



ČSOB Price List

for Corporate and Institutional Clients

Czech Republic, effective as of 8 June 2020

| CONTENTS |

A ACCOUNTS
B DEPOSITS
C CASH OPERATIONS
D 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 ACCOUNTS	B DEPOSITS	C CASH OPERATIONS	D 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	

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 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termination of deposit maturity (involving term deposits and deposits with withdrawal notice period)	1% of the withdrawn amount
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.

A ACCOUNTS	B DEPOSITS	C CASH OPERATIONS	D 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 1 million	1.00% 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	0.20%

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.

A ACCOUNTS	B DEPOSITS	C CASH OPERATIONS	D 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
CZK coins deposit or Exchanging CZK banknotes or CZK coins over 100 (inclusive) of the same nominal value ³⁾	3 % of the accepted amount over 100 of the nominal value given, min. CZK 100
EUR coins depos over 50 (inclusive) of the same nominal value	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 100
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
Advised and non-disbursed cash withdrawal	0.3 % of the non-disbursed amount

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.

³⁾ Fees for Exchanging CZK banknotes or CZK coins is also valid for Česká pošta, s.p., branches.

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

Secured packing and night safety box

Processing of cash received in each secured packing or night safety deposit bag	CZK 35
CZK coins deposit over 100 (inclusive) of the same nominal value	3 % of the accepted amount over 100 of the nominal value given, min. CZK 100
EUR coins depos over 50 (inclusive) of the same nominal value	2 % of the processed cash, min. CZK 100
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

A ACCOUNTS	B DEPOSITS	C CASH OPERATIONS	D 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 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 C | CASH OPERATIONS.

CSOB FlexiCash Plus – cash removal and replenishment

CSOB 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⁾	0.0385%	0.0380%	0.0352%	0.0347%	0.0325%	0.0314%
CZK – in coins ²⁾	0.44%	0.44%	0.44%	0.44%	0.44%	0.44%
EUR – in banknotes and coins ¹⁾	0.0429%	0.0407%	0.0385%	0.0380%	0.0363%	0.0352%

¹⁾ The rate depends on the monthly volume of removed cash.

²⁾ The 0.44% 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.

CSOB 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	0.65%	0.50%	0.40%	0.30%	0.30%

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	0.25%	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

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

A ACCOUNTS	B DEPOSITS	C CASH OPERATIONS	D 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	

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
--	-------------------

A ACCOUNTS	B DEPOSITS	C CASH OPERATIONS	D 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	

Cards

Payment card maintenance

Debit cards:

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 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

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	free of charge
Balance inquiry at ČSOB ATM/another banks ATM in the CR or abroad	0 / CZK 25

Cards – setup:

Renewed issuance of PIN	CZK 90
Changes of PIN – at ČSOB ATMs in the CR	free of charge
Limit changes at the client's request (at a branch only)	CZK 25
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 300
Renewed issuance of a card due to reissuance as Image card	free of charge
Sending of a card/PIN abroad by DHL courier service – Europe, USA, Canada, Mexico / other countries	CZK 1,100 / CZK 1,500

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

A ACCOUNTS	B DEPOSITS	C CASH OPERATIONS	D 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	

Request for documents on transaction in the commercial outlet at the client's request	CZK 200
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 cards via the ČSOB KoltrólKa service	free of charge
Airport lounges LoungeKey:	
Entrances to airport lounges in LoungeKey network– annually free of charge for Mastercard Premium cards	2
Entrances to airport lounges in LoungeKey network– annually free of charge for Mastercard Gold cards	4
Entrances to airport lounges in LoungeKey network	USD 32

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 cards ¹⁾

Travel insurance, variants: ²⁾

Classic	CZK 500
Classic family	CZK 1 255
Extra	CZK 1 350
Extra family	CZK 2 650

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).

Insurance of law protection	CZK 250
-----------------------------	---------

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.

A ACCOUNTS	B DEPOSITS	C CASH OPERATIONS	D 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

Processing of the payment order delivered to ČSOB electronically	The price information is available at branches for Corporate 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
Outgoing payment entered by card in the Kiosk ¹⁾	CZK 5

¹⁾ The maximum amount of an Outgoing Payment entered by card in a Kiosk is CZK 10,000.

Foreign payments

Incoming international payments

Incoming payment – SEPA ¹⁾	CZK 5
Other payments	1%, min. CZK 150, max. CZK 1,000
Incoming payment at the request of a ČSOB Client in the CR and SR	CZK 5
Incoming payment on the basis of SEPA direct debit	CZK 5

Outgoing international payments

Outgoing payment – SEPA ¹⁾	CZK 5 + CZK 45 ³⁾
Other payments	1%, min. CZK 250, max. CZK 1,500 + CZK 45 ³⁾
Outgoing payment in favour of a ČSOB Client in the ČR and SR ²⁾	CZK 5 + CZK 45 ³⁾
Outgoing payment according to a SEPA direct debit	CZK 5
Outgoing payment initiated (indirect payment order)	The fee is charged based on the above mentioned items (vyjma příkazu podaného písemně)

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

²⁾ For transfers in favour of a ČSOB client in the Czech Republic and in Slovakia Republic, the only possible charging code is SHA.

³⁾ Order processing fee for orders submitted in writing.

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

A ACCOUNTS	B DEPOSITS	C CASH OPERATIONS	D 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	

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
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

A ACCOUNTS	B DEPOSITS	C CASH OPERATIONS	D 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	

Electronic banking

ČSOB CEB Plus

Arrangement	The price information is available at branches for Corporate 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 Clients
Monthly maintenance fee	

Remote access to accounts with ČSOB

Sending of account statements via Swift (MT940)	The price information is available at branches for Corporate Clients
Accepting payment orders via Swift (MT101)	

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	

Cheques

Cheques

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
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
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
Other cheque operations	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, a EUR cheque are EUR 3 and a GBP cheque in the amount of GBP 2.

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.

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	

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 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

Establishing or increasing the amount of an L/C	The price information is available at branches for Corporate Clients
Extending a confirmed/issued L/C	
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

Transferring the amendment/cancellation of the letter of credit (excluding increase of the L/C volume and extension of the confirmed/open L/C)	CZK 1,500
Registration of L/C	CZK 1,500
Transfer of L/C	The price information is available at branches for Corporate Clients
Advice of assignment of proceeds of L/C and/or of acceptance of an irrevocable payment order	CZK 3,000
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 300 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 (the fee is charged even if documents are released without payment)	The price information is available at branches for Corporate 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
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 Clients
Bill of exchange collection with negative result	CZK 900
Providing for acceptance of a bill of exchange	CZK 500
Providing for recourse of a bill of exchange	CZK 1,500 + actual fees

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	

ČSOB Flexims

Establishing and using a service	The price information is available at branches for Corporate Clients
Issuing of chip card with security certificate	CZK 400
Renewal of security certificate – annual	CZK 200
Chip card reader or USB token	CZK 500

In providing respective service swift, postage, and courier expenses will be charged according to a part of the price list for other services.

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

Guarantees and credits

Guarantees (and promises of guarantees)

Incoming guarantees:

– 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:

– proposal/consultation of the guarantee text	CZK 3,000
– issue of guarantee	The price information is available at branches for Corporate Clients

If a fee for drafting/consulting on the text of an issued guarantee (promise) has been charged, the amount of the fee for issuing the guarantee (promise) 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 issue of the guarantee. 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 the fee also for the period until its commitment is terminated in accordance with the Customs Act.

– amendment of guarantee	CZK 1,500
– 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

In providing respective service swift, postage, and courier expenses will be charged according to a part of the price list for other services.

Credits and credit commitments

The price information is available at branches for Corporate 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
Processing and submission of reports about matters relating to the client – for persons authorised to execute decisions for a Notary Public and for persons who prove that as a result of their own errors the bank has suffered a loss; without such data they cannot exercise their rights	CZK 250 + 21% VAT

Telecommunications and postal services

Fax:	
– domestic	CZK 50 per message
– within Europe	CZK 100 per message
– rest of world	CZK 200 per message
Swift message	CZK 150 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.

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	

Services and products no longer available

Electronic banking

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.

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

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.

A ACCOUNTS	B DEPOSITS	C CASH OPERATIONS	D 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	

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.