

# Standard List of Fees and Commissions for Individual Banking

Valid from 1. 6. 2010

**LB**  **BW**

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

	in CZK
<b>A. FREE /Qaccount - product package</b>	
Opening of the account	free of charge
Maintenance of the account	free of charge
Account closing	free of charge
Minimum balance	500,-
<b>FREE /Qaccount product package includes:</b>	
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
* The fee for sending account statement is charged monthly as a part of the account maintenance fee.	
** Fee for quarterly statement is charged monthly.	
Providing account balance information over the telephone	free of charge
<b>B. 5 for 50 Account - product package</b>	
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: <sup>1)</sup>	
- monthly	15,-/ free of charge as a part of the package <sup>2)</sup>
- quarterly	free of charge
<b>Product package 5 for 50 Account includes:</b>	
<b>Basic products/services:</b>	
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
<b>Optional product/services, from which customer chooses five (5)<sup>3)</sup>:</b>	
LBBW 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 monthly fee
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 <sup>4)</sup>
Four (4) direct debit transactions (monthly) 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 <sup>5)</sup>
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**Product package includes:****Basic products/services:** (see above)**Optional product/services, from which customer chooses seven (7)<sup>3)</sup>:**

LBBW 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 debit payment card MasterCard Gold	free of charge as a part of the package <sup>5)</sup>
1 additional/second debit payment card on demand of customer	half of the monthly fee
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 <sup>4)</sup>
Four (4) direct debit transactions (monthly) 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) This service can be selected three times; each of them will be counted as one service.

5) In case of selecting of payment card MasterCard Gold (Special Offer) is monthly fee for Maintenance of the account CZK 70

**C. 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
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**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
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**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

\*\*\* Concerns payments placed as a one time/batch payment order or a standing order, in both cases via electronic banking

<b>D. IQ Account (IQ Account - not offered anymore)</b>	
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
<b>Debit cards</b>	
Maestro	monthly
MC Standard	20,-
MC Gold	50,-
Express card issue	300,-
	2000,-
<b>E. Package account (not offered anymore)</b>	
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
<b>F. Opening, maintenance and closing of current accounts</b>	
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
<b>G. LBBW Internet Banking</b>	
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
<b>H. Services related to transfers and payments realized on accounts</b>	
- 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,-
<b>I. Services related to statements of current accounts and bank confirmations</b>	
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,-
<b>J. Deposit and savings accounts</b>	
Opening of the deposit account	free of charge
Maintenance of the deposit account	free of charge
Account statement	free of charge

<b>1. LBBW savings account in CZK</b>	
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 in paper form sent by post: <sup>1)</sup>	
- quarterly/yearly	free of charge
- monthly	15,-

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

Incoming payments	free of charge
Outgoing payments (entered in paper <sup>2)</sup> and electronic form)	10,- per transaction

**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 <sup>2)</sup>	30,- per transaction

- 1) The fee for sending account statement is charged monthly as a part of the account maintenance fee.  
2) applies only to accounts opened through the LBBW Bank branch network

<b>2. LBBW savings account in EUR</b>	
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 in paper form sent by post: <sup>*</sup>	
- quarterly/yearly	free of charge
- monthly	15,-

<sup>\*</sup> The fee for sending account statement is charged monthly as a part of the account maintenance fee.

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

**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.**

<b>3. IQ MAXI Deposit</b>	
Opening and administration	free of charge
Early termination fee	2 % of deposit value*

\* If a deposit is terminated prior to the agreed period, a penalty fee of 2% of the deposited sum applies or the client loses the right to interest accrued on the deposited sum, depending on the variant selected by the client in the applicable IQ MAXI Deposit agreement. Partial withdrawals are not allowed.

<b>4. IQ Bonus Deposit</b>	
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.

<b>K. 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 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
<b>L. 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

(valid for payments from CZK accounts to CZK accounts)

#### Incoming payments

Single payment	2,-
Single payment within the bank	free of charge
One-off fee for introduction of direct debit	free of charge
Amendment/cancellation of direct debit	30,-

#### Outgoing payments

Outgoing order	20,-
Establishment of standing order	free of charge
Change of instruction of standing order	30,-
Cancellation of standing order	30,-
Transfer within the bank from CZK account to CZK account	10,-
Express / urgent transfer	300,-
Standing payment order	5,-
Direct debit, SIPO	5,-
Request for direct debit	20,-

#### Internet Banking

Outgoing payment	5,-
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,- fiat
Incoming foreign payments for non-customers	0,9 % min. 500,- max. 2.200,-
Transfer within the bank from foreign currency account to CZK account	10,-
Transfer within the bank in favour of foreign currency account	free of charge
	10,-

Incoming payment in CZK from another domestic bank in favour of foreign currency account

Express / urgent outgoing foreign payment delivered on paper application	standard fee + 500,-
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#### Internet Banking

Outgoing foreign payments	0,9 % min. 350,- max. 2.000,-
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,-

### 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,-
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
<b>A. Cash transactions in CZK</b>	
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>B. Cash transactions in foreign currencies</b>	
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 %
<b>C. Foreign exchange - according to foreign exchange list of LBBW Bank CZ a.s.</b>	
CZK to foreign currencies (we sell)	free of charge
Foreign currencies to CZK (we buy)	1 %, min. 50,- max. 3.000,-
<b>D. Other cash services</b>	
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,- 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

### 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. 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

### D. 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,-
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 50 % 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	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

**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

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

Annual account administration fee*	540,-
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<b>1. Card transaction fee</b>	
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:

- 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,
- 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,-

<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

<b>H. Special consumer loan*</b>	
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. 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. 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

#### 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
<i>* Expenses paid by LBBW Bank CZ, a.s. to third parties are added to the transaction fees listed above.</i>	
<b>F. Repo transactions</b>	
Fee for each repo transaction with shares (counterparty is always LBBW Bank CZ a.s. )	500,-
Sending / margin call	150,-
<b>G. Joint provisions for foreign securities+A542</b>	
<b>Management fee</b>	0,3 % p.a.
over EUR 50 000	individual
<b>H. 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
<b>A. Payment Card Usage Fees</b>		
<b>1. Card Issue</b>		
		free of charge
<b>2. Monthly Fee</b>		
Maestro		20,-
MasterCard Standard		50,-
MasterCard Gold		300,-
Additional Fee for Express Card Issue (with PIN code within 48 hours)		2.000,-
<b>3. Limitations to Payment Card Usage</b>		
Card Blocking		0,-
Entry on Stoplist		0,-
Automatic transfer from Card Blocking to Stoplist		0,-
Card Unblocking		100,-
<b>4. Travel and Accident Insurance (only embossed MasterCard cards)</b>		
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.
<b>5. Other Services</b>		
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>B. Payment Card Transactions Fees</b>		
<b>Cash withdrawals at ATMs</b>		
ATM Domestic		6,50
ATM Abroad		2,5 % min. 80,-
<b>Cash withdrawals at cash counters</b>		
Cash Advance Domestic		20,- + 0,45 % of the amount
Cash Advance Abroad		2,5 % min. 80,-
<b>Payments at merchants</b>		free of charge
<b>C. American Express</b>		
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 Account</b>	
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,-
<i>* to be agreed individually (in extraordinary cases)</i>	
<b>Confirmation for Foreign Police</b>	
Handling commission	300,- flat
<b>D. Information SMS</b>	
Creation / Change / Cancellation of service	0,-
Management services	0,-
Sending information SMS	2,50 / 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.