



**Raiffeisen  
BANK**

*Client inspired banking*

# **PRICE LIST OF PRODUCTS AND SERVICES FOR ENTREPRENEURS AND LEGAL ENTITIES**

The price list is effective as of November 1st, 2012

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# CURRENT ACCOUNTS AND SAVINGS ACCOUNTS

## • Current accounts

In the category of current accounts the client has the option of using three types of accounts:

**PRICE PLAN ACCOUNTS** are current accounts kept in multiple currencies and direct banking fees are waived if certain conditions are met. There are also discounted fees for ATM withdrawals.

**BUNDLED SERVICES** offer discounted fees for a predefined bundle of services without meeting any conditions. Bundled current accounts are only offered in a single currency, the Czech koruna.

**INDEPENDENT CURRENT ACCOUNTS** are intended for clients who do not desire a price plan account or bundled services. Such accounts may be held in Czech korunas or foreign currencies.

## **PRICE PLAN ACCOUNTS**

### **Business eKonto**

If the client qualifies for Extra or Premium benefits and also uses an electronic or embossed debit payment card and direct banking with his/her current account, certain eKonto features are discounted or entirely free of charge.

### **Loyalty benefits**

#### **Extra benefits**

Conditions:

- monthly credit turnover of at least 90,000 CZK, or
- monthly credit turnover of at least 50,000 CZK and amount of deposits + investments on the next-to-last day of the month of at least 200,000 CZK

#### **Premium benefits**

Conditions:

- monthly credit turnover of at least 120,000 CZK, or
- amount of deposits + investments on the next-to-last day of the month of at least 500,000 CZK

Name of item	Frequency	Business eKonto		
		Standard fee	Extra	Premium
1. Opening a current account	per item	free	free	free
2. Minimum deposit		1,000 CZK		
3. Maintenance fee for a current account	monthly	165 CZK	50 CZK	free
4. Maintenance fee for a current account in a secondary currency, 1 currency component	monthly	29 CZK	free	free
5. Maintenance fee for a current account in a secondary currency, 2 or 3 currency components	monthly	29 CZK	29 CZK	free
6. Maintenance fee for a current account in a secondary currency, 4 or more currency components	monthly	29 CZK	29 CZK	29 CZK
7. Administration fee for electronic debit cards - Maestro, VISA Electron	monthly	50 CZK	free	free
8. Administration fee for embossed debit cards - MasterCard Standard, VISA Classic	monthly	80 CZK	50 CZK	free
9. Account statements	per item	free	free	free
10. Direct banking	monthly	120 CZK	50 CZK	free
11. Payment card withdrawals from Raiffeisenbank ATMs - first two withdrawals	per item	free	free	free
12. Payment card withdrawals from Raiffeisenbank ATMs - third and each successive withdrawal	per item	9,90 CZK	9,90 CZK	9,90 CZK
13. Payment card withdrawals from ATMs of other banks	per item	39,90 CZK	9,90 CZK	9,90 CZK
14. Closing a current account	per item	free	free	free
15. eCommunicator - use of a Batch Certificate for batch communication	monthly when using certificate	200 CZK	50 CZK	free

## Business eKonto Premium

If the client qualifies for Extra or Premium benefits and also uses an electronic or embossed debitpayment card and direct banking with his/her current account, certain eKonto features are discounted or entirely free of charge.

### Loyalty benefits

#### Extra benefits

Conditions:

- monthly credit turnover of at least 400,000 CZK, or
- amount of deposits + investments on the next-to-last day of the month of at least 500,000 CZK

#### Premium benefits

Conditions:

- monthly credit turnover of at least 800,000 CZK, or
- amount of deposits + investments on the next-to-last day of the month of at least 1 million CZK

Name of item	Frequency	Business eKonto Premium		
		Standard fee	Extra	Premium
1. Setting up the current account	per item	free	free	free
2. Minimum deposit		1,000 CZK		
3. Maintenance fee for a current account	monthly	200 CZK	100 CZK	free
4. Maintenance fee for a current account in a secondary currency, 1 currency component	monthly	29 CZK	free	free
5. Maintenance fee for a current account in a secondary currency, 2 or 3 currency components	monthly	29 CZK	29 CZK	free
6. Maintenance fee for a current account in a secondary currency, 4 or more currency components	monthly	29 CZK	29 CZK	29 CZK
7. Administration fee for electronic debit cards - Maestro, VISA Electron	monthly	50 CZK	free	free
8. Administration fee for embossed debit cards - MasterCard Standard, VISA Classic	monthly	80 CZK	50 CZK	free
9. Account statements	per item	free	free	free
10. Direct banking	monthly	120 CZK	50 CZK	free
11. Payment card withdrawals from Raiffeisenbank ATMs - first two withdrawals	per item	free	free	free
12. Payment card withdrawals from Raiffeisenbank ATMs - third and each successive withdrawal	per item	9.90 CZK	9.90 CZK	9.90 CZK
13. Payment card withdrawals from ATMs of other banks	per item	39.90 CZK	9.90 CZK	9.90 CZK
14. Closing the current account	per item	free	free	free
15. eCommunicator - use of a Batch Certificate for batch communication	monthly when using certificate	200 CZK	50 CZK	free
16. Free transactions	number per month	0	10	30
17. Incoming payments within the bank	per item	5 CZK	2 CZK	2 CZK
18. Incoming payments from another bank in the CR	per item	7 CZK	4 CZK	4 CZK

Free transactions which are part of the Extra and Premium loyalty benefits include: outgoing payments generated based on direct debit orders placed by the payee, outgoing payments generated based on standing payment orders; outgoing payments generated based on single payment orders; SIPO payments; incoming payments; incoming payments based on previously submitted direct debit requests; outgoing payments generated based on standing or "intelligent" direct debit orders.

### Additional conditions for Business eKonto and Business eKonto Premium

- **Incoming transactions do not include the following operations:**  
incoming payments from current accounts of the same owner, incoming payments from a Savings Account of the same owner, transfers from term deposits to the current account, transfers between individual currencies of the account (currency conversions), credit transfers to the current account from loan accounts, accrued interest, reverse card transactions
- **Included in incoming transactions shall be:**  
transactions not carried out in the principal currency - the Bank will apply the middle exchange rate applicable at the time of the transaction, operations carried out during the period monitored, i.e. from 12:01 a.m. of the last calendar day of the previous month up to midnight of the day preceding the last calendar day of the current month (for the purpose of calculating fees and discounts).
- **Calculation of monthly credit turnover:**  
transactions carried out from 12:01 a.m. of the last calendar day of the previous month (for the purpose of calculating fees and discounts) subject to the price plan conditions of Business eKonto Premium
- **Manner in which you will be informed of the amount of income in your eKonto account:**  
there is a field in your account showing the sum of all incoming transactions which is updated during all transactions which have an effect on your credit turnover. It is located on the "main page" after "average balance"

## Transparent account

The transparent account is intended for non-profit organizations

Name of item	Transparent Account
1. Setting up a current account	free
2. Maintenance fee for a current account in the principal currency	free
3. Maintenance fee for a current account in a secondary currency	29 CZK monthly
4. Direct banking	free
5. Closing the current account	free

Note: Other transaction fees for Transparent Accounts are governed by the price list for the Basic price plan account.

## BUNDLED SERVICES

### Profikonto

Profikonto is a universal bundle of services. For a single discounted fee the client receives the products given in the "Comparison of Bundled Services" table.

### Pluskonto

Pluskonto is a bundle of services intended for freelancers. For a single discounted fee the client receives the products given in the "Comparing Bundled Services" table.

### Benefitkonto

Benefitkonto is a bundle of services intended for non-profit organizations. For a single discounted fee the client receives the products given in the "Comparison of Bundled Services" table.

### Dualkonto

Dualkonto is a bundle of services intended for property owner associations and housing cooperatives. For a single discounted fee the client receives the products given in the "Comparison of Bundled Services" table.

## COMPARISON OF BUNDLED SERVICES:

Name of item	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Monthly maintenance fee	260 CZK	260 CZK	180 CZK	260 CZK
2. Setting up bundled services	free	free	free	free
3. Minimum initial deposit	1,000 CZK	1,000 CZK	1,000 CZK	1,000 CZK
4. Minimum balance	1,000 CZK	1,000 CZK	1,000 CZK	1,000 CZK
5. Closing the account	free	free	free	free
6. Current account statements - mailed to CR	✓ - monthly	✓ - monthly	✓ - monthly	✓ - monthly
7. Savings account	x	x	x	✓
8. Savings account statements - mailed to CR	x	x	x	x
9. Internet banking	✓	✓	✓	✓
10. Telephone banking	✓	✓	✓	✓
11. GSM banking	x	x	x	x
12. Issuance and management of a single electronic or embossed payment card	✓	✓	x	x

## Additional discounted services for bundled services:

Name of item	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Electronic banking Gemini/MultiCash	✓	✓	✓	✓
2. UNIQA asset insurance	✓	✓	✓	✓
3. Raiffeisen - Leasing	✓	✓	✓	x
4. VISA Business / MC Business payment card	x	✓	x	x

## INDEPENDENT CURRENT ACCOUNTS

### Current accounts in the koruna and foreign currencies

The CZK Current Account is an independent account which may be supplemented with additional products for fees listed in the Price list

Name of item	CZK Current Account	Current account in a foreign currency
1. Monthly account maintenance fee	200 CZK	equivalent of 200 CZK or according to contract
2. Setting up the account	free	free
3. Minimum initial deposit	1,000 CZK	equivalent of 1,000 CZK
4. Minimum balance	1,000 CZK	equivalent of 1,000 CZK
5. Closing the account	free	free

\* The account maintenance fee is charged in the currency of the account.

## • Special accounts

Name of item	Custody account	Account for insurance brokers	Account for placing or increasing registered capital
1. Setting up the account	fees are determined individually	fees are determined individually	min. 500 CZK*
2. Minimum initial deposit	0 CZK	0 CZK	0 CZK
3. Minimum balance	0 CZK	0 CZK	0 CZK
4. Account maintenance fee	free	free	free
5. Closing the account	free	free	free

\* In specific cases the fee may be increased on an individual basis. The fee includes issuance of the first confirmation.

• **Escrow account** - the parameters and conditions of the account are determined individually by contract.

## • Savings accounts

Name of item	Business eKonto Plus, eKonto Flexi*	Business Efektkonto
1. Setting up the current account	free	free
2. Account maintenance fee	free	free
3. Closing the account	free	free
4. Minimum balance/deposit	0 CZK	0 CZK
5. Internet banking	✓	✓
6. Telephone banking	✓	✓
7. GSM banking	✓	✓
8. Issuance of payment cards	✗	✓
9. Automatic transfer of balance over limit/ intelligent savings	free	3 CZK

\* Early withdrawals from eKonto Flexi is subject to a charge of 2% of the early withdrawn amount, however not less than 1 000 CZK.

### Other fees not listed

Other fees applied to the Business eKonto Plus and eKonto Flexi savings accounts are identical to the fees for the Business eKonto. Other fees applied to the Business Efektkonto savings account are identical to the fees for the CZK Current Account.

## • Term deposits

Name of item	Item fee
1. Set up	free
2. Maintenance fee	free
3. Cash deposit over the counter	free
4. Withdrawal (does not apply to premature withdrawal)*	free
5. Submission by mail or by handing over an account statement at the counter**	free
6. Cancellation	free
7. Premature withdrawal or cancellation	
7.1. Term deposit in CZK or foreign currency	2% of the prematurely withdrawn amount, min. 1,000 CZK (equivalent in foreign currency)

\* The client must announce any withdrawal in cash over 100,000 CZK or its equivalent at least two working days in advance.  
\*\* Only for term deposits kept in a separate deposit account.

## • Promissory notes\*

Name of item	Item fee
1. Issue	free
2. Deposit	free
3. Collection	free
4. Issuance of a copy free	free

\* Clients must have an independent current account or a bundle of services to use promissory notes.

## • Financial planning

Name of item	Item fee
1. Creation of a financial plan*	2,900 CZK

\* The fee includes VAT as required by law. A tax invoice is issued at client's request.

# PAYMENT RELATIONS, CASH AND FOREIGN EXCHANGE TRANSACTIONS

## • Non-cash domestic payments

Name of item	Business eKonto, Business eKonto Premium	CZK Current Account	Profikonto, Pluskonto	Benefitkonto, Dualkonto
<b>1. Incoming payment</b>				
1.1. From Raiffeisenbank	5 CZK*	5 CZK	4 CZK	2 CZK
1.2. From another bank in the CR	7 CZK*	7 CZK	6 CZK	3 CZK
1.3. Incoming payment in CZK from another Czech bank credited to a client's foreign currency account	x	150 CZK	150 CZK	150 CZK
<b>2. Transfer crediting a CZK account</b>				
<b>2.1. Held with Raiffeisenbank a.s.</b>				
2.1.1 Via GSM banking	4 CZK	4 CZK	4 CZK	4 CZK
2.1.2 Via Internet banking	4 CZK	4 CZK	4 CZK	4 CZK
2.1.3 Via Telephone banking	19 CZK	19 CZK	19 CZK	19 CZK
2.1.4 Via Gemini/MultiCash	x	6 CZK	6 CZK	6 CZK
2.1.5 Via eCommunicator	4 CZK	x	x	x
2.1.6 Payment order initiated via SWIFT MT101	x	25 CZK	25 CZK	25 CZK
2.1.7 Paper payment order placed over the counter on a Raiffeisenbank a.s. form / other form**	54 CZK	80 CZK/ 110 CZK	80 CZK/ 110 CZK	80 CZK/ 110 CZK
2.1.8 Paper payment order submitted via collection box on a Raiffeisenbank a.s. form / other form**	54 CZK	54 CZK/84 CZK	54 CZK/84 CZK	54 CZK/84 CZK
<b>2.2. Held with another bank in the CR</b>				
2.2.1 Via GSM banking	6 CZK	6 CZK	6 CZK	6 CZK
2.2.2 Via Internet banking	6 CZK	6 CZK	6 CZK	6 CZK
2.2.3 Via Telephone banking	21 CZK	21 CZK	21 CZK	21 CZK
2.2.4 Via Gemini/MultiCash	x	7 CZK	7 CZK	7 CZK
2.2.5 Via eCommunicator	6 CZK	x	x	x
2.2.6 Payment order initiated via SWIFT MT101	x	35 CZK	35 CZK	35 CZK
2.2.7 Paper payment order placed over the counter on a Raiffeisenbank a.s. form / other form**	56 CZK	80 CZK/ 110 CZK	80 CZK/ 110 CZK	80 CZK/ 110 CZK
2.2.8 Paper payment order submitted via collection box on a Raiffeisenbank a.s. form / other form**	56 CZK	54 CZK/84 CZK	54 CZK/84 CZK	54 CZK/84 CZK
<b>2.3. Express payment</b>				
2.3.1 Payment via Internet banking	100 CZK	100 CZK	100 CZK	100 CZK
2.3.2 Payment via Telephone banking	115 CZK	100 CZK	100 CZK	100 CZK
2.3.3 Payment via Gemini/MultiCash	x	100 CZK	100 CZK	100 CZK
2.3.4 Paper payment order placed over the counter on a Raiffeisenbank a.s. form / other form**	150 CZK	220 CZK/ 250 CZK	220 CZK/ 250 CZK	220 CZK/ 250 CZK
<b>3. Standing payment order</b>				
3.1. Set up via Internet banking	free	free	free	free
3.2. Set up via GSM banking	x	free	free	free
3.3. Set up via Gemini/MultiCash	x	free	free	free
3.4. Set up via Telephone banking	15 CZK	15 CZK	15 CZK	15 CZK
3.5. Set up over the counter	50 CZK	50 CZK	50 CZK	50 CZK
3.6. Change/cancellation over the counter	50 CZK	50 CZK	50 CZK	50 CZK
3.7. Change/cancellation via Internet banking	free	free	free	free
3.8. Change/cancellation via GSM banking	x	x/free	x/free	x/free
3.9. Change/cancellation via Telephone banking	15 CZK	15 CZK	15 CZK	15 CZK
3.10. Change/cancellation via Gemini	x	free	free	free
3.11. Payment generated by a standing payment order within Raiffeisenbank a.s.	6 CZK***	9 CZK	9 CZK	9 CZK
3.12. Payment generated by a standing payment order to another bank in the CR	8 CZK****	9 CZK	9 CZK	9 CZK
<b>4. Direct debit authorization/SIPO</b>				
4.1. Set up via Internet banking	free	free	free	free
4.2. Set up via Telephone banking	15 CZK	50 CZK	50 CZK	50 CZK
4.3. Set up over the counter	50 CZK	50 CZK	50 CZK	50 CZK
4.4. Change/cancellation via Internet banking	free	free	free	free
4.5. Change/cancellation over the counter	50 CZK	50 CZK	50 CZK	50 CZK
4.6. Change/cancellation via Telephone banking	15 CZK	50 CZK	50 CZK	50 CZK
<b>4.7. Standing order for direct debit</b>				
4.7.1 Set up via Internet banking	free	x	x	x
4.7.2 Set up via Telephone banking	15 CZK	x	x	x
4.7.3 Set up over the counter	50 CZK	x	x	x
4.7.4 Change/cancellation via Internet banking	free	x	x	x
4.7.5 Change/cancellation via Telephone banking	15 CZK	x	x	x
4.7.6 Change/cancellation over the counter	50 CZK	x	x	x

Name of item	Business eKonto, Business eKonto Premium	CZK Current Account	Profikonto, Pluskonto	Benefitkonto, Dualkonto
4.8. Direct debit - outgoing payment within Raiffeisenbank a.s.	3 CZK	7 CZK	7 CZK	7 CZK
4.9. Direct debit - outgoing payment to another bank in the CR	5 CZK	7 CZK	7 CZK	7 CZK
4.10. SIPO payments	8 CZK	9 CZK	9 CZK	9 CZK
<b>5. Intelligent debit</b>				
5.1. Set up via Internet banking	free	x	x	x
5.2. Set up via Telephone banking	15 CZK	x	x	x
5.3. Set up over the counter	50 CZK	x	x	x
5.4. Change/cancellation via Internet banking	free	x	x	x
5.5. Change/cancellation via Telephone banking	15 CZK	x	x	x
5.6. Change/cancellation over the counter	50 CZK	x	x	x
5.7. Direct debit - incoming payment based on a previous direct debit order within Raiffeisenbank a.s.	3 CZK	5 CZK	4 CZK	2 CZK
5.8. Direct debit - incoming payment based on a previous direct debit order from another bank in the CR	5 CZK	7 CZK	6 CZK	3 CZK
<b>6. Postal money orders</b>				
6.1. Amount up to 200 CZK	70 CZK	x	x	x
6.2. Amount from 201 to 1,000 CZK	80 CZK	x	x	x
6.3. Amount from 1,001 to 5,000 CZK	90 CZK	x	x	x
6.4. Amount from 5,001 to 50,000 CZK	100 CZK	x	x	x
6.5. Surcharge for each additional 10,000 CZK	50 CZK	x	x	x
6.6. Surcharge for delivery to the addressee only	50 CZK	x	x	x
6.7. Surcharge for payment on a specified date	50 CZK	x	x	x
<b>7. Other</b>				
7.1. Unauthorized correction/claim of incoming and outgoing payments in CZK	100 CZK + actual costs	100 CZK + actual costs	100 CZK + actual costs	100 CZK + actual costs
7.2. Automatic transfer of over limit balance	x	individually by contract	individually by contract	individually by contract
* Discounted fee or no fee if qualifying for Loyalty Benefits, see table on page 6				
** Other forms are considered to be forms issued by another bank, financial institution, post office, or client's own form				
*** In the event that the date of the first payment differs from the date of the second payment, the first payment is charged according to section 2.1.7.				
**** In the event that the date of the first payment differs from the date of the second payment, the first payment is charged according to section 2.2.7.				
Note: A payment order entered by a branch employee into the client's account is charged as a paper payment order placed over the counter. Outgoing payments and incoming payments for term deposits are free.				

## • Non-cash international payments

Name of item	Business eKonto, Business eKonto Premium	Independent Current Account	Profikonto, Pluskonto, Benefitkonto, Dualkonto
<b>1. Incoming payments from abroad in foreign currencies or CZK, incoming payments from within the CR in foreign currencies</b>			
1.1. Incoming payment with BEN/SHA charges*	1% of amount, min. 300 CZK, max. 1,200 CZK	1% of amount, min. 500 CZK, max. 1,200 CZK	1% of amount, min. 300 CZK, max. 1,200 CZK
1.2. Incoming payment with OUR charges*	free	free	free
1.3. Incoming Europayment**	200 CZK	200 CZK	200 CZK
1.4. Incoming SEPA payment up to 50 000 EUR	200 CZK	x	x
1.5. Incoming SEPA payment over 50 000 EUR	1% of amount, min. 300 CZK, max. 1,200 CZK	x	x
1.6. Incoming payment in CZK from Tatrabanka a.s.	x	free	free
1.7. Fees not paid by a foreign bank (in the event of incoming OUR payments)	x	for full amount	for full amount
1.8. Surcharge for urgent processing of an incoming payment in a foreign currency or in CZK from abroad or in a foreign currency from another bank in the CR	free	free	free
<b>2. In-house incoming payments within Raiffeisenbank a.s.</b>			
2.1. In-house incoming foreign currency payment within Raiffeisenbank a.s. (aside from payments in item 2.2.)	free	free	free
2.2. In-house incoming foreign currency payment not requiring conversion between price plan accounts within Raiffeisenbank a.s.	2 CZK/5 CZK/2 CZK	x	x
<b>3. Payments sent abroad in foreign currencies or CZK, payments sent within the CR in foreign currencies, or in CZK from a foreign currency account</b>			
3.1. Outgoing payment with OUR, SHA charges*	1% of amount, min. 500 CZK, max. 1,500 CZK	1% of amount, min. 500 CZK, max. 1,500 CZK	1% of amount, min. 500 CZK, max. 1,500 CZK
3.2. Outgoing payment with OUR charges sent within the EEA and in EEA currencies (EEA OUR *****)	1% of amount, min. 500 CZK, max. 1,500 CZK + 450 CZK guaranteed OUR fee	1% of amount, min. 500 CZK, max. 1,500 CZK + 450 CZK guaranteed OUR fee	1% of amount, min. 500 CZK, max. 1,500 CZK + 450 CZK guaranteed OUR fee



3.3.	Outgoing payment sent in CZK from a foreign currency account to a CZK account with another bank in the CR	150 CZK	500 CZK	500 CZK
3.4.	Outgoing Europayment**	220 CZK	220 CZK	220 CZK
3.5.	Outgoing SEPA payment up to 50 000 EUR	220 CZK	×	×
	Outgoing SEPA payment over 50 000 EUR	1% of amount, min. 500 CZK, max. 1,500 CZK	×	×
3.6.	Outgoing payment sent in EUR to Tatrabanka a.s., with SHA charges	×	50 CZK	50 CZK
3.7.	Outgoing payment sent in EUR to Tatrabanka a.s. Guaranteed OUR fee (within EEA countries)	×	50 CZK + 450 CZK guaranteed OUR fee	50 CZK + 450 CZK guaranteed OUR fee
3.8.	Surcharge for urgent processing of payments sent in EUR and USD abroad or to other banks in the CR	1,500 CZK	×	×
<b>4. In-house outgoing payments within Raiffeisenbank a.s.</b>				
4.1.	In-house outgoing foreign currency payment with/without conversion within Raiffeisenbank a.s. (aside from payments specified in items 4.2. and 4.3.)	150 CZK	150 CZK	150 CZK
4.2.	In-house outgoing foreign currency payment sent without conversion between price plan accounts	2 CZK/5 CZK/2 CZK	×	×
4.3.	In-house outgoing payment with conversion sent within a single price plan account	free	×	×
4.4.	In-house outgoing payment sent to a global account for the purchase of Raiffeisen mutual funds	free	free	free
<b>5. Claims</b>				
5.1.	Request for a change or investigation of submitted payment instructions	500 CZK + actual costs	500 CZK + actual costs	500 CZK + actual costs
5.2.	Claims arising at the request of another bank	500 CZK + actual costs	500 CZK + actual costs	500 CZK + actual costs
<b>6. Return/cancellation/ correction of payment transaction</b>				
6.1.	Return of payment from abroad	300 CZK	300 CZK	300 CZK
6.2.	Request for cancelling or returning a submitted payment	1,500 CZK + actual costs	1,500 CZK + actual costs	1,500 CZK + actual costs
<b>7. Fees of other banks</b>		for full amount (aside from the fee given in item 1.5)	for full amount	for full amount
<b>8. Account item billing</b>		free	free	free
<b>9. Payment processing after Cut-off time*** (only upon prior agreement with the Bank)</b>		×	1,500 CZK	1,500 CZK
<b>10. Urgent payment sent - truncating currency (only upon prior agreement with the bank)</b>		×	1,500 CZK	1,500 CZK
<b>11. Surcharge for paper payment order</b>		300 CZK	300 CZK	300 CZK
<b>12. Non-STP fee for manual correction of an insufficiently/ erroneously placed payment order</b>		300 CZK	300 CZK	300 CZK
* Fees according to international payments instruction: SHA - the payer pays all fees of its bank, the payee pays fees of its bank and possibly also fees of other intermediary banks, BEN - the payee pays all fees, i.e. the fees of its bank, the fees of the payer's bank, and possibly also fees of other intermediary banks, OUR - the payer pays all fees, i.e. the fees of its bank, the fees of the payee's bank, and possibly also fees of other intermediary banks. The payments to other banks depend on the fees of the intermediary bank and the bank of the payee.				
** Payment according to Regulation No. 924/2009 of the European Parliament and Council, as subsequently amended, on cross-border payments in euros up to 50,000 EUR within EEA countries having a valid, proper bank identification code (BIC), payee account number in IBAN format, SHA fees option (shared), without special processing request. SEPA payment - payment in euros within SEPA member banks area within EEA countries, Switzerland and Monaco having a valid, proper bank identification code (BIC), payee account number in IBAN format, SHA (shared) fees option, without special processing request.				
*** Cut-off time is the time limit for placing a payment order which is to be carried out on the same day that the payment order is submitted.				
**** In the event of payments equal up to 50,000 EUR in EEA currencies to EEA countries with OUR charges, the guaranteed EEA OUR charge is always assessed for the same amount together with the payment processing fee. In such a case, OUR fees are not charged to the client's account additionally.				
Note: In the event that the currency of payment is EUR and both accounts (payer and payee) are in EUR and are held with a Network Bank, then the fee for processing international payments is discounted by 20%. This only applies to Independent Current Accounts and the Gold Account.				

## • Cash transactions (over the counter)

Name of item	Business eKonto, Business eKonto Premium	Independent Current Account	Profikonto, Pluskonto, Benefitkonto, Dualkonto
<b>1. Cash deposit over the counter to a CZK account</b>			
1.1 - up to 500,000 CZK	10 CZK	10 CZK	10 CZK
1.2. - over 500,000 CZK	10 CZK + 0.15% of the total amount deposited in a day to a single account	10 CZK + 0.15% of the total amount deposited in a day to a single account	10 CZK + 0.15% of the total amount deposited in a day to a single account

Name of item	Business eKonto, Business eKonto Premium	Independent Current Account	Profikonto, Pluskonto, Benefitkonto, Dualkonto
1.3. Cash deposit to an account held with Raiffeisenbank a.s. made by a third party (depositor is not the owner or authorized user of the account to which the deposit is being made; deposit with special instructions) up to 500,000 CZK	65 CZK	65 CZK	65 CZK
1.4. Cash deposit to an account held with Raiffeisenbank a.s. made by a third party (depositor is not the owner or authorized user of the account to which the deposit is being made; deposit with special instructions) over 500,000 CZK	65 CZK + 0.15% of the amount deposited	65 CZK + 0.15% of the amount deposited	65 CZK + 0.15% of the amount deposited
<b>2. Cash deposit over the counter to a foreign currency account</b>			
2.1. - for an equivalent amount of up to 500,000 CZK	10 CZK	1 EUR/ 2 USD/ 1 GBP/ 2 CHF/ 2 AUD/ 9 DKK/ 10 NOK/ 12 SEK/ 2 NZD/ 9 HRK/ 5 PLN/ 2 CAD/ 200 JPY/ 300 HUF/ equivalent of 30 CZK in another currency	x
2.2. - for an equivalent amount over 500,000 CZK	10 CZK + 0.15% of the total amount deposited in a day to a single account	1 EUR/ 2 USD/ 1 GBP/ 2 CHF/ 2 AUD/ 9 DKK/ 10 NOK/ 12 SEK/ 2 NZD/ 9 HRK/ 5 PLN/ 2 CAD/ 200 JPY/ 300 HUF/ of 30 CZK in another currency + 0.15 % of the total amount deposited in a day to a single account	x
<b>3. Deposit of EUR coins (only 1 and 2 EUR denominations) to an account held with Raiffeisenbank a.s.</b>	10% of amount deposited		
<b>4. Cash withdrawal over the counter from a CZK account*</b>			
4.1. up to 500,000 CZK	60 CZK	60 CZK	60 CZK
4.2. over 500,000 CZK	60 CZK + 0.15% of the total amount withdrawn in a day from a single account (the charge may be requested when announcing the withdrawal)	60 CZK + 0.15% of the total amount withdrawn in a day from a single account (the charge may be requested when announcing the withdrawal)	60 CZK + 0.15% of the total amount withdrawn in a day from a single account (the charge may be requested when announcing the withdrawal)
<b>5. Cash withdrawal over the counter from a foreign currency account*</b>			
5.1. - for an equivalent amount of up to 500,000 CZK	60 CZK	2 EUR/ 3 USD/ 2 GBP/ 3 CHF/ 4 AUD/ 18 DKK/ 20 NOK/ 24 SEK/ 5 NZD/ 18 HRK/ 10 PLN/ 3 CAD/ 300 JPY/ 700 HUF/ equivalent of 60 CZK in another currency	x
5.2. - for an equivalent amount over 500,000 CZK	60 CZK + 0.15% of the total amount withdrawn in a day from a single account (the charge may be requested when announcing the withdrawal)	2 EUR/ 3 USD/ 2 GBP/ 3 CHF/ 4 AUD/ 18 DKK/ 20 NOK/ 24 SEK/ 5 NZD/ 18 HRK/ 10 PLN/ 3 CAD/ 300 JPY/ 700 HUF/ in equivalent of 60 CZK in another currency + 0.15% of the total amount withdrawn in a day from a single account (the charge may be requested when announcing the withdrawal)	x
<b>6. Account item billing</b>	free	free	free
<b>7. Conversion of currencies when depositing and withdrawing cash (the currency of the account is not the same as the transaction currency)</b>	1%, min. 50 CZK, max. 2,500 CZK		
* Clients are required to announce cash withdrawals over 100,000 CZK or the equivalent amount two working days before the date of withdrawal.			

## • Foreign exchange transactions, coin and note transactions

Name of item	Item fee
<b>1. Purchase and sale of foreign currency</b>	
1.1. Purchase of foreign currency - banknotes only	2%, min. 50 CZK, max. 2,500 CZK
1.2. Purchase of foreign currency - EUR coins (only denominations of 1 and 2 EUR)	10% of the amount purchased
1.3. Sale of foreign currency - banknotes only	2%, min. 50 CZK, max. 2,500 CZK
1.4. Cash conversion of foreign currency - banknotes only 5% of the amount value	5% of the value of the amount
<b>2. Transactions with coins and banknotes</b>	
2.1. Cash withdrawals	by contract
2.2. Purchase of banknotes in preclusion in CZK	free
2.3. Purchase of banknotes in preclusion in foreign currencies	10% of the value of the amount purchased, min. 50 CZK
2.4. Replacement of damaged banknotes in CZK (damaged banknotes of foreign currency are not purchased)	free
2.5. Exchanging CZK banknotes for coins and banknotes of lesser denominations (this service must be requested two working days in advance, a written request may be required) up to 100 pcs/1 nom./1 day	free
2.6. Exchanging CZK banknotes for coins and banknotes of lesser denominations (this service must be requested two working days in advance, a written request may be required) more than 100 pcs/1 nom./1 day	1.5 % of the total amount, min. 100 CZK, max. 2,000 CZK (the fee may be requested when ordering the exchange)
2.7. Processing sorted coins in CZK (this service must be requested two working days in advance, a written request may be required)	free
2.8. Processing unsorted coins in CZK (this service must be requested two working days in advance, a written request may be required)	100 CZK for each commenced set of 100 coins
<b>3. Handling of cash by security guards and withdrawal of cash in a sealed envelope (fees are established individually by contract).</b>	
3.1. Failure to adhere to contract conditions for deposits of cash in a sealed envelope up to 1 mil. CZK	500 CZK
3.2. Failure to adhere to contract conditions for deposits of cash in a sealed envelope over 1 mil. CZK	700 CZK
<b>4. Notification of large cash withdrawals</b>	
4.1. Notification of cash withdrawals	free
4.2. Failure to collect or cancellation of a pre-arranged cash withdrawal on the day specified, including changes in the date	1% of the requested amount, min. 500 CZK
4.3. Partial collection of a pre-arranged cash withdrawal 1% of the uncollected amount	1% of the amount not picked up

## • Other operations

Name of item	Item fee
<b>1. Fee for non-standard transaction processing</b>	1,000 CZK
<b>2. Cash deposit in CZK over the counter - occasional clients</b>	
2.1. - to an account held with RSTS a.s.	100 CZK
2.2. - to an account held with another financial institution	2% of the deposited amount, min. 100 CZK
<b>3. Issuance of books of withdrawal slips for client accounts*</b>	
3.1. 10 slips	50 CZK per book
3.2. 20 slips	100 CZK per book
<b>4. Agreement for carrying out transfers through MT101</b>	1,000 CZK
* This service is only charged to independent current accounts and bundled services and is provided at selected branch offices only. The fee includes VAT, as required by law.	

# PAYMENT CARDS

## • Debit cards

Name of item	Independent Current Accounts, Bundled Services	Business eKonto, Business eKonto Premium
<b>1. Card issuance/renewal</b>	free	free
<b>2. Card administration</b>		
2.1. Electronic card VISA Electron, Maestro	65 CZK monthly	50/0/0 CZK monthly <sup>1)</sup>
2.2. Embossed card VISA Classic, MC Standard	80 CZK monthly	80/50/0 CZK monthly <sup>1)</sup>
2.3. Embossed card VISA Business, MC Business	270 CZK monthly	270 CZK monthly
2.4. Embossed card VISA Gold, MC Gold	345 CZK monthly	345 CZK monthly
2.5. MasterCard InternetCard	*	15 CZK monthly
<sup>1)</sup> Price list price/Extra/Premium		
<b>3. Additional services*</b>		
3.1. Travel insurance for the cardholder and family for Business and Gold cards (except VISA Business Electron)	free	free
3.2. Travel insurance for the cardholder and family for all the card types except Business and Gold	50 CZK monthly	50 CZK monthly
3.3. Membership in IAPA and Priority Pass programs <sup>1)</sup>	900 CZK annually	*
3.4. Visit to VIP lounge as part of the Priority Pass program	27 USD <sup>2)</sup> /person	*
3.5. BASIC: Basic card fraud protection in the event of loss or theft for Business and Gold cards (except for VISA Business Electron)	free	free
3.6. BASIC: Basic card fraud protection in the event of loss or theft for all the card types except for Business and Gold	15 CZK monthly	15 CZK monthly
3.7. PLUS: Optional card fraud protection in the event of loss or theft with a limit of 100,000 CZK, protection against internet fraud, coverage for the loss/theft of keys/documents/mobile phone and protection against robbery or forced withdrawals from ATMs with limits of 4,000/5,000/4,000 CZK	69 CZK monthly	69 CZK monthly
<sup>1)</sup> Standard price/Extra/Premium		
<sup>2)</sup> The fee is converted into the currency of the account to which the card is issued. The amount includes VAT as required by law.		
<b>4. Card transactions</b>		
4.1. Card payment at a merchant in the Czech Republic or abroad	free	free
4.2. Cash withdrawals		
4.2.1. First two withdrawals from Raiffeisenbank a.s. ATMs accounted in a calendar month	free	free
4.2.2. Third and every successive withdrawal from Raiffeisenbank a.s. ATMs accounted in a calendar month	19,90 CZK	9,90 CZK
4.2.3. Cash withdrawal (CZK) from other Czech Republic banks' ATMs	39,90 CZK	39,90/9,90 <sup>1)</sup> CZK
4.2.4. Cash withdrawal from ATM abroad	100 CZK + 0,5 % of the amount withdrawn	100 CZK + 0,5 % of the amount withdrawn
4.2.5. Cash withdrawal from bank/FX tellers (Manual Cash Advance)	150 CZK + 0,5 % of the amount withdrawn	150 CZK + 0,5 % of the amount withdrawn
4.2.6. Cash withdrawal from a merchant cash desk (Cash Back) in the Czech Republic	free	free
<sup>1)</sup> When meeting the credit turnover requirements		
<b>5. Other services</b>		
5.1. Card blocking		
5.1.1. Permanent card blocking	free	free
5.1.2. Temporary card blocking/unblocking for online transactions	free	free
5.2. Express card or PIN issuance		
5.2.1. Express card issuance (incl. the corresponding PIN) collected in person from a branch office	2,000 CZK/1st card (incl. PIN), 2nd or more cards (incl. PIN) in the shipment 1,000 CZK/card (incl. PIN) <sup>1)</sup>	2,000 CZK/1st card (incl. PIN), 2nd or more cards (incl. PIN) in the shipment 1,000 CZK/card (incl. PIN) <sup>1)</sup>
5.2.2. Express issuance of a re-generated PIN	1,000 CZK/1st PIN, 2nd or more PINs in the shipment 500 CZK/PIN	1,000 CZK/1st PIN, 2nd or more PINs in the shipment 500 CZK/PIN
5.3. Sending a card or PIN		
5.3.1. Forwarding of card and supplementary material to an address in the Czech Republic by registered mail for delivery to the addressee only. A courier service is used for express cards	200 CZK/shipment + delivery costs	200 CZK/shipment + delivery costs
5.3.2. Sending of card and supplementary material abroad by a courier service	200 CZK/shipment + delivery costs	200 CZK/shipment + delivery costs
5.3.3. Forwarding of a PIN by registered mail in the Czech Republic. A courier service is used for express PINs	200 CZK/shipment + delivery costs	200 CZK/shipment + delivery costs

Name of item	Independent Current Accounts, Bundled Services	Business eKonto, Business eKonto Premium
5.3.4 Sending of a PIN abroad by a courier service	200 CZK/shipment + delivery costs	200 CZK/shipment + delivery costs
5.3.5 Forwarding a card or PIN to another branch office (if already delivered to the originally requested branch office)	200 CZK/shipment + delivery costs	200 CZK/shipment + delivery costs
5.4. PIN re-generation	250 CZK	250 CZK
5.5. MasterCard InternetCard re-generation	✖	250 CZK
5.6. Request for a card limits change	50 CZK	50 CZK
5.7. Request for MasterCard InternetCard limits change	✖	free
5.8. Emergency service (in case of loss/theft of an embossed card abroad)		
5.8.1 Disbursement of emergency cash abroad	3,000 CZK	3,000 CZK
5.8.2 Issuance of emergency card abroad	2,000 CZK/shipment + delivery costs	2,000 CZK/shipment + delivery costs
5.9. Addition of a second currency account to settle FX transactions	free	✖
5.10. Extraordinary return of a card retained by Raiffeisenbank a.s. ATM due to an error outside of Raiffeisenbank a.s. (at client's request) <sup>2)</sup>	1,000 CZK	1,000 CZK
5.11. PIN change	39 CZK	39 CZK
<sup>1)</sup> Within 2 working days		
<sup>2)</sup> The card is returned only when Raiffeisenbank a.s. finds no reason for retention		
<b>6. SMS service</b>		
6.1. Service set up	free	✖
6.2. Transaction confirmation by SMS	2,40 CZK per message	2,40 CZK per message
6.3. Transaction confirmation by SMS for Business and Gold cards (except for VISA Business Electron)	free	✖
<b>7. Card locking</b>		
7.1. Card locking/unlocking for internet transactions	free	free
7.2. Service activation for newly issued cards	✖	free
7.3. Service settings change (activation/deactivation) for cards already issued, carried out via Internet banking and GSM banking	✖	50 CZK
7.4. Service settings change (activation/deactivation) for cards already issued, carried out via Telephone banking/branch office	✖	65 CZK/100 CZK
7.5. Card unlocking via Internet banking and GSM banking	✖	4 CZK
7.6. Card unlocking via Telephone banking/branch	✖	19 CZK/54 CZK
7.7. Card locking via Internet banking and GSM banking	✖	✖
7.8. Card locking via Telephone banking	✖	15 CZK
7.9. Card locking at a branch	✖	50 CZK
7.10. Information on card status (locked/unlocked)	✖	free
* Fees are charged in the event that the particular insurance/protection lasts at least one day in a month		

## DIRECT BANKING

### • Direct banking services

Name of item	Business eKonto, Business eKonto Premium	Current Account	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Setting up the service	free	free	free	free	free	free
2. Maintenance fee	120 CZK*	160 CZK	free	free	free	free
3. Cancellation of the service	free	free	free	free	free	free
4. Activation of the second and every next GSM Banking service/ after blocking/ after cancellation	50 CZK per account	50 CZK per account	free	free	free	free
5. Change of GSM Banking settings	free	free	free	free	free	free
6. Use of Telephone banking	10 CZK for each telephone banker transaction **					
* Price of service when the Loyalty Benefits requirements are not met. Maintenance fees when qualifying for Loyalty Benefits are listed in the first section of the Price list.						
** Prices in the Non-cash domestic payments section include this fee.						

### • Security features

#### Mobile Electronic Key

Name of item	Business eKonto, Business eKonto Premium
1. Access to account (including sending authentication and verification text messages)	free
2. Change of service settings	50 CZK per account
3. Activation after blocking/cancellation	50 CZK per account
4. Newly generated I-PIN and T-PIN	100 CZK
5. Newly generated B-PUK	100 CZK
* Only older SIMs from T-Mobile	

#### Personal Electronic Key

Name of item	Business eKonto, Business eKonto Premium
1. Access to account	89 CZK monthly per account
2. First issuance of a Personal Electronic Key	free
3. Replacement of blocked key, issuance of the second or further key after blocking/loss/cancellation	200 CZK
4. Loss, theft, damage of a Personal Electronic Key	600 CZK
5. Unblocking after incorrectly entered PIN (3x)	200 CZK
6. Blocking of a Personal Electronic Key (in the event of loss, theft, fraud) at client's request	200 CZK

#### Internet Electronic Key

Name of item	Business eKonto, Business eKonto Premium
1. Renewal of a Personal Account Certificate (for 1 year)	200 CZK
2. Blocking of a Personal Certificate	200 CZK
3. Activation of a Personal Certificate after blocking	50 CZK

### Passwords and certificates

Name of item	Current Account	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Management of passwords and certificates for Internet banking	free	free	free	free	free
2. Management of passwords for Telephone banking	free	free	free	free	free
3. Use of a signature certificate for Internet banking	15 CZK monthly	15 CZK monthly	15 CZK monthly	15 CZK monthly	15 CZK monthly

- Electronic banking

### eCommunicator

Name of item	Business eKonto, Business eKonto Premium
1. Installation fee	free
2. User fee	200 CZK monthly*
3. Issuance of a Batch Certificate for the account (valid for 1 year)	200 CZK
4. Blocking of a Batch Certificate	200 CZK
5. Activation of a Batch Certificate after blocking	50 CZK
6. Cancelling of a Batch Certificate	free

\* If the Loyalty Benefit requirements are not met, only for the months in which the eCommunicator was used at least once

### Gemini

Name of item	Current Account	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Installation fee	6,000 CZK (incl. VAT)	1,800 CZK (incl. VAT)	1,800 CZK (incl. VAT)	1,800 CZK (incl. VAT)	1,800 CZK (incl. VAT)
2. User fee	750 CZK monthly	300 CZK monthly	300 CZK monthly	300 CZK monthly	300 CZK monthly
3. Other fees	on an individual basis	on an individual basis	on an individual basis	on an individual basis	on an individual basis

### MultiCash

Name of item	Current Account	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Installation fee	9,600 CZK (incl. VAT)	9,600 CZK (incl. VAT)	9,600 CZK (incl. VAT)	9,600 CZK (incl. VAT)	3,000 CZK (incl. VAT)
2. User fee	1,000 CZK monthly	1,000 CZK monthly	1,000 CZK monthly	1,000 CZK monthly	500 CZK monthly
3. Other fees	on an individual basis	on an individual basis	on an individual basis	on an individual basis	on an individual basis

- Other

Name of item	Business eKonto, Business eKonto Premium
1. Sending requested information by SMS	4 CZK
2. Sending requested information by email	free
3. Sending requested information by fax, mail	24 CZK
4. Sending requested information by fax or mail with bank verification	44 CZK
5. Setting the "Inform me" service via Internet banking	free
6. Setting the "Inform me" service via Telephone banking	10 CZK
7. Setting the "Inform me" service at my branch office	40 CZK

Name of item	Current account	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Sending an SMS code	free	free	free	free	free
2. Sending requested information by SMS	4 CZK	4 CZK	4 CZK	4 CZK	4 CZK
3. Sending requested information by email	free	free	free	free	free
4. Entering Infoservice settings	free	free	free	free	free
5. Charging a pre-paid O2 mobile phone card	free	free	free	free	free



## BUSINESS LOANS

### • Business overdraft facility

Name of item	Item fee
1. Processing of loan application	free
2. Provision of loan	free
3. Internal valuation of a real estate	1,500 CZK
4. Loan administration	300 CZK*
5. Premature loan repayment	free
6. Non-standard loan approval	max. 3,000 CZK
7. Change of contractual documentation at client's request	3,000 CZK
8. Change of contractual documentation for failing to meet contractual terms	4,000 CZK
9. Change of collateral	0.4% of the loan amount**, min. 5,000 CZK, max. 10,000 CZK
10. Reminder or notice of failure to meet terms of the loan	500 CZK
11. Notification of the conversion of an overdraft facility to an instalment loan	3,000 CZK
* Applies to agreements concluded after 1.8.2007	
** The loan amount is understood to be the Loan Amount specified in the Loan Agreement	

### • Business Quick Loan

Name of item	Item fee
1. Processing of loan application	free
2. Provision of loan	0.5% of the loan amount, min. 5,000 CZK
3. Internal valuation of a real estate	1,500 CZK
4. Loan administration	300 CZK**
5. Premature loan repayment	1% of the amount of the extra instalment, min. 6,000 CZK
6. Non-standard loan approval	max. 3,000 CZK
7. Change of contractual documentation at client's request	3,000 CZK
8. Change of contractual documentation for failing to meet contractual terms	4,000 CZK
9. Change of collateral	0.4% of the loan amount**, min. 5,000 CZK, max. 10,000 CZK
10. Reminder or notice of failure to meet terms of the loan	500 CZK
* The loan amount is understood to be the Loan Amount specified in the Loan Agreement	
** Applies to agreements concluded after 1.8.2007	
*** The current loan amount is understood to be the amount of the outstanding Loan Principal	

### • Business mortgage loan

Name of item	Item fee
1. Processing of loan application	free of charge
2. Provision of loan	2 % of the provided amount, not less than 10,000 CZK
3. Loan administration	300 CZK
4. Extra instalment **	free of charge
5. Premature loan repayment	upon change of fixed rate 0 CZK, otherwise 10% of the extra instalment
6. Change in collateral	0.4 % of the current amount***, min. 5,000 CZK, max. 10,000 CZK
7. Non-standard loan approval	3,000 CZK
8. Change of contractual documentation at client's request	3,000 CZK
9. Change of contractual documentation for failing to meet contractual terms	4,000 CZK
10. Reminder or notice of failure to meet terms of the loan	500 CZK
* The loan amount is understood to be the Loan Amount specified in the Loan Agreement	
** May only be made upon a change of the fixed interest rate	
*** The current loan amount is understood to be the amount of the outstanding Loan Principal	

### • Operating loan

Name of item	Item fee
1. Processing of loan application	free of charge
2. Provision of loan	free of charge
3. Loan administration	250 CZK
4. Premature loan repayment	free of charge
5. Non-standard loan approval	max. 2,000 CZK
6. Change of contractual documentation at client's request	3,000 CZK
7. Change of contractual documentation for failing to meet contractual terms	4,000 CZK
8. Reminder or notice of failure to meet terms of the loan	500 CZK
9. Notification of the conversion of an overdraft facility to an instalment loan	3000 CZK



## • Instalment loan

Name of item	Item fee
1. Processing of loan application	free
2. Provision of loan	0.3% of the loan amount*, min. 1,000, max. 3,000 CZK
3. Loan administration	250 CZK
4. Premature loan repayment	1% of the amount of the extra instalment, min. 5,000 CZK
5. Non-standard loan approval	max. 2,000 CZK
6. Change of contractual documentation at client's request	3,000 CZK
7. Change of contractual documentation for failing to meet contractual terms	4,000 CZK
8. Reminder or notice of failure to meet terms of the loan	500 CZK
* The loan amount is understood to be the Loan Amount specified in the Loan Agreement	
** The current loan amount is understood to be the amount of the outstanding Loan Principal	

## • Loans for clients served by corporate centres

Name of item	Item fee
1. Non-refundable fee for evaluating a loan application	0.1% min. 5,000 CZK
2. Drafting of the loan agreement, binding loan commitment	
2.1. for amounts up to 1,000,000 CZK	1% of the amount provided, min. 6,000 CZK
2.2. for amounts over 1,000,000 CZK	min. 10,000 CZK + 0.4% of loan amount
3. Loan administration	500 CZK monthly
4. Premature loan repayment	min. 3% of the amount of the extra instalment, min. 5,000 CZK*
5. Change of contractual documentation at client's request	0.3% of the current amount**, min. 5,000 CZK
6. Change of contractual documentation by the Bank due to the client's failure to meet contractual terms	0.3% of the current amount**, min. 5,000 CZK
7. Commitment fee	0.6% p.a.
8. Getting a copy of a document from the Land Register by remote access	100 CZK za jednu stranu***
9. Copy of a loan account statement	110 CZK
10. Extraordinary loan account statement drafted at client's request	300 CZK
* The fee amount is determined depending on the length of repayment and other loan details	
** For overdraft and revolving loans the Loan Amount is given in the Loan Agreement	
*** The fee includes VAT at the rate according to applicable legislation.	

## • Loans for other corporate clients

Fees are established on an individual basis

## • Other credit products

### Guarantees

Name of item	Item fee
<b>Guarantees for small and medium-sized businesses</b>	
1. Guarantees issued	
1.1. Non-refundable fee for evaluation of a guarantee application	min. 2,000 CZK*
1.2. Issuance of a bank guarantee	5,000 CZK
1.3. Guarantee fee	min. 1.9% p.a.
1.4. Issuance of a guarantee based upon a counter guarantee depending	depending on bank risk and territory
1.5. Application of a guarantee	0.2% of applied amount, min. 3,000 CZK
1.6. Change of a guarantee	3,000 CZK
1.7. Issuance of a commitment to provide a guarantee	min. 1.9% p.a.
1.8. Drafting of non-standard text for a guarantee	3,000 CZK
1.9. Cancellation of a bank guarantee before issue	1,000 CZK
1.10. Express processing of application and drafting of a letter of guarantee within two working days from submission of application to the bank	5,000 CZK
2. Guarantees accepted	
2.1. Advised credit	1,000 CZK
2.2. Change of a guarantee	1,000 CZK
2.3. Application of a guarantee	1,000 CZK
3. Other services	
3.1. Administrative fees	min. 1,000 CZK
3.2. Courier service	actual costs
* The fee amount is determined depending on the maturity term and other loan details Guarantees for other corporate clients	
<b>Guarantees for other corporate clients</b>	
1. Guarantees for other corporate clients	Fees are determined on an individual basis

## Documentary business

Name of item	Item fee
<b>Documentary Letter of Credit and Standby Letter of Credit - import</b>	
1. Opening*	min. 0,1% from L/C value for every commenced 30 days, minimum 3,000 CZK p.q.
2. Amendment*	
2.1. formal amendment, cancellation of L/C	2,000 CZK
2.2. extension and /or increase of L/C	see opening fee, minimum 3.000 CZK p.q.
3. Handling of documents, payment (claim of Standby L/C payment)	0,2% from value of documents, minimum 3,000 CZK
4. Deferred payment	min.0,1% from value of documents for every commenced 30 days, minimum 3,000 CZK p.q.
5. Discrepancy fee **	2,000 CZK / 80 EUR / EUR equivalent according to L/C currency
6. Administrative fee ****	minimum 1,000 CZK
7. Courier service	real costs
8. Release of goods consigned to Raiffeisenbank a.s.	0,1% from value of documents, minimum 1,000 CZK, maximum 10,000 CZK
9. Fee for unpaid documents stored at Raiffeisenbank a.s. for more than 1 month after their maturity date ***	3,000 CZK for each month or part of this period
* Unless otherwise agreed with the client, client's account is debited for these fees immediately when occurred. All other fees are charged at the moment of L/C payment. Fees once charged will not be refunded.	
** L/C beneficiary is charged for the discrepancy fee for each set of documents which is not fully in compliance with L/C terms and conditions.	
*** The bank claims this fee in case that client refused immediate payment of L/C documents due to discrepancies in documents, or he did not authorize the bank to pay at maturity, however he did not instruct the bank to return the documents back to the presenter.	
**** Unless otherwise agreed with the client, the administrative fee is charged to the client's account at the moment of payment or upon expiry of L/C.	
<b>Documentary Letter of Credit and Standby Letter of Credit - export</b>	
1. Pre-advising	free of charge
2. Registration of L/C from another bank	free of charge
3. Advising	0,1% from L/C value, minimum 3,000 CZK
4. Confirmation*	risk margin depends on bank and territory risk min. 0,1% for every commenced 30 days of confirmation validity, minimum 3,000 CZK p.q.
5. Amendment	
5.1. Formal amendment	2,000 CZK
5.2. Increase of advised L/C	in the amount of advising fee, min. 3,000 CZK
5.3. Extension and/or increase of confirmed L/C	2,000 CZK + in the amount of confirmation fee *
5.4. Cancellation of L/C	1,500 CZK
6. Handling of documents, payment (claim of Standby L/C payment)	0,2% from value of documents, minimum 3,000 CZK
7. Deferred payment	
7.1. Advised L/C	0,2% from value of documents, min. 3,000 CZK
7.2. Confirmed L/C	according to risk of bank and territory, min. 0,1% from value for documents for every commenced 30 days of confirmation validity minimum 3,000 CZK p.q.
8. Transfer of L/C *	0,4% from value of transferred L/C, minimum 3,000 CZK
9. Administrative fee **	minimum 1,000 CZK
10. Assignment of proceeds	3,000 CZK for issuance of Acknowledgement
11. Courier service	real costs
* Unless otherwise agreed with the client, client's account is debited for these fees immediately when occurred. All other relevant fees are charged at the moment of payment, or in case of unused L/C at the moment of L/C expiry.	
** Unless otherwise agreed with the client, the administrative fee is charged to the client's account at the moment of payment or upon L/C expiry.	
<b>Real Estate Letter of Credit</b>	
1. Opening	
1.1. L/C amount up to 5.000.000 CZK	0,4 % from L/C value for the first 3 months of L/C validity 0,1% for each additional 30 day extension of L/C, minimum 1,000 CZK p.m.

Name of item	Item fee
1.2. L/C amount from 5.000.001 CZK as agreed	as per agreement
2. Amendment	
2.1. Formal amendment, cancellation of L/C	1,000 CZK
2.2. Extension and /or increase of L/C	0,1% p.m., minimum 1.000 CZK p.m.
3. Deferred Payment	0,1% from value of documents for every commenced 30 days of deferred payment , minimum 1,000 CZK p.m.
4. Discrepancy fee *	1,000 CZK
5. Courier service actual costs	real costs
* L/C beneficiary is charged for the discrepancy fee for each set of documents which is not fully in compliance with L/C terms and conditions.	
In case that L/C will be issued by Raiffeisenbank a.s., Praha and advised directly to the beneficiary, beneficiary will be charged for the administrative fee in the amount of 1,000 CZK only.	
<b>Documentary Collection and Collection of Draft</b>	
1. Collection fee *	0,2% from value of documents/draft, minimum 2,000 CZK
2. Amendment of collection instructions	1,000 CZK
3. Protest of draft	0,1% from draft value, minimum 2,000 CZK + actual costs stated by notary
4. Release of goods consigned to Raiffeisenbank a.s.	0,1% from value of documents, minimum 1,000 CZK, maximum 10,000 CZK
5. Fee for unpaid documents stored at Raiffeisenbank a.s. for more than 1 month after their maturity date **	3,000 CZK for every commenced month
6. Administrative fee ***	minimum 1,000 CZK
7. Courier service	actual costs
* This fee is charged also in case of release of documents/drafts free of payment or in case of returning documents to the remitting party.	
** This fee is charged by the bank also in a case when the client i) did not authorize the bank to pay at maturity, ii) did not accept a draft, but also did not instruct the bank to return the documents to the remitting party.	
*** Unless otherwise agreed with the client, the administrative fee is charged to the client's account at the moment of payment of Documentary Collection/Collection of Draft or upon its expiry.	

### **Factoring**

Fees are established on an individual basis.

# INVESTING

## • Raiffeisen mutual funds

Name of item	Item fee
1. Subscription	according to type of fund*
2. Management fee	according to type of fund*
3. Fee for transfer between funds	according to type of fund*
4. Redemption fee	free
* Actual fee amounts are available at <a href="http://www.rb.cz">www.rb.cz</a>	

## • ČP Invest mutual fund

Name of item	Item fee
1. Subscription	according to type of fund*
2. Management fee	according to type of fund*
3. Fee for transfer between funds	according to type of fund*
4. Redemption fee	free
* Actual fee amounts are available at <a href="http://www.rb.cz">www.rb.cz</a>	

## • Premium deposits and Structured Bonds

Name of item	Item fee
1. Set up	free
2. Cancellation	free

## • Other

For information on the price of portfolio management services (investments over 5 mil. CZK) contact the Portfolio Management department, tel.: +420 221 141 811, e-mail: [asset.management@rb.cz](mailto:asset.management@rb.cz)

For other investment banking inquiries contact Brokerage Services, tel.: +420 221 141 827, e-mail: [equities@rb.cz](mailto:equities@rb.cz), or Treasury Corporate Sales, tel.: +420 221 141 885, e-mail: [sales-treasury@rb.cz](mailto:sales-treasury@rb.cz)

## OTHER SERVICES

### • Checks

#### Checks - cashing checks issued by other banks

Name of item	Business eKonto, Business eKonto Premium	Independent Current Account, Bundled services
1. Owners of an account held with Raiffeisenbank a.s.		
1.1. Every presented check requires account balance sufficient to cover the charges of foreign banks according to the check amount	*	min. 1,000 CZK
1.2. Cashing checks payable abroad	1% of check amount, min. 500 CZK	1% of check amount, min. 500 CZK
1.3. Cashing checks payable in the CR	1% of check amount, min. 500 CZK	0.25% of check amount, min. 500 CZK
1.4. Cashing of bank checks payable at Raiffeisenbank a.s.	*	0.25% of check amount, min. 500 CZK
1.5. Checks cashed with insufficient funds	500 CZK + actual costs	500 CZK + actual costs
1.6. Retirement pension sent regularly by foreign check	*	50 CZK
2. Check claims	500 CZK + actual costs + fees of other banks	500 CZK + actual costs + fees of other banks

### • Setting services for price plan accounts

Name of item	Via Internet banking	Via Telephone banking	At a branch office
1. Signature card (account user rights) - settings, changes and cancellation	*	*	70 CZK
2. Change in basic account parameters (e.g. account for interest, account for fees)	free	10 CZK	40 CZK

### • Price of Communication Channels

Operation	Item fee
1. Internet, GSM SIM Toolkit, e-mail, self-service terminal	free
2. Telephone banker	15 CZK
3. Mail, fax	30 CZK
4. Branch office	50 CZK

### • Statements

#### Account statements

Name of item	Business eKonto, Business eKonto Premium	Independent current, Bundled services
1. Preparation of account statements	free	free
2. Change of statement settings		
2.1. - via Internet banking	free	free
2.2. - via Telephone banking	15 CZK	free
2.3. - at a branch office	30 CZK	free
3. Sending statements		
3.1. - electronically	free	*
3.2. - by mail in the CR	30 CZK per statement	20 CZK per statement
3.3. - by mail abroad	30 CZK per statement	50 CZK per statement
4. Statement provided over the counter	*	50 CZK per statement
5. Duplicate account statement	110 CZK per statement	100 CZK per statement
6. Duplicate account statement		
6.1. - provided over the counter	140 CZK per statement	100 CZK per statement
6.2. sent as extraordinary	100 CZK per statement	*
7. Extraordinary statement - compiled at client's request	300 CZK per statement	*
8. Sending individual statements by fax - domestic	*	50 CZK per fax
9. Sending individual statements by fax - abroad	*	100 CZK per fax

## Card transaction statements - Debit cards\*

Name of item	Business eKonto, Business eKonto Premium	Independent Current Accounts, Bundled Services
1. Preparation of a monthly statement of card transactions (including mailing to an address in the CR)	x	20 CZK per statement
2. Preparation of a monthly statement of card transactions (including mailing to an address abroad)	x	30 CZK per statement
3. Preparation of a duplicate or single statement of card transactions (including mailing to an address in the CR or abroad)	x	50 CZK per statement
4. Sending statements via MT 940 SWIFT messages	x	1,000 CZK monthly
* Service may also be provided for independent current accounts and bundled services		

### • Confirmations

Name of item	Item fee
1. Confirmation of withheld interest tax	1,000 CZK*
2. Issuance of a confirmation (especially confirmations of Account, Account Balance, Realized Payment Transaction, and other, unless explicitly specified otherwise in the Price list)	100 CZK*
3. Confirmation required for the Police, Foreign Police, audits	min. 1,000 CZK*
4. Surcharge for immediate issuance of a confirmation	100 CZK*
5. Bank information provided at client's request, banking reference	min. 500 CZK*
6. Information on account balance (only based on special agreements)	50 CZK per telephone conversation*
7. Copy of SWIFT message	250 CZK
8. Confirmation of loan repayment	min. 1 000 CZK*
* Fee includes VAT as required by law.	

### • Safety deposit box lease \*

Name of item	Item fee
1. Lease of safety deposit box	
1.1. Small box	6,000 CZK annually**
1.2. Medium box	8,000 CZK annually**
1.3. Large box	10,000 CZK annually**
* Service provided at selected branch offices	
** Fee includes VAT as required by law.	

### • Use of overnight safe \*

Name of item	Item fee
1. Fee for the use of an overnight safe (does not include cash processing)	by contract
* Service provided at select branch offices	

### • Telecommunications operations

Name of item	Business eKonto, Business eKonto Premium
1. Regular mail in the CR	30 CZK
2. Regular mail abroad	34 CZK
3. Registered mail in the CR	39 CZK
4. Registered mail abroad	39 CZK
5. Fax services - A4-sized page in the CR	20 CZK
6. Fax services - A4-sized page abroad	94 CZK
7. Telephone services in the CR (1 min. call)	free
8. Telephone services in Europe (1 min. call)	20 CZK
9. Telephone services outside Europe (1 min. call)	80 CZK
10. Type "N" SWIFT message	100 CZK
11. Type "U" SWIFT message	150 CZK
12. Courier service	actual expenditures
13. E-mail	free
* Fee includes VAT as required by law. Tax invoices are provided at client's request.	

## • Fax communication

Name of item	Independent Current Accounts and Bundled Services
1. Submission of payment orders by fax	100 CZK per fax
2. Sending a document by fax - in the CR	50 CZK per fax
3. Sending a document by fax - abroad	100 CZK per fax
* Fee includes VAT as required by law.	

## • Other

Name of item	Item fee
1. Request for settlement of debt	
1.1. - 1 <sup>st</sup> request	free
1.2. - 2 <sup>nd</sup> request	800 CZK
1.3. - 3 <sup>rd</sup> request	1,600 CZK
2. Contractual penalty for Unauthorized negative balance	500 CZK
3. Notice to comply with contractual obligations	500 CZK
4. Assignment of debts to external collection	800 CZK
5. Fee for late payment of unauthorized negative balance	50-500 CZK
6. Change of the price plan to Small Business eKonto or Small Business eKonto Premium	free
7. Request for the provision of a summary of information about the client processed by the Bank pursuant to Act No. 101/2000 Coll.	
7.1. - 1 <sup>st</sup> request	100 CZK
7.2. - 2 <sup>nd</sup> request	500 CZK
8. Non-standard services (investigation of payments, document search) and other services not explicitly specified in the Price list.	200 CZK (for every commenced 15 minutes) + actual cost
9. Unauthorized refund claims (aside from payment cards)	250 CZK
10. Fee for assessing illness-related risk individually	separately

## • General provisions

1. This Price list of products for entrepreneurs and legal entities replaces the previous Price list of products for entrepreneurs and legal entities issued by Raiffeisenbank a.s. with respect to the products listed therein. For the Basic, Basicfree, Plus, Plus-free and Student price plans, a separate Price list for products and services for entrepreneurs and legal entities has been in effect since 1. 7. 2009.
2. This Price list of products for entrepreneurs and legal entities contains fees which apply to standard transactions only.
3. Fees charged to clients may be established individually in Agreements with the client and may differ from the fees given in this Price list.
4. The Bank is entitled to change the amounts of fees, particularly with respect to the current situation in financial markets, in the banking service market, and especially with respect to inflation.
5. The Bank reserves the right to charge additional fees for non-standard transactions.
6. Unless explicitly specified otherwise, the fee amount for individual items is charged by the Bank in the manner stated.
7. Fees for accounts held in foreign currencies not expressly specified in the Price list are calculated based on the price in CZK converted at the current exchange rate on the day of the transaction or billing.
8. This Price list is effective as of April 1st, 2011.

Infoline:

800 900 900

Web:

[www.rb.cz](http://www.rb.cz)

E-mail:

[info@rb.cz](mailto:info@rb.cz)



**Raiffeisen**  
**BANK**

*Client inspired banking*