



# ČSOB Price List

**for Private Individuals**

Czech Republic, Effective as of 1 December 2016

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**Personal Accounts** (ČSOB Osobní konto, ČSOB Studentské konto Plus, ČSOB Active Account (ČSOB Aktivní konto), ČSOB Exclusive Account (ČSOB Exkluzivní konto))

**Payment Cards** (debit Visa Electron Juventus, credit MasterCard unembossed, credit MasterCard Gold)

**Other Services** (consumer loan insurance)

**Life Insurance** (ČSOB Životní pojištění Penze Pro / MAXIMAL / MAXIMAL 60 / MAXIMAL 60 Z / OPTIMAL 60 / OPTIMAL 60 Z)

ČSOB is entitled to change this Price List. 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 [www.csob.cz](http://www.csob.cz) (Price List).

In addition to the fees stated in this ČSOB Price List, the bank is also entitled to charge the client with real costs charged by other entities and costs charged by other banks and institutions when ensuring the service in question.

<b>A   ACCOUNTS &amp; PAYMENTS</b>	<b>B   LOANS</b>	<b>C   SAVINGS &amp; INVESTMENTS</b>	<b>D   LIFE INSURANCE</b>	<b>E   OTHER SERVICES</b>	<b>F   SERVICES AND PRODUCTS NOT OFFERED ANY LONGER</b>
<b>Personal Accounts</b>	Payment Cards	Local and Cross-border Banking	Online Banking		

## Personal Accounts – current payment accounts

	ČSOB Account (ČSOB Konto)	ČSOB Plus Konto	ČSOB Student Account (ČSOB Studentské konto <sup>1)</sup> )	ČSOB Little Elephant Children's Account (ČSOB Dětské konto Slůně <sup>2)</sup> )
<b>Accounts and transactions</b>				
Establishing an account	free of charge	free of charge	free of charge	free of charge
Cancelling an account	free of charge	free of charge	free of charge	free of charge
Account maintenance (monthly fee)	CZK 55 <sup>3)</sup>	free of charge / CZK 99 <sup>4)</sup>	free of charge	free of charge
Monthly electronic account statement	free of charge	free of charge	free of charge	free of charge
Monthly postal account statement	CZK 30	CZK 30	CZK 30	free of charge
Domestic incoming payments	free of charge	free of charge	free of charge	free of charge
Domestic outgoing payments ordered electronically (monthly free, except collections, not applicable to ČSOB Line 24 (ČSOB Linka 24))	2	unlimited	unlimited	–
Collection, SIPO (monthly free, except loan instalments)	–	unlimited	–	–
Electronic banking services	free of charge	free of charge	free of charge	free of charge
Permitted overdraft	free of charge	free of charge	free of charge	–
<b>Cards and insurance</b>				
Debit card withdrawals from ČSOB ATMs in the CR (monthly free)	2	unlimited <sup>5)</sup>	unlimited	4
International embossed MasterCard debit card for the account holder	free of charge	free of charge	free of charge	only Visa Electron
Student MasterCard Standard credit card	–	–	free of charge	–
Transaction/card SMS ČSOB Info 24 messages (monthly free)	–	–	–	unlimited

– The service is not part of the account.

<sup>1)</sup> A ČSOB Student Account can also be established for university and college graduates after submitting a diploma not older than 12 months.

<sup>2)</sup> Optional accident insurance for a child for CZK 180 p.a. The first premium must be paid to a Children's Account (Dětské konto) when establishing the insurance. All cash deposits in CZK and foreign currencies to a ČSOB Little Elephant Children's Account (ČSOB Dětské konto Slůně) are free.

<sup>3)</sup> A ČSOB Account (ČSOB Konto) established from April 1, 2016 is free, if the account holder is concurrently the holder of a ČSOB Company Account (ČSOB Firemní konto) or a ČSOB Business Account (ČSOB Obchodní konto) or a ČSOB Entrepreneurial Account (ČSOB Podnikatelské konto – applicable for private individuals – entrepreneurs).

<sup>4)</sup> No fee is charged on a ČSOB Plus Account (ČSOB Plus Konto) if income of at least CZK 15,000 is credited to the account. If a ČSOB Student Account is automatically replaced by a ČSOB Plus Account this condition is not monitored for the first 12 months after the change and the ČSOB Plus Account is kept free of charge during this period.

<sup>5)</sup> Only an embossed contactless MasterCard debit card issued to the account holder for a ČSOB Plus Account provides unlimited cash withdrawals through ČSOB ATMs in the CR.

### ČSOB Current Account (ČSOB Běžný účet) in a foreign currency

Establishing an account	free of charge
Cancelling an account	free of charge
Account maintenance (monthly fee)	CZK 25
Monthly postal account statement	CZK 30
Monthly electronic account statement	free of charge
Domestic incoming payments	free of charge
Electronic banking services	free of charge

The fees for foreign currency accounts will be converted by the actual ČSOB foreign exchange median (according to the ČSOB Exchange List) on the day the fee is collected. These fees are posted in the equivalent of the currency of the account. Other services and transactions on a ČSOB Current Account are charged fees. A CZK current account can be established as an additional account to a personal account, it cannot be established separately.

### Additional current payment accounts services

Account statement sent weekly/after a transaction	CZK 85/185
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Monthly e-mail account statement (can only be sent if the client has not established Electronic Banking services)	free of charge
Payment of a cancelled account balance by cheque	CZK 50
Substitute an (one) account statement at the client's request (for each incomplete calendar month)	CZK 100
Administrating an account for execution purposes (for each incomplete calendar month)	CZK 250

**Failure to comply with the contractual terms and conditions of current payment accounts**

Sending an SMS to ask for a debit account balance to be paid	free of charge
A debt notice to pay an account debt	CZK 300 + postage
A reminder to pay an account debt	CZK 500 + postage

**Permitted overdraft**

Establishing, maintaining, cancelling	free of charge
Changing a loan limit	free of charge
Restructuring and amendment of contractual documentation	CZK 500

**Failure to comply with the terms and conditions of a permitted overdraft**

Reminder / debt notice to pay a debt	CZK 300 / CZK 500
Notice to fulfil the contractual terms and conditions	CZK 300

## Payment cards

Debit cards	MasterCard embossed / / VISA Classic	MasterCard Gold / VISA Gold (not available from April 1, 2016)
Monthly fee for the card (unless it is free with a personal account)	CZK 45	CZK 350
Withdrawal from a ČSOB ATM in the CR and SR	CZK 6	CZK 6
Withdrawal from an ATM of another bank in the CR	CZK 40	CZK 40
ATM withdrawal abroad	CZK 100	CZK 100
Travel insurance Gold or Gold Family Plus (not available from April 1, 2016)	–	free of charge
Legal protection insurance	–	free of charge
– The service is not included.		

Credit cards	MasterCard Standard	MasterCard World
The service fee for each credit card issued for the account (monthly)	CZK 20 <sup>1)</sup>	CZK 50 <sup>2)</sup>
Monthly electronic account statement <sup>3)</sup>	free of charge	free of charge
Monthly postal account statement by <sup>3)</sup>	CZK 30	CZK 30
Withdrawal from a ČSOB ATM in the CR and SR	CZK 50	CZK 50
Withdrawal from an ATM of another bank in the ČR	CZK 100	CZK 100
ATM withdrawal abroad	CZK 150	CZK 150
Electronic transfer from a credit card account to a client's current payment account at ČSOB	CZK 150	CZK 150

– The service is not included.

<sup>1)</sup> This fee is charged particularly for activities enabling the client to draw funds by credit card, register all posted transactions or quantify obligatory full instalments and interest for the current period, issue/ renew , restrict card validity/cancel a credit card, insure purchase and extend warranty, secure card payments on the Internet (3D Secure), reserve funds , use an interest-free period , reduce or increase a loan limit at any time during the contractual relationship, use the branch network advisory and administrative services, consultancy services of the telephone/client centre 24 hours a day even if the client does not use the credit card or does not dispose of it for his own reasons

<sup>2)</sup> The fee is also charged for except 1) membership of the MasterCard ELITE programme and ČSOB Advantages Programme (Program ČSOB výhod) and another World credit card for a partner. The Bank can return the fee to the client under the terms and conditions of the ČSOB Advantages Programme.

<sup>3)</sup> Account statements for a credit card account are issued and sent 25 days before the due date.

### Most common payment card services and transactions

Cash deposit through a ČSOB deposit ATM to accounts kept at ČSOB	free of charge
Cash deposit credited to a credit card account at a ČSOB branch	free of charge
Card/sticker payment (the merchant must inform purchasers/customers about a fee in advance)	free of charge
MasterCard contactless payment sticker (monthly fee)	CZK 9
ashBack (cash withdrawal when paying by card)	free of charge
Changing a PIN at an ATM	free of charge
Account balance inquiry at a ČSOB ATM in the CR	free of charge
Account balance inquiry at other ATMs in the CZK and abroad	CZK 9
Changing the payment card/sticker limit through ČSOB InternetBanking 24, ČSOB BusinessBanking 24 and ČSOB SmartBanking	free of charge
Changing the payment card / sticker limit at a ČSOB branch or by phone	CZK 20
Cash withdrawal by card at a counter / exchange office in the CR and abroad (Cash Advance)	CZK 200
Permanent/temporary card blocking	free of charge

### Additional payment card services and transactions

Issuing or changing an Image card / sticker design	CZK 200
Displaying of a PIN through ČSOB InternetBanking 24, ČSOB SmartBanking (from the date this service is launched)	free of charge

Repeat issue of a PIN in writing (by post / registered mail) until the “Display of a PIN through ČSOB InternetBanking 24, ČSOB SmartBanking“ service is launched	CZK 150
New and repeat issue of a PIN in writing (by post / registered mail) after the “Display of a PIN through ČSOB InternetBanking 24, ČSOB SmartBanking“ service is launched	CZK 200
Automatic collection (direct debit) of the complete credit card instalment (monthly fee)	CZK 20
Restructuring and amendment of contractual documentation	CZK 500
Access to a Priority Pass network airport lounge	EUR 24 + 21% VAT (equivalent in CZK)
Express issue of a payment card (within 3 working days)	CZK 500
Renewed issue of a payment card/sticker (loss, theft, early renewal etc.; does not apply to re-issuing as an Image card)	CZK 250 / CZK 150
Refusal to accept an automatically issued new card	CZK 100
Emergency card replacement abroad (for embossed cards only)	CZK 3,000
Emergency cash disbursement abroad (for embossed cards only)	CZK 4,000

**Failure to comply with the terms and conditions of a credit card loan**

Reminder / debt notice to pay a debt	CZK 300 / CZK 500
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<b>Travel insurance</b>	<b>Classic / Classic Family</b>	<b>Extra / Extra Family</b>
Individual/Family premium (p.a.)	CZK 500 / CZK 1,200	CZK 1,250 / CZK 2,500

  

<b>Loss and theft insurance</b>	<b>Basic</b>	<b>Classic</b>	<b>Extra</b>
Premium (p. a.)	CZK 135	CZK 390	CZK 800

The Family insurance option applies to 2 adults including the card holder and 3 children under the age of 18. Travel insurance and loss and theft insurance is valid for a (1) year and only with a valid payment card/sticker. The premium is charged a year in advance for the next 12 months, usually the last working day of the month in which the insurance is arranged and then always in the month of the anniversary of establishing the insurance. For changes or establishing additional insurance the premium is charged for the full amount of the new insurance.

## Domestic and foreign payments

### Domestic payments

#### Cashless operations

Incoming payments (including incoming payments from an FX account)	free of charge				
	ČSOB Internet-Banking 24	ČSOB SmartBanking	ČSOB Linka 24 (ČSOB Line 24)	Collection box	At the counter
Outgoing payment	CZK 3	CZK 3	CZK 20	CZK 30	CZK 50
Transfers between accounts of the same client (up to 1,000 a month)	free of charge	free of charge	free of charge	–	–
Standing payment order (per outstanding item)	CZK 3	–	CZK 6	CZK 6	CZK 6
Collection, SIPO (per outstanding item; does not apply to loan instalments)	CZK 6	–	CZK 6	CZK 6	CZK 6
Establishing a standing payment order, collection order, collection permit including SIPO	free of charge	–	free of charge	CZK 40	CZK 40
Changing a one-off/standing payment order, collection, collection permit, including SIPO	free of charge	–	free of charge	CZK 40	CZK 40
Cancelling a one-off /standing payment order, collection, collection permit, including SIPO	free of charge	–	free of charge	free of charge	free of charge
Collecting a loan instalment	0 / CZK 6 <sup>1)</sup>				
Collecting a loan instalment, fee for account administration and maintenance and account statement, mortgage loan insurance <sup>2)</sup>	CZK 2 / item				

– The service is not available.

<sup>1)</sup> For loans, credit cards without automatic collection of the full instalment and a permitted overdraft established by March 31, 2016 (except ČSOB Student Account holders).

<sup>2)</sup> For loans provided by Hypoteční banka, a.s. only.

#### Cash operations at a ČSOB branch

Deposit to a current payment account	free of charge
Deposit to a current payment account of more than CZK 1 million <sup>1)</sup>	0.1 % of the processed cash
Deposit by a third person to a current payment account or to an account <sup>2)</sup>	CZK 70
Withdrawal from a current payment account in the currency of the account	CZK 70 (or the equivalent of CZK 70 in the currency of the account)
Withdrawal from a current payment account in CZK / foreign currency from an account in another currency	CZK 70 (or the equivalent of CZK 70 in the currency of the account) + 1% of the withdrawn amount

<sup>1)</sup> The client pays for each deposit if the total of cash deposits to all his current payment accounts denominated in CZK and foreign currencies in a month exceeds CZK 1 million or the equivalent of CZK 1 million. The total does not include cash deposited through deposit ATMs and at the Czech Post Office (Česká pošta).

<sup>2)</sup> A third person is a person who is neither the account holder nor a person authorized to dispose of the account to which the cash is deposited.

#### Services and transactions at the Czech Post Office

Payments for Czech Post Office services by a debit or credit card	free of charge
Cash withdrawal by a debit card	CZK 35
Cash withdrawal by a credit card	CZK 70
Cash deposit to a current payment account by a debit card	CZK 10
Cash deposit to a current payment account by a credit card	free of charge
Cash deposit through a document	CZK 20
Outgoing payment by a debit card	CZK 60
Cash delivery to a specified address	CZK 65

All transactions at the Czech Post Office (can only be made in CZK and only to an account in CZK for which a payment card is issued. Deposits in EUR are made through a document with code 95 to an account in EUR. VISA Electron Baby/Juventus debit cards and credit cards with a validity limited to 2 years cannot be used at the Czech Post Office.

#### Cross-border Payments

<b>A   ACCOUNTS &amp; PAYMENTS</b>	<b>B   LOANS</b>	<b>C   SAVINGS &amp; INVESTMENTS</b>	<b>D   LIFE INSURANCE</b>	<b>E   OTHER SERVICES</b>	<b>F   SERVICES AND PRODUCTS NOT OFFERED ANY LONGER</b>
Personal Accounts	Payment Cards	<b>Local and Cross-border Banking</b>	Online Banking		

### Payments from abroad in CZK and foreign currencies and from the CR in foreign currencies

Incoming SEPA transfer up to EUR 50,000 <sup>1)</sup>	CZK 150
Incoming payments from abroad in CZK and foreign currencies and domestic FX incoming payments / / incoming SEPA transfer over EUR 50,000 <sup>1)</sup>	min 1 %, min. CZK 150, max. CZK 1,000
Incoming payment by an order of ČSOB client in CR and SK	CZK 6

### Payments abroad in CZK and foreign currencies and to the CR in foreign currencies

	ČSOB InternetBanking 24	ČSOB Linka 24 (ČSOB Line 24)	At the counter
Outgoing payment in favour of a ČSOB client in the CR and SR	CZK 9	CZK 9	CZK 9
Outgoing SEPA transfer up to a max. of EUR 50,000 <sup>1)</sup>	CZK 250	CZK 250	CZK 250 + CZK 250 <sup>2)</sup>
Outgoing SEPA transfer over EUR 50,000 <sup>1)</sup>	0.7 %, min. CZK 250, max. CZK 750	0.7 %, min. CZK 250, max. CZK 750	1 %, min. CZK 250, max. CZK 1,500 + CZK 250 <sup>2)</sup>
Outgoing payment abroad in CZK and in a foreign currency and in the Czech Republic in a foreign currency	1 %, min. CZK 250, max. CZK 1,500	1 %, min. CZK 250, max. CZK 1,500	1 %, min. CZK 250, max. CZK 1,500 + CZK 250 <sup>2)</sup>
Outgoing payment abroad in CZK and in a foreign currency and in the Czech Republic in a foreign currency according to the bank's automated processing requirements (STP payment) <sup>3)</sup>	0.7 %, min. CZK 250, max. CZK 750	0.7 %, min. CZK 250, max. CZK 750	-

- The service cannot be established.

<sup>1)</sup> A SEPA transfer is a transfer in EUR within the Single Euro Payment Area (SEPA), i.e. EU and EEA countries, Monaco, Switzerland and Liechtenstein specifying the payer's and beneficiary's IBAN account numbers, the "SHA" fee payment code and no special processing requirements.

<sup>2)</sup> Fee for processing an order submitted in writing.

<sup>3)</sup> An STP payment is a payment delivered electronically specifying the beneficiary's bank in the BIC format and no special processing requirements.

### List of charge codes for non-documentary payments to/from abroad in CZK and foreign currencies and to/from the Czech Republic in foreign currencies

Charge code / Type of payment	OUR All fees are borne by the payer	BEN All fees are borne by the beneficiary	SHA <sup>2)</sup> The payer's bank fees are borne by the payer, other fees are borne by the beneficiary
Incoming payments from abroad in CZK and foreign currencies and domestic FX payments	The beneficiary (ČSOB client) pays no fees and receives the whole payment; the payer pays ČSOB fees <sup>1)</sup> , the fees of his bank and any other fees of intermediary banks	The beneficiary (ČSOB client) pays ČSOB fees and receives the payment net of the fees of the payer's bank and any other fees of intermediary banks; the beneficiary pays no fees	The beneficiary (ČSOB client) pays ČSOB fees and receives the payment net of any fees of intermediary banks; the payer pays the fees of his bank
Outgoing payments abroad in CZK and foreign currencies and to the CR in foreign currencies	The payer (ČSOB client) pays the fees of ČSOB, the beneficiary's bank and any other fees of intermediary banks; the beneficiary pays no fees and receives the whole payment	The payer (ČSOB client) pays no fees; the beneficiary pays the fees of his bank and receives the payment net of ČSOB fees <sup>1)</sup> and any other fees of intermediary banks	The payer (ČSOB client) pays ČSOB fees; the beneficiary pays the fees of his bank and receives the payment net of any fees of intermediary banks
	For outgoing payments with the OUR/SHA/BEN charge code the payer may be charged the additional fees of intermediary banks for manual processing because of incorrect instructions by the payer	For outgoing payments with the BEN/SHA charge code lower than the acceptable minimum individually determined by intermediary banks the payer may be charged the additional fees of intermediary banks	

<sup>1)</sup> Fee in accordance with the Bank Correspondents Terms and Conditions (1 %, min. CZK 300, max. CZK 2,000).

<sup>2)</sup> The SHA charge code must be used for transfers to/from EU/EEA member countries and in currencies of member countries of the EU/EEA.

### Additional services for domestic and foreign payments



<b>A   ACCOUNTS &amp; PAYMENTS</b>	B   LOANS	C   SAVINGS & INVESTMENTS	D   LIFE INSURANCE	E   OTHER SERVICES	F   SERVICES AND PRODUCTS NOT OFFERED ANY LONGER
Personal Accounts	Payment Cards	<b>Local and Cross-border Banking</b>	Online Banking		

### Domestic cashless operations

	ČSOB Internet-Banking 24	ČSOB Linka 24 (ČSOB Linka 24)	Collection box	At the counter
Outgoing payment from an FX or CZK account to an FX account in CZK	CZK 9	CZK 9	CZK 9	CZK 9
Outgoing payment from an FX or CZK account to an FX account between accounts of the same client up to 1,000 (payments) a month	free of charge	free of charge	-	-
Priority payment to another bank within a specified period (after the deadline the fee will be set according to the actual cost)	CZK 100	-	-	CZK 200

- The service cannot be established.

### Payments from/to abroad in CZK and foreign currencies and from/to the CR in foreign currencies

U.S. Direct Deposit Programme (processing US government pensions) – incoming payment	USD 3
Prompt payments (only after agreement with the bank) <sup>1)</sup>	CZK 500
Changing the value date (only after agreement with the bank) <sup>2)</sup>	CZK 500
Changing, correcting and cancelling an order before execution at the client's request	free of charge
Changing, correcting and cancelling an order after execution at the client's request	CZK 500 + intermediary bank charges
Claiming an incoming or outgoing payment at the client's request or a complaint from an intermediary bank demanding an explanation of incomplete data or instructions of the client	CZK 500 + intermediary bank charges
Debit or credit advice sent by post	CZK 30
Copy of a debit or credit advice sent by post, fax or e-mail at the request of the person placing an order	CZK 100
Establishing a standing payment order abroad in CZK or a foreign currency and in the Czech Republic in a foreign country through a written document at the counter	CZK 100
Swift to the Czech Republic and abroad (swift fees are always charged when the services is provided)	CZK 150 / message

<sup>1)</sup> To make payment processing faster (no affect on crediting funds).

<sup>2)</sup> Changing the date of crediting a beneficiary's bank account (affecting the speed of crediting funds to the beneficiary's account).

### Other fees for domestic and foreign payments

Confirmation of a made outgoing payment	CZK 100
Notice of a non-executed payment	free of charge

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Personal Accounts	Payment Cards	Local and Cross-border Banking	<b>Online Banking</b>		

## Electronic banking services

Služba	ČSOB InternetBanking 24	ČSOB SmartBanking	ČSOB Linka 24
Description	Portal for controlling online banking services through a PC with Internet access	Mobile application for smartphones	transactions, account information and other services provided via a client advisor by phone
Establishing the service <sup>1)</sup>	free of charge	Downloading the application free of charge	free of charge
Monthly service fee	free of charge	free of charge	free of charge / CZK 20 / / CZK 40 <sup>2)</sup>

<sup>1)</sup> The ČSOB InternetBanking 24 services is provided concurrently with the ČSOB Line 24 service. To use the ČSOB SmartBanking application the ČSOB InternetBanking 24 service must be established as well.

<sup>2)</sup> The service is provided free with available personal accounts. The fee of CZK 40 applies if the ČSOB Line 24 service is used separately. The fee of CZK 20 applies if used in combination with another electronic banking service (a fee for each authorized person).

### Confirmation messages, ČSOB Info 24

SMS messages for logging and confirming transactions	free of charge
SMS messages sent within the ČSOB Info 24 service	CZK 2
Email messages within the ČSOB Info 24 service – for all personal accounts	free of charge
Email messages within the ČSOB Info 24 services except personal accounts	CZK 1
Fax (per message)	CZK 10
Post (per message)	CZK 20

### Other electronic banking services

Re-providing a PIN	CZK 100
Issuing a chip card reader	CZK 500 <sup>1)</sup>

<sup>1)</sup> The fee for first issuing a reader or substituting an impaired reader is not subject to VAT. In all other cases the price of a reader will be increased by 21% VAT.

Issuing and renewing a security certificate by a bank employee at a branch (the price includes issuing and changing a chip card if necessary)	CZK 400
Renewing a security certificate through ČSOB Internet Banking for a client with a ČSOB Active Account (ČSOB Aktivní konto), ČSOB Exclusive Account (ČSOB Exkluzivní konto), ČSOB Plus Account (ČSOB Plus Konto)/ other clients	free of charge / CZK 200
Extraordinary renewal of a security certificate (i.e. more than 1 month before the expiry of the preceding certificate)	CZK 400

## Consumer loans – non-specific, for a specified purpose, consolidation

### ČSOB Flexible loans

Account maintenance/administration of a loan with electronic account statements	free of charge
Account maintenance/administration of a loan with account statements sent by post	free of charge
Loan processing	free of charge
Reimbursement of extraordinary loan instalment-related costs	free of charge <sup>1)</sup>
Changing contractual documentation (also carried out by a bank notification):	
Increasing, reducing or postponing an instalment under specified contractual terms and conditions	free of charge
Other changes, including loan restructuring, increasing, reducing or postponing an instalment beyond the set contractual terms and conditions	CZK 500

<sup>1)</sup> Applies to loans provided from April 1, 2016. Loans concluded before April 1, 2016 have three times for free, then a 1% fee is charged for an extraordinary instalment but if the period between the extraordinary instalment and the agreed termination of the consumer loan is less than 1 (one) year, a 0.5% fee is charged for the extraordinary loan instalment.

### Failing to comply with the terms and conditions of consumer loans

Reminder / debt notice to pay a debt	CZK 300 / CZK 500
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### Current insurance rates for consumer loans

Insurance for a consumer loan, Variant 1 (death or disability insurance)	4.9 % of the monthly loan instalment and loan administration fee
Insurance for a consumer loan, Variant 2 (death or disability, and sick leave insurance)	6.5 % of the monthly loan instalment and loan administration fee
Insurance for a consumer loan, Variant 3 (death or disability, and sick leave and loss of job insurance)	9.5 % of the monthly loan instalment and loan administration fee

## Hypoteční úvěry

### Hypoteční banka, a.s. Price List.

The Price List will apply to the agreements concluded from December 1, 2016.

The below specified fees, charges and cost reimbursement and interest also apply to mortgages negotiated by ČSOB as an agent of Hypoteční banka, a.s., člen skupiny ČSOB (member of the ČSOB Group).

Loan preparation	
Express flat/apartment valuation (using price charts for selected locations)	free of charge
Valuation of real estate if the predominant purpose of the loan is to refinance a loan from another financial institution	free of charge
Providing a loan for housing	free of charge
Providing a loan if the predominant purpose of the loan is to refinance a loan from another financial institution	free of charge
Acquiring the ownership title certificate from the Land Registry (before an Agreement is signed)	free of charge

Obtaining funds from a loan	
Funds reservation if the predominant purpose of the loan is to refinance a loan from another financial institution	free of charge

Loan maintenance and administration	
Sending an electronic account statement	free of charge
Informative SMS message to notify the client of insufficient funds to repay a loan	free of charge

Please see below the fees you may encounter.

Loan preparation	
Reimbursement of the cost of real estate valuation:	
– Simplified valuation of a flat/apartment by an appraiser with electronic documents from the client	CZK 1,900
– Standard valuation of a flat/apartment/non-residential premises by an appraiser	CZK 3,900
– Valuation of a family house or a house for individual recreation (including land) and a separate piece of land	CZK 4,900
– Valuation of other real estate types	CZK 9,900
Loan providing:	
– Providing a loan for an unspecified purpose	CZK 2,900
– Providing part of a housing loan for an unspecified purpose	CZK 2,900
– Providing the 'escrow service' (holding funds/purchase price administration to ensure a secure transfer upon acquiring the real estate)	CZK 5,900
– Providing the 'escrow service' (holding funds/purchase price administration with individual changes at the client's request to ensure a secure transfer acquiring the real estate)	CZK 9,900
– Sending a pledge contract and submitting a motion to register a lien in the Land Registry on behalf of the client	CZK 300 + administration fee

Obtaining funds from a loan	
Loan drawing:	
– The first drawing ordered via a branch or by post, or the sixth and each additional drawing	CZK 1,000
– Loan drawing against a motion to register a lien in the Land Registry specified in the Agreement	CZK 1,900
– Express drawing (the releasing of funds the next working day after a loan drawing application is submitted and the contractual terms and conditions are met)	CZK 1,900 per instruction
– Accelerated payment (on the same day when the loan is released and the funds are concurrently credited to a recipient's account)	CZK 600 per item
Report on construction status by an internal appraiser of the Bank (to identify the current real estate value)	CZK 1,500
Funds reservation	0.5 % of the unused loan facility

### Loan maintenance and administration

Loan maintenance and administration	CZK 150 per month
We charge fees for loan (account) maintenance and administration services which are not charged separately according to this Price List (all not separately charged include written and telephone communication by the Bank at the client's request, permanent hotline customer service during its operating hours, etc.). The fee is charged even for an incomplete month from the date of the Agreement until the loan is repaid.	
Acquiring data from the ownership title certificate from the Land Registry (electronically)	CZK 200 per real estate + administration fee
Each change in contractual terms and conditions at the client's request:	
– A change made via a Bank notification	CZK 500
– A change made by agreement, supplement to the Agreement or Escrow Agreement (for holding funds/purchase price administration to ensure a secure transfer upon real estate acquiring)	CZK 3,900
Issuing a Declaration of conditions for waiving a lien or waiving a lien through a written declaration	CZK 1,000 per act + administration fee
Sending an account statement by post	CZK 50
Sending a confirmation of interest paid for a calendar year by post	CZK 100 (incl. VAT)
Other loan administration services and above-standard acts (i.e. issuing a photocopy of a document, banker's reference on the client etc.)	CZK 500/act (incl. VAT)
Sending an instruction to delete a lien from the Land Registry	CZK 500per act + administration fee

Note:

All the fees, interest and remuneration are paid by the client (in accordance with the Agreement).

The "Agreement" is a mortgage loan agreement between the client and Hypoteční banka, a.s.

The "administration fee" is a real administration fee prescribed in legal regulations Hypoteční banka, a.s. must pay for an act/action given (e.g. to the Land Registry).

### Due dates of particular fees

#### Loan preparation

Reimbursement of the cost of real estate valuation:	
– Simplified valuation of a flat/apartment by an appraiser with electronic documents from the client	on the last day of valuation at the latest
– Standard valuation of a flat/apartment/non-residential premises by an appraiser	on the last day of valuation at the latest
– Valuation of a family house or a house for individual recreation (including land) and a separate piece of land	on the last day of valuation at the latest
– Valuation of other real estate types	on the last day of valuation at the latest
Loan providing:	
– Providing a loan for an unspecified purpose	within 14 days of concluding the Agreement and concurrently no later than one working day before the first loan drawing
– Providing part of a loan for an unspecified purpose for housing	within 14 days of concluding the Agreement and concurrently no later than one working day before the first loan drawing
– Providing the 'escrow service' (holding funds/purchase price administration to ensure a secure transfer upon acquiring the real estate)	within 14 days of concluding the Escrow Agreement and concurrently no later than one working day before the first loan drawing
– Providing the 'escrow service' (holding funds/purchase price administration with individual changes at the client's request to ensure a secure transfer upon acquiring the real estate)	within 14 days of concluding the Escrow Agreement and concurrently no later than one working day before the first loan drawing
– Sending pledge contracts and submitting a motion to register a lien in the Land Registry on behalf of the client	within 14 days of concluding the Agreement and concurrently no later than one working day before the first loan drawing; if contractual terms and conditions are changed it is payable concurrently with the fee for a change made by agreement, supplement to the Agreement or Escrow Agreement; the fee is charged for each motion for registration)

### Obtaining funds from a loan

Loan drawing:	
– The first drawing ordered via a branch or by post, or the sixth and each additional drawing	on the day of loan drawing
– Loan drawing against a motion to register a lien in the Land Registry specified in the Agreement	one working day before the first drawing, but no later than within 14 days of concluding the Agreement
– Express drawing (the releasing of funds the next working day after a loan drawing application is submitted and the contractual terms and conditions are met)	on the day of loan drawing
– Accelerated payment (on the same day when the loan is released and the funds are concurrently credited to a recipient's account)	on the day the payment is made
Report on construction status by an internal appraiser of the Bank (to find the current real estate value)	on the day of protocol issuing at the latest
Funds reservation	on the last day of the relevant calendar month following the six months that have lapsed from the conclusion of the Agreement

### Loan maintenance and administration

Loan maintenance and administration	on the last day of the relevant calendar month
Acquiring data from the ownership title certificate from the Land Registry (electronically)	on the day the act is executed
Each change in contractual terms and conditions at the client's request:	
– A change made via a Bank notification	within 14 days of the issue of a notification
– A change made by agreement, supplement to the Agreement or Escrow Agreement (for holding funds/purchase price administration to ensure a secure transfer upon acquiring the real estate)	within 14 days of conclusion of a supplement to the Agreement
Issuing a Declaration of conditions for waiving a lien or waiving a lien through a written declaration	on the last day of a calendar month in which an act is executed
Sending an account statement by post	on the last day of the relevant calendar month
Sending a confirmation of interest paid for a calendar year by post	always on the January 15 of the next calendar year
Other loan administration services and above-standard acts (i.e. issuing a photocopy of a document, banker's reference on the client etc.)	on the day the act is executed
Sending an instruction to delete a lien from the Land Registry	on the day of a Confirmation of a lien termination

## Savings and investments

ČSOB Reserves Account (ČSOB Spořeni), ČSOB Savings Account (ČSOB Spořicí účet), ČSOB Savings Account with a Bonus (ČSOB Spořicí účet s prémie)

ČSOB Term Deposit Account (ČSOB Termínovaný vklad), ČSOB Term Deposit Account Plus (ČSOB Termínovaný vklad Plus)

### Savings and term deposit accounts

The current interest rates of ČSOB savings products are always available on [www.csob.cz/uroky](http://www.csob.cz/uroky).

Establishing and maintaining inc. a monthly statement (by post or electronically)	free of charge
Cash deposit to a term deposit or savings account at a ČSOB counter	free of charge

These types of accounts cannot be credited with cash by a third person.

Cash deposit to a term non-payment or savings payment account by a debit card through a deposit ATM	free of charge
Early withdrawal from term deposit and savings accounts: <sup>1)</sup>	
Within 6 months of the deposit duration inclusive	0.75 % of the withdrawn amount
Over 6 months of the deposit duration	1.5 % of the withdrawn amount
Fee for early withdrawal from a ČSOB Term Deposit Account Plus (2 and 3 years deposit):	
Up to 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 withdrawn amount above the set limit

<sup>1)</sup> The minimum fee charged is CZK 50 or the equivalent in the currency of a foreign currency account.

<sup>2)</sup> The value of the account balance 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.

Establishing a lien on a claim (deposit account) in favour of other entities	CZK 500
Cash withdrawal from a savings account and a term deposit account in the currency of the account	free of charge
Cash withdrawal in CZK/a foreign currency from an account denominated in another currency	1 % of the withdrawn amount
The second and each other order (including a cashless one) to reduce a deposit in the disposal period for a ČSOB Savings Account and a ČSOB Term Deposit Account for a Fixed Period	CZK 50
The fourth and each other order to reduce a deposit in a ČSOB Savings Account with a Bonus (per outgoing item) in a calendar quarter	CZK 50

### Brokering unit shares transactions and shares of unit trusts and investment funds

Concluding a "brokerage contract" for trading in securities	free of charge
Brokering unit shares transactions and shares of domestic and foreign unit trusts and investment funds	on a contractual basis

### Patria Direct

Preparing a contract with Patria Direct to purchase or sell securities and other investment instruments	free of charge
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## Life insurance – price lists of ČSOB Pojišťovna, a. s., člen holdingu ČSOB (hereinafter the “Insurer“)

ČSOB Life Insurance MAXIMAL INVEST (ČSOB Životní pojištění MAXIMAL INVEST) – one-off life insurance

ČSOB Life Insurance MAXIMAL PROFIT (ČSOB Životní pojištění MAXIMAL PROFIT), ČSOB Life Insurance MAXIMAL PROFIT Z (ČSOB Životní pojištění MAXIMAL PROFIT Z), ČSOB Maxík Life Insurance (ČSOB Životní pojištění Maxík)

### ČSOB LIFE INSURANCE MAXIMAL INVEST (ČSOB ŽIVOTNÍ POJIŠTĚNÍ MAXIMAL INVEST) – one-off life insurance – Insurer’s price list

Allocation fee for insurance contracts concluded from September 19, 2005 to February 28, 2014 inclusive	2 % of the one-off premium
Allocation fee for insurance contracts concluded from March 3, 2014	2.5 % of the one-off premium
Partial payment of the value of shares (insurance) for insurance contracts concluded from August 1, 2008 to May 29, 2009 and from July 1, 2009 inclusive <sup>1)</sup>	1 % of the payment
A partial payment of the value of shares in a guaranteed investment programme is free. Shortening the payment deadline is free. The minimum balance after paying the value of shares is CZK 10,000. The minimum amount of a payment is CZK 4,800. The number of payments in an insurance year is not limited.	
Terminating insurance with a surrender payment (cancellation fee) for insurance contracts concluded from August 1, 2008 to May 29, 2009 and from July 1, 2009 inclusive <sup>1)</sup>	1 % of the payment
Enhancing the guaranteed investment programme (only for Maximal Invest with a market investment programme, type Duo Bonus)	1 % p. a.

Indemnity for total disability due to an accident - max. limit of CZK 500,000. The date of transfer to investment programme shares is the initial subscription due date of the relevant fund.

<sup>1)</sup> The exit fee for ČSOB Life Insurance Maximal Invest ( ČSOB Životní Pojištění Maximal Invest) with underlying assets of KBC deposits is set individually in accordance with an individually negotiated insurance contract.

### ČSOB LIFE INSURANCE Maximal Profit / Maximal Profit Z / Maxík (ČSOB ŽIVOTNÍ POJIŠTĚNÍ Maximal Profit / Maximal Profit Z / / Maxík). Insurer’s price list

Fixed part of the premium (monthly fee)	CZK 30
Allocation fee from the current premium	5 % of the premium for basic insurance net of the fixed part of the insurance
Allocation fee on an extraordinary premium (the min. extraordinary premium is CZK 500)	0.3 % of the premium
Minimum balance after a payment from the value of the insurance (Maximal Profit / Maxík)	CZK 1,000
Minimum amount of a payment from the value of the insurance	CZK 1,000
Partial payment from the value of the insurance	free of charge
The term from the beginning of the insurance for the policy holder to submit an insurance change	3 months
The maximum duration of a payment holiday is 36 months. Payment holidays can only be used 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.	
Fee for a temporary suspension of premium payment (payment holiday)	CZK 1,000
Changing the insurance at the policyholder’s request	free of charge
Transferring shares in the investment programmes for current and extraordinary premiums	free of charge
Changing the allocation of the current premium for basic insurance	free of charge
Cancellation fee (surrender fee)	CZK 1,000

### Enhancing the guaranteed investment programme

For the current premium	1.3 % p. a.
For an extraordinary premium	1 % p. a.



## Czech POINT Price List

### Verified statements

Land Register, Commercial Register, Trade Register, Driver Demerit Score, List of Qualified Suppliers, Insolvency Register, basic registers

First/second and each subsequent page	CZK 80 / CZK 40
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### Acceptance

Receipt of a request for a criminal record statement	CZK 80
Receipt of a submission to the register of participants in the operation of the ISOH car wrecks module	CZK 80
Receipt of a submission pursuant to Section 72 of the Trade Licensing Act	CZK 40

### Authorized Document Conversion

From paper to electronic form per each, even partial page	CZK 20
From electronic to paper form per each, even partial page	CZK 20

### Data boxes

Establishment and cancellation	free of charge
First re-issue of access data	free of charge
Second and each subsequent re-issue of access data within 3 years	CZK 200 (the fee is exempt from VAT)

The above fees include the currently applicable basic VAT rate.

## Other banking services

### Safe deposit box rental

Concluding a contract	free of charge										
Safe deposit box rental including insurance of the contents of the box up to CZK 800,000	<table border="1"> <tr> <td>up to 7,000 cm<sup>3</sup></td> <td>CZK 1,200 + 21% VAT</td> </tr> <tr> <td>up to 15,000 cm<sup>3</sup></td> <td>CZK 1,800 + 21% VAT</td> </tr> <tr> <td>up to 30,000 cm<sup>3</sup></td> <td>CZK 2,700 + 21% VAT</td> </tr> <tr> <td>up to 100,000 cm<sup>3</sup></td> <td>CZK 3,900 + 21% VAT</td> </tr> <tr> <td>over 100,000 cm<sup>3</sup></td> <td>CZK 7,200 + 21% VAT</td> </tr> </table>	up to 7,000 cm <sup>3</sup>	CZK 1,200 + 21% VAT	up to 15,000 cm <sup>3</sup>	CZK 1,800 + 21% VAT	up to 30,000 cm <sup>3</sup>	CZK 2,700 + 21% VAT	up to 100,000 cm <sup>3</sup>	CZK 3,900 + 21% VAT	over 100,000 cm <sup>3</sup>	CZK 7,200 + 21% VAT
up to 7,000 cm <sup>3</sup>	CZK 1,200 + 21% VAT										
up to 15,000 cm <sup>3</sup>	CZK 1,800 + 21% VAT										
up to 30,000 cm <sup>3</sup>	CZK 2,700 + 21% VAT										
up to 100,000 cm <sup>3</sup>	CZK 3,900 + 21% VAT										
over 100,000 cm <sup>3</sup>	CZK 7,200 + 21% VAT										

The fees and other charges for losing or damaging a key/magnetic card, replacing a lock of a box etc. are specified in the List of Safe Deposit Box Fees issued by particular branches leasing boxes and depend on the security system and the size of the boxes. The Lists are available at the branches.

The insurance covers each loss, disappearance, damage or destruction of the contents of a box. The insurance does not apply to damage to the contents of the box caused by fraudulent or other activities/acts of the lessee or a person authorized to dispose of it, internal causes (obsolescence, hidden defects, corrosion, oxidation), war, radioactive or other radiation in accordance with the insurance contract. For other information about the extent of insurance including potentially higher indemnification (insured sum) see [www.csob.cz](http://www.csob.cz) or go to relevant branches.

The above fees also apply to using a box after the contractual relationship is terminated.

### Less frequent cash operations

Depositing up to 100 CZK coins (inclusive) of one nominal value	free of charge
Depositing more than 100 CZK coins of one nominal value	3 % of the amount of coins over 100 of the nominal value, min. CZK 100
Depositing up to 49 EUR coins	free of charge
Depositing 50 and more EUR, coins	2 % of the processed cash in coins, min. CZK 100
Depositing a foreign currency credited to an account denominated in a different currency	2 % of the processed cash
Depositing damaged banknotes and banknotes in preclusion in a foreign currency	10 % of the value of the submitted banknote
Depositing and transferring cash in CZK to credit an account in CZK at another payment services provider	2 % of the transferred amount, min. CZK 150
Depositing and transferring cash to a current payment account at ČSOB in the SR (one transfer daily, max. CZK 100,000 inclusive)	CZK 150
Exchanging <sup>1)</sup> /depositing cash unsorted by nominal values	CZK 100

Exchanging CZK banknotes or CZK coins up to 100 banknotes/coins (inclusive) of one nominal value <sup>1)</sup>	free of charge
Exchanging CZK banknotes or more than 100 CZK coins of one nominal value <sup>1)</sup>	3 % of the amount over 100 of the nominal value, min. CZK 100

Exchanging nominal values of banknotes and coins in foreign currencies is not available.

<sup>1)</sup> This item is also valid for Česká pošta, s.p. branches.

Exchange operations	
Purchasing a foreign currency for cash – undamaged banknotes and coins	2 % of the value of the purchased foreign currency, min. CZK 50
Selling a foreign currency for cash – banknotes and coins	2 % of the sold foreign currency, min. CZK 50

Other services	
Exchanging <sup>1)</sup> or crediting slightly damaged domestic banknotes and coins	free of charge
Reported and unpaid cash withdrawal	0.3 % of the unpaid amount

The fees for cash operations are converted using the current CNB exchange rate on the day of debiting the fee from the account.

<sup>1)</sup> This item is also valid for Česká pošta, s.p. branches.

Cheques	Cashless	Cash
Purchasing private cheques on ČSOB and bank cheques drawn by ČSOB	free of charge	free of charge
Purchasing bank cheques on ČSOB drawn by another bank	1 % of the cheque amount, min. CZK 300, max. CZK 3,000	1 % of the cheque amount, min. CZK 300, max. CZK 3,000
Charity payments through a cheque on ČSOB drawn by another bank	free of charge	free of charge
Cheques cashed at other banks	1 % of the cheque amount, min. CZK 300, max. CZK 3,000	–
Charity payments through a cheque cashed at other banks	CZK 100, free payments to holocaust victims	–
Drawing a bank cheque	1 % of the cheque amount, min. CZK 500, max. CZK 3,000	–
Depositing/withdrawing through a cheque	Deposit CZK 6, withdrawal CZK 9	– / CZK 70
Repurchasing a banking cheque drawn by ČSOB	CZK 100 + actual costs	
Express drawing of a banking cheque	CZK 500	
Issuing a private cheque form	CZK 300/20 cheques, CZK 100 / 1 cheque <sup>1)</sup>	
Picking up a cheque, cheque book in person	CZK 100	
Dispatching a cheque as a valuable consignment, courier service	The fees for delivering a valuable consignment, courier services	
Stop-payment or recalling a cheque	CZK 200 + telecommunication costs	
Cancelling a ban on personal cheque encashment	CZK 200	
Claiming a cheque	CZK 100–500 according to the complexity	
Operations with unpaid or uncovered cheques	CZK 100–200 according to the complexity + the expenses of a foreign/domestic bank	
Paying a cheque drawn on ČSOB abroad or in a foreign currency in the Czech Republic	CZK 100	
Insufficient funds notice	CZK 50	

– The service cannot be established.

Fees for the issuance of personal cheques/issuing bank cheques include the delivery of cheque forms to the client's address by registered mail. If a foreign/ /domestic bank charges additional cost related to cheque processing, they are added to the respective fee in the Price List.

<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.

### Processing and reporting messages

Processing and reporting messages about client matters – for authorized persons so that they can execute a decision and for those who can prove that because of their own incorrect information they incurred damages and cannot exercise their rights without this information / data:

If 1–5 items of information are provided	CZK 250 + 21 % VAT
If 6 and more information items are provided	CZK 500 + 21 % VAT
Processing and reporting messages about client matters for notaries according to the nature and extent of the information	on a contractual basis, min. CZK 200 + 21 % VAT

### Preparing a purchase price payment contract

Concluding a contract (the service is only for existing ČSOB clients or those who have negotiated a ČSOB Hypotéka (ČSOB Mortgage))	0.2 % of the amount managed, min. CZK 9,000, max. CZK 40,000, over a CZK 20 million deposit set individually
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### Additional services

Confirming a deposit of money as security for the Ministry of Finance (National Property Fund)	CZK 420 + 21 % VAT
Other activities not explicitly specified in the Price List (request for documents about a transaction at a business outlet, unjustified complaint of a card transaction, copy of documents/documentation, confirmation for the Czech Police, embassies, leasing companies, CCS etc.)	CZK 200 / each 15 min. of work even incomplete <sup>1)</sup>
Depositing pledged movables other than securities (annual, or one-off fee if the escrow period is shorter than one year)	min. CZK 500 + 21 % VAT

<sup>1)</sup> If the service is not part of financial activities it is subject to 21 % VAT.

## Personal accounts – current payment accounts

	ČSOB Personal Account (ČSOB Osobní konto)	ČSOB Current CZK Account	ČSOB Student Account Plus (ČSOB Studentské konto Plus)	ČSOB Plus Active Account (ČSOB Aktivní konto)	ČSOB Exclusive Account (ČSOB Exkluzivní konto)
<b>Accounts and transactions</b>					
Monthly account maintenance fee	CZK 25	CZK 25	free of charge <sup>1)</sup>	CZK 25 <sup>2)</sup>	CZK 400 / / free of charge <sup>3)</sup>
Cancelling an account	free of charge	free of charge	free of charge	free of charge	free of charge
Monthly electronic account statement	free of charge	free of charge / / CZK 30	free of charge / / free of charge <sup>1)</sup>	free of charge / CZK 30	free of charge
Domestic incoming payments	free of charge	free of charge	free of charge	free of charge	free of charge
Domestic electronic outgoing payments (except collections, not applicable to ČSOB Line 24)	–	–	free of charge	10	unlimited
Collection, SIPO (monthly free, except loan instalments)	–	–	–	5	unlimited
Electronic banking services	–	free of charge	free of charge	free of charge	free of charge
Permitted overdraft	–	–	–	free of charge	free of charge
Current Account maintenance, either in EUR, USD or GBP	–	–	–	–	zdarma
<b>Payment cards and insurance</b>					
Debit card withdrawals from ČSOB ATMs in the CR (monthly free)	–	–	unlimited	5	unlimited
International embossed MasterCard debit card:					
For the account holder	free of charge	–	free of charge	free of charge	free of charge / / MasterCard Gold
For a partner	–	–	–	free of charge	free of charge
Payment card loss and theft insurance for the account holder	–	–	–	Basic	Basic / Extra for MasterCard Gold
MasterCard Gold card travel insurance	–	–	–	–	Gold / Gold Family Plus

– The service is not included.

<sup>1)</sup> For students only. Clients who are not studying, are over 19 and have been an account holder since August 1, 2010 and clients who are not studying, and are over 21 and have had an account since April 20, 2011 to August 31, 2012 pay CZK 40 for an account with monthly electronic or postal statements.

<sup>2)</sup> No fee is charged for a ČSOB Active Account if the account holder also has a ČSOB Company Account (ČSOB Firemní konto) or a ČSOB Business Account (ČSOB Obchodní konto) or a ČSOB Entrepreneurial Account (ČSOB Podnikatelské konto) with an average monthly credit turnover of more than CZK 100,000 over the previous 3 months – applicable for private individuals – entrepreneurs. If a ČSOB Student Account is automatically transferred to a ČSOB Active Account by August 31, 2015, the latter will have free maintenance for 12 months.

<sup>3)</sup> No fee is charged if the total monthly balance on all current payment, savings payment, term non-payment accounts and mutual funds of the ČSOB/KBC Group in CZK and other currencies, purchased at ČSOB branches in the CR, is at least CZK 1 million.

### ČSOB Active Account Services

Family package – includes 15 electronic domestic incoming payments and 10 domestic outgoing payments (except collections, does not apply to ČSOB Line 24 and 15 withdrawals from ČSOB ATMs in the CR)	CZK 40
Transaction package – includes all electronic domestic incoming payments and all domestic outgoing payments (except collections, does not apply to ČSOB Line 24 and all withdrawals from ČSOB ATMs in the CR)	CZK 40

### Picking up account statements at a branch in person (regardless of the number of generated statements)

From a current payment account daily after a transaction/weekly/monthly (monthly fee)	CZK 700 / CZK 300 / CZK 100
From a term or savings account (monthly fee)	CZK 100

## Payment cards

Debit cards	Visa Electron Juventus	Visa Electron	
Monthly card fee (unless it is free with a personal account)	CZK 15	CZK 20	
Withdrawal from a ČSOB ATM in the CR and SR	CZK 6	CZK 6	
Withdrawal from an ATM of another bank in the CR	CZK 40	CZK 40	
Withdrawal from an ATM abroad	CZK 100	CZK 100	
Credit cards	MasterCard non-embossed	MasterCard Gold	MasterCard Platinum
Monthly services fee for each credit card issued for an account	CZK 20 <sup>1)</sup>	CZK 350 <sup>2)</sup>	CZK 350 <sup>4)</sup>
Monthly account statement electronically/by post <sup>3)</sup>	free of charge / / CZK 30	free of charge / / CZK 30	free of charge
Withdrawal from a ČSOB ATM in the CR and SR	CZK 50	CZK 50	CZK 30
Withdrawal from an ATM of another bank in the CR	CZK 100	CZK 100	CZK 50
Withdrawal from an ATM abroad	CZK 150	CZK 150	CZK 100
Electronic transfer from a credit card account to a client's current payment account at ČSOB	CZK 150	CZK 150	CZK 150
Gold or Gold Family Plus travel insurance	–	free of charge	CZK 150
Classic payment card loss and theft insurance	–	free of charge	free of charge
Legal protection insurance	–	free of charge	free of charge

– The service is not included.

For Diners Club credit cards fees see the Diners Club International price list – [www.dinersclub.cz](http://www.dinersclub.cz).

<sup>1)</sup> This fee is charged particularly for activities enabling the client to draw funds by credit card, register all posted transactions or quantify obligatory full instalments and interest for the current period, issue/ renew , restrict card validity/cancel a credit card, insure purchase and extend warranty, secure card payments on the Internet (3D Secure), reserve funds , use an interest-free period , reduce or increase a loan limit at any time during the contractual relationship, use the branch network advisory and administrative services, consultancy services of the telephone/client centre 24 hours a day even if the client does not use the credit card or does not dispose of it for his own reasons.

<sup>2)</sup> The fee is also charged for, except 1) membership in the MasterCard ELITE programme, Gold Family Plus travel insurance, loss and theft payment card Classic insurance and legal protection insurance.

<sup>3)</sup> Credit card account statements are issued and sent 25 days before the due date.

<sup>4)</sup> The fee also includes 1) membership of the MasterCard ELITE programme, membership in the Priority Pass Club, Platinum Family Plus travel insurance, Extra payment card loss and theft insurance.

### Payment card insurance

Legal protection insurance for motor vehicle drivers (still a free part of Gold cards)	CZK 250
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### Insurance for payment cards and stickers

Travel insurance	Standard / / Standard Family	Exclusive / / Exclusive Family	Gold / Gold Family	Gold Family Plus	Platinum Family Plus (for credit cards only)
Premium (p. a.)	CZK 300/800	CZK 1,000/2,200	CZK 1,400/2,600	CZK 1,400 <sup>1)</sup>	CZK 1,865 <sup>1)</sup>
Injury liability insurance	free of charge	free of charge	free of charge	free of charge	free of charge
Accident insurance	–	free of charge	free of charge	free of charge	free of charge
Medical expenses insurance limit	CZK 1,000,000	CZK 2,000,000	CZK 2,000,000	CZK 1,500,000	CZK 1,500,000
Baggage insurance limit	–	–	CZK 20,000	CZK 10,000	CZK 10,000
Air ticket and trip cancellation limit	–	–	–	–	CZK 100,000
Travel interruption / early return limit	–	–	–	–	CZK 50,000
Missed departure limit	–	–	–	–	CZK 20,000

Loss and theft insurance	BASIC	CLASSIC	EXTRA
Financial loss insurance limit	CZK 20,000	CZK 100,000	CZK 500,000
Personal belongings insurance limit	CZK 5,000	CZK 15,000	CZK 50,000
Mobile phone loss insurance limit	CZK 2,000	CZK 5,000	CZK 10,000
Re-issuing a PIN / Express issue of a card (within 3 days)	–	free of charge	free of charge
Issuing a substitute card or cash abroad	–	–	free of charge

– The service is not included.

The Family insurance option applies to 2 adults including the card holder and 3 children under the age of 18.

Travel insurance and loss and theft insurance is valid for one (1) year with a valid payment card/sticker only. The premium is charged once a year in advance for the next 12 months, usually on the last working day of the month in which the insurance is arranged and then always in the month of the anniversary of establishing insurance.

For changes or the establishment of additional insurance, the premium is charged for the full amount of the new insurance.

One travel insurance policy according to the bank's current offer is provided free of charge with a MasterCard Gold / VISA Gold card.

<sup>1)</sup> Free of charge with a MasterCard Platinum card.

## Consumer loans

### ČSOB loans

Account maintenance/ loan administration with electronic account statements	CZK 59 <sup>1)</sup>
Account maintenance/ loan administration with account statements sent by post	CZK 89 <sup>1)</sup>

<sup>1)</sup> Clients are charged the monthly fee for account maintenance and administration services and are not charged separately according to this Price List (in particular regular monthly loan account statements including annual written approval of mutual claims and liabilities, disclosing loan account data through Internet banking, loan consulting and administration throughout the loan repayment at business outlets and the call centre, all separately uncharged written communication by the bank at the client's request).

Loan processing	1 % of the loan, min. CZK 500, max. CZK 3,500
Reimbursing extraordinary loan instalment costs	1 % of the amount of an extraordinary loan instalment <sup>2)</sup>

<sup>2)</sup> For loans provided from June 1, 2010, a 1% fee is charged for an extraordinary instalment but if the period between the extraordinary instalment and the agreed termination of the consumer loan is less than 1 (one) year, a 0.5% fee is charged for the extraordinary loan instalment. For loans provided up to May 31, 2010, a 1.0% fee is charged for an extraordinary loan instalment, min. CZK 1,000. No fee is charged for loans provided before February 1, 2008, as well as for 1 (one) extraordinary instalment equal to the subsidy from the Green Light for Savings Programme. No fee is charged for ČSOB Consolidation (ČSOB Konsolidace) and ČSOB Flexi Consolidation (ČSOB Flexi Konsolidace) if a current ČSOB loan is being refinanced. No payment is required if an extraordinary instalment is paid for an insurance policy to secure the repayment of a consumer loan.

Changing contractual documentation (also carried out by a bank notification):	
Increasing, reducing or postponing an instalment under the specified contractual terms and conditions	CZK 500
Other changes, including loan restructuring, increasing, reducing or postponing an instalment beyond the set contractual terms and conditions	CZK 500

### Failing to comply with the terms and conditions of consumer loans

Reminder / debt notice to pay a debt	CZK 300 / CZK 500
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## Mortgages

The Price List for financial and business services provided to private individuals by Hypoteční banka, a.s. valid for the agreements concluded by November 30, 2016.

The below specified fees, charges and cost reimbursement and interest also apply to mortgages negotiated by ČSOB as an agent for Hypoteční banka, a.s., člen skupiny ČSOB (member of the ČSOB Group).

Loan preparation	
Guaranteed interest rate for 30 days	free of charge
Risk and collateral (real estate) value analysis (only for the internal use of the bank):	
Housing unit – express evaluation	free of charge
Housing unit – with the client's electronic documents	CZK 1,900
Housing unit, non-residential premises – standard evaluation	CZK 3,700

Family house or a house for individual recreational (including land) and separate piece of land	CZK 4,700
Other types of real estate	CZK 6,000
Processing a draft loan agreement application	CZK 3,900

The fee is only charged if a loan is provided. It includes a comprehensive review and evaluation of the loan and preparing the contractual documentation.

Loan refinancing	free of charge
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If the predominant purpose of the loan is to refinance a loan from another financial institution no fee is charged for processing a draft loan agreement application. If a new loan is to refinance an existing loan in full (100%) the fee for a risk and collateral (real estate) analysis is not charged, either.

Acquiring an ownership title certificate and photo from the Land Registry by remote access (when a loan is negotiated, before an Agreement is signed).	free of charge
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#### Loan drawing and extraordinary instalments

The first drawing	free of charge
The second and any other drawing	CZK 500
Loan drawing against a motion to register a lien in the Land Registry specified in the Agreement	CZK 1,900
Express drawing	CZK 2,000

Releasing funds the next day after a proposal is submitted to permit drawing after the contractual terms and conditions are fulfilled.

Loan-related payment abroad (in CZK and in a foreign currency) or in the Czech Republic (in a foreign currency)	CZK 1,500 <sup>1)</sup>
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<sup>1)</sup> For each transfer marked as OUR or SHA.

Express report on construction status (with the client's electronic documentation, for the internal purposes of the bank only)	free of charge
Report on construction status by an internal bank expert (for the internal purposes of the bank only)	CZK 1,500
Funds reservation	0.5 % p. a. of the unused loan facility

Applicable to mortgages predominantly for refinancing a loan from another financial institution concluded from January 1, 2014 if a loan is drawn for more than 12 months.

Incomplete drawing of the (agreed) Bridging (Pre-Mortgage) Loan or American Mortgage	free of charge
Incomplete drawing of more than 20 % of the agreed mortgage or an amount above CZK 1 million	5 % of the unused loan facility
Extraordinary loan instalment as of the date of interest rate changes	free of charge
Extraordinary loan instalment not stipulated in the Agreement <sup>1)</sup>	5 % of the extraordinary instalment / / each commenced year before the expiry of the interest rate, max. 25 % of the extraordinary instalment
Extraordinary loan instalment stipulated in the Agreement <sup>1,2)</sup>	1 % of the agreed amount of the extraordinary principal instalment
Extraordinary loan instalment with a fixed deviation from the PRIBOR rate not stipulated in the Agreement <sup>1,3)</sup>	2 % of the extraordinary instalment

<sup>1)</sup> Cost reimbursement does not apply to an American Mortgage (Americká hypotéka) and Bridging (Pre-Mortgage) Loan. (Předhypoteční úvěr)

<sup>2)</sup> The total amount of the agreed extraordinary instalments must not exceed 50 % of the agreed mortgage.

<sup>3)</sup> An extraordinary loan instalment as of the date of a change in the PRIBOR rate and concurrently if it was not made in the last 12 months or 12 months after the date of the Agreement or a supplement to the Agreement on the PRIBOR Rate Application, if the date is later.

#### Loan administration

Acquiring the ownership title certificate and photo from the Land Registry by remote access	CZK 200 / act + administration fee *)
Changing the contractual terms and conditions at the client's request:	
Changing the collateral (real estate) securing a loan through a supplement to the Agreement	CZK 5,000
Other changes in the form of a supplement to the Agreement or by agreement	CZK 3,000
Change made by a Bank notification	CZK 500

The fee is charged for each change in the contractual document made through a supplement to the Agreement or by a Bank notification.

Issuing a Declaration of conditions for waiving a lien or waiving a lien through a written declaration	CZK 1,000 / act + administration fee *)
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Sending a Bank notification when the interest terms and conditions of a loan are changed	free of charge
Loan maintenance and administration <sup>1)</sup>	CZK 150
Maintenance and administration of a mortgage with the option of paying an extraordinary principal instalment during the fixation period <sup>1, 2)</sup>	CZK 250
Maintenance and administration of a mortgage with a state financial subsidy or guarantee or a contribution for paying interest from ČMZRB, a.s. <sup>1, 3)</sup>	CZK 220
Maintenance and administration of a mortgage with a state financial subsidy or guarantee or a contribution for paying interest from ČMZRB, a.s. with the option of paying an extraordinary principal instalment during the fixation period <sup>1, 2, 3)</sup>	CZK 320

- <sup>1)</sup> The monthly fee is charged for account maintenance and administration services to clients and are not charged separately according to this Price List (e.g. all not separately charged written communication by the Bank at the client's request, phone communication by the Bank at the client's request about loan maintenance and administration and the permanent customer service hotline (info line) during its operating hours. The fee is charged even for an incomplete month from the date of the Agreement until the loan principal, interest and fees are repaid in full.
- <sup>2)</sup> This flat fee is also charged for services to clients giving them the option of paying extraordinary loan instalments during the fixation period under the terms and conditions specified in the Agreement. Applicable to Agreements where, in return for a regular monthly fee, an extraordinary repayment of the principal during the fixation period can be made.
- <sup>3)</sup> This flat fee is also charged for services to clients associated with providing state financial support pursuant to Government Resolution No. 244/1995 Coll. or a contribution for young people pursuant to Government Resolution No. 249/2002 Coll. The fee is charged monthly from the month in which the Support Agreement is concluded and delivered to the Bank.

Priority payment	CZK 400 / item
Current account transaction (except clients paying loan instalments through collection from an account at ČSOB, inc. ERA loans)	CZK 5
Sending an electronic account statement	free of charge
Sending an account statement by post	CZK 30
Confirmation of interest paid	CZK 100 (inc. VAT)
Debit notice to pay a debt or a call to carry out other obligations	
Informative SMS message to notify the client of insufficient funds to repay a loan	free of charge
The first debt notice	CZK 500
The second and each other debt notice	CZK 1,000
Penalty interest on overdue loan principal repayment, interest and fees payment, reimbursement of costs, contractual penalties and charges <sup>1)</sup>	statutory penalty interest pursuant to the legal regulations, otherwise 15 % p. a.
Penalty interest on loan principal repayment <sup>2)</sup>	15 % p. a.
Penalty interest on interest, fees, cost reimbursement, contractual penalties and charges <sup>2)</sup>	Identical to the interest rate specified in the Agreement plus 15 % p. a.

- <sup>1)</sup> Applicable to Agreements concluded from January 1, 2011.
- <sup>2)</sup> Applicable to Agreements concluded by December 31, 2010.

Postage (the fee is the cost of Hypoteční banka paid to the Czech Post Office for documents sent at the client's request in accordance with the terms and conditions of the Agreement or Bank confirmation)	CZK 15/letter + a fee to the Czech Post Office (exc. VAT)
Other loan documentation administration above-standard acts	CZK 500/act (inc.VAT)

This includes in particular issuing a copy of a document, a physical copy of an extraordinary account statement, issuing a banker's reference or bank information on the client or personal data on a client, private individual etc.

Mortgage termination acts	CZK 1,000
Sending an instruction to delete a lien or another right from a public registry (when a loan is terminated, e. g. Land Registry or Collateral Registry)	CZK 500 / act + administration fee <sup>*)</sup>

General provisions: All fees, interest, charges and cost reimbursement are borne by the client (debtor). For the due dates of particular fees and charges see [www.hypotecnibanka.cz](http://www.hypotecnibanka.cz). The above term "Agreement" is a Mortgage Agreement or a Bridging (Pre-Mortgage) Loan Agreement between the client and Hypoteční banka, a.s.

<sup>\*)</sup> This is the cost of Hypoteční banka identical to an administration fee specified in a legal regulation. The above fees, charges and interest also apply to loans provided by Československá obchodní banka, a. s.

## Other services

### Consumer loan insurance

Consumer loan insurance established by August 6, 2006	1 % p. a. of the loan amount monthly
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Consumer loan Variant 1 (death or disability insurance) insurance established by February 1, 2009	4.9 % of the monthly loan instalment and the account administration fee
Consumer loan Variant 1 (death or disability insurance, sick leave insurance) insurance established by October 31, 2012	5.9 % of the monthly loan instalment and the account administration fee
Consumer loan Variant 2 (death or disability insurance, sick leave insurance and loss of job insurance) insurance established by October 31, 2012	8.5 % of the monthly loan instalment and the account administration fee

## Life insurance – price lists of ČSOB Pojišťovna, a. s., člena holdingu ČSOB (hereinafter the “Insurer“)

### ČSOB LIFE INSURANCE PenzePro (ČSOB ŽIVOTNÍ POJIŠTĚNÍ Penze Pro) – Insurer’s price list

Fixed part of the premium	CZK 30 / monthly
Allocation fee on the regular premium	5 % of the premium for basic insurance net of the fixed part of the premium
Allocation fee on the extraordinary premium (the min. premium is CZK 500)	0.3 % of the premium
Minimum balance after a payment from the value of the insurance	CZK 1,000
Minimum amount of a payment from the value of the insurance	CZK 1,000
Partial payment from the value of the insurance	free of charge
The term from the beginning of the insurance for the policy holder to submit an insurance change	3 months

The maximum duration of a payment holiday is 36 months. Payment holidays can only be used 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.

Fee for a temporary suspension of premium payment (payment holiday)	CZK 1,000
Changing the insurance at the policyholder’s request	free of charge
Transferring investment programmes shares for a current and extraordinary premium	free of charge
Changing the allocation of a current basic insurance premium	free of charge
Cancellation fee (surrender fee)	CZK 1,000
Asset management	free of charge
Enhancing a guaranteed investment programme for the current premium	1.3 % p. a.
Enhancing a guaranteed investment programme for an extraordinary premium	1 % p. a.

### ČSOB LIFE INSURANCE MAXIMAL / MAXIMAL 60 / MAXIMAL 60 Z and OPTIMAL / OPTIMAL 60 / OPTIMAL 60 Z – Insurer’s price list

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

Allocation fees for insurance contracts made before or on August 12, 2007 inclusive:	
Allocation fee on current and additional premiums in the 1st insurance year (according to the amount of the annual premium in CZK):	
CZK 4,800–59,999	15 % of the premium
CZK 60,000 and over	5 % of the premium
Allocation fee on current and additional premium in the 2nd insurance year and subsequent years of insurance	
5 % of the premium	
Maximum amount of extraordinary premium:	
Maximal / Maximal 60 / Maximal 60 Z and Optimal / Optimal 60 / Optimal 60 Z concluded from August 1, 2007	unlimited
Optimal / Optimal 60 / Optimal 60 Z concluded up to July 31, 2007 inclusive	CZK 0
Allocation fee on an extraordinary premium (according to the amount of the extraordinary premium in CZK):	
CZK 4,800–9,999	5 % of the premium
CZK 10,000–14,999	4.5 % of the premium
CZK 15,000–19,999	4 % of the premium

CZK 20,000–29,999	3.5 % of the premium
CZK 30,000–1,999,999	3 % of the premium
CZK 2,000,000 and over	2 % of the premium
Allocation fees for insurance contracts concluded before or on August 13, 2007 inclusive:	
Allocation fee for current and additional current premiums (for Optimal / Optimal 60 / Optimal 60 Z only)	5 % of the premium
Allocation fee for current and additional current premiums (for Maximal / Maximal 60 / Maximal 60 Z only)	2 % of the premium
Allocation fee for an extraordinary premium (the min. extraordinary premium is CZK 4,800)	2 % of the premium

Other fees	The first change / payment	Each subsequent change / payment
	in a year of insurance	
Changing the insurance at the policyholder's request – establishing/ cancelling insurance (or additional insurance), changing the insured sum(s), changing the premium	free of charge	free of charge
Changing the allocation of a current premium (for Maximal / Maximal 60 / / Maximal 60 Z only)	free of charge	free of charge
Transferring shares in investment programmes (for Maximal / Maximal 60 / / Maximal 60 Z only)	free of charge	free of charge
Partial payment of the insurance value in an insurance year (for Maximal/ / Optimal only)	free of charge	free of charge

No fee is charged for reducing the payment term. The minimum balance after a payment from the value of the insurance is CZK 10,000. The minimum payment is CZK 4,800.

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

The minimum balance for transferring to the paid-up status is CZK 20,000. The minimum balance for using a payment holiday is CZK 10,000.

Insurance administration for insurance contracts concluded before or on August 12, 2007 inclusive (monthly fee)	CZK 20
Insurance administration for insurance contracts concluded from August 13, 2007 inclusive (monthly fee, for Optimal / Optimal 60 / Optimal 60 Z only)	CZK 40
Insurance administration for insurance contracts concluded from August 13, 2007 inclusive (for Maximal / / Maximal 60 / Maximal 60 Z only)	free of charge
Collection fee for a cash payment or postal order / standing order	CZK 20/10 if paid in cash
Collection fee for a collection payment (ČSOB, Postal Savings Bank)	free of charge
Redemption or surrender fee within 5 years / after 5 years from the beginning of the insurance	CZK 1,000 / free of charge
Fee for paying an insured sum when the insured reaches a specific age in accordance with an insurance policy concluded after February 1, 2004 inclusive	free of charge