



Raiffeisen  
Private Banking

# Price list for private banking products and services

Účet Private Banking



This Price List for private banking products and services is also referred to as the "price list". We recommend using the price list together with the relevant contract, the general business conditions of Raiffeisenbank a.s. (hereinafter the "GBC"), the product conditions and, if necessary, the technical conditions.

Terms and product names used but not explained in this price list have the same meaning as stipulated in the GBC and the technical conditions, or the relevant contracts and product conditions.

Banking services are provided by the bank as part of price plans. Unless specifically provided otherwise, the fee for each individual price list item is collected by the bank on a per item basis. If the price list, in any place, specifies "included", this means that the relevant banking service is provided as part of the relevant plan or fee for the management or maintenance of an account without any independent charges. If, anywhere in the price list, an item is marked „-", this means that for this case the specified banking service is not available. Items including information "incl. VAT" are subject to VAT in compliance with tax legislation. Item not including information about VAT are VAT exempt in compliance with tax legislation.

As of 1 September 2021, fees for services provided under the eKonto GOLD price plan are charged according to the Účet Private Banking.

**This Price List is effective as of 1.5.2026**

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## » 1. Price plans

Účet Private Banking is price plan for consumers through which you can use the below banking services or banking services identified in this price list as "included", which are not subject to independent fees. Not using all banking services included in the price plan has no effect on the price of the plan. Opening an account with one of the price plans is not subject to taking out or using other services not directly related to the account, yet provided by the bank as part of the price for the plan.

The bank provides the following products and services as part of the price for the plan: current account maintenance, savings account maintenance, direct/internet banking services, incoming cashless domestic payments and outgoing payments submitted via internet or mobile banking, at a point of sale, or via telephone banking, including express payments, incoming CZK and EUR cashless payments from Tatra banka, a.s., use of personal overdraft facility in the given month, monthly current account statements and sending the statements by mail, quarterly savings account statements and sending the statement by mail, secondary currency, unlimited quantity of debit cards Mastercard or Visa for cardholder and his/her family, debit card MC WORLD ELITE PRIVATE BANKING included travel insurance for cardholder and his/her family, access to LoungeKey airport lounges all over the world with the LoungeKey programme, deposit on Účet Private Banking, info sms, cashless foreign payment transaction between investing account and personal account.

### 1.1. Fees

Item Name	Účet Private Banking
1. Fee for the active use of an account <sup>1)</sup>	free
2. Fee if the account is not actively used	CZK 3,000 per month
3. RB exchange <sup>2)</sup>	included
4. Minimum opening deposit	CZK 50,000
1) Active use of an account shall be understood amount of deposits and investments more than CZK 10,000,000 (or equivalent of this amount in another currency). The amount of deposits refers to the cumulative positive balance of the accounts and term deposits of the client; the amount of the investments means the price of the investment instruments managed by the bank for the client. Active use is assessed for the calendar month that precedes the month for which the flat-rate fee is paid.	
2) The Client may, within the RB exchange, execute Payment Transactions up to a maximum monthly volume of CZK 80,000 for Účet Private Banking.	

## » 2. Accounts and deposits

### 2.1. Savings accounts

Unless hereinafter provided otherwise for savings accounts, the client shall pay fees to the bank for making payment transactions and for direct banking related to the savings account as stipulated for the Účet Private Banking price plan in the case of an Spořicí účet Private Banking.

### 2.2. Term deposits

Item Name	Účet Private Banking
1. Premature withdrawal	2% of the premature amount collected, min. CZK 1,000

## » 3. Payment methods and cash transactions

### 3.1. Cashless Domestic payments transactions (in CZK)

Item Name	Účet Private Banking
<b>1. Outgoing payments</b>	
1.1. Surcharge for delivering of a payment order on a paper medium	CZK 200
<b>2. Standing payment order / Direct debit mandate / Direct debit order / SIPO / Sweep</b>	
2.1. Setting up/change over telephone banking or at a point of sale	included
2.2. Processing of an outgoing payment within SIPO	included
<b>3. Processing of an Incoming/Outgoing payment</b>	included

### 3.2. Cashless Foreign Payment Transactions

Item Name	Účet Private Banking
<b>1. Incoming/Outgoing payments</b>	
1.1. Incoming/Outgoing credit transfer in EUR within EEA <sup>1)</sup>	included
1.2. Incoming/Outgoing payment in CZK from or to Tatra bank a.s. based in Slovakia	included
1.3. Surcharge for express Outgoing credit transfer in EUR within EEA	included
1.4. Surcharge for express Outgoing credit transfer other than specified under point 1.1.	CZK 500
1.5. Other Incoming/Outgoing payment not specified in the previous lines 1.1. through 1.4 <sup>2)</sup>	included / first two outgoing payments included, other 1% of the payment amount, min. CZK 300, max. CZK 1,500
<b>2. Other monetary performance in connection with Foreign Payment Transactions</b>	
2.1. Price of other services agreed in the Technical Conditions and related to Cashless Foreign Payments. The fee is charged per service.	CZK 500 + costs paid to other banks, if any
2.2. Surcharge for delivering a Payment Order on a paper medium, in addition to the given payment processing fee	CZK 900
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 on 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 <a href="http://www.rb.cz">www.rb.cz</a> ), 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 Payment transactions

Item Name	Účet Private Banking
1. First through the sixteenth deposit in a calendar month	included
2. Seventeenth and any subsequent deposit in a calendar month	CZK 49
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 150
4. Second and any subsequent withdrawal in a calendar month	CZK 150
5. Surcharge for withdrawal of cash over CZK 500 000 or its equivalent in a foreign currency	0.15 % of the withdrawn amount in a day
6. Compensation for the bank's cost upon unrealized or only partial withdrawal of cash on the requested day	1 % of the unwithdrawn amount
7. Deposit of funds crediting an account held with Raiffeisen stavební spořitelna a.s.	free
8. Deposit of funds crediting an account held with another financial institution in the CR	3 % of the amount deposited, min. CZK 250

### 3.4. Other

Item Name	Účet Private Banking
1. Exchange of CZK banknotes and coins for CZK coins and banknotes of other denominations, over 100 pieces <sup>1)</sup>	5 % of the amount exceeding 100 banknotes or coins of a particular nominal value, min. 150 CZK
2. Processing of coins over 100 pieces of one nominal value <sup>1)</sup>	5 % of the amount exceeding 100 coins of a particular nominal value, min. 150 CZK
3. Issuance of a book with 10 withdrawal slips or 20 withdrawal slips	CZK 20 per slip
4. The receive of banknotes in preclusion in foreign currencies (banknotes that are valid but no longer accepted in business)	20 % of the amount of received, min. CZK 150
<sup>1)</sup> The number of banknotes and coins are summed per client and day; the fee is paid for exchanged or processed banknotes and coins over the defined limit.	

## » 4. Direct banking

### 4.1. Security features

Item Name	Účet Private Banking
1. Mobile Electronic Key (MEK) to sign into internet banking	free
2. Newly generated I-PIN and T-PIN	CZK 100
3. Account access via a Personal electronic key	CZK 89 per month and account
4. Sending of requested information by text message	free

## » 5. Payment cards

### 5.1. Debit cards

Item Name	Účet Private Banking
<b>1. Card maintenance <sup>1)</sup></b>	
1.1. Debit Mastercard STANDARD, VISA Classic	included plastic and virtual card
1.2. Mastercard World Elite Private Banking	included plastic and virtual card
1.3. Debit Mastercard GOLD, Visa GOLD	included plastic and virtual card
<b>2. Card transactions</b>	
2.1. Withdrawal (CZK) using a debit payment card from ATMs of Raiffeisenbank a.s.	included
2.2. Withdrawal (CZK) using a debit payment card from ATMs of other banks in the Czech Republic	included
2.3. Withdrawal using a debit payment card from ATMs abroad <sup>2)</sup>	included
2.4. Cash withdrawal by card at a bank counter/exchange office (Manual Cash Advance)	CZK 99
2.5. Foreign exchange rate surcharge	0.49% of the value of the middle exchange rate for the respective transaction currency according to the bank's schedule of exchange rates
<b>3. Other services</b>	
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.	

### 5.2. Credit cards

Item Name	Účet Private Banking
<b>1. Card administration</b>	
1.1. RB PREMIUM	free
1.2. DE LUXE (new cards cannot be issued)	free
1.3. VISA GOLD	free
1.4. STYLE	CZK 50 per month
1.5. EASY	free
1.6. Supplementary card	free
<b>2. Card transactions</b>	
2.1. Cash withdrawal (excluding Cash Back)	3.5% of the withdrawn amount, min. CZK 89 / RB PREMIUM for free <sup>1)</sup>
2.2. Foreign exchange rate surcharge	0.49 % of the value of the middle exchange rate for the respective transaction currency as per the Banks List of Exchange Rate
<b>3. Card repayment and card services</b>	
3.1. Minimum mandatory instalment	3.2% of the total amount, min. CZK 200
3.2. Kredit info	CZK 19 per month
3.3. Direct debit for the total outstanding amount	CZK 29 per month (for free VISA GOLD, DE LUXE and RB PREMIUM)
3.4. Express issuance of a card	CZK 2,000
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.	

## » 6. Insurance

The fee is billed in the event that the agreed to insurance is valid at least one day in the month.

### 6.1. Offered insurance products

Item Name	Účet Private Banking
1. Travel insurance NAPLNO <sup>1)</sup>	CZK 139 per month
2. Bodyguard <sup>2)</sup>	CZK 89 per month
3. Balance cancellation insurance	1 % monthly of the total outstanding amount as of the statement date
4. Single accident insurance Opora	CZK 149 per month
5. Family accident insurance Opora	CZK 299 per month
1) Insurance can be taken out with a debit card only.	
2) Insurance can be taken out with a debit or credit card.	

### 6.2. Discontinued insurance products

Item Name	Účet Private Banking
1. Travel insurance K4P	CZK 89 per month
2. Protect+ accident insurance	CZK 30 per month
3. Travel insurance K2 (contract no. 1360500130)	CZK 50 per month
4. Základ card abuse insurance	CZK 15 per month
5. PLUS card abuse insurance	CZK 69 per month
6. Balance cancellation insurance for credit card (contract no. 1080500070)	0.69 % monthly of the total outstanding amount as of the statement date

## » 7. Other services

### 7.1. Other services

Item Name	Účet Private Banking
<b>1. Statements</b>	
1.1. Compilation and delivery of a statement by mail	free
<b>2. Confirmations</b>	
2.1. Issue of a confirmation	CZK 200
<b>3. Safety deposit box rental</b>	
3.1. Small box	CZK 9,000
3.2. Medium box	CZK 12,000
3.3. Large box	CZK 15,000
<b>4. Telecommunications operations</b>	
4.1. Mail	CZK 80
4.2. SWIFT	CZK 150
4.3. FAX	CZK 50
<b>5. Other</b>	
5.1. Notice to settle a debt / fulfil another contractual obligation	CZK 499
5.2. Non-standard services (payment investigation, document search) and other services not explicitly stated in the price list	CZK 200 including VAT (for every commenced 15 minutes) + actual costs