ČSOB Price List for legal entities and private individuals-entrepreneurs

Czech Republic, effective as of 1 July 2026

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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.

The fees listed in the part Accounts and payments also apply to the products and services listed in the other parts of the schedule of fees.

In addition to the fees stated in this Price List we are entitled to charge the Client the actual expenses charged by other entities and the costs charged by other banks and institutions for providing services as well as the postage for the posted parcel (according to the Czech Post Price List). ČSOB also charges fees agreed with the Client individually.

If the contractual documentation or other relevant documents refer to the Poštovní spořitelna Schedule of Fees, the Poštovní spořitelna Schedule of Fees for Legal Entities and for Natural Persons – Entrepreneurs or the ČSOB Poštovní spořitelna Schedule of Fees for Legal Entities and for Natural Persons - Entrepreneurs, it shall be the case of this ČSOB Schedule of Fees for Legal Entities and for Natural Persons – Entrepreneurs for legal entities and for natural persons - entrepreneurs from 1 July 2024 on.

This ČSOB Fee of Schedules for Legal Entities and for Natural Persons - Entrepreneurs supersedes the ČSOB Schedule of Fees for Legal Entities and for Natural Persons - Entrepreneurs effective since 1 November 2025.

The current Price List can be found at www.csob.cz and can be viewed at ČSOB branches.

Accounts

	Accounts for small and medium-sized firms and entrepreneurs			Special accounts for municipalities, housing co-operatives and non-profit organizations		
Account's name	**ČSOB Account Online**	**ČSOB Account**	**ČSOB Account Extra** [1]	**ČSOB Account for Municipalities**	**ČSOB Account for Residential Buildings**	**ČSOB Account for Non-profit Organisations**
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 management with electronic statements (monthly/weekly/after account activity)	free of charge	CZK 99	individually	CZK 50	CZK 50 / free of charge [2]	CZK 50 / free of charge [2]
Monthly postal account statements	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100
Discounted payment transactions (per incoming/outgoing item) – Domestic and SEPA incoming payments, Domestic outgoing payments entered electronically, Instant outgoing payments, Direct debit, Standing orders and SEPA (free of charge monthly) [3]	50	100	individually	–	–	–
Submitting and assessing an overdraft application	free of charge	free of charge	free of charge	free of charge	–	–
Transaction/card ČSOB Info 24 / My Info SMS messages (monthly free of charge)	10/10	10/10	20/20	3/5	3/5	3/5
Service charge addressed via a ČSOB branch [4]	CZK 129	free of charge	free of charge	free of charge	free of charge	free of charge
Maintaining a current account in a foreign currency	–	Up to 2 free foreign currency accounts	–	–	–	–
Debit card cash withdrawals from ČSOB ATMs in the Czech Republic	free of charge	free of charge	–	–	–	–
Electronic banking for an account						
ČSOB CEB (monthly maintenance fee) [5]	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
ČSOB CEB Plus (monthly maintenance fee) [5]	CZK 100	CZK 100	free of charge	CZK 100	CZK 100	CZK 100
ČSOB CEB – account servicing by the another service holder (monthly authorization fee)	free of charge	free of charge	free of charge	CZK 100	free of charge	free of charge
Issuance of a security certificate for Electronic banking service (including a chip card)	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500
Issuance of the first chip card reader	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500
Standard certificate renewal online (in electronic banking)	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500
Cards and account insurance						
International embossed card Business Standard (MasterCard or VISA) and/or Deposit card (monthly free of charge)	2	2	3 [6]	1	1	1
Card loss or theft insurance for a debit card issued free of charge for an account	Basic	Basic	Classic [7]	Basic	–	–

– The service is not part of the account or is not available.

1) This is an account negotiated on the basis of the relevant account agreement concluded from 1 November 2022.

2) When you open an account via the ČSOB online website, account maintenance with electronic statements is free of charge.

3) Services free of charge also include payments in EUR from/to the EU/EEA, i.e. SEPA payments, payments within ČSOB ČR, payments from/to ČSOB SR.
4) If the Client has this type of current account, this fee also applies to the Client's other accounts. An overview of the transactions to which this fee applies is available at https://www.csob.cz/poplatky-firemni-ucet-online and applies to each individual transaction.
5) Virtual branch free of charge.
6) One of the free cards within the ČSOB Account Extra can be Business Premium (Mastercard or Visa).
7) In the ČSOB Account Extra, insurance only applies to the Business Premium card (Mastercard or Visa).

	Accounts for natural persons entrepreneurs	
Account name	**ČSOB Account for Entrepreneurs Online** [1]	**ČSOB Account for Entrepreneurs**
Account establishment	free of charge	free of charge
Account cancellation	free of charge	free of charge
Account maintenance with electronic statements (monthly/ weekly/after transaction)	free of charge	CZK 59
Monthly statement sent by post	CZK 100	CZK 100
Discounted payment transactions (per incoming/outgoing item) – Domestic and SEPA incoming payments, Domestic outgoing payments entered electronically, Instant outgoing payments, Direct debit, Standing orders and SEPA (free of charge monthly) [2]	unlimited	30
Submission and evaluation of a request for an authorised overdraft facility	free of charge	free of charge
Electronic banking services (ČSOB Internet banking including ČSOB Smart) - setting up and maintaining the service	free of charge	free of charge
Debit card cash withdrawals from ČSOB ATMs in the Czech Republic	free of charge	free of charge
International embossed Business Standard card (Mastercard or Visa) and/or Deposit card (free of charge monthly)	1	1
Loss or theft insurance for one debit card issued free of charge within the account	Basic	Basic
Insurance within ČSOB Account for Entrepreneurs [3]	–	free of charge

1) The account can only be obtained through the online process at https://www.csob.cz/portal/firmy/bezne-ucty/onlineucet.
2) The free of charge items include also payments in EUR currency from/to EU/EEA, i.e. SEPA payments, payments within ČSOB ČR, payments from/to ČSOB SR.
3) This is 1 selected Insurance form the following 3: Legal protection Insurance for Enterpreneurs, Rento Insurance, Insurance of Internet Risks. This service is not provided in the Czech Post network.

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 100
Fee for AML transaction monitoring and screening if the account is used for cryptocurrency transactions for current accounts of clients licensed by CNB or FAU (monthly) [1]	CZK 10 000

The fees for FX accounts are converted using the ČSOB current FX rate median (according to the CSOB 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. 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.

1) The account for crypto-asset service providers is available exclusively in the Financial and Public Sector branch.

	Current Account – Notary and Attorney Escrow	Current Account – Court Bailiff Account	Current Account – Real Estate Escrow
Establishing an account	free of charge	free of charge	free of charge
Cancelling an account	free of charge	free of charge	free of charge
Account maintenance (monthly) with electronic account statements (monthly / weekly / after every transaction), if the Client has set up an electronic banking service.	free of charge	free of charge	free of charge
Account maintenance (monthly) with postal account statements (monthly)	free of charge	free of charge	CZK 100
Incoming payment including processing all documents	–	–	CZK 200
Domestic incoming and outgoing payments and SEPA	free of charge	free of charge	–
Processing of documents sent via electronic channels CEB – VP or 1IB	free of charge	–	–
Processing of documents delivered to the bank via a branch or data box	CZK 500	–	–
Cash deposits and withdrawals	free of charge	free of charge	–
Cash deposits by third parties	free of charge	CZK 300	–

Current Account – Real Estate Escrow is only provided to legal entities. Other services and transactions for the Current Account – Real Estate Escrow and the Current Account – Notary and Attorney Escrow, and the Court Bailiff Current Account are subject to fees in compliance to the currently valid price list.

Supplementary services for current payment accounts	
Extra fee for a postal account statement sent weekly/ after each transaction for a ČSOB Business Account, ČSOB Account, ČSOB Account, ČSOB Account Online, ČSOB Account Extra, ČSOB Account for Entrepreneurs, Account for legal entities, ČSOB Account for Entrepreneurs Online, ČSOB Current Account in CZK and 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 Account for Municipalities, ČSOB Account for Residential Buildings ČSOB Account for Non-profit Organisations and Account for non-profit organisations	CZK 90 / CZK 250
Account change/cancellation within the KBC or IBOS group done remotely at the client's request	CZK 1,500
Account subject to debt recovery/execution management (for each even incomplete calendar month) [1)]	CZK 500
Remote account opening abroad in KBC group	CZK 5,000
Account change/cancellation within the KBC group done remotely at the client's request	CZK 1,500
Other forms and documents sent to the account holder on the basis of an order (1pc)	CZK 1
Payout of the balance of a cancelled account by postal order B	CZK 50

1) Applies to legal entities only.

Not complying with the contractual terms and conditions of current payment accounts	
Reminder to pay a debit account balance	CZK 300 + postage
Debt notice to pay a debit account balance	CZK 500 + postage

Cards

Debit cards	MasterCard Business Standard [1] / VISA Business Standard	MasterCard Business Premium [1] / VISA Business Premium	MasterCard Business Gold [1] / VISA Business Gold
Monthly fee for the card (unless it is free with an account)	CZK 45	CZK 200	CZK 350
Withdrawal from ČSOB ATMs in the SR and KBC Group [2]	CZK 5	CZK 5	CZK 5
Cash withdrawal 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 50	CZK 50	CZK 50
Cash withdrawal from ATMs abroad with the exception of EUR withdrawals from ATMs in EU/EEA countries and Switzerland, Monaco, Andorra and the Vatican	CZK 100	CZK 100	CZK 100
Depositing cash via a deposit machine to the accounts heldd at ČSOB in the aggregate monthly amount of CZK 10 milli-on (inclusive)	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.

1) MasterCard Business cards include free registration and membership in the my Mastercard/business benefit programme. The service is active after the Client registers on the Mastercard website.

2) Applies to withdrawals from ČSOB (Czech Republic and Slovakia), KBC Brussels (Belgium), CBC (Belgium), K&H (Hungary), UBB (Bulgaria) ATMs.

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

Credit cards	MasterCard Business [1]
Card fee	free of charge
Withdrawal from ČSOB ATMs in the SR and KBC Group [5]	CZK 5 + 1%
Cash withdrawal 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 50 + 1%
Cash withdrawal from ATMs abroad with the exception of EUR withdrawals from ATMs in EU/EEA countries and Switzerland, Monaco, Andorra and the Vatican	CZK 150
Depositing cash via a deposit machine to the accounts held at ČSOB in the aggregate monthly amount of CZK 10 million (inclusive)	free of charge
Cash deposit to a credit card account at a ČSOB branch	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 [2] account statement	free of charge
Services for each loan account credit card [3, 4]	CZK 600
Changing a loan agreement at the Client´s request	min. CZK 3,000
Debt notice to pay a debit account balance	CZK 300 / CZK 500

1) MasterCard Business cards include free registration and membership in the my Mastercard/business benefit programme. The service is active after the Client registers on the Mastercard website.

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

3) 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.

4) 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).

5) Applies to withdrawals from ČSOB (Czech Republic and Slovakia), KBC Brussels (Belgium), CBC (Belgium), K&H (Hungary), UBB (Bulgaria) ATMs.
All transactions at the Czech Post Office can only be made in CZK and from/to a CZK account for which a card has been issued.

Deposit card	
Monthly card fee	CZK 20

The deposit card fee is charged on a monthly basis. Deposit cards are intended only for depositing cash through selected ČSOB ATMs; they are not covered by the full range of additional and other services (e.g., insurance).

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 35
Card payment (the merchant must inform purchasers about a fee in advance)	free of charge
CashBack	free of charge
Changing the card limit through ČSOB CEB, ČSOB Internet Banking and ČSOB Smart	free of charge
Changing the card limit at a ČSOB branch or by phone	CZK 100
Card takeover at a ČSOB branch	CZK 200
Issuing or changing the design of an Image card (except credit and deposit cards) [1]	CZK 200
Permanent/temporary card blocking	free of charge
Withdrawal at the counter /exchange office in the ČR and abroad (Cash Advance)	CZK 200
Express issue of a card (within 3 working days)	CZK 1,500
Provision of a renewed debit or credit card if the original card is lost or stolen or if the client applies for its early renewal	CZK 300
Reissuing a PIN	CZK 150
Emergency cash replacement abroad [2]	CZK 3,000
Emergency cash disbursement abroad [2]	CZK 4,000
Refusal of an automatically issued new card	CZK 100
The administration of payment cards via the ČSOB KoltrolKa service	free of charge
Sending of a card/PIN abroad by DHL courier service	CZK 600

1) The service is available for MasterCard Business Standard debit cards only.
2) It only applies to Visa cards.

Payment card insurance [1]			
Travel insurance [2]		**Classic / Classic family**	**Extra / Extra family**
Premium – p.a. (individual/family)		CZK 560 / CZK 1,345	CZK 1,410 / CZK 2,750
Loss or theft of payment cards insurance	**Basic**	**Classic**	**Extra**
Premium – p.a.	CZK 135	CZK 390	CZK 800

1) The service is not available for deposit cards.
Travel insurance and loss or theft insurance are valid for a (1) year and only with a valid 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.
2) The family insurance variant applies to two adults including the Card Holder and three children under the age of 21. 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
Purchase protection and extended warranty insurance (credit card only)	free of charge

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		
Incoming payment (including incoming payments from an FX account)		CZK 6
	Internet banking services [1]	**At the counter**
Outgoing payment	CZK 6	CZK 150
Outgoing instant payment	CZK 6	–
Transfers between accounts of the same Client (up to 1,000 a month)	free of charge	–
Standing payment order (per outgoing item)	CZK 6	CZK 6
Direct debit (per outgoing item)	CZK 6	CZK 6
Outgoing payment from an FX or CZK account to an FX account	CZK 6	CZK 150
Establishing a standing payment order, direct debit, collection permit	free of charge	CZK 150
Changing a one-off/standing payment order, direct debit, collection permit	free of charge	CZK 150
Cancelling a one-off/standing payment order, direct debit, collection permit	free of charge	free of charge
Outgoing priority payment [2]	CZK 100	CZK 250

– The service is not available.

1) ČSOB CEB, ČSOB Internet Banking, ČSOB MultiCash 24.

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

Cash operations at ČSOB	
Deposit to a current payment account	CZK 70
Deposit to a current payment account over CZK 1 million [1]	0.1% of the processed cash
Deposit by a third person to an account [2]	CZK 300
Withdrawal from a current payment account in the currency of the account	CZK 150 (or the equivalent of CZK 150 in the currency of the account)
Withdrawal from a current payment account in CZK / foreign currency from an account denominated in another currency	CZK 150 (or the equivalent of CZK 150 in the currency of the account) + 1% of the withdrawn amount

1) 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.

2) 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 transactions	
Debit card cash withdrawal from a current payment account or a cheque	CZK 50
Credit card cash withdrawal	CZK 50 + 1%
Debit or deposit card cash deposit to a current payment account	CZK 30
Credit card cash deposit to a credit card account	free of charge
Document cash deposit (code 90 for CZK, code 95 for EUR)	CZK 70
Processing of cash contained in each individual secured package in CZK	CZK 70
Issuance of each individual Protocol on detected differences in secured packaging	CZK 35

Return of each secured package in the event it could not be processed	CZK 230
Outgoing debit card payment	CZK 50
Cash delivery to a designated address	CZK 125
Outgoing payment submitted in writing	CZK 90
Creation of or change to standing order, standing order for direct debit or direct debit approval	CZK 90

All transactions at the Czech Post Office can only be made in CZK and only to an account in CZK for which a 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 at ČSOB branches	
Processing cash received in each secure packing or night safety deposit bag	CZK 70
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 Act 253/2008 Coll. [1)]	
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

1) 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 Law No. 253/2008 Coll. 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 ACCOUNTS AND PAYMENTS | Domestic and foreign payments.

ČSOB FlexiCash Plus – cash removal and replenishment

ČSOB FlexiCash Plus – cash removal						
Volume of processed cash	**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 – in banknotes [1)]	0.0504%	0.0499%	0.0462%	0.0456%	0.0425%	0.0412%
CZK – in coins [2)]	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
EUR – in banknotes and coins [1)]	0.0562%	0.0533%	0.0504%	0.0499%	0.0476%	0.0462%

1) The rate depends on the monthly volume of removed cash.
2) The 0.8% processing rate applies to the entire volume of cash deducted if the average ratio of coins deducted per month exceeds 90% of the volume of cash deducted.

ČSOB FlexiCash Plus – cash replenishment

Volume of cash supplied	up to CZK 20,000	up to CZK 100,000	up to CZK 500,000	up to CZK 1,000,000	over CZK 1,000,000
CZK – in banknotes	0.25%	0.20%	0.15%	0.13%	0.12%

The rate always depends on the volume of one prepared replenishment in coins.

Volume of cash supplied	up to CZK 50,000	up to CZK 100,000	up to CZK 500,000	up to CZK 1,000,000	over CZK 1,000,000
CZK – in coins	0.65%	0.50%	0.40%	0.30%	0.30%

The rate always depends on the volume of one prepared replenishment in notes.

Minimum charge per replenishment	CZK 100
Maximum charge per replenishment	CZK 6,000
Unit price of disposable packaging, bank tape slips and ABC guides provided by the Authorised Entity	the current price as set by the Authorised Entity
Transportation fee for cash removal/replenishment	contractual price
Surcharge for replenished cash transportation	by coin weight

The surcharge is added to the transportation fee depending on the real weight of each coin replenishment. Replenishment in excess of 20 kg is free of charge.

Weight of the transported cash	over 20 kg	over 30 kg	over 60 kg	over 80 kg
Surcharge to the coin transportation fee	20%	50%	100%	on an individual basis

All ČSOB FlexiCash Plus services are subject to VAT at the rate of 21%.

Other cash operations

Deposit/withdrawal of CZK coins of over 100 of the same nominal value [1, 2)]	5% of the amount of coins deposited/withdrawn over 100 of the same nominal value, at least CZK 150
Exchanging CZK notes or CZK coins of more than 100 of the same nominal value [2)]	10% of the amount of exchanged cash of more than 100 of the same nominal value, at least CZK 200
EUR coins deposit of 50 or more (coins)	5% of the processed cash in coins, min. CZK 150 [1)]
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
Deposit/exchange of cash not sorted by nominal value [2)]	CZK 100
Advised and non-disbursed cash withdrawal	0.3% of the non-disbursed amount
Depositing cash via a deposit machine to the accounts held at ČSOB in the aggregate monthly amount exceeding CZK 10 million [3)]	CZK 20 for each deposit made
Depositing cash via a deposit machine to the accounts held at ČSOB in the aggregate monthly amount exceeding CZK 100 million [3)]	CZK 50 for each deposit made

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

1) If coins are deposited/withdrawn in a secured package or night safe deposit, the minimum amount of the fee is not set.
2) The fee is also valid for Česká pošta, s.p., branches, and is always collected from depositor in cash.
3) 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

Incoming payment from abroad in CZK and foreign currencies and from the CR in foreign currencies	
SEPA payment [1] and other payments in EUR within the EU/EEA	CZK 6
Incoming payment from abroad in CZK and foreign currency and from the Czech Republic in foreign currency	1%, min. CZK 150, max. CZK 1,000
Incoming payment at the request of a ČSOB Client in the CR and SR	CZK 6
SEPA direct debit	CZK 6

1) 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.

Outgoing payment to abroad in CZK and foreign currencies and to the CR in foreign currencies		
	ČSOB Electronic Banking (ČSOB Elektronické bankovnictví) [2]	At the counter
SEPA payment [1] and other payments in EUR within the EU/EEA	CZK 6	CZK 6 + CZK 144 [4]
Outgoing payment in favour of a ČSOB Client in the ČR and SR [3]	CZK 6	CZK 6 + CZK 144 [4]
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 + CZK 120 [4]
SEPA direct debit	CZK 6	

1) 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.
2) ČSOB CEB, ČSOB Internet Banking, ČSOB MultiCash 24.
3) For transfers in favour of a ČSOB client in the Czech Republic and in Slovakia Republic, the only possible charging code is SHA.
4) Fee for processing an order submitted in writing.

Other services for foreign payments	
U.S. Direct Deposit Programme (processing US government pensions) – incoming payment	USD 3
Express payments (only upon prior agreement with the bank) [1]	CZK 500
Changing the value date (only upon prior agreement with the bank) [2]	CZK 700
Client's request to change, correct or refund the amount of the payment after it has been made	CZK 500 + fees of intermediary banks
Filing a claim against 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 [3]	CZK 500 + fees of intermediary banks
Debit or credit advice sent by post	CZK 30
Copy of a debit or credit advice sent (or SWIFT report) 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, or in a foreign currency in the Czech Republic, through a written document at the counter	CZK 150
The guaranteed OUR. a fee for outgoing USD payments (additional fee used to cover all costs associated with making the relevant payment transaction)	CZK 700

1) To make payment processing faster (no effect on crediting funds).
2) Changing the date of crediting a beneficiary's bank account (affecting the speed of crediting funds to the beneficiary's bank account).
3) In the event of an incorrect execution of the payment by the bank, no fees are charged.

Other domestic and foreign payment fees	
Issuance of confirmation of Outgoing/Incoming confirmation	CZK 100
Non-executed payment notice	free of charge

Outgoing payment initiated (indirect payment order)	the fee is charged based on the outgoing payment item entered via internet banking for the given type of transaction

Electronic banking

ČSOB CEB	
Monthly maintenance fee for ČSOB CEB – a Client with ČSOB Account Online, ČSOB Account, ČSOB Account Extra, ČSOB Account, ČSOB Business Account, ČSOB Account for Municipalities, ČSOB Account for Residential Buildings, ČSOB Account for Non-profit Organisations / other Clients [1]	free of charge / CZK 100
Monthly maintenance fee for ČSOB CEB Plus – a Client with a ČSOB Account Extra / a Client with a ČSOB Account Online, ČSOB Account, ČSOB Entrepreneurial Account, ČSOB Company Account, ČSOB Account for Municipalities, ČSOB Account for Residential Buildings, ČSOB Account for Non-profit Organisations / other Clients [1]	free of charge / CZK 100 / CZK 400
Monthly account servicing by the other service holder (authorization) – a Client with a ČSOB Account Online, ČSOB Account, ČSOB Account Extra, ČSOB Company Account, ČSOB Account for Residential Buildings, ČSOB Account for Non-profit Organisations / a Client with a ČSOB Entrepreneurial Account / ČSOB Account for Municipalities and other Clients	free of charge / CZK 50 / CZK 100
Establishment of access to 1 account outside ČSOB via SWIFT (one-off)	CZK 1,000
Access to an account in another bank and receipt of electronic bank statements from another bank in the form of MT940 (monthly)	CZK 100
Sending of a payment order from an account in another bank in the form of MT101	free of charge
Assistance from a bank staff member during activation of a service at the client [2]	CZK 1,500 + 21% VAT
ČSOB CEB Info – sending informative SMS (per item)	CZK 2.50
ČSOB CEB Info monthly number of reports free within the service – client with ČSOB CEB / client with ČSOB CEB Plus [3]	5 / 30

1) Virtual CEB branch free of charge.
2) 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.
3) ČSOB CEB Info enables sending of notifications and confirmations of payment.

ČSOB Electronic banking	
	ČSOB Internet Banking [1]
Establishing the service – a Client with a ČSOB Account Extra, ČSOB Account for Municipalities, ČSOB Account for Residential Buildings and ČSOB Account for Non-profit Organisations / other Clients	free of charge
Monthly service fee [2]	free of charge
Notifications sent as SMS	CZK 2.50 [3]
Authorization of Disposition – SMS key and Initial password	CZK 2.50 [3, 4]

1) ČSOB Smart is part of the Internet Banking.
2) 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).
3) The fee is collected from any account of the Account Holder maintained with ČSOB.
4) We do not charge a fee if the client autorizing the Disposition is under 18 years or over 65 years.

Chip cards with certificates for electronic banking services	
Issuing of a chip card reader	CZK 500 [1]
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 500
Renewal of a security certificate by a bank employee at a branch (including the possibility of issuing or exchanging a chip card)	CZK 500
Renewing a security certificate through Internet Banking	CZK 500
Extraordinary renewal of a security certificate (i.e. more than 1 month before the preceding certificate expires)	CZK 500

1) The fee for issuing a first reader or replacing a faulty reader is not subject to VAT. In other cases of reader sales, the price is increased by VAT at the rate of 21%.

ČSOB MultiCash 24	
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

Remote access to accounts in ČSOB via SWIFT	
Set up permission to receive payment orders via SWIFT (one-time)	CZK 1,000
Set up the sending of the account statement via SWIFT (one-time)	CZK 1,500
Sending a statement of accounts via SWIFT (monthly)	CZK 1,500

Deposits

Monthly fee on deposits over the limit during the year	
Fee on deposits in JPY over JPY 5 million	0.50% p.a.
Fee on deposits in CHF over 40 000 CHF	1% p.a.

The fee is a defined percentage of the exceeding amount of the deposit in the relevant day. The exceeding deposit amount is a positive difference between the client's daily deposit balance in the relevant currency and the amount of the stated limit. The daily deposit balance is made up of monetary funds deposited on the client's daily, savings, fixed, and deposit accounts in the relevant currency at the end of the relevant day, except for accounts with a fixed deposit with an individual interest rate and deposit bills of exchange.

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 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 CZK 20 million and the average volume of funds in the course of the year	0.20%

The fee is a defined percentage of the additional deposit, which is a positive difference between the client's deposit amount to 31 December and the average amount of the client's deposit during the course of the same year. The average amount of the client's deposit during the course of the calendar year is calculated as a sum of the positive deposit balances to the last day of every individual month from 1 January to 30 November of the deciding year divided by the stated number of months. The calculation includes the sum of monetary funds deposited on the client's daily, savings, fixed and deposit accounts in all currencies to the last day of the relevant month, except for deposit bills of exchange.

ČSOB is authorized to charge a fee 1x per year, no later than on second day business day of March of the following calendar year. The fee is collected from the client's fee account in the currency of this account. If the client does not have a fee account chosen, the fee is collected from the daily payment account, which has the highest balance on the day the fee is charged. When converting foreign currency into CZK and vice versa, the current rate of the Czech National Bank on the given day is used.

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 [1)]	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 [2)]	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	

1) 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.

2) 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: [1, 2)]			
– 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 l 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 – for loans up to CZK 1 mil. (inclusive)	–	2% of the amount of the loan instalment, min. CZK 5,000	2% of the amount of the loan instalment, min. CZK 5,000
Extraordinary loan instalment – for loans over CZK 1 mil.	–	Individually	Individually
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.

1) 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.

2) 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 l 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)

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, guarantee commitments, issued standby letters of credit	Incoming	Outgoing
Assessment of wording of the guarantee / guarantee amendment / Draft of guarantee wording or consultation thereof	CZK 2,000	CZK 3,000
Advice and registration / Issuance	CZK 2,000	CZK 5,000 + commitment fee p.a. (according to the loan risk level), min. CZK 1,000 per quarter
Advice and registration of amendment / Amendment	CZK 2,000	CZK 3,000
Claim	CZK 5,000	CZK 5,000

Evaluation of transactions in territories with higher compliance risk	on an individual basis	on an individual basis
Payment of expenses to another bank	CZK 250	CZK 250

If a fee for draft/consultation on the wording of an issued guarantee (guarantee commitment, standby letter of credit) has been charged, the amount of the fee for issuing the guarantee (guarantee commitment, standby letter of credit) shall subsequently be reduced by its amount. A commitment fee is charged in advance for each current, even commenced, quarter starting from the date of the issuance of the guarantee (guarantee commitment, standby letter of credit), min. CZK 1,000 per quarter. If the guarantee does not take effect, the amount of the commitment fee is not returned.

If a customs guarantee is terminated, ČSOB is entitled to charge the fee also for the period until its commitment is terminated in accordance with the Customs Act.

In providing respective service swift, postage, courier expenses and fees for copy of documents will be charged according to a part of the price list for Guarantees and documentary payments and bills of exchange related other services.

Documentary payments and bills of exchange

Letters of credit, standby letters of credit incoming	Export/incoming	Import/issued
Advice or increase of L/C	0.2% of the amount of an L/C, min. CZK 2,000	–
Confirmation, extension or increase of confirmed L/C, extension of issued L/C	risk margin (p.a. depending on the rating of the issuing bank)	risk margin (p.a. depending on the credit risk)
Issuance or increase of L/C	–	0.3% of the amount of an L/C, min. CZK 2,000 + risk margin (p.a. depending on the credit risk
Amendment/cancellation of L/C (excluding increase of L/C)	CZK 2,000	CZK 2,000
Payment of L/C (including documents' examination)	0.3% of the amount of the documents, min. CZK 3,000	0.3% of the amount of the documents, min. CZK 3,000
Acceptance of a bill of exchange and/or deferred payment within confirmed L/C	risk margin (p.a. depending on the rating of the issuing bank)	risk margin (p.a. depending on the credit risk)
Registration of L/C	CZK 2,000	–
Transfer of L/C	0.2% of the transferred L/C, min. CZK 3,000	0.2% of the transferred L/C, min. CZK 3,000
Advice of assignment of proceeds of L/C and/or of acceptance of and irrevocable payment order	CZK 3,000	CZK 3,000
Releasing goods sent to ČSOB (at its disposal)	–	CZK 500
Discrepancies in documents	CZK 3,000	CZK 3,000
Documents pre-check	CZK 300 for each examination of each document	CZK 300 for each examination of each document
Payment of expenses to another bank	CZK 250	CZK 250
Evaluation of transactions in territories with higher compliance risk	on an individual basis	on an individual basis

– It is not applied or is not available.

Documentary collections	
Processing a documentary collection (the fee is charged even if documents are released without payment)	0.3%, min. CZK 2,000, max. CZK 30,000
Amendment of collection order	CZK 1,000
Releasing goods sent to ČSOB (at its disposal)	CZK 500
Arrangement of a bill of exchange acceptance	CZK 500
Arrangement of bill of exchange protest	CZK 1,500 + actual fees
Payment of expenses to another bank	CZK 250
Evaluation of transactions in territories with higher compliance risk (also concerns clean payments with documentary collection reference assigned)	on an individual basis

Bills of exchange	
Bill of exchange collection	0.3%, min. CZK 2,000, max. CZK 30,000
Bill of exchange collection with a negative result	CZK 900
Arrangement of bill of exchange acceptance	CZK 500
Arrangement of a bill of exchange protest	CZK 1,500 + actual fees

Other services

ČSOB Fleximis	
Establishing and using a service	free of charge
Chip card with a certificate	CZK 500
Annual certificate renewal	CZK 500
Chip card reader / USB token	CZK 500

Guarantees and documentary payments and bills of exchange related other services	
Postage in the country:	
– standard	free of charge
– by registered mail	CZK 100 per delivery
– courier D+1 (outside DHL)	CZK 200 per delivery
– by courier (except DHL)	according to current rates
Sending a shipment abroad:	
– DHL Europe	CZK 1,100
– DHL – other countries	CZK 1,500
– other than DHL	acording to current rates
Swift message	CZK 200
Copy of document	CZK 10 per page
Other mannually made operations not explicitly stated in this Price list	CZK 200 per each 15 min. even incomplete

Savings and investments

ČSOB Savings Account for Entrepreneurs
ČSOB savings account Top
ČSOB savings account for companies
Term Deposit Account

Savings and term deposit accounts	
Establishing and maintaining incl. a monthly statement (electronically / by mail)	free of charge / CZK 100
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 300
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 [1, 2)]	maximum 2T Repo rate + 1% of the withdrawn amount
Early withdrawal from term non-payment accounts in foreign currency [1)]	2% of the withdrawn amount
Early withdrawal from savings payment accounts [1)]	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
Maintenance of one account in a distraint procedure (for each, even incomplete, month) [3)]	CZK 500

The current interest rates of ČSOB savings products are always available on www.csob.cz/uroky.

1) The minimum fee charged is CZK 200 or the equivalent in the currency of a foreign current account.
2) 2T Repo rate announced by ČNB as of the day of early withdrawal.
3) Applies to legal entities only.

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

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

Depository	
Depository services for investment companies, investment and pension funds	as contractually agreed + 21 % VAT

Patria Finance	
Preparing a brokerage contract with Partia Finance to purchase and sell securities and other investment instruments	free of charge

Client´s property (asset) management at his own discretion	
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 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 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 above 100,000 cm³ CZK 14,400 + 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 (obsolesce, 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.

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

Cheques	Cashless	In cash
Deposit/withdrawal from an account by cheque	CZK 6 / CZK 9	– / CZK 150
Issuing a personal cheque form	CZK 300 / 20 cheques, CZK 100 / 1 cheque [1)]	
Receiving a cheque, cheque book	CZK 100	
Dispatching a cheque as a valuable consignment, courier service	fees for delivering a valuable consignment, courier service	
Dispatching a cheque form to the Owner (1 piece)	CZK 15	
Other cheque operations	CZK 100	

– The service cannot be established.

The fees for issuing private cheques include delivering the cheques to the client´s address by registered mail.

1) 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.

Providing information	
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
Processing and submission of reports about matters relating to the client – for persons authorised to execute decisions or for a Notary	CZK 250 + 21% VAT

Preparing a purchase price payment contract	
Concluding a contract	0.2% of the blocked/managed amount, min. CZK 6,000 [1)]

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

Supplementary services	
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, PGRLF and NRB etc.) for each 15 minutes of started work	CZK 200 [1)]

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
Confirmations issued at the request of the client or its auditor for audit purposes	CZK 300 to 7,000 + 21% VAT and actual cost
Surcharge for sending account statement by mail weekly / after transaction to ČSOB Account, ČSOB Account Online, ČSOB Account Extra, ČSOB Account for Entrepreneurs, ČSOB Account for Entrepreneurs Online, ČSOB Current Account in CZK and foreign currency and current account – real estate escrow	CZK 175 / CZK 350

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

Servicing at ČSOB branches	
Submission and processing at a ČSOB branch of documents, which can be entered via the Virtual Branch within the ČSOB CEB Service (The list of documents delivered via the ČSOB CEB service can be downloaded at www.csob.cz/portal/firmy/prehled-on-line-kanalu-a-aplikaci/virtualni-pobocka), per item.	CZK 100

Services and products no longer available

Accounts

Account name	ČSOB Business Account	ČSOB Account	ČSOB Account Extra [3]
Account establishment	free of charge	free of charge	free of charge
Account cancellation	free of charge	free of charge	free of charge
Account maintenance with electronic statements (monthly/weekly/after transaction)	CZK 115	CZK 290	CZK 1,100
Monthly statement sent by post	CZK 100	CZK 100	CZK 100
Domestic incoming payments and SEPA [1] (monthly free of charge)	5	15	100
Outgoing domestic payments including instant payments entered electronically (except direct debits) and SEPA [1] (monthly free of charge)	10	30	150
Submission and evaluation of a request for an authorised overdraft facility	free of charge	free of charge	free of charge
Sending informative SMS ČSOB Info 24 / My info messages (free of charge monthly)	5/5	10/10	20/20
Electronic banking within the account			
Electronic banking services (ČSOB Internet Banking 24, ČSOB Internet Banking)	free of charge	free of charge	free of charge
ČSOB CEB (service maintenance monthly) [2]	free of charge	free of charge	free of charge
ČSOB CEB Plus (service maintenance monthly) [2]	CZK 100	CZK 100	free of charge
ČSOB CEB – Servicing accounts through another service owner (Authorisation monthly)	CZK 50	free of charge	free of charge
Issuance of a security certificate for electronic banking (including a chip card)	CZK 500	CZK 500	CZK 500
Release of the first chip card reader	CZK 500	CZK 500	CZK 500
Standard online certificate renewal (in electronic banking)	CZK 500	CZK 500	CZK 500
Cards and insurance within the account			
Debit card withdrawals from ČSOB ATMs in the Czech Republic (free of charge monthly)	5	–	–
International embossed Business Standard card (Mastercard or Visa) and/or Maestro Deposit card (free of charge monthly)	1	2	3 [4]
Loss or theft insurance for one debit card issued free of charge within the account	Basic	Basic	Classic [5]

– The service is not part of the account or is not available.

1) The free of charge items include also payments in EUR currency from/to EU/EEA, i.e. SEPA payments, payments within ČSOB ČR, payments from/to ČSOB SR.

2) Virtual branch free of charge.

3) This is an account under the original name ČSOB Business Account based on the relevant account agreement concluded until 31 October 2022.

4) One of the free of charge cards within the ČSOB Account Extra can be Business Premium (Mastercard or Visa).

5) The insurance applies to the ČSOB Account Extra with the Business Premium card (Mastercard or Visa).

	Account for legal entities	Account for non-profit organization
Account maintenance (monthly fee)	CZK 50 [1)]	CZK 50
Sending of a statement – electronically / by mail (monthly)	free of charge / CZK 100	free of charge / CZK 35
Account cancellation	free of charge	free of charge
Discounted payment transactions – 10 outgoing payments entered in Internet Banking including CSOB Smart, applies to the first 5 outgoing domestic payment transactions including instant payments within the bank and the first 5 outgoing domestic payment transactions including instant payments outside the bank, excluding outgoing priority and direct debit payments (monthly)	free of charge	free of charge
Electronic banking services (ČSOB Internet banking including ČSOB Smart) – setting up and maintenance of the service	free of charge	free of charge

1) The account is maintained without a monthly maintenance fee for half a year from its opening.

Services provided free of charge to Post Accounts opened before 23 October 2011
In Max:
No monthly account maintenance fee for half a year from account opening, provision of one payment card, 10 outgoing payments made in Internet Banking including ČSOB Smart free of charge (applies to the first 5 outgoing domestic payment transactions including instant payments within the bank and the first 5 outgoing domestic payment transactions including instant payments outside the bank, excluding outgoing priority and direct debit payments), free services and work related to the execution of loan for one Business Credit Card, maintenance of one VISA Classic or Mastercard Standard payment card (1 year from the date of opening), opening and maintenance of the CSOB Savings Account for Entrepreneurs including sending of statements, maintenance of the Current Account in EUR.

Cards

Debit cards	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 CR 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 50	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50
Withdrawal from an ATM abroad	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100
Depositing cash via a deposit machine to the accounts held at ČSOB in the aggregate monthly amount of CZK 10 million (inclusive)	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 50	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50
Cash deposit credited to a current payment account by debit card at the Czech Post Office	CZK 30	CZK 30	CZK 30	CZK 30	CZK 30	CZK 30	CZK 30
Outgoing payment by debit card at the Czech Post Office	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50
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 5 + 1%	CZK 5 + 1%
Withdrawal from an ATM of another bank in the CR	CZK 50 + 1%	CZK 50 + 1%
Withdrawal from an ATM abroad	CZK 150	CZK 150
Depositing cash via a deposit machine to the accounts held at ČSOB in the aggregate monthly amount of CZK 10 million (inclusive)	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 50 + 1%	CZK 50 + 1%
Cash deposit credited to a credit card account by credit card at the Czech Post Office	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 [1, 2)]	CZK 400	CZK 3,000
Monthly account statement electronically/by post [3)]	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

1) 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.

2) 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).

3) 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.

Business Credit Card	
Services related to each credit card provided to a credit account (annual) [1)]	CZK 350
Automatic full repayment of account (annual)	CZK 200
Client-initiated change of contractual terms	CZK 2,000
Cash withdrawals from ČSOB ATMs in the Czech Republic and in Slovakia, KBC Brussels and CBC (Belgium), K&H Hungary (Hungary), UBB Bulgaria (Bulgaria)	CZK 5 +1% of the amount withdrawn
Cash withdrawals from ATMs of other banks in the Czech Republic, or cash withdrawals in EUR from ATMs in EU/EEA countries and in Switzerland, Monaco, Andorra and the Vatican	CZK 50 +1% of the amount withdrawn
Cash withdrawals from ATMs abroad except for cash withdrawals in EUR from ATMs in EU/EEA countries and in Switzerland, Monaco, Andorra and the Vatican	CZK 150
Cash withdrawal by a credit card at a Czech post office	CZK 50 +1% of the amount withdrawn
Electronic transfer from the credit card limit to the client's current account held in ČSOB	1% of amount transferred
Cash deposit credited to an account associated with a credit card based on a credit card at Czech Post Office branches	free of charge
Depositing cash via a deposit machine to the accounts held at ČSOB in the aggregate monthly amount of CZK 10 million (inclusive)	free of charge
Change of card limit for ATMs and merchants via Internet banking including ČSOB Smart / at the point of sale or by phone	free of charge / CZK 100
Change of card limit for online payments	free of charge

The prices for the services provided are collected by wire transfer from the account.

1) The scope of the fee includes in particular: activities enabling the client to draw funds from the credit card, recording of all transactions booked or calculation of the mandatory and full repayment and interest for the current period paid by the client, reservation of financial resources, the possibility of using the interest-free period, security of internet card payments (3D Secure), processing of the credit account statement and its delivery to the client, advisory services to the branch network, 24-hour telephone/client centre consultation services.

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

1) For other fees see Cards – Other services and card-related transactions.

Insurance for cards [1]			
Debit Mastercard insurance			**Insurance fee (annual)**
Safe card			CZK 132
Accident insurance			CZK 60
Travel insurance / Family travel insurance			CZK 360 / CZK 960
Liability for damage			CZK 396
Travel insurance [2]	**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
Exclusive Family and Gold Family travel insurance for Gold and Business cards (annually)	–	–	CZK 1,200

– The service is not included.

1) Travel insurance and loss and theft insurance is valid for one (1) year with a valid 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.

2) The Family insurance option applies to 2 adults including the card holder and 3 children under the age of 21.

3) Both options do not apply to credit cards.

Loans for Entrepreneurs and Legal Entities

	Permitted overdraft for business	Investment loan for business, Small investment loan
Loan administration services (monthly)	CZK 150 [1]	CZK 200 [1]
Client-initiated change of contractual terms	CZK 2,000	CZK 2,000
Change of credit limit (increase/decrease) at the client's request	free of charge	–
Internal collateral value analysis for a comprehensive assessment of the application for loan	–	CZK 4,500
Fee for making an electronic extract of a title deed from the Land Registry	–	CZK 250 / extract
Fee for external legal and other services [2]	–	contractually

The prices for the services provided are collected by wire transfer from the account.

– Service is not available

1) The fee covers in particular: activities enabling the client to draw funds from the credit limit granted, recording of all transactions booked, automatic repayment of the loan principal, interest and related fees from the client's current payment account, reservation of financial resources, evaluation of the client's performance and compliance with the contractual terms, processing of the credit account statement and its delivery to the client, advisory services of the branch network and 24-hour telephone/client centre consultation services.

2) If the fee is collected separately, it will be taxed at 21% VAT.

Fees for other loan transactions	
Reminder/request to pay the outstanding amount	CZK 300 / CZK 500
Breach of contractual terms	CZK 500