

Dear client,

We appreciate that you use our services. We always strive to improve and adapt them to suit the current needs of our clients and the banking market in general. However, some changes require updates to the bank's existing documents.

We would like to inform you about the documents that are subject to such modifications or amendments, effective as of 1 January 2020.

The affected documents are as follows: **Price list of products and services for private individuals, Price list of products and services for entrepreneurs and legal entities, Price list of private banking products and services, Business conditions for the issue and use of debit cards, Business conditions for the issue and use of credit cards, Agreement on the issuance of the credit card RB GOLD, Technical conditions for payments, Product conditions for direct banking services, Product conditions for account and deposit maintenance.**

All information about the changes including overviews and comparisons against the current documents is available here: <https://www.rb.cz/informacni-servis/upravy-podminek>.

Main changes to the documents:

- Based on Regulation (EU) 2019/518 of the European Parliament and of the Council, certain fees for EUR cross-border payments within EEA countries will be changed, effective as 15 December 2019. The fees for such payments will be reduced to the level applicable to domestic payments under the client's price plan.
- Effective as of 1 January 2020, it will be impossible to use foreign payment packages according to the Price list of products and services for entrepreneurs and legal entities I. and II.
- Our eKonto Exclusive account is renamed to EXKLUZIVNÍ účet.
- Accounts for making cash contributions to the capital of legal entities are opened and maintained free of charge.
- Effective as of 1 April 2020, the fee for maintaining MC contactless sticker payment cards is changed.
- For card transactions made using Raiffeisenbank's debit or credit cards in foreign currencies other than included in Raiffeisenbank's List of Exchange Rates, the conversion to Czech crowns uses the current exchange rate announced by Mastercard or Visa, plus a 2.5% surcharge.
- Effective as of 1 January 2020, the credit card RB GOLD will be renamed to the credit card RB PREMIUM, other provisions of the Agreement on the issuance of the credit card RB GOLD (e.g. fees, interest rates, etc.) remain unchanged.
- Internet or Mobile Banking can now be used to take out a service informing about a payment account held with another bank. The service is part of functionalities identified as „Open Banking“.

We are required to inform you that you may reject the proposed changes in writing by **31 December 2019**, after which date the changes become mutually binding upon us. If you decide to reject the changes, you can terminate the contract affected by such changes in writing (also at our branch offices) by 31 December 2019; in respect of a debit card, the contract can be terminated in the internet banking as well. In such case, termination of the contract is free of charge and becomes effective as of delivery of the notice to Raiffeisenbank a.s.

If you hold a credit card from Raiffeisenbank, please read below about the changes to the Benefit Programme, effective as of **23 November 2019**.

The document stipulating rewards for using credit cards as well as other benefits provided by the bank and its partners to holders of Raiffeisenbank credit cards is available on the bank's website.

Overview of the most important changes:

We change the name of the card, introduce new benefits and cancel card abuse insurance for RB GOLD credit cards.

Effective as of 1 January 2020, the credit card RB GOLD will be renamed to the credit card RB PREMIUM, the other provisions of the Agreement on the issuance of the credit card RB GOLD (e.g. fees, interest rates, etc.) remain unchanged.

The new benefits applicable to RB PREMIUM cards are:

- Cancelled fee for cash withdrawals
- 2 free admissions within the global LoungeKey airport lounge network per year
- Free admission to MasterCard airport lounges in Prague, Vienna and Bratislava
- Travel assistance

The benefits are provided automatically free of charge to all existing and new holders of RB GOLD credit cards and RB PREMIUM credit cards respectively.

In connection with this change, Card abuse insurance 50, included in the price of the card, will be discontinued as of 1 January 2020.

We adjust the maximum amounts of rewards available for one monthly billing period

STYLE credit card	increased from 129 CZK to 150 CZK
DELUXE credit card	stays at 250 CZK
Life credit card	aligned to 350 CZK
MALL credit card	aligned to 500 CZK
ČSA credit card	25,000 miles for transactions*)

*) The limit does not apply to entry and annual bonuses.

We expand opportunities to use rewards with STYLE, DELUXE, LIFE and MALL cards

Upon every drawdown of rewards, the main cardholder can choose among the following ways to use the rewards:

- Crediting the amount to the card amount
- Crediting the amount to own current or savings account held with Raiffeisenbank
- Donation to a foundation (foundation to be announced)
- Pre-paying the card maintenance fee (currently only available for LIFE and MALL cards)

Drawdown will be possible in multiples of 250 CZK.

We adjust the method of drawdown and validity of rewards for STYLE, DELUXE, LIFE and MALL cards

Rewards can be used conveniently at any time via modern digital tools - internet or mobile banking. The opportunity to draw rewards via phone bankers or the automated voice system will be discontinued by the end of November. Earned rewards are valid for 12 months from the date when acquired; unused rewards then expire.

We adjust exclusions from rewards

In respect of all credit cards providing rewards based on card transaction turnover, such rewards will no longer be provided for payments made using third-party cards and applications (such as PayPal, Revolut, Curve, Richee, Twisto etc.), for payments to the Czech Post, or for payments to financial institutions (prepaid cards, mobile wallets, etc.).

We will be pleased to answer your questions and respond to your comments at our branch offices or on our NONSTOP infoline at 800 900 900.

We believe that you will continue inspiring us and that you will remain among our satisfied customers.

Yours Raiffeisenbank