

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 2020, fees for services provided under the eKonto Student price plan are charged according to the eKonto STUDENT PREMIUM.

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

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1. PRICE PLANS

1.1. Price

Item Name	eKonto KOMPLET	eKonto STUDENT PREMIUM	eKonto SMART	eKonto STUDENT
1. Fee for the active use of an account	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 49 per month ²⁾	CZK 99 per month	CZK 49 per month
3. Flat rate fee with a discount for friends ³⁾	CZK 129 per month	cannot be applied		
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 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.			

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 400 per month
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	eKonto KOMPLET
1. Unlimited number of withdrawals from ATMs of all banks abroad	40 CZK per month	included
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	included
4. Unlimited number of cash withdrawals at points of sale counters	40 CZK per month	

1.4. Insurance

Item Name	Item fee
1. Protect accident insurance ¹⁾	CZK 20 per month
2. Protect+ accident insurance ¹⁾	CZK 30 per month
1)	Protect and Protect + accident insurance is not offered as of January 1st 2020.

2. ACCOUNTS AND DEPOSITS

2.1. Current accounts

Item Name	eKonto KOMPLET, eKonto STUDENT PREMIUM, eKonto STUDENT	eKonto SMART	eKonto Základní cena, eKonto Výhody Prémium
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
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

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 AKTIVNÍ účet price plan.

Item Name	eKonto Flexi
1. Savings account maintenance	included

3. PAYMENT METHODS AND CASH TRANSACTIONS

3.1. Cashless domestic payments (in CZK)

Item Name	eKonto SMART, eKonto STUDENT, eKonto STUDENT PREMIUM, eKonto KOMPLET	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	
1.6. Outgoing payment in CZK from an account that was in a currency other than CZK	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)	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 STUDENT PREMIUM, eKonto KOMPLET, eKonto SMART, 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.		

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

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	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	
5. null	included	CZK 90
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	Item fee
1. Sending of requested information by text message	CZK 4
2. Set-up of Inform me service by telephone banking	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	eKonto SMART	eKonto STUDENT PREMIUM	eKonto KOMPLET	eKonto STUDENT	eKonto
1. Card administration ¹⁾					
1.1. Electronic card Debit MasterCard BASIC	included / CZK 50 per month ²⁾			included one debit card / CZK 50 per month	CZK 55 per month
1.2. Embossed card Debit MasterCard STANDARD, VISA Classic	included / CZK 65 per month ²⁾			CZK 65 per month	CZK 75 per month
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	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. 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. Cash withdrawals in CZK from					

Item Name	eKonto SMART	eKonto STUDENT PREMIUM	eKonto KOMPLET	eKonto STUDENT	eKonto
Raiffeisenbank a.s. ATMs	included				CZK 20
3.2. Cash withdrawal from ATMs of another banks in the Czech Republic and in EEA countries in EUR ⁴⁾	CZK 0 / CZK 9 ⁵⁾				CZK 50
3.3. Cash withdrawals from ATMs abroad ⁶⁾	CZK 100 + 0.5% of the withdrawn amount	included			CZK 100 + 0.5% of the withdrawn amount
3.4. Cash withdrawal by card at bank counter /exchange office (Manual Cash Advance)	CZK 150 + 0.5% of the withdrawn amount				
3.5. 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				
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)	One debit card from item 1. 1. or 1. 2. is included in eKonto SMART price plan. Two debit cards from item 1.1. or 1.2. or 1.3. are included in eKonto KOMPLET price plan. Two debit cards from item 1. 1. or 1. 2. are included in eKonto STUDENT PREMIUM price plan.				
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 fee is charged if the ATM withdrawal is made using the traditional contact method (by entering the card into the ATM).				
6)	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 DE LUXE	per month	CZK 99
1.2. Primary card Life, BILLA	per month	CZK 50
1.3. Primary card Classic	per month	free
1.4. Supplementary card	per month	free
1.5. 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 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
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.	

5.3. Insurance to credit cards

Item Name	Frequency	Item fee
1. Insurance to credit card - not offered		
1.1. Travel insurance agreed until 31 December 2012 (including)	per month	CZK 50
1.2. Family insurance for travels and stay	per month	CZK 79
1.3. Personal insurance for travels and stay	per month	CZK 49
1.4. Payment protection insurance till 31.12.2017 (included)	per month	0,69 % of the total outstanding amount as of the statement date
1.5. Payment protection insurance valid from 1.1.2018 to 26.4.2020	per month	0,69 % of the total outstanding amount as of the statement date
1.6. Payment protection insurance	per month	0,25 of the total outstanding amount as of the statement date
1.7. Payment protection insurance - PRIMA	per month	0,49% of the outstanding amounts as of the statement date
1.8. Balance cancellation insurance	per month	1 % of the total outstanding amount as of the statement date, max. 500
1.9. Card fraud insurance "PLUS", incl. insurance against loss/theft of personal items and insurance against forced withdrawal /robbery at an ATM	per month	CZK 69
1.10. Card fraud insurance 100	per month	CZK 79
1.11. Safety with Your Card Insurance	per month	CZK 89
1.12. Insurance of regular payments - Standard	per month	CZK 199
1.13. Insurance of regular payments - Plus	per month	CZK 299
1.14. Insurance of regular payments - Exclusive	per month	CZK 399

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	for free ¹⁾
2. Costs related to extraordinary instalments (premature repayment)	1% (0.5%) of the amount of the extraordinary instalment ²⁾	free
3. Amendment to contractual conditions based on client's proposal	CZK 300	
4. Insurance type A	free	
5. Insurance type B and C		
5.1. loans up to CZK 200,000 inclusive	CZK 95 / 119 per month	CZK 199 per month
5.2. loans up to CZK 500,000 inclusive	CZK 95 / 119 per month	CZK 359 per month
5.3. loans up to CZK 1 000,000 inclusive	CZK 95 / 119 per month	CZK 729 per month
5.4. loans up to CZK 2 000,000 inclusive	CZK 95 / 119 per month	CZK 1 149 per month
6. Request for payment of an outstanding amount	CZK 500	
1)	For loans granted prior to 1 January 2013, it is CZK 150 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.	

6.2. 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	
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
3. Payment protection insurance offered from 16.2. 2019 till 17.4. 2020	7,2% of the monthly 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	
3. Payment protection insurance offered from 16.2. 2019 till 17.4. 2020	7,2% of the monthly instalment	
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 / CZK 0 per month ²⁾
3. Amendments to the contractual terms initiated by the client	CZK 200
4. Request for settlement of outstanding amount	CZK 500
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.	
Note: The client does not have to pay any interest from the first CZK 1,000 drawn.	

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
4. Request for payment of an outstanding amount	CZK 500

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
3. Request for payment of an outstanding amount	CZK 500

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