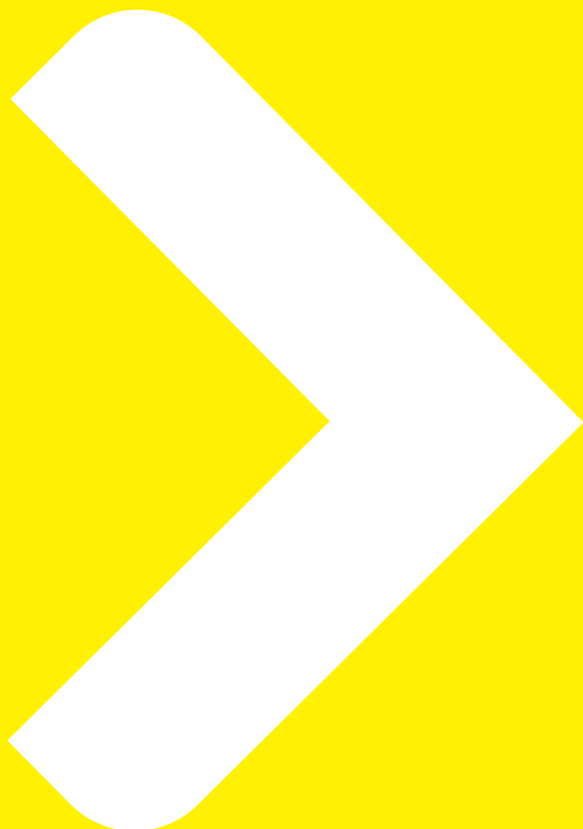


User Manual

Internet Banking

Instalment loan
drawdown application form



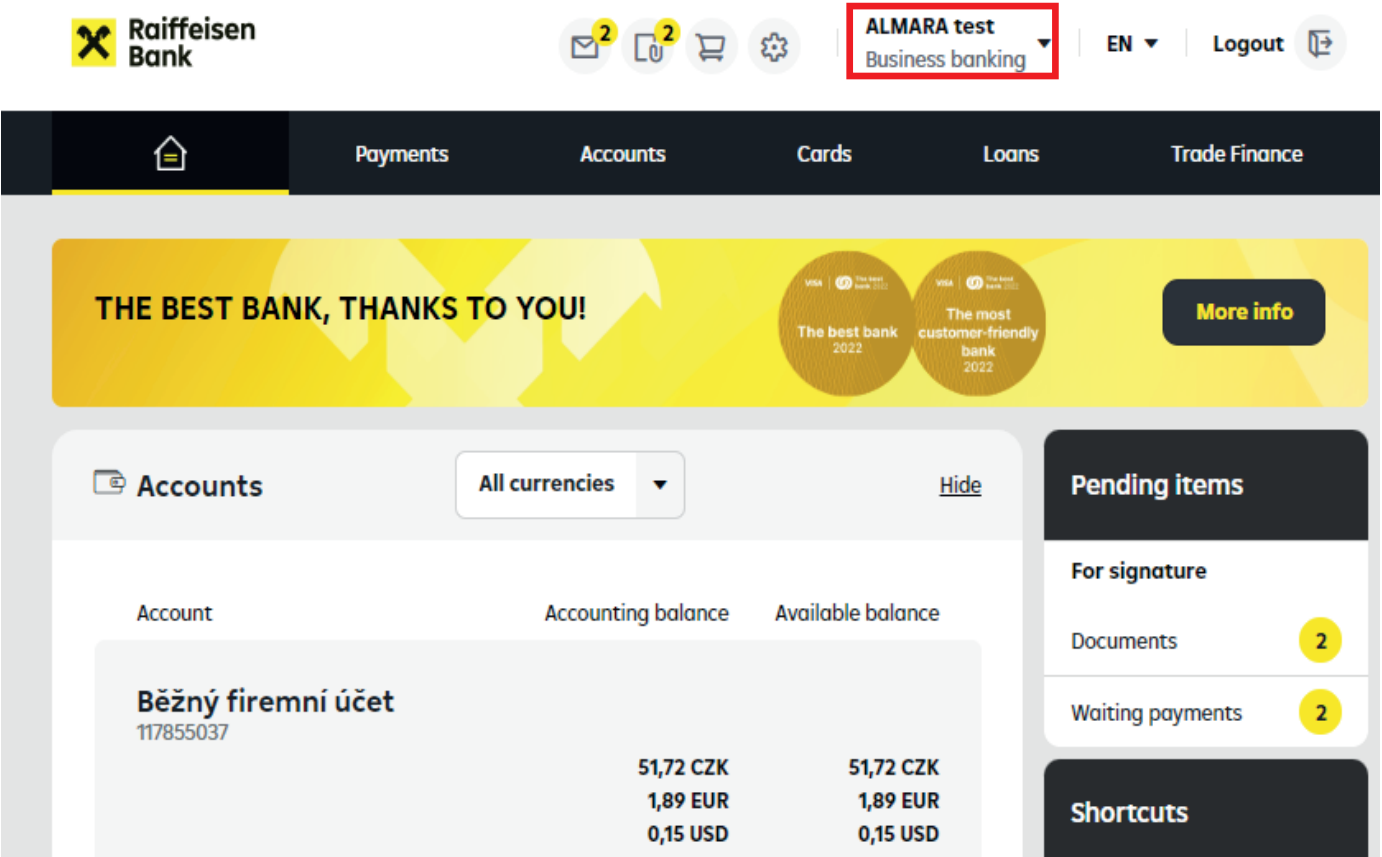
Applications for financing in Internet Banking

Internet banking allows for sending applications for financing without paper documents. The service lets you conveniently work with the following products:


- **Overdraft facility** – drawdown request
- **Revolving loan** – drawdown request
- **Conclusion of security documents for operating finance** – Offer to pledge/assign receivables
- **Instalment loan** – drawdown request
- **Bank guarantees** – draft bank guarantee / application to issue / amend a bank guarantee

Creating the application:

After signing in to Internet banking, use the dropdown menu to select the company through which you will make the change.



The screenshot shows the Raiffeisen Bank internet banking interface. At the top, there is a navigation bar with the Raiffeisen Bank logo, several notification icons (one with a '2'), and a dropdown menu currently set to 'ALMARA test Business banking'. To the right of the dropdown are 'EN' and 'Logout' options. Below the navigation bar is a main menu with tabs for 'Payments', 'Accounts', 'Cards', 'Loans', and 'Trade Finance'. A prominent yellow banner reads 'THE BEST BANK, THANKS TO YOU!' and features two award logos: 'The best bank 2022' and 'The most customer-friendly bank 2022'. Below the banner, the 'Accounts' section is active, displaying a table with columns for 'Account', 'Accounting balance', and 'Available balance'. The table lists several accounts, including 'Běžný firemní účet' with a balance of 51,72 CZK. To the right of the accounts table is a 'Pending items' sidebar with 'Documents' and 'Waiting payments', both showing a '2' notification. At the bottom right, there is a 'Shortcuts' section.

Online financing options are available under **Offers and Applications**  > **New funding application**, where you select the option of your choice.

TIP: You can also access the tab where you select the specific Application type by clicking the appropriate link under **"Shortcuts"**.



Payments

Accounts

Cards

Loans

Trade Finance

THE BEST BANK, THANKS TO YOU!VISA | The best bank 2022
The best bank
2022VISA | The best bank 2022
The most customer-friendly
bank
2022**More info** **Accounts**

All currencies ▾

[Hide](#)

Account

Accounting balance

Available balance

Běžný firemní účet
117855037

51,72 CZK

51,72 CZK

1,89 EUR

1,89 EUR

0,15 USD

0,15 USD

0,93 CHF

0,93 CHF

[Show graph](#)[List of all accounts](#)**Pending items****For signature**Documents **2**Waiting payments **2****Shortcuts**

New payment ▶

List of outgoing payments ▶

All statements ▶

Upload document ▶

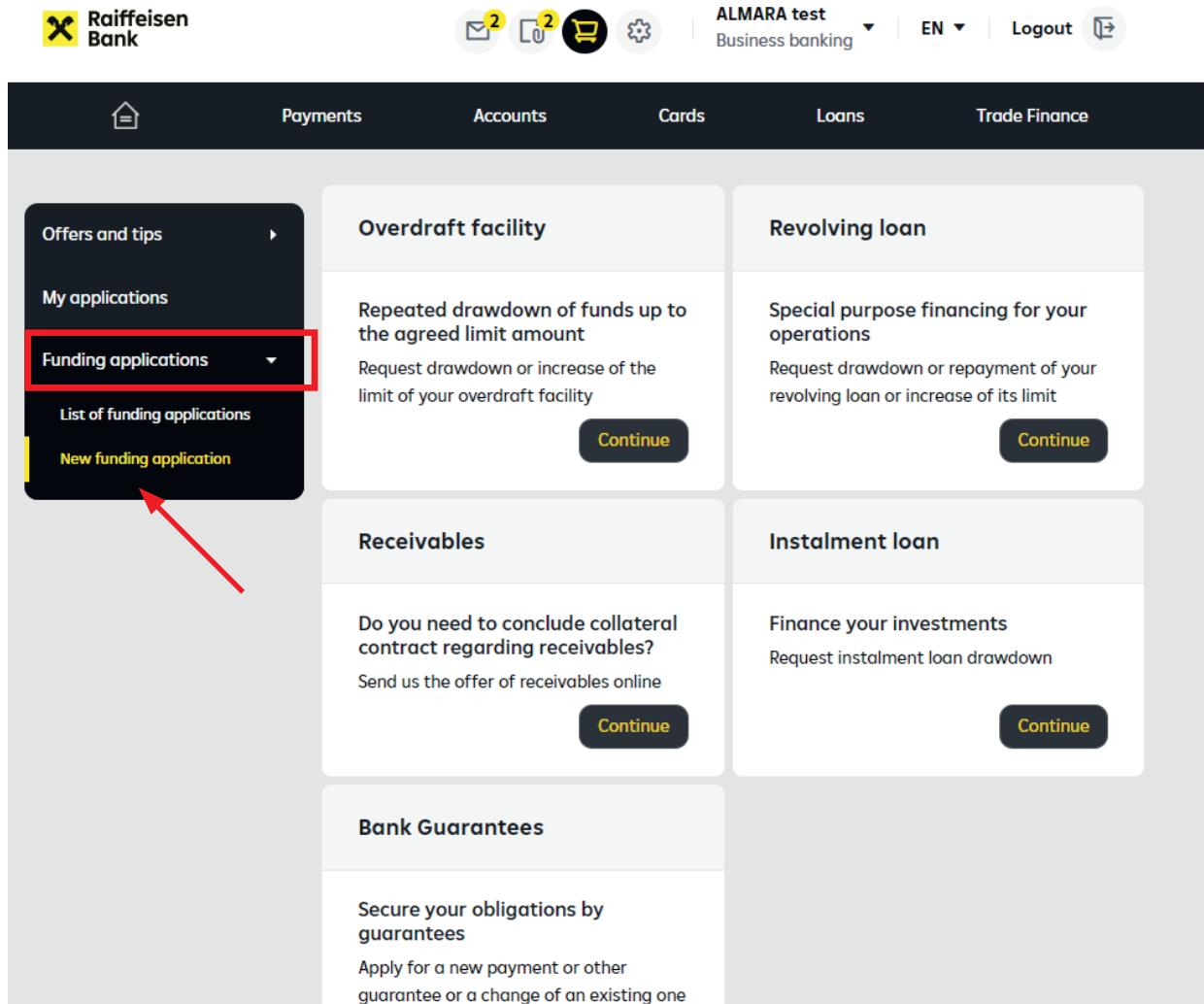
Uploaded documents ▶

New financing application ▶

 **Loans**[Hide](#)

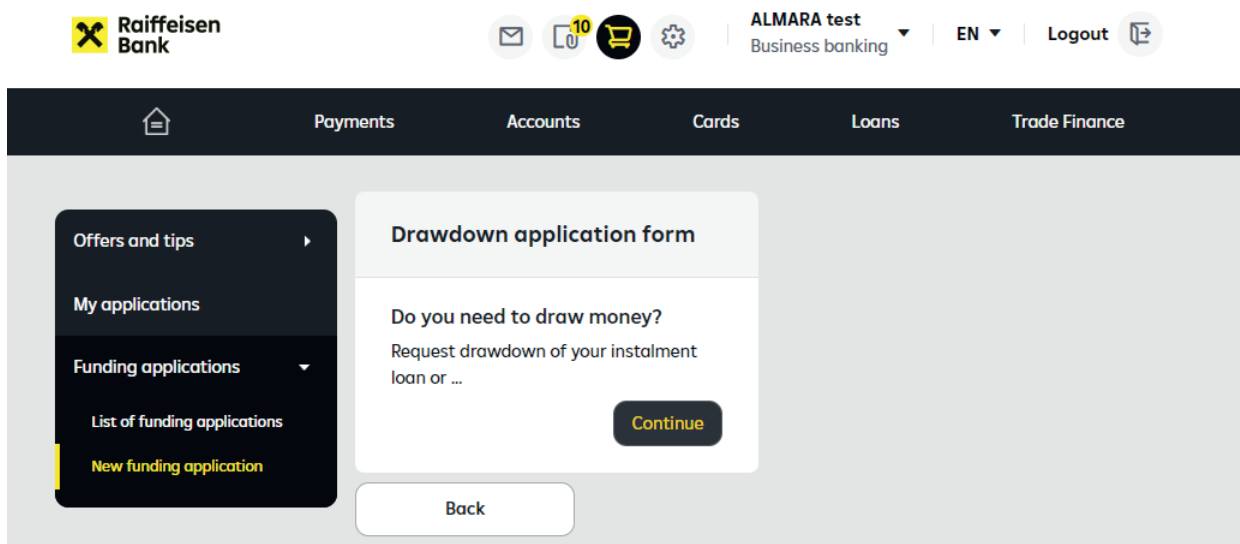
There are no items for this selection.





The screenshot shows the Raiffeisen Bank Corporate Banking dashboard. At the top, there is a navigation bar with a home icon, 'Payments', 'Accounts', 'Cards', 'Loans', and 'Trade Finance'. Below this is a sidebar menu with 'Offers and tips', 'My applications', 'Funding applications' (highlighted with a red box), 'List of funding applications', and 'New funding application' (indicated by a red arrow). The main content area displays several product cards: 'Overdraft facility' (Repeated drawdown of funds up to the agreed limit amount), 'Revolving loan' (Special purpose financing for your operations), 'Receivables' (Do you need to conclude collateral contract regarding receivables?), 'Instalment loan' (Finance your investments), and 'Bank Guarantees' (Secure your obligations by guarantees). Each card has a 'Continue' button.

Now, according to the selected product (Instalment loan), click **"Continue"** to display the following tiles: **Drawdown application form**. Choose the appropriate option according to the name of the form specified in the framework agreement:



The screenshot shows the Raiffeisen Bank Corporate Banking dashboard with the 'Drawdown application form' displayed. The sidebar menu is the same as in the previous screenshot. The main content area shows the 'Drawdown application form' card with the text 'Do you need to draw money? Request drawdown of your instalment loan or ...' and a 'Continue' button. Below the card is a 'Back' button.

Drawdown application form:



Fill in all the items displayed and marked with an asterisk *. Leaving blanks prevents proceeding to the next step. Required fields will be highlighted



displays help for the particular field.

Field details

Application language:	Choose Czech or English as the language of the application
Product:	Pre-filled automatically based on the selected application type
Client:	Pre-filled automatically based on the selected client
Name of credit agreement:	Enter the name of the credit agreement
Credit agreement number:	Enter the number of the credit agreement. The maximum is 30 characters. If the number is too long, type the last 30 characters or as shown in the example.

Example: The agreement number is NDP/00001/NCRAM/01/12345678/ZPPO2. The number is too long and does not fit into the field. Enter the identifiers starting from NCRAM/01/12345678/ZPPO2.

Amount:	Fill in the amount
Interest rate:	Choose from the options according to the agreement, or enter another rate, omit the % symbol when entering the rate.

Example: "PRIBOR + 2". The type of PRIBOR rate according to tenor (such as 1M, 3M) is defined through the selected Interest period

Interest period:	Choose from the dropdown menu
Drawdown date:	Enter the drawdown date
Send funds to account:	Enter the account number or choose "Select own account"
Repayment date:	Enter the repayment date according to the agreement
Repayment account:	Enter the account number or choose "Select own account"



Payments

Accounts

Cards

Loans

Trade Finance

[Back to Funding applications](#)**Instalment loan drawdown request****1** Drawing detail**2** Summary and attachments**3** Application form download**4** SignatureDO YOU HAVE A QUESTION?
CALL

412440000

Application form language*

czech

Product*

Instalment loan

Client*

ALMARA test

Loan contract name* ^[?]

framework agreement

Loan contract number* ^[?]

45415

Amount* ^[?]

400

CZK

Interest rate* ^[?]

as contracted

Interest period* ^[?]

as contracted

Date of drawing* ^[?]

21.09.2023

Send funds to account* ^[?]Běžný firemní účet
117855037[or Type account number manually](#)Repayment date* ^[?]

21.09.2023

Repayment account* ^[?]Běžný firemní účet
117855037[or Type account number manually](#)

Next

[or Leave and save application](#)

1 Drawing detail**2** Summary and attachments**3** Application form download**4** Signature

We have automatically saved a draft of your application. You can retrieve it again in [List of funding applications](#).



Summary

[Change](#)

Application form language	czech
Product	Instalment loan
Client	ALMARA test
Loan contract name [?]	framework agreement
Loan contract number [?]	45415
Amount [?]	400,00 CZK
Interest rate [?]	as contracted
Interest period [?]	as contracted
Date of drawing [?]	20.02.2024
Send funds to account [?]	117855037/5500 Raiffeisenbank a.s.
Repayment date [?]	13.02.2024
Repayment account [?]	117855037/5500 Raiffeisenbank a.s.
Choose file [?]	Choose file

Or drag the file here

(Max 10 MB) Supported extensions are .doc, .docx, .xls, .xlsx, .csv, .ppt, .pptx, .pdf, .txt, .jpg, .jpeg, .png

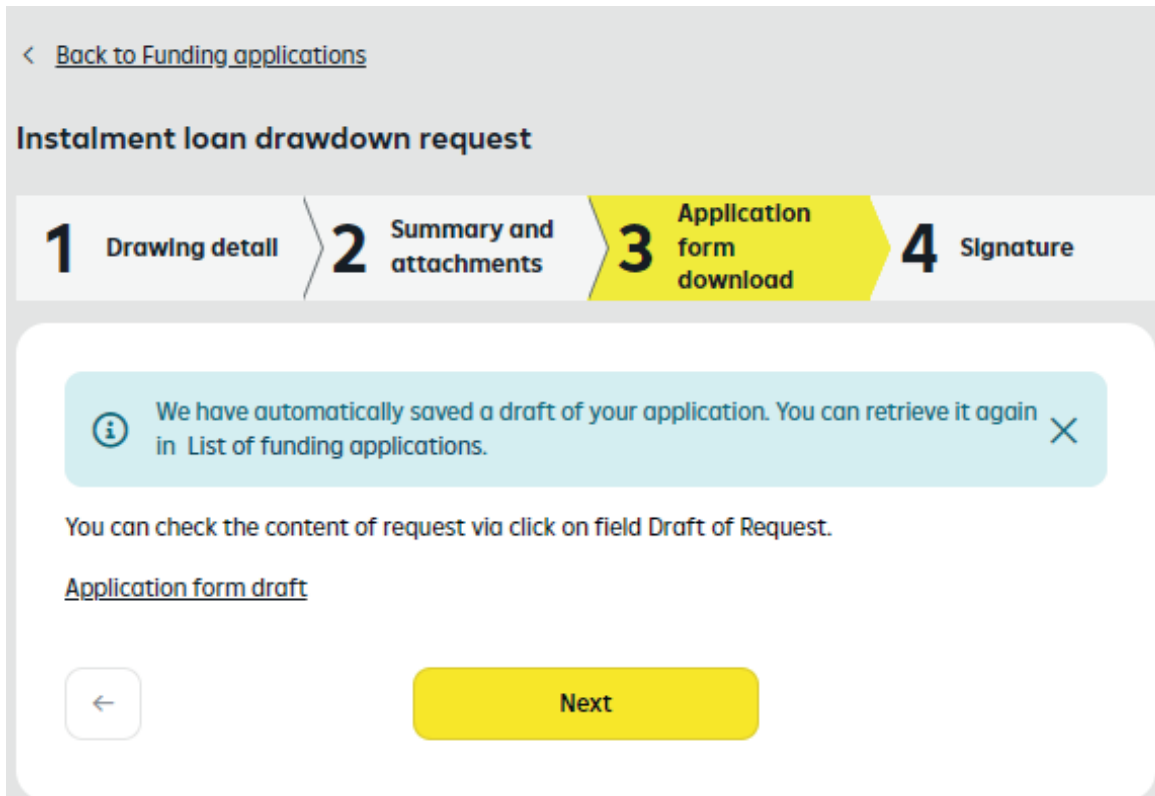
**Next**[or Leave and save application](#)

Completing all required fields and clicking **"Next"** moves you to the next step. Check the entered information and upload any required attachments by clicking **"Choose file"** or using the drag and drop feature. Most often, attachments include a list of receivables for financing or a proof of the financed inventory.

TIP: Open applications are continuously saved and can be retrieved under **"List of funding applications"**.



At the third step, the application is ready for download as a PDF.



< [Back to Funding applications](#)

Instalment loan drawdown request

1 Drawing detail 2 Summary and attachments 3 Application form download 4 Signature

i We have automatically saved a draft of your application. You can retrieve it again in List of funding applications. **x**

You can check the content of request via click on field Draft of Request.

[Application form draft](#)

← **Next**

ATTENTION: After moving to the next step you will be unable to edit the application. Thus, please check the information provided in the downloaded file.

Click the **Draft application** icon to open the PDF document, which creates the actual original of the Drawdown request. The document in the application must be signed in accordance with the [Electronic signature](#) manual.

Once signed, the document must be saved to your disk. The file name must remain as generated by your Internet banking. You must not change the file name. If the name is changed, the application cannot be approved.

Raiffeisenbank recognizes electronic signatures from **První certifikační autorita a.s.** or **PostSignum** from the **Czech Post** – for details, see the [Electronic signature](#) manual.

TIP: Applications may be submitted by a specially authorized person, other than the one signing the actual original copy in PDF. Thus, the statutory representative or top manager does not have to be signed in to Internet banking. Once the PDF document is downloaded, it can be saved to disk and sent by e-mail or through another company process to be signed off-line.

ATTENTION: If you do not have a digital signing certificate, you need to print the application to sign it by hand and scan it. Then, attach the scanned document at the fourth step of the application. The signed document can be attached using the drag and drop or browse feature. The original copy of the signed application must be sent to the Bank by mail or courier within 21 days.

You can also sign with RB key in accordance with the [RB key online financing](#) manual.



At step 4, upload the original of the signed PDF using the **Choose file** or drag and drop feature.

[Back to Funding applications](#)



Receivable pledge offer

- 1 Offer detail
- 2 Summary and attachments
- 3 Application form download
- 4 **Signature**


I confirm that I have read the draft of request and I agree with content of request.
[Application form draft](#)

If everything is allright, please authorize the activation with your current security method.

[←](#) [Sign](#)

 [Mobile device is not online](#)  [or Leave and save application](#)

To complete the drawdown request, you need to certify its sending to the bank by clicking **"Sign"**. Once the certification is confirmed, your drawdown request is sent to the bank for processing.



Application has been sent successfully.

[List of requests](#)

Sent applications are shown in **"List of funding applications"**. The section also lets you keep track of the current status of your application.

Home
Payments
Accounts
Cards
Loans

Offers and tips ▶

My applications

Funding applications ▼

List of funding applications

New funding application

Financing application forms

All ▼

7 days ▼

Filter

Product	Amount		
State	Loan contract number		
Own application note	Modified at		
	Created/modified by		
Drawdown application form	400,00 CZK		
Processing	45415	Copy	
	06.02.2024	Note	▶
	Ondřej Žák		
Drawdown application form	500,00 CZK		
Processing	446	Copy	
	06.02.2024	Note	▶
	Ondřej Žák		
Limit settings application form	500,00 CZK		
Processing	456123	Copy	
	06.02.2024	Note	▶
	Ondřej Žák		

TIP: You can create another Drawdown request from a copy of the previous one.

A copy can be created by opening the **"List of funding applications"** and clicking **"Copy"** next to the relevant application

FAQ

Why do I have to sign an offer of receivables to pledge first and then a drawdown request?

Because in fact they are two contractual acts – the conclusion of two subcontracts.

Both subcontracts – the offer of receivables for pledge or assignment and the drawdown request – must be accepted or electronically signed by the Client and the Bank.

I cannot fit the number of the security agreement in the box. Will the bank recognize a shortened number?

Yes, it will. The field is limited to 30 characters. Thus, the number must be entered from the end as shown in the example.

Example: The agreement number is NDP/00001/NCRAM/01/12345678/ZPPO2.

The number is too long and does not fit into the field. Enter the identifiers starting from NCRAM/01/12345678/ZPPO2.

I have uploaded a wrong file, I would like to delete it and upload the correct one before sending the Application to the bank.

The current file does not have a delete button. However, you only need to upload another file that automatically overwrites the current one.

I have changed the name of the Application when saving, what happens?

You need to go back to the previous step, download the document from Internet banking again, and then work with the newly downloaded document.

RB needs information on inventory levels. Where should I post the information?

The inventory level is usually subject to a document – a financial report or a document containing the inventory level. The document is then uploaded as an attachment to the Application.