



Special offer of financial products
and services

for the employee of

Charles University



Company sales

Content

03 Current account

05 Credit Card

06 Overdraft

07 Mortgage

08 Savings and Investments

09 Insurance

10 Car Insurance

11 Another Services

13 Something Extra

Current accounts free of any conditions

Chytrý účet

- Free account maintenance without conditions
- **Withdrawals from all ATMs world free** (It does not apply to fees charged by third parties when collecting abroad)
- **Unlimited** outgoing and incoming **domestic payments**
- **Unlimited** outgoing and incoming **EUR payments within EEA**
- Internet and mobile banking
- **Payment cards in mobile phone/smartwatch**



Aktivní účet

+ same as CHYTRÝ účet plus:

- Account maintenance for just 19 CZK/month
- **Up to 17 currencies under one account number**
- Free provision and use of a personal overdraft
- **2 payment cards included**
- **First two incoming or outgoing payment outside EEA for free**



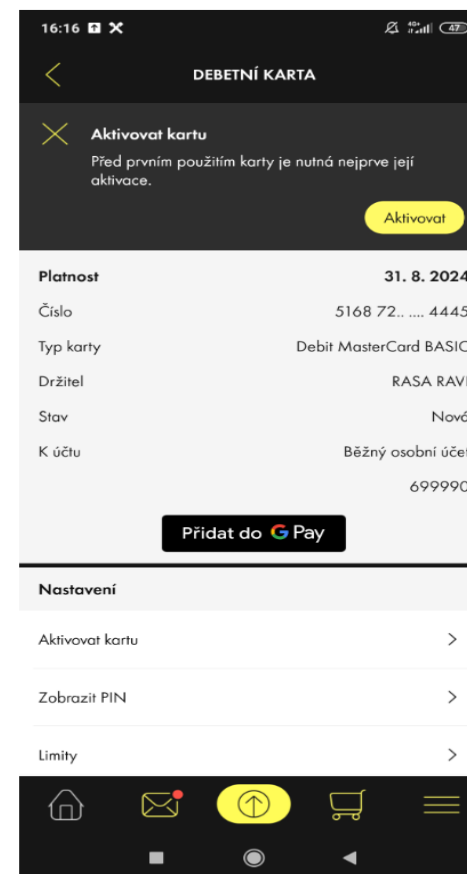
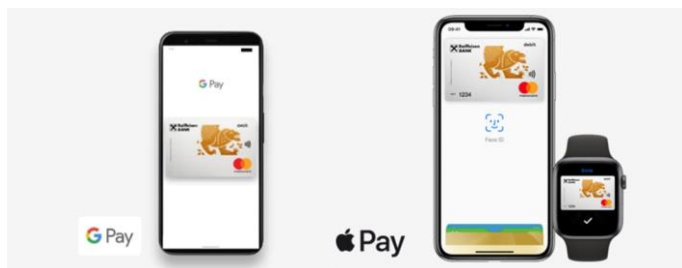
Transfer of all payments from the original bank, including SIPO and other direct debits, standing orders and account closing.

Instant Payment Card

- **You don't have to wait for plastic card**
- **Once approved, the card can be uploaded to Google Pay or Apple Wallet** and started to be used
- For debit and credit cards
- You can add the card easily with the button from mobile banking (no need to know card details)
- The plastic card will then arrive at your address

You can use the contactless card for:

- Payments in stores
- Withdrawals from ATMs
- Online payments via Google Pay and Apple Wallet



- Free card maintenance for one year
- **1% refund on your purchases, up to 150 CZK per month**
- Interest-free period of up to 55 days
- **Secure payments on the Internet thanks to 3D Secure**
- Attractive discounts with **RB Club** (www.rbclub.cz)
- **MasterCard Lounge discount access** at airports in Prague, Bratislava and Vienna

KOMFORT insurance package:

- 1-year extended warranty insurance
- Card abuse insurance and personal belongings insurance
- Insurance of purchased items
- Best price guarantee



Personal overdraft with special interest rate

- Special interest rate of **11.9% p.a.**
- **Taken out and maintained free of charge** with AKTIVNÍ účet
- Financial reserve **from 5 to 150 thousand CZK**
- **Maturity is 1 year** from the date of first drawdown
- Option to **increase** your **limit via internet banking**
- Overdraft can be used in any manner:
cash withdrawal, card payment or payment order
- **The advantage of personal overdraft** is that you always have a financial reserve at hand for unexpected expenses

 Raiffeisen
BANK
Banka inspirovaná klienty

**POVOLENÝ DEBET
S ÚROKOVOU
SAZBOU ~~21,9%~~ p.a.**

11,9% p.a.

- **0,1% p.a. discount from the interest rate**
- **Free property appraisal**
- **0,1% p.a. discount from the interest rate** when taking out insurance for a discounted price

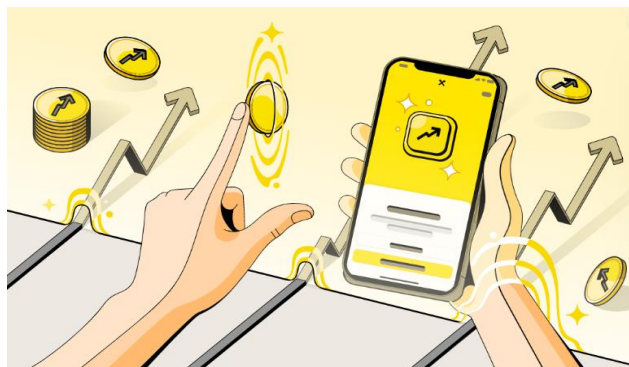
What else do our mortgages give you?

- **Energy-saving housing**– 0,1% p.a. discount from the interest rate
- **Reverse mortgage** - arrange for financing first, then find your property in 24 months
- **American mortgage** - non-purpose loan secured by real property and subject to a lower interest rate
- **Telephone mortgage** – take out a mortgage loan without having to spend time at a branch office or Mortgage Centre; deal with most of the paperwork in the comfort of your home



Mutual funds Raiffeisen

- **50% discount on entry fee of selected Raiffeisen funds**
- **0% entry fee for investment strategies**
- **Regular investments from 100 CZK**
- **Raiffeisen investment app** – easy and convenient to set up, simple and intuitive to use



Bonus Savings account

- **Bonus Interest rate*** for up to CZK 500 000 or 1 000 000,-
- **Free account opening and maintenance**
- **Money available all the time without notice**
- **Intelligent savings** - smart transfers between the current a savings account



*The interest rate is valid according to the current interest note.

Property, Liability and Life insurance

- **20% discount on property, home and liability insurance**
- **30% discount on property, home and liability insurance** (if taken out with life insurance)
- **Free review** of your existing insurance policies

Domino Risk life insurance

- Tailored for individuals or entire families
- Possible employer contributions and tax credits
- Premium services [UNIQA](#)

Domov & bezpečí property and liability insurance

- Extensive offer of property and home insurance
- Liability insurance for the whole family
- **Free MeteoUNIQA service**
- **Free premium assistance package 24/7** (repairman, locksmith, rodent control, legal assistance)

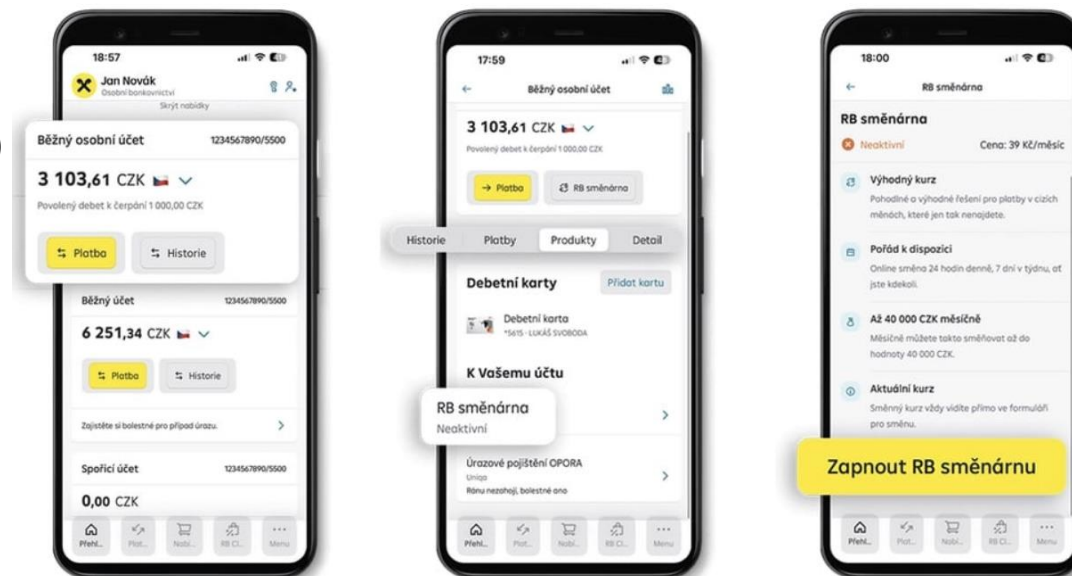


- **10% discount on MTPL insurance**
- **10% discount on CASCO insurance**
- The discount is paid together with the discounted account
- **The discount can be applied:**
 - 1) at the RSTS trading points: <https://www.rsts.cz/kontakty>
 - 2) or write to companysales@rb.cz and include in the email the city where we can find you



Currency conversions with discounted rate

- Available in your mobile app 24/7
- Comfortable conversion on your account with a discounted rate
- Activation takes a few seconds (Current account-Detail-RB exchange)
- Allows to convert up to 40.000 CZK from/into other currency each month
- Buy/sell rate is only 0,5% from the middle rate
- Available just for 39 CZK per month
- It pays off in exchange amount from CZK 2,000



Something extra from company sales

Events with Company Sales

- We will be happy to support you in case of an event for employees
- We will arrange attractions for children, coffee or competition
- We'll make you raffle gifts



Contact

KATEŘINA TURKOVÁ
Branch Manager Senior
Václavské náměstí 773/4, Praha 1, 110 00
Katerina.Turkova@rb.cz
+420 603 808 467

Contact

DANIEL KROUPA
Company Sales
Daniel.Kroupa@rb.cz
+420 702 122 664



The offered benefits can be claimed at any of Raiffeisenbank's branch offices in the Czech Republic after establishing the person's relation to the employer (such as by presenting an employee ID, employment contract, ...).



Representative examples

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 subject 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 latter 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.

SPLÁTKOVÝ KALENDÁŘ:

Harmonogram splácení	Výše splátky v CZK	Výše jistiny splacené ve splátce v CZK	Výše úroku splaceného ve splátce v CZK	Výše zbývajících nesplacených jistin po splátce v CZK	Další náklady zahrnuté ve splátce (poplatky) v CZK
Měsíc 1	3 425,00	3 375,00	0,00	37 125,00	50,00
Měsíc 2	4 976,85	3 375,00	1 551,85	33 750,00	50,00
Měsíc 3	4 099,72	3 375,00	674,72	30 375,00	50,00
Měsíc 4	4 032,25	3 375,00	607,25	27 000,00	50,00
Měsíc 5	3 964,78	3 375,00	539,78	23 625,00	50,00
Měsíc 6	3 897,30	3 375,00	472,30	20 250,00	50,00
Měsíc 7	3 829,83	3 375,00	404,83	16 875,00	50,00
Měsíc 8	3 762,36	3 375,00	337,36	13 500,00	50,00
Měsíc 9	3 694,89	3 375,00	269,89	10 125,00	50,00
Měsíc 10	3 627,42	3 375,00	202,42	6 750,00	50,00
Měsíc 11	3 559,94	3 375,00	134,94	3 375,00	50,00
Měsíc 12	3 492,47	3 375,00	67,47	0,00	50,00

Let's



Make it happen

