

PRICE LIST FOR PRODUCTS AND SERVICES FOR PRIVATE INDIVIDUALS

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 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 September 2021, fees for services provided under the PLUS savings account price plan and Flexi savings account price plan are charged according to the Základní savings account price plan.

This price list is effective as of 14.11.2022

CONTENTS

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

1. PRICE PLANS

1.1. Price

Item Name	eKonto KOMPLET	eKonto SMART	eKonto STUDENT PREMIUM	eKonto STUDENT
1. Fee	CZK 129 per month ¹⁾	free ¹⁾		CZK 49 per month
2. Fee if the account is not actively used	CZK 250 per month	CZK 99 per month	CZK 49 per month ²⁾	CZK 49 per month
3. Price under the "Offer for your dearest" promotion ³⁾	CZK 129 per month	cannot be applied		
4. Maintenance of each secondary currency of the account ⁴⁾	included	CZK 29 per month	included	
5. RB exchange	CZK 39 per month			
1)	<p>Active use of an account:</p> <p>1. 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.</p> <p>2. 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.</p> <p>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.</p>			
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 terms and conditions of the "Offer for your dearest" promotion are available at www.rb.cz or any point of Sale.			
4)	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.			

1.2. eKonto Výhody Prémium and eKonto Základní cena

Item Name	eKonto Výhody Prémium	eKonto Základní cena
1. Maintenance of one current account	CZK 250 per month	CZK 500 per month
2. Maintenance of each secondary currency of the account ¹⁾	CZK 29 per month	
1)	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:	<p>eKonto is a price program for consumers in which the amount of fees is dependent on compliance with the agreed conditions and the client does not pay a flat rate fee for the price program. Depending on whether the conditions specified below for the application of Premium benefits are met, individual services are provided as a part of the eKonto price program for a discounted price, for free as a part of the Premium benefits, or for a basic price. The client pays fees as a part of the Premium benefits if the following conditions are met: On the day of payment of the respective fee, the client uses a debit card (except a MasterCard InternetCard) and the credit turnover (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) on the account is not less than CZK 25,000 a month, or on the day of payment of the relevant fee, the client uses a debit card and the balance on their 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 credit turnover shall not include incoming payments from either the 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 the conditions for the application of benefits is assessed. Facts that were taken into consideration when assessing compliance with the 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 to. 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.</p>	

1.3. Additional packages

We do not offer additional packages since 1. 4. 2017. So they cannot be activated after this date. Services included in additional packages activated before 1. 4. 2017 are still provided.

Item Name	eKonto SMART
1. Unlimited number of withdrawals from ATMs of all banks abroad	40 CZK per month
2. Unlimited number of SMS messages, for example changes in balance and account movements	20 CZK per month
3. Operating account through any communication channel including points of Sale and telephone	20 CZK per month
4. Unlimited number of cash withdrawals at points of sale counters	40 CZK per month

2. ACCOUNTS AND DEPOSITS

2.1. Savings Accounts and Term Deposits

Item Name	Spořicí účet XL
1. Savings account/term deposits maintenance	included

3. PAYMENT METHODS AND CASH TRANSACTIONS

3.1. Cashless domestic payments (in CZK)

Item Name	eKonto KOMPLET, eKonto SMART, eKonto STUDENT PREMIUM, eKonto STUDENT	eKonto
1. Payments		
1.1. Incoming payment/Instant payment	included	CZK 9
1.2. Outgoing payment/Instant payment input by Internet banking or mobile banking	included	CZK 9
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	CZK 100	CZK 109
1.4. Outgoing payment input by internet banking or mobile banking as an express payment	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	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)	CZK 100	
2.2. Processing of an outgoing payment as a part of a direct debit / SIPO or generated by standing payment orders	included	CZK 9
2.3. Processing of an incoming payment as a part of a direct debit	included	CZK 9
2.4. Processing of an incoming payment as a part of a standing order for direct debit	included	CZK 9
2.5. Processing of an incoming / outgoing payment as a part of intelligent saving included	included	CZK 9

3.2. Cashless foreign payments

Item Name	eKonto KOMPLET, eKonto SMART, eKonto STUDENT PREMIUM, eKonto STUDENT	eKonto
1. Incoming / Outgoing payments		
1.1. Incoming/Outgoing credit transfer in EUR within EEA ¹⁾	included	CZK 9
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	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⁾	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.		

Item Name	eKonto KOMPLET, eKonto SMART, eKonto STUDENT PREMIUM, eKonto STUDENT	eKonto
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	eKonto KOMPLET, eKonto SMART, eKonto STUDENT PREMIUM, eKonto STUDENT, eKonto
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

4. DIRECT BANKING

4.1. Direct banking services

Item Name	eKonto KOMPLET, eKonto SMART, eKonto STUDENT PREMIUM	eKonto STUDENT	eKonto Výhody Prémium, eKonto Základní cena
1. Mobile Electronic Key (MEK) to sign into internet banking	free	19 CZK per month, user and account ¹⁾	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	CZK 4		
5. Service maintenance	included		
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, RB Ke or 3D Secure password			

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	eKonto KOMPLET	eKonto STUDENT PREMIUM	eKonto SMART	eKonto STUDENT	eKonto
1. Card administration ¹⁾					
1.1. Debit MasterCard STANDARD, VISA Classic, Debit MasterCard BASIC, Debit MasterCard GOLD BASE	included two debit cards / each other CZK 65 per month	included two debit cards / each other CZK 65 per month ²⁾	included one debit card / each other CZK 65 per month ²⁾		CZK 75 per month
1.2. Debit MasterCard GOLD, Visa GOLD	CZK 350 per month				
1.3. MasterCard contactless sticker	CZK 50 per month				
2. Card transactions					
2.1. Cash withdrawals in CZK from Raiffeisenbank a.s. ATMs	included				CZK 20
2.2. Cash withdrawal from ATMs of another banks in the Czech Republic and in EEA countries in EUR ³⁾	CZK 0 / CZK 9 ⁴⁾				CZK 50
2.3. Cash withdrawals from ATMs abroad ⁵⁾	included		CZK 100 + 0.5% of the withdrawn amount	included	CZK 100 + 0.5% of the withdrawn amount
2.4. Cash withdrawal by card at bank counter /exchange office (Manual Cash Advance)	CZK 150 + 0.5% of the withdrawn amount				
2.5. 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					

Item Name	eKonto KOMPLET	eKonto STUDENT PREMIUM	eKonto SMART	eKonto STUDENT	eKonto
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 eKonto SMART, eKonto STUDENT and eKonto STUDENT PREMIUM account plans. This card is for a fee.				
3)	EEA - European Economic Area including states of the European Union, Iceland, Norway and Liechtenstein.				
4)	The fee is charged if the ATM withdrawal is made using the traditional contact method (by entering the card into the ATM).				
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	Kreditní karty Billa, Life, Classic, Gold
1. Card administration	
1.1. Primary card DE LUXE	CZK 99 per month
1.2. Primary card Life, MALL.cz	CZK 50 per month
1.3. Primary card Classic	free
1.4. Supplementary card	free
2. Card transactions	
2.1. Cash withdrawal (excluding Cash Back)	3,5 % of the withdrawn amount, min. CZK 89 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
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. Universal personal loans and special purpose loans

Item Name	Osobní půjčka univerzální, Účelová půjčka
1. Use and maintenance of loan	CZK 99
2. Costs related to extraordinary instalments (premature repayment)	1% (0.5%) of the amount of the extraordinary instalment ¹⁾
3. Amendment to contractual conditions based on client's proposal	CZK 300
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 to end of the consumer loan exceeds one year. If it does not exceed one year, the reimbursement of costs will not exceed 0.5 % of the prematurely repaid part of the total consumer loan amount.

6.2. One-off drawing of consumer loans

Item Name	Rychlá půjčka	Půjčka na kliknutí
1. The use and management of loans	free ¹⁾	
2. Costs related to extraordinary instalments (premature repayment)		
2.1. For loans provided between 1 December 2014 and 31 March 2017	free	

Item Name	Rychlá půjčka	Půjčka na kliknutí
2.2. For loans provided between 7 July 2010 and 30 November 2014	free	1% (0,5%) of the amount of the extraordinary instalment ²⁾
2.3. For loans provided between 1 July 2009 and 6 July 2010	4 % of the extraordinary instalment	4 % of extraordinary instalment
2.4. For loans provided between 1 May 2009 and 30 June 2009	free	4 % of extraordinary instalment
2.5. For loans provided between 1 September 2008 and 31 December 2008	free	4 % of extraordinary instalment
2.6. For loans provided between 1 October 2005 and 31 January 2006	free	4 % of extraordinary instalment
1)	For loan granted prior to 1. 1. 2013, it is CZK 99 per month.	
2)	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.	

6.3. Progressive drawing of consumer loans

Item Name	Optimální splátka	Konsolidace a refinancování
1. The use and management of loans	free ¹⁾	
2. Costs related to extraordinary instalments (premature repayment)		
2.1. For loans provided between 1 January 2011 and 30 June 2015	free	1% (0,5%) of the amount of the extraordinary instalment ²⁾
2.2. For loans provided between 1 July 2009 and 31 October 2010	free	4% of the extraordinary instalment
2.3. For loans provided between 1 September 2008 and 31 December 2008	free	
1)	For loans granted prior to 1 January 2013, it equals CZK 99 per month.	
2)	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 to end of the consumer loan exceeds one year. If it does not exceed one year, the reimbursement of costs will not exceed 0.5 % of the prematurely repaid part of the total consumer loan amount.	

6.4. Personal overdraft

Item Name	eKonto
1. Provision of personal overdraft including renewed drawdown option	CZK 200 ¹⁾
2. Use of personal overdraft in any given month	CZK 90 per month ²⁾
3. Provision and maintenance of Personal overdraft reserve of CZK 1,000	included
4. Amendments to the contractual terms initiated by the client	CZK 200
1)	The eKonto KOMPLET tariff includes the use of an Authorized overdraft.
2)	For transaction concluded on or before 28 February 2005, the transaction name "Maintenance and management of loan" is used. The eKonto KOMPLET and eKonto Prémium Benefits tariff includes the use of an Authorized overdraft.

6.5. Overdraft

Item Name	Kontokorentní úvěr
1. Provision including renewal of the option to draw	CZK 200
2. Use and management	CZK 90 per month
3. Amendments to the client's contractual conditions	CZK 200

6.6. Transferred unpermitted debits

Item Name	Převedený Nepovolený záporný zůstatek
1. The use and management of loans	CZK 99 per month
2. Costs related to extraordinary instalments (premature repayment)	free

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. Current account insurance

Item Name	Pojištění nenabízené
1. Protect accident insurance	CZK 20 per month
2. Protect+ accident insurance	CZK 30 per month

7.2. Insurance provided to debit cards

Item Name	Pojištění nenabízené
1. Travel insurance K2 (contract no. 1360500130)	CZK 50 per month
2. ZÁKLAD card fraud insurance	CZK 15 per month
3. PLUS card fraud insurance	CZK 69 per month

7.3. Insurance provided to credit cards

Item Name	Pojištění nenabízené
1. Travel insurance K2 (contract no. 1360500130)	CZK 50 per month
2. Family insurance for travels and stay	CZK 79 per month
3. Personal insurance for travels and stay	CZK 49 per month
4. Payment protection insurance for credit card (contract no. CIK 2 /2006)	0,69 % monthly of the total outstanding amount as of the statement date
5. Payment protection insurance for credit card(contract no. 1080500070)	0,69 % monthly of the total outstanding amount as of the statement date
6. Payment protection insurance	0,25 % monthly of the total outstanding amount as of the statement date
7. Payment protection insurance - PRIMA	0,49 % monthly of the total outstanding amount as of the statement date
8. Balance cancellation insurance	1 % monthly of the total outstanding amount as of the statement date, max. CZK 500
9. PLUS card fraud insurance	CZK 69 per month
10. Card fraud insurance 100	CZK 79 per month
11. Safety with Your Card Insurance	CZK 89 per month
12. Insurance of regular payments - Standard	CZK 199 per month
13. Insurance of regular payments - Plus	CZK 299 per month
14. Insurance of regular payments - Exclusive	CZK 399 per month

7.4. Insurance provided to loan products

Item Name	Pojištění nenabízené
1. Payment protection insurance for personal loan offered from 16.2. 2019 till 17.4. 2020	7,2% of the monthly instalment
2. Payment protection insurance for personal loan offered from 18.4. 2020 till 16.10. 2022	8,5 % of the monthly instalment
3. Payment protection insurance type B	CZK 95 per month
4. Payment protection insurance type C	CZK 119 per month
5. Payment protection insurance for mortgage offered till 30.4. 2020	8,5 % of the monthly instalment

8. OTHER SERVICES

8.1. OTHER

Item Name	eKonto SMART, eKonto STUDENT, eKonto KOMPLET, eKonto STUDENT PREMIUM, eKonto
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