



# ČSOB Price List

## for Private Individuals

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## A Personal Accounts

	CURRENT ACCOUNTS AVAILABLE				ACCOUNTS NO LONGER AVAILABLE
	ČSOB Konto	ČSOB Aktivní konto	ČSOB Exkluzivní konto	ČSOB Běžný účet (CZK/foreign currency) <sup>1)</sup>	ČSOB Osobní konto
Account maintenance fee	60.–	100.– <sup>11)</sup>	400.–/0.– <sup>2)</sup>	30.–	30.–
Account maintenance fee, account statements sent electronically <sup>3)</sup>	50.–	90.– <sup>11)</sup>	400.–/0.– <sup>2)</sup>	20.–	20.–
Domestic incoming payments (monthly free of charge)	2	5	unlimited	✗	✗
Withdrawals from ČSOB ATMs in the CR (monthly free of charge)	2	5	unlimited	✗	✗
Domestic outgoing payments ordered electronically (monthly free of charge) <sup>4)</sup>	2	10	unlimited	✗	✗
Collection, SIPO household payments (monthly free of charge) <sup>5)</sup>	✗	5	5	✗	✗
International payment card <sup>6)</sup> – for the account holder – for the partner	✓ ✓	✓ ✓	✓ ✓	✗ ✗	✓ ✗
Gold international payment card for the account holder <sup>6)</sup>	✗	✗	✓ <sup>7)</sup>	✗	✗
Insurance against loss and theft of the payment card for the account holder <sup>8)</sup>	✗	✓	✓	✗	✗
One credit card for the account holder or the partner included in the account maintenance fee (inc. administration of a loan on the credit card) <sup>6)</sup>	✗	MasterCard Embossed/ Unembossed	MasterCard Embossed/ Unembossed <sup>9)</sup>	✗	✗
Permitted overdraft	✓	✓	✓	✗	✓
Electronic banking services included in the account maintenance fee (ČSOB Linka 24, ČSOB InternetBanking 24, ČSOB Mobil 24, ČSOB Info 24), authorisation by means of an SMS key	✓	✓	✓	✗ <sup>10)</sup>	✗ <sup>10)</sup>
Renewal of the ELB security certificate made by the client via ČSOB Internet banking	✗ <sup>9)</sup>	✓	✓	✗ <sup>10)</sup>	✗ <sup>10)</sup>
Informational e-mail messages	✓	✓	✓	✓ <sup>3)</sup>	✓ <sup>3)</sup>
ČSOB Info 24 transaction/card SMS messages (monthly free of charge)	✗	5/5	10/10	✗	✗
Current account maintenance in EUR, USD or GBP (only one additional account free of charge)	✗	✗	✓	✗	✗
Account statements sent by post on a monthly basis	✓	✓	✓	✓	✓
Extra fee for account statements sent by post (weekly/after each transaction)	85.–/185.–	85.–/185.–	85.–/185.–	85.–/185.–	85.–/185.–
Family bundle (optionally available), it covers: – 15 domestic incoming payments, – 10 domestic outgoing payments ordered electronically, <sup>4)</sup> – withdrawals from ČSOB ATMs in the CR	✗	40.–	✗	✗	✗

SERVICES TO ACCOUNTS NO LONGER AVAILABLE	ČSOB Konto	ČSOB Aktivní konto	ČSOB Exkluzivní konto	ČSOB Běžný účet (CZK/foreign currency) <sup>1)</sup>	ČSOB Osobní konto
Transaction bundle (optionally available); it provides for all domestic incoming payments, all domestic outgoing payments ordered electronically, and all withdrawals from ČSOB ATMs in the CR <sup>4)</sup>	✗	40.–	✗	✗	✗

<sup>1)</sup> The fees applicable to accounts denominated in foreign currencies shall be converted by the actual exchange rate (CNB FX rates) on the date of fee collection.

<sup>2)</sup> Free of charge if the total of all current, savings and time accounts and mutual funds of the ČSOB/KBC Groups purchased by the client at ČSOB branches in the CR makes up monthly at least CZK 1 million. <sup>3)</sup> The service can be established if the client uses ČSOB InternetBanking 24. <sup>4)</sup> It applies only to transactions ordered via ČSOB InternetBanking 24 or ČSOB Mobil 24 services. It does not apply to collections. <sup>5)</sup> Not applicable to monthly collection (loan instalment). Fees for particular services are indicated in the Loans Section. <sup>6)</sup> The fees for cards and other services connected are indicated in the Cards Section. <sup>7)</sup> The account maintenance fee includes one payment card for the account holder, either gold or embossed. <sup>8)</sup> The fee for insurance is indicated in the Cards Section. The client will automatically get with the account maintenance fee Basic option insurance for an international embossed payment card and Extra option insurance for a gold payment card. <sup>9)</sup> Also a card of Gold type may be selected if it is not the client's debit card. <sup>10)</sup> Fees for particular services are indicated in the Electronic Banking Section. <sup>11)</sup> No fee is charged for ČSOB Aktivní konto if the holder concurrently holds a ČSOB Firemní konto or ČSOB Obchodní konto, or if he holds a ČSOB Podnikatelské konto on which the credit turnover was higher than CZK 100,000 in the previous month.

✓ – the service is included in the account maintenance fee ✗ – the service is not included in the account maintenance fee

	CURRENT ACCOUNTS AVAILABLE		ACCOUNTS NO LONGER AVAILABLE	
	ČSOB Studentské konto Plus	ČSOB Dětské konto Slůně <sup>1)</sup>	ČSOB Studentské konto	ČSOB Junior konto
Account maintenance fee, monthly account statements sent elec-tronically <sup>2)</sup>	0.– <sup>3)</sup>	0.–	0.–	0.–
Account maintenance fee, monthly account statements sent electronically	30.– <sup>3)</sup>	0.–	0.–	0.–
Domestic incoming payments (monthly free of charge)	unlimited	unlimited	✗	✗
Withdrawals from ČSOB ATMs in the CR (monthly free of charge)	unlimited	4	✗	✗
Domestic outgoing transactions ordered electronically (monthly free of charge) <sup>4)</sup>	unlimited	✗	✗	✗
International electronic payment card for the account holder <sup>5)</sup>	✗	✓	✓	✓
International embossed payment card for the account holder <sup>5)</sup>	✓	✗ <sup>6)</sup>	✗	✗
Permitted overdraft	✓	✗	✓	✗
Electronic banking services included in the account maintenance fee (ČSOB Linka 24, ČSOB InternetBanking 24, ČSOB Mobil 24, ČSOB Info 24), authorisation by means of an SMS key	✓	✓	✓	✓
Informational e-mail messages	✓	✓	✓	✓
ČSOB Info 24 transaction/card SMS messages (monthly free of charge)	✗	unlimited	✗	✗
Account statements sent by post on a monthly basis/electronically <sup>7)</sup>	✓	✓	✓	✓
Extra fee for account statements sent by post (weekly/after each transaction)	115.–/215.–	135.–/235.–	85.–/185.–	85.–/185.–

<sup>1)</sup> Optional accident insurance of the child is for CZK 180/year. The first premium is to be paid only in cash in favour of the Children's Account while insurance is established. Depositing CZK or a foreign currency in a ČSOB Slůně Children's Account (incl. deposits in coins and by third persons) is free. A third person is a person other than the holder and the person authorised to dispose of a current account to which the payment is made. <sup>2)</sup> The service can be established if the client uses ČSOB InternetBanking 24. <sup>3)</sup> This applies from August 1, 2010. Clients who are not studying and are over 19 will pay CZK 50 for an account and CZK 40 for an account with account statements sent electronically. With an account with weekly account statements sent by post/after each transaction the client will pay CZK 135/235. <sup>4)</sup> Applicable only to transactions ordered via ČSOB InternetBanking or ČSOB Mobil 24 services. It does not apply to collections. <sup>5)</sup> The fees for cards and other services connected are indicated in the Cards Section. <sup>6)</sup> Applicable to the accounts established after August 1, 2003. <sup>7)</sup> The service can be set up if the client uses ČSOB InternetBanking 24.

✓ – the service is included in the account maintenance fee ✗ – the service is not included in the account maintenance fee

## B Cards

DEBIT CARDS	MasterCard Standard	MasterCard Gold	Visa Electron	Visa Classic	Visa Gold	Visa Electron Juventus
Monthly fee for the card	45.–	350.–	20.–	45.–	350.–	15.–
Surcharge for the issuance or change in design of Image card <sup>1)</sup>	✗	✗	✗	200.–	✗	✗
Cash deposit through ČSOB ATMs	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Cash withdrawal from ČSOB ATMs in the CR and Slovakia	6.–	6.–	6.–	6.–	6.–	6.–
Cash withdrawal from ATMs of other banks in the CR	35.–	35.–	35.–	35.–	35.–	35.–
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 %
Account balance inquiry – at a ČSOB ATM in the CR/at other ATMs both in the CR and foreign countries	0.–/9.–	0.–/9.–	0.–/9.–	0.–/9.–	0.–/9.–	0.–/9.–
Change of PIN – at a ČSOB ATM in the CR	free of charge	free of charge	50.–	free of charge	free of charge	50.–
Payment by card <sup>2)</sup>	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
CashBack	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Cash withdrawal at the counter/exchange office in the CR	150.– + 0.5 %	150.– + 0.5 %	150.– + 0.5 %	150.– + 0.5 %	150.– + 0.5 %	150.– + 0.5 %
Cash withdrawal at the counter/exchange office in a foreign country	200.– + 0.5 %	200.– + 0.5 %	200.– + 0.5 %	200.– + 0.5 %	200.– + 0.5 %	200.– + 0.5 %
Traveller's insurance availability	yes	✓	yes	yes	✓	yes
Insurance against loss and theft of the payment card	yes	yes	yes	yes	yes	yes
D.A.S. legal protection insurance for motor vehicle drivers	✗	✓	✗	✗	✓	✗
Standing restriction on the validity of a card	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge

ČSOB does not charge any additional fees for withdrawals from ATMs (account transaction, and the like). <sup>1)</sup> As for automatic or preliminary renewal the card is issued with the latest design, which is not charged any more. <sup>2)</sup> The merchant must inform the buyer about any fee in advance.

✓ – service is included in the payment card

CREDIT AND CHARGE CARDS	MasterCard Unembossed	MasterCard Embossed	MasterCard Gold
Annual fee for the card	free of charge	free of charge	free of charge
Cash deposit through ČSOB ATMs	free of charge	free of charge	free of charge
Cash withdrawal from ČSOB ATMs in the CR	6.– + 1.5 %	6.– + 1.5 %	6.– + 1.5 %
Cash withdrawal from ČSOB ATMs in the SR	6.– + 1.5 %	6.– + 1.5 %	6.– + 1.5 %
Cash withdrawal from ATMs of other banks in the CR	35.– + 1.5 %	35.– + 1.5 %	35.– + 1.5 %
Cash withdrawal from ATMs in a foreign country	80.– + 1.5 %	80.– + 1.5 %	80.– + 1.5 %
Annual fee for the card incl. monthly statements and maintenance of charge account	50.–	free of charge	free of charge
Payment by card <sup>1)</sup>	free of charge	free of charge	free of charge
CashBack	free of charge	free of charge	free of charge
Limit for cash and cashless withdrawal	90 % of card limit	90 % of card limit	90 % of card limit
Cash withdrawal at the counter/exchange office in the CR	150.– + 1.5 %	150.– + 1.5 %	150.– + 1.5 %
Cash withdrawal at the counter/exchange office in a foreign country	200.– + 1.5 %	200.– + 1.5 %	200.– + 1.5 %
Potential traveller's insurance	yes	yes	✓
Insurance against loss and theft of the payment card)	yes	yes	✓
D.A.S. legal protection insurance for motor vehicle drivers	✗	✗	✓
Reminder/call for payment of the due amount	300.–/500.–	300.–/500.–	300.–/500.–
Standing restriction on the validity of a card	free of charge	free of charge	free of charge

Fees applicable to Diners Club Credit cards are subject to the applicable Diners Club International Price List – [www.dinersclub.cz](http://www.dinersclub.cz). <sup>1)</sup> The merchant must inform the buyer about any fee in advance.

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

TRAVELLER'S INSURANCE TO DEBIT AND CREDIT CARDS	MasterCard Unembossed	MasterCard Embossed	MasterCard Gold	Visa Electron	Visa Classic	Visa 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.–	1,200.– <sup>1)</sup>	2,600.–	2,600.–	1,200.– <sup>1)</sup>

The traveller's insurance is for a year with a valid payment card only. The fee for the traveller's insurance is charged at the beginning of the respective annual period. If the traveller's insurance is changed, or additionally established for a payment card the fee is identical to the premium for new insurance.<sup>1)</sup> As for payment cards of the Gold type the shift from the Gold variant to Gold Family is charged with the difference between these two variants.

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

#### INSURANCE AGAINST UNAUTHORISED USE OF THE PAYMENT CARD

– Basic – indemnity limit up to CZK 20,000	135.–
– Classic – indemnity limit up to CZK 100,000	390.–
– Extra – indemnity limit up to CZK 500,000	800.–

The loss and theft insurance is for a year with a valid payment card only. The loss and theft insurance fee is charged at the beginning of the respective annual period. If the insurance is changed or additionally established for a payment card the fee is identical to the premium for new insurance.

#### OTHER INSURANCE SERVICES

D.A.S. legal protection insurance for motor vehicle drivers <sup>1)</sup>	250.–
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<sup>1)</sup> From May 1, 2007 it is not separately available but continues to be a part of Business and Gold cards free of charge.

#### OTHER SERVICES

Re-issuance of PIN	150.–
Changes in the payment card limit at the client's request	20.–
Automatic collection of full credit card repayment	200.–/year
Change in contractual documentation in respect of the credit card at the client's request (the fee is not charged for an increase in the loan limit)	500.–
Express issuance of the payment card	500.–
Renewed issuance of the payment card (loss, theft, early renewal etc.)	250.–
Renewed issuance of the payment card because of re-issuance as an Image card	free of charge
Fee for refused hand-over of automatically issued new card	100.–
Substitute cash payment abroad (for embossed cards only)	3,000.–
Issuance of a substitute card abroad (for embossed cards only)	4,000.–
Request for documents on transaction in the commercial outlet at the client's request	200.–
Unjustified claim of a card transaction (misuse of the complaint procedure)	according to the actual cost
Fees charged by a partner bank for special services at the client's request (authorisation, fax, etc.)	fee charged by the foreign bank
Temporary restriction on the validity of any card (applicable to authorised transactions only)	free of charge
Reward for the seizure and return of an embossed card (Visa or MasterCard) upon instruction of the authorisation centre – employee of the business partner	2,000.–

## C Online Banking

ONLINE BANKING SERVICES	ČSOB Linka 24	ČSOB Mobil 24	ČSOB InternetBanking 24	ČSOB SmartBanking
Establishment of the service	free of charge	free of charge <sup>1)</sup>	free of charge <sup>1)</sup>	free of charge <sup>1)</sup>
Monthly service fee <sup>2)</sup>	40.–/20.– <sup>3)</sup>	free of charge	free of charge	free of charge

<sup>1)</sup> The service is provided only in combination with the ČSOB Linka 24 service. <sup>2)</sup> The service can be provided to some accounts free of charge or with a discount.

<sup>3)</sup> The fee of CZK 40 is charged for the use of ČSOB Linka 24 services, the fee of CZK 20 is charged in combination with another service of electronic banking (fee for each authorised person).

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	2.–/message	1.–/message <sup>1)</sup>	10.–/message	20.–/message

<sup>1)</sup> 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 reader (USB, USB and series port) <sup>1)</sup>	500.–
Issuance of the chip card reader (in the shape of PCMCIA card) <sup>1)</sup>	2,000.–
Issuance and renewal of a security certificate for electronic banking by a bank employee at the branch (potential issuance or replacement of a chip card inclusive)	400.–
Renewal of a security certificate for electronic banking by the client via ČSOB InternetBanking 24 <sup>2)</sup>	200.–
Extraordinary renewal of the security certificate	400.–

Extraordinary renewal shall be the renewal of the existing certificate which expires within a period exceeding one month. <sup>1)</sup> 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 20 % VAT.

<sup>2)</sup> The service may be provided free of charge for some accounts.

## D Loans

CREDIT CARDS <sup>1)</sup>	MasterCard non-embossed	MasterCard non-embossed	MasterCard Gold
Loan administration for each credit card (annually) <sup>2)</sup>	250.–	500.–	3,000.–
Electronic transfer from a loan facility to a client's current account kept at ČSOB	30.– + 1.5 %	30.– + 1.5 %	30.– + 1.5 %

<sup>1)</sup> Fees for transactions made by cards and for supplementary services are indicated in the Cards Section. Loan account statements for the credit card are issued and sent 25 days before the due date. <sup>2)</sup> The loan administration fee is charged in advance, always at the beginning of the respective season.

LOAN TRANSACTIONS	Permitted overdraft	Consumer loan
Delivery of a loan application and credit scoring	free of charge	free of charge
Account maintenance/loan administration and statements – electronic statements	free of charge	59.–/month
Account maintenance/loan administration and statements – paper statements	free of charge	79.–/month
Loan preparation	free of charge	1 % of the loan, min. 500.–, max. 3,500.–
Reimbursement of the cost of an extraordinary loan instalment	free of charge	1 % of the extraordinary loan instalment
Changes in the contractual documentation <sup>2)</sup>	500.– <sup>3)</sup>	500.–
Reminder to repay the due amount	300.–	300.–
Call to repay the due amount	500.–	500.–
Warning notice to fulfil contractual terms and conditions	300.–	✘

<sup>1)</sup> An extraordinary loan instalment for a loan provided from June 1, 2010 is charged a fee of 1 % of the extraordinary instalment but if the period between the extraordinary instalment and the agreed end of the consumer loan is less than a year the fee will be 0.5 % of the extraordinary loan instalment. An extraordinary instalment for a loan provided by May 31, 2010 is charged a fee of 1%, min. CZK 1,000. No fee is charged on loans provided before February 1, 2008 or if a loan is refinanced by another ČSOB loan or if one extraordinary instalment equal to the subsidy from the Green Light to Savings Programme is paid. <sup>2)</sup> Also as a bank notification. <sup>3)</sup> The fee is not charged if the loan limit of a ČSOB Permitted Overdraft is increased.

✘ – it does not apply to the product given

### INSURANCE TO LOANS

Insurance to consumer loan Variant 1 (death, full disability, sick leave insurance)	5.9 % of monthly loan repayment and the loan account maintenance fee
Insurance to consumer loan Variant 2 (Variant 1 + loss of employment insurance)	8.5 % of monthly loan repayment and the loan account maintenance fee
Loan insurance (established by August 6, 2006)	1 % p.a. of the loan/month
Consumer Loan Insurance Variant 1 (established by February 1, 2009)	4.9 % of the monthly loan repayment and the loan account maintenance fee

### MORTGAGE LOANS/ČSOB HYPOTÉKA <sup>1)</sup>

Loan preparation	
Mortgage loan preparation <sup>2)</sup>	0.4 % of the loan provided, min. 2,000.–, max. 10,000.–
Pre-mortgage loan preparation <sup>2)</sup>	2,000.–
Simplified refinancing <sup>3)</sup>	free of charge
Risk and collateral (real estate) value analysis:	
– express assessment of a housing unit using 'price maps'	free of charge
– housing unit, non-residential premises – standard assessment	3,500.–
– family house, recreational house (including land) and individual land	4,500.–
– other types of real estate (e.g. blocks of flats)	individually from 5,000.–
Report on construction status by an internal bank expert <sup>4)</sup>	1,200.–
Express Construction Status Report (with electronic documentation of the client)	free of charge
Acquisition of the certificate of ownership title and photo by remote access when the loan is negotiated	free of charge

<sup>1)</sup> A ČSOB Mortgage Agreement is concluded by Československá obchodní banka, a. s. exclusively on behalf of Hypoteční banka, a.s., a member of the ČSOB Financial Group. <sup>2)</sup> The fee is charged only if the loan is approved. It also applies to a debt assumption. <sup>3)</sup> Mortgage loan preparation fees and risk and collateral value analysis are included. <sup>4)</sup> The fee is payable within 10 days of submitting the Application to prepare the documentation for the lending process – real estate evaluation.

### Drawing of the loan

Drawing-down (the first three operations are free of charge)	800.–
Permission to draw the mortgage loan based on a motion to register a lien in the Land Register as specified in the Mortgage Loan Agreement <sup>1)</sup>	1,500.–

Express drawing (release of funds the next day following the submission of a draft permit to draw loan facilities provided the contractual terms and conditions are fulfilled <sup>3)</sup> )	2,000.–
Reservation of funds to be provided in the form of a mortgage loan drawn down for a longer period than 6 months <sup>3)</sup> )	0,5 % p.a. of the unused amount
<b>Incomplete drawing of mortgage and bridging loan:</b>	
– incomplete drawing of the agreed bridging loan	free of charge
– the unused amount is more than 20 % of the agreed mortgage loan or exceeds CZK 1 million	5 % of the unused amount
<i><sup>1)</sup> The fee is not charged more than once and is payable along with the mortgage loan preparation fee, or the fee for changing the contractual terms and conditions. <sup>2)</sup> The fee is payable on the day the loan is drawn. <sup>3)</sup> The fee is paid at the end of the next calendar month after 6 months from the date of the Mortgage Loan Agreement (however, if the mortgage loan is combined with a bridging loan not earlier than in the month after that in which the mortgage loan starts to be drawn).</i>	
<b>Loan administration</b>	
Administration and maintenance of a loan <sup>1)</sup>	150.–/month
Administration and maintenance of a mortgage loan with state subsidy <sup>2)</sup>	220.–/month
Procuring an ownership title certificate by remote access	100.–/per page
Statement of mortgage loan account sent by post – Czech Republic	20.–/account statement
Statement of mortgage loan account sent by post – foreign countries	30.–/account statement
Statement of mortgage loan account sent by e-mail (applicable to ČSOB Hypotéka only)	free of charge
Monthly collection (loan instalment, fee for account maintenance and statement, loan insurance)	6.– per item, for ČSOB Hypotéka 2.– per item
<i><sup>1)</sup> The fee is collected for each commenced month after concluding the loan agreement until the loan principal is repaid in full. It is always payable on the last day of the respective calendar month. <sup>2)</sup> The fee is collected monthly beginning with the month in which a subsidy contract is delivered to the bank. It is always payable on the last day of the respective calendar month.</i>	
<b>Other services</b>	
Changing the contractual terms and conditions at the client's request:	
– change in the security for real estate made by a supplement to the agreement	min. 4,000.–, max. 10,000.–
– postponing the due date of a bridging loan	min. 5,000.–, max. 10,000.–
– other changes as a supplement to the agreement	min. 2,000.–, max. 10,000.–
– changes by a bank notice	300.–
Issuing a banker's reference or information on a client's personal data filed at the bank <sup>7)</sup>	1,000.– (incl. 20 % VAT)
Other acts	400.–/act
Issuance of confirmation of conditions for waiver of the lien or waiver of the lien through written declaration <sup>4)</sup>	1,000.–
Issuance of confirmation of paid up interest <sup>5)</sup>	100.– (incl. 20 % VAT)
Interest on late payment of instalment of the principal amount of loan <sup>3)</sup>	the Repo rate applicable on the last day of the calendar half-year preceding the calendar half-year in which a default occurred + 7 p.a.
Interest on late payment of interest or fees, contractual penalties and fees <sup>3)</sup>	the Repo rate applicable on the last day of the calendar half-year preceding the calendar half-year in which a default occurred + 7 p.a.
Call to pay due amount or fulfil other obligations – first and second debt notice <sup>6)</sup>	500.–
Call to pay due amount or fulfil other obligations – third and the following debt notice <sup>6)</sup>	1 000.–
Mortgage or supplementary loan extraordinary instalment not stipulated in the loan agreement <sup>1)</sup>	5 % of the amount of extraordinary instalment for each year even incomplete before expiry of the interest rate, max. 25 % of the extraordinary instalment <sup>1)</sup>
Extraordinary loan instalment when the interest rate is changed	free of charge
Extraordinary loan instalment stipulated in the loan agreement <sup>2)</sup>	1 % of the agreed upon extraordinary instalment of the principal
Re-assessment of the borrower's financial situation (client's request for a change in a product or service)	2,000.–
<b>ČSOB Mortgage Loan Insurance</b>	
– Variant 1 – Insurance in the event of death, full disability	individually
– Variant 2 – Insurance in the event of death, full disability and sick leave	individually
– Variant 3 – Insurance in the event of death, full disability, sick leave and loss of employment	individually
Establishment of insurance within 6 months following the signature of contractual documentation	free of charge
Change in loan insurance from a higher to a lower insurance type	200.–

ČSOB Proprietary Mortgage Insurance

agreed individually

<sup>1)</sup> The fee does not apply to a Mortgage Loan for Co-operative Housing made by December 31, 2010 and American Mortgage. No fee will be charged for an extraordinary instalment not exceeding the subsidy granted under the Green Light for Savings Programme (if such an instalment is stipulated in the agreement and the contractual terms and conditions are fulfilled). <sup>2)</sup> The total amount of extraordinary instalments stipulated in this way must not exceed 50 % of the agreed loan amount. The fee is payable concurrently with the mortgage loan preparation fee or the fee for changing the contractual terms and conditions. This does not apply to the American Mortgage and products which include extraordinary instalments. <sup>3)</sup> Penalty interest of 15 % p.a. will apply to mortgage loan agreements and bridging (pre-mortgage) loan agreements made by December 31, 2010 for an overdue loan principal instalment. Penalty interest as stipulated in the loan agreement plus 15 % p.a will apply to mortgage loan agreements and bridging (pre-mortgage) loan agreements made by December 31, 2010 for overdue interest payments, fees, contractual penalties and charges. <sup>4)</sup> The fee is payable at the end of the month in which the declaration was dispatched. The fee does not apply if the bank initiates the issue of the declaration. <sup>5)</sup> The fee is always payable on January of the next calendar year. <sup>6)</sup> The fee is payable on the last day of the month in which the debt notice was sent. <sup>7)</sup> The fee is payable before information is issued.

The above fees and interest rates also apply to mortgage loans provided by Českostovenská obchodní banka, a. s.

## E Investments and Bankassurance

TIME DEPOSITS AND SAVINGS ACCOUNTS	
Establishment and maintenance incl. monthly statements (by post or electronically)	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 <sup>1)</sup>	
– on deposits the term of which is less than or equal to 6 months	0.75 % of the withdrawn amount
– on deposits the term of which is greater than 6 months	1.5 % of the withdrawn amount
Fee for an early withdrawal from the ČSOB Plus Time Deposit Account (2 and 3 year Time Deposit Account)	
– up to the limit of 20 % of the account balance (max. CZK 1 million) <sup>2)</sup>	free of charge
– above the set limit <sup>1)</sup>	1,5 % of the amount withdrawn above the set limit
<i><sup>1)</sup> The Bank shall charge a minimum penalty of CZK 50 or an equivalent in the respective currency. <sup>2)</sup> Account balance disclosed on the last day of the disposal period (after renewal) or the sixth day after the account is established. The set fee is effective for the whole deposit period.</i>	
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	on a contractual basis
PATRIA DIRECT	
Preparation of a contract with Patria Direct for purchase or sale of securities and other investment instruments	free of charge
ČSOB LIFE INSURANCE Maximal Profit/Maximal Profit Z/Maxik/Penze Pro	
Fixed portion of the premium	30.–/month
Allocation fees	
Allocation fee of the current premium	5 % of the premium for basic insurance net of the fixed portion of the premium
Allocation fee of an extraordinary premium	0.3 % of the premium
<i>The minimum extraordinary premium is CZK 1,000.</i>	
Other fees and limits	
The minimum balance after an insurance payment is CZK 5,000. A minimum payment must not be lower than CZK 3,000.	
The term from the beginning of the insurance for the policy holder to submit an insurance change application	6 months
<i>The maximum duration of single payment holidays is 36 months. Payment holidays can only be established three times during the insurance period. The minimum value of shares created by paying the current premium for basic insurance for a temporary premium payment suspension (payment holiday) is CZK 25,000.</i>	
The fee for a temporary premium payment suspension (payment holidays)	1 000.–
Cancellation fee (redemption fee)	1 000.–
Asset management	0.–
Enhancement of the guaranteed investment programme	
– for the current premium	2.4 % p.a.
– for an extraordinary premium	1.25 % p.a.
ČSOB LIFE INSURANCE 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 fees for insurance contracts concluded on or before August 12, 2007 inclusive	
Allocation fee from regular and additional regular premium in 1st year of insurance (according to the amount of the annual premium in CZK)	
4,800 – 59,999.–	15 % of the premium
60,000.– and over	5 % of the premium
Allocation fee from regular and additional regular premium in 2nd and subsequent years of insurance	
5 % of the premium	
Allocation fee from extraordinary premium (according to the amount of 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

#### Allocation fees for insurance contracts concluded from August 13, 2007 inclusive

Allocation fee from regular and additional regular premium (applicable only to Optimal/Optimal 60/Optimal 60Z)	5 % of the premium
Allocation fee from regular and additional regular premium (applicable only to Maximal/Maximal 60/Maximal 60Z)	2 % of the premium
Allocation fee from extraordinary premium	2 % of the premium

*Minimum amount of extraordinary premium is CZK 4,800.*

#### Other fees

	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 additional insurance), change in the sum(s) 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.*

Asset management for insurance contracts concluded on or before August 12, 2007 inclusive (applicable only to Maximal/Maximal 60/Maximal 60Z)	1 % of the current value of insurance/year
Asset management for insurance contracts concluded from August 13, 2007 inclusive (applicable only to Maximal/Maximal 60/Maximal 60Z)	1.25 % of the current value of insurance/year
Transfer to paid-up status	free of charge

*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.*

Insurance administration for insurance contracts concluded on or before August 12, 2007 inclusive	20.–/month
Insurance administration for insurance contracts concluded from August 13, 2007 inclusive (applicable only to Optimal/Optimal 60/Optimal 60Z)	40.–/month
Insurance administration for insurance contracts concluded from August 13, 2007 inclusive (applicable only to Maximal/Maximal 60/Maximal 60Z)	free of charge
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
Fee for payment of the surrender value	1,000.–
Fee upon the payment of insured sum when the insured reaches a specific age in accordance with an insurance policy concluded after February 1, 2004 inclusive	free of charge

#### 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 the premium (according to the amount of the one-off 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 premium

*Minimum amount of extraordinary premium is CZK 10,000.*

	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 LIFE INSURANCE 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 March 1 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 for insurance contracts made by July 31, 2009 inclusive		
– in the 2nd and 3rd year of the insurance		2 % of the amount of payment
– in the 4th to 9th year of the insurance		1 % of the amount of payment
Partial payment of the value of shares for insurance contracts made between August 1, 2008 and May 29, 2009 and from July 1, 2009 inclusive		
		1 % of the amount of payment
Partial payment of the value of shares for insurance contracts made between June 1, 2009 and June 30, 2009 inclusive		
		3 % of the amount of payment
<i>Partial payment from shares in a guaranteed investment programme is free. 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 in the period from March 1, 2005 to May 21, 2006 inclusive		360.–/year
– for insurance policies made since May 22, 2006 inclusive		free of charge
Change in the insurance contract		free of charge
Termination of insurance with payment of the surrender value (so-called cancellation fee) for insurance contracts made on or before July 31, 2008 inclusive		
– 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
Termination of insurance with payment of the surrender value (so-called cancellation fee) for insurance contracts made from August 1, 2008 to May 29, 2009 and from July 1, 2009 inclusive		
		1 % of the value of shares
Termination of insurance with payment of the surrender value (so-called cancellation fee) for insurance contracts made from June 1, 2009 by June 30, 2009 inclusive		
		3 % of the value of shares
Appreciation of the guaranteed investment programme (only for Maximal Invest with Duo Bonus market investment programme)		
		1 % p.a.

*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.*

#### TRAVELLER'S INSURANCE

Personal traveller's insurance		individually
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#### ACCIDENT INSURANCE

Separate accident insurance		individually
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**ČSOB INVEST LIFE INSURANCE**

Allocation fee	2 % of one-off premium
Insurance administration	free of charge
Establishment, change, cancellation of blocking incl. execution of a contract	free of charge
Termination of insurance with payment of the surrender value (so-called cancellation fee)	4 % of the shares' value
Partial payment from the value of the shares	4 % of the shares' value

## F Payments, Money and Exchange Operations

### CASHLESS OPERATIONS

DOMESTIC PAYMENTS	At the counter	Collection box	ČSOB Linka 24	ČSOB Internet-Banking 24	ČSOB Mobil 24
Outgoing payment due the next day	40.–	20.–	20.– <sup>1)</sup>	3.– <sup>1)</sup>	3.– <sup>1)</sup>
Outgoing payment due on the same day	50.–	✘	20.– <sup>1)</sup>	3.– <sup>1)</sup>	3.– <sup>1)</sup>
Standing payment order (per debit item)	6.–	6.–	6.–	3.–	3.–
Collection, SIPO (per debit item)	6.–	6.–	6.–	6.–	6.–
Establishment of a one-off and standing payment order, collection, collection permit including SIPO	free of charge	free of charge	free of charge	free of charge	free of charge
Changes in a one-off and standing payment order, collection order, collection permit including SIPO	40.– <sup>2)</sup>	40.– <sup>2,3)</sup>	6.–	6.–	6.– <sup>4)</sup>
Cancellation of a one-off and standing payment order, collection order, collection permit including SIPO	40.–	40.– <sup>3)</sup>	free of charge	free of charge	free of charge <sup>4)</sup>
Outgoing payment to debit an FX or CZK account in favour of an FX account	9.–	9.–	9.– <sup>2,5)</sup>	9.– <sup>2,5)</sup>	✘
Priority payment to another bank by the set up deadline (after the deadline the fee will be set up according to real costs)	200.– <sup>6)</sup>	✘	✘	100.–	✘
The fourth and every other payment order placed in a calendar quarter to debit a ČSOB Bonus Savings Account (per debit item)	50.–	50.–	50.–	50.– <sup>7)</sup>	✘
Incoming payment <sup>8)</sup>				6.–	
Issuance of confirmation of outgoing payment				100.–	
Notice of non-executed payment				free of charge	

<sup>1)</sup> Transfers between the accounts of the same client are free of charge. <sup>2)</sup> A one-off payment order cannot be changed. <sup>3)</sup> An order can be changed or cancelled no later than 2 days before the due date. <sup>4)</sup> A one-off or standing payment order cannot be changed or cancelled. <sup>5)</sup> Transfers between accounts of the same client up to 1,000 transfers per month are free of charge. <sup>6)</sup> Fee for a payment made by debiting an escrow account, the client will pay from another account. <sup>7)</sup> If the service is established. <sup>8)</sup> The fee also applies to incoming payments from an FX account.

✘ – the service cannot be established

### NON-DOCUMENTARY PAYMENTS

#### INCOMING PAYMENTS IN CZK AND FOREIGN CURRENCIES FROM ABROAD AND IN FOREIGN CURRENCIES IN THE CZECH REPUBLIC

Incoming payment by an order of the ČSOB client in the Czech and Slovak Republics	6.–
Incoming payment in CZK and foreign currencies from abroad and in foreign currencies / incoming SEPA payments exceeding EUR 50,000 <sup>1)</sup>	1 %, min. 150.–, max. 1,000.–
Incoming SEPA payments not exceeding EUR 50,000 <sup>1)</sup>	150.–
Claim of an incoming payment at the client's request	500.– + expenses of intermediary banks
U.S. Direct Deposit Program (pensions of the US government), incoming payments on accounts	USD 3

<sup>1)</sup> SEPA transfers are payments in EUR within the Single Euro Payment Area (SEPA) i.e. EU and EEA countries, Monaco and Switzerland specifying the payer's and beneficiary's account numbers in the IBAN format, the payer's and beneficiary's bank identification codes (BIC), the "SHA" fee payments code and no special processing requirements.

OUTGOING PAYMENTS IN CZK AND FOREIGN CURRENCIES ABROAD AND IN FOREIGN CURRENCIES TO THE CZECH REPUBLIC	At counter	Collection box	ČSOB Linka 24	ČSOB Internet-Banking 24	ČSOB Mobil 24
Outgoing payment to debit a ČSOB client account in favour of a ČSOB client account in the CR and SR	9.–	✘	9.–	9.–	✘
Outgoing payment abroad in CZK and foreign currencies and in the Czech Republic in foreign	1 %, min. 250.–, max. 1 500.– + 250.– <sup>2)</sup>	✘	1 %, min. 250.–, max. 1 500.–	1 %, min. 250.–, max. 1 500.–	✘
Outgoing payment to SEPA countries not exceeding EUR 50,000 <sup>1)</sup>	500.–	✘	250.–	250.–	✘
Outgoing payment to SEPA countries above EUR 50,000 <sup>1)</sup>	1 %, min. 250.–, max. 1 500.– + 250.– <sup>2)</sup>	✘	0.7 %, min. 250.–, max. 750.–	0.7 %, min. 250.–, max. 750.–	✘
Outgoing payment abroad in CZK and foreign currencies and in the Czech Republic in foreign currencies according to requirements of the bank for automated processing (the so-called STP payment) <sup>3)</sup>	✘	✘	0.7 %, min. 250.–, max. 750.–	0.7 %, min. 250.–, max. 750.–	✘
Extra fee for prompt payment (only after an agreement with the bank in prior)	500.–	✘	500.–	500.–	✘

Change, correction and cancellation of an order before execution at the client's request	100.–
Change, correction and cancellation of an order after execution at the client's request	500.– + expenses of intermediary banks
Claim of an outgoing payment at the client's request or claim of an intermediary bank with a request for explanation of incomplete data or client's instruction	500.– + expenses of intermediary banks
Issuance of an outgoing payment confirmation	300.–
Notice of debit advisory for the ordering part by fax or e-mail sent in/to	
– the Czech Republic	100.–
– Europe	200.–
– other countries	300.–
Establishment of a standing payment order to make an outgoing payment abroad in CZK and foreign currencies and to the CR in foreign currencies delivered in writing delivered at the counter	100.–
Issuance of notice of non-executed payment	free of charge

<sup>1)</sup> SEPA transfers are payments in EUR within the Single Euro Payment Area (SEPA) i.e. EU and EEA countries, Monaco and Switzerland specifying the payer's and beneficiary's account numbers in the IBAN format, the payer's and beneficiary's bank identification codes (BIC), the "SHA" fee payments code and no special processing requirements. <sup>2)</sup> Surcharge for processing an order made in writing <sup>3)</sup> STP payment is a payment according to a payment order delivered electronically with specification of beneficiary's bank in the BIC format and without any specific requirements for processing.

✘ – the service cannot be established

#### LIST OF CHARGE CODE OF NON-DOCUMENTARY PAYMENTS TO/FROM ABROAD IN CZK AND FOREIGN CURRENCIES AND TO/FROM THE CZECH REPUBLIC IN FOREIGN CURRENCIES

TYPE OF PAYMENT	CODE OF EXPENSES	OUR all fees are borne by the payer	BEN all fees are borne by the recipient	SHA <sup>2)</sup> payer's bank fees are borne by the payer, other fees are borne by the recipient
Incoming payments in CZK and FX currencies from abroad and domestic FX payments		the recipient (ČSOB client) pays no fees and receives the whole amount of payment; the payer pays ČSOB fees <sup>1)</sup> , fees of his bank and other potential fees of intermediary banks	the recipient (ČSOB client) pays ČSOB fees and receives the amount of payment net of payer's bank fees and potentially other fees of intermediary banks; the payer pays no fees	the recipient (ČSOB client) pays ČSOB fees and receives the amount of payment net of fees of intermediary banks; the payer pays the fees of his bank
Outgoing payments abroad in CZK and foreign currencies and to the Czech Republic in foreign currencies		the payer (ČSOB client) pays fees of ČSOB, recipient's bank and potentially other fees of intermediary banks; the recipient pays no fees and receives the whole amount of payment	the payer (ČSOB client) pays no fees; the recipient pays fees of his bank and receives the payment net of ČSOB fees <sup>1)</sup> and potentially other fees of intermediary banks	the payer (ČSOB client) pays ČSOB fees; the recipient pays fees of his bank and receives the amount of payment potentially net of other fees of intermediary banks
			as regards outgoing payments with the charge code BEN/SHA lower than the acceptable minimum amount individually determined by intermediary banks may be changed by additional fees of intermediary banks to be paid by the payer	
		as regards outgoing payments with the charge code OUR/SHA/BEN the payer may be charged with additional fees of intermediary banks for manual proceeding due to incorrect instructions on the part of the payer		

<sup>1)</sup> Fee in accordance with the Terms and Conditions for Bank Correspondents (1 %, min. CZK 300, max. CZK 2,000). <sup>2)</sup> The code of fee payment SHA shall be mandatorily applied to transfers to/from EU/EEA member countries made in the currencies of EU/EEA member countries.

CASH OPERATIONS	At the counter	ATM in the CR		ATM in a foreign country	
		ČSOB	Other banks	ČSOB Slovakia	Other banks
Cash withdrawal	60.–	6.–	35.–	6.–	80.– + 0.5 %

#### CASH WITHDRAWAL FROM A CURRENT ACCOUNT KEPT AT ČSOB

Cash withdrawal in the currency of the account	60.– (or the equivalent of CZK 60 in the currency of the account)
Cash withdrawal in CZK/foreign currency from an account denominated in another currency	60.– (or the equivalent of CZK 60 in the currency of the account) + 1% of the withdrawn amount
Cash withdrawal from an account kept at ČSOB in the Slovak Republic (one withdrawal of max. CZK 100,000 inclusive/day)	100.–

#### CASH WITHDRAWAL FROM TIME AND SAVINGS ACCOUNTS

Cash withdrawal in the currency of the account	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 withdrawal in CZK/foreign currency from an account denominated in another currency	1 % of the withdrawn amount

#### CASH PROCESSING

Processing cash credited to a current account	free of charge
Extra fee for processing cash credited to a current account of more than CZK 1 million <sup>1)</sup>	0.1 % of the processed cash
Processing credited cash	
– to time or savings account <sup>2)</sup>	free of charge
– to a credit card account	free of charge
Extra fee for processing CZK coins:	
– up to 100 of one nominal value (inc.)	free of charge
– above 100 of one nominal value	3 % of the amount of coins above 100 of the nominal value given, min. 100.–
Extra fee for processing EUR coins:	
– up to 49 coins	free of charge
– 50 and more coins	2 % of the cash processed in coins, min. 100.–
Extra fee for processing a foreign currency credited to an account denominated in CZK	2 % of the processed cash
Extra fee for processing damaged banknotes and FX banknotes in preclusion	10 % of the value of the presented banknote
Cash transaction by a third person to a current account or an account kept at Poštovní spořitelna <sup>3)</sup>	70.–
Extra fee for processing a foreign currency credited to an account denominated in another currency	2 % of the transferred cash, min. 100.–
Cash processing and transfer to an account kept at ČSOB in the Slovak Republic (max. one transfer per day of not more than CZK 100,000 inc.)	100.–
Extra fee for processing cash not sorted by nominal value	100.–

<sup>1)</sup> The client will pay for each cash processing if the total of cash to all his current accounts denominated in CZK and a foreign currency in a month exceeds CZK 1 million or the equivalent. Total cash does not include cash processed through a deposit ATM. (Total cash does not include cash processed through a deposit AMT.)

<sup>2)</sup> These types of accounts cannot be credited with cash from a third person. <sup>3)</sup> A third person is a person who is neither the account owner nor a person entitled to dispose of the account to which the processed cash is credited.

#### DEPOSIT ATM

Cash processing and crediting the client's or another account established at ČSOB	free of charge
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#### EXCHANGE OF BANKNOTES OR COINS

Exchange of CZK banknotes or CZK coins	
– up to 100 of one nominal value (inc.)	free of charge
– above 100 of one nominal value	3 % of the received amount more than 100 of the nominal value given, min. 100.–
Extra fee for processing cash not sorted by nominal value	100.–

#### EXCHANGE OFFICE OPERATIONS

Purchase of a foreign currency for cash in the form of undamaged banknotes and coins	2 % of the purchased foreign currency
Extra fee for purchasing 50 and more coins denominated in EUR	2 % of the purchased foreign currency, min. 100.–
Sale of a foreign currency for cash in the form of banknotes and coins <sup>1)</sup>	2 % of the sold foreign currency

No exchange of nominal values of FX banknotes and coins is available. <sup>1)</sup> If the client pays for a foreign currency with 50 or more coins denominated in CZK/EUR an extra fee of 2 % of the accepted amount will be charged, min. 100.–.

#### OTHER FEES

Exchanging or crediting slightly damaged domestic banknotes and coins	free of charge
Advised and unpaid cash withdrawal	0.3 % of the unpaid amount

Fees charged for cash operations are converted by the current CNB exchange rate in effect on the date of debiting the account with the fee.

## G Cheques

CHEQUES	Cashless	Cash
Encashment of personal cheques for ČSOB and bank cheques for ČSOB drawn to the order of ČSOB	free of charge	free of charge
Encashment of bank cheques for ČSOB drawn by another bank	1 % of the cheque, min. 300.–, max. 3,000.–	1 % of the cheque, min. 300.–, max. 3,000.–
Payment of a social nature by cheque to ČSOB drawn by another bank	free of charge	free of charge
Cheques encashed at other banks	1 % of the cheque, min. 300.–, max. 3,000.–	✗
Payment of social nature by cheque encashed by other banks	100.–, free payments to holocaust victims	✗
Drawing bank cheques	1 % of the cheque, min. 500.–, max. 3,000.–	✗
Fee for a deposit in/withdrawal from an account via a cheque	deposit 6.–, withdrawal 9.–	1)
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	300.–/per 20 cheques 100.–/per cheque <sup>2)</sup>	
Receipt of a cheque, cheque book in person	100.–	
Dispatching the cheque as a valuable consignment, courier service	fee for the delivery of a valuable consignment, courier service	
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	
Payment of a cheque drawn to the order of ČSOB abroad or in foreign currencies in the CR	100.–	
Notification of insufficient coverage	50.–	

Fees for the issuance of personal cheques/drawing bank cheques include the delivery of cheque forms to the client's address by registered mail. If a foreign/domestic bank charges additional cost of cheque processing, they are added to the respective fee in the Price List. <sup>1)</sup> 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 the chapter, Payments. <sup>2)</sup> If 20 or more cheques are required the fee of CZK 15 per cheque is charged, if less than 20 cheques are required the fee of CZK 100 per cheque is charged.

## H Other Banking Services

TELECOMMUNICATION AND POSTAL SERVICES <sup>1)</sup>	Fax message	Phone message
In the Czech Republic	50.–	✘
To Europe	100.–	150.–
To other countries	200.–	200.–
DHL courier service below 0.5 kg		
– Europe, USA, Canada, Mexico	1,100.–	
– other countries	1,500.–	
DHL courier service above 0.5 kg		
in accordance with DHL Price List		
Swift message in the CR and abroad	150.–/message	

<sup>1)</sup> The cost of swift, postage and courier service is always charged upon the provision of the respective service.

✘ – the service cannot be established

SAFE DEPOSIT BOX RENTAL		
Conclusion of a contract	free of charge	
Safe deposit box rental including insurance of the contents up to CZK 800,000 per year <sup>1,2)</sup>	to 7,000 cm <sup>3</sup>	1,200.– + VAT
	to 15,000 cm <sup>3</sup>	1,800.– + VAT
	to 30,000 cm <sup>3</sup>	2,700.– + VAT
	to 100,000 cm <sup>3</sup>	3,900.– + VAT
	above 100,000 cm <sup>3</sup>	7,200.– + VAT
The fee for using the safe deposit box upon the termination of the contractual relationship per year <sup>2)</sup>	to 7,000 cm <sup>3</sup>	1,200.– + VAT
	to 15,000 cm <sup>3</sup>	1,800.– + VAT
	to 30,000 cm <sup>3</sup>	2,700.– + VAT
	to 100,000 cm <sup>3</sup>	3,900.– + VAT
	above 100,000 cm <sup>3</sup>	7,200.– + VAT

The amount of all the penalty fees for damage to the box, loss of key/magnetic card or opening by force depends on the security system level and the size of the respective box, the amount is fully the responsibility of particular branches. No VAT is charged. <sup>1)</sup> This insurance limit will be used to provide compensation for the loss or disappearance, damage or destruction of the contents of the safe deposit box, both in part or in full. The insurance does not apply in particular to: damage caused by the lessee, authorised person or a representative holding a power of attorney; theft or disappearance of the contents of the box due to the fraudulent action of the lessee, authorised person or a representative holding a power of attorney; damage due to obsolescence, internal or hidden defects, gradual worsening of the quality, oxidation or corrosion of the contents of the box; damage caused by war, invasion, civil war, revolution, armed uprising, occupation of the building, expropriation; damage caused by radioactive or ionizing radiation and according to the terms and conditions of the respective insurance policy. <sup>2)</sup> The fee will be increased by 20 % VAT.

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.– + 20 % VAT	
– 6 and more pieces of information required	500.– + 20 % VAT	
Preparation and provision of information with respect to the client for notary public – in accordance with the nature and scope of information	on a contractual basis, min. 200.– + 20 % VAT	

ESCROW ACCOUNT AGREEMENT, PREPARATION OF A CONTRACT FOR THE PAYMENT OF THE PURCHASE PRICE		
Concluding a contract/agreement	0.2 % of the managed amount min. 9 000.–, max. 40 000.–, individually, for deposited amounts above CZK 20 million <sup>1)</sup>	

<sup>1)</sup> The service is provided only to current ČSOB clients or those who have a ČSOB Mortgage.

OTHER SERVICES		
Copy of a document (except for account statements)	10.– per page + 20 % VAT	
Copy of a document older than 2 years (except for account statements)	300.– per page + 20 % VAT	
Photocopy of a cash slip or exchange list	30.–/pc + 20 % VAT	
Confirmation of placing a deposit for the Ministry of Finance (National Property Fund)	420.– + 20 % VAT	
Confirmation of the Czech Social Security Authority (ČSSZ) form "Application for Pension Remitting to Beneficiary's Account" kept in the CR 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.– + 20 % VAT	

Other activities not explicitly stated in the 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.– + 20 % VAT
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 a substitute account statement at the client's request (per each calendar month, even incomplete) <sup>1)</sup>	100.–
Extra charge for current account statements picked up at the branch <sup>2, 3)</sup>	
– daily after each transaction	700.–/month
– weekly	300.–/month
– monthly	100.–/month
Extra charge for time or savings account statements picked up at the branch <sup>2, 3)</sup>	100.–/month

<sup>1)</sup> Applicable both to paper and electronic account statements. <sup>2)</sup> Receiving account statements in person at the branch is no longer available. <sup>3)</sup> Flat fee regardless of the number of statements generated in the given period.

## General Provisions

a	The period for which fees are charged depends on the products and services provided. Standard fees for account maintenance, account statement and payment transactions are charged for a period from the last Saturday in a month to the last Saturday of the next month (i.e. the period "monthly" given in A part is not a calendar month). The fees for services provided for an account subject to execution or other legal proceedings (i.e. criminal) during the proceedings are posted after it has been terminated, and if several proceedings are concurrently being executed, after the last proceedings is terminated.
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 CR 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. Clients will be informed about any changes to, and effectiveness of the Price List as may be appropriate. The applicable Price List is available to clients at ČSOB branch premises intended for the general public and at <a href="http://www.csob.cz">www.csob.cz</a> .
i	The fees set for new products are effective from the date of starting their sale.
j	If the client uses products listed on the ČSOB Price List for Legal Entities and Private Individuals-Entrepreneurs and they are not listed herein ČSOB will charge the fees specified on the respective Price List.
k	All fees stated in this Price List are charged in CZK or as their equivalent amount in the currency of the account.