

# ČSOB Price List

## for legal entities and private individuals-entrepreneurs

Changes from 11 Januar 2021 as of 1 July 2022

original – new



### A | ACCOUNTS AND PAYMENTS

#### 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		
Domestic outgoing payments ordered electronically (except direct debits, <del>not applicable to ČSOB Phone Banking</del> and outgoing instant payment) and SEPA <sup>1)</sup> (monthly free of charge)	10	30	150	–	–	–

ČSOB Current Account in CZK and foreign currencies	
Establishing an account	free of charge
Cancelling an account	free of charge
Account management with electronic statements (monthly/weekly/after account activity)	CZK 80
Monthly postal account statements	CZK 40

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 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 (~~does not apply for ČSOB telephone banking~~). 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, ČSOB Current Account in CZK and in foreign currency, and Current Account – Real Estate Escrow	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
A duplicate paper account statement at the Client's request (per statement)	<del>CZK 100</del> CZK 150
Account subject to debt recovery/execution management (for each even incomplete calendar month) <sup>1)</sup>	CZK 500
Remote account opening abroad in KBC Group or IBOS	<del>CZK 2,000</del> CZK 5,000
Account change/cancellation within the KBC or IBOS group done remotely at the client's request	<del>CZK 500</del> CZK 1,500

<sup>1)</sup> Applies to legal entities only.

## 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
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 Depositing cash via a ČSOB deposit machine to the account, to which the card is issued or to another account held in ČSOB in an aggregate monthly amount up to CZK 10 million (inclusive)	free of charge	free of charge	free of charge
<b>Other card services and transactions</b>			
Account balance inquiry at other ATMs in the CR and abroad			GZK-25 CZK 30
Express issue of a card (within 3 working days)			GZK-500 CZK 1,000

## Domestic and foreign payments

### Domestic payments

Cashless operations			
	ČSOB Electronic Banking (ČSOB Elektronické bankovníctví) <sup>1)</sup>	ČSOB Phone Banking (ČSOB Telefonní bankovníctví)	At the counter
Outgoing payment	CZK 5	GZK-95-	GZK-95 CZK 125
Outgoing instant payment	CZK 5	-	-
Transfers between accounts of the same Client (up to 1,000 a month)	free of charge	free of charge	-
Standing payment order (per outgoing item)	CZK 5	GZK-5	CZK 5
Direct debit, SIPO (per outgoing item)	CZK 5	GZK-5	CZK 5
Outgoing payment from an FX or CZK account to an FX account	CZK 5	GZK-5	GZK-95 CZK 125
Establishing a standing payment order, direct debit, collection permit including SIPO	free of charge	GZK-95-	GZK-95 CZK 125
Changing a one-off/standing payment order, direct debit, collection permit, including SIPO	free of charge	GZK-95-	GZK-95 CZK 125
Cancelling a one-off/standing payment order, direct debit, collection permit, including SIPO	free of charge	free of charge	free of charge
Outgoing priority payment <sup>2)</sup>	CZK 100	-	GZK-200 CZK 250
Incoming payment (including incoming payments from an FX account)			CZK 5

- The service is not available.

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

<sup>2)</sup> The client pays fee for a payment made from the escrow account from another account.

### Czech Post Office services and transactions

Outgoing debit card payment	GZK-30 CZK 35
Cash delivery to a designated address	CZK 95
Outgoing payment submitted in writing	GZK-60 CZK 70
Creation of or change to standing order, standing order for direct debit or direct debit approval	GZK-60 CZK 70

### Less frequent Other cash operations

Deposit/withdrawal of CZK coins of over 100 of the same nominal value <sup>1)</sup>	3% of the amount of coins deposited/withdrawn over 100 of the same nominal value, at least CZK 100
Exchanging CZK notes or CZK coins of more than 100 of the same nominal value <sup>2)</sup>	5% of the amount of exchanged cash of more than 100 of the same nominal value, at least CZK 150

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 300
Deposit/exchange <sup>2)</sup> of cash not sorted by nominal value	CZK 100
Advised and non-disbursed cash withdrawal	0.3% of the non-disbursed amount
Cash deposits via a ČSOB deposit machine to the account, to which the card is issued or to another account held with ČSOB in an aggregate monthly volume exceeding CZK 10 million <sup>3)</sup>	CZK 20 for each deposit made

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

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

<sup>2)</sup> Fees for Exchanging CZK banknotes or CZK coins is also valid for Česká pošta, s.p., branches.

<sup>3)</sup> The fee is charged to the account of the client (account holder), in favour of whom the deposits were made via the deposit machine during the statement period.

## Foreign payments

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

	ČSOB Electronic Banking (ČSOB Elektronické bankovníctví) <sup>2)</sup>	ČSOB Phone Banking (ČSOB Telefonní bankovníctví)	At the counter
SEPA payment <sup>1)</sup> and other payments in EUR within the EU/EEA	CZK 5	<del>€ZK-5</del>	CZK 5 + <del>€ZK-90</del> CZK 120 <sup>4)</sup>
Outgoing payment in favour of a ČSOB Client in the ČR and SR <sup>3)</sup>	CZK 5	<del>€ZK-5</del>	CZK 5 + <del>€ZK-90</del> CZK 120 <sup>4)</sup>
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	<del>1%, min. €ZK 250,- max. €ZK 1,500</del>	1%, min. CZK 250, max. CZK 1,500 + <del>€ZK-90</del> CZK 120 <sup>4)</sup>
Outgoing payment according to a SEPA direct debit	CZK 5		

<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, Liechtenstein, Andorra, Vatican and Great Britain specifying the payer's and beneficiary's IBAN account numbers and the "SHA" fee payment code. SEPA is a payment in EUR within the Single Euro Payments Area (SEPA) with the payer's and recipient's account number in IBAN format and the charging code SHA. The fee is also applied to other EUR payments within the SEPA Single Euro Payments Area. The list of SEPA countries can be found on the website [www.csob.cz/sepa](http://www.csob.cz/sepa).

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

## B | DEPOSITS

### 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 <del>€ZK-100 million</del> CZK 20 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 <del>€ZK-100 million</del> CZK 20 million and the average volume of funds in the course of the year <sup>1)</sup>	0.20%

## E | SAVINGS AND INVESTMENTS

### Savings and investments

#### 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 175

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 accounts in CZK currency <sup>1, 2)</sup>	maximum 2T Repo rate + 1% of the withdrawn amount
Early withdrawal from term non-payment accounts in foreign currency <sup>1)</sup>	2% of the withdrawn amount
Early withdrawal from savings payment accounts <sup>1)</sup>	0.75% of the amount withdrawn
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 Term Deposit Account for a Fixed Period	CZK 50
Maintenance of one account in a distraint procedure (for each, even incomplete, month) <sup>2, 3)</sup>	CZK 500

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

<sup>2)</sup> 2T Repo rate announced by ČNB as of the day of early withdrawal.

<sup>3)</sup> Applies to legal entities only.

## H | SERVICES AND PRODUCTS NO LONGER AVAILABLE

### Cards

Debit cards	Visa Electron	Visa Classic	Visa Business	Visa Gold	MasterCard Standard	MasterCard Business	MasterCard Gold
Outgoing payment by debit card at the Czech Post Office	<del>CZK 60</del> CZK 35	<del>CZK 60</del> CZK 35	<del>CZK 60</del> CZK 35	<del>CZK 60</del> CZK 35	<del>CZK 60</del> CZK 35	<del>CZK 60</del> CZK 35	<del>CZK 60</del> CZK 35