

## Standard List of Fees and Commissions for Individual Banking



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**Professional consulting services for all  
your financial needs**

# Individual Banking



## I. Current, Deposit and Savings Accounts, Cheques

in CZK

### A. FREE IQ account - product package

Opening of the account	free of charge
Maintenance of the account	free of charge
Account closing	free of charge

### FREE IQ account product package includes:

Current account	free of charge as a part of the package
BAWAG direct	free of charge as a part of the package
1 debit payment Maestro card	free of charge as a part of the package

### Account statement

- monthly	20,- monthly
- quarterly	10,- monthly
- annual	free of charge as a part of the package

Oral information on the current account balance using password	free of charge
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### B. 5 for 50 Account - product package

Opening of the account	free of charge
Maintenance of the account	50,- monthly
Account closing	free of charge

### Account statement

- monthly	20,- monthly/ free of charge as a part of the package*
- quarterly	free of charge as a part of the package

### Product package 5 for 50 Account includes:

#### Basic products/services:

Current account	free of charge as a part of the package
1 x SIPO monthly	free of charge as a part of the package
All recurring payment orders within a bank entered by electronic means	free of charge as a part of the package

#### Optional product/services, from which customer chooses five (5)\*\*:

BAWAG direct	free of charge as a part of the package
1 debit payment card MasterCard Standard	free of charge as a part of the package
1 additional/second debit payment card on demand of customer	half of the annual fee
Monthly account statement sent by post	free of charge as a part of the package
IQcredit	free of charge as a part of the package
Five (5) monthly outgoing domestic payments in CZK entered by electronic means (standard one-time and recurring payments)	free of charge as a part of the package ***
Four (4) direct debit transactions (monthly) in CZK	free of charge as a part of the package
Connection with BAWAG Savings Account in CZK based on automatic transfers	free of charge as a part of the package
Automatic transfers between 5 for 50 Account and BAWAG Savings Account	free of charge

Change of 5 selected services	20,- for newly chosen service
Change in limit in case of connection with BAWAG Savings Account	free of charge
Oral information on the current account balance using password	free of charge

\* in case of choosing monthly account statements as optional service

\*\* In case of selecting of additional product/service above the five (5) optional product/services, this product/service is subject to a fee in accordance to the valid List of Fees for this product/service.

\*\*\* This service can be selected three times; each of them will be counted as one service.

#### **C. IQ Account (IQ Account - not offered anymore)**

Opening of the account	free of charge
Maintenance of the account	free of charge
Account closing	free of charge

#### Account statement

- sent by post monthly	free of charge
- sent by post more frequently	10,-
- picked-up at the branch - monthly per account	50,-

Urgent transfer from savings account to current account and withdrawal or transfer of finance	0,2 % from the value of the transfer
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Account balance info from bank officer	30,- p.m.
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Changes to limits, frequency and type of automatic transfers	30,-
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Transfer between current account and savings account (I am saving)	free of charge
Transfer between current account and savings account (I am paying)	free of charge
Transfer between current account and savings account (I am watching)	free of charge

<b>Debit cards</b>	yearly
Maestro	200,-
MC Standard	600,-
MC Gold	3.500,-
Express card issue	2000,-

#### **D. Package account (not offered anymore)**

Introduction of the account	free of charge
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IQ Account + BAWAG direct + 1 debit card - Maestro	45,- monthly
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IQ Account + BAWAG direct + 1 debit card - MC Standard	69,- monthly
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#### **E. Opening, maintenance and closing of current accounts**

Opening an account in CZK	free of charge
Opening an account in foreign currency	free of charge
Maintaining an account (including sub-accounts)	100,- p.m.
Closing an account	free of charge

#### **F. BAWAG Internet Banking**

Internet banking activation	free of charge
Fee for the Internet Banking Service	free of charge
Each user shall receive one chip card reader free of charge	
Issue of additional chip card reader (in case of destruction or loss)	230,- + VAT (19 %)

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**G. Services related to transfers and payments realized on accounts**

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- mail box	individual price list available at each branch if boxes at disposal
- hold mail	50,- p.m.
Blocking of a current account upon account holder's request / cancellation of blocking of current account	100,-
Issuance of code card "TAN list" for fax contract	100,-
Confirmation of account balance	150,-

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**H. Services related to statements of current accounts and bank confirmations**

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Each statement mailed	free of charge
Extra copies of account statement - current year	100,-
Extra copies of account statement - previous years	500,-
Assignment of deposit	1.000,-

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**I. Deposit and savings accounts**

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Opening of the deposit account	free of charge
Maintenance of the deposit account	free of charge
Account statement	free of charge

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**1. BAWAG savings account in CZK**

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Opening of BAWAG savings account	free of charge
Maintenance of BAWAG savings account	free of charge
Cancellation of BAWAG savings account	free of charge
Minimum balance	500,-

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Statement of account

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- sent by post quarterly/yearly	free of charge
- sent by post monthly	50,-

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Internet banking activation	free of charge
Fee for the Internet Banking Service	free of charge

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Incoming payments	free of charge
Outgoing payments (entered in paper* and electronic form)	10,- per transaction

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***Other payments and settlements follows part II. Of Standard List of Fees and Commissions for Individual Banking - Payments and Settlements in CZK, Clean Payments in Foreign Currencies.***

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Cash deposits	free of charge
Cash withdrawals*	30,- per transaction

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\* applies only to accounts opened through the BAWAG Bank branch network

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**2. BAWAG savings account in EUR**

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Opening of BAWAG savings account	free of charge
Maintenance of BAWAG savings account	free of charge
Cancellation of BAWAG savings account	free of charge
Minimum balance	20 EUR

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Statement of account

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- sent by post quarterly/yearly	free of charge
- sent by post monthly	2 EUR

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Internet banking activation	free of charge
Fee for the Internet Banking Service	free of charge

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***Other payments and settlements follows part II. of Standard List of Fees and Commissions for Individual Banking - Payments and Settlements in CZK, Clean Payments in Foreign Currencies.***

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***Cash transactions follows part III. of Standard List of Fees and Commissions for Individual Banking - Cash Transactions.***

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<b>J. Cheques</b>	
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
<b>K. Travellers cheques</b>	
Sale of travellers cheques	1 % min. 50,-
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

Single payment	2,-
Transfer in favour of foreign currency account	10,-
One-off fee for introduction of direct debit	free of charge
Amendment/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,-

#### 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 outgoing foreign payment delivered on paper application	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,-

- \* - 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 destined 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

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**C. Issuing of receipt for payments carried out/ received**

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By ordinary mail / personally at reception desk	150,-
By fax / SWIFT	200,-

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**D. Other services**

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Additional information about payment / request for investigation	300,-
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### 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. Credit Facilities and Business Services

in CZK

### A. Personal loan and IQloan

Personal loan nad IQloan granting	1 % of provided amount
Maintenance of credit account	50,-
Early repayment	free of charge
1st reminder fee	300,-
2nd and 3rd reminder fee	500,-
Breach of conditions of early repayment	500,-
Fee for cancelling schedule of due dates initiate by bank	500,-

### B. Loans

Interest rate	to be agreed depending upon market conditions and maturity date
Commitment fee calculated on the non-drawn amount of the loan	1 % p.a. charged quarterly
Other fees	individually

### C. IQ kredit - overdraft

IQ kredit granting - within package account*	free of charge
Automatic limit increase by bank	free of charge
IQ kredit granting	200,-
Maintenance of IQ kredit account - monthly	15,-
IQ kredit limit increase, customer request	150,-
IQ kredit limit decrease	free of charge
IQ kredit cancellation	200,-
Maintenance of IQ kredit account - within package account*	free of charge
IQ kredit drawing	free of charge
Permitted limit on current account excess	200,-
1st reminder fee	100,-
2nd reminder fee	200,-
3rd reminder fee	300,-

\* or for combination of IQ Account and debit card or IQ Account and BAWAG direct

### D. Mortgages

#### Mortgage loan for specified purpose and mortgage loan of american type for an unspecified purpose

##### 1. Standard version

Administration fee	0,4 % of lent amount*
Administration of the morgage	150,- monthly
1st reminder fee	300,-
2nd and 3rd reminder fee	500,-
Breach of conditions of premature repayment	500,-
Premature payoff when the time of fixation expired	free of charge**
Lump sum reimbursement of costs of the bank for hedging in case of premature payoff during time of fixation	2 % from the premature repaid amount***
Change of the contract conditions	2.000,-
Fee for cancelling schedule of due dates initiated by bank	500,-

\* min. 9 000 CZK , max. 25 000 CZK

\*\* min. premature repaid amount as of the date of fixation is 10 000 CZK

\*\*\* min. 5 000 CZK

**2. Tax optimised version**

Administration fee	0,-
Administration of the mortgage	0,- monthly
1st reminder fee	300,-
2nd and 3rd reminder fee	500,-
Breach of conditions of premature repayment	500,-
Premature payoff when the time of fixation expired	free of charge*
Lump sum reimbursement of costs of the bank for hedging in case of premature payoff during time of fixation	3 % from the premature repaid amount**
Change of the contract conditions	2.000,-
Fee for cancelling schedule of due dates initiated by bank	500,-

\* min. premature repaid amount as of the date of fixation is 10 000 CZK

\*\* min. 15 000 CZK

**Refinancing of mortgage loan for housing and mortgage loan of american type for an unspecified purpose from banks and building societies**

Administration fee	0,-
Administration of the mortgage	150,- monthly
1st reminder fee	300,-
2nd and 3rd reminder fee	500,-
Breach of conditions of premature repayment	500,-
Premature payoff when the time of fixation expired	free of charge*
Lump sum reimbursement of costs of the bank for hedging in case of premature payoff during time of fixation	2 % from the premature repaid amount**
Change of the contract conditions	2.000,-
Fee for cancelling schedule of due dates initiated by bank	500,-

\* min. premature repaid amount as of the date of fixation is 10 000 CZK

\*\* min. 5 000 CZK

**Refinancing of other loans granted by legal entities and equity refinancing for real estate investments**

Administration fee	0,4 % of lent amount*
Administration of the mortgage	150,- monthly
1st reminder fee	300,-
2nd and 3rd reminder fee	500,-
Breach of conditions of premature repayment	500,-
Premature payoff when the time of fixation expired	free of charge**
Lump sum reimbursement of costs of the bank for hedging in case of premature payoff during time of fixation	2 % from the premature repaid amount***
Change of the contract conditions	2.000,-
Fee for cancelling schedule of due dates initiated by bank	500,-

\* min. 9 000 CZK , max. 25 000 CZK

\*\* min. premature repaid amount as of the date of fixation is 10 000 CZK

\*\*\* min. 5 000 CZK

**E. BAWAG Bank CZ a.s. Credit Card**

Annual account administration fee*	540,-
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**1. Card transaction fee**

Payments at merchants	no charge
Domestic ATM withdrawal	0,5 % min. 50,-
Foreign ATM withdrawal	2,5 % min. 80,-
Domestic cash advance	0,5 % min. 50,-
Foreign cash advance	2,5 % min. 80,-

\* The annual fee is charged immediately after opening an account and subsequently after every 12 months with the following exceptions:  
a) transactions at merchants with a summary value of min. CZK 45,000 are registered on the account from the month of opening, the first annual fee will be refunded,

b) the annual fee will not be charged in subsequent years, if transactions at merchants with a summary value of min. CZK 45,000 are registered in the account during the preceding 12 months.

<b>2. Insurance</b>	
Travel insurance A – monthly	38,-
Travel insurance B – monthly	49,-
Credit repayment insurance A - % of current balance owed per month	0,22 %
Credit repayment insurance B - % of current balance owed per month	0,40 %
<b>3. Other fees</b>	
Card blocking	100,-
Issue of a new card	200,-
Issue of a new PIN	100,-
Issue of a new PIN – personal pickup at branch	200,-
Card cancellation/account closing	0
Express card issue	2.000,-
Card entry on Stoplist	1.000,-
Card unblocking	100,-
Issue of an account statement copy	40,-
Change of data	0
Card activation	0
<b>4. Penalties</b>	
Late payment fee	200,-
Account overdraft fee	200,-
First reminder notice	100,-
Second reminder notice	200,-
Third reminder notice	300,-
<b>F. Letters of guarantee</b>	
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 a guarantee	individually
Administration of guarantee (fee is charged per every commenced month)	500,-
<b>G. Informational service</b>	
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

## V. Investment Services

in CZK

### A. BAWAG P.S.K. Invest funds

#### 1. Subscription fee

BAWAG P.S. K. Euro Cash	EUR 10
BAWAG P.S. K. Securo Rent	max. 2,50 %
BAWAG P.S. K. Euro Rent	max. 2,50 %
BAWAG P.S. K. Global Bond	max. 3,00 %
BAWAG P.S. K. Mix Konservativ	max. 3,00 %
BAWAG P.S. K. Mix Ausgewogen	max. 3,00 %
BAWAG P.S. K. Mix Dynamisch	max. 3,00 %
BAWAG P.S. K. Europa Blue Chip Stock Cash	max. 3,00 %
BAWAG P.S. K. Global Stock	max. 3,00 %
BAWAG P.S. K. Amerika Blue Chip Stock	max. 3,00 %
BAWAG P.S. K. Asien Stock	max. 3,00 %
BAWAG P.S. K. Osteuropa Stock	max. 3,00 %

**2. Redemption fee** free of charge

**3. Management fee** max. 0,3 % p.a.

**4. Minimum amount per transaction** CZK 20.000,-

### B. The bank's commissions for agency services for trading on the BCPP, a.s.

In addition to fees for agency services for transactions and services paid to the bank pursuant to parts B and C, the client pays the external fees of the BCPP, UNIVYC and Recording of investment instruments, pursuant to their current list of rates, if their services were used.

#### 1. Basic List of rates

This List of rates is valid for trading in all segments of a stock exchange market (auction and continual mode of trading, SPAD).

Trading Volume	Commission amount
CZK 0 - CZK 100 000	50,- + 0,75 % of the trade volume
CZK 100 001 - CZK 1 000 000	450,- + 0,35 % of the trade volume
CZK 1 000 001 CZK - and over	1450,- + 0,25 % of the trade volume

*The commission is charged from each fully and partially satisfied instruction – separately for the individual titles of the securities and separately for each individual and partially satisfied instruction.*

#### 2. Direct trades

Minimum volume for conducting a direct trade on the BCPP is CZK 200 000

Settlement of direct trade agreed by the client 500,- + 0,05 % of the trade volume

#### 3. Bond trading

The fee for bond trade is set at 50 % of the fee calculated pursuant to the basic list of rates (B.1.).

#### 4. Disposal of paper securities

Deposit/withdrawal of paper deposits to/from the stock exchange depository (ISIN)	500,-
Deposit/withdrawal of cut coupons to/from the stock exchange depository (ISIN)	500,-

### C. Joint provisions for trading on BCPP, a.s.

Cancellation of client's instructions	50,-
Blocking of securities for ISIN (according to current list of rates)	41,-
Cancellation of securities blocking for ISIN (according to current list of rates)	29,-
Fee to bank for agency services for payment of yields from paper securities	200,-

<b>D. Foreign funds</b>	
<b>1. Via BAWAG P.S.K. Gruppe</b>	
<b>Purchase</b>	
<b>Trade volume (in EUR and equivalent)</b>	
EUR 2 500 - and over	individual
<b>Sale</b>	
	0,3 %
<b>2. Via other investment company</b>	
<b>Trade volume</b>	
	individual in accordance with the terms and conditions of the investment company
<b>Purchase</b>	
	individual in accordance with the terms and conditions of the investment company
<b>Sale</b>	
	individual in accordance with the terms and conditions of the investment company
<b>Management fee</b>	
	max. 0,3 % p.a.
<b>E. Foreign shares and bonds</b>	
<b>Shares</b>	
min. volume EUR 3000	0,3 %* of trade volume, min. 1.500,-
<b>Bonds</b>	
min. volume EUR 15 000	0,2 %* of trade volume, min. 1.200,-
min. volume EUR 400 000	0,1 %* of trade volume
* Expenses paid by BAWAG Bank CZ, a.s. to third parties are added to the transaction fees listed above.	
<b>F. Joint provisions for foreign securities</b>	
<b>Management fee</b>	
over EUR 50 000	0,3 % p.a. individual
<b>G. Joint provisions for domestic and foreign securities</b>	
Conclusion of commission Agreement	free of charge
Submission of binding instructions	free of charge
Cancellation of uncovered purchase/sales instructions by bank	100,-
Instructions not carried out	free of charge
Fee for preparing confirmation/notice - first copy	free of charge
Fee for preparing confirmation/notice - each additional copy	50,-
Fee for the provision of other information with securities trading in written form	50,-
Fee for sending confirmation/notice by fax	100,-

## VI. Payment Cards

in CZK

### A. Payment Card Usage Fees

**1. Card Issue** free of charge

### 2. Annual Fee

Maestro	200,-
MasterCard Standard	600,-
MasterCard Gold	3.500,-
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. Travel and Accident Insurance (only embossed MasterCard cards)

Travel and accident insurance for card holder	in price of the card
Family Tarif Standard (family insurance) / only to MC Standard	20,- p.m.
Family Tarif Comfort (family insurance) / only to MC Gold	35,- p.m.

### 5. 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)	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,-

**Payments at merchants** free of charge

### C. American Express

Issuance Fee (one-of fee)	USD 80,-
Personal card (yearly)	USD 100,-
Gold Card (yearly)	USD 200,-
Platinum Card (yearly)	USD 400,-

## VII. Other Services

	in CZK
<b>A. Hiring of safe deposit boxes</b>	
	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>B. Mail boxes</b>	
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,-
<b>C. Escrow Agreement</b>	
Escrow fee	to be agreed individually
Checking of the documents	1.000,-
Change of agreement – amendment fee	2.000,-
<b>D. Confirmation for Foreign Police</b>	
Handling commission	300,- flat

## VIII. 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.