

ČSOB Price List

for Corporate and Institutional Clients

Czech Republic, Effective as of 1 May 2017

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Payment Accounts

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

Opening of first account (in CZK or in foreign currency)	free of charge
Opening of the second account in the same currency	CZK 500
Account maintenance (per account per month)	CZK 200
Account statement – montly frequency (sent by post or via electronic banking channels)	free of charge
Paper account statement – other than monthly frequency – customer does not use electronic banking channels	CZK 10 per statement + postage charged monthly
Paper accoutn statement – less than montly frequency – costomer is using electronic banking channels	CZK 50 per month + postage charged monthly
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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Deposits

Monthly fee on deposits over the limit during the year

Fee on deposits up to the limit	no fee
Fee on deposits in CZK for deposits over CZK 100 million	0.50% p.a.
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 on deposits over the limit is calculated as the product of the aforementioned percentage for the relevant currency and the value of over-the-limit deposits on the relevant day. The over-the-limit value is equal to the difference between the balance of deposits in the relevant currency and the aforementioned limit on the relevant day. The daily balance of deposits consists of funds in current, savings, term and deposit accounts of the client in the relevant currency at the end of the relevant day. The daily balance does not include term deposits with an individual interest rate and deposit bills of exchange. Fees are calculated on a daily basis. ČSOB is entitled to charge this fee once during the subsequent month and to debit it from the fee account of the client in the currency of that account. If the fee account of the client is not defined, the fee is debited from the current account of the client which has the highest balance on the day of the charge. The current 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 ¹⁾	0.15%

Fee on the increment of deposits at year end is calculated as the product of the aforementioned percentage and the increment in deposits as of December 31st of the relevant year. ČSOB is entitled to charge the fee once a year, no later than on the second business day of March of the next year. The fee is debited from the fee account of the client in the currency of that account. If the fee account of the client is not defined, the fee is debited from the current account of the client which has the highest balance on the day of the charge. The current ČNB exchange rate is used for conversions between CZK and foreign currencies.

¹⁾ The average volume of funds during the year is calculated as the sum of positive balances of deposits on the last day of each month between January 1st and November 30th, divided by the relevant number of months. The calculation considers the sum of funds in current, savings, term and deposit accounts of the client in all currencies as of the last day of the relevant month. The daily balance does not include term deposits with an individual interest rate and deposit bills of exchange.

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Cash Operations

Cash processing

Cash deposit via ČSOB ATM	free of charge
Processing cash credited to an account	individual price depending on volume and frequency of processed cash
Extra fee for processing cash credited to an account of more than CZK 1 million ¹⁾	0.1 % of the processed cash
Extra fee for processing CZK coins:	
– up 100 pcs of one nominal value (incl.)	free of charge
– above 100 pcs of one nominal value	3 % of the exchanged amount of the nominal value given, min. CZK 100
Extra fee for processing EUR coins:	
– up 49 pcs of coins	free of charge
– 50 and more pcs of coins	2 % of the processed cash, min. 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 or an account kept at Poštovní spořitelna ²⁾	CZK 70
Cash processing and transfer in CZK to an account denominated in CZK kept at another payment services provider	2 % of the transferred cash, min. 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	individual price depending on volume and frequency of withdrawn cash
Cash withdrawal in CZK/foreign currency from an account in other currency	individual price in the currency of the account depending on volume and frequency of withdrawn cash

Exchange of banknotes or coins

Exchange of CZK banknotes or CZK coins:	
– up to 100 pcs of one nominal value (incl.)	free of charge
– above 100 pcs of one nominal value	3 % of the exchanged amount above 100 pcs of the nominal value given, min. 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.

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Other fees						
Exchange or cash received of the local banknotes not badly damaged					free of charge	
Advised and unpaid cash withdrawal					0.3 % of the unpaid amount	
Secured packing and night safety box						
Processing of cash received in each secured packing or night safety deposit bag					individual price depending on volume of processed cash	
Extra fee for processing CZK coins:						
– up 100 pcs of one nominal value (incl.)					free of charge	
– above 100 pcs of one nominal value					3 % of the exchanged amount of the nominal value given	
Extra fee for processing EUR coins:						
– up 49 pcs of coins					free of charge	
– 50 and more pcs of coins					2 % of the processed cash	
Extra fee for processing damaged and expired FX banknotes					10 % of the value of a damaged or expired banknote	
Extra fee for processing a foreign currency credited to an account denominated in other currency					2 % of the processed cash	
Extra fee for each failure to adhere to the rules for packaging cash amounts					CZK 100	
Withdrawal from a current payment account in the currency of the account via secured packing					individual price in the currency of the account depending on volume and frequency of withdrawn cash	
Withdrawal from a current payment account in CZK / foreign currency from an account denominated in another currency via secured packing					individual price in the currency of the account depending on volume and frequency of withdrawn cash	
Penalty fee for the damage or the non-return of a borrowed textile bag for secured packing or night safety box cassette					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	
ČSOB FlexiCash – cash collection						
For income from sales processing according to the total monthly amount, kind of income and currency of the income from sales: ¹⁾						
Kind of cash processed	Up to CZK 1,000,000	Up to CZK 3,000,000	Up to CZK 7,000,000	Up to CZK 30,000,000	Up to CZK 60,000,000	Over 60,000,000
CZK – sorted cash	0.385‰	0.380‰	0.352‰	0.347‰	0.325‰	0.314‰
CZK – non-sorted cash	0.424‰	0.418‰	0.413‰	0.407‰	0.402‰	0.396‰
EUR	0.429‰	0.407‰	0.385‰	0.380‰	0.363‰	0.352‰
¹⁾ The fee will be increased by 21 % VAT.						
Fee for income from sales transfer					on contractual basis + 21 % VAT	
Fee for a piece of one-off packing material provided by the Authorised entity ¹⁾					per piece + 21 % VAT	
¹⁾ The fee per piece depends on the current price of packing material determined by the Authorised entity.						
Fee for one Packing material ¹⁾						
Night safety deposit bag					per pc + 21 % VAT	
Security envelope					per pc + 21 % VAT	

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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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Payment and Deposit 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 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 in the SR	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 20

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.) ²⁾	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

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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

¹⁾ Should there be additional charge by the acquirer, card holder must receive such information on the POS.

²⁾ This service is not available for deposit cards.

Credit card maintenance

Credit cards:

MasterCard Business credit	CZK 600 per year
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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 in the SR	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

Deposit card maintenance

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

Cards no longer available

Maestro	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 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).

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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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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Non-documentary Payments

Domestic payments

Processing of the payment order delivered to ČSOB electronically	CZK 3 per item charged monthly
Processing of the payment order delivered to ČSOB on paper	CZK 18 per item charged monthly
Processing of the payment order delivered to ČSOB on paper (payable within the same day)	CZK 40 per item charged monthly
Incoming payments – for client who uses electronic banking	CZK 3 per item charged monthly
Incoming payments – for client who does not use electronic banking	CZK 9 per item charged monthly
Processing of Urgent payment delivered to ČSOB electronically	CZK 100 per item
Processing of Urgent payment delivered to ČSOB on paper	CZK 200 per item
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

Incoming international payments

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

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

Outgoing international payments

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

Payments within ČSOB in the Czech Republic and in Slovakia

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

SEPA direct debit

Payer:	
Outgoing payment according to a SEPA direct debit within ČSOB CR and SR	CZK 3
Outgoing payment according to a SEPA direct debit sent from another bank	1 %, min. 150, max. CZK 1,300
Recipient:	
Incoming payment according to a SEPA direct debit within ČSOB CR and SR	CZK 3
Incoming payment according to a SEPA direct debit sent to another bank	1 %, min. 100, max. CZK 800

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
Rejection of the payments order on a client's request on a due date	CZK 200 including postage
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

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Issuance of a payment confirmation	CZK 200
Definition: SEPA transfer - transfer in EUR within the Single Euro Payment Area (SEPA) i.e. the EU and EEA countries, Monaco, Switzerland and Liechtenstein specifying the payer's and beneficiary's IBAN account numbers, the "SHA" fee payment code and no special processing requirements.	

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Electronic Banking

ČSOB 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

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.

ČSOB MultiCash 24

Setting up the product (without installation)	CZK 2,500
Local instalation (per each station)	CZK 2,500
Network instalation (unlimited number of stations)	CZK 5,000
Instalation of other Modul (e.g. MT101)	CZK 2,500
Reinstall (local/network) or upgrade	see the fee for local or network instalation
Service check in ČR in case of a failure caused by client, additional training, consultation supported by bank, 2 hours of service and travel cost inclusive	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 maintenance fee	CZK 500

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

w1se – domestic (discontinued service)

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

w1se – international (discontinued service)

Setting up the product	CZK 15,000 flat up to 5 users
– set up additional user (smart card)	CZK 100
– set up additional user (smart card + reader ¹⁾)	CZK 600
Add new account into w1se	CZK 75
Monthly fees:	
– for w1se usage	CZK 900 ²⁾

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Other fees:

– user maintenance if done by ČSOB (per one setting)	CZK 300
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- ¹⁾ Neither the first chip card reader nor another chip card reader replacing a destroyed chip card reader is subject to VAT. As for other sales of chip card readers, the price will be increased by 21 % VAT.
- ²⁾ The fee is valid for clients with up to 10 users' and accounts' number; this charge is only the minimum limit of the fee for the clients with more than 10 users and accounts.

Phone Banking (ČSOB Linka 24)

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 24 (InternetBanking) and ČSOB BusinessBanking 24

Setting up the product:	
– issuance or renewal of security certificate (incl. the chip card) ¹⁾	CZK 400
– issuance of the chip card reader (connection via USB/serial port) ²⁾	CZK 500
– issuance of the chip card reader (connection via PCMCIA) ²⁾	CZK 2,000
Monthly maintenance fee – ČSOB InternetBanking 24 (InternetBanking)	free of charge
Monthly maintenance fee – ČSOB BusinessBanking 24 offline	CZK 230
Monthly maintenance fee – ČSOB BusinessBanking 24 online	CZK 100
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⁾ This also applies to ČSOB CEB clients.

²⁾ 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)	CZK 1,500
– sending of account statements via Swift (MT940)	CZK 1,500 /month
Accepting payment orders via Swift (MT101):	
– establishment of the service (MT101)	CZK 1,000
– receiving of MT101	free of charge

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Cheques

Cheques

Encashment of traveller's cheques – non-cash	3 % of the cheque
Encashment of personal cheques for ČSOB and bank cheques for ČSOB drawn by ČSOB	free of charge
Encashment of bank cheques for ČSOB drawn by other bank:	
– non-cash	1 % of the cheque, min. 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 % of the cheque, min. CZK 300, max. CZK 3,000
Cash Letter System Agreement	individually agreed
Payment of social nature via cheque for ČSOB drawn by other bank	free of charge
Payment of social nature via cheque encashed at other banks (non-cash only)	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.

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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Documentary Payments and Bills of Exchange

Letters of Credit Export/Accepted/Supplier

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

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

Letters of Credit Import/Issued/Customer's

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

Letters of Credit – Other Items

Amendment/cancellation of L/C (except for increase)	CZK 1,500
Registration of L/C	CZK 1,500
Transfer of L/C	0.2 % from the amount of the transferred L/C, min. CZK 1,500
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
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)	0.3 %, min. CZK 1,500, max. CZK 30,000
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
The fee for examining transactions to territories with higher compliance risk (also concerns clean payments with documentary collection reference assigned)	individually agreed

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Bills of Exchange

Bill of Exchange collection	0.3 %, min. CZK 1,500, max. CZK 30,000
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 (an advance of CZK 3,500 in cash in prior for non-clients)

ČSOB Flexims

Setting up the product	free of charge
Monthly maintenance fee	free of charge
Issuing of chip card with security certificate	CZK 450
Renewal of security certificate – annual	CZK 450
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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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:

– issue of guarantee	CZK 5,000 + commitment fees (p. a. depending among others on the credit risk), min. CZK 1,000 per quarter
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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

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

Credits and Credit Commitments

Assessment of loan commitment application	individually agreed
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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 commission for preparing and concluding the Buyer's Credit Agreement including related banking operations	individually agreed
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Other Credit Products

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

Recovery of Receivables

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

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Other Services

Providing of bank information

Providing for bank and office information about Czech and foreign entities	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

Swift domestic and foreign	CZK 150 per message
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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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.