

PRICE LIST OF PRODUCTS AND SERVICES FOR ENTREPRENEURS AND LEGAL ENTITIES

PART 1

We are continuously developing our services. Thus, for better orientation, our price list is split into two parts. The first part includes the currently offered products and services, while the other mainly consists of obsolete products and services. Both parts together form the price list of products and services for entrepreneurs and legal entities (the "price list"). You may be using services from both parts of the price list and thus we recommend that you always use the price list along with the relevant agreement, the general business conditions of Raiffeisenbank a.s. ("GBC"), the product conditions and technical conditions, if applicable.

This price list is effective as of 1. 4. 2018

CONTENTS

1. PRICE PLANS	1
2. ACCOUNTS AND DEPOSITS	2
3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS	4
4. DIRECT BANKING	6
5. PAYMENT CARDS	7
6. BUSINESS LOANS	7
7. OTHER SERVICES	8

1. PRICE PLANS

The Podnikatelské eKonto SMART, Podnikatelské eKonto KOMPLET PLUS and Podnikatelské eKonto EXCLUSIVE are price plans for natural persons – entrepreneurs and legal entities, provided as service packages. The below services are either included in the price for the plan or are charged separately. The price for the plan is charged in full even if you do not use all the included services. An overview of services included in the price plans is also available at www.rb.cz in the Price list section – Price plan overview. Opening an account that is subject to any of the price plans does not require taking out or using other services that are not directly related to the account, yet are included in the price for the plan.

1.1. Fees

Item Name	Frequency	Podnikatelské eKonto SMART	Podnikatelské eKonto KOMPLET PLUS	Podnikatelské eKonto EXCLUSIVE
1. Fee for the active use of an account ¹⁾	per month	CZK 0	CZK 129	CZK 750
2. Fee if an account is not actively used	per month	CZK 99	CZK 250	CZK 750
1) Active use is assessed for the calendar month that precedes the month for which is fee paid. Active use of an account shall be understood to be a credit turnover on the account of no less than CZK 15,000 and also at least three completed outgoing payments from the account a month. Credit turnover shall not include incoming payments from current or savings accounts of the same holder, transfers from term deposits to the account, credited interest or incoming/reverse card transactions. Outgoing payments, however, shall not include transfers between accounts of the same holder, transfers to term deposits, loan repayments, debited fees or tax on interest.				
Note: The eKonto KOMPLET personal price plan for an owner/manager cannot be combined with the "Reward for recommendation" marketing event.				

2. ACCOUNTS AND DEPOSITS

2.1. Current accounts in price plans

Item Name	Frequency	Podnikatelské eKonto SMART	Podnikatelské eKonto KOMPLET PLUS, Podnikatelské eKonto EXCLUSIVE
1. Maintenance of one current account	per month		included
2. Maintenance of each secondary currency of the account	per month	CZK 29	included
3. Minimum deposit on the account			CZK 1,000
Note: 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. Insurance for current accounts

Item Name	Frequency	Podnikatelské eKonto SMART, Podnikatelské eKonto KOMPLET PLUS, Podnikatelské eKonto EXCLUSIVE
1. Business risk insurance package (includes insurance in lines 2 to 6)	per month	CZK 890
2. Property insurance	per month	CZK 269
3. Business interruption insurance	per month	CZK 269
4. Liability insurance	per month	CZK 349
5. Liability insurance for damage to incoming items	per month	CZK 129
6. Insurance for payments	per month	CZK 89

2.3. Transparent accounts

The client shall pay the bank fees for the performance of payment transactions as stipulated for the Podnikatelské eKonto SMART price plan.

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

Item Name	Frequency	Item fee
1. Establishment and maintenance of one account	one-off	CZK 500

2.5. Savings accounts and Term deposits

Unless provided otherwise below, for the Podnikatelské eKonto Flexi and Podnikatelské eKonto Plus savings accounts, the client shall pay the bank fees for the performance of payment transactions and direct banking services related to a savings account as stipulated for the Podnikatelské eKonto SMART price plan.

Item Name	Frequency	Podnikatelské eKonto Flexi, Term deposits, Podnikatelské eKonto Plus
1. Early withdrawal	per withdrawal	2% of the early withdrawn amount, min. CZK 1,000

Item Name	Frequency	Podnikatelské eKonto Flexi, Term deposits, Podnikatelské eKonto Plus
2. Maintenance of savings account/term deposit	per month	included

2.6. Fees for deposits

Item Name	Frequency	Item fee
1. Fee for additional deposits if the deposit balance as of 31 December exceeds CZK 100 million ¹⁾	yearly	0.15% of the differential balance ²⁾
1) The deposit balance as of 31 December refers to the total amount of credit current, savings, deposit accounts 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 is hereinafter referred to collectively as "deposits") as of 31 December of each year.		
2) The differential balance is the difference between the 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 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) shall be used to calculate 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 shall be zero. The fee is due by the end of February in the year following 31 December of the relevant year, providing that the client must pay the fee based on the deposit balances as of 31 December of the relevant year. The fee may be paid by any client's account held at the bank.		

2.7. Fees for over-the-limit balances on current accounts

Item Name	Frequency	Item fee
1. Fee for a balance on accounts denominated in CHF that exceeds CHF 1 million ¹⁾	per month	1 % p.a. ²⁾
2. Fee for a balance on accounts denominated in JPY that exceeds JPY 100 million ¹⁾	per month	1 % p.a. ²⁾
3. Fee for a balance on accounts denominated in DKK that exceeds DKK 3 million ¹⁾	per month	1 % p.a. ²⁾
4. Fee for a balance on accounts denominated in SEK that exceeds SEK 3 million ¹⁾	per month	1 % p.a. ²⁾
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 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.		
2) The amount of the fee that the client shall pay is calculated daily (converted as 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 the 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 charge 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.		

2.8. 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 from a balance on accounts denominated in EUR that exceeds EUR 1 million ¹⁾	per month	1 % p.a. ²⁾
2. Fees from a balance on accounts denominated in CZK that exceeds CZK 100 million ³⁾	per month	1 % p.a. ²⁾
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 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.		
2) The amount of the fee that the client shall pay is calculated daily (converted as 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 the 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.		
3) 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 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.		

3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS

3.1. Cashless Domestic payments

Item Name	Podnikatelské eKonto SMART	Podnikatelské eKonto KOMPLET PLUS, Podnikatelské eKonto EXCLUSIVE
1. Processing of an incoming payment	included	
2. Processing of an outgoing payment		
2.1. Input by internet banking / mobile banking / eKomunikátor	included	
2.2. Input on a paper medium at a point of sale / by telephone banking	CZK 50	included
2.3. Input by internet banking / mobile banking as an express payment	CZK 100	
2.4. Input on a paper medium at a point of sale / by telephone banking as an express payment	CZK 150	CZK 100
2.5. In CZK from an account that was in a currency other than CZK	CZK 150	
3. Standing payment orders / standing orders for direct debit / intelligent direct debit / direct debit / direct debit orders / SIPO / intelligent saving		
3.1. Setting / changing through a paper medium at a point of sale / telephone banking (cannot be made for a direct debit order)	CZK 50	included
3.2. Processing of incoming / outgoing payments generated from the row 3.	included	

3.2. Cashless foreign payments

Packages of foreign payments

Foreign payment packages can be activated for the Podnikatelské eKonto SMART, Podnikatelské eKonto KOMPLET PLUS and Podnikatelské eKonto EXCLUSIVE price plans. The price of a package includes, depending on 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 EUR 50 000 and are executed on the current account for which the package was chosen. You can find more detailed information about which packages can be used in the Product Conditions for keeping Accounts and deposits.

Item Name	Podnikatelské eKonto SMART	Podnikatelské eKonto KOMPLET PLUS	Podnikatelské eKonto EXCLUSIVE
1. Foreign Payment Packages ¹⁾			
1.1. Foreign payments 5	CZK 500	CZK 250	
1.2. Foreign payments 10	CZK 750	CZK 500	
1.3. Foreign payments 20	CZK 1,000		
2. Incoming/outgoing payments			
2.1. Incoming/Outgoing Europayment and SEPA payments up to EUR 50 000 included ²⁾	CZK 200 / CZK 220	1st payment included, others CZK 200 / 1st payment included, others CZK 220 ³⁾	1st ten payments included, others CZK 200 / 1st ten payments included, others CZK 220 ³⁾
2.2. Incoming/outgoing payment in EUR or CZK from and to Tatra banka a.s. based in Slovakia	included		
2.3. Surcharge for the express outgoing payment (express payment can only be sent in EUR or USD for Multi currency accounts)	CZK 500		
2.4. Incoming/Outgoing Internal bank foreign currency payment without a currency conversion	CZK 5 / CZK 5		
2.5. Outgoing Internal bank foreign currency payment with currency conversion	CZK 150		
2.6. Other incoming/outgoing payment not specified in previous lines 2.1. to 2.5. ⁴⁾	1% of payment amount, min. CZK 300, max. CZK 1,200 / 1% of payment amount, min. CZK 500, max. CZK 1,500		
3. Other monetary performance in connection with Foreign Payment Transactions			
3.1. Cancellation of received Payment Order if the amount is still	CZK 500		
3.2. Surcharge for processing a Payment Order on a paper medium	CZK 500		

Item Name	Podnikatelské eKonto SMART	Podnikatelské eKonto KOMPLET PLUS	Podnikatelské eKonto EXCLUSIVE
3.3. Price of other services agreed in Technical Conditions and	CZK 500 + costs paid to other banks		
1)	Incoming and outgoing payments in EUR from/to Tatra banka a.s. are not included in incoming/outgoing Europayments/SEPA payments in terms of Foreign Payment Packages		
2)	Europayment - a payment in EUR up to EUR 50,000 in EEA countries with a valid, correctly input bank identification code, 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 Beneficiary's IBAN, SHA type fee and without any special processing requirements.		
3)	The price includes incoming or outgoing Europayments or SEPA payments up to EUR 50,000 (inclusive) executed in calendar month up to stated count at the earliest.		
4)	For outgoing payments sent with the OUR fee type, the fees of other banks are subsequently billed in full.		
Note:	In case of incoming and outgoing payments in EUR, where account of payer and payee is maintained in euro currency by credit institution, which is a member of the Raiffeisen Financial Group (the list is available on www.rb.cz) the final fee for its processing calculated according to the rules in section 3.2. Cashless foreign payment transactions is reduced by 20%.		

3.3. Cash Transactions

Item Name	Item fee
1. Cash deposits up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	CZK 29
2. Surcharge for the deposit of cash over CZK 500,000 or its equivalent in foreign currency	CZK 29 + 0.15 % of the total amount deposited on one account in a day
3. Surcharge for cash deposit to an account if the deposit is not made by the account holder/a signatory and provided it is not the bank's receivable	CZK 95
4. Cash withdrawals up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	CZK 85
5. Surcharge for the withdrawal of cash over CZK 500,000 or its equivalent in foreign currency	CZK 85 + 0.15 % of the total amount withdrawn from one account per day
6. Compensation for the bank's cost upon non-collection or partial non-collection of cash on the requested day	1% of the unwithdrawn amount
7. Transfer of funds crediting an account held with Raiffeisen stavební spořitelna a.s.	CZK 100
8. Transfer of funds crediting an account held with another financial institution in the CR	3% of the amount deposited, min. CZK 100

3.4. Foreign Exchange Activities

Item Name	Item fee
1. The purchase and sale of banknotes	3% of the amount of purchased / sold banknotes, min. CZK 100

3.5. Others

Item Name	Item fee
1. Exchange of CZK banknotes and coins for CZK coins and banknotes of other denominations, over 100 pieces from one nominal value ¹⁾	3 % of the accepted amount exceeding 100 banknotes or coins of a particular nominal value, min. CZK 100
2. Processing of coins over 100 pieces from one nominal value ¹⁾	3% of the accepted amount exceeding 100 banknotes or coins of a particular nominal value, min. CZK 100
3. Issuance of a book with 10 withdrawal slips or 20 withdrawal slips	CZK 10 per slip
4. The purchase of banknotes in preclusion in foreign currencies (banknotes that are valid but no longer accepted in business)	20 % of the amount of purchased, min. CZK 100
1)	Number of banknotes and coins are counted during one day; fee is paid only for exchanged or processed banknotes and coins over the defined limit.

4. DIRECT BANKING

4.1. Electronic Banking

Item Name	Podnikatelské eKonto KOMPLET PLUS, Podnikatelské eKonto SMART	Podnikatelské eKonto EXCLUSIVE
1. Direct banking services maintenance	included	
2. Internet banking		
2.1. Batch payments import ¹⁾	200 CZK per month	included / 200 CZK ²⁾
2.2. Right to batch payments import and statements download ³⁾	200 CZK per year	200 CZK year
3. eKomunikátor		
3.1. Usage fee ⁴⁾	200 CZK per month	included / 200 CZK ⁵⁾
3.2. Issuance of a Batch Certificate for an Account (valid for 1 year)	CZK 200	
3.3. Activation of a Batch Certificate after blocking	CZK 50	
1) The fee is billed only in months that the batch payment was successfully imported. It is billed to every account and every user.		
2) For the Podnikatelské eKonto EXCLUSIVE, the use of batch payments by one user is free, the use by each additional user in any month is subject to a fee of CZK 200.		
3) Regarding statements in ABO, Gemini and XML formats		
4) The fee is billed only in months that the eKomunikátor was used.		
5) For the Podnikatelské eKonto EXCLUSIVE, the used of batch payments for one licence is free, the use of each additional license in any month is subject to a fee of 200 CZK		

4.2. Security Features

Item Name	Podnikatelské eKonto SMART, Podnikatelské eKonto KOMPLET PLUS, Podnikatelské eKonto EXCLUSIVE
1. Set-up of the mobile electronic key (with the exception of the initial setup of service)	50 CZK per account
2. Newly generated I-PIN and T-PIN	CZK 100
3. Access to the account via personal electronic key	89 CZK per month per account

4.3. Other

Item Name	Podnikatelské eKonto SMART	Podnikatelské eKonto KOMPLET PLUS	Podnikatelské eKonto EXCLUSIVE
1. Sending of requested information by SMS	CZK 4		included
2. Set-up of the Infoservis service by telephone banking	CZK 50	included	

5. PAYMENT CARDS

5.1. Debit cards

Item Name	Podnikatelské eKonto SMART	Podnikatelské eKonto KOMPLET PLUS, Podnikatelské eKonto EXCLUSIVE
1. Card administration		
1.1. Electronic card Business ELECTRON	included	
1.2. Embossed card Business STANDARD, Visa Classic	CZK 65 per month	included / CZK 65 per month ¹⁾
1.3. Embossed card Business GOLD	CZK 350 per month	
1.4. MasterCard InternetCard	CZK 15 per month	
2. Insurance for debit cards ²⁾		
2.1. Travel insurance agreed from 11 March 2013	CZK 89 per month	
2.2. ZÁKLAD card fraud insurance	CZK 15 per month	
2.3. PLUS card fraud insurance	CZK 69 per month	
3. Card transactions		
3.1. Withdrawal in CZK from ATMs in the Czech Republic	included	
3.2. Withdrawals from ATMs abroad	CZK 100 + 0.5% of the withdrawn amount	included
3.3. Cash withdrawal by card at bank counter/exchange office (Manual Cash Advance)	CZK 150 + 0.5% of the withdrawn amount	
3.4. Exchange rate surcharge	0.2% of the value of the middle exchange rate for the respective transaction currency by the bank's list of exchange rate	
4. Other services		
4.1. Express issuance of a card (incl. a PIN for the card) with personal acceptance at a point of sale or express issuance of a regenerated PIN	CZK 2,000	
4.2. Issue of a replacement debit card (unless the card is issued after being blocked by the bank)	CZK 200	
1)	Two embossed cards in item 1.2 are free of charge under the Podnikatelské eKonto EXCLUSIVE price plan; one embossed card in item 1.2. is free of charge under the Podnikatelské eKonto KOMPLET PLUS.	
2)	The fee is billed in the event that the agreed to insurance is valid at least one day in the month.	

6. BUSINESS LOANS

6.1. Business overdrafts, Operating loans, Instalment Loans, Investment Loans, Non-purpose loans, American Mortgages

Item Name	Instalment Loans, Investment Loans, Non-purpose loans, American Mortgages	Business overdrafts, Operating loans
1. Processing of a Contract	0.5% of the amount of the loan, min. CZK 4 000	free
2. Maintenance Fee	CZK 250	
3. Premature instalment made on a loan not made on the last day of the interest rate's validity	2% of the prematurely repaid principal, min. CZK 6,000	cannot be applied
4. Drawing a loan using express payments	CZK 500	cannot be applied
5. Fee for the second and each subsequent drawing	CZK 500	cannot be applied
6. Fee for failing to make an announced premature repayment	CZK 1,000	cannot be applied
7. Reservation fee	cannot be applied	0.5 % p.a.
8. Amendment to the contractual conditions initiated by the Client	CZK 5,000	
9. Reminder or notice of failure to meet the loan terms	CZK 500	
10. Issuance of a confirmation, statement, information, consent or other document or its duplicate at the Client's request	CZK 500	
11. Acquiring a document from the Land Registry via remote access	CZK 100 per page VAT inc.	
12. Extraordinary statement for a credit account	CZK 300	
Note:	For Business Quick Loan and Business overdraft concluded between 1 August 2007 and 31 December 2013, the price is CZK 300 monthly. For Business overdraft and Operating loan that can be drawn from an Account with either a Podnikatelské eKonto KOMPLET PLUS and Podnikatelské eKonto EXCLUSIVE price plan, the fee is included in the price.	

Item Name	Instalment Loans, Investment Loans, Non-purpose loans, American Mortgages	Business overdrafts, Operating loans
Reservation fee is included in price plan Podnikatelské eKonto EXCLUSIVE.		

7. OTHER SERVICES

7.1. Other

Item Name	Item fee
1. Statements	
1.1. Compiling and delivering a statement	CZK 40
1.2. Copy of a statement / an extraordinary statement	CZK 200
2. Payment of cheques issued by another bank	
2.1. Cashing of cheques	1% of the amount of the cheque, min. CZK 500 + costs paid to other banks
2.2. Non-cashing of cheques for reasons on the part of the presenter, drawer or drawee	CZK 500 + costs paid to other bank
3. Price of communication channels	
3.1. Telephone banker / Point of sales	CZK 50
4. Confirmation	
4.1. Issue of a confirmation	CZK 200 including VAT
5. Rental of a safety deposit box at selected points of sale	
5.1. Small box / Medium box / Large box	CZK 6,000 / 8,000 / 10,000 including VAT per year
6. Telecommunications operations	
6.1. Mail / Fax / SWIFT	CZK 30 / 50 / 150 including VAT per message
7. Other	
7.1. Contractual fine for an unpermitted debit	CZK 500
7.2. Request for making a payment for an outstanding amount / compliance with contractual conditions	CZK 500
7.3. Non-standard services (investigation of payments, search for documents) and other services not expressly specified in the price list	CZK 200 including VAT (for each 15 minutes commenced) + actual expenses
7.4. Fee for assessing risks linked to property	individually