ČSOB Price List for Private Individuals

valid from 1 July 2026

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Opening Provisions

The updated Price List is available at www.csob.cz/fees 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.

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 November 2020.

Accounts – current payment accounts

Accounts and domestic transactions	ČSOB Plus Account, Postal Account	ČSOB Premium Account
Account maintenance (monthly fee)	free of charge	free of charge [1] CZK 1,500
Monthly statement – electronic / by post, by age	free of charge / CZK 65 or 100 [2]	free of charge
Incoming payment	free of charge	free of charge
Outgoing payment, including instant payment, and SEPA payment [3] (submitted electronically)	free of charge	free of charge
Change and cancellation of outgoing payment – electronic	free of charge	free of charge
Establishment, change and cancellation of standing order, direct debit standing order or direct debit approval (including SIPO direct debit) – electronic	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, maintained with ČSOB	free of charge	free of charge
Internet Banking	free of charge	free of charge
Overdraft service fee (monthly)	free of charge	free of charge
Account maintenance – one current account in EUR, USD, GBP, CHF or CAD, including a debit card	*	5 free of charge

* The service is provided for a fee according to the relevant part of the Price List.
1) The criteria for free maintenance are set forth in the Terms and Conditions for the ČSOB Premium Service.
2) CZK 65 for clients from the age of 65, CZK 100 for other clients.
3) 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.

Cards and cash withdrawal		
Debit card for account owners free of charge	Visa Classic / Debit Mastercard	Visa Infinite [4]
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 / 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 65 years of age or clients with disabilities (monthly) [5]	1 free of charge	1 free of charge

\- The service is not provided.
4) If the holder so wishes, he/she may pass it on to his/her spouse.
5) Also applicable for clients below 65 years of age who set the advantages before 1 July 2023.

Insurance		
Loss or theft insurance for Visa Infinite card in Extra variant	*	free of charge

* The service is provided for a fee according to the relevant part of the Price List.

Additional services for ČSOB Premium Account	
Personal insurance for the Premium Account	free of charge
Premium Concierge for ČSOB Premium Clients, and Premium Card and Visa Infinite holders	free of charge

	ČSOB Current Account in a foreign currency	Basic Account	Protected Account
Account maintenance (monthly fee)	CZK 25	CZK 25	free of charge
Monthly statement – electronic / by post; by age	Free of charge / CZK 65 or 100 [1]		
Incoming domestic payment	Free of charge		
Outgoing payment, including instant payment, and SEPA payment [2] (submitted electronically)	CZK 6 [3]	CZK 6	Free of charge
Change and cancellation of an outgoing payment (submitted electronically)	Free of charge		
Establishment, change and cancellation of standing order, direct debit standing order or direct debit approval (including SIPO direct debit) – electronic	Free of charge	Free of charge	Free of charge
Standing order and direct debit (per outgoing item, does not apply to loan instalments)	CZK 6 [4]	CZK 6	Free of charge
Loan instalment direct debit, maintained with ČSOB	-	Free of charge	-
Internet Banking	Free of charge		
Monthly fee for overdraft facility services	-	Free of charge	-
Visa Classic/Debit Mastercard debit card for account owners	CZK 45 / (monthly)	1 free of charge	2 free of charge
Debit card / payment cheque cash withdrawal at a branch of Česká pošta	CZK - / 50	CZK 50	1x month free of charge

- The service is not provided.
1) CZK 65 for clients from the age of 65, CZK 100 for other clients.
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) Instant outgoing payment cannot be made.
4) A standing direct debit order or direct debit authorization (including SIPO direct debit) cannot be executed.

Additional services for current payment accounts	
Insurance of internet risks FAMILY (monthly fee)	CZK 25
Insurance of purchase protection and extended guarantee (monthly)	CZK 45
Payment of the balance of a cancelled account by postal order B	CZK 50
Execution of one replacement account statement at the client's request (per item)	CZK 150

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	
Credit limit opening, change, cancellation	free of charge
Credit account maintenance	free of charge / CZK 19 [1]
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.

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 [2] 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.
2) Cash withdrawals from ČSOB ATMs in the Czech Republic are free of charge for cards linked to ČSOB Plus accounts, Postal accounts, and ČSOB Premium accounts.

Credit cards	Credit Card Standard	Premium Card
Credit card-related services (monthly)	CZK 60 [1] / free of charge [2]	free of charge [3] / CZK 450
Monthly statement – electronic / by post	free of charge / CZK 45	free of charge [3] / 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 200	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	free of charge
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) Charging of the fee is governed by the ČSOB Credit Card Benefits Programme, available at www.csob.cz/programvyhod.
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.
3) Free of charge for clients who use the Premium service.

The most common payment card services and transactions	
Cash deposit through a cash deposit ATM to accounts maintained by ČSOB	free of charge
PIN change in an 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 35
Cash withdrawal with a payment card at a counter / exchange office in the Czech Republic and abroad (Cash Advance)	CZK 200
Change in the payment card limit for ATMs and merchants through Internet Banking, including ČSOB-issued applications and change in the payment card limit for internet payments	free of charge
Change in the payment card limit for ATMs and merchants at points of sale or by phone	CZK 100 [1)]
Setting up or cancelling the above-limit cash withdrawal or payment order option or changing the payment card limit for transactions at branches of Česká pošta	free of charge

[1)] In accounts held by clients younger than 18 years and older than 65 years, the collected fee is subsequently returned to the same account.

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 150
Express provision of debit card and credit card (within 3 business days) [1)]	CZK 1,500
Provision of a renewed debit or credit card in the event of loss or theft of the original card or the client's request for early renewal	CZK 300
Emergency Cash / Emergency Card service (for Visa 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
Incoming payment to the card [2)]	CZK 29

1) The service is not provided at the counters of Česká pošta.
2) This applies to incoming payments of the types Mastercard MoneySend, Gaming and Gambling, and Visa Direct. It does not apply to card refunds.

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. Insurance 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 at points of sale [1]

Domestic payments - manually processed payment order	ČSOB counter	Czech Post counter
Outgoing payment	CZK 150 / free of charge [2]	CZK 50 / free of charge [2] – by card CZK 90 – by money order
Establishment of a standing order or a change in an outgoing payment, standing order, standing order for direct debit or direct debit approval (including SIPO direct debit)	CZK 150 / free of charge [2]	CZK 90 / free of charge [2]
Change of outgoing payment, standing order, standing order for direct debit or direct debit approval (including SIPO direct debit)	CZK 150	CZK 90
Cancellation of an outgoing payment, standing order, standing order for direct debit or direct debit approval (including SIPO direct debit)	free of charge	

1) Fees for domestic payments made via Internet Banking / ČSOB Smart are listed for each type of account.
2) Free of charge for clients with set advantages over 65 years of age or clients with disabilities. Also applicable for clients below 65 years of age who set the advantages before 1 July 2023. Not applicable for clients who have Personal Accounts ("Osobní účet") provided until 1 May 2017 (see the Products and Service Not Offered tab).

Cash transactions	ČSOB counter	Czech Post counter [1]
Cash deposit by the account owner or authorised account user	CZK 70 [2]	CZK 10 – by card CZK 20 – by money order
Cash withdrawal from a payment account in the account currency	CZK 150	CZK 50 [3]
Cash delivery to a designated address	CZK 125	

A fee may be added to the above cash deposit or cash withdrawal fees, see Uncommon cash transactions.

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. The fee for cash withdrawals by cards at Česká pošta is collected together with account maintenance fees.
2) No fee is charged for deposits into a current account held in a foreign currency or into a savings account.
3) 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 6 [2]

1) SEPA payment is a payment in EUR within the Single Euro Payments Area (SEPA) 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. A list of SEPA countries can be found at www.csob.cz/sepa. Also applicable to transfers in EUR within ČSOB CR and SR.
2) No fee is charged for the ČSOB Plus Account, Postal Account and ČSOB Premium Account.

Outgoing foreign payment and standing order in CZK and in a foreign currency; outgoing domestic payment in a foreign currency		
	Internet Banking	ČSOB counter – manually processed payment order
Outgoing payment in favour of a ČSOB client in the Czech Republic and Slovakia [1]	CZK 6 [2]	CZK 6 + CZK 144 [3]
SEPA payment [4] and other payments in EUR within the EU/EEAOutgoing	CZK 6 [2]	CZK 6 + CZK 144 [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 + CZK 144 [3]
Establishment of a foreign standing order in CZK and foreign currency and domestic outgoing payment in a foreign currency in written form	–	CZK 150

– The service cannot be arranged.
1) For payments in favour of a ČSOB client in the Czech Republic and Slovakia, the only possible charging code is SHA.
2) No fee is charged for the ČSOB Plus Account, Postal Account and ČSOB Premium Account for transfers in EUR.
3) Fee for processing an order submitted in writing.
4) SEPA payment is a payment in EUR within the Single Euro Payments Area (SEPA) 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. A list of SEPA countries can be found at www.csob.cz/sepa. Also applicable to transfers in EUR within ČSOB CR and SR.

SEPA direct debit – payer	
SEPA direct debit	CZK 6 [1]

1) No fee is charged for the ČSOB Plus Account, Postal Account and ČSOB Premium Account.

Additional services for domestic and foreign payments

Domestic cashless transactions	Internet Banking	ČSOB counter – manually processed payment order
Outgoing payment from a foreign currency account or from a CZK account to a foreign currency account	CZK 6	CZK 150
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	–
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 250

– The service cannot be arranged.

Other fees for domestic payments	
Issuing an outgoing/incoming payment confirmation	CZK 100

Other fees for 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
Client's request for a change, correction or refund of the outgoing payment after it is executed	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 [3)]	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
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 in the date of the crediting of funds to the payee's bank account (affects the speed of crediting).
3) No fees are charged if payment is made erroneously by the bank.

ČSOB Identity

Service	ČSOB Identity
Arranging and maintaining the service	free of charge

Electronic Banking

Service	Internet Banking	ČSOB Smart [1)]	Phone Banking
Arranging and maintaining the service	free of charge	free of charge	free of charge
Sending an informative SMS / e-mail	CZK 2,50 [2)] / free of charge	CZK 2,50 [2)] / free of charge	–
Instruction authorization – SMS key and input password	CZK 2,50 [2), 3)]	–	–

- The service cannot be arranged.
1) ČSOB Smart is part of the Internet Banking.
2) We collect the fee from any account of the Account Holder maintained with ČSOB.
3) We do not charge the fee if the client authorizing the Instruction is younger than 18 years or older than 65 years.

Other electronic banking services	
Restoring security certificate through Internet Banking	CZK 500

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
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	
Loan insurance (insurance in the event of death, disability and incapacity for work)	5,99 % 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 ČSOB Hypoteční banka, a.s., member of the ČSOB Group, are governed by the relevant Price List of ČSOB Hypoteční banka, a.s., available at https://www.csobhypotecni.cz/sazebnik-poplatku.

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, by age	free of charge / CZK 65 or 100 [1)]
Outgoing payment entered in Internet Banking including ČSOB Smart in the currency of the account [2)]	free of charge
Outgoing payment entered by a money order at a Česká pošta counter [2)]	CZK 90
Outgoing payment entered by a money order via counter [2)]	CZK 150
Early withdrawal from the account [3)]	0,75 % of the amount withdrawn

1) CZK 65 for clients from the age of 65 CZK 100 for other clients.
2) Applies to the Saving with bonus product.
3) 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 from the account.

Term Deposit for a fixed period (1, 3, 6, 12, 24 and 36 months)	
Account maintenance, including monthly statement, electronic / by post, by age	free of charge / CZK 65 or 100 [1)]
Early withdrawal [2)]	2% of the amount withdrawn
Cash withdrawal in CZK / a foreign currency from an account in another currency	1% of the amount withdrawn

Term Deposit with an individual interest rate (1 day to 12 months)	
Account maintenance, including monthly statement, electronic / by post, by age	free of charge / CZK 65 or 100 [1)]
Early withdrawal in CZK [2)]	max. 2W Repo [3)] + 1% of the amount transferred
Early withdrawal in a foreign currency [2)]	2% of the amount withdrawn

1) CZK 65 for clients from the age of 65, CZK 100 for other clients.
2) At least CZK 50 or its equivalent in the relevant currency for foreign currency accounts.
3) The two-week Repo rate announced by the CNB and valid as of the date of early withdrawal.

Additional services to savings accounts and term deposits	
Establishment of a lien on receivables (deposit account) in favour of other entities	CZK 500

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 foreign 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 ČSOB Stavební spořitelna, a subsidiar y company of the ČSOB – for a list of fees go to www.csobstavebni.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 and non-life insurance

Life and 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 cm³	CZK 1,800 + 21% VAT
	up to 15,000 cm³	CZK 2,700 + 21% VAT
	up to 30,000 cm³	CZK 5,400 + 21% VAT
	up to 100,000 cm³	CZK 7,800 + 21% VAT
	over 100,000 cm³	CZK 14,400 + 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

A cash deposit or withdrawal fee is always added to the following fees.

Uncommon cash transactions	
Deposit / withdrawal of CZK coins of over 100 pcs of the same denomination [1)]	5 % of the amount of coins deposited / withdrawn over 100 pcs of the same denomination, at least CZK 150
Exchanging CZK notes or CZK coins of more than 100 pcs of the same denomination [1)]	10 % of the amount of exchanged cash of more than 100 pcs of the same denomination, at least CZK 200
Deposit of coins in EUR of 50 and more pcs	5 % of the processed cash in coins, at least CZK 150
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
Cash exchange / deposit not sorted by denomination [1)]	CZK 100
Cash deposit made by a third party (i.e. person who is not the account owner or the authorised account user)	CZK 300
Cash withdrawal in CZK / a foreign currency from an account in another currency	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
Deposit to / withdrawal from account by cheque	CZK 6 / CZK 9	– / CZK 150
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.

Additional services

Additional services	
Report processing and reporting on client-related matters – for persons authorised to enforce decisions or notaries	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 / per 15 minutes of work [2)]
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
Drafting of the purchase price payment contract (the service is provided only when arranging a mortgage with ČSOB Hypoteční banka, a.s. or a loan with ČSOB Stavební spořitelna, a.s.) [3)]	0,1 % of the funds administered, at least CZK 13,000
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

1) If the service is part of financial activities, it is not subject to VAT at 21%.
2) Charged for every 15 minutes of work commenced.
3) The purchase price payment service (also known as an escrow account or bank escrow) is intended for the secure settlement of funds between the buyer and the seller in connection with the purchase of real estate.

Accounts – current payment accounts

Personal account ("Osobní účet")	
Account maintenance	CZK 34
Monthly statement – electronic / by post, by age	free of charge / CZK 65 or 100 [1]
Account maintenance for clients with set advantages over 58 years of age or clients with disabilities [2]	CZK 8
Overdraft service fee (monthly) [3]	CZK 19

1) CZK 65 for clients from the age of 65, CZK 100 for other clients.
2) 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.
3) 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.

Common cashless transactions	
Incoming payment	free of charge
Outgoing payment and SEPA Payment [1] / outgoing instant payment entered in Internet Banking including ČSOB Smart	CZK 2 / CZK 6
Outgoing payment by card at Česká pošta	CZK 50
Change and cancellation of outgoing payment – electronic	free of charge
Establishment, change and cancellation of standing order, direct debit standing order or direct debit approval (including SIPO direct debit) – electronic	free of charge
Standing order entered electronically / at point of sale (per outgoing item)	CZK 2 / CZK 8
Direct debit (per outgoing item)	CZK 8

1) 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.

Common cash transactions	
Cash deposit by card through a cash deposit ATM to accounts maintained by ČSOB	free of charge
Cash deposit on a current payment account at ČSOB counter	CZK 70
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 [1] / CZK 150
Cash withdrawals at Česká pošta	free of charge [1] / CZK 50
Cash delivery to a designated address	free of charge [1] / CZK 125

A fee may be added to the above cash deposit or cash withdrawal fees, see Uncommon cash transactions.

Fees for other services not listed herein are defined in the Accounts and Payments and Other sections.
1) 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
Insurance of regular payments Classic / Extra (monthly fee)	CZK 99 / CZK 189

Services provided for free for Personal Accounts ("Osobní účet") established as postal giro accounts in the Plus programme until 31 March 2010
Maintenance of a Current Account in EUR, 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 ČSOB Smart (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 Account for entrepreneurs including delivery of statements and maintenance of a Current Account in EUR.

Payment cards

Debit cards	Debit Mastercard / VISA Classic to Personal Account ("Osobní účet")
Debit card unless free with the account (monthly)	CZK 10

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 60	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.

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	CZK 1,865

The Family Insurance covers 2 adults including the cardholder and 3 children under the age of 21.

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 [1]
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) Neither variant applies to credit cards.

Electronic Banking Services

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
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

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 rates for loans	
"Pro zdraví" (insurance in the event of death, disability and incapacity for work) arranged until 14 March 2025	6,6% of the monthly loan instalment
"Pro práci" (insurance in the event of death, disability and loss of income) arranged until 14 March 2025	6,6% of the monthly loan instalment
"Pro všechno" (insurance in the event of death, disability, incapacity for work and loss of income) arranged until 14 March 2025	8,8% of the monthly loan instalment

Insurance for loans provided under the ČSOB trademark	
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 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

"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

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“)	
Account maintenance, including monthly statement – electronic / by post	free of charge / CZK 65 or 100 [1]
Early withdrawal from the account [2]	0,75 % of the amount withdrawn
Outgoing payment in the account currency (submitted electronically) [3]	free of charge

1) CZK 65 for clients from the age of 65, CZK 100 for other clients.
2) The minimum fee is CZK 50. Applies to the ČSOB Savings Account.
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 days, 2, 4, 7, 10, 11, 48 and 72 months)	
Account maintenance, including monthly statement, electronic / by post, by age	free of charge / CZK 65 or 100 [1]
Early withdrawal [2]	2% 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

1) CZK 65 for clients from the age of 65, CZK 100 for other clients.
2) At least CZK 200 or its equivalent in the relevant currency for foreign currency accounts.

Passbooks

	Passbook	Local passbook	Children’s passbook
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
Early passbook withdrawal [2]	0,75 % of the amount withdrawn	0,75 % of the amount withdrawn	0,75 % of the amount withdrawn
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
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.

After interest is credited to the deposit balance, ČSOB will immediately issue and send an interest voucher for the interest accrued to the contact person at the designated correspondence address; this does not apply if the interest is between CZK 1 and CZK 49,99, in which case ČSOB has the right not to send the interest voucher to clients.

1) In case of loss of the passbook associated with inheritance, no fee is charged.
2) Early passbook withdrawal means withdrawal in the case of a passbook or local passbook without observing the notice period and, in the case of children's passbooks, withdrawal associated with early termination. If the notice period for a passbook or local passbook with a balance of up to CZK 1,000 is shortened or cancelled, no early withdrawal fee is charged.

Life insurance

Appreciation of the guaranteed investment programme with published minimum appreciation for regular insurance products
You will find the latest valuations for the guaranteed investment programme under product "Náš život" and other no longer sold products here: https://www.csobpoj.cz/fondy

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