

ČSOB Price List for Private Individuals

valid from 1 April 2021



Poštovní spořitelna is a trademark of Československá obchodní banka, a.s.

www.csob.cz | www.postovnisporitelna.cz | 800 300 300

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Opening Provisions

The updated Price List is available at www.csob.cz/fees and www.postovnisporitelna.cz/sazebnik and at the ČSOB and Česká pošta branches. The fees listed in the Accounts and Payments section also apply to the products and services listed in other sections of the Price List. The Price List is valid for the clients of Československá obchodní banka, a.s. and Poštovní spořitelna.

Besides the fees specified herein, we are also authorised to charge the client for actual expenses charged by third parties and costs charged by other banks and institutions in securing the relevant service as well as postal charges for sending packages (according to the Price List of Česká pošta, s. p.).

The Price List is binding for products and services provided by Československá obchodní banka, a. s., including the products and services provided under its trademark of Poštovní spořitelna. If any contractual documentation or other relevant documentation refers to the Price List of Fees of Poštovní spořitelna, it thereby refers to this Price List as of 1 April 2021.



Accounts – current payment accounts

| Accounts and domestic transactions | ČSOB Basic Account | ČSOB Plus Account, Postal Account | ČSOB Premium Account |
|---|-------------------------|-----------------------------------|--|
| Account maintenance (monthly fee) | CZK 25 | free of charge | free of charge ¹⁾ / CZK 900 |
| Monthly statement – electronic / by post | free of charge / CZK 45 | free of charge / CZK 45 | free of charge |
| Incoming payment | free of charge | free of charge | free of charge |
| Outgoing payment, outgoing instant payment (submitted electronically; not applicable to Phone Banking) and SEPA ²⁾ | – | 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 instalments | – | – | free of charge |
| Internet Banking | free of charge | free of charge | free of charge |
| Overdraft service fee (monthly) | free of charge | free of charge | free of charge |
| Account maintenance – one current account in EUR, USD, GBP, CHF or CAD, including a debit card | – | – | free of charge |

| Cards and cash withdrawal | | | |
|--|---------------------------------|---------------------------------|---|
| 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 / Mastercard Gold Card (also Visa Infinite for CZK 200 monthly) |
| 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 or payment cheque cash withdrawal at a branch of Česká pošta (monthly) | – | 1 free of charge | free of charge |
| Cash on delivery to a designated address for clients with set advantages over 58 years of age or clients with disabilities (monthly) | – | 1 free of charge | 1 free of charge |

| Insurance | | | |
|--|---|---|----------------|
| Loss and theft insurance for Visa Infinite card in Extra variant | – | – | free of charge |

– The service is not included in the account.

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

2) It includes electronic payments in EUR from/to the EU/EEA, i.e. SEPA payments and direct debits, payments within ČSOB CR, payments from/to ČSOB SR.

3) If the holder so wishes, he/she may pass it on to his/her spouse.

| 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 / by post | free of charge / CZK 45 |
| Incoming domestic payment | free of charge |
| Internet Banking | free of charge |

Additional services for current payment accounts

| | |
|---|--------------------------|
| Insurance of internet risks FAMILY (monthly fee) | CZK 25 ¹⁾ |
| Insurance of regular payments Classic / Extra (monthly fee) | CZK 99 / CZK 189 |
| 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 |

1) Each month, a fee of CZK 25 is automatically debited from the account; during the first year, it is immediately refunded to the same account.

Permitted overdraft

| | |
|--|---------------------------------------|
| Opening, maintenance, cancellation | free of charge / CZK 19 ¹⁾ |
| Credit limit change | free of charge |
| Fee for 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 |

1) The maintenance fee only applies to overdrafts permitted to the Personal Accounts of Poštovní spořitelna.



Accounts

Payment Cards

Domestic and Foreign Payments

Electronic Banking

Payment Cards

| Debit cards | Visa Classic / Debit Mastercard | Mastercard Gold Card |
|---|---------------------------------|------------------------|
| Debit card unless free with the account (monthly) | CZK 45 ¹⁾ | CZK 69 |
| Cash withdrawals from ČSOB ATMs in the Czech Republic and in Slovakia, KBC Brussels and CBC (Belgium), K&H Hungary (Hungary), UBB Bulgaria (Bulgaria) | CZK 5 | free of charge / CZK 5 |
| Cash withdrawals from ATMs of other banks in the Czech Republic or EUR withdrawals from ATMs in EU/EEA countries and Switzerland, Monaco, Andorra and the Vatican | CZK 40 | CZK 40 |
| Cash withdrawals from ATMs abroad except of EUR cash withdrawals from ATMs in EU/EEA countries and Switzerland, Monaco, Andorra and the Vatican | CZK 100 | CZK 100 |

1) Does not apply to Personal Account („Osobní účet“) cards.

| Credit cards | Credit Card Standard | Premium Card |
|---|---------------------------------------|--|
| Credit card-related services (monthly) | CZK 30 / free of charge ²⁾ | free of charge ¹⁾ / CZK 450 |
| Monthly statement – electronic / by post | free of charge / CZK 45 | free of charge ¹⁾ / CZK 45 |
| Cash withdrawals from ČSOB ATMs in the Czech Republic and in Slovakia, KBC Brussels and CBC (Belgium), K&H Hungary (Hungary), UBB Bulgaria (Bulgaria) | CZK 50 | CZK 50 |
| Cash withdrawals from ATMs of other banks in the Czech Republic or EUR withdrawals from ATMs in EU/EEA countries and Switzerland, Monaco, Andorra and the Vatican | CZK 100 | CZK 100 |
| Cash withdrawals from ATMs abroad except of EUR cash withdrawals from ATMs in EU/EEA countries and Switzerland, Monaco, Andorra and the Vatican | CZK 150 | CZK 150 |
| Electronic transfer from the credit card limit to the client's current account maintained by ČSOB | CZK 150 | CZK 150 |
| Credit card cash withdrawals at the counter of Česká pošta | CZK 70 | CZK 70 |
| Credit card cash deposits to the credit card account at point of sale | free of charge | free of charge |
| Automatic full credit card repayment (monthly) | CZK 30 | CZK 20 |
| Fee for changes in contract documentation | CZK 500 | CZK 500 |
| Failure to comply with the credit card limit terms and conditions | | |
| Reminder/request to pay the outstanding amount | CZK 300 / CZK 500 | CZK 300 / CZK 500 |

Credit cards with validity limited to 2 years cannot be used at the counters of Česká pošta.

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

2) Free of charge for credit card limits for students set up until 30 June 2018, the benefit ends with the client's 26th birthday. Does not apply to credit cards provided under the trademark of Poštovní spořitelna.

The most common payment card services and transactions

| | |
|---|----------------|
| Cash deposit through a cash deposit ČSOB ATM to accounts maintained by ČSOB | free of charge |
| PIN change in an ATM (feature not available for payment sticker) | 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 25 |
| Cash withdrawal with a payment card at a counter / exchange office in the Czech Republic and abroad (Cash Advance) | CZK 200 |



Accounts

Payment Cards

Domestic and Foreign Payments

Electronic Banking

| | |
|---|---------------------------------------|
| Change in the payment card limit/in the sticker for internet payments | free of charge |
| Change in the payment card limit or in the sticker for ATMs and dealers through Internet Banking, including applications, issued by ČSOB at points of sale or by phone | free of charge / CZK 25 ¹⁾ |
| Setting up or cancelling the above-limit cash withdrawal or payment order option or changing the payment card limit / the sticker for transactions at branches of Česká pošta | free of charge |

¹⁾ No fee is charged for the ČSOB Premium Account and Premium Card.

Additional services and transactions related to payment cards

| | |
|--|-------------------------------|
| Debit card and credit card with customized design; change in the design of the Image card | CZK 200 |
| PIN display in Internet Banking or ČSOB-issued applications | free of charge |
| Issuance and re-issuance of PIN in printed form | CZK 90 |
| Access 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) ¹⁾ | CZK 500 |
| Renewed provision of a debit card or credit card (loss, theft, premature renewal, etc.; does not apply to the provision of the Image card) | CZK 300 |
| Emergency Cash / Emergency Card service (for embossed cards only) | CZK 3,000 / CZK 4,000 |
| Dispatch of card abroad by the DHL courier service | CZK 600 |
| Cash withdrawal with CashBack | free of charge |

¹⁾ The service is not provided at the counters of Česká pošta.

Insurance for payment cards

| Travel insurance | Classic / Classic Family | Extra / Extra Family |
|--|--------------------------|-----------------------|
| Individual/Family Insurance price (annually) | CZK 560 / CZK 1,345 | CZK 1,410 / CZK 2,750 |

| 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.



Accounts

Payment Cards

Domestic and Foreign Payments

Electronic Banking

Domestic payments

| Cashless transactions | | | |
|--|---|---|---|
| Incoming payment (including incoming payments from foreign currency accounts) | | | free of charge |
| | Internet Banking and Smart Banking | counter of Česká pošta | collection box / ČSOB Phone Banking and counter |
| Outgoing payment | CZK 5 | CZK 30 / free of charge ¹⁾ – by card CZK 60 – by money order | CZK 75 / CZK 95 |
| Outgoing instant payment | CZK 5 | – | – / – |
| Standing order and direct debit (per outgoing item; does not apply to loan instalments) | 5 Kč | | |
| Establishment of a standing order or a change in an outgoing payment, standing order, standing order for direct debit or direct debit approval ²⁾ | free of charge | CZK 60 | CZK 75 / CZK 95 |
| Cancellation of an outgoing payment, standing order, standing order for direct debit or direct debit approval | free of charge | | |
| Debiting of loan instalments | free of charge / CZK 5 ²⁾ | – | free of charge / CZK 5 ²⁾ |

1) For clients with set advantages over 58 years of age or clients with disabilities, outgoing payments by card at branches of Česká pošta are made free of charge.

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

3) Applicable to loans, credit cards without automatic direct debit of full credit card repayment and permitted overdraft arranged until 31 March 2016. Does not apply to clients under the trademark of Poštovní spořitelna.

The prices for Personal Accounts („Osobní účet“) provided until 1 May 2017 can be found in the Products and Service Not Offered tab.

| Cash transactions | ČSOB counter | Česká pošta counter ¹⁾ |
|--|-----------------------|---|
| Cash deposit by the account owner or authorised account user | free of charge | CZK 10 – by card CZK 20 – by money order |
| Cash withdrawal from a payment account in the account currency | CZK 100 | CZK 40 ²⁾ |
| Cash delivery to a designated address | CZK 65 | |

1) Any transactions at Česká pošta are only possible in CZK or EUR. The currency of the cash transaction must correspond to the currency of the account. Payment card transactions are only possible in CZK. Visa Electron Baby debit cards cannot be used at Česká pošta. The fee for cash withdrawals by cards at Česká pošta is collected together with account maintenance fees.

2) By debit card or payment cheque.

Foreign payments

| Incoming foreign payment in CZK and in a foreign currency; incoming domestic payment in a foreign currency | |
|--|--|
| SEPA payment ¹⁾ and other payments in EUR within the EU/EEA | free of charge |
| Incoming foreign payment in CZK and in a foreign currency; 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 foreign payment and standing order in CZK and in a foreign currency; outgoing domestic payment in a foreign currency | | | |
|---|------------------|---------------|------------------------------|
| | Internet Banking | Phone Banking | ČSOB counter |
| Outgoing payment in favour of a ČSOB client in the Czech Republic and Slovakia ²⁾ | CZK 5 | CZK 5 | CZK 5 / CZK 90 ³⁾ |



Accounts

Payment Cards

Domestic and Foreign Payments

Electronic Banking

| | | | |
|---|---|---|--|
| SEPA payment ¹⁾ and other payments in EUR within the EU/EEA Outgoing | CZK 5 | CZK 5 | CZK 5 / CZK 90 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 90 ³⁾ |
| Establishment of a foreign standing order in CZK and foreign currency and domestic outgoing payment in a foreign currency in written form | – | – | CZK 100 |

– The service cannot be arranged.

1) SEPA payment is a payment in EUR within the Single Euro Payments Area (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 and the SHA code. The fee also applies to other payments in EUR within the SEPA.

Also applicable to transfers in EUR within ČSOB CR and SR.

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.

SEPA direct debit – payer

| | |
|---|-------|
| Outgoing payment based on SEPA direct debit | CZK 5 |
|---|-------|

Additional services for domestic and foreign payments

| Domestic cashless transactions | Internet Banking | Phone Banking | Collection box / ČSOB counter |
|--|------------------|----------------|-------------------------------|
| Outgoing payment from a foreign currency account or from a CZK account to a foreign currency account | CZK 5 | CZK 5 | CZK 75 / CZK 95 |
| 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 payments

| | |
|---|---------------------------------------|
| 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 after it is executed at the request of the client | CZK 500 + costs of intermediary banks |
| Claims concerning incoming or outgoing payments 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 |
| Issuing an outgoing payment confirmation | 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 700 |

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

| Service | Internet Banking | Smart Banking ¹⁾ | Phone Banking |
|---------------------------------------|------------------------|-----------------------------|------------------------|
| Arranging and maintaining the service | free of charge | free of charge | free of charge |
| Sending an informative SMS / e-mail | CZK 2 / free of charge | CZK 2 / free of charge | CZK 2 / free of charge |

1) To use the Smart Banking application, clients must also have ČSOB Internet Banking.

Note: Smart Banking is included in Internet Banking. Smart Banking includes the ČSOB Smart Banking application, Smart Banking of Poštovní spořitelna and ČSOB Smart.

| Other electronic banking services | |
|---|--------------------------|
| Issuance of a chip card reader | CZK 500 ¹⁾ |
| Issuance and renewal of a security certificate by a bank branch employee (including the possibility of issuing or exchanging a chip card) | CZK 400 |
| Restoring security certificate through Internet Banking – client with 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 of an invalid reader is not subject to VAT. In other cases, the price of the reader must be increased by 21% VAT.



Loans

| Loans | |
|--|-------------------------|
| Account maintenance / loan management and processing, payment of costs associated with extraordinary loan instalment | free of charge |
| Monthly statement – electronic / by post | free of charge / CZK 45 |
| Processing loan up to CZK 19,999 at Česká pošta counter | CZK 500 |
| Change in contractual documentation (also by means of a bank's notice): | |
| Increase, decrease or postponement of instalments under specified terms and conditions | free of charge |
| Other changes including 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 |

| Failure to comply with the loan terms and conditions | |
|--|-------------------|
| Reminder/request to pay the outstanding amount | CZK 300 / CZK 500 |

Credit card

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

Permitted overdraft

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

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

| Saving with a bonus, ČSOB Savings Account (in a foreign currency), Duo Profit | |
|---|--------------------------------|
| Account maintenance | free of charge |
| Monthly statement – electronic / by post | free of charge / CZK 45 |
| Outgoing payment entered in Internet Banking including Smart Banking in the currency of the account ¹⁾ | free of charge |
| Outgoing payment entered by a money order at a Česká pošta counter ¹⁾ | CZK 60 |
| Outgoing payment entered by a money order via collection box / counter ¹⁾ | CZK 75 / CZK 95 |
| Early withdrawal from the account ²⁾ | 0,75 % of the amount withdrawn |

1) Applies to the Saving with bonus product.

2) Applies to the Duo Profit product; the minimum amount of the fee charged is CZK 50 or, for foreign-currency accounts, the equivalent in the relevant currency. The fees are collected in cash at points of sale.

| Term Deposit for a fixed period (1, 3, 6, 12, 24 and 36 months) | |
|---|----------------------------|
| Account maintenance, including monthly statement, electronic / 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 in CZK / a foreign currency from an account in another currency | 1% of the amount withdrawn |

| Postal term deposit (1, 3, 6, 12, 24 and 36 months) ¹⁾ | |
|---|----------------------------|
| Account maintenance, including monthly statement, electronic / 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 |

1) The postal term deposit will no longer be provided as of 1 July 2021.

| Additional services to savings accounts and term 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 client's 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 | free of charge |
| 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⁾ | 0.20% |

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 client's funds during the year is calculated as the sum of positive balances of deposits as of 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, term and deposit accounts of the client in all currencies as of the last day of the relevant month. The daily balance does not include term 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.

Passbooks

| | Passbook | Local passbook | Children's passbook |
|---|----------------|----------------|---------------------|
| Establishment and maintenance of a passbook | free of charge | – | free of charge |
| Cash withdrawal within the daily limit | free of charge | free of charge | – |
| Cash withdrawal above the daily limit (except for fixed passbooks) | CZK 10 | free of charge | – |
| Implementing a payment ban (within 2 business days) | CZK 1,000 | CZK 1,000 | CZK 1,000 |
| Request in case of loss ¹⁾ , destruction, or theft of the passbook | CZK 100 | CZK 100 | CZK 100 |

Compensation for non-compliance with the notice period of passbooks and local passbooks for each and withdrawn CZK 1,000 during the notice period of:

| | | | |
|-------------|-------|-------|---|
| 3-24 months | CZK 5 | CZK 5 | – |
|-------------|-------|-------|---|

In case of cancelling the passbooks and local passbooks, as well as shortening or cancelling their notice period, with a balance of up to CZK 1,000, no compensation is collected.

| | | | |
|--|----------------|----------------|----------------|
| Compensation for premature cancellation of children's passbook (from the amount collected) for each and withdrawn CZK 1,000 (fee is not collected at the points of sale) | – | – | CZK 60 |
| Non-accounting changes, changes in data (change or correction of name or surname, address, addition or deletion of depositor), change of notice period for passbooks and local passbooks | free of charge | free of charge | free of charge |

The fee applies to one request regardless of the number of required changes.

| | | | |
|--|----------------|----------------|----------------|
| Replacement of passbooks after all fields are full (or changes of identification data) | free of charge | free of charge | free of charge |
| Replacement of passbooks when damaged by the depositor | CZK 50 | CZK 50 | CZK 50 |
| Cancellation of passbooks, local passbooks, children's passbooks (fee is not collected at the point of sale) | CZK 50 | CZK 50 | free of charge |

– The service cannot be arranged.

The minimum first deposit to a passbook or local passbook is CZK 50. The amount of deposit of a passbook or local passbook (minimum deposit) may not be lower than CZK 50.

The daily limit for cash withdrawals from passbooks without the bank's permission or phone verification of the payment is CZK 20,000. The daily limit for cash withdrawal from local passbooks is not defined. A minor who can prove its identity with an identity card to be a depositor of the passbook or local passbook is entitled to withdraw CZK 2,000 per one passbook a day. A minor depositor without an identity card is not entitled to withdraw from the passbook.

Fees for services provided are collected in cash at points of sale. Does not apply to fees for premature cancellation of children's passbook or proper cancellation of passbook or local passbook which the bank deducts directly from the balance paid.

1) In case of loss of the passbook associated with inheritance, no fee is charged.



Life insurance

Life insurance and related services are provided by 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. |

Indemnity in case of full disability due to an accident – the maximum limit is CZK 500,000.

| Appreciation of the guaranteed investment programme with published minimum appreciation for regular insurance premiums | |
|--|-----------|
| For regular premiums | 0.8% p.a. |
| For extraordinary premiums | 0.5% p.a. |

Non-life insurance

Non-life insurance and related services are provided by 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 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 authorised person, 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 indemnity, 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 / withdrawal of CZK coins of over 100 pcs of the same denomination | 3% of the amount of coins deposited / withdrawn over 100 pcs of the same denomination, at least CZK 100 |
| Exchanging CZK notes or CZK coins of more than 100 pcs of the same denomination ¹⁾ | 5% of the amount of exchanged cash of more than 100 pcs of the same denomination, at least CZK 150 |
| 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 (i.e. those which are still valid but no longer accepted by merchants at purchase) | 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 |
| Cash exchange ¹⁾ / deposit not sorted by denomination | CZK 100 |
| Cash deposit made by a third party (i.e. person who is not the account owner or the authorised account user) | CZK 125 |
| Cash withdrawal in CZK / a foreign currency from an account in another currency | CZK 100 (+ 1% of the amount withdrawn) |

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

¹⁾ Also applies to Česká pošta counters.

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 | - |



Safe deposit boxes

Uncommon cash transactions

Cheques

Additional services

| | | |
|--|------------------------------------|-------------|
| Deposit to / withdrawal from account by cheque | deposit CZK 6, withdrawal CZK 9 | - / CZK 100 |
| Other cheque operations | CZK 100 | |

Issuance of a cheque voucher (including postage charges) – ordered from a magnetic medium

| | |
|--|--------------------------|
| up to CZK 200 / up to CZK 1,000 / up to CZK 50,000 | CZK 32 / CZK 41 / CZK 42 |
| for each additional CZK 50,000 | CZK 5 |

Blocking the cheque voucher payout by the issuer

| | |
|--|---------------------|
| within 2 business days / within 14 calendar days | CZK 1 000 / CZK 200 |
|--|---------------------|

Money order payment at Česká pošta counter

| | |
|---|---|
| Processing cash at Česká pošta up to CZK 5,000 / up to CZK 50,000 | CZK 22 / CZK 33 |
| Processing cash at Česká pošta for each additional CZK 50,000 | CZK 10 |
| Issuance of a money order | based on the contract concluded ²⁾ |
| Distribution of money orders to the payers (for each item sent) | CZK 2.50 + postal charges |

– 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.
- 2) If the rate is not specified in the contract, then the rate in CZK is specified in "Other documents sent to the account owner based on an order (1 pc)" in the Accounts and Payments section.

Additional services

| Additional services | |
|---|--|
| Report processing and reporting on client-related matters – for persons authorised to enforce decisions or notaries 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) and other activities, such as confirmation of maintaining an account ¹⁾ | CZK 100 + 21% VAT |
| 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 |
| Power of attorney verification (fee collected at the Česká pošta counters) | CZK 80 |
| Sending a printed cash voucher to the account owner (1 pc) | CZK 15 |
| Other documents sent to the account owner based on order (1 pc) | CZK 1 |
| Confirmation of the ČSSZ document "Request for Payout of Pension to the Beneficiary's Account with a Bank in the Czech Republic" – personal negotiation at ČSOB / Česká pošta counter | free of charge / CZK 8 ²⁾ |

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

2) The fees are collected in cash at points of sale.



Accounts – current payment accounts

| Personal account („Osobní účet“) | |
|--|----------------|
| Account maintenance | CZK 34 |
| Account maintenance in the “Era spolu” package | CZK 20 |
| Account maintenance for clients with set advantages over 58 years of age or clients with disabilities ¹⁾ | CZK 8 |
| Account maintenance in the “Era spolu” package for clients with set advantages over 58 years of age or clients with disabilities ¹⁾ | free of charge |
| Overdraft service fee (monthly) ²⁾ | CZK 19 |

| Common cashless transactions | |
|--|----------------|
| Incoming payment | free of charge |
| Outgoing payment / outgoing instant payment entered in Internet Banking including Smart Banking | CZK 2 / CZK 5 |
| Outgoing payment entered in Internet Banking, including Smart Banking, as part of Personal Accounts („Osobní účet“) grouped in the “Era spolu” package | free of charge |
| Outgoing payment by card at Česká pošta | CZK 8 |
| Standing order entered electronically / at point of sale (per outgoing item) | CZK 2 / CZK 8 |
| Direct debit (per outgoing item) | CZK 8 |

| Common cash transactions | |
|---|--|
| Cash deposit by card through a cash deposit ČSOB ATM to accounts maintained by ČSOB | free of charge |
| Cash deposit on a current payment account at ČSOB counter | free of charge |
| Processing cash credited to an account at Česká pošta by card / money order | CZK 10 / CZK 20 |
| Cash withdrawals at ČSOB counter | free of charge ³⁾ / CZK 100 |
| Cash withdrawals at Česká pošta | free of charge ³⁾ / CZK 40 |
| Cash delivery to a designated address | free of charge ³⁾ / CZK 65 |

Fees for other services not listed herein are defined in the Accounts and Payments and Other sections.

- 1) The benefit applies upon transferring retirement or disability pensions to an account or for persons with a disability holding the TP / ZTP / ZTP-P card.
- 2) The fee mainly covers activities allowing the client to draw finances from overdraft account, recording all transactions, automatic loan instalments from the client's current payment account, reserving funds, decreasing or increasing loan limit at any time during the contractual relationship, reminder of approaching deadline for payment of the amount drawn, consulting and administrative services at ČSOB and Česká pošta branches, consulting services of the Client Centre available by phone 24/7.
- 3) One cash withdrawal at ČSOB or Česká pošta counter and one cash on delivery to a designated address within the billing period. Applies to persons over 58 years of age upon transferring retirement or disability pension to an account or to persons with disability holding the TP / ZTP / ZTP-P card.

| Additional services for current payment accounts | |
|---|------------------|
| Monthly statement – by post (weekly) / after account movement | CZK 85 / CZK 185 |

| Services provided for free for Personal Accounts („Osobní účet“) established as postal giro accounts in the Plus programme until 31 March 2010 | |
|---|--|
| Maintenance of Euro account for private individuals – citizens, domestic outgoing payments to two selected bank accounts in the Czech Republic, Visa Classic or Mastercard Standard payment card for the account owner (1st year from establishment). | |

Services provided for free to postal accounts established until 23 October 2011

In the Max programme:

Exempt from the monthly fee for account maintenance for a half year of its establishment, provision of one payment card, 10 free outgoing payments entered in the Internet Banking, including Smart Banking (applies to first five outgoing domestic payments within the bank and first five outgoing domestic payments outside the bank, except for priority outgoing payments and direct debits), free services related to taking out a loan to one entrepreneur credit card, maintenance of one VISA Classic or Mastercard Standard payment card (1st year of the establishment), establishment and maintenance of Savings Deposit Account with a Notice Period including delivery of statements, maintenance of Euro account for legal entities and individuals – entrepreneurs.

Euro account for individuals ¹⁾

| | |
|--|-------------------------|
| Account maintenance | CZK 30 |
| Monthly statement – electronic / by post | free of charge / CZK 45 |

Fees for other services not listed herein are defined in the [Accounts and Payments and Other sections](#).

Cashless transfers are charged according to the [Foreign Payments](#) section.

1) For foreign currency accounts, fees are converted using the current exchange rate (CNB foreign exchange rate) on the day of fee settlement.

Payment cards

| Debit cards | Visa Electron / Mastercard Standard | Mastercard Gold / Visa Gold |
|--|--|--------------------------------|
| Debit card unless free with the account (monthly) | CZK 20 / CZK 45 | CZK 350 |
| Travel insurance, variants Gold and Gold Family Plus ¹⁾ | – | free of charge |
| Legal protection insurance | – | free of charge |

1) Not offered since 1 April 2016.

| Debit cards | Debit Mastercard / VISA Classic to Personal Account („Osobní účet“) | VISA Classic to Red Account („Červené konto“) |
|--|--|---|
| Debit card unless free with the account (monthly) | CZK 10 | CZK 19 |
| Debit Mastercard to one authorised account user as part of the “Era spolu” program (monthly) | free of charge | – |

– The service is not included in the account.

Other fees applicable to debit cards no longer offered are listed in the Accounts and Payments section, the Payment Cards tab.

| Credit cards | World credit card | Platinum credit card |
|--|-------------------------|----------------------|
| Credit card-related services (monthly) | CZK 50 | CZK 350 |
| Monthly statement – electronic / by post | free of charge / CZK 45 | free of charge |
| Automatic full loan instalment (monthly) | CZK 30 | CZK 30 |
| 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.

[Other fees applicable to credit cards](#) no longer offered are listed in the Accounts and Payments section, the Credit Cards tab.



Accounts

Payment Cards

Electronic Banking

Loans

Savings and investments

Life insurance

Payment stickers

Monthly fee for a payment sticker (credit or debit)

free of charge

– Other fees applicable to payment stickers can be found in the Accounts and Payments section, the Payment Cards tab.

Insurance accompanying payment cards

Legal protection insurance for motor vehicle drivers (remains a free part of selected Gold cards)

CZK 250

| 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⁾ |

The Family Insurance covers 2 adults including the cardholder and 3 children under the age of 18.

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.

| Insurance accompanying Debit Mastercard cards | | Indemnity limit | Insurance fee (annually) |
|---|----------------------------|-----------------|--------------------------|
| Secure card | Theft / loss | CZK 350 | CZK 132 |
| | Misuse | CZK 30,000 | |
| | Loss of personal belonging | CZK 5,000 | |
| Travel insurance / Travel insurance Family | | | CZK 360 / CZK 960 |

| Travel insurance for VISA Classic, Mastercard Standard and payment stickers ¹⁾ | Standard / Standard Family | Exclusive / Exclusive Family | Gold / Gold Family ²⁾ |
|---|----------------------------|------------------------------|----------------------------------|
| Insurance fee (annually) | CZK 300 / CZK 800 | CZK 1,000 / CZK 2,200 | CZK 1,400 / CZK 2,600 |
| Travel insurance Exclusive Family and Gold Family for Gold and Business cards (annually) | – | – | CZK 1,200 |

– The service is not included in the account.

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.

1) Travel insurance also applies to Mastercard Business/Gold and VISA Business cards no longer offered provided until 31 December 2005.

2) Both variants do not apply to credit cards.

Electronic Banking

ČSOB Phone Banking

Arrangement

free of charge

monthly maintenance fee

CZK 20 / CZK 40¹⁾

1) The service is free of charge for the currently offered current 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).



Accounts

Payment Cards

Electronic Banking

Loans

Savings and investments

Life insurance

Loans

| ČSOB Loans | |
|--|--|
| Account maintenance / loan management with statement sent by mail / electronically | CZK 59 / CZK 79 ¹⁾ |
| Loan processing | 1 % of the loan amount, at least CZ 500, at most CZK 3,500 |
| Payment of costs associated with extraordinary loan instalment | 1 % of extraordinary loan instalment ²⁾ |
| Change in contractual documentation (also by means of a bank's notice): | |
| Increase, decrease or postponement of instalments under specified terms and conditions | CZK 500 |
| Other changes including 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 |

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 Internet Banking, consulting and administrative services related to the loan provided throughout the maturity period of the loan via the POS and the Client 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 contractual 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 February 2008, the fee is not charged, which also applies to a single extraordinary instalment equal to the subsidy from the "Zelená úsporám" programme. The fee is not charged for ČSOB Consolidation and ČSOB Flexi Consolidation products in the event of refinancing of existing ČSOB loans. The fee is waived if early repayment (extraordinary instalment) is made as part of performance under an insurance agreement that guarantees the repayment of the consumer loan.

| Insurance for loans provided under the ČSOB trademark | |
|---|---|
| Variant 1 (insurance in the event of death or disability), arranged until 1 February 2009 | 4.9% of the monthly loan instalment and loan management fee |
| Variant 1 (insurance in the event of death, disability and incapacity for work), arranged until 31 October 2012 | 5.9% of the monthly loan instalment and loan management fee |
| Variant 1 (insurance in the event of death or disability), arranged until 30 April 2017 | 4.9% of the monthly loan instalment and loan management fee |
| Variant 2 (insurance in the event of death, disability, incapacity for work and loss of employment), arranged until 31 October 2012 | 8.5% of the monthly loan instalment and loan management fee |
| Variant 2 (insurance in the event of death, disability and incapacity for work), arranged until 30 April 2017 | 6.5% of the monthly loan instalment and loan management fee |
| Variant 3 (insurance in the event of death, disability, incapacity for work and loss of employment), arranged until 30 April 2017 | 9.5% of the monthly loan instalment and loan management fee |

| Insurance for loans provided under the Poštovní spořitelna trademark | |
|--|-------------------------------------|
| Variant 1 – Basic (insurance in the event of death or disability), arranged until 30 April 2017 | 4.5% of the monthly loan instalment |
| Variant 2 – Standard (insurance in the event of death, disability and incapacity for work), arranged until 30 April 2017 | 6.5% of the monthly loan instalment |
| Variant 3 – Extended (insurance in the event of death, disability, incapacity for work and loss of employment), arranged until 30 April 2017 | 9.5% of the monthly loan instalment |

Accounts

Payment Cards

Electronic Banking

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Savings and investments

Life insurance

"Po ruce" (Handy) Loan

| | |
|--|-------------------------|
| Account and loan management with electronic / paper statement | free of charge / CZK 45 |
| Loan drawdown by electronic transfer, drawdown request submitted at a counter or via toll-free info line | free of charge |
| Change in contractual documentation (also by means of a bank's notice): | |
| Change in the repayment period, loan limit, due date or account number for instalments, cancellation of loan insurance | free of charge |
| Other changes beyond the stipulated terms and conditions | CZK 500 |
| Payment of costs associated with early loan instalments | free of charge |

Insurance for the Handy Loan

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

Card for the Handy Loan

| | |
|--|----------------|
| 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 at Česká pošta | CZK 40 |
| Cash withdrawals from ATMs abroad | CZK 100 |

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

Savings and investments

ČSOB Savings Account, ČSOB Savings Account with a Bonus, Red Account („Červené konto“), Savings Deposit Account with a Notice Period

| | |
|---|--------------------------------|
| Account maintenance, including monthly statement – electronic / by post | free of charge / CZK 45 |
| Early withdrawal from the account ¹⁾ | 0.75 % of the amount withdrawn |
| Cash withdrawals from ČSOB ATMs in the Czech Republic and Slovakia ²⁾ | CZK 5 |
| Outgoing payment in the account currency (submitted electronically; does not apply to ČSOB Phone Banking) ³⁾ | free of charge |

1) The minimum fee is CZK 50. Applies to the ČSOB Savings Account and the Savings Deposit Account with a Notice Period.

2) Applies to the Red Account („Červené konto“).

3) Applies to the Red Account („Červené konto“) and the ČSOB Savings Account with a Bonus.

The same fees as for Duo Profit defined in the Savings and Investments section now apply to the Duo Profit Plus.

Fixed Term Deposit (7, 14, 21 days, 2, 4, 5, 7 to 11 months, 18, 48 months and 72 months)

| | |
|---|----------------------------|
| Account maintenance, including monthly statement, electronic / 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 in CZK / a foreign currency from an account in another currency | 1% of the amount withdrawn |
| Establishment of a lien on receivables from term deposit | CZK 500 |



Postal term deposit (2, 4, 5, 7, 8, 9, 10, 11, 48 and 72 months)¹⁾, Term deposit for CZK current accounts

Account maintenance, including monthly statement – electronic / 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

1) The postal term deposit (1, 3, 6, 12, 24 and 36 months) will no longer be provided as of 1 July 2021.

Life insurance

Appreciation of the guaranteed investment programme with published minimum appreciation for regular insurance premiums

For regular premiums

0.8% p.a.

For extraordinary premiums

0.5% p.a.