



**Raiffeisen
BANK**

Client inspired banking

PRICE LIST OF PRODUCTS AND SERVICES FOR ENTREPRENEURS AND LEGAL ENTITIES

PART 1

This Pricelist comes into effect on 1 March 2016.

The Pricelist for Products and Services for Individual Entrepreneurs and Legal Entities (hereinafter the "Pricelist") contains the amount and conditions for the payment of fees and also any other types of monetary performance agreed between you and the Bank. The Pricelist is graphically divided into Part 1 and Part 2, nevertheless both parts are a single legal document and, if the Pricelist is referred to in any other documents, the Pricelist shall be regarded as being both parts. Fees for some Banking Services that you use, or other monetary performance agreed between you and the Bank, can be contained in Part 1 or Part 2 of the Pricelist. We recommend using the Pricelist together with the relevant Contract, the General Business Conditions of Raiffeisenbank a.s. (hereinafter the "GBC"), the Product Conditions and, if necessary, the Technical Conditions.

Terms used in this Pricelist starting with a capital letter that are not expressly explained in the Pricelist have the same meaning as stipulated in the GBC and the Technical Conditions. The names of the products and other terms can be further defined in the relevant Contracts and the Product Conditions.

You will obtain the Pricelist or the relevant part upon the conclusion of the Contract between the Bank and you, it is published at the Public Website or you can obtain it on request free of charge at any Point of Sale in printed form.

From 1 October 2013 we merged the Pricelist and the Pricelist for Products and Services for Individual Entrepreneurs and Legal Entities for Base, Základ-zdarma, Plus, Plus-zdarma and Student Price Programs (hereinafter the "Pricelist for Special Price Programs"). For this reason you will find all fees previously stipulated in the Pricelist for Special Price Programs in the Pricelist and, if any document refers to the Pricelist for Special Price Programs, such reference shall be regarded as a reference to this Pricelist.

Banking services are provided by the Bank as a part of price plans, price programs or independently (without using price plans and price programs). The price plans and price programs are described in more detail in section 1 of the relevant part of the Pricelist. Unless specifically provided otherwise, the amount of the fee for the individual pricelist items is collected by the Bank in itemised manner. When translating fees from CZK to the currency of the account from which such fee is paid, the exchange rate stipulated in the Exchange Rate List valid as of the moment of the debiting of the fee to the Account will be used. If the Pricelist, in any place, specifies "included," this means that the relevant Banking Service is provided as a part of the relevant price plan, price program or fee for the management or maintenance of an Account without independent charging. If, anywhere in the Pricelist, an item is marked with an „✖", this means that for this case the specified Banking Service is not available.

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1. PRICE PLANS

1.1. Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST

Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START and Podnikatelské eKonto BUSINESS and Podnikatelské eKonto ŽIVNOST are price plans for entrepreneurs as a part of which you can use the selected Banking Services specified in Section 1.2, below (marked with the relevant symbol), or Banking Services where this Pricelist states "included." Such Banking Services are no longer billed independently. The non-use of the aforementioned Banking Services will not have an influence on the amount of the flat rate charge paid for a price plan.

Name of item	Frequency	Podnikatelské eKonto			
		KOMPLET	START	BUSINESS	ŽIVNOST
1. Flat-rate fee for active use of Account ¹⁾	per month	500 CZK	99 CZK	100 CZK	199 CZK
2. Flat-rate fee if Account is not actively used ¹⁾	per month	800 CZK		400 CZK	
¹⁾ Active use of an Account shall be understood to be a credit turnover on the Account no less than 15 000 CZK and also at least three outgoing payments from the Account a month. The credit turnover shall be understood to be the sum of all amounts received on the Account of the Client and amounts deposited on the Account in cash. The credit turnover shall not include incoming payments from current and savings Accounts of the same holder, transfers from term deposits to the Account, transfers between currency elements of the Account, the drawing of a loan on the Account, credited interest and incoming/reverse card transactions. Outgoing payments shall include outgoing payments from the Client's Accounts with the Bank, Payment Transactions input using a payment card and cash withdrawals at Point of Sales. Outgoing payments, however, shall not include transfers between Accounts of the same holder, transfers to term deposits, loan repayments, debited fees and tax on interest. Active use is assessed for the calendar month that precedes the month for which the flat-rate fee is paid.					

1.2. Banking Services Provided for Flat Rate

Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
1. Maintenance of one current Account	✓	✓	✓	✓
2. Maintenance of each secondary currency of the Account	✓	✓	✓	✓
3. Direct banking services not charged independently	✓	✓	✓	✓
4. Maintenance of two Business STANDARD embossed debit cards	✓	✗	✗	✗
5. Maintenance of one Business STANDARD embossed debit card	✗	✓	✓	✓
6. Withdrawals using a debit card from ATM of any bank in the Czech Republic or abroad	✓	✓	✗	✓
7. Administration of Business Overdraft	✓	✓	✗	✓
8. Use of one licence certificate for batch communication – eKomunikátor	✓	✗	✗	✗
9. Administration of Operating Loan	✓	✓	✗	✓
10. Assistance service for entrepreneurs	✓	✓	✗	✓
11. Podnikatelské eKonto PLUS savings account / Podnikatelské eKonto FLEXI	✓	✓	✓	✓
12. Free transactions ¹⁾	unlimited	unlimited	20	unlimited
13. Administration of eKonto KOMPLET personal current account for owners/executive officers	✓	✓	✓	✓
✓ The fee for the aforementioned Banking Service is included in the flat rate fee.				
¹⁾ They will be free up to the specified number of incoming Domestic Payment Transactions, and of the outgoing Domestic Payment Transactions only those where a Payment Order was not input using Telephone Banking or that were not implemented based on a paper Payment Order will be free. Further, only Domestic Payment Transactions that were booked on the account in the specified number will be performed free of charge in the month in question.				



Make use of **free legal assistance**, which includes telephone consultations in various legal areas, as a part of the Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START or Podnikatelské eKonto ŽIVNOST.



Are you the owner or executive officer of a company? Then you can use our **eKonto KOMPLET personal account for free** together with your company plan.

2. ACCOUNTS AND DEPOSITS

2.1. Current Accounts in Price Plans

Name of item	Frequency	Podnikatelské eKonto			
		KOMPLET	START	BUSINESS	ŽIVNOST
1. Maintenance of one current Account	per month		included		
2. Maintenance of each secondary currency of the Account	per month		included		
3. Minimum deposit on Account			1 000 CZK		

2.2. Current Account Insurance

Name of item	Frequency	Podnikatelské eKonto			
		KOMPLET	START	BUSINESS	ŽIVNOST
1. Assistance service for entrepreneurs	per month	included		*	included
2. Business risks insurance package (includes insurance in lines 3.-7.)	per month		890 CZK		
3. Property insurance	per month		269 CZK		
4. Business interruption insurance	per month		269 CZK		
5. Liability insurance	per month		349 CZK		
6. Liability insurance against damage to things taken	per month		129 CZK		
7. Bill protection	per month		89 CZK		

2.3. Transparent Account

Unless stated otherwise for the Transparent Account, the Client shall pay to the Bank for carrying out the Payment Transactions associated with the Transparent Account established since (including) 1 December 2014 fees as further stated for Podnikatelské eKonto BUSINESS. Unless stated otherwise for the Transparent Account, with respect to Transparent Accounts established prior to 1 December 2014, the Client shall pay to the Bank for carrying out the Payment Transactions associated with the Transparent Account fees as stated for the price program Základ (see 2. part of the Pricelist).

Name of item	Item fee
1. Maintenance of each secondary currency of the Account	29 CZK per month

2.4. Account for depositing a cash contribution to a legal entity (Registry Account)

Name of item	Frequency	Item fee
1. Establishment and Maintenance of one Account	one-off	500 CZK

2.5. Savings Accounts

Unless provided otherwise below for the Savings Accounts eKonto Flexi and Podnikatelské eKonto Plus the Client shall pay the Bank fees for the performance of Payment Transactions and direct banking related to a savings Account, as stipulated for the Podnikatelské eKonto KOMPLET price plan.

Name of item	Frequency	eKonto Flexi	Podnikatelské eKonto Plus
1. Early withdrawal	per withdrawal	2 % of early withdrawn amount, min. 1 000 CZK	*

2.6. Term Deposits Agreed using Direct Banking Service

Name of item	Frequency	Item fee
1. Early withdrawal	per withdrawal	2 % of early withdrawn amount, min. 1 000 CZK

2.7. Statements

Statements from Account

Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
1. Change to setup of account				
1.1. By telephone banking		15 CZK		
1.2. At a Point of Sale		50 CZK		
2. Compiling and delivering statement				
2.3. By mail (to the Czech Republic and abroad)		30 CZK		
3. Compiling and delivering a copy of a statement				
3.1. Electronically		100 CZK		
3.2. By mail		130 CZK		
3.3. At a Point of Sale		150 CZK		
4. Compiling an extraordinary statement at Client's request		300 CZK		



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3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS

3.1. Cashless Domestic Payment Transactions

Name of item	Podnikatelské eKonto	
	KOMPLET, START, ŽIVNOST	BUSINESS
Free transactions ¹⁾	unlimited	20 per month
1. Processing of payment received	included	6 CZK
2. Processing of outgoing payment		
2.1. Input by GSM/Internet Banking	included	6 CZK
2.2. Input by Telephone Banking	15 CZK	21 CZK
2.3. Input by eCommunicator	included	6 CZK
2.4. Input at Point of Sale or by paper medium on Raiffeisenbank a.s. form/on other form ²⁾	50 CZK	56 CZK
2.5. Input by paper medium on Raiffeisenbank a.s. form/on other form put into collection box ²⁾	50 CZK	56 CZK
2.6. Input by Internet Banking as Express Payment	100 CZK	
2.7. Input by Telephone Banking as Express Payment	115 CZK	
2.8. Input at Point of Sale or by paper medium on Raiffeisenbank a.s. form/on other form as Express Payment ²⁾	150 CZK	
2.9. In CZK from Account that was in a currency other than CZK	150 CZK	
3. Standing payment order/Standing order for direct debit /Intelligent direct debit/Direct debit order/SIPO/Intelligent savings		
3.1. Establishment/change by Telephone Banking ³⁾	15 CZK	
3.2. Establishment/change at Point of Sale ³⁾	50 CZK	
3.3. Processing of outgoing payment generated by Standing Payment Order	included	6 CZK
3.4. Processing of first outgoing payment generated by Standing Payment Order in the event the input date of first payment is different to date of further payments	50 CZK	56 CZK
4. Payment to address	70 CZK	
4.1. Surcharge for payment in person / as of designated day	50 CZK	
¹⁾ The transactions that will be executed free are incoming Domestic Payment Transactions up to the specified number and outgoing Domestic Payment Transactions where the Payment Order was not input by Telephone Banking or were not executed based on a paper Payment Order. Further, only Domestic Payment Transactions that were first booked on the Account in the relevant month in the specified number will be free of charge.		
²⁾ Another form means, for example, a form from another bank, other financial institution, post office or own form.		
³⁾ The change cannot be made to direct debit order.		

3.2. Cashless Foreign Payment Transactions

Foreign Payment Packages

Foreign payment packages can be activated for the Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS or Podnikatelské eKonto ŽIVNOST price plans. The price of a package includes, depending of the type of package, the execution of five, ten or twenty (incoming or outgoing) Foreign Payment Transactions, which are Europayments or SEPA payments of up to 50 000 EUR and are executed on the current Account for which the package was chosen. You can find more detailed conditions under which the packages can be used in the Product Conditions for Maintenance of Accounts and Deposits.

Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
1. Foreign payments 5	250 CZK	500 CZK		250 CZK
2. Foreign payments 10	500 CZK	750 CZK		500 CZK
3. Foreign payments 20		1 000 CZK		

Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
1. Processing of payment received				
1.1. Europayment and SEPA payment up to €0 000 EUR inclusive ¹⁾	200 CZK			
1.2. Internal bank foreign currency payment (with exception in following line 1.3)	free of charge			
1.3. Internal bank foreign currency payment without currency exchange between Multi-currency accounts	5 CZK			
1.4. Payment with OUR instruction ²⁾	at expense of Payer			

Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
1.5. Other payments not specified in previous lines 1.1 to 1.4.	1 % of amount, min. 300 CZK, max. 1 200 CZK			
2. Processing of outgoing payment executed in favour of Account outside Bank				
2.1. Europayment and SEPA payment up to 50 000 EUR inclusive ¹⁾	220 CZK			
2.2. Payment sent with OUR fee type in EEA and in EEA currencies (EEA OUR)	1 % of amount of payment, min. 500 CZK, max. 1 500 CZK + 450 CZK ³⁾ (guaranteed OUR fee)			
2.3. Payment with BEN instruction ²⁾	at expense of Beneficiary			
2.4. Payment in CZK from foreign currency Account in favour of account with other bank in the Czech Republic	150 CZK			
2.5. Other payments not specified in previous lines 2.1 to 2.4.	1 % of amount, min. 500 CZK, max. 1 500 CZK			
3. Processing of outgoing payment made in Bank				
3.1. Internal bank foreign currency payment without exchange of currencies between Multi-currency accounts	5 CZK			
3.2. Internal bank foreign current payment with exception of payments in accordance with line 3.1.	150 CZK			
3.3. Internal bank foreign currency payment in favour of internal account of Bank for purchase of units in Raiffeisen unit trusts	free of charge			
4. Other monetary performance in connection with Foreign Payment Transactions				
4.1. Cancellation of executed Payment Order at Client's request ⁴⁾	1 500 CZK			
4.2. Mediation of the request to return amount of an executed Payment Order.	1 500 CZK + costs paid to other banks			
4.3. Surcharge for urgent (express) processing of Payment Order increasing fee for processing of relevant payment type ⁵⁾	1 500 CZK			
4.4. Correction or supplementation of incomplete or incorrectly completed Payment Order, complaint arising from other bank's request	500 CZK + expenses paid to other banks			
4.5. Provision of information requested by Client related to Foreign Payment Transaction				
4.6. Processing of payment returned by other Bank	300 CZK			
4.7. Surcharge for processing Payment Order on paper medium increasing fee for processing of relevant payment type	300 CZK			
4.8. Fees paid to other banks and fees not paid by other banks in the case of an incoming payment with OUR instruction or outgoing payment with BEN instruction ²⁾	in full			
4.9. Non-STP fee for manual alteration of insufficiently/incorrectly completed Payment Order	300 CZK			
¹⁾ Europayment – a payment in EUR up to €0 000 in EEA countries with a valid, correctly input bank identification code, the Beneficiary's IBAN, SHA type fee and without special processing requirements. SEPA payment – a payment in EUR between SEPA member banks (in the EEA, Switzerland and Monaco) with a valid, correctly input bank identification code, the Beneficiary's IBAN, SHA type fee and without special processing requirements.				
²⁾ Fees in accordance with instructions in a foreign payment: SHA – The payer pays fees of its own bank, the Beneficiary pays fees of its own bank and any fees of other brokering banks. BEN – The Beneficiary pays all fees, i.e. fees of its own bank, fees of the payer's bank, and any fees of other brokering banks. OUR – The payer pays all fees, i.e. fees of its own bank, fees of the Beneficiary's bank, and any fees of other brokering banks. The expenses of other banks depend on fees of the brokering banks and the Beneficiary's bank.				
³⁾ A fee guarantee by the Bank covering fees of brokering banks and the bank of the Beneficiary billed with a charge for transaction for a payment sent up to the equivalent of €0 000 in EEA (European Economic Area) currencies to EEA countries with fee type OUR. For other payments sent with fee type OUR, the fees of other banks are subsequently billed in full.				
⁴⁾ Only in case the Bank still disposes of the amount of the Payment Transaction.				
⁵⁾ For Podnikatelské eKonto price programs, urgent (express) payments can be sent only for EUR, USD currencies.				
Note: In the event that the payment currency is EUR and both accounts (of Payer and Beneficiary) are in EUR and are with a Network Bank, then the Client's fee for processing foreign payments is 20 % lower and the „valuta“ exchange rate is altered for the incoming payment. This only applies to independent Current Accounts and Zlaté konto.				

3.3. Cash Payment Transactions

Name of item	Frequency	Podnikatelské eKonto			
		KOMPLET	START	BUSINESS	ŽIVNOST
1. Cash deposit at counter of Point of Sale on single-currency Accounts in CZK or multicurrency Accounts, unless settling a receivable of the Bank					
1.1. - up to 500 000 CZK or equivalent in foreign currency	per deposit	10 CZK			
1.2. - over 500 000 CZK or equivalent in foreign currency	per deposit	10 CZK + 0,15 % of total amount deposited on one Account in a day			
2. Cash deposit at counter of Point of Sale on foreign currency Account, unless settling a receivable of the Bank					
3. Cash deposit to Account if not made by account Holder or Signaturoy and if not settling a receivable of the Bank	per deposit	65 CZK			
4. Deposit of 1 EUR and 2 EUR coins to Account	per deposit	10 % of deposited amount			
5. Cash withdrawal at counter of Point of Sale from CZK single-currency Accounts or multi-currency Accounts					
5.1. - up to 500 000 CZK or equivalent in foreign currency	per withdrawal	60 CZK			
5.2. - over 500 000 CZK or equivalent in foreign currency	per withdrawal	60 CZK + 0,15 % of total amount withdrawn from one Account in a day			
6. Cash withdrawal at counter of Point of Sale from Single-currency accounts in foreign currency					
7. Failing to collect cash or cancelling cash withdrawal on day announced by Client	per unrealized withdrawal	1 % of amount not withdrawn, min. 500 CZK			
8. Failing to make full cash withdrawal on the day announced by the Client	per partially realized withdrawal	1 % of amount not withdrawn			
9. Exchange of currencies upon deposit and withdrawal of cash, if Account currency is not same as Payment Transaction currency	per exchange	1 % of value of banknotes purchased/sold, min. 50 CZK, max. 2 500 CZK			

3.4. Foreign Exchange Activities

Name of item	Frequency	Item fee
Purchase and sale of foreign currency		
1. Purchase of banknotes	per purchase	2 % of value of banknotes purchased, min. 50 CZK, max. 2 500 CZK
2. Purchase of banknotes in preclusion in foreign currencies (banknotes that are valid but no longer accepted in business dealings)	per purchase	10 % of amount purchased, min. 50 CZK
3. Sale of banknotes	per sale	2 % of value of banknotes sold, min. 50 CZK, max. 2 500 CZK
4. Purchase of 1 EUR and 2 EUR coins	per purchase	10 % of value of coins purchased
5. Exchange of foreign currency banknotes for other foreign currency banknotes	per exchange	5 % of amount exchanged by Client

3.5. Transactions with Banknotes and Coins

Name of item	Frequency	Item fee
1. Exchange of CZK banknotes and coins for CZK coins and banknotes of other denominations, above 100 units of one nominal person/day	per exchange	1,5 % of amount exchanged, min. 100 CZK, max. 2 000 CZK
2. Processing of unsorted coins in CZK	per processing	100 CZK for each commenced set of 100 coins

3.6. Money Transfers

Name of item	Frequency	Item fee
1. Transfer of Funds crediting an account held with Raiffeisen stavební spořitelna a.s.	per transfer	100 CZK
2. Transfer of Funds crediting an account held with another financial institution in the CR	per transfer	2 % of amount deposited, min. 100 CZK

3.7. Issue of Book with Withdrawal Slips (including VAT)

Name of item	Frequency	Item fee
1. Book of 10 slips	per book	50 CZK
2. Book of 20 slips	per book	100 CZK

3.8. Deposit of Cash in Sealed Envelope at Branch Counter

Name of item	Frequency	Item fee
1. Failure to adhere to conditions of "Contract for cash deposits in a sealed envelope" upon a cash deposit up to 1 million CZK	per item	500 CZK
2. Failure to adhere to conditions of "Contract for cash deposits in a sealed envelope" upon a cash deposit over 1 million CZK	per item	700 CZK



As part of Podnikatelského eKonta KOMPLET, **all domestic electronic transactions are free** of charge. **Withdrawals from any ATM** in the Czech Republic or abroad are free as well.

4. DIRECT BANKING

4.1. Direct Banking Services

Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
1. Service Maintenance	included			
2. Set-up of GSM Banking (with exception of first establishment of service)	50 CZK per Account			

4.2. Security Features

Mobile Electronic Key

Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
1. Set-up of service (with exception of first establishment of service)	50 CZK per Account			
2. Newly generated of I-PIN and T-PIN.	100 CZK			

Personal Electronic Key

Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
1. Access to Account	89 CZK per month per Account			
2. Unblocking, exchange and issue of Personal Electronic Key (with exception of first issue)	200 CZK			
3. Loss, theft, damage of a Personal Electronic Key	600 CZK			

4.3. Electronic Banking

eKomunikátor

Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
1. Usage fee ¹⁾	included ²⁾	200 CZK		
2. Issue of Batch Certificate for Account (valid for 1 year)	200 CZK			
3. Activation of Batch Certificate after blocking	50 CZK			

¹⁾ The fee is billed only in months when eKomunikátor was used.
²⁾ For the Podnikatelské eKonto KOMPLET the use of one eKomunikátor licence is free of charge, the use of each additional licence in a month is subject to a fee of 200 CZK.

4.4. Other

Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
1. Sending of requested information by SMS	4 CZK			
2. Set-up of Inform Me service by Telephone Banking	15 CZK			
3. Set-up of Inform Me service at Point of Sale	50 CZK			



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5. PAYMENT CARDS

5.1. Debit Cards



Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
1. Card management ¹⁾				
1.1. Electronic card Business ELECTRON		CZK 45 per month		
1.2. Embossed card Business STANDARD		included / CZK 65 per month ²⁾		
1.3. Embossed card Business PREMIUM		CZK 135 per month		
1.4. Embossed card Business GOLD		CZK 245 per month		
1.5. MasterCard InternetCard		CZK 15 per month		
1.6. Electronic card Maestro		CZK 50 per month		
1.7. Embossed card VISA Classic, MC Standard		included / CZK 80 per month ²⁾		
1.8. Embossed card VISA Business Light		included / CZK 80 per month ²⁾		
1.9. Embossed card VISA Business, MC Business		CZK 270 per month		
1.10. Embossed card VISA GOLD, MC Gold		CZK 345 per month		
2. Additional services ³⁾				
2.1. Travel insurance agreed from 11 March 2013		CZK 89 per month		
2.2. Travel insurance agreed until 10 March 2013		CZK 50 per month		
2.3. Travel insurance for Business PREMIUM, Business GOLD, VISA Business Light, VISA Business, MC Business and Gold cards		Free		
2.4. "ZÁKLAD" card fraud insurance		CZK 15 per month		
2.5. ZÁKLAD card fraud insurance for Business GOLD, VISA Business, MC Business and Gold cards		Free		
2.6. PLUS fraud insurance (including insurance against loss/theft of personal items and insurance against forced withdrawal/robbery by an ATM)		CZK 69 per month		
3. Card transactions				
3.1. Withdrawals by debit card from ATM of Raiffeisenbank a.s. charged in a calendar month	included		CZK 10	included
3.2. Withdrawal (CZK) by debit card from ATM of other bank in Czech Republic ⁴⁾	included		CZK 40	included
3.3. Cash withdrawal from ATM abroad ⁴⁾	included		CZK 100 + 0,5 % of withdrawn amount	included
3.4. Cash withdrawal by card at bank counter/exchange office (Manual Cash Advance)		CZK 150 + 0,5 % of withdrawn amount		
3.5. Exchange rate surcharge ⁵⁾		0,75 % of the "střed" exchange rate value for respective transaction currency according to the Exchange Rate List of the Bank		
4. Additional services				
4.1. Express issue of card or PIN (within 2 Banking days)				
4.1.1. Express issue of card (incl. PIN for card) with personal acceptance at branch		CZK 2 000/card (including PIN)		
4.1.2. Express issue of regenerated PIN		CZK 1 000/PIN		
4.2. Sending of card or PIN				
4.2.1. Sending of card/PIN to address in Czech Republic		Costs of delivery (according to the selected delivery method)/delivery CZK 200 + costs for delivery		
4.2.2. Sending of card/PIN abroad		(according to the selected delivery method)/delivery		
4.3. Re-generation of PIN for card		CZK 250		
4.4. Re-generation of data about MasterCard Internet Card		CZK 250		
4.5. Emergency service (in case of lost/stolen/damaged card abroad)				
4.5.1. Emergency Cash - issue of replacement cash abroad (only for embossed cards)		CZK 3 000		
4.5.2. Emergency Card - issue of replacement card abroad		2 000 CZK + costs of delivery abroad		
4.5.3. Emergency Card - issue of replacement card abroad for Business GOLD type cards		costs of delivery abroad		
4.6. Information on card blockage		CZK 2,40 per message		

Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
5. Card locking				
5.1. Activation of service for newly issued payment card			Free	
5.2. Activation/deactivation of service for already issued cards via Internet or GSM Banking			CZK 50	
5.3. Activation/deactivation of service for already issued cards via Telephone Banking			CZK 65	
5.4. Activation/deactivation of service for already issued cards via branch office			CZK 100	
5.5. Unlocking of card via Internet or GSM Banking			CZK 4	
5.6. Unlocking of card via Telephone Banking			CZK 19	
5.7. Unlocking of card via branch office			CZK 54	
5.8. Locking of card via Internet or GSM Banking			Free	
5.9. Locking of card via Telephone Banking			CZK 15	
5.10. Locking of card via branch office			CZK 50	
¹⁾ One Card Holder cannot have two cards of the same type for one Account.				
²⁾ Podnikatelské/Firemní eKonto KOMPLET price tariff is applied for two embossed debit cards, Podnikatelské eKonto START, Podnikatelské/Firemní eKonto BUSINESS and Podnikatelské eKonto ŽIVNOST price tariff is applied to one embossed debit card. The price from the Pricelist is then billed for each additional card.				
³⁾ The fee is billed in the event that the agreed insurance lasts at least one day in the month.				
⁴⁾ 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.				
⁵⁾ The exchange rate surcharge shall become effective from 1 June 2016.				

6. BUSINESS LOANS

6.1. Business Overdraft, Operating Loan

Name of item	Item fee
1. Loan administration	250 CZK per month ^{1), 2)}
2. Change of contractual documentation at Client's request	5 000 CZK
3. Reminder or notice of failure to meet the loan terms	500 CZK
4. Acquiring of document from Land Registry via remote access	100 CZK per page ³⁾
5. Transfer of overdraft to loan repaid in instalments based on Client's request/as a consequence of a breach of duty by the Client	500 CZK
¹⁾ For a loan that can be drawn from the Account with the Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START and Podnikatelské eKonto ŽIVNOST price plan, the fee is included in the price.	
²⁾ For Business Overdrafts concluded from 1 August 2007 to 31 December 2013 the price is 300 CZK per month.	
³⁾ The fee includes VAT, in an amount in accordance with valid legislation.	

6.2. Instalment Loan, Investment Loan, Non-purpose Loan, American Mortgage

Name of item	Item fee
1. Processing of request for provision of loan	0,5 % of amount of loan ¹⁾ , min. 4 000 CZK
2. Loan administration	250 CZK per month ²⁾
3. Premature instalment on loan not made on last day of interest rate's validity	2 % of prematurely repaid principal of loan, min. 6 000 CZK
4. Change of contractual documentation at Client's request	5 000 CZK
5. Reminder or notice of failure to meet the loan terms	500 CZK
6. Acquiring of document from Land Registry via remote access	100 CZK per page ³⁾
7. Fee for failing to make announced early repayment	1 000 CZK
8. Drawdown of loan using Express Payment	500 CZK
9. Fee for second and any other drawdown	500 CZK
10. Extraordinary credit account statement	300 CZK
11. Issue of confirmation, statement, information, consent, other document or duplicate at Client's request.	500 CZK
¹⁾ The amount of the loan shall be understood to be the amount of the loan specified in the Loan Contract.	
²⁾ For Business Overdrafts concluded from 1 August 2007 to 31 December 2013 the price is 300 CZK per month..	
³⁾ The fee includes VAT, in an amount in accordance with valid legislation.	



As part of your Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST and Podnikatelské eKonto START you can take out a **business overdraft** facility maintained free of charge under the price plan. The overdraft facility will give you an easy opportunity to cover short-term lacks of funds in your business. After the overdraft is drawn, it is repaid automatically with every transaction crediting the account.

6.3. Loans for Clients Served by Corporate Centres

Name of item	Item fee
1. Non-returnable fee for discussing loan request	0,1 %, min. 5 000 CZK
2. Processing of Contract, binding loan promise	
2.1. - with a volume of up to 1 000 000 CZK	1 % of amount of loan, min. 6 000 CZK
2.2. - with a volume of over 1 000 000 CZK	min. 10 000 CZK + 0,4 % of amount of loan
3. Loan management	500 CZK per month
4. Early repayment of loan	min. 3 % of extraordinary instalment, min. 5 000 CZK ¹⁾
5. Amendment to loan documentation based on Client's proposal	0,3 % of current amount of loan ²⁾ , min. 5 000 CZK
6. Amendment to loan documentation based on Bank's proposal following non-compliance with contractual conditions by Client	0,3 % of current amount of loan ²⁾ , min. 5 000 CZK
7. Reservation fee	0,6 % p. a.
8. Acquisition of document from land registry via remote access	100 CZK per page ³⁾
9. Duplicate statement of credit account	110 CZK

Name of item	Item fee
10. Extraordinary statement of credit account drafted at Client's request	300 CZK
¹⁾ The amount of the fee is determined based on the repayment period and transaction specifications.	
²⁾ For an overdraft and revolving loan from the amount of the loan specified in the Loan Contract.	
³⁾ The fee includes VAT, in an amount in accordance with valid legislation.	

6.4. Loans for Other Corporate Clients

Fees are determined individually.

6.5. Other Credit Products

Guarantees

Name of item	Item fee
Guarantees for small and medium-sized businesses	
1. Guarantees issued	
1.1. Non-refundable fee for evaluation of guarantee application	min. 2 000 CZK ¹⁾
1.2. Issuance of a bank guarantee	5 000 CZK
1.3. Guarantee commission	min. 1,9 % p. a., min. 10 000 CZK
1.4. Issuance of guarantee based upon counter guarantee	depending on bank and territory risk
1.5. Guarantee claim	0,2 % of claimed amount, min. 3 000 CZK
1.6. Amendment to guarantee	3 000 CZK
1.7. Issuance of commitment to provide guarantee	min. 1,9 % p. a.
1.8. Drafting of non-standard text for guarantee	3 000 CZK
1.9. Cancellation of bank guarantee before issue	1 000 CZK
1.10. Express processing of application and drafting of letter of guarantee within two working days of submission of application to Bank	5 000 CZK
2. Guarantees accepted	
2.1. Guarantee advice	1 000 CZK
2.2. Amendment to guarantee	1 000 CZK
2.3. Guarantee claim	1 000 CZK
3. Other services	
3.1. Administrative fees	min. 1 000 CZK
3.2. Courier service	actual costs
¹⁾ The fee amount is determined depending on the maturity term and other details.	
Guarantees for other corporate clients	
1. Guarantees for other corporate clients	fees determined on an individual basis

Documentary business

Name of item	Item fee
Documentary and Stand-by letters of credit – import	
1. Opening of letter of credit ¹⁾	min. 0,1 % of L/C value for every commenced 30 days, min. 3 000 CZK p. q.
2. Amendment of letter of credit ¹⁾	
2.1. Formal amendment, cancellation of L/C	2 000 CZK
2.2. Extension and/or increase of L/C	see opening fee, min. 3 000 CZK p. q.
3. Handling of documents, payment (claim of Standby L/C payment)	0,2 % of documents value, min. 3 000 CZK
4. Deferred payment	min. 0,1 % of documents value for every commenced 30 days of deferred payment, min. 3 000 CZK p. q.
5. Discrepancy fee ²⁾	2 000 CZK/80 EUR/equivalent according to L/C currency
6. Administrative fees ³⁾	min. 1 000 CZK
7. Courier service	DHL courier – Europe including European part of Russia 500 CZK, DHL courier – other 900 CZK courier in Prague standard 120 CZK (express 170 CZK), EMS 135 CZK
8. Release of goods consigned to Raiffeisenbank a.s.	0,1 % of documents value, min. 1 000 CZK, max. 10 000 CZK

Name of item	Item fee
9. Fee for unpaid documents stored at Raiffeisenbank a.s. for more than 1 month after their maturity date ⁴⁾	3 000 CZK for every commenced month
¹⁾ Unless otherwise agreed with the Client, Client's account is debited for these fees immediately when incurred. All other fees are charged at the moment when documents are paid for. Fees once charged will not be refunded.	
²⁾ L/C beneficiary charged discrepancy fee for each set of documents not fully in compliance with L/C terms & conditions.	
³⁾ 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.	
⁴⁾ The Bank claims this fee in case that the 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 to the presenter.	
Documentary and Stand-by letters of credit – export	
1. Pre-advicing of L/C	free of charge
2. Registration of L/C advised by other bank	free of charge
3. Advicing of L/C	0,1 % of L/C value, min. 3 000 CZK
4. Confirmation of L/C ¹⁾	depending on bank and territory risk, min. 0,1 % for every commenced 30 days, min. 3 000 CZK p. q.
5. Amendment to L/C	
5.1. Formal amendment	2 000 CZK
5.2. Increase in 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 + the confirmation fee ¹⁾
5.4. Cancellation of L/C	1 500 CZK
6. Handling of documents, payment (claim of Standby L/C payment)	0,2 % of documents value, min. 3 000 CZK
7. Deferred payment	
7.1. Advised L/C	0,2 % of documents value, min. 3 000 CZK
7.2. Confirmed L/C	depending on bank and territory risk
8. L/C transfer ¹⁾	0,4 % of transferred L/C value, min 3 000 CZK
9. Administrative fees ²⁾	min. 1 000 CZK
10. Confirmation of assignment of proceeds	3 000 CZK for issuing the confirmation
11. Courier service	DHL courier – Europe including European part of Russia 500 CZK, DHL courier – other 900 CZK courier in Prague standard 120 CZK (express 170 CZK), EMS 135 CZK
¹⁾ Unless otherwise agreed with the client, Client's account is debited for these fees immediately when incurred. All other relevant fees are charged at the time of payment or in case of unused L/C at the moment of L/C expiry.	
²⁾ Unless otherwise agreed with the client, the administrative fees are charged to the Client's account at the moment of payment or upon L/C expiry.	
Real estate letter of credit	
1. L/C opening	
1.1. – L/C amount up to 5 000 000 CZK	0,4 % of L/C value for first 3 months of L/C term, 0,1 % for every further commenced 30 days, min. 1 000 CZK p. m.
1.2. – L/C amount from 5 000 001 CZK	by agreement
2. Amendment to L/C	
2.1. Formal amendment, cancellation of L/C	1 000 CZK
2.2. Extension and/or increase of L/C	0,1 % p. m., min. 1 000 CZK p. m.
3. Deferred payment	0,1 % of documents value for every commenced 30 days of deferred payment, min. 1 000 CZK p. m.
4. Discrepancy fee ¹⁾	1 000 CZK
5. Courier service	DHL courier – Europe including European part of Russia 500 CZK, DHL courier – other 900 CZK courier in Prague standard 120 CZK (express 170 CZK), EMS 135 CZK
¹⁾ L/C beneficiary is charged the discrepancy fee for each set of documents which is not fully in compliance with L/C terms and conditions. Note: In case L/C issued by Raiffeisenbank a.s. and advised directly to the beneficiary, beneficiary will be charged the administrative fee in the amount of 1 000 CZK only.	
Documentary collections and Collection of Draft	
1. Collection fee ¹⁾	0,2 % of documents/draft value, min. 2 000 CZK
2. Amendment of collection instructions	1 000 CZK
3. Protest of draft	0,1 % of draft value, min. 2 000 CZK + actual costs charged by notary
4. Release of goods consigned to Raiffeisenbank a.s.	0,1 % of documents value, min. 1 000 CZK, max. 10 000 CZK

Name of item	Item fee
5. Fee for unpaid documents stored at Raiffeisenbank a.s. for more than 1 month after their maturity date ²⁾	3 000 CZK for every commenced month
6. Administrative fees ³⁾	min. 1 000 CZK
7. Courier service	DHL courier – Europe including European part of Russia 500 CZK, DHL courier – other 900 CZK courier in Prague standard 120 CZK (express 170 CZK), EMS 135 CZK
¹⁾ This fee is payable even if the Bank has issued documents/bill without paying it back or sending side.	
²⁾ The fee the Bank claims if the client i) did not authorize the Bank to reimburse documents, ii) did not accept the bill, but did not instruct the Bank to send it back to the sending side.	
³⁾ Unless otherwise agreed with the Client, administrative fees are charged to the client's account, and in the payment of documentary collection / recovery bill or at its end.	
Note: Factoring - fees are set individually.	

7. OTHER SERVICES

7.1. Cheques

Cheques – payment of cheques issued by another bank

Name of item	Podnikatelské eKonto			
	KOMPLET	START	BUSINESS	ŽIVNOST
1. Holders of accounts with Raiffeisenbank a.s.				
1.1. Cashing of cheques payable abroad		1 % of amount of cheque, min. 500 CZK		
1.2. Cashing of cheques with a negative result		500 CZK + actual costs		
2. Complaints about cheques		500 CZK + actual costs + fees for foreign banks		

7.2. Price of Communication Channels

Transaction	Item fee
1. Internet, GSM SIM Toolkit, E-mail, self-service terminal	free of charge
2. Telephone banker	15 CZK
3. Post, fax	30 CZK
4. Branch	50 CZK

7.3. Confirmation ¹⁾

Name of item	Item fee
1. Confirmation of payment of withholding tax on interest	1 000 CZK
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
3. Confirmations for the police, foreigner's police, audit	min. 1 000 CZK
4. Surcharge for immediate issue of confirmation	100 CZK
5. Banking information submitted at Client's request, banking references	min. 500 CZK
6. Information about balance of Account (only based on special contract)	50 CZK per telephone call
7. Confirmation and copy of swift report for foreign payment	250 CZK
8. Confirmation of repayment of loan	min. 1 000 CZK
¹⁾ The fee includes VAT, in accordance with valid legislation.	

7.4. Rental of Safety Deposit Box ¹⁾

Name of item	Item fee
1. Rental of safety deposit box	
1.1. Small box	6 000 CZK per year ²⁾
1.2. Medium box	8 000 CZK per year ²⁾
1.3. Large box	10 000 CZK per year ²⁾
¹⁾ The service is provided at selected branches.	
²⁾ The fee includes VAT, in an amount in accordance with valid legislation.	

7.5. Telecommunications Operations

Name of item	Item fee
1. Ordinary post in Czech Republic	30 CZK
2. Ordinary post to another country	34 CZK
3. Registered post in Czech Republic	39 CZK
4. Registered post to another country	39 CZK
5. Fax services - 1 page of A4 in Czech Republic	20 CZK
6. Fax services - 1 page of A4 to another country	94 CZK
7. Telephone services in Europe (1 min. call)	20 CZK
8. Telephone services outside Europe (1 min. call)	80 CZK
9. Type "N" SWIFT message	100 CZK
10. Type "U" SWIFT message	150 CZK
11. Courier service	actually incurred costs
12. Handing over of payment order by fax	100 CZK per fax
13. Sending document by fax - in Czech Republic	50 CZK per fax
14. Sending document by fax - to another country	100 CZK per fax

¹⁾ The charge includes VAT, in an amount in accordance with valid legislation. A tax document is issued at the Client's request.

7.6. Other

Name of item	Item fee
1. Request for payment of outstanding amount	500 CZK
2. Contractual fine for Unpermitted Debit	500 CZK
3. Request for compliance with contractual conditions	500 CZK
4. Request for provision of summary of information processed by the Bank about the Client in accordance with Act No. 101/2000 Coll.	
4.1. - 1 st request	100 CZK
4.2. - 2 nd request	500 CZK
5. Non-standard services (investigation of payments, search for documents) and other services not expressly specified in the Pricelist	200 CZK (for each 15 minutes commenced) + actual expenses
6. Fee for assessing risks linked to property	individually

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