



ČSOB Price List

for Corporate and Institutional Clients

Czech Republic, Effective as of 1 November 2018

| CONTENTS |

| |
|---|
| A PAYMENT ACCOUNTS |
| B DEPOSITS |
| C CASH OPERATIONS |
| D PAYMENT AND DEPOSIT CARDS |
| E NON-DOCUMENTARY PAYMENTS |
| F ELECTRONIC BANKING |
| G CHEQUES |
| H DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE |
| I GUARANTEES AND CREDITS |
| J OTHER SERVICES |
| K SERVICES AND PRODUCTS NO LONGER AVAILABLE |

Introductory provisions

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

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

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

| | | | | | |
|-----------------------------|---|-----------------------------------|--------------------------------------|--|-------------------------------|
| A PAYMENT ACCOUNTS | B DEPOSITS | C CASH OPERATIONS | D PAYMENT AND DEPOSIT CARDS | E NON-DOCUMENTARY PAYMENTS | F ELECTRONIC BANKING |
| G CHEQUES | H DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE | I GUARANTEES AND CREDITS | J OTHER SERVICES | K SERVICES AND PRODUCTS NO LONGER AVAILABLE | |

Payment Accounts

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

| | |
|--|--|
| Opening of first account (in CZK or in foreign currency) | The price information is available at branches for Corporate and Institutional Clients |
| Opening of the second account in the same currency | |
| Account maintenance (per account per month) | |
| Account statement – montly frequency (sent by post or via electronic banking channels) | |
| Paper account statement – other than monthly frequency – customer does not use electronic banking channels | |
| Paper accoutn statement – less than montly frequency – costomer is using electronic banking channels | |
| Duplicate of the account statement (in any form) | CZK 100 |
| Fee for premature termination of deposit maturity (involving term deposits and deposits with withdrawal notice period) | min. CZK 50 |
| Cancelling of an account: | |
| – upon client's request | free of charge |
| – at the instigation of ČSOB | 0 – CZK 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. CZK 30 |
| – at the instigation of ČSOB | free of charge |
| Poste restante, P.O. Box services | CZK 600 per month |
| Issuing of fax table | CZK 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 | CZK 400 |
| Payment against deposit receipt | 1 %, min. CZK 20, max. CZK 500 |
| Mediate services to embassies and consulates (visa, legalisation, amendment of travel documents, etc.) | CZK 50 per one item |
| Sending ČSOB's lists of exchange quotations or an account statement by fax or electronic mail | CZK 1,000 – CZK 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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|----------------------|--|----------------------------|-------------------------------|---|------------------------|
| A PAYMENT ACCOUNTS | B DEPOSITS | C CASH OPERATIONS | D PAYMENT AND DEPOSIT CARDS | E NON-DOCUMENTARY PAYMENTS | F ELECTRONIC BANKING |
| G CHEQUES | H DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE | I GUARANTEES AND CREDITS | J OTHER SERVICES | K SERVICES AND PRODUCTS NO LONGER AVAILABLE | |

Deposits

Monthly fee on deposits over the limit during the year

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

The fee corresponds to a percentage of the over-the-limit volume of deposits on the relevant day. The over-the-limit volume of deposits equals the positive difference between the daily balance of deposits in the relevant currency and the aforementioned limit. The daily balance of deposits consists of cash deposited on the client's current, savings, time and deposit accounts in the relevant currencies at the end of the relevant day, except for accounts with individualized interest rate time deposits and deposit bills of exchange.

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

Annual fee on the increment of deposits at year end

| | |
|--|--------|
| Annual fee on the increment of deposits unless the total amount of deposited funds from all currencies exceeds CZK 100 million as of December 31st | no fee |
| Annual fee on the increment of deposits if the total amount of deposited funds from all currencies as of December 31 exceeds CZK 100 million and the average volume of funds in the course of the year | 0.15% |

The fee is charged as a percentage of an increase in the deposit, i.e. the positive balance between the client's deposit as of 31 December and the average balance during the current calendar year. The average volume of the client's deposits during the year is calculated as the sum of the positive balances of deposits on the last day of each month between 1 January and 30 November of the relevant year, divided by the specified number of months. The calculation includes the total amount of cash deposited on the client's current, savings, time and deposit accounts in the relevant currencies at the end of the relevant month, except for accounts with individualized interest rate time deposits and deposit bills of exchange.

ČSOB is entitled to charge the fee once a year, no later than on the second business day of March of the next calendar year. The fee is debited from the client's fee account in the currency of that account. If the client does not define a fee account, the fee is debited from the current account which has the highest balance on the day of the charge. The current ČNB exchange rate is used for conversions between CZK and foreign currencies.

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|----------------------|--|----------------------------|-------------------------------|---|------------------------|
| A PAYMENT ACCOUNTS | B DEPOSITS | C CASH OPERATIONS | D PAYMENT AND DEPOSIT CARDS | E NON-DOCUMENTARY PAYMENTS | F ELECTRONIC BANKING |
| G CHEQUES | H DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE | I GUARANTEES AND CREDITS | J OTHER SERVICES | K SERVICES AND PRODUCTS NO LONGER AVAILABLE | |

Cash Operations

Cash processing

| | |
|---|--|
| Cash deposit via ČSOB ATM | free of charge |
| Processing cash credited to an account | CZK 15 |
| 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 to 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. CZK 100 |
| Extra fee for processing EUR coins: | |
| – up to 49 pcs of coins | free of charge |
| – 50 and more pcs of coins | 2 % of the processed cash, min. CZK 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 ²⁾ | CZK 80 |
| Cash processing and transfer in CZK to an account denominated in CZK kept at another payment services provider | 2 % of the transferred cash, min. CZK 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.) | CZK 150 |
| Extra fee for processing of non-sorted cash according to the nominal value | CZK 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 | CZK 80 |
| Cash withdrawal in CZK/foreign currency from an account in other currency | CZK 80 (or the counter-value of CZK 80 in the currency of the account) + 1 % of the 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. CZK 100 |
| Extra fee for exchange of the non-sorted cash according to the nominal value | CZK 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. CZK 50 |
| Sale of a foreign currency for cash in the form of banknotes and coins | 2 % of the disbursed FX amount, min. CZK 50 |

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

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 |

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|----------------------|--|----------------------------|-------------------------------|---|------------------------|
| A PAYMENT ACCOUNTS | B DEPOSITS | C CASH OPERATIONS | D PAYMENT AND DEPOSIT CARDS | E NON-DOCUMENTARY PAYMENTS | F ELECTRONIC BANKING |
| G CHEQUES | H DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE | I GUARANTEES AND CREDITS | J OTHER SERVICES | K SERVICES AND PRODUCTS NO LONGER AVAILABLE | |

| Secured packing and night safety box | |
|---|--|
| Processing of cash received in each secured packing or night safety deposit bag | CZK 35 |
| 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 | CZK 100 |
| Withdrawal from a current payment account in the currency of the account via secured packing | CZK 80 |
| Penalty fee for the damage or the non-return of a borrowed textile bag for secured packing or night safety box cassette | CZK 200 |
| Penalty fee for damage or loss of borrowed key/magnetic card to access the night safety box | CZK 500 |

| Czech Post Office services and transactions | |
|--|------------------------|
| Debit or deposit card cash deposit to a current payment account | CZK 15 per transaction |
| Cash deposit in CZK based on a document (code 90) up to CZK 50,000 | CZK 50 |
| Cash deposit in CZK based on a document (code 90) over CZK 50,000 | CZK 200 |

| Cash transactions by clients of ČSOB, whose business activities correspond to those of financial institutions or institutions under Section 17a of Act 21/1992 Coll. ¹⁾ | |
|--|---------|
| Processing of cash at ČSOB branches, credited to the client's current account | CZK 120 |
| Processing of cash contained in each single secured package or a package of a night safe deposit handed over at and processed in a ČSOB branch | CZK 250 |
| Processing of cash contained in each single secured package or a package of a night safe deposit handed over at a ČSOB branch and processed in the ČSOB Central Depository | CZK 300 |
| Processing of cash contained in each single secured package or a package of a night safe deposit 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 whose business activities correspond to those of financial institutions or institutions under Section 17a of Act 21/1992 Sb. on Banks, as amended, or of a health insurance company, insurance company, leasing or factoring company. The fees for other cash transactions (not included in this table) are charged based on the rates provided in Price List section A | ACCOUNTS AND PAYMENTS | Domestic and Foreign Payments.

CSOB FlexiCash Plus – cash removal and replenishment ¹⁾

| CSOB FlexiCash Plus – cash removal | | | | | | |
|------------------------------------|---------------------|---------------------|---------------------|----------------------|----------------------|---------------------|
| 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 CZK 60,000,000 |
| CZK – sorted cash | 0.385‰ | 0.380‰ | 0.352‰ | 0.347‰ | 0.325‰ | 0.314‰ |
| CZK – non-sorted cash | 0.424‰ | 0.418‰ | 0.413‰ | 0.407‰ | 0.402‰ | 0.396‰ |
| EUR | 0.429‰ | 0.407‰ | 0.385‰ | 0.380‰ | 0.363‰ | 0.352‰ |

The rate depends on the monthly volume of removed cash.

CSOB FlexiCash Plus – cash replenishment

| Volume of replenished coins | 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 |
|-----------------------------|------------------|-------------------|-------------------|---------------------|--------------------|
| | 0.65% | 0.50% | 0.40% | 0.30% | 0.30% |

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

| | | | | | |
|----------------------|--|----------------------------|-------------------------------|---|------------------------|
| A PAYMENT ACCOUNTS | B DEPOSITS | C CASH OPERATIONS | D PAYMENT AND DEPOSIT CARDS | E NON-DOCUMENTARY PAYMENTS | F ELECTRONIC BANKING |
| G CHEQUES | H DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE | I GUARANTEES AND CREDITS | J OTHER SERVICES | K SERVICES AND PRODUCTS NO LONGER AVAILABLE | |

| Volume of replenished in notes | 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 |
|--------------------------------|------------------|-------------------|-------------------|---------------------|--------------------|
| | 0.25% | 0.20% | 0.15 % | 0.13% | 0.12% |

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 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 |

¹⁾ All ČSOB FlexiCash Plus services are subject to VAT at the rate of 21%.

| 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 |
| Other packaging material | according to the current price of the supplier + 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.

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. CZK 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. CZK 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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|----------------------|--|----------------------------|--------------------------------------|---|------------------------|
| A PAYMENT ACCOUNTS | B DEPOSITS | C CASH OPERATIONS | D PAYMENT AND DEPOSIT CARDS | E NON-DOCUMENTARY PAYMENTS | F ELECTRONIC BANKING |
| G CHEQUES | H DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE | I GUARANTEES AND CREDITS | J OTHER SERVICES | K SERVICES AND PRODUCTS NO LONGER AVAILABLE | |

Payment and Deposit Cards

Payment card maintenance

Debit cards:

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|---|---------|
| MasterCard Business Standard | CZK 45 |
| – Extra fee for issuing or change of design of Image card | CZK 200 |
| MasterCard Business Premium | CZK 200 |
| MasterCard Business Gold | CZK 350 |
| Visa Business Standard | CZK 45 |
| Visa Business Premium | CZK 200 |
| Visa Business Gold | CZK 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 | CZK 5 |
| – from ATMs of other banks and companies in the CR | CZK 40 |
| – from ATMs in foreign countries | CZK 100 |
| – from ČSOB ATMs SR and KBC Group ²⁾ | CZK 5 |
| – at a counter/exchange office in the CR/in a foreign country | CZK 200 |

Cash deposit via ČSOB ATMs

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|---|------------|
| Balance inquiry at ČSOB ATM/another banks ATM in the CR or abroad | 0 / CZK 25 |
|---|------------|

Payment cards – setup:

| | |
|--|----------------|
| Renewed issuance of PIN | CZK 150 |
| Changes of PIN – at ČSOB ATMs in the CR | free of charge |
| Limit changes at the client's request (at a branch only) | CZK 20 |
| Payment card transactions statement | free of charge |
| A copy of statement (payment card transactions) upon client's request | CZK 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 | CZK 500 |
| Hand-over of PIN at a ČSOB branch | CZK 100 |
| Renewed issuance of a card (due to damage, loss, early renewal, etc.) ³⁾ | CZK 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) | CZK 3,000 |
| Issuance of a substitute card abroad (only for international embossed cards) | CZK 4,000 |
| Unjustified claim of a transaction | according to the actual cost |
| Fee for refused hand-over of automatically issued new card | CZK 100 |
| Request for documents on transaction in the commercial outlet at the client's request | CZK 200 |

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|----------------------|--|----------------------------|--------------------------------------|---|------------------------|
| A PAYMENT ACCOUNTS | B DEPOSITS | C CASH OPERATIONS | D PAYMENT AND DEPOSIT CARDS | E NON-DOCUMENTARY PAYMENTS | F ELECTRONIC BANKING |
| G CHEQUES | H DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE | I GUARANTEES AND CREDITS | J OTHER SERVICES | K SERVICES AND PRODUCTS NO LONGER AVAILABLE | |

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|---|----------------|
| Bonus for seizure and delivery of an embossed (MasterCard or Visa) card upon instruction of the authorisation centre – employee of the business partner | CZK 2,000 |
| The administration of payment cards via the ČSOB KoltrolKa service | free of charge |

- ¹⁾ Should there be additional charge by the acquirer, card holder must receive such information on the POS.
²⁾ Applies to withdrawals from ČSOB (Czech Republic and Slovakia), KBC Brussels (Belgium), K&H (Hungary), CIBANK (Bulgaria) ATMs.
³⁾ This service is not available for deposit cards.

Credit card maintenance

| | |
|----------------------------|------------------|
| Credit cards: | |
| MasterCard Business credit | CZK 600 per year |

Other services

| | |
|--|------------------|
| Cash withdrawal by credit cards: | |
| – from ČSOB ATMs in the CR | CZK 5 + 1% |
| – from ATMs of other banks and companies in the CR | CZK 40 + 1% |
| – from ATMs in foreign countries | CZK 150 |
| – from ČSOB ATMs SR and KBC Group ¹⁾ | CZK 5 + 1% |
| – at Czech Post Office | CZK 40 + 1% |
| – at a counter/exchange office in the CR | CZK 200 |
| Automatic collection of a credit card instalment | CZK 200 per year |

- ¹⁾ Applies to withdrawals from ČSOB (Czech Republic and Slovakia), KBC Brussels (Belgium), K&H (Hungary), CIBANK (Bulgaria) ATMs.

Deposit card maintenance

| | |
|---------|--------|
| Maestro | CZK 20 |
|---------|--------|

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).

Insurance to Payment Cards ¹⁾

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

| | |
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| Insurance of law protection | CZK 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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|----------------------|--|----------------------------|-------------------------------|---|------------------------|
| A PAYMENT ACCOUNTS | B DEPOSITS | C CASH OPERATIONS | D PAYMENT AND DEPOSIT CARDS | E NON-DOCUMENTARY PAYMENTS | F ELECTRONIC BANKING |
| G CHEQUES | H DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE | I GUARANTEES AND CREDITS | J OTHER SERVICES | K SERVICES AND PRODUCTS NO LONGER AVAILABLE | |

Non-documentary Payments

Domestic payments

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|---|--|
| Processing of the payment order delivered to ČSOB electronically | The price information is available at branches for Corporate and Institutional Clients |
| Processing of the payment order delivered to ČSOB on paper | |
| Processing of the payment order delivered to ČSOB on paper (payable within the same day) | |
| Incoming payments – for client who uses electronic banking | |
| Incoming payments – for client who does not use electronic banking | |
| Processing of Urgent payment delivered to ČSOB electronically | |
| Processing of Urgent payment delivered to ČSOB on paper | |
| Setting and change of the standing payment order or direct debit, collection permit, including SIPO | CZK 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 | CZK 250 per statement |
| Administration of filed items | CZK 50 per item |
| Change of a one-off payment order, standing payment order, collection order, collection permit including SIPO made by the Client electronically | CZK 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 |
| 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 |

Incoming international payments

| | |
|------------------------|--|
| Incoming SEPA transfer | The price information is available at branches for Corporate and Institutional Clients |
| Other payments | |
| Intra-company payment | |

Outgoing international payments

| | |
|---|--|
| Outgoing SEPA transfer | The price information is available at branches for Corporate and Institutional Clients |
| STP payments | |
| Other electronically delivered payments | |
| Manual payments | |
| Intra-company payment | |
| Outgoing payment initiated (indirect payment order) | The fee is charged based on the above mentioned items (except manual transaction) |
| The guaranteed OUR, a fee for outgoing USD payments (additional fee, used to cover all costs associated with making the relevant payment transaction) | CZK 500 |

Payments within ČSOB in the Czech Republic and in Slovakia

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|---|--|
| Payments in favour of ČSOB client by order of ČSOB client in ČR or SR (credit item) | The price information is available at branches for Corporate and Institutional Clients |
| Payment by order of ČSOB client in ČR in favour of ČSOB client in ČR or SR (debit item) | |

SEPA direct debit

| | |
|--|--|
| Payer: | |
| Outgoing payment according to a SEPA direct debit within ČSOB CR and SR | The price information is available at branches for Corporate and Institutional Clients |
| Outgoing payment according to a SEPA direct debit sent from another bank | |
| Recipient: | |
| Incoming payment according to a SEPA direct debit within ČSOB CR and SR | The price information is available at branches for Corporate and Institutional Clients |
| Incoming payment according to a SEPA direct debit sent to another bank | |

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| A PAYMENT ACCOUNTS | B DEPOSITS | C CASH OPERATIONS | D PAYMENT AND DEPOSIT CARDS | E NON-DOCUMENTARY PAYMENTS | F ELECTRONIC BANKING |
| G CHEQUES | H DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE | I GUARANTEES AND CREDITS | J OTHER SERVICES | K SERVICES AND PRODUCTS NO LONGER AVAILABLE | |

Other fees

| | |
|--|--------------------------------------|
| Extra fees for immediate processing of the payment (only by previous agreement with the bank) | CZK 700 |
| Changes, corrections and cancellation the order after its execution at the client's request | CZK 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 | CZK 500 + fees of intermediary banks |
| Establishment of a standing payment order | CZK 100 |
| Sending the paper advice with the details of international/cross-border payment | CZK 10 per an advice + postage |
| Issuance of a payment confirmation | CZK 200 |
| Sending a copy of the Swift message, possibly a debit or credit notice by post, fax or e-mail, at the client's request | CZK 100 |

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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|----------------------|--|----------------------------|-------------------------------|---|-------------------------------|
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Electronic Banking

ČSOB CEB Plus

| | |
|---|--|
| Arrangement | The price information is available at branches for Corporate and Institutional Clients |
| Monthly fees | |
| Connection of accounts held outside of ČSOB | |

ČSOB MultiCash 24

| | |
|-------------------------|--|
| Setting up the product | The price information is available at branches for Corporate and Institutional Clients |
| Monthly maintenance fee | |

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

ČSOB Phone Banking

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

ČSOB InternetBanking

| | |
|---|----------------|
| Setting up the product: | |
| – issuance or renewal of security certificate (incl. the chip card) | CZK 400 |
| – issuance of the chip card reader (connection via USB/serial port) ¹⁾ | CZK 500 |
| Monthly maintenance fee – ČSOB InternetBanking | free of charge |
| Renewal of the security certificate: | |
| – standard via electronic banking application | CZK 200 |

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.

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) | The price information is available at branches for Corporate and Institutional Clients | |
| – sending of account statements via Swift (MT940) | | |
| Accepting payment orders via Swift (MT101): | | |
| – establishment of the service (MT101) | | |
| – receiving of MT101 | | |

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|----------------------|--|----------------------------|-------------------------------|---|------------------------|
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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. CZK 300, max. CZK 3,000 |
| – in cash | 1 % of the cheque, min. CZK 300, max. CZK 3,000 |
| Advice of insufficient coverage | CZK 50 |
| Cheques encashed at other banks – non-cash ¹⁾ | 1.5 % of the cheque, min. CZK 300, max. CZK 10,000 |
| 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) | CZK 100, victims of holocaust free of charge |
| Issuance of a bank cheque – non-cash | 1 % of the cheque, min. CZK 500, max. CZK 3,000 |
| Extra charge for express issuance of banking cheque | CZK 500 |
| Issuance of a personal cheque form | CZK 300 per 20 pcs, CZK 100 per pc ²⁾ |
| Withdrawal from account via personal cheque | individual price depending on volume and frequency of processed cash ³⁾ |
| Collection of the cheque, cheque book | CZK 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 | CZK 100 + actual costs |
| Stop-payment or recall of the cheque | CZK 200 + telecommunications costs |
| Cancellation of a ban on the encashment of a personal cheque | CZK 200 |
| Claim of a cheque | CZK 100 – CZK 500 based on complexity of operation |
| Operations with unpaid, or uncovered cheques | CZK 100 – CZK 200 based on complexity of operation + expenses of foreign/domestic bank |
| International of non-CZK domestic payment of a cheque drawn on ČSOB | CZK 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⁾ The expenses for the foreign USD cheque correspondent are USD 2 and a EUR check in the amount of EUR 3.

²⁾ 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.

³⁾ 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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|----------------------|---|----------------------------|-------------------------------|---|------------------------|
| A PAYMENT ACCOUNTS | B DEPOSITS | C CASH OPERATIONS | D PAYMENT AND DEPOSIT CARDS | E NON-DOCUMENTARY PAYMENTS | F ELECTRONIC BANKING |
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Documentary Payments and Bills of Exchange

Letters of Credit Export/Accepted/Supplier

| | |
|---|--|
| Advice or increase of L/C | The price information is available at branches for Corporate and Institutional Clients |
| Confirmation or increase of confirmed L/C | |
| Extension of confirmed L/C | |
| Payment of L/C (including checking of documents) | |
| Acceptance of a Bill of Exchange and/or deferred payment within confirmed L/C (including checking of documents) | |

Letters of Credit Import/Issued/Customer's

| | |
|--|--|
| Opening or increase and/or extension of L/C | The price information is available at branches for Corporate and Institutional Clients |
| Payment of L/C (including checking of documents) | |
| Acceptance of a Bill of Exchange and/or deferred payment (including checking of documents) | |

Letters of Credit – Other Items

| | |
|--|--|
| Amendment/cancellation of L/C (except for increase) | CZK 1,500 |
| Registration of L/C | CZK 1,500 |
| Transfer of L/C | The price information is available at branches for Corporate and Institutional Clients |
| Assignment of proceeds of L/C in favour of a client of another bank | CZK 1,500 |
| Advice of assignment of proceeds of L/C and/or of acceptance of an irrevocable payment order | CZK 1,500 |
| Release of goods sent at ČSOB's disposal | CZK 500 |
| Discrepancies in documents | CZK 1,500 |
| Pre-checking of documents | 1. pre-checking free of charge, CZK 150 for repeated check of every document |
| Reimbursement of expenses to another bank | CZK 150 |
| The fee for examining transactions to territories with higher compliance risk | individually agreed |

Documentary Collections

| | |
|---|--|
| Processing of documentary collection, commitment to pay (the fee is charged even if documents are released without payment) | The price information is available at branches for Corporate and Institutional Clients |
| Changes in the terms and conditions for collection | CZK 500 |
| Release of goods sent at ČSOB's disposal | CZK 500 |
| Arrangement of acceptance of a Bill of Exchange | CZK 500 |
| Arrangement of protest of a Bill of Exchange | CZK 1,500 + actual fees, an advance of CZK 3,500 in cash in prior for non-clients |
| Reimbursement of expenses to another bank | CZK 150 |
| The fee for examining transactions to territories with higher compliance risk (also concerns clean payments with documentary collection reference assigned) | individually agreed |

Bills of Exchange

| | |
|--|--|
| Bill of Exchange collection | The price information is available at branches for Corporate and Institutional Clients |
| Bill of Exchange collection with negative result | CZK 900 |
| Providing for acceptance of a Bill of Exchange | CZK 500 |

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|----------------------|---|----------------------------|-------------------------------|---|------------------------|
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| G CHEQUES | H DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE | I GUARANTEES AND CREDITS | J OTHER SERVICES | K SERVICES AND PRODUCTS NO LONGER AVAILABLE | |

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|--|---|
| Providing for recourse of a Bill of Exchange | CZK 1,500 + actual fees (an advance of CZK 3,500 in cash in prior for non-clients) |
|--|---|

| ČSOB Flexims | |
|--|--|
| Setting up the product | The price information is available at branches for Corporate and Institutional Clients |
| Monthly maintenance fee | |
| Issuing of chip card with security certificate | CZK 400 |
| Renewal of security certificate – annual | CZK 200 |
| Chip card reader or USB token | CZK 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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|----------------------|--|-----------------------------------|-------------------------------|---|------------------------|
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Guarantees and Credits

Guarantees (and promises of guarantees)

Incoming guarantees:

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|---|------------------------|
| – advice/registration of guarantee | CZK 1,000 |
| – assessment in the text of guarantee | CZK 500 |
| – advice/registration of guarantee amendment | CZK 1,000 |
| – assessment of changes in the text of guarantee | CZK 500 |
| – claim of incoming guarantee | CZK 1,500 |
| – fee for evaluating transactions coming from territories with an increased compliance risk | on an individual basis |

Outgoing guarantees:

| | |
|----------------------|--|
| – issue of guarantee | The price information is available at branches for Corporate and Institutional Clients |
|----------------------|--|

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 | CZK 1,500 |
| – preparation/consultation of text of guarantee | CZK 3,000 |
| – claim of outgoing guarantee | CZK 1,500 |
| – fee for evaluating transactions going to territories with an increased risk | on an individual basis |
| Reimbursement of expenses to another bank | CZK 150 |

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

The price information is available at branches for Corporate and Institutional Clients

| | | | | | |
|----------------------|--|----------------------------|-------------------------------|------------------------------|---|
| A PAYMENT ACCOUNTS | B DEPOSITS | C CASH OPERATIONS | D PAYMENT AND DEPOSIT CARDS | E NON-DOCUMENTARY PAYMENTS | F ELECTRONIC BANKING |
| G CHEQUES | H DOCUMENTARY PAYMENTS AND BILLS OF EXCHANGE | I GUARANTEES AND CREDITS | J OTHER SERVICES | | K SERVICES AND PRODUCTS NO LONGER AVAILABLE |

Other Services

Providing of bank information

| | |
|--|---|
| Providing for bank and office information about Czech and foreign entities | CZK 500 – CZK 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 | CZK 100 + 21 % VAT and actual costs including telecommunications fees |
| Bank reference at own request | CZK 500 – CZK 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 | CZK 250 + 21 % VAT |
| – 6 and more pieces of information required | CZK 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. CZK 200 + 21 % VAT |

Other services

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

Telecommunications and Postal Services

| | |
|--|--|
| Fax: | |
| – domestic | CZK 50 per message |
| – within Europe | CZK 100 per message |
| – rest of world | CZK 200 per message |
| DHL Courier service: | |
| – documents up to 0.5 kg – CR, Europe, USA, Canada, Mexico | CZK 1,100 |
| – documents up to 0.5 kg – other countries | CZK 1,500 |
| – documents over 0.5 kg | according to the valid DHL price list |
| Postage | according to current Czech and international rates |
| Phone message: | |
| – within Europe | CZK 150 per message |
| – rest of world | CZK 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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|----------------------|--|----------------------------|-------------------------------|---|------------------------|
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Services and Products No Longer Available

Electronic banking

ČSOB BusinessBanking 24

| | |
|---|---------|
| Monthly maintenance fee – ČSOB BusinessBanking 24 offline | CZK 230 |
| Monthly maintenance fee – ČSOB BusinessBanking 24 online | CZK 100 |

Payment and Deposit Cards

Cards no longer available

| | |
|---------------------|---------|
| Maestro | CZK 20 |
| MasterCard Standard | CZK 45 |
| MasterCard Gold | CZK 350 |
| MasterCard Business | CZK 200 |
| Visa Electron | CZK 20 |
| Visa Classic | CZK 45 |
| Visa Gold | CZK 350 |
| Visa Business | CZK 200 |

Insurance no longer available

| | |
|------------------|-----------|
| Standard | CZK 300 |
| Standard Family | CZK 800 |
| Exclusive | CZK 1,000 |
| Exclusive Family | CZK 2,200 |
| Gold | CZK 1,400 |
| Gold Family | CZK 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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|----------------------|--|----------------------------|-------------------------------|---|------------------------|
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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. |