

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.

This price list is effective as of 1. 9. 2020

CONTENTS

1. PRICE PLANS	2
2. ACCOUNTS AND DEPOSITS	2
3. PAYMENT METHODS AND CASH TRANSACTION	3
4. DIRECT BANKING	4
5. PAYMENT CARDS	5
6. LOAN PRODUCTS	6
7. OTHER SERVICES	8

1. PRICE PLANS

1.1. Fees

AKTIVNÍ účet, CHYTRÝ účet, PRÉMIOVÝ účet and EXKLUZIVNÍ účet 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.

Item Name	AKTIVNÍ účet	CHYTRÝ účet	PRÉMIOVÝ účet	EXKLUZIVNÍ účet
1. Fee for the active use of an account	CZK 49	free	free ¹⁾	
2. Fee if the account is not actively used	CZK 49	free	CZK 250 per month	CZK 750 per month
3. Flat rate fee with "Offer for students and children" ²⁾	free	cannot be applied		
1)	<p>Active use of an account:</p> <p>1. For EXKLUZIVNÍ účet shall be understood amount of deposits and investments more than CZK 1,500,000 (or equivalent of this amount in another currency). 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.</p> <p>2. For PRÉMIOVÝ účet shall be understood, that incoming payments in the total amount of at least CZK 50,000 will be credited to the account per month. However, incoming payments will they only count the amounts of the two incoming payments with the highest amount in the month. Incoming payments 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.</p> <p>Active use is assessed for the calendar month that precedes the month for which the flat-rate fee is paid.</p>			
2)	The conditions under which a discount for students and children can be obtained are stipulated in the rules for the "Offer for students and children" 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 price plan EXKLUZIVNÍ účet and PRÉMIOVÝ účet also includes client service and advisory known as Premium Way. The client is attended by an experienced banker, available during the business hours to handle the client's requests relating to banking services. The banker is thus the key contact person between the bank and the client. He or she assists the client in the area of loans, deposits and payment services, as well as investment services or insurance, as requested by the client. Twice a year, the banker arranges for consultation relating to the management of the client's financial assets.			

2. ACCOUNTS AND DEPOSITS

2.1. Current accounts

Item Name	EXKLUZIVNÍ účet, PRÉMIOVÝ účet, AKTIVNÍ účet	CHYTRÝ účet
1. Maintenance of each secondary currency of the account ¹⁾	included	CZK 29 per month
2. RB exchange	CZK 39 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 AKTIVNÍ účet price plan or as stipulated for the EXKLUZIVNÍ účet price plan, in case of eKonto GOLD savings account, eventually for the AKTIVNÍ účet price plan via "Offer for students and children" for Včelička savings account.

Item Name	Termínované vklady	Spořicí účet XL, Základní spořicí účet, Spořicí účet PLUS
1. Savings account maintenance	included	
2. Early withdrawal	2% of the early withdrawn amount, min. 1 000 CZK	cannot be applied

3. PAYMENT METHODS AND CASH TRANSACTION

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

3.1. Cashless domestic payments (in CZK)

Item Name	EXKLUZIVNÍ účet	PRÉMIOVÝ účet	AKTIVNÍ účet, CHYTRÝ účet
1. Payments			
1.1. Incoming payment/Instant payment		included	
1.2. Outgoing payment/Instant payment input by internet banking or mobile banking		included	
1.3. 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		included	CZK 100
1.4. Outgoing payment input by internet banking or mobile banking as an express payment	included		CZK 100
1.5. Entering the data of the express electronic Payment Order with the cooperation of a bank's employee at the point of sale or by telephone banking	included	CZK 100	CZK 200
1.6. Outgoing payment 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 / 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 100

3.2. Cashless foreign payments

Item Name	EXKLUZIVNÍ účet	PRÉMIOVÝ účet, AKTIVNÍ účet	CHYTRÝ účet
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	included		CZK 100
1.4. Surcharge for express outgoing credit transfer other than specified under point 1.1.			CZK 500
1.5. Outgoing Internal bank foreign currency payment without a currency conversion	included		CZK 5
1.6. Outgoing Internal bank foreign currency payment with currency conversion	included		CZK 150
1.7. Other incoming/outgoing payment not specified in previous lines 1.1. to 1.6. ²⁾	included / 1% of payment amount, min. CZK 300, max. CZK 1 500	first incoming or outgoing payment included, other 1% of payment amount, min. CZK 300, max. CZK 1 200 / 1% of payment amount, min. CZK 300, max. CZK 1 500	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. 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.			

Item Name	EXKLUZIVNÍ účet	PRÉMIOVÝ účet, AKTIVNÍ účet	CHYTRÝ účet
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 first deposit and withdrawal in each calendar month	included
2. The second and next deposit in each calendar month	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 120
4. The second and subsequent withdrawals 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 withdrawn amount 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

3.4. Other

Item Name	Item fee
1. 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
2. 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
3. Processing of coins over 100 pieces from one nominal value ¹⁾	5% of the amount exceeding 100 coins of a particular nominal value, min. CZK 150
4. 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. 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.	

4.2. Other

Item Name	EXKLUZIVNÍ účet	PRÉMIOVÝ účet	AKTIVNÍ účet, CHYTRÝ účet
1. Sending of requested information by text message	included		CZK 4
2. Set-up of Inform me service by telephone banking	included		CZK 100

4.3. 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	EXKLUZIVNÍ účet	PRÉMIOVÝ účet, AKTIVNÍ účet	CHYTRÝ účet
1. Card administration ¹⁾			
1.1. Electronic card Debit MasterCard BASIC	included	included / CZK 50 per month ²⁾	
1.2. Embossed card Debit MasterCard STANDARD, VISA Classic	CZK 65 per month	included / CZK 65 per month ²⁾	
1.3. Embossed card Debit MasterCard GOLD BASE	CZK 85 per month	included / CZK 85 per month ²⁾	CZK 85 per month
1.4. Embossed card Debit MasterCard GOLD	included	CZK 350 per month	
1.5. MasterCard InternetCard		CZK 15 per month	
1.6. MasterCard contactless sticker		CZK 50 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 MasterCard contactless sticker are discontinued; new cards cannot be issued.			
2) The price of PRÉMIOVÝ účet always includes two debit payment card from item 1.1 or 1.2 or 1.3. The price of AKTIVNÍ účet always includes two debit payment card from item 1.1 or 1.2 or 1.3. The price of CHYTRÝ účet 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 ZAKLAD is included in the card price Debit MasterCard GOLD.			
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.			

5.2. Credit cards

Item Name	Frequency	Item fee
1. Card administration		
1.1. Primary card RB PREMIUM	per month	CZK 199 / included in tarif EXKLUZIVNÍ účet and PRÉMIOVÝ účet
1.2. Primary card STYLE	per month	CZK 50
1.3. Primary card EASY	per month	free
1.4. Primary card ČSA; Visa Gold	per month	CZK 199
1.5. Primary card MALL.cz	per month	CZK 50
1.6. Primary card O2 RB	per month	CZK 89
1.7. Supplementary card	per month	free
1.8. Contactless sticker	per month	CZK 50
2. Card transactions		
2.1. Cash withdrawal (excluding Cash back)	per withdrawal	3,5 % of the withdrawn amount, min. CZK 89 / RB PREMIUM for free ¹⁾
2.2. Cash withdrawal at a merchant cash desk (Cash back)	per withdrawal	CZK 10
2.3. Exchange rate surcharge	one-off	0,49 % 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	per month	23,99 % p.a., unless otherwise specified in the Credit Card Issuance Agreement
3.2. The interest rate for cash withdrawals	per month	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	per month	3,2 % of the total outstanding amount, min. CZK 200
4.2. Kredit Info	per month	CZK 19
4.3. Direct debit for the total outstanding amount	per month	CZK 29
4.4. Rewards redemption via call centrum	one-off	CZK 50
5. Actively offered insurance products (even for cards no longer sold)		
5.1. Travel insurance agreed from 1 January 2013 (including)	per month	CZK 89 per month (ČSA and Visa Gold free of charge)
5.2. Balance cancellation insurance	per month	1% monthly of the total outstanding amount as of the statement date
1) The aforementioned fees for cash withdrawals by card from an ATM do not include fees whose payment can be, in connection with a withdrawal, requested by ATM operators, where the Card Holder is expressly notified of such fee on the ATM screen and has to consent to it to make the withdrawal.		

6. LOAN PRODUCTS

6.1. Consumer loans

Item Name	Konsolidace a refinancování, Optimální splátka, Rychlá půjčka, Půjčka na kliknutí
1. Costs related to an extraordinary instalment (premature repayment)	1% (0,5%) of the amount of the extraordinary instalment ¹⁾
2. Payment protection insurance ²⁾	8,5% of the monthly instalment
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.	
2) The fee is billed in the event that the agreed to insurance is valid at least one day in the month.	

6.2. Personal overdraft

Item Name	EXKLUZIVNÍ účet, PRÉMIOVÝ účet, AKTIVNÍ účet	CHYTRÝ účet
1. Provision of personal overdraft including renewed drawdown option	included	CZK 200
2. Use of personal overdraft in any given month	included	CZK 90

6.3. Overdraft

Item Name	Item fee
1. Provision and maintenance of Personal overdraft reserve of CZK 1,000	included

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 a mortgage loan application (Klasik Naruby, hypotéka Univerzál, Variabilní hypotéka, Doplnkový úvěr k hypotéce and all offset mortgages)	CZK 4,900
1.2. Fee for property valuation	CZK 4,900
1.3. 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 1,900
2.3. The second and each additional drawdown	CZK 800 per drawdown
2.4. Expres drawing a loan (on the secong banking working day)	CZK 1,900
2.5. Fee for reserving funds	5 % of the undrawn part of the Loan limit in the Drawdown Term, CZK 9 900 per mortgage Klasik Naruby ²⁾
2.6. A photocopy of a document drawn up in connection with a mortgage loan	CZK 500 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 5000
3.2. Fee for extending the drawdown period	5 000 CZK + 0.1% of the Loan limit not used within the drawdown period for each and already started month of the extension.
3.3. Early repayment of a mortgage loan provided by eBanka, a.s. ⁴⁾	10 % of the prematurely repaid principal
3.4. Early repayment of Americká hypotéka provided by eBanka, a. s. ⁴⁾	1% of the prematurely repaid principal
4. Insurance	
4.1. Payment protection insurance	8,9 % 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. 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 / SWIFT	CZK 40 / 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