

Standard List of Fees and Commissions for Individual Banking

Valid from 1. 2. 2012

LB  **BW**

I. Current, Deposit and Savings Accounts, Cheques

in CZK

A. FREE IQaccount - product package

Opening of the account	free of charge
Maintenance of the account	free of charge
Account closing	free of charge
Minimum balance	500,-

FREE IQaccount product package includes:

Current account	free of charge as a part of the package
LBBW 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

Account statement in electronic or paper form	free of charge
Account statement in paper form sent by post:**	
- monthly	15,-
- quarterly	5,- ***
- yearly	free of charge
Providing account balance information over the telephone	free of charge

* Issue of Chip card reader and re-generated PIN is charged in accordance to the valid List of Fees for LBBW Internet Banking.

** The fee for sending account statement is charged monthly as a part of the account maintenance fee.

*** Fee for quarterly statement is charged monthly.

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
Minimum balance	500,-

Account statement

Account statement in electronic or paper form	free of charge
Account statement in paper form sent by post: [1]	
- monthly	15,- / free of charge as a part of the package [2]
- quarterly	free of charge

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) [3]:

LBBW Direct	free of charge as a part of the package [4]
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1 debit payment card MasterCard Standard [5]	free of charge as a part of the package with a monthly cashless card payments of at least CZK 5 000 [6]
1 debit payment card Maestro [5]	free of charge as a part of the package
1 additional/second debit payment card on demand of customer	half of the monthly fee as a part of the package with a monthly cashless card payments of at least CZK 5 000 [6]
Monthly account statement sent by post	free of charge as a part of the package
IQkredit	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 [7]
Four (4) direct debit transactions (monthly) in CZK	free of charge as a part of the package
Incoming domestic payments in CZK	free of charge as a part of the package
Connection with LBBW 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 LBBW Savings Account	free of charge
Change of 5 selected services	20,- for newly chosen service
Change in limit in case of connection with LBBW Savings Account	free of charge
Providing account balance information over the telephone	free of charge
1. Special Offer - 5 for 50 Account	
- for Professional Account owner or self-employed person (freelance professions)	
Maintenance of the account	50,- monthly / 70,- monthly [8]
Product package includes:	
Basic products/services: (see above)	
Optional product/services, from which customer chooses seven (7) [3]:	
LBBW Direct	free of charge as a part of the package [4]
1 debit payment card MasterCard Standard [5]	free of charge as a part of the package with a monthly cashless card payments of at least CZK 5 000 [6]
1 debit payment card Maestro [5]	free of charge as a part of the package
1 debit payment card MasterCard Gold [5]	free of charge as a part of the package with a monthly cashless card payments of at least CZK 5 000 [6], [8]
1 additional/second debit payment card on demand of customer	half of the monthly fee as a part of the package with a monthly cashless card payments of at least CZK 5 000 [6]
Monthly account statement sent by post	free of charge as a part of the package
IQkredit	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 [7]
Four (4) direct debit transactions (monthly) in CZK	free of charge as a part of the package
Incoming domestic payments in CZK	free of charge as a part of the package
Automatic transfers between 5 for 50 Account and LBBW Savings Account	free of charge as a part of the package

1) The fee for sending account statement is charged monthly as a part of the account maintenance fee.

2) In case of choosing monthly account statements as optional service.

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

4) Issue of Chip card reader and re-generated PIN is charged in accordance to the valid List of Fees for LBBW Internet Banking.

5) You can choose only one of the market cards as an optional service.

6) If the minimum turnover of cashless card transactions is not achieved in the month the standard fee for payment card will be charged, next month, in accordance with the List of fees.

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

C. IQaccount MORTGAGE - product package

Opening of the account	free of charge
Maintenance of the account (product package)	299,- per month
Account closing	free of charge
Minimum balance	500,-
Fee for breach of condition of the minimum monthly credit turnover of CZK 25 000 on current account	50,- [1]

Product package IQaccount MORTGAGE includes:

Current account	as a part of the package free of charge
LBBW Direct	as a part of the package free of charge [2]
1 debit payment Maestro card	as a part of the package free of charge
or	
1 debit payment card MasterCard Standard	as a part of the package free of charge with a monthly cashless card payments of at least CZK 5 000 [3]
Connection with LBBW Savings Account in CZK based on automatic transfers	as a part of the package free of charge
Automatic transfers between IQaccount Mortgage and LBBW Savings Account (only between accounts in CZK)	as a part of the package free of charge
IQkredit	as a part of the package free of charge
Incoming domestic payments in CZK	as a part of the package free of charge
Outgoing domestic payments in CZK entered by electronic means (standard one-time and recurring payments)	as a part of the package free of charge
Unlimited direct debit transactions in CZK (outgoing payments) - does not include SIPO	as a part of the package free of charge
Providing account balance information over the telephone	as a part of the package free of charge

Account statement

Account statement in electronic or paper form	free of charge
Account statement in paper form sent by post: [4]	
- monthly	15,-
- quarterly	5,- [5]
- yearly	as a part of the package free of charge

1) If the minimum credit turnover is not achieved in the given month, fee for breach of condition will be charged next month. The minimum credit turnover does not include payments between client's accounts with the Bank.

2) Issue of Chip card reader and re-generated PIN is charged in accordance to the valid List of Fees for LBBW Internet Banking.

3) If the minimum turnover of cashless card transactions is not achieved in the month the standard fee for payment card will be charged, next month, in accordance with the List of fees.

4) The fee for sending account statement is charged monthly as a part of the account maintenance fee.

5) The fee for quarterly statement is charged on monthly basis.

D. VIP Account - a package product for Private Banking clients

Opening an account	free of charge
Maintaining an account	free of charge* / 499,-
Account closing	free of charge
Monthly account statement sent by post**	free of charge

The following products and services are included in VIP Account

Providing account balance information over the telephone	free of charge
Opening, maintenance and closing of up to three (3) current accounts in CZK or in another currency (according to the standard offer of the bank)	free of charge
Opening, maintenance and closing of an investment account	free of charge
Opening, maintenance and closing of an LBBW Savings Account including automatic transfers between the VIP Account and the LBBW Savings Account	free of charge
Opening, maintenance of a deposit account	free of charge

Payment Cards	
Issue and administration of a payment card MasterCard Gold	free of charge
Issue and administration of a payment card MasterCard Standard	free of charge
Internet Banking - LBBW Direct	
Set up and administration fee	free of charge***
Domestic payments and settlements in CZK	
Incoming payment to the main account	free of charge
All the outgoing domestic payments from the main account**** and all the domestic payments within the bank	free of charge
Entry, change, and cancellation of recurring payment orders via Internet Banking	free of charge
Cash transaction	
Cash deposits	free of charge
VIP overdraft	
VIP overdraft granting	free of charge
Cancellation, limit increase or decrease of the VIP overdraft	free of charge
* In case client's assets in the bank exceed the value of 3 mil. CZK	
** From all the accounts kept within the VIP Account package.	
*** Issue of Chip card reader and re-generated PIN is charged in accordance to the valid List of Fees for LBBW Internet Banking.	
**** Concerns payments placed as a one time/batch payment order or a standing order, in both cases via electronic banking.	
E. 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
Providing account balance information over the telephone	30,- p.m.
Changes to limits, frequency and type of automatic transfers	30,-
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
Debit cards	
Maestro	20,-
MC Standard	50,-
MC Gold	300,-
Express card issue	2000,-

F. Package account (not offered anymore)

Introduction of the account	free of charge
IQ Account + LBBW Direct* + 1 debit card - Maestro	45,- monthly
IQ Account + LBBW Direct* + 1 debit card - MC Standard	69,- monthly

* Issue of Chip card reader and re-generated PIN is charged in accordance to the valid List of Fees for LBBW Internet Banking.

G. 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

H. LBBW Internet Banking

Internet banking activation	free of charge
Fee for the Internet Banking Service	free of charge
Chip card reader	230,- + VAT
Re-generated PIN	100,-

I. Services related to transfers and payments realized on accounts

- 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,-

J. Services related to statements of current accounts and bank confirmations

Each statement mailed	free of charge
Statement of account sent by post daily	150,-
Statement of account picked-up at the branch - for each statement	50,-
Extra copies of account statement - current year	100,-
Extra copies of account statement - previous years	500,-
Assignment of deposit	1.000,-

K. Deposit and savings accounts

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

1. LBBW savings account in CZK

Opening of LBBW savings account	free of charge
Maintenance of LBBW savings account	free of charge
Cancellation of LBBW savings account	free of charge
Minimum balance	500,-
Account statement	
Account statement in electronic or paper form	free of charge

Account statement sent by e-mail (monthly, quarterly, yearly)	free of charge
or	
Account statement in paper form sent by post: [1]	
- quarterly/yearly	free of charge
- monthly	15,-
Internet banking activation	free of charge
Fee for the Internet Banking Service	free of charge [2]
Incoming payments	free of charge
Outgoing payments (entered in paper [3] and electronic form)	20,-

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.

Cash deposits	free of charge
Cash withdrawals [3]	55,- per transaction

1) The fee for sending account statement is charged monthly as a part of the account maintenance fee.

2) Issue of Chip card reader and re-generated PIN is charged in accordance to the valid List of Fees for LBBW Internet Bankig.

3) Applies only to accounts opened through the LBBW Bank branch network.

2. LBBW savings account in EUR

Opening of LBBW savings account	free of charge
Maintenance of LBBW savings account	free of charge
Cancellation of LBBW savings account	free of charge
Minimum balance	20 EUR
Account statement	
Account statement in electronic or paper form	free of charge
Account statement sent by e-mail (monthly, quarterly, yearly)	free of charge
or	
Account statement in paper form sent by post:*	
- quarterly/yearly	free of charge
- monthly	15,-
Internet banking activation	free of charge
Fee for the Internet Banking Service	free of charge **

* The fee for sending account statement is charged monthly as a part of the account maintenance fee.

** Issue of Chip card reader and re-generated PIN is charged in accordance to the valid List of Fees for LBBW Internet Bankig.

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.

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

3. IQ savings account

Opening of the account	free of charge
Maintenance of the account	free of charge
Cancellation of the account	free of charge

Minimum balance	500,-
Penalty for failure to the month notice period	0,25 % from withdrawal
Internet banking activation (information services)	free of charge
Fee for the Internet Banking Service (information services)	free of charge [1]
Incoming domestic payments	free of charge
Outgoing domestic payments	20,-
Cash deposit	free of charge
Account statement	
Account statement in electronic or paper form	free of charge
Account statement sent by e-mail (monthly, quarterly, yearly)	free of charge
or	
Account statement in paper form sent by post[2]:	
- yearly	free of charge
- quarterly	5,- [3]
- monthly	15,-

1) Issue of Chip card reader and re-generated PIN is charged in accordance to the valid List of Fees for LBBW Internet Bankig.

2) The fee for sending account statement is charged monthly as a part of the account maintenance fee.

3) The fee for quarterly statement is charged on monthly basis.

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.

4. IQ MAXI Deposit

Opening and administration	free of charge
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5. IQ Bonus Deposit

Opening and administration	free of charge
Early termination fee	*

* If a deposit is terminated prior to the agreed period, the client will be charged for the compensation of costs. Exact level of costs depends on each tranche (please see relevant product part of our web page). Partial withdrawals are not allowed.

L. 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,-
Collection of cheques payable at LBBW 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

M. Travellers cheques

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

(valid for payments from CZK accounts to CZK accounts)

Incoming payments

Single payment	2,-
Single payment within the bank	free of charge
Establishment and cancellation of direct debit	free of charge
Change of direct debit	30,-

Outgoing payments

Outgoing order submitted in a paper form	40,-
Establishment of standing order	free of charge
Change of instruction of standing order	30,-
Cancellation of standing order	free of charge
Transfer within the bank from CZK account to CZK account in paper form	35,-
Express / urgent transfer	300,-
Standing payment order	5,-
Direct debit, SIPO	5,-
Request for direct debit	20,-

Internet Banking

Outgoing payment	5,-
Establishment, change or cancellation of standing order	free of charge
Standing payment order within the bank	free of charge
Standing payment order to other domestic bank	5,-
Transfer within the bank from CZK account to CZK account (payer and recipient side)	free of charge
Transfer within the bank from CZK account to CZK account - other payer's account	free of charge
Express / urgent outgoing domestic payment delivered electronically	300,- per item

B. Foreign and foreign currency payments

(for foreign payments, payments in foreign currency, payments to the debit of foreign currency accounts or payments in favour of foreign currency accounts)

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 LBBW euro payments*	200,- flat
Incoming foreign payments for non-customers	0,9 % min. 500,- max. 2.200,-
Transfer within the bank from foreign currency and/or in favour of foreign currency account in paper form	35,-
Incoming payment in CZK from another domestic bank in favour of foreign currency account	10,-
Express / urgent outgoing foreign payment delivered on paper application	standard fee + 500,-

Internet Banking

Outgoing foreign payments	0,9 % min. 350,- max. 2.000,-
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Transfer within the bank	free of charge
Payment order in CZK from foreign currency account to another domestic bank	7,-
Express / urgent outgoing foreign payment delivered electronically	standard fee + 500,-
Establishment, change or cancellation of standing order	free of charge
Standing payment order within the bank	free of charge
Standing foreign payment order	0,9 % min. 350,- max. 2.000,-
Standing payment order in CZK from foreign currency account to another domestic bank	7,-

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	300,-
Suspended payment notification	30,- per item
Rejected / cancelled payment notification	60,- per item

* - 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

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	55,- per transaction
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 LBBW 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,-
Exchange of domestic banknotes and coins sorted by nominal value up to 100 units of the same nominal value	free of charge
Incoming payment collectable in cash only	1 % min. 500,-

IV. Credit Facilities and Business Services

in CZK

A. LBBW loan a LBBW Multi loan

LBBW loan and LBBW MULTI loan granting	1 % of provided amount
Maintenance of credit account	50,- per month
Early repayment	free of charge
Extraordinary loan repayment	free of charge
1st reminder fee	300,-
2nd and 3rd reminder fee	500,-
Breach of conditions of early repayment	500,-
Fee for canceling schedule of due dates initiate by bank	500,-
Change of contract based on client's request provided that approved by the Bank	2.500,-

B. Personal loan and IQloan*

Personal loan nad IQloan granting	1 % of provided amount
Maintenance of credit account	50,- per month
Early repayment	free of charge
Extraordinary loan repayment	500,-
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,-

*products are not offered since 2. 11. 2009

C. 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

D. IQkredit - overdraft

Loan application and evaluations	free of charge
IQkredit granting, maintenance - within package account*	free of charge
IQkredit granting	200,-
Maintenance of IQkredit account - monthly	15,-
IQkredit limit decrease - customer request	free of charge
IQkredit limit increase - customer request	200,-
IQkredit cancellation	free of charge

Permitted limit on current account excess	200,-
1st reminder fee	300,-
2nd and 3rd reminder fee	500,-

* 5 for 50 account, IQ Account

E. Mortgages

Fee for granting a mortgage (apart from the Mortgage of mortgages)	0.4% of the amount granted*
Fee for granting a mortgage - Mortgage of mortgages	0,-

Fee for granting a mortgage - IQ Mortgage Energy	0,-
Mortgage administration fee	150,- per month
Gradual drawdown (one instalment of a mortgage is any and all resources drawn on one working day)	first 3 instalments: 0,- , each further instalment: 500,-
Fee for failing to exhaust the agree amount of the mortgage, where more than 20 % of the agreed amount of the mortgage or an amount exceeding CZK 1,000,000 is not drawn	5 % of the amount of the mortgage not drawn
Production of a Construction Report by an internal supervisor from the bank	1.000,-
Estimate of the normal price of the property (apartment), drawn up by an internal supervisor from the bank	3.000,- - 4.000,- + VAT
Estimate of the normal price of the property (house), drawn up by an internal supervisor from the bank	4.000,- - 5.000,- + VAT
Fee for first reminder of non-compliance with the terms of payment of the credit agreement	300,-
Fee for the second and third reminders of non-compliance with the terms of payment of the credit agreement	500,-
Fee for a reminder of non-compliance with the terms of the credit agreement not related to payment	200,-
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	5 % from the premature repaid amount***; 0 % from the premature repaid amount corresponding with the amount of subsidy within "Green for savings" project providing by State Environmental Fund - SEF
Lump sum reimbursement of costs of the bank for hedging in case of premature payoff during time of fixation for non-purpose mortgages up to CZK 1.880.000,- (American mortgage, refinancing of American mortgage, consolidation of American mortgages of consumer loans)	0,5 % from the premature paid amount in case, when to the maturity remains 1 year and less; 1 % from the premature paid amount in case when to the maturity remains more than 1 year
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, for non purpose mortgages up to CZK 1 880 000,- (American mortgage, refinancing of American mortgage, consolidation of American mortgages of consumer loans) the premature repaid amount is unlimited

*** min. 5 000 CZK

Tax optimised version - Only for credit concluded up to 28 October 2008

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

F. LBBW Bank CZ a.s. Credit Card

Annual account administration fee*	540,-
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) if transactions at merchants with a summary value of CZK 3,000 are registered on the account within two months 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.

2. Insurance

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 %

3. Other fees

Card blocking	0,-
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	0,-
Card unblocking	100,-
Issue of an account statement copy	40,-
Change of data	0
Card activation	0

4. Penalties

Late payment fee	200,-
Account overdraft fee	200,-
First reminder notice	100,-
Second reminder notice	200,-
Third reminder notice	300,-

G. 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 a guarantee	individually
Administration of guarantee (fee is charged per every commenced month)	500,-

H. 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

I. Special consumer loan*

Maintenance of credit account	200,- per month
Early repayment	free of charge
Extraordinary loan repayment	500,-
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,-

* The consumer loan can be provided only to a special group of clients,ex-employees who end the special employee offers for granting a loan .This isn't applicable to special promotions for clients with Osobní půjčka, IQpůjčka products.

V. Investment Services

in CZK

A. 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. Expenses paid by LBBW Bank CZ a.s. to third parties are added to the transaction fees listed below, 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
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3. Bond trading

The fee for bond trade is set at 50 % of the fee calculated pursuant to the basic list of rates (A.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,-

B. 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,-

C. Mutual funds

Trade volume	individual in accordance with the terms and conditions of the investment company
Purchase	individual in accordance with the terms and conditions of the investment company
Sale	individual in accordance with the terms and conditions of the investment company
Service fee	max. 0,3 % p.a.

D. Foreign shares and bonds

Shares

min. volume EUR 3000	0,3 %* of trade volume, min. 1.500,-
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Bonds

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 LBBW Bank CZ, a.s. to third parties are added to the transaction fees listed above.

E. Repo transactions	
Fee for each repo transaction with shares (counterparty is always LBBW Bank CZ a.s.)	500,-
Sending / margin call	150,-
F. Joint provisions for foreign securities	
Management fee	0,3 % p.a.
over EUR 50 000	individual
G. Joint provisions for domestic and foreign securities	
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,-
H. Management of securities registered at the Central Securities Depository (CSD)	
1. Provision of account statements of the securities owner *)	
Account statement of the owner required on the account balance after 7. 7. 2010 inclusive	
client knows his/hers account number in CSD	300,-
client does not know his/hers account number in CSD	500,-
Account statement of the owner required on the account balance before 7. 7. 2010	
client knows his/hers account number in CSD	550,-
client does not know his/hers account number in CSD	750,-
2. Other services *)	
Other services requiring communication with CSD	individually

*) Service is provided to clients of LBBW Bank CZ a.s.

VI. Payment Cards

in CZK

A. Payment Card Usage Fees

1. Card Issue free of charge

2. Monthly Fee

Maestro	20,-
MasterCard Standard	50,-
MasterCard Gold	300,-
Additional Fee for Express Card Issue (with PIN code within 48 hours)	2.000,-

3. Limitations to Payment Card Usage

Card Blocking	0,-
Entry on Stoplist	0,-
Automatic transfer from Card Blocking to Stoplist	0,-
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

Account balance inquiry at an ATM Domestic	6,-
Account balance inquiry at an ATM Abroad	6,-
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

A. Hiring of safe deposit boxes

Safe deposit boxes are available only in branches: Praha - Vítězná, Praha - Václavské náměstí, Brno, Jihlava a Hradec Králové. Concrete sizes according to each branch.

Max volume (cm3)	yearly rental fee
6 000	900 + VAT
9 000	1.100 + VAT
12 000	1.300 + VAT
15 000	1.600 + VAT
20 000	1.800 + VAT
35 000	2.100 + VAT
60 000	3.100 + VAT
80 000	3.600 + VAT
110 000	4.100 + VAT
200 000	4.600 + VAT
Advance payment for lending of two keys	1.000,-
Late vacation of safe deposit box after the contract expiration	5.000,-
Not paying rental fee within 10 calendar days after the due date	200,-

B. 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,-

C. Escrow Account

Fee for Providing and Maintenance of Escrow Account	5.000,-; over 1.000.000,- 5.000,- + 0,1 % of total amount*
Checking of the documents	1.000,-
Change of agreement - amendment fee	2.000,-

* to be agreed individually (in extraordinary cases)

Confirmation for Foreign Police

Handling commission	300,- flat
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D. Information SMS

Creation / Change / Cancellation of service	0,-
Management services	0,-
Sending information SMS to the Czech networks	2,50 / SMS
Sending information SMS to the foreign mobile networks	5,- / SMS

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.
