



**Raiffeisen
BANK**

Client inspired banking

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

PART 2

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 Základ, 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 plans, price programs or independently (without using plans and price programs). The 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 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.

This Pricelist comes into effect on 1 March 2016.

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1. PRICE PROGRAM

If, as a part of a price program specified below, the amount of the credit turnover is examined (the credit turnover shall be understood to be the sum of all amounts received on the Client's Account 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 reverse card transactions. The credit turnover will include Payment Transactions performed between 00:01 of the last calendar day of the previous calendar month until 24:00 of the day that precedes the last calendar day of the calendar month for which compliance with conditions for the application of benefits is assessed. Facts that were taken into consideration when assessing compliance with conditions for applying benefits for one Account as a part of a price program cannot be taken into consideration for another Account. The credit turnover is assessed always on the Account for which the relevant price program was agreed. For the purposes of stipulating the amount of fees for cash withdrawals in CZK by a debit card from the ATM of another bank in the Czech Republic, compliance with the aforementioned conditions is assessed for the previous calendar month.

1.1. Podnikatelské eKonto

The Podnikatelské eKonto is a price program for entrepreneurs in which the amount of fees is dependent on compliance with the agreed conditions, where the Client does not pay a flat-rate fee for the price program. Depending on whether the conditions specified below for the application of Prémium benefits are met, individual services are provided as a part of the Podnikatelské eKonto price program either for a discounted price, or free of charge as a part of the Prémium benefits, or for a basic price.

The client pays fees as a part of the Prémium benefits if the following conditions are met:

On the payment day of the relevant fee the Client uses a debit card and the credit turnover on the Account is no less than 120 000 CZK a month, or on the payment day of the relevant fee the client uses a debit card and the balance on current and savings Accounts, term deposits and the price of investment instruments managed for the Client by the Bank two days before the end of the month is no less than 500 000 CZK.

1.2. Podnikatelské eKonto Prémium

The Podnikatelské eKonto Prémium is a price program for entrepreneurs in which the amount of charges is dependent on compliance with the agreed conditions, where the Client does not pay a flat-rate fee for the price program. Depending on whether the conditions specified below for the application of Prémium benefits are met, individual services are provided as a part of the Podnikatelské eKonto Prémium price program either for a discounted price, or free of charge as a part of the Prémium benefits, or for a basic price.

The client pays fees as a part of the Prémium benefits if the following conditions are met:

On the payment day of the relevant fee the Client uses a debit card and the credit turnover on the Account is no less than 800 000 CZK a month, or on the payment day of the relevant fee the client uses a debit card and the balance on current and savings Accounts, term deposits and the price of investment instruments deposited with the Bank two days before the end of the month is no less than 1 000 000 CZK.

1.3. Základ, Základ-zdarma, Plus, Plus-zdarma and Student

Základ, Základ-zdarma, Plus, Plus-zdarma and Student (in the version for entrepreneurs/for corporate Accounts) are price programs for entrepreneurs for which the Client does not pay the Bank a flat-rate fee, where, if the Client meets the conditions stipulated for the Základ-zdarma a Plus-zdarma, price programs, the fees for some Banking Services are significantly lower. From the Základ or Student price program it is possible, for a fee, to transfer to the Základ-zdarma and price program and from the Plus price program or the Student price program it is possible, for a fee, to transfer to the Plus-zdarma price program. If the Client has a Základ-zdarma or Plus-zdarma price program agreed, but does not meet the conditions stipulated below in a specific month, he shall pay fees, as stipulated in the Základ or Plus price program, where what is decisive for determining the amount of the fee for the management of an Account and the fee for direct banking is compliance with the conditions in the month for which the fees are paid, and for determining the amount of a fee for a withdrawal from an ATM what is decisive is compliance with the conditions in the previous month.

Fees for the management of a current Account and making direct banking available stipulated for the Základ-zdarma price program will only be paid by a Client who has a Základ-zdarma price program agreed and also who has a credit turnover on an Account held by an individual entrepreneur of no less than 300 000 CZK, or on an Account held by a legal entity of no less than 500 000 CZK. After compliance with conditions in accordance with the previous sentence, the Client will also, in the period following that for which the credit turnover was calculated, be entitled to pay fees for withdrawals from an ATM as stipulated for the Základ-zdarma price program.

Fees for the management of a current Account and making direct banking available stipulated for the Plus-zdarma price program will only be paid by a Client who has a Plus-zdarma price program agreed and also who has a credit turnover on an Account held by an individual entrepreneur of no less than 500 000 CZK, or on an Account held by a legal entity of no

less than 1 000 000 CZK. After compliance with conditions in accordance with the previous sentence, the Client will also, in the period following that for which the credit turnover was calculated, be entitled to pay fees for withdrawals from an ATM as stipulated for the Plus-zdarma price program.

Name of item	Frequency	Item fee
1. Fee for changing price program to Základ-zdarma or Plus-zdarma	one-off	300 CZK

1.4. Profikonto, Pluskonto, Benefitkonto a Dualkonto

Profikonto, Pluskonto, Benefitkonto and Dualkonto are price programs for entrepreneurs including selected Banking Services for which the Client pays the Bank a flat-rate fee and that are not billed independently. The non-use of some Banking Services included in a price program does not have an influence on the amount of the fee.

1.4.1. Fees for Profikonto, Pluskonto, Benefitkonto and Dualkonto Price Programs

Name of item	Frequency	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Flat-rate fee	per month	299 CZK	299 CZK	199 CZK	299 CZK

1.4.2. Banking Services Provided as a Part of Profikonto, Pluskonto, Benefitkonto and Dualkonto Price Programs

Name of item	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Maintenance of one current Account	✓	✓	✓	✓
2. Maintenance of one savings Account	x	x	x	✓
3. Internet banking ¹⁾	✓	✓	✓	✓
4. Telephone banking ¹⁾	✓	✓	✓	✓
5. Maintenance of one debit card	✓	✓	x	x
6. Compiling and delivering of monthly statements of Account	✓	✓	✓	✓
✓ Fee for specified Banking Service is included in flat-rate fee.				
¹⁾ Internet/Telephone Banking services that are not charged independently.				

2. ACCOUNTS AND DEPOSITS

2.1. Current Accounts in Podnikatelské eKonto Price Program

Name of item	Frequency	Podnikatelské eKonto	
		Basic price	Prémium
1. Maintenance of one current Account	per month	230 CZK	free of charge
2. Maintenance of first through third secondary currency of the Account (for each currency element) ¹⁾	per month	29 CZK	free of charge
3. Maintenance of fourth and each additional secondary currency of the Account (for each currency element) ¹⁾	per month	29 CZK	
4. Minimum deposit		1 000 CZK	
5. Compiling and delivering of statement of Account	per month	free of charge	free of charge
¹⁾ The fee is billed only in the event of a movement in a currency element of an Account during a billing period or if the balance on it on the day of settlement is higher or equal to 3 USD, 2 GBP, 3 EUR, 5 CHF, 100 CZK, 15 PLN, 5 CAD, 100 HUF, 100 JPY – depending on the currency in which the specific currency element of the Account is maintained.			

2.2. Current Accounts in Podnikatelské eKonto Prémium Price Program

Name of item	Frequency	Podnikatelské eKonto Prémium	
		Basic price	Prémium
1. Maintenance of one current Account	per month	260 CZK	free of charge
2. Maintenance of first to third secondary currency of the Account (for each currency element) ¹⁾	per month	29 CZK	free of charge
3. Maintenance of fourth to each secondary currency of the Account (for each currency element) ¹⁾	per month	29 CZK	
4. Minimum deposit		1 000 CZK	
5. Compiling and delivering of statement of Account	per month	free of charge	
6. Free transactions ²⁾	per month	0	30
7. Processing of payment received at Bank	per month	7 CZK	2 CZK
8. Processing of payment received from bank in Czech Republic	per month	7 CZK	4 CZK
¹⁾ The fee is billed only in the event of a movement in a currency element of an Account during a billing period or if the balance on it on the day of settlement is higher or equal to 3 USD, 2 GBP, 3 EUR, 5 CHF, 100 CZK, 15 PLN, 5 CAD, 100 HUF, 100 JPY – depending on the currency in which the specific currency element of the Account is maintained.			
²⁾ 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.			

2.3. Current Accounts in Základ, Základ-zdarma, Plus, Plus-zdarma and Student

Name of item	Frequency	Základ	Základ-zdarma	Plus	Plus-zdarma	Student
1. Maintenance of one current Account	per month	230 CZK	free of charge	260 CZK	free of charge	229 CZK
2. Maintenance of each secondary currency of the Account (for each currency element) ¹⁾	per month	29 CZK				
3. Minimum deposit		1 000 CZK				
¹⁾ The fee is billed only in the event of a movement on a current Account during a billing period or if the balance on it on the day of settlement is higher or equal to 3 USD, 2 GBP, 3 EUR, 5 CHF, 100 CZK, 15 PLN, 5 CAD, 100 HUF, 100 JPY – depending on the currency in which the current Account is maintained.						

2.4. Current Accounts in Profikonto, Pluskonto, Benefitkonto and Dualkonto Price Plans for a Flat Rate

Name of item	Frequency	Profikonto	Pluskonto	Benefitkonto	Dualkonto
1. Management of one current Account	one-off	included			
2. Minimum deposit		1 000 CZK			

2.5. Current Accounts excluding Tariffs and Price Programs

Name of item	Frequency	Item fee
1. Management of one current Account	per month	200 CZK
2. Minimum deposit		1 000 CZK



Make use of **legal assistance**, which includes telephone consultation and advisory in various legal fields, as a part of Podnikatelské eKonto START or Podnikatelské eKonto ŽIVNOST.

2.6. Savings Accounts

Unless provided otherwise below for the Savings Account Podnikatelské Efektonto, the Client shall pay the Bank fees for the performance of Payment Transactions and direct banking related to savings Accounts, as stipulated for current Accounts outside plans and price programs, as stipulated for current Accounts outside plans and price programs in Part 1 of the Pricelist.

Name of item	Frequency	Podnikatelské Efektonto
1. Automatic transfer of over-the-limit balance/Intelligent Saving	per transfer	3 CZK
2. Management of direct banking services	per month	free of charge
3. Management of debit card	per month	free of charge

2.7. Term Deposits

Unless provided otherwise below for term deposits agreed through a written contract, the Client shall pay the Bank fees for the performance of Payment Transactions and direct banking related to a term deposit, as stipulated for the Profikonto price program.

Name of item	Frequency	Item fee
1. Withdrawal of Funds (does not apply to early withdrawals and Foreign payment transactions)	per withdrawal	free of charge
2. Sending of statement by post or its handing over at a Point of Sale	per statement	free of charge
3. Early withdrawal	per withdrawal	2 % of early withdrawn amount, min. 1 000 CZK
4. Processing of received and outgoing payment on term deposit (does not apply in case of Foreign Payment Transactions)	per payment	free of charge

Note: A withdrawal in cash over 100 000 CZK or over its equivalent in a foreign currency shall be notified by the Client no later than two working days before the withdrawal date.

2.8. Statements

Statements of Account

Name of item	Podnikatelské eKonto, Podnikatelské eKonto Prémium, Plus, Plus-zdarma, Základ, Základ-zdarma, Student	Profikonto, Pluskonto, Benefitkonto and Dualkonto, Current Accounts without tariffs or price programs
1. Change to setup of statement		
1.1. By Telephone banking	15 CZK	free of charge
1.2. At a Point of Sale	50 CZK	free of charge
2. Compiling and delivering of statement		
2.1. By mail		30 CZK
2.2. By mail to abroad	30 CZK	50 CZK
2.3. By fax	×	100 CZK
2.4. By a Point of Sale	×	50 CZK
3. Compiling and delivering of duplicate statement		
3.1. Electronically	100 CZK	×
3.2. By mail	130 CZK	×
3.3. At a Point of Sale	150 CZK	100 CZK
4. Compiling and delivering of extraordinary statement in accordance with Client's requirements	300 CZK	×

3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS

3.1. Cashless Domestic Payment Transactions

Name of item	Podnikatelské eKonto, Podnikatelské eKonto Prémium	Profikonto, Pluskonto	Benefitkonto, Dualkonto	Current Accounts without tariffs or price programs
1. Processing of payment received				
1.1. Processing of payment received with exception specified below on line 1.2.	7 CZK	6 CZK	3 CZK	7 CZK
1.2. Processing of payment received in CZK from other Czech bank credited to Client's foreign currency account	x	150 CZK		
2. Processing of outgoing payment				
2.1. Input by GSM/Internet Banking	6 CZK			
2.2. Input by Telephone Banking	21 CZK			
2.3. Input by Gemini/MultiCash	x	7 CZK		
2.4. Input by eKomunikátoru	6 CZK	x		
2.5. Input by SWIFT MT101	x	35 CZK		
2.6. Input at Point of Sale or on paper medium on form of Raiffeisenbank a.s. / on other form ¹⁾	56 CZK	80 CZK/110 CZK		
2.7. Input by paper medium on Raiffeisenbank a.s. form/on other form put into collection box ¹⁾	56 CZK	54 CZK/84 CZK		
2.8. Input by Internet Banking as Express Payment	100 CZK			
2.9. Input by Telephone Banking as Express Payment	115 CZK	100 CZK		
2.10. Input by Gemini/MultiCash as Express Payment	x	100 CZK		
2.11. Input at Point of Sale or on paper medium on Raiffeisenbank a.s. form/on other form as Express Payment ¹⁾	150 CZK	220 CZK/250 CZK		
2.12. In CZK from Account that was in a currency other than CZK	150 CZK			
3. Standing Payment Order				
3.1. Establishment/change by Telephone Banking	15 CZK			
3.2. Establishment/change at Point of Sale	50 CZK			
3.3. Processing of outgoing payment generated by Standing Payment Order	8 CZK	9 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	56 CZK	9 CZK		
4. Direct debit/SIPO				
4.1. Establishment/change by Telephone Banking	15 CZK	50 CZK		
4.2. Establishment/change at Point of Sale	50 CZK			
4.3. Processing of outgoing payment as a part of direct debit/SIPO	8 CZK	9 CZK		
5. Direct debit order				
5.1. Input by Telephone Banking	15 CZK	included		
5.2. Input at Point of Sale	50 CZK	included		
5.3. Processing of incoming payment as a part of direct debit	5 CZK	6 CZK	3 CZK	7 CZK
6. Standing order for direct debit / Intelligent direct debit				
6.1. Establishment by Telephone Banking	15 CZK	x		
6.2. Establishment at Point of Sale	50 CZK	x		
6.3. Processing of incoming payment as a part of direct debit	5 CZK	x		
7. Payment to address				
7.1. Processing payment	70 CZK	x		
7.2. Surcharge for payment in person/as of designated day	50 CZK	x		
¹⁾ Another form means, for example, a form from another bank, other financial institution, post office or own form.				

Cashless Domestic Payment Transactions

Name of item	Plus, Plus-zdarma, Student	Základ, Základ-zdarma
1. Processing of payment received	4 CZK	7 CZK
2. Processing of outgoing payment		
2.1. Input by GSM/Internet Banking		6 CZK
2.2. Input by Telephone Banking		21 CZK
2.3. Input by eKomunikátoru		6 CZK
2.4. Input by Internet Banking as Express Payment / at Point of Sale		56 CZK
2.5. Input by Internet Banking as Express Payment		100 CZK
2.6. Input by Telephone Banking as Express Payment		115 CZK
2.7. Input on paper medium/at Point of Sale as Express Payment		150 CZK
3. Standing payment order / Standing collection order / Intelligent collection / Direct debit authorisation / Collection order / SIPO		
3.1. Establishment/change by Telephone Banking ¹⁾		15 CZK
3.2. Establishment/change at Point of Sale ¹⁾		50 CZK
3.3. Processing of outgoing payment generated by standing order / as a part of direct debit / SIPO		8 CZK
3.4. Processing of incoming payment as a part of direct debit / Intelligent direct debit / standing collection order		5 CZK
3.5. 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		56 CZK
4. Payment to address		70 CZK
4.1. Surcharge for payment in person/as of designated day		50 CZK
¹⁾ A change cannot be made for a collection order.		

3.2. Cashless Foreign Payment Transactions

Name of item	Podnikatelské eKonto, Podnikatelské eKonto Prémium, Základ, Základ-zdarma, Plus, Plus-zdarma, Student	Profikonto, Pluskonto, Benefitkonto, Dualkonto	Current Accounts without tariffs or price programs
1. Processing of payment received			
1.1. Europayment and SEPA payment up to 50 000 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
1.5. Payment in CZK from Tatra banka a.s. (based in Slovakia)	1 % of amount of payment, min. 300 CZK, max. 1 200 CZK		free of charge
1.6. Other payments not specified in previous lines 1.1 to 1.5.			1 % of amount of payment, 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 (guaranteed OUR fee)
2.3. Payment with BEN instruction ²⁾			at expense of Beneficiary
2.4. Payment in EUR to Tatra banka a.s. (based in Slovakia)	*		50 CZK
2.5. Payment in CZK from foreign currency Account in favour of account with other bank in the Czech Republic	150 CZK		500 CZK
2.6. Other payments not specified in previous lines 2.1 to 2.5.			1 % of amount of payment, 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 + costs paid to other banks

Name of item	Podnikatelské eKonto, Podnikatelské eKonto Prémium, Základ, Základ-zdarma, Plus, Plus-zdarma, Student	Profikonto, Pluskonto, Benefitkonto, Dualkonto	Current Accounts without tariffs or price programs
4.2. Surcharge for urgent (express) processing of Payment Order increasing fee for processing of relevant payment type ⁵⁾			1 500 CZK
4.3. Execution of payment after Cut-off Time (only following prior agreement with bank) increasing fee for processing of relevant payment type ⁵⁾	x		1 500 CZK
4.4. Correction or supplementation of incomplete or incorrectly completed Payment Order, complaint arising from other bank's request			500 CZK + costs paid to other banks
4.5. Provision of information requested by Client related to Foreign Payment Transaction			500 CZK + costs paid to other banks
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 ²⁾ 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 50 000 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 fee for transaction for a payment sent up to the equivalent of 50 000 EUR 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 the Podnikatelské eKonto price programs as urgent (express) payment only possible for EUR, USD.			
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, Podnikatelské eKonto Prémium	Profikonto, Pluskonto, Benefitkonto, Dualkonto	Plus, Plus-zdarma, Základ, Základ-zdarma, Student	Current Accounts without tariffs or price programs
1. Cash deposit at counter of Point of Sale, unless settling a receivable of the Bank					
1.1. – up to 500 000 CZK (inclusive) or foreign currency equivalent	per deposit				10 CZK
1.2. – over 500 000 CZK (inclusive) or foreign currency equivalent	per deposit				10 CZK + 0,15 % of total deposited amount for day on one Account
2. Cash deposit at counter of Point of Sale on foreign currency Account, unless settling a receivable of the Bank					
2.1. – up to 500 000 CZK (inclusive) or foreign currency equivalent	per deposit		x		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
2.2. – over 500 000 CZK (inclusive) or foreign currency equivalent	per deposit		x		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 + 0,15 % of total amount deposited on one Account in a day

Name of item	Frequency	Podnikatelské eKonto, Podnikatelské eKonto Prémium	Profikonto, Pluskonto, Benefitkonto, Dualkonto	Plus, Plus-zdarma, Základ, Základ-zdarma, Student	Current Accounts without tariffs or price programs
3. Surcharge for cash deposit to Account if not made by Account Holder or signatory and of not settling a receivable of the Bank	per deposit	65 CZK			
4. Deposit of coins in nominal value of 1 EUR and 2 EUR on Account	per deposit	10 % of deposited amount			
5. Cash withdrawal at counter of Point of Sale					
5.1. Cash withdrawal at counter of Point of Sale	per withdrawal	60 CZK		70 CZK	60 CZK
5.2. Surcharge for cash withdrawal over 500 000 CZK or foreign currency equivalent	per withdrawal				
6. Cash withdrawal at counter of Point of Sale from Single-currency accounts in foreign currency					
6.1. - up to 500 000 CZK (inclusive)	per 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 / equivalent of 60 CZK in another currency	
6.2. - over 500 000 CZK (inclusive)	per 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 / equivalent of 60 CZK in another currency + 0,15 % of total amount withdrawn from one Account in a day (the fee may be requested when announcing the withdrawal)	
7. Non-collection of cash or cancellation of cash withdrawal on day notified by Client	per unrealized withdrawal	1 % of unwithdrawn amount, min. 500 CZK			
8. Partial non-collection of cash on day notified by Client	per partially unperformed withdrawal	1 % of unwithdrawn amount			
9. Currency exchange on cash deposit and withdrawal, unless the Account currency is the same as the Payment Transaction currency	per exchange	1 % of value of banknotes purchased/sold, min. 50 CZK, max. 2 500 CZK			



With the Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START or Podnikatelské eKonto ŽIVNOST you have all domestic electronic transactions free of charge. You also have free withdrawals from any ATM in the Czech Republic as well as worldwide.

4. DIRECT BANKING

4.1. Direct Banking Services

Name of item	Profikonto	Pluskonto	Benefitkonto	Dualkonto	Current Accounts without tariffs or price programs
1. Service Maintenance	included				160 CZK
2. Set-up of GSM Banking (with exception of first establishment of service)	included				included

Name of item	Podnikatelské eKonto, Podnikatelské eKonto Prémium		Plus, Plus-zdarma	Základ, Základ-zdarma	Student
	Basic price	Prémium benefits			
1. Service Maintenance	120 CZK	included	250 CZK	160 CZK	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, Podnikatelské eKonto Prémium		Základ, Základ-zdarma, Plus, Plus-zdarma, Student
	Basic price	Prémium	
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, Podnikatelské eKonto Prémium		Základ, Základ-zdarma, Plus, Plus-zdarma, Student
	Basic price	Prémium	
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		

Passwords and certificates

Name of item	Profikonto	Pluskonto	Benefitkonto	Dualkonto	Current Accounts without tariffs or price programs
1. Use of signature certificate for Internet Banking	15 CZK per month				

4.3. Electronic Banking

eKomunikátor

Name of item	Podnikatelské eKonto, Podnikatelské eKonto Prémium		Základ, Základ-zdarma, Plus, Plus-zdarma, Student
	Basic price	Prémium	
1. Usage fee ¹⁾	200 CZK	included	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.

MultiCash

Name of item	Profikonto	Pluskonto	Benefitkonto	Dualkonto	Current Accounts without tariffs or price programs
1. Installation fee		8 000 CZK excl. VAT		2 500 CZK excl. VAT	8 000 CZK excl. VAT
2. Usage fee		1 000 CZK per month		500 CZK per month	1 000 CZK per month

X-Business

Name of item	Profikonto	Pluskonto	Benefitkonto	Dualkonto	Current Accounts without tariffs or price programs
1. Installation fee					3 000 CZK
2. Usage fee					600 CZK per month

4.4. Other

Name of item	Podnikatelské eKonto, Podnikatelské eKonto Prémium		Základ, Základ-zdarma, Plus, Plus-zdarma, Student
	Basic price	Prémium	
1. Sending of requested information by text message		4 CZK	
2. Sending of requested information by fax, post		34 CZK	
3. Sending of requested message by fax, post, with Bank confirmation		44 CZK	
4. Set-up of Inform Me service by Telephone Banking		15 CZK	
5. Set-up of Inform Me service at Point of Sale		50 CZK	

Other

Name of item	Profikonto	Pluskonto	Benefitkonto	Dualkonto	Current Accounts without tariffs or price programs
1. Sending of requested information by SMS					4 CZK



Control your account by smartphone or tablet.

With our Mobilní eKonto application you do not pay any extra (the amount of fees is the same as in internet banking) and you save time and money.

If you have a phone or tablet with an Android or iOS operating system, you can download Mobilní eKonto here:



5. PAYMENT CARDS

5.1. Debit Cards

Name of item	Profi konto, Pluskonto, Benefitkonto, Dualkonto	Podnikatelské eKonto, Podnikatelské eKonto Prémium	Základ, Základ-zdarma, Plus, Plus-zdarma, Student	Current Accounts except tariffs and price programmes
1. Card management ¹⁾				
1.1. Electronic card Business ELECTRON	CZK 55 per month	CZK 55/0 per month ²⁾		CZK 55 per month
1.2. Embossed card Business STANDARD	CZK 75 per month	CZK 75/0 per month ²⁾		CZK 75 per month
1.3. Embossed card Business PREMIUM	CZK 135 per month			
1.4. Embossed card Business GOLD	CZK 245 per month			
1.5. Electronic card Maestro	CZK 65 per month	CZK 55/0 per month ²⁾		CZK 65 per month
1.6. Embossed card VISA Classic, MC Standard	CZK 80 per month	CZK 80/0 per month ²⁾		CZK 80 per month
1.7. Embossed card VISA Business, MC Business	CZK 270 per month			
1.8. Embossed card VISA Business Light	*	CZK 169 per month		*
1.9. Embossed card VISA GOLD, MC Gold	CZK 345 per month			
1.10. MasterCard InternetCard	*	CZK 15 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 of charge			
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 of charge			
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. First two withdrawals by debit card from ATM of Raiffeisenbank a.s. billed in calendar month	included			Free of charge
3.2. Third and additional withdrawals by debit card from ATM of Raiffeisenbank a.s.	CZK 19,90	CZK 9,90 CZK		CZK 19,90
3.3. Withdrawal (CZK) by debit card from ATM of other bank in Czech Republic ⁴⁾	CZK 39,90	CZK 39,90/ 9,90 ⁵⁾	CZK 39,90/ 9,90 ⁶⁾	CZK 39,90
3.4. Cash withdrawal by debit card from ATM abroad ⁴⁾	CZK 100 + 0,5 % of withdrawn amount			
3.5. Cash withdrawal by debit card at bank counter/exchange office (Manual Cash Advance)	CZK 150 + 0,5 % of withdrawn amount			
3.6. Exchange Rate surcharge ⁷⁾	0,75 % of „střed“ exchange rate value for a 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 (including PIN for card) with personal acceptance at branch	CZK 2 000 /card (incl. PIN)			
4.1.2. Express issue of regenerated PIN	CZK 1 000 /PIN			
4.2. Sending of card or PIN				
4.2.1. Resending of card/PIN to address in Czech Republic	costs of delivery (in accordance with chosen delivery method)/delivery			
4.2.2. Sending of card/PIN abroad	CZK 200 + costs of delivery (in accordance with chosen 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	CZK 2 000 + costs of delivery abroad			

Name of item	Profi konto, Pluskonto, Benefitkonto, Dualkonto	Podnikatelské eKonto, Podnikatelské eKonto Prémium	Základ, Základ-zdarma, Plus, Plus-zdarma, Student	Current Accounts except tariffs and price programmes
4.5.3. Emergency Card – issue of replacement card abroad for Business GOLD type cards	costs of delivery abroad			
4.6. Connection of second current account to settlement of foreign currency transactions	Free of charge		x	Free of charge
4.7. Compiling of monthly statement for card transactions (incl. sending by post to address in Czech Republic)	CZK 30 per statement		x	CZK 30 per statement
4.8. Compiling of monthly statement for card transactions (incl. sending by post to address abroad)	CZK 40 per statement		x	CZK 40 per statement
4.9. Compiling of duplicate or one-off generation of statement of card transactions (incl. sending by mail to address in Czech Republic or abroad)	CZK 100 per statement		x	CZK 100 per statement
4.10. Sending of statement by MT 940 Swift messages	CZK 1 000 per month		x	CZK 1 000 per month
4.11. Information on card blockage/card SMS service	CZK 2,40 per message			
4.12. Information on card blockage/card SMS service for Business GOLD and Gold cards	Free of charge		CZK 2,40 per message	Free of charge
5. Card locking				
5.1. Activation of service for newly issued payment card	x		Free of charge	x
5.2. Activation/deactivation of service for already issued cards via Internet or GSM Banking	x		CZK 50	x
5.3. Activation/deactivation of service for already issued cards via Telephone Banking	x		CZK 65	x
5.4. Activation/deactivation of service for already issued cards via branch office	x		CZK 100	x
5.5. Unlocking of card via Internet or GSM Banking	x		CZK 4	x
5.6. Unlocking of card via Telephone Banking	x		CZK 19	x
5.7. Unlocking of card via branch office	x		CZK 54	x
5.8. Locking of card via Internet or GSM Banking	x		Free of charge	x
5.9. Locking of card via Telephone Banking	x		CZK 15	x
5.10. Locking of card via branch office	x		CZK 50	x
¹⁾ One Card Holder cannot have two cards of the same type for one Account. ²⁾ Basic Price/Premium Benefits. The price of CZK 0 as a part of the Premium benefits is applied for one electronic and one embossed debit card. The basic price is then billed for each additional product 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 more advantageous fee will be billed in the calendar month in question in the event the Client meets the conditions for the provision of Premium Benefits in the immediately preceding calendar month. ⁶⁾ Only for the Základ-zdarma and Plus-zdarma price programs if the credit turnovers specified in part 1.3 of this Pricelist are met. ⁷⁾ Exchange rate surcharge shall become effective from 1 June 2016.				

6. OTHER SERVICES

6.1. Cheques

Cheques – payment of cheques issued by another bank

Name of item	Podnikatelské eKonto, Podnikatelské eKonto Prémium	Profikonto, Pluskonto, Benefitkonto a Dualkonto	Plus, Plus-zdarma, Základ, Základ-zdarma, Student	Current Accounts without tariffs or price programs
1. Holders of accounts with Raiffeisenbank a.s.				
1.1. For each cheque submitted a balance on account is requested in accordance with the cheque amount for expenses of foreign banks	*	min. 1 000 CZK		
1.2. Cashing of cheques payable abroad	1 % of amount of cheque, min. 500 CZK			
1.3. Cashing of cheques payable in the Czech Republic	1 % of amount of cheque, min. 500 CZK	0,25 % of amount of cheque, min. 500 CZK	1 % of amount of cheque, min. 500 CZK + actual costs	0,25 % of amount of cheque, min. 500 CZK
1.4. Cashing of banker's cheques payable in Raiffeisenbank a.s. (including clients of other banks)	*	0,25 % of amount of cheque, min. 500 CZK		
1.5. Non-performance of cashing of cheque for reasons on the part of the presenter, drawer, or drawee	500 CZK + actual costs			
1.6. Old-age pensions sent regularly from abroad by cheque	*	50 CZK		
2. Cheque claims	500 CZK + actual costs + fees for foreign banks			

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