



Special offer of financial
products and services

for the staff
of

JČU

Company sales

Content

- 03** Current account
- 04** Credit Card
- 05** Overdraft
- 06** Mortgage
- 07** REKO loan
- 08** Savings and Investments
- 09** Insurance
- 10** Another Services
- 11** Something Extra

Current accounts free of any conditions

Chytrý účet

- Free account maintenance without conditions
- **Withdrawals from all ATMs world free***
- **Unlimited outgoing and incoming domestic payments**
- **Unlimited outgoing and incoming EUR payments within EEA**



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.

We will reward you 6x500 CZK for new account active using.

Details on www.rb.cz

Credit Card Style

- 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



- 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



- **0,1% p.a. discount from the interest rate**
- **Free property appraisal**
- You can borrow 500,000 to 20 million CZK
- You can repay the loan over 5 to 30 years
- We will lend you Up to 90% of the property value
- Hypotéka naruby – first secure the mortgage, then you have 2 years to find a property



Loan for reconstruction

- **0.1% p.a. discount from the interest rate**
- We will lend you up to 2,000,000 CZK
- **The loan is not secured by property**
- **We will finance 100% of your expenses**
- You can spread the repayment over up to 20 years
- The interest rate can be fixed for 3 or 5 years
- Paid interest can be deducted from taxes.



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**



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

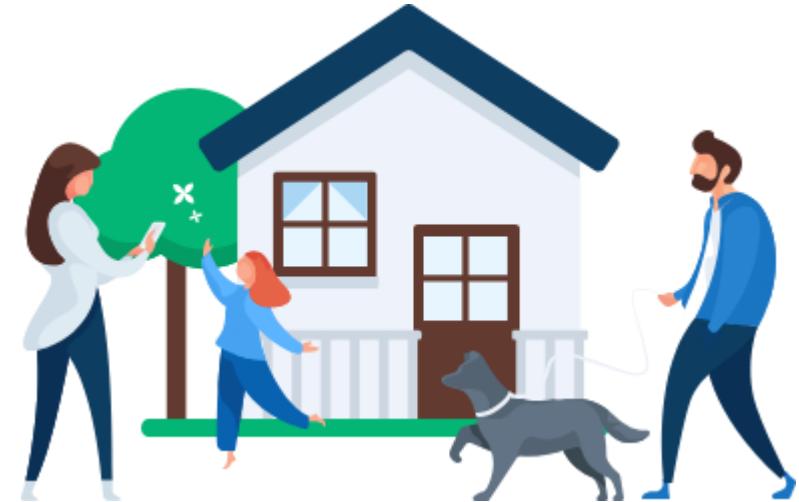
- **20% discount on property, home and liability insurance**
- **30% discount on property, home and liability insurance**
(if taken out with health insurance)
- **Free review** of your existing insurance policies

Health Insurance

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

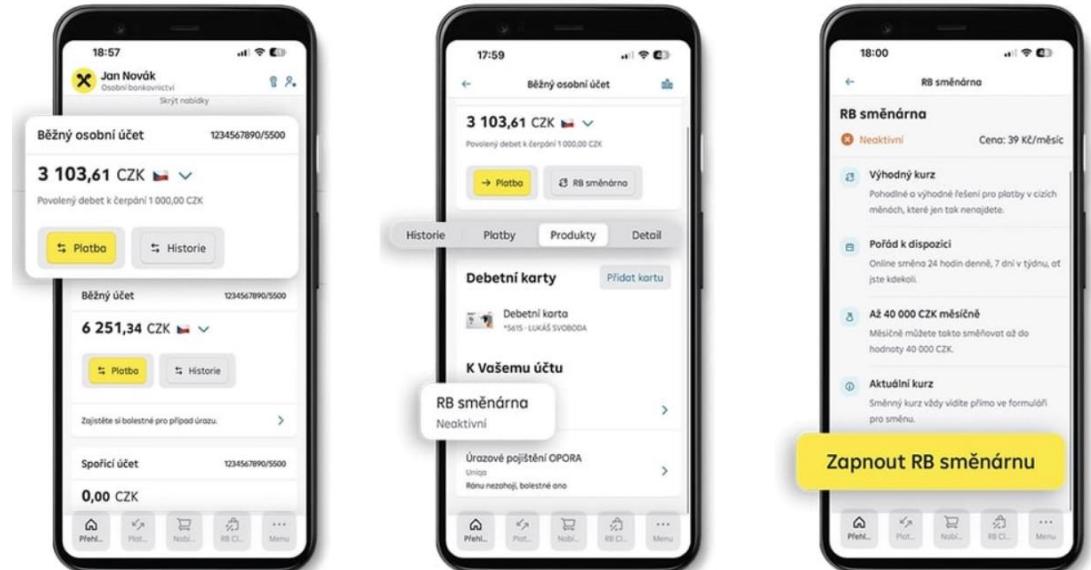
Domov & bezpečí property and liability insurance

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



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

To benefit from this offer, please visit any branch of Raiffeisenbank in Czechia.

Č. Budějovice:

Premysl Otakar II square 13
OC IGY
OC Čtyři dvory

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, ...).



Contact

JIŘÍ JANDA

Tel: +420 702 124 462

Email: jiri.janda@rb.cz

www.rb.cz/promo/expats

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 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

*It does not apply to fees charged by third parties when collecting abroad

Let's

Make it happen