

Special offer of financial products and services for ExxonMobil Business Support Center

This offer does not constitute a proposal to enter into a contract and does not bind Raiffeisenbank a.s. to provide any service. Whether a contract is entered into or not depends on the assessment of each submitted application subject to Raiffeisenbank a.s.'s approval. This special promotion may not be combined with another promotion of Raiffeisenbank a.s. The offer is intended for employees of selected companies that work with Raiffeisenbank a.s. and may be updated.

Why you?

Everyone deserves an individual approach

We regard highly all those who do exceptional, high-quality work and selected your company

ExxonMobil Business Support Center

We believe your employees deserve the best care and services. Therefore, as a bonus we want to offer them improved terms for our financial products and services. Our satisfied clients also include employees of these companies:



Who are we?

Dynamism and tradition

Our range of quality services is confirmed by a whole number of domestic and international awards: In the seventh year of the awards Hospodářské noviny 's Best Bank Raiffeisenbank won the title **Most Client-Friendly Bank 2015**.

In the Golden Crown competition the bank won **awards** in the categories **mortgages, business accounts** and **payment cards**. In the Fincentrum Bank of the Year 2015 competition Raiffeisenbank won awards in the categories Account of the year, Online bank of the year and Most Dynamic Bank of the year.



The emblem and traditional trademark of the Raiffeisen group is a special architectural element: Two crossed horses' heads, the Giebelkreuz, which has decorated the shields of many buildings in Europe for centuries. It is a symbol of the protection of families gathered under a common roof.



We will continue to ensure that Raiffeisenbank provides its clients with certainty and stability, as well as continuing to introduce modern banking products and services.

Personal Account eKonto KOMPLET

Get the most frequent banking products and services free of charge.

eKonto KOMPLET for FREE when actively used*

(Standard monthly charge - 250 CZK*)

With revolutionary eKonto KOMPLET you will get:

- Account maintenance in CZK and foreign currencies
- Two international debit cards (electronic and embossed STANDARD or GOLD Base) and contactless sticker
- Unlimited number of cash withdrawals from all ATMs in the Czech Republic and abroad
- Unlimited number of domestic electronic payments
- Four cash deposits at Raiffeisenbank branches each month
- First cash withdrawal at a bank counter each month
- 1 cashless incoming or outgoing **Europayment/SEPA** payment monthly
- Internet banking and Mobile eKonto (smartphone banking)
- Interest free reserve of 1,000 CZK as overdraft protection
- Savings account with favourable rates



* Actively used means credit turnover (income) at least 5 thousand CZK (or other currency equivalent) and at least 3 debit transactions (online payment, cash withdrawal, payment with debit card etc.) each calendar month.

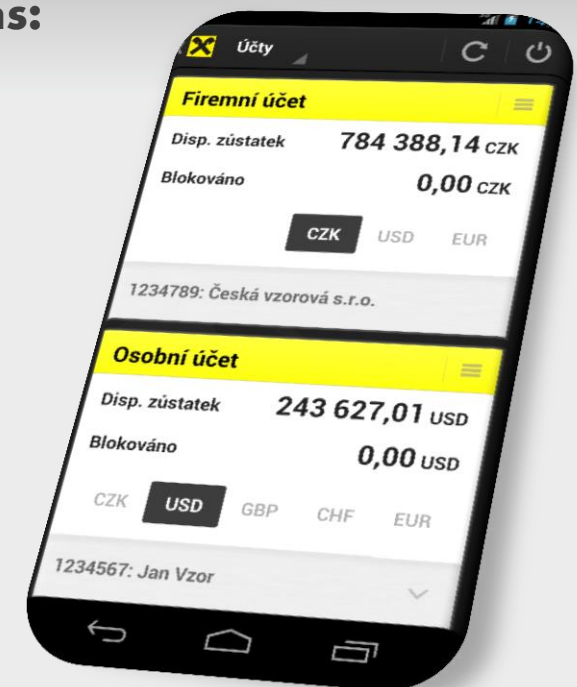
Mobile eKonto

Mobile banking services that the application Mobile eKonto brings to your smartphones and tablets save your time and money

Thanks to Mobile eKonto you have your account balances and histories under control. You manage credit and debit cards.

Moreover, you can use a number of original functions:

- Use multi-currency account
- Make express payments
- Lock payment cards
- Set up standing orders
- Make payments using QR code
- Find the best price of goods and services
- Find nearest Sphere Card partners who provide a discount with our credit card
- And much more



Credit cards

Reasons to get your credit card

EASY card



- Card limit up to CZK 100,000
- **Card maintenance free of charge**
- Interest rate **23,99%** p.a.
- Grace period of up to **45** days
- **Up to 30 % discounts with the Sphere** card programme
- **Extended warranty insurance** covering household appliances and electronic devices



STYLE card



- Card limit up to CZK 300,000
- **Card maintenance 1st year free of charge** (then CZK 59 / CZK 0 with eKonto KOMPLET)
- Interest rate **23,99%** p.a.
- Grace period of **up to 50 days**
- **You will get up to CZK 129 back** on your purchases monthly
- **DISCOUNTS OF UP TO 30%** with more than 10,000 merchants in the Czech Republic and Slovakia in the Sphere card programme
- **The attractive KOMFORT insurance** package INCLUDED
- **Travel comfortably and enjoy the convenience of airport lounges**

DE LUXE card



- Card limit up to CZK 500,000
- **Card maintenance 1st year free of charge** (then CZK 199 / CZK 99 with eKonto KOMPLET)
- Interest rate **23,99%** p.a.
- Grace period of **up to 50 days**
- **You will get up to CZK 250 back** on your purchases monthly
- **DISCOUNTS OF UP TO 50%** with more than 10,000 merchants in the Czech Republic and Slovakia in the Sphere card programme
- **The attractive KOMFORT, Car Assistance** and other insurance packages INCLUDED
- **Travel comfortably and enjoy the convenience of airport lounges**



- A supplementary card issued as a contactless sticker INCLUDED with STYLE or DE LUXE cards.

Consumer financing

An easy way to make your dreams come true

Bonus interest rates from 4.9% p.a. for loan consolidation, refinancing and personal loans

- (loans of up to 600 000 CZK without security – up to 500 000 CZK in new assets)
- (non-specific credit up to CZK 500 000, loan limit can be increased)

Additional benefits

- No maintenance fee
- Supplementary insurance can be bought against an incapacity to work and loss of employment
- You choose the repayment date
- Better overview of your finances
- Repayment period of up to 10 years

Representative example:

A CZK 500,000 loan subject to an 11,9% p.a. interest rate, repayable in 96 monthly instalments in the amount of CZK 8,099; the APR is 12,57% and the total amount payable by the consumer is CZK 777,500. No fees for granting or maintaining the loan apply. The bonus, subject to proper repayment of the loan and maintenance of a current account with Raiffeisenbank, amounts to CZK 172,124 at the end of the maturity term. If deducting the bonus amount from the total cost and keeping the number of instalments, the final bonus rate stands at 4,9% p.a.

Note: Each client proves income individually on RB form, interest rates are valid for all company employees, this offer cannot be combined with other business offers.



Mortgage loans

Your housing in comfort



Our special offer:

Discount **1.0% p.a.** if you transfer your payments to Raiffeisenbank,*
and another **0.2% p.a.** if you take out insurance, which is moreover at a discount.
(valid for first rate fixing)

What else do our mortgages bring you?

- With our credits you will arrange everything easily without unnecessary paperwork
- Building and rebuilding without having to show bills
- Mortgage with offsetting own savings - OFFSET Mortgage
- Mortgage without fixation, with FLOAT rate
- Variable mortgage - Non-purpose loan with flexible repayment



Representative example:

Annual percentage rate (APR) is 2.3% and its calculation is based on the following assumptions: the loan amount of CZK 2,000,000; a one-off drawdown of the loan immediately following the conclusion of the loan agreement, fixed interest rate of 1.99% p. a. You will pay the bank: one instalment of the interest of CZK 3,317, 240 monthly instalments of annuity in the amount of CZK 10,108, monthly fees for the current account maintenance of CZK 250. In addition, you will pay the following one-off costs (given as an illustrative amount) that have not been paid to the bank: the costs related to the real property valuation. CZK 4,500, costs of obtaining the Abstract of Title of CZK 350, costs of authentication of signatures in the contracts of CZK 240, costs of entries and deletions in the land register of CZK 2,000. In total, you will pay CZK 2,496,624. A creation of a mortgage over the real property, restriction of the right of disposal to the property and taking out insurance of the real property including the blockage of payment of an indemnity for the benefit of the bank is a precondition for the loan provision. The loan term is 241 months.

* The transfer is defined as credit turnover (income) at least 15 thousands CZK (or other currency equivalent) and 3 debit transactions (payment orders, card transactions etc.)

Security and protection

Life Insurance DOMINO Invest and Property Insurance Domov VARIANT

Raiffeisen Life Insurance DOMINO Invest

- Insurance Configuration for **Individuals and the whole family**
- **Tax reduction** and the possibility of changing the contract at any time during the lifetime according to your current life situation and financial options.
- Risk-sharing based on specific life situations associated with a **long-term financial impact** on life and **temporary events**, where the insurance compensates for temporary financial fluctuations.
- Progressive compensation for permanent consequences of accidents **up to CZK 18,000,000 from CZK 244 per month**
- Possibility to negotiate a separate savings component with the option of choosing an investment program
- **Free revision** of existing insurance contracts

Property Insurance Domov VARIANT

- You can choose insure **best suitable to your needs** under a single contract
- Wide variety of **household and construction risk insurance** as well as supplementary insurance
- **10 % discount** if you arrange for property and home insurance **together**
- **Interest rate discount** on a newly signed mortgage
- **Free MeteoUNIQA Service** - SMS / e-mail alert before bad weather
- **Assistance package automatically provided** (providing an expert in case of a crash or technical defect, securing a locksmith for losing keys or slamming keys, providing a technician in case of a malfunction of a home appliance.)



Premium Way ^{RB}

Exklusive financial planning service

PREMIUM WAY ^{RB} is a service that can perfectly adapt to the life stage you're currently in and can provide you with a long-term and professional care.

- ❑ **How to create a solid financial reserve.** Not surprisingly you unexpected expenses. We will show you how to have a financial reserve under control.
- ❑ **How to keep up the same standard of living even in retirement.** We will show you how to conveniently save so that your future is really at.
- ❑ **How to take care of the family.** It is important that you or your loved ones are not left without funds or in case of adverse life events.
- ❑ **How to fulfill your dreams without limitations.** Everyone wants to fulfill dreams and yours is also due PREMIUM WAY ^{RB} can turn into reality.
- ❑ **How to manage your wealth properly.** We will show you how to increase the value of its own assets attractive investment opportunities.
- ❑ **How to secure a promising future for your children.** Think about the future of your children now. Provide them with support during their studies, their moving away or the fulfillment of their dreams.



We are the bank inspired by clients. We expand and improve our services based on requests of our clients. Feel free to visit of our other branches.

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