

Dear client,

Thank you for using our services. We treat your finance with respect and continuously introduce new services or update the existing ones to match your needs and the relentlessly evolving banking market as much as possible.

To implement further innovations, we decided to make certain amendments to the bank's current documents.

The following documents will be updated as of **1 September 2020**:

**Price list of products and services for private individuals, Price list of products and services for entrepreneurs and legal entities, Business conditions for the issue and use of debit cards, Business conditions for the issue and use of credit cards, Technical conditions for payments, Information on payment system time limits of Raiffeisenbank a.s., Product conditions for account and deposit maintenance.**

All information about the changes including overviews and comparisons against the current documents is available here: <https://www.rb.cz/informacni-servis/upravy-podminek>.

**Some of the modifications of the documents are as follows:**

- A fee for standard chip withdrawals from ATMs of other banks in the Czech Republic is introduced under older, discontinued types of accounts. Withdrawals from Raiffeisenbank ATMs as well as contactless withdrawals from ATMs of other banks in the Czech Republic remain free of charge.
- We apply fees to the obsolete method of accessing internet banking accounts using SMS codes.
- We update our prices for cash operations.
- Acceptance of paper payment orders and cheques for collection is discontinued.
- Debit and credit cards will be distributed solely by mail.

In connection with the exclusive distribution of debit and credit cards by mail, we would like to inform you that this change will also apply to situations where a contract concluded in the past assumes delivery and acceptance of a card at a branch office of Raiffeisenbank a.s. Thus, please consider this message also as a proposal of amendments to the relevant contract as indicated above.

Changes to the contents of the above pricelists are submitted as a summary. You may reject the proposed changes in writing by **31 August 2020**, after which date the changes become mutually binding upon us. If you decide to reject the changes, you can also terminate the contract affected by such changes in writing (also at our branch offices). In such case, termination of the contract is free of charge and becomes effective as of delivery of the notice to Raiffeisenbank a.s.

**Information for holders of Raiffeisenbank credit cards**

Our Credit Card Benefit Programme will be updated as of **1 August 2020**. The updated document stipulating rewards for using credit cards as well as other benefits provided by the bank and its partners to holders of Raiffeisenbank credit cards is available on the bank's website.

**We amend the opportunities to use rewards with STYLE, DELUXE, LIFE and MALL cards:**

- Rewards can be used in the form of transfers to a current or savings account held with Raiffeisenbank.
- We introduce an opportunity to prepay the card maintenance fee for STYLE and DELUXE cards.
- We cancel the use of rewards in the form of transfers to the card account.
- It will be possible to donate your rewards to foundations.

We will be pleased to answer any of your questions, please feel free to contact us.

We believe that you will be satisfied with our service and that you will enjoy the innovations we prepare for you.

Yours Raiffeisenbank