

ČSOB Price List

for Private Individuals

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Introductory Provisions

ČSOB is entitled to change this Price List. ČSOB shall inform its clients of any change and its effectiveness in a suitable manner. The valid Price List is made available to clients in the public areas of ČSOB branches and at www.csob.cz/sazebnik.

In addition to the fees included in this Price List, ČSOB is entitled to charge to the client both actual costs charged by other entities and costs charged by other banks and institutions in securing the relevant service.

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Personal accounts	Payment cards and stickers	Domestic and foreign payments	Electronic Banking services		

Personal accounts – current payment accounts

	ČSOB Basic Account	ČSOB Plus Account	ČSOB Premium Account
Accounts and domestic transactions			
Account maintenance (monthly fee)	CZK 25	free of charge ¹⁾ / CZK 69	free of charge ²⁾ / CZK 900
Monthly statement: electronic/mail	free of charge / CZK 30	free of charge / CZK 30	free of charge
Incoming payments	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
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
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)
Debit card cash withdrawals from ČSOB ATMs in the Czech Republic	–	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

– The service is not included in the account.

¹⁾ 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 Pre-contract Information and Terms and Conditions for Accounts and Payments – People.

²⁾ The criteria for maintenance free of charge are set forth in the Terms and Conditions for the ČSOB Premium Service.

Additional services for ČSOB Premium Account

Legal Protection Insurance for Drivers or Internet Risk Insurance or Liability Insurance	free of charge
Personal Assistant Service for ČSOB Premium Clients, and Premium Card and Visa Infinite holders	free of charge

ČSOB Current Account 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.

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Additional services for regular payment accounts

Classic Insurance of regular payments	CZK 99
Payment of the balance of a cancelled account by cheque	CZK 50
Execution of one replacement account statement at the client's request (per item)	CZK 100
Maintenance of one account in a distraint procedure (for each commenced calendar month)	CZK 250

Failure to comply with the contractual terms of current payment accounts

Sending an SMS to pay the debit balance on the account	free of charge
Sending a request to pay the debit balance on the account	CZK 300 + postal charges
Sending a reminder to pay the debit balance on the account	CZK 500 + postal charges

Permitted overdraft

Opening, maintenance, cancellation	free of charge
Credit limit change	free of charge
Fee for restructuring and change in contract documentation	CZK 500

Failure to comply with the terms of the permitted overdraft

Reminder/request to pay the outstanding amount	CZK 300 / CZK 500
Request to meet the contractual terms and conditions	CZK 300

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Payment cards and stickers

Debit cards	Visa Classic / / embossed Mastercard	Mastercard Gold Card
Monthly card fee (if not free of charge under the personal account)	CZK 45	CZK 69
Cash withdrawals from ČSOB ATMs in the Czech Republic/Slovakia	CZK 5	free of charge / CZK 5
Cash withdrawals from ATMs of another bank in the Czech Republic	CZK 40	CZK 40
Cash withdrawals from ATMs abroad	CZK 100	CZK 100
Credit cards	Mastercard Standard	Premium Card
Fee for services related to each credit card issued along with the account (monthly)	CZK 30 ¹⁾	free of charge ²⁾ / CZK 450 ³⁾
Electronic monthly statement ⁴⁾	free of charge	free of charge
Monthly statement by mail ⁴⁾	CZK 30	free of charge ²⁾ / CZK 30
Cash withdrawals from ČSOB ATMs in the Czech Republic and Slovakia	CZK 50	CZK 50
Cash withdrawals from ATMs of another bank in the Czech Republic	CZK 100	CZK 100
Cash withdrawals from ATMs abroad	CZK 150	CZK 150
Electronic transfer from the credit card limit to the client's current account held in ČSOB	CZK 150	CZK 150

– The service is not included in the account.

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 at any time 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. The fee also includes membership in the ČSOB Benefits Programme and a supplementary Standard credit card for the client's partner. The bank may refund the fee under the conditions in the ČSOB Benefits Programme.

²⁾ For clients who use the Premium service.

³⁾ 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 Priceless Prague programme, one supplementary Standard credit card for the client's partner, one contactless payment sticker, theft and loss insurance for Extra cards, and Travel Insurance for Extra or Extra Family cards.

⁴⁾ 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 cash deposit ČSOB ATM to accounts maintained by ČSOB	free of charge
Cash deposit credited to an account associated with a credit card at a ČSOB branch	free of charge
Issuance and maintenance of Mastercard contactless payment sticker	free of charge
PIN change in the ATM	free of charge
Balance inquiry in a ČSOB ATM in the Czech Republic	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 services and transactions accompanying payment cards

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 direct debit of full credit card instalment (monthly fee)	CZK 20 ¹⁾ / CZK 30
Fee for restructuring and change in contract documentation	CZK 500
Entry to the airport lounge in the Priority Pass network	USD 30 + 21% VAT (equivalent in CZK)

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Express payment card issuance (within 3 business days)	CZK 500
Renewed issuance of payment card/sticker (loss, theft, early renewal etc.; not applicable to the issuance of the Image Card)	CZK 250 / CZK 150
Issuance of spare cash/card abroad (for embossed cards only)	CZK 3,000 / CZK 4,000

¹⁾ Applies to the Premium Card.

Failure to comply with the credit card limit terms and conditions	
Reminder/request to pay the outstanding amount	CZK 300 / CZK 500

Insurance accompanying payment cards and stickers

Travel insurance	Classic / Classic Family	Extra / Extra Family	
Individual/Family Insurance price (annually)	CZK 500 / CZK 1,200	CZK 1,250 / CZK 2,500	
Loss and theft insurance	Basic	Classic	Extra
Insurance price (annually)	CZK 135	CZK 390	CZK 800

Travel insurance and loss and theft insurance have annual validity and are conditional upon a valid payment card/sticker. Insurance premium is charged once a year in advance for the subsequent 12 months, usually on the last business day in the month in which the insurance is taken out, and subsequently always in the month of the anniversary of the insurance. When the insurance is changed or arranged subsequently, the full value of the new insurance is charged.

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Domestic and foreign payments

Domestic payments

Cashless transactions

Incoming payment (including incoming payments from foreign currency accounts)		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 authorisation including SIPO payments	free of charge	CZK 30 / CZK 50
Cancellation of payment order / standing order, direct debit, direct debit authorisation including SIPO payments	free of charge	
Loan instalment crediting		CZK 0 / 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 direct 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 in a ČSOB branch

Cash deposit on a current payment account	free of charge
Deposit on a current payment account in an aggregate amount exceeding 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 account currency	CZK 70 (or the equivalent of CZK 70 in the account currency)
Withdrawal from a current payment account in CZK / foreign currency from an account held in another currency	CZK 70 (or the equivalent of CZK 70 in the account currency) + 1% of the amount withdrawn

¹⁾ The client pays for each deposit if the aggregate amount of cash on all its current payment accounts, both in CZK and in foreign currency, exceeds CZK 1 million or the equivalent of CZK 1 million over 1 month. The aggregate amount does not include the cash deposited through an ATM and at Česká pošta, s.p.

²⁾ A third party is a person who is not the holder of the account to which the deposit is credited or who does not have the right to dispose of that account.

Services and transactions at Česká pošta, s.p.

Payment for the services of Česká pošta, s.p., using a debit or credit card	free of charge
Cash withdrawal made with a debit card	CZK 40
Cash withdrawal made with a credit card	CZK 70
Cash deposit credited to a current payment account on the basis of a debit card	CZK 10
Cash deposit credited to an account associated with a credit card based on a credit card	free of charge
Cash deposit based on a document	CZK 20
Outgoing payment made with a debit card	CZK 25
Cash delivery to a designated 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.

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Foreign payments

Incoming foreign payment in CZK and in a foreign currency; incoming domestic payment in a foreign currency

Incoming SEPA transfer of up to EUR 50,000 ¹⁾	CZK 150
Incoming foreign payment in CZK and foreign currency and incoming domestic payment in a foreign currency / incoming SEPA transfer exceeding EUR 50,000 ¹⁾	1%, at least CZK 150, at most CZK 1,000
Incoming payment on order of a ČSOB client in the Czech Republic and Slovakia	CZK 6

Outgoing 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 Czech Republic and Slovakia ²⁾	CZK 9	CZK 9	CZK 9
Outgoing SEPA transfer of up to EUR 50,000 ¹⁾	CZK 250	CZK 250	CZK 250 + CZK 250 ³⁾
Outgoing SEPA transfer over EUR 50,000 ¹⁾	0.7%, at least CZK 250, at most CZK 750	0.7%, at least CZK 250, at most CZK 750	1%, at least CZK 250, at most CZK 1,500 + CZK 250 ³⁾
Outgoing foreign payment in CZK and in a foreign currency; outgoing domestic payment in a foreign currency	1%, at least CZK 250, at most CZK 1,500	1%, at least CZK 250, at most CZK 1,500	1%, at least CZK 250, at most CZK 1,500 + CZK 250 ³⁾
Outgoing foreign payment in CZK and in a foreign currency; outgoing domestic payment in a foreign currency corresponding to the bank's requirements for automated processing (STP payments) ⁴⁾	0.7%, at least CZK 250, at most CZK 750	0.7%, at least CZK 250, at most CZK 750	-

- The service cannot be arranged.

¹⁾ SEPA payment: payment in EUR within the SEPA (i.e. EU and EEA countries, Monaco, Switzerland and Liechtenstein) stating the payer's and payee's account numbers in the IBAN format, the SHA code and without any specific processing requirements.

²⁾ For transfers in favour of a ČSOB client in the Czech Republic and Slovakia, the only possible charging code is SHA.

³⁾ Fee for processing an order submitted in writing.

⁴⁾ STP payment is an electronically entered payment stating the beneficiary's bank code in the BIC format, the beneficiary's account in the corresponding format and without any specific 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 codes for charging non-documentary payments to/from abroad in CZK and foreign currency and to/from the Czech Republic in a foreign currency

Charging code	OUR	BEN	SHA ²⁾
Type of payment	all fees are paid by the payer	all fees are paid by the payee	the fees of the payer's bank shall be paid by the payer, any other fees shall be paid by the payee
Incoming payments foreign payment in CZK and in a foreign currency; incoming domestic payment in a foreign currency	the payee (ČSOB client) does not pay any fees and receives the full amount of the payment; the payer pays the fees of ČSOB ¹⁾ , the fees of its own bank and any additional fees of intermediary banks	the payee (ČSOB client) pays the ČSOB fees and receives the amount of the payment reduced by the fees of the payer's bank and by any additional fees of the intermediary banks; the payer does not pay any fees	the payee (ČSOB client) pays the ČSOB fees and receives the amount of the payment reduced by any additional fees of the intermediary banks; the payer pays the fees of its own bank
Outgoing payments foreign payment in CZK and in a foreign currency; outgoing domestic payment in a foreign currency	the payer (ČSOB client) pays the fees of ČSOB, the fees of the payee's bank and any additional fees of intermediary banks; the payee does not pay any fees and receives the full amount of the payment	the payer (ČSOB client) does not pay any fees; the payee pays the fees of its own bank and receives the amount of the payment reduced by ČSOB fees ¹⁾ and by any additional fees of the intermediary banks	the payer (ČSOB client) pays the ČSOB fees; the payee pays the fees of its own bank and receives the amount of the payment reduced by any additional fees of the intermediary banks
		For outgoing payments with the BEN/SHA charging code at lower amounts than the permissible minimum determined by the individual intermediary banks, additional fees of the intermediary banks may be collected from the payer	
For outgoing payments with the OUR/SHA/BEN charging code, additional fees of the intermediary banks may be collected from the payer for manual processing due to incorrect instructions given by the payer			

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¹⁾ Fee under the Terms and Conditions for Bank Correspondents (1%, at least CZK 300, at most CZK 2,000).

²⁾ The SHA charging code is mandatory for transfers to/from EU/EEA Member States and in EU/EEA Member State currencies. Similarly, SHA is the only possible code for charging transfers in favour of a ČSOB client in the Czech Republic and Slovakia in all currencies.

Additional service for domestic and foreign payments

Domestic cashless transactions

	ČSOB InternetBanking	ČSOB Phone Banking	Collection box	At the counter
Outgoing payment from a foreign currency account or a CZK payment from a CZK account to a foreign currency account	CZK 9	CZK 9	CZK 9	CZK 9
Outgoing payment from a foreign currency account or from a CZK account to a foreign currency account of the same client (up to 1,000 payments per month)	free of charge	free of charge	–	–
Priority payment to another bank within a prescribed period (after the period passes, the price will be set to reflect actual costs)	CZK 100	–	–	CZK 200

– The service cannot be arranged.

Incoming/outgoing foreign payment in CZK and in a foreign currency; incoming/outgoing domestic payment in a foreign currency

U.S. Direct Deposit Program (processing the pension allowances of the U.S. Government) – incoming payment to the account	USD 3
Prompt payment execution (only upon prior agreement with the bank) ¹⁾	CZK 500
Change of currency (only upon prior agreement with the bank) ²⁾	CZK 500
Changes, corrections and cancellation of the order before it is executed at the request of the client	free of charge
Changes, corrections and cancellation of the order after it is executed at the request of the client	CZK 500 + costs of intermediary banks
Claims concerning an incoming or outgoing payment on client's request or claims of an intermediary bank with a request to clarify incomplete information or client's instructions	CZK 500 + costs of intermediary banks
Sending a debit or credit advice by post	CZK 30
Sending a copy of the debit or credit advice by post, fax or e-mail at the request of the payer	CZK 100
Issuing a standing order for outgoing payment abroad in CZK and foreign currency and outgoing payment in the Czech Republic in a foreign currency in written form at the counter	CZK 100
Swift in the Czech Republic and abroad (Swift fees are always charged when providing the service)	CZK 150 / message

¹⁾ This is an acceleration of payment processing (it does not affect the speed of crediting).

²⁾ This is a change to the date of crediting of funds to the payee's bank account (affects the speed of crediting).

Other fees for domestic and foreign payments

Issuing an outgoing payment confirmation	CZK 100
Notification of non-payment	free of charge

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Electronic Banking services

Service	ČSOB InternetBanking	ČSOB SmartBanking	ČSOB Phone Banking
Service description	Portal for online banking services from the computer with an Internet connection	Mobile application for smartphones	Transactions, account information and other services provided by a client representative over the phone
Arrangement ¹⁾	free of charge	application download free of charge	free of charge
Monthly maintenance 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

Issuance of a smart card reader	CZK 500 ¹⁾
Issuance and renewal of a security certificate by a bank employee at a branch (including the possibility of issuing or exchanging a smart card)	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 security certificate (i.e. earlier than 1 month before the end of the previous 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-purpose-bound, purpose-bound, 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 instalment
Pro práci insurance accompanying the consumer loan (insurance in the event of death, disability and loss of employment)	6.6% of the monthly loan instalment
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

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
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Card for the Handy Loan

Fee for services related to the card issued along with the account (monthly)	free of charge
Cash withdrawals from ČSOB ATMs in the Czech Republic and Slovakia	free of charge
Cash withdrawals from ATMs of 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.

Non-compliance with consumer loan terms

Reminder/request to pay the outstanding amount	CZK 300 / CZK 500
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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 at 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 / act + administrative fee
Sending a loan statement by mail	CZK 50

Consumer loans

Mortgage loans

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 / act (incl. VAT)
Submitting an order to erase the lien from the Land Registry	CZK 500 / act + 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 act (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
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Savings and investments

Current interest on ČSOB savings products is available on the website www.csob.cz/uroky.

Saving with a bonus	
Account opening, maintenance and cancellation	free of charge
Monthly statement: electronic/mail	free of charge / CZK 30
Cash deposit credited to the account	free of charge
Cash withdrawal at a POS	CZK 70
Outgoing domestic payment electronically in the account currency	free of charge
Incoming payment in the account currency	free of charge

ČSOB Savings Account (in a foreign currency)	
Account opening, maintenance and cancellation	free of charge
Monthly statement: electronic/mail	free of charge / CZK 30
Cash deposit credited to the account	free of charge
Cash withdrawal at a POS	CZK 70
Outgoing domestic payment electronically in the account currency	free of charge
Incoming payment in the account currency	free of charge

Duo Profit	
Account opening, maintenance and cancellation	free of charge
Monthly statement: electronic/mail	free of charge / CZK 30
Cash deposit credited to the account	free of charge
Cash withdrawal at a POS	CZK 70
Early withdrawal from the account ¹⁾	0.75% of the amount withdrawn

¹⁾ The minimum amount of the fee charged is CZK 50 or, for foreign-currency accounts, the equivalent in the relevant currency.

ČSOB Time Deposit, ČSOB Time Deposit Plus	
Establishment and administration including monthly statements (by mail or electronically)	free of charge
Early withdrawal from time accounts (at least CZK 50 or, for foreign-currency accounts, the equivalent in the relevant currency):	
Deposit up to and including 6 months	0.75% of the amount withdrawn
Deposit over 6 months	1.5% of the amount withdrawn
Fee for early withdrawal from the ČSOB Time Deposit Plus (deposit for 2 and 3 years):	
Up to the limit of 20% of the account balance (up to 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 amount withdrawn over the limit

¹⁾ The account balance on the last day of the period of disposition (after renewal) or the sixth day after account opening. The fee applies throughout the deposit duration.

Cash withdrawal from the time deposit in the account currency	free of charge
Cash withdrawal in CZK / a foreign currency from an account in another currency	1% of the amount withdrawn
Second and next order (including cashless) to lower the deposit in the disposition period for the ČSOB Time Deposit for a fixed period	CZK 50

Supplementary services to savings accounts and time deposits	
Establishment of a lien on receivables (deposit account) in favour of other entities	CZK 500
Maintenance of one account in a distraint procedure (for each commenced calendar month)	CZK 250

Annual fee on the increment of deposits at year end

Annual fee on the increment of deposits unless the total amount of deposited funds in all currencies exceeds CZK 100 million as of 31 December	no fee
Annual fee on the increment of deposits if the total amount of deposited funds in all currencies as of 31 December exceeds CZK 100 million and the average volume of funds in the course of the year ¹⁾	0.15%

Fee on the increment of deposits at year end is calculated as the product of the aforementioned percentage and the increment in deposits as of 31 December of the relevant year. ČSOB is entitled to charge the fee once a year, no later than on the second business day of March of the next year. The fee is debited from the fee account of the client in the currency of that account. If the fee account of the client is not defined, the fee is debited from the current account of the client which has the highest balance on the day of the charge. The current CNB exchange rate is used for conversions between CZK and foreign currencies.

¹⁾ The average volume of funds during the year is calculated as the sum of positive balances of deposits on the last day of each month between 1 January and 30 November of the relevant year, divided by the relevant number of months. The calculation considers the sum of funds in current, savings, time and deposit accounts of the client in all currencies as of the last day of the relevant month. The daily balance does not include time deposits with a custom interest rate and deposit bills of exchange.

Patria Direct

Processing a contract to purchase or sell securities and other investment instruments with Patria Direct	free of charge
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Životní pojištění – Price Lists of ČSOB Pojišťovna, a.s., member of the ČSOB Group (hereinafter “insurer”)

ČSOB Life Insurance Maximal Invest - one-time life insurance

ČSOB Life Insurance Maximal Profit, ČSOB Life Insurance Maximal Profit Z, ČSOB Life Insurance Maxik

ČSOB Life Insurance Maximal Invest - one-time life insurance - Price List of the insurer

Allocation fee for insurance policies with the closing date from 19 September 2005 up to and including 31 March 2014	2% of the one-time insurance premium
Allocation fee for insurance policies with the closing date after 1 April 2014	2.5% of the one-time insurance premium
Partial payout of the value of shares (insurance) for insurance policies with the closing date from 1 August 2008 to 29 May 2009 and on or after 1 July 2009 ¹⁾	1% of the payout value

Partial payout of the value of the shares of the guaranteed investment programme is free of charge. Shortening the payout deadline is free of charge. The minimum balance after payment of the share value is CZK 10,000. The minimum amount of one payout is CZK 4,800. The maximum number of payouts in the insurance year is not limited.

Termination of insurance with a redemption fee (cancellation fee) for insurance policies with the closing date from 1 August 2008 to 29 May 2009 and on or after 1 July 2009 ¹⁾	1% of the payout value
Appreciation of the guaranteed investment programme (only for Maximal Invest with a Duo Bonus investment programme)	1% p. a.

Insurance benefit in case of full disability due to an accident - the maximum limit is CZK 500,000. The date of transfer to the investment programme shares is the due date of the initial subscriptions of the relevant fund.

¹⁾ The exit fee for ČSOB Life Insurance Maximal Invest, the underlying assets of which are the KBC deposits, is determined individually according to the agreed insurance policy.

ČSOB Life Insurance Maximal Profit / Maximal Profit Z / Maxik – Price List of the insurer

Fixed portion 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 insurance premium for the basic insurance minus the fixed part of the insurance premium
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 from extraordinary insurance premium (the minimum value of extraordinary premium is CZK 500)	0% of the insurance premium
The minimum balance after payment of the insurance value	CZK 1,000
The minimum amount of one payment of the insurance value	CZK 1,000
Partial payout from the insurance value	free of charge
Deadline from the beginning of insurance for the submission of the policy change request by the policyholder	3 months

The maximum duration of one payment holiday is 36 months. Payment holidays can be made up to 3 times for the duration of the insurance. The minimum value of the shares created on the basis of the payment of the regular premium for the basic insurance for the temporary suspension of payment of insurance premiums (payment holidays) is CZK 25,000.

Fee for temporary suspension of premium payments (payment holidays)	CZK 1,000
Insurance modification upon the request of the policyholder	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.

A ACCOUNTS AND PAYMENTS	B LOANS	C SAVINGS AND INVESTMENTS	D LIFE INSURANCE	E OTHER SERVICES	F DISCONTINUED PRODUCTS AND SERVICES
Price List for Czech POINT	Safe deposit boxes	Less frequent cash and exchange transactions	Cheques	Supplementary services	

Price List for Czech POINT

Verified extracts

Land Register, Commercial Register, Trades Register, Driver Point System, Qualified Suppliers List, Insolvency Register, basic registers

First page / second and any further page	CZK 80 / CZK 40
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Acceptance

Acceptance of the request for an extract from the Criminal Records	CZK 80
Acceptance of the filing to the ISOH car wreck register	CZK 80
Acceptance of filing pursuant to Section 72 of the Trade Licensing Act	CZK 40

Authorised document conversion

From paper to electronic form for each started page	CZK 20
From electronic to paper form for each started page	CZK 20

Data boxes

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

These fees include the currently applicable base VAT rate.

Other banking services

Rental of safe deposit boxes

Contract conclusion	free of charge										
Annual box rental including the box content insurance 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										

Fees and other charges for the loss of/damage to the key / magnetic card, change of lock to the box etc. are listed in the Schedule of Fees, Payments and Reimbursements charged in connection with the rental of boxes for some selected services, which, according to the security system and box size, is issued by the particular branch providing the box rental, and which is available at that branch.

Any loss, disappearance, damage or destruction of the contents of the box is covered by the insurance. The insurance does not cover damage to the contents of the box caused by fraudulent or other actions of the renter or other person with the right to dispose of the contents of the box, internal causes (obsolescence, hidden defects, oxidation or corrosion), war, or radioactive or other radiation; further exemptions from insurance are governed by the conditions of the relevant insurance policy. Further information on the scope of insurance, including possible higher insurance benefits, is available at www.csob.cz or in the appropriate branches. These rates also apply to the use of the box after the termination of the contractual relationship.

Uncommon cash transactions

Deposit of coins in CZK of up to and including 100 pcs of one denomination	free of charge
Deposit of coins in CZK of more than 100 pcs of one denomination	3% of the amount of coins exceeding 100 pieces of the respective denomination, at least CZK 100
Deposit of coins in EUR of up to 49 pcs	free of charge
Deposit of coins in EUR of 50 and more pcs	2% of the processed cash in coins, at least CZK 100
Deposit of a foreign currency credited to an account held in another currency	2% of the processed cash
Deposit in the form of damaged banknotes and banknotes in preclusion in a foreign currency	10% of the value of the banknote submitted
Deposit and transfer of cash in CZK in favour of a CZK account held with another payment service provider	2% of the amount transferred, at least CZK 150
Deposit and transfer of cash to a current payment account held with ČSOB in Slovakia (one transfer per day up to and including CZK 100,000)	CZK 150

A ACCOUNTS AND PAYMENTS	B LOANS	C SAVINGS AND INVESTMENTS	D LIFE INSURANCE	E OTHER SERVICES	F DISCONTINUED PRODUCTS AND SERVICES
Price List for Czech POINT	Safe deposit boxes	Less frequent cash and exchange transactions	Cheques	Supplementary services	

Cash exchange ¹⁾ / deposit not sorted by nominal values	CZK 100
Exchange of CZK banknotes or CZK coins of up to and including 100 pcs of one denomination ¹⁾	free of charge
Exchange of CZK banknotes or CZK coins of more than 100 pcs of one denomination ¹⁾	3% of the amount received exceeding 100 pieces of the respective denomination, at least CZK 100

Exchanges of the denomination of banknotes and coins in foreign currencies are not carried out.

¹⁾ Also applies to the POS of Česká pošta, s.p.

Exchange transactions	
Purchase of foreign currency in cash in the form of undamaged banknotes and coins	2% of the value of the purchased foreign currency, at least CZK 50
Sale of foreign currency in cash in the form of banknotes and coins	2% of the value of the sold foreign currency, at least CZK 50

Other services	
Exchanging ¹⁾ or crediting commonly damaged domestic banknotes and coins	free of charge
Announced and unpaid cash withdrawal	0.3% of the unpaid amount

Fees charged under cash transactions are translated at the current exchange rate of the CNB foreign exchange market, effective as of the date of charging the fee.

¹⁾ Also applies to the POS of Česká pošta, s.p.

Cheques	Cashless	Cash
Purchase of private cheques at ČSOB and banking cheques at ČSOB issued by ČSOB	free of charge	free of charge
Purchase of banking cheques at ČSOB issued by another bank	1% of the cheque amount, at least CZK 300, at most CZK 3,000	1% of the cheque amount, at least CZK 300, at most CZK 3,000
Payments of a social nature by cheque at ČSOB issued by another bank	free of charge	free of charge
Cheques cashed at other banks ¹⁾	1% of the cheque amount, at least CZK 300, at most CZK 3,000	–
Payments of a social nature by cheque collected in other banks	CZK 100, payments free of charge to Holocaust victims	–
Issuing a banking cheque	1% of the cheque amount, at least CZK 500, at most CZK 3,000	–
Deposit to/withdrawal from account by cheque	deposit CZK 6, withdrawal CZK 9	– / CZK 70
Redemption of a banking cheque issued by ČSOB	CZK 100 + actual costs	
Express preparation of the bank cheque	CZK 500 / pc + fee for the issue of a cheque	
Personal cheque pickup, chequebooks	CZK 100	
Sending a cheque as a valuable consignment, by courier service	fees associated with the delivery of a valuable consignment, courier service	
Stop-payment or revocation of a cheque	CZK 200 + telecommunication costs	
Cancellation of ban on private cheque payment	CZK 200	
Cheque-related claims	CZK 100-500 depending on the complexity of the transaction	
Transactions with unpaid or bad cheques	CZK 100-200 depending on the complexity of the transaction + expenses of the 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	
Warning of inadequate coverage	CZK 50	

– The service cannot be arranged.

Fees for the issuance of private cheques / banking cheques include their mailing to the client's address by registered mail. If the foreign/domestic bank charges additional fees for cheque processing, they are added to the relevant Price List item.

¹⁾ The expenses for the foreign USD cheque correspondent are USD 2 and the expenses for the foreign EUR cheque correspondent are EUR 3.

A ACCOUNTS AND PAYMENTS	B LOANS	C SAVINGS AND INVESTMENTS	D LIFE INSURANCE	E OTHER SERVICES	F DISCONTINUED PRODUCTS AND SERVICES
Price List for Czech POINT	Safe deposit boxes	Less frequent cash and exchange transactions	Cheques	Supplementary services	

Information disclosure

Report processing and reporting on client-related matters - for persons authorised to enforce decisions and for persons who prove that they have suffered damage as a result of their own erroneous disposition and cannot, without this information, exercise their rights:

When requesting 1–5 pieces of information	CZK 250 + 21% VAT
When requesting 6 and more pieces of information	CZK 500 + 21% VAT
Report processing and reporting on client-related matters for notaries according to the nature and extent of the information	contractually, at least CZK 200 + 21% VAT

Supplementary services

Confirmation of deposit for the Ministry of Finance (National Property Fund)	CZK 420 + 21% VAT
Other services that are not specifically listed (request of transaction documents at the point of sale, unjustified card transaction complaint, copy of documents, confirmation for the Czech Police, embassies, leasing companies, CCS, etc.)	CZK 200 ¹⁾
Deposit of pledged movables except securities (annual or one-off fee if the custody period is less than 1 year)	at least CZK 500 + 21% VAT

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

Discontinued products and services

Personal accounts – current payment accounts

	ČSOB Personal Account	ČSOB Current Account in CZK	ČSOB Student Account	ČSOB Account	ČSOB Active Account	ČSOB Exclusive Account	ČSOB Elephant Account for Children ¹⁾
Accounts and transactions							
Account maintenance (monthly fee)	CZK 25	CZK 25	free of charge	CZK 55 ²⁾	CZK 95 ³⁾	CZK 400 / / free of charge ⁴⁾	free of charge
Monthly statement: electronic/mail	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	free of charge
Domestic incoming payments	free of charge	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	–
Direct Debit, SIPO (free of charge per month, not counting loan instalments)	–	–	–	–	5	unlimited	–
Electronic Banking services	–	free of charge	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	–
One Current Account in EUR, USD or GBP	–	–	–	–	–	free of charge	–
Cards and insurance							
Debit card cash withdrawals from ČSOB ATMs in the Czech Republic (free of charge per month)	–	–	unlimited	2	5	unlimited	4
International embossed debit card:							
For the holder	free of charge	–	free of charge	free of charge	free of charge	free of charge // Mastercard Gold	–
For their partner	–	–	–	–	free of charge	free of charge	–
Mastercard Standard student credit card	–	–	free of charge	–	–	–	–
Card theft and loss insurance for the holder	–	–	–	–	Basic	Basic // Extra for Mastercard Gold	–
Travel insurance accompanying the Mastercard Gold card	–	–	–	–	–	Gold / Gold Family Plus	–
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⁾ The ČSOB Account arranged between 1 April 2016 and 30 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.
- ³⁾ ČSOB Active Account is free of charge if its holder also holds a ČSOB Corporate Account or ČSOB Business Account or if it is a holder of a ČSOB Entrepreneur Account where the average monthly credit transaction exceeded CZK 100,000 in the last 3 months – this applies to individual entrepreneurs.
- ⁴⁾ Free of charge if the client maintains a monthly balance of at least CZK 1 million across all current payment, savings payment, time non-payment accounts and mutual funds of ČSOB Group / KBC in CZK as well as other currencies acquired in ČSOB branches in the Czech Republic.

Additional services for regular payment accounts	
Account statement sent by mail weekly / after a movement	CZK 85 / CZK 185
Services to ČSOB Active Account	
Family Package - contains 15 domestic incoming payments, 10 domestic outgoing payments placed electronically (excluding direct debits, not valid for ČSOB Line 24), 15 withdrawals from ČSOB ATMs in the Czech Republic	CZK 40
Transaction Package - contains all domestic incoming payments, all domestic outgoing payments placed electronically (excluding direct debits, not valid for ČSOB Line 24), all withdrawals from ČSOB ATMs in the Czech Republic	CZK 40
Personal collection of statements at a branch (regardless of the number of statements generated in the given period)	
From a current payment account daily after any movement / weekly / monthly (monthly fee)	CZK 700 / CZK 300 / CZK 100
From a time 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 withdrawals from ČSOB ATMs in the Czech Republic and Slovakia	CZK 5	CZK 5
Cash withdrawals from ATMs of 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 in the account.

Credit cards	Mastercard non-embossed	Mastercard World	Mastercard Platinum
Monthly fee for services related to each credit card issued along with the account	CZK 20 ¹⁾	CZK 50 ²⁾	CZK 350 ³⁾
Monthly statement: electronic/mail ⁴⁾	free of charge / / CZK 30	free of charge / / CZK 30	free of charge
Cash withdrawals from ČSOB ATMs in the Czech Republic and Slovakia	CZK 50	CZK 50	CZK 30
Cash withdrawals from ATMs of another bank in the Czech Republic	CZK 100	CZK 100	CZK 50
Cash withdrawals from ATMs abroad	CZK 150	CZK 150	CZK 100
Electronic transfer from the credit card limit to the client's current account held in ČSOB	CZK 150	CZK 150	CZK 150
Travel insurance, variants Gold and Gold Family Plus	-	-	CZK 150
Card theft and loss insurance, variant Classic	-	-	free of charge
Legal Protection Insurance	-	-	free of charge

- The service is not included in the account.
- 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 at any time 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 Priceless Prague 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⁾ In addition to the services included in ¹⁾, this fee includes membership in the Mastercard Priceless Prague Programme, membership in the Priority Pass Club, Platinum Family Plus Travel Insurance, and payment card loss and theft insurance in the variant Extra.
- ⁴⁾ The credit card account statement is issued and sent 25 days before the due date.

Insurance accompanying payment cards

Legal protection insurance for motor vehicle drivers (remains a free part of Gold cards)	CZK 250
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Insurance accompanying 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 effects 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-issuance of PIN / express card issuance (within 3 days)	–	free of charge	free of charge
Issuing a replacement card or cash abroad	–	–	free of charge

- The service is not included in the account.
- The Family Insurance covers 2 adults including the cardholder and 3 children under the age of 18.
- Travel insurance and loss and theft insurance have annual validity and are conditional upon a valid payment card/sticker. Insurance premium is charged once a year in advance for the subsequent 12 months, usually on the last business day in the month in which the insurance is taken out, and subsequently always in the month of the anniversary of the insurance. When the insurance is changed or arranged subsequently, the full value of the new insurance is charged.
- Under the Mastercard Gold / Visa Gold card, one travel insurance according to the current offer of the bank is provided free of charge.
- ¹⁾ Under the Mastercard Platinum card, travel insurance is provided free of charge.

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 and loan management with electronic statement	CZK 59 ¹⁾
Account and loan management with statement sent by mail	CZK 89 ¹⁾

- ¹⁾ The monthly fee is set for services to clients that are related to the management and administration of the loan and are not charged separately according to this Price List (in particular regular monthly generation of the statement of the loan account including annual written reconciliation of mutual claims and obligations, provision of information on the loan account via the InternetBanking, consulting and administrative services related to the loan provided throughout the maturity period of the loan via the POS and the call centre, all written communications by the bank at the client's initiative that are not charged separately).

Loan processing	1% of the loan amount, at least CZK 500, at most CZK 3,500
Payment of costs associated with extraordinary loan instalments	1% of 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.

Change in contract documentation (also by means of a notice by the bank):	
Increase, decrease or postponement of instalments under specified terms and conditions	CZK 500
Other changes including loan restructuring, increase, decrease or postponement of instalments beyond the stipulated terms and conditions	CZK 500

Non-compliance with consumer loan terms

Reminder/request to pay the outstanding amount	CZK 300 / CZK 500
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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 April 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

ČSOB Savings Accounts, ČSOB Savings Account with a Bonus

Account establishment and maintenance including monthly statements (by mail or electronically), account cancellation	free of charge
Cash deposit credited to the account	free of charge
The fourth and next order to lower the deposit in the ČSOB Savings Account with a Bonus in a calendar quarter (per outgoing item) ¹⁾	CZK 50
Cash withdrawal at a POS	CZK 70

Early withdrawal from the account ²⁾	0.75% of the amount withdrawn
Outgoing domestic payment electronically in the account currency	free of charge
Incoming payment in the account currency	free of charge

¹⁾ The fee applies only to ČSOB Savings Account with a Bonus.

²⁾ Not valid for ČSOB Saving Account with a Bonus.

Duo Profit Plus	
Account maintenance including monthly statements (by mail or electronically), account cancellation	free of charge
Cash deposit credited to the account	free of charge
Cash withdrawal at a POS	CZK 70
Early withdrawal from the account ¹⁾	0.75% of the amount withdrawn

¹⁾ The minimum amount of the fee charged is CZK 50 or, for foreign-currency accounts, the equivalent in the relevant currency.

ČSOB Fixed Time Deposit (14, 21 days, 2, 4, 5, 7 to 11 months, 18 months and 4 years)	
Account maintenance including monthly statements (by mail or electronically)	free of charge
Early withdrawal (at least CZK 50 or, for foreign-currency accounts, the equivalent in the relevant currency):	
Deposit up to and including 6 months	0.75% of the amount withdrawn
Deposit over 6 months	1.5% of the amount withdrawn
Cash withdrawal from the time deposit in the account currency	free of charge
Cash withdrawal in CZK / a foreign currency from an account in another currency	1% of the amount withdrawn
Second and next order (including cashless) to lower the deposit in the disposition period	CZK 50

Life insurance – Price Lists of ČSOB Pojišťovna, a.s., member of the ČSOB Group (hereinafter “insurer”)

ČSOB Life Insurance Pension Pro – Price List of the insurer	
Fixed portion of the premium (monthly fee)	CZK 30
Allocation fee from the current insurance premiums	5% of insurance premium for the basic insurance minus the fixed part of the insurance premium
Allocation fee from extraordinary insurance premium (the minimum value of extraordinary premium is CZK 500)	0.3% of the insurance premium
The minimum balance after payment of the insurance value	CZK 1,000
The minimum amount of one payment of the insurance value	CZK 1,000
Partial payout from the insurance value	free of charge
Deadline from the beginning of insurance for the submission of the policy change request by the policyholder	3 months

The maximum duration of one payment holiday is 36 months. Payment holidays can be made up to 3 times for the duration of the insurance. The minimum value of the shares created on the basis of the payment of the regular premium for the basic insurance for the temporary suspension of payment of insurance premiums (payment holidays) is CZK 25,000.

Fee for temporary suspension of premium payments (payment holidays)	CZK 1,000
Insurance modification upon the request of the policyholder	free of charge
Cancellation fee (surrender fee)	CZK 1,000
Appreciation of the guaranteed investment programme for regular premiums	1.3% p.a.
Appreciation of the guaranteed investment programme for extraordinary premiums	0.8% p.a.

ČSOB Life Insurance Maximal / Maximal 60 / Maximal 60 Z and Optimal / Optimal 60 / Optimal 60 Z - Price List of the insurer

The technical interest rate for Optimal / Optimal 60 / Optimal 60 Z is: 3% p. a. for insurance policies with the closing date on or before 31 December 2003, 2.4% p. a. for insurance policies with the closing date on or after 1 January 2004. The technical interest rate is valid for the duration of the insurance policy.

Allocation fees for insurance policies with the closing date on or before 12 August 2007:	
Allocation fee for current and additional current premiums in the 1st insurance year (according to the amount of the annual premium in CZK):	
CZK 4,800 – 59,999	15% of the insurance premium
CZK 60,000 or more	5% of the insurance premium
Allocation fee for current and additional current premiums in the 2nd insurance year and subsequent insurance years	
5% of the insurance premium	
Maximum amount of the extraordinary premium:	
Maximal / Maximal 60 / Maximal 60 Z and Optimal / Optimal 60 / Optimal 60 Z with the date of conclusion after 1 August 2007	not limited
Optimal / Optimal 60 / Optimal 60 Z with the date of conclusion on or before 31 July 2007	CZK 0
Allocation fee from extraordinary insurance premium (according to the value of extraordinary premium in CZK):	
CZK 4,800 – 9,999	5% of the insurance premium
CZK 10,000 – 14,999	4.5% of the insurance premium
CZK 15,000 – 19,999	4% of the insurance premium
CZK 20,000 – 29,999	3.5% of the insurance premium
CZK 30,000 – 1,999,999	3% of the insurance premium
CZK 2,000,000 or more	2% of the insurance premium
Allocation fees for insurance policies with the closing date on or after 13 August 2007:	
Allocation fee for current and additional current premiums (applies only to Optimal / Optimal 60 / Optimal 60 Z)	5% of the insurance premium
Allocation fee for current and additional current premiums (applies only to Maximal / Maximal 60 / Maximal 60 Z)	2% of the insurance premium
Allocation fee from extraordinary insurance premium (the minimum value of extraordinary premium is CZK 4,800)	2% of the insurance premium
Other fees	
Insurance modification upon the request of the policyholder – insurance (or additional insurance) arrangement/cancellation, change in the sum(s) insured, change in the premiums	free of charge
Change in the allocation of regular insurance premiums (only applicable to Maximal / Maximal 60 / Maximal 60 Z)	free of charge
Transfer of investment programme shares (only applicable to Maximal / Maximal 60 / Maximal 60 Z)	free of charge
Partial payment of insurance value in insurance year (only applicable to Maximal / Optimal)	free of charge
Shortening the payout deadline is free of charge. The minimum balance after payment of the insurance value is CZK 10,000. The minimum amount of one payout is CZK 4,800.	
Asset management for insurance policies with the closing date on or before 12 August 2007 (applies only to Maximal / Maximal 60 / Maximal 60 Z)	1% of the current insurance value / year
Asset management for insurance policies with the closing date on or after 13 August 2007 (applies only to Maximal / Maximal 60 / Maximal 60 Z)	1.25% of the current insurance value / year
Conversion to a paid status	free of charge
The minimum balance for the conversion to a paid status is CZK 20,000. The minimum balance for the use of payment holidays is CZK 10,000.	
Insurance management for insurance policies with the closing date on or before 12 August 2007 (monthly fee)	CZK 20
Insurance management for insurance policies with the closing date on or after 13 August 2007 (monthly fee, applies only to Optimal / Optimal 60 / Optimal 60 Z)	CZK 40
Insurance management for insurance policies with the closing date on or after 13 August 2007 (applies only to Maximal // Maximal 60 / Maximal 60 Z)	free of charge
Collection fee in cash or postal money order / standing order payment	CZK 20 / CZK 10 for payment
Charge for surrender or redemption up to 5 years / after 5 years from the beginning of insurance	CZK 1,000 / free of charge
Fee for the payment of the insurance benefit in the case of reaching the age stipulated in the life insurance policy for insurance policies with the closing date on or after 1 February 2004	free of charge