



**Raiffeisen  
BANK**

*Banka inšpirovaná klienty*

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

**PART 2**

This Price list is effective as of 1 August 2016.

The Price list for Products and Services for Individual Entrepreneurs and Legal Entities (hereinafter the "Price list") contains the amount and conditions surrounding the payment of fees and also any other types of monetary performance agreed to between you and the Bank. The Price list is graphically divided into Part 1 and Part 2; nevertheless, both parts are a single legal document and, if the Price list is referred to in any other documents, the Price list shall be regarded as consisting of both parts. Fees for some Banking Services that you use or other monetary performance agreed between you and the Bank, may be contained in Part 1 or Part 2 of the Price list. We recommend using the Price list 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 Price list starting with a capital letter that are not expressly explained in the Price list have the same meaning as that stipulated in the GBC and the Technical Conditions. The names of the products and other terms may be further defined in the relevant Contracts and the Product Conditions.

You will obtain the Price list or its relevant part upon concluding a Contract between the Bank and you. It is published on the Public Website or you can obtain it upon request free of charge at any Point of Sale in printed form.

Banking services may be provided by the Bank as a part of a plan, a price program or independently (without using plans or price programs). The price plans and price programs are described in more detail in section 1 of the relevant part of the Price list. Unless specifically provided otherwise, the amount of the fee for each individual price list item is collected by the Bank in an 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 the fee is debited from the Account will be used. If the Price list, 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 any independent charges. If, anywhere in the Price list, an item is marked with an „x“, this means that for this case the specified Banking Service is not available.

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# 1. PRICE PROGRAMS

If, as a part of one of the price programs specified below, the amount of 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 into the Account in cash), the credit turnover shall not include incoming payments from either current or savings accounts of the same holder, transfers from term deposits to the Account, transfers between currency elements of the Account, credited interest or reverse card transactions. The credit turnover will include Payment Transactions performed between 00:01 of the last calendar day of the previous calendar month until 24:00 of the day that precedes the last calendar day of the calendar month for which compliance with 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 always assessed 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 an ATM of another bank in the Czech Republic, compliance with the aforementioned conditions is assessed for the previous calendar month.

## 1.1. Podnikatelské eKonto

Podnikatelské eKonto is a price program for entrepreneurs in which the amount of charges is dependent on compliance with the agreed conditions; 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 have been met, individual services are provided as a part of the Podnikatelské eKonto price program for a discounted price, for free as a part of the Prémium benefits or for a basic price.

### **The Client pays fees listed under the Prémium benefits program if the following conditions are met:**

On the day of payment of the respective fee, the Client uses a debit card (except MasterCard cards InternetCard) and the credit turnover on the Account is not less than CZK 120,000 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 not less than CZK 500,000.

## 1.2. Podnikatelské eKonto Prémium

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

### **The Client pays fees listed under the Prémium benefits program if the following conditions are met:**

On the day of payment of the respective fee, the Client uses a debit card and the credit turnover on the Account is not less than CZK 800,000 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 not less than CZK 1,000,000.

### 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 and where, if the Client meets the conditions stipulated for the Základ-zdarma or Plus-zdarma price programs, the fees for some Banking Services are significantly lower. For a fee, it is possible to transfer from the Základ or Student price programs, to the Základ-zdarma 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 agreed to a Základ-zdarma or Plus-zdarma price program, but does not meet the conditions stipulated below in a specific month, he/she shall pay the fees as stipulated in the Základ or Plus price program. 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. What is decisive for determining the amount of a fee for making a withdrawal from an ATM is compliance with those conditions in the previous month.

Fees for the management of a current account and for making direct banking available stipulated for the Základ-zdarma price program will only be paid by a Client who has agreed to a Základ-zdarma price program and also who has a credit turnover on an Account held by an individual entrepreneur of not less than CZK 300 000, or on an Account held by a legal entity of not less than CZK 500 000. After complying with the conditions in accordance with the previous sentence, the Client will also, in the period following that for which the credit turnover was calculated, be obligated to pay fees for making 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 agreed to a Plus-zdarma price program and also who has a credit turnover on an Account held by an individual entrepreneur of not less than CZK 500,000, or on an Account held by a legal entity of not less than CZK 1,000,000. After complying with the conditions in accordance with the previous sentence, the Client will also, in the period following that for which the credit turnover was calculated, be obligated to pay fees for making withdrawals from an ATM as stipulated for the Plus-zdarma price program.

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

### 1.4. Profikonto, Pluskonto, Benefitkonto and Dualkonto

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

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

### 1.5. Banking Services Provided as a Part of Profikonto, Pluskonto, Benefitkonto and Dualkonto Price Programs for a flat-rate Fee

Item Name	Profikonto, Pluskonto	Benefitkonto	Dualkonto
1. Maintenance of one current account		✓	
2. Maintenance of one savings account	×		✓
3. Internet Banking <sup>1)</sup>		✓	
4. Telephone Banking <sup>1)</sup>		✓	
5. Maintenance of one debit card	✓		×
6. Compiling and delivering monthly statements of an Account		✓	
1) Internet/Telephone Banking services that are not charged independently.			
Note:	Note: ✓ The fee for the specified Banking Service is included in the flat-rate fee.		

## 2. ACCOUNTS AND DEPOSITS

### 2.1. Current accounts in the Podnikatelské eKonto Price Program

Item Name	Frequency	Podnikatelské eKonto – Basic Price	Podnikatelské eKonto – Prémium Benefits
1. Maintenance of one current account	per month	CZK 230	free
2. Maintenance of the first to third secondary currencies of the Account (for each currency element) <sup>1)</sup>	per month	CZK 29	free
3. Maintenance of the fourth and each subsequent secondary currency of the Account (for each currency element) <sup>1)</sup>	per month	CZK 29	
4. Minimum deposit		CZK 1,000	
5. Compiling and delivering a statement of an Account	per month	free	
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 USD 3, GBP 2, EUR 3, CHF 5, CZK 100, PLN 15, CAD 5, HUF 100, JPY 100 – depending on the currency in which the specific currency element of the Account is maintained.			

### 2.2. Current Accounts in the Podnikatelské eKonto Prémium Price Program

Item Name	Frequency	Podnikatelské eKonto Prémium – Basic Price	Podnikatelské eKonto Prémium – Prémium Benefits
1. Maintenance of one current account	per month	CZK 260	free
2. Maintenance of the first to third secondary currencies of the Account (for each currency element) <sup>1)</sup>	per month	CZK 29	free
3. Maintenance of the fourth and each subsequent secondary currency of the Account (for each currency element) <sup>1)</sup>	per month	CZK 29	
4. Minimum deposit		CZK 1,000	
5. Compiling and delivering a statement of an Account	per month	free	
6. Free transaction <sup>2)</sup>	per month	CZK 0	CZK 30
7. Processing a payment incoming within the Bank	per month	CZK 7	CZK 2
8. Processing a payment incoming from a bank in the Czech Republic	per month	CZK 7	CZK 4
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 USD 3, GBP 2, EUR 3, CHF 5, CZK 100, PLN 15, CAD 5, HUF 100, JPY 100 – depending on the currency in which the specific currency element of the Account is maintained.			
2) Transactions that will be executed for free include 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 was not executed based on a paper Payment Order. In addition, only Domestic Payment Transactions that were first booked on the Account in the relevant month in the specified number will be free.			

### 2.3. Current Accounts in the Základ, Základ-zdarma, Plus, Plus-zdarma and Student Price Programs

Item Name	Frequency	Základ	Základ-zdarma	Plus	Plus-zdarma	Student
1. Maintenance of one current account	per month	CZK 230	free	CZK 260	free	CZK 229
2. Maintenance of secondary currencies on the Account (for each currency element) <sup>1)</sup>	per month	CZK 29				
3. Minimum deposit		CZK 1,000				
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 USD 3, GBP 2, EUR 3, CHF 5, CZK 100, PLN 15, CAD 5, HUF 100, JPY 100 – depending on the currency in which the current Account is maintained.						

## 2.4. Current Accounts in the Profikonto, Pluskonto, Benefitkonto and Dualkonto Price Programs (for a Flat-Rate Fee)

Item Name	Frequency	Profikonto, Pluskonto, Benefitkonto, Dualkonto
1. Maintenance of one current account	per month	included
2. Minimum deposit		CZK 1,000

## 2.5. Current Accounts outside of price plans and price programs

Item Name	Frequency	Item fee
1. Maintenance of one current account	per month	CZK 200
2. Minimum deposit		CZK 1,000



Change to a Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START or Podnikatelské eKonto ŽIVNOST and make use of our **free legal assistance**, which includes telephone consultations in various legal areas.

## 2.6. Savings Accounts

Unless provided otherwise below for the Podnikatelské Efektonto savings account, the Client shall pay Bank fees for the performance of Payment Transactions and direct banking related to savings accounts as stipulated for current accounts outside of plans and price programs.

Item Name	Frequency	Podnikatelské Efektonto
1. Automatic transfer of an over-the-limit balance / Intelligent Saving	per transfer	CZK 3
2. Maintenance of direct banking services	per month	free
3. Maintenance of one electronic debit card	per month	free

## 2.7. Term Deposits

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

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

## 2.8. Statements

Statements from an Account

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium, Základ, Základ-zdarma, Plus, Plus-zdarma, Student	Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current Accounts outside of price plans and price programs
<b>1. Change of statement setup</b>		
1.1. By Telephone Banking / at a Point of Sale	CZK 50	free
<b>2. Compiling and delivering a statement</b>		
2.1. By mail (in the Czech Republic and abroad)		CZK 30
2.2. By fax	x	CZK 100
2.3. At a Point of Sale	x	CZK 50
2.4. By MT 940 Swift messages	x	CZK 1,000
<b>3. Compiling and delivering a copy of a statement</b>		
3.1. Electronic	CZK 100	x
3.2. By mail	CZK 130	x
3.3. At a Point of Sale	CZK 150	CZK 100
<b>4. Compiling an extraordinary statement at the Client's request</b>		
	CZK 300	x

## 2.9. Fee for excessive deposits

Item Name	Frequency	Item fee
1. Fee for additional deposits if the Deposit balance as of 31 December exceeds CZK 100 million <sup>1)</sup>	yearly	0.15% of the Differential Balance <sup>1)</sup>
<p>1) Deposit balance as of 31 December refers to the total amount of credit current, savings, deposit account balances and balances of deposits held by the Bank on behalf of the Client, including deposit drafts issued by the Bank on behalf of the Client (the list of deposits hereinafter referred to collectively as "Deposits") as of 31 December of each year. The differential balance is the difference between Deposit Balances as of 31 December of the respective year and (i) the amount of CZK 100 million, or (ii) the average balance of the total volume of Deposits determined from the credit balances of Deposits on the last day of each month in the period from January to November of the relevant year. The higher of the values under (i) and (ii) is critical for calculating the Differential Balance. The balance of Deposits as of 31 December and the average balance of Deposits in accordance with (ii) shall always be expressed in CZK; the exchange rate announced by the Czech National Bank on the date on which the balance of the Deposits is taken into account shall be used for making the eventual conversion. If the Differential Balance of the relevant year is negative, the fee is zero. The fee is due by the end of February in the year following 31 December of the relevant year, providing that the Client shall pay the first fee based on the Deposit Balances as of 31 December 2015. The fee may be paid by any of a Client's Accounts held at the Bank. For the Contracts between the Bank and the Client that started from 30 November 2015, which include this Price list, this article 2.8. of the Price list is already applicable notwithstanding the effective date of the whole Price list as of 1 February 2016.</p>		

## 2.10. Fees for over-the-limit balances on current accounts

Item Name	Frequency	Item fee
1. Fees for a balance on Accounts denominated in CHF that exceeds 1 million CHF <sup>1)</sup>	per month	1% p.a. <sup>2)</sup>
2. Fees for a balance on Accounts denominated in JPY that exceeds JPY 100 million <sup>1)</sup>	per month	1% p.a. <sup>2)</sup>
3. Fees for a balance on Accounts denominated in DKK that exceeds DKK 3 million <sup>1)</sup>	per month	1% p.a. <sup>2)</sup>
4. Fees for a balance on Accounts denominated in SEK that exceeds SEK 3 million <sup>1)</sup>	per month	1% p.a. <sup>2)</sup>
<p>1) Balance means the sum of credit balances on the Client's Accounts of the same currency that is specified in each respective line. In the event that the total credit balance of Accounts held in the same currency at the end of the day is higher than the limit value which is stated in the relevant line, the Client shall pay the fee. Accounts mean those current accounts held by the Bank on behalf of the Client. A current account also means the currency component of an Account held in multiple currencies. If it is not apparent from the relevant contract whether the Account is marked as current, it means an Account that is specifically designed to make payment transactions.</p>		
<p>2) The amount of the fee that the Client shall pay is calculated daily (as converted by the actual number/365) by the rate set out in the item fee column. And the fee amount is calculated from the difference between the sum of credit balances of the Client's Accounts of the same currency at the end of the day and the limit values specified for each respective currency. The total amount of the fee per calendar month then equals the sum of additions for individual days on which the Client's obligation to pay the fee arose. The fee is charged retrospectively for the previous calendar month and shall be payable in the following month. The fee will be debited from any of the Client's Accounts denominated in the same currency with respect to whose balance the Client's obligation to pay the fee arose.</p>		

## 2.11. Fees for over-the-limit balances on current accounts (applies only to Clients who are financial customers pursuant to Commission Regulation No. 2015/61, mainly banks, insurers and investment companies)

Item Name	Frequency	Item fee
1. Fees for a balance on Accounts denominated in EUR that exceeds EUR 1 million <sup>1)</sup>	per month	1% p.a. <sup>2)</sup>
2. Fees for a balance on Accounts denominated in CZK that exceeds CZK 100 million <sup>1)</sup>	per month	0.5% p.a. <sup>2)</sup>
<p>1) Balance means the sum of credit balances on the Client's Accounts of the same currency that is specified in each respective line. In the event that the total credit balance of Accounts held in the same currency at the end of the day is higher than the limit value, which is stated in the relevant line, the Client shall pay the fee. Accounts mean those current accounts held by the Bank on behalf of the Client. A current account also means the currency component of an Account held in multiple currencies. If it is not apparent from the relevant contract, whether the Account is marked as current, it means an Account that is specifically designed to make payment transactions.</p>		
<p>2) The amount of the fee that the Client shall pay is calculated daily (as converted by the actual number/365) by the rate set out in the item fee column. And the fee amount is calculated from the difference between the sum of credit balances of the Client's Accounts of the same currency at the end of the day and the limit values specified for each respective currency. The total amount of the fee per calendar month then equals the sum of additions for individual days on which the Client's obligation to pay the fee arose. The fee is charged retrospectively for the previous calendar month and shall be payable in the following month. The fee will be debited from any of the Client's Accounts denominated in the same currency with respect to whose balance the Client's obligation to pay the fee arose.</p>		



### 3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS

#### 3.1. Cashless Domestic Payments

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium	Profikonto, Pluskonto	Benefitkonto, Dualkonto	Current Accounts outside of price plans and price programs
<b>1. Processing of incoming payments</b>				
1.1. Processing of an incoming payment with the exception of that specified in line 1.2 below	CZK 7	CZK 6	CZK 3	CZK 7
1.2. Processing of an incoming payment in CZK from another Czech bank credited to the Client's foreign currency account	x		CZK 150	
<b>2. Processing of outgoing payments</b>				
2.1. Input by GSM / Internet Banking / Mobile Banking			CZK 6	
2.2. Input by Gemini/MultiCash	x		CZK 7	
2.3. Input by an eKomunikátor	CZK 6		x	
2.4. Input by SWIFT MT101	x		CZK 35	
2.5. Input on a paper medium / at a Point of Sale / by Telephone Banking	CZK 56		CZK 54	
2.6. Input by Internet Banking / Mobile Banking as an Express Payment			CZK 100	
2.7. Input by Gemini /MultiCash as an Express Payment <sup>1)</sup>	x		CZK 100	
2.8. Input on a paper medium / at a Point of Sale / by Telephone Banking as an Express Payment	CZK 150		CZK 220	
2.9. Input on a paper medium / at a Point of Sale / by Telephone Banking			CZK 150	
<b>3. Standing Payment Orders</b>				
3.1. Setting/changing through a paper medium at a Point of Sale / by Telephone Banking			CZK 50	
3.2. Processing of an outgoing payment generated by a Standing Payment Order	CZK 8		CZK 9	
3.3. Processing of the first outgoing payment generated by a Standing Payment Order in the event that the input date of the first payment is different from the date of further payments	CZK 56		CZK 9	
<b>4. Direct debit / SIPO authorisation</b>				
4.1. Setting/changing through a paper medium at a Point of Sale / by Telephone Banking			CZK 50	
4.2. Processing of an outgoing payment as part of a direct debit/SIPO	CZK 8		CZK 9	
<b>5. Direct debit orders</b>				
5.1. Input on a paper medium / at a Point of Sale / by Telephone Banking	CZK 50		included	
5.2. Processing of an incoming payment as part of a direct debit	CZK 5	CZK 6	CZK 3	CZK 7
<b>6. Direct debit orders / Standing orders for direct debit / Intelligent direct debit</b>				
6.1. Setting/changing through a paper medium at a Point of Sale / by Telephone Banking	CZK 50		x	
6.2. Processing of an incoming payment as part of a direct debit	CZK 5		x	
<b>7. Payment to an address</b>				
7.1. Processing of a payment	CZK 70		x	

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium	Profikonto, Pluskonto	Benefitkonto, Dualkonto	Current Accounts outside of price plans and price programs
7.2. Surcharge for a payment made in person / as of a designated day	CZK 50		x	
1) Another form means, for example, a form from another bank, other financial institution, post office or own form.				

### 3.2. Cashless Domestic Payments – Základ, Základ-zdarma, Plus, Plus-zdarma and Student

Item Name	Základ, Základ-zdarma	Plus, Plus-zdarma, Student
<b>1. Processing of incoming payments</b>	CZK 7	CZK 4
<b>2. Processing of outgoing payments</b>		
2.1. Input by GSM/Internet Banking / Mobile Banking		CZK 6
2.2. Input by an eKomunikátor		CZK 6
2.3. Input on a paper medium at a Point of Sale / by Telephone Banking		CZK 56
2.4. Input by Internet Banking / Mobile Banking as an Express Payment		CZK 100
2.5. Input on a paper medium at a Point of Sale / by Telephone Banking as an Express Payment		CZK 150
<b>3. Standing Payment Orders / Standing direct debit orders / Intelligent direct debit / Direct debit / Direct debit orders</b>		
3.1. Setting/changing through a paper medium at a Point of Sale / Telephone Banking <sup>1)</sup>		CZK 50
3.2. Processing of an outgoing payment generated by a standing order / as part of a direct debit / SIPO		CZK 8
3.3. Processing of an incoming payment as part of a direct debit / Intelligent direct debit / Standing order for a direct debit		CZK 5
3.4. Processing of the first outgoing payment generated by a Standing Payment Order in the event that the input date of the first payment is different from the date of further payments		CZK 56
<b>4. Payment to an address</b>		
4.1. Actual payment		CZK 70
4.2. Surcharge for making a payment in person / as of a designated day		CZK 50
1) The change cannot be made to a direct debit order.		

### 3.3. Cashless Foreign Payments

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium, Základ, Základ-zdarma, Plus, Plus-zdarma, Student	Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current Accounts outside of price plans and price programs
<b>1. Processing of incoming payments</b>		
1.1. Europayment and SEPA payments up to EUR 50 000 included <sup>1)</sup>		CZK 200
1.2. Internal bank foreign currency payments (with the exception of that stated in the following line)		included
1.3. Internal bank foreign currency payments without a currency exchange between multi-currency accounts	CZK 5	x
1.4. Payment with OUR instruction <sup>2)</sup>		at Payer's expense
1.5. Payment in CZK from Tatra banka, a.s. (based in Slovakia)	1% of the payment amount, min. CZK 300, max. CZK 1,200	included
1.6. Other payments not specified in previous lines 1.1 to 1.5		1% of the payment amount, min. CZK 300, max. CZK 1,200
<b>2. Processing of outgoing payments executed in favour of an account outside the Bank</b>		
2.1. Europayment and SEPA payments up to EUR 50 000 included <sup>1)</sup>		CZK 220
2.2. Sent payments with OUR fee type in the EEA and in EEA currencies (EEA OUR)		1% of the payment amount, min. CZK 500, max. CZK 1,500 + CZK 450 (guaranteed OUR fee) <sup>3)</sup>
2.3. Payment with a BEN instruction <sup>2)</sup>		at Beneficiary's expense
2.4. Payment in EUR to Tatra banka, a.s. (based in Slovakia) with the exception of that stated in the following line 2.5	x	CZK 50
2.5. Payment in CZK from a foreign currency account in favour of an		

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium, Základ, Základ- zdarma, Plus, Plus-zdarma, Student	Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current Accounts outside of price plans and price programs
account at another bank in the Czech Republic	CZK 150	CZK 500
2.6. Other payments not specified in previous lines 2.1 to 2.5	1% of payment amount, min. CZK 500, max. CZK 1,500	
<b>3. Processing of outgoing payments made in the Bank</b>		
3.1. Internal bank foreign currency payments without a currency exchange between multi-currency accounts	CZK 5	×
3.2. Internal bank foreign currency payments with the exception of payments made in accordance with line 3.1	CZK 150	
3.3. Internal bank foreign currency payments in favour of an internal account of the Bank for the purchase of units in Raiffeisen unit trusts	included	
<b>4. Other monetary performance in connection with Foreign Payment Transactions</b>		
4.1. Cancellation of an executed Payment Order at the Client's request <sup>4)</sup>	CZK 1,500	
4.2. Mediation of a request for the return of funds from an executed Payment Order	CZK 1,500 + costs paid to other banks	
4.3. Surcharge for urgent (express) processing of a Payment Order, increased fee for processing the relevant payment type <sup>5)</sup>	CZK 1,500	
4.4. Execution of a payment after the Cut-off Time (only following prior agreement with the Bank), increased fee for processing the relevant payment type	×	CZK 1,500
4.5. Correction or supplementation of an incomplete or incorrectly completed Payment Order, a claim resulting from a requirement of another bank	CZK 500 + costs paid to other banks	
4.6. Provision of information requested by the Client related to a Foreign Payment Transaction	CZK 500 + costs paid to other banks	
4.7. Processing of a payment returned by another Bank	CZK 300	
4.8. Surcharge for processing a Payment Order on a paper medium, increased fee for processing the relevant payment type	CZK 300	
4.9. Fees paid to other banks and fees not paid by other banks in the case of an incoming payment with an OUR instruction or an outgoing payment with a BEN instruction <sup>2)</sup>	in full	
4.10. Non-STP fee for a manual intervention with an insufficiently /incorrectly completed Payment Order	CZK 300	
1)	Europayment – a payment in EUR up to EUR 50,000 in EEA countries with a valid, correctly input bank identification code (BIC), the Beneficiary's IBAN, SHA type fee and without any 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 any special processing requirements.	
2)	Fees in accordance with instructions in a foreign payment: SHA – The Payer pays the fees of its own bank, the Beneficiary pays the fees of its own bank and any fees of other brokering banks. BEN – The Beneficiary pays all fees, i.e. the fees of its own bank, the fees of the Payer's bank, and any fees of other brokering banks. OUR – The Payer pays all fees, i.e. the fees of its own bank, the fees of the Beneficiary's bank, and any fees of other brokering banks. The expenses of other banks depend on the fees of the brokering banks and the Beneficiary's bank.	
3)	A fee guarantee made by the Bank covering the fees of brokering banks and the bank of the Beneficiary billed with a charge for making a payment up to the equivalent of EUR 50,000 in EEA (European Economic Area) currencies to EEA countries with the OUR fee type. For other payments sent with the OUR fee type, the fees of other banks are subsequently billed in full.	
4)	Only if the amount of the Payment Transaction is still available to the Bank.	
5)	For price programs that contain eKonto in their name, urgent (express) payments can only be sent in EUR, USD.	
Note:	In the case of a payment transaction in EUR when the bill of both the Payer's and Beneficiary's Account is maintained in EUR by a credit institution that is a member of the Raiffeisen financial group (excluding Tatra banka, a.s.), the final amount of fee for processing is reduced. The fee amount calculated under the rules in section 3.2. shall be reduced by 20% in the case of such a payment transaction. This is not applicable to price programs that contain eKonto in their name.	

### 3.4. Cash Transactions – Podnikatelské eKonto, Podnikatelské eKonto Premium, Základ, Základ-zdarma, Plus, Plus-zdarma, Student

Item Name	Frequency	Podnikatelské eKonto, Podnikatelské eKonto Premium	Základ, Základ-zdarma, Plus, Plus-zdarma, Student
<b>1. Cash deposits made at a Point of Sale counter, unless settling a receivable of the Bank</b>			
1.1. – up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	per deposit	CZK 10	
1.2. – over CZK 500,000 or its equivalent in a foreign currency	per deposit	CZK 10 + 0.15% of the deposited amount for day on one Account	

Item Name	Frequency	Podnikatelské eKonto, Podnikatelské eKonto Premium	Základ, Základ-zdarma, Plus, Plus-zdarma, Student
1.3. Surcharge for making a cash deposit to an Account, if the deposit not made by an Account Holder or a Signatory and provided it is not a Bank receivable	per deposit	CZK 65	
<b>2. Cash withdrawals made at a Point of Sale counter</b>			
2.1. Cash withdrawals made at a Point of Sale counter	per withdrawal	CZK 60	CZK 70
2.2. Surcharge for withdrawing cash over CZK 500,000 or its equivalent in foreign currency	per withdrawal	0.15% of the withdrawn amount per day	
2.3. Non-collection of cash or cancellation of a cash withdrawal on the day specified by the Client	per unrealized withdrawal	1% of the unwithdrawn amount, min. CZK 500	
2.4. Partial non-collection of cash on the day specified by the Client	per partly unrealized withdrawal	1% of the unwithdrawn amount	
<b>3. Currency exchange on cash deposits and withdrawals, unless the Account currency is the same as the Payment Transaction currency</b>			
	per exchange	1% of the value of the purchased/sold banknotes, min. CZK 50, max. CZK 2,500	

### 3.5. Cash Transactions – Profikonto, Pluskonto, Benefitkonto, Dualkonto, current accounts outside of price plans and price programs

Item Name	Frequency	Profikonto, Pluskonto, Benefitkonto, Dualkonto	Current Accounts outside of price plans and price programs
<b>1. Cash deposits made at a Point of Sale counter, unless settling a receivable of the Bank</b>			
1.1. – up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	per deposit	CZK 10	
1.2. – over CZK 500,000 or its equivalent in a foreign currency	per deposit	CZK 10 + 0.15% of the total amount deposited on one Account in a day	
1.3. Surcharge for making cash deposits to an Account, if the deposit not made by an Account Holder or a Signatory and provided it is a Bank receivable	per deposit	CZK 65	
<b>2. Cash deposits made at a Point of Sale counter to a foreign currency account, unless settling a receivable of the Bank</b>			
2.1. – up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	per deposit	x	EUR 1 / USD 2 / 1 GBP / CHF 2 / AUD 2 / DKK 9/ NOK 10 / SEK 12 / NZD 2 / HRK 9 / PLN 5/ CAD 2 / JPY 200 / HUF 300 / equivalent of CZK 30 in another currency
2.2. – over CZK 500,000 or its equivalent in a foreign currency	per deposit	x	EUR 1 / USD 2 / 1 GBP / CHF 2 / AUD 2 / DKK 9/ NOK 10 / SEK 12 / NZD 2 / HRK 9 / PLN 5/ CAD 2 / JPY 200 / HUF 300 equivalent of CZK 30 in another currency + 0.15% of the total amount deposited on one Account in a day
2.3. Surcharge for making cash deposit to an Account, if the deposit is not made by an Account Holder or a Signatory and provided it is not a Bank receivable	per deposit	CZK 65	
<b>3. Cash withdrawal at a Point of Sale counter</b>			
3.1. Cash withdrawals made at a Point of Sale counter	per withdrawal	CZK 60	
3.2. Surcharge for withdrawing cash over CZK 500,000 or its equivalent in a foreign currency	per withdrawal	0.15% of the withdrawn amount per day	
3.3. Non-collection of cash or cancellation of a cash withdrawal the day specified by Client	per unrealized withdrawal	1% of the unwithdrawn amount, min. CZK 500	
3.4. Partial non-collection of cash on the day specified by the Client	per partly unrealized		

Item Name	Frequency	Profikonto, Pluskonto, Benefitkonto, Dualkonto	Current Accounts outside of price plans and price programs
	withdrawal		1% of the unwithdrawn amount
<b>4. Cash withdrawals made at a Point of Sale counter from single-currency accounts in a foreign currency</b>			
4.1. - up to CZK 500,000 (inclusive)	per withdrawal	x	EUR 2 / USD 3 / GBP 2 / CHF 3 / AUD 4 / DKK 18 / NOK 20 / SEK 24 / NZD 5 / HRK 18 / PLN 10 / CAD 3 / JPY 300 / HUF 700 / equivalent of CZK 60 in another currency
4.2. - over CZK 500,000	per withdrawal	x	EUR 2 / USD 3 / GBP 2 / CHF 3 / AUD 4 / DKK 18 / NOK 20 / SEK 24 / NZD 5 / HRK 18 / PLN 10 / CAD 3 / JPY 300 / HUF 700 / equivalent of CZK 60 in another currency + 0.15% of total amount withdrawn from one Account in a day (the fee may be requested when announcing the withdrawal)
4.3. Non-collection of cash or cancellation of a cash withdrawal on the day specified by the Client	per unrealized withdrawal		1% of the unwithdrawn amount, min. CZK 500
4.4. Partial non-collection of cash on the day specified by the Client	per partly unrealized withdrawal		1% of the unwithdrawn amount
<b>5. Currency exchange on cash deposits and withdrawals, unless the Account currency is the same as the Payment Transaction currency</b>	per exchange		1% of the value of the purchased/sold banknotes, min. CZK 50, max. CZK 2,500



Change to Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START or Podnikatelské eKonto ŽIVNOST and **all domestic electronic transactions are free of charge**. You will also have **free withdrawals from any ATM**, not only in the Czech Republic, but also abroad.

## 4. DIRECT BANKING

### 4.1. Direct banking services

Item Name	Podnikatelské eKonto – Basic Price, Podnikatelské eKonto Prémium – Basic Price	Podnikatelské eKonto – Prémium Benefits, Podnikatelské eKonto Prémium – Prémium Benefits	Základ, Základ-zdarma	Plus, Plus-zdarma	Profikonto, Pluskonto, Benefitkonto, Dualkonto	Current Accounts outside of price plans and price programs
1. Service Maintenance	CZK 120	included	CZK 160	CZK 250	included	CZK 160
2. Set-up of GSM Banking (with the exception of the initial set-up upon the establishment of service)	CZK 50 per Account				included	

### 4.2. Security Features

Item Name	Podnikatelské eKonto – Basic Price, Podnikatelské eKonto – Prémium Benefits, Podnikatelské eKonto Prémium – Basic Price, Podnikatelské eKonto Prémium – Prémium Benefits, Základ, Základ-zdarma, Plus, Plus-zdarma, Student
<b>1. Mobile Electronic Key</b>	
1.1. Set-up of service (with the exception of the initial set-up upon the establishment of service)	CZK 50 per Account
1.2. Newly generated I-PIN and T-PIN	CZK 100
<b>2. Personal Electronic Keys</b>	
2.1. Access to an Account	CZK 89 per Account
2.2. Unblocking, exchange and issuance of a Personal Electronic Key (with the exception of the first issuance)	CZK 200
2.3. Loss, theft, damage to a Personal Electronic Key	CZK 600

### 4.3. Security Features – Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current Accounts outside of price plans and price programs

Item Name	Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current Accounts outside of price plans and price programs
1. Use of a signature certificate for Internet Banking	CZK 15 per month

### 4.4. Electronic Banking

Item Name	Podnikatelské eKonto – Basic Price, Podnikatelské eKonto Prémium – Basic Price, Základ, Základ-zdarma, Plus, Plus-zdarma, Student	Podnikatelské eKonto – Prémium Benefits, Podnikatelské eKonto Prémium – Prémium Benefits	Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current Accounts outside of price plans and price programs
<b>1. eKomunikátor</b>			
1.1. Usage fee <sup>1)</sup>	CZK 200	included	×
1.2. Issue of a Batch Certificate for an Account (valid for 1 year)	CZK 200		×
1.3. Activation of a Batch Certificate after blocking	CZK 50		×
1) The fee is billed only in those months when an eKomunikátor was used.			

#### 4.5. Other

Item Name	Podnikatelské eKonto – Basic Price, Podnikatelské eKonto – Prémium Benefits, Podnikatelské eKonto Prémium – Basic Price, Podnikatelské eKonto Prémium – Prémium Benefits, Základ, Základ-zdarma, Plus, Plus-zdarma, Student	Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current Accounts outside of price plans and price programs
1. Sending of requested information by text message	CZK 4	
2. Sending of requested information by fax, post	CZK 40	x
3. Set-up of the Inform Me service by Telephone Banking / at a Point of Sale	CZK 50	x



With our Mobile eKonto application, you pay no extra fees (the fees are identical to those applicable to Internet banking), yet you save time and money.

If you have a phone or a tablet with an Android or iOS operating system, you can download the Mobilní eKonto application from our [website](#).

## 5. PAYMENT CARDS

### 5.1. Debit Cards

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium	Základ, Základ-zdarma, Plus, Plus-zdarma, Student	Profikonto, Pluskonto, Benefitkonto, Dualkonto	Current Accounts outside of price plans and price programs
<b>1. Card administration <sup>1)</sup></b>				
1.1. Electronic card Business ELECTRON	CZK 55 / CZK 0 per month <sup>2)</sup>		CZK 55 per month	
1.2. Embossed card Business STANDARD	CZK 75 / CZK 0 per month <sup>2)</sup>		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 55 / CZK 0 per month <sup>2)</sup>		CZK 65 per month	
1.6. Embossed card VISA Classic, MC Standard	CZK 80 / CZK 0 per month <sup>2)</sup>		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			x
1.9. Embossed card VISA Gold, MC Gold			CZK 345 per month	
1.10. MasterCard InternetCard	CZK 15 per month			x
<b>2. Additional services <sup>3)</sup></b>				
2.1. Travel insurance agreed to 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 card fraud insurance (including insurance against loss/theft of personal items and insurance against forced withdrawal/robbery at an ATM)			CZK 69 per month	
<b>3. Card transactions</b>				
3.1. The first two withdrawals from Raiffeisenbank a.s. ATMs billed in a calendar month		included		free
3.2. The third and subsequent withdrawals by a debit card from Raiffeisenbank a.s. ATMs		CZK 9.90		CZK 19.90
3.3. Withdrawal (CZK) by a debit card from ATMs of other banks in the Czech Republic <sup>4)</sup>	CZK 39.90 / CZK 9.90 <sup>5)</sup>	CZK 39.90 / CZK 9.90 <sup>6)</sup>		CZK 39.90
3.4. Cash withdrawal from ATMs abroad <sup>4)</sup>			CZK 100 + 0.5% of the withdrawn amount	
3.5. Cash withdrawal by card at bank counter/exchange office (Manual Cash Advance)			CZK 150 + 0.5% of the withdrawn amount	
3.6. Exchange rate surcharge			0.75% of the value of the middle exchange rate for the respective transaction currency by the Bank's List of Exchange Rate	
<b>4. Other services</b>				
4.1. Express issuance of a card or PIN (within two Banking days)				
4.1.1. Express issuance of card (incl. a PIN for the card) with personal acceptance at a Point of Sale			CZK 2,000 / card (incl. PIN)	



Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium	Základ, Základ-zdarma, Plus, Plus-zdarma, Student	Profikonto, Pluskonto, Benefitkonto, Dualkonto	Current Accounts outside of price plans and price programs
4.1.2. Express issuance of a regenerated PIN	CZK 1,000 / PIN			
4.2. Sending of a card or PIN				
4.2.1. Forwarding a card/PIN to an address in the Czech Republic	delivery costs (depending on the chosen method of delivery)/mail			
4.2.2. Sending a card/PIN abroad	CZK 200 + delivery costs (depending on the chosen method of delivery)/mail			
4.3. Regeneration of a PIN for a card	CZK 250			
4.4. Regeneration of data about a MasterCard InternetCard	CZK 250			x
4.5. Emergency service (in case of a lost/stolen/damaged card abroad)				
4.5.1. Emergency Cash – issuance of replacement cash abroad (only for embossed cards)	CZK 3,000			
4.5.2. Emergency Card – issuance of a replacement card abroad	CZK 2 000 + costs for delivery abroad			
4.5.3. Emergency Card – issuance of a replacement card abroad for Business GOLD type cards	costs for delivery abroad			
4.6. Connection of a second current account to the settlement of foreign currency transactions	x			free
4.7. Compiling a monthly statement for card transactions (incl. sending by post to an address in the Czech Republic)	x			CZK 30 per statement
4.8. Compiling a monthly statement for card transactions (incl. sending by post to an address abroad)	x			CZK 40 per statement
4.9. Compiling a duplicate or a one-off generation of a statement of card transactions (incl. sending by mail to an address in the Czech Republic or abroad)	x			CZK 100 per statement
4.10. Information about card blocking / Card SMS Service	CZK 2.40 per message			
4.11. Information about card blocking / Card SMS service for Business GOLD and Gold cards	CZK 2.40 per message			free
<b>5. Card locking</b>				
5.1. Activation of service for a newly issued payment card	free			x
5.2. Activation/deactivation of service for already issued cards via Internet or GSM Banking	CZK 50			x
5.3. Activation/deactivation of service for already issued cards via Telephone Banking / Point of Sale	CZK 100			x
5.4. Unlocking a card via Internet, Mobile or GSM Banking	CZK 4			x
5.5. Unlocking a card via Telephone Banking / at a Point of Sale	CZK 54			x
5.6. Locking a card via Internet, Mobile or GSM Banking	free			x
5.7. Locking a card via Telephone Banking / at Point of Sale	CZK 50			x
1)	One Card Holder cannot have two cards of the same type for one Account.			
2)	Basic Price / Prémium 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 to insurance is valid 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 the ATM operators, where the Card Holder is expressly notified of such fee on the ATM screen and has to consent to it prior to making the withdrawal.			
5)	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 Price list are met.			

## 6. OTHER SERVICES

### 6.1. Cheques

Cashing of cheques issued by another bank

Item Name	Item fee
1. Cashing of cheques	1% of the amount of the cheque, min. CZK 500 + costs paid to other banks
2. Non-cashing of cheques for reasons on the part of the presenter, drawer or drawee	CZK 500 + costs paid to other banks
3. Complaints about cheques	CZK 500 + costs paid to other banks

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