



Social Club presents:  
Raiffeisen bank **DEAL** update



*Banka inšpirovaná klienty*



**D**iscounts for **E**veryday, **A**ll you need for your **L**ife



KLIENŤSKY  
NEJPŘÍVĚTVĚJŠÍ BANKA  
2015-2019



Banka inspirovaná klienty

SPECIAL OFFER  
OF FINANCIAL PRODUCTS  
AND SERVICES FOR THE  
MEMBERS OF

**BSC Social Club o.s.**

& their family members



**Company sales**

# Company sales

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



*We believe that your Club members deserve the best care and service. Thus, we would like to offer them our financial products and services on special terms as a bonus.*

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 Club (such as by presenting an ID, membership confirmation, SC Sphere card or validation via email by [SocialClub](#) on request).



# CURRENT ACCOUNTS FREE OF ANY CONDITIONS



## CHYTRÝ ÚČET (SMART ACCOUNT)

- Free account maintenance without conditions
- **Unlimited cash withdrawals** at ATMs of **all banks in the CR**
- **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 (ACTIVE ACCOUNT)

= same as with CHYTRÝ účet, plus:

- Account maintenance for just 19 CZK/month without conditions
- **Unlimited cash withdrawals** at ATMs of **all banks in the world**
- **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](http://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<sup>®</sup>  
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 5,000 to 150,000 CZK
- Overdraft can be used in any manner:
  - ✓ cash withdrawal
  - ✓ card payment
  - ✓ payment order

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

**11,9%**  
p.a.

# MORTGAGE LOAN

## SPECIAL BENEFITS FOR YOU

- 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



## 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)

## BUILDING SAVINGS

- **Free building saving scheme with 250,000 CZK as the target amount**

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 1.2% annual interest applied to deposits (1.5% if the participant is up to 25 years old)
- 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

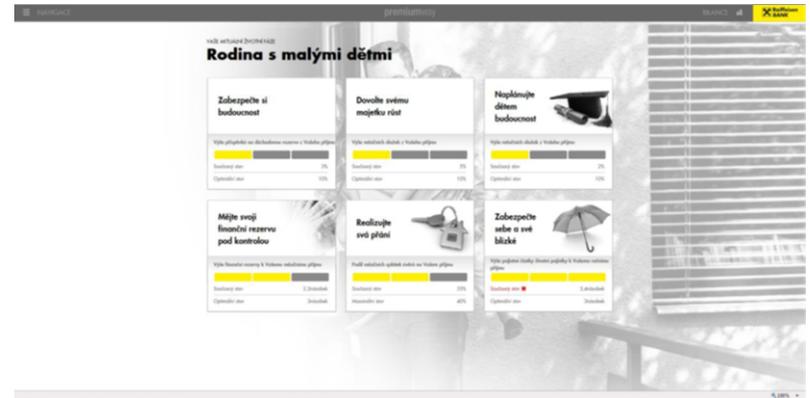


# OTHER SERVICES PROVIDED BY RAIFFEISENBANK



## PREMIUM WAY

Premium Way is an exclusive financial planning service that perfectly adapts to your current stage of life to give you a long-term and professional care.

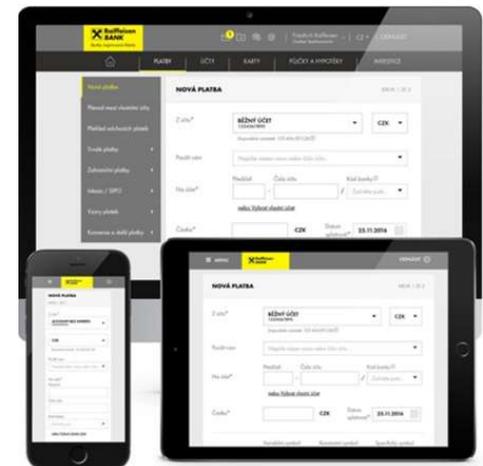


## MOBILNÍ EKONTO (SMARTPHONE BANKING)

- Acclaimed mobile application
- The application lets you send payments, administer standing orders, set up payment templates or activate travel insurance to your payment card.

## RAIPAY, APPLE PAY

- Store your payment cards in your mobile phone
- Support for Android and Apple iOS



# SOMETHING EXTRA FROM COMPANY SALES

## FINANCIAL LITERACY TRAINING

We will visit you at your workplace to assist you in gaining general awareness of the world of finance.

Session will be planned by Social Club and registration for SC members will be available soon.

## What can we assist you with?

We will arrange for consulting hours with a banker right at your workplace: 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**

**Company sales**

# REPRESENTATIVE EXAMPLES

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## 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 spláčení	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

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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!

Clients relation managers located at Flora office:

**JEŽEK LUKÁŠ**

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