

COSTS AND CHARGES IN RELATION TO INVESTMENT SERVICE AND INVESTMENT INSTRUMENTS

Applicable from January 21, 2021



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 might be lower than the stated value, due to individual pricing.

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	90% quantile of client spread in % of the nominal amount				90% quantile of client spread in CZK 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
			0 - 1Y	1 - 3Y	3 - 5Y	>5Y	0 - 1Y	1 - 3Y	3 - 5Y	>5Y				
FX products														
FX forward	2%	20 000 CZK	0,79%	1,09%	1,00%	1,00%	7900	10900	10000	10000	0	0	2%	20 000 CZK
FX swap	2%	20 000 CZK	0,12%	1,18%	0,59%	N/A	1200	11800	5900	N/A	0	0	2%	20 000 CZK
FX options plain vanilla - separate, structures	2%	20 000 CZK	0,76%	1,08%	0,77%	N/A	7600	10800	7700	N/A	0	0	2%	20 000 CZK
FX options exotic - separate, structures	2%	20 000 CZK	0,70%	0,33%	N/A	N/A	7000	3300	N/A	N/A	0	0	2%	20 000 CZK
Structures products tied to FX rates - Yield notes, Structured deposits	2%	20 000 CZK	0,07%	N/A	N/A	N/A	700	N/A	N/A	N/A	0	0	2%	20 000 CZK

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.

The 90% quantile of the client spread means that 90% of transactions traded with the given product in the last calendar year were with the client spread lower than or equal to this value.

If N/A is given for the 90% quantile of a specific maturity / product, this means that we do not have sufficient statistical data needed to calculate this quantile characteristic (insufficient number of trades at a given maturity).

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*	90% quantile of client spread in % of the nominal amount*				90% quantile of client spread in CZK 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
			0 - 1Y	1 - 5Y	5 - 10Y	>10Y	0 - 1Y	1 - 5Y	5 - 10Y	>10Y				
Interest rate products														
Interest Rate Swap (IRS), FRA	1%	10 000 CZK	N/A	0,19%	0,38%	0,38%	N/A	1900	3800	3800	0	0	1%	10 000 CZK
Cross-Currency Interest Rate Swap (CCIRS)	1%	10 000 CZK	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	1%	10 000 CZK
Interest rate options plain vanilla (Cap, Floor, Collar, Swaption)	1%	10 000 CZK	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	1%	10 000 CZK
Interest rate options exotic - separate, structures	1%	10 000 CZK	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	1%	10 000 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.

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If N/A is given for the 90% quantile of a specific maturity / product, this means that we do not have sufficient statistical data needed to calculate this quantile characteristic (insufficient number of trades at a given maturity).

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	90% quantile of client spread in % of the nominal amount		90% quantile of client spread in CZK 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
			0 - 2Y	>2Y	0 - 2Y	>2Y				
Other products										
Commodity swap, Commodity forward	3%	30 000 CZK	0,69%	N/A	6900	N/A	0	0	3%	30 000 CZK

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

The 90% quantile of the client spread means that 90% of transactions traded with the given product in the last calendar year were with the client spread lower than or equal to this value.

If N/A is given for the 90% quantile of a specific maturity / product, this means that we do not have sufficient statistical data needed to calculate this quantile characteristic (insufficient number of trades at a given maturity).

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	90% quantile of client spread in % of the nominal amount	90% quantile of client spread in CZK 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
OWN BOND (ČSOB, HZL - HB)	1,5%	15000 CZK	1%	10000 CZK	2%	20000 CZK	0,94%	9400	0	0	3,50%	35000 CZK
OTHER BOND (government, corporate)	1,5%	15000 CZK	1%	10000 CZK	2%	20000 CZK	2,00%	20000	0,15% p.a.	1500 CZK	3,65%	36500 CZK
NOTE	0	0	0	0	2%	20000 CZK	1,00%	10000	0,10% p.a.	1000 CZK	2,10%	21000 CZK
T-bills	0	0	0	0	0,5% p.a.	5000 CZK p.a.	N/A	N/A	0,10% p.a.	1000 CZK	0,60%	6000 CZK
STRUCTURED DEPOSIT	0	0	0	0	2%	20000 CZK	N/A	N/A	0	0	2%	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

*** for the customer's securities under the Investment Services Agreement are not possible to purchase the custody service separately

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 ČSOB 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.

The 90% quantile of the client spread means that 90% of transactions traded with the given product in the last calendar year were with the client spread lower than or equal to this value.

If N/A is given for the 90% quantile of a specific maturity / product, this means that we do not have sufficient statistical data needed to calculate this quantile characteristic (insufficient number of trades at a given maturity).

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												
Year of investment	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 1	2,5%	25000 CZK	0	0	2%	20000 CZK	0	0	4,50%	45000 CZK	-4,5%	
YEAR 2	0	0	0	0	0	0	0	0	0	0	-2,25%	
YEAR 3	0	0	0	0	0	0	0	0	0	0	-1,5%	
YEAR 4	0	0	0	0	0	0	0	0	0	0	-1,125%	
YEAR 5	0	0	0	0	0	0	0	0	0	0	-0,9%	
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:								Sum ¹	4,5%	45000 CZK		
year of buyback	0	0	1,5%	15000 CZK	2%	20000 CZK	0	0	3,5%	35000 CZK		
								Sum ²	8%	80000 CZK		

CSOB GROUP OWN BOND (CSOB, HZL HB)												
Year of investment	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 1	1,5%	15000 CZK	0	0	2%	20000 CZK	0	0	3,5%	35000 CZK	-3,5%	
YEAR 2	0	0	0	0	0	0	0	0	0	0	-1,75%	
YEAR 3	0	0	0	0	0	0	0	0	0	0	-1,67%	
YEAR 4	0	0	0	0	0	0	0	0	0	0	-0,875%	
YEAR 5	0	0	0	0	0	0	0	0	0	0	-0,70%	
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:								Sum ¹	3,5%	35000 CZK		
year of buyback	0	0	1%	10000 CZK	2%	20000 CZK	0	0	3%	30000 CZK		
								Sum ²	6,5%	65000 CZK		

3rd PARTY BOND (government, corporate, etc.)												
Year of investment	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 1	1,5%	15000 CZK	0	0	2%	20000 CZK	0,15% p.a.	1500 CZK	3,65%	36500 CZK	-3,65%	
YEAR 2	0	0	0	0	0	0	0,15% p.a.	1500 CZK	0,15%	1500 CZK	-1,975%	
YEAR 3	0	0	0	0	0	0	0,15% p.a.	1500 CZK	0,15%	1500 CZK	-1,367%	
YEAR 4	0	0	0	0	0	0	0,15% p.a.	1500 CZK	0,15%	1500 CZK	-1,0625%	
YEAR 5	0	0	0	0	0	0	0,15% p.a.	1500 CZK	0,15%	1500 CZK	-0,88%	
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:								Sum ¹	4,25%	42500 CZK		
year of buyback	0	0	1%	10000 CZK	2%	20000 CZK	0	0	3%	30000 CZK		
								Sum ²	7,25%	72500 CZK		

¹ The Client holds the investment instrument to maturity² 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.