

PRICE LIST FOR PRODUCTS AND SERVICES FOR PRIVATE INDIVIDUALS

PRÉMIOVÝ účet

This price list is effective as of 1.9.2019

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1. PRICE PLANS

1.1. Fees

The PRÉMIOVÝ účet is price plan for consumers, provided as service package. 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 plan 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 plan 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	PRÉMIOVÝ účet
1. Fee for the active use of an account ¹⁾	CZK 0
2. Fee if the account is not actively used	CZK 250 per month
1)	Active use of an account shall be understood to be incoming payments on the account of no less than CZK 50,000 per month. However, only two incoming payments with the highest amount are included in incoming payments. Incoming payments shall not include incoming payments from any current or savings accounts of the same holder, credited interest or incoming/reverse card transactions. Active use is assessed for the calendar month that precedes the month for which the flat-rate fee is paid.
Note:	The price plan 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 needs 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	Frequency	PRÉMIOVÝ účet
1. Maintenance of each secondary currency of the account ¹⁾	per month	included
2. Protect accident insurance	per month	included
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

Item Name	PRÉMIOVÝ účet
1. Savings account maintenance	included
2. Early withdrawal	2% of the early withdrawn amount, min. 1 000 CZK

3. PAYMENT METHODS AND CASH TRANSACTION

3.1. Cashless domestic payments

Item Name	PRÉMIOVÝ účet
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
1.4. Input by internet banking / mobile banking as an express payment	CZK 100
1.5. Input on a paper medium at a point of sale / by telephone banking as an express payment	CZK 100
1.6. In CZK from an account that was in a currency other than CZK	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

3.2. Cashless foreign payments

Item Name	PRÉMIOVÝ účet
1. Incoming/outgoing payments	
1.1. Incoming/Outgoing Europayment and SEPA payments up to EUR 50 000 included ¹⁾	first incoming or outgoing payment included, others 200 / first incoming or outgoing payment included, others 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	CZK 5
1.5. Outgoing Internal bank foreign currency payment with currency conversion	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	

Item Name	PRÉMIOVÝ účet
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	PRÉMIOVÝ 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 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. Other

Item Name	PRÉMIOVÝ účet
1. 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
2. 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
3. Processing of coins over 100 pieces from one nominal value ¹⁾	3% of the accepted amount exceeding 100 coins of a particular nominal value
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	PRÉMIOVÝ účet
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	PRÉMIOVÝ účet
1. Sending of requested information by text message	CZK 4
2. Set-up of Inform me service by telephone banking	included
3. Direct banking services without a separate fee	included

5. PAYMENT CARDS

5.1. Debit cards

Item Name	PRÉMIOVÝ účet
1. Card administration ¹⁾	
1.1. Electronic card Debit MasterCard BASIC	CZK 45 per month
1.2. Embossed card Debit MasterCard STANDARD, VISA Classic	included / CZK 65 per month ²⁾
1.3. Embossed card Debit MasterCard GOLD BASE	included / CZK 85 per month ²⁾
1.4. Embossed card Debit MasterCard GOLD	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
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
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 MasterCard InternetCard; the card cannot be reissued.	
2) Only two embossed debit payment cards from item 1. 2. or 1. 3. are included.	
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	Frequency	Kreditní karty
1. Card administration		
1.1. Primary card DE LUXE	per month	included
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, Contactless sticker	per month	free
2. Card transactions		
2.1. Cash withdrawal (excluding Cash back)	per withdrawal	3,5 % of the withdrawn amount, min. CZK 89
2.2. Cash withdrawal at a merchant cash desk (Cash back)	per withdrawal	CZK 10
2.3. Exchange rate surcharge	one-off	0,20 % of the value of the middle exchange rate for the respective transaction
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
3.2. The interest rate for cash withdrawals	per month	29,99 % p.a., unless otherwise specified in the Credit Card Issuance
4. Card repayment and services for a card		

Item Name	Frequency	Kreditní karty
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
5. Insurance (actively offered)		
5.1. Travel insurance agreed from 1 January 2013 (including)	per month	CZK 89 per month (ČSA and Visa Gold free of charge, O2 RB not available)
5.2. Insurance for ability to repay the credit card bill	per month	0,69 % monthly of the total outstanding amount as of the statement date

6. LOAN PRODUCTS

6.1. Consumer loans

Item Name	PRÉMIOVÝ účet
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	PRÉMIOVÝ účet
1. Provision of personal overdraft including renewed drawdown option ¹⁾	included
2. Use of personal overdraft in any given month	included
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 PREMIUM account price plan.	

6.3. Personal overdraft

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

6.4. Mortgages

Item Name	Hypotéky
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
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

Item Name	Hypotéky
4. Insurance	
4.1. Payment protection insurance	8,5 % 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	PRÉMIOVÝ účet
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 / SWIFT	CZK 30 / 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