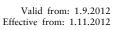


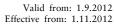
PRICE LIST OF SERVICES OF PPF banka a.s. for Legal Entities

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	1. Cı	arrent accounts in	CZK				
1.1.	Legal entities						
1.1.1.	Account opening	free of charge					
1.1.2.	Account maintenance (monthly fee)	100 CZK					
1.1.3.	Account closing	free of charge					
		Electronic via		_	n	•1	Foreign
		Homebanking	email	In person	By ma	.11	mail
1.1.4.	Account statement, according to frequency (mo	onthly fee) *					
1.1.4.1.	Daily (when there is account activity)	free of charge free of charge 400 CZK 400 C		400 CZ	ZK	600 CZK	
1.1.4.2.	Weekly (for each calendar week)	free of charge	3		ZK	500 CZK	
1.1.4.3.	Monthly	free of charge	Ü		ZK	350 CZK	
1.1.4.4.	Quarterly / Annually	free of charge	free of charge	100 CZK 100 CZK		ZK	300 CZK
* Legal en	tities - small businesses can receive statements	only on a daily,	weekly or month	ly basis.	I.		
1.2.	Foundations and endowment funds		,	,			
1.2.1.	Account opening		free	of charge			
1.2.2.	Account maintenance			of charge			
1.2.3.	Account closing			of charge			
		Electronic via	Electronic via	•			a .1
		Homebanking	email	In perso	n	J	By mail
1.2.4.	Account statement, according to frequency (mo	·	I.	L			
1.2.4.1.	Daily (when there is account activity)	free of charge	free of charge	free of ch	arge	free	of charge
1.2.4.2.	Weekly (for each calendar week)	free of charge	free of charge	free of ch			of charge
1.2.4.3.	Monthly	free of charge	free of charge	free of ch			of charge
1.2.4.4.	Quarterly / Annually	free of charge	free of charge	free of ch			of charge
	, ,	accounts in foreig	Ü		U		<u> </u>
2.4	Legal entities	C	,				
2.1.	Foundations and endowment funds						
2.1.1.	Account opening		free	of charge			
2.1.2.	Account maintenance (monthly fee)						
2.1.3.	Account closing						
		Flectronic via Flectronic via Foreign			Foreign		
		Homebanking	email In person By mail		mail		
2.1.4.	Account statement in EUR, according to frequ	ency (monthly fee)*		1		
2.1.4.1.	Daily (when there is account activity)	free of charge	free of charge	12 EUR	12 EU	R	20 EUR
2.1.4.2.	Weekly (for each calendar week)	free of charge	free of charge	10 EUR	10 EU	R	18 EUR
2.1.4.3.	Monthly	free of charge	free of charge	8 EUR	8 EUI	R	16 EUR
2.1.4.4.	Quarterly / Annually	free of charge	free of charge	4 EUR	4 EUI	R	12 EUR
2.1.5.	Account statement in USD, according to frequ	ency (monthly fee)) *				
2.1.5.1.	Daily (when there is account activity)	free of charge	free of charge	15 USD	15 US	D	26 USD
2.1.5.2.	Weekly (for each calendar week)	free of charge	free of charge	13 USD	13 US	D	24 USD
2.1.5.3.	Monthly	free of charge	free of charge	11 USD	11 US	D	22 USD
2.1.5.4.	Quarterly / Annually	free of charge	free of charge	7 USD	7 USI)	18 USD
2.1.6.	Account statement in GBP, according to freque	ency (monthly fee)	*				
2.1.6.1.	Daily (when there is account activity)	free of charge	free of charge	12 GBP	12 GF	3P	20 GBP
2.1.6.2.	Weekly (for each calendar week)	free of charge	free of charge	10 GBP	10 GF	3P	18 GBP
2.1.6.3.	Monthly	free of charge	free of charge	8 GBP	8 GB		16 GBP
2.1.6.4.	Quarterly / Annually	free of charge	free of charge	4 GBP	4 GB		12 GBP
2.1.7.	Account statement in CHF, according to frequ	v	·	•			
2.1.7.1.	Daily (when there is account activity)	free of charge	free of charge	18 CHF	18 CF	IF	32 CHF
2.1.7.2.	Weekly (for each calendar week)	free of charge	free of charge	16 CHF	16 CF		30 CHF
2.1.7.3.	Monthly	free of charge	free of charge	14 CHF	14 CF		28 CHF
2.1.7.4.	Quarterly / Annually	free of charge	free of charge	10 CHF	10 CF		24 CHF
2.1.8.	Account statement in RUB, according to frequ	,					
2.1.8.1.	Daily (when there is account activity)	free of charge	free of charge	640 RUB	640 RU	JB	960 RUB
2.1.8.2.	Weekly (for each calendar week)	free of charge	free of charge	480 RUB	480 RI		800 RUB
	, (=== cash calculat week)			100			age 2 total 13





2.1.8.3.	Monthly free of charge	free of charge	240 RUB	240 RUB	560 RUB
2.1.8.4.	Quarterly / Annually free of charge	free of charge	160 RUB	160 RUB	480 RUB
2.1.9.	Account statement for accounts in other individually defined cur	rencies *			•
	free of cl	harge			
* Legal e	ntities - small businesses can receive statements only on a daily,	weekly or month	ly basis.		
	3. Term deposits and Depo	osit notes			
3.1.	1. Term deposits with a fixed term in CZK and foreign currencies				
3.1.1.	Deposit account opening and maintenance		free of cl	harge	
3.1.2.	Deposit account statements		free of cl	harge	
3.1.3.	Minimum amount of term deposit in CZK		10 000	CZK	
3.1.4.	Minimum amount of term deposit in a foreign currency	equivalent of 10 000 CZK			
3.1.5.	Premature termination of the agreed term	5% of amount withdrawn			
3.2.	Term deposits with a recurring period (Revolving TD) in CZK and foreign currencies				
3.2.1.	Deposit account opening and maintenance	free of charge			
3.2.2.	Deposit account statements	free of charge			
3.2.3.	Minimum amount of term deposit in CZK	10 000 CZK			
3.2.4.	Minimum amount of term deposit in a foreign currency	eq	uivalent of 10	0 000 CZK	
3.2.5.	Premature termination of the agreed term	5'	% of amount	withdrawn	
3.3.	Deposit note in CZK and foreign currencies				
3.3.1.	Minimum nominal value in CZK	5 000 000 CZK			
3.3.2.	Minimum nominal value in foreign currency	equivalent of 5 000 000 CZK			
3.3.3.	Custody and safekeeping of deposit note	free of charge			
	4. Payments				
The cut-o	ff time is the deadline for the receipt of a Payment Order by	the Bank if the T	Time of Recei	pt of a Paym	ent Order is

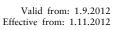
The cut-off time is the deadline for the receipt of a Payment Order by the Bank if the Time of Receipt of a Payment Order is to match the Payment Date of the Payment Order

Domestic cashless payments	
Incoming Payment Transactions	
within the Bank	free of charge
from a different Provider	4 CZK
Outgoing payments - standard	
Electronic	
within the Bank	free of charge
to a different Provider	5 CZK
Paper medium	
within the Bank	45 CZK
to a different Provider	45 CZK
debited from the Client's account on day D. The Payee's Prov	rider receives the Funds on day D+1.
Outgoing payments - express	
Paper medium	200 CZK
Electronic	100 CZK
after cut-off time *	1 000 CZK
	Incoming Payment Transactions within the Bank from a different Provider Outgoing payments - standard Electronic within the Bank to a different Provider Paper medium within the Bank to a different Provider debited from the Client's account on day D. The Payee's Provider Outgoing payments - express Paper medium Electronic

^{*} Express Payment Transactions can be performed after the cut-off time only following prior agreement with the Bank.

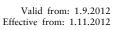
Performance of express Payment Transactions is conditional upon having a sufficient available balance on the account at the latest as of the cut-off time for the express Payment Transaction.

Funds are debited from the Client's account on day D. The Payee's Provider receives the Funds on day D and also credits them to the Payee's account on day D. Express payments are not offered within the Bank - intrabank payments are always credited to accounts on day D (D+0) as standard. In exceptional cases a Payment Order may be delivered to the Bank by fax or email, subject to use of the correct numerical code.



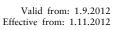


111	Discret Jakis Bossons Onder	
4.1.4. 4.1.4.1.	Direct debit Payment Order within the Bank	for a forthern
4.1.4.1.		free of charge
	to a different Provider free of charge	
4.1.5.	Standing orders: payments, direct debits and consent for direct debits	ebit
4.1.5.1.	Electronic	
4.1.5.1.1.	Setting up a standing order	free of charge
4.1.5.1.2.	Changing / cancelling a standing order	free of charge
4.1.5.2.	Paper medium	
4.1.5.2.1.	Setting up / cancelling a standing order	free of charge
4.1.5.2.2.	Setting up / cancelling direct debit consent	free of charge
4.1.5.2.3.	Changing a standing order	20 CZK
4.1.5.2.4.	Changing direct debit consent	20 CZK
4.1.5.3.	Payments made on the basis of a standing order	
4.1.5.3.1.	within the Bank	free of charge
4.1.5.3.2.	to a different Provider	4 CZK
4.1.5.4.	Payment made after receiving the request for direct debit on the	basis of consent to direct debit consent
4.1.5.4.1.	within the Bank	free of charge
4.1.5.4.2.	to a different Provider	4 CZK
4.1.6.	Other domestic payment services	
4.1.6.1.	Cancelling a Payment Order before the Maturity Date	free of charge
1.1.0.1.	Cancelling a Payment Order on the Maturity Date	rice of charge
4.1.6.2.	(following prior agreement with the Bank), fee per	100 CZK
7.1.0.2.	individual order	100 GZR
	Confirmation of performance of a Payment Transaction	
4.1.6.3.	issued at a Client's request	100 CZK
4.1.6.4.	Notice of Payment Transaction not performed	free of charge
4.2.	Foreign cashless payments	nee or charge
4.2.1.	Intrabank transfers between accounts held at the Bank	
4.2.1.1.	Electronic	150 CZK
4.2.1.2.	Paper medium	200 CZK
	ay on which Funds are debited from the Client's account. The	Rank will also credit the Funds to the payee's
	ay on which Funds are debited from the Client's account. The	e Bank will also credit the Funds to the payee's
account or	day D.	
	day D. Foreign incoming Payment Transactions in CZK and foreign cur	
4.2.2.	day D. Foreign incoming Payment Transactions in CZK and foreign currencies	rencies, or domestic incoming Payment Transactions in
account or	day D. Foreign incoming Payment Transactions in CZK and foreign currencies SEPA Payment Transactions up to 50 000 EUR	rencies, or domestic incoming Payment Transactions in
4.2.2.	day D. Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA	rencies, or domestic incoming Payment Transactions in
4.2.2. 4.2.2.1.	A day D. Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR	rencies, or domestic incoming Payment Transactions in 200 CZK 1 200 CZK
4.2.2.	A day D. Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR Other Payment Transactions, with charging option OUR	rencies, or domestic incoming Payment Transactions in 200 CZK
4.2.2. 4.2.2.1.	A day D. Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR Other Payment Transactions, with charging option OUR Fees not paid by Payer's bank for incoming payments in	rencies, or domestic incoming Payment Transactions in 200 CZK 1 200 CZK
4.2.2. 4.2.2.1. 4.2.2.2.	day D. Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR Other Payment Transactions, with charging option OUR Fees not paid by Payer's bank for incoming payments in the case of the charging option OUR	rencies, or domestic incoming Payment Transactions in 200 CZK 1 200 CZK free of charge full amount
4.2.2.1. 4.2.2.2. D is the d	Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR Other Payment Transactions, with charging option OUR Fees not paid by Payer's bank for incoming payments in the case of the charging option OUR ay when the Funds were credited to the Bank's Nostro Accounts.	rencies, or domestic incoming Payment Transactions in 200 CZK 1 200 CZK free of charge full amount nt.
4.2.2.1. 4.2.2.2. D is the d In order for	Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR Other Payment Transactions, with charging option OUR Fees not paid by Payer's bank for incoming payments in the case of the charging option OUR ay when the Funds were credited to the Bank's Nostro Accourt an incoming Payment Transaction with express foreign excharge.	rencies, or domestic incoming Payment Transactions in 200 CZK 1 200 CZK free of charge full amount nt. nange to be performed on day D
4.2.2.1. 4.2.2.2. D is the d In order for (following)	Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR Other Payment Transactions, with charging option OUR Fees not paid by Payer's bank for incoming payments in the case of the charging option OUR ay when the Funds were credited to the Bank's Nostro Accourt an incoming Payment Transaction with express foreign exchaprior agreement with the Bank) the payment instruction from	rencies, or domestic incoming Payment Transactions in 200 CZK 1 200 CZK free of charge full amount nt. nange to be performed on day D
4.2.2.1. 4.2.2.2. D is the d In order for	Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR Other Payment Transactions, with charging option OUR Fees not paid by Payer's bank for incoming payments in the case of the charging option OUR ay when the Funds were credited to the Bank's Nostro Accourt an incoming Payment Transaction with express foreign exchaprior agreement with the Bank) the payment instruction from 4.00 p.m.	rencies, or domestic incoming Payment Transactions in 200 CZK 1 200 CZK free of charge full amount nt. nange to be performed on day D the other Provider must be delivered to the Bank on
4.2.2.1. 4.2.2.2. D is the d In order for (following)	Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR Other Payment Transactions, with charging option OUR Fees not paid by Payer's bank for incoming payments in the case of the charging option OUR ay when the Funds were credited to the Bank's Nostro Account an incoming Payment Transaction with express foreign exchaprior agreement with the Bank) the payment instruction from 4.00 p.m. Foreign outgoing Payment Transactions in CZK and foreign currences.	rencies, or domestic incoming Payment Transactions in 200 CZK 1 200 CZK free of charge full amount nt. nange to be performed on day D the other Provider must be delivered to the Bank on
4.2.2.1. 4.2.2.2. D is the d In order for (following day D by 4.2.3.	Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR Other Payment Transactions, with charging option OUR Fees not paid by Payer's bank for incoming payments in the case of the charging option OUR ay when the Funds were credited to the Bank's Nostro Accourant incoming Payment Transaction with express foreign exchaprior agreement with the Bank) the payment instruction from 4.00 p.m. Foreign outgoing Payment Transactions in CZK and foreign curreforeign currencies	rencies, or domestic incoming Payment Transactions in 200 CZK 1 200 CZK free of charge full amount nt. nange to be performed on day D the other Provider must be delivered to the Bank on
4.2.2. 4.2.2.1. D is the d In order for (following day D by 4.2.3. 4.2.3.1.	Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR Other Payment Transactions, with charging option OUR Fees not paid by Payer's bank for incoming payments in the case of the charging option OUR ay when the Funds were credited to the Bank's Nostro Accourt an incoming Payment Transaction with express foreign exchaprior agreement with the Bank) the payment instruction from 4.00 p.m. Foreign outgoing Payment Transactions in CZK and foreign currencies Electronic	rencies, or domestic incoming Payment Transactions in 200 CZK 1 200 CZK free of charge full amount nt. nange to be performed on day D the other Provider must be delivered to the Bank on rencies, or domestic outgoing Payment Transactions in
4.2.2.1. 4.2.2.2. D is the d In order for (following day D by 4.2.3.	Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR Other Payment Transactions, with charging option OUR Fees not paid by Payer's bank for incoming payments in the case of the charging option OUR ay when the Funds were credited to the Bank's Nostro Accourant incoming Payment Transaction with express foreign exchaprior agreement with the Bank) the payment instruction from 4.00 p.m. Foreign outgoing Payment Transactions in CZK and foreign curreforeign currencies Electronic SEPA Payment Transactions up to 50 000 EUR	rencies, or domestic incoming Payment Transactions in 200 CZK 1 200 CZK free of charge full amount nt. nange to be performed on day D the other Provider must be delivered to the Bank on rencies, or domestic outgoing Payment Transactions in
4.2.2. 4.2.2.1. D is the d In order for (following day D by 4.2.3. 4.2.3.1.	Foreign incoming Payment Transactions in CZK and foreign curforeign currencies SEPA Payment Transactions up to 50 000 EUR Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR Other Payment Transactions, with charging option OUR Fees not paid by Payer's bank for incoming payments in the case of the charging option OUR ay when the Funds were credited to the Bank's Nostro Accourt an incoming Payment Transaction with express foreign exchaprior agreement with the Bank) the payment instruction from 4.00 p.m. Foreign outgoing Payment Transactions in CZK and foreign currencies Electronic	rencies, or domestic incoming Payment Transactions in 200 CZK 1 200 CZK free of charge full amount nt. nange to be performed on day D the other Provider must be delivered to the Bank on rencies, or domestic outgoing Payment Transactions in



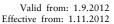


4.2.3.2.	Paper medium	
4.2.3.2.1.	SEPA Payment Transactions up to 50 000 EUR	350 CZK
4.2.3.2.2.	Other Payment Transactions, including SEPA	1 500 CZK plus any fees of other banks in the case
	above 50 000 EUR	of the charging option OUR
D is the da	ay on which Funds are debited from the Client's account.	
4.2.4.	Other foreign payment services	
	Surcharge for the performance of a Payment Order received	
4.2.4.1.	after the cut-off time (following prior agreement with the	1 000 CZK
	Bank)	
4.2.4.2.	Fee for an earlier value date	1 000 CZK
1.2.1.2.	(following prior agreement with the Bank)	1 000 CER
4.2.4.3.	Cancellation of a Payment Order prior to the Maturity	free of charge
	Date (following prior agreement with the Bank)	
4.2.4.4.	Cancellation of a Payment Order at the Maturity Date	500 CZK
	(following prior agreement with the Bank)	
	Cancellation of a performed Payment Transaction	
4.2.4.5.	(following prior agreement with the Bank), without	1 000 CZK plus any fees of other banks
	guarantee	
4.2.4.6.	Change of a realized payment instruction at the Client's	500 CZK plus any fees of other banks
	request	1 000 C7V also are for a fash a hard-
4.2.4.7.	Examination of an outgoing Payment Transaction based on	1 000 CZK plus any fees of other banks (examination due to errors in a Client's payment
4.2.4./.	a request from another bank	instruction)
		500 CZK + fees of other banks in the event of an
4.2.4.8.	Handling of Client complaints/queries regarding payments	unjustified complaint, free in the event of a justified
7.2.7.0.	Transming of Chem complaints queries regarding payments	complaint
	Confirmation of performance of a Payment Transaction	
4.2.4.9.	issued at a Client's request	100 CZK
4.2.4.4.0	Returned Payment Transaction	500 0777 1
4.2.4.10.	(due to errors in a Client's payment instruction)	500 CZK plus any fees of other banks
4.3.	Cash payments	
4.3.1.	Cash operations in CZK	
4.3.1.1.	Cash deposits in CZK to an account in any currency	free of charge
	Cash deposits in CZK - repayments of revolving credit	
	and/or credit card debt made in cash by a third party (the	
4.3.1.2.	depositor is neither the owner nor a person authorised to	100 CZK
	handle the account to which the cash deposit is being	
	made)	
4.3.1.3.	Cash withdrawals in CZK from an account held in CZK	20 CZK
4.3.1.4.	Cash deposits and withdrawals - deposit account	free of charge
4.3.1.5.	Exchange of routinely damaged, incomplete or invalid	free of charge
	banknotes and coins	
4.3.1.6.	Exchange of commemorative coins	free of charge
	Exchange of banknotes and coins sorted by denomination	
4.3.1.7.	up to 100 pcs of one denomination	free of charge
	over 100 pcs, for each 100 pcs (rounded up) of one	50 CZK
	denomination nominalní hodnoty	
4.3.1.8.	Exchange of banknotes and coins not sorted by denomination (f	
4.2.2	for each 100 pcs (rounded up)	100 CZK
4.3.2.	Cash operations in foreign currencies	
4.3.2.1.	Cash deposits and withdrawals to a deposit account in any currency	free of charge
4.3.2.2.	Deposits of foreign currency to an account in any currency	free of charge
1.3.2.2.	Deposits of foreign currency to an account in any currency	incor charge





4.3.2.3.	Withdrawals of any currency from an account held in:	
1.3.2.3.	CZK	20 CZK
	EUR	1 EUR
	USD	1 USD
	GBP	1 GBP
	CHF	1 CHF
	Cash withdrawals in CZK, EUR, USD, CHF, GBP from an	1 OH
	account held in RUB	40 RUB
4.3.3.	Foreign exchange services	
4.3.3.1.	Purchase of foreign currencies	2%
4.3.3.2.	Sale of foreign currencies for CZK	1%
	5. Documentary opera	tions
5.1.	Export and domestic SUPPLIER letters of credit	
5.1.1.	Advising or increasing the L/C amount	0,10%, min. 600 CZK
5.1.2.	Confirmation/deferred maturity - depending on the level of	individual basis
J.1.2.	credit risk assumed from the issuing bank and country	ilidividuai basis
5.1.3.	Acceptance of documents, examination and payment	0,30%, min. 1 500 CZK
5.1.4.	Acceptance of documents, examination and payment	0,20%, min. 1 000 CZK
J.1.T.	(L/C in CZK)	0,20 %, iiiii. 1 000 CZK
5.1.5.	Amendment of L/C; for each amendment	1 000 CZK
5.1.5.	(except for increases)	1 000 CZR
5.1.6.	Assignment of the proceeds of a L/C	1 000 CZK
	(including performing payment)	
5.1.7.	Release of goods consigned to the Bank	500 CZK
5.1.8.	Transfer of L/C	0,20%, min. 1 500 CZK
5.1.9.	Pre-examination of documents	1 200 CZK
_	for SWIFT and courier services and any postal costs will be fa	
	documentary Payment Orders are subject to the above stated f	ees for export and domestic supplier L/Cs.
5.2.	Import and domestic CUSTOMER letters of credit	
		0,30%, min. 1 500 CZK for the first quarter
5.2.1.	Opening, increasing and extension	+ 0,15%, min. 1 000 CZK for each additional
		(commenced) quarter (+ a risk surcharge depending on
		the credit risk level)
		0,30%, min. 1 500 CZK for each (commenced)
5.2.2.	Deferred payment date/maturity	quarter (+ a risk surcharge depending on the credit
		risk level + fees for acceptance of documents,
5 2 2	Assentance of decomposite examination and narrower	examination and payment)
5.2.3.	Acceptance of documents, examination and payment Acceptance of documents, examination and payment	0,30%, min. 1 500 CZK
5.2.4.	(L/C in CZK)	0,20%, min. 1 000 CZK
	Amendment of L/C; for each amendment	
5.2.5.	(except for increases)	1 000 CZK
5.2.6.	Release of goods consigned to the Bank	500 CZK
5.2.7.	Errors and irregularities in documents	1 200 CZK
	for SWIFT and courier services and any postal costs will be fa	
5.3.	COLLECTIONS and BILLS OF EXCHANGE under documenta	
	Processing of collection, international return of unpaid	ry concentral
5.3.1.	documents, issuance of documents without payment	0,30%, min. 1 000 CZK max. 25 000 CZK
	Processing of domestic collection in CZK, arranging	
5.3.2.	collection of domestic bills of exchange	0,20%, min. 1 000 CZK
5.3.3.	Arranging acceptance of bills of exchange*	500 CZK
J.J.J.	Throughing acceptance of bins of exchange	JOU GER



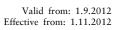


5.3.4.	Acting as intermediary in protests for non-payment of a bill of exchange + any expenses connected with protesting bills of exchange**	1 000 CZK
5.3.5.	Release of goods consigned to the Bank	500 CZK
5.3.6.	Domestic collection in connection with the handover of a registration certificate	400 CZK
5.3.7.	Change of collection conditions, demands for payment	250 CZK

Expenses for SWIFT and courier services and any postal costs will be factored in during the provision of the respective service. *If an accepted bill of exchange is kept with the collecting/presenting bank until maturity, acceptance is arranged free of charge.

**Non-clients are required to make an advance deposit of 3 500 CZK against notary's fees.

	6. Payment cards	
6.1.	Maintenance of payment cards	
6.1.1.	MasterCard Electronic - Business	
		40 CZK/month
6.1.2.	MasterCard Embossed - Business	
		100 CZK/month
(12	MasterCard Gold - Business (payment card includes TOP inter	rnational travel insurance - the monthly premium
6.1.3.	of 87 CZK is included in the price of the card)	
	-	480 CZK/month
6.2.	Payment card insurance	
6.2.1.	International travel insurance	
6.2.1.1.	Quality	36 CZK/month
6.2.2.	Insurance for unauthorised use of payment cards as a result of lo	ss or theft
6.2.2.1.	Basic	10 CZK/month
6.2.2.2.	Standard	25 CZK/month
6.2.2.3.	Standard Plus	40 CZK/month
6.2.2.4.	Extra	75 CZK/month
6.3.	Payment card usage	
6.3.1.	Card use in the Czech Republic	
6.3.1.1.	Payments for goods and services	free of charge
6.3.1.2.	Cash withdrawal from ATMs	30 CZK
6.3.1.3.	Cash withdrawal at counters of PPF banka a.s.	service not provided
(244	Cash withdrawal at counters of other banks/exchange	*
6.3.1.4.	offices - Cash Advance	150 CZK + 0,50% of amount drawn
6.3.2.	Card use abroad	
6.3.2.1.	Payments for goods and services	free of charge
6.3.2.2.	Cash withdrawal from ATMs	100 CZK + 0,50% of amount drawn
6.3.2.3.	Cash withdrawal at counters of other banks/exchange	200 C7V 0.500/ f 1
6.3.2.3.	offices - Cash Advance	200 CZK + 0,50% of amount drawn
6.4.	Other services connected with payment cards	
6.4.1.	Charge for withdrawals at ATMs	free of charge
6.4.2.	Charge for payments for goods and services	free of charge
6.4.3.	Express issue of a payment card	500 CZK
6.4.4.	Re-issuance of a PIN at the request of a Client or Card	200 CZK
0.7.7.	Holder	200 CZR
	Re-issuance of a payment card (e.g. with the original	
	period of validity in cases of damage or a change in the	
6.4.5.	name of the Holder of the Card, or with a new period of	200 CZK
	validity in cases of the early renewal of a Card or the	
	loss/blocking of a Card etc.)	
6.4.6.	Change of limit at the Client's request	20 CZK
6.4.7.	Claim of payment card transaction	free of charge + any fees of other banks
6.4.8.	Request of documentation in regard to a business	200 CZK + any fees of other banks
0.4.0.	transaction at the Client's request	200 OZIC i any ices of other banks





6.4.9.	Permanent limitation on Card validity	free of charge
6.4.10.	Balance inquiry at an ATM	10 CZK
0	Change of PIN at an ATM of Air Bank or another	10 0220
6.4.11.	Provider which also offers this service at their ATMs for	free of charge
0.1111	payment cards issued by other banks	nee of charge
	7. Electronic bankin	lg.
7.1.	Homebanking	-0
7.1.1.	Setting up Homebanking services	3 000 CZK per 1 installation
5 4 3	Use of Homebanking services	-
7.1.2.	(including consultation and maintenance)	300 CZK/month
7.1.2	Technical services and repairs performed at the Client's	200 (77) (1 / 1) 1
7.1.3.	premises in cases for which the Bank is not at fault	300 CZK ¹⁾ for each (commenced) hour
7.2.	Internetbanking	
7.2.1.	Setting up Internetbanking services	free of charge
	Use of Internetbanking services	
7.2.2.	(including the sending of an SMS code to a domestic	100 CZK/month
	telephone number)	
7.2.3.	Token (for Certificate) - one-off purchase	1 000 CZK/pc
7.2.4.	Technical services and repairs performed at the Client's	300 CZK ¹⁾ for each (commenced) hour
/ • ᠘ • ㅋ •	premises in cases for which the Bank is not at fault	300 CZR 101 cach (commenced) flour
7.2.5.	Sending email notifications set up by the Client in	free of charge
	Internetbanking	
7.2.6.	Sending SMS notifications of User logins to Internetbanking	free of charge
7.2.7.	Sending other SMS notifications set up by the Client in	3 CZK/SMS
	Internetbanking	
	8. Credit transaction	till 31.12.2012 + 20% VAT / from 1.1.2013 + 21% VAT
		18
8.1.	Introductory information about the services of PPF banka a.s.	free of charge
8.2.	Assessment of applications for credit or guarantees	individual basis
8.3.	Preparation of contractual documents	individual basis
8.4.	Promise of credit or guarantee	individual basis
8.5.	Commitment fee for provided guarantee	individual basis
8.6.	Opening of credit account	free of charge
8.7.	Credit management	300 CZK/month
8.8.	Interest rates for credit transactions	individual basis
J.U.		
8.9.	Services associated with agent's activities	tree of charge
8.9.	Services associated with agent's activities Preparation of amendment to agreements at the Client's	free of charge
8.9. 8.10.	Services associated with agent's activities Preparation of amendment to agreements at the Client's request	individual basis
8.10.	Preparation of amendment to agreements at the Client's request	individual basis
	Preparation of amendment to agreements at the Client's	
8.10. 8.11.	Preparation of amendment to agreements at the Client's request Contractual penalty for breach of obligation	individual basis 1% of Credit Facility, min. 50 000 CZK agreed on an individual basis, maximally in the
8.10.	Preparation of amendment to agreements at the Client's request	individual basis 1% of Credit Facility, min. 50 000 CZK agreed on an individual basis, maximally in the amount of the interest rate specified in the Credit
8.10. 8.11.	Preparation of amendment to agreements at the Client's request Contractual penalty for breach of obligation	individual basis 1% of Credit Facility, min. 50 000 CZK agreed on an individual basis, maximally in the
8.10. 8.11.	Preparation of amendment to agreements at the Client's request Contractual penalty for breach of obligation	individual basis 1% of Credit Facility, min. 50 000 CZK agreed on an individual basis, maximally in the amount of the interest rate specified in the Credit Agreement; determined according to the amount of



9. Capital and money market services

9.1. Fees for the Provision of the purchase or sale of domestic and foreign shares and other equity securities tradeable on the domestic Regulated Market

Submission of an Order for provision of the purchase or sale of an Investment Instrument, its modification or cancellation is free or charge. Fee is charged for the Provision of the purchase and sale of shares and other equity securities based on the size of the transaction. Fee is calculated separately for each transaction according to the table below. No minimum Fee is specified.

Size of Transaction - lower and upper bounds in CZK (from - to)	Fixed amount + percentage of the amount exceeding the lower bound in CZK
0 - 100 000	0 + 2,00%
100 001 - 500 000	2 000 + 1,00%
500 001 - 1 000 000	6 000 + 0,80%
1 000 001 - 5 000 000	10 000 + 0,50%
5 000 001 - 10 000 000	30 000 + 0,20%
10 000 001 - 50 000 000	40 000 + 0,10%
50 000 001 - 100 000 000	80 000 + 0,05%
100 000 001 and above	105 000 + 0,00%

Fees and Costs connected with performing transactions:

The Fees of the PSE and CSD are not included in the Fee and will be paid separately in the amount in which they are charged to the Bank.

The current values of these Fees are published on the internet at:

http://www.cdcp.cz/CDCP_downloads/Rules_Regulation/ENG/CDCP_price_list.pdf and

http://ftp.pse.cz/Info.bas/Cz/Predpisy/sazeb.pdf.

In cases where a Dealer arranges the Provision of the purchase or sale of Investment Instruments at the CSD for a Client without Administration of such Investment Instruments, the Client is also charged the Fee according to point 9.6. below.

9.2. Fees for the Provision of transactions in foreign shares and other equity securities traded on foreign markets

Submission of an Order for provision of the purchase or sale of an Investment Instrument, its modification or cancellation is free or charge. Fee is charged for the Provision of the purchase and sale of shares and other equity securities based on the size of the transaction in a given currency. Fee is calculated separately for each transaction according to the table below.

9.2.1.	Shares - developed markets		Percentage of amount	
9.2.1.	Type of security	Size of transaction performed	<u> </u>	
	USA	without differentiation	0,60%	
	Great Britain	without differentiation	0,60%	
	Austria	without differentiation	0,66%	
	Luxembourg	without differentiation	0,60%	
	Belgium	without differentiation	0,60%	
	Denmark	without differentiation	0,60%	
	Finland	without differentiation	0,60%	
	France	without differentiation	0,60%	
	Germany	without differentiation	0,60%	
	Netherlands	without differentiation	0,60%	
	Italy	without differentiation	0,60%	
	Norway	without differentiation	0,60%	
	Portugal	without differentiation	0,60%	
	Spain	without differentiation	0,60%	
	Sweden	without differentiation	0,60%	
	Switzerland	without differentiation	0,60%	
	Ireland	without differentiation	0,60%	
	Shares - o	emerging markets		
9.2.2.	Type of security	Size of transaction performed	Percentage of amount	
	Poland	without differentiation	0,90%	
	Romania	without differentiation	1,00%	
	Turkey	without differentiation	0,90%	
	Hungary	without differentiation	0,90%	
	Russia	without differentiation	0,90%	



	Greece	without differentiation	0,90%	
	Slovakia	without differentiation	0,90%	
9.2.3.	Transactions with ADR and GDR		D	
	Type of security	Size of transaction performed	Percentage of amount	
	ADR and GDR	up to and incl.3 mil. USD	0,60%	

For other markets not shown in the table, Fee is determined on an individual basis (the Client will be informed of the amount of the Fee prior to the provision of the relevant investment service).

The minimum Fee of the Bank is 180 USD for the Trading Venues Amex, Nyse and Nasdaq and 180 EUR for European Trading Venues/markets per transaction.

Fees and Costs connected with performing transactions:

The Fees of Trading Venues and third parties (e.g. securities dealers) connected with the Provision of the purchase or sale of foreign shares and other equity securities are included in the Fee of the Bank. Their current values are published on the websites of the respective Trading Venues and third parties. The amounts of the Fees of Trading Venues and third parties are available via the internet on the websites of the respective Trading Venues and third parties. Information about such third parties, their websites where the tariffs of their fees are published, and potentially about the tariffs themselves is available from Bank employees.

Fee may include additional fees and costs connected with the specifics of performing transactions at particular Trading Venues (including, without limitation to, Stamp Duty, fees for the registration of securities, notary's fees, costs for postal and courier services etc.). These fees and costs will be paid by the Client separately in the amount in which they are charged to the Bank.

9.3. Fees for the Provision of the purchase or sale of domestic and foreign bonds

Submission of an order for provision of the purchase or sale of an Investment Instrument, its modification or cancellation is free or charge. Fee is charged for the Provision of the purchase and sale of bonds based on the size of the transaction. Fee is calculated separately for each transaction according to the table below. No minimum Fee is specified.

Size of transaction		ction	Fee of PPF banka a.s.
	Lower bound	Upper bound	Percentage of amount
	0 CZK	unlimited	0,02%

Fees and Costs connected with performing transactions:

The Fees of the PSE and CSD are not included in the Fee of the Bank and will be paid separately by the Client in the amount in which they are charged to the Bank.

The current values of these Fees are published on the internet at:

http://www.cdcp.cz/CDCP_downloads/Rules_Regulation/ENG/CDCP_price_list.pdf and

http://ftp.pse.cz/Info.bas/Cz/Predpisy/sazeb.pdf.

In cases where a Dealer arranges the Provision of the purchase or sale of domestic bonds at the CSD for a Client without Administration of such Investment Instruments, the Client is also charged the Fee according to point 9.6. below.

9.4.	Fees for the performance of an Order for the settlement of a transaction *)		
9.4.1.	Performance of each Order for the settlement of a	1 000 CZK	
	transaction	1 000 CZK	

Fees and Costs connected with performing Orders to Settle transactions:

The Fees of the CSD and Fees of other Settlement Systems, Authorised Administrators and Secondary Administrators are not included in the Fee of the Bank and will be paid separately by the Client in the amount in which they are charged to the Bank.

The current values of these Fees are published on the internet at:

http://www.cdcp.cz/CDCP_downloads/Rules_Regulation/ENG/CDCP_price_list.pdf and

http://www.clearstream.com/ci/dispatch/en/subcat/7PMJC7029MMIS.

*) This is charged if a Dealer does not arrange the provision of transactions and the administration of securities for a Client at the same time.

9.5.	Fees for Provision of a transaction and Settlement of a transaction on a money market		
9.5.1.	Deposits and treasury notes		
9.5.1.1.	Fees for Provision of a transaction or Settlement of a transaction with a depository institution	200 CZK/transaction	
9.5.1.2.	Fees for Provision of a transaction or Settlement of a transaction	4 basis points p.a. of the CZK equivalent of the value of the concluded transaction	



9.5.2.	FX market		
9.5.2.1.	Fees for Provision of a transaction or Settlement of a	200 CZK/transaction	
9.3.2.1.	transaction with a depository institution		
9.5.2.2.	Fees for Provision of a transaction or Settlement of a	4 basis points p.a. of the CZK equivalent of the	
9.3.2.2.	transaction	value of the concluded transaction	
9.6.	Fees for maintaining records and for settling transactions at the CSD and other CSD services*))
	Country/Market	Fees for maintaining records (% p.a.)	Fees for processing transactions (CZK)
9.6.1.	Czech Republic - Central Register - shares	0,040	500 CZK
9.6.2.	Czech Republic - Central Register - bonds	0,015	500 CZK
9.6.3.	Czech Republic - independent register	0,040	500 CZK
9.6.4.	Other CSD services		as per CSD price list

The Bank's Fee for maintaining records is calculated on the basis of the market value of the relevant securities as the last day of the calendar month. Where a security does not have a market value, the face value of the security will be used for valuation and for calculating the fee. In the case of debt securities registered with the CSD, Fee for maintaining records is calculated on the basis of the face value of the securities as of the last day of the calendar month. The above Fees and the Bank's Fees for maintaining records do not include VAT, which will be added at the relevant rate where applicable.

*) This is charged if a Dealer handles the provision and settlement of transactions at the CSD for a Client without securities administration.

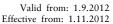
9.7.	Fees for Administration of Investment Instruments and settlement of transactions		
	Country/Market	Fees for administration (% p.a.)	Fees for processing transactions (CZK)
9.7.1.	Czech Republic - Central Register - shares	0,050	500 CZK
9.7.2.	Czech Republic - Central Register - bonds	0,020	500 CZK
9.7.3.	Czech Republic - independent register	0,050	500 CZK
9.7.4.	Eurobonds	0,022	1 200 CZK
9.7.5.	Ireland	0,046	1 950 CZK
9.7.6.	Italy	0,050	1 300 CZK
9.7.7.	Luxembourg	0,046	2 280 CZK
9.7.8.	Hungary	0,120	2 930 CZK
9.7.9.	Germany	0,025	1 000 CZK
9.7.10.	Netherlands	0,050	1 000 CZK
9.7.11.	Poland	0,130	2 000 CZK
9.7.12.	Austria	0,046	1 950 CZK
9.7.13.	Slovakia	0,160	2 600 CZK
9.7.14.	USA	0,022	1 000 CZK
9.7.15.	Great Britain	0,022	1 800 CZK

The Fee of the Bank for the Administration of Investment Instruments is calculated on the basis of the market value of the relevant Investment Instruments as the last day of the calendar month. Where an Investment Instrument does not have a market value, the face value of the Investment Instrument will be used for valuation and for calculating the Fee. In the case of debt Investment Instruments whose administration is carried out at the CSD, Fee for Administration is calculated on the basis of the face value of the Investment Instruments as of the last day of the calendar month.

All other Fees and Costs of third parties arising in connection with the provision of the services involved in the Administration of Investment Instruments based on a relevant Client Agreement (such as Stamp Duty, fees for the registration of securities, extraordinary fees of depository institutions, notary's fees, costs for postal and courier services etc.) are not included in the Fee and will be paid separately by the Client in the amount in which they are charged to the Bank.

The above Fees of the Bank and Fees in connection with the Administration of Investment Instruments do not include VAT, which will be added at the relevant rate where applicable.

9.8.	Fees for Safekeeping of securities	
9.8.1.	Safekeeping of securities	0,1% p.a. of the face value of the securities





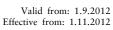
9.9. Common provisions and other conditions applying to capital and money market services

The Bank reserves the right to charge lower Fee for any and all products and services than it would be entitled to charge according to this Price List of Services or, as the case may be, to waive its right to Fee altogether.

Fees of the Bank for services or for the Provision of transactions in Investment Instruments which are not specified in this Price List of Services shall be specified on an individual basis.

The Bank advises Clients of the fact that additional costs, including taxes, may arise for Clients in connection with investment services or transactions involving Investment Instruments, which are not covered by the Bank and which it does not charge to Clients.

	10. Bank information		
10.1.	Issuance of bank information and references regarding a client of	the Bank	
10.1.1.	Client account data, at the request of clients or a third parties	1 000 CZK ¹⁾	
10.1.2.	Other information (e.g. a credit assessment)	1 000 CZK ¹⁾	
10.1.3.	Provision of bank information for the requirements of auditors	1 000 CZK ¹⁾	
10.1.4.	Provision of bank information to authorised entities for the purpose of the enforcement of decisions	250 CZK ¹⁾	
	1)	till 31.12.2012 + 20% VAT / from 1.1.2013 + 21% VAT	
	11. Other services and	fees	
11.1.	Duplicate account statement (per statement)		
11.1.1.	for up to the last 12 months	50 CZK	
11.1.2.	for a period exceeding 12 months	200 CZK	
11.2.	Issuance of a chequebook for an account	150 CZK	
11.3.	Blocking of funds on an account (at the client's request), including the issuance of confirmation	500 CZK	
11.4.	Issuance of account balance confirmation	500 CZK	
11.5.	Issuance of other types of confirmation at the client's request	200 CZK	
11.6.	Maintenance and other activities associated with a "Municipal Bank Account"	free of charge	
11.7.	Administration of deposited contributions during company incorporation if Bank is the contribution administrator	individual basis	
11.8.	Procurement of cheque collection	1% of the value of the cheque, min. 500 CZK + the costs of the drawee bank and/or the collecting bank	
11.9.	Processing of unpaid cheques taken over for collection	500 CZK + the costs of the drawee bank and/or the collecting bank	
11.10.	Unjustified claims for cheque collection	500 CZK + the costs of the drawee bank and/or the collecting bank	
	12. Accounts for depositing / raising registered	capital prior to incorporation	
12.1.	Services connected with the opening and maintenance of a special account, including issuing certificates of confirmation	1 00 CZK	
12.2.	Account maintenance fee (if a certificate of incorporation is not submitted within 30 calendar days of the opening of the account)	1 000 CZK/month	
	13. Safety deposit box		
13.1.	A - Box height 48.5 mm	500 CZK/month ¹⁾	
13.2.	B - Box height 98.5 mm	750 CZK/month ¹⁾	
13.3.	C - Box height 148.5 mm	1 000 CZK/month ¹⁾	
13.4.	D - Box height 198.5 mm	1 500 CZK/month ¹⁾	
13.5.	Refundable deposit for keys to safety deposit boxes	5 000 CZK	
Safety dep	osit boxes are rented only to clients holding accounts with Bai	nk till 31.12.2012 + 20% VAT / from 1.1.2013 + 21% VAT	





14. General provisions		
14.1.	Where this Price List of Services states that prices are charged on a monthly basis, such prices are charged for	
	every month commenced.	
14.2.	Services not listed in this Price List of Services are charged by the Bank at the rate of 100 CZK per every 15	
	min. of work performed, or a fee is agreed on an individual basis with the Client.	
14.3.	In addition to the fees and fees stated in this Price List of Services the Bank also charges any costs charged by	
	foreign and domestic banks or other companies in connection with operations performed at the Client's request.	
14.4.	In accordance with the Bank's business policy, different rates of fees and fees may be set for selected Clients.	