

PRICE LIST OF PRODUCTS AND SERVICES FOR ENTREPRENEURS AND LEGAL ENTITIES

PART 2

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

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1. PRICE PLANS AND PRICE PROGRAMS	2
2. ACCOUNTS AND DEPOSITS	3
3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS	5
4. DIRECT BANKING	10
5. PAYMENT CARDS	11
6. OTHER SERVICES	12

1. PRICE PLANS AND PRICE PROGRAMS

1.1. Price plans

Podnikatelské eKonto START, Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto BUSINESS and Podnikatelské eKonto Komplet 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. 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.

1.2. Podnikatelské eKonto and Podnikatelské eKonto Prémium

Podnikatelské eKonto and Podnikatelské eKonto Premium is a price program for entrepreneurs in which the amount of charges is dependent on compliance with the agreed conditions. 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 in price programs Podnikatelské eKonto, 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.

The client pays fees listed under the Prémium benefits program in price programs Podnikatelské eKonto Prémium, 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.

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.

1.3. Profikonto, Pluskonto, Benefitkonto a 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	Dualkonto, Pluskonto, Profikonto, Benefitkonto
1. Flat-rate fee	per month	CZK 450

1.4. Banking Services Provided as a part of Profikonto, Pluskonto, Benefitkonto and Dualkonto price programs for a flat-rate fee

Item Name	Dualkonto	Pluskonto, Profikonto	Benefitkonto
1. Maintenance of one current account		included	
2. Maintenance of one savings account	included		cannot be applied

Item Name	Dualkonto	Pluskonto, Profikonto	Benefitkonto
3. Internet banking ¹⁾		included	
4. Telephone banking ¹⁾		included	
5. Maintenance of one debit card	cannot be applied	included	cannot be applied
6. Compiling and delivering monthly statements of an account		included	
1) Internet/telephone banking services that are not charged independently.			
Note: The fee for the aforementioned banking service is included in the flat rate fee.			

2. ACCOUNTS AND DEPOSITS

2.1. Current accounts in price plans

Item Name	Frequency	Podnikatelské eKonto START	Podnikatelské eKonto KOMPLET	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto ŽIVNOST
1. Fee for the active use of an account ¹⁾	per month	CZK 99	CZK 500	CZK 100	CZK 199
2. Fee if an account is not actively used	per month	CZK 99	CZK 800	CZK 400	CZK 199
3. Maintenance of one current account	per month	included			
4. Maintenance of each secondary currency of the account	per month	included			
5. Minimum deposit on the account		CZK 1,000			
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.					

2.2. Insurance for current accounts

Item Name	Frequency	Podnikatelské eKonto START, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS
1. Assistance service for entrepreneurs insurance	per month	included	cannot be applied
2. Business risk insurance package (includes insurance in lines 3 to 7)	per month	CZK 890	
3. Property insurance	per month	CZK 269	
4. Business interruption insurance	per month	CZK 269	
5. Liability insurance	per month	CZK 349	
6. Liability insurance for damage to incoming items	per month	CZK 129	
7. Insurance for payments	per month	CZK 89	

2.3. Current accounts in the Podnikatelské eKonto price program

Item Name	Frequency	Podnikatelské eKonto - Základní cena	Podnikatelské eKonto - Výhody Prémium
1. Maintenance of one current account	per month	CZK 450	CZK 50
2. Maintenance of the first to third secondary currencies of the account (for each currency element) ¹⁾	per month	CZK 29	free

Item Name	Frequency	Podnikatelské eKonto - Základní cena	Podnikatelské eKonto - Výhody Prémium
3. Maintenance of the fourth and each subsequent secondary currency of the account (for each currency element) ¹⁾	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.			

2.4. Current accounts in the Podnikatelské eKonto Prémium price program

Item Name	Frequency	Podnikatelské eKonto Prémium - Základní cena	Podnikatelské eKonto Prémium - Výhody Prémium
1. Maintenance of one current account	per month	CZK 450	CZK 50
2. Maintenance of the first to third secondary currencies of the account (for each currency element) ¹⁾	per month	CZK 29	free
3. Maintenance of the fourth and each subsequent secondary currency of the account (for each currency element) ¹⁾	per month		CZK 29
4. Minimum deposit			CZK 1,000
5. Compiling and delivering a statement of an account	per month		free
6. Processing a payment incoming within the bank	per month	CZK 7	CZK 2
7. 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.			

2.5. Current accounts in the Profikonto, Pluskonto, Benefitkonto and Dualkonto price programs (for a flat-rate fee)

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

2.6. Current accounts outside of price plans and price programs

Item Name	Frequency	Item fee
1. Maintenance of one current account	per month	cannot be applied
2. Minimum deposit		cannot be applied

2.7. Savings accounts and Term deposits

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	Podnikatelské Efektonto	Term deposits
1. Automatic transfer of an over-the-limit balance / Intelligent savings	CZK 3	cannot be applied
2. Early withdrawal	cannot be applied	2% of the early withdrawn amount, min. CZK 1,000

3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS

3.1. Cashless domestic payments

Item Name	Podnikatelské eKonto START, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto, Podnikatelské eKonto Premium	Profikonto, Pluskonto	Benefitkonto, Dualkonto	Current accounts outside of price planes and price programs
1. Free transaction	included	20 payments	cannot be applied			
2. Processing of incoming payments						
2.1. Processing of an incoming payment with the exception of that specified in line 2.2 below	included	CZK 6	CZK 7 ¹⁾	CZK 6	CZK 3	CZK 7 ¹⁾
2.2. Processing of an incoming payment in CZK from another Czech bank credited to the client's foreign currency account	cannot be applied			CZK 150		
3. Processing of outgoing payments						
3.1. Input by internet banking / mobile banking	included	CZK 6				
3.2. Input by MultiCash / X-business	cannot be applied			CZK 7		
3.3. Input by an eKomunikátor	included	CZK 6	cannot be applied			
3.4. Input by SWIFT MT101	cannot be applied			CZK 35		
3.5. Input on a paper medium at a point of sale / by telephone banking	CZK 56					
3.6. Input on a paper medium at a point of sale / by telephone banking as an express payment	CZK 150			CZK 220		
3.7. Input by internet banking /						

Item Name	Podnikatelské eKonto START, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto, Podnikatelské eKonto Premium	Profikonto, Pluskonto	Benefitkonto, Dualkonto	Current accounts outside of price planes and price programs
mobile banking as an express payment	CZK 100					
3.8. Input by MultiCash / X-business as an express payment	cannot be applied			CZK 100		
3.9. In CZK from an account that was in a currency other than CZK	CZK 150					
4. Standing payment orders / direct debit / SIPO / direct debit orders / standing orders for direct debit / inelligent direct debit						
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 or generated by a standing payment order	included	CZK 6	CZK 8	CZK 9		
4.3. Processing of an incoming payment as part of a direct debit	included	CZK 7	CZK 5	CZK 6	CZK 3	CZK 7
1) If conditions of Prémium are met, we are charging CZK 2 for incoming internal bank payment and CZK 4 for incoming transaction from another bank in Czech Republic for pricing program Podnikatelské eKonto Prémium.						

3.2. Cashless foreign payments

Item Name	Podnikatelské eKonto START	Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto, Podnikatelské eKonto Premium	Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current accounts outside of price planes and price programs
1. Foreign Payment Packages ¹⁾					
1.1. Foreign payments 5	CZK 500	CZK 250	CZK 500	cannot be applied	
1.2. Foreign payments 10	CZK 750	CZK 500	CZK 750	cannot be applied	
1.3. Foreign payments 20	CZK 1,000			cannot be applied	
2. Incoming/outgoing payments					

Item Name	Podnikatelské eKonto START	Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto, Podnikatelské eKonto Premium	Profikonto, Pluskonto, Benefikonto, Dualkonto, Current accounts outside of price planes and price programs
2.1. Incoming /Outgoing Europayment and SEPA payments up to EUR 50 000 included ²⁾	CZK 200 / CZK 220				
2.2. Incoming /outgoing payment in EUR or CZK from and to Tatra banka a. s. based in Slovakia	included / CZK 5	included	included / CZK 5		
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				not applicable / CZK 150
2.5. Outgoing Internal bank foreign currency payment with currency conversion	CZK 150				
2.6. Outgoing Internal bank foreign currency payments in favour of an internal account of the Bank for a purchase of units in Raiffeisen unit trusts	included				
2.7. Payment in CZK from a foreign currency account in favour of an account at					

Item Name	Podnikatelské eKonto START	Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto, Podnikatelské eKonto Premium	Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current accounts outside of price planes and price programs
another bank in the Czech Republic			CZK 150		CZK 500
2.8. Other incoming /outgoing payment not specified in previous lines 2.1. to 2.7. ³⁾	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 available to the Bank	CZK 500				
3.2. Surcharge for processing a Payment Order on a paper medium	CZK 500				
3.3. Price of other services agreed in Technical Conditions and connected with Cashless Foreign Payments. Fee is charged for the service.	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 (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 Beneficiary's IBAN, SHA type fee and without any special processing requirements.				
3)	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 - Podnikatelské eKonto, Podnikatelské eKonto Premium, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto START, Profikonto, Pluskonto, Benefitkonto, Dualkonto

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto START, Profikonto, Pluskonto, Benefitkonto, Dualkonto
1. Cash deposits up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	CZK 29
2. Cash deposits over CZK 500,000 or its equivalent in a foreign currency	CZK 29 + 0.15 % of the total amount deposited on one account in a day
3. Surcharge for a cash deposit into an account if the deposit not made by the account holder or 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. Cash withdrawals over CZK 500,000 or its equivalent in a	CZK 85 + 0.15 % of the total amount withdrawn from one account per

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto START, Profikonto, Pluskonto, Benefitkonto, Dualkonto
foreign currency	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. Cash Transactions - Current accounts outside of price planes and price programs

Item Name	Current accounts outside of price planes and price programs
1. Cash deposits up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	CZK 29 ¹⁾
2. Cash deposits over CZK 500,000 or its equivalent in a foreign currency	CZK 29 + 0,15 % of 0.15 % of the total amount deposited on one account in a day ²⁾
3. Surcharge for a cash deposit into an account if the deposit not made by the account holder or 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 ³⁾
5. Cash withdrawals over CZK 500,000 or its equivalent in a foreign currency	85 Kč + 0.15% of the total amount deposited on one account in a day ⁴⁾
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
1)	If this concerns a single-currency account that is in a foreign currency, the fee is, depending on the account currency, EUR 1, USD 2, GBP 1, 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)	If this concerns a single-currency account that is in a foreign currency, the fee is, depending on the account currency, EUR 1, USD 2, GBP 1, 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.
3)	If this concerns a single-currency account that is in a foreign currency, the fee is, depending on the account currency, EUR 3, USD 4, GBP 3, CHF 4, AUD 5, DKK 25, NOK 30, SEK 30, NZD 5, HRK 24, PLN 14, CAD 5, JPY 400, HUF 1,000, or the equivalent of CZK 85 in another currency.
4)	If this concerns a single-currency account that is in a foreign currency, the fee is, depending on the account currency, EUR 3, USD 4, GBP 3, CHF 4, AUD 5, DKK 25, NOK 30, SEK 30, NZD 5, HRK 24, PLN 14, CAD 5, JPY 400, HUF 1,000, or the equivalent of CZK 85 in another currency + 0,15 % of the total amount deposited on one account in a day.

4. DIRECT BANKING

4.1. Direct banking services

Item Name	Podnikatelské eKonto START, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto - Základní cena, Podnikatelské eKonto Prémium - Základní cena	Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto Prémium - Výhody Prémium	Dualkonto, Benefitkonto, Pluskonto, Profikonto	Current accounts outside of price planes and price programs
1. Service Maintenance	included	CZK 120	included		CZK 160
2. null					
2.1. null				cannot be applied	
2.2. null				cannot be applied	

4.2. Security Features

Item Name	Podnikatelské eKonto - Základní cena, Podnikatelské eKonto Prémium - Výhody Prémium, Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto Prémium - Základní cena, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto START
1. Set-up of service (with the exception of the initial set-up upon the establishment of service)	CZK 50 per account
2. Newly generated I-PIN and T-PIN	CZK 100
3. Access to the account via personal electronic key	CZK 89 per month per account

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

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

4.4. Electronic Banking

Item Name	Podnikatelské eKonto START, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto - Základní cena, Podnikatelské eKonto Prémium - Základní cena	Podnikatelské eKonto Prémium - Výhody Prémium, Podnikatelské eKonto - Výhody Prémium	Dualkonto	Current accounts outside of price planes and price programs, Benefitkonto, Pluskonto, Profikonto
1. eKomunikátor				
1.1. Maintenance fee ¹⁾	CZK 200	included		cannot be applied
1.2. Issue of a Batch Certificate for an Account (valid for 1 year)		CZK 200		cannot be applied
1.3. Activation of a Batch Certificate after blocking		CZK 50		cannot be applied
2. MultiCash				
2.1. Installation fee		cannot be applied	CZK 2 500 ex VAT	CZK 8 000 ex VAT
2.2. Maintenance fee		cannot be applied	CZK 500 per month	CZK 1 000 per month

Item Name	Podnikatelské eKonto START, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto - Základní cena, Podnikatelské eKonto Prémium - Základní cena	Podnikatelské eKonto Prémium - Výhody Prémium, Podnikatelské eKonto - Výhody Prémium	Dualkonto	Current accounts outside of price planes and price programs, Benefitkonto, Pluskonto, Profikonto
3. X-Business				
3.1.	Implementation fee	cannot be applied		CZK 3,000
3.2.	Maintenance fee	cannot be applied		CZK 600 per month
1) The fee is billed only in those months when an eKomunikátor was used.				

4.5. Other

Item Name	Podnikatelské eKonto - Základní cena, Podnikatelské eKonto Prémium - Základní cena, Podnikatelské eKonto Prémium - Výhody Prémium, Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto KOMPLET, Podnikatelské eKonto ŽIVNOST, Podnikatelské eKonto BUSINESS, Podnikatelské eKonto START	Current accounts outside of price planes and price programs, Benefitkonto, Dualkonto, Pluskonto, Profikonto
1.	Sending of requested information by text message	CZK 4
2.	TODO Zaslání vyžádané zprávy faxem, poštou	CZK 40 cannot be applied
3.	TODO Nastavení služby Informuj mě a Infoservis přes telefonní bankovníctví	CZK 50 cannot be applied

5. PAYMENT CARDS

5.1. Debit Cards

Item Name	Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto, Podnikatelské eKonto Premium	Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current accounts outside of price planes and price programs
1. Card administration 1)				
1.1.	Electronic card Business ELECTRON, Maestro	CZK 45 per month	CZK 55 / CZK 0 per month 2)	CZK 55 per month
1.2.	Embossed card Business STANDARD, Visa Classic, MC Standard	included / CZK 65 per month 3)	CZK 75 / CZK 0 per month 2)	CZK 75 per month
1.3.	Embossed card Business GOLD, Visa Gold, MC Gold, Visa Business, MC Business	CZK 360 per month		
1.4.	Embossed card Business PREMIUM	CZK 145 per month		
1.5.	Embossed card VISA Business Light	CZK 135 per month	CZK 169 per month	cannot be applied
1.6.	MasterCard InternetCard	CZK 25 per month		cannot be applied
2. Insurance for debit cards 4)				

Item Name	Podnikatelské eKonto KOMPLET, Podnikatelské eKonto START, Podnikatelské eKonto ŽIVNOST	Podnikatelské eKonto BUSINESS	Podnikatelské eKonto, Podnikatelské eKonto Premium	Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current accounts outside of price planes and price programs
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. ZÁKLAD card fraud insurance	CZK 15 per month			
2.4. PLUS card fraud insurance	CZK 69 per month			
3. Card transactions				
3.1. The first two withdrawals in CZK from Raiffeisenbank a.s. ATMs	included	CZK 10	included	
3.2. The third and subsequent withdrawals in CZK from Raiffeisenbank a.s. ATMs	included	CZK 10		CZK 20
3.3. Withdrawal in CZK from ATMs of another banks in the Czech Republic	included	CZK 40		
3.4. Withdrawals from ATMs abroad	included	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	0.2% 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)	Sales are discontinued for Maestro, Visa Classic, MC Standard, Business Premium, Visa Business Light, Visa Gold, MC Gold, Visa Business, MC Business a MasterCard InternetCard; the card cannot be reissued.			
2)	Basic Price / Prémium Benefits. The price as a part of the Premium benefits is applied for one electronic and one embossed debit card in items 1.1. or 1.2.			
3)	Two embossed cards in item 1.2 are free of charge under the Podnikatelské eKonto KOMPLET price plan; one embossed card in item 1.2. is free of charge under the Podnikatelské eKonto START, Podnikatelské eKonto BUSINESS and Podnikatelské eKonto ŽIVNOST price plans.			
4)	The fee is billed in the event that the agreed to insurance is valid at least one day in the month.			

6. OTHER SERVICES

6.1. Statements of current, savings accounts, term deposits and card transactions

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium	Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current accounts outside of price planes and price programs
1. Change to statement setup via telephone banking / at a point of sale	CZK 50	free
2. Compiling and delivering a statement		
2.1. Mail	CZK 40	
2.2. Fax	cannot be applied	CZK 100
2.3. Point of sale	cannot be applied	CZK 50
2.4. MT 940 swift messages	cannot be applied	CZK 1000 per month
3. Copy of a statement electronic / mail / point of sale ¹⁾	CZK 200	
4. An extraordinary statement at the client's request	CZK 200	cannot be applied
5. Card transactions statement		
5.1. Compiling a monthly statement including sending by mail	CZK 40	
5.2. Compiling a copy or a one-off generation of statement including sending by mail	CZK 200	

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium	Profikonto, Pluskonto, Benefitkonto, Dualkonto, Current accounts outside of price planes and price programs
1) A copy of a statement for Profikonto, Pluskonto, Benefitkonto, Dualkonto and Current accounts outside of price plans and price programs is disposal at a point of sale only.		