Valid from: 4. 8. 2008

Standard List of Fees and Commissions for Corporate Clients

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Helping you gain financial success in your business

Corporate Banking

BAWAG BANK

I. Opening, maintaining and closing of current accounts; Cheques

	in CZK
A. Opening, maintenance and closing of current accounts	
Opening an account	free of charge
Opening of another account in each currency	200,-
Account closing	free of charge
Maintaining an account - according to delivery of account statement	
monthly	250,- p.m.
weekly	300,- p.m.
daily/after transaction	400,- p.m.
Opening and maintenance of savings account	free of charge
Opening and maintenance of deposit account	free of charge
B. Main Current account for Notarial/Lawyer Escrow accounts	
Opening an account	free of charge
Account closing	free of charge
Maintaining an account - according to delivery of account statement	
monthly	50,- p.m.
weekly	100,- p.m.
daily/after transaction	200,- p.m.
Each statement mailed	free of charge
Opening and maintenance of deposit account	free of charge
1. Notarial/Lawyer/Court Escrow accounts*	
Opening an account for interest bearing accounts (one-time fee at the time escrow is accepted)	
Notarial/Lawyer Escrow account	200,-
Court Escrow account	free of charge
Opening an account for non-interest bearing accounts (one-time fee at the time escrow is accepted)	
Notarial/Lawyer/Court Escrow account	free of charge
Maintaining an account	free of charge
Account closing	free of charge
Each statement mailed	free of charge
Domestic payments and settlements in CZK	
Incoming payments	free of charge
Outgoing payments	free of charge
Cash transaction	
Cash deposits	free of charge
Cash withdrawals	free of charge
* All fees related with Escrow accounts will be charged to the client's main account	

C. Services related to transfers and payments realized on accounts	
Fax Contract	free of charge
Issuance of code card "Tan list" for fax contract	100,-
Processing of execution order including (blocking of account) flat per item	100,-
Blocking of a current account upon account holder's request	100,-
Maintenance of file of uncovered payments - 1 uncovered payment per day	100,-
Cancellation of uncovered payment order	100,-

D. Services related to statements of current accounts and bank confirmations	
Each statement mailed	free of charge
Extra copies of account statements - current year	100,-
Extra copies of account statements - previous years	500,-
Additional account statement in second language	500,- p.q.
Electronic reporting of account statements via electronic banking system MULTICASH	free of charge
Reporting of account statements via MT940 Messages - SWIFT	25,- EUR p.m., or CZK equivalent
Written confirmation of account balance - fax inland	100,-
Written confirmation of account balance - fax abroad	150,-
Written confirmation of account balance - mail	100,-
Written confirmation of account balance - SWIFT	150,-
Confirmation of paid-in capital	500,-
Confirmation of deposit of funds for capital increase	500,-
Assignment of deposit	1.000,-
Assignment of deposit in favour of a third bank	15.000,-

E. Cheques	
Domestic cheque collection	0,25 % min. 500,- max. 2.000,-
Collection by cash letter	1 % min. 500,- max. 3.500,-
Foreign cheque collection	0,5 % min. 700,- max. 3.000,-
Collection for non-customers	0,2 % min. 1.500,-
Issuing of bank cheque	1 % min. 500,- max. 3.000,-
Collection of cheques payable at BAWAG Bank CZ a.s.	0,25 % min. 500,- max. 2.000,-
Returned (unpaid) cheque	500,- + bank's expenses + fees of other banks
Investigation of cheques	300,- + bank's expenses + fees of other banks

F. Travellers cheques	
Sale of travellers cheques	1 % min. 100,-
Repurchase of travellers cheques bought from our bank (paid out in CZK only)	2 % min. 100,- max. 3.000,-
Purchase of cheques	2 % min. 100,- max. 3.000,-

II. Payments and Settlements in CZK, Clean Payments in Foreign Currencies

	in CZK
A. Domestic payments and settlements in CZK incoming payments	
Incoming payments	
Single payment	2,-
Transfer in favour of foreign currency account	10,-
Collection order (Inkaso)	4,-
One-off fee for introduction of direct debit	free of charge
Amendment or cancellation of direct debit	30,-
Transfer within the bank from foreign currency account to CZK account	free of charge
Outgoing payments	
Outgoing order	20,-
Establishment of standing order	free of charge
Change of instruction of standing order	30,-
Transfer within the bank from CZK account to CZK account	10,-
Transfer within the bank from foreign currency account to CZK account	10,-
Express transfer	300,-
Standing payment order	5,-
direct debit, SIPO	5,-
request for direct debit	20,-
Electronic Banking MULTICASH	
Outgoing payment	5,-
Payment order from foreign currency account	7,-
Transfer within the bank from CZK account to CZK account	free of charge
Transfer within the bank from CZK account to CZK account - other payer´s account	free of charge
Transfer within the bank from foreign currency account to CZK account	free of charge
Express outgoing domestic payment delivered electronically	300,- per item
Request for direct debit	7,-
Internet Banking	
Outgoing payment	5,-
Payment order from foreign currency account	7,-
Transfer within the bank from CZK account to CZK account	free of charge
Transfer within the bank from CZK account to CZK account - other payer´s account	free of charge
Transfer within the bank from foreign currency account to CZK account	free of charge
Express outgoing domestic payment delivered electronically	300,- per item
B. Clean payments in foreign currencies and foreign payments in CZK	
Outgoing foreign payments	0,9 % min. 500,- max. 2.200,-
Establishment of standing order	100,-
Change of instruction of standing order	100,-
Standing order execution	0,9 % min. 500,- max. 2.200,-
Incoming foreign payments	0,9 % min. 350,- max. 2.200,-
Incoming BAWAG euro payments*	200,- flat
Incoming foreign payments for non-customers	0,9 % min. 500,- max. 2.200,-
Transfer within the bank	free of charge
Express payment delivered on paper application	standard fee + 500,-
Electronic Banking MULTICASH	
Outgoing foreign payments	0,9 % min. 350,- max. 2.000,-
Transfer within the bank	free of charge
Express outgoing foreign payment delivered electronically	standard fee + 500,-

Internet Banking	
Outgoing foreign payments	0,9 % min. 350,- max. 2.000,-
Transfer within the bank	free of charge
Express outgoing foreign payment delivered electronically	standard fee + 500,-

C. Issuing of receipt for payments carried out/ received	
By ordinary mail / personally at reception desk	150,-
By fax / swift	200,-

D. Other services	
Additional information about payment / request for investigation	300,-

*- the payment currency must be EUR
- the payment amount may not exceed EUR 12.500
- the payment must be originated in a member state of the EU and be destinated for the member state of the EU
- the fee instruction must be "SHA" (fee splitting)
- the payment must contain the valid IBAN of the beneficiary
- the payment must contain the valid BIC of beneficiary`s bank
- the payment must not contain any additional information for the bank
- the information on the payment order must be precise and may not lead to inquiries

III. Cash Transactions

	in CZK
A. Cash transactions in CZK	
Cash deposits	free of charge
Deposit of bigger number of coins (over 500 pieces)	1 % min. 100,-
Cash withdrawals	30,- flat
Withdrawal of bigger number of coins (over 500 pieces)	1 % min 100,-
Cash processing	1.500,- for each 1 Mio CZK
Not advised withdrawal according to the bank's business terms and conditions	0,2 %
B. Cash transactions in foreign currencies	
Cash deposits	free of charge
Cash withdrawals	1 % / over 0,5 Mio 0,5 %
Cash processing	1.500,- for each 1 Mio CZK
Not advised withdrawal according to the bank's business terms and conditions	0,4 %
Not realised withdrawal	0,4 %
C. Foreign exchange - according to foreign exchange list of BAWAG Bank CZ a.s.	
CZK to foreign currencies (we sell)	free of charge
Foreign currencies to CZK (we buy)	1 %, min. 50,- max. 3.000,-
D. Other cash services	
Foreign exchange of damaged banknotes	10 %
Exchange of banknotes (interchange, change etc.)	5 % min 25,- max 1.000,-
Incoming payment collectable in cash only	1 % min 500,-

IV. Documentary Letters of Credit

	in CZK
A. Export letters of credit	
Pre-advice	1.000,- flat
Advising commission	0,1 % min. 1.000,-
Handling commission	0,3 % min. 1.000,-
Transfer of L/C	0,2 % min. 1.000,-
Confirmation commission*	0,1 % p.m. min. 1.000,-
Deferred payment commission*	0,15 % p.m. min. 1.000,-
Supervisory commission (unconfirmed L/C without forfaiting)	0,1 % min. 1.000,-
Taking up of risk (unconfirmed L/C with forfaiting)*	0,15 % p.m. min. 1.000,-
Amendment fee	1.000,- flat
Closing of L/C due to non-utilisation before maturity	1.000,- flat
Repeated claim due to not received instructions (second and following)	100,-
Pre-checking of documents (first pre-check)	free of charge
Advising of L/C to other bank	1.000,- flat
B. Import letters of credit	
Pre-advice	1.000,- flat
Commitment commission **	0,1 % p.m. min. 1.000,-
Deferred payment commission **	0,15 % p.m. min. 1.000,-
Handling commission	0,3 % min. 1.000,-
Amendment commission	1.000,- flat
Cancellation of L/C	1.000,- flat
C. Special confirmation	
Notification of assignment out of L/C	100,-
Confirmation of assignment of the proceeds out of L/C	2.500,- flat

* depending on the issuing bank and the lifetime of the L/C, resp. deferred payment

** depending on the means of security

Client can further be charged with telecommunication and postage costs arising from processing of Documentary Letters of Credit. These expenses are booked as follows:

- SWIFT message: CZK 150,-
- Fax message (one page): CZK 100,- inland; CZK 150,- Europe; CZK 200,- overseas;
- telex, telegram, telephone, mail, courier services: according to actual expenses

V. Documentary Collection

	in CZK
A. Export documentary collection	
Handling fee	0,3 % min. 1.000,-
Amendment of instructions	500,-
Returning of documents free of payment	0,3 % min. 1.000,-
Repeated claims of collection instructions (second and following)	100,-
Cancellation of collection order	500,-
Notification of Assignment out of DC	100,-

B. Import documentary collection	
Handling fee	0,3 % min. 1.000,-
Domicilation of bill of exchange	0,1 % min. 1.000,-
Amendment of instructions	500,-
Documents released "free of payment"	0,3 % min. 1.000,-
Sending of collection instruction to other bank	500,-
Repeated claims of collection instructions (second and following)	100,-
Release of goods (goods shipped to our disposal)	1.000,-
Protest for non-payment, non-acceptance	1.000,- plus costs of notary
Aval of import B/E *)	individually

*) depending on risk level and on the means of security

Client can further be charged with telecommunication and postage costs arising from processing of Documentary Collection. These expenses are booked as follows:

- SWIFT message: CZK 150,-
- Fax message (one page): CZK 100,- inland; CZK 150,- Europe; CZK 200,- overseas;
- telex, telegram, telephone, mail, courier services: according to actual expenses

VI. Credit Facilities, Information Service

	in CZK
A. Loans	
Interest rate to be agreed upon individually, depending on market conditions, type of transaction and risk assessment of client.	
Commitment fee (calculated over the unused amount of credit)	individually
Credit maintenance fee (including overdraft)	500,- p.m.
Fees for other services related to credit (lawyer services, expert evaluation of provided security, etc.)	charged according to the actual expenses

B. Letters of guarantee	
Issuing of the guarantee	1.000,-
Commitment fee (calculated on the amount)	individually
Amendment fee	1.000,-
Advising of a guarantee sent to us without our confirmation	1.000,-
Discharge the claim	0,2 % min. 1.000,-
Lodge the claim	0,2 % min. 1.000,-
Proposal of wording of guarantee	2.500,-
Cancellation of guarantee before issuance	2.000,-
Repeated claim due to not received instructions (second and following)	100,-
Commitment to issue an guarantee	individually
Administration of guarantee (fee is charged per every commenced month)	500,-

C. Informational service	
Auditors' inquiries:	
- client with commitment	1.500,- flat + VAT
- client without commitment	1.000,- flat + VAT
Bank information	1.000,- flat + VAT
Other extraordinary services not listed in this List of Charges - per each commenced 15 min	250,- + VAT

Client can further be charged with telecommunication and postage costs arising from processing of Letters of guarantee. These expenses are booked as follows:

- SWIFT message: CZK 150,-
- Fax message (one page): CZK 100,- inland; CZK 150,- Europe; CZK 200,- overseas;
- telex, telegram, telephone, mail, courier services: according to actual expenses

VII. Treasury Services

	in CZK
Spot foreign currency conversions	to be agreed individually based on current market conditions
Forward contracts	to be agreed individually based on current market conditions
Forward contracts with delivery options	to be agreed individually based on current market conditions
Bond and Treasur-Bill trading services	to be agreed individually
Consulting services	to be agreed individually
Overnight Investment	to be agreed individually

VIII. Payment Cards

	in CZK
A. Payment Card Usage Fees	
1. Card Issue	free of charge
2. Annual Fee	
MasterCard Business - Standard Programme	1.500,-
MasterCard Business - Executive Programme	3.000,-
Additional Fee for Express Card Issue (with PIN code within 48 hours)	2.000,-
3. Limitations to Payment Card Usage	
Card Blocking	100,-
Entry on Stoplist	1.000,-
Automatic transfer from Card Blocking to Stoplist	950,-
Card Unblocking	100,-
4. Other Services	
Mailing of forgotten PIN code	100,-
Repetitive PIN code generation with personal acceptance	200,-
Additional statement of transactions	40,-
Renewal of a valid Card (in case of change of embossed data on the card or if it was damaged by cardholder)	200,-
Change of Card data	20,-
Express change of the Card limit (within 1 hour) for Charge Cards	200,-
Issue of a Replacement Card abroad	4.000,-
Issue of emergency cash abroad	3.500,-
Request for supplementary transaction documentation	300,-
B. Payment Card Transactions Fees	
Cash withdrawals at ATMs	
ATM Domestic	6,50
ATM Abroad	2,5 % min. 80,-
Cash withdrawals at cash counters	
Cash Advance Domestic	20,- + 0,45 % of the amount
Cash Advance Abroad	2,5 % min. 80,-
b) Payments at merchants	free of charge
C. American Express	
Issuance Fee (one-of fee)	80,- USD
Personal card (yearly)	100,- USD
Company card (yearly)	100,- USD
Gold Card (yearly)	200,- USD
Platinum Card (yearly)	400,- USD

IX. Other Services

	in CZK
A. Hiring of safe deposit boxes	individual price list available at each branch (according to size range of boxes)
Advance payment for lending of two keys	1.000,-
Late vacation of safe deposit box after the contract expiration	5.000,-
B. Night safe	
Using the night safe p.m.	250,- + 19 % VAT p.m.
Long term safekeeping of securities and other valuables (yearly fee payable in advance)	0,5 % min. 1.200,- + 19 % VAT
C. Mail boxes	
Using the hold mail box	individual price list available at each branch if boxes at disposal
Advance payment for lending of two keys	1.000,-
Late vacation of safe deposit box after the contract expiration	5.000,-
D. Escrow Agreement	
Escrow fee	to be agreed individually
Checking of the documents	1.000,-
Change of agreement – amendment fee	2.000,-
E. Cash pooling	
Maintaining an account in the Cash pooling group	to be agreed individually
F. Cash concentrating	
Maintaining an account in the Cash Concentrating group	to be agreed individually

X. Electronic Banking Services

	in CZK
A. MULTICASH	
MULTICASH system installation (including consultancy and training)	8.000,- flat
Connection of existing MULTICASH installation of other bank to BAWAG Bank CZ a.s	4.000,- flat
Monthly maintenance fee (including electronic account statements, lists of foreign exchange rates of BAWAG Bank CZ a.s., actual account balance information, help-desk service, system up-grade)	800,- p.m.
Additional training of MULTICASH users	3.500,-
On site repair of MULTICASH system's malfunctions caused by the client	3.500,-

B. BAWAG Internet Banking	
Fee for the Internet Banking Service	30,-

XI. Miscellaneous

For operations not mentioned above, the bank will charge a fee based on the amount of time involved in handling such operations and on the level of risk to be undertaken by the bank.

With regard to all these operations, we will debit the customer's current account for all postal communication and other costs such as taxes or other expenses paid by the bank.

At any moment the bank may replace this List of fees and commissions by an updated version which will come into force the day after publication.

Fees and commissions are in CZK unless otherwise stated. Spot middle rate valid at the day of processing is used to convert all fees stated in CZK and booked in a foreign currency.