

## “Intragroup Payments” promotion rules

Raiffeisenbank a.s., registered office: Prague 4, Hvězdova 1716/2b, postcode 140 78, IČ: 49240901, entered in the Commercial Register maintained by the City Court of Prague, section C, insert 2051 (hereinafter

"Raiffeisenbank"), organizes the “Intragroup Payments” (or “Vnitroskupinové platby”) promotion (hereinafter the “Promotion”) under the following terms and conditions:

### I. Promotion

Raiffeisenbank shall make Incoming and Outgoing payment transactions of existing Clients, for whom it holds an Account allowing to receive payment transactions in EUR ordered by payers via a RB Group member or allowing to send payment transactions in EUR to the credit of beneficiaries, whose account is maintained by a RB Group member, at a Discount during the term of the Promotion. However, a prerequisite is that both the payer's and beneficiary's accounts involved in the Outgoing or Incoming payment transaction are held in EUR and that the fees associated with the Outgoing or Incoming payment transaction are subject to a SHA Instruction.

### II. Benefit for the Client

If the Client makes an Outgoing payment transaction or receives the amount of an Incoming payment transaction during the term of the Promotion, the Client shall pay to Raiffeisenbank a.s. for the payment service the final price corresponding to the Discount, instead of the currently agreed price. This only applies if the Client has met all the conditions for the realization of the payment transaction, as agreed particularly for Outgoing payment transactions.

If during the term of the Promotion the Client has set up an individual arrangement with Raiffeisenbank, under which Outgoing payment transactions or Incoming payment transactions are not subject to separate fees, the Promotion shall not affect such an arrangement in any manner.

### III. Term and Changes of the Promotion

The Promotion starts on 1 October 2016 and runs until further notice. Raiffeisenbank is entitled to change the terms and conditions announced by means of the Rules or terminate the Promotion in the course of the Promotion. Raiffeisenbank shall inform about this fact through the website at [www.rb.cz](http://www.rb.cz) and at Raiffeisenbank's points of sale.

### IV. Terms and Definitions

For the purpose of this document, the following terms mean:

**RB Group:** companies named in the List of Group Banks, available at [www.rb.cz](http://www.rb.cz). However, for the purpose of the Promotion, Tatra banka a.s. is not part of RB Group. Raiffeisenbank a.s. is entitled to update the List of Group Banks during the term of the Promotion.

**Client:** owner of the Account.

**Outgoing payment transaction:** payment transaction in EUR from the Account to the credit of an account held with a member of RB Group.

**Rules:** this document stipulating the conditions, under which the Bank grants the Discount to the Client.

**Incoming payment transaction:** payment transaction in EUR initiated by the payer from an account held with a member or RB Group to the credit of the Account.

**Discount:** reduction of the price for the Outgoing or Incoming payment transaction, effective during the term of the Promotion and at the time of realization of the Outgoing or Incoming payment transaction, by 20%.

**Account:** current account held with Raiffeisenbank a.s. and opened for the Client.

**SHA Instruction:** instruction of the payer, according to which the payer pays fees of the payer's bank and the beneficiary pays fees of the beneficiary's bank as well as possible fees of other intermediary banks.