



# ČSOB Price List

**For legal entities and private individuals-entrepreneurs**

Czech Republic, Effective as of 1 December 2017

# | CONTENTS |

## A | ACCOUNTS AND PAYMENTS

Accounts

Payment cards

Domestic and foreign payments

Electronic banking

## B | DEPOSITS

## C | LOANS AND GUARANTEES

## D | DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE

## E | SAVINGS AND INVESTMENTS

## F | FINANCIAL MARKETS

## G | OTHER SERVICES

Safe deposit boxes

Cheques

Supplementary services

## H | SERVICES AND PRODUCTS NO LONGER AVAILABLE

**Accounts** (ČSOB Company Account Plus, personally picked up account statements at a branch and duplicate accounts statements)

**Payment cards** (debit Visa Electron, Visa Classic, Visa Business, Visa Gold, MasterCard Standard, MasterCard Business, MasterCard Gold, credit MasterCard non-embossed, MasterCard Gold, travel insurance (Standard, Exclusive, Gold, including the Family option))

## Introductory provisions

All the fees are charged according to the contractual provisions between ČSOB and the Client; the fees are charged either in CZK or an equivalent amount of the account currency.

In addition to the fees stated in this Price List ČSOB is entitled to charge the Client the actual expenses charged by other entities and the costs charged by other banks and institutions for providing services. ČSOB also charges fees agreed with the Client individually.

ČSOB is entitled to propose changes in this Price List. Clients will be informed about any changes and their effectiveness in the agreed way. The applicable Price List is available to Clients at the public premises of ČSOB branches and at [www.csob.cz](http://www.csob.cz).

## Accounts – current payment accounts

	ČSOB Entrepreneurial Account (ČSOB Podnikatelské konto)	ČSOB Company Account (ČSOB Firemní konto)	ČSOB Business Account (ČSOB Obchodní konto)	ČSOB Municipal Account (ČSOB Městský účet)	ČSOB Co-Operative Account (ČSOB Družstevní konto)	ČSOB Account for Non-Profit Organizations (ČSOB Konto pro neziskové organizace)
Accounts and transactions	Accounts for small and medium-sized firms and entrepreneurs			Special accounts for municipalities, housing co-operatives and non-profit organizations		
Establishing an account	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Cancelling an account	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Account maintenance (monthly fee)	CZK 165	CZK 340	CZK 1,150	CZK 100	CZK 150	CZK 135
Monthly postal account statements	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Account maintenance (monthly fee) with electronic account statements (monthly / weekly /after every transaction), if the Client has established an Electronic banking service	CZK 115	CZK 290	CZK 1,100	CZK 80	CZK 130	CZK105
Domestic CZK incoming payments (monthly free of charge)	5	15	100	–	–	–
Domestic CZK outgoing payments ordered electronically (monthly free of charge, except collections, not applicable to ČSOB Line 24 (ČSOB Linka 24))	10	30	150	–	–	–
Domestic outgoing payments ordered via a collection box (monthly free of charge)	1	–	–	–	–	–
Submitting and assessing an overdraft application	free of charge	free of charge	free of charge	free of charge	–	–
Transaction/card ČSOB Info 24 SMS messages (monthly free of charge)	5 / 5	10 / 10	20 / 20	3 / 5	3 / 5	3 / 5
<b>Electronic banking for an account</b>						
Electronic banking services (ČSOB InternetBanking 24, ČSOB InternetBanking, ČSOB Phone Banking)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
ČSOB CEB (monthly maintenance fee) <sup>3)</sup>	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
ČSOB CEB Plus (monthly maintenance fee) <sup>3)</sup>	CZK 100	CZK 100	free of charge	CZK 100	CZK 100	CZK 100
ČSOB CEB – account servicing by the service holder (monthly authorization fee) <sup>4)</sup>	CZK 50	free of charge	free of charge	–	–	free of charge
ČSOB BusinessBanking 24 Online (monthly fee)	–	free of charge	free of charge	free of charge	free of charge	free of charge
Establishing ČSOB BusinessBanking 24 (online and offline)	–	–	free of charge	free of charge	free of charge	free of charge
ČSOB BusinessBanking 24 (online and offline, monthly fee)	CZK 200	CZK 200	free of charge	CZK 90	CZK 115	CZK 200
Issuing an electronic banking security certificate (incl. a chip card)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Renewing a security certificate via Internet banking	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
First chip card reader	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge

### Cards and account insurance

Debit card withdrawals from ČSOB ATMs in the CR (monthly free of charge)	5	–	–	–	–	–
International embossed payment card Business Standard (MasterCard or VISA) and/or Maestro Deposit card (monthly free of charge)	1	2	3 <sup>1)</sup>	1	1	1
Payment card loss and theft insurance for a debit card issued free of charge for an account	Basic	Basic	Classic <sup>2)</sup>	Basic	–	–

- The service is not part of the account or is not available.
- <sup>1)</sup> One of the free payment cards for a ČSOB Business Account can be a Business Premium (MasterCard or VISA).
- <sup>2)</sup> ČSOB Business Account insurance only applies to a Business Premium (MasterCard or VISA) card.
- <sup>3)</sup> Virtual CEB Branch free of charge.
- <sup>4)</sup> The fee is only charged if account holder is different from the service holder.

### ČSOB Current Account in CZK and foreign currencies

Establishing an account	free of charge
Cancelling an account	free of charge
Account maintenance (monthly fee)	CZK 120
Monthly postal account statements	free of charge
Account maintenance (monthly fee) with electronic account statements (monthly / weekly / after each transaction), if the Client has established an Electronic banking service	CZK 80

The fees for FX accounts are converted using the ČSOB current FX rate median (according to the ČSOB Price List) on the day the fee is posted. The fees are posted in the equivalent of the account currency.

No fees for Current Accounts – Custody at Notary/Attorney. Account maintenance, account statements, cash and domestic cashless transactions are free.

No fees for Specific Current Accounts – Judicial Executor Accounts. Account maintenance, account statements, cash and domestic cashless transactions are free.

No fees are charged for 3 months for the first Special Current Account for Insurance Brokers and Brokers. Another Current Account (including the first account after 3 months have elapsed) is maintained free of charge, including monthly postal account statements; at the same time no fees are charged for 3 domestic electronic outgoing payments in CZK. Establishing, maintaining and cancelling Current Accounts – Foundation Assets and Current Accounts for Depositing/Increasing Share Capital/Capital are free.

Other services and transactions on a ČSOB Current Account must be paid for.

### Supplementary services for current payment accounts

Extra fee for a postal account statement sent weekly/ after each transaction for a ČSOB Entrepreneurial Account, ČSOB Company Account and ČSOB Business Account	CZK175 / CZK 350
Extra fee for a postal account statement sent weekly/ after each transaction for a ČSOB Municipal Account, ČSOB Co-Operative Account and ČSOB Account for a Non-Profit Organization	CZK 75 / CZK 250
Extra fee for a postal account statement sent weekly/ after each transaction for a ČSOB Current Account in CZK and a foreign currency	CZK 175 / CZK 350
A duplicate paper account statement at the Client's request (per statement)	CZK 100
Account subject to debt recovery/execution management (for each even incomplete calendar month)	CZK 500

### Not complying with the contractual terms and conditions of current payment accounts

Reminder to pay a debit account balance	CZK 50 + postage
Debt notice to pay a debit account balance	CZK 200 + postage

### Remote access to ČSOB accounts

Establishing the service to send an account statement to another bank (SWIFT MT940)	free of charge
Sending accounts statements monthly to one account at another bank (SWIFT MT940)	CZK 1,500
Establishing the service to accept payment SWIFT MT101 orders	CZK 1,000
Accepting SWIFT MT101) payment orders	free of charge

## Payment cards

Debit cards	MasterCard Business Standard <sup>1)</sup> / VISA Business Standard	MasterCard Business Premium <sup>1)</sup> / VISA Business Premium	MasterCard Business Gold <sup>1)</sup> / VISA Business Gold
Monthly fee for the card (unless it is free with an account)	CZK 45	CZK 200	CZK 350
Withdrawal from a ČSOB ATM in the CR and SR	CZK 5	CZK 5	CZK 5
Withdrawal from an ATM of another bank in the CR	CZK 40	CZK 40	CZK 40
ATM withdrawal abroad	CZK 100	CZK 100	CZK 100
Cash deposit by a deposit ATM to a Client's current payment account for which a debit card has been issued or to another account established with ČSOB	free of charge	free of charge	free of charge
Debit card withdrawal at the Czech Post Office	CZK 40	CZK 40	CZK 40
Cash deposit credited to a current payment account by a debit card at the Czech Post Office	CZK 15	CZK 15	CZK 15
Outgoing debit card payment at the Czech Post Office	CZK 60	CZK 60	CZK 60
Debit card payment for Czech Post Office services	free of charge	free of charge	free of charge
Travel insurance	–	free of charge (Classic variant)	free of charge (Extra variant)
Legal protection insurance	–	free of charge	free of charge

– The service is not included, it can be additionally established.

<sup>1)</sup> MasterCard Business cards include free registration and membership in the Mastercard® BUSINESS SELECTION benefit programme. The service is activated when the Client registers on the MasterCard website.

All transactions at the Czech Post Office can only be in CZK from/to a CZK account for which a payment card is issued.

Credit cards	MasterCard Business <sup>1)</sup>
Card fee	free of charge
Withdrawal from a ČSOB ATM in the CR and SR	CZK 5 + 1 %
Withdrawal from an ATM of another bank in the CR	CZK 40 + 1 %
ATM withdrawal abroad	CZK 150
Cash deposit through a deposit ATM	free of charge
Cash deposit to a credit card account at a ČSOB branch	free of charge
Credit card withdrawal at the Czech Post Office	CZK 40 + 1 %
Credit card cash deposit to a credit card account at the Czech Post Office	free of charge
Credit card payment for Czech Post Office services	free of charge
Automatic collection (direct debit) of a credit card instalment initiated by the Client (annual fee)	CZK 200
Electronic transfer from a credit card loan to a Client's current payment account at ČSOB	0.5 % of the transferred amount
Monthly electronic/postal <sup>2)</sup> account statement	free of charge
Services for each loan account credit card <sup>3, 4)</sup>	CZK 600
Changing a loan agreement at the Client's request	min. CZK 3,000
Reminder to pay a debit account balance	free of charge
Debt notice to pay a debit account balance	CZK 300 / CZK 500

<sup>1)</sup> MasterCard Business cards include free registration and membership of the Mastercard® BUSINESS SELECTION benefit programme. The service is activated by Clients registering on the MasterCard website.

<sup>2)</sup> Account statements for a credit card account are issued and sent 15 days before the due date.

<sup>3)</sup> This fee is charged particularly for activities that allow the Client to draw funds by credit card, register all posted transactions or quantify obligatory and full instalments and interest for the current period paid by the Client, reserve funds, branch network advisory and administrative services, telephone/Client Centre consultancy services even if the Client does not use the credit card or does not dispose of it for his own reasons.

<sup>4)</sup> The fee is charged once a year in advance for the next 12 months, usually on the last working day of the month of the card's anniversary. The fee is charged for the whole lending period (even if the Client does not hand over the credit card).

All transactions at the Czech Post Office can only be made in CZK and from/to a CZK account for which a payment card has been issued.

### Maestro deposit card

Monthly card fee	CZK 20
Cash deposit to a current payment account for which a card has been issued through a deposit ATM	free of charge
Cash deposit to another current payment account at ČSOB through a deposit ATM	–
Cash deposit by a card at the Czech Post Office	CZK 15

– The service cannot be established.  
All transactions at the Czech Post Office can only be made in CZK and from/to a CZK account for which a payment card has been issued.

### Other card services and transactions

Changing a PIN at an ATM	free of charge
Account balance inquiry at a ČSOB ATM in the CR	free of charge
Account balance inquiry at other ATMs in the CR and abroad	CZK 20
Card payment (the merchant must inform purchasers about a fee in advance)	free of charge
CashBack	free of charge
Changing the payment card limit through ČSOB CEB, ČSOB InternetBanking 24 (ČSOB Internet Banking), ČSOB BusinessBanking 24 and ČSOB SmartBanking	free of charge
Changing the payment card limit at a ČSOB branch or by phone	CZK 20
Issuing or changing the design of an Image card (except credit and deposit cards) <sup>1)</sup>	CZK 200
Permanent/temporary card blocking	free of charge
Withdrawal at the counter /exchange office in the ČR and abroad	CZK 200
Express issue of a payment card (within 3 working days)	CZK 500
Reissuing a payment card, except an Image card (loss, theft, premature renewal etc.)	CZK 250
Reissuing a PIN	CZK 150
Emergency cash replacement abroad (for embossed cards only)	CZK 3,000
Emergency cash disbursement abroad (for embossed cards only)	CZK 4,000
Refusal of an automatically issued new card	CZK 100

<sup>1)</sup> The service is available for MasterCard Business Standard debit cards only.

### Payment card insurance <sup>1)</sup>

Travel insurance <sup>2)</sup>	Classic / Classic family	Extra / Extra family
Premium – p.a. (individual/family)	CZK 500 / CZK 1,200	CZK 1,250 / CZK 2,500

  

Loss and theft insurance	BASIC	CLASSIC	EXTRA
Premium – p. a.	CZK 135	CZK 390	CZK 800

<sup>1)</sup> The service is not available for deposit cards.  
Travel insurance and loss and theft insurance are valid for a (1) year and only with a valid payment card. The premium is charged once a year in advance for the next 12 months. If the insurance is changed or additional insurance established the premium is charged for the full amount of the new insurance.

<sup>2)</sup> The family insurance variant applies to two adults including the Card Holder and three children under the age of 18. If the family variant is additionally purchased for a card the fee for which already includes individual insurance of the same type (included in the fee for a Classic variant card, additional purchase of the Classic family variant or in the fee for an Extra variant card, additional purchase of the Extra family variant) only the difference between both variants is charged.

### Other payment card insurance

Legal protection insurance (annually)	CZK 250
---------------------------------------	---------

Legal protection insurance is an automatic part of MasterCard/Visa Business Gold and MasterCard/Visa Business Premium debit cards. It is not available for deposit cards.

## Domestic and foreign payments

### Domestic payments

#### Cashless operations

	ČSOB Electronic Banking (ČSOB Elektronické bankovníctví) <sup>1)</sup>	ČSOB SmartBanking	ČSOB Phone Banking (ČSOB Telefonní bankovníctví)	Collection box <sup>2)</sup>	At the counter
Outgoing payment	CZK 3	CZK 3	CZK 30	CZK 30	CZK 50
Transfers between accounts of the same Client (up to 1,000 a month)	free of charge	free of charge	free of charge	–	–
Standing payment order (per outgoing item)	CZK 3	–	CZK 6	CZK 6	CZK 6
Collection, SIPO (per outgoing item)	CZK 6	–	CZK 6	CZK 6	CZK 6
Establishing a standing payment order, collection, collection permit including SIPO	free of charge	–	CZK 30	CZK 30	CZK 50
Changing a one-off/standing payment order, collection order, collection permit, including SIPO	free of charge	–	CZK 30	CZK 30	CZK 50
Cancelling a one-off/standing payment order, collection order, collection permit, including SIPO	free of charge	–	free of charge	free of charge	free of charge
Incoming payment (including incoming payments from an FX account)					CZK 6

– The service is not available.

<sup>1)</sup> ČSOB CEB, ČSOB InternetBanking 24 (ČSOB Internet Banking), ČSOB BusinessBanking 24, ČSOB MultiCash 24, ČSOB SmartBanking.

<sup>2)</sup> An order with a due date on the same day cannot be placed.

#### Cash operations at ČSOB

Deposit to a current payment account	free of charge
Processing cash credited to a current payment account	CZK 9
Deposit to a current payment account over CZK 1 million <sup>1)</sup>	0.1 % of the processed cash
Deposit by a third person to an account <sup>2)</sup>	CZK 70
Withdrawal from a current payment account in the currency of the account	CZK 70 (or the equivalent of CZK 70 in the currency of the account)
Withdrawal from a current payment account in CZK / foreign currency from an account denominated in another currency	CZK 70 (or the equivalent of CZK 70 in the currency of the account) + 1 % of the withdrawn amount

<sup>1)</sup> The Client pays for each deposit if the total of cash deposits to all his current CZK and foreign currency payment accounts in a month exceeds CZK 1 million or the equivalent of CZK 1 million. The total does not include cash deposited through secure packing, night safe deposit boxes, deposit ATMs and at the Czech Post Office.

<sup>2)</sup> A third person is a person who is neither the account holder nor a person authorized to dispose of the account into which the cash is deposited.

#### Czech Post Office services and transactions

Debit or credit card payments for Czech Post Office services	free of charge
Debit card cash withdrawal from a current payment account	CZK 40
Credit card cash withdrawal	CZK 40 + 1 %
Debit or deposit card cash deposit to a current payment account	CZK 15
Credit card cash deposit to a credit card account	free of charge
Document cash deposit (code 90 for CZK, code 95 for EUR)	CZK 50
Outgoing debit card payment	CZK 60
Cash delivery to a designated address	CZK 65

All transactions at the Czech Post Office can only be made in CZK and only to an account in CZK for which a payment card has been issued. EUR deposits are made through a document with code 95 to an account in EUR.

### Secure packing and night safe box

Processing cash received in each secure packing or night safety deposit bag	CZK 29
Each failure to adhere to the rules for packaging cash	CZK 100
Damage to, or non-return of a borrowed textile bag for secure packing or night safety box cassette	CZK 200
Damage to, or loss of a borrowed key/magnetic card for access to a night safety box	CZK 500
Packing material (the fee is charged if it is contractually agreed):	
Fee for a (one) night safe deposit box bag	according to the current price of the supplier + 21 % VAT
Fee for a (one) secure envelope	according to the current price of the supplier + 21 % VAT
Fee for a (one) plastic seal	according to the current price of the supplier + 21 % VAT
Price for other packaging material	according to the current price of the supplier + 21 % VAT

### Cash transactions by clients of ČSOB, whose business activities correspond to those of financial institutions or institutions under Section 17a of Act 21/1992 Coll. <sup>1)</sup>

Processing of cash at ČSOB branches, credited to the client's current account	CZK 120
Processing cash received in each secure packing or night safety deposit bag handed over at and processed in a ČSOB branch	CZK 250
Processing cash received in each secure packing or night safety deposit bag handed over at a ČSOB branch and processed in the ČSOB Central Depository	CZK 300
Processing cash received in each secure packing or night safety deposit bag handed over at and processed in the ČSOB Central Depository	CZK 180

<sup>1)</sup> Processing of cash credited to the current payment account of a ČSOB client that has the character of the business activities of a financial institution or institutions pursuant to Section 17a and Law No. 21/1992 Coll., on Banks as subsequently amended or a health insurance company, leasing or factoring company. The fees for other cash transactions (not included in this table) are charged based on the rates provided in Price List section A | ACCOUNTS AND PAYMENTS | Domestic and Foreign Payments.

### ČSOB FlexiCash – cash collection

For processing sales income according to the total monthly amount, type of processed sales income and currency of the sales income: <sup>1)</sup>

Type of cash processed	Up to CZK 1,000,000	Up to CZK 3,000,000	Up to CZK 7,000,000	Up to CZK 30,000,000	Up to CZK 60,000,000	Over CZK 60,000,000
CZK –sorted cash	0.385 %	0.380 %	0.352 %	0.347 %	0.325 %	0.314 %
CZK – non-sorted cash	0.424 %	0.418 %	0.413 %	0.407 %	0.402 %	0.396 %
EUR	0.429 %	0.407 %	0.385 %	0.380 %	0.363 %	0.352 %

Fee for transferring sales income	as contractually agreed + 21 % VAT
Fee for one-off packing material provided by the Authorized entity	according to the current price determined by the Authorized entity + 21 % VAT

<sup>1)</sup> The fee will be increased by 21 % VAT.

### Less frequent cash operations

CZK coins deposit up to 100 (inclusive) of the same nominal value per day	free of charge
CZK coins deposit over 100 (inclusive) of the same nominal value	3 % of the amount of coins over 100 of the nominal value given, min. CZK100 <sup>1)</sup>
EUR coins deposit up to 49 per day	free of charge
EUR coins deposit of 50 or more (coins)	2 % of the processed cash in coins, min. CZK 100 <sup>1)</sup>
A foreign currency deposit credited to an account denominated in another currency	2 % of the processed cash
Cash deposited as damaged banknotes and FX banknotes in preclusion	10 % of the value of the submitted banknote
CZK cash deposit and transfer to a CZK account at another payment services provider	2 % of the transferred amount, min. CZK 150



Cash deposit and transfer to a current payment account at ČSOB in the SR (one transfer per day of a max. of CZK 100,000 inclusive)	CZK 150
Deposit/exchange <sup>1)</sup> of cash not sorted by nominal value	CZK 100
Exchanging CZK banknotes or CZK coins up to 100 (inclusive) of one nominal value <sup>2)</sup>	free of charge
Exchanging CZK banknotes or CZK coins over 100 of one nominal value <sup>2)</sup>	3 % of the accepted amount over 100 of the relevant nominal value, min. CZK 100

The nominal values of FX banknotes and coins are not exchanged.

<sup>1)</sup> If coins are inserted in a secured package or night safe deposit, the minimum amount of the fee is not set.

<sup>2)</sup> Also applicable for Czech Post Office branches.

### Exchange office operations

Purchase of an FX currency – undamaged banknotes and coins	2 % of the value of the purchased FX currency, min. CZK 50
Sale of an FX currency for cash – banknotes and coins	2 % of the value of the sold FX currency, min. CZK 50

### Other services

Exchanging <sup>1)</sup> or crediting domestic banknotes and coins with standard wear and tear	free of charge
Advised and non-disbursed cash withdrawal	0.3 % of the non-disbursed amount

The fees for cash operations are calculated at the current CNB FX rates valid on the day the fee is posted.

<sup>1)</sup> This item is also valid for Česká pošta, s.p., branches.

### Foreign payments

#### Payments from/to abroad in CZK and foreign currencies and from/to the CR in foreign currencies

Incoming SEPA transfer up to max. EUR 50,000 <sup>1)</sup>	CZK 150
Incoming payment from abroad in CZK and foreign currencies and in the CR in a foreign currency / incoming SEPA transfer over EUR 50,000 <sup>1)</sup>	1 %, min. CZK 150, max. CZK 1,000
Incoming payment at the request of a ČSOB Client in the CR and SR	CZK 6
Incoming payment at the request of a ČSOB Client in the CR and SR in favour of a Client's account that has the character of the business activities of a financial institution or institutions pursuant to Section 17a and Law No. 21/1992 Coll., on Banks as subsequently amended or a health insurance company, leasing or factoring company	CZK 250

#### SEPA direct debit – recipient

Incoming payment according to a SEPA direct debit within ČSOB CR and SR	CZK 6
Incoming payment according to a SEPA direct debit sent to another bank	CZK 150

	ČSOB Electronic Banking (ČSOB Elektronické bankovníctví) <sup>2)</sup>	ČSOB Phone Banking (ČSOB Telefonní bankovníctví)	At the counter
Outgoing payment in favour of a ČSOB Client in the ČR and SR <sup>3)</sup>	CZK 9	CZK 9	CZK 9
Outgoing payment from a ČSOB Client that has the character of the business activities of a financial institution or institutions pursuant to Section 17a and Law No. 21/1992 Coll., on Banks as subsequently amended, or a health insurance company, leasing or factoring company, in favour of a ČSOB Client in the CR and SR	CZK 250	CZK 250	CZK 500
Outgoing SEPA transfer, max. amount of EUR 50,000 <sup>1)</sup>	CZK 250	CZK 250	CZK 250 + CZK 250 <sup>4)</sup>
Outgoing SEPA transfer over EUR 50,000 <sup>1)</sup>	0.7 %, min. CZK 250, max. CZK 750	0.7 %, min. CZK 250, max. CZK 750	1 %, min. CZK 250, max. CZK 1,500 + CZK 250 <sup>4)</sup>

<b>A</b>   ACCOUNTS AND PAYMENTS	<b>B</b>   DEPOSITS	<b>C</b>   LOANS AND GUARANTEES	<b>D</b>   DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE	<b>E</b>   SAVINGS AND INVESTMENTS	<b>F</b>   FINANCIAL MARKETS	<b>G</b>   OTHER SERVICES	<b>H</b>   SERVICES AND PRODUCTS NO LONGER AVAILABLE
----------------------------------	---------------------	---------------------------------	---	------------------------------------	------------------------------	---------------------------	--

Accounts	Payment cards	<b>Domestic and foreign payments</b>	Electronic banking
----------	---------------	--------------------------------------	--------------------

Outgoing payment abroad in CZK and in a foreign currency and in the Czech Republic in a foreign currency	1 %, min. CZK 250, max. CZK 1,500	1 %, min. CZK 250, max. CZK 1,500	1 %, min. CZK 250, max. CZK 1,500 + CZK 250 <sup>4)</sup>
Outgoing payment abroad in CZK and in a foreign currency and in the Czech Republic in a foreign currency according to the bank's automated processing requirements (STP payment) <sup>5)</sup>	0.7 %, min. CZK 250, max. CZK 750	0.7 %, min. CZK 250, max. CZK 750	-

- The service cannot be established.

<sup>1)</sup> A SEPA transfer is a transfer in EUR within the Single Euro Payment Area (SEPA) i.e. the EU and EEA countries, Monaco, Switzerland and Liechtenstein specifying the payer's and beneficiary's IBAN account numbers, the "SHA" fee payment code and no special processing requirements.

<sup>2)</sup> ČSOB CEB, ČSOB InternetBanking 24 (ČSOB Internet Banking), ČSOB BusinessBanking 24, ČSOB MultiCash 24.

<sup>3)</sup> For transfers in favour of a ČSOB client in the Czech Republic and in Slovakia Republic, the only possible charging code is SHA.

<sup>4)</sup> Fee for processing an order submitted in writing.

<sup>5)</sup> STP payment is an electronically entered payment stating the beneficiary's bank code in the BIC format, the beneficiary's account in the corresponding format and without any specific processing requirements.

### SEPA direct debit - payer

Outgoing payment according to a SEPA direct debit within ČSOB CR and SR	CZK 9
Outgoing payment according to a SEPA direct debit sent from another bank	CZK 250

### List of charge codes for non-documentary payments to/from abroad in CZK and foreign currencies and to/from the Czech Republic

Charge code / Type of payment	OUR The payer pays all the fees by	BEN The beneficiary pays all the fees	SHA <sup>2)</sup> The payer pays the payer's bank fees, other fees are paid by the beneficiary
Incoming payments from abroad in CZK and foreign currencies and domestic FX payments	The beneficiary (ČSOB client) pays no fees and receives the whole payment; the payer pays ČSOB's fees <sup>1)</sup> , the fees of his bank and any other fees of intermediary banks	The beneficiary (ČSOB client) pays ČSOB's fees and receives the payment net of the fees of the payer's bank and any other fees of intermediary banks; the payer pays no fees	The beneficiary (ČSOB client) pays ČSOB's fees and receives the payment net of any fees of intermediary banks; the payer pays the fees of his bank
Outgoing payments abroad in CZK and foreign currencies and to the CR in foreign currencies	The payer (ČSOB client) pays the fees of ČSOB, the beneficiary's bank and any other fees of intermediary banks; the beneficiary pays no fees and receives the whole payment	The payer (ČSOB client) pays no fees; the beneficiary pays the fees of his bank and receives the payment net of ČSOB's fees <sup>1)</sup> and any other fees of intermediary banks	The payer (ČSOB client) pays ČSOB's fees; the beneficiary pays the fees of his bank and receives the payment net of any fees of intermediary banks
		The payer may be charged the additional fees of intermediary banks for outgoing payments with the BEN/SHA charge code lower than the acceptable minimum individually determined by intermediary banks	
The payer may be charged the additional fees of intermediary banks for manual processing for outgoing payments with the OUR/SHA/BEN charge code because of incorrect instructions by the payer			

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

<sup>2)</sup> The SHA charge code must be used for transfers to/from EU/EEA member countries and in currencies of member countries of the EU/EEA. Similarly, SHA is the only possible code for charging transfers in favour of a ČSOB client in the Czech Republic and the Slovak Republic in all currencies.

### Additional domestic and foreign payment services

#### Domestic cashless operations

	ČSOB Electronic Banking (ČSOB Elektronické bankovníctví) <sup>2)</sup>	ČSOB Phone Banking (ČSOB Telefonní bankovníctví)	Collection box	At the counter
Outgoing payment from an FX or CZK account to an FX account	CZK 9	CZK 9	CZK 9	CZK 9
Outgoing payment from an FX or CZK account to an FX account between the accounts of one Client up to 1,000 a month	free of charge	free of charge	-	-
Priority payment to another bank within a specified period (after the deadline the fee will be set according to the actual cost)	CZK 100	-	-	CZK 200 <sup>2)</sup>

- The service cannot be established.

<sup>1)</sup> ČSOB CEB, ČSOB InternetBanking 24 (ČSOB Internet Banking), ČSOB BusinessBanking 24, ČSOB MultiCash 24.

<sup>2)</sup> The fee for a payment from an escrow account will be paid by the Client from another account.

### Payments from/to abroad in CZK and foreign currencies and from/to the CR in foreign currencies

U.S. Direct Deposit Programme (processing US government pensions) – incoming payment	USD 3
Prompt payments (only after prior agreement with the bank) <sup>1)</sup>	CZK 500
Changing the value date (only after prior agreement with the bank) <sup>2)</sup>	CZK 500
Changing, correcting or cancelling an order before execution at the Client's request	free of charge
Changing, correcting or cancelling an order after execution at the Client's request	CZK 500+ expenses of intermediary banks
Claiming an incoming or outgoing payment at the Client's request or a complaint from an intermediary bank asking for an explanation of incomplete data or instructions from the Client	CZK 500+ the expenses of intermediary banks
Debit or credit advice sent by post	CZK 30
Copy of a debit or credit advice sent by post, fax or e-mail at the request of the person placing an order	CZK 100
Establishing a standing payment order abroad in CZK or a foreign currency and a foreign currency in the Czech Republic through a written document at the counter	CZK 100
SWIFT to the Czech Republic and abroad ( SWIFT fees are always charged when the service is provided)	CZK 150 / message

<sup>1)</sup> To make payment processing faster (no affect on crediting funds).

<sup>2)</sup> Changing the date of crediting a beneficiary's bank account (affecting the speed of crediting funds to the beneficiary's account).

### Other domestic and foreign payment fees

Confirming a made outgoing payment	CZK 100
Non-executed payment notice	free of charge

## Electronic banking services

### ČSOB CEB

Monthly fee for the following services: ČSOB CEB - client with ČSOB Business Account, ČSOB Enterprise Account, ČSOB Municipal Account, ČSOB Co-op Account, ČSOB Account for Non-Profit Organizations / Other Clients <sup>1)</sup>	free of charge / CZK 100
Monthly maintenance fee for ČSOB CEB Plus – a Client with a ČSOB Business Account (ČSOB Obchodní konto) / a Client with a ČSOB Entrepreneurial Account (ČSOB Podnikatelské konto), ČSOB Company Account (ČSOB Firemní konto), ČSOB Municipal Account (ČSOB Municpální konto), ČSOB Co-Operative Account (ČSOB Družstevní konto), ČSOB Account for Non-Profit Organizations (ČSOB Konto pro neziskové organizace) / other Clients <sup>1)</sup>	free of charge / CZK 100 / CZK 400
Monthly account servicing by the service holder (authorization) – a Client with a ČSOB Business Account (ČSOB Obchodní konto), ČSOB Company Account (ČSOB Firemní konto), ČSOB Account for Non-Profit Organizations (ČSOB Konto pro neziskové organizace) / a Client with a ČSOB Entrepreneurial Account (ČSOB Podnikatelské konto) / other Clients <sup>2)</sup>	free of charge / CZK 50 / CZK 100
Establishing access to an account maintained outside of ČSOB (one-off basis)	CZK 1,000
Monthly fee for access to an account maintained outside of ČSOB and receiving electronic statements from another bank (SWIFT MT940)	CZK 100
Sending a payment order to another bank (SWIFT MT101)	free of charge
Assistance of a bank employee when implementing the service on the client's premises <sup>3)</sup>	CZK 1,500 + 21% VAT

<sup>1)</sup> Virtual CEB branch free of charge.

<sup>2)</sup> The fee is only charged if account holder is different from the service holder.

<sup>3)</sup> The price includes one visit of a bank employee at the client in the Czech territory. Visits abroad are priced on a case-by-case basis.

Service	ČSOB BusinessBanking 24 Online	ČSOB BusinessBanking 24 (both online and offline)	ČSOB InternetBanking 24 (ČSOB Internet Banking) <sup>1)</sup>	ČSOB SmartBanking <sup>1)</sup>	ČSOB Phone Banking (ČSOB Telefonní bankovníctví) <sup>1)</sup>
Establishing the service – a Client with a ČSOB Business Account (ČSOB Obchodní konto), ČSOB Municipal Account (ČSOB Municpální konto), ČSOB Co-Operative Account (ČSOB Družstevní konto) or ČSOB Account for Non-Profit Organizations (ČSOB Konto pro neziskové organizace) / other Clients	free of charge	free of charge / CZK1,400 <sup>3)</sup>	free of charge	Application downloading free of charge	free of charge
Monthly service fee <sup>2)</sup>	CZK 100	CZK 230	free of charge	free of charge	free of charge / CZK 20 / CZK 40

<sup>1)</sup> The ČSOB InternetBanking 24 (ČSOB Internet Banking) service is provided along with the ČSOB Phone Banking service. To use the ČSOB SmartBanking application the ČSOB InternetBanking 24 (ČSOB Internet Banking) service must be established as well.

<sup>2)</sup> The service is free or at a discounted fee with some accounts. The fee of CZK 40 applies if the ČSOB Phone Banking is used separately. The fee of CZK 20 applies in combination with another Electronic Banking service (the fee for each authorized person).

<sup>3)</sup> Issuing a (one) chip card reader for connection to the PC USB port free of charge.

### Confirmation messages, ČSOB Info 24

SMS messages for logging and confirming transactions	free of charge
SMS messages sent as part of the ČSOB Info 24 service	CZK 2
E-mail messages as part of the ČSOB Info 24 service – for all accounts	free of charge

### Other Electronic Banking services

Issuing a chip card reader – a Client with a ČSOB Entrepreneurial Account, ČSOB Company Account, ČSOB Business Account (ČSOB Obchodní konto), ČSOB Municipal Account (ČSOB Municpální konto), ČSOB Co-Operative Account (ČSOB Družstevní konto) or ČSOB Account for Non-Profit Organizations (ČSOB Konto pro neziskové organizace) / other Clients	free of charge / CZK 500 <sup>1)</sup>
--	--

<sup>1)</sup> The fee for issuing a first reader or replacing a faulty reader is not subject to VAT. In other cases the reader fee must be increased by 21 % VAT.

Issuing or renewing a security certificate by a bank employee at a branch (the fee includes issuing and changing a chip card if necessary)	CZK 400
--	---------

<b>A</b>   ACCOUNTS AND PAYMENTS	B   DEPOSITS	C   LOANS AND GUARANTEES	D   DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE	E   SAVINGS AND INVESTMENTS	F   FINANCIAL MARKETS	G   OTHER SERVICES	H   SERVICES AND PRODUCTS NO LONGER AVAILABLE
----------------------------------	--------------	--------------------------	--	-----------------------------	-----------------------	--------------------	---

Accounts	Payment cards	Domestic and foreign payments	<b>Electronic banking</b>
----------	---------------	-------------------------------	---------------------------

Renewing a security certificate through Internet Banking – a Client with a ČSOB Entrepreneurial Account, ČSOB Company Account (ČSOB Firemní konto), ČSOB Business Account (ČSOB Obchodní konto), ČSOB Municipal Account (ČSOB Municipální konto), ČSOB Co-Operative Account (ČSOB Družstevní konto) or a ČSOB Account for Non-Profit Organizations (ČSOB Konto pro neziskové organizace) or a ČSOB Company Account Plus (ČSOB Firemní konto Plus) / other Clients	free of charge / CZK 200
Extraordinary renewal of a security certificate (i.e. more than 1 month before the preceding certificate expires)	CZK 400

<b>ČSOB MultiCash 24</b>	
Establishing the service	CZK 5,000
Monthly service fee	CZK 500
Changing the type of installation (local, net)	CZK 4,500
Establishing remote access to a (one) account at another bank	CZK 1,000
Receiving electronic statements from another bank (SWIFT MR940) monthly	CZK 300
Delivering a payment order to another bank (SWIFT MT101)	free of charge

## Deposits

### Monthly fee on deposits over the limit during the year

Fee on deposits up to the limit	no fee
Fee on deposits in CZK for deposits over CZK 100 million	0.50% p.a.
Fee on deposits in EUR over EUR 3 million	0.50% p.a.
Fee on deposits in CHF over CHF 40,000	1.25% p.a.
Fee on deposits in JPY over JPY 5 million	0.50% p.a.
Fee on deposits in SEK over SEK 400,000	1.00% p.a.
Fee on deposits in DKK over DKK 300,000	1.00% p.a.

The fee on deposits over the limit is calculated as the product of the aforementioned percentage for the relevant currency and the value of over-the-limit deposits on the relevant day. The over-the-limit value is equal to the difference between the balance of deposits in the relevant currency and the aforementioned limit on the relevant day. The daily balance of deposits consists of funds in current, savings, term and deposit accounts of the client in the relevant currency at the end of the relevant day. The daily balance does not include term deposits with an individual interest rate and deposit promissory notes.

Fees are calculated on a daily basis. ČSOB is entitled to charge this fee once during the subsequent month and is entitled to debit it from the fee account of the client in the currency of that account. If the fee account of the client is not defined, the fee is debited from the current account of the client which has the highest balance on the day of the charge. The current CNB exchange rate is used for conversions between CZK and foreign currencies.

### Annual fee on the increment of deposits at year end

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

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

<sup>1)</sup> The average volume of funds during the year is calculated as the sum of positive balances of deposits on the last day of each month between January 1 and November 30, 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 an individual interest rate and deposit promissory notes.

## Loans and guarantees

Loan transactions	For small and medium-sized firms and entrepreneurs	For municipalities, housing cooperatives and flat owners associations
Applying for a loan and credit scoring	0.3 % of the loan amount, min. CZK 2,000	free of charge
Providing a loan	0.5 % of the loan amount, min. CZK 5,000	0.5 % of the loan amount, min. CZK 5,000
Commitment fee	individually	individually
Loan administration services <sup>1)</sup>	min. CZK 500 for each, even incomplete, month for the whole period of the loan relationship	min. CZK 250 for each, even incomplete, month for the whole period of the loan relationship
Processing documents submitted by the Client services	0.3 % of the loan, min. CZK 2,000 annually for the whole period of the loan relationship	free of charge
Analyzing the collateral value for assessing a loan application	0.2 % of the loan, min. CZK 4,500	
Extraordinary loan instalment <sup>2)</sup>	Individually	
Changing the contractual terms and conditions required by the Client	0.3 % of the current outstanding loan or agreed credit limit, min. CZK 5,000	

- <sup>1)</sup> Loan administration services are mainly activities allowing the Client to draw funds from the credit limit/loan account, registering all posted transactions, automatic loan principal instalments, interest and related fees from a Client's account, assessing a Client's financial results and fulfilling the terms and conditions, processing loan account statements and delivering them to the Client, branch network advisory services and telephone/Client Centre 24 hours a day consultancy services.
- <sup>2)</sup> The amount of the fee depends on the amount of the loan instalment.

Other loan transactions	Permitted overdraft	Small Loan for Entrepreneurs	Fast Business Loan
Providing a loan	free of charge	0.5 % of the loan, min. CZK 3,000	0.5 % of the loan, min. CZK 3,000
Loan administration services: <sup>1,2)</sup>			
– credit limit up to CZK 150,000 inclusive	CZK 100 for each, even incomplete, month for the whole period of the loan relationship	CZK 300 for each, even incomplete, month for the whole period of the loan relationship	CZK 300 for each, even incomplete, month for the whole period of the loan relationship
– credit limit over CZK 150,000	CZK 350 for each, even incomplete, month for the whole period of the loan relationship		
Analyzing the collateral value to assess a loan application	–	CZK 4,500	–
Extraordinary loan instalment	–	2 % of the amount of the loan instalment, min. CZK 5,000	2 % of the amount of the loan instalment, min. CZK 5,000
Changing the contractual terms and conditions by the Client	min. CZK 3,000	min. CZK 3,000 (except an extraordinary instalment)	min. CZK 3,000 (except an extraordinary instalment)

– It does not apply.

- <sup>1)</sup> Loan administration services are mainly activities allowing the Client to draw funds from the credit limit/loan account, registering all posted transactions, automatic loan principal instalments, interest and related fees from a Client's account, assessing a Client's financial results and fulfilling the terms and conditions, processing loan account statements and delivering them to the Client, branch network advisory services and telephone/Client Centre 24 hours a day consultancy services.
- <sup>2)</sup> The fee is charged from the month a loan agreement is concluded.

### Permitted overdraft for municipalities

Applying for a loan and credit scoring and providing a loan	free of charge
Loan administration services	CZK 200 for each, even incomplete, month for the whole period of the loan relationship
Changing the contractual terms and conditions at the Client's request	min. CZK 2,000 (except an increase in the credit limit)

A   ACCOUNTS AND PAYMENTS	B   DEPOSITS	<b>C   LOANS AND GUARANTEES</b>	D   DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE	E   SAVINGS AND INVESTMENTS	F   FINANCIAL MARKETS	G   OTHER SERVICES	H   SERVICES AND PRODUCTS NO LONGER AVAILABLE
---------------------------	--------------	---------------------------------	--	-----------------------------	-----------------------	--------------------	---

### Housing Development Fund Loans

Services and administering loans	min. CZK 60 + 21 % VAT for each transaction / each started month
Preparing a set of loans from the Housing Development Fund	min. CZK 200 + 21 % VAT
Supplementary sets of loans connected to providing loans from the Housing Development Fund	as contractually agreed + 21 % VAT

### Co-operative housing construction administration loans

Maintenance of loan accounts for financing and providing loans for a year (the fee is due in two instalments by May 31 and November 30):	
1–3 accounts	CZK 1,000
4–20 accounts	CZK 3,000
21–100 accounts	CZK 5,000
101–200 accounts	CZK 8,000
201 and more accounts	CZK 10,000
The second and every other supplement to the loan agreement for co-operative housing construction due to transferring flats to private hands pursuant to Law 72/1994 Coll., or 311/2013 Coll. as the case may be	CZK 250
Copy of the loan documentation requested by the account holder (or copies of the loan repayment bill for transferring the housing unit to the private hands of members)	CZK 50 / page + 21 % VAT
Issuing confirmation of a provided loan, repaid loan, paid interest and fees and other fees stipulated in the contractual loan documentation at the account holder's request	CZK 60 / each 15 min. of work (even started) + 21 % VAT
Extraordinary instalment	CZK 9

### Other loan transaction services

Reminder/debt notice to pay a debt	CZK 300 / CZK 500
Electronic copy of an ownership title certificate from the Land Register	CZK 50 per page, min. CZK 250 per statement
External legal and other services	as contractually agreed

Guarantees	Accepted	Issued (incl. a commitment to provide a guarantee)
Advice and registration / Issuing a guarantee	CZK 1,000	CZK 5,000 + commitment fee <sup>1)</sup> p. a. (according to the loan risk level)
Evaluating the text of a guarantee or the modified text of a guarantee / Draft of a guarantee text or consultancy	CZK 500	CZK 3,000
Advice and registering changes in a guarantee / Changes in an issued guarantee	CZK 1,000	CZK 1,500
Executing a guarantee	CZK 1,500	CZK 1,500
A fee for evaluating transactions in territories with an increased risk	on an individual basis	on an individual basis

<sup>1)</sup> The commitment fee is charged in advance for each commenced three month period commencing when a guarantee is issued – minimum CZK 1,000. If the guarantee does not become effective, the fee will not be refunded. If a guarantee for a customs debt is withdrawn the commitment commission will be charged for the next period until ČSOB's commitment is terminated pursuant to the Customs Act.

The cost of swift, postage and the messenger service will be charged when these services are provided as specified in the Guarantees and Documentary Payments and Bills of Exchange-Related Other Services Section..



## Documentary payments and bills of exchange

Documentary Ls/C	Export/supplier	Import/client
Advisory or increasing the amount of an L/C	0.2 % of the amount of an L/C, min. CZK 1,500	–
No advisory fee is paid for a domestic L/C established by our bank and sent directly to the supplier.		
Confirming or increasing the amount of a confirmed L/C	risk premium (p. a. according to the quality of the issuing bank)	–
Extending a confirmed L/C	CZK 1,500 + risk premium (p. a. according to the quality of the issuing bank)	–
Establishing or increasing and/or extending an L/C	–	0.3 % of the amount of an L/C for the 1st Q, 0.1 % / each other started month, min. CZK 1,500 + risk premium (p. a. according to the quality of the issuing bank)
Encashing an L/C including examining documents	0.3 % of the amount of the documents, min. CZK 1,500	0.3 % of the amount of the documents, min. CZK 1,500
Accepting a bill of exchange and/or a postponed payment as part of a confirmed L/C or an L/C we have issued	risk premium (p. a. according to the quality of the issuing bank)	risk premium (p. a. according to the quality of the issuing bank)
Changing/cancelling an L/C (except an increase)	CZK 1,500	CZK 1,500
Registering an L/C	CZK 1,500	–
Transferring an L/C	0.2 % of the transferred L/C, min. CZK 1,500	0.2 % of the transferred L/C, min. CZK 1,500
Transferring the income from an L/C in favour of a client of another bank	CZK 1,500	CZK 1,500
Notice of assigning the income from an L/C and/or accepting an irrevocable payment order	CZK 1,500	–
Releasing goods sent to ČSOB (at its disposal)	–	CZK 500
Document discrepancy	CZK 1,500	CZK 1,500
Preliminary document check	First pre-examination free of charge, CZK 150 for each repeated examination of each document	–
A fee for evaluating transactions in territories with an increased risk	on an individual basis	on an individual basis

– It is not applied or is not available.

The cost of swift, postage and the messenger service is charged when the service is provided as specified in the Guarantees and Documentary Payments and Bills of Exchange-Related Other Services Section.

### Documentary collection

Processing a documentary collection, commitment to pay (even if the documents are issued free)	0.3 %, min. CZK 1,500, max. CZK 30,000
Changing the collection terms and conditions	CZK 500
Releasing goods sent to ČSOB (at its disposal)	CZK 500
Providing acceptance of a bill	CZK 500
Collection in the CR with a hand-over of an MOT certificate	CZK 450
Providing recourse of a bill of exchange <sup>1)</sup>	CZK 1,500 + actual fees
A fee for evaluating transactions in territories with an increased risk	on an individual basis

<sup>1)</sup> Occasional clients must pay an advance of 3,500 in cash.

The cost of swift, postage and the messenger service is charged when the service is provided as specified in the Guarantees and Documentary Payments and Bills of Exchange-Related Other Services Section.

<b>Bills of exchange</b>	
Providing bill collection	0.3 %, min. CZK 1,500, max. CZK 30,000
Bill of exchange collection with a negative result	CZK 900
Providing bill acceptance	CZK 500
Providing recourse of a bill of exchange <sup>1)</sup>	CZK 1,500 + actual fees

<sup>1)</sup> Occasional clients must pay an advance of 3,500 in cash.

The cost of swift, postage and the messenger service is charged when the service is provided as specified in the Guarantees and Documentary Payments and Bills of Exchange-Related Other Services Section.

### Other services

<b>ČSOB Flexims</b>	
Establishing a service	free of charge
Using a service	free of charge
Chip card with a certificate	CZK 450
Annual certificate renewal	CZK 450
Chip card reader / USB token	CZK 500

<b>Guarantees and Documentary Payments and Bills of Exchange-Related Other Services</b>	
Swift message	CZK 150 /message
DHL courier service:	
Documents up to 0.5 kg – ČR, Europe, USA, Canada, Mexico	CZK 1,100
Documents up to 0.5 kg – other countries	CZK 1,500
Documents over 0.5 kg	according to the applicable DHL Price List
Postage	according to real costs
Courier service, except for DHL	Depending on the actual cost of the courier service provider

## Savings and investments

ČSOB Savings Account for Entrepreneurs

ČSOB Term Deposit Account for Entrepreneurs

ČSOB Term Deposit Account Plus

### Savings and term deposit accounts

The current interest rates of ČSOB savings products are always available on [www.csob.cz/uroky](http://www.csob.cz/uroky).

Establishing and maintaining incl. a monthly statement (by post or electronically)	free of charge
Cash deposit to a term non-payment deposit or savings payment account at a ČSOB counter	free of charge
A deposit made by a third party to a non-payment time deposit account or savings payment account at the ČSOB counter	CZK 70
Cash deposit to a term non-payment or savings payment account by a debit card through a deposit ATM	free of charge
Early withdrawal from term non-payment and savings payment accounts: <sup>1)</sup>	
Within 6 months of the deposit duration inclusive	0.75 % of the withdrawn amount
Over 6 months of the deposit duration	1.5 % of the withdrawn amount
Early withdrawal from a ČSOB Term Deposit Account Plus (2 and 3 year deposit):	
Up to 20 % of the account balance (max. CZK 5 million) <sup>2)</sup>	free of charge
Above the set limit <sup>1)</sup>	1.5 % of the withdrawn amount over the set limit

<sup>1)</sup> The minimum fee charged is CZK 50 or the equivalent in the currency of a foreign current account.

<sup>2)</sup> The value of the account balance on the last day of the disposal period (after renewal) or the sixth day after the account is established. The set fee is effective for the whole deposit period.

Establishing a lien on a claim (deposit account) in favour of other entities	CZK 500
Cash withdrawal from a savings payment account and term non-payment account in the currency of the account	free of charge
Cash withdrawal in CZK / a foreign currency from an account denominated in another currency	1 % of the withdrawn amount
The second and each other order (including a cashless one) to reduce a deposit in the disposal period for a ČSOB Term Deposit Account for a Fixed Period	CZK 50
Maintenance of one account in a distraint procedure (for each, even incomplete, month)	CZK 500

### Securities custody, settlement and administration, hereinafter the Securities (Custody)

Book-entry securities custody and administration	as contractually agreed + VAT
Custody registration	as contractually agreed
Separate/collective securities custody, securities immobilization	as contractually agreed + VAT
Settling OTC transactions – Czech and foreign securities	as contractually agreed
Establishing, changing, cancelling a lien on securities on a Client's property account	CZK 1,000 + VAT

### Brokering transactions with unit trust shares and shares of mutual and investment funds, hereinafter the Securities

Concluding an "Agency Agreement" for Trading in Securities	free of charge
Brokering transactions with unit trust shares and shares of domestic and foreign mutual and investment funds	as contractually agreed
Brokering trades in foreign securities	as contractually agreed, min. CZK 1,000
Brokering spot and futures for bonds	as contractually agreed, min. CZK 1,000
Providing block and OTC trades	as contractually agreed + fees in accordance with the current price list of the given public market

A   ACCOUNTS AND PAYMENTS	B   DEPOSITS	C   LOANS AND GUARANTEES	D   DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE	<b>E   SAVINGS AND INVESTMENTS</b>	F   FINANCIAL MARKETS	G   OTHER SERVICES	H   SERVICES AND PRODUCTS NO LONGER AVAILABLE
---------------------------	--------------	--------------------------	--	------------------------------------	-----------------------	--------------------	---

Providing purchase or sale of securities on a primary market, consultant and advisor services	as contractually agreed
Fee for providing purchase or sale of securities on public markets (of the total amount of an executed order within a business session where the order was traded)	1.2 %, min. CZK 1,000 + fees in accordance with the current price list of the given public market
<b>Depository</b>	
Depository services for investment companies, investment and pension funds	as contractually agreed + 21 % VAT
<b>Patria Direct</b>	
Preparing a brokerage contract with Partia Direct to purchase and sell securities and other investment instruments	free of charge
<b>Client's property (asset) management at his own discretion</b>	
Client's property (asset) management at his own discretion	as contractually agreed

## Financial markets

### Operations on money, FX and commodity markets

Preparing contractual documentation for FX and money operations	free of charge
Changing the contractual documentation for FX and money operations	free of charge
Spot operations, futures, FX options, liquid swaps, currency swaps, interest swaps	as contractually agreed
Term deposits according to individual rates (for deposits over CZK 10 million or the equivalent in another freely convertible currency)	
Domestic government (state) short-term securities operations	
Other financial market operations	
Futures – commodities	

## Other banking services

### Safe deposit box rental

Concluding a contract	free of charge	
A leased deposit box including contents insurance up to CZK 800,000 per year	up to 7,000 cm <sup>3</sup> up to 15,000 cm <sup>3</sup> up to 30,000 cm <sup>3</sup> up to 100,000 cm <sup>3</sup> above 100,000 cm <sup>3</sup>	CZK 1,200 + 21 % VAT CZK 1,800 + 21 % VAT CZK 2,700 + 21 % VAT CZK 3,900 + 21 % VAT CZK 7,200 + 21 % VAT

The fees and other charges for loss or damage to a key/magnetic card, replacing a lock for a box etc. are given in the Price List for renting boxes, for some selected services issued by particular branches providing this service where the Price List is available.

The insurance covers each loss, disappearance or destruction of the contents of the safe deposit box. The insurance does not apply in particular to damage to the contents of the box due to the fraudulent action or conduct of the lessee or authorized person, internal causes (obsolescence, hidden defects, oxidation or corrosion), war, radioactive or other radiation and in accordance with the terms and conditions of the relevant insurance contract. For more information about the extent of the insurance click on [www.csob.cz](http://www.csob.cz).

These fees will also apply to using the box after the contractual relationship is terminated.

Cheques	Cashless	In cash
Purchasing private cheques for ČSOB and bank cheques to ČSOB drawn by ČSOB	free of charge	free of charge
Purchasing bank cheques for ČSOB drawn by another bank	1 % of the cheque amount, min. CZK 300, max. CZK 3,000	1 % of the cheque amount, min. CZK 300, max. CZK 3,000
Social payment by cheque to ČSOB drawn by another bank	free of charge	free of charge
Cheques encashed at other banks <sup>1)</sup>	1 % of the cheque amount, min. CZK 300, max. CZK 3,000	–
Social payments by cheque encashed at other banks	CZK 100, free of charge payments to holocaust victims	–
Drawing a bank cheque	1 % of the cheque amount, min. CZK 500, max. CZK 3,000	–
Deposit/withdrawal from an account by cheque	CZK 6 / CZK 9	– / CZK 70
Repurchasing a bank cheque drawn by ČSOB	CZK 100 + actual costs	
Express preparation of a bank cheque	CZK 500 / 1 pc + fee for the issue of a cheque	
Issuing a personal cheque form	CZK 300 / 20 cheques, CZK 100 / 1 cheque <sup>2)</sup>	
Receiving a cheque, cheque book	CZK 100	
Dispatching a cheque as a valuable consignment, courier service	fees for delivering a valuable consignment, courier service	
Stop-payment or recalling a cheque	CZK 200 + telecommunication costs	
Cancelling a ban on paying a private cheque	CZK 200	
Claiming a cheque	CZK 100–500 based on complexity of operation	
Unpaid, or uncovered cheque operations	CZK 100–200 depending on the complexity of the operation + expenses of foreign /domestic bank	
Paying a cheque drawn to the order of ČSOB abroad or in foreign currencies in the Czech Republic	CZK 100	
Cash Letter System Agreement	as contractually agreed	
Notification of insufficient coverage	CZK 50	

– The service cannot be established.

The fees for issuing private cheques/drawing bank cheques include delivering the cheques to the client's address by registered mail. If a foreign/domestic bank charges additional costs for cheque processing they are added to the fee in the Price List.

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

<sup>2)</sup> If 20 or more cheques are required a fee of CZK 15 per cheque is charged, if less than 20 cheques are required a fee of CZK 100 per cheque is charged.

<b>Providing information</b>	
Preparing and providing information with respect to the client for a notary public – depending on the nature and extent of the information	as contractually agreed, min. CZK 200 + 21 % VAT
Providing bank and office information about Czech and foreign entities	CZK 500–5,000 + 21 % VAT and actually incurred costs (inc. telecommunication costs)
Bank reference at the Client's request	CZK 500–5,000 + 21 % VAT and actually incurred costs
Preparing and providing reports about matters with respect to the client – for persons authorised to execute a decision and those who need to prove that they have incurred damage due to an incorrect instruction given to the bank and without this data they cannot achieve their rights	
1–5 items of information required	CZK 250 + 21 % VAT
6 or more items of information required	CZK 500 + 21 % VAT
<b>Preparing a purchase price payment contract</b>	
Concluding a contract	0.2 % of the blocked/managed amount, min. CZK 6,000 <sup>1)</sup>
<b>Supplementary services</b>	
Confirmation of placing a deposit for the Ministry of Finance	CZK 420 + 21 % VAT
Confirmation of placing a deposit (share capital, auction security, deposit)	CZK 500 + 21 % VAT
Other activities not explicitly stated in the Price List (requiring transaction documents at a business outlet, an unjustified claim for a card transaction, a copy of a document/documentation, confirmation for the Czech Police, embassy, lease companies, CCS etc.) for each 15 minutes of started work	CZK 200 <sup>1)</sup>
Depositing pledged movables except securities (annual or a one-off fee if the deposit period is shorter than 1 year)	min. CZK 500 + 21 % VAT
Cost of courier and postal services	based on actual costs
– The service cannot be established.	
<sup>1)</sup> If the service is not part of the financial services it is subject to 21% VAT.	

## Discontinued products and services

### Accounts – current payment accounts

#### ČSOB Company Account Plus

Monthly account maintenance fee	CZK 430
Cancelling an account	free of charge
Monthly electronic account statement	free of charge
Domestic incoming payments	–
Domestic CZK electronic outgoing payments (monthly free of charge, except collections, not applicable to ČSOB Line 24)	20
Debit card withdrawals from ČSOB ATMs in the ČR (monthly free of charge)	–
International embossed Visa Business debit card	free of charge
Permitted overdraft application and credit scoring	free of charge
Term deposit	free of charge
Transaction/card SMS ČSOB Info 24 messages (monthly free of charge)	10 / 5
Electronic banking services (except ČSOB BusinessBanking 24 Online and ČSOB BusinessBanking services)	free of charge
ČSOB BusinessBanking 24 (monthly maintenance)	CZK 200
Renewing a security certificate through Internet Banking	free of charge

– The service is not part of an account.

#### Account statements picked up at a branch in person and duplicate account statements (regardless of the number of account statements generated in the given period)

Extra fee for a current payment account statement picked up personally monthly / weekly / daily after each transaction (monthly fee)	CZK 100 / CZK 300 / CZK 700
Extra fee for term or savings account statements picked up personally monthly / weekly / daily after each transaction (monthly fee)	CZK 100
ČSOB Current Account maintenance with two copies of account statements sent by post monthly / weekly / / daily after each transaction (monthly fee)	CZK 150 / CZK 250 / CZK 520
ČSOB Current Account maintenance with two copies of account statements at a branch monthly / weekly / / after each transaction (monthly fee) <sup>1)</sup>	CZK 250 / CZK 500 / CZK 850

<sup>1)</sup> If an Informative account statement is picked up the fee is increased by CZK 100 / month.

#### Supplementary services for current payment accounts

Extra fee for ČSOB Company Account Plus account statements sent by post weekly/after each transaction	CZK 75 / CZK 250
---	------------------

### Payment cards

Debetní karty	Visa Electron	Visa Classic	Visa Business	Visa Gold	MasterCard Standard	MasterCard Business	MasterCard Gold
Monthly card fee	CZK 20	CZK 45	CZK 200	CZK 350	CZK 45	CZK 200	CZK 250
Withdrawal from a ČSOB ATM in the ČR a SR	CZK 5	CZK 5	CZK 5	CZK 5	CZK 5	CZK 5	CZK 5
Withdrawal from an ATM of another bank in the CR	CZK 40	CZK 40	CZK 40	CZK 40	CZK 40	CZK 40	CZK 40
Withdrawal from an ATM abroad	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100
Cash deposit through a deposit ATM to ones own current payment account for which the debit card is issued or to another account at ČSOB	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge



Cash withdrawal by a debit card at the Czech Post Office	CZK 40	CZK 40	CZK 40	CZK 40	CZK 40	CZK 40	CZK 40
Cash deposit credited to a current payment account by debit card at the Czech Post Office	CZK 15	CZK 15	CZK 15	CZK 15	CZK 15	CZK 15	CZK 15
Outgoing payment by debit card at the Czech Post Office	CZK 60	CZK 60	CZK 60	CZK 60	CZK 60	CZK 60	CZK 60
Payment for Czech Post Office services by debit card	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Travel insurance	-	-	free of charge	free of charge	-	free of charge	free of charge
Legal protection insurance (annually)	-	-	free of charge	free of charge	-	free of charge	free of charge

- The service is not included.

Credit cards	MasterCard non-embossed	MasterCard Gold
Card fee	free of charge	free of charge
Withdrawal from a ČSOB ATM in the ČR and SR	CZK 6 + 1 %	CZK 6 + 1 %
Withdrawal from an ATM of another bank in the CR	CZK 35 + 1 %	CZK 35 + 1 %
Withdrawal from an ATM abroad	CZK 150	CZK 150
Cash deposit through a deposit ATM	free of charge	free of charge
Cash deposit credited to a credit card account at a ČSOB branch	free of charge	free of charge
Cash withdrawal by credit card at the Czech Post Office	CZK 35 + 1 %	CZK 35 + 1 %
Cash deposit credited to a credit card account by credit card at the Czech Post Office	free of charge	free of charge
Payment for Czech Post Office services by debit card	free of charge	free of charge
Automatic collection (direct debit) of a credit card instalment initiated by the Client (annual fee)	CZK 200	CZK 200
Electronic transfer from a credit card loan to a Client's current payment account at ČSOB	0.5 % of the transferred amount	0.5 % of the transferred amount
Services associated with each loan account credit card <sup>1, 2)</sup>	CZK 400	CZK 3,000
Monthly account statement electronically/by post <sup>3)</sup>	free of charge	free of charge
Changing the terms and conditions of the contract at the Client's request	min. CZK 3,000	min. CZK 3,000
Reminder/debt notice to pay a debt	CZK 300 / CZK 500	CZK 300 / CZK 500

<sup>1)</sup> This fee is charged particularly for activities allowing the Client to draw funds by credit card, register all posted transactions or quantify obligatory and full instalments and interest for the current period paid by the Client, reserve funds, branch network advisory and administrative services, telephone/Client Centre consultancy services 24 hours a day even if the Client does not use the credit card or does not dispose of it for his own reasons.

<sup>2)</sup> The fee is charged once a year in advance for the next 12 months, usually on the last working day of the month of the card anniversary. The fee is charged for the whole loan period (even if the Client does not hand over the credit card).

<sup>3)</sup> Account statements for a credit card account are issued and sent 15 days before the due date.

The fees for Diners Club credit cards are governed by the applicable Diners Club International Price List – [www.dinersclub.cz](http://www.dinersclub.cz).

Other services and card related transactions <sup>1)</sup>	
Card operation statement (excluding credit and deposit cards)	CZK 50 / quarter
Copy of a card operation statement at the Client's request	CZK 100

<sup>1)</sup> For other fees see Part A of Payment Cards – Other services and card-related transactions.

Insurance for payment cards <sup>1)</sup>			
Travel insurance <sup>2)</sup>	Standard / / Standard Family	Exclusive / / Exclusive Family	Gold / Gold Family
Premium (p.a.)	CZK 300 / CZK 800	CZK 1,000 / CZK 2,200	CZK 1,400 / CZK 2,600
Injury liability insurance	free of charge	free of charge	free of charge
Accident insurance	–	free of charge	free of charge
Limit for medical expenses insurance	CZK 1,000,000	CZK 2,000,000	CZK 2,000,000
Limit for luggage insurance	–	–	CZK 20,000
Limit for air ticket and trip cancellation	–	–	–
Limit for travel interruption/early return	–	–	–
Limit for missed departure	–	–	–

– The service is not included.

<sup>1)</sup> Services are not available for deposit cards.

Travel insurance and loss and theft insurance is valid for one (1) year with a valid payment card only. The premium is charged once a year in advance for the next 12 months, usually on the last working day of the month in which the insurance is arranged and then always in the month of the anniversary of establishing insurance. For changes or the establishment of additional insurance, the premium is charged for the full amount of the new insurance.

<sup>2)</sup> The Family insurance option applies to 2 adults including the card holder and 3 children under the age of 18.