

# Price list for products and services for private individuals

## 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 private individuals. 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 Private Individuals Part 2 replaces the Price List for Citizens (Price list) as well as the Price List of Equa Bank Products and Services for Private Individuals, which replaced the Price list as of 14 November 2022. This price list applies to clients who are Consumers and have concluded an agreement with Equa bank a.s. or the Bank that identifies the Price List for Citizens, or generally the "Price list" or "Price lists", as its integral part. References to the „Price List for Citizens“, "Price list" or "Price lists" contained in the relevant agreements are now considered references to this price list.

For the purposes of this price list, „EQUA Account“ means any account maintained by the Bank for the above-mentioned group of clients and referred to as a current account in the former Price list. The following applies to references to payment cards: „Standard Card“ is now referred to as „Equa Standard Card“, „Premium Gold Card“ as „Equa Premium Gold Card“ and „Premium Plus Gold Card“ as „Equa Premium Plus Gold Card“.

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

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## 1. Price plans

### 1.1. Fees

Tarify eKonto KOMPLET, eKonto SMART, PRÉMIOVÝ účet and EQUA účet are price plans for consumers, provided as service packages. The below services are either included in the price for the plan or are charged separately. The price for the plan is charged in full even if you do not use all the included services.

Item Name	eKonto KOMPLET	eKonto SMART	EQUA účet	PRÉMIOVÝ účet
1. Fee	CZK 129 per month <sup>1)</sup>	free <sup>1)</sup>	free	free <sup>2)</sup>
2. Fee if the account is not actively used	CZK 250 per month	CZK 99 per month	free	CZK 250 per month
3. Price under the „Offer for your dearest“ promotion <sup>3)</sup>	CZK 129 per month	cannot be applied		
4. Maintenance of each secondary currency of the account <sup>4)</sup>	included	CZK 29 per month		included
5. RB exchange	CZK 39 per month			
<sup>1)</sup> Active use of an account: For eKonto KOMPLET and eKonto SMART shall be understood to be at least three completed outgoing payment by credit or debit card per month. Outgoing payments shall not include ATM withdraws. Active use is assessed for the calendar month that precedes the month for which the flat-rate fee is paid. <sup>2)</sup> For PRÉMIOVÝ účet shall be understood, that incoming payments in the total amount of at least CZK 50,000 will be credited to the account per month. However, incoming payments will they only count the amounts of the two incoming payments with the highest amount in the month. Incoming payments shall not include incoming payments from any current or savings accounts of the same holder, transfers from term deposits to the account, transfers between currency elements of the account, credited interest or incoming /reverse card transactions. <sup>3)</sup> The terms and conditions of the „Offer for your dearest“ promotion are available at <a href="http://www.rb.cz">www.rb.cz</a> or any point of Sale. <sup>4)</sup> 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.				

### 1.2. eKonto Výhody Prémium a eKonto Základní cena

Item Name	eKonto Výhody Prémium	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 <sup>1)</sup>	CZK 29 per month	
<sup>1)</sup> 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. Note: eKonto is a price program for consumers in which the amount of fees is dependent on compliance with the agreed conditions and the client does not pay a flat rate fee for the price program. Depending on whether the conditions specified below for the application of Premium benefits are met, individual services are provided as a part of the eKonto price program for a discounted price, for free as a part of the Premium benefits, or for a basic price. The client pays fees as a part of the Premium benefits 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 (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) on the account is not less than CZK 25,000 a month, or on the day of payment of the relevant fee, the client uses a debit card and the balance on their 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 credit turnover shall not include incoming payments from either the current or savings accounts of the same holder, transfers from term deposits 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 the conditions for the application of benefits is assessed. Facts that were taken into consideration when assessing compliance with the 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 to. 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.		

## 2. Accounts and deposits

### 2.1. Savings Accounts and Term Deposits

The amounts of fees applicable to current accounts with the EXKLUZIVNÍ účet price plan apply to fees for Payments and Cash Operations and for Direct Banking under savings accounts with the Spořicí účet GOLD price plan, and amounts of fees applicable to current accounts with the EQUA účet price plan apply to such fees under HIT, MAX and EXTRA savings accounts. In the case of other, now discontinued accounts, the fees are subject to fee amounts applicable under the CHYTRÝ účet price plan. The discontinued savings accounts are listed in the Interest Rates List available at [www.rb.cz](http://www.rb.cz). Outgoing Payments from savings accounts linked to current accounts can only be made to the credit of the particular current account.

Item Name	Saving accounts
1. Savings account/term deposits maintenance	included

## 3. Payment methods and cash transactions

### 3.1. Cashless domestic payments (in CZK)

Item Name	eKonto	eKonto KOMPLET, eKonto SMART, EQUA účet	PRÉMIOVÝ účet
<b>1. Payments</b>			
1.1. Incoming payment/Instant payment	CZK 9	included	
1.2. Outgoing payment/Instant payment input by Internet banking or mobile banking	CZK 9	included	
1.3. 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 109	CZK 100	included
1.4. Outgoing payment input by internet banking or mobile banking as an express payment	CZK 100		
1.5. Entering the data of the express electronic Payment Order with the cooperation of a bank's employee at the point of sale or by telephone banking	CZK 200		CZK 100 Kč
<b>2. Standing payment orders / standing orders for direct debit / direct debit / direct debit orders / SIPO / intelligent saving</b>			
2.1. Setting / changing at a point of sale / telephone banking (cannot be made for a direct debit order)	CZK 100		included
2.2. Processing of an outgoing payment as a part of a direct debit / SIPO or generated by standing payment orders	CZK 9	included	
2.3. Processing of an incoming payment as a part of a direct debit	CZK 9	included	
2.4. Processing of an incoming payment as a part of a standing order for direct debit	CZK 9	included	
2.5. Processing of an incoming / outgoing payment as a part of intelligent saving included	CZK 9	included	

### 3.2. Cashless Foreign Payment Transactions

Item Name	eKonto	eKonto KOMPLET, eKonto SMART, EQUA účet	PRÉMIOVÝ účet
<b>1. Incoming / Outgoing payments</b>			
1.1. Incoming/Outgoing credit transfer in EUR within EEA <sup>1)</sup>	CZK 9	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 express Outgoing credit transfer other than specified under point 1.1.	CZK 500		
1.5. Other Incoming/Outgoing payment not specified in previous lines 1.1. to 1.4. <sup>2)</sup>	1 % of payment amount, min. CZK 300, max. CZK 1,200 / 1 % of payment amount, min. CZK 300, max. CZK 1,500		first incoming or outgoing payment included, other 1 % of payment amount, min. CZK 300, max. CZK 1,200 / 1 % of payment amount, min. CZK 300, max. CZK 1,500
<b>2. Other monetary performance in connection with Foreign Payment Transactions</b>			
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		
<sup>1)</sup> EEA - The European Economic Area, which includes the European Union, Iceland, Norway and Liechtenstein. <sup>2)</sup> 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 <a href="http://www.rb.cz">www.rb.cz</a> ) 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	Item Price
1. The first deposit and withdrawal in each calendar month	included
2. The second and next deposit in each calendar month	CZK 29
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 120
4. The second and subsequent withdrawals in each calendar month	CZK 120
5. Surcharge for the withdrawal of cash over CZK 500,000 or its equivalent in foreign currency	0.15 % of the withdrawn amount in a day
6. Compensation for the Bank's cost upon non-collection or partial non-collection of cash on the requested day	1 % of the unwithdrawn amount
7. Transfer of funds crediting an account held with Raiffeisen stavební spořitelna a.s.	free
8. 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	eKonto KOMPLET, eKonto SMART, PRÉMIOVÝ účet	eKonto	EQUA účet
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 (OEK)	CZK 89 per month per account		
4. Sending of requested information by text message	CZK 4		CZK 1.50
5. Maintenance of the service	included	CZK 90 per month	included

## 5. Payment cards

### 5.1. Debit cards

Item Name	eKonto KOMPLET	eKonto SMART	eKonto	EQUA účet	PRÉMIOVÝ účet
<b>1. Card administration <sup>1)</sup></b>					
1.1. Debit MasterCard STANDARD, VISA Classic, Debit MasterCard BASIC, Debit MasterCard GOLD BASE, Equa Standard	included two debit cards / each other CZK 65 per month	included one debit card / each other CZK 65 per month <sup>2)</sup>	CZK 75 per month	included one debit card / each other CZK 65 per month	included two debit cards / each other CZK 65 per month
1.2. Debit MasterCard GOLD, Visa GOLD	CZK 350 per month				
1.3. Equa GOLD card	cannot be applied			CZK 99 per month	
1.4. MasterCard contactless sticker	CZK 50 per month			cannot be applied	CZK 50 per month
<b>2. Card transactions</b>					
2.1. Cash withdrawals in CZK from Raiffeisenbank a.s. ATMs	included		CZK 20	included	
2.2. Cash withdrawal from ATMs of another banks in the Czech Republic and in EEA countries in EUR <sup>3)</sup>	CZK 0 / CZK 9 <sup>4)</sup>		CZK 50	included	
2.3. Cash withdrawals from ATMs abroad <sup>5)</sup>	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				
<b>3. Other services</b>					
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 Debit Mastercard GOLD/Visa GOLD card or accompanying persons (read more information about the LoungeKey programme at <a href="http://www.rb.cz">www.rb.cz</a> )	32 USD/person/visit (4 free visits in a calendar year)				
<sup>1)</sup> Equa Standard card, Equa GOLD card, Debit MasterCard BASIC, Debit MasterCard GOLD BASE and MasterCard contactless sticker are discontinued; new cards cannot be issued. <sup>2)</sup> Debit MasterCard GOLD BASE card cannot be included in the price for eKonto SMART. This card is for a fee. <sup>3)</sup> EEA - European Economic Area including states of the European Union, Iceland, Norway and Liechtenstein. <sup>4)</sup> The fee is charged if the ATM withdrawal is made using the traditional contact method (by entering the card into the ATM). <sup>5)</sup> 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	Item Price
<b>1. Card administration</b>	
1.1. Primary card DE LUXE	CZK 99 per month
1.2. Primary card Life, MALL.cz	CZK 50 per month
1.3. Primary card Classic	free
1.4. Supplementary card	free
<b>2. Card transactions</b>	
2.1. Cash withdrawal (excluding Cash Back)	3.5 % of the withdrawn amount, min. CZK 89 <sup>1)</sup>
2.2. Exchange rate surcharge	0.49 % of the value of the middle exchange rate for the respective transaction currency as per the Bank's List of Exchange Rate
<b>3. Card repayment and services for a card</b>	
3.1. Minimum amount due	3.2 % of the total outstanding 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
3.4. Express issuance of a card	CZK 2,000
<sup>1)</sup> 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. Loan products

### 6.1. Universal personal loans and special purpose loans

Item Name	Item Price
1. Use and maintenance of loan	CZK 99
2. Costs related to extraordinary instalments (premature repayment)	1 % (0.5 %) of the amount of the extraordinary instalment <sup>1)</sup>
3. Amendment to contractual conditions based on client's proposal	CZK 300
<sup>1)</sup> The cost reimbursement amount is 1 % of the prematurely repaid part of the total consumer loan amount if the time between the premature instalment and the agreed to end of the consumer loan exceeds one year. If it does not exceed one year, the reimbursement of costs will not exceed 0.5 % of the prematurely repaid part of the total consumer loan amount.	

### 6.2. One-off drawing of consumer loans

Item Name	Půjčka na kliknutí	Rychlá půjčka
<b>1. The use and management of loans</b>	free <sup>1)</sup>	
<b>2. Costs related to extraordinary instalments (premature repayment)</b>		
2.1. For loans provided between 1 December 2014 and 31 March 2017	free	
2.2. For loans provided between 7 July 2010 and 30 November 2014	1 % (0.5 %) of the amount of the extraordinary instalment <sup>2)</sup>	free
2.3. For loans provided between 1 July 2009 and 6 July 2010	4 % of extraordinary instalment	
2.4. For loans provided between 1 May 2009 and 30 June 2009	4 % of extraordinary instalment	free
2.5. For loans provided between 1 September 2008 and 31 December 2008	4 % of extraordinary instalment	free
2.6. For loans provided between 1 October 2005 and 31 January 2006	4 % of extraordinary instalment	free
<sup>1)</sup> For loan granted prior to 1. 1. 2013, it is CZK 99 per month.		
<sup>2)</sup> The cost reimbursement amount is 1 % of the prematurely repaid part of the total consumer loan amount if the time between the premature instalment and the agreed end of the consumer loan exceeds one year. If not exceeding one year, the reimbursement of costs will not exceed 0.5 % of the prematurely repaid part of the total consumer loan amount.		

### 6.3. Progressive drawing of consumer loans

Item Name	Optimální splátka	Konsolidace a refinancování
1. The use and management of loans	free <sup>1)</sup>	
2. Costs related to extraordinary instalments (premature repayment)		
2.1. For loans provided between 1 January 2011 and 30 June 2015	free	1% (0.5 %) of the amount of the extraordinary instalment <sup>2)</sup>
2.2. For loans provided between 1 July 2009 and 31 October 2010	free	4 % of the extraordinary instalment
2.3. For loans provided between 1 September 2008 and 31 December 2008	free	
<sup>1)</sup> For loans granted prior to 1 January 2013, it equals CZK 99 per month. <sup>2)</sup> The cost reimbursement amount is 1 % of the prematurely repaid part of the total consumer loan amount if the time between the premature instalment and the agreed to end of the consumer loan exceeds one year. If it does not exceed one year, the reimbursement of costs will not exceed 0.5 % of the prematurely repaid part of the total consumer loan amount.		

### 6.4. Personal overdraft

Item Name	eKonto, eKonto KOMPLET, eKonto SMART	EQUA účet, PRÉMIOVÝ účet
1. Provision of personal overdraft including renewed drawdown option	CZK 200 <sup>1)</sup>	included
2. Use of personal overdraft in any given month	CZK 90 / 0 CZK per month <sup>2)</sup>	included
3. Provision and maintenance of Personal overdraft reserve of CZK 1,000	included	
4. Amendments to the contractual terms initiated by the client	CZK 200	cannot be applied
<sup>1)</sup> The eKonto KOMPLET tariff includes the use of an Authorized overdraft. <sup>2)</sup> For transaction concluded on or before 28 February 2005, the transaction name „Maintenance and management of loan“ is used. The eKonto KOMPLET and eKonto Prémium Benefits tariff includes the use of an Authorized overdraft. Note: The Client is not obliged to pay interest on the first CZK 1,000 drawn.		

### 6.5. Overdraft

Item Name	Item Price
1. Provision including renewal of the option to draw	CZK 200
2. Use and management	CZK 90 per month
3. Amendments to the client's contractual conditions	CZK 200

### 6.6. Transferred unpermitted debits

Item Name	Item Price
1. The use and management of loans	CZK 99 per month
2. Costs related to extraordinary instalments (premature repayment)	free

## 7. Insurance

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

### 7.1. Current account insurance

Item Name	Item Price
1. Protect accident insurance	CZK 20 per month
2. Protect+ accident insurance	CZK 30 per month

### 7.2. Insurance provided to debit cards

Item Name	Item Price
1. Travel insurance K4P <sup>1)</sup>	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
<sup>1)</sup> Insurance can be taken out with a debit or credit card.	

### 7.3. Pojištěním ke kreditním kartám

Item Name	Item Price
1. Travel insurance K2 (contract no. 1360500130)	CZK 50 per month
2. Family insurance for travels and stay	CZK 79 per month
3. Personal insurance for travels and stay	CZK 49 per month
4. Payment protection insurance for credit card (contract no. CIK 2 /2006)	0.69 % monthly of the total outstanding amount as of the statement date
5. Payment protection insurance for credit card (contract no. 1080500070)	0.69 % monthly of the total outstanding amount as of the statement date
6. Payment protection insurance	0.25 % monthly of the total outstanding amount as of the statement date
7. Payment protection insurance - PRIMA	0.49 % monthly of the total outstanding amount as of the statement date
8. Balance cancellation insurance	1 % monthly of the total outstanding amount as of the statement date, max. CZK 500
9. PLUS card fraud insurance	CZK 69 per month
10. Card fraud insurance 100	CZK 79 per month
11. Safety with Your Card Insurance	CZK 89 per month
12. Insurance of regular payments - Standard	CZK 199 per month
13. Insurance of regular payments - Plus	CZK 299 per month
14. Insurance of regular payments - Exclusive	CZK 399 per month

### 7.4. Insurance provided to loan products

Item Name	Item Price
1. Payment protection insurance for personal loan offered from 16. 2. 2019 till 17. 4. 2020	7.2 % of the monthly instalment
2. Payment protection insurance for personal loan offered from 18. 4. 2020 till 16. 10. 2022	8.5 % of the monthly instalment
3. Payment protection insurance type B	CZK 95 per month
4. Payment protection insurance type C	CZK 119 per month
5. Payment protection insurance for mortgage offered till 30. 4. 2020	8.5 % of the monthly instalment



## 7.5. Current account insurance for Equa accounts

Item Name	Frequency	Item Price
1. Card and personal belongings insurance - Basic	per month	CZK 39
2. Card and personal belongings insurance - Comprehensive	per month	CZK 89
3. Travel insurance Single	per month	CZK 49
4. Travel insurance Single Sport+	per month	CZK 59
5. Travel insurance Family	per month	CZK 69
6. Travel insurance Family Sport+	per month	CZK 79
7. Yearlong travel insurance Single Europe	per month	CZK 59
8. Yearlong travel insurance Family Europe	per month	CZK 79
9. Yearlong travel insurance Single World	per month	CZK 69
10. Yearlong travel insurance Family World	per month	CZK 109
11. Regular expenses insurance - Basic	per month	CZK119
12. Regular expenses insurance - Comprehensive	per month	CZK 199
13. Balance cancellation of Overdraft	per month	1% from the used overdraft amount to the ultimatum of the given month

## 7.6. Insurance provided to Equa loan products

Item Name	Frequency	Item Price
1. Payment protection insurance of personal loan - A	per month	0.15 % of agreed loan volume
2. Payment protection insurance of personal loan - B	per month	0.21 % of agreed loan volume
3. Payment protection insurance of mortgages - A	per month	0.035 % of agreed loan volume
4. Payment protection insurance of mortgages - B	per month	0.057 % of agreed loan volume
5. Payment protection insurance of mortgages - C	per month	0.071 % of agreed loan volume

## 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