

# Price list of products and services for corporates

## Part 2

We are continuously developing our services. Thus, for better orientation, our Price list is split into two parts. The first part includes currently offered products and services, while the second one mainly other consists of obsolete products and services. Both parts together form the Price list of products and services for corporates (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 1. 1. 2024

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## 1. Price plans and price programs

### 1.1. Price plans

Firemní eKonto KOMPLET and Firemní eKonto Business are price plans for physical entities – 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 amount, 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 Prémium are price programs 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 or Podnikatelské eKonto Prémium price programs for a discounted price as a part of the Prémium benefits or for a basic price.

The client pays fees listed under the Prémium benefits program in price program 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. Základ, Základ-zdarma, Plus and Plus-zdarma

Základ, Základ-zdarma, Plus and Plus-zdarma are price plans for corporate clients under which the Client pays no fixed monthly fee and where fees for certain Banking services are significantly lower if the conditions set for the Základ-zdarma and Plus-zdarma price plans are met. If the client has opted for the Základ-zdarma or Plus-zdarma price plan but fails to meet the below conditions in a particular month, he or she is obliged to pay fees set out for the Základ or Plus price plan; for the purpose of determining the account maintenance and Direct banking fees, fulfilment of the conditions is evaluated in respect of the month for which the fees are paid and for the purpose of determining the ATM withdrawal fee, fulfilment of the conditions is evaluated in respect of the preceding month. Current account maintenance and Direct banking fees stipulated for the Základ-zdarma price plan only apply to clients who have opted for the Základ-zdarma price plan and who reach credit turnover of at least CZK 300,000 if the Account is held by a physical entity – entrepreneur, or at least CZK 500,000 if the Account is held by a legal entity. If meeting the conditions according to the previous sentence, the client is entitled to pay ATM withdrawal fees set for the Základ-zdarma price plan during the next credit turnover calculation period. Current account maintenance and direct banking fees stipulated for the Plus-zdarma price plan only apply to Clients who have opted for the Plus-zdarma price plan and who reach credit turnover of at least CZK 500,000 if the Account is held by a natural person – entrepreneur, or at least CZK 1,000,000 if the Account is held by a legal entity. If meeting the conditions according to the previous sentence, the Client is entitled to pay ATM withdrawal fees set for the Plus-zdarma price plan during the next credit turnover calculation period.

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.

## 2. Accounts and deposits

### 2.1. Current accounts in price plans

Item Name	Firemní eKonto BUSINESS	Firemní eKonto KOMPLET
1. Flat-rate fee for the active use of an account <sup>1)</sup>	CZK 100 per month	CZK 500 per month
2. Flat-rate fee if an account is not actively used	CZK 400 per month	CZK 800 per month
<sup>1)</sup> 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.		

### 2.2. Current accounts in the Podnikatelské eKonto price program

Item Name	Frequency	Podnikatelské eKonto - Základní cena	Podnikatelské eKonto - Výhody Prémium
1. Current account administration included in price plan	per month	CZK 500	CZK 250
2. Maintenance of secondary currencies of the account (for each currency element) <sup>1)</sup>	per month	CZK 29	
3. Minimum deposit		CZK 1,000	
4. Compiling a statement of an account	per month	free	
<sup>1)</sup> 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.			

### 2.3. Current accounts in the Podnikatelské eKonto Prémium price program

Item Name	Frequency	Podnikatelské eKonto Prémium - Základní cena	Podnikatelské eKonto Prémium - Výhody Prémium
1. Current account administration included in price plan	per month	CZK 500	CZK 250
2. Maintenance of secondary currencies of the account (for each currency element) <sup>1)</sup>	per month	CZK 29	
3. Minimum deposit		CZK 1,000	
4. Compiling a statement of an account	per month	free	
<sup>1)</sup> 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 Základ, Základ-zdarma, Plus a Plus-zdarma price programs

Item Name	Frequency	Plus-zdarma, Základ-zdarma	Plus, Základ
1. Current account administration included in price plan	per month	free	CZK 450
2. Maintenance of secondary currencies of the account (for each currency element) <sup>1)</sup>	per month	CZK 29	
3. Minimum deposit		CZK 1,000	
<sup>1)</sup> 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. Savings accounts and Term deposits

Spořicí účet PLUS pro podnikatele saving account is subject to the Price list of Products and Services for Entrepreneurs and Legal Entities of Raiffeisenbank a.s. forming part of the Agreement under which we maintain the saving account for you.

## 3. Payment methods and cash transactions

### 3.1. Cashless domestic payments (in CZK)

Item Name	Firemní eKonto BUSINESS	Firemní eKonto KOMPLET	Podnikatelské eKonto, Podnikatelské eKonto Premium
<b>1. Processing of Incoming payments</b>	CZK 6	included	CZK 7
<b>2. Processing of Outgoing payments</b>			
2.1. Input by Internet banking, Mobile banking, MultiCash or Swift MT101	CZK 6	included	CZK 6
2.2. Entering the data of the express electronic Payment Order with the cooperation of a bank's employee at the Point of sale or by Telephone banking	cannot be applied		CZK 100
2.3. Input at a Point of sale/by Telephone banking	CZK 300		cannot be applied
2.4. Input by Internet banking/Mobile banking/MultiCash or Swift MT101 as an express payment	CZK 100		
<b>3. Standing payment orders/standing orders for direct debit/direct debit/direct debit orders/SIPO/intelligent saving</b>			
3.1. Setting/changing through a paper medium at a Point of sale/Telephone banking	CZK 100		
3.2. Processing of an Outgoing payment as part of a direct debit/SIPO or generated by a Standing payment order	CZK 6	included	CZK 8
3.3. Processing of an Incoming payment as part of a direct debit	CZK 3		CZK 5

### 3.2. Cashless domestic payments - Základ, Základ-zdarma, Plus a Plus-zdarma (in CZK)

Item Name	Základ, Základ-zdarma	Plus, Plus-zdarma
<b>1. Processing of Incoming payments</b>	CZK 7	CZK 4
<b>2. Processing of Outgoing payments</b>		
2.1. Input by Internet banking, Mobile banking, MultiCash or Swift MT101	CZK 6	
2.2. Input at a Point of sale/by Telephone banking	CZK 300	
2.3. Input by Internet banking/Mobile banking/MultiCash or Swift MT101 as an express payment	CZK 100	
<b>3. Standing payment orders/standing orders for direct debit/direct debit/direct debit orders/SIPO/intelligent saving</b>		
3.1. Setting/changing through a paper medium at a Point of sale/Telephone banking	CZK 100	
3.2. Processing of an Outgoing payment as part of a direct debit/SIPO or generated by a Standing payment order	CZK 8	
3.3. Processing of an Incoming payment as part of a direct debit	CZK 5	

### 3.3. Cashless foreign payments

Item Name	Firemní eKonto BUSINESS	Firemní eKonto KOMPLET	Podnikatelské eKonto, Podnikatelské eKonto Premium	Základ, Základ-zdarma	Plus, Plus-zdarma
<b>1. Incoming/Outgoing payments</b>					
1.1. Incoming /Outgoing credit transfer in EUR within EEA <sup>1)</sup>	CZK 6	included	CZK 7/CZK 6		CZK 4/CZK 6
1.2. Incoming /Outgoing payment in CZK from and to Tatra banka a.s. based in Slovakia			included		
1.3. Surcharge for the express Outgoing payment in EEA countries in EUR <sup>1)</sup>			CZK 100		
1.4. Surcharge for express Outgoing credit transfer other than specified under point 1.3.			CZK 500		
1.5. Outgoing Internal bank foreign currency payment	CZK 7		included		CZK 7
1.6. 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		
1.7. Other Incoming /Outgoing payment not specified in previous lines 1.1. to 1.6. <sup>2)</sup>			1% of payment amount, min. CZK 300, max. CZK 1,200/1% of payment amount, min. CZK 500, max. CZK 1,500		
<b>2. Other monetary performance in connection with Foreign Payment Transactions</b>					
2.1. Surcharge for processing a Payment order on a paper medium	CZK 900		cannot be applied		CZK 900
2.2. Entering the data of the express electronic Payment Order with the cooperation of a bank's employee at the point of sale or by telephone banking		cannot be applied	CZK 100		cannot be applied

Item Name	Firemní eKonto BUSINESS	Firemní eKonto KOMPLET	Podnikatelské eKonto, Podnikatelské eKonto Premium	Základ, Základ-zdarma	Plus, Plus-zdarma
2.3. Price of other services agreed in the Technical Conditions and relating to Foreign payment transactions. The fee is charged per service.	CZK 500 + costs paid to other banks				
<p><sup>1)</sup> EEA - The European Economic Area, which includes the European Union, Iceland, Norway and Liechtenstein.</p> <p><sup>2)</sup> For outgoing payments sent with the OUR fee type (the payer pays all fees), the fees of other banks are subsequently billed in full.</p> <p>Note: In the case of incoming and outgoing credit transfers in EUR where both the payer's and recipient's accounts are held in EUR with a credit institution that is a member of the Raiffeisen financial group (a list is available at <a href="http://www.rb.cz">www.rb.cz</a>) seated outside EEA, the final amount of the fee for processing the credit transfer, calculated according to the rules stipulated in section 3.3. Cashless foreign payments, is reduced by 20%.</p>					

### 3.4. Cash Transactions

Item Name	Podnikatelské eKonto, Podnikatelské eKonto Premium	Základ, Základ-zdarma, Plus, Plus-zdarma, Firemní eKonto BUSINESS, Firemní eKonto KOMPLET
1. Cash deposit	CZK 29	CZK 85
2. Additional fee for an amount over CZK 500,000 or an equivalent of the amount in a foreign currency deposited in cash on one day to one account	0.15% of the total amount deposited on one account per day	cannot be applied
3. Additional fee for a total amount over CZK 4,000,000 or an equivalent of the amount in a foreign currency deposited in cash in one calendar month to one account	cannot be applied	0.15% of the total amount exceeding CZK 4,000,000 payable in the following month
4. Surcharge for a cash deposit into an account if the deposit not made by the Account holder/a Signatory and provided it is not the bank's receivable	CZK 120	
5. Cash withdrawal	CZK 120	CZK 85
6. Additional fee for an amount over CZK 500,000 or an equivalent of the amount in a foreign currency withdrawn in cash from one account per day	0.15% of the total amount withdrawn from one account per day	
7. Compensation for the Bank's cost upon non-collection or partial non-collection of cash on the requested day	1% of the unwithdrawn amount	
8. Transfer of funds crediting an account held with Raiffeisen stavební spořitelna a.s.	included	
9. Transfer of funds crediting an account held with another financial institution in the CR	3% of the amount deposited, min. CZK 150	

## 4. Direct banking

### 4.1. Direct banking services

Item Name	Firemní eKonto BUSINESS, Firemní eKonto KOMPLET, Plus, Plus-zdarma, Základ, Základ-zdarma	Podnikatelské eKonto Premium - Základní cena, Podnikatelské eKonto - Základní cena	Podnikatelské eKonto - Výhody Prémium, Podnikatelské eKonto Prémium - Výhody Prémium
1. Direct banking services maintenance	CZK 300	CZK 120	
2. Batch payments import <sup>1)</sup>	cannot be applied	CZK 200 per month	included
3. Right to batch payments import and statements download <sup>2)</sup>	cannot be applied	CZK 200 per year	
<sup>1)</sup> The fee is billed only in month that the batch payment was successfully imported. Applies to the batch payments import and statement download via Premium API. <sup>2)</sup> The fee is billed to every account of every user with this certificate. Statements download in ABO, Gemini and XML formats only. Applies to the batch payments import and statement download via Premium API.			

### 4.2. Security Features

Item Name	Item Price
1. Set-up of the Mobile Electronic Key (with the exception of the initial setup 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. Mobile Electronic Key (MEK) to sign into Internet banking	free

### 4.3. Others

Item Name	Firemní eKonto BUSINESS, Firemní eKonto KOMPLET, Plus, Plus-zdarma, Základ, Základ-zdarma
1. Sending of requested information by text message	CZK 4
2. Sending of requested information by mail	CZK 80
3. Set-up of the Infoservis service by Telephone banking	CZK 50

## 5. Payment cards

### 5.1. Debit cards

Item Name	Firemní eKonto BUSINESS	Firemní eKonto KOMPLET	Podnikatelské eKonto, Podnikatelské eKonto Premium	Plus, Plus-zdarma, Základ, Základ-zdarma
<b>1. Card administration <sup>1)</sup></b>				
1.1. Business STANDARD MasterCard, Business STANDARD Visa	included/CZK 65 per month <sup>2)</sup>		CZK 75 per month	
1.2. Business GOLD Visa	CZK 360 per month			
1.3. Deposit card	CZK 25 per month			
<b>2. Card transactions</b>				
2.1. The first two cash withdrawals in CZK from Raiffeisenbank a.s. ATMs	CZK 10	included	CZK 10	included
2.2. The third and subsequent cash withdrawals in CZK from Raiffeisenbank a.s. ATMs	CZK 10	included	CZK 10	
2.3. Cash withdrawal from ATMs in the Czech Republic and in EEA countries in EUR <sup>3)</sup>	CZK 40	included	CZK 50	CZK 40
2.4. Cash withdrawals from ATMs abroad <sup>4)</sup>	CZK 100 + 0.5% of the withdrawn amount	included	CZK 100 + 0.5% of the withdrawn amount	
2.5. Manual Cash Advance - cash withdrawal at a third party point of sale	CZK 99			
2.6. Exchange rate surcharge	0.49% of the value of the middle exchange rate for the respective transaction currency by the bank's list of exchange rate			
2.7. Cash deposit in CZK via Raiffeisenbank a.s. ATM	free			
<b>3. Other services</b>				
3.1. 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			
3.2. Visit to a LoungeKey airport lounge by the Holder of a Business GOLD Visa card or accompanying persons (read more information about the LoungeKey programme at <a href="http://www.rb.cz">www.rb.cz</a> )	32 USD/person/visit (4 free visits in a calendar year)			
<sup>1)</sup> Sales are discontinued for Maestro, Visa Classic, MC Standard, Business Premium, Visa Gold, MC Gold, Visa Business, MC Business a MasterCard InternetCard; the card cannot be reissued. <sup>2)</sup> The price for Firemní eKonto KOMPLET includes two embossed debit cards under item 1.2. The price for Firemní eKonto BUSINESS includes one embossed debit card under item 1.2. <sup>3)</sup> EEA - European Economic Area including states of the European Union, Iceland, Norway and Liechtenstein. <sup>4)</sup> The aforementioned fees for cash withdrawals by a 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.				

### 5.2. Insurance for debit cards

Item Name	Item Price
1. Travel insurance K4P	CZK 89 per month
2. Travel insurance K2 (RPS 1360500130)	CZK 50 per month
3. ZÁKLAD card fraud insurance (not being offered from 9 October 2020)	CZK 15 per month
4. PLUS card fraud insurance (not being offered from 9 October 2020)	CZK 69 per month
Note: 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, American Mortgages

Item Name	Americká hypotéka	Provozní úvěr, Podnikatelský kontokorent
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	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 499	
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 on page including VAT	
12. Extraordinary statement for a credit account	CZK 300	

## 7. Other services

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

Item Name	Firemní eKonto KOMPLET, Firemní eKonto BUSINESS, Podnikatelské eKonto, Podnikatelské eKonto Premium, Plus, Plus-zdarma, Základ, Základ-zdarma
1. Change to statement setup via Telephone banking /at a Point of sale	CZK 50
2. Compiling and delivering a statement	
2.1. Mail	CZK 80
3. Compiling and delivering a copy of a statement	CZK 200
4. Compiling an extraordinary statement at the client's request	CZK 200
5. Card transactions statement	
5.1. Compiling a monthly statement including sending by mail	CZK 50
5.2. Compiling a copy or a one-off generation of statement including sending by mail	CZK 200