

Price list for products and services for entrepreneurs and legal entities

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 entrepreneurs and legal entities (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., the product conditions and technical conditions, if applicable.

The Price List of Products and Services for Entrepreneurs and Legal Entities Part 2 replaces the Price List for Companies and Entrepreneurs (Price list) as well as the Price List of Equa Bank Products and Services for Businesses, which replaced the Price list as of 14 November 2022. This price list applies to clients who are not Consumers and have concluded an agreement with Equa bank a.s. or the Bank that identifies the Price List for Companies and Entrepreneurs, or generally the "Price list" or "Price lists", as its integral part. References to the „Price List for Companies and Entrepreneurs“, "Price list" or "Price lists" contained in the relevant agreements are now considered references to this price list.

This price list is effective as of 1. 1. 2024

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1. Price plans and price programs

1.1. Price plans

Podnikatelské eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto SMART, Podnikatelské eKonto KOMPLET PLUS, EQUA účet pro podnikatele and EQUA účet pro právnické osoby are price plans designed as service packages for natural persons - entrepreneurs and legal entities. The services listed below are either included in the plan price or are subject to the price indicated. The plan price is charged in full even if you do not use all the services included. Thus, opening an account with one of the price plans does not require you to take out or use the other services that are not directly related to the account and are provided within the plan price.

Item Name	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto KOMPLET	Podnikatelské eKonto KOMPLET PLUS	Podnikatelské eKonto SMART	EQUA účet pro podnikatele	EQUA účet pro právnické osoby
1. Fee for the active use of an account ¹⁾	CZK 100 per month	CZK 199 per month	CZK 500 per month	CZK 129 per month	free		
2. Fee if an account is not actively used	CZK 400 per month	CZK 199 per month	CZK 800 per month	CZK 250 per month	CZK 99 per month	free	CZK 149 per month
3. Maintenance of each secondary currency of the account ²⁾	included				CZK 29 per month		
4. RB exchange	CZK 39 per month						
5. Minimum deposit on the account	CZK 1,000						
<p>¹⁾ Active use is assessed for the calendar month that precedes the month for which is fee paid. Active use of an account 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 from the account a month. Credit turnover shall not include incoming payments from current or savings accounts of the same holder, transfers from term deposits to the account, credited interest or incoming/reverse card transactions. Outgoing payments, however, shall not include transfers between accounts of the same holder, transfers to term deposits, loan repayments, debited fees or tax on interest.</p> <p>Active use of „EQUA účet pro právnické osoby“ means that the average monthly account balance is at least CZK 300,000 (or the equivalent of this amounts in another currency). Active account usage is evaluated for the calendar month preceding the month for which the price is charged.</p> <p>²⁾ 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.</p>							

1.2. Podnikatelské eKonto a Podnikatelské eKonto Prémium

Item Name	Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto Prémium - Výhody Prémium	Podnikatelské eKonto Prémium - Základní cena, Podnikatelské 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	
3. Minimum deposit on the account	CZK 1,000	
<p>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.</p> <p>Note: Podnikatelské eKonto and Podnikatelské eKonto Prémium is a price program for entrepreneurs in which the amount of charges is dependent on compliance with the agreed conditions. Depending on whether the conditions specified below for the application of Prémium benefits have been met, individual services are provided as a part of the Podnikatelské eKonto price program for a discounted price, for free as a part of the Prémium benefits or for a basic price. The client pays fees listed under the Prémium benefits program in price programs Podnikatelské eKonto, if the following conditions are met: On the day of payment of the respective fee, the client uses a debit card (except MasterCard cards InternetCard) and the credit turnover on the account is not less than CZK 120,000 a month, or on the payment day of the relevant fee the client uses a debit card and the balance on 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 client pays fees listed under the Prémium benefits program in price programs Podnikatelské eKonto Prémium, if the following conditions are met: On the day of payment of the respective fee, the client uses a debit card and the credit turnover on the account is not less than CZK 800,000 a month, or on the payment day of the relevant fee the client uses a debit card and the balance on 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 1,000,000. 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, the credit turnover shall not include incoming payments from either current or savings accounts of the same holder, transfers from term deposit 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 conditions for the application of benefits is assessed. Facts that were taken into consideration when assessing compliance with 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. 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>		

2. Accounts and deposits

2.1. Savings accounts and Term deposits

The amounts of fees applicable to current accounts with the EQUA účet pro podnikatele price plan apply to fees for Payments and Cash Operations and for Direct Banking under EQUA savings accounts for businesses. In the case of other, now discontinued savings accounts, the fees are subject to fee amounts applicable to current accounts with the CHYTRÝ účet pro podnikatele price plan. The discontinued savings accounts are listed in the Interest Rates List available at www.rb.cz.

3. Payment methods and cash transactions

3.1. Cashless Domestic payments (in CZK)

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Prémium	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto ŽIVNOST, KOMPLET, SMART, KOMPLET PLUS, EQUA účet pro podnikatele, EQUA účet pro právnické osoby
1. Processing of an incoming payment/Instant Payment	CZK 7 ¹⁾	The first 20 payments Included, another 6 CZK ²⁾	included
2. Processing of an outgoing payment			
2.1. Outgoing payment/Instant payment input by internet banking or mobile banking	CZK 6	The first 20 payments Included, another 6 CZK ²⁾	included
2.2. Payment entered through bulk payment import	CZK 6		included
2.3. 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 106		CZK 100
2.4. Outgoing payment input by internet banking, mobile banking, Multicash or SWIFT MT101 as an express payment	CZK 100		
2.5. Entering the data of the electronic express Payment Order with the cooperation of a bank's employee at the point of sale or by telephone banking	CZK 200		
3. Standing payment orders / standing orders for direct debit/ direct debit / direct debit orders / SIPO			
3.1. Setting / changing at a point of sale / telephone banking (cannot be made for a direct debit order)	CZK 100		
3.2. Processing of an outgoing payment as part of a direct debit / SIPO or generated by a standing payment order	CZK 8	CZK 6	included
3.3. Processing of an incoming payment as part of a direct debit	CZK 5	CZK 6	included
¹⁾ If the Premium benefits are met, fees of 2 CZK are charged for incoming payments within the bank and 4 CZK for incoming payments from another bank in the Czech Republic under the Podnikatelské eKonto Prémium price plan.			
²⁾ The number of free payments includes payments from section 2.1 of line 1 and 2.1. and also from section 2.2 of line 1.1.			

3.2. Cashless Foreign Payment Transactions

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Prémium	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto ŽIVNOST, KOMPLET, SMART, KOMPLET PLUS, EQUA účet pro podnikatele, EQUA účet pro právnické osoby
1. Incoming/Outgoing payments			
1.1. Incoming/Outgoing credit transfer in EUR within EEA ¹⁾	CZK 7 / CZK 6	CZK 6 ²⁾	included
1.2. Incoming/Outgoing payment in CZK from and to Tatra banka a. s. based in Slovakia		included	
1.3. Surcharge for express Outgoing credit transfer in EUR within EEA		CZK 100	
1.4. Surcharge for other express Outgoing credit transfer other than specified under point 1.1.		CZK 500	
1.5. Fee for other Incoming/Outgoing payment not specified in previous lines 1.1. to 1.4. ³⁾		1 % of payment amount, min. CZK 300, max. CZK 1200 / 1 % of payment amount, min. CZK 500, max. CZK 1500	
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⁾ This type of payment is included in the number of 20 free payments from section 2.1. ³⁾ 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	Podnikatelské eKonto, Podnikatelské eKonto BUSINESS, ŽIVNOST, KOMPLET, SMART, KOMPLET PLUS, Prémium	EQUA účet pro podnikatele, EQUA účet pro právnické osoby
1. First cash deposits in each calendar month	CZK 29	included
2. The second and next deposit in each calendar month		CZK 29
3. Additional fee for an amount over 500,000 CZK or an equivalent of the amount in a foreign currency deposited in cash		0.15 % of the total amount deposited on one account in a day
4. 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
5. First cash withdrawals in each calendar month	CZK 120	included
6. The second and next withdrawals in each calendar month		CZK 120
7. Additional fee for an amount over CZK 500,000 or an equivalent of the amount in a foreign currency withdrawn in cash		0.15 % of the total amount withdrawn on one account in a day
8. Compensation for the bank's cost upon non-collection or partial non-collection of cash on the requested day		1 % of the unwithdraw amount
9. Transfer of funds crediting an account held with Raiffeisen stavební spořitelna a.s.		free
10. 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	Podnikatelské eKonto BUSINESS, ŽIVNOST, KOMPLET, SMART, KOMPLET PLUS	Podnikatelské eKonto - Základní cena, Podnikatelské eKonto Prémium - Základní cena	Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto Prémium - Výhody Prémium	EQUA účet pro právnické osoby, EQUA účet pro podnikatele
1. Direct banking services maintenance	included	CZK 120		included
2. Internet banking				
2.1. Batch payments import ¹⁾	CZK 200 per month		included	
2.2. Right to batch payments import and statements download ²⁾	CZK 200 per year			included
¹⁾ The fee is billed only in months that the batch payment was successfully imported. It is billed to every account and every user.				
²⁾ The fee is charged to each User with this right and for each account. The download of statements only applies to ABO, Gemini and XML formats.				

4.2. Security Features

Item Name	Podnikatelské eKonto, Podnikatelské eKonto BUSINESS, ŽIVNOST, KOMPLET, SMART, KOMPLET PLUS, Prémium	EQUA účet pro právnické osoby, EQUA účet pro podnikatele
1. Mobile Electronic Key (MEK) to sign into Internet banking	free	
2. Newly generated I-PIN and T-PIN	CZK 10	
3. Access to the account via personal electronic key	89 CZK per month per account	
4. Sending of requested information by SMS	CZK 4	CZK 1,50

4.3. Services via Contact center

Item Name	Item Price
1. Change of ecommerce 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	Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto, Podnikatelské eKonto Prémium	Podnikatelské eKonto SMART	Podnikatelské eKonto KOMPLET PLUS	EQUA účet pro právnické osoby, EQUA účet pro podnikatele
1. Card administration						
1.1. Business STANDARD MasterCard, Business STANDARD Visa, Equa Standard card ¹⁾	included / CZK 65 per month ²⁾		CZK 75 / CZK 0 per month ³⁾		included / CZK 65 per month ²⁾	included one debit card / each other CZK 39 per month
1.2. Business GOLD Visa	CZK 360 per month			CZK 350 per month		
1.3. Deposit card	CZK 25 per month					
2. Card transactions						
2.1. Cash withdrawal in CZK from Raiffeisenbank a.s. ATMs	included	CZK 10		included		
2.2. Cash withdrawal from ATMs of another banks in the Czech Republic and in EEA countries in EUR ⁴⁾	CZK 0 / CZK 9 ⁵⁾	CZK 40	CZK 50	CZK 0 / CZK 9 ⁵⁾		included
2.3. Cash withdrawals from ATMs abroad ⁶⁾	included	CZK 100 + 0.5 % of the withdrawn amount			included	
2.4. Cash withdrawal by card at bank counter / exchange office (Manual Cash Advance)	CZK 99					
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. Visit to a LoungeKey airport lounge by the Holder of a Business GOLD Visa card or accompanying persons (read more information about the LoungeKey programme at www.rb.cz)	32 USD/person/visit (4 free visits in a calendar year)					
¹⁾ Equa Standard card is discontinued; new card cannot be issued. ²⁾ The price of Podnikatelské eKonto KOMPLET and Podnikatelské eKonto KOMPLET PLUS includes two debit payment cards. The price of Podnikateské eKonto SMART, Podnikateské eKonto BUSINESS and Podnikatelské eKonto ŽIVNOST is includes one debit payment card. ³⁾ Základní cena / výhody Prémium. The price of výhody Prémium is includes one debit payment card from item 1.1. 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.						

6. Loan products

6.1. Instalment Loans, American Mortgages, Non-purpose loans, Investment Loans, Operating loans

Item Name	Neúčelový úvěr, Investiční úvěr, Americká hypotéka, Splácený úvěr	Podnikatelský kontokorent, Provozní úvěr
1. Processing of a Contract	0.5 % of the amount of the loan, min. CZK 4,000	free
2. Maintenance Fee	CZK 250	
3. Premature instalment made on a loan not made on the last day of the interest rate's validity	2% of the prematurely repaid principal, min. CZK 6,000	cannot be applied
4. Drawing a loan using express payments	CZK 500	cannot be applied
5. Fee for the second and each subsequent drawing	CZK 500	cannot be applied
6. Fee for failing to make an announced premature repayment	CZK 1,000	cannot be applied
7. Reservation fee	cannot be applied	0.5 % p.a.
8. Amendment to the contractual conditions initiated by the Client	CZK 5,000	
9. Issuance of a confirmation, statement, information, consent or other document or its duplicate at the Client's request	CZK 500	
10. Acquiring a document from the Land Registry via remote access	CZK 100 per page VAT inc.	
11. Extraordinary statement for a credit account	CZK 300	
Note: For Business Quick Loan and Business overdraft concluded between 1 August 2007 and 31 December 2013, the maintenance fee is 300 CZK monthly. For Business overdraft and Operating loan that can be drawn from an Account with either Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST a Podnikatelské eKonto KOMPLET PLUS price plan, the fee is included in the price.		

6.2. EQUA Loans (Operating Loans, Investment Loans, Overdrafts in CZK or EUR; Small Business Loans, Installment Loans in CZK, Overdraft in CZK)

Item Name	Úvěr provozní, investiční, kontokorentní v měně CZK	Úvěr provozní, investiční, kontokorentní v měně EUR	Malý podnikatelský úvěr, splátkový úvěr v měně CZK	Malý podnikatelský úvěr, kontokorent v měně CZK
1. Submission and evaluation of the application	free			
2. Provision of credit and preparation of contractual documentation ¹⁾	individually		free	
3. Issuance of a loan commitment	individually		cannot be applied	
4. Drawing on the loan	free			
5. Fee for underdrawing the loan (at the end of drawdown) ²⁾	individually		3 % of the undrawn amount, min. CZK 1,500	cannot be applied
6. Change of contractual conditions from the initiative of the client	CZK 5,000	EUR 200	CZK 500	
7. Maintenance Fee (monthly)	individually		CZK 200	
8. Resource reservation / Liability commission ³⁾	individually		cannot be applied	individually
9. Early repayment or extraordinary repayment ⁴⁾	5% of early repaid principal, min. CZK 3,000	5% of early repaid principal, min. EUR 120	5% of early repaid principal, min. CZK 3,000	cannot be applied
10. Postal reminder for payment of the amount due	CZK 499	EUR 20	CZK 499	

Item Name	Úvěr provozní, investiční, kontokorentní v měně CZK	Úvěr provozní, investiční, kontokorentní v měně EUR	Malý podnikatelský úvěr, splátkový úvěr v měně CZK	Malý podnikatelský úvěr, kontokorent v měně CZK
11. Postal reminder to fulfill the terms and conditions	CZK 499	EUR 20	CZK 499	
12. Fee for unmade revolving repayment / unmade extraordinary loan instalment (instalment at the client's request)	1% of the amount from the unmade installment, max. CZK 250,000	1% of the amount from the unmade installment, max. EUR 10,000	1% of the amount from the unmade installment	cannot be applied
13. Opening a Maturity Overdraft Loan Account	10% of the loan amount, min. CZK 500	10% of the loan amount, min. EUR 20	cannot be applied	10% of the loan amount, min. CZK 300
14. Announcement of the opening of a Payable Overdraft	CZK 300	EUR 12	cannot be applied	CZK 300
15. Penalty for non-compliance with contractual terms	individually			
16. Processing of the transformation of the client's ownership structure (merger, splitting, legal form, etc.), including the preparation of contractual documentation	individually			
¹⁾ The fee is charged only if the loan is approved by the Bank and is payable before the loan is drawn. ²⁾ The fee is charged only for installment loans. ³⁾ The fee is calculated from the undrawn amount of revolving and overdraft loans and is charged monthly. ⁴⁾ It does not apply to revolving loans.				

6.3. Bank guarantees and guarantee frameworks

Item Name	Záruka (CZK)	Záruka ENG
1. Processing and evaluation of a guarantee application / Bank guarantee framework	free	
2. Issuance of a guarantee ¹⁾	0.6 %, min. CZK 4,000	0.6%, min EUR 160
3. Change of issued guarantee / promise of guarantee / counter-guarantee at the initiative of the client (once at each change)	CZK 2,000	EUR 80
4. Change in the terms of the contract at the initiative of the client with the exception of an increase in the warranty (once for each change)	CZK 3,000	EUR 120
5. Assertion of the issued guarantee / counter-guarantee	CZK 3,000	EUR 120
6. Fee for booking an unused Bank Guarantee Framework ²⁾	individually	
7. Guarantee commission ²⁾	individually	
¹⁾ It applies in the case of issuing a bank guarantee undertaking and for each guarantee issued from the Bank Guarantee Framework. ²⁾ The fee is charged monthly.		

7. Insurance

7.1. Insurance provided to debit card (not offered)

The insurance fee is charged if the taken out insurance exists at least one day in the month.

Item Name	Item Price
1. Travel insurance K4P	CZK 89 per month
2. Travel insurance K2 (contract no. 1360500130)	CZK 50 per month
3. ZÁKLAD card fraud insurance	CZK 15 per month
4. PLUS card fraud insurance	CZK 69 per month

8. Other services

8.1. Other services

Item Name	Item Price
1. Compiling and delivering a statement	CZK 80
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 80 / 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
8. Fee for assessing risks linked to property	individually