

Price list for 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., the product conditions and technical conditions, if applicable.

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1. Price plans

CHYTRÝ účet pro podnikatele, AKTIVNÍ účet pro podnikatele and SVĚTOVÝ účet pro podnikatele 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	SVĚTOVÝ účet pro podnikatele	AKTIVNÍ účet pro podnikatele	CHYTRÝ účet pro podnikatele
1. Tariff fee	CZK 499 per month	CZK 49 per month	free
2. Maintenance of each secondary currency of the account ¹⁾	included		CZK 29 per month
3. RB exchange	CZK 39 per month		
4. Minimum deposit on the account	CZK 1,000		
¹⁾ The price for maintaining a secondary currency folder is charged if there is any movement registered in the currency folder of the account during the billing period or if the balance as of the billing date is equal to or exceeds CZK 100 or an equivalent amount in a foreign currency. Note: Protected accounts that clients may apply for pursuant to Act No. 99/1963 Coll. are opened and maintained free of charge (including secondary currency folders). Prices applicable to other services provided on protected accounts are subject to the AKTIVNÍ účet pro podnikatele price plan, only a debit card Business STANDARD MasterCard may be provided.			

2. Accounts and deposits

2.1. Transparent accounts

The client shall pay the bank fees for the performance of payment transactions as stipulated for the CHYTRÝ účet pro podnikatele price plan.

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

Item Name	Účet základního kapitálu
1. Establishment and maintenance of one account	free

2.3. Savings accounts and Term deposits

The amounts of fees applicable to current accounts with the CHYTRÝ účet pro podnikatele price plan apply to fees for Payments and Cash Operations and for Direct Banking under all currently offered savings accounts. The currently offered savings accounts are listed in the Interest Rates List available at www.rb.cz.

Item Name	Term deposits	Saving accounts
1. Maintenance of savings account/term deposit	included	
2. Early withdrawal	2% of the early withdrawn amount, min. CZK 1,000	cannot be applied

2.4. Fees for deposits

Item Name	Frequency	Item Price
1. Fee for additional deposits if the deposit balance as of 31 December exceeds CZK 40 million ¹⁾	yearly	0.20 % of the differential balance ²⁾
<p>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.</p> <p>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 40 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 September 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.</p> <p>If the differential balance of the relevant year is negative, the fee shall be zero.</p> <p>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.</p>		

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

Item Name	Item Price
1. Establishment and maintenance of one account	1,5 % p.a. per month ²⁾
2. Fee for a balance on accounts denominated in JPY that exceeds JPY 100 million ¹⁾	1,5 % p.a. per month ²⁾
3. Fee for a balance on accounts denominated in DKK that exceeds DKK 3 million ¹⁾	1,5 % p.a. per month ²⁾
4. Fee for a balance on accounts denominated in SEK that exceeds SEK 3 million ¹⁾	1,5 % p.a. per month ²⁾
<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.</p> <p>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.</p> <p>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.</p> <p>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.</p>	

3. Payment methods and cash transaction

3.1. Cashless Domestic payments (in CZK)

Item Name	Item Price
1. Processing of an incoming payment/Instant Payment	included
2. Processing of an outgoing payment	
2.1. Outgoing payment/Instant payment input by internet banking or mobile banking	included
2.2. Entering the data of the electronic Payment Order with the cooperation of a bank's employee at the point of sale or by telephone banking	CZK 100
2.3. Outgoing payment input by internet banking, mobile banking, Multicash or SWIFT MT101 as an express payment	CZK 100
2.4. Entering the data of the electronic express Payment Order with the cooperation of a bank's employee at the point of sale or by telephone banking	CZK 200
3. Standing payment orders / standing orders for direct debit/ direct debit / direct debit orders / SIPO	
3.1. Setting / changing at a point of sale / telephone banking (cannot be made for a direct debit order)	CZK 100

3.2. Cashless Foreign Payment Transactions

Item Name	SVĚTOVÝ účet pro podnikatele	AKTIVNÍ účet pro podnikatele	CHYTRÝ účet pro podnikatele
1. Incoming/Outgoing payments			
1.1. Incoming/Outgoing credit transfer in EUR within EEA ¹⁾		included	
1.2. Incoming/Outgoing payment in CZK from and to Tatra banka a. s. based in Slovakia		included	
1.3. Surcharge for express Outgoing credit transfer in EUR within EEA		CZK 100	
1.4. Surcharge for other express Outgoing credit transfer other than specified under point 1.1.		CZK 500	
1.5. Fee for other Incoming/Outgoing payment not specified in previous lines 1.1. to 1.4. ²⁾	first three Incoming payments included, others CZK 130 / CZK 220	first incoming or outgoing payment included, others 1% of payment amount, min. CZK 300, max. CZK 1,200 / 1% of payment amount, min. CZK 500, max. CZK 1,500	1% of payment amount, min. CZK 300, max. CZK 1,200 / 1% of payment amount, min. CZK 500, max. CZK 1,500
2. Other monetary performance in connection with Foreign Payment Transactions			
2.1. Entering the data of the electronic Payment Order with the cooperation of a bank's employee at the Point of sale or by Telephone banking		CZK 100	
2.2. 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⁾ EEA - The European Economic Area, which includes the European Union, Iceland, Norway and Liechtenstein. ²⁾ For outgoing payments sent with the OUR fee type, the fees of other banks are subsequently billed in full. 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 www.rb.cz) seated outside EEA, the final amount of the fee for processing the credit transfer, calculated according to the rules stipulated in section 3.2 Cashless foreign payments, is reduced by 20%.			

3.3. Cash Transactions

Item Name	Item Price
1. The second and next deposits up to CZK 500,000 (inclusive) or its equivalent in a foreign currency	CZK 29
2. Additional fee for an amount over 500,000 CZK or an equivalent of the amount in a foreign currency deposited in cash	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 120
4. The second and next withdrawals up to CZK 500,000 (inclusive) in each calendar month	CZK 120
5. Additional fee for an amount over CZK 500,000 or an equivalent of the amount in a foreign currency withdrawn in cash	0.15 % of the withdrawn amount in a day
6. Compensation for the bank's cost upon non-collection or partial non-collection of cash on the requested day	1 % of the unwithdraw amount
7. Transfer of funds crediting an account held with Raiffeisen stavební spořitelna a.s.	free
8. Transfer of funds crediting an account held with another financial institution in the CR	3 % of the amount deposited, min. CZK 150

3.4. Others

Item Name	Item Price
1. Exchange of CZK banknotes and coins for CZK coins and banknotes of other denominations, over 100 pieces from one nominal value ¹⁾	5 % of the amount exceeding 100 banknotes or coins of a particular nominal value, min. CZK 150
2. Processing of coins over 100 pieces from one nominal value ¹⁾	5 % of the amount exceeding 100 banknotes or coins of a particular nominal value, min. CZK 150
3. Issuance of a book with 10 withdrawal slips or 20 withdrawal slips	CZK 20 per slip
4. The receive of banknotes in preclusion in foreign currencies (banknotes that are valid but no longer accepted in business)	20 % of the amount of received, min. CZK 150
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	SVĚTOVÝ účet pro podnikatele	AKTIVNÍ účet pro podnikatele, CHYTRÝ účet pro podnikatele
1. Direct banking services maintenance	included	
2. Internet banking		
2.1. Batch payments import ¹⁾	included / 200 CZK ²⁾	200 CZK per month
2.2. Right to batch payments import and statements download ³⁾	200 CZK per year	
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 SVĚTOVÝ účet pro podnikatele, 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⁾ The fee is charged to each User with this right and for each account. The download of statements only applies to ABO, Gemini and XML formats.		

4.2. Security Features

Item Name	Item Price
1. Mobile Electronic Key (MEK) to sign into Internet banking	free
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. Sending of requested information by SMS	CZK 4

4.3. Services via Contact center

Item Name	Item Price
1. Change of ecommerce settings (enable or disable online transactions for a debit or credit card)	CZK 100
2. Debit card activation	CZK 100
3. Change of debit card limits	CZK 100
4. Change of contact details (address or telephone number)	CZK 100
5. Balance or available limit check	CZK 100

5. Payment cards

5.1. Debit cards

Item Name	SVĚTOVÝ účet pro podnikatele, AKTIVNÍ účet pro podnikatele	CHYTRÝ účet pro podnikatele
1. Card administration		
1.1. Business STANDARD MasterCard, Business STANDARD Visa, Equa Standard card ¹⁾	included two debit cards / each other CZK 65 per month	included one debit card / each other CZK 65 per month
1.2. Business GOLD Visa	CZK 149 per month	
1.3. Deposit card	CZK 25 per month	
2. Card transactions		
2.1. Cash withdrawal from ATMs in the Czech Republic or from ATMs abroad ²⁾	included	
2.2. Cash withdrawal by card at bank counter/exchange office (Manual Cash Advance)	CZK 99	
2.3. 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	
3. Other services		
3.1. Express issuance of a card, 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 www.rb.cz)	32 USD/person/visit (4 free visits in a calendar year)	
¹⁾ Equa Standard card is discontinued; new card cannot be issued.		
²⁾ 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.		

6. Business loans

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

Item Name	Neúčelový úvěr, Investiční úvěr, Americká hypotéka, Splácený úvěr	Podnikatelský kontokorent, Provozní úvěr
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. Issuance of a confirmation, statement, information, consent or other document or its duplicate at the Client's request	CZK 500	
10. Acquiring a document from the Land Registry via remote access	CZK 100 per page VAT inc.	
11. 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 maintenance fee is 300 CZK monthly. For Business overdraft and Operating loan that can be drawn from an Account with either AKTIVNÍ účet pro podnikatele and SVĚTOVÝ účet pro podnikatele price plan, the fee is included in the price.		

7. Insurance

The insurance fee is charged if the taken out insurance exists at least one day in the month.

7.1. Insurance provided to current account

Item Name	Item Price
1. Business risk insurance package (includes insurance in lines 2 to 6)	CZK 890 per month
2. Property insurance	CZK 269 per month
3. Business interruption insurance	CZK 269 per month
4. Liability insurance	CZK 349 per month
5. Liability insurance for damage to incoming ite	CZK 129 per month
6. Insurance for payments	CZK 89 per month

7.2. Insurance provided to debit card

Item Name	Item Price
1. Travel insurance NAPLNO	CZK 139 per month
2. Bodyguard	CZK 89 per month

7.3. Insurance provided to business loan

Item Name	Item Price
1. Payment protection insurance for business loans	4.99 % of the monthly instalment

8. Other services

8.1. Other services

Item Name	Item Price
1. Compiling and delivering a statement	CZK 80
2. Copy of a statement / an extraordinary statement	CZK 200
3. Issue of a confirmation	CZK 200 including VAT
4. Rental of a safety deposit box at selected points of sale - Small box / Medium box / Large box	CZK 6,000 / 8,000 / 10,000 including VAT per year
5. Mail / SWIFT	CZK 80 / 150 including VAT per message
6. Request for making a payment for an outstanding amount / compliance with contractual conditions	CZK 499
7. 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
8. Fee for assessing risks linked to property	individually