

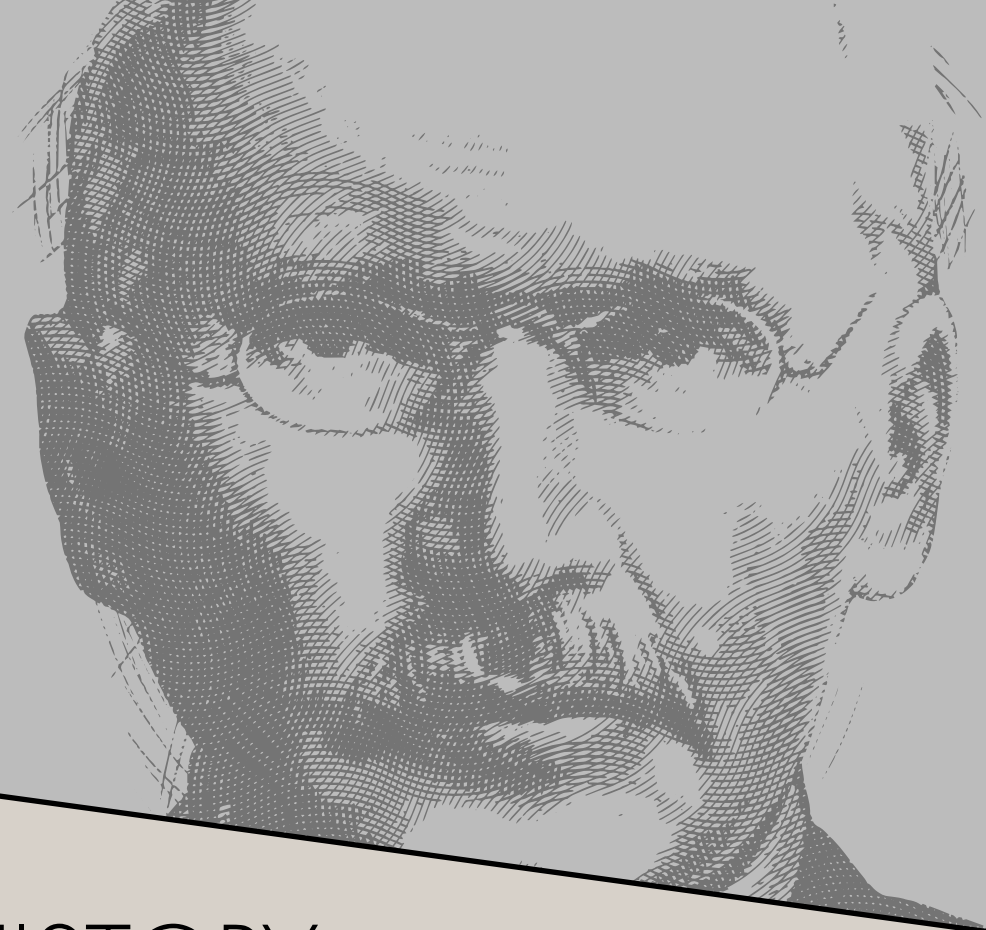


FRIEDRICH WILHELM RAIFFEISEN
Banking Since 1886

OPŠTA BROŠURA O USLUZI
PRIVATNOG BANKARSTVA

Izborom „Friedrich Wilhelm Raiffeisen“
privatnog bankarstva izabrali ste
dugoročnog partnera na koga uvek
možete da se oslonite. Pružajući Vam
stručnu i personalizovanu podršku, sa
Vama gradimo dugoročne odnose, uz
garanciju privatnosti, sigurnosti i
najvišeg nivoa usluge.

By having chosen “Friedrich
Wilhelm Raiffeisen” Private Banking,
you have chosen a long-term
partner you can always rely on.
With our expertise and personalized
support, we are building long-term
relationships with you and
guarantee privacy, security and the
highest service level.



ISTORIЈAT

Fridrih Vilhelm Rajfajzen (Friedrich Wilhelm Raiffeisen, 1818-1888) imao je izuzetno važnu ulogu u razvoju finansijskog sektora u Austriji i Nemačkoj. Godine 1847. osnovao je prvu kreditnu uniju, a tokom godina se Rajfajzenov koncept proširio širom sveta: kreditne unije su započele sa poslovanjem ne samo u Evropi, već i u SAD, Japanu, Indiji, Kanadi i Australiji. Raiffeisen Bank International AG (RBI) svojim matičnim tržištem smatra kako Austriju, gde je vodeća privredna i investiciona banka, tako i srednju i istočnu Evropu. Svoje ogranke ima na 13 tržišta ovog regiona. Pored toga, grupacija obuhvata brojne druge pružaoce finansijskih usluga, na primer u segmentima lizinga, upravljanja sredstvima, kao i pripajanjima i akvizicijama.

HISTORY

Friedrich Wilhelm Raiffeisen (1818-1888) played a very important role in the development of the financial industry in Austria and Germany. In 1847, he founded the first credit union and in the years that followed, the Raiffeisen concept expanded throughout the world: credit unions began to function not only in Europe, but also in the USA, in Japan, India, Canada and Australia. Raiffeisen Bank International AG (RBI) regards Austria, where it is a leading corporate and investment bank, as well as Central and Eastern Europe (CEE) as its home market. 13 markets of the region are covered by subsidiary banks. Additionally, the RBI Group comprises numerous other financial service providers, for instance in leasing, asset management or M&A.



Raiffeisen banka a.d. Beograd je svoje poslovanje u Srbiji započela 2001. godine, kao prva domaća banka u stoprocentnom stranom vlasništvu. Tokom proteklih godina banka je zauzela poziciju jedne od vodećih banaka na srpskom bankarskom tržištu, po svim najvažnijim parametrima. Kao banka sa univerzalnim poslovanjem, Raiffeisen nudi sve vrste bankarskih usluga u skladu sa zapadnim standardima, uz istovremeno razumevanje specifičnosti i mogućnosti koje pruža domaće finansijsko tržište.

Privatno bankarstvo u Srbiji se obavlja pod imenom „Friedrich Wilhelm Raiffeisen“ privatno bankarstvo (FWR).

Raiffeisen banka a.d. Beograd began its business activities in Serbia in 2001, as the first bank fully in foreign ownership. In the past years of business activities, the bank became one of the leading banks in the Serbian banking market according to all the most important parameters. As a universal bank, Raiffeisen offers a wide range of banking services in accordance to Western standards, while simultaneously understanding the specifics and opportunities of the local financial market.

Private banking in Serbia goes under the name of “Friedrich Wilhelm Raiffeisen” (FWR).

MISIJA FWVR

Naša osnovna misija je da ostvarimo dugoročan odnos sa klijentima i da osiguramo njihovo zadovoljstvo. Nastojimo da pratimo najsavremenije tokove na tržištu, a posebnu pažnju pridajemo očekivanjima naših klijenata i sagledavanju njihovog investicionog profila. Kombinacijom ova dva aspekta, trudimo da svakom klijentu ponaosob pomognemo da ispuni svoje potrebe i očekivanja. Individualnost u pristupu, potpuna diskrecija i traženje sveobuhvatnih finansijskih i bankarskih rešenja – osnovne su vrednosti na kojima se bazira „Friedrich Wilhelm Raiffeisen“ privatno bankarstvo i koje nas izdvajaju od ostalih na tržištu.

THE FWVR MISSION

Our main mission is to achieve long-term relationships with clients and to secure their satisfaction. We strive to follow the most contemporary trends in the market, and we focus special attention on the expectations of our clients and determining of their investment profile. By combining these two aspects, we strive to help each client individually to fulfill his or her needs and expectations. An individual approach, full discretion and looking for a comprehensive financial and banking solution – these are the basic values that Friedrich Wilhelm Raiffeisen Private banking is based on and that differentiate us from others in the market.



NAŠA USLUGA

„Friedrich Wilhelm Raiffeisen“ privatno bankarstvo predstavlja personalizovanu i prioritarnu uslugu koja se obavlja na individualan, diskretan i profesionalan način. Na raspolaganje Vam stavljamo iskusne privatne bankare, koji će Vam obezbediti direktan kontakt sa bankom, uz pružanje stručne i pravovremene podrške u svim oblastima bankarskog poslovanja. Pružićemo Vam pun komfor i privatnost u okviru modernog prostora u upravnoj zgradi Raiffeisen banke, koji je rezervisan samo za klijente privatnog bankarstva.



OUR SERVICES

The “Friedrich Wilhelm Raiffeisen” Private Banking service is a personalized and priority service that is performed in an individual, discrete and professional manner. Private bankers will be at your disposal, providing direct contact with the bank, offering professional and timely support in all segments of banking business. We will offer you full comfort and privacy in our modern premises reserved only for Private Banking clients within the head office building of Raiffeisen banka.



In addition, when you are unable to contact your private banker, Private Banking clients have at their disposal the service of the Private Banking Contact Center 24 hours a day, 7 days a week. If your schedule is preventing you to visit us in the head office of Raiffeisen banka, your private banker will organize a video meeting with you and offer you our full service – just as if the meeting were held in our bank.

Dodatno, kada niste u mogućnosti da stupite u kontakt sa svojim privatnim bankarom, na raspolaganju Vam je i usluga Kontakt centra privatnog bankarstva, 24 časa dnevno, 7 dana u nedelji. Ukoliko Vas obaveze sprečavaju da nas posetite u upravnoj zgradi Raiffeisen banke, Vaš privatni bankar može sa Vama organizovati video sastanak i pružiti Vam kompletnu uslugu, baš kao da ste sastanak održali u banci.

INVESTICIONO SAVETOVANJE

Poštujući investicione ciljeve koje ste Vi postavili, naši privatni bankari će Vam pružiti svu neophodnu podršku i savete kako bi na najbolji način plasirali Vaša slobodna sredstva, pri tom vodeći računa o Vašim ciljevima, investicionom horizontu i investicionom profilu.



INVESTMENT ADVISORY SERVICES

Following the investment goals set by you, our private bankers will offer you all the necessary support and advice needed so that your available funds could be invested in the best manner, always keeping in mind your goals, investment horizon and investment profile.

RANGE OF INVESTMENT PRODUCTS

Optimal asset allocation is one of the main segments of the comprehensive plan of managing your assets. With the support and expert advice of your private banker, you will find out about your investing profile and which financial instruments are best suited to your situation and needs. The Private Banker will, in agreement with you, consider investing your assets into financial instruments managed by Raiffeisen INVEST a.d. Beograd, Raiffeisen FUTURE a.d. Beograd, Raiffeisen Centro Banka, as well as UNIQA Insurance products. In addition, Raiffeisen banka offers you the possibility of trading in financial instruments in the local and foreign markets.

OPSEG INVESTICIONIH PROIZVODA

Optimalna raspodela imovine jedna je od glavnih stavki opsežnog plana upravljanja Vašom imovinom. Uz podršku i stručne savete Vašeg privatnog bankara, saznaćete kom profilu investitora pripadate i koji finansijski instrumenti odgovaraju Vašim mogućnostima i potrebama. Privatni bankar će u dogovoru sa Vama razmotriti plasiranje Vaših sredstava u finansijske instrumente kojim upravljaju Raiffeisen INVEST a.d. Beograd, Raiffeisen FUTURE a.d. Beograd, Raiffeisen Centro Banka, kao i proizvode UNIQA osiguranja. Dodatno, Raiffeisen banka Vam nudi mogućnost trgovanja finansijskim instrumentima na domaćem i inostranim tržištima.



PERSONALIZOVANI PROIZVODI I USLUGE

Personalizacija usluge u skladu sa Vašim potrebama jedna je od glavnih odlika koje krasi uslugu privatnog bankarstva „Friedrich Wilhelm Raiffeisen“. Stoga Vam na raspolaganje stavljamo usluge kompanija unutar Raiffeisen grupacije, u skladu sa Vašim planovima i potrebama, a sa ciljem uštede vremena.

PERSONALIZED PRODUCTS AND SERVICES

Service personalization in accordance with your needs is one of the main features of the “Friedrich Wilhelm Raiffeisen” Private Banking service. With this in mind, the services of companies within the Raiffeisen Group are also at your disposal, in accordance with your plans and needs, and with the goal of saving time.



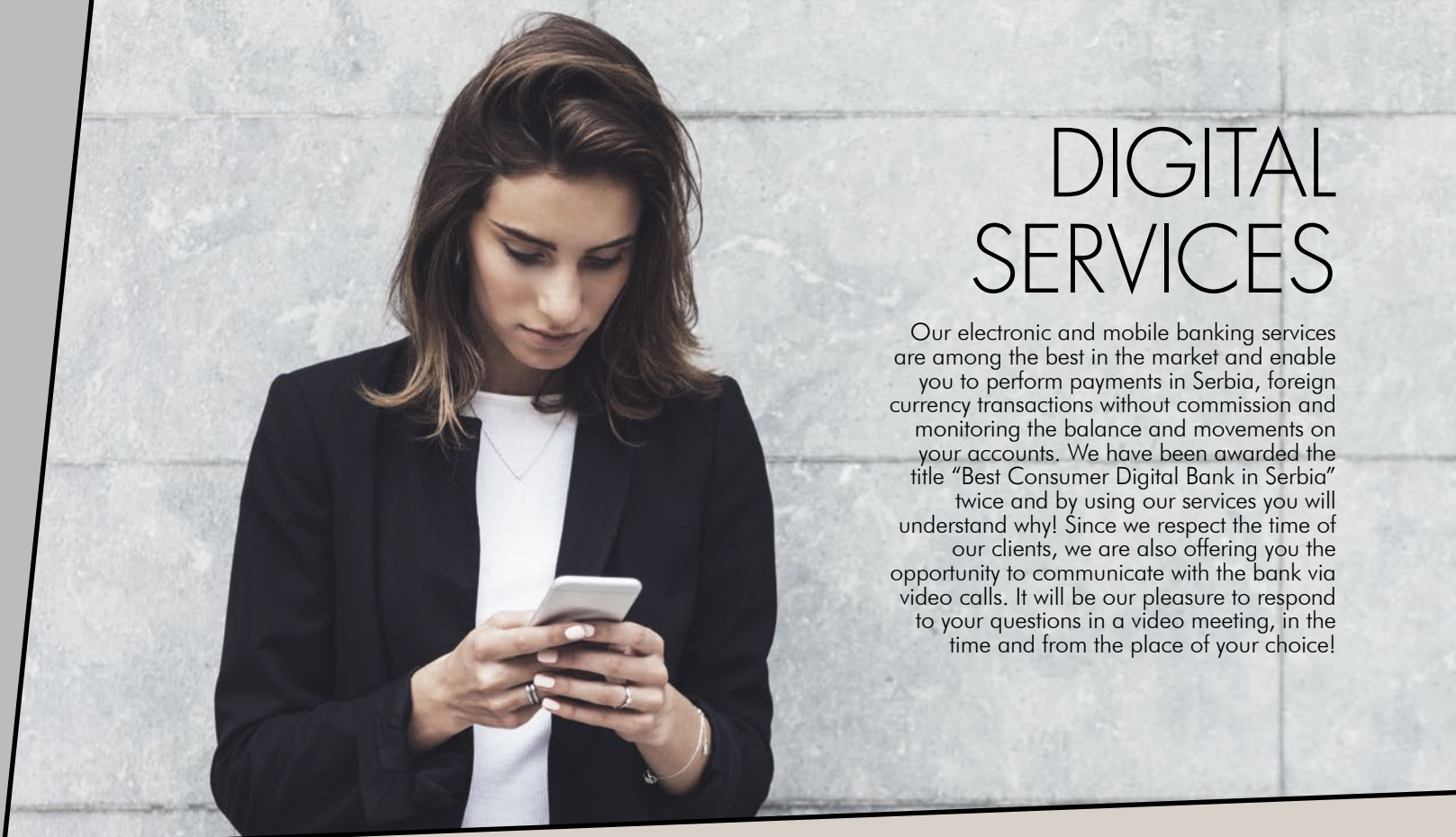
Na raspolaganju su Vam usluge kompanije Raiffeisen Leasing d.o.o. Beograd za formiranje personalizovane ponude lizing proizvoda, kao i Društva za posredovanje u osiguranju Raiffeisen Assistance d.o.o, vezane za oblast neživotnog osiguranja. Ukoliko ste vlasnik ili direktor malog preduzeća ili preduzetnik, kao klijent privatnog bankarstva imate pravo da koristite usluge za svoju kompaniju po posebnim tarifama.



The services of Raiffeisen Leasing d.o.o. Beograd are at your disposal for a personalized offer of leasing products, as well as the services of our Insurance Brokerage Company Raiffeisen Assistance d.o.o. in the segment of non-life insurance. If you are the owner or manager of a small enterprise or an entrepreneur, as a Private Banking client, you can use the services for your company at a special tariff.

USLUGE DIGITALNIH SERVISA

Naše usluga elektronskog i mobilnog bankarstva su među najboljima na tržištu i omogućavaju Vam da vršite plaćanja u zemlji, obavljate menjačke poslove bez provizije i pratite stanja i promene po računima. Nagrađeni smo dvostrukim priznanjem „Najbolja digitalna banka u Srbiji“, a korišćenjem naših servisa uverićete se i zašto! Pošto izuzetno cenimo vreme naših klijenata, nudimo Vam i mogućnost da sa bankom komunicirate putem video poziva. Biće nam zadovoljstvo da na sva Vaša pitanja odgovorimo putem video sastanka, sa mesta i u vreme koje odaberete!



DIGITAL SERVICES

Our electronic and mobile banking services are among the best in the market and enable you to perform payments in Serbia, foreign currency transactions without commission and monitoring the balance and movements on your accounts. We have been awarded the title “Best Consumer Digital Bank in Serbia” twice and by using our services you will understand why! Since we respect the time of our clients, we are also offering you the opportunity to communicate with the bank via video calls. It will be our pleasure to respond to your questions in a video meeting, in the time and from the place of your choice!

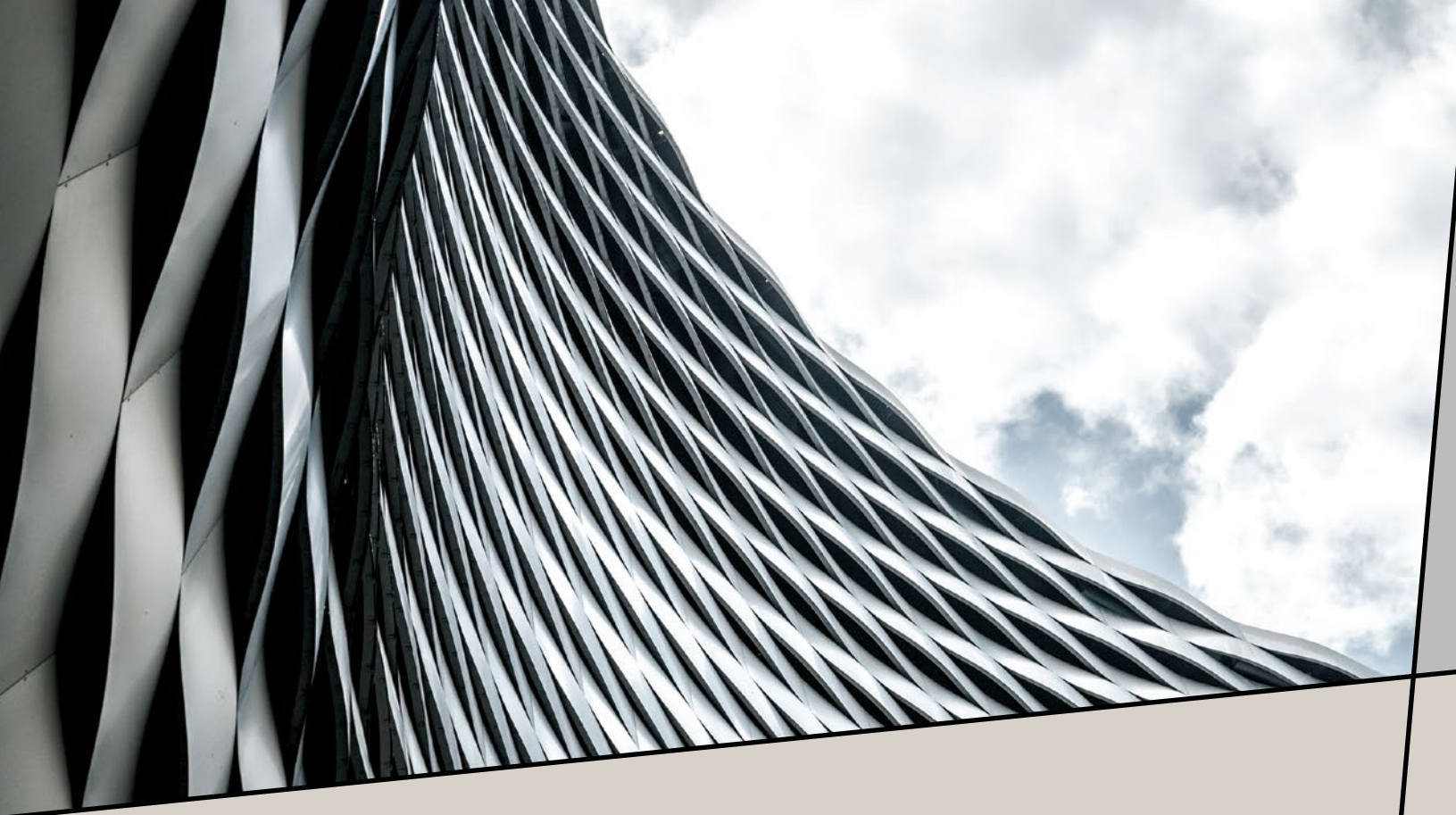
CENOVNI ELEMENTI

Obavljanje platnih transakcija, korišćenje kreditnih proizvoda i konverzija raznih valuta samo su neke od usluga i proizvoda koje klijenti privatnog bankarstva mogu koristiti pod posebnim uslovima. Dodatno, trgovanje hartijama od vrednosti kao i ostalim finansijskim instrumentima, omogućeno je klijentima privatnog bankarstva po specijalnim tarifama.



PRICING ELEMENTS

Payment transactions, using loan products and the conversion of different currencies are just some of the services and products that Private Banking clients can use at a special tariff. Additionally, trading in securities, as well as in other financial instruments is enabled for Private Banking clients at a special tariff.



VISA INFINITE METALNA KARTICA

Ova ekskluzivna kartica uvodi Vas u svet brižljivo odabranih privilegija, kreiranih tako da Vam omoguće pristup brojnim pogodnostima na putovanjima, ali i u svakodnevnom životu. Pristup aerodromskim ložama, putno osiguranje, konsijerž usluga, samo su neke od brojnih pogodnosti koje sa sobom nosi ova prestižna kartica. O detaljima u vezi sa INFINITE karticom, možete se informisati kod svog privatnog bankara.

VISA INFINITE METAL CARD

This exclusive card introduces you to a world of carefully selected privileges, created so as to enable you access to numerous benefits when travelling, but also in your everyday life. Access to airport lounges, travel insurance, concierge service – these are just some of the numerous benefits on offer with this prestigious card. You can obtain more details as regards the Visa Infinite card from your Private Banker.

DODATNI PROIZVODI I USLUGE

Uslugu privatnog bankarstva karakteriše individualnost u pristupu pronalaženja adekvatnog i sveobuhvatnog rešenja, uz održavanje nivoa kvaliteta i poštovanje definisanog vremenskog horizonta. Shodno tome, za klijente privatnog bankarstva osmislili smo širok spektar dodatnih proizvoda i usluga, te Vam na taj način omogućili da imate potpunu kontrolu i fleksibilnost nad proizvodima koje želite da koristite. Pozivamo vas da iskoristite mogućnost da sami odaberete dodatne usluge i proizvode koji su Vam neophodni, kako biste u potpunosti uživali u komforu kakav zaslužujete.

ADDITIONAL PRODUCTS AND SERVICES

The Private Banking service is characterised by an individual approach in finding an adequate and comprehensive solution, of a high-level quality and respecting the defined time horizon. With this in mind, we have come up with a broad range of additional products and services for clients of Private Banking and this way we have enabled you to have complete control and flexibility over the products you wish to use. We encourage you to use this possibility and choose the additional products and services you need, so that you can fully enjoy the comfort you deserve.



FRIEDRICH WILHELM RAIFFEISEN

Banking Since 1886

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