

ČSOB Price List for Private Individuals

valid from 1 November 2019



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Opening Provisions

The updated Price List is available to clients at www.csob.cz/fees and in the public areas of ČSOB branches. The fees listed in the part Accounts and payments also apply to the products and services listed in the other parts of the Price List.

Besides the fees specified herein, we are also authorised to bill the client for actual expenses billed by third parties and costs billed by other banks and institutions during the ensuring of the respective services.

Accounts - current payment accounts

Accounts and domestic transactions	ČSOB Basic Account	ČSOB Plus Account	ČSOB Premium Account
Account maintenance (monthly fee)	CZK 25	free of charge ¹⁾ / CZK 69	free of charge ²⁾ / CZK 900
Monthly statement - electronic or by post	free of charge / CZK 40	free of charge / CZK 40	free of charge
Incoming payment	free of charge	free of charge	free of charge
Outgoing payment (issued electronically, does not apply to ČSOB Phone Banking)	-	free of charge	free of charge
Standing order and direct debit (per outgoing item, does not apply to loan instalments)	-	free of charge	free of charge
Debiting of loan instalment	-	-	free of charge
InternetBanking	free of charge	free of charge	free of charge
Permitted overdraft	free of charge	free of charge	free of charge
Account maintenance - one current account in EUR, USD, GBP, CHF or CAD	-	-	free of charge
Cards and cash withdrawals			
Debit card for account owners free of charge	Visa Classic / Debit Mastercard	Visa Classic / Debit Mastercard	Visa Infinite
Debit card for partner free of charge	-	Visa Classic / Debit Mastercard	Visa Classic/ Debit Mastercard/ Golden Mastercard (also Visa Infinite for CZK 200/monthly)
Debit card withdrawal from ČSOB ATMs in the Czech Republic	-	free of charge	free of charge
Visa Infinite debit card withdrawal from ČSOB ATMs in the Czech Republic, ATMs of another bank in the CR and ATMs of another bank abroad	-	-	free of charge
Debit card withdrawal at the Czech Post counter (free of charge monthly)	-	1	1
Cash delivery to a designated address for clients aged 58 and older and persons with physical disabilities (monthly free)	-	1	-
Insurance			
Loss and theft insurance for Visa Infinite cards in Extra variant	-	-	free of charge

- The service is not included in the account.

- 1) ČSOB Plus Account is a free of charge account 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 account maintenance free of charge are set forth in the Terms and Conditions for the ČSOB Premium Service.

Additional services for the 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 or by post	free of charge / CZK 40
Incoming domestic payment	free of charge
InternetBanking	free of charge

**Additional services for the regular payment accounts**

Classic insurance of regular payments (monthly)	CZK 99
Payout 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 + postage
Sending a reminder to pay the debit balance on the account	CZK 500 + postage

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 150

Payment cards

Debit cards	Visa Classic/ Mastercard embossed	Gold Mastercard
Debit card (monthly, unless free of charge under the personal account)	CZK 45	CZK 69
Cash withdrawals from ČSOB ATMs in the Czech Republic and in Slovakia, KBC Brussels and CBC (Belgium), K&H Hungary (Hungary), CIBANK Bulgaria (Bulgaria)	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 of another bank abroad	CZK 100	CZK 100

Credit cards	Mastercard Standard	Premium Card
Fee for services related to each credit card provided along with the account (monthly)	CZK 30 / free of charge ²⁾	free of charge ¹⁾ / CZK 450
Monthly statement - electronic or by post	free of charge / CZK 30	free of charge ¹⁾ / CZK 30
Cash withdrawals from ČSOB ATMs in the Czech Republic and in Slovakia, KBC Brussels and CBC (Belgium), K&H Hungary (Hungary), CIBANK Bulgaria (Bulgaria)	CZK 50	CZK 50
Cash withdrawals from ATMs of another bank in the Czech Republic	CZK 100	CZK 100
Cash withdrawals from ATMs of another bank 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

1) Free of charge for clients who use the Premium service.

2) Free of charge for loans related to credit cards for students arranged until 30 June 2018, up to the Client's thirtieth birthday.

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
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 (does not apply to ČSOB Premium Account and Premium Card)	CZK 25
Change in the payment card limit/in the sticker for ATMs and dealers or for internet payments through InternetBanking or Smartbanking.	free of charge
Change in the payment card limit/in the sticker for ATMs and dealers, for internet payments or for transactions in Česká pošta, s.p., through a CSOB branch or by phone (not applicable to CSOB Premium Account and Premium Card).	CZK 25
Cash withdrawal with a payment card at a counter/exchange office in the Czech Republic and abroad (Cash Advance)	CZK 200

Additional services and transactions involving payment cards

Debit card and credit card with customized design; change in the design of the Image card	CZK 200
PIN display in InternetBanking	free of charge
New or repeated issuance of PIN in printed form (does not apply for ČSOB Premium Account and Premium Card)	CZK 90
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 LoungeKey network	USD 32 (equivalent in CZK)
Express provision of debit card and credit card (within 3 business days)	CZK 500
Renewed provision of a debit or credit card/payment card/sticker (loss, theft, premature renewal, etc.; does not apply to the provision of the Image card)	CZK 300 / free of charge
Issuance of spare cash/provision of a card abroad (for embossed cards only)	CZK 3,000 / CZK 4,000

1) Applies to the Premium Card.

Failure to comply with the loan related to credit card

Reminder/request to pay the outstanding amount	CZK 300 / CZK 500
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Insurance accompanying payment cards

Travel insurance	Classic / Family Classic	Extra / Family Extra
Individual/Family Insurance price (annually)	CZK 500 / CZK 1,255	CZK 1,350 / CZK 2,650

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.

Domestic payments

Cashless transactions

Incoming payment (including incoming payments from foreign currency accounts)

free of charge

	ČSOB InternetBanking and ČSOB SmartBanking	Collection box / ČSOB Phone Banking and counter
Outgoing payment	CZK 5	CZK 30/CZK 50
Standing order and direct debit (per outgoing item, does not apply to loan instalments)	CZK 5	
Establishment of a standing order or a change in an outgoing payment, standing order or direct debit or direct debit approval ¹⁾	free of charge	CZK 30 / CZK 50
Cancellation of an outgoing payment, standing order, direct debit or direct debit approval	free of charge	
Outgoing payment entered by card in the Kiosk	CZK 5	
Debiting of loan instalment	free of charge / CZK 5 ²⁾	

1) Establishment or change in favour of an account of ČSOB Pojišťovna a.s. is free of charge in all channels.

2) Applicable to loans, credit cards without automatic direct debit of full credit card instalment and permitted overdraft arranged on or before 31 March 2016.

Cash operations in a ČSOB branch

Cash deposit on a payment account	free of charge
Deposit made by a third party to the account (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 that account at their disposal)	CZK 100
Cash withdrawal from a payment account in the account currency	CZK 80
Cash withdrawal from a payment account in CZK/foreign currency from an account held in another currency	CZK 80 (+1% of the amount withdrawn)

Services and transactions at Česká pošta, s.p.

Cash withdrawal with a debit card	CZK 40
Cash withdrawal 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 provided. 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

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

Incoming payment – SEPA	CZK 5
Incoming foreign payment in CZK and foreign currency and incoming domestic payment in a foreign currency	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 5

Outgoing payment and standing order to abroad 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 ¹⁾	CZK 5	CZK 5	CZK 5 + CZK 45 ²⁾
Outgoing payment – SEPA	CZK 5	CZK 5	CZK 5 + CZK 45 ²⁾
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 45 ²⁾
Establishment of a standing order abroad in CZK or foreign currency; or a domestic in foreign currency in written form	–	–	CZK 100

– The service cannot be arranged.

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

2) Fee for processing an order submitted in writing.

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

SEPA direct debit – payer

Outgoing payment based on SEPA direct debit	CZK 5
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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 outgoing 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.

Other fees for domestic and foreign payment transactions

Incoming payment – U.S. Direct Deposit Program (processing pension payments from the U.S. Government)	USD 3
Prompt outgoing payment execution (only upon prior agreement with the bank) ¹⁾	CZK 500
Change of currency (only upon prior agreement with the bank) ²⁾	CZK 700
Changes, corrections and cancellation of the outgoing payment before it is executed at the request of the client	CZK 500 + costs of intermediary banks
Claims concerning an incoming or outgoing payment on the 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, or Swift message, by post, fax or e-mail at the client's request	CZK 100
Establishment of a confirmation of outgoing payment realisation	CZK 100
Guaranteed OUR, outgoing payment fee in USD (additional fee to cover any expenses related to the performance of the relevant payment transaction)	CZK 500

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).



Electronic banking services

Service	InternetBanking		ČSOB Phone Banking
	ČSOB InternetBanking	ČSOB SmartBanking	
Service arrangement ¹⁾	free of charge	free of charge	free of charge
Maintenance fee (monthly)	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 must also have ČSOB InternetBanking.

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

Other electronic banking services	
Sending an informative e-mail/SMS	free of charge / CZK 2
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

1) The price for the first issuance of the reader or the replacement for an invalid reader is not subject to VAT. In other cases of sale of the reader, the price must be increased by 21% VAT.

Loans

ČSOB Loans	
Account maintenance/loan administration and processing, 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 loans	
Pro zdraví (insurance in the event of death, disability and incapacity for work)	6.6% of the monthly loan instalment
Pro práci (insurance in the event of death, disability and loss of income)	6.6% of the monthly loan instalment
Pro všechno (insurance in the event of death, disability, incapacity for work and loss of income)	8.8% of the monthly loan instalment

ČSOB Handy Loan	
Loan processing	free of charge
Account maintenance and loan administration 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 loan 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

Insurance rate for the Handy Loan	
Pro práci (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 provided 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/at the Czech Post	CZK 40
Cash withdrawals from ATMs abroad	CZK 100

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

Failure to comply with contractual terms of consumer credit	
Reminder/request to pay the outstanding amount	CZK 300 / CZK 500

Credit cards

For a list of all fees associated with a credit card go to the section [Accounts and Payments](#).

Permitted overdraft

For a list of all fees associated with permitted overdraft go to the section [Accounts and Payments](#).

Mortgage loans

All fees, rewards, refunds and interest related to mortgage loans arranged by ČSOB as an agent on behalf of Hypoteční banka, a.s., member of the ČSOB Group, are governed by the relevant Price List of Hypoteční banka, a.s., available at www.hypotecnibanka.cz.

Savings and investments

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

Saving with a bonus	
Account maintenance	free of charge
Monthly statement - electronic or by post	free of charge / CZK 40
Outgoing payment in the account currency (submitted electronically; does not apply to ČSOB Phone Banking)	free of charge

ČSOB Savings Account in a foreign currency	
Account maintenance	free of charge
Monthly statement - electronic or by post	free of charge / CZK 40

Duo Profit	
Account maintenance	free of charge
Monthly statement - electronic or by post	free of charge / CZK 40
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	
Account maintenance, including monthly statement – electronic or by post	free of charge
Early withdrawal (at least CZK 50 or, for foreign-currency accounts, the equivalent in the relevant currency)	1.0% 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

Additional 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 free
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 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 client does not define a fee account, the fee is debited from the current account 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 Finance	
Processing a contract to purchase or sell securities and other investment instruments with Patria Finance	free of charge

Building savings

Building savings and related services are provided by the ČMSS, a subsidiary company of the ČSOB – for a list of fees go to www.cmss.cz.

Supplementary pension savings

Supplementary pension savings and related services are provided by the ČSOB Penzijní společnost, a subsidiary company of the ČSOB – for a list of fees go to www.csob-penze.cz.

Life insurance

Life insurance and related services are provided by the ČSOB Pojišťovna, a subsidiary company of the ČSOB – for a list of fees go to www.csobpoj.cz.

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

Allocation fee for insurance policies	2.5%
Partial payout of the value of shares (insurance) and termination of insurance with a redemption fee	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.

Appreciation of the guaranteed investment programme for regular insurance premiums

For regular premiums	1.3% p. a.
For extraordinary premiums	0.8% p. a.

Non-life insurance

Non-life insurance and related services are provided by the ČSOB Pojišťovna, a subsidiary company of the ČSOB – for a list of fees go to www.csobpoj.cz.

Safe deposit boxes

Rental of safe deposit boxes

Contract conclusion	free of charge	
Annual box rental including the box content insurance up to CZK 800,000	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 List 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

Uncommon cash transactions	
Deposit of coins/exchange of banknotes or 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 50 and more pcs	2% of processed cash in coins, at least CZK 100
Deposit of a foreign currency credited to an account held in another currency	2% of 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
Cash exchange ¹⁾ / deposit not sorted by nominal values	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

Cheques

Cheques	Cashless	Cash
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
Cheques cashed at other banks ¹⁾	1.5% of the cheque amount, at least CZK 300, at most CZK 10,000	-
Deposit to/withdrawal from account by cheque	deposit CZK 6, withdrawal CZK 9	- / CZK 80
Other cheque operations	CZK 100	

- The service cannot be arranged.

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, for the foreign EUR cheque correspondent are EUR 3 and for the foreign GBP cheque correspondent are GBP 2.

Additional services

Additional services	
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:	CZK 250 + 21% VAT
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 100 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
Bank custody – contract drafting (the service is only granted to existing ČSOB clients or clients who have arranged ČSOB Mortgage)	CZK 7,500/for individual adjustments CZK 10,000

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

Accounts - current payment accounts

Accounts and transactions	ČSOB Account	ČSOB Active Account
Account maintenance (monthly fee)	CZK 55 ¹⁾	CZK 95 ²⁾
Monthly statement - electronic or by post	free of charge / CZK 40	free of charge / CZK 40
Incoming payment	free of charge	free of charge
Outgoing electronic payments (free of charge per month, except for direct debit operations, does not apply to ČSOB Phone Banking)	2	10
Direct debit (free of charge per month, except for loan instalments)	-	5
InternetBanking	free of charge	free of charge
Permitted overdraft	free of charge	free of charge
Cards and insurance		
Debit card cash withdrawals from ČSOB ATMs in the Czech Republic (free of charge per month)	2	5
Debit card – international embossed		
For the holder	free of charge	free of charge
For the partner	-	free of charge
Loss and theft insurance for a payment card of the holder	-	Basic

☒ The service is not included in the account.

- 1) 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.
- 2) ČSOB Active Account is free of charge if its holder also holds a ČSOB Corporate Account or ČSOB Business Account or if they are 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.

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 – includes 15 incoming domestic payments, 10 outgoing domestic payments submitted electronically (except for direct debits; does not apply to ČSOB Phone Banking), 15 cash withdrawals from ČSOB ATMs in the Czech Republic

CZK 40

Transaction package – includes all incoming domestic payments, all outgoing domestic payments submitted electronically (except for direct debits; does not apply to ČSOB Phone Banking), all cash withdrawals from ČSOB ATMs in the Czech Republic

CZK 40

Payment cards

Debit cards	Visa Electron	Mastercard Gold / Visa Gold
Debit card (monthly unless 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 World	Mastercard Platinum
Monthly fee for services related to each credit card provided along with the account	CZK 50	CZK 350
Monthly statement - electronic or by post	free of charge / CZK 30	free of charge
Cash withdrawals from ČSOB ATMs in the Czech Republic and Slovakia	CZK 50	CZK 30
Cash withdrawals from ATMs of another bank in the Czech Republic	CZK 100	CZK 50
Cash withdrawals from ATMs abroad	CZK 150	CZK 100
Electronic transfer from the credit card limit to the client's current account held in ČSOB	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.

Insurance accompanying payment cards

Legal protection insurance for motor vehicle drivers (remains a free-of-charge 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 (only for credit cards)
Premium (annual)	CZK 300 / CZK 800	CZK 1,000 / CZK 2,200	CZK 1,400 / CZK 2,600	CZK 1,400 ¹⁾	CZK 1,865 ¹⁾

- The service is not included in the account.

The Family Insurance covers 2 adults including the card holder 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
Maintenance fee (monthly)	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 another electronic banking service (the price for each empowered person).

Consumer loans

ČSOB Loans	
Account and loan management with statement sent by mail/electronic statement	CZK 59 / CZK 89 ¹⁾
Loan processing	1% of the loan amount, at least CZK 500, at most CZK 3,500
Payment of costs associated with extraordinary loan instalment	1% of extraordinary loan instalment ²⁾
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
Failure to comply with consumer loan terms:	
Reminder/request to pay the outstanding amount	CZK 300/CZK 500

- 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).
- 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 re-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.

Insurance accompanying consumer loans	Arranged before the date	% of the monthly loan instalment and loan management fee
Variant 1 (insurance in the event of death or disability)	before 1 February 2009	4.9 %
Variant 1 (insurance in the event of death, disability, incapacity for work)	before 31 October 2012	5.9 %
Variant 1 (insurance in the event of death or disability)	before 30 April 2017	4.9 %
Variant 2 (insurance in the event of death, disability, incapacity for work and loss of income)	before 31 October 2012	8.5 %
Variant 2 (insurance in the event of death, disability or incapacity for work)	before 30 April 2017	6.5 %
Variant 3 (insurance in the event of death, disability, incapacity for work and loss of income)	before 30 April 2017	9.5 %

Savings and investments

ČSOB Savings Account, ČSOB Savings Account with a Bonus

Account maintenance	free of charge
Monthly statement - electronic or by post	free of charge / CZK 40
Early withdrawal from the account ¹⁾	0.75% of the amount withdrawn
Outgoing payment in the account currency (submitted electronically; does not apply to ČSOB Phone Banking)	free of charge

1) The minimum fee is CZK 50. Does not apply for ČSOB Savings Account with a Bonus.

Duo Profit Plus

Account maintenance	free of charge
Monthly statement - electronic or by post	free of charge / CZK 40
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 for 14, 21 days, 2, 4, 5, 7 to 11 months, 18 months and 4 years)

Account maintenance, including monthly statement – electronic or by post	free of charge
Early withdrawal (at least CZK 50 or, for foreign-currency accounts, the equivalent in the relevant currency)	1% of the amount withdrawn
Cash withdrawal from the time deposit in the account currency	free of charge
Cash withdrawal in CZK/foreign currency from an account in another currency	1% of the amount withdrawn

Life insurance

Appreciation of the guaranteed investment programme for regular insurance premiums

For regular premiums	1.3% p. a.
For extraordinary premiums	0.8% p. a.