



ČSOB Price List

for Private Persons

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A Personal Accounts

CURRENT ACCOUNTS AVAILABLE	ČSOB Osobní konto Plus	ČSOB Aktivní konto	ČSOB Prémiové konto	ČSOB Studentské konto Plus	ČSOB Dětské konto Slůně ¹⁾
Maintenance fee (monthly)	50.–	170.–	390.–/50.– ²⁾	0.–	0.–
Account denominated in CZK	✓	✓	✓	✓	✓
Account statements sent by post on a monthly basis or electronically ³⁾ with an optional frequency	✓	✓	✓	30.– ⁴⁾	50.– ⁵⁾
ČSOB Linka 24	✓	✓	✓	✓	✓
ČSOB Internetbanking 24	✓	✓	✓	✓	✓
ČSOB Mobil 24	✓	✓	✓	✓	✓
ČSOB Info 24	✓	✓	✓	✓	✓
VISA Electron international payment card	✓	200.–/year	200.–/year	✗	✓
VISA Classic international payment card	500.–/year	✓	✓	✓	✗
VISA Gold international payment card	4,000.–/year	4,000.–/year	✓	✗	✗
MasterCard unembossed credit card	250.–/year	✓ ⁶⁾	✓	250.–/year	✗
MasterCard embossed credit card	400.–/year	✓ ⁶⁾	✓ ⁷⁾	400.–/year	✗
Permitted overdraft	✓	✓	✓	✓	✗
Renewal of the security certificate	100.–	✓	✓	100.–	100.–
Informative e-mail messages	✓	✓	✓	✓	✓
ČSOB Info 24 messages – transaction/card SMS monthly (free of charge)	0/5	5/5	10/5	✗	no limit
Electronic transactions free of charge ⁸⁾	✗	10 debit transactions	20 debit transactions	unlimited number of transactions	✗
Extra fee for account statements sent by post (weekly/after transaction)	85.–/185.–	85.–/185.–	85.–/185.–	115.–/215.–	135.–/235.–
Free withdrawals from ČSOB ATMs in the ČR	✗	✗	✗	no limit	4 withdrawals/month

¹⁾ Optional accident insurance for children CZK 180/year. ²⁾ If the client keeps an average monthly balance of at least CZK 1 million in all current accounts, time accounts and in unit trusts of the ČSOB/KBC Group. ³⁾ Service is available in case online banking is activated. ⁴⁾ Clients who do not study and are above 19 shall pay for the delivery of account statements sent monthly/weekly/after transaction a fee of CZK 50/135/235. ⁵⁾ Quarterly account statements are free of charge. Quarterly account statements delivered by ordinary post are free of charge. ⁶⁾ The account comprises one credit card of the client's choice, the second card is charged with a fee indicated in ČSOB Osobní konto Plus. ⁷⁾ Also the card of Gold type is available unless the client uses it as a debit card. ⁸⁾ It does not apply to collections.

ACCOUNTS NO LONGER AVAILABLE	ČSOB Privátní TOP konto	ČSOB Osobní konto	ČSOB Aktivní konto Plus	ČSOB Product package for individuals	ČSOB Prémiový účet
Maintenance fee (monthly)	30.–	30.–	390.–	30.–	30.–
Account denominated in CZK	✓	✓	✓	✓	✓
Account statements sent by post on a monthly basis or electronically ¹⁾ with an optional frequency	✓	✓	✓	✓	✓
ČSOB Linka 24	40.–/month	40.–/month	✓	40.–/month	40.–/month
ČSOB Internetbanking 24	20.–/month	20.–/month	✓	20.–/month	20.–/month
ČSOB Mobil 24	20.–/month	20.–/month	✓	20.–/month	20.–/month
ČSOB Info 24	free of charge	free of charge	✓	free of charge	free of charge
VISA Electron international payment card	200.–/year	✓	200.–/year	200.–/year	200.–/year
VISA Classic international payment card	500.–/year	500.–/year	✓	✓	500.–/year
MasterCard unembossed credit card	250.–/year	250.–/year	✓ ²⁾	250.–/year	250.–/year
MasterCard embossed credit card	400.–/year	400.–/year	✓ ²⁾	400.–/year	400.–/year
Permitted overdraft	free of charge	free of charge	free of charge	free of charge	free of charge
Renewal of the security certificate	100.–	100.–	✓	100.–	100.–
Informative e-mail messages	³⁾	³⁾	✓	³⁾	³⁾
ČSOB Info 24 messages – transaction/card SMS monthly (free of charge)	✗	✗	5/5	✗	✗
Extra fee for account statements sent by post (weekly/after transaction)	85.–/185.–	85.–/185.–	85.–/185.–	85.–/185.–	85.–/185.–
Free withdrawals from ČSOB ATMs in the ČR	✗	✗	✗	✗	✗

¹⁾ Service is available in case online banking is activated. ²⁾ The account comprises one credit card of the client's choice, the second card is charged with a fee indicated in ČSOB Osobní konto Plus. ³⁾ Free of charge if ČSOB Internetbanking 24 is activated.

A Personal Accounts

	CURRENT ACCOUNTS AVAILABLE		ACCOUNTS NO LONGER AVAILABLE	
	ČSOB Current Account	ČSOB Foreign Currency Account	ČSOB Studentské konto	ČSOB Junior konto
Maintenance fee (monthly)	30.–	30.–	0.–	0.–
Account denominated in CZK/foreign currency	✓	✓	✓	✓
Account statements sent by post on a monthly basis or electronically ¹⁾ with an optional frequency	✓	✓	✓	✓
ČSOB Linka 24	40.–/month	40.–/month	✓	✓
ČSOB Internetbanking 24	20.–/month	20.–/month	✓	✓
ČSOB Mobil 24	20.–/month	20.–/month	✓	✓
ČSOB Info 24	free of charge	free of charge	free of charge	free of charge
VISA Electron international payment card	200.–/year	200.–/year	✓ ²⁾	✓
VISA Classic international payment card	500.–/year	500.–/year	500.–/year	500.–/year
VISA Gold international payment card	4,000.–/year	4,000.–/year	✗	✗
Extra fee for account statements sent by post (weekly/after transaction)	85.–/185.–	85.–/185.–	85.–/185.–	85.–/185.–

¹⁾ Service is available in case online banking is activated. ²⁾ Applicable to accounts established after August 1, 2003.

✓ – the service is included in the fee of the account ✗ – the service cannot be established

B Cards

DEBIT CARDS	Visa Electron	Visa Classic	Visa Gold	Visa Electron Juventus	MasterCard Gold	MasterCard Standard/ABA (no longer available)
Annual fee for the card	200.–	500.–	4,000.–	150.–	4,000.–	500.–
Cash withdrawal from ČSOB ATMs in the ČR and Slovakia	5.–	5.–	5.–	5.–	5.–	5.–
Cash withdrawal from ATMs of other banks in the ČR	25.–	25.–	25.–	25.–	25.–	25.–
Cash withdrawal from ATMs in a foreign country	80.– + 0.5 %	80.– + 0.5 %	80.– + 0.5 %	80.– + 0.5 %	80.– + 0.5 %	80.– + 0.5 %
Payment by card	0.–	0.–	0.–	0.–	0.–	0.–
Traveller's insurance and insurance against unauthorised use of the payment card due to loss or theft availability	yes ¹⁾	yes	yes	yes	yes	yes
Standing restriction on the validity of a card	200.–	2,000.–	2,000.–	200.–	2,000.–	2,000.–

ČSOB does not charge any additional fees for withdrawals from ATMs (account transaction, and the like). ¹⁾ Insurance cannot be established for Maestro cards.

DEBIT CARD SETS

Classic Set (no longer available)	900.–/year
Gold Set	7,000.–/year

Debit cards Maestro (Maestro Student, Maestro Juventus) are no longer available. Any fees for already issued cards refer to Visa Electron (Visa Electron Juventus) fees.

CREDIT AND CHARGE CARDS	MasterCard Embossed	MasterCard Unembossed	MasterCard Gold	Charge card Diners Club	Charge card Embossed (no longer available)	Charge card Gold (no longer available)
Annual fee for the card incl. monthly statements and maintenance of charge account	400.–	250.–	3,000.–	5,000.–	500.–	4,000.–
Cash withdrawal from ČSOB ATMs in the ČR	5.– + 1 %	5.– + 1 %	5.– + 1 %	4 %	0.5 %, min. 20.–	0.5 %, min. 20.–
Cash withdrawal from ČSOB ATMs in the SR	5.– + 1.5 %	5.– + 1.5 %	5.– + 1.5 %	4 %	80.– + 0.5 %	80.– + 0.5 %
Cash withdrawal from ATMs of other banks in the ČR	25.– + 1 %	25.– + 1 %	25.– + 1 %	4 %	0.5 %, min. 20.–	0.5 %, min. 20.–
Cash withdrawal from ATMs in a foreign country	80.– + 1.5 %	80.– + 1.5 %	80.– + 1.5 %	4 %	80.– + 0.5 %	80.– + 0.5 %
Limit for cash withdrawal	20 % of weekly card limit	20 % of weekly card limit	20 % of weekly card limit	no limit	no limit	no limit

B Cards

Cash withdrawal at the counter/exchange office in the CR	100.– + 1.5 %	100.– + 1.5 %	100.– + 1.5 %	4 %	100.– + 0.5 %	100.– + 0.5 %
Cash withdrawal at the counter/exchange office in a foreign country	180.– + 1.5 %	180.– + 1.5 %	180.– + 1.5 %	4 %	180.– + 0.5 %	180.– + 0.5 %
Payment by card	0.–	0.–	0.–	0.–	0.–	0.–
Potential traveller's insurance	yes	yes	✓	✓	yes	✓
Insurance against unauthorised use of the payment card due to loss or theft availability	yes	yes	yes	✓	yes	yes
Reminder/call for payment of the due amount	100.–/300.–	100.–/300.–	100.–/300.–	250.–	100.–/300.–	100.–/300.–
Standing restriction on the validity of a card	2,000.–	200.–	2,000.–	free of charge	2,000.–	2,000.–

TRAVELLER'S INSURANCE TO DEBIT, CREDIT AND CHARGE CARDS	Visa Electron	Visa Classic	Visa Gold	MasterCard Embossed	MasterCard Unembossed	MasterCard Gold
Standard	300.–	300.–	✗	300.–	300.–	✗
Standard Family	800.–	800.–	✗	800.–	800.–	✗
Exclusive	1,000.–	1,000.–	✗	1,000.–	1,000.–	✗
Exclusive Family	2,200.–	2,200.–	2,200.–	2,200.–	2,200.–	2,200.–
Gold	1,400.–	1,400.–	✓	1,400.–	1,400.–	✓
Gold Family	2,600.–	2,600.–	2,600.–	2,600.–	2,600.–	2,600.–

Any changes to, or additional establishment of insurance to payment cards are charged with a fee which is identical to the premium for new insurance. Subsequently a fee is charged on anniversary of the payment card.

✓ – service is included in the fee for card ✗ – the service cannot be established

INSURANCE AGAINST UNAUTHORISED USE OF THE PAYMENT CARD DUE TO LOSS OR THEFT

– Basic – indemnity limit up to CZK 15,000	150.–
– Classic – indemnity limit up to CZK 50,000	460.–
– Super – indemnity limit up to CZK 85,000	800.–
– Extra – indemnity limit up to CZK 200,000	1,300.–

Insurance is optional for all cards except for Maestro cards. Any changes to, or additional establishment of insurance to payment cards are charged with a fee which is identical to the premium for new insurance. Subsequently a fee is charged on anniversary of the payment card.

OTHER INSURANCE SERVICES

D.A.S. legal protection insurance for motor vehicle drivers ¹⁾	250.–
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¹⁾ D.A.S. insurance is automatically included in the fee of Business and Gold cards. D.A.S. Consumer Insurance is included in the fee of the Visa Electron Chip card.

CASH WITHDRAWALS BY DEBIT AND CHARGE CARDS

– at the counter/exchange office in the ČR	100.– + 0.5 % of the withdrawn amount
– at the counter/exchange office in a foreign country	180.– + 0.5 % of the withdrawn amount

CASH WITHDRAWALS BY CREDIT CARDS (20 % OF THE WEEKLY LIMIT)

– at the counter/exchange office in the ČR	100.– + 1.5 % of the withdrawn amount
– at the counter/exchange office in a foreign country	180.– + 1.5 % of the withdrawn amount

ANNOUNCEMENT OF LOSS/THEFT

– electronic and MasterCard unembossed card	200.–
– embossed card	2,000.–
Temporary restriction on the validity of any card (applicable to authorised transactions only)	200.–

OTHER SERVICES

Re-issuance of PIN	200.–
Changes of the limit at the client's request	20.–
Card account statement (the service is provided at the client's request)	30.–/quarter
Automatic collection of full credit card repayment	200.–/year
Change in contractual documentation in respect of the credit card at the client's request	200.–
A copy of the card account statement (at the client's request)	60.–
Express issuance of the payment card	500.–
Renewed issuance of the payment card with the original expiry date (due to damage, loss etc.)	100.–

B Cards

Early automatic renewal	100.–
Substitute cash payment abroad (for embossed cards only)	3,000.–
Issuance of a substitute card abroad (for embossed cards only)	4,000.–
Fees charged by a partner bank for special services at the client's request (authorisation, telex, fax, etc.)	fee charged by the foreign bank
Unjustified claim of a card transaction	200.–
Fee for refused hand-over of automatically issued new card	identical to the annual fee for card maintenance, min. 100.–
Renewed issuance of cards of supplementary services (IAPA) to MasterCard Gold, Visa Gold payment cards and the Gold Set	250.–
Request for documents on transaction in the commercial outlet at the client's request	100.–
Bonus for seizure and delivery of a valid embossed MasterCard or Visa card registered on the Stoplist or upon instruction of the authorisation centre - employee of the business partner	2,500.–

C Online Banking

ONLINE BANKING SERVICES	ČSOB Internetbanking 24	ČSOB Mobil 24	ČSOB Linka 24	ČSOB Homebanking 24
Establishment of the service	free of charge ¹⁾	free of charge ¹⁾	free of charge	✘
Monthly service fee ²⁾	free of charge	free of charge	40.–/20.– ³⁾	60.–

¹⁾ The service is provided only in combination with the ČSOB Linka 24 service. ²⁾ The service can be provided free of charge for some accounts (fee per each authorised person). ³⁾ The fee of CZK 40 is charged for the use of ČSOB Linka 24 services, the fee of CZK 20 is charged for the use of ČSOB Linka 24 in combination with ČSOB Internetbanking 24 and/or ČSOB Mobil 24.

✘ – the service cannot be established

CONFIRMATIVE MESSAGES, ČSOB INFO 24	SMS	E-mail	Fax	Post
Establishment of service	free of charge	free of charge	free of charge	free of charge
Using the service	1.–/message	1.–/message ¹⁾	10.–/message	20.–/message

¹⁾ Free of charge within all product accounts.

OTHER SERVICES

Re-issuance of the PIN	100.–
SMS messages received via ČSOB Mobil 24	free of charge
SMS messages sent via ČSOB Mobil 24	according to the operator's price list
Issuance of the chip card with security certificate for ČSOB Internetbanking 24	100.–
Issuance of the chip card reader (USB) ¹⁾	500.–
Issuance of the chip card reader (USB and serial port) ¹⁾	650.–
Issuance of the chip card reader (in the shape of PCMCIA card) ¹⁾	1,950.–
Standard renewal of a chip card (after the validity of the previous chip card)	100.–
Extraordinary renewal of a chip card (before the validity of the previous chip card or if it is destroyed)	300.–
Standard annual renewal of the security certificate	100.–
Extraordinary renewal of the security certificate	300.–
Additional fee for the renewal of the security certification made at the branch (it does not apply to any renewal of chip card)	200.–
ČSOB Internetbanking 24, ČSOB BusinessBanking 24 – Priority payment	100.–

Standard renewal shall be the renewal of the existing certificate during the last month of its validity. Extraordinary renewal shall be the renewal of the existing certificate which expires within a period exceeding one month. ¹⁾ Neither the first chip card reader nor another chip card reader replacing a destroyed chip card reader is subject to VAT. As for other sales of chip card readers the price will be increased by 19 % VAT.

D Loans

LOAN TRANSACTIONS	Permitted overdraft	Consumer loan	
		ČSOB Client	Occasional client
Delivery of a loan application and credit scoring	free of charge	free of charge	free of charge
Account maintenance/loan administration	free of charge	30.–/month	60.–/month
Loan preparation	free of charge	1 % of the loan, min. 500.–, max. 3,500.–	

D Loans

Loan insurance	✘	1 % p.a. of the loan/month
Reminder to repay the due amount	100.–	100.–
Call to repay the due amount	300.–	300.–

✘ – the service cannot be established

CONSUMER LOANS

Change in contractual documentation at the client's request	200.–
Insurance to consumer loan Variant 1 (death, full disability, sick leave insurance)	4.9 % of monthly loan repayment
Insurance to consumer loan Variant 2 (Variant 1 + loss of employment insurance)	8.5 % of monthly loan repayment

MORTGAGE LOANS/ČSOB HYPOTÉKA

Loan preparation

Loan preparation	0.7 % of the required loan amount, min. 6,000.–, max. 25,000.–
Loan preparation by loan assumption ¹⁾	0.4% of the loan provided, min. 3,000.–, max. 10,000.–
Real estate assessment for the internal needs of the bank: ²⁾	
– housing unit, individual land, non-residential premises	2,800.–
– standard family house, recreational house with accessories and land as the case may be	4,000.–
– inspection of the state of construction	1st inspection 500.–, 2nd and each subsequent 1,000.–

¹⁾ The fee for the preparation is due within 14 days following the signature of the supplement to the loan agreement but before the loan assumption at the latest.

¹⁾ If the fees are collected separately, they will be subject to 19 % VAT.

Drawing-down

Drawing-down (the first drawing is free of charge, except for an extraordinary drawing)	300.–
Extraordinary loan drawing on the basis of a proposal for registration of a lien in the Land Register	1,000.–
Change in the deadline for drawing-down the loan	5 % p.a. of the unused amount
The unused loan amount (if drawing is less than 50 % of the agreed mortgage loan or if the amount to be drawn down exceeds CZK 1 million)	5 % of the unused amount

Loan administration

Administration and maintenance of a loan without state subsidy	150.–/month
Administration and maintenance of a loan with state subsidy	220.–/month
Statement of mortgage loan account sent by post	15.– per statement
Statement of mortgage loan account sent by e-mail (applicable to ČSOB Hypotéka only)	4.– per statement
Monthly collection (loan instalment, fee for account maintenance and statement, loan insurance)	6.– per item, for ČSOB Hypotéka 2.– per item

Other services

Change in contractual terms and conditions at the client's request in the form of a supplement to the contract	min. 2,000.–, max. 10,000.–
Change in contractual terms and conditions at the client's request made in the form of a bank notification	200.–
Confirmation issued at the client's request	300.– (incl. 19 % VAT)
Issuance of confirmation of conditions for waiver of the lien or waiver of the lien through written declaration	500.– (incl. 19 % VAT)
Issuance of confirmation of paid up interest	100.– (incl. 19 % VAT)
Interest on late payment of instalment of the principal amount of loan	By contract
Interest on late payment of interest or fees	By contract
Call to pay due amount or fulfil other obligations – first reminder	300.–
Call to pay due amount or fulfil other obligations – second and the next	500.–
Extraordinary instalment during fixation	5 % p.a. of the amount of extraordinary instalment for each year before expiry of the interest rate
Extraordinary instalment of the loan stipulated in the loan agreement	1 % of the agreed upon instalment of the principal

The total amount of extraordinary instalments stipulated in this way shall not exceed 50 % of the agreed loan amount. The fee is payable concurrently with the fee for the preparation of the loan.

D Loans

ČSOB Mortgage Loan Insurance	agreed individually
ČSOB Proprietary Mortgage Insurance	agreed individually
Issue of a firm commitment to lend	0.5 % of the loan provided
Portion of the mortgage loan for non specified purpose	2.7 % of the amount of the portion for non-specified purpose
<i>The above-mentioned fees and interest rates are also applicable to mortgage loans agreed upon by ČSOB as a mandatory in the name and at the account of Hypoteční banka, a.s.</i>	

E Investments and Bankassurance

TIME DEPOSITS AND SAVINGS ACCOUNTS

Establishment and maintenance incl. statements (monthly)	free of charge
Establishment, change, cancellation of blocking incl. execution of a contract	1,000.– + 200.– per each 15 min. even incomplete
Fee for early withdrawal from time and savings accounts ¹⁾	
– 6 months or less prior to expiry date	0.75 % of the withdrawn amount
– more than 6 months prior to expiry date	1.5 % of the withdrawn amount
¹⁾ The Bank shall charge a minimum penalty of CZK 50 or an equivalent in the respective currency.	
Establishment of a lien on receivables (deposit account) in favour of other entities	500.–
Amortisation of a deposit book to a time deposit account, registered deposit book to a one-off deposit	200.–

BROKERAGE OF TRANSACTIONS WITH UNIT SHARES AND SHARES OF UNIT TRUSTS AND INVESTMENT FUNDS

Fee for conclusion of a "brokerage contract" for trading in securities	free of charge
Brokerage of unit share and share transactions of domestic and foreign unit trusts and investment funds	By contract

PATRIA DIRECT

Preparation of a contract with Patria Direct for purchase or sale of securities and other investment instruments	free of charge
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ČSOB SAVINGS PROGRAMME MAXIMAL/MAXIMAL 60/MAXIMAL 60Z/OPTIMAL/OPTIMAL 60/OPTIMAL 60Z

The technical interest rate on Optimal/Optimal 60/Optimal 60Z is: 3 % p.a. for insurance contracts made before or on December 31, 2003; 2.4 % p.a. for insurance contracts made after or on January 1, 2004. The technical interest rate is valid until insurance contract expires.

Allocation fee in 1st year of insurance (conditional on the annual premium in CZK)	
4,800 – 59,999.–	15 % of the premium
60,000.– and over	5 % of the premium
Allocation fee in 2nd and subsequent years of insurance	
Allocation fee for extraordinary premium (conditional on the annual premium in CZK)	
4,800 – 9,999.–	5 % of the premium
10,000 – 14,999.–	4.5 % of the premium
15,000 – 19,999.–	4 % of the premium
20,000 – 29,999.–	3.5 % of the premium
30,000 – 1,999,999.–	3 % of the premium
2,000,000.– and over	2 % of the premium

Minimum amount of extraordinary premium is CZK 4,800.

	first change/ payment in the year of insurance	each subsequent change/ payment in the year of insurance
Change in the insurance at the policyholder's request – establishment/cancellation of insurance (or supplementary insurance), change in the sum insured, change in the premium	free of charge	100.–
Change in allocation of current premium (applicable to Maximal/Maximal 60/Maximal 60Z only)	free of charge	100.–
Transfer of shares in investment programmes (applicable to Maximal/Maximal 60/Maximal 60Z only)	free of charge	100.–
Partial payment of the value of insurance (applicable to Maximal/Optimal only)	free of charge	100.–

No fee is charged for reduction in payment term. Minimum balance after payment from the value of insurance value CZK 10,000. Minimum amount of one payment is CZK 4,800.

E Investments and Bankassurance

Asset management (applicable to Maximal/Maximal 60/Maximal 60Z only)	1 % of the current value of insurance/year	
Transfer to paid-up status	free of charge	
<i>Minimum balance for the transfer to paid-up status is CZK 20,000. Minimum balance for the use of payment holiday is CZK 10,000.</i>		
Insurance administration	20.–/month	
Collection fee for payment by way of		
– cash payment/postal order	20.–/on payment	
– standing order	10.–/on payment	
– collection (ČSOB, Poštovní spořitelna)	free of charge	
Expiry of insurance with payment of surrender value or reaching a specified age		
– in the 1st year of insurance	100 % of the value of insurance	
– in the 2nd and following years of insurance	500.–	
ČSOB SAVINGS PROGRAMME OPTIMAL PROFIT		
The technical interest rate is 2.5 % p.a. The technical interest rate is valid until insurance contract expires.		
Allocation fee for extraordinary premium		
100,000 – 499,999.–	4 % of the one-off premium	
500,000 – 1,999,999.–	3 % of the one-off premium	
2,000,000.– and over	2 % of the one-off premium	
Allocation fee for extraordinary premium	2 % of the one-off premium	
<i>Minimum amount of extraordinary premium is CZK 10,000.</i>		
	Partial payment of the value of insurance	Termination of insurance with payment of surrender value
– in the 1st year of insurance	5 % of the value of payment/insurance	
– in the 2nd year of insurance	4 % of the value of payment/insurance	
– in the 3rd year of insurance	3 % of the value of payment/insurance	
– in the 4th year of insurance	2 % of the value of payment/insurance	
– in the 5th year of insurance	1 % of the value of payment/insurance	
<i>No fee is charged for reduction in payment term. Minimum balance after payment from the value of insurance is CZK 10,000. Minimum amount of one payment is CZK 4,800. Maximum number of payments in a year of insurance is not limited.</i>		
Insurance administration	240.–/year	
Collection fee for payment by way of cash payment/postal order	20.–/in payment	
Collection fee for payment by way of a one-off order	10.–/in payment	
Change in the insurance contract	free of charge	
ČSOB SAVINGS PROGRAMME MAXIMAL INVEST		
Allocation fee (according to the amount of the one-off premium in CZK) for insurance contracts made before and on February 28, 2005		
30,000 – 499,999.–	4 % of the one-off premium	
500,000 – 1,999,999.–	3 % of the one-off premium	
2,000,000.– and over	2 % of the one-off premium	
Allocation fee (according to the amount of the one-off premium in CZK) for insurance contracts made in the period from April 18 to September 16, 2005 inclusive		
30,000 – 499,999.–	3 % of the one-off premium	
500,000.–and over	2 % of the one-off premium	
Allocation fee for insurance contracts made from September 19, 2005	2 % of the one-off premium	
Partial payment of the value of shares		
– in the 2nd and 3rd year of insurance	2 % of the amount of payment	
– in the 4th to 9th year of insurance	1 % of the amount of payment	
<i>No fee is charged for reduction in payment term. Minimum balance after payment from the value of insurance is CZK 10,000. Minimum amount of one payment is CZK 4,800. Maximum number of payments in a year of insurance is not limited.</i>		
Insurance administration		
– for insurance contracts made before and on February 28, 2005	240.–/year	
– for insurance contracts made before and on April 18, 2005	360.–/year	

E Investments and Bankassurance

– for insurance contracts made before and on May 22, 2006	free of charge
Change in the insurance contract	free of charge
Termination of insurance with payment of the surrender value (so-called cancellation fee)	
– in the 1st to 3rd year of insurance	2 % of the value of shares
– in the 4th to 9th year of insurance	1 % of the value of shares
<i>The insurance sum in the case of total disability due to an accident, max. limit CZK 500,000. The date of the transfer to shares in the investment programme is the due date of initial subscriptions to the respective fund.</i>	

TRAVELLER'S INSURANCE ATLAS

Partsonal traveller's insurance	individually
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F Payments, Money and Exchange Operations

CASHLESS OPERATIONS

DOMESTIC CZK PAYMENTS	At the counter	Collection box	ČSOB Linka 24	ČSOB Internet-banking 24	ČSOB Mobil 24
Payment order (fee per debit item)	18.– ¹⁾	9.– ¹⁾	6.– ²⁾	3.– ²⁾	3.– ²⁾
Payment with conversion (fee per debit item)	9.–	9.–	9.– ²⁾	9.– ²⁾	✗ ²⁾
Cancellation and changes one-off payment order, standing payment, collection orders, collection permit including SIPO	40.–	40.– ³⁾	6.–	6.–	6.– ³⁾
Debit item (standing payment order)	6.–	6.–	6.–	3.–	3.–
Debit item (collection, SIPO)	6.–	6.–	6.–	6.–	6.–

²⁾ Payable on the next day. ²⁾ Transfers between the accounts of the same clients are free of charge. ³⁾ A one-off payment order can neither be cancelled nor changed.

✗ – the service cannot be established

For an item in writing with the execution day on the same day at the desk	40.–
For a credit item ¹⁾	7.–
Confirmation of payment	100.–
Issuance of announcement, advisory including notice of non-executed payment/collection order due to incorrect mandatory data or insufficient funds in the account	30.–
Verification of above-limit orders by phone or fax (within Czech Republic)	500.–/month
Priority payment (only after an agreement with the bank)	200.– + actual costs

¹⁾ The fee is also applicable to conversions.

NON-DOCUMENTARY INCOMING PAYMENTS IN CZK AND FOREIGN CURRENCIES FROM ABROAD AND IN FOREIGN CURRENCIES IN THE CZECH REPUBLIC

Payments to be credited to a ČSOB client account by an order of the ČSOB client in the Czech or Slovak Republics	7.–
Cross-border transfers denominated in EUR to be credited to a ČSOB client	150.– ¹⁾
Standard payments to be credited to a ČSOB client account	1 %, min. 150.–, max. 1,000.–
Payments to be credited to accounts of occasional clients	1 %, min. 200.–, max. 2,000.–
Extra fee for prompt account crediting (only after an agreement with the bank in prior)	500.–
Claim of a payment of ordering bank at the client's request (in addition to this fee, the expenses of intermediary banks are charged)	500.–
U.S. Direct Deposit Program (pensions of the US government), incoming payments on accounts	USD 3

¹⁾ Payments according to (ES) Regulation No. 2560/2001 of cross-border transfers in EUR not exceeding EUR 50,000 within the European Economic Area including valid bank identification code (BIC) and the beneficiary's account number in the IBAN format with SHA charges applied.

NON-DOCUMENTARY OUTGOING PAYMENTS IN CZK AND FOREIGN CURRENCIES ABROAD AND IN FOREIGN CURRENCIES TO THE CZECH REPUBLIC

Payments to debit a ČSOB client account in favour of a ČSOB client account in the Czech and Slovak Republics	9.–
Cross-border transfers denominated in EUR to debit a ČSOB client account according to an order delivered electronically	250.– ¹⁾
Automated electronic payments (STP) made according to bank requirements to debit a ČSOB client account	0.7 %, min. 250.–, max 750.–
Standard payments to debit a ČSOB client account according to an electronic order	1 %, min. 250.–, max. 1,500.–

F Payments, Money and Exchange Operations

Extra fee for ordering the payment in writing	250.–
Payments by order submitted by occasional clients	1 %, min. 500.–, max. 5,000.–
Extra fee for prompt payment (only after an agreement with the bank in prior)	500.–
Changes and corrections of instructions, cancellation of an order before execution at the client's request or return of non-settled payment order	100.–
Claim of intermediary bank due to incomplete or unclear client's instruction (in addition to the fee expenses of intermediary banks are charged)	300.–
Change or correction of instructions, cancellation of an order after execution at the client's request (in addition to this fee, the expenses of intermediary banks are charged)	500.–
Claim of a payment of ordering bank at the client's request (in addition to this fee, the expenses of intermediary banks are charged)	500.–
Issuance of a payment confirmation	300.–
Establishment/change/cancellation of a standing payment order to make a non-documentary outgoing payment	500.–

¹⁾ Payments according to (ES) Regulation No. 2560/2001 of cross-border transfers in EUR not exceeding EUR 50,000 within the European Economic Area including valid bank identification code (BIC) and the beneficiary's account number in the IBAN format with SHA charges applied.

LIST OF NON-DOCUMENTARY PAYMENT CODES

TYPE OF PAYMENT	OUR all fees are borne by the payer	BEN all fees are borne by the recipient	SHA payer's bank fees are borne by the payer, other fees are borne by the recipient
Payments in CZK and FX payments from abroad and domestic FX payments (incoming payments)	the recipient (ČSOB client) receives the amount according to payer's instructions, the recipient does not bear ČSOB fees	the recipient (ČSOB client) receives the amount according to payer's instructions net of payer's bank fees and potentially of other fees charged by intermediary banks, the recipient bears ČSOB fees	the recipient (ČSOB client) receives the amount according to payer's instructions potentially net of fees charged by intermediary banks, the recipient bears ČSOB fees
Payments in CZK and FX payments to abroad and FX payments in the ČR (outgoing payments)	the payer (ČSOB client) bears ČSOB fees, furthermore, the payer bears additional fees charged by intermediary banks	the payer (ČSOB client) does not bear ČSOB fees	the payer (ČSOB client) bears ČSOB fees
	occasional clients do not pay non-returnable advance payments for additional fees amounting to CZK 1,000	amounts lower than the acceptable minimum amount specified by intermediary banks on an individual basis may be charged with additional fees of intermediary banks	
	all kinds of outgoing payments maybe charged with additional fees of intermediary banks for manual proceeding due to incorrect payment instructions on the part of the payer		

CASH OPERATIONS	At the counter	ATM in the ČR		ATM in a foreign country	
		ČSOB	Other banks	ČSOB Slovakia	Other banks
Cash withdrawal	30.–	5.–	25.–	5.–	80.– + 0.5 %

CASH DEPOSITS TO CURRENT ACCOUNTS, INTERNAL ACCOUNTS KEPT AT ČSOB AND CREDIT ACCOUNT OF ČSOB CREDIT CARDS

Deposit in CZK to a current, savings and loan account denominated in CZK made by a third person or to an account kept at the Poštovní spořitelna ¹⁾	30.–
Cash deposit to a current account	4.–
Cash deposit to a time and savings account	free of charge
Extra fee for depositing 50 and more coins in CZK to an account denominated in CZK	2 % of the deposited amount, min. 100.–
Extra fee for an FX deposit to an account denominated in CZK	2 % of the deposited amount
Extra fee for a deposit of damaged banknotes and FX banknotes in preclusion	10 % of the value of the presented banknote
Cash deposit to a current account kept at ČSOB in the Slovak Republic (max. CZK 100,000 inclusive)	100.–
– extra fee for depositing FX amounts to an account kept at ČSOB in the Slovak Republic and denominated in CZK	2 % of the deposited amount
– extra fee for depositing FX damaged banknotes and banknotes in preclusion to an account kept in the Slovak Republic denominated both in CZK and foreign currencies	10 % of the value of the presented banknote

¹⁾ Third person is a person different from the holder and person authorised to dispose of a current account denominated in CZK in favour of which he deposits cash in CZK.

F Payments, Money and Exchange Operations

CASH DEPOSIT TO CREDIT AN ACCOUNT KEPT AT ANOTHER FINANCIAL INSTITUTION

Cash deposit in CZK to credit an account denominated in CZK kept at another financial institution	2 % of the deposited amount, min. 100.–
Cash deposit in a foreign currency to credit an account denominated in CZK kept at another financial institution	
– banknotes and coins	2 % of the deposited amount, min. 100.– + 2 % of the deposited amount
– damaged banknotes and banknotes in preclusion	2 % of the deposited amount, min. 100.– + 10 % of the value of the presented banknote

CASH WITHDRAWAL FROM TIME AND SAVINGS ACCOUNTS

Cash withdrawal in the currency of the account and an FX amount from an account denominated in another foreign currency	free of charge
The second and next order to reduce the deposit in the disposable period for ČSOB Savings Account and ČSOB Time Account for a fixed period of time	50.–
Cash CZK withdrawal from an FX account and FX withdrawal from an account denominated in CZK ¹⁾	1 % of the withdrawn amount

¹⁾ The same rate is applied to withdrawals from an internal account.

CASH WITHDRAWAL FROM A CURRENT ACCOUNT KEPT AT ČSOB

Cash withdrawal in CZK from an account denominated in CZK	30.–
Cash withdrawal in a foreign currency from an account denominated in CZK – banknotes and coins	30.– + 1 % of the withdrawn amount
Cash withdrawal in a foreign currency from an FX account	equivalent of CZK 30 in the currency of the account
Cash withdrawal in CZK from an FX account	equivalent of CZK 30 in the currency of the account + 1 % of the withdrawn amount
Cash withdrawal from an account kept at ČSOB in the Slovak Republic (max. CZK 100,000 inclusive)	100.–
– extra fee for cash FX withdrawal from an account kept at ČSOB in the Slovak Republic and denominated in CZK	1 % of the withdrawn amount
– extra fee for cash CZK withdrawal from an FX account kept at ČSOB in the Slovak Republic	1 % of the withdrawn amount

EXCHANGE OF BANKNOTES OR COINS

Exchange of CZK banknotes or CZK coins if the total number of accepted or disbursed banknotes and coins is as follows:

– up to 49 pcs (the total number of accepted and disbursed pieces)	free of charge
– from 50 pcs (the total number of accepted and disbursed pieces)	2 %, min. 100.– of the exchanged amount
Purchase of an incomplete CZK banknote, or a CZK banknote consisting of more than two parts	50.–/pc

EXCHANGE OFFICE OPERATIONS

Purchase of a foreign currency for CZK	
– undamaged banknotes and coins	2 % of the purchased amount
– damaged banknotes and those in preclusion	10 % of the nominal value of damaged banknotes and banknotes in preclusion
Sale of a foreign currency in cash – banknotes and coins	2 % of CZK equivalent
Purchase of a foreign currency via an exchange ATM	1 % of the purchased amount, min. 30.–

OTHER FEES

Advised and unpaid cash withdrawal	0.3 % of the unpaid amount
Receipt of payment for visa to be credited to embassy accounts	50.– per passport

G Cheques

CHEQUES	Cashless	Cash
Encashment of cheques for ČSOB with secured coverage	free of charge	free of charge
Encashment of cheques for ČSOB with non-secured coverage	1 % of the cheque, min. 150.–, max. 3,000.–	2 % of the cheque, min. 300.–, max. 4,000.–
Cheques encashed at other banks	1 % of the cheque, min. 150.–, max. 3,000.–	2 % of the cheque, min. 300.–, max. 4,000.–
Drawing bank cheques	1 % of the cheque, min. 150.–, max. 3,000.–	2 % of the cheque, min. 300.–, max. 4,000.–
Fee for a deposit in/withdrawal from an account via a cheque	deposit 7.–, withdrawal 9.–	¹⁾

G Cheques

Payments of social nature	100.–, free payments to holocaust victims
Encashment of bank cheques drawn by ČSOB payable at other banks presented by the client at ČSOB	100.–
Repurchase of bank cheque drawn by ČSOB	100.– + actual costs
Extra charge for express issuance of a bank cheque	500.–
Issuance of a personal cheque form	5.–/pc
Dispatching the cheque, the cheque book	100.– + actual fees for delivery of the consignment with a declared price by mail or by courier
Stop-payment or recall of the cheque	200.– + telecommunication costs
Cancellation of a ban on the encashment of a personal cheque	200.–
Claim of a cheque	100 – 500.– based on complexity of the operation
Operations with unpaid or uncovered cheques	100 – 200.– based on complexity of the operation + domestic/foreign bank expenses
Non-provision of the purpose of payment	100.– + postage
Payment of a cheque drawn to the order of ČSOB by SWIFT	100.–
Notification of insufficient coverage	50.–

If a foreign/domestic bank charges additional cost of cheque processing, they are added to the respective fee in the Price List. ¹⁾ The fee for cash withdrawal from a current account kept at ČSOB (for example, also withdrawal through a personal cheque of ČSOB) is shown in chapter Payments.

H Other Banking Services

TELECOMMUNICATION AND POSTAL SERVICES	Telex/telegram	Fax message	Phone message	Courier service
In the Czech Republic	100.–	50.–	✘	in accordance with Price List of the courier
To Europe	200.–	100.–	150.–	
To other countries	300.–	200.–	200.–	

✘ – the service cannot be established

SAFE DEPOSIT BOX RENTAL, DEPOSIT IN THE SAFE-BOX IN THE BANK

Conclusion of a contract	free of charge
Deposit in the safe-box in the bank	By contract + 19 % VAT
Safe deposit box rental	By contract + 19 % VAT

All the penalty fees for damage to the box, loss of key or opening by force are conditional upon the security system and size of the respective box, the amount is fully the responsibility of particular branches. No VAT is charged.

PROVIDING INFORMATION

Preparation and provision of reports about matters with respect to the client – for persons authorised to execute a decision and those who need to prove that they incurred damage due to an incorrect instruction given to the bank and without this data cannot achieve their rights	
– 1 – 5 pieces of information required	250.– + 19 % VAT
– 6 and more pieces of information required	500.– + 19 % VAT
Preparation and provision of information with respect to the client for notary public – in accordance with the nature and scope of information	By contract, min. 200.– + 19 % VAT

OTHER SERVICES

Copy of a document (except for account statements)	10.– per page + 19 % VAT
Copy of a document older than 2 years (except for account statements)	300.– per page + 19 % VAT
Photocopy of a cash slip or exchange list	30.–/pc + 19 % VAT
Confirmation of placing a deposit for the National Property Fund	476.– + 19 % VAT
Confirmation of the Czech Social Security Authority (ČSSZ) form “Application for Pension Remitting to Beneficiary’s Account“ kept in the ČR and denominated in CZK	
– in person	10.–
– by post	20.–
Confirmation issued at the client’s requestor his auditor (for purposes of the audit, Czech police, embassies, leasing companies, CCS etc.)	336.– + 19 % VAT
Other manually made operations not explicitly stated on this Price List	200.– per each 15 min., even incomplete
Deposit of pledged movables except for securities (annual or one-off fee if the custody is shorter than a year)	min. 500.– + 19 % VAT

H Other Banking Services

Release of fax code table	840.– for each table
Administration of one account under distraint of receivables	250.–/month, for each month, even incomplete
Sending one request for settlement of the debit balance on the account	30.– + postage
Sending one reminder for settlement of the debit balance in the account	100.– + postage
Transfer of the account between the Poštovní spořitelna and ČSOB	200.–
Copy of an account statement at the account holder's request within 180 days of the account balance	100.–
Copy of an account statement at the account holder's request after 180 days of the account balance	200.–
Extra charge for account statements picked up at the branch	
– daily after each transaction	400.–/month
– weekly	200.–/month
– monthly and quarterly	70.–/month
Discount for the delivery of quarterly account statements by ordinary post	10.–/month

General Provisions

a	Fees are collected and charged in accordance with the ČSOB General Terms and Conditions or in accordance with the Account Contract usually in the currency of the account. Occasional clients are entitled to pay or be refunded fees in CZK (fees withdrawn in foreign currency are to be replaced by an equivalent fee in CZK).
b	ČSOB charges for products and services provided by ČSOB which are not stated in the ČSOB Price List for Companies and Entrepreneurs and in the ČSOB Price List for Private Persons, Czech Republic, fees agreed upon individually with the client, depending on the time necessary for the execution of the operation required and risks which ČSOB bears incl. costs incurred with respect to the operation executed.
c	In addition to the fees stated in this ČSOB Price List, the bank also charges the client with potential costs charged by foreign and domestic banks or other organisations.
d	For taxable items in this ČSOB Price List, value added tax (VAT) is added to the fees at the rate stipulated by Act No.235/2004 Coll., as subsequently amended. The VAT shall be calculated on the basis of the total price also including ancillary expenses which the person who is provided with the service is charged. Ancillary expenses include, in particular, the cost of packaging, transportation, insurance and commission. If a service contained in the Price List is exempt from VAT, the ancillary expenses will be exempt from VAT as well. Fees given in the "Fee" column may be shown including VAT, but such items are marked accordingly in this column.
e	Translation of national currencies of member countries of the European Monetary Union (EMU) to the euro and vice versa and of national currencies of EMU members between each other is not deemed to be conversion and is made in accordance with relevant provisions of the currency law of the European Union.
f	Exchange translation is made in ČSOB in accordance with the ČSOB exchange list applicable on the day of translation or settlement.
g	Fees with domestic banks and branches of foreign banks operating in the ČR can be agreed upon individually. Fees for individual types of operations provided to foreign banks are charged in accordance with a special ČSOB Price List.
h	If necessary, ČSOB reserves the right to change this ČSOB Price List or any part thereof. ČSOB will announce every change in a suitable manner by posting it in the public areas in ČSOB premises. The valid ČSOB Price List will be available to clients in these areas.
i	The fees set for new products are effective from the date of starting their sale.
j	Fees for services including bills of exchange, documentary payments, operations in the monetary and foreign exchange market and operations in financial and capital markets are identical with the fees listed in parts G, H and I of the ČSOB Price List for Companies and Entrepreneurs. ČSOB charges fees for these operations according to the ČSOB Price List for Companies and Entrepreneurs.
k	All fees stated in this Price List are charged in CZK or as their equivalent amount in the currency of the account.