

## FEES AND CHARGES IN RELATION TO INVESTMENT SERVICE AND INVESTMENT INSTRUMENTS

Applicable from January 3, 2018



Please find below the fees and charges associated with investment service and investment instruments sorted by the individual product groups  
In CSOB, investment instruments are classified as hedging and investing instruments

Product groups of investment instruments for hedging purposes	costs and fees in% of the nominal amount	costs and fees of a sample transaction of CZK 1000000
FX products with complexity level 1	0%	0 CZK
FX products with complexity level 2	0%	0 CZK
FX products with complexity level 3	0%	0 CZK
Interest rate products with complexity level 2	0%	0 CZK
Interest rate products with complexity level 3	0%	0 CZK
Other products with complexity level 2-3	0%	0 CZK

The investment instruments listed in the table above generate no fees and charges.  
The price communicated to the Client by the Bank is full and final.

FX products with complexity level 1: FX swap, FX forward

FX products with complexity level 2: FX option (plain vanilla), Average Rate Forward (ARF), Combination of options comprising (plain vanilla) FX options – e.g. Risk Reversal or Racek, Structured products tied to FX rates – e.g. yields notes, structured deposits.

FX products with complexity level 3: Combinations of options comprising barrier, binary or other exotic options – e.g. European Forward Plus

Interest rate products with complexity level 2: Repo and Buy/Sell Back operations, Interest Rate Swap (IRS), Cross-Currency Interest Rate Swap (CCIRS), Cap/Floor (plain vanilla), Swaption

Interest rate products with complexity level 3: Interest Rate Swap – Exotic versions, Exotic interest rate options – e.g. Barrier Options

Other products with complexity level 2: Commodity Swap, Commodity Option (plain vanilla), Commodity forward

Other products with complexity level 3: Commodity options with barrier

Product groups of investment instruments for investing purposes	Indicative amount of entry fees in % of the nominal amount	an indicative amount of input popcars on a sample transaction of CZK 1000000	Indicative amount of exit charges in% of nominal amount **	indicative amount of exit charges for a sample transaction of CZK 1000000	Indicative amount of other costs (excluding fees) in% of the nominal amount	Indicative amount of other costs (excluding fees) of exemplary transactions amounting to CZK 1000000	Indicative amount of custody fees in% of the nominal amount	indicative amount of custody fees for a sample transaction of CZK 1000000	AGGREGATION * costs and fees in% of the nominal amount	AGGREGATION* of fees and charges with a model transaction amounting to CZK 1000000
INVESTMENT CERTIFICATE	0-2,5%	0-25000 CZK	0-1,5%	0-15000 CZK	0-1,5%	0-15000 CZK	0	0	0-4%	0-40000 CZK
OWN BOND (CSOB, with HZL - HB)	0-1,5%	0-15000 CZK	0-1%	0-10000 CZK	0-2%	0-20000 CZK	0	0	0-3,5%	0-35000 CZK
OTHER BOND (government, corporate)	0-1,5%	0-15000 CZK	0-1%	0-10000 CZK	0-2%	0-20000 CZK	0-0,15% p.a.	0-1500 CZK	0-3,65%	0-36500 CZK
NOTE	0	0	0	0	0-0,5% p.a.	0-5000 CZK p.a.	0-0,10% p.a.	0-1000 CZK	0-0,6%	0-6000 CZK
T-bills	0	0	0	0	0-0,5% p.a.	0-5000 CZK p.a.	0-0,10% p.a.	0-1000 CZK	0-0,6%	0-6000 CZK
STRUCTURED DEPOSIT	0	0	0	0	0-2%	0-20000 CZK	0	0	0-2%	0-20000 CZK

\* calculated for a model transaction with 1-year maturity, held to maturity

\*\* only in case of selling before maturity; if held to maturity no exit fee is applied

### MODEL EXAMPLES OF AGGREGATION OF FEES AND CHARGES, AND IMPACT THEREOF ON PRODUCT YIELDS IN INDIVIDUAL YEARS OF THE 5-YEAR INVESTMENT INSTRUMENTS FOR INVESTING PURPOSES

INVESTMENT CERTIFICATE	Indicative amount of entry fees in % of the nominal amount	an indicative amount of input popcars on a sample transaction of CZK 1000000	Indicative amount of exit charges in% of nominal amount	indicative amount of exit charges for a sample transaction of CZK 1000000	Indicative amount of other costs (excluding fees) in% of the nominal amount	Indicative amount of other costs (excluding fees) of exemplary transactions amounting to CZK 1000000	Indicative amount of custody fees in% of the nominal amount	indicative amount of custody fees for a sample transaction of CZK 1000000	AGGREGATION * costs and fees in% of the nominal amount	AGGREGATION* of fees and charges with a model transaction amounting to CZK 1000000	IMPACT ON YIELD
Rok investice											
YEAR 1	0-2,5%	0-25000 CZK	0	0	0-1,5%	0-15000 CZK	0	0	0-4%	0-40000	0 to -4%
YEAR 2	0	0	0	0	0	0	0	0	0	0	0 to -2%
YEAR 3	0	0	0	0	0	0	0	0	0	0	0 to -1.33%
YEAR 4	0	0	0	0	0	0	0	0	0	0	0 to -1%
YEAR 5	0	0	0	0	0	0	0	0	0	0	0 to -0.80%
Note: The structure represents a case of client holding an investment certificate to maturity.								Suma <sup>1</sup>	0-4%	0-40000 CZK	
In case of sale before maturity, the following additional fees and charges are charged in the year of sale:											
year of buyback	0	0	0-1,5%	0-15000 CZK	0-1,5%	0-15000 CZK	0	0	0-3%	0-30000 CZK	
								Suma <sup>2</sup>	0-7%	0-70000 CZK	

OWN BOND (CSOB, with HZL - HB)	Indicative amount of entry fees in % of the nominal amount	an indicative amount of input popcars on a sample transaction of CZK 1000000	Indicative amount of exit charges in% of nominal amount	indicative amount of exit charges for a sample transaction of CZK 1000000	Indicative amount of other costs (excluding fees) in% of the nominal amount	Indicative amount of other costs (excluding fees) of exemplary transactions amounting to CZK 1000000	Indicative amount of custody fees in% of the nominal amount	indicative amount of custody fees for a sample transaction of CZK 1000000	AGGREGATION * costs and fees in% of the nominal amount	AGGREGATION* of fees and charges with a model transaction amounting to CZK 1000000	IMPACT ON YIELD
Rok investice											
YEAR 1	0-1,5%	0-15000 CZK	0	0	0-2%	0-20000 CZK	0	0	0-3,5%	0-35000 CZK	0 to -3.5%
YEAR 2	0	0	0	0	0	0	0	0	0	0	0 to -1.75%
YEAR 3	0	0	0	0	0	0	0	0	0	0	0 to -1.67%
YEAR 4	0	0	0	0	0	0	0	0	0	0	0 to -0.875%
YEAR 5	0	0	0	0	0	0	0	0	0	0	0 to -0.70%
Note: The structure represents a case of client holding the bond to maturity.								Suma <sup>1</sup>	0-3,5%	0-35000 CZK	
In case of sale before maturity, the following additional fees and charges are charged in the year of sale:											
year of buyback	0	0	0-1%	0-10000 CZK	0-2%	0-20000 CZK	0	0	0-3%	0-30000	
								Suma <sup>2</sup>	0-6,5%	0-65000 CZK	

OTHER BOND (government, corporate)	Indicative amount of entry fees in % of the nominal amount	an indicative amount of input popcars on a sample transaction of CZK 1000000	Indicative amount of exit charges in% of nominal amount	indicative amount of exit charges for a sample transaction of CZK 1000000	Indicative amount of other costs (excluding fees) in% of the nominal amount	Indicative amount of other costs (excluding fees) of exemplary transactions amounting to CZK 1000000	Indicative amount of custody fees in% of the nominal amount	indicative amount of custody fees for a sample transaction of CZK 1000000	AGGREGATION * costs and fees in% of the nominal amount	AGGREGATION* of fees and charges with a model transaction amounting to CZK 1000000	IMPACT ON YIELD
Rok investice											
YEAR 1	0-1,5%	0-15000 CZK	0	0	0-2%	0-20000 CZK	0-0,15% p.a.	0-1500 CZK	0-3,65%	0-36500 CZK	0 to -3.65%
YEAR 2	0	0	0	0	0	0	0-0,15% p.a.	0-1500 CZK	0,15%	0-1500 CZK	0 to -1.975%
YEAR 3	0	0	0	0	0	0	0-0,15% p.a.	0-1500 CZK	0,15%	0-1500 CZK	0 to -1.367%
YEAR 4	0	0	0	0	0	0	0-0,15% p.a.	0-1500 CZK	0,15%	0-1500 CZK	0 to -1.0625%
YEAR 5	0	0	0	0	0	0	0-0,15% p.a.	0-1500 CZK	0,15%	0-1500 CZK	0 to -0.88%
Note: The structure represents a case of client holding the bond to maturity.								Suma <sup>1</sup>	0-4,25%	0-42500 CZK	
In case of sale before maturity, the following additional fees and charges are charged in the year of sale:											
year of buyback	0	0	0-1%	0-10000 CZK	0-2%	0-20000 CZK	0	0	0-3%	0-30000	
								Suma <sup>2</sup>	0-7,25%	0-72500 CZK	

<sup>1</sup> The Client holds the investment instrument to maturity

<sup>2</sup> The Client sells the investment instrument before maturity

Note: in case of other bonds, the sum<sup>1</sup> represents the maximum amount in case where a client sells the investment instrument in the last year of maturity, and the fees of custody service are added up for all 5 years. In the case of earlier sale, the sum shall be accordingly lower as custody service fees will only be charged for the actual number of years applicable.