



ČSOB Price List

for Corporate and Institutional Clients

Czech Republic, Effective as of 1 April 2016

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Payment Accounts

Accounts (Current, Term Deposit, Deposit with Withdrawal Notice Period, Notary Custody) ¹⁾

Opening of first account (in CZK or in foreign currency)	free of charge
Opening of the second account in the same currency	500.–
Account maintenance (per account per month)	200.–
Account statement – montly frequency (sent by post or via electronic banking channels)	free of charge
Paper account statement – other than monthly frequency – customer does not use electronic banking channels	10.– per statement + postage charged monthly
Paper accoutn statement – less than montly frequency – costomer is using electronic banking channels	50.– per month + postage charged monthly
Duplicate of the account statement (in any form)	100.–
Fee for premature termination of deposit maturity (involving term deposits and deposits with withdrawal notice period)	min. 50.–
Cancelling of an account:	
– upon client's request	free of charge
– at the instigation of ČSOB	0 – 500.–

¹⁾ Fees charged for maintenance of account in foreign currency, are converted by the current CNB exchange rate in effect on the date of debiting the account with the fee.

Other operations

Changes (Specimen signatures, address, frequency of statements etc.):	
– upon client's request	min. 30.–
– at the instigation of ČSOB	free of charge
Poste restante, P.O. Box services	600.– per month
Issuing of fax table	840.– per table
Preparing a purchase price payment contract ¹⁾	individual price depending on the complexity and volume of the transaction
Blocking an account or funds at the client's request	400.–
Payment against deposit receipt	1 %, min. 20.–, max. 500.–
Mediate services to embassies and consulates (visa, legalisation, amendment of travel documents, etc.)	50.– per one item
Sending ČSOB's lists of exchange quotations or an account statement by fax or electronic mail	1,000 – 2,000.– charged monthly

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

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Cash Operations

Cash processing

Cash deposit via ČSOB ATM	free of charge
Processing cash credited to an account	individual price depending on volume and frequency of processed cash
Extra fee for processing cash credited to an account of more than CZK 1 million ¹⁾	0.1 % of the processed cash
Extra fee for processing CZK coins:	
– up 100 pcs of one nominal value (incl.)	free of charge
– above 100 pcs of one nominal value	3 % of the exchanged amount of the nominal value given, min. 100.–
Extra fee for processing EUR coins:	
– up 49 pcs of coins	free of charge
– 50 and more pcs of coins	2 % of the processed cash, min. 100.–
Extra fee for processing a foreign currency credited to an account denominated in other currency	2 % of the processed cash
Extra fee for cash processing in the form of damaged banknotes and FX banknotes in preclusion	10 % of the processed banknote
Cash transaction by a third person to an account or an account kept at Poštovní spořitelna ²⁾	70.–
Cash processing and transfer in CZK to an account denominated in CZK kept at another payment services provider	2 % of the transferred cash, min. 150.–
Cash processing and transfer to an account kept at ČSOB in the Slovak Republic (max. one transfer per day of not more than CZK 100,000 incl.)	150.–
Extra fee for processing of non-sorted cash according to the nominal value	100.–

- 1) The client will pay for each cash processing if the total of cash to all his accounts denominated in CZK and a foreign currency in a month exceeds CZK 1 million or the equivalent. Total cash does not include cash received in secured packing or night safety deposit bag or processed through a deposit ATM.
- 2) A third person is a person who is neither the account owner or a person entitled to dispose of the account to which the processed cash is credited.

Cash withdrawal from the account kept at ČSOB

Withdrawal from a current payment account in the currency of the account	individual price depending on volume and frequency of withdrawn cash
Cash withdrawal in CZK/foreign currency from an account in other currency	individual price in the currency of the account depending on volume and frequency of withdrawn cash

Exchange of banknotes or coins

Exchange of CZK banknotes or CZK coins:	
– up to 100 pcs of one nominal value (incl.)	free of charge
– above 100 pcs of one nominal value	3 % of the exchanged amount above 100 pcs of the nominal value given, min. 100.–
Extra fee for exchange of the non-sorted cash according to the nominal value	100.–

Exchange office operations

Purchase of a foreign currency for cash in the form of undamaged banknotes and coins	2 % of the accepted FX amount, min. 50.–
Sale of a foreign currency for cash in the form of banknotes and coins	2 % of the disbursed FX amount, min. 50.–

The replacement of denominations of banknotes and coins in foreign currency is not performed.

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Other fees	
Exchange or cash received of the local banknotes not badly damaged	free of charge
Advised and unpaid cash withdrawal	0.3 % of the unpaid amount
Secured packing and night safety box	
Processing of cash received in each secured packing or night safety deposit bag	individual price depending on volume of processed cash
Extra fee for processing CZK coins:	
– up 100 pcs of one nominal value (incl.)	free of charge
– above 100 pcs of one nominal value	3 % of the exchanged amount of the nominal value given
Extra fee for processing EUR coins:	
– up 49 pcs of coins	free of charge
– 50 and more pcs of coins	2 % of the processed cash
Extra fee for processing damaged and expired FX banknotes	10 % of the value of a damaged or expired banknote
Extra fee for processing a foreign currency credited to an account denominated in other currency	2 % of the processed cash
Extra fee for each failure to adhere to the rules for packaging cash amounts	100.–
Withdrawal from a current payment account in the currency of the account via secured packing	individual price in the currency of the account depending on volume and frequency of withdrawn cash
Withdrawal from a current payment account in CZK / foreign currency from an account denominated in another currency via secured packing	individual price in the currency of the account depending on volume and frequency of withdrawn cash
Penalty fee for the damage or the non-return of a borrowed textile bag for secured packing or night safety box cassette	200.–
Penalty fee for damage or loss of borrowed key/magnetic card to access the night safety box	500.–

ČSOB FlexiCash – cash collection						
For income from sales processing according to the total monthly amount, kind of income and currency of the income from sales: ¹⁾						
Kind 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 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‰

¹⁾ The fee will be increased by 21 % VAT.

Fee for income from sales transfer	on contractual basis + 21 % VAT
Fee for a piece of one-off packing material provided by the Authorised entity ¹⁾	per piece + 21 % VAT

¹⁾ The fee per piece depends on the current price of packing material determined by the Authorised entity.

Fee for one Packing material ¹⁾	
Night safety deposit bag	per pc + 21 % VAT
Security envelope	per pc + 21 % VAT
Plastic seal catalogue no. 100 145 and 100 146	per pc + 21 % VAT

¹⁾ The fee for packing material is charged only if the payment for packing material has been agreed upon in a contract. The price per piece depends on the actual price of packing material charged by the supplier.

Fees charged for cash operations, are converted by the current CNB exchange rate in effect on the date of debiting the account with the fee.

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Cash transactions executed by domestic Banks

Cash deposit to an account kept at ČSOB

Cash deposit in CZK into account held in CZK ¹⁾	1 % of the amount, max. 15,000.–
Cash deposit in foreign currency into account held in CZK ¹⁾	1 % of the amount
Cash deposit in foreign currency into an account held in the same currency ¹⁾	1 % of the amount
Cash deposit in other currency than account currency ¹⁾	1 % of the amount
Purchase of damaged banknotes in a foreign currency	20 % of the amount
Purchase of expiring banknotes in a foreign currency	20 % of the amount

¹⁾ Cash deposit to an account must be announced in advance and handed over in secured packing (bag system) at ČSOB central cash desk.

Cash withdrawal from an account kept with ČSOB

Cash withdrawal in CZK from CZK account ¹⁾	1 % of the amount, max. 15,000.–
Cash withdrawal in a foreign currency from CZK account	1 % of the amount
Cash withdrawal in a foreign currency from an account held in the same currency ¹⁾	1 % of the amount
Cash withdrawal in a foreign currency from an account held in another currency ¹⁾	1 % of the amount

¹⁾ Cash withdrawal must be announced in advance and received in secure packing (bag system) at ČSOB central cash desk.

Other fees

Fee for unrealized advised cash withdrawal	1 % of the amount
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Payment and Deposit Cards

Payment card maintenance

Debit cards:

MasterCard Business Standard	45.–
– Extra fee for issuing or change of design of Image card	200.–
MasterCard Business Premium	200.–
MasterCard Business Gold	350.–
Visa Business Standard	45.–
Visa Business Premium	200.–
Visa Business Gold	350.–

Monthly fee applies to payment cards (if no other periodicity specified), fee for own design (Image card) is one-off and is not charged with the card renewal. All currently offered debit cards are embossed, non-embossed are deposit cards and Visa Electron and Maestro (not being offered since 2013). 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. Business Premium cards include insurance of law protection for motor-vehicle drivers and travel insurance (v. Classic). Business Gold cards include insurance of law protection for motor-vehicle drivers and travel insurance (v. Extra).

Other services

Payment cards – transactions

Payment by card ¹⁾	free of charge
CashBack	free of charge

Cash withdrawal by debit cards:

– from ČSOB ATMs in the CR	6.–
– from ATMs of other banks and companies in the CR	35.–
– from ATMs in foreign countries	100.–
– from ČSOB ATMs in the SR	6.–
– at a counter/exchange office in the CR/in a foreign country	200.–
Cash deposit via ČSOB ATMs	free of charge
Balance inquiry at ČSOB ATM/another banks ATM in the CR or abroad	0.–/9.–

Payment cards – setup:

Renewed issuance of PIN	150.–
Changes of PIN – at ČSOB ATMs in the CR	free of charge
Limit changes at the client's request (at a branch only)	20.–
Payment card transactions statement	free of charge
A copy of statement (payment card transactions) upon client's request	100.–
Announcement of a loss/theft of a card (electronic and embossed)	free of charge
Temporary restriction on the validity of a card (applicable only to authorised transactions)	free of charge
Standing restriction on the validity of a card (electronic and embossed)	free of charge
Standing restriction on the validity of a card due to repeated claims	free of charge
Express issuance of a payment card	500.–
Hand-over of PIN at a ČSOB branch	100.–
Renewed issuance of a card (due to damage, loss, early renewal, etc.) ²⁾	250.–
Renewed issuance of a card due to reissuance as Image card	free of charge

Other fees:

Fees charged by partner bank for special services upon client's request (authorisation, fax, etc.)	fee charged by the foreign bank
Substitute cash payment abroad (only for international embossed cards)	3,000.–
Issuance of a substitute card abroad (only for international embossed cards)	4,000.–
Unjustified claim of a transaction	according to the actual cost
Fee for refused hand-over of automatically issued new card	100.–

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Request for documents on transaction in the commercial outlet at the client's request	200.–
Bonus for seizure and delivery of an embossed (MasterCard or Visa) card upon instruction of the authorisation centre – employee of the business partner	2,000.–

- ¹⁾ Should there be additional charge by the acquirer, card holder must receive such information on the POS.
²⁾ This service is not available for deposit cards.

Credit card maintenance

Credit cards:	
MasterCard Business credit	600.– per year

Other services

Cash withdrawal by credit cards:	
– from ČSOB ATMs in the CR	6.– + 1%
– from ATMs of other banks and companies in the CR	35.– + 1%
– from ATMs in foreign countries	150.–
– from ČSOB ATMs in the SR	6.– + 1%
– at Czech Post Office	35.– + 1%
– at a counter/exchange office in the CR	200.–
Automatic collection of a credit card instalment	200.–

Deposit card maintenance

Maestro	20.–
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Monthly fee applies to deposit cards. Deposit cards are to be used only to deposit cash via special ATMs, not all additional services are available (e.g. insurance).

Cards no longer available

Maestro	20.–
MasterCard Standard	45.–
MasterCard Gold	350.–
MasterCard Business	200.–
Visa Electron	20.–
Visa Classic	45.–
Visa Gold	350.–
Visa Business	200.–

Insurance to Payment Cards ¹⁾

Travel insurance, variants: ²⁾	
Classic	500,-
Classic family	1 200,-
Extra	1 250,-
Extra family	2 500,-
Insurance for loss and theft of payment card, variants:	
Basic	135,-
Classic	390,-
Extra	800,-

- ¹⁾ The services are not available for deposit card. Travel insurance and loss and theft insurance are valid for a (1) year and only with a valid payment card. The premium is charged a year in advance for the next 12 months. For changes or establishing additional insurance the premium is charged for the full amount of the new insurance.
²⁾ The family insurance variant covers 2 adults and 3 children under the age of 18. The premium difference between both variants is charged for the family variant additionally purchased for a card with the same type of individual insurance (for a card with the Classic variant additional purchase of the Classic family variant or for a card with Extra variant additional purchase of Extra family variant).

Insurance of law protection	250,-
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The fee for insurance of law protection is charged at the beginning of the year period. The insurance is valid only with valid payment card.

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Insurance no longer available	
Standard	300.–
Standard Family	800.–
Exclusive	1,000.–
Exclusive Family	2,200.–
Gold	1,400.–
Gold Family	2,600.–

The fee for travel insurance is charged at the beginning of the year period. If changed or applied additionally, full fee for the insurance is applied. Travel insurance is valid for one year and only with valid payment card. When switching between non-Family and Family versions, only the difference between fees is charged.

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Non-documentary Payments

Domestic payments

Processing of the payment order delivered to ČSOB electronically	3.– per item charged monthly
Processing of the payment order delivered to ČSOB on paper	18.– per item charged monthly
Processing of the payment order delivered to ČSOB on paper (payable within the same day)	40.– per item charged monthly
Incoming payments – for client who uses electronic banking	3.– per item charged monthly
Incoming payments – for client who does not use electronic banking	9.– per item charged monthly
Processing of Urgent payment delivered to ČSOB electronically	100.– per item
Processing of Urgent payment delivered to ČSOB on paper	200.– per item
Setting and change of the standing payment order or direct debit, collection permit, including SIPO	60.–
Cancelling of the standing payment order or direct debit, collection permit, including SIPO	free of charge
Item statement from the register of suspended payments	250.– per statement
Administration of filed items	50.– per item
Change of a one-off payment order, standing payment order, collection order, collection permit including SIPO made by the Client electronically	6.– per item
Cancellation of a one-off payment order, standing payment order, collection order, collection permit including SIPO made by the Client electronically	free of charge

Incoming international payments

Incoming SEPA transfer	1 %, min. 100.–, max. 800.–
Other payments	1 %, min. 100.–, max. 800.–

The fee for incoming payments is charge from the amount 100 CZK or the equivalent in the foreign currency.

Outgoing international payments

Outgoing SEPA transfer	1 %, min. 150.–, max. 1,300.–
STP payments	1 %, min. 150.–, max. 1,300.–
Other electronically delivered payments	1 %, min. 150.–, max. 1,300.–
Manual payments	1 %, min. 150.–, max. 1,300.–
Charges for swift message	150.–

Payments within ČSOB in the Czech Republic and in Slovakia

Payments in favour of ČSOB client by order of ČSOB client in ČR or SR (credit item)	3.– per item
Payment by order of ČSOB client in ČR in favour of ČSOB client in ČR or SR (debit item)	3.– per item

Other fees

Extra fees for immediate processing of the payment (only by previous agreement with the bank)	700.–
Changes, corrections and cancellation the order after its execution at the client's request	500.– + fees of intermediary banks
Claim payment on client's request or claim payment on intermediary bank with a request for clarification of incomplete data or client instructions	500.– + fees of intermediary banks
Rejection of the payments order on a client's request on a due date	200.– including postage
Establishment of a standing payment order	100.–
Sending the paper advice with the details of international/cross-border payment	10.– per an advice + postage
Issuance of a payment confirmation	200.–

Definition: SEPA transfer - 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.

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Electronic Banking

ČSOB MultiCash 24

Setting up the product (without installation)	2,500.–
Local instalation (per each station)	2,500.–
Network instalation (unlimited number of stations)	5,000.–
Instalation of other Modul (e.g. MT101)	2,500.–
Reinstall (local/network) or upgrade	see the fee for local or network instalation
Service check in ČR in case of a failure caused by client, additional training, consultation supported by bank, 2 hours of service and travel cost inclusive	2,900.– + 21 % VAT in Prague, 3,700.– + 21 % VAT out of Prague
Each additional hour of the service check	1,200.– + 21 % VAT
Service check , additional training, consultation supported by external service company, 2 hours of service and travel cost inclusive	cost according to the external supplier price list
Each additional hour of the service check	cost according to the external supplier price list
Monthly maintenance fee	500.–

The Bank reserves the right to charge any potential extraordinary costs demonstrably proven.

w1se – domestic

Setting up the product	6,000.– flat up to 3 users
– set up additional user (smart card)	100.–
– set up additional user (smart card + reader ¹⁾)	600.–
Add new account into w1se	75.–
Monthly fees:	
– for w1se usage	500.– ²⁾
Other fees:	
– user maintenance if done by ČSOB (per one setting)	300.–

w1se – international

Setting up the product	15,000.– flat up to 5 users
– set up additional user (smart card)	100.–
– set up additional user (smart card + reader ¹⁾)	600.–
Add new account into w1se	75.–
Monthly fees:	
– for w1se usage	900.– ²⁾
Other fees:	
– user maintenance if done by ČSOB (per one setting)	300.–

¹⁾ Neither the first chip card reader nor another chip card reader replacing a destroyed chip card reader is subject to VAT. As for other sales of chip card readers, the price will be increased by 21 % VAT.

²⁾ The fee is valid for clients with up to 10 users' and accounts' number; this charge is only the minimum limit of the fee for the clients with more than 10 users and accounts.

ČSOB Linka 24

Setting up the product	free of charge
Monthly maintenance fee	free of charge
– re-issuance of PIN	100.– one-off fee
– duplicate of the account statement	10.– per statement + postage

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ČSOB InternetBanking 24 and ČSOB BusinessBanking 24

Setting up the product:

– issuance or renewal of security certificate (incl. the chip card)	400.–
– issuance of the chip card reader (connection via USB/serial port) ¹⁾	500.–
– issuance of the chip card reader (connection via PCMCIA) ¹⁾	2,000.–
Monthly maintenance fee – ČSOB InternetBanking 24	free of charge
Monthly maintenance fee – ČSOB BusinessBanking 24 offline	230.–
Monthly maintenance fee – ČSOB BusinessBanking 24 online	100.–

Renewal of the security certificate:

– standard via ČSOB InternetBanking 24 application	200.–
– extraordinary	400.–

The standard renewal shall be the renewal of the certificate during the last month of the validity of the previous certificate. The extraordinary renewal shall be the renewal of the certificate in a period longer than a month before the expiry of the previous certificate (the issue of the second or subsequent certificates to the chip card at business outlets of the Bank shall be deemed as extraordinary renewal). 1) Neither the first chip card reader nor another chip card reader replacing a destroyed chip card reader is subject to VAT. As for other sales of chip card readers, the price will be increased by 21 % VAT.

Remote access to accounts with ČSOB

Sending of account statements via Swift (MT940):

– establishment of the service (MT940)	1,500.–
– sending of account statements via Swift (MT940)	1,500.– /month

Accepting payment orders via Swift (MT101):

– establishment of the service (MT101)	1,000.–
– receiving of MT101	free of charge

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Cheques

Cheques

Encashment of traveller's cheques – non-cash	3 % of the cheque
Encashment of personal cheques for ČSOB and bank cheques for ČSOB drawn by ČSOB	free of charge
Encashment of bank cheques for ČSOB drawn by other bank:	
– non-cash	1 % of the cheque, min. 300.–, max. 3,000.–
– in cash	1 % of the cheque, min. 300.–, max. 3,000.–
Advice of insufficient coverage	50.–
Cheques encashed at other banks – non-cash	1 % of the cheque, min. 300.–, max. 3,000.–
Cash Letter System Agreement	individually agreed
Payment of social nature via cheque for ČSOB drawn by other bank	free of charge
Payment of social nature via cheque encashed at other banks (non-cash only)	100.–, victims of holocaust free of charge
Issuance of a bank cheque – non-cash	1 % of the cheque, min. 500.–, max. 3,000.–
Extra charge for express issuance of banking cheque	500.–
Issuance of a personal cheque form	300.– per 20 pcs, 100.– per pc ¹⁾
Withdrawal from account via personal cheque	individual price depending on volume and frequency of processed cash ²⁾
Collection of the cheque, cheque book	100.–
Dispatching the cheque, cheque book	fees for the delivery of the consignment with declared price by mail or by courier
Repurchase of bank cheque drawn by ČSOB	100.– + actual costs
Stop-payment or recall of the cheque	200.– + telecommunications costs
Cancellation of a ban on the encashment of a personal cheque	200.–
Claim of a cheque	100 – 500.– based on complexity of operation
Operations with unpaid, or uncovered cheques	100 – 200.– based on complexity of operation + expenses of foreign/domestic bank
International of non-CZK domestic payment of a cheque drawn on ČSOB	100.–

The charges for issuance of personal cheques form/issuance of bank cheques include dispatching the cheques to client's address by recorded delivery.

If a foreign/domestic bank charges additional cost of cheque processing, they are added to the respective fee in the Price List.

¹⁾ In case of request for issuance of 20 and more pcs of personal cheques is charged fee in the amount CZK 15 per cheque, in case of request for issuance less than 20 pcs of personal cheques is charged fee in the amount CZK 100 per cheque.

²⁾ For charges for withdrawal of cash from account held with ČSOB (e.g. withdrawal via personal cheques too) see the Price List, Cash Operations Section.

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Documentary Payments and Bills of Exchange

Letters of Credit Export/Accepted/Supplier

Advice or increase of L/C	0.2 % from the L/C amount, min. 1,500.–
Confirmation or increase of confirmed L/C	risk margin (p. a. depending on the rating of the issuing bank)
Extension of confirmed L/C	1,500.– + risk margin (p. a. depending on the rating of the issuing bank)
Payment of L/C (including checking of documents)	0.3 % from the amount of the documents, min. 1,500.–
Acceptance of a Bill of Exchange and/or deferred payment within confirmed L/C (including checking of documents)	risk margin (p. a. depending on the rating of the issuing bank)

Fee for advice of domestic L/C's opened by our bank and advised directly to supplier is waived.

Letters of Credit Import/Issued/Customer's

Opening or increase and/or extension of L/C	0.3 % from the L/C amount for 1. quarter, 0.1 % for each additional month, min. 1,500.– + risk margin (p. a. depending on the credit risk)
Payment of L/C (including checking of documents)	0.3 % from the amount of the documents, min. 1,500.–
Acceptance of a Bill of Exchange and/or deferred payment (including checking of documents)	risk margin (p. a. depending on the credit risk)

Letters of Credit – Other Items

Amendment/cancellation of L/C (except for increase)	1,500.–
Registration of L/C	1,500.–
Transfer of L/C	0.2 % from the amount of the transferred L/C, min. 1,500.–
Assignment of proceeds of L/C in favour of a client of another bank	1,500.–
Advice of assignment of proceeds of L/C and/or of acceptance of an irrevocable payment order	1,500.–
Release of goods sent at ČSOB's disposal	500.–
Discrepancies in documents	1,500.–
Pre-checking of documents	1. pre-checking free of charge, 150,- for repeated check of every document

Documentary Collections

Processing of documentary collection, commitment to pay (the fee is charged even if documents are released without payment)	0.3 %, min. 1,500.–, max. 30,000.–
Changes in the terms and conditions for collection	500.–
Release of goods sent at ČSOB's disposal	500.–
Arrangement of acceptance of a Bill of Exchange	500.–
Collection in the CR with a hand-over of a MOT certificate	450.–
Arrangement of protest of a Bill of Exchange	1,500.– + actual fees, an advance of 3,500.– in cash in prior for non-clients

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Bills of Exchange	
Bill of Exchange collection	0.3 %, min. 1,500.–, max. 30,000.–
Bill of Exchange collection with negative result	900.–
Providing for acceptance of a Bill of Exchange	500.–
Providing for recourse of a Bill of Exchange	1,500.– + actual fees (an advance of 3,500.– in cash in prior for non-clients)

ČSOB Flexims	
Setting up the product	free of charge
Monthly maintenance fee	free of charge
Issuing of chip card with security certificate	450.–
Renewal of security certificate – annual	450.–
Chip card reader or USB token	500.–

Costs for swift, postage, and courier service will also be charged when the respective service is provided (see part "Other Services" of this Price List).

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Guarantees and Credits

Guarantees (and promises of guarantees)

Incoming guarantees:	
– advice/registration of guarantee	1,000.–
– assessment in the text of guarantee	500.–
– advice/registration of guarantee amendment	1,000.–
– assessment of changes in the text of guarantee	500.–
– claim of incoming guarantee	1,500.–
Outgoing guarantees:	
– issue of guarantee	5,000.– + commitment fees (p. a. depending among others on the credit risk), min. 1,000.– per quarter

The commitment fees are payable in advance for every started quarter as of the issue date of the guarantee. The fee is not refundable in the event of the guarantee's not coming into effect. In the event of cancellation of a customs guarantee, ČSOB is also entitled to fees for succeeding periods until its obligation is terminated in accordance with the Customs Law.

– amendment of guarantee	1,500.–
– preparation/consultation of text of guarantee	3,000.–
– claim of outgoing guarantee	1,500.–

Costs for swift, postage and courier service will also be charged when the respective service is provided (see part "Other Services" of this Price List).

Credits and Credit Commitments

Assessment of loan commitment application	individually agreed
The fee is not returned if no loan commitment is given.	
Setting forth foreign-exchange and money markets operations limits	individually agreed
One-off fee associated with making or renewing a loan commitment	individually agreed
Commitment fee/Reservation fee ¹⁾	individually agreed (Commitment fee = rate p. a. of unused loan amount, charged when the loan is withdrawn or simultaneously with the due date of interest) (Reservation fee = rate p. a. for unused off-balance limit amount, charged on business day of each calendar month/quarter and as of the final drawing date of the off-balance limit.)
Change in loan documentation (at the client's request)	individually agreed
Loan administration	individually agreed
External legal and other services	individually agreed according to actual fees
Internal analysis of collateral value for comprehensive assessment of the loan application	0.03 – 0.2 % from analyzed collateral value, min. 2,000.–

¹⁾ Commitment fee – used for on-balance products. Reservation fee – used for off-balance products (just for Off-balance limit agreement).

Buyer's Credit

Contractual commission for preparing and concluding the Buyer's Credit Agreement including related banking operations	individually agreed
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Other Credit Products

Forfeiting (without recourse the purchase of outstanding debt resulting from a Letter of Credit or Bill of Exchange or Accounting claim with Bank guarantee) carried out by ČSOB	individually agreed
Credits for commodity financing	individually agreed

Recovery of Receivables

Recovery of receivables in and outside the Czech Republic	individually agreed (+ 21 % VAT)
Consultations and advising	1,000.– for each hour and part thereof + 21 % VAT
Procuring commercial information about domestic and foreign receivables	individually agreed (+ 21 % VAT)

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Other Services

Providing of bank information

Providing for bank and office information about Czech and foreign entities	500 – 5,000.– + 21 % VAT and actual costs including telecommunications fees
Notice that the entity has not been found in the client database or that he has not approved the disclosure of information	100.– + 21 % VAT and actual costs including telecommunications fees
Bank reference at own request	500 – 5,000.– + 21 % VAT and actual costs

Preparation and provision of reports about matters with respect to the client – for authorities entitled to execute decisions and for persons who will prove that they incurred damage due to incorrect instruction given to the bank and without this data cannot achieve their rights:

– 1 to 5 pieces of information required	250.– + 21 % VAT
– 6 and more pieces of information required	500.– + 21 % VAT
Preparation and provision of information with respect to the client for notary public – in accordance with the nature and scope of information	by contract, min. 200.– + 21 % VAT

Other services

Copy of a document (except for account statement)	10.– per page + 21 % VAT
Copy of a document older than 2 years (except for account statement)	300.– per page + 21 % VAT
Photocopy of a cash slip or exchange list	30.– per pc + 21 % VAT
Confirmation of placing a deposit for the National Property Fund	420.– + 21 % VAT
Confirmation issued upon client's request event. his auditor (for purposes of the audit, Czech police, embassies, leasing companies, CCS etc.)	300 – 7,000.– + 21 % VAT and actual costs
Other manually made operations not explicitly stated in this Price List	200.– per each 15 min. even incomplete
Deposit of pledged movables except for securities (annual or one-off fee if the custody is shorter than a year)	min. 500.– + 21 % VAT
Administration of one account under distraint of receivables	500.–/monthly, per each month even incomplete
Sending one request for settlement of the debit balance in the account	50.–
Sending one reminder for settlement of the debit balance in the account	200.–
Fee for premature termination of a depositary note	min. 50.–, max. 2 %

Telecommunications and Postal Services

Swift domestic and foreign	150.– per message
Fax:	
– domestic	50.– per message
– within Europe	100.– per message
– rest of world	200.– per message
DHL Courier service:	
– documents up to 0.5 kg – CR, Europe, USA, Canada, Mexico	1,100.–
– documents up to 0.5 kg – other countries	1,500.–
– documents over 0.5 kg	according to the valid DHL price list
Postage	according to current Czech and international rates
Phone message:	
– within Europe	150.– per message
– rest of world	200.– per message

If the service is not an inseparable part of the financial activity, relevant rate of VAT will be added to the fee.

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General Provisions

a	Fees are charged according to the contractual provisions between ČSOB and the client, usually in the currency of the account. Occasional clients are entitled to pay or be refunded fees in CZK (fees withdrawn in foreign currency are to be replaced by an equivalent fee in CZK). As for an account subject to execution or other legal proceedings (i.e. criminal) the fees for services provided for this account during the respective proceedings are posted after it has been terminated, and if several proceedings are concurrently executed, after the last proceedings is terminated.
b	ČSOB charges for products and services provided by ČSOB which are not stated in the ČSOB Price List for Companies and Entrepreneurs and in the ČSOB Price List for Private Persons, Czech Republic, fees agreed upon individually with the client, depending on the time necessary for the execution of the operation required and risks which ČSOB bears incl. costs incurred with respect to the operation executed.
c	In addition to the fees stated in this ČSOB Price List, the bank also charges the client with potential costs charged by foreign and domestic banks or other organisations.
d	For taxable items in this ČSOB Price List, value added tax (VAT) is added to the fees at the rate stipulated by Act No. 235/2004 Coll., as subsequently amended. The VAT shall be calculated on the basis of the total price also including ancillary expenses which the person who is provided with the service is charged. Ancillary expenses include, in particular, the cost of packaging, transportation, insurance and commission. If a service contained in the Price List is exempt from VAT, the ancillary expenses will be exempt from VAT as well. Fees given in the "Fee" column may be shown including VAT, but such items are marked accordingly in this column.
e	Translation of national currencies of member countries of the European Monetary Union (EMU) to the euro and vice versa and of national currencies of EMU members between each other is not deemed to be conversion and is made in accordance with relevant provisions of the currency law of the European Union.
f	Exchange translation is made in ČSOB in accordance with the ČSOB exchange list applicable on the day of translation or settlement.
g	Fees with domestic banks and branches of foreign banks operating in the ČR can be agreed upon individually. Fees for individual types of operations provided to foreign banks are charged in accordance with a special ČSOB Price List.
h	If necessary, ČSOB reserves the right to change this ČSOB Price List or any part thereof. ČSOB will announce every change in a suitable manner by posting it in the public areas in ČSOB premises. The valid ČSOB Price List will be available to clients in these areas or on the website www.csob.cz .
i	The fees set for new products are effective from the date of starting their sale.
j	All fees stated in this Price List are charged in CZK or as their equivalent amount in the currency of the account.