIUM	eKonto SMART
1. Provision of personal overdraft including renewed drawdown option ¹⁾	included		CZK 200
2. Use of personal overdraft in any given month	included	cannot be applied	CZK 90
1) The client does not have to pay any interest from the first CZK 1,000 drawn during a period when the banking services were provided to him/her within the eKonto KOMPLET and SMART price plan.			

6.3. Personal overdraft

Item Name	eKonto KOMPLET, eKonto SMART	eKonto EXCLUSIVE, eKonto STUDENT PREMIUM
1. Provision and maintenance of Personal overdraft reserve of CZK 1,000	included	cannot be applied

6.4. Mortgages

The following are considered to be mortgage loans: Klasik, Klasik Plus, Variabilní hypotéka, Offsetová hypotéka, EQUI, Flexi, Stabilita, Stabilita Invest, Americká hypotéka Univerzál, Americká hypotéka, Minimax and loans provided under mortgage loan agreements with eBanka, a.s., ID No: 00562246.

Item Name	Item fee
1. Banking services related to the provision of mortgages	
1.1. Evaluation of application for mortgage loan including the preparation of contractual documents for the loan with floating interest rate Or Variabilní hypotéka	1% of the credit limit, min. CZK 10,000, max. CZK 15,000
1.2. Acquisition of documents from the Land Registry via remote access (incl. VAT)	CZK 100 per A4 page
2. Financial performance during the contract term	
2.1. Administration of a mortgage loan	free ¹⁾
2.2. Withdrawal after submission of the pledge entry into the cadaster	CZK 1,500

Item Name	Item fee
2.3. The second and each additional drawdown	CZK 500 per drawdown
2.4. Express drawing a loan (on the second banking working day)	CZK 500
2.5. Fee for reserving funds	3% of the undrawn part of the Loan limit in the Drawdown Term ²⁾
2.6. A photocopy of a document drawn up in connection with a mortgage loan	CZK 250 per each document
3. Contractual amendments and premature loan instalments	
3.1. Changing the contract requested by the client, waiver of lien and collateral changes at the client's request ³⁾	CZK 5,000
3.2. Early repayment of a mortgage loan provided by eBanka, a.s. ⁴⁾	10 % of the prematurely repaid principal
3.3. Early repayment of Americká hypotéka provided by eBanka, a. s. ⁴⁾	1% of the prematurely repaid principal
4. Creditor protection insurance	
4.1. Insurance type A	6.39% of the monthly mortgage loan instalment
4.2. Insurance type B	9.29% of the monthly mortgage loan instalment
5. Confirmations and statements	
5.1. Compiling and sending extraordinary confirmation of interest paid requested by the client (incl. VAT)	CZK 250 per statement
5.2. Issuance of a confirmation, statement, information, consent or document at the client's request	CZK 500
1)	For loans granted until 1 January 2013, it amounts to CZK 150 per month.
2)	The Bank's entitlement to the payment of the aforementioned fee does not arise if the Client draws at least 50% of the total loan limit.
3)	The fee is not charged in the following cases: Change in type of repayment from an individual to an annuity for Variabilní hypotéka; An amendment to contractual documents due to a premature instalment or undrawn loan amounts for Stabilita and Stabilita Invest type mortgages; Change of account used for mortgage repayment to an eKonto account.
4)	Not valid for mortgages which changed fixation after 1.12.2016.

7. OTHER SERVICES

7.1. Other services

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, drawer or drawee	CZK 500 + costs paid to other banks
3. Confirmation	
3.1. Issue of a confirmation	CZK 200 including VAT
4. Rental of a safety deposit box at selected points of sale	
4.1. Small box / Medium box / Large box	CZK 6,000 / 8,000 / 10,000 including VAT per year
5. Telecommunications operations	
5.1. Mail / Fax / SWIFT	CZK 30 / 50 / 150 including VAT per message
6. Other	
6.1. Contractual fine for an unpermitted debit	CZK 500
6.2. Request for making a payment for an outstanding amount / compliance with contractual conditions	CZK 500
6.3. 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