

PRICE LIST FOR PRODUCTS AND SERVICES FOR PRIVATE INDIVIDUALS



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 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 14.11.2022

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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	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		
4. Maintenance of each secondary currency of the account ³⁾	included	CZK 29 per month	included	
5. RB exchange	CZK 39 per month			
1)	1. For EXKLUZIVNÍ účet, it means that the sum of deposits and investments of the account holder, being in the position of a consumer, held with the bank as of the last day of the month amounts to at least 1,500,000 CZK (or an equivalent amount in another currency). Deposits mean the sum of positive balances of accounts and term deposits; investments are considered as the price of investment instruments under the bank's management. 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.			
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.			
3)	The price for maintaining a secondary currency folder is charged if there is any movement registered in the currency folder of the account during the billing period or if the balance as of the billing date is equal to or exceeds CZK 100 or an equivalent amount in a foreign currency.			
Note:	Protected accounts that clients may apply for pursuant to Act No. 99/1963 Coll. are opened and maintained free of charge (including secondary currency folders). Prices applicable to other services provided on protected accounts are subject to the AKTIVNÍ účet price plan, only a debit card Debit MasterCard STANDARD may be provided.			

2. ACCOUNTS AND DEPOSITS

2.1. Savings accounts and term deposits

For Spořicí účet GOLD, the amounts of fees for payment transactions and direct banking services are subject to the amounts of fees applicable to the EXKLUZIVNÍ účet price plan. By analogy, Včelička savings accounts are subject to fees applicable to AKTIVNÍ účet provided under the promotional offer for students and children, and the AKTIVNÍ účet price plan applies to other savings accounts.

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 Early withdrawal	2% of the early withdrawn amount, min. 1 000 CZK	cannot be applied

2.2. Escrow accounts

Account parameters and conditions are stipulated individually by agreement.

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
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. Fee for express Outgoing credit transfer in EUR within EEA	included		CZK 100
1.4. Fee for express outgoing credit transfer other than specified under point 1.1.			CZK 500
1.5. Other incoming/outgoing payment not specified in previous lines 1.1. to 1.4. 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. 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
2.2. 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	EXKLUZIVNÍ účet, PRÉMIOVÝ účet, AKTIVNÍ účet, CHYTRÝ účet
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.	free
8. Transfer of funds crediting an account held with another financial institution in the CR	3 % of the amount deposited, min. CZK 150

3.4. Other

Item Name	EXKLUZIVNÍ účet, PRÉMIOVÝ účet, AKTIVNÍ účet, CHYTRÝ účet
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 150
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 20 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	EXKLUZIVNÍ účet	PRÉMIOVÝ účet, AKTIVNÍ účet, CHYTRÝ účet
1. Mobile Electronic Key (MEK) to sign into internet banking		free
2. Newly generated I-PIN and T-PIN		CZK 100
3. Access to the account via Personal Electronic key (OEK)		CZK 89 per month per account
4. Sending of requested information by text message	included	CZK 4

4.2. Services via Contact center

Item Name	Kontaktní centrum
1. Change of E-commerce settings (enable or disable online transactions for a debit or credit card)	CZK 100
2. Debit card activation	CZK 100
3. Change of debit card limits	CZK 100
4. Change of contact details (address or telephone number)	CZK 100
5. Balance or available limit check	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. Debit MasterCard STANDARD, VISA Classic, Debit MasterCard BASIC, Debit MasterCard GOLD BASE, Equa Standard card	included one debit card / each other CZK 65 per month	included two debit cards / each other CZK 65 per month	included one debit card / each other CZK 65 per month ²⁾
1.2. Debit MasterCard GOLD, Visa GOLD	included two debit cards / each other CZK 350 per month	CZK 350 per month	
1.3. Equa GOLD card Premium/Premium Plus	CZK 99 / 149 per month ³⁾		
1.4. MasterCard contactless sticker	CZK 50 per month		
2. Card transactions			
2.1. Cash withdrawal from ATMs in the Czech Republic or from ATMs abroad ⁴⁾	included		
2.2. Cash withdrawal by card at bank counter/exchange office (Manual Cash Advance)	CZK 150 + 0.5% of the withdrawn amount		
2.3. 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		
3. Other services			
3.1. Express issuance of a card, express issuance of a regenerated PIN	CZK 2,000		
3.2. Issue of a replacement debit card (unless the card is issued after being blocked by the bank)	CZK 200		
3.3. Visit to a LoungeKey airport lounge by the Holder of a Debit Mastercard GOLD/Visa GOLD card or accompanying persons (read more information about the LoungeKey programme at www.rb.cz)	30 USD/person/visit (4 free visits in a calendar year)		
1)	Equa Standard card, Equa GOLD card, Debit MasterCard BASIC, Debit MasterCard GOLD BASE and MasterCard contactless sticker are discontinued; new cards cannot be issued.		
2)	Debit MasterCard GOLD BASE card cannot be included in the price for CHYTRÝ účet account plans. This card is for a fee.		
3)	Insurance provided with the Gold Card expires as of the last day of the calendar year in which the insured person reached the age of 75. In such case, the Gold Card is provided free of charge.		
4)	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	Kreditní karty
1. Card administration	
1.1. Primary card RB PREMIUM	CZK 199 per month / included in tarif EXKLUZIVNÍ účet and PRÉMIOVÝ účet
1.2. Primary card STYLE	CZK 50 per month
1.3. Primary card EASY	free
1.4. Primary card ČSA; Visa Gold	CZK 199 per month
1.5. Primary card O2 RB	CZK 89 per month
1.6. Supplementary card	free
2. Card transactions	
2.1. Cash withdrawal (excluding Cash Back)	3,5 % of the withdrawn amount, min. CZK 89 / RB PREMIUM for free ¹⁾
2.2. Exchange rate surcharge	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. Card repayment and services for a card	
3.1. Minimum amount due	3,2 % of the total outstanding amount, min. CZK 200
3.2. Kredit Info	CZK 19 per month
3.3. Direct debit for the total outstanding amount	CZK 29 per month
3.4. Express issuance of a card	CZK 2,000

Item Name	Kreditní karty
3.5. Visit to a LoungeKey airport lounge by the holder of a RB PREMIUM card or accompanying persons (read more information about the LoungeKey programme at www.rb.cz)	30 USD / person / visit (2 free visits in a calendar year)
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	Minutová půjčka, RePůjčka
1. Costs related to an extraordinary instalment (premature repayment)	1% (0,5%) of the amount of the extraordinary instalment ¹⁾	included
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	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
3. Provision and maintenance of Personal overdraft reserve of CZK 1,000	included	

6.3. 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	Hypotéky
1. Banking services related to the provision of mortgages	
1.1. Evaluation of a mortgage loan application (Klasik Naruby, hypotéka Univerzál, Doplňkový úvěr k hypotéce and all offset mortgages)	CZK 4,900
1.2. Fee for property valuation	CZK 5,900
1.3. Acquisition of documents from the Land Registry via remote access (incl. VAT)	CZK 300
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. Express drawing a loan (on the second 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 19 900 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 5,000
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. Confirmations and statements	

Item Name	Hypotéky
4.1. Compiling and sending extraordinary confirmation of interest paid requested by the client (incl. VAT)	CZK 250 per statement
4.2. Issuance of a confirmation, statement, information, consent or document at the client's request	CZK 500
4.3. Termination of lien or another law (including the instruction for deletion from the Land Registry)	CZK 500 + administrative fee of the Land Registry (currently CZK 2 000) ⁵⁾
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.
5)	The availability of the service depends on the bank's current offer.

7. INSURANCE

The fee is billed in the event that the agreed to insurance is valid at least one day in the month.

7.1. Insurance provided to current account

Item Name	Pojištění - nabízené
1. Single accident insurance OPORA	CZK 149 per month
2. Family accident insurance OPORA	CZK 299 per month

7.2. Insurance provided to debit and credit cards

Item Name	Pojištění - nabízené
1. Travel insurance K4P ¹⁾	CZK 89 per month
2. Bodyguard ¹⁾	CZK 89 per month
3. Balance cancellation insurance	1% monthly of the total outstanding amount as of the statement date
1)	Insurance can be taken out with a debit or credit card.

7.3. Insurance provided to loan products

Item Name	Pojištění - nabízené
1. Payment protection insurance - personal loan offered till 16.10.2022	8,5% of the monthly instalment
2. Payment protection insurance - personal loan offered from 17.10.2022	8,8 % of the monthly instalment
3. Payment protection insurance - mortgages	8,9 % of the monthly mortgage loan instalment

8. OTHER SERVICES

8.1. OTHER SERVICES

Item Name	EXKLUZIVNÍ účet, PRÉMIOVÝ účet, AKTIVNÍ účet, CHYTRÝ účet
1. Compiling and delivering a statement	CZK 40
2. Copy of a statement / an extraordinary statement	CZK 200
3. Issue of a confirmation	CZK 200 including VAT
4. Rental of a safety deposit box at selected points of sale - Small box / Medium box / Large box	CZK 6,000 / 8,000 / 10,000 including VAT per year
5. Mail / SWIFT	CZK 40 / 150 including VAT per message
6. Request for making a payment for an outstanding amount / compliance with contractual conditions	CZK 499
7. 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