ČSOB Price List for Corporate and Institutional Clients

Czech Republic, effective as of 1 November 2024

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Introductory provisions

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

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.

This ČSOB Price List for Corporate and Institutional Clients replaces ČSOB Price List for Corporate and Institutional Clients effective from 1 July 2024.

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

Accounts

Accounts [1]	
Establishing a first account (in CZK or in foreign currency)	free of charge
Establishing a second account in the same currency	CZK 500
Account management (per account per month)	CZK 200
Account statement – monthly frequency (sent by post or via electronic banking channels)	free of charge
Paper account statement – other than monthly frequency – customer does not use electronic banking channels	CZK 10 per statement + postage charged monthly
Paper account statement – less than monthly frequency – customer is using electronic banking channels	CZK 50 per month + postage charged monthly
Duplicate of the account statement (in any form)	CZK 150
Fee for early withhdrawal from term deposit/deposit promissory note in CZK	maximum 2T repo rate + 1% of the withdrawn amount [2]
Fee for early withdrawal from term deposit/deposit promissory note in foreign currency	2% of the withdrawn amount
Cancelling an account:	
– upon client's request	CZK 0–500
– at the instigation of ČSOB	free of charge

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.
2) The value of 2T repo rate announced by ČNB valid on the date of the request for early termination of a term deposit / deposit promissory note.

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
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
Remote account opening abroad in KBC Group or IBOS	CZK 5,000
Account change/cancellation within the KBC or IBOS group done remotely at the client's request	CZK 1,500
Sending one reminder to pay a debit balance on account	CZK 200

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

Deposits

Monthly fee on deposits over the limit during the year	
Fee on deposits up to the limit	no fee
Fee on deposits in JPY over JPY 5 million	0.50% 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, term and deposit accounts in the relevant currencies at the end of the relevant day, except for term deposits with individualized interest rate and deposit promissory notes.

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 20 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 20 million and exceeds 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 an average of daily positive balances between 1 January and 30 November of the relevant year. The calculation includes the total amount of cash deposited on the client's current, term and deposit accounts in the relevant currencies, except for term deposits with individualized interest rate and deposit promissory notes.

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.

Cash operations

Cash processing	
Depositing cash via a ČSOB deposit machine in an aggregate monthly amount of CZK 10 million (inclusive)	free of charge
Cash deposit at ČSOB branch	CZK 70
Extra fee for processing cash credited to an account of more than CZK 1 million [1)]	0.1% of the processed cash
Deposit/withdrawal of CZK coins of over 100 of the same nominal value [3)]	3 % of the amount of coins deposited/withdrawn over 100 of the same nominal value, at least CZK 100
EUR coins depos over 50 (inclusive) of the same nominal value	2% of the processed cash, min. CZK 100
Exchanging CZK notes or CZK coins of more than 100 of the same nominal value [3)]	5 % of the amount of exchanged cash of more than 100 of the same nominal value, at least CZK 150
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 300
Extra fee for processing of non-sorted cash according to the nominal value [3)]	CZK 100
Advised and non-disbursed cash withdrawal	0.3% of the non-disbursed amount
Depositing cash via a ČSOB deposit machine to the account, to which the card is issued or to another account held at ČSOB in the aggregate monthly amount exceeding CZK 10 million [4)]	CZK 20 / for each deposit made
Depositing cash via a ČSOB deposit machine to the account, to which the card is issued or to another account held at ČSOB in the aggregate monthly amount exceeding CZK 100 million [4)]	CZK 50 / for each deposit made

1) The Client pays for each cash processing operation if the total amount of cash credited to all their CZK and foreign currency accounts during 1 calendar month exceeds CZK 1 million or the equivalent of CZK 1 million. The total volume does not include cash from secured packaging, from the night safe and from a deposit ATM and at the Czech Post.
2) Third party denotes a person designated by the account owner or authorised user in whose favour the cash deposit is made.
3) The fee applies to Czech Post branches and is always collected from depositor in cash.
4) The fee is charged to the account of the client (account holder), in favour of whom the deposits were made via the deposit machine in the given settlement period.

Cash withdrawal from the account kept at ČSOB	
Withdrawal from a current payment account in the currency of the account	CZK 150 (or CZK 150 equivalent in the account currency)
Cash withdrawal in CZK/foreign currency from an account in other currency	CZK 150 (or the counter-value of CZK 150 in the currency of the account) + 1% of the withdrawn cash

1) It also applies to withdrawals by private cheque.

Secured packing and night safety box	
Processing of cash received in each secured packing or night safety deposit bag	CZK 70
Deposit/withdrawal of CZK coins of over 100 of the same nominal value	3 % of the amount of coins deposited/withdrawn over 100 of the same nominal value
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 150
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 card cash withdrawal in CZK	CZK 50
Debit or deposit card cash deposit to a current payment account	CZK 30 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
Processing of cash contained in each individual secured packing in CZK	CZK 70
Issuance of each individual Protocol on detected differences in secured packaging	CZK 35
Return of each secured package in the event it could not be processed	CZK 230
Outgoing payment submitted in writing	CZK 90
Creation of or change to standing order, standing order for direct debit or direct debit approval	CZK 90
Issuance of a cheque voucher (including postage) up to CZK 200 / up to CZK 1,000 / up to CZK 50,000 / for each additional CZK 50,000 (if only partial)	CZK 32 / CZK 41 / CZK 42 / CZK 5
Cheque voucher blocking by the issuer within 2 business days / within 14 calendar days	CZK 1 000 / CZK 200
Payment by voucher at a Czech Post branch Cash processing at the post office, up to CZK 5,000 / up to CZK 50,000 for every additional CZK 50,000 (if only partial)	CZK 22 / CZK 33 / CZK 10
Voucher distribution to payers (per consignment sent)	CZK 2.50 + postage

Cash transactions by clients of ČSOB, whose business activities correspond to those of financial institutions or institutions under Act 253/2008 Coll. [1)]	
Processing of cash at ČSOB branches, credited to the client's current account	CZK 120
Processing 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 Act 253/2008 Coll., 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 CASH OPERATIONS.

CSOB FlexiCash Plus – cash removal and replenishment

ČSOB FlexiCash Plus – cash removal						
Volume of processed cash	**Up to CZK 1,000,000**	**Up to CZK 3,000,000**	**Up to CZK 7,000,000**	**Up to CZK 30,000,000**	**Up to CZK 60,000,000**	**Over CZK 60,000,000**
CZK – in banknotes [1)]	0.0504%	0.0499%	0.0462%	0.0456%	0.0425%	0.0412%
CZK – in coins [2)]	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
EUR – in banknotes and coins [1)]	0.0562%	0.0533%	0.0504%	0.0499%	0.0476%	0.0462%

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

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

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

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

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

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

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

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

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

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 securred packing 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 at ČSOB central cash desk.

Other fees	
Fee for unrealized advised cash withdrawal	1% of the amount

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

Mastercard Business cards include free registration and membership in the my Mastercard/business benefit programme. The service is active after the Client registers on the Mastercard website. 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 50
– 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 (Cash Advance)	CZK 200
Deposit cash via a deposit machine to your own current payment account, to which a debit card is issued or to another account held with ČSOB in an aggregate monthly amount up to CZK 10 million (inclusive)	free of charge
Balance inquiry at ČSOB ATM/another banks ATM in the CR or abroad	0 / CZK 35
Cards – setup:	
Renewed issuance of PIN	CZK 150
Changes of PIN – at ČSOB ATMs in the CR	free of charge
Card limit change via ČSOB CEB, ČSOB Internet Banking and ČSOB Smart	free of charge
Card limit change at a ČSOB branch or over the phone	CZK 100
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 1,500
Provision of a renewed debit or credit card if the original card is lost or stolen or if the client applies for its early renewal	CZK 300
Renewed issuance of a card due to reissuance as Image card	free of charge

Sending of a card/PIN abroad by DHL courier service	CZK 600
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 [3]	CZK 3,000
Issuance of a substitute card abroad [3]	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
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 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), CBC (Belgium), K&H (Hungary), UBB (Bulgaria) ATMs.
3) It only applies to Visa cards.

Credit cards	MasterCard Business [1]
Card fee	free of charge
Withdrawal from ČSOB ATMs in the SR and KBC Group [2]	CZK 5 + 1%
Cash withdrawal from ATMs of other banks in the Czech Republic or EUR withdrawals from ATMs in EU/EEA countries and Switzerland, Monaco, Andorra and the Vatican	CZK 50 + 1%
Cash withdrawal from ATMs abroad with the exception of EUR withdrawals from ATMs in EU/EEA countries and Switzerland, Monaco, Andorra and the Vatican	CZK 150
Cash deposit through a deposit ATM	free of charge
Cash deposit to a credit card account at a ČSOB branch	free of charge
Services for each loan account credit card [3, 4]	CZK 600

1) MasterCard Business cards include free registration and membership in the my Mastercard/business benefit programme. The service is active after the Client registers on the Mastercard website.
2) Applies to withdrawals from ČSOB (Czech Republic and Slovakia), KBC Brussels (Belgium), CBC (Belgium), K&H (Hungary), UBB (Bulgaria) ATMs.
3) This fee is charged particularly for activities that allow the Client to draw funds by credit card, register all posted transactions or quantify obligatory and full instalments and interest for the current period paid by the Client, reserve funds, branch network advisory and administrative services, telephone/Client Centre consultancy services even if the Client does not use the credit card or does not dispose of it for his own reasons.
4) The fee is charged once a year in advance for the next 12 months, usually on the last working day of the month of the card's anniversary. The fee is charged for the whole lending period (even if the Client does not hand over the credit card).

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

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 Czech Republic or EUR withdrawals from ATMs in EU/EEA countries and Switzerland, Monaco, Andorra and the Vatican	CZK 50 + 1%
– from ATMs abroad with the exception of EUR withdrawals from ATMs in EU/EEA countries and Switzerland, Monaco, Andorra and the Vatican	CZK 150
– from ČSOB ATMs SR and KBC Group [1]	CZK 5 + 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), CBC (Belgium), K&H (Hungary), UBB (Bulgaria) ATMs.

Deposit card	
Deposit card maintenance monthly	CZK 20

Deposit cards are to be used only to deposit cash via deposit ČSOB ATMs and at the Czech Post, not all additional services are available (e.g. insurance).

Insurance to cards [1]	
Travel insurance, variants: [2]	
Classic	CZK 560
Classic family	CZK 1 345
Extra	CZK 1 410
Extra family	CZK 2 750
Insurance for loss or theft of payment cards, variants:	
Basic	CZK 135
Classic	CZK 390
Extra	CZK 800
Insurance of law protection	CZK 250
Purchase protection and extended warranty insurance (credit card only)	free of charge

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.

1) The services are not available for deposit card. Travel insurance and loss or 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 21. 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).

Payments

Domestic payments	
Outgoing electronic payment	CZK 6
Outgoing payment submitted in writing	CZK 150
Incoming payment	CZK 6
Outgoing priority electronic payment	CZK 100
Outgoing priority payment submitted in writing	CZK 250
Establishment and change of the standing payment order or direct debit, collection permit submitted in writing	CZK 150
Establishment and change of the standing payment order or direct debit, collection permit made by the Client electronically	CZK 6
Outgoing payment initiated (indirect payment order)	CZK 6

Foreign payments

Incoming payment from abroad and in foreign currency from the Czech Republic	
SEPA payment [1] and other payments in EUR within the EU/EEA	CZK 6
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 6
Incoming payment on the basis of SEPA direct debit	CZK 6

Outgoing payment to abroad and in foreign currency to the Czech Republic	
SEPA payment [1] and other payments in EUR within the EU/EEA	CZK 6 + CZK 144 [3]
Other payments	1%, min. CZK 250, max. CZK 1,500 + CZK 144 [3]
Outgoing payment in favour of a ČSOB Client in the ČR and SR [2]	CZK 6 + CZK 144 [3]
Outgoing payment according to a SEPA direct debit	CZK 6
Outgoing payment initiated (indirect payment order)	The fee is charged based on the above mentioned items

1) SEPA is a payment in EUR within the Single Euro Payments Area (SEPA) with the payer's and recipient's account number in IBAN format and the SHA charging code. The fee is also applied to other EUR payments within the SEPA Single Euro Payments Area. The list of SEPA countries can be found on the website www.csob.cz/sepa.
2) 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 express processing of the payment (only upon previous agreement with the bank)	CZK 700
Client's request to change, correct or refund the amount of the payment after it has been made	CZK 500 + fees of intermediary banks
Filing a claim against an incoming or outgoing payment at the client's request or a complaint from an intermediary bank asking for an explanation of incomplete data or instructions from the client [1]	CZK 500 + fees of intermediary banks
Establishment of a standing payment order in paper form	CZK 150
Sending paper advice with the details of international/cross-border payment	CZK 10 per 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 700

1) In the event of an incorrect execution of the payment by the bank, no fees are charged.

Electronic banking

ČSOB CEB Plus	
Arrangement	free of charge
Monthly fees:	
– use of the service [1)]	CZK 400
Connection of accounts held outside of ČSOB:	
– account connection (one-time charge)	CZK 1,000
– access to an account held outside of ČSOB, monthly	CZK 100
Assistance of a bank employee when implementing the service on the client's premises [2)]	CZK 1,500 + 21% VAT
Notifications sent as SMS (CEB Info) [3)]	CZK 2.50
Issue or renewal of a security certificate I.CA for ussage within the service (including a chip card)	CZK 500
Chip card reader (USB connection) [4)]	CZK 500

1) Up to 10 connected accounts/users; individual pricing applies when the limit is exceeded. The Virtual Branch service is free of charge.
2) The price includes one visit of a bank employee at the client in the Czech territory.
3) ČSOB CEB Info enables the sending of notifications and confirmations of payment processing; within the ČSOB CEB Plus service, the first 30 SMS per month are free of charge.
4) The fee for issuing a first reader or replacing a faulty reader is not subject to VAT. In other cases of reader sales, the price is increased by VAT at the rate of 21%.

ČSOB MultiCash 24	
Setting up the product (without installation)	CZK 2,500
Local installation or reinstallation (per each station)	CZK 2,500
Network installation or reinstallation (unlimited number of stations)	CZK 5,000
Instalation of other Modul (e.g. MT101)	CZK 2,500
Service check in ČR in case of a failure caused by client, additional training, consultation supported by bank, 2 hours of service and travel cost inclusive	CZK 2,900 + 21% VAT in Prague, CZK 3,700 + 21% VAT out of Prague
Each additional hour of the service check	CZK 1,200 + 21% VAT
Service check, additional training, consultation supported by external service company, 2 hours of service and travel cost inclusive	cost according to the external supplier price list
Each additional hour of the service check	cost according to the external supplier price list
Monthly fee	CZK 500

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

Remote access to accounts / Swift for Corporate	
Sending of account statements via Swift (MT940/camt.053):	
– establishment of the service (MT940/camt.053)	CZK 1,500
– sending of account statements via Swift (MT940/camt.053)	CZK 1,500 /month
Accepting payment orders via Swift (MT101):	
– establishment of the service (MT101)	CZK 1,000
– receiving of MT101	free of charge

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
Issuance of a personal cheque form	CZK 300 per 20 pcs, CZK 100 per pc [2)]
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. We offer this service until February 28, 2025.
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.

Documentary payments and bills of exchange

Letters of credit export incoming / incoming standby letters of credit	
Advice or increase of L/C	0.2% from the L/C amount, min. CZK 2,000
Confirmation, extension or increase of confirmed L/C	risk margin (p.a. depending on the rating of the issuing bank)
Payment of L/C (including documents examination)	0.3% from the amount of the documents, min. CZK 3,000
Acceptance of a bill of exchange and/or deferred payment within confirmed L/C	risk margin (p.a. depending on the rating of the issuing bank)

Letters of credit import/issued	
Issuance or increase of L/C	0.3% from the L/C amount, min. CZK 2,000 + risk margin (p.a. depending on the credit risk)
Extension of L/C	CZK 2,000 + risk margin (p.a. depending on the credit risk)
Payment of L/C (including documents examination)	0.3% from the amount of the documents, min. CZK 3,000
Acceptance of a bill of exchange and/or deferred payment	risk margin (p.a. depending on the credit risk)

Letters of credit – other items	
Amendment/cancellation of L/C (excluding increase of L/C and extension of issued L/C)	CZK 2,000
Registration of L/C	CZK 2,000
Transfer of L/C	0.2% from the amount of the transferred L/C, min. CZK 3,000
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 3,000
Documents pre-check	CZK 300 for check of every document
Payment of expenses to another bank	CZK 250
Evaluation of transactions in territories with higher compliance risk	individually agreed

Documentary collections	
Processing of documentary collection (the fee is charged even if documents are released without payment)	0.3%, min. CZK 2,000, max. CZK 30,000
Amendment of collection order	CZK 1,000
Release of goods sent at ČSOB´s disposal	CZK 500
Arrangement of a bill of exchange acceptance	CZK 500
Arrangement of a bill of exchange protest	CZK 1,500 + actual fees

Payment of expenses to another bank	CZK 250
Evaluation of transactions in territories with higher compliance risk (also concerns clean payments with documentary collection reference assigned)	individually agreed

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

ČSOB Flexims	
Establishing and using a service	free of charge
Issuing of chip card with security certificate	CZK 500
Annual renewal of security certificate	CZK 500
Chip card reader or USB token	CZK 500

In providing respective service swift, postage, courier expenses and fees for copy of documents will be charged according to a part of the price list for Other Services.

Guarantees and credits

Guarantees (and guarantees commitments)	
Incoming guarantees:	
– advice/registration of guarantee	CZK 2,000
– assessment of guarantee wording	CZK 2,000
– advice/registration of guarantee amendment	CZK 2,000
– assessment of wording of guarantee amendment	CZK 2,000
– claim of incoming guarantee	CZK 5,000
– evaluating of transactions coming from territories with higher compliance risk	individually agreed
Outgoing guarantees (standby letters of credit):	
– draft/consultation of the guarantee wording	CZK 3,000
– guarantee issuance	CZK 5,000 + commitment fees (p.a. depending among others on the credit risk), min. CZK 1,000 per quarter
– amendment of guarantee	CZK 3,000
– claim of outgoing guarantee	CZK 3,000
– evaluating of transactions going to territories with an increased risk	individually agreed
Payment of expenses to another bank	CZK 250

If a fee for draft/consultation on the wording of an issued guarantee (guarantee commitment, standby letter of credit) has been charged, the amount of the fee for issuing the guarantee (guarantee commitment, standby letter of credit) shall subsequently be reduced by its amount.

A commitment fee is charged in advance for each current, even commenced, quarter starting from the date of issue of the guarantee (guarantee commitment, standby letter of credit), min. CZK 1 000 per quarter. If the guarantee does not take effect, the amount of the commitment fee is not returned. If a customs guarantee is terminated, ČSOB is entitled to charge the fee also for the period until its commitment is terminated in accordance with the Customs Act.

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

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

Internal analysis of collateral value for comprehensive assessment of the loan application	0.03–0.2% from analyzed collateral value, min. CZK 2,000

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

Buyer's credit	
Contractual commision for preparing and concluding the buyer's credit agreement including related banking operations	individually agreed

Other credit products	
Forfeiting (without recourse the purchase of outstanding debt resulting from a letter of credit or bill of exchange or accounting claim with bank guarantee) carried out by ČSOB	individually agreed
Credits for commodity financing	individually agreed

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

Other services

Safe deposit box rental	Until 31. 12. 2024		From 1. 1. 2025	
Concluding a contract	free of charge			
A leased deposit box including contents insurance up to CZK 800,000 per year	up to 7,000 cm³ up to 15,000 cm³ up to 30,000 cm³ up to 100,000 cm³ above 100,000 cm³	CZK 1,200 + 21% VAT CZK 1,800 + 21% VAT CZK 2,700 + 21% VAT CZK 3,900 + 21% VAT CZK 7,200 + 21% VAT	up to 7,000 cm³ up to 15,000 cm³ up to 30,000 cm³ up to 100,000 cm³ above 100,000 cm³	CZK 1,800 + 21% VAT CZK 2,700 + 21% VAT CZK 5,400 + 21% VAT CZK 7,800 + 21% VAT CZK 14,400 + 21% VAT

The fees and other charges for loss or damage to a key/magnetic card, replacing a lock for a box etc. are given in the Price List for renting boxes, for some selected services issued by particular branches providing this service where the Price List is available.

The insurance covers each loss, disappearance or destruction of the contents of the safe deposit box. The insurance does not apply in particular to damage to the contents of the box due to the fraudulent action or conduct of the lessee or authorized person, internal causes (obsolesce, hidden defects, oxidation or corrosion), war, radioactive or other radiation and in accordance with the terms and conditions of the relevant insurance contract. For more information about the extent of the insurance click on www.csob.cz.

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

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 or for a Notary	CZK 250 + 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 Ministry of Finance	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 shorther than a year)	min. CZK 500 + 21 % VAT
Administration of one account under distraint of receivables	CZK 500 / monthly, per each month even incomplete

Documentary payments and bills of exchange related other servises	
Postage in the country:	
– standard	free of charge
– by registered mail	CZK 100 per delivery
– EMS	CZK 200 per delivery
Postage abroad	according to current rates

Courier service:	
– DHL – Europe	CZK 1,100
– DHL – other countries	CZK 1,500
– other than DHL	according to current rates
Swift message	CZK 200
Copy of document	CZK 10 per page

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

Services and products no longer available

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 beggining of the year period. If changed or applied additionaly, 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.