

Price list of 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 1.5.2026

Contents	Page
1. Price plans	2
2. Accounts and deposits	2
3. Payment methods and cash transactions	2
4. Direct banking	3
5. Payment cards	4
6. Loan products	5
7. Insurance	6
8. Other services	6

1. Price plans

1.1. Fees

SVĚTOVÝ účet pro podnikatele is price plan designed as service packages for natural persons - entrepreneurs and legal entities. The services listed below are either included in the price plan or are subject to the price indicated. The price plan is charged in full even if you do not use all the services included. Thus, opening an account with the price plan 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 price plan.

Item Name	SVĚTOVÝ účet pro podnikatele
1. Tarif fee	CZK 499 per month
2. Maintenance of each secondary currency of the account	included
3. RB exchange ¹⁾	CZK 39 per month
4. Minimum deposit on the account	CZK 1,000
¹⁾ The Client may, within the RB exchange, execute Payment Transactions up to a maximum monthly volume of CZK 40,000 for SVĚTOVÝ účet pro podnikatele.	

2. Accounts and deposits

2.1. Savings accounts

The fees for Payment Transactions and Cash Operations, as well as for Direct Banking, in the case of savings accounts no longer offered, are governed by the fees applicable to the current account with the CHYTRÝ účet pro podnikatele. An overview of the savings accounts no longer offered is available in the Interest Rates Overview at www.rb.cz.

3. Payment methods and cash transactions

3.1. Cashless Domestic payments (in CZK)

Item Name	SVĚTOVÝ účet pro podnikatele
1. Processing of an incoming payment / Instant Payment	included
2. Processing of an outgoing payment / Instant Payment	
2.1. Outgoing payment/Instant payment input by internet banking or mobile banking	included
2.2. Payment entered through bulk payment import	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 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 / Direct debit / Direct debit orders / SIPO	
3.1. Setting or changing at a point of sale / Telephone banking	CZK 100
3.2. Processing of an outgoing payment as part of a direct debit / SIPO or generated by a standing payment order	included
3.3. Processing of an incoming payment as part of a direct debit	included

3.2. Cashless Foreign Payment Transactions

Item Name	SVĚTOVÝ účet pro podnikatele
1. Incoming/Outgoing payments	
1.1. Incoming/Outgoing credit transfer in EUR within EEA ¹⁾	included
1.2. Incoming/Outgoing payment in CZK from and to Tatra banka a.s. based in Slovakia	included

Item Name	SVĚTOVÝ účet pro podnikatele
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. ²⁾	first three Incoming payments included, others CZK 130 / CZK 220
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.	
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	SVĚTOVÝ účet pro podnikatele
1. First cash deposits in each calendar month	included
2. The second and next deposit in each calendar month	CZK 49
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 150
5. First cash withdrawals in each calendar month	included
6. The second and next withdrawals in each calendar month	CZK 150
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 250

4. Direct banking

4.1. Direct banking services

Item Name	SVĚTOVÝ účet pro podnikatele
1. Direct banking services maintenance	included
2. Internet banking	
2.1. Batch payments import ¹⁾	included / 200 CZK ²⁾
2.2. Right to batch payments import and statements download	200 CZK per year
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) For the SVĚTOVÝ účet pro podnikatele, the use of batch payments by one user is free, the use by each additional user in any month is subject to a fee of CZK 200.	

4.2. Security Features

 Back to contents

Item Name	SVĚTOVÝ účet pro podnikatele
1. Mobile Electronic Key (MEK) to sign into Internet banking	free
2. Newly generated I-PIN and T-PIN	CZK 100
3. Access to the account via personal electronic key	89 CZK per month per account
4. Sending of requested information by SMS	CZK 4

4.3. Services via Contact center

Item Name	Kontaktní centrum
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	SVĚTOVÝ účet pro podnikatele
1. Card administration¹⁾	
1.1. Business STANDARD MasterCard, Business STANDARD Visa	included two debit cards / each other plastic card CZK 65 per month and a free virtual card
1.2. Business GOLD Visa	CZK 149 per month plastic and virtual card
1.3. Deposit card	CZK 25 per month
2. Card transactions	
2.1. Cash withdrawal from ATMs in the Czech Republic or from ATMs abroad ²⁾	included
2.2. Cash withdrawal by card at bank counter/exchange office (Manual Cash Advance)	CZK 99
2.3. 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

¹⁾ A plastic card means a card issued in plastic form, including its digital storage in a mobile wallet or smartwatch.

²⁾ 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

Note: Business Overdraft, Operating Loan, Installment Loan, Investment Loan, Non-Purpose Loan, and American Mortgage drawn on an account with Světový účet pro podnikatele are governed by Part 6 of Price List 1.

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	
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	Pojištění
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 Fee
1. Compiling and delivering a statement	CZK 80
2. Issue of a confirmation	CZK 200 including VAT
3. 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
4. Mail / SWIFT	CZK 80 / 150 including VAT per message
5. Request for making a payment for an outstanding amount / compliance with contractual conditions	CZK 499
6. 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
7. Confirmation for audit purposes	CZK 1,500 including VAT