

SPECIAL OFFER
OF FINANCIAL PRODUCTS AND
SERVICES FOR THE STAFF OF

Jihočeská univerzita

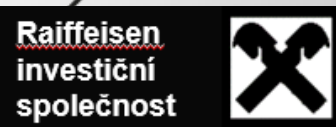
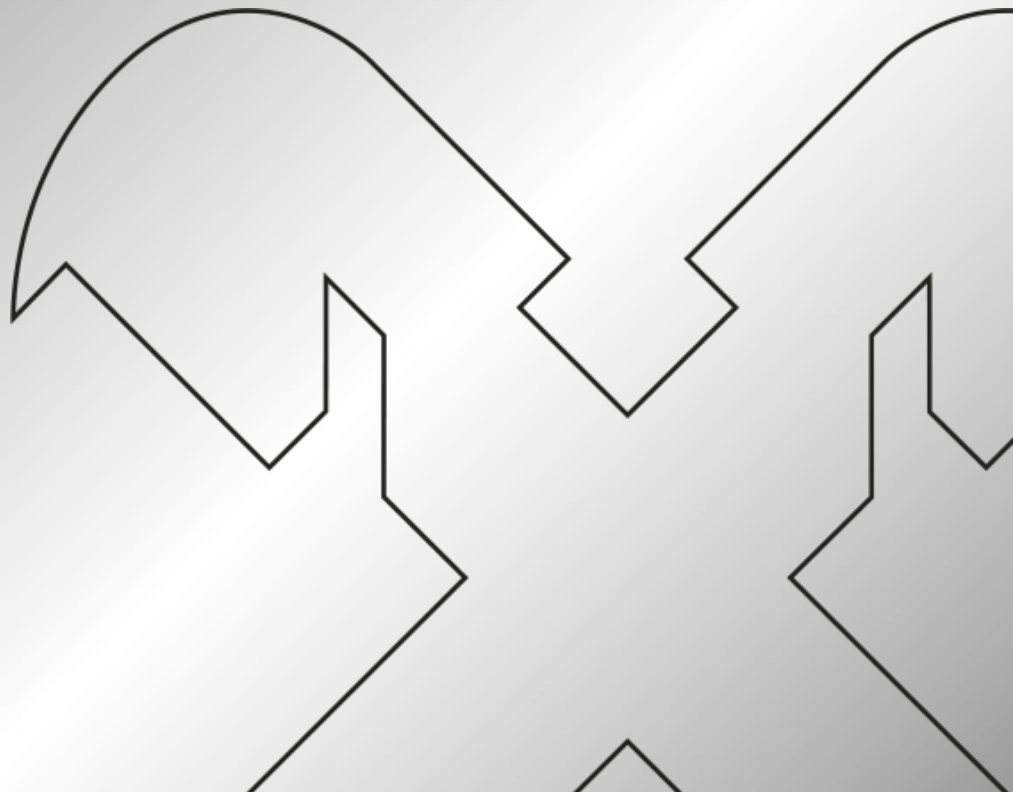
Company sales

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Content:

3. Current Account
4. Credit Card
5. Overdraft
6. Mortgage
7. Building Savings
8. Savings
9. Insurance
10. Another services
12. Something Extra

Company Sales bring you a comprehensive package of products from Raiffeisen and its partners on preferential terms.



CURRENT ACCOUNTS FREE OF ANY CONDITIONS

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**
- **Unlimited** free incoming and outgoing **EUR payments within EEA**
- Free EASY credit card
- **Account number of choice**
- Internet and mobile banking
- **Payment cards in mobile phone**

AKTIVNÍ ÚČET

same as with CHYTRÝ účet, plus:

- Account maintenance for just 19 CZK/month without conditions
- **Up to 19 currencies maintained** under one account number
- 2 payment cards included
- **Free provision and use of a personal overdraft**
- **First 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.

CREDIT CARDS

STYLE CREDIT CARD

- Free card maintenance for six months
- 1% refund on your purchases, up to 150 CZK per month
- Interest-free period of up to 55 days
- Attractive discounts with **PREMIUM RB CLUB** (www.premiumrbclub.cz)
- MasterCard Lounge access at airports in Prague, Bratislava and Vienna on special terms
- Priceless Specials, Priceless Prague/Cities programmes
- KOMFORT insurance package:
 - 1-year extended warranty insurance
 - Insurance of purchased items
 - Card abuse insurance and personal belongings insurance
 - Best price guarantee



PRICELESS®
Specials



PERSONAL OVERDRAFT SUBJECT TO AN UNRIVALLED INTEREST RATE

PERSONAL OVERDRAFT

- 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
- Overdraft can be used in any manner:
cash withdrawal, card payment or payment order



Banka inspirovaná klienty

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

11,9%
p.a.

MORTGAGE LOAN

SPECIAL BENEFITS FOR YOU

- 0,1% discount from the interest rate
- Free property appraisal
- 0.2% off when taking out insurance for a discounted price

WHAT ELSE DO OUR MORTGAGES GIVE YOU?

- **Offset** - Mortgage loan taking into account your savings
- **Reverse mortgage** - arrange for financing first, then find your property in 11 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



BUILDING SAVINGS

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

One of the safest forms of savings, virtually for anything, with state subsidies

- State support amounts to 10% of deposits, up to 2,000 CZK per year
- Guaranteed 1% annual interest applied to deposits
- Following expiration of a six-year fixed term, you can use your savings for anything
- Deposits are insured up to 100,000 EUR by virtue of law
- Free access to your account via Internet servis



INVESTMENTS - MUTUAL FUNDS

- **50% off the entry fee** of selected Raiffeisen funds
- **Zero entry fees** for selected investment strategies
- **Professional care provided by experienced advisors**
- Extensive offer of Raiffeisen mutual funds managed by Raiffeisen Capital Management (Austria's renowned leading investment firm) and Raiffeisen investiční společnost
- **With new account types (CHYTRÝ, AKTIVNÍ, PRÉMIOVÝ)**



INSURANCE

- **20% off property and home insurance**
- **40% off property and home insurance** if taken out with life insurance
- **Free review** of your existing insurance policies



Domino Risk / Domino Invest life insurance

- Tailored for individuals or entire families
- Possible employer contributions
- Tax benefits and opportunity to amend the policy anytime
- Separate savings folder with a choice of investment programmes

Domov Variant property and liability insurance

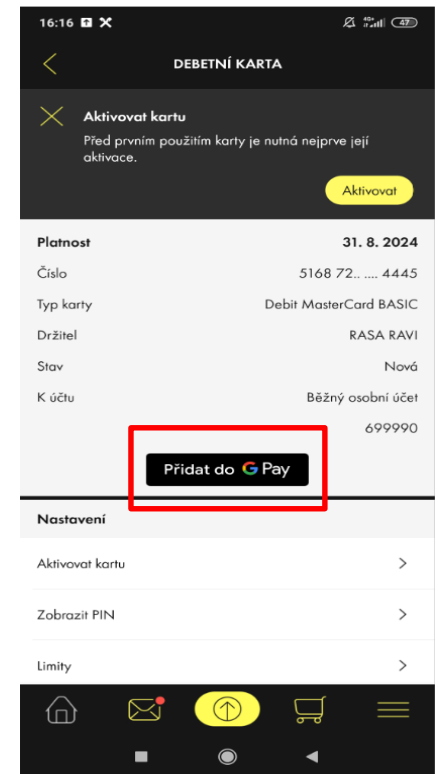
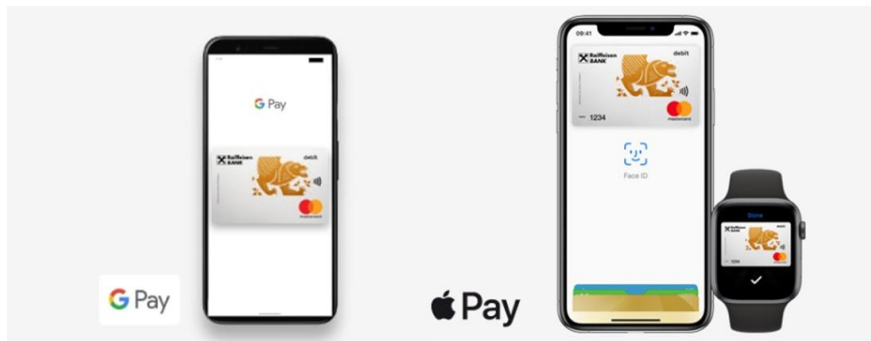
- Extensive offer of property, home and liability insurance and riders
- **Free MeteoUNIQA service** – text/e-mail warnings about adverse weather conditions
- **Free Assistance package** (to arrange for a professional in case of an emergency or breakdown)

INSTANT PAYMENT CARD

- **Once approved**, the card can be uploaded to **Google Pay or Apple Wallet** and started to be used
- **You don't have to wait for plastic card**
- 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

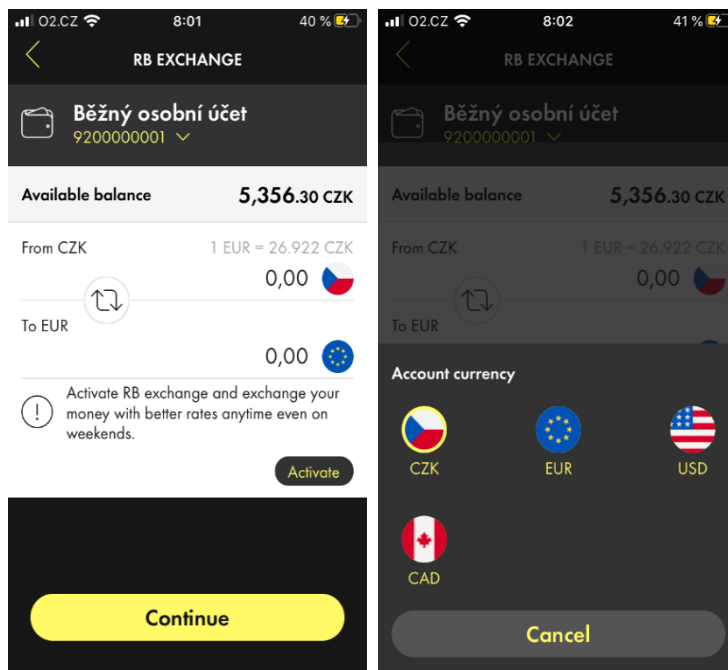
You can use the contactless card for:

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



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.

FINANCIAL LITERACY TRAINING

We will visit you at your workplace to assist you in gaining general awareness of the world of finance, or we could train your employees online.

What can we assist you with?

We will arrange consultation hours with a banker right at your workplace or online:
consulting in the area of mortgages, investments, insurance, ...



PENÍZE, ABY PRO NÁS PRACOVALY
aneb základy finanční gramotnosti

Jak dospět ke správným finančním rozhodnutím?
Jak pracovat s penězi? – hodnota peněz a jejich správa
Mám spořit, když si můžu půjčit?
– pravidla půjčování peněz, typy úvěrů
Jak se budeme mít v důchodu?
– co nám dá stát, co bychom měli mít sami
K čemu je dobrá finanční rezerva?
– krátkodobý vs. dlouhodobý výpadek příjmu
Proč nemít pojištěný jen majetek?
– krytí závazků, reálné příklady ze života

Marek Duchoslav, Ondřej Vašák

ISENDOVÝ NEFINANČNÍ BANKA ROUČ
2015-2018
SOLUŠNÍ
ZE NÁS POKOUPIT

**Company
sales**

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 EXAMPLES

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 zbývající nesplacené jistiny 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

Contacts

We are a bank inspired by clients. Our services are continuously developed and improved according to what our clients request.

Visit any of our branch offices to find out more about what Raiffeisenbank can give you!

BARBORA DOBALOVÁ

Branch manager

IGY, Pražská 1247/24, Č. Budějovice

Mobil: + 420 734 646 702

Email: barbora.dobalova@rb.cz

PETR MORAVEC

Branch manager

Milady Horákové 1498, Č. Budějovice

Mobil: + 420 773 782 107

Email: petr.moravec@rb.cz

EMIL JÁGL

Branch manager

Nám. Přemysla Otakara II.13

Č. Budějovice

Mobil: + 420 602 579 211

Email: emil.jagl@rb.cz

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, ...).