



ČSOB Price List

for Companies and Entrepreneurs

Czech Republic, Effective from August 1, 2006

Contents

A	Accounts
B	Cards
C	Online Banking
D	Loans
E	Guarantees
F	Payments, Cash and Exchange Office Operations
G	Documentary Payments
H	Money and Exchange Market Operations
I	Financial Market Operations
J	Other banking services

A Accounts

CURRENT ACCOUNTS AVAILABLE	ČSOB Podnikatelské konto	ČSOB Firemní konto	ČSOB Obchodní konto
Maintenance fee (monthly)	145.–	290.–	1,100.–
Online transactions free of charge (number)	10 ¹⁾	30 ¹⁾	200 ¹⁾
Transactions ordered via collection boxes – free of charge	1	✗	✗
Account denominated in CZK	✓	✓	✓
Account statements sent by ordinary post monthly	✓	✓	✓
ČSOB Linka 24	✓	✓	✓
ČSOB Internetbanking 24	✓	✓ ²⁾	✓ ²⁾
ČSOB Info 24	✓	✓	✓
ČSOB Mobil 24	✓	✓	✓
ČSOB BusinessBanking 24 ³⁾	200.–/month	200.–/month	✓
Standard annual renewal of the security certificate	100.–	✓	✓
Informative e-mail messages	✓	✓	✓
Transaction/card SMS ČSOB Info 24	3/5	5/5	20/10
Submission and assessment of the overdraft application	✓	✓	✓
Establishment and maintenance of a time account	✓	✓	✓
Establishment of standing payment and collection orders including SIPO	✓	✓	✓
Extra fee for account statements sent by ordinary post (weekly/after each transaction)	75.–/250.–	75.–/250.–	75.–/250.–
VISA Electron international payment card	✓	200.–/year	✓ ⁴⁾
VISA Classic international payment card	500.–/year	✓	500.–/year
Business international payment cards ⁵⁾	2,400.–/year	2,400.–/year	✓
Cancellation of the account	300.–	300.–	700.–

¹⁾ It does not apply to collections and credit transactions. ²⁾ The fee includes the issuance of a qualified/commercial security certificate and a chip card reader. ³⁾ The fee includes the establishment of the service, monthly fee for the use of service and standard annual renewal of the security certificate. ⁴⁾ ČSOB Obchodní konto includes the issuance and maintenance of two electronic international payment cards. ⁵⁾ Including the Exclusive insurance and D.A.S. legal protection insurance for motor vehicle drivers.

CURRENT ACCOUNTS AVAILABLE	ČSOB Municipální konto	ČSOB Družstevní konto	ČSOB Konto pro neziskové organizace	ČSOB Běžný účet ¹⁾
Maintenance fee (monthly)	100.–	150.–	135.–	100.–
Online transactions free of charge (number)	✗	✗	✗	✗
Transactions ordered via collection boxes – free of charge	✗	✗	✗	✗
Account denominated in CZK	✓	✓	✓	✓
Account statements sent by ordinary post monthly	✓	✓	✓	✓
ČSOB Linka 24	✓	✓	✓	40.–/month
ČSOB Internetbanking 24	✓ ²⁾	✓ ²⁾	✓ ²⁾	20.–/month
ČSOB Info 24	✓	✓	✓	✓
ČSOB Mobil 24	✗	✗	✗	20.–/month
ČSOB BusinessBanking 24	90.–/month	115.–/month	200.–/month	230.–/month
Standard annual renewal of the security certificate	✓	✓	✓	✗
Informative e-mail messages	✓	✓	✓	✗
Transaction/card SMS ČSOB Info 24	3/5	3/5	3/5	✗
Submission and assessment of the overdraft application	✓	✗	✗	✗
Establishment and maintenance of a time account	✓	✓	✓	✗
Establishment of standing payment and collection orders including SIPO	✓	✓	✓	✓

A Accounts

Extra fee for account statements sent by ordinary post (weekly/after each transaction)	75.-/250.-	75.-/250.-	75.-/250.-	75.-/250.-
VISA Electron international payment card	200.-/year	200.-/year	✓	200.-/year
VISA Classic international payment card	✓ ³⁾	✓	500.-/year	500.-/year
Business international payment cards ⁴⁾	2,400.-/year	2,400.-/year	2,400.-/year	2,400.-/year
Cancellation of the account	200.-/600.- ⁵⁾	200.-/500.- ⁶⁾	200.-/500.- ⁶⁾	200.-/500.- ⁶⁾

¹⁾ 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. The fee also applies to the maintenance of an Escrow Current Account (for deposits at notaries public or attorney at law) if interest on such account is stipulated on a contractual basis; if interest is not applied the fee will not be charged at all. The first special current account for insurance agents and brokers is exempted from all fees for a period of 3 months; another current account (including the first account after 3 months) is not charged with any fees for account maintenance and monthly account statements sent by ordinary mail; concurrently three debit transactions ordered electronically are not charged, either. The establishment, maintenance and cancellation of a current account for foundation assets and a current account for deposit/increase of/in share capital is free of charge. ²⁾ The fee includes the issuance of a qualified/commercial security certificate and a chip card reader. ³⁾ Including insurance against unauthorised use of the Basic payment card. ⁴⁾ Including the Exclusive insurance and D.A.S. legal protection insurance for motor vehicle drivers. ⁵⁾ The fee of CZK 600 shall apply if the account is cancelled within a year following the establishment of the account, should it be cancelled after a year the fee of CZK 200 shall be charged. ⁶⁾ The fee of CZK 500 shall apply if the account is cancelled within a year following the establishment of the account, should it be cancelled after a year the fee of CZK 200 shall be charged.

ACCOUNTS NO LONGER AVAILABLE	ČSOB Firemní konto Plus	ČSOB Obchodní konto Plus	ČSOB Podnikatelský účet
Maintenance fee (monthly)	430.-	2,020.-	100.-
Online transactions free of charge (number)	20 ¹⁾	600 ¹⁾	✗
Transactions ordered via collection boxes – free of charge	✗	✗	✗
Account denominated in CZK	✓	✓	✓
Account statements sent by ordinary post monthly	✓	✓	✓
ČSOB Linka 24	✓	✓	40.-/month
ČSOB Internetbanking 24	✓	✓	20.-/month
ČSOB Info 24	✓	✓	✓
ČSOB Mobil 24	✓	✓	20.-/month
ČSOB BusinessBanking 24	200.-/month	✓	230.-/month
Standard annual renewal of the security certificate	✓	✓	✗
Informative e-mail messages	✓	✓	✗
Transaction/card SMS ČSOB Info 24	10/5	20/10	✗
Submission and assessment of the overdraft application	✓	✓	✗
Establishment and maintenance of a time account	✓	✓	✗
Establishment of standing payment and collection orders including SIPO	✓	✓	✓
Extra fee for account statements sent by ordinary post (weekly/after each transaction)	75.-/250.-	75.-/250.-	75.-/250.-
VISA Electron international payment card	200.-/year	✓ ²⁾	200.-/year
VISA Classic international payment card	500.-/year	500.-/year	500.-/year
Business international payment cards ³⁾	✓	✓	2,400.-/year
Cancellation of the account	500.-	700.-	200.-/500.- ⁴⁾

¹⁾ It does not apply to collections and credit transactions. ²⁾ ČSOB Obchodní konto Plus includes the issuance and maintenance of two electronic international payment cards. ³⁾ Including the Exclusive insurance and D.A.S. legal protection insurance for motor vehicle drivers. ⁴⁾ The fee of CZK 500 shall apply if the account is cancelled within a year following the establishment of the account, should it be cancelled after a year the fee of CZK 200 shall be charged.

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

B Cards

DEBIT CARDS	Visa Electron	Visa Classic	Visa Business	Visa Gold	Maestro international ¹⁾	MasterCard Standard	MasterCard Business	MasterCard Gold
Annual fee for the card	200.–	500.–	2,400.–	4,000.–	200.–	500.–	2,400.–	4,000.–
Notification of a loss and theft/permanent restriction on validity of a card	200.–	2,000.–	2,000.–	2,000.–	200.–	2,000.–	2,000.–	2,000.–

¹⁾ *Maestro cards no longer available.*

SETS OF CARDS

Classic Set (VISA Classic and MasterCard Standard)	900.–/year
Business Set (VISA Business and MasterCard Business)	4,000.–/year
Gold Set (VISA Gold and MasterCard Gold)	7,000.–/year

PAYMENT OPERATIONS

Cash withdrawal from ČSOB ATMs in the ČR and Slovakia	5.–
Cash withdrawal from ATMs of other banks in the ČR	25.–
Cash withdrawal from ATMs in a foreign country	80.– + 0.5 %
Cash withdrawal at the counter/exchange office in the ČR	100.– + 0.5 % of the withdrawn amount
Cash withdrawal at the counter/exchange office in a foreign country	180.– + 0.5 % of the withdrawn amount
Payment by card	free of charge
Temporary restriction on the validity of any card (applicable only to authorised transactions)	200.–

ČSOB does not charge any additional fees for withdrawals from ATMs (account transaction, and the like).

TRAVELLER'S INSURANCE TO DEBIT CARDS	Visa Electron/ Maestro international ¹⁾	Visa Classic/ MasterCard Standard/ Classic Set	Visa Business/ MasterCard Business/ Business Set	Visa Gold/ MasterCard Gold/ Gold Set
Standard	300.–	300.–	✗	✗
Standard Family	800.–	800.–	✗	✗
Exclusive	1,000.–	1,000.–	✓	✗
Exclusive Family	2,200.–	2,200.–	2,200.–	2,200.–
Gold	1,400.–	1,400.–	1,400.–	✓
Gold Family	2,600.–	2,600.–	2,600.–	2,600.–

¹⁾ *Traveller's insurance is not available for Maestro card holders. For any changes or additionally established insurance (out of the payment card validity) to payment cards a fee is charged in the full amount of the new insurance. Subsequently the fee is charged on the anniversary of the payment card validity.*

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

Premium shall be charged once a year together with the fee for the issuance of the card.

OTHER SERVICES

D.A.S. legal protection insurance for motor vehicle drivers	250.–
D.A.S. legal protection insurance - legal advice for Visa Electron chip card holders	✓
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
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.–
Early automatic renewal	100.–
Substitute cash payment abroad (only for international embossed cards)	3,000.–
Issuance of a substitute card abroad (for embossed cards only)	4,000.–

B Cards

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 and 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 Linka 24	ČSOB Mobil 24	ČSOB Internetbanking 24	ČSOB BusinessBanking 24
Establishment of the service	free of charge	free of charge ¹⁾	free of charge ¹⁾	1,500.– ²⁾
Monthly service fee	40.–/20.– ³⁾	free of charge	free of charge	230.–

¹⁾ The service is provided only in combination with the ČSOB Linka 24 service. ²⁾ If the ČSOB BusinessBanking 24 service is a part of the account the fee for the establishment and use of the service is discounted. The fee for the use of the service includes the issuance of one chip card with security certificate and one chip card reader for connection to USB port PC. 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 (fee for each authorised person). The service may be free of charge within the use of some accounts.

CONFIRMATIVE MESSAGES, ČSOB INFO 24	SMS	E-mail	Fax	Post
Establishment of the 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 for all entrepreneurial 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
Account balance and history		free of charge
Account statement – electronically in the form of an e-mail message (the service may be free of charge within the use of some accounts)		3.–
Issuance of the chip card with security certificate		100.–
Standard renewal of a chip card (after the validity of the previous chip card)		100.–
Extraordinary renewal of the 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.–
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 form of a PCMCIA card) ¹⁾		1,950.–

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⁾ The first issuance of the chip card reader, or the replacement of a damaged reader shall not be subject to VAT. However, in other cases of the sale of the chip card reader card the fee shall be increased by 19 % VAT.

OTHER ONLINE BANKING SERVICES	ČSOB Homebanking 24		ČSOB MultiCash 24	ČSOB Edifact 24	GSM Banking 24
	Private individuals entrepreneurs	Legal entities			
Establishment of the service	✘	✘	5,000.–	5,000.–	✘
Monthly service fee	120.–	180.–	500.–	500.– ¹⁾	60.–/20.– ²⁾

¹⁾ Furthermore, EDITEL charges a fee for the data transmission and box maintenance. ²⁾ The fee of CZK 20 applies if the ČSOB Homebanking 24 service is concurrently used.

✘ – the service cannot be established

C Online Banking

ČSOB HOMEBANKING 24

Display of actual account balance (including an e-mail or SMS message)	1.50
Display of the account history (including an e-mail message)	3.50
Virtual department store of the ČSOB Homebanking 24 service:	
– establishment of the service for private individuals – entrepreneurs	1,000.–
– establishment of the service for legal entities	2,000.–
– use of the service by private individuals – entrepreneurs	300.–/month
– use of the service by legal entities	500.–/month
Renewal of the signature certificate – extraordinary	300.–

ČSOB MULTICASH 24

Establishment of remote access to accounts abroad	1,000.–
Receipt of electronic statements (MT940) from another bank and delivery to the client via ČSOB MultiCash 24	300.–/month
Delivery of electronic payment orders and delivery to a foreign bank (MT101)	free of charge
Change in the type of installation	4,500.–
Remote access to ČSOB accounts:	
– establishment of the delivery of account statements via Swift (MT940) service	free of charge
– delivery of account statements via Swift (MT940)	1,500.–/month
– establishment of the receipt of payment orders via Swift (MT101) service	1,000.–
– receipt of payment orders via Swift (MT101)	free of charge

GSM BANKING

Display of actual account balance	1.50
Display of the account history	1.50

ELECTRONIC PAYMENTS BES AND COMPATIBLE MEDIA

Fee for an account:	
– electronic payments BES	1,500.–/month
– compatible media	500.–/month

ČSOB INTERNETBANKING 24, ČSOB BUSINESSBANKING 24

Priority payment	100.–
------------------	-------

D Loans

PERMITTED OVERDRAFTS ON CURRENT ACCOUNTS

Delivery of a loan application and credit scoring	free of charge
Loan provision and renewal	free of charge
Services and work connected to the loan provision (loan limit up to 100,000.–) ¹⁾	100.– per each month, even incomplete, for the whole period of lending relationship
Services and work connected to the loan provision (loan limit from 100,001.–) ¹⁾	350.– per each month, even incomplete, for the whole period of lending relationship
Services and work connected to the loan provision – municipalities	200.– per each month, even incomplete, for the whole period of lending relationship

¹⁾ Since August 1, 2005 the fee is collected beginning from the month in which the loan limit starts to be drawn down.

ČSOB SMALL VALUE ENTREPRENEUR LOAN

Delivery of a loan application and credit scoring	free of charge
Loan provision	0.5 % of the total loan amount, min. 2,000.–
Services and work connected to the loan provision	200.– per each month, even incomplete, for the whole period of lending relationship

LOAN TRANSACTIONS

Verification of documents and scoring of the commitment to lend application, bank guarantee, mortgage loan, commercial loan or another loan transaction	on a contractual basis, max. 50,000.–
---	---------------------------------------

D Loans

Loan provision, bank guarantee limit provision	max. 1 % of the loan or limit
Commitment commission	0 – 6 % p.a.
Services and work connected to the loan provision, bank guarantee limit provision (monthly fee for the whole period of lending relationship, or the bank guarantee limit provision)	0.01 – 0.05 % of the total loan amount, bank guarantee limit, min. 300.–

OTHER SERVICES WITH RESPECT TO LOAN TRANSACTIONS

Change in contractual documentation at the client's request	max. 1 % of the outstanding amount of the loan
Internal analysis of collateral value for a comprehensive assessment of the loan application	0.03 – 0.2 % of the collateral value under review, min. 2,000.–
Reminder	300.–
Fee for external legal and other services ¹⁾	on a contractual basis

¹⁾ If the fee is collected separately, it will be subject to 19 % VAT.

LOAN ADMINISTRATION WITH RESPECT TO THE HOUSING DEVELOPMENT FUND

Services and work connected to the administration of loans provided from the Housing Development Fund	min. 60.– + 19 % VAT for each item of the loan user, per each month, even incomplete
– set of loans from the Housing Development Fund – for the preparation of the set	min. 200.– + 19 % VAT
– supplementary sets connected to the provision of loans from the Housing Development Fund	on a contractual basis + 19 % VAT

LOAN ADMINISTRATION WITH RESPECT TO CO-OPERATIVE HOUSING CONSTRUCTION

Maintenance of loan accounts to finance co-operative housing construction and funding with loans ¹⁾	
– 1 – 3 accounts	1,000.–/year
– 4 – 20 accounts	3,000.–/year
– 21 – 100 accounts	5,000.–/year
– 101 – 200 accounts	8,000.–/year
– 201 and more accounts	10,000.–/year
Supplement to the loan agreement if a building of the co-operative building society is delimited	200 – 300.–
The second and each subsequent supplement to the loan agreement for co-operative housing construction due to the transfer of flats to private hands pursuant to the Law on Adjustment of Property Titles and Composition of Property Claims in Co-Operative Societies No. 42/1992 and Law on Ownership of Flats No. 72/1994 Coll.	250.–
Copy of the loan documentation in respect of co-operative housing construction at the account holder's request, or copies of the loan repayment bill for the purposes of the housing unit transfer to private hands of members	50.– per page + 19 % VAT
Issuance of the confirmation of the loan provision, loan repayment bill, interest and fee payment bill and other fees stipulated in the contractual loan documentation at the account holder's request	60.– per each 15 min. of started work + 19 % VAT

¹⁾ Payable in two instalments as of May 31 and November 30.

E Guarantees

ACCEPTED GUARANTEES

Advice of guarantee	1,000.–
Advice of changes in guarantee	1,000.–
Execution of the accepted guarantee	1,000.–

ISSUED GUARANTEES

Issuance of the letter of guarantee	5,000.– + commitment fee p.a. according to the loan risk level ¹⁾
Draft letter of guarantee	3,000.–
Change in guarantee	1,000.–
Execution of guarantee	1,000.–

The cost of telex, swift, postage and messenger service will be charged while the respective service is provided. It applies both to accepted and issued guarantees.

¹⁾ The commitment fee is charged in advance for each not even elapsed quarter beginning at the issuance of guarantee, min. CZK 1,000 per quarter. If the guarantee does not become effective, the fee will not be refunded. If the guarantee for customs debt is withdrawn the commitment commission will be charged for the next period until the ČSOB commitment is terminated pursuant to the Customs Act. The cost of telex, swift, postage and messenger service will be charged while the respective service is provided.

F Payments, Cash and Exchange Office Operations

CASHLESS OPERATIONS

DOMESTIC CZK PAYMENTS	At the counter	Collection box	ČSOB Linka 24	ČSOB Online Banking ¹⁾
Payment order (fee per debit item)	18.– ²⁾	9.– ²⁾	6.– ³⁾	3.– ³⁾
Payment with conversion (fee per debit item)	9.–	9.–	9.– ³⁾	9.– ³⁾
Cancellation and changes one-off payment order, standing payment, collection orders, collection permit including SIPO	40.–	40.– ⁴⁾	6.–	6.–
Debit item (standing payment order)	6.–	6.–	6.–	3.–
Debit item (collection, SIPO)	6.–	6.–	6.–	6.–
¹⁾ Applicable to ČSOB Internetbanking 24, ČSOB Mobil 24, ČSOB BusinessBanking 24, ČSOB MultiCash 24, ČSOB Edifact 24, ČSOB Homebanking 24, GSM Banking 24, ComTech services. ²⁾ Payable on the next day. ³⁾ Transfers between the accounts of the same clients are free of charge. (ČSOB Linka 24, ČSOB Internetbanking 24, ČSOB Mobil 24, ČSOB BusinessBanking 24). ⁴⁾ A one-off payment order can neither be cancelled nor changed.				
For each item in writing delivered to the counter of the bank (debit payable on the same day)			40.–	
For a credit item ¹⁾			7.–	
Change, cancellation, return of payment order (at the client's request):				
– delivered electronically			40.–	
– delivered by means other than electronic			100.–	
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.–
¹⁾ Payment 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 IN 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.–
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 an 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.–

F Payments, Cash and Exchange Office Operations

Claim of a payment at the intermediary 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⁾ Payment 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 UNDOCUMENTARY PAYMENT CODES

CODE OF EXPENSES 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 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 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

CASH DEPOSITS TO CURRENT, TIME AND SAVINGS ACCOUNTS, INTERNAL ACCOUNTS KEPT AT ČSOB AND LOAN ACCOUNTS TO 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	5.–
Cash deposit to a time or savings account	free of charge
Extra fee for depositing 50 and more coins in CZK to an account denominated in CZK ¹⁾	2 % of the deposited amount, min. 100.–

F Payments, Cash and Exchange Office Operations

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 deposited banknote
Extra fee for the receipt of cash at the counter taking over 15 minutes of work	0.02 % of the deposited amount, min. 50.–
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
<i>¹⁾ The fee is not charged for deposits via the night safe box and deposits in secured packing. A third person is neither the account holder nor an authorised person of the current account denominated in CZK which will be credited with cash deposited in CZK.</i>	
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 deposited amount
– damaged banknotes and banknotes in preclusion	2 % of the deposited amount, min. 100.– + 10 % of the value of deposited banknote
SECURING PACKING	
Extra fee for cash deposit in securing packing to credit a current account kept at ČSOB	0.02 % of the deposited amount, min. 50.–
NIGHT SAFE BOX	
Cash deposit via night safe box to credit a current account at ČSOB	on a contractual basis
Damage or non-return of cassette	on a contractual basis
Damage or loss of borrowed key/magnetic card	on a contractual basis
Handling one securing packing	on a contractual basis
EXCHANGE OF BANKNOTES OR COINS	
Exchange of CZK banknotes or coins if the total number of accepted or disbursed banknotes and coins is as follows:	
– up to 49 pcs (the total of accepted and disbursed)	free of charge
– from 50 pcs (the total of accepted and disbursed)	2 %, min. 100.– of the exchanged amount
Purchase of an incomplete banknote or coin, or a 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 nominal value of damaged banknotes and those 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.–
FEE FOR ONE PACKING MATERIAL ¹⁾	
Night safety deposit bag	per pc + 19 % VAT
Security envelop	per pc + 19 % VAT
Plastic seal catalogue nos. 100 145 and 100 146	per pc + 19 % VAT
<i>¹⁾ The fee for packing material is charged only if the payment for packing material has been agreed upon in a contract.</i>	
OTHER FEES	
Advised and unpaid cash withdrawal	0.3 % of unpaid amount
Receipt of payment for visa to be credited to embassy accounts	50.– per passport
TIME AND SAVINGS ACCOUNTS	
Account establishment and maintenance (monthly)	free of charge
Establishment, change, cancellation of blocking incl. execution of a contract	1,000.– + 200.– for each 15 minutes, even incomplete
Compensation for non-adherence to the agreed upon duration of a CZK term deposit or a CZK savings account: ¹⁾	
– 6 months or less prior to expiry date	0.75 % of the withdrawn account

F Payments, Cash and Exchange Office Operations

– 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.–

G Documentary Payments

DOCUMENTARY L/C	Export	L/C Domestic Accepted/Supplier	Import	L/C Domestic Issued/Customer
Advisory, increase in L/C	0.2 % of the L/C amount, min. 1,000.–	0.15 % of the L/C amount, min. 1,000.–	✘	✘
Confirmation, increase or extension of confirmed L/C	0.2 % of the L/C amount, min. 1 000.– + risk premium p.a. according to the quality of the issuing bank	0.15 % of the L/C amount, min. 1 000.– + risk premium p.a. according to the financial standing of the issuing bank	✘	✘
Establishment, increase or extension of L/C	✘	✘	0.3 % of the L/C amount for the 1st quarter, 0.1 % for each additional started month, min. 1,000.– + risk premium p.a. conditional upon the credit risk	0.2 % of the L/C amount for the 1st quarter, 0.1 % for each additional started month, min. 1,000.– + risk premium p.a. conditional upon the credit risk
Examination of documents, encashment of L/C	0.3 % of the amount on documents, min. 1,000.–	0.2 % of the amount on documents, min. 1,000.–	0.3 % of the amount on documents, min. 1,000.–	0.2 % of the amount on documents, min. 1,000.–
Acceptance of a bill of exchange and/or a postponed payment within a confirmed L/C including the examination of documents	0.2 % of the amount on documents for each additional started month, min. 1,000.– + risk premium p.a. according to the financial standing of the issuing bank	0.1 % of the amount on documents for each additional started month, min. 1,000.– + risk premium p.a. according to the financial standing of the issuing bank	0.2 % of the amount on documents for each additional started month, min. 1,000.– + risk premium p.a. conditional upon the credit risk	0.1 % of the amount on documents for each additional started month, min. 1,000.– + risk premium p.a. conditional upon the credit risk
Changes in L/C	1,000.–	1,000.–	1,000.–	1,000.–
Cancellation/removal from registration of an L/C which has not been drawn down	1,000.–	1,000.–	1,000.–	1,000.–
Registration of L/C	1,000.–	1,000.–	1,000.–	1,000.–
Transfer of L/C	0.2 % of the transferred L/C, min. 1,000.–	0.2 % of the transferred L/C, min. 1,000.–	0.2 % of the transferred L/C, min. 1,000.–	0.2 % of the transferred L/C, min. 1,000.–
Transfer of income on L/C in favour of a client of another bank in the ČR/SR	1,000.–	1,000.–	1,000.–	1,000.–
Advisory of the assignment of income from an L/C and/or acceptance of irrevocable payment order	1,000.–	1,000.–	1,000.–	1,000.–
Release of goods sent to ČSOB (at its disposal)	500.–	500.–	500.–	500.–
Document discrepancy	1,000.–	1,000.–	1,000.–	1,000.–
Preliminary document check	50.– per each document	50.– per each document	50.– per each document	50.– per each document

✘ – the service cannot be established

DOCUMENTARY COLLECTION

Processing of foreign documentary collection, commitment to pay ¹⁾	0.3 %, min. 1,500.–, max. 30,000.–
Processing of domestic documentary collection ¹⁾	0.15 %, min. 700.–, max. 15,000.–
Changes in the terms and conditions for collection	500.–
Release of goods sent to ČSOB (at its disposal)	500.–
Providing for acceptance of a bill	500.–
Collection in the ČR with a hand-over of a MOT certificate	450.–
Providing for recourse of a bill of exchange ²⁾	1,000.– + actual fees

G Documentary Payments

Other operations manually made	200.– for each 15 min., even incomplete
¹⁾ The fee is charged even if documents are given without payment. ²⁾ Occasional clients shall pay an advance of CZK 3,500 for notary's fees.	

BILLS OF EXCHANGE

Providing for bill acceptance	0.2 %, min. 1,000.–, max. 20,000.–
Payment of a bill of exchange made in another way/bill of exchange not paid by the debtor	900.–
Providing for acceptance	500.–
Providing for recourse of a bill of exchange ¹⁾	1,000.– + actual fees
Other operations manually made	200.– for each 15 min., even incomplete
¹⁾ Occasional clients shall pay an advance of CZK 3,500 for notary's fees.	

CHEQUES	Cashless	Cash ¹⁾
Encashment of traveller's cheques	1 % of the cheque	2 % of the cheque
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.–

¹⁾ Fee for withdrawal and deposit or exchange operation from/to a current account kept at ČSOB (e.g. also withdrawal by a ČSOB private cheque) is specified in the Payments Section.

Extra charge for express issuance of bank cheque	500.–
Repurchase of bank cheque drawn by ČSOB	100.– + actual costs
Encashment of bank cheques drawn by ČSOB payable at other banks presented by the client at ČSOB	100.–
Payments of social nature	100.–, free of charge to holocaust victims
Cash Letter System Agreement	on a contractual basis
Issuance of a personal cheque form	5.–/pc
Dispatching the cheque, cheque book	100.– + actual fees for delivery of the consignment with a declared price by mail
Stop-payment or recall of the cheque	200.– + telecommunications costs
Cancellation of a ban on the encashment of a personal cheque	200.–
Claim of a cheque	100 – 500.– based on complexity of operation
Operations with unpaid, or uncovered cheques	100 – 200.– based on complexity of operation
Non-provision of the purpose of payment	100.– + postage
Notification of insufficient coverage	50.–
Payment of a cheque drawn to the order of ČSOB by SWIFT	100.–
Cashless settlement of a cheque – debit	9.–
Cashless settlement of a cheque (private, banking) – credit	7.–

If a foreign/domestic bank charges additional cost of cheque processing, they are added to the respective fee in the Price List.

H Money and Exchange Market Operations

MONEY AND EXCHANGE MARKET OPERATIONS

Preparation of contractual documentation for exchange and money operations	free of charge
Changes in contractual documentation for exchange and money operations	free of charge
Spot operations ¹⁾ (min. EUR 20,000.– or equivalent in another freely convertible currency)	
Term operations ¹⁾ (min. EUR 20,000.– or equivalent in another freely convertible currency)	
Exchange options ¹⁾ (min. EUR 50,000.– or equivalent in USD, as for others an equivalent of EUR 100,000.– in another freely convertible currency)	
Liquidity swaps ¹⁾ (min. EUR 20,000.– or equivalent in another freely convertible currency)	
Currency swaps ¹⁾ (min. CZK 50 million)	
Interest swaps ¹⁾ (min. CZK 50 million)	

H Money and Exchange Market Operations

Time deposits by individual rates ¹⁾ (for amounts above CZK 10 million or equivalent in another freely convertible currency)	
Domestic short-term treasury bills ¹⁾ (min. CZK 50 million)	
Forward/forward ¹⁾ (min. CZK 50 million)	
Futures (both financial and commodity) fee for a sub-contract:	
– less 20 contracts per month	USD 19.50 per side
– 20 – 99 contracts per month	USD 14.50 per side
– 100 – 499 contracts per month	USD 9.50 per side
– above 500 contracts per month	individual fee
London Metal Exchange	extra fee of USD 5 per side to the basic fee
FRA ¹⁾ (min. CZK 50 million)	
Precious stone transactions ¹⁾	
Other operations in the financial market ¹⁾	
¹⁾ There is no "standard" fee for the products set out above.	
OTHER SERVICES	
Daily, weekly, monthly and quarterly bulletin of ČSOB and KBC	free of charge

I Financial Market Operations

CUSTODY – PAPER SECURITIES	
Separate custody of paper securities (of the nominal value of securities in custody): ¹⁾	
– up to CZK 1 million inclusive	2,500.–
– CZK 1 million – CZK 5 million inclusive	2,500.– + 0.2 % p.a. of the amount above CZK 1 million
– CZK 5 million – CZK 10 million inclusive	10,500.– + 0.16 % p.a. of the amount above CZK 5 million
– above CZK 10 million	on a contractual basis
Cutting the coupon of securities in custody	4.–/pc
¹⁾ VAT of 19 % shall be added to the rates. The fee is charged per each month of custody, even an incomplete.	
DEPOSIT – PAPER SECURITIES (CUSTODY AND ADMINISTRATION)	
Deposit of paper securities (of the nominal value of securities in deposit): ¹⁾	
– up to CZK 1 million inclusive	3,750.–
– CZK 1 million – CZK 5 million inclusive	3,750.– + 0.3 % p.a. of the amount above CZK 1 million
– CZK 5 million – CZK 10 million inclusive	15,750.– + 0.24 % p.a. of the amount above CZK 5 million
– above CZK 10 million	on a contractual basis
¹⁾ VAT of 19 % shall be added to the rates unless it is a financial activity exempted from VAT pursuant to Section 54 of Law No. 235/2004 on VAT. The fee is charged per each month of deposit, even an incomplete.	
DEPOSITORY	
Services of depository for investment companies, investment and pension funds	on a contractual basis + 19 % VAT
PATRIA DIRECT	
Preparation of a brokerage contract with Patria Direct for purchase and sale of securities and other investment instruments	free of charge
BROKERAGE OF SECURITIES TRANSACTIONS	
The fee for conclusion of an "Agency Agreement" for Trading in Securities	free of charge
The fee for providing for the purchase or sale of securities on public markets (of total volume of instruction within a commercial session on which the instruction was traded) ¹⁾	1.2 %, min. 1,000.–
Providing for block and OTC trades ¹⁾	on a contractual basis
¹⁾ In addition, the client shall pay a fee charged in accordance with the Price List of the relevant public market.	
Providing for buy/sell in respect to securities within the primary market	on a contractual basis

I Financial Market Operations

Brokerage fee for services in the Securities Centre for trading on public markets:	
– blocking securities for a merchant and exchange market (OA1)	
– unblocking securities from the exchange market and merchant (OA3+O33)	
– other services provided by the Securities Centre	on a contractual basis
Withdrawal of paper securities from the exchange depository – per each ISIN	200.–
Disbursement of yields on paper securities deposited in the stock exchange depository (per cutting a coupon)	5 % of the paid amount, max. 5.– of tradeable unit
Brokerage of trades in foreign securities	on a contractual basis, min. 1,000.–
Brokerage of spot and futures in respect of bonds	on a contractual basis, min. 1,000.–
Brokerage of trades in unit trust shares and shares of domestic and foreign mutual and investment funds	on a contractual basis
Fee for monitoring a commercial current account ¹⁾	5,000.–/month

¹⁾ The fee will be charged once three months in arrears.

CUSTODY SERVICE

Settlement, administration and custody of Czech securities	on a contractual basis
Settlement, administration and custody of foreign securities	on a contractual basis

VAT of 19 % shall be added to the rates unless it is a financial activity exempted from VAT pursuant to Act No. 235/2004 Coll.

ASSET MANAGEMENT

Asset management at the bank's own discretion	on a contractual basis
---	------------------------

PRIMARY MARKET OPERATIONS

Consultancy and advisory	on a contractual basis
Issuance of securities, organisation of issue programmes (shares, bonds, bills of exchange)	on a contractual basis
Registration of securities issues for trading on the PSE	on a contractual basis
Providing for payment of yields on, and repayment of principals of securities for issuers (including dividends) – fee conditional upon the yield and the number of securities holders	on a contractual basis
Distribution of mass payments	on a contractual basis

J Other banking services

TELECOMMUNICATION AND POSTAL SERVICES ¹⁾	Telex/telegram	Fax message	Telephone message	Courier
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.–	
Swift message both in the Czech Republic and to a foreign country			150.–/message	

¹⁾ The cost of telex, swift, postage, telegram and messenger service will always be charged while the respective service is provided.

✘ – 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	on a contractual basis + 19 % VAT
Safe deposit box rental	on a contractual basis + 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

Providing for bank and office information about Czech and foreign entities	500 – 5,000.– + 19 % VAT and actual costs including telecommunications fees
Notice that the entity has not been found in the client database or that he has not approved the disclosure of information	100.– + 19 % VAT and actual costs including telecommunications fees
Bank reference at own request	500 – 5,000.– + 19 % VAT and actual costs

J Other banking services

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	on a contractual basis, min. 200.– + 19 % VAT

OTHER SERVICES

Copy of a document (except for account statement)	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 (share capital, auction security, deposit)	500.– + 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.)	300.– – 7,000.– + 19 % VAT and actual costs
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
Release of fax code table	840.– for each table
Administration of one account under distraint of receivables	500.– per each month, even incomplete
Sending one request for settlement of the debit balance in the account	50.– + postage
Sending one reminder for settlement of the debit balance in the account	200.– + postage
Transfer of an account between the Postal Savings Bank (Division) 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 ¹⁾	600.–/month
– weekly	250.–/month
– monthly	100.–/month
Fee for current account maintenance and delivery of two copies of the account statement by post:	
– daily after each transaction	495.–/month
– weekly	215.–/month
– monthly	100.–/month
Fee for current account maintenance and two copies of the account statement picked up at the branch:	
– daily after each transaction ¹⁾	850.–/month
– weekly	450.–/month
– monthly	220.–/month

¹⁾ Should account statements be picked up at branch in person, the fee will be CZK 100 higher.

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	All fees stated in this Price List are charged in CZK or as their equivalent amount in the currency of the account.