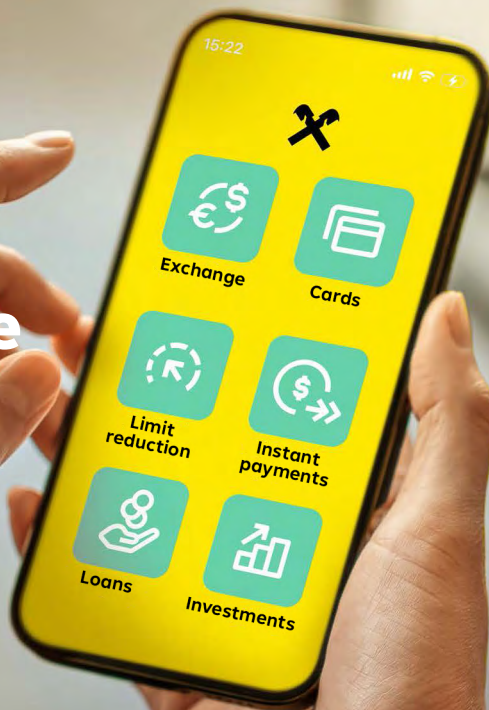


Certainly,
**your bank can be
even better.**



Offer from Raiffeisenbank a.s.

CHYTRÝ účet

- › Free account maintenance without conditions
- › Free withdrawals from any ATM in the world*
- › Unlimited number of domestic and EUR payments

AKTIVNÍ účet + same as with CHYTRÝ účet, plus

- › Account maintenance for just 19 CZK per month without conditions – regular price is 49 CZK per month
- › Multicurrency - up to 17 currencies under 1 account number
- › 2 payment cards included
- › First two incoming or outgoing payments outside the EEA in a month for free

STYLE credit card

- › Card maintenance for 1 year free of charge
- › 1% refund for your purchases
- › Free personal belongings and extended warranty insurance

Personal overdraft

- › Subject to an attractive interest rate of 11.9% p.a.
- › Financial reserve from 5,000 to 150,000 CZK

Rekopůjčka

- › 0.1% p.a. off your interest rate

Mortgage loans

- › 0.1% p.a. off your interest rate
- › Free property appraisal

Investments

- › 50% off the entry fee of selected Raiffeisen funds
- › Zero entry fees for selected investment strategies

Property insurance

- › 20–30% off property and liability insurance

Mobility

- › We will transfer your account from any bank in Czechia, including your direct debits, SIPO debits or standing payments



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 90 CZK for loan maintenance and 19 CZK 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.

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

* Does not apply to fees charged by third parties for withdrawals abroad.