



**WITH RESPECT  
TO YOU AND  
YOUR MONEY**

## **OFFER FROM RAIFFEISENBANK a.s.**

### **CHYTRÝ účet**

- free account maintenance without conditions
- withdrawals from any ATM all over the world free of charge and free of any conditions
- unlimited outgoing and incoming domestic payments

### **AKTIVNÍ účet**

- account maintenance for just 19 CZK/month without conditions
- withdrawals from any ATM all over the world free of charge and free of any conditions
- up to 19 currencies maintained under one account number
- free first incoming/outgoing payment outside the EEA, or within the EEA other than payment in EUR once a month

### **Credit card STYLE**

- 1% refund for your purchases
- free card maintenance for six months
- attractive discounts with PREMIUM RB CLUB
- insurance: 1 year of extended warranty, against card abuse, theft of personal belongings

### **Personal overdraft**

- subject to an attractive interest rate of 11.9% p.a.
- financial reserve from 5,000 to 150,000 CZK
- can be drawn in the form of a cash withdrawal, card payment or payment order

### **Mortgage loans**

- free property appraisal
- 0,1% discount from the interest rate
- Reverse mortgage – arrange for financing first, then find your property

### **Investments**

- with new account types (CHYTRÝ, AKTIVNÍ, PRÉMIOVÝ)
- 50% off the entry fee of selected Raiffeisen funds
- zero entry fees for selected investment strategies

### **Uniqa**

- 20% off property and home insurance
- 40% off property and home insurance with life insurance

### **Raiffeisen stavební spořitelna**

- free building saving scheme with 200,000 CZK as the target amount, for new clients who also open a current account

### **Mobility**

- we will transfer your account from any bank in the CR, including your direct debits, SIPO debits or standing payments

### **Other services**

- Premium way advisory, RaiPay, Apple Pay, Google Pay, Garmin Pay, Fitbit Pay, account number of your choice

## REPRESENTATIVE EXAMPLE FOR PERSONAL OVERDRAFT

The APR calculation is based on the assumption that a loan amounting to 30,000 CZK is drawn in full on the date of the agreement, is subjected to an annual interest rate of 11.9%, and is repaid on a lump-sum basis one year after the loan drawdown. Also, it is assumed that you pay the 200 CZK fee for providing the loan, as well as CZK 90 for loan maintenance and CZK 19 for current account maintenance, the two being paid on a monthly basis. In such case, the total amount payable is 35,078 CZK and the APR is 18.38%. The interest amount payable per day when the loan is drawn in full is 10 CZK. Further, the calculation relies on the assumption that the loan exists for the agreed term and the contracting parties comply with their obligations in a proper and timely manner

## REPRESENTATIVE EXAMPLE FOR STYLE CREDIT CARD

Total amount of the consumer loan (Credit Limit):	40,500.00 CZK	Monthly Card maintenance fee:	50.00 CZK
Lending interest rate for cashless (POS) transactions in % p.a. (fixed interest rate):	23.99%	Total amount payable by the Client:	46 362,81 CZK
		APR in % p.a.:	30.01%

Calculation of APR and the total amount payable by the Client is based on loan parameters stated in the table above and on the following assumptions: The Client has drawn the consumer loan (Credit Limit) in full amount immediately in the form of a cashless transaction (payment at a merchant), the loan is granted for a term of one year and the loan principal is repaid in equal monthly payments, starting one month after the first drawdown date, in accordance with the below instalment plan. In accordance with the Agreement, the monthly fee for Card maintenance is charged on a monthly basis; the annual fee for Card maintenance, if any, is charged at the moment of drawing the consumer loan. The total amount payable by the Client represents the sum of the Credit Limit (drawn principal) and the total cost of credit, i.e. interest calculated using the lending interest rate for cashless transactions and fees stated in the table above.

Other mechanisms of drawdown or repayment of the consumer loan may lead to higher values of APR and other parameters of the consumer loan stated in the example above. APR and the total amount payable by the Client are determined based on the model example and assumptions stipulated by Act No. 257/2016 Coll. on consumer credit. Loan parameters applicable as of the date of signing the Agreement Proposal are used for the calculation.

## INSTALMENT PLAN:

Repayment schedule	Instalment amount in CZK	Amount of principal repaid in instalment in CZK	Amount of interest paid in instalment in CZK	Outstanding principal after instalment in CZK	Other costs included in instalment (fees) in CZK
Month 1	3,425.00	3,375.00	0.00	37,125.00	50.00
Month 2	4,976.85	3,375.00	1,551.85	33,750.00	50.00
Month 3	4,099.72	3,375.00	674.72	30,375.00	50.00
Month 4	4,032.25	3,375.00	607.25	27,000.00	50.00
Month 5	3,964.78	3,375.00	539.78	23,625.00	50.00
Month 6	3,897.30	3,375.00	472.30	20,250.00	50.00
Month 7	3,829.83	3,375.00	404.83	16,875.00	50.00
Month 8	3,762.36	3,375.00	337.36	13,500.00	50.00
Month 9	3,694.89	3,375.00	269.89	10,125.00	50.00
Month 10	3,627.42	3,375.00	202.42	6,750.00	50.00
Month 11	3,559.94	3,375.00	134.94	3,375.00	50.00
Month 12	3,492.47	3,375.00	67.47	0.00	50.00