

Summary of information on the system of insurance of receivables under deposits

Basic information about deposit protection

Deposits held with Raiffeisenbank a.s. are insured under:	Financial Market Guarantee System (Deposit Insurance Fund) ¹
Insurance limit:	Compensation is provided in Czech crowns in an amount corresponding to 100,000 EUR deposited per client with Raiffeisenbank a.s. ² Raiffeisenbank a.s. runs business under the following trade names or trademarks: To be reviewed.
If you hold multiple deposits with Raiffeisenbank a.s.:	The limit in Czech crowns corresponding to the amount of 100,000 EUR applies to the sum of all your deposits with Raiffeisenbank a.s.
If you have a joint account with another person or persons:	The limit in Czech crowns corresponding to the amount of 100,000 EUR is applied to each and every client individually. ³
Term of payment in the event of default of the credit institution:	7 business days ⁴
Currency of payment of the deposit:	Czech crown (CZK)
Financial Market Guarantee System contacts:	Financial Market Guarantee System (Deposit Insurance Fund) Týn 639 110 00 Prague 1 Tel.: (+420) 234 767 676 E-mail: info@fpv.cz
More information is available from:	Information about the services of Raiffeisenbank a.s. is available at www.rb.cz . The website also includes the contact details of Raiffeisenbank a.s. In the case of information about deposit insurance, the information is available at www.fpv.cz .
Client's confirmation of receipt of the information summary: ⁵	In connection with the conclusion of an account or deposit agreement by means of such agreement.

Other important information:

The Financial Market Guarantee System using the Deposit Insurance Fund protects all non-businesses and businesses up to the defined limit. Exceptions applicable to certain deposits are specified on the website of the Financial Market Guarantee System. Raiffeisenbank a.s. will also inform you at request whether certain products are insured or not. Where a deposit is subject to the protection provided by the system of insurance of receivables under deposits, Raiffeisenbank a.s. also confirms such fact in the relevant account statement or a similar document.

¹ *System responsible for the protection of your deposit*

Your deposit is insured under the statutory deposit insurance system. In the event of Raiffeisenbank's insolvency, you will be compensated for your deposit up to an amount corresponding to 100,000 EUR.

The equivalent of the limit in Czech crowns will be calculated using the foreign exchange rate announced by the Czech National Bank for the day when the Czech National Bank issues a notice of Raiffeisenbank's incapacity to meet its obligations towards entitled parties on legal and contractual terms, or when a court or foreign court pronounces a decision resulting in the suspension of the depositors' right to dispose of the deposits with Raiffeisenbank a.s. that are subject to the insurance (effective date).

² *Total insurance limit*

If a deposit is unavailable because the credit institution is unable to meet its obligations, the Financial Market Guarantee System (Deposit Insurance Fund) compensates clients for deposits up to the defined limit. This payment of compensations in Czech crowns shall not exceed the amount corresponding to 100,000 EUR and is always calculated per the entire bank or credit union.

Thus, all deposits of one depositor maintained with the same credit institution, including interest calculated as at the effective date, are summed to determine the amount to be paid under the insurance. For example, where a client holds an equivalent of 90,000 EUR in Czech crowns on a savings account and an equivalent of 20,000 EUR in Czech crowns on a current account, he or she will be only paid an amount in Czech crowns corresponding to 100,000 EUR. This procedure also applies where the credit institution runs its business under different trade names or trademarks.

In some cases stipulated by the Act on Banks, deposits exceeding 100,000 EUR are also protected, however only up to the amount corresponding to 200,000 EUR. These cases include, for example, deposits of proceeds from the sale of residential real property if the effective date takes place within 3 months from the date of crediting the amount to the account, or other cases mentioned in the Act on Banks.

³ *Insurance limit for joint accounts*

In the case of joint accounts (i.e. accounts with multiple joint holders pursuant to Sec. 41e, paragraph 1 of the Act on Banks), the share of each client is included within his or her individual limit of 100,000 EUR. Persons merely having user rights are not joint account holders and they are not covered by the insurance protection.

⁴ *Payment*

The deposit insurance system competent to pay compensations to clients is the Financial Market Guarantee System using the Deposit Insurance Fund (Garanční systém finančního trhu s využitím Fondu pojištění vkladů), Týn 639, 110 00 Prague 1, tel. (+420) 234 767 676, e-mail: info@fpv.cz, www.fpv.cz. Payment of compensation for your deposits up to the equivalent amount of 100,000 EUR in Czech crowns will be initiated within 7 business days from the effective date. In some cases (such as funds registered in an account of a payment institution, etc.), the term for starting the payment may be longer (15 business days). If you do not receive payment within the above term, you should contact the Financial Market Guarantee System (Deposit Insurance Fund) as claiming the receivable might be barred after a certain time limit. The objective limitation period for payments relating to credit institutions having their registered office in the Czech Republic is 3 years, pursuant to Sec. 41h, paragraph 3 of the Act on Banks. More information can be found at www.fpv.cz.

⁵ Only in cases of providing information prior to concluding a contract or accepting a deposit, unless receipt of the information summary is confirmed by means of internet banking.