

**Changes of Price List Effective of 1 August 2016**

**Price List of Products and Services for Private Individuals - Part 1**

3.1. Cashless Domestic Payment Transactions	Original price for the item	New price for the item
2.2. Processing of outgoing payment input by Telephone Banking, eKonto Smart, eKonto Student	15 CZK	50 CZK
2.5. Processing of outgoing payment input by Telephone Banking as Express Payment eKonto Smart, eKonto Student	115 CZK	150 CZK
3.1. Establishment / change of Standing Payment Order / Standing order for direct debit / Intelligent direct debit / Direct debit authorisation / Order for direct debit / SIPO Intelligent saving by Telephone Banking eKonto Smart, eKonto Student	15 CZK	50 CZK
3.5. Transactions with Banknotes and Coins	Original price for the item	New price for the item
2. Processing of coins in excess of 100pcs of a single nominal denomination	0 CZK	5 % from the processed amount, min 100 CZK
4.3. Direct Banking Services Other	Original price for the item	New price for the item
4. Set-up of Inform Me service by Telephone Banking	15 CZK	50 CZK
5.1. Debit Cards	Original price for the item	New price for the item
1.4. Debit MasterCard GOLD embossed card	169 CZK	350 CZK
5.3. Card locking Activation / deactivation of service for already issued cards via Telephone Banking eKonto Smart, eKonto Student	65 CZK	100 CZK
5.6. Unlocking of card via Telephone Banking eKonto Smart	19 CZK	54 CZK
5.6. Unlocking of card via Telephone Banking eKonto Student	15 CZK	50 CZK
5.9. Locking of card via Telephone Banking eKonto Smart, eKonto Student	15 CZK	50 CZK
5.2. Debit Cards in a form of contactless sticker	The chapter is repealed and individual items will be dealt with in Chapter 5.1. Debit Cards	
5.3. Credit Cards	Original price per month	New price per month
7.5. Making a copy of card transaction statement (including sending by mail to an address in CR)	19 CZK	30 CZK
6.1. One-off Drawing of Consumer Loan	Original price per month	New price per month
4. Contractual penalty for breach of conditions of Contract	up to 1 % of amount of unrepaid principal	free of charge
6.2. Progressive Drawing of Consumer Loan	Original price per month	New price per month
4. Contractual penalty for breach of conditions of Contract	up to 1 % of amount of unrepaid principal	free of charge
7.1. Cheques	Original price per month	New price per month
1. Cashing of cheques	1 % of amount of cheque min. 500 CZK	1 % of amount of cheque min. 500 CZK + expenses paid to other banks
7.2. Confirmation	Original price for the item	New price for the item
2. Issue of confirmation (in particular Confirmation of Maintenance of Account, Confirmation of Balance on Account, Confirmation of Execution of Domestic Payment Transaction and others, unless the Pricelist expressly provides otherwise)	100 CZK	200 CZK
5. Banking information submitted at Client's request, banking references	min. 500 CZK	200 CZK
7. Confirmation and copy of swift report for foreign payment	250 CZK	200 CZK

## Price List of Products and Services for Private Individuals - Part 2

1.2. Kompletkonto	Original price per month	New price per month
1. Flat-rate fee for Kompletkonto Start	269 CZK	350 CZK
1. Flat-rate fee for Kompletkonto Klasik	269 CZK	350 CZK
1. Flat-rate fee for Kompletkonto Optimum	269 CZK	350 CZK
1. Flat-rate fee for Kompletkonto Student	60 CZK	100 CZK
2.1. Current accounts in eKonto price plan	Original price per month	New price per month
1. Maintenance of one current Account (Basic price - nonfulfillment of loyalty conditions of monthly credit turnover of 25,000 CZK or 500 000 CZK of the sum of balances on current accounts, savings accounts, term deposits and investments)	109 CZK	200 CZK
2.3. Current accounts outside tariffs and price plans (stand-alone current Accounts)	Original price per month	New price per month
1. Maintenance of one current Account	119 CZK	200 CZK
3.1. Cashless Domestic Payment Transactions	Original price for the item	New price for the item
2.2. Processing of outgoing payment input by Telephone Banking	21 CZK	56 CZK
2.3. Processing of outgoing payment input at Point of Sale or on paper medium via other form Kompletkonto, Current Accounts outside tariffs or price plans	110 CZK	80 CZK
2.3. Processing of outgoing payment input at Point of Sale or on paper medium via other form cast in collection box Kompletkonto, Current Account outside tariffs and price plans	84 CZK	54 CZK
2.6. Processing of outgoing payment input by Telephone Banking as eKonto Express Payment	115 CZK	150 CZK
2.7. Processing of outgoing payment input at Point of Sale or on paper medium via other form as Express Payment Kompletkonto, Current Accounts outside tariffs and price plans	250 CZK	220 CZK
3.1. Establishment / change of standing payment order by Telephone Banking	15 CZK	50 CZK
4.1. Direct debit / SIPO authorisation / change by Telephone Banking eKonto	15 CZK	50 CZK
5.1. Order for direct debit by Telephone Banking eKonto	15 CZK	50 CZK
6.1. Establishment / change of Standing order for direct debit / Intelligent direct debit by Telephone Banking eKonto	15 CZK	50 CZK
4.1. Direct Banking Services	Original price for the item	New price for the item
2. Set-up of Inform Me service by Telephone Banking	15 CZK	50 CZK
5.1. Debit Cards	Original price for the item	New price for the item
1.4. Debit MasterCard GOLD embossed card	169 CZK	350 CZK
5.3. Card locking Activation / deactivation of service for already issued cards via Telephone Banking eKonto	65 CZK	100 CZK
5.6. Unlocking of card via Telephone Banking eKonto	19 CZK	54 CZK
5.9. Locking of card via Telephone Banking eKonto	15 CZK	50 CZK
5.2. Debit Cards in a form of contactless sticker	The chapter is repealed and individual items will be dealt with in Chapter 5.1. Debit Cards	
5.3. Credit Cards	Original price per month	New price per month
7.5. Making a copy of card transaction statement (including sending by mail to an address in CR)	19 CZK	30 CZK
6.1. Universal Personal Loan and Special Purpose Loan	Original price per month	New price per month
4. Contractual penalty for breach of conditions of Contract	up to 1 % of amount of unpaid principal	free of charge
7.1. Cheques	Original price per month	New price per month
1.2. a 1.3. Cashing of cheques payable in the Czech Republic and abroad - eKonto - newly the item is renamed as Cashing of cheques	1 % of amount of cheque, min. 500 CZK	1 % of amount of cheque, min. 500 CZK + expenses paid to other banks
1.2. Cashing of cheques payable in the Czech Republic and abroad - Kompletkonto Start, Student, Hypoteční Kompletkonto, Efektkonto, Current Accounts outside tariffs and price plans - newly the item is renamed as Cashing of cheques	1 % of amount of cheque, min. 500 CZK	1 % of amount of cheque, min. 500 CZK + expenses paid to other banks
1.3. and 1.4. Cashing of cheques payable in the Czech Republic and abroad, Cashing of banker's cheques payable in Raiffeisenbank a. s. - Kompletkonto Start, Student, Hypoteční Kompletkonto, Efektkonto, Current Accounts outside tariffs and price plans - newly the item is renamed as Cashing of cheques	0.25 % of amount of cheque, min. 500 CZK	1 % of amount of cheque, min. 500 CZK + expenses paid to other banks
Non-performance of cashing of cheque for reasons on the part of the presenter, drawer, or drawee	500 CZK	500 CZK + expenses paid to other banks

**Changes in Price List Effective of 1 August 2016**

**Price List of Products and Services for Entrepreneurs and Legal Entities - Part 1**

2.9. Fee from over limit balances on Current Accounts	Original price for the item	New price for the item
Fee from balance <sup>1)</sup> on accounts <sup>2)</sup> maintained in CHF exceeding CHF 1 million	0 % p.a.	1 % p.a.
Fee from balance <sup>1)</sup> on accounts <sup>2)</sup> maintained in JPY exceeding JPY 100 million	0 % p.a.	1 % p.a.
Fee from balance <sup>1)</sup> on accounts <sup>2)</sup> maintained in DKK exceeding DKK 3 million	0 % p.a.	1 % p.a.
Fee from balance <sup>1)</sup> on accounts <sup>2)</sup> maintained in SEK exceeding SEK 3 million	0 % p.a.	1 % p.a.
2.10. Fee from over limit balances on Current Accounts (applicable only to clients who are financial clients within the meaning of the Commission Delegated Regulation 2015/61, including but not limited to banks, insurance companies and investment companies)	Original price for the item	New price for the item
Fee from balance <sup>1)</sup> on accounts <sup>2)</sup> maintained in EUR exceeding EUR 1 million	0 % p.a.	1 % p.a.
Fee from balance <sup>1)</sup> on accounts <sup>2)</sup> maintained in CZK <sup>*</sup> exceeding CZK 100 million	0 % p.a.	0,5 % p.a.
<sup>1)</sup> The balance shall mean the sum of positive balances of the Client in the currency given in the line. Should the total positive balance of accounts maintained in the same currency exceed the limits given in the relevant line, the Client must pay the fee.		
<sup>2)</sup> The accounts shall mean current accounts maintained by the Bank for the Client. The current account shall also mean a currency element of the account maintained in multiple currencies. Unless it is evident under the relevant contract that the account is designated as current, it shall mean an account designated to make payment transactions.		
<sup>3)</sup> The fee that the Client must pay is calculated daily (convention fact/365) using the rate defined in the Item Price column. The fee is also calculated from the difference between the sum of positive account balances of the Client in the same currency at the end of the day and limits determined for the relevant currency. The total fee per calendar month is then equal to the sum of calculations per each day when the Client was obligated to pay the fee. The fee is charged retrospectively for the last calendar month and is payable in the following month. The fee will be charged from any of the Client's accounts maintained in the same currency, the balance of which gave rise to an obligation of the Client to pay the fee.		
3.1. Cashless Domestic Payment Transactions	Original price for the item	New price for the item
2.2. Processing of outgoing payment input by Telephone Banking eKonto Komplet, eKonto Start, eKonto Zivnost	15 CZK	50 CZK
2.2. Processing of outgoing payment input by Telephone Banking eKonto Business	21 CZK	56 CZK
2.7. Processing of outgoing payment input by Telephone Banking as Express Payment	115 CZK	150 CZK
3.1. Establishment / change of Standing Payment Order / Standing order for direct debit / Intelligent direct debit / Direct debit authorisation / Order for direct debit / SIPO Intelligent saving by Telephone Banking	15 CZK	50 CZK
4.4. Direct Banking Services Other	Original price for the item	New price for the item
2. Set-up of Inform Me service by Telephone Banking	15 CZK	50 CZK
5.1. Debit Cards	Original price for the item	New price for the item
5.3. Card locking Activation / deactivation of service for already issued cards via Telephone Banking	65 CZK	100 CZK
5.6. Unlocking of card via Telephone Banking	19 CZK	54 CZK
5.9. Locking of card via Telephone Banking	15 CZK	50 CZK
7.2. Price of Communication Channels	Original price for the item	New price for the item
2. Telephone banker	15 CZK	50 CZK
7.1. Cheques	Original price for the item	New price for the item
1.1. Cashing of cheques payable in the Czech Republic and abroad is newly renamed as Cashing of cheques	1 % of amount of cheque, min. 500 CZK	1 % of amount of cheque, min. 500 CZK + expenses paid to other banks
7.2. Confirmation	Original price for the item	New price for the item
2. Issue of confirmation (in particular Confirmation of Maintenance of Account, Confirmation of Balance on Account, Confirmation of Execution of Domestic Payment Transaction and others, unless the Pricelist expressly provides otherwise)	100 CZK	200 CZK
5. Banking information submitted at Client's request, banking references	min. 500 CZK	200 CZK
7. Confirmation and copy of swift report for foreign payment	250 CZK	200 CZK

## Price List of Products and Services for Entrepreneurs and Legal Entities - Part 2

2.9. Fee from over limit balances on Current Accounts	Original price for the item	
Fee from balance <sup>1)</sup> on accounts <sup>2)</sup> maintained in CHF exceeding CHF 1 million	0 % p.a.	1 % p.a.
Fee from balance <sup>1)</sup> on accounts <sup>2)</sup> maintained in JPY exceeding JPY 100 million	0 % p.a.	1 % p.a.
Fee from balance <sup>1)</sup> on accounts <sup>2)</sup> maintained in DKK exceeding DKK 3 million	0 % p.a.	1 % p.a.
Fee from balance <sup>1)</sup> on accounts <sup>2)</sup> maintained in SEK exceeding SEK 3 million	0 % p.a.	1 % p.a.
2.10. Fee from over limit balances on Current Accounts (applicable only to clients who are financial clients within the meaning of the Commission Delegated Regulation 2015/61, including but not limited to banks, insurance companies and investment companies)	Original price for the item	New price for the item
Fee from balance <sup>1)</sup> on accounts <sup>2)</sup> maintained in EUR exceeding EUR 1 million	0 % p.a.	1 % p.a.
Fee from balance <sup>1)</sup> on accounts <sup>2)</sup> maintained in CZK exceeding CZK 100 million	0 % p.a.	0,5 % p.a.
<p><sup>1)</sup> The balance shall mean the sum of positive balances of the Client in the currency given in the line. Should the total positive balance of accounts maintained in the same multiple currencies. Unless it is evident under the relevant contract that the account is designated as current, it shall mean an account designated to make payment transactions.</p> <p><sup>2)</sup> The accounts shall mean current accounts maintained by the Bank for the Client. The current account shall also mean a currency element of the account maintained in multiple currencies. Unless it is evident under the relevant contract that the account is designated as current, it shall mean an account designated to make payment transactions.</p> <p><sup>3)</sup> The fee that the Client must pay is calculated daily (convention fact/365) using the rate defined in the Item Price column. The fee is also calculated from the difference between the sum of positive account balances of the Client in the same currency at the end of the day and limits determined for the relevant currency. The total fee per calendar month is then equal to the sum of calculations per each day when the Client was obligated to pay the fee. The fee is charged retrospectively for the last calendar month and is payable in the following month. The fee will be charged from any of the Client's accounts maintained in the same currency, the balance of which gave rise to an obligation of the Client to pay the fee.</p>		
3.1. Cashless Domestic Payment Transactions	Original price for the item	New price for the item
2.2. Processing of outgoing payment input by Telephone Banking	21 CZK	56 CZK
2.6. Processing of outgoing payment input at Point of Sale or on paper medium via other form Profitkonto, Pluskonto, Benefitkonto, Dualkonto, Current Accounts outside tariffs and price plans	110 CZK	80 CZK
2.7. Processing of outgoing payment input at Point of Sale or on paper medium via other form cast in collection box Profitkonto, Pluskonto, Benefitkonto, Dualkonto, Current Accounts outside tariffs and price plans	84 CZK	54 CZK
2.9. Processing of outgoing payment input by Telephone Banking as Express Payment Podnikatelské eKonto, Podnikatelské eKonto Premium	115 CZK	150 CZK
2.11. Processing of outgoing payment input at Point of Sale or on paper medium via other form as Express Payment Profitkonto, Pluskonto, Benefitkonto, Dualkonto, Current Accounts outside tariffs and price plans	250 CZK	220 CZK
3.1. Establishment / change of standing payment order by Telephone Banking	15 CZK	50 CZK
4.1. Establishment / change of Standing order for direct debit / Intelligent direct debit by Telephone Banking Podnikatelské eKonto, Podnikatelské eKonto Premium	15 CZK	50 CZK
5.1. Direct debit / SIPO authorisation / change by Telephone Banking Podnikatelské eKonto, Podnikatelské eKonto Premium	15 CZK	50 CZK
6.1. Establishment / change of Standing order for direct debit / Intelligent direct debit by Telephone Banking Podnikatelské eKonto, Podnikatelské eKonto Premium	15 CZK	50 CZK
2.2. Processing of outgoing payment input by Telephone Banking Plus, Plus-zdarma, Student, Základ, Základ-zdarma	21 CZK	56 CZK
2.6. Processing of outgoing payment input by Telephone Banking as Express Payment Plus, Plus-zdarma, Student, Základ, Základ-zdarma	115 CZK	150 CZK
3.1. Establishment / change of Standing Payment Order / Standing order for direct debit / Intelligent direct debit / Direct debit authorisation / Order for direct debit / SIPO Intelligent savings by Telephone Banking Plus, Plus-zdarma, Student, Základ, Základ-zdarma	115 CZK	150 CZK
4.4. Direct Banking Services	Original price for the item	New price for the item
4. Set-up of Inform Me service by Telephone Banking	15 CZK	50 CZK

## Changes in Price List Effective of 1 August 2016

### Price List of Products and Services of Private Banking

2.1. Cashless Domestic Payment Transactions	Original price for the item	New price for the item
3.1. Establishment / change of Standing payment order by Telephone Banking Zlaté konto	15 CZK	50 CZK
4.1. Establishment / change of Direct debit / SIPO authorisation by Telephone Banking Zlaté konto	15 CZK	50 CZK
4.2. Debit Cards in a form of contactless sticker	The chapter is repealed and individual items will be dealt with in Chapter 4.1. Debit Cards	
4.3. MC World Elite FriedrichWilhelm Raiffeisen Credit Card	Original price per month	New price per month
6.12. Making a copy of card transaction statement (including sending by mail to an address in CR)	19 CZK	30 CZK
5.1. Cheques	Original price per month	New price per month
1.2. and 1.3. Cashing of cheques payable in the Czech Republic and abroad eKonto Gold - newly the item is renamed as Cashing of cheques	1 % of amount of cheque, min. 500 CZK	1 % of amount of cheque, min. 500 CZK + expenses paid to other banks
1.2. Cashing of cheques payable abroad Zlaté konto - newly the item is renamed as Cashing of cheques	0.25 % of amount of cheque, min. CZK 500	1 % of amount of cheque, min. 500 CZK + expenses paid to other banks
1.3. and 1.4. Cashing of cheques payable in the Czech Republic and abroad, Cashing of banker's cheques payable in Raiffeisenbank a. s. Zlaté konto - newly the item is renamed as Cashing of cheques	0.25 % of amount of cheque, min. CZK 500	1 % of amount of cheque, min. 500 CZK + expenses paid to other banks
Non-performance of cashing of cheque for reasons on the part of the presenter, drawer, or drawee	500 CZK	500 CZK + expenses paid to other banks
5.4. Confirmation	Original price for the item	New price for the item
2. Issue of confirmation (in particular Confirmation of Maintenance of Account, Confirmation of Balance on Account, Confirmation of Execution of Domestic Payment Transaction and others, unless the Pricelist expressly provides otherwise)	100 CZK	200 CZK
5. Banking information submitted at Client's request, banking references	min. 500 CZK	200 CZK
7. Confirmation and copy of swift report for foreign payment	250 CZK	200 CZK

5.1. Debit Cards	Original price for the item	New price for the item
5.3. Card locking Activation / deactivation of service for already issued cards via Telephone Banking Podnikatelské eKonto, Podnikatelské eKonto Premium, Plus, Plus-zdarma, Student, Základ, Základ-zdarma	65 CZK	100 CZK
5.6. Unlocking of card via Telephone Banking Podnikatelské eKonto, Podnikatelské eKonto Premium, Plus, Plus-zdarma, Student, Základ, Základ-zdarma	19 CZK	54 CZK
5.9. Locking of card via Telephone Banking Podnikatelské eKonto, Podnikatelské eKonto Premium, Plus, Plus-zdarma, Student, Základ, Základ-zdarma	15 CZK	50 CZK
7.1. Cheques	Original price for the item	New price for the item
1.2. Cashing of cheques payable in the Czech Republic and abroad is newly renamed as Cashing of cheques	1 % of amount of cheque, min. 500 CZK	1 % of amount of cheque, min. 500 CZK + expenses paid to other banks
1.3. Cashing of cheques payable abroad - Podnikatelské eKonto, Podnikatelské eKonto Premium, Plus, Plus-Zdarma, Základ, Základ-Zdarma - newly the item is renamed as Cashing of cheques	1 % of amount of cheque, min. 500 CZK	1 % of amount of cheque, min. 500 CZK + expenses paid to other banks
1.3. Cashing of cheques payable abroad - Kompletkonto Start, Student, Hypoteční Kompletkonto, Efektikonto, Current Accounts outside tariffs and price plans - newly the item is renamed as Cashing of cheques	1 % of amount of cheque, min. 500 CZK	1 % of amount of cheque, min. 500 CZK + expenses paid to other banks
1.3. and 1.4. Cashing of cheques payable in the Czech Republic and abroad, Cashing of banker's cheques payable in Raiffeisenbank a. s. - eKonto - newly the item is renamed as Cashing of cheques	0.25 % of amount of cheque, min. 500 CZK	1 % of amount of cheque, min. 500 CZK + expenses paid to other banks
1.5. Non-performance of cashing of cheque for reasons on the part of the presenter, drawer, or drawee	500 CZK	500 CZK + expenses paid to other banks