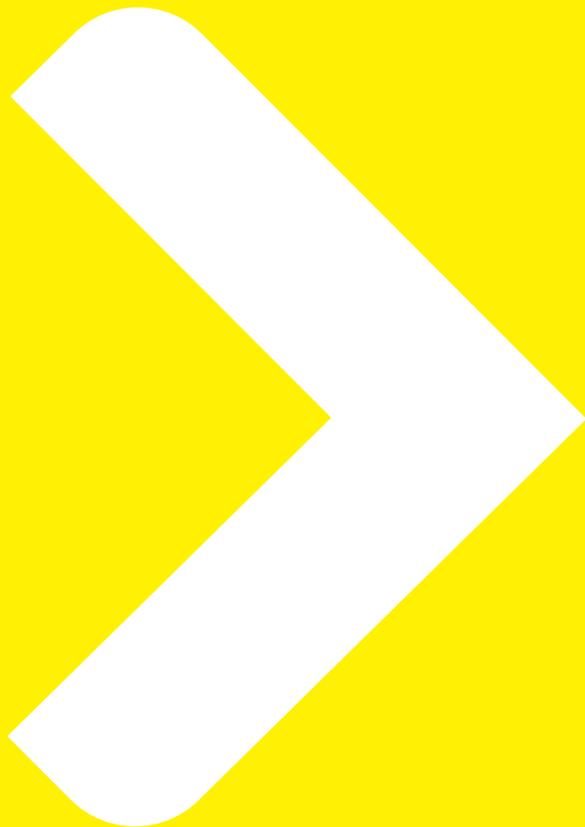


User Manual

Internet Banking

Application to
propose bank guarantee



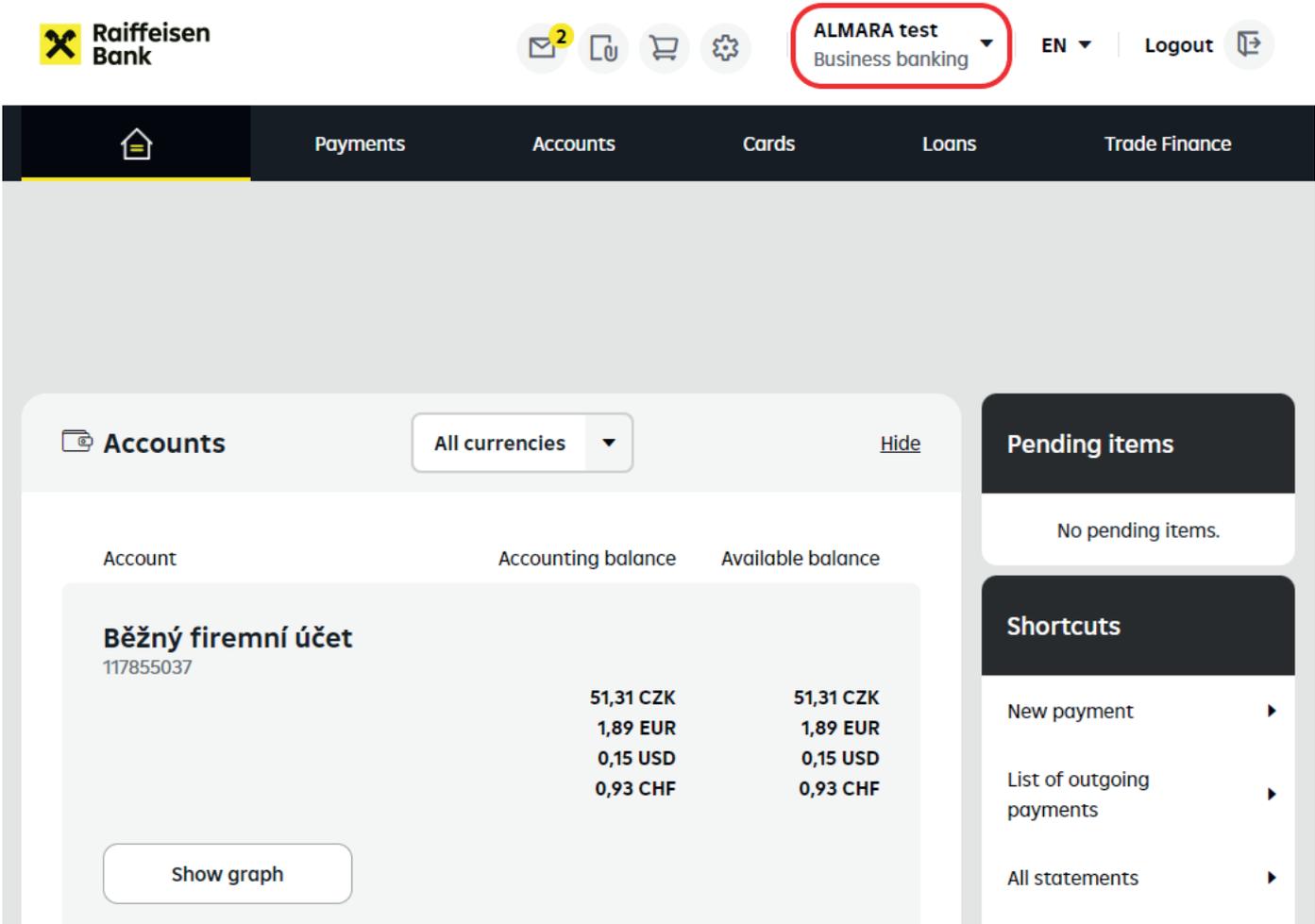
Applications for financing in Internet Banking

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
- **Receivables** – offer to pledge / assign receivables
- **Instalment loan** – drawdown request
- **Bank guarantees** – draft bank guarantee / application to issue / amend a bank guarantee

Creating an application for a draft bank guarantee:

After signing in to internet banking, select the company through which you will apply for a draft bank guarantee in the top right part of the screen.



The screenshot shows the Raiffeisen Bank internet banking interface. At the top, there is a navigation bar with the Raiffeisen Bank logo on the left and several icons (mail with a '2' notification, a document, a shopping cart, and a gear) in the center. On the right of the navigation bar, there is a dropdown menu for 'ALMARA test Business banking' (highlighted with a red circle), followed by 'EN' and 'Logout'.

Below the navigation bar is a dark header with a home icon and several menu items: 'Payments', 'Accounts', 'Cards', 'Loans', and 'Trade Finance'. The 'Accounts' menu item is currently selected.

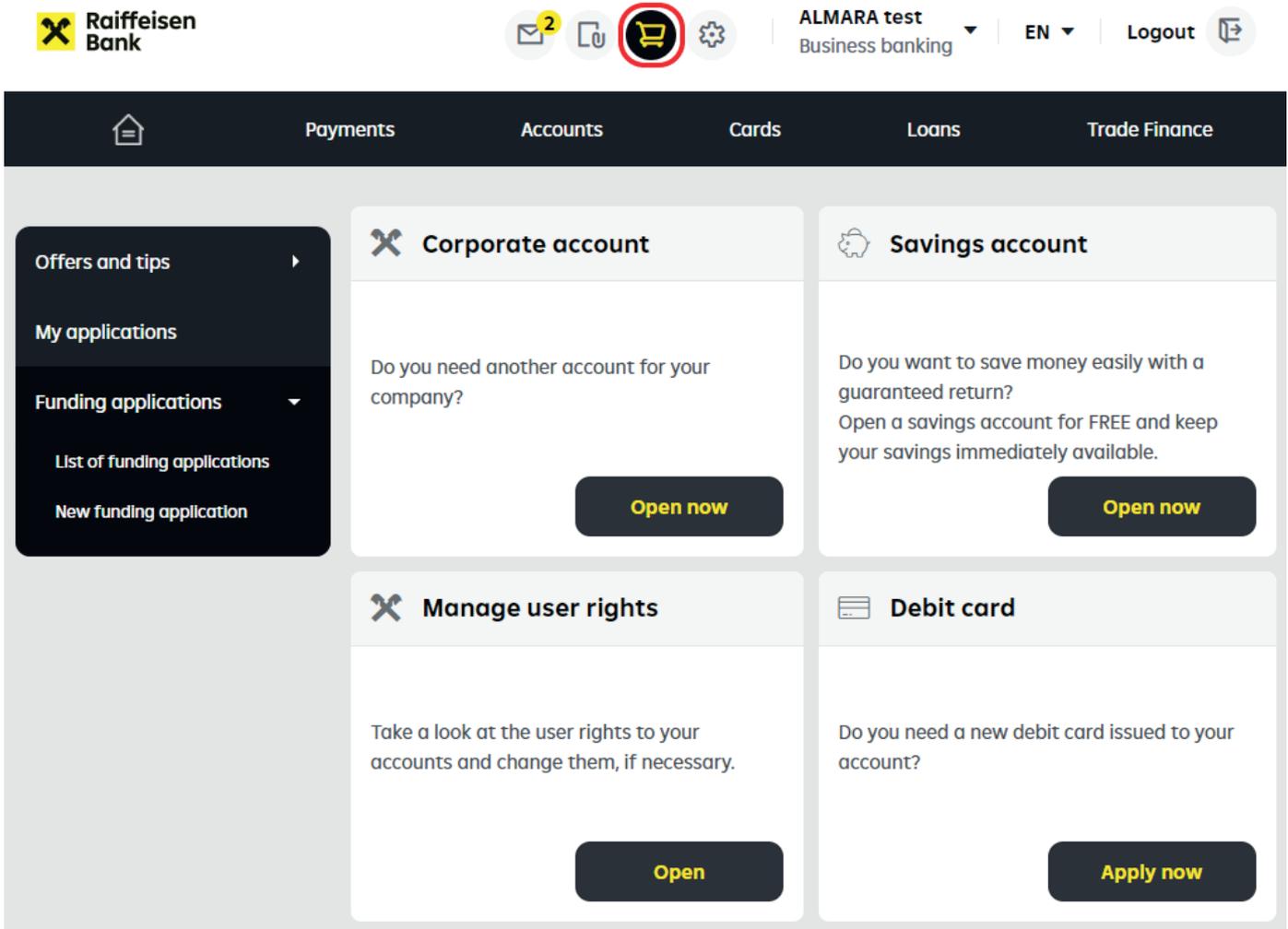
The main content area is divided into two columns. The left column shows the 'Accounts' section with a dropdown for 'All currencies' and a 'Hide' link. Below this is a table of account balances:

Account	Accounting balance	Available balance
Běžný firemní účet 117855037	51,31 CZK	51,31 CZK
	1,89 EUR	1,89 EUR
	0,15 USD	0,15 USD
	0,93 CHF	0,93 CHF

At the bottom of the account list, there is a 'Show graph' button.

The right column contains two sections: 'Pending items' (with the text 'No pending items.') and 'Shortcuts' (with links for 'New payment', 'List of outgoing payments', and 'All statements').

Online financing options are available under **Offers and Applications**.



The screenshot shows the Raiffeisen Bank Corporate Banking interface. At the top left is the Raiffeisen Bank logo. To its right are navigation icons: an envelope with a '2' notification, a document, a shopping cart (highlighted with a red circle), and a gear. Further right are user settings: 'ALMARA test Business banking' with a dropdown arrow, 'EN' with a dropdown arrow, and 'Logout' with a user icon.

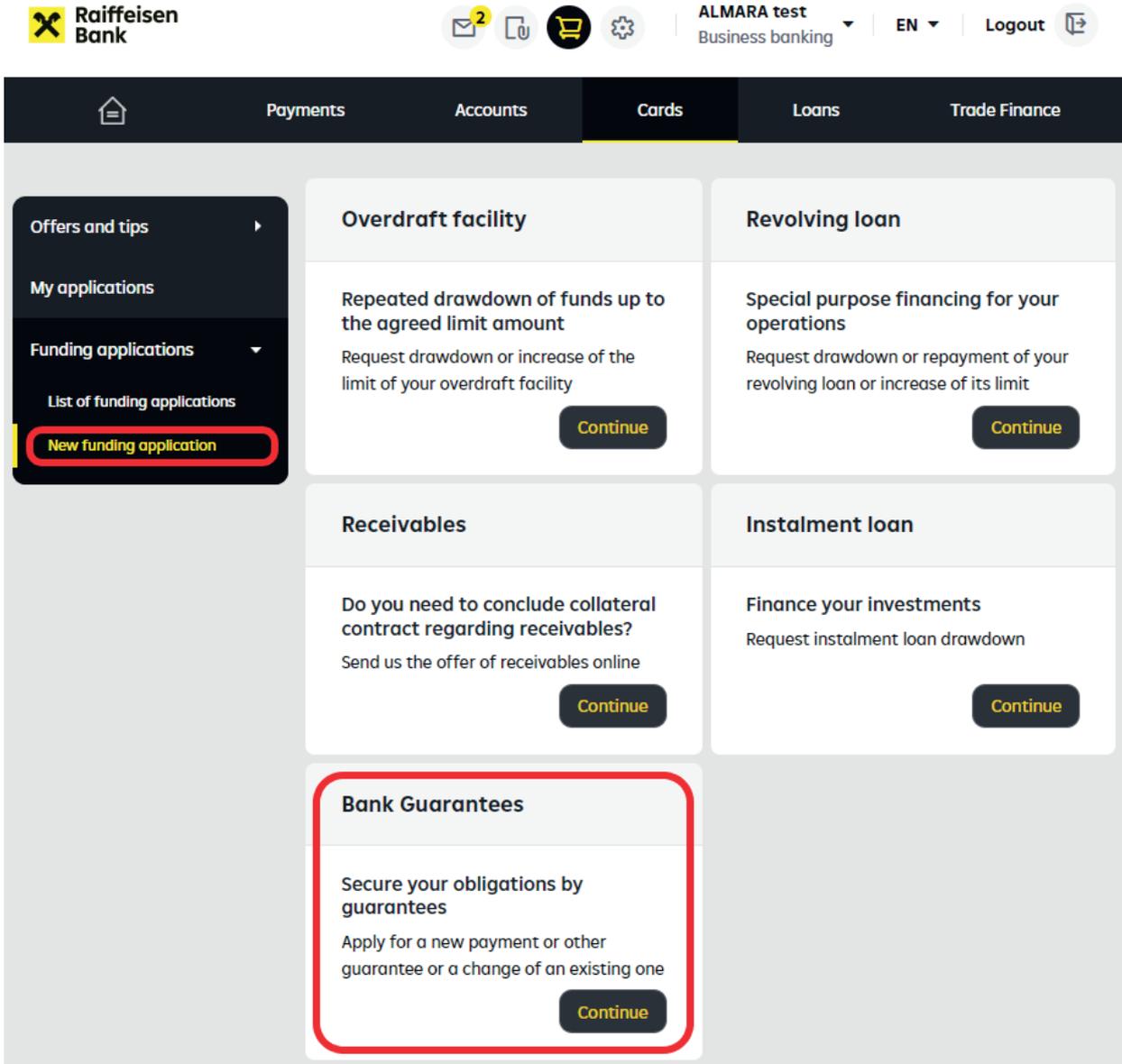
Below the header is a dark navigation bar with a home icon and menu items: 'Payments', 'Accounts', 'Cards', 'Loans', and 'Trade Finance'.

The main content area features a dark sidebar on the left with the following menu items: 'Offers and tips' (with a right arrow), 'My applications', 'Funding applications' (with a down arrow), 'List of funding applications', and 'New funding application'.

The main content is divided into four white cards with dark headers and buttons:

- Corporate account:** Header with a crossed-wrench icon. Text: 'Do you need another account for your company?'. Button: 'Open now'.
- Savings account:** Header with a piggy bank icon. Text: 'Do you want to save money easily with a guaranteed return? Open a savings account for FREE and keep your savings immediately available.'. Button: 'Open now'.
- Manage user rights:** Header with a crossed-wrench icon. Text: 'Take a look at the user rights to your accounts and change them, if necessary.'. Button: 'Open'.
- Debit card:** Header with a card icon. Text: 'Do you need a new debit card issued to your account?'. Button: 'Apply now'.

Select **New funding application** -> **Bank Guarantees** and choose the option you are interested in.



The screenshot shows the Raiffeisen Bank Corporate Banking interface. The top navigation bar includes the Raiffeisen Bank logo, user information (ALMARA test, Business banking), language (EN), and a Logout button. Below this is a secondary navigation bar with tabs for Payments, Accounts, Cards, Loans, and Trade Finance. A left-hand sidebar menu contains 'Offers and tips', 'My applications', and 'Funding applications'. Under 'Funding applications', 'List of funding applications' and 'New funding application' are listed, with 'New funding application' highlighted by a red border. The main content area displays five funding options, each with a 'Continue' button. The 'Bank Guarantees' option is also highlighted with a red border.

Offers and tips

My applications

Funding applications

- List of funding applications
- New funding application**

Payments **Accounts** **Cards** **Loans** **Trade Finance**

Overdraft facility

Repeated drawdown of funds up to the agreed limit amount

Request drawdown or increase of the limit of your overdraft facility

[Continue](#)

Revolving loan

Special purpose financing for your operations

Request drawdown or repayment of your revolving loan or increase of its limit

[Continue](#)

Receivables

Do you need to conclude collateral contract regarding receivables?

Send us the offer of receivables online

[Continue](#)

Instalment loan

Finance your investments

Request instalment loan drawdown

[Continue](#)

Bank Guarantees

Secure your obligations by guarantees

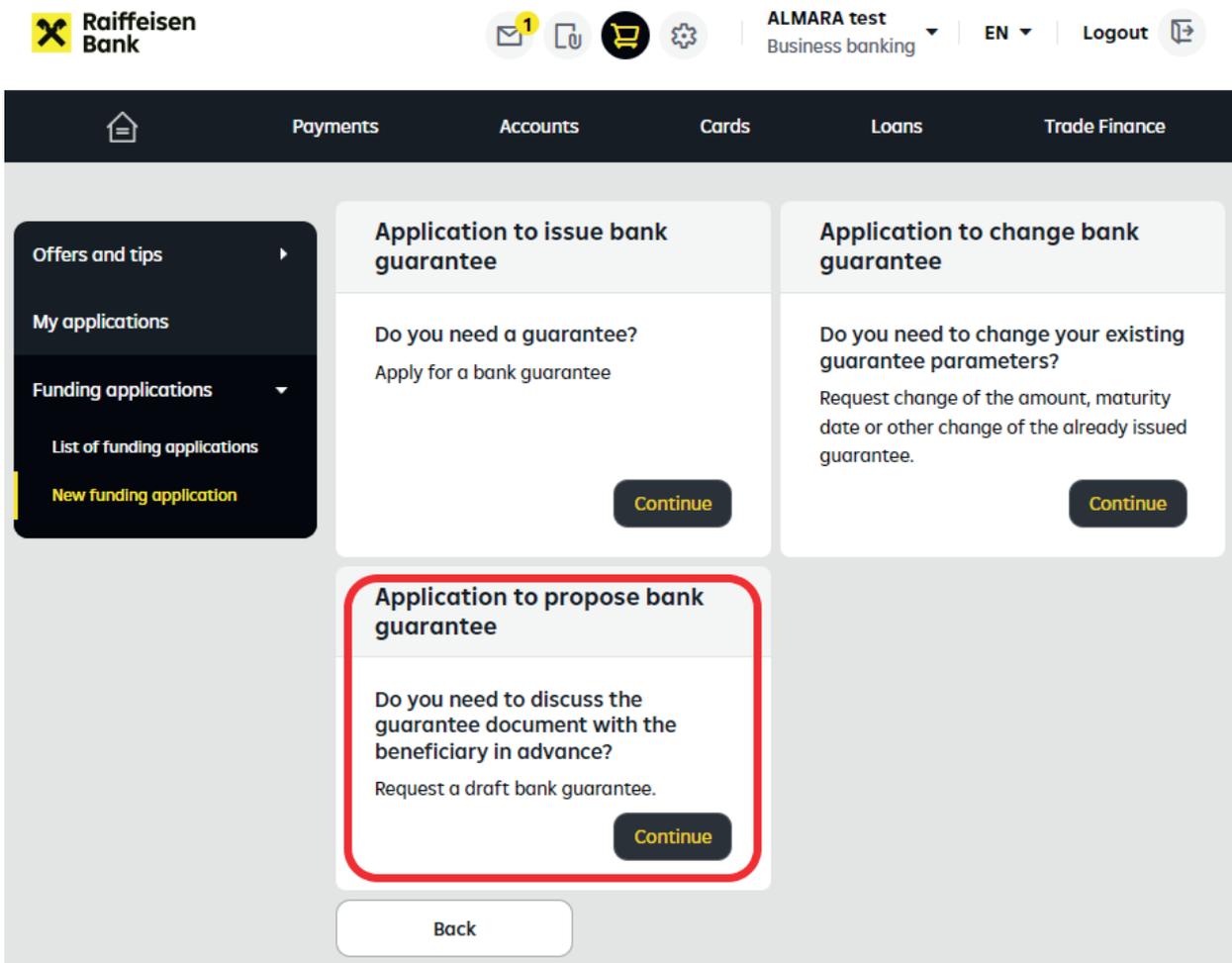
Apply for a new payment or other guarantee or a change of an existing one

[Continue](#)

In this case, select the **Application to propose bank guarantee** tile.

Use the application for a draft bank guarantee if:

- you need to discuss the draft terms with the beneficiary before the bank guarantee is issued
- you want to make sure that you submit the subsequent Bank guarantee application with the correct parameters



The screenshot shows the Raiffeisen Bank Corporate Banking interface. At the top, there is a navigation bar with the Raiffeisen Bank logo, a user profile icon with a notification badge, a shopping cart icon, a settings gear icon, and the text 'ALMARA test Business banking', 'EN', and 'Logout'. Below the navigation bar is a dark header with a home icon and menu items: 'Payments', 'Accounts', 'Cards', 'Loans', and 'Trade Finance'. On the left side, there is a dark sidebar with 'Offers and tips', 'My applications', 'Funding applications', 'List of funding applications', and 'New funding application'. The main content area features three tiles: 'Application to issue bank guarantee', 'Application to change bank guarantee', and 'Application to propose bank guarantee'. The 'Application to propose bank guarantee' tile is highlighted with a red border. It contains the text: 'Do you need to discuss the guarantee document with the beneficiary in advance? Request a draft bank guarantee.' and a 'Continue' button. Below the tiles is a 'Back' button.

Raiffeisen Bank | **ALMARA test Business banking** | **EN** | **Logout**

Payments | **Accounts** | **Cards** | **Loans** | **Trade Finance**

Offers and tips
My applications
Funding applications
List of funding applications
New funding application

Application to issue bank guarantee
Do you need a guarantee?
Apply for a bank guarantee
Continue

Application to change bank guarantee
Do you need to change your existing guarantee parameters?
Request change of the amount, maturity date or other change of the already issued guarantee.
Continue

Application to propose bank guarantee
Do you need to discuss the guarantee document with the beneficiary in advance?
Request a draft bank guarantee.
Continue

Back

Draft Bank Guarantee Request.

Complete all the fields in the form.

Items marked with an asterisk are required.

To get help for any of the form fields, click "?".



 2




ALMARA test
Business banking ▾
EN ▾
Logout 


Payments
Accounts
Cards
Loans
Trade Finance

[Back to Funding applications](#)

Draft Bank Guarantee Request

1
Guarantee detail

2
Summary and attachments

3
Application form download

4
Signature

Application form language* english ▾

Applicant

Company name ? **ALMARA test**

Company registration number

Headquarters **Hvězdova 1716/2B
180 00 Praha 8
Czech Republic**

Loan contract name* ?

Loan contract number* ?

Date of sign* ? 

Guarantee for performance of another party's obligation ? [Specify the other party](#)

Beneficiary*
[or Type manually](#)

Company registration number

Headquarters

Type of guarantee* for offer ▾

Type of procurement procedure* simplified below-threshold procedure ▾

Public procurement* below-threshold public contract ▾

DO YOU HAVE A QUESTION?
CALL

 **412440000**

Please check the entered data at step 2. Use the **Choose file** or drag and drop feature to insert the required attachments (such as the Tender documentation, Contract for work, Lease agreement).

Note: Open applications are continuously saved. You can find them conveniently in the **List of funding applications**.








ALMARA test
 Business banking ▾

EN ▾

Logout 

Home
Payments
Accounts
Cards
Loans
Trade Finance

[Back to Funding applications](#)

Draft Bank Guarantee Request

1 Guarantee detail

2 Summary and attachments

3 Application form download

4 Signature

Please check whether all documents are attached as required according to the selected guarantee type. (For example: tender specifications, contractual documents between you and the beneficiary, draft non-standard wording of the guarantee, if requested...)

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

Summary [Change](#)

Application form language: **english**

Applicant

Company name ^[?]: **ALMARA test**

Company registration number:

Headquarters: **Hvězdova 1716/2B
180 00 Praha 8
Czech Republic**

Loan contract name ^[?]: **Loan contract name**

Loan contract number ^[?]: **1**

Date of sign ^[?]: **13.04.2023**

Guarantee for performance of another party's obligation ^[?]:

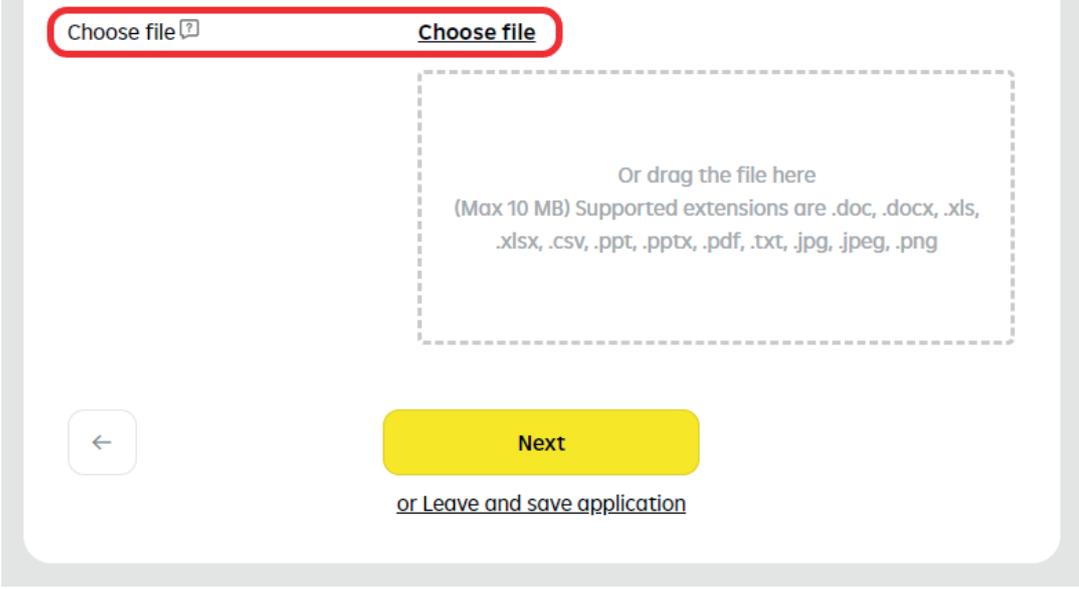
Beneficiary: **Raiffeisenbank a.s.**

Company registration number: **49240901**

Headquarters: **Hvězdova 1716/2b
140 00 Praha
Czech Republic**

DO YOU HAVE A QUESTION?
CALL

 **412440000**



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

←

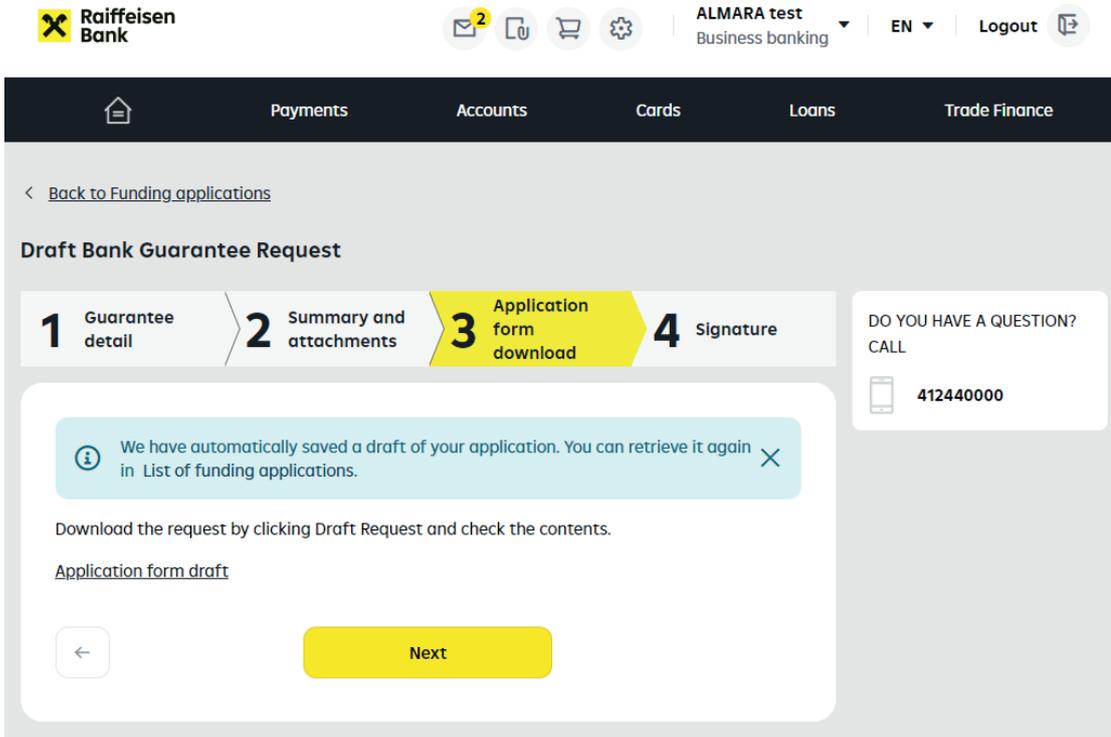
Next

[or Leave and save application](#)

After checking the provided information and uploading attachments, click **"Next"** and download the prepared application as a PDF file.

Applications for draft bank guarantees do not have to be electronically signed.

By clicking **"Next"**, you confirm that you wish to send the Draft Bank Guarantee request to the bank.



The screenshot shows the Raiffeisen Bank Corporate Banking interface. At the top, there is a navigation bar with the Raiffeisen Bank logo, a notification icon with a '2', and icons for home, search, and settings. The user is logged in as 'ALMARA test' with 'Business banking' selected, and the language is set to 'EN'. There is a 'Logout' button. Below the navigation bar, there is a menu with options: Payments, Accounts, Cards, Loans, and Trade Finance. The main content area is titled 'Draft Bank Guarantee Request' and includes a progress indicator with four steps: 1. Guarantee detail, 2. Summary and attachments, 3. Application form download (highlighted in yellow), and 4. Signature. A notification message states: 'We have automatically saved a draft of your application. You can retrieve it again in List of funding applications.' Below this, there is a text prompt: 'Download the request by clicking Draft Request and check the contents.' and a link for 'Application form draft'. At the bottom, there is a back arrow and a prominent yellow 'Next' button. On the right side, there is a contact information box: 'DO YOU HAVE A QUESTION? CALL 412440000'.

Certify your Application for Draft Bank Guarantee Request and send it to the bank for processing.

 **Raiffeisen Bank** |  ² |  |  |  | **ALMARA test** Business banking | **EN** | **Logout** 

 **Payments** **Accounts** **Cards** **Loans** **Trade Finance**

[Back to Funding applications](#)

Draft Bank Guarantee Request

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

DO YOU HAVE A QUESTION?
CALL
 **412440000**

I agree with the wording of the request for a draft bank guarantee.
We've sent a request for authorization into RB Key.

Certification prompt **223146271074**
To finish certification via RB Key rest
04:40 minutes



 [Mobile device is not online](#)

 **Raiffeisen Bank** |  ² |  |  |  | **ALMARA test** Business banking | **EN** | **Logout** 

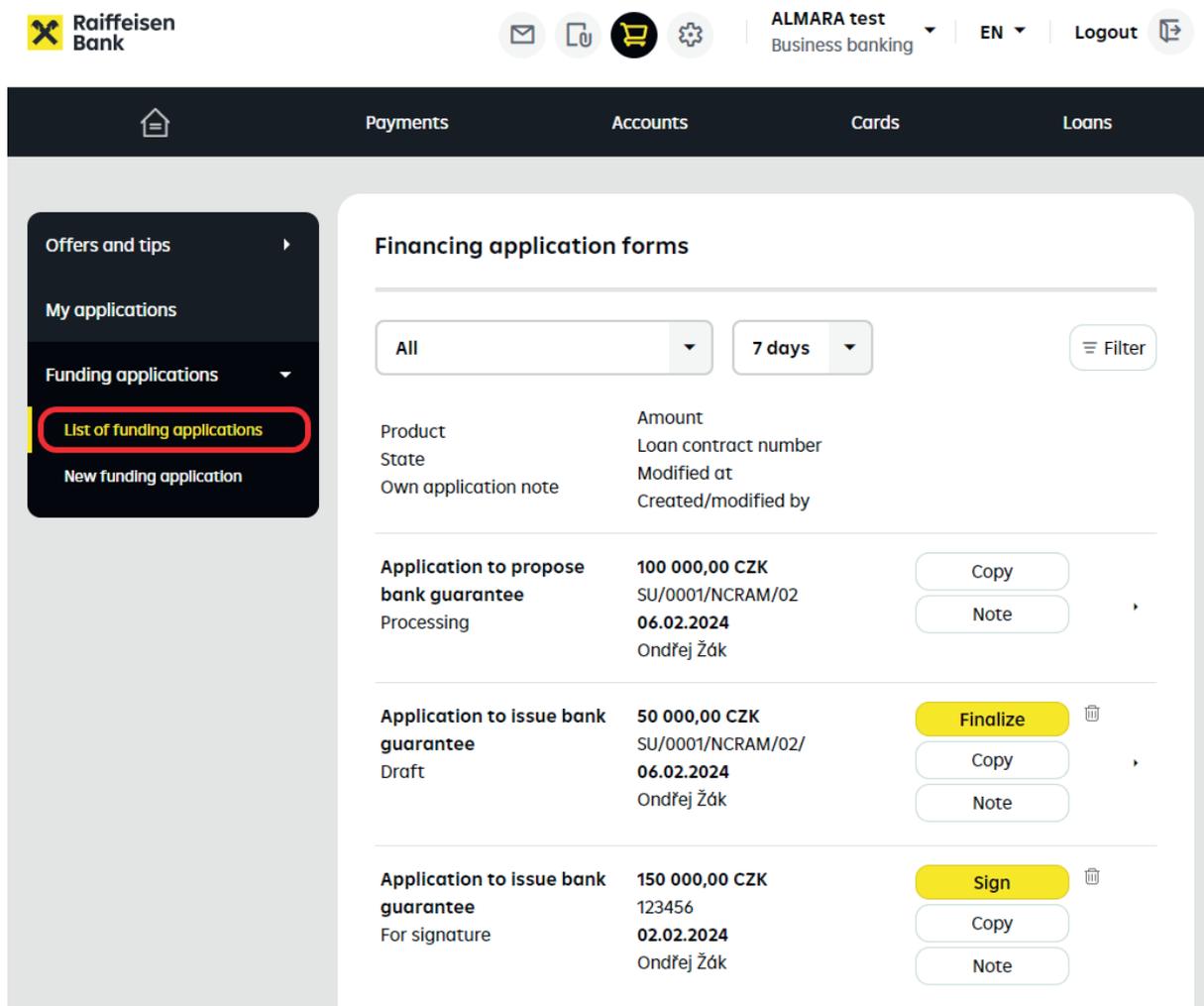
 **Payments** **Accounts** **Cards** **Loans** **Trade Finance**



Application has been sent successfully.

[List of requests](#)

Sent applications are shown in **"List of funding applications"**.

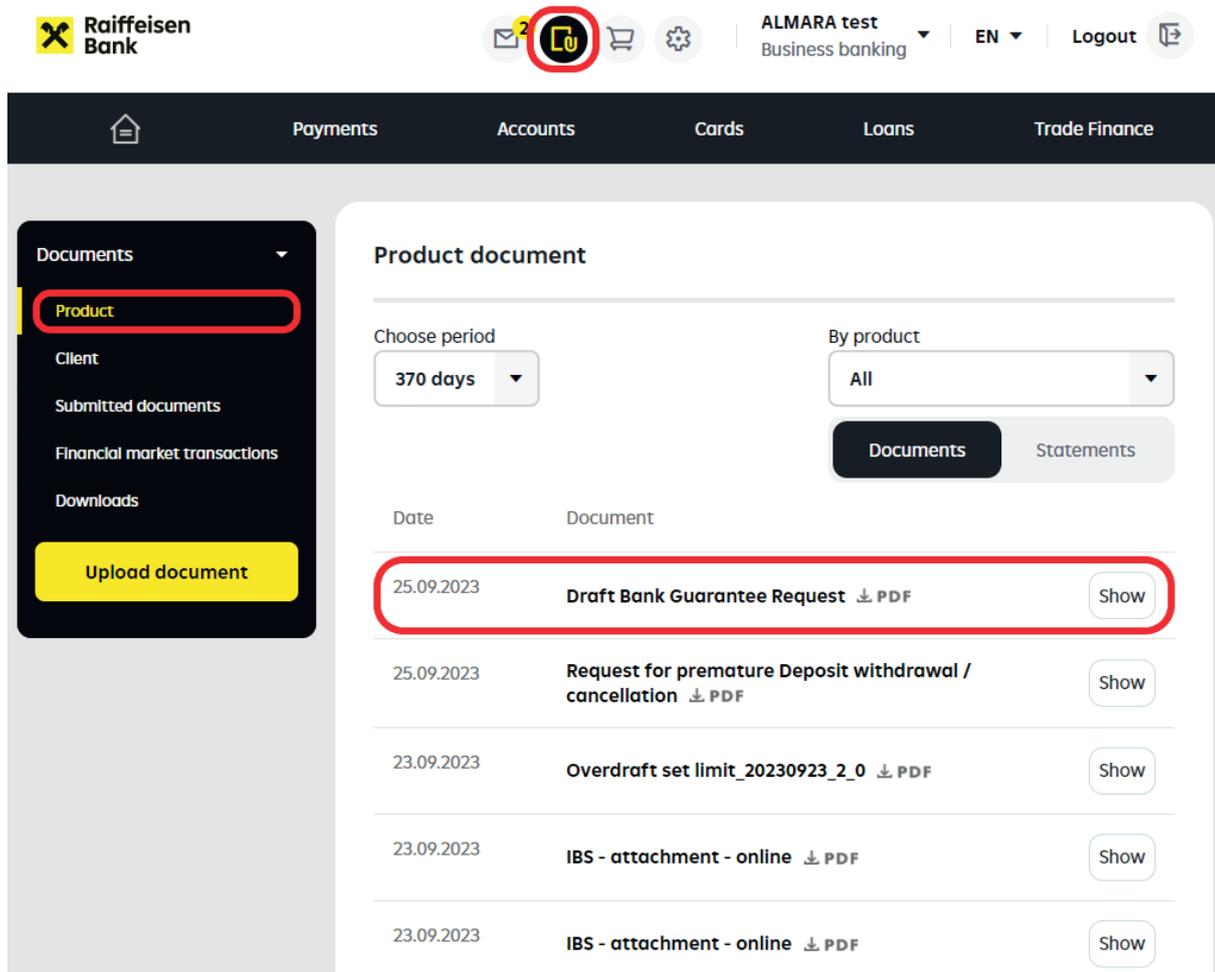


The screenshot shows the Raiffeisen Bank Corporate Banking interface. The top navigation bar includes the Raiffeisen Bank logo, user profile 'ALMARA test Business banking', language 'EN', and 'Logout'. The main navigation bar has 'Payments', 'Accounts', 'Cards', and 'Loans'. A left sidebar menu is open, with 'List of funding applications' highlighted in a red box. The main content area is titled 'Financing application forms' and features a filter section with 'All' and '7 days' dropdowns, and a 'Filter' button. Below is a table of applications with columns for Product, Amount, State, Loan contract number, Modified at, and Created/modified by. Each row includes action buttons like 'Copy', 'Note', 'Finalize', and 'Sign'.

Product	Amount	State	Loan contract number	Modified at	Created/modified by	Actions
Application to propose bank guarantee	100 000,00 CZK	Processing	SU/0001/NCRAM/02	06.02.2024	Ondřej Žák	Copy, Note
Application to issue bank guarantee	50 000,00 CZK	Draft	SU/0001/NCRAM/02/	06.02.2024	Ondřej Žák	Finalize, Copy, Note
Application to issue bank guarantee	150 000,00 CZK	For signature	123456	02.02.2024	Ondřej Žák	Sign, Copy, Note

This section lets you keep track of the **current status** of your application.

The draft wording of the bank guarantee is available in the Documents section in Internet banking and is also sent to the provided e-mail address.



The screenshot shows the Raiffeisen Bank internet banking interface. At the top, there is a navigation bar with the Raiffeisen Bank logo, a notification icon, a shopping cart icon, a settings icon, and user information: "ALMARA test Business banking", "EN", and "Logout". Below the navigation bar, there is a main menu with options: "Payments", "Accounts", "Cards", "Loans", and "Trade Finance". On the left side, there is a "Documents" sidebar menu with options: "Product", "Client", "Submitted documents", "Financial market transactions", "Downloads", and an "Upload document" button. The main content area is titled "Product document" and contains a "Choose period" dropdown set to "370 days" and a "By product" dropdown set to "All". Below these are two buttons: "Documents" (highlighted) and "Statements". A table lists documents with columns "Date" and "Document". The first row is highlighted with a red box:

Date	Document	
25.09.2023	Draft Bank Guarantee Request ↓ PDF	Show
25.09.2023	Request for premature Deposit withdrawal / cancellation ↓ PDF	Show
23.09.2023	Overdraft set limit_20230923_2_0 ↓ PDF	Show
23.09.2023	IBS - attachment - online ↓ PDF	Show
23.09.2023	IBS - attachment - online ↓ PDF	Show

If you agree with the wording, click **"Apply"** in the **List of funding applications** to activate the Bank guarantee application process. The Bank guarantee application can be completed in the standard manner (See the Application to issue bank guarantee).

**Application to propose
bank guarantee**
Processed

100 000,00 CZK
SU/0001/NCRAM/02
06.02.2024
Ondřej Žák

Copy
Apply
Note