



ČSOB Price List

for Private Individuals

Czech Republic, Effective as of 1 May 2017

| CONTENTS |

A | ACCOUNTS & PAYMENTS

Personal Accounts

Payment cards and stickers

Domestic and Cross-border Payments

Electronic banking services

B | LOANS

Consumer Loans

Mortgage Loans

C | SAVINGS & INVESTMENTS

D | LIFE INSURANCE

E | OTHER SERVICES

Price List for Czech POINT

Safe Boxes

Infrequent Cash and Exchange Operations

Cheques

Supplementary Services

F | SERVICES AND PRODUCTS NOT OFFERED ANY LONGER

Personal Accounts (ČSOB Personal Account, ČSOB Current Account in CZK, ČSOB Student Account, ČSOB Account, ČSOB Active Account, ČSOB Exclusive Account)

Payment Cards (Visa Electron debit card, Mastercard Gold a VISA Gold debit card, non-embossed Mastercard credit card, Mastercard Gold credit card)

Electronic Banking services (ČSOB Phone Banking)

Consumer loans (ČSOB Loans, insurance accompanying consumer loans)

Mortgage loans

Savings loans (ČSOB Savings Account with a Premium)

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 (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.

A ACCOUNTS & PAYMENTS	B LOANS	C SAVINGS & INVESTMENTS	D LIFE INSURANCE	E OTHER SERVICES	F SERVICES AND PRODUCTS NOT OFFERED ANY LONGER
Personal Accounts	Payment cards and stickers	Local and Cross-border Banking	Electronic banking services		

Personal Accounts – current payment accounts

	ČSOB Basic Account	ČSOB Plus Account	ČSOB Premium Account	ČSOB Elephant Account for Children ¹⁾
Accounts and domestic transactions				
Account maintenance (monthly fee)	CZK 25	free of charge ²⁾ / / CZK 69	free of charge ³⁾ / / CZK 900	free of charge
Monthly statement: electronic/mail	free of charge / / CZK 30	free of charge / / CZK 30	free of charge	free of charge
Domestic incoming payments	free of charge	free of charge	free of charge	free of charge
One-time orders (submitted electronically; does not apply to ČSOB Phone Banking)	–	free of charge	free of charge	–
Standing orders and direct debit/SIPO (per outgoing item; does not apply to loan instalments)	–	free of charge	free of charge	–
Loan instalment crediting	–	–	free of charge	–
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	–
One Current Account in EUR, USD, GBP, CHF or CAD	–	–	free of charge	–
Cards and cash withdrawal				
Contactless debit card for the holder free of charge	Visa Classic / Debit Mastercard	Visa Classic / Debit Mastercard	Visa Infinite or Visa Classic / Debit Mastercard	Visa
Contactless debit card for the partner free of charge	–	Visa Classic / Debit Mastercard	Visa Classic / Debit Mastercard (also possible for Visa Infinite at CZK 200 per month)	not possible
Debit card cash withdrawals from ČSOB ATMs in the Czech Republic	–	free of charge	free of charge	free of charge
Visa Infinite debit card cash withdrawals from ČSOB ATMs, other ATMs in the Czech Republic and abroad	–	–	free of charge	–
Debit card cash withdrawal at the counters of Česká pošta (free of charge per month)	–	1	1	–
Cash on delivery to clients from 58 years of age and persons with disabilities (free of charge per month)	–	1	–	–
Mastercard Standard student credit card	–	free of charge	–	–
Insurance and other services				
Loss and theft insurance for Visa Infinite card, extra Variant	–	–	free of charge	–
Transaction/card SMS messages	–	–	–	free of charge
Accident insurance for a child (annual fee; first fee is payable as a cash deposit only)	–	–	–	CZK 180

– The service is not included in the account.

¹⁾ All cash deposits in CZK as well as in foreign currencies to the ČSOB Elephant Account for children are free of charge.

²⁾ ČSOB Plus Account is free of charge for clients under 26 years of age and account holders on maternity/parental leave. For clients from 58 years of age and persons with disabilities, it is free of charge if the transactions total exceeds CZK 5,000 per month. For other clients, it is free of charge if the transactions total exceeds CZK 10,000 per month. Detailed information is included in the Accounts and Payments Terms and Conditions.

³⁾ The criteria for maintenance free of charge are set forth in the Terms and Conditions for the ČSOB Premium Service.

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

Account maintenance (monthly fee)	CZK 25
Monthly statement: electronic/mail	free of charge / CZK 30
Domestic incoming payments	free of charge
Electronic banking services	free of charge

For foreign currency accounts, fees are converted using the current ČSOB middle rate (in accordance with the ČSOB exchange list) on the day of fee settlement. These fees are equal to the equivalent in the account currency.

A ACCOUNTS & PAYMENTS	B LOANS	C SAVINGS & INVESTMENTS	D LIFE INSURANCE	E OTHER SERVICES	F SERVICES AND PRODUCTS NOT OFFERED ANY LONGER
Personal Accounts	Payment cards and stickers	Local and Cross-border Banking	Electronic banking services		

Additional current payment accounts services

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 and stickers

Debit cards	Visa Classic / embossed Mastercard	Mastercard Gold Card
Monthly fee for the card (unless it is free with a personal account)	CZK 45	CZK 69
Withdrawal from a ČSOB ATM in the CR and SR	CZK 5	free of charge / CZK 5
Withdrawal from an ATM of another bank in the CR	CZK 40	CZK 40
ATM withdrawal abroad	CZK 100	CZK 100

Credit cards	Mastercard Standard	Mastercard World	Premium Card
The service fee for each credit card issued for the account (monthly)	CZK 20 ¹⁾	CZK 50 ²⁾	free of charge ³⁾ / / CZK 450 ⁴⁾
Monthly electronic account statement ⁵⁾	free of charge	free of charge	free of charge
Monthly postal account statement by ⁵⁾	CZK 30	CZK 30	free of charge ³⁾ / / CZK 30
Withdrawal from a ČSOB ATM in the CR and SR	CZK 50	CZK 50	CZK 50
Withdrawal from an ATM of another bank in the ČR	CZK 100	CZK 100	CZK 100
ATM withdrawal abroad	CZK 150	CZK 150	CZK 150
Electronic transfer from a credit card account to a client's current payment account at ČSOB	CZK 150	CZK 150	CZK 150

– The service is not included.

¹⁾ The fee covers activities that enable the client to use money with the credit card, tracking of all transactions and calculating the required minimum and full instalment and interest for the current period paid by the client, issuance / standard renewal / limitation of card validity / cancellation of credit card, purchase protection and extended warranty, 3D Secure for online payments, reservation of funds, grace period, increase or decrease in the credit limit anytime during the contractual relationship, consulting and administrative services of the branch network, consulting services of the phone/client centre 24/7 even if the client does not use the card or does not have it on them for reasons on their side.

²⁾ In addition to services listed under 1), the fee includes membership in the Mastercard ELITE programme and the ČSOB Benefits Programme and a supplementary World card for the client's partner. The bank may refund the fee under the conditions in the ČSOB Benefits Programme.

³⁾ For clients who use the Premium service.

⁴⁾ In addition to services listed under 1), the fee includes membership in the Priority Pass club and four entries to airport lounges throughout the calendar year, membership in the Mastercard ELITE programme, one supplementary Standard credit card for the client's partner, one contactless payment card, theft and loss insurance for Extra cards, and Travel Insurance for Extra or Extra Family cards.

⁵⁾ The credit card account statement is issued and sent 25 days before the due date.

The 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
Issuance and maintenance of Mastercard payment sticker	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
Balance inquiry in other ATMs in the Czech Republic and abroad (not applicable for ČSOB Premium Account and Premium Card)	CZK 20
Change in the limit of the payment card/sticker in ČSOB InternetBanking and ČSOB SmartBanking	free of charge
Change in the limit of the payment card/sticker in the ČSOB branch or by phone (not applicable for ČSOB Premium Account and Premium Card)	CZK 20
Cash withdrawal by card at a counter / exchange office in the Czech Republic and abroad (Cash Advance)	CZK 200

Additional payment card services and transactions

Issuance of or a change in the design of Image Card	CZK 200
PIN display in ČSOB InternetBanking or ČSOB SmartBanking	free of charge
New or repeated issuance of PIN in printed form (not applicable for ČSOB Premium Account and Premium Card)	CZK 200
Automatic debit of full credit card instalment (monthly fee)	CZK 20
Fee for restructuring and change in contract documentation	CZK 500

A ACCOUNTS & PAYMENTS	B LOANS	C SAVINGS & INVESTMENTS	D LIFE INSURANCE	E OTHER SERVICES	F SERVICES AND PRODUCTS NOT OFFERED ANY LONGER
Personal Accounts	Payment cards and stickers	Local and Cross-border Banking	Electronic banking services		

Entry to the airport lounge in the Priority Pass network	USD 30 + 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
Issuance of spare cash/card abroad (for embossed cards only)	CZK 3,000 / 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
--------------------------------------	-------------------

Travel insurance	Classic / Classic Family	Extra / Extra Family	
Individual/Family premium (p.a.)	CZK 500 / CZK 1,200	CZK 1,250 / CZK 2,500	
Loss and theft insurance	Basic	Classic	Extra
Premium (p. a.)	CZK 135	CZK 390	CZK 800

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.

A ACCOUNTS & PAYMENTS	B LOANS	C SAVINGS & INVESTMENTS	D LIFE INSURANCE	E OTHER SERVICES	F SERVICES AND PRODUCTS NOT OFFERED ANY LONGER
Personal Accounts	Payment cards and stickers	Local and Cross-border Banking	Electronic banking services		

Domestic and foreign payments

Domestic payments

Cashless operations

Incoming payments (including incoming payments from an FX account)	free of charge	
	ČSOB InternetBanking and ČSOB SmartBanking	ČSOB Phone Banking and collection box / counter
Single order	CZK 5	CZK 30 / CZK 50
Standing order and direct debit/SIPO (per outgoing item; does not apply to loan instalments)	CZK 5	
Creation of a standing order or a change in a single order / standing order, direct debit, direct debit authorization including SIPO payments	free of charge	CZK 30 / CZK 50
Cancellation of payment order / standing order, direct debit, direct debit authorization including SIPO payments	free of charge	
Loan instalment crediting	0 / CZK 5 ¹⁾	
Debiting loan instalment, maintenance fee and statements, loan insurance for mortgage loans ²⁾	CZK 2 / item	

¹⁾ Applicable to loans, credit cards without automatic debit of full credit card instalment and permitted overdraft arranged on or before 31 March 2016 (except for holders of ČSOB Student Account).

²⁾ Applies to mortgage loans granted by Hypoteční banka, a.s.

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 ¹⁾	0.1 % of the processed cash
Deposit made by a third party to the account ²⁾	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

¹⁾ 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).

²⁾ 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 40
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 25
Cash delivery to a specified address	CZK 65

Any transactions at Česká pošta, s.p., are only possible in CZK and with the account held in CZK for which the payment card has been issued. Code 95 document deposit is made in EUR to an account held in EUR. Visa Electron Baby debit cards and credit cards with 2-year validity cannot be used at Česká pošta, s.p.

Foreign payments

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

Incoming SEPA transfer up to EUR 50,000 ¹⁾	CZK 150
Incoming payments from abroad in CZK and foreign currencies and domestic FX incoming payments / / incoming SEPA transfer over EUR 50,000 ¹⁾	min 1 %, min. CZK 150, max. CZK 1,000

A ACCOUNTS & PAYMENTS	B LOANS	C SAVINGS & INVESTMENTS	D LIFE INSURANCE	E OTHER SERVICES	F SERVICES AND PRODUCTS NOT OFFERED ANY LONGER
Personal Accounts	Payment cards and stickers	Local and Cross-border Banking	Electronic banking services		

Incoming payment by an order of ČSOB client in CR and SK	CZK 6
----------------------------------------------------------	-------

Foreign payment in CZK and in a foreign currency; outgoing domestic payment in a foreign currency

	ČSOB InternetBanking	ČSOB Phone Banking	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 ¹⁾	CZK 250	CZK 250	CZK 250 + CZK 250 ²⁾
Outgoing SEPA transfer over EUR 50,000 ¹⁾	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 ²⁾
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 ²⁾
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) ³⁾	0.7 %, min. CZK 250, max. CZK 750	0.7 %, min. CZK 250, max. CZK 750	-

– The service cannot be established.

¹⁾ 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.

²⁾ Fee for processing an order submitted in writing.

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

SEPA Direct Debit – payer

Outgoing payment based on SEPA direct debit within ČSOB Czech Republic and Slovakia	CZK 9
Outgoing payment based on SEPA direct debit sent from another bank	CZK 250

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 ²⁾ 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 ¹⁾ , 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 ¹⁾ 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 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	
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			

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

²⁾ 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.

A ACCOUNTS & PAYMENTS	B LOANS	C SAVINGS & INVESTMENTS	D LIFE INSURANCE	E OTHER SERVICES	F SERVICES AND PRODUCTS NOT OFFERED ANY LONGER
Personal Accounts	Payment cards and stickers	Local and Cross-border Banking	Electronic banking services		

Additional services for domestic and foreign payments

Domestic cashless operations

	ČSOB InternetBanking	ČSOB Phone Banking	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) ¹⁾	CZK 500
Changing the value date (only after agreement with the bank) ²⁾	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

¹⁾ To make payment processing faster (no affect on crediting funds).

²⁾ 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

A ACCOUNTS & PAYMENTS	B LOANS	C SAVINGS & INVESTMENTS	D LIFE INSURANCE	E OTHER SERVICES	F SERVICES AND PRODUCTS NOT OFFERED ANY LONGER
Personal Accounts	Payment cards and stickers	Local and Cross-border Banking	Electronic banking services		

Electronic banking services

Služba	ČSOB InternetBanking	ČSOB SmartBanking	ČSOB Phone Banking
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 ¹⁾	free of charge	Downloading the application free of charge	free of charge
Monthly service fee	free of charge	free of charge	free of charge

¹⁾ ČSOB InternetBanking is offered together with ČSOB Phone Banking. To use the ČSOB SmartBanking application, clients have to have ČSOB InternetBanking as well.

The term InternetBanking in the Price List also applies to ČSOB InternetBanking 24.
The term Phone Banking in the Price List also applies to ČSOB Line 24.

Confirmation messages

SMS for login and transaction authorisation	free of charge
Sending information per SMS	CZK 2
Sending information by e-mail	free of charge

Other electronic banking services

Re-providing a PIN	CZK 100
Issuing a chip card reader	CZK 500 ¹⁾

¹⁾ 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
Restoring security certificate through InternetBanking – client with ČSOB Active Account, ČSOB Exclusive Account, ČSOB Plus Account, ČSOB Premium Account / 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

For the ČSOB BusinessBanking 24 services, maintenance fees are charged according to the applicable ČSOB Price List for Legal Entities and Individual Entrepreneurs, which is available on www.csob.cz.

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

ČSOB Flexible loans

Account maintenance / loan administration	free of charge
Loan processing	free of charge
Payment of costs associated with extraordinary loan instalments	free of charge
Change in contract documentation (also by means of a notice by the bank):	
Increase, decrease or postponement of instalments under specified terms and conditions	free of charge
Other changes including loan restructuring, increase, decrease or postponement of instalments beyond the stipulated terms and conditions	CZK 500

Insurance rates for Flexible Loans

Pro zdraví insurance accompanying the consumer loan (insurance in the event of death, disability and incapacity for work)	6.6% of the monthly loan repayment and loan management fee
Pro práci insurance accompanying the consumer loan (insurance in the event of death, disability and loss of employment)	6.6% of the monthly loan repayment and loan management fee
Pro všechno insurance accompanying the consumer loan (insurance in the event of death, disability, incapacity for work and loss of employment)	8.8% of the monthly loan instalment and loan management fee

ČSOB Handy Loan

Loan processing	free of charge
Account and loan management with electronic / paper statement	free of charge / CZK 30
Loan drawdown by electronic transfer, drawdown application submitted at a branch or via the Client Centre	free of charge
Change in contract documentation (also by means of a notice by the bank):	
Change in the repayment period, loan limit, due date or account number for instalments, subsequent arrangement of or cancellation of payment protection insurance	free of charge
Other changes including loan restructuring beyond the stipulated terms and conditions	CZK 500
Payment of costs associated with early loan instalments	free of charge

Payment protection insurance rate for the Handy Loan

Pro práci insurance accompanying the consumer loan (insurance in the event of death, disability and loss of employment)	6.9% of the minimum monthly loan instalment
-------------------------------------------------------------------------------------------------------------------------	---------------------------------------------

Card for the Handy Loan

Fee for services related to the card issued along with the account (monthly)	free of charge
Cash withdrawal from ČSOB ATMs in the Czech Republic and Slovakia	free of charge
Cash withdrawal from another bank in the Czech Republic	CZK 40
Cash withdrawals from ATMs abroad	CZK 100
Cash withdrawal at the Czech Post	CZK 40

Fees for other card-related services for the Handy Loan are governed by the fee in section Payment Card and Stickers.

Failing to comply with the terms and conditions of consumer loans

Reminder / debt notice to pay a debt	CZK 300 / CZK 500
--------------------------------------	-------------------

Mortgage loans

The overview of the most frequent fees, rewards, cost refunds and interests in accordance with the Price List of Hypoteční banka, a.s., which refer to the mortgage loans arranged by ČSOB as an authorised representative on behalf of Hypoteční banka, a.s, member of the ČSOB Group.

This Price List applies to contracts concluded after 1 December 2016.

A complete Price List of Hypoteční banka including due dates of fees is available on www.hypotecnibanka.cz

Loan preparation

Reimbursement of property valuation expenses:

- Express valuation of apartment (using a price map for selected locations)	free of charge
- Property valuation in the event of refinancing as the overriding purpose	free of charge
- Simplified apartment valuation by an appraiser with electronic documents from the client	CZK 1,900
- Standard valuation of the apartment / commercial premises by an appraiser	CZK 3,900
- Valuation of a house or holiday residence (including land) and standalone land	CZK 4,900
- Valuation of other types of property	CZK 9,900

Loan granting:

- Granting a housing loan	free of charge
- Loan granting in the event of refinancing as the overriding purpose	free of charge
- Acquisition of ownership certificate from the Land Registry (before signing the Agreement)	free of charge
- Granting a non-purpose-bound loan	CZK 2,900
- Granting a non-purpose-bound part of a housing loan	CZK 2,900
- Sending a pledge agreement and application for lien registration in the Land Registry on behalf of the client	CZK 300 + administrative fee

Obtaining funds from the loan

Reserving funds in the event of refinancing as the overriding purpose	free of charge
Reserving funds	0.5% of the unused loan amount per year
Loan drawdown:	
- First loan drawdown entered via the branch or by mail, or sixth and each subsequent drawdown	CZK 1,000
- Loan drawdown based on the submitted application for lien registration in the Land Registry as agreed in the Agreement	CZK 1,900
- Express drawdown (release of funds from the loan on the business day after filing the drawdown application while meeting contractual conditions)	CZK 1,900 / order
- Express payment (transferring loan amount and crediting it to the account of the payee on the same day)	CZK 600 / item
Preparation of a Construction Status Protocol by the bank's appraiser (determining the current value of the property)	CZK 1,500

Loan maintenance

Sending a loan statement by e-mail	free of charge
Informative SMS about lack of funds for loan repayment	free of charge
Loan maintenance	CZK 150 / month

The fee is charged for services related to loan maintenance, but those services are not charged separately (all written and phone communication by the bank on client's request that is not charged separately; permanent client service line in the operating hours, etc.). We charge the fee for each commenced month from concluding the Agreement until loan repayment.

Each change in contractual conditions in accordance with the individual client requirement:

- Change by bank's notice	CZK 500
- Change by agreement or appendix	CZK 3,900
Issuing a written statement of lien waiver conditions or of lien waiver	CZK 1,000 / activity + administrative fee
Sending a loan statement by mail	CZK 50

Mailing confirmation of interest paid in the calendar year	CZK 100 (incl. VAT)
Further services and extra tasks related to loan administration (e.g. issuing a photocopy of a document, issuing banking information about the client)	CZK 500 / activity (incl. VAT)
Submitting an order to erase the lien from the Land Registry	CZK 500 / activity + administrative fee

All fees, interest, rewards and expenses are covered by the client (under the agreement).

The agreement means a mortgage loan agreement signed between the client and Hypoteční banka, a.s.

“Administrative fee” means an administrative fee as laid out by a legal regulation, which is paid by Hypoteční banka, a.s. for the given activity (e.g. to the Land Registry).

Supplementary mortgage services – preparing and agreement on the payment of the purchase price

Contract conclusion (the service is only granted to existing ČSOB clients or clients who have arranged ČSOB Mortgage)	0.2% of the administered amount, at least CZK 9,000, at most CZK 40,000, set individually for deposits over CZK 20 million
-----------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------

Savings and investments

ČSOB Savings Account, ČSOB Time Deposit, ČSOB Time Deposit Plus

Savings and term deposit accounts

The current interest rates of ČSOB savings products are always available on www.csob.cz/uroky.

Establishing and maintaining inc. a monthly statement (by post or electronically)	free of charge
Early withdrawal from time and savings accounts (at least CZK 50 or, for foreign-currency accounts, the equivalent in the relevant currency):	
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) ¹⁾	free of charge
Over the limit (at least CZK 50 or, for foreign-currency accounts, the equivalent in the relevant currency)	1.5 % of the withdrawn amount above the set limit
¹⁾ 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
Maintenance of one account in a distraint procedure (for each, even incomplete, month)	CZK 250
Patria Direct	
Preparing a contract with Patria Direct to purchase or sell securities and other investment instruments	free of charge

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 ¹⁾	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 ¹⁾	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.

¹⁾ 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 regular premium for contracts with a sum of premiums for another insurance and fixed part of insurance premium lower than CZK 4,800 per year	5 % of the premium for basic insurance net of the fixed part of the insurance
Allocation fee for contracts with a sum of premiums for another insurance and fixed part of insurance premium equal at least CZK 4,800 per year	1,5% of insurance premium for the basic insurance minus the fixed part of the insurance premium
Allocation fee on an extraordinary premium (the min. extraordinary premium is CZK 500)	0 % 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
Cancellation fee (surrender fee)	CZK 1,000

Appreciation of the guaranteed investment programme

For regular insurance premiums	1.3% p.a.
For extraordinary insurance premiums	0,8 % 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
---------------------------------------	-----------------

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 cm³</td> <td>CZK 1,200 + 21% VAT</td> </tr> <tr> <td>up to 15,000 cm³</td> <td>CZK 1,800 + 21% VAT</td> </tr> <tr> <td>up to 30,000 cm³</td> <td>CZK 2,700 + 21% VAT</td> </tr> <tr> <td>up to 100,000 cm³</td> <td>CZK 3,900 + 21% VAT</td> </tr> <tr> <td>over 100,000 cm³</td> <td>CZK 7,200 + 21% VAT</td> </tr> </table>	up to 7,000 cm ³	CZK 1,200 + 21% VAT	up to 15,000 cm ³	CZK 1,800 + 21% VAT	up to 30,000 cm ³	CZK 2,700 + 21% VAT	up to 100,000 cm ³	CZK 3,900 + 21% VAT	over 100,000 cm ³	CZK 7,200 + 21% VAT
up to 7,000 cm ³	CZK 1,200 + 21% VAT										
up to 15,000 cm ³	CZK 1,800 + 21% VAT										
up to 30,000 cm ³	CZK 2,700 + 21% VAT										
up to 100,000 cm ³	CZK 3,900 + 21% VAT										
over 100,000 cm ³	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 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 ¹⁾ /depositing cash unsorted by nominal values	CZK 100

Exchanging CZK banknotes or CZK coins up to 100 banknotes/coins (inclusive) of one nominal value ¹⁾	free of charge
Exchanging CZK banknotes or more than 100 CZK coins of one nominal value ¹⁾	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.

¹⁾ 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 ¹⁾ 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.

¹⁾ 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⁾	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 preparation of the bank cheque	CZK 500 / pc + fee for the issue of a cheque	
Issuing a private cheque form	CZK 300/20 cheques, CZK 100 / 1 cheque ²⁾	
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	
Payment of cheque drawn on ČSOB to be used abroad or in a foreign currency to be used 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.

¹⁾ The expenses for the foreign USD cheque correspondent are USD 2.

²⁾ If 20 or more cheques are requested, a fee of CZK 15 per cheque is charged. For requests of fewer than 20 cheques, the fee is CZK 100 per cheque.

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

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 ¹⁾
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

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

Personal accounts – current payment accounts

	ČSOB Personal Account	ČSOB Current Account in CZK	ČSOB Student Account	ČSOB Account	ČSOB Active Account	ČSOB Exclusive Account
Accounts and transactions						
Monthly account maintenance fee	CZK 25	CZK 25	free of charge	CZK 55 ¹⁾	CZK 25 ²⁾	CZK 400 / / free of charge ³⁾
Monthly electronic account statement	free of charge	free of charge / / CZK 30	free of charge / / CZK 30	free of charge / / CZK 30	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	free of charge
Domestic outgoing payments entered electronically (free of charge per month, not counting direct debits, not applicable for ČSOB Phone Banking)	–	–	unlimited	2	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	free of charge
Permitted overdraft	–	–	free of charge	free of charge	free of charge	free of charge
Current Account maintenance, either in EUR, USD or GBP	–	–	–	–	–	zdarma
Payment cards and insurance						
Debit card withdrawals from ČSOB ATMs in the CR (monthly free)	–	–	unlimited	2	5	unlimited
International embossed Mastercard debit card:						
For the account holder	free of charge	–	free of charge	free of charge	free of charge	free of charge / / Mastercard Gold
For a partner	–	–	–	–	free of charge	free of charge
Mastercard Standard student credit card	–	–	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.

¹⁾ The ČSOB Account arranged between 1 April 2016 and 20 April 2017 is free of charge if its holder also holds a ČSOB Corporate Account or a ČSOB Business Account, or if they hold a ČSOB Entrepreneur Account – this applies to individual entrepreneurs.

²⁾ 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.

³⁾ 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.

Additional services for regular payment accounts

Account statement sent by mail weekly / after a movement	CZK 85 / CZK 185
----------------------------------------------------------	------------------

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	Mastercard Gold / VISA Gold
Monthly card fee (if not free of charge under the personal account)	CZK 20	CZK 350
Cash withdrawal from ČSOB ATMs in the Czech Republic and Slovakia	CZK 5	CZK 5
Cash withdrawal from another bank in the Czech Republic	CZK 40	CZK 40
Cash withdrawals from ATMs abroad	CZK 100	CZK 100
Travel insurance, variants Gold and Gold Family Plus (discontinued after 1 April 2016)	–	free of charge
Legal Protection Insurance	–	free of charge

– The service is not included.

Credit cards	Mastercard non-embossed	Mastercard Gold	Mastercard Platinum
Monthly services fee for each credit card issued for an account	CZK 20 ¹⁾	CZK 350 ²⁾	CZK 350 ⁴⁾
Monthly account statement electronically/by post ³⁾	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.

¹⁾ The fee covers activities that enable the client to use money with the credit card, tracking of all transactions and calculating the required minimum, minimum and full instalment and interest for the current period paid by the client, issuance / standard renewal / limitation of card validity / cancellation of credit card, purchase protection and extended warranty, 3D Secure for online payments, reservation of funds, grace period, increase or decrease in the credit limit anytime during the contractual relationship, consulting and administrative services of the branch network, consulting services of the phone/client centre 24/7 even if the client does not use the card or does not have it on them for reasons on their side.

²⁾ 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.

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

⁴⁾ 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
----------------------------------------------------------------------------------------	---------

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)
Insurance premium (annually)	CZK 300 / / CZK 800	CZK 1,000 / / CZK 2,200	CZK 1,400 / / CZK 2,600	CZK 1,400 ¹⁾	CZK 1,865 ¹⁾

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.

¹⁾ Free of charge with a Mastercard Platinum card.

Electronic banking services

ČSOB Phone Banking

Arrangement	free of charge
Monthly maintenance fee	CZK 20 / CZK 40 ¹⁾

¹⁾ The service is free of charge for the currently offered personal accounts. The price of CZK 40 applies for standalone usage of ČSOB Phone Banking. The price of CZK 20 applies in combination with other electronic banking services (price for each authorised person).

Consumer loans

ČSOB loans

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

¹⁾ 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 ²⁾

²⁾ For loans granted after 1 June 2010, the fee equals 1% of the extraordinary instalment, but if the period between the extraordinary instalment and the agreed termination of the consumer loan is shorter than 1 year, a fee of 0.5% of the extraordinary loan instalment is charged. (Unless contract conditions permit 3 extraordinary instalments free of charge.) For loans granted until 31 May 2010, the fee equals 1% of the extraordinary loan instalment, at least CZK 1,000. For loans granted before 1 February 2008, the fee is not charged, which also applies to a single extraordinary instalment equal to the subsidy from the Green Savings program. The fee is not charged for ČSOB Consolidation and ČSOB Flexi Consolidation in the event of pre-financing of existing ČSOB loans. The fee is waived if early repayment (extraordinary instalment) is due to received benefits under an insurance agreement that guarantees the repayment of the 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
Insurance accompanying consumer loans	
Insurance for consumer loans arranged on or before 6 August 2006	1% p.a. of the monthly loan volume
Insurance accompanying the consumer loan, variant 1 (insurance in the event of death or disability), arranged on or before 1 February 2009	4.9% of the monthly loan instalment and loan management fee
Insurance accompanying the consumer loan, variant 1 (insurance in the event of death, disability and incapacity for work), arranged on or before 31 October 2012	5.9% of the monthly loan instalment and loan management fee
Insurance accompanying the consumer loan, variant 1 (insurance in the event of death or disability), arranged on or before 30 April 2017	4.9% of the monthly loan instalment and loan management fee
Insurance accompanying the consumer loan, variant 2 (insurance in the event of death, disability, incapacity for work and loss of employment), arranged on or before 31 October 2012	8.5% of the monthly loan instalment and loan management fee
Insurance accompanying the consumer loan, variant 2 (insurance in the event of death, disability and incapacity for work), arranged on or before 30 October 2017	6.5% of the monthly loan instalment and loan management fee
Insurance accompanying the consumer loan, variant 3 (insurance in the event of death, disability, incapacity for work and loss of employment), arranged on or before 30 April 2017	9.5% of the monthly loan instalment and loan management fee

Mortgage loans

Attached to this Price List, which applies to mortgage loan agreements made before 30 November 2016 in which ČSOB as an agent represented the principal Hypoteční banka, a.s. as a lender, is the Price List for Financial and Commercial Services provided to individuals by Hypoteční banka, a.s., applicable to agreements made before 30 November 2016, which is available on the website www.hypotecnibanka.cz and whose printed copy can be requested at all business outlets of ČSOB.

Savings and investments

Savings Account with a Bonus

The fourth and next order to lower the deposit in the ČSOB Savings Account with a Bonus in a calendar quarter (per outgoing item)	CZK 50
-----------------------------------------------------------------------------------------------------------------------------------	--------

Other services

Consumer loan insurance

Consumer loan insurance established by August 6, 2006	1 % p. a. of the loan amount monthly
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 Pension Pro (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
Cancellation fee (surrender fee)	CZK 1,000
Enhancing a guaranteed investment programme for the current premium	1.3 % p. a.
Enhancing a guaranteed investment programme for an extraordinary premium	0,8 % 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	
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
Changing the allocation of a current premium (for Maximal / Maximal 60 / Maximal 60 Z only)	free of charge

Transferring shares in investment programmes (for Maximal / Maximal 60 / Maximal 60 Z only)	free of charge
Partial payment of the insurance value in an insurance year (for Maximal/Optimal only)	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
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