

COSTS AND CHARGES IN RELATION TO INVESTMENT SERVICE AND INVESTMENT INSTRUMENTS

Applicable from October 4, 2019



Please find below the costs and charges associated with investment service and investment instruments sorted by the individual product groups.

The costs and charges listed below are valid, unless otherwise stated in the relevant table, when the deal is being closed, modified, restructured or early terminated. The term "indicative", used in the tables below, means that the specific value of a given charge or cost to the customer will be within the specified interval.

In CSOB, investment instruments are classified as investment instruments for hedging purposes and investing instruments for investment purposes. For investment instruments for investment purposes costs and charges are also displayed in the relevant termsheet, where inducements are also provided if they are applied to the relevant investment instrument.

Investment instruments for investment purposes include also funds that are not included in the tables below (costs and charges are shown in the relevant document "Key information for investors and Information about costs and charges").

Product groups of investment instruments for hedging purposes	Indicative amount of client spread in % of the nominal amount	Indicative amount of client spread on a sample transaction of CZK 1000000	Other costs and charges in % of the nominal amount	Other costs and charges of a sample transaction of CZK 1000000	TOTAL in % of the nominal amount	TOTAL on a sample transaction of CZK 1000000
FX products	0-2%	0 - 20 000 CZK	0	0	0-2%	0 - 20 000 CZK
Interest rate products	0-1%*	0 - 10 000 CZK*	0	0	0-1%	0 - 10 000 CZK
Other products	0-3%	0 - 30 000 CZK	0	0	0-3%	0 - 30 000 CZK

* calculated for a sample transaction at maturity of one year, in the case of transactions longer than 1 year, this figure applies for each year.

The client spread represents the difference between the customer position price (actually realized) and the bank position price (whether actually realized or theoretical, determined by direct market data observation or appropriate methodology for determining the position value).

The client spread is included in the trade price so there is no additional costs or charges for the customer.

FX products: FX swap, FX forward, FX option (plain vanilla), Average Rate Forward (ARF), Combination of options comprising (plain vanilla) FX options – e.g. Risk Reversal or Racek, Structured deposits, Combinations of options comprising barrier, binary or other exotic options – e.g. European Forward Plus

Interest rate products: Repo and Sell/Buy/Back operations, Interest Rate Swap (IRS), Cross-Currency Interest Rate Swap (CCIRS), Cap/Floor (plain vanilla), Swaption, Interest Rate Swap – Exotic versions, Exotic interest rate options – e.g. Barrier Options

Other products: Commodity Swap, Commodity Option (plain vanilla), Commodity forward, Commodity options with barrier

Product groups of investment instruments for investing purposes	Indicative amount of entry fees in % of the nominal amount	Indicative amount of entry fees on a sample transaction of CZK 1000000	Indicative amount of exit fees in % of nominal amount **	Indicative amount of exit fees on a sample transaction of CZK 1000000 **	Indicative amount of client spread in % of the nominal amount	Indicative amount of client spread on a sample transaction of CZK 1000000	Indicative amount of custody fees in % of the nominal amount	Indicative amount of custody fees on a sample transaction of CZK 1000000	TOTAL * in % of the nominal amount	TOTAL* on a sample transaction of CZK 1000000
INVESTMENT CERTIFICATE	0-2,5%	0-25000 CZK	0-1,5%	0-15000 CZK	0-2%	0-20000 CZK	0	0	0-4,5%	0-45000 CZK
OWN BOND (CSOB, 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	0-2%	0-20000 CZK	0-0,10% p.a.	0-1000 CZK	0-2,1%	0-21000 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 sample transaction at maturity of one year, held to maturity

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

Taxation of investment instruments (including withholding tax) is governed by the Income Tax Act No. 586/1992 Coll., as amended, and is not included in the table above nor in the sample examples below.

If the customer performs currency conversions on their CSOB transaction accounts, the above costs are increased by the costs of these currency conversions.

The client spread represents the difference between the customer position price (actually realized) and the bank position price (whether actually realized or theoretical, determined by direct market data observation or appropriate methodology for determining the position value).

The client spread is included in the trade price so there is no additional costs or charges for the customer.

EXAMPLES OF AGGREGATION OF COSTS 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	Indicative amount of entry fees on a sample transaction of CZK 1000000	Indicative amount of exit fees in % of nominal amount **	Indicative amount of exit fees on a sample transaction of CZK 1000000 **	Indicative amount of client spread in % of the nominal amount	Indicative amount of client spread on a sample transaction of CZK 1000000	Indicative amount of custody fees in % of the nominal amount	Indicative amount of custody fees on a sample transaction of CZK 1000000	TOTAL * in % of the nominal amount	TOTAL* on a sample transaction of CZK 1000000	IMPACT ON YIELD
Year of investment											
YEAR 1	0-2,5%	0-25000 CZK	0	0	0-2%	0-20000 CZK	0	0	0-4,5%	0-45000 CZK	0 to -4.5%
YEAR 2	0	0	0	0	0	0	0	0	0	0	0 to -2.25%
YEAR 3	0	0	0	0	0	0	0	0	0	0	0 to -1.5%
YEAR 4	0	0	0	0	0	0	0	0	0	0	0 to -1.125%
YEAR 5	0	0	0	0	0	0	0	0	0	0	0 to -0.9%
								Sum ¹	0-4,5%	0-45000 CZK	
Note: The structure represents a case of client holding an investment certificate to maturity.											
In case of sale before maturity, the following additional costs and charges are charged in the year of sale:											
year of buyback	0	0	0-1,5%	0-15000 CZK	0-2%	0-20000 CZK	0	0	0-3,5%	0-35000 CZK	
								Sum ²	0-8%	0-80000 CZK	

CSOB GROUP OWN BOND (CSOB, HZL HB)	Indicative amount of entry fees in % of the nominal amount	Indicative amount of entry fees on a sample transaction of CZK 1000000	Indicative amount of exit fees in % of nominal amount **	Indicative amount of exit fees on a sample transaction of CZK 1000000 **	Indicative amount of client spread in % of the nominal amount	Indicative amount of client spread on a sample transaction of CZK 1000000	Indicative amount of custody fees in % of the nominal amount	Indicative amount of custody fees on a sample transaction of CZK 1000000	TOTAL * in % of the nominal amount	TOTAL* on a sample transaction of CZK 1000000	IMPACT ON YIELD
Year of investment											
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%
								Sum ¹	0-3,5%	0-35000 CZK	
Note: The structure represents a case of client holding the bond to maturity.											
In case of sale before maturity, the following additional costs 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 CZK	
								Sum ²	0-6,5%	0-65000 CZK	

3rd PARTY BOND (government, corporate, etc.)	Indicative amount of entry fees in % of the nominal amount	Indicative amount of entry fees on a sample transaction of CZK 1000000	Indicative amount of exit fees in % of nominal amount **	Indicative amount of exit fees on a sample transaction of CZK 1000000 **	Indicative amount of client spread in % of the nominal amount	Indicative amount of client spread on a sample transaction of CZK 1000000	Indicative amount of custody fees in % of the nominal amount	Indicative amount of custody fees on a sample transaction of CZK 1000000	TOTAL * in % of the nominal amount	TOTAL* on a sample transaction of CZK 1000000	IMPACT ON YIELD
Year of investment											
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%
								Sum ¹	0-4,25%	0-42500 CZK	
Note: The structure represents a case of client holding the bond to maturity.											
In case of sale before maturity, the following additional costs 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 CZK	
								Sum ²	0-7,25%	0-72500 CZK	

¹ The Client holds the investment instrument to maturity

² The Client sells the investment instrument before maturity

Note: in case of other bonds, the sum² 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.