

# Price List of Services of PPF banka a.s. for Natural Persons and Natural Persons - Entrepreneurs

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	1. Current accounts in CZI	[					
1.1.	Natural persons						
1.1.1.	Account opening				free		
1.1.2.	Account maintenance				free		
1.1.3.	Account closing				free		
1.1.4.	Account statement according in the frequency (monthly fee)		Electronically Homebanking	Electronically e-mail	In person	By mail	Foreign mail
1.1.4.1.	М	onthly	free	free	50 CZK	50 CZK	250 CZK
1.1.4.2.	Daily (when account shows ac	tivity)	free	100 CZK	100 CZK	100 CZK	300 CZK
1.2.	Natural persons - entrepreneurs						
1.2.1.	Account opening				free		
1.2.2.	Account maintenance				free		
1.2.3.	Account closing		free				
1.2.4.	Account statement according in the frequency (monthly fee)		Electronically Homebanking	Electronically e-mail	In person	By mail	Foreign mail
1.2.4.1.	Daily (when account shows a	tivity)	free	free	400 CZK	400 CZK	600 CZK
1.2.4.2.	Weekly (per calendar	week)	free	free	300 CZK	300 CZK	500 CZK
1.2.4.3.	М	onthly	free	free	150 CZK	150 CZK	350 CZK
1.3.	Lawyer's / Notary's custody Insolvency administration						
1.3.1.	Account opening				free		
1.3.2.	Account maintenance		free				
1.3.3.	Account closing		free				
1.3.4.	Account statement according in the frequency (monthly fee)		Electronically Homebanking	Electronically e-mail	In person	Ву	mail
1.3.4.1.	Daily (when account shows ac	tivity)	free	free	300 CZK	300	CZK
1.3.4.2.	Weekly (per calendar			free	250 CZK		CZK
1.3.4.3.	М	onthly	free	free	200 CZK	200	CZK

	2. Current accounts in foreign currenci	ies				
2.1.	Natural persons					
2.1.1.	Account opening			free		
2.1.2.	Account maintenance			free		
2.1.3.	Account closing			free		
2.1.4.	Account statement in EUR according in the frequency (monthly fee)	Electronically Homebanking	Electronically e-mail	In person	By mail	Foreign mail
2.1.4.1.	Monthly	free	free	2 EUR	2 EUR	10 EUR
2.1.4.2.	Daily (when account shows activity)	free	4 EUR	4 EUR	4 EUR	12 EUR
2.1.5.	Account statement in USD according in the frequency (monthly fee)					
2.1.5.1.	Monthly	free	free	3 USD	3 USD	13 USD
2.1.5.2.	Daily (when account shows activity)	free	5 USD	5 USD	5 USD	15 USD
2.1.6.	Account statement in GBP according in the frequency (monthly fee)					
2.1.6.1.	Monthly	free	free	2 GBP	2 GBP	10 GBP
2.1.6.2.	Daily (when account shows activity)	free	4 GBP	4 GBP	4 GBP	12 GBP
2.1.7.	Account statement in CHF according in the frequency (monthly fee)					
2.1.7.1.	Monthly	free	free	4 CHF	4 CHF	16 CHF
2.1.7.2.	Daily (when account shows activity)	free	6 CHF	6 CHF	6 CHF	18 CHF
2.1.8.	Account statement in RUB according in the frequency (monthly fee)	-	-			
2.1.8.1	Monthly	free	free	80 RUB	80 RUB	400 RUB
2.1.8.2.	Daily (when account shows activity)	free	160,-RUB	160 RUB	160 RUB	480 RUB
2.1.9.	Account statement in other individually defined currencies			free		
	Natural persons - entrepreneurs					
2.2.	Lawyer's / Notary's custody					
	Insolvency administration					
2.2.1.	Account opening			free		
2.2.2.	Account maintenance			free		
2.2.3.	Account closing			free		
2.2.4.	Account statement in EUR according in the frequency (monthly fee)	Electronically Homebanking	Electronically e-mail	In person	By mail	Foreign mail
2.2.4.1.	Daily (when account shows activity)	free	free	12 EUR	12 EUR	16 EUR
2.2.4.2.	Weekly (per calendar week)	free	free	10 EUR	10 EUR	18 EUR
2.2.4.3.	Monthly	free	free	8 EUR	8 EUR	16 EUR
2.2.5.	Account statement in USD according in the frequency (monthly fee)					
2.2.5.1.	Daily (when account shows activity)	free	free	15 USD	15 USD	26 USD
2.2.5.2.	Weekly (per calendar week)	free	free	13 USD	13 USD	24 USD
2.2.5.3.	Monthly	free	free	11 USD	11 USD	22 USD
2.2.6.	Account statement in GBP according in the frequency (monthly fee)					
2.2.6.1.	Daily (when account shows activity)	free	free	12 GBP	12 GBP	20 GBP
2.2.6.2.	Weekly (per calendar week)	free	free	10 GBP	10 GBP	18 GBP
2.2.6.3.	Monthly	free	free	8 GBP	8 GBP	16 GBP
2.2.7.	Account statement in CHF according in the frequency (monthly fee)					
2.2.7.1.	Daily (when account shows activity)	free	free	18 CHF	18 CHF	32 CHF
2.2.7.2.	Weekly (per calendar week)	free	free	16 CHF		
2.2.7.3.	Monthly	free	free	14 CHF	14 CHF	28 CHF
2.2.8.	Account statement in RUB according in the frequency (monthly fee)			<	× + 0 mm	0.40 B.M.B.
2.2.8.1.	Daily (when account shows activity)	free	free	640 RUB	640 RUB	960 RUB
2.2.8.2.	Weekly (per calendar week)	free	free	480 RUB	480 RUB	800 RUB
2.2.8.3.	Monthly	free	free	240 RUB	240 RUB	560 RUB
2.2.9.	Account statement in other individually defined currencies	l		free		

	3. Term deposits and Depository bills		
3.1.	Term deposits with a fixed term in CZK and foreign currencies		
3.1.1.	Deposit account opening and maintenance	free	
3.1.2.	Deposit account statements	free	
3.1.3.	Minimal value of the term deposit in CZK	10,000 CZK	
3.1.4.	Minimal value of the term deposit in a foreign currency	equivalent of 10,000 CZK	
3.1.5.	Premature termination of the agreed term	5% of the collected amount	



12.1.         Deck is used appending the inducation in the interval of the in	3.2.	Term deposits with a repetitive period (revolving TD) in CZK and foreign currencies	
Nome         Nome         Nome           1.3.         Nome         Nome         Nome           1.3.         Nome         Nome         Nome           1.3.         Nome         Nome         Nome         Nome           1.3.         Nome         Nome         Nome         Nome         Nome           1.3.         Nome         Nome         Nome         Nome         Nome           1.3.         Nome			free
32.4.     Mean of a bin or a direction in a foregore energy.     Reparation of the sequence			
St.         Descent Bird Exchange ICX and Refug exercises           1.1.         Meaning manual colum         5.000.00.07.X           1.3			
13.1     Minum control value     5000000 CZM       33.0     Minum control value     4000000 CZM       33.0     Decoming value     4000000 CZM       33.0     Decoming value     4000000 CZM       33.0     Decoming value     4000000 CZM       34.0     Decoming value     4000000 CZM       35.0     Decoming value     5000000 CZM       35.1     Decoming value     5000000 CZM       35.2     Decoming value     6000000000000000000000000000000000000			5% of the collected amount
S1.21     Memory multiple of programmers of scale part of programmers of scale part of programmers of scale part of the programmers of sca			5 000 000 C7V
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Can off muse in the defaults for Spream User acceptuace by the Back, so that the moment of acceptuace of the System Oxder corresponds to the Manuary Date of the Expenses           Channel Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Spream Contexpension         Spream Contexpension         Spream Contexpension <thspream contexpension<="" th=""> <thspream contexpension<="" th=""></thspream></thspream>	3.3.3.	Depository bill custody	free
Can off muse in the defaults for Spream User acceptuace by the Back, so that the moment of acceptuace of the System Oxder corresponds to the Manuary Date of the Expenses           Channel Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Channel Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension         Spream Contexpension           Spream Contexpension         Spream Contexpension         Spream Contexpension <thspream contexpension<="" th=""> <thspream contexpension<="" th=""></thspream></thspream>		4 Dayment system	
Order.         Image set in the set of the se	Cut-off t		Payment Order corresponds to the Maturity Date of the Payment
41.1.         Notion proteom         two           11.1.1.         being highering freedom freed	Order.		
11.1.1     Chan dark hak     free       11.2.1     Chan dark hak     free       12.1.2     Upper dark methods     1.30 (7.2)       12.1.3     Upper dark methods     free       12.1.4     Upper dark methods     free       12.1.4     Upper dark methods     free       12.1.5     Upper dark methods     free       12.1.6     Upper dark methods     free       12.1.7     Upper dark methods     free       12.1.8     Upper dark methods     free       12.2.1     Upper dark methods     free       12.3.1     Upper dark methods     gr (2X)       13.3.1     Upper dark methods     100 (2X)       13.3.1     Upper dark method     100 (2X)       13.3.1     Upper dark method <td></td> <td></td> <td></td>			
41.2.1       Oregoning prements standard         41.2.1.1       Unconside         41.2.1.1       Unconside         41.2.1.1       us a different Provider       4 CZK         41.2.2.1       Unconside       9 CZK         41.2.2.1       us a different Provider       9 CZK         41.2.3.1       different Provider       9 CZK         41.3.2       different Provider       9 CZK         41.3.3.1       different Provider       100 CZK         41.3.3.1       different Provider       100 CZK         41.3.4       different Provider       100 CZK         41.3.5       different Provider       100 CZK         41.3.4       different Provider       100 CZK         41.3.5       different Provider       100 CZK         41.3.6 </td <td></td> <td></td> <td>free</td>			free
1.1.1       Remonsible         1.2.1       increasing       increasing         1.2.1       increasing       increasing         1.2.2       increasing       increasing         1.2.3       increasing       increasing       increasing         1.2.4       increasing       increasing       increasing         1.2.5       increasing       increasing       increasing         1.2.6       increasing       increasing       increasing         1.2.7       increasing       increasing       increasing         1.3.8       increasing       increasing       increasing       increasing         1.3.1       increasing       increasi			3.50 CZK
41.2.1       statistic description       for         41.3.1       ger andiam       0: a different Provide       1.CCX         41.3.2       with the Road       1.CCX         41.3.3       ger andiam       9. CCX         41.3.4       ger andiam       9. CCX         41.3.5       because and the destription of a destription of destription of a destription of destription of destription of destription of destription destription of destription destription of destription of destription of destription of destription destription of destription of destription destription of destription destription destription destription of destription destri			
1.12.1       Jack model         1.12.1       (model)       (model)         1.12.1       (model)       (model)         1.13.1       (model)       (model)       (model)         1.13.1       (model)       (model)       (model)       (model)         1.13.1       (model)       (model)       (model)       (model)       (model)       (model)         1.14.1       (model)       (model)<			free
1.12.1       Jack model         1.12.1       (model)       (model)         1.12.1       (model)       (model)         1.13.1       (model)       (model)       (model)         1.13.1       (model)       (model)       (model)       (model)         1.13.1       (model)       (model)       (model)       (model)       (model)       (model)         1.14.1       (model)       (model)<	1. 4 1 2 1	to a different Provider	4 C7K
1.         Winn the later         3 CAX           1.2.2         is a different provide         9 CAX           2.1.3         Stage medium         9 CAX           2.1.4         Upper medium opper distance distance and by D. The Respirat's Provide will ensering that an dary D. I.         9 CAX           2.1.3.1         Stage medium opper distance distan	4.1.2.2.		i cert
b.         0	4.1.2.2.	within the Bank	5 CZK
2         a converting and are defined from the client's account on day D. The Racipiant's Provider will receive the mourtary finds on day De1.           13.10         Departments           13.30         Program medium           13.31         Program medium           13.32         Recrementary finds on day De1.           13.32         Recrementary finds on day De1.           13.31         Recrementary finds on day De1.           13.32         Recrementary finds on day De1.           13.34         Recrementary finds on day De1.           13.35         Recrementary finds on day De1.           13.45         Recrementary finds on day De1.           13.51         Recrementary finds on day De1.         Recrementary finds on day De1.           13.51         Recrementary finds on day De1.         Recrementary finds on day De1.           13.51         Representation         Recrementary finds on day De1.         Recrementary finds on day De1.           13.51         Representation         Recrementary finds on day De1.         Recrementary finds on day De1.           13.51         Representation         Recrementary finds on day De1.         Recrementary finds on day De1.           13.51         Representation         Recrementary finds on day De1.         Recrementary finds on day De1.           13.51         Repres	4.1.2.2.	to a different Provider	9 C7K
41.3.     Ourgoing payments request       41.3.1.0.     Determination     200 CZK       41.3.2.1.0.     Determination     100 CZK       41.3.2.1.0.0.     Determination     100 CZK       41.4.1.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0	2. The mar		
41.3.1     Pager anchama     200 CZK       41.3.2     Here consoling *     1000 CZK       41.3.3.1     Here consoling *     1000 CZK       41.3.4.1     Here consoling *     1000 CZK       41.4.1     Lower payment ranke accurate only D. The Respirat's provide ran on ordered with the Haak'. they are credited to the account always on dy D (D.0) by standard. In exceptional case, a Payment Order may be delivered to the Baak's they are credited to the Account always on dy D (D.0) by standard. In exceptional case, a Payment Order may be delivered to the Baak's they are credited to the Account always on dy D (D.0) by standard. In exceptional case, a Payment Order may be delivered to the Baak's they are credited to the Account always on dy D (D.0) by standard. In free       41.4.1     Watch advect down (ancodad SIPO) (Cantralived Collection of Residential Paymont)       41.4.1     Account advect down (ancodad SIPO)       2.5.1     Payment to advect down (ancodad SIPO)       2.6.1     Action of direct down (ancodad SIPO)       3.7.1     Response on direct down (ancodad SIPO)       3.8.1     Action of direct down (ancodad SIPO)	4.1.3.	Outgoing payments - express	
4.1.3.4.     Inter ort-off time."     1000 CZK       9.1.3.5.4.     Internations may be performed only upon prior agreement with the Bank.     Conditions for the expression of the parenet transaction.       1.1.3.6.     Internations for the clocar's account on dy D. The Register's Provider of the account by the cut of time for express payment transaction.     The Register's Provider only the account dury or day D (Dot) by standard. In exceptional cases, a Payment Order may be diversed to the lack via fac, provided the correct fax code is use.       41.4.4.     Inter other payment order     0       41.4.5.     Standard payment fax account of the payment order of the correct fax code is use.       41.4.5.1.     Rest fay payment order     6       41.4.5.1.     Rest fay of direct debti (including SIPO)     6       51.5.1.     Rest fay of direct debti (including SIPO)     2.0 CZK       51.5.2.     Payment made on the basis of a standing order     6       51.5.3.     Payment made on the basis of a direct debti order, arising from a standing order - direct debti fay poyment fax account within the Bask     free       51.5.4.     Payment made on the basis of a direct debti order, arising from a standing order - direct debti fay poyment fax account within a condition of the condition of the condition of the conditi approvent instruction communicati p	4.1.3.1.	Paper medium	
Condition for the expression of the piyment transaction. is utiliciant available balance in the account by the cur of time for expression and by Cardia to the Respirative Scoward and Section 2000 and and De Dar Becker of the section of a galaxie to the section of			
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abo on dy D. Expres payments are not offered within the Bank - they are credied to the account always on dy D (D+0) by standard. In exceptional cases, a Payment Order may be delivered with the Bank in face.           41.4.1			
4.1.4.1.       Direct debit payment order       in a different Provider       free         4.1.4.2.       us a different Provider       free         4.1.4.5.       Standing orders for payment/transfer, direct debit and SIPO (Cattralised Callecian of Residential Payment)       free         4.1.5.1.       Step of a standing order       free         4.1.5.1.       Step of a standing order       free         4.1.5.1.       Step of a standing order       free         4.1.5.1.       Change/cancellation of a standing order       20 CZK         4.1.5.1.       Change/cancellation of a standing order       42 CZK         4.1.5.2.       Us a different Provider       4 CZK         4.1.5.3.       Change/cancellation of a direct debit (including SIPO)       20 CZK         4.1.5.2.       Us a different Provider       4 CZK         4.1.5.3.       Payment made on the basis of a direct debit order, arising from a standing order - direct debit approval       (including SIPO)         4.1.5.3.       Payment made on the basis of a direct debit order, arising from a standing order - direct debit gayment aystem structure       100 CZK         4.1.5.4.       Disponent made on of a payment approval confirmation by the Clear's request       100 CZK         4.1.5.3.       Step order debits of the flow stellation of a payment approval confirmation by the Clear's request       10			
41.4.1         within the Rank         free           41.5.2         Nanding codes for payment/rander, direct doit and SIPO (Centralised Collection of Residential Payment)           41.5.1.6         Name residence           41.5.1.7         Name residence           41.5.1.8         Stop of a standing order         free           41.5.1.4         Stop of direct debit (including SIPO)         free           41.5.1.5         Dyne residence         20 CZK           41.5.1.5         Paymer mask on the basis of a standing order         20 CZK           41.5.2         Paymer mask on the basis of a standing order         100 CZK           41.5.2         Paymer mask on the basis of a standing order         4 CZK           41.5.2         Paymer mask on the basis of a direct debit order, arising from a standing order - direct debit approval         (including SIPO)           41.5.3         Non-domaski caymon order before centement (fee per item)         100 CZK           41.5.4         Bore of nonscit transmittion by the Client' account within 7 calendar days from the day of the order payment stransmittion by the Client' account within 7 calendar days from the day of 100 CZK           41.6.4         Bore of nonscit transmittion by the Bank (IPO)         100 CZK           41.6.5         Bore of nonscit transmittion by the Bank (IPO)         100 CZK           41.6.4         Bore o			
4.1.4.2.       Image: Contraining order for parametrymasky, direct dobit ad SIPO (Carralised Collection of Residential Paymetry)         4.1.5.1.       Step of a standing order       free         4.1.5.1.       Step of a standing order       free         4.1.5.1.       Step of a standing order       free         4.1.5.1.       Step of a standing order       20 CZK         4.1.5.1.       Change/cancellation of a standing order       20 CZK         4.1.5.1.       Change/cancellation of direct dobt (including SIPO)       20 CZK         4.1.5.2.       Within the Bank       free         1.1.5.2.       within the Bank       free         1.1.5.2.       to a different Provide       4 CZK         2.1.5.3.       Payment made on the basis of a direct dobt order, arising from a standing order - direct dobt approval (including SIPO)       4 CZK         4.1.5.2.       to a different Provide       4 CZK         2.1.6.       Other domestic payment order before stritement (fee per item)       100 CZK         4.1.6.3.       Note of monetary funds to the clear's account within 7 calendar days from the day of 1000 CZK       100 CZK         4.1.6.4.       Nonsexpreentarious of monetary funds are dobted from the Clear's account within 7 calendar days from the day of 1000 CZK       100 CZK         4.1.6.4.       Nonsexpreentarious of monetary funds are dob			free
4.1.51.       Pager medium         1.51.       Setup of a standing order       free         1.51.       Setup of direct debit (including SIPO)       free         2.       Attach       20 CZK         3.51.       Changedancellation of a standing order       20 CZK         4.1.51.       Changedancellation of direct debit (including SIPO)       20 CZK         4.1.52.       Payment made on the basis of a standing order       4         4.1.52.       Payment made on the basis of a direct debit order, arising from a standing order - direct debit apyment including SIPO)       4         4.1.52.       Payment made on the basis of a direct debit order, arising from a standing order - direct debit apyment including SIPO)       4         4.1.52.       Payment made on the basis of a direct debit order, arising from a standing order - direct debit apyment including SIPO)       4         4.1.53.       Up a different Provider       4 CZK         4.1.54.       Other domestic payment system services       100 CZK         4.1.65.       Issue of payment transaction confirmation by the Client's request       100 CZK         4.1.62.       New supplementation of monetary funds to the client's account within 7 calendar days from the day of the one client's account maintained by the Client's account. The Bank will credit the monetary funds to the creiptent's account also on day D.         4.1.64.       New suppl	4.1.4.2.	to a different Provider	
4.1.5.1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.			
1.1.1.     Image: Constraint of a standing order     100       2.1.1.1.     ChangeCancellation of a standing order     20 CZK       4.1.3.1.     ChangeCancellation of direct debit (including SIPO)     20 CZK       4.1.3.1.     ChangeCancellation of direct debit (including SIPO)     20 CZK       4.1.3.1.     Payment made on the basis of a standing order     40 CZK       4.1.3.2.     ImageCancellation of direct debit order, arising from a standing order - direct debit provide     4 CZK       4.1.5.2.     ImageCancellation of a payment adde on the basis of a direct debit order, arising from a standing order - direct debit provide     4 CZK       4.1.5.3.     ImageCancellation of a payment order before settlement (fee per item)     100 CZK       4.1.6.1.     ChangeCancellation of a payment order before settlement (fee per item)     100 CZK       4.1.6.2.     Soute of noneffected payment/ranker     100 CZK       4.1.6.3.     Note-order consection confirmation by the Cleart's request     100 CZK       4.1.6.4.     Non-supplementation of monetary funds to the cleart's account. within 7 calendar days from the day of inde torder on eactor torde payment/ranker     100 CZK       4.1.6.1.     Note-order payments     100 CZK       4.1.6.2.     Non-supplementation of monetary funds are debited from the Cleart's account. The Bank will credit the monetary funds to the recipient's account also on day D.       4.2.1.1.     Imaranka transfor between accounts.	4151	·	free
Solup of uncer dealt initialing strOp         interview           2.         Solup of uncer dealt initialing strOp         20 CZK           4.15.1         Change/cancellation of direct debit (including SIPO)         20 CZK           4.15.2         Pyrmer made on the basis of a standing order         20 CZK           4.15.2         Pyrmer made on the basis of a standing order         4 CZK           4.15.2         Pyrmer made on the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)         4 CZK           4.15.3         Pyrmer made on the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)         4 CZK           4.15.3         Pyrmer made on the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)         4 CZK           4.15.3         Construct a pyrmer transaction of a pyrment transaction confirmation by the Client's request         100 CZK           1.6.2         Change/cancellation of a pyrment transaction confirmation py the Client's request         100 CZK           4.16.3         Notice of none-flected payrment/transaction confirmation confirmation py the Client's request         100 CZK           4.16.4         Nonserge/cathelse payrment/transaction confirmation py the Client's account within 7 calendar days from the day of free         100 CZK           1.1.5         Intrabact transfer betwreen accounts maintained	1.		litt
3.     Changeclance.turing order     20 CZK       A1.51.     Changeclance.turing order     20 CZK       A1.52.     Payment made on the basis of a standing order     20 CZK       A1.52.     Payment made on the basis of a standing order     4 CZK       A1.52.     Payment made on the basis of a direct debit order, arising from a standing order - direct debit approval     free       A1.52.     Payment made on the basis of a direct debit order, arising from a standing order - direct debit approval     free       A1.53.     Payment made on the basis of a direct debit order, arising from a standing order - direct debit approval     free       A1.53.     Payment made on the basis of a direct debit order, arising from a standing order - direct debit approval     free       A1.53.     Construction of a payment transfer     4 CZK       A1.53.     Construction of a payment transfer     100 CZK       A1.64.     ChargeCancellation of a payment transfer     100 CZK       A1.65.     Notice of nonerflected payment transfer     100 CZK       A1.66.     Notice of nonertary funds to the client's account within 7 calendar days from the day of sending the notice     free       A1.61.     Externation confirmation to the dilet dilet approval     100 CZK       A1.62.     Store of nonertary funds are debited from the Client's account within 7 calendar days from the day of sending the notice     free       A1.62.     Extero	2.	Setup of direct debit (including SIPO)	free
4.152     Paymetr made on the basis of a standing order     20 CAR       4.152     Paymetr made on the basis of a standing order     including SIPO       4.152.1     Paymetr made on the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)     4 CZK       4.153.2     Paymetr made on the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)     4 CZK       1.153.     Including since a standing order - direct debit approval (including SIPO)     4 CZK       4.164.1     Cark on the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)     4 CZK       4.164.1     Cark on the basis of a paymetr transform confirmation by the Clear's request     6 CZK       4.165.1     Chargecancellation of a paymetr transform confirmation by the Clear's request     100 CZK       4.164.2     Introduce accounts maintained by the Bank (D+0)     100 CZK       4.11.1     Introduce accounts maintained by the Bank (D+0)     100 CZK       4.12.1     Introduce accounts maintained by the Bank (D+0)     175 CZK       4.12.1     Introduce accounts maintained by the Bank (D+0)     175 CZK       4.12.1     Introduce accounts maintained by the Bank (D+0)     175 CZK       4.2.2.1     Conschorder payments     170 CZK       4.2.2.1     Introduce accounts maintained by the Bank (D+0)     175 CZK       5.10	4.1.5.1. 3.	Change/cancellation of a standing order	20 CZK
4.1.5.2       within the Bank       free         4.1.5.3       Payment made on the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)         4.1.5.3.       Payment made on the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)         4.1.5.3.       Image: ance the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)         4.1.5.3.       Image: ance the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)         4.1.6.1.       Change/ancellation of a payment order before settlement (fee per item)       100 CZK         4.1.6.2.       Image: ancellation of a payment order before settlement (fee per item)       100 CZK         4.1.6.3.       Not: orgenerized payment transaction confirmation by the Client's request       100 CZK         4.1.6.3.       Not: supplementation of monetary funds to the client's account within 7 calendar days from the day of ending the notice       free         4.1.6.4.       Nor-supplementation of monetary funds to the client's account. The Bank will credit the monetary funds to may appendix       free         4.1.1.       Electronically       free         4.2.2.1.1.1       foreign cashies payments       175 CZK         4.2.2.1.1       Cross-border payments       175 CZK         4.2.2.1.1       Cross-border payments	4.1.5.1. 4	Change/cancellation of direct debit (including SIPO)	20 CZK
1.     within the bank     itee       1.1.5.2     ito a different Provider     4 CZK       2.     ito a different Provider     4 CZK       1.1.5.3     within the Bank     free       1.1.5.4     ito a different Provider     4 CZK       1.1.5.3     within the Bank     free       1.1.5.3     ito a different Provider     4 CZK       1.1.5.3     ito a different Provider     4 CZK       2.     0 a different Provider     4 CZK       1.6.1     Change/cancellation of a payment and order before settlement (fee per item)     100 CZK       1.6.2     Issue of non-effected payment/transfer     100 CZK       4.1.6.3.     Notice of non-effected payment/transfer     free       4.1.6.4     Non-upplementation of nonetary funds to the client's account within 7 calendar days from the day of sending the notice     100 CZK       4.1.6.4     Non-ice (reshlues payment)     100 CZK       4.1.1.2     Iterahakr transfer between accounts maintained by the Bank (D+0)     100 CZK       4.1.2.1     Iterahakr basker basker accounts maintained by the Bank (D+0)     free       4.1.2.1     Iterahakr basker basker accounts maintained by the Bank (D+0)     free       4.1.2.1     Iterahakr basker basker accounts maintained by the Bank (D+0)     free       4.1.2.1     Iterahakr basker basker basker accounts account. <td>4.1.5.2.</td> <td>Payment made on the basis of a standing order</td> <td></td>	4.1.5.2.	Payment made on the basis of a standing order	
2.     It is a linear invite     4 CX       41.5.3.     Payment made on the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)       41.5.3.     within the Bank     free       41.5.3.     is different Provider     4 CZK       41.5.3.     to a different Provider     4 CZK       2.     Other domestic payment system services     100 CZK       41.6.     Other domestic payment association optim Chicra's request     100 CZK       41.6.1.     Non-supplementation of monetary funds to the client's account within 7 calendar days from the day of the dign the notice     100 CZK       41.6.4.     Non-supplementation of monetary funds to the client's account within 7 calendar days from the day of the dign the notice     100 CZK       42.1.     Introduct transfer terms     100 CZK       42.1.1.     Introduct transfer terms     100 CZK       42.1.1.     Introduct transfer terms     100 CZK       42.1.1.     Introduct transfer terms     100 CZK       42.1.1.1.     Introduct transfer terms     100 CZK       42.1.1.1.     Introduct transfer terms     100 CZK       42.2.1.1.     Introduct terms     free       42.2.2.1.     Introduct terms     free       42.2.2.1.     Introduct terms     150 CZK       42.2.1.     Intreduct from the Client's account. The Bank	4.1.5.2.	within the Bank	free
2.     Ayment made on the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)       4.1.5.3.     Ayment made on the basis of a direct debit order, arising from a standing order - direct debit approval (including SIPO)       4.1.5.3.     Within the Bank free       4.1.5.3.     To a different Provider or a different Provider de CZK       4.1.6.     Other domestic payment system services     100 CZK       4.1.6.1.     Carge/cancellation of a payment order before settlement (fee per item)     100 CZK       4.1.6.3.     Notice of non-effected payment/transfer     100 CZK       4.1.6.4.     Noor-supplementation on monetary funds to the client's account within 7 calendar days from the day of 100 CZK       4.1.6.4.     Noor-supplementation on monetary funds to the client's account within 7 calendar days from the day of 100 CZK       4.1.6.4.     Noor-supplementation of monetary funds to the client's account.       4.1.6.4.     Noor-supplementation of monetary funds to the Client's account. The Bank will credit the monetary funds to the recipient's account also on day D.       4.2.1.1.     Electronically     free       4.2.2.1.     Intrabank transfer between accounts maintained by the Bank's nostro account.     free       D is the day when the monetary fund were credited to the Bank's nostro account.     free       1.2.2.1.     Intrabank transfer between accounts maintained by the so account.     free       1.2.2.1.     Interabance acco	4.1.5.2.	to a different Provider	4 C7K
4.1.5.3.       within the Bank       free         4.1.5.3.       to a different Provider       4 CZK         4.1.5.3.       to a different Provider       4 CZK         4.1.6.4.       Other domestic payment system services       100 CZK         4.1.6.5.       Site of payment transaction confirmation by the Client's request       100 CZK         4.1.6.6.       Site of payment transaction confirmation by the Client's request       100 CZK         4.1.6.4.       Norice of non-effected payment/transfer       free         4.1.6.4.       Norice of non-effected payment/transfer       free         4.1.6.5.       Site of non-effected payment/transfer       free         4.1.6.4.       Norice of non-effected payment/transfer       free         4.1.6.5.       Site of non-effected payment/transfer       free         4.1.6.4.       Norice of non-effected payment/transfer       free         4.2.1.       Intrahak transfer between accounts maintained by the Bank (D+0)       free         4.2.1.1.       Retransk transfer between accounts maintained by the Bank (D+0)       free         4.2.1.1.       Retransk transfer between accounts maintained by the Bank (D+0)       free         4.2.1.1.       Intrahak transfer between accounts maintained by the Bank (D+0)       free         4.2.1.1.       Intrahak	2.		
1.1.1.     Image: Construct payment system services     4 CZK       4.1.6.1.     Charge/cancellation of a payment order before settlement (fee per item)     100 CZK       4.1.6.2.     Non-supplement transaction confirmation by the Client's request     100 CZK       4.1.6.3.     Non-supplementation of monetary funds to the client's account within 7 calendar days from the day of generalized payment/transfer     100 CZK       4.1.6.4.     sending the notice     100 CZK       4.1.6.5.     Non-supplementation of monetary funds to the client's account within 7 calendar days from the day of generalized payment/transfer     100 CZK       4.2.1.     Foreign cashless payments     100 CZK       4.2.1.     Intrabank transfer between accounts maintained by the Bank (D+0)     free       4.2.1.1.     Intrabank transfer between accounts maintained by the Bank (D+0)     free       4.2.1.1.     Paper medium     free       0 is the day when the monetary funds are debited from the Client's account. The Bank will credit the monetary funds to the recipient's account also on day D.       4.2.2.1.     foreburg payments from abroad in CZK and foreign currencies, or domestic incoming payment in foreign currencies       4.2.2.1.     foreburg payment fund were credited to the Bank's nostro account.       10 is the day when the monetary fund were credited to the Bank's nostro account.       10 is the day when the monetary fund were credited foreign exchange on day D (upon prior agreement with the Bank), the payment instruction			
2.     It is a unterfer Provater     4 CZK       4.1.6.1     Charge/cancellation of a payment order before settlement (fee per item)     100 CZK       4.1.6.2.     Issue of payment transaction confirmation by the Client's request     100 CZK       4.1.6.3.     Non-supplementation of monetary funds to the client's account within 7 calendar days from the day of indig the notice     100 CZK       4.1.6.4.     sending the notice     100 CZK       4.2.1.     Foreign cashless payments     100 CZK       4.2.1.     Intrabank transfer between accounts maintained by the Bank (D+0)     100 CZK       4.2.1.1     Intrabank transfer between accounts maintained by the Bank (D+0)     100 CZK       4.2.1.2     Paper medium     free       0 is the day when the monetary funds are debited from the Client's account. The Bank will credit the monetary funds to the recipient's account also on day D.       4.2.2.1     Icoming payments from abroad in CZK and foreign currencies, or domestic incoming payments in foreign currencies       4.2.2.1     Consing payments from abroad in CZK or foreign currencies, or outgoing domestic in foreign currencies       4.2.3.1     Electronically     175 CZK       0 is the day when the monetary fund were credited to the Bank's nostro account.     150 CZK       0 roter to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different Provider must be delivered to the Bank by 3:00 pm on day D.   <	1. 4.1.5.3.		4.0797
4.1.6.1       Change/cancellation of a payment order before settlement (fee per item)       100 CZK         4.1.6.2.       Issue of payment transaction confirmation by the Client's request       100 CZK         4.1.6.3.       Non-supplementation of monetary funds to the client's account within 7 calendar days from the day of sending the notice       100 CZK         4.1.6.4.       Non-supplementation of monetary funds to the client's account within 7 calendar days from the day of sending the notice       100 CZK         4.2.1.       Intrabank transfer between accounts maintained by the Bank (D+0)       100 CZK         4.2.1.1       Intrabank transfer between accounts maintained by the Bank (D+0)       free         4.2.1.2       Paper medium       free         0 is the day when the monetary funds are debited from the Client's account. The Bank will credit the monetary funds to the recipient's account also on day D.       4.2.2.1         4.2.2.1       Iccoming payments from abroad in CZK and foreign currencies, or domestic incoming payments in foreign currencies       175 CZK         4.2.2.1       Cross-border payments       175 CZK       42.3.1         In order to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different Provider must be delivered to the Bank b'3 00 pm on day D.       42.3.1         4.2.3.1.1       Electronically       250 CZK and contingent fees of the other banks for the OUR fee alternative <td>2.</td> <td></td> <td>4 CZK</td>	2.		4 CZK
4.1.6.2.       Issue of payment transaction confirmation by the Client's request       100 CZK         4.1.6.3.       Notice of non-effected payment/tansfer       free         Non-supplementation of monetary funds to the client's account within 7 calendar days from the day of sending the notice       100 CZK         4.1.6.4.       Non-supplementation of monetary funds to the client's account within 7 calendar days from the day of sending the notice       100 CZK         4.2.1.       Intrabank transfer between accounts maintained by the Bank (D+0)       100 CZK         4.2.1.1.       Electronically       free         4.2.1.2.       Paper medium       free         4.2.1.1.       Electronically       free         4.2.1.1.       Electronically       free         4.2.1.1.       Electronically       free         4.2.2.       Incoming payments from abroad in CZK and foreign currencies, or domestic incoming payments funds to the recipient's account also on day D.         4.2.2.1.       Cross-border payments       150 CZK         4.2.2.2.       Other payments from abroad in CZK or foreign currencies, or outgoing domestic in foreign currencies       175 CZK         4.2.3.1.       Electronically       atransition of monetary funds were credited to the Bank's nostro account.       may be not monetary fund were credited foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different			100 C7K
4.1.6.4.       Non-supplementation of monetary funds to the client's account within 7 calendar days from the day of sending the notice       100 CZK         4.2.       Foreign cables payments       100 CZK         4.2.1.       Intrabank transfer between accounts maintained by the Bank (D+0)       100 CZK         4.2.1.1.       Electronically       free         2.1.1.       Electronically       free         2.1.1.       Electronically       free         2.1.1.       Electronically       free         2.1.2.       Paper medium       free         D is the day when the monetary funds are debited from the Client's account. The Bank will credit the monetary funds to the recipient's account also on day D.         4.2.2.1.       Cross-border payments       150 CZK         4.2.2.1.       Cross-border payments       175 CZK         D is the day when the monetary fund were credited to the Bank's nostro account.       In order to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different Provider must be delivered to the Bank by 3:00 pm on day D.       42.3.1.         4.2.3.1.       Electronically       150 CZK         4.2.3.1.       Cross-border payments       150 CZK         4.2.3.2.       Payments outgoing abroad in CZK or foreign currencies, or outgoing domestic in foreign currencies       150 CZK </td <td>4.1.6.2.</td> <td>Issue of payment transaction confirmation by the Client's request</td> <td>100 CZK</td>	4.1.6.2.	Issue of payment transaction confirmation by the Client's request	100 CZK
4.1.6.4.       sending the notice       100 CZK         42.2.       Foreign cashless payments       100 CZK         4.2.1.       Intrabank transfer between accounts maintained by the Bank (D+0)       100 CZK         4.2.1.1.       Electronically       free         4.2.1.2.       Paper medium       free         D is the day when the monetary funds are debited from the Client's account. The Bank will credit the monetary funds to the recipient's account also on day D.       100 CZK         4.2.2.1.       Cross-border payments       free       100 CZK         4.2.2.1.       Cross-border payments from abroad in CZK and foreign currencies, or domestic incoming payments in foreign currencies       150 CZK         4.2.2.1.       Cross-border payments       175 CZK         D is the day when the monetary fund were credited to the Bank's nostro account.       In order to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different Provider must be delivered to the Bank by 3:00 pm on day D.         4.2.3.1.       Electronically       250 CZK and contingent fees of the other banks for the OUR fee alternative         4.2.3.2.       Paper medium       150 CZK         4.2.3.1.       Cross-border payments       150 CZK         4.2.3.2.       Paper medium       250 CZK and contingent fees of the other banks for the OUR fee alternative			
4.2.1.       Intradank transfer between accounts maintained by the Bank (D+0)         4.2.1.1.       Electronically       free         4.2.1.2.       Paper medium       free         4.2.1.2.       Paper medium       free         0 is the day when the monetary funds are debited from the Client's account. The Bank will credit the monetary funds to the recipient's account also on day D.         4.2.2.       Incoming payments from abroad in CZK and foreign currencies, or domestic incoming payments in foreign currencies         4.2.22.       Other payments       150 CZK         4.2.2.2.       Other payments       175 CZK         D is the day when the monetary fund were credited to the Bank's nostro account.       Bank's nostro account.         In order to process the incoming payment with reduced foreign exchange on day D.       House to process the incoming payment with reduced foreign exchange on day D.         4.2.3.1.       Electronically       Incomestion from a different Provider must be delivered to the Bank's nostro account.         In order to process the incoming payment with reduced foreign exchange on day D.       Incomestion from a different Provider must be delivered to the Bank's nostro account.         In order to process the incoming payment with reduced foreign currencies, or outgoing domestic in foreign currencies       Incomestion from a different Provider must be delivered to the Bank by 3:00 pm on day D.         4.2.3.1.       Electronically       Income	4.1.6.4.		100 CZK
4.2.1.1.       Electronically       free         4.2.1.2.       Paper medium       free         D is the day when the monetary funds are debited from the Client's account. The Bank will credit the monetary funds to the recipient's account also on day D.         4.2.2.       Incoming payments from abroad in CZK and foreign currencies, or domestic incoming payments in foreign currencies         4.2.2.       Other payments       150 CZK         4.2.2.       Other payments       175 CZK         D is the day when the monetary fund were credited to the Bank's nostro account.       In order to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different Provider must be delivered to the Bank by 3:00 pm on day D.         4.2.3.       Payments outgoing abroad in CZK or foreign currencies, or outgoing domestic in foreign currencies         4.2.3.1.       Electronically         4.2.3.1.       Electronically         4.2.3.1.       Cross-border payments         4.2.3.2.       Other payments         4.2.3.1.       Cross-border payments         4.2.3.2.       Paper medium         4.2.3.1.       Cross-border payments         4.2.3.2.       Other payments         2.3.2.       Paper medium         4.2.3.2.       Cross-border payments         4.2.3.2.       Cros			
4.2.1.2.       Paper medium       free         D is the day when the monetary funds are debited from the Client's account. The Bank will credit the monetary funds to the recipient's account also on day D.         4.2.2.       Incoming payments from abroad in CZK and foreign currencies, or domestic incoming payments in foreign currencies         4.2.2.1.       Cross-border payments       150 CZK         4.2.2.2.       Other payments       175 CZK         D is the day when the monetary fund were credited to the Bank's nostro account.       In order to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different Provider must be delivered to the Bank by 3:00 pm on day D.         4.2.3.1.       Payments outgoing abroad in CZK or foreign currencies, or outgoing domestic in foreign currencies         4.2.3.1.       Electronically         4.2.3.1.       Cross-border payments         4.2.3.2.       Paper medium         4.2.3.1.       Cross-border payments         1.0       Cross-border payments         2.3       Paper medium         4.2.3.2.       Paper medium         4.2.3.2.       Cross-border payments         1.0       Cross-border payments         2.3       Paper medium         4.2.3.2.       Cross-border payments         2.3       Sother payments			free
4.2.2.       Incoming payments from abroad in CZK and foreign currencies, or domestic incoming payments in foreign currencies       150 CZK         4.2.2.1.       Cross-border payments       175 CZK         D is the day when the monetary fund were credited to the Bank's nostro account.       175 CZK         In order to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different Provider must be delivered to the Bank by 3:00 pm on day D.         4.2.3.1.       Electronically         4.2.3.1.       Electronically         4.2.3.1.       Cross-border payments         1.       150 CZK         4.2.3.2.       Payments outgoing abroad in CZK or foreign currencies, or outgoing domestic in foreign currencies         4.2.3.1.       Electronically         4.2.3.1.       Cross-border payments         1.       150 CZK         4.2.3.2.       Payment instruction from a different Provider must be other payments         4.2.3.2.       Payments outgoing abroad in CZK or foreign currencies, or outgoing domestic in foreign currencies         4.2.3.1.       Electronically         4.2.3.2.       Other payments         4.2.3.2.       Paper medium         4.2.3.2.       Cross-border payments         1.       Cross-border payments         1.50 CZK       <			
4.2.2.1.       Cross-border payments       150 CZK         4.2.2.2.       Other payments       175 CZK         D is the day when the monetary fund were credited to the Bank's nostro account.       In order to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different Provider must be delivered to the Bank by 3:00 pm on day D.         4.2.3.1.       Electronically         4.2.3.1.       Electronically         4.2.3.1.       Cross-border payments         1.       0 ther payments         2.       0 ther payments         4.2.3.2.       Paper medium         4.2.3.2.       Cross-border payments         1.       cross-border payments         2.       other payments         4.2.3.2.       Cross-border payments         2.       other payments         4.2.3.2.       Cross-border payments         2.       other payments         3.50 CZK and contingent fees of the other banks for the OUR fee         1.       cross-border payments         1.50 CZK       350 CZK and contingent fees of the other banks for the OUR fee         2.       other payments       150 CZK	D is the	day when the monetary funds are debited from the Client's account. The Bank will credit the monetary is	funds to the recipient's account also on day D.
4.2.2.2.       Other payments       175 CZK         D is the day when the monetary fund were credited to the Bank's nostro account.       175 CZK         In order to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different Provider must be delivered to the Bank by 3:00 pm on day D.       175 CZK         4.2.3.1       Payments outgoing abroad in CZK or foreign currencies, or outgoing domestic in foreign currencies       4.2.3.1.         4.2.3.1.       Electronically       150 CZK         4.2.3.2.       other payments       150 CZK         4.2.3.2.       Paper medium       150 CZK         4.2.3.2.       other payments       150 CZK         4.2.3.2.       alternative       250 CZK and contingent fees of the other banks for the OUR fee         4.2.3.2.       cross-border payments       150 CZK         4.2.3.2.       cross-border payments       150 CZK         1.       cross-border payments       150 CZK         2.       other payments       150 CZK         350 CZK and contingent fees of the other banks for the OUR fee       350 CZK and contingent fees of the other banks for the OUR fee         2.       other payments       150 CZK			
D is the day when the monetary fund were credited to the Bank's nostro account.         In order to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different Provider must be delivered to the Bank by 3:00 pm on day D.         4.2.3.       Payments outgoing abroad in CZK or foreign currencies, or outgoing domestic in foreign currencies         4.2.3.1       Electronically         4.2.3.1       Electronically         4.2.3.2       Other payments         2.3       Paper medium         4.2.3.2       Paper medium         4.2.3.2       Cross-border payments         1.       Cross-border payments         2.3.1       Cross-border payments         2.3.2       Paper medium         4.2.3.2       Cross-border payments         4.2.3.4       Cross-border payments         4.2.3.5       Stord CZK         4.2.3.6       Cross-border payments         4.2.3.7       Cross-border payments         3.50       CZK and contingent fees of the other banks for the OUR fee alternative         4.2.3.2       Other payments         1.50       CZK         2.2       Other payments			
In order to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different Provider must be delivered to the Bank by 3:00 pm on day D.          4.2.3.       Payments outgoing abroad in CZK or foreign currencies, or outgoing domestic in foreign currencies         4.2.3.1       Electronically         4.2.3.1       Cross-border payments       150 CZK         4.2.3.2       Payments outgoing domestic in foreign currencies       250 CZK and contingent fees of the other banks for the OUR fee alternative         4.2.3.2       Paper medium       150 CZK         4.2.3.2       Cross-border payments       150 CZK         4.2.3.2       Paper medium       State of the other banks for the OUR fee alternative         4.2.3.2       Cross-border payments       150 CZK         4.2.3.2       Paper medium       State of the other banks for the OUR fee alternative         4.2.3.2       Cross-border payments       150 CZK         1       Cross-border payments       150 CZK         2.3.2       Cross-border payments       150 CZK         3.30       CZK and contingent fees of the other banks for the OUR fee alternative         2.3.2       Other payments       350 CZK and contingent fees of the other banks for the OUR fee alternative			1/3 UZK
4.2.3.       Payments outgoing abroad in CZK or foreign currencies, or outgoing domestic in foreign currencies         4.2.3.1.       Electronically         4.2.3.1.       Cross-border payments         1.       150 CZK         4.2.3.1.       Cross-border payments         2.3.2.       Paper medium         4.2.3.2.       Cross-border payments         4.2.3.2.       Cross-border payments         4.2.3.2.       Cross-border payments         4.2.3.2.       Cross-border payments         1.       Cross-border payments         4.2.3.2.       Cross-border payments         1.       Statement         4.2.3.2.       Cross-border payments         1.       Cross-border payments         1.       Statement         2.2.2.       Cross-border payments         1.3.0       CZK         1.3.0       CZK         2.3.2.       Other payments         1.50       CZK         3.50       CZK and contingent fees of the other banks for the OUR fee         2.       Other payments	In order	to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the	he Bank), the payment instruction from a different Provider must be
4.2.3.1.       Electronically         4.2.3.1.       cross-border payments       150 CZK         1.       other payments       250 CZK and contingent fees of the other banks for the OUR fee alternative         4.2.3.2.       Paper medium       250 CZK and contingent fees of the other banks for the OUR fee alternative         4.2.3.2.       Cross-border payments       150 CZK         1.       cross-border payments       150 CZK         2.       other payments       150 CZK         2.       cross-border payments       150 CZK         2.       other payments       150 CZK			
1.     Cross-border payments     130 CZK       4.2.3.1.     other payments     250 CZK and contingent fees of the other banks for the OUR fee alternative       4.2.3.2.     Paper medium     250 CZK       4.2.3.2.     Cross-border payments     150 CZK       4.2.3.2.     Cross-border payments     150 CZK       2.     Other payments     150 CZK	4.2.3.1.		
2.     Other payments     alternative       4.2.3.2.     Paper medium	4.2.3.1.	cross-border payments	150 CZK
Z.     alternative       4.2.3.2.     Paper medium       4.2.3.2.     cross-border payments       1.     150 CZK       4.2.3.2.     other payments       2.     other payments	4.2.3.1.		250 CZK and contingent fees of the other banks for the OUR fee
4.2.3.2.     cross-border payments     150 CZK       1.     4.2.3.2.     other payments     350 CZK and contingent fees of the other banks for the OUR fee alternative		· ·	alternative
1.     Cross-border payments     130 CZK       4.2.3.2.     0ther payments     350 CZK and contingent fees of the other banks for the OUR fee alternative		·	150 070
2. Other payments alternative	1.	cross-border payments	
	4.2.3.2. 2.	other payments	
	D is the	day when the monetary funds are debited from the Client's account.	



4.2.4.	Other foreign payment system services			
4.2.4.1.	Extra fee for processing of a payment order delivered after the cut-off time (upon prior agreement with the bank)	1,000 CZK		
4.2.4.2.	Fee for reduction of a foreign exchange (upon prior agreement with the bank)	1,000 CZK		
4.2.4.3.	Cancellation of a payment order before implementation (upon prior agreement with the bank)	200 CZK		
4.2.4.4.	Cancellation of a payment order after implementation (upon prior agreement with the bank) - without guarantee	1,000 CZK and contingent fees of the other banks		
4.2.4.5.	Correction of a payment instruction at the client's request	500 CZK and contingent fees of the other banks		
4.2.4.6.	Investigation of an outgoing payment on the basis of a complaint by another bank	1,000 CZK and contingent fees of the other banks (complaints due to the client's erroneous payment instruction)		
4.2.4.7.	Complaint in respect of a payment at the client's request	free		
4.2.4.8.	Issue of payment transaction confirmation by the Client's request	100 CZK		
4.2.4.9.	Returned payment (due to incorrect payment instructions from the Client)	500 CZK and contingent fees of the other banks		
4.3.	Cash operations			
	Cash operations in CZK			
4.3.1.1.	Cash deposit in CZK to an account in any currency	free		
4.3.1.2.	Cash deposit in CZK - instalment on a revolving credit and/or instalment on a credit card loan paid in cash by a third party (the depositor is neither the owner nor a person with the right of disposition over the account to which the cash deposit is being credited)	100 CZK		
4.3.1.3.	Cash withdrawal in CZK from an account maintained in CZK	20 CZK		
	Cash deposit and withdrawal from an account with a term deposit	free		
	Replacement of damaged and obsolete bank notes in preclusion	free		
4.3.1.6.	Replacement of incomplete bank notes (replacement under the valid degree of the CNB)	100 CZK		
4.3.1.7.	Replacement of incomplete coins (replacement under the valid degree of the CNB)	free		
4.3.1.8.	Replacement of commemorative coins	free		
4.3.1.9.	Replacement of bank notes or coins depending on the total number of accepted and provided pieces of h	bank notes and coins		
	up to 299 pieces (sum of accepted and provided pieces)	free		
	from 300 pieces (sum of accepted and provided pieces)	200 CZK		
4.3.2.	Cash operations in foreign currencies			
4.3.2.1.	Cash deposit and withdrawal to an account with a term deposit in any currency	free		
4.3.2.2.	Deposit of foreign currency to an account maintained in any currency	free		
4.3.2.3.	Withdrawal of any currency from an account maintained in:			
	CZK	20 CZK		
	EUR	1 EUR		
	USD	1 USD		
	GBP CHF	1 GBP 1 CHF		
	CHF Cash withdrawal in CZK, EUR, USD, CHF, GBP from an account maintained in RUB	40 RUB		
4.3.3.	Foreign exchange services			
4.3.3.1.	Foreign exchange purchase	2%		
	Sale of foreign exchange for CZK	1%		
	5. Documentary operations			

5.1.1       Notification or increasing of the L/C amount       0.10%, min. 600 CZK         5.1.2       Confirmation/deferred maturity - depending on the quality of the assumed risk of the issuing bank and individually       individually         5.1.3       Acceptance of documents, examination and payment (L/C in CZK)       0.30%, min. 1,000 CZK         5.1.4       Acceptance of documents, examination and payment (L/C in CZK)       0.20%, min. 1,000 CZK         5.1.6       Assignment of the proceeds from a L/C (including effecting the payment)       1,000 CZK         5.1.7       Release of goods sent to the bank's disposal       0.20%, min. 1,500 CZK         5.1.8       L/C transfer       0.20%, min. 1,500 CZK         5.1.9       Pre-examination of documents       1,200 CZK         5.1.8       L/C transfer       0.20%, min. 1,500 CZK         5.1.9       Pre-examination of documents       1,200 CZK         5.1.1       U/C transfer       0.20%, min. 1,500 CZK for the first quarter + 0.15%, min. 1,00         5.2.1       Deferred maturity       0.30%, min. 1,500 CZK for the first quarter + 0.15%, min. 1,00         5.2.1       Deferred maturity       0.30%, min. 1,500 CZK for the first quarter + 0.15%, min. 1,00         5.2.2.       Deferred maturity       0.30%, min. 1,500 CZK for each commenced quarter (+risk surchard depending on the credit risk level)         5.2.3.       <		5. Documentary operations			
1.1.       Confirmation/deferred maturity – depending on the quality of the assumed risk of the issuing bank and individually         1.1.       the territory.       0.30%, min. 1.500 CZK         5.1.4.       Acceptance of documents, examination and payment (LC in CZK)       0.20%, min. 1.000 CZK         5.1.5.       LC, change, for each change (except for increasing)       1.000 CZK         5.1.6.       LC, change, for each change (except for increasing)       1.000 CZK         5.1.7.       Relased of documents       0.20%, min. 1,000 CZK         5.1.8.       LC, change, for each change (except for increasing)       1.000 CZK         5.1.8.       LC transfer       0.20%, min. 1,500 CZK         5.1.9.       Pre-examination of documents       1.200 CZK         SWIFT expenses and observe contrigent postal expenses will be charged upon provision of the respective service. Accepted documentary payment orders are subject to the baoks start for secopt and domestic supplier LCs.         5.2.1.       Deferred maturity       0.30%, min. 1,500 CZK for the first quarter + 0.15%, min. 1.00         5.2.1.       Deferred maturity       0.30%, min. 1,500 CZK for each commenced quarter (+risk surchard depending on the credit risk level)         5.2.2.       Deferred maturity       0.30%, min. 1,500 CZK       0.20%, min. 1,000 CZK         5.2.3.       LC change, for each change (except for increasing)       1.200 CZK       0.30	5.1.	Export and domestic SUPPLIER L/Cs (letters of credit)			
3.1.2       the territory       individually         5.1.3       Acceptance of documents, examination and payment       0.30%, min. 1,000 CZK         5.1.4       Acceptance of documents, examination and payment       1,000 CZK         5.1.6       Assignment of the proceeds from a LCC (including effecting the payment)       1,000 CZK         5.1.6       Assignment of the proceeds from a LCC (including effecting the payment)       0.20%, min. 1,000 CZK         5.1.7       Release of goods sent to the bank's disposal       0.20%, min. 1,000 CZK         5.1.8       LC transfer       0.20%, min. 1,200 CZK         5.1.9       Pre-examination of documents       1,200 CZK         5.1.9       Transfer       0.20%, min. 1,200 CZK         5.1.9       Import and domestic supplier LCs.       0.20%, min. 1,500 CZK         5.2.1       Import and domestic CUSTOMER L/Cs (letters of credit)       0.30%, min. 1,500 CZK for each other commenced quarter (+risk surcharge dependin on the credit risk level)         5.2.1       Deferred maturity       0.30%, min. 1,500 CZK for each other commenced quarter (+risk surcharge depending on the credit risk level)         5.2.4       Acceptance of documents, examination and payment (LC in CZK)       0.30%, min. 1,000 CZK         5.2.4       Acceptance of documents, examination and payment (LC in CZK)       0.30%, min. 1,000 CZK         5.2.5       L	5.1.1.		0.10%, min. 600 CZK		
5.1.4.       Acceptance of documents, examination and payment (UC in (ZK))       0.20%, min. 1,000 CZK         5.1.5.       UC change; for each change (except for increasing)       1,000 CZK         5.1.6.       Assignment of the proceeds from a UC (including effecting the payment)       1,000 CZK         5.1.7.       Release of goods sent to the bank's disposal       0.00%, min. 1,500 CZK         5.1.8.       UC transfer       0.20%, min. 1,500 CZK         5.1.9.       Pre-examination of documents       0.20%, min. 1,500 CZK         5.1.9.       Pre-examination of documents       0.20%, min. 1,500 CZK         5.2.       Import and domestic supplier UCs.       1,200 CZK         5.2.       Import and domestic cusplier UCs.       0.30%, min. 1,500 CZK for the first quarter + 0.15%, min. 1,00         5.2.1.       Opening, increasing and extension       0.30%, min. 1,500 CZK for each commenced quarter + risk surcharge depending on the credit risk level + tes for acceptance of documents, examination and payment (UC in CZK)       0.30%, min. 1,500 CZK for each commenced quarter + risk surcharge depending on the credit risk level + tes for acceptance of documents, examination and payment (UC in CZK)       0.30%, min. 1,500 CZK         5.2.4.       Acceptance of documents, examination and payment (UC in CZK)       0.20%, min. 1,000 CZK         5.2.4.       Acceptance of documents, examination and payment (UC in CZK)       0.20%, min. 1,000 CZK         5	5.1.2.		individually		
5.1.5.       UC change, for each change (except for increasing)       1,000 CZK         5.1.6.       Assignment of the proceeds from a UC (including effecting the payment)       1,000 CZK         5.1.7.       Release of goods sent to the bank's disposal       0.20%, min. 1,500 CZK         5.1.8.       UC transfer       0.20%, min. 1,500 CZK         5.1.9.       Pre-examination of documents       0.20%, min. 1,500 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service. Accepted documentary payment orders are subject to the above stated fees applicable to export and domestic supplier UCs.         \$2.1.1.       Opening, increasing and extension       0.30%, min. 1,500 CZK for the first quarter + 0.15%, min. 1,000 CZK for each ormnenced quarter (+risk surcharge depending on the credit risk level)         5.2.1.       Deferred maturity       0.30%, min. 1,500 CZK for each ormnenced quarter (+risk surcharge depending on the credit risk level)         5.2.4.       Acceptance of documents, examination and payment       0.30%, min. 1,500 CZK for each ordnenced quarter (+risk surcharge depending on the credit risk level + fees for acceptance of documents, examination and payment (UC in CZK)       0.30%, min. 1,000 CZK         5.2.4.       Acceptance of documents, examination and payment (UC in CZK)       0.30%, min. 1,000 CZK       5.00 CZK         5.2.5.       Dick change (scept for increasing)       1,000 CZK       5.00 CZK       5.00 CZK	5.1.3.	Acceptance of documents, examination and payment	0.30%, min. 1,500 CZK		
5.1.6.       Assignment of the proceeds from a L/C (including effecting the payment)       1.000 CZK         5.1.7.       Release of goods sent to the bank's disposal       500 CZK         5.1.8.       L/C transfer       0.20%, min. 1,500 CZK         5.1.9.       Pre-examination of documents       1.200 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service. Accepted documentary payment orders are subject to the above started fees applicable to export and domestic supplier L/Cs.         5.2.       Import and domestic CUSTOMER L/Cs (letters of credit)         0.21.0.       Opening, increasing and extension         5.2.1.       Deferred maturity       0.30%, min. 1,500 CZK for each other commenced quarter (+risk surcharge depending on the credit risk level; here for acceptance of documents, examination and payment         5.2.1.       Deferred maturity       0.30%, min. 1,500 CZK for each change (except for increasing)         5.2.4.       Acceptance of documents, examination and payment (L/C in CZK)       0.20%, min. 1,000 CZK         5.2.6.       Release of goods sent to the bank's disposal       500 CZK         5.2.7.       Discrepancies in documents       1,200 CZK         5.2.8.       L/C change; for each change (except for increasing)       1,200 CZK         5.2.6.       Release of goods sent to the bank's disposal       500 CZK	5.1.4.	Acceptance of documents, examination and payment (L/C in CZK)	0.20%, min. 1,000 CZK		
5.1.7.       Release of goods sent to the bank's disposal       50.0 CZK         5.1.9.       Pre-examination of documents       1,200 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service. Accepted documentary payment orders are subject to the above stared fees applicable to export and domestic supplier U/Cs.         5.2.       Import and domestic CUSTOMER L/Cs (letters of credit)         5.2.1.       Opening, increasing and extension       0.30%, min. 1,500 CZK for each other commenced quarter (+risk surcharge depending on the credit risk level)         5.2.1.       Deferred maturity       0.30%, min. 1,500 CZK for each commenced quarter (+risk surcharge depending on the credit risk level)         5.2.3.       Acceptance of documents, examination and payment       0.03%, min. 1,500 CZK         5.2.4.       Acceptance of documents, examination and payment (L/C in CZK)       0.30%, min. 1,000 CZK         5.2.5.       L/C change; for each change (except for increasing)       1,000 CZK         5.2.6.       Please of goods sent to the bank's disposal       500 CZK         5.2.7.       Discrepancies in documents       1,200 CZK         5.2.8.       COLLECTIONS and BILLS OF EXCHANGE under documentary orleation       0.30%, min. 1,000 CZK         5.3.1.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0.30%, min. 1,000 CZK	5.1.5.	L/C change; for each change (except for increasing)	1,000 CZK		
5.1.8.       UC transfer       0.20%, min. 1500 CZK         5.1.9.       Pre-examination of documents       1,200 CZK         5.1.9.       Pre-examination of documents       1,200 CZK         above stated fees applicable to export and domestic supplier UCs.       0.30%, min. 1,500 CZK for the first quarter + 0.15%, min. 1,00         5.2.       Import and domestic CUSTOMER L/Cs (letters of credit)       0.30%, min. 1,500 CZK for the first quarter + 0.15%, min. 1,00         5.2.1.       Opening, increasing and extension       0.30%, min. 1,500 CZK for each commenced quarter (+risk surcharge depending on the credit risk level)         5.2.1.       Deferred maturity       0.30%, min. 1,500 CZK for each commenced quarter (+risk surcharge depending on the credit risk level)         5.2.3.       Acceptance of documents, examination and payment       0.30%, min. 1,000 CZK         5.2.4.       Acceptance of documents, examination and payment       0.30%, min. 1,000 CZK         5.2.5.       L/C change; for each change (except for increasing)       1,000 CZK         5.2.6.       Release of goods sent to the bank's disposal       500 CZK         5.3.7.       Discrepancies in documents       1,200 CZK         5.3.8.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0,30%, min. 1,000 CZK         5.3.1.       Procurement of a bill of exchange acceptance*       <	5.1.6.	Assignment of the proceeds from a L/C (including effecting the payment)	1,000 CZK		
5.1.9.       Pre-examination of documents       1,200 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service. Accepted documentary payment orders are subject to the above stated fees applicable to export and domestic supplier L/Cs.         5.2.       Import and domestic CUSTOMER L/Cs (letters of credit)         5.2.1.       Opening, increasing and extension         5.2.2.       Deferred maturity         5.2.3.       Acceptance of documents, examination and payment         5.2.4.       Acceptance of documents, examination and payment (L/C in CZK)         5.2.5.       L/C charge; for cach charge (except for increasing)         5.2.6.       Release of goods sent to the bank's disposal         5.2.7.       Discrepancies in documents         5.2.8.       COLLECTIONS and BILLS OF EXCHANGE under documentary collection         5.3.4.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment         9.3.0%, min. 1,000 CZK       0.30%, min. 1,000 CZK         5.3.4.       Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange       0.30%, min. 1,000 CZK         5.3.3.       Processing of collection in CZK, procurement of collection of an inland bill of exchange       0.20%, min. 1,000 CZK         5.3.4.       Processing of collection in CZK, procurement of a seplitation documen	5.1.7.	Release of goods sent to the bank's disposal	500 CZK		
SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service. Accepted documentary payment orders are subject to the above stated fees applicable to export and domestic supplier L/Cs.         S2.2.       Import and domestic CUSTOMER L/Cs (letters of credit)         0.30%, min. 1,500 CZK for the first quarter + 0.15%, min. 1,00         CZK for each other commenced quarter (+risk surcharge depending on the credit risk level)         0.30%, min. 1,500 CZK for each other commenced quarter (+risk surcharge depending on the credit risk level)         0.30%, min. 1,500 CZK for each other commenced quarter (+risk surcharge depending on the credit risk level)         0.30%, min. 1,500 CZK for each other commenced quarter (+risk surcharge depending on the credit risk level)         5.2.4.       Acceptance of documents, examination and payment (L/C in CZK)         5.2.5.       L/C change; for each change (except for increasing)       1,000 CZK         5.2.6.       Release of goods sent to the bank's disposal       500 CZK         5.2.7.       Discrepancies in documents       1,200 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       0.30%, min. 1,000 CZK         5.3.1.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0.30%, min. 1,000 CZK         5.3.3.       Processing of collection in CZK, procurement of collection of an inland bill of exc	5.1.8.	L/C transfer	0.20%, min. 1,500 CZK		
above stated fees applicable to export and domestic supplier L/Cs.       Import and domestic CUSTOMER L/Cs (letters of credit)         5.2.       Import and domestic CUSTOMER L/Cs (letters of credit)       0.30%, min. 1,500 CZK for the first quarter + 0.15%, min. 1,00 CZK for each other commenced quarter (+risk surcharge depending on the credit risk level)         5.2.1.       Deferred maturity       0.30%, min. 1,500 CZK for each commenced quarter (+risk surcharge depending on the credit risk level)         5.2.2.       Deferred maturity       0.30%, min. 1,500 CZK for each commenced quarter (+risk surcharge depending on the credit risk level)         5.2.3.       Acceptance of documents, examination and payment       0.30%, min. 1,500 CZK for each charge (scept for increasing)         5.2.4.       Acceptance of documents, examination and payment (L/C in CZK)       0.20%, min. 1,000 CZK         5.2.4.       Acceptance of documents, examination and payment (L/C in CZK)       0.20%, min. 1,000 CZK         5.2.5.       L/C change, for each change (scept for increasing)       1,000 CZK         5.2.6.       Release of goods sent to the bank's disposal       500 CZK         5.2.7.       Discrepancies in documents       1,200 CZK         5.3.       FOCLECTIONS and BILLS OF EXCHANGE under documentary collection       1,200 CZK         5.3.1.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0.30%,min. 1,000 CZK	5.1.9.	Pre-examination of documents	1,200 CZK		
5.2.1.       Opening, increasing and extension       0.30%, min. 1,500 CZK for the first quarter + 0.15%, min. 1,00 CZK for each other commenced quarter (+risk surcharge depending on the credit risk level)         5.2.2.       Deferred maturity       0.30%, min. 1,500 CZK for each commenced quarter (+risk surcharge depending on the credit risk level)         5.2.3.       Acceptance of documents, examination and payment       0.30%, min. 1,500 CZK for each commenced quarter (+risk surcharge depending on the credit risk level)         5.2.4.       Acceptance of documents, examination and payment (L/C in CZK)       0.30%, min. 1,000 CZK         5.2.5.       L/C change; for each change (except for increasing)       1,000 CZK         5.2.6.       Release of goods sent to the bank's disposal       500 CZK         5.2.7.       Discrepancies in documents       1,200 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       1,200 CZK         5.3.1.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0.30%, min. 1,000 CZK         5.3.2.       Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange       0.20%, min. 1,000 CZK         5.3.3.       Procurement of a bill of exchange*       500 CZK         5.3.4.       Mediation of a protest for non-payment of a bill of exchange *       500 CZK	above st	ated fees applicable to export and domestic supplier L/Cs.	re service. Accepted documentary payment orders are subject to the		
5.2.1.       Opening, increasing and extension       CZK for each other commenced quarter (+risk surcharge depending on the credit risk level)         5.2.1.       Deferred maturity       0.30%, min. 1,500 CZK for each commenced quarter (+risk surcharge depending on the credit risk level) + fees for acceptance of documents examination and payment         5.2.3.       Acceptance of documents, examination and payment       0.30%, min. 1,500 CZK for each charge (accept for increasing)         5.2.4.       Acceptance of documents, examination and payment (L/C in CZK)       0.20%, min. 1,000 CZK         5.2.5.       L/C charge; for each charge (except for increasing)       1,000 CZK         5.2.6.       Release of goods sent to the bank's disposal       500 CZK         5.2.7.       Discrepancies in documents       1,200 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       5.3.         S.3.1.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0.30%, min. 1,000 CZK max. 25,000 CZK         5.3.2.7.       Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange       0.20%, min. 1,000 CZK         5.3.3.       Procurement of a bill of exchange acceptance*       500 CZK         5.3.4.       Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the balk's disposal <td>5.2.</td> <td>Import and domestic CUSTOMER L/Cs (letters of credit)</td> <td></td>	5.2.	Import and domestic CUSTOMER L/Cs (letters of credit)			
5.2.2.       Deferred maturity       depending on the credit risk level + fees for acceptance of document examination and payment)         5.2.3.       Acceptance of documents, examination and payment (L/C in CZK)       0.30%, min. 1,000 CZK         5.2.4.       Acceptance of documents, examination and payment (L/C in CZK)       0.20%, min. 1,000 CZK         5.2.5.       L/C change; for each change (except for increasing)       1,000 CZK         5.2.6.       Release of goods sent to the bank's disposal       500 CZK         5.2.7.       Discrepancies in documents       1,200 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       5.3.         S.3.1.       payment       0.30%, min. 1,000 CZK max. 25,000 CZK         5.3.2.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0.30%, min. 1,000 CZK max. 25,000 CZK         5.3.3.       Procurement of a bill of exchange acceptance*       500 CZK         5.3.4.       Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the bill of exchange**       500 CZK         5.3.5.       Release of goods sent to the bank's disposal       500 CZK         5.3.6.       Domestic collection conditions, demand for payment       250 CZK         5.3.7.       Change of collection conditions,	5.2.1.	Opening, increasing and extension	CZK for each other commenced quarter (+risk surcharge depending		
5.2.4.       Acceptance of documents, examination and payment (L/C in CZK)       0.20%, min. 1,000 CZK         5.2.5.       L/C change; for each change (except for increasing)       1,000 CZK         5.2.6.       Release of goods sent to the bank's disposal       500 CZK         5.2.7.       Discrepancies in documents       1,200 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       5.3.         COLLECTIONS and BLLS OF EXCHANGE under documentary collection       0.30%, min. 1,000 CZK max. 25,000 CZK         5.3.1.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0.30%, min. 1,000 CZK max. 25,000 CZK         5.3.2.       Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange       0.20%, min. 1,000 CZK         5.3.3.       Procurement of a bill of exchange acceptance*       500 CZK         5.3.4.       Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the bill of exchange**       500 CZK         5.3.5.       Release of goods sent to the bank's disposal       500 CZK         5.3.6.       Domestic collection conditions, demand for payment       250 CZK         5.3.7.       Chalese of goods sent to the bank's disposal       500 CZK         5.3.7.       Chelease of goods sent	5.2.2.	Deferred maturity	0.30%, min. 1,500 CZK for each commenced quarter (+risk surcharge depending on the credit risk level + fees for acceptance of documents, examination and payment)		
5.2.4.       Acceptance of documents, examination and payment (L/C in CZK)       0.20%, min. 1,000 CZK         5.2.5.       L/C change; for each change (except for increasing)       1,000 CZK         5.2.6.       Release of goods sent to the bank's disposal       500 CZK         5.2.7.       Discrepancies in documents       1,200 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       5.3.         S.3.       COLLECTIONS and BILLS OF EXCHANGE under documentary collection       0.30%,min. 1,000 CZK max. 25,000 CZK         5.3.1.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0.30%,min. 1,000 CZK max. 25,000 CZK         5.3.2.       Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange       0.20%, min. 1,000 CZK         5.3.3.       Procurement of a bill of exchange acceptance*       500 CZK         5.3.4.       Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the bill of exchange**       500 CZK         5.3.5.       Release of goods sent to the bank's disposal       500 CZK         5.3.6.       Domestic collection conditions, demand for payment       250 CZK         5.3.7.       Chalese of goods sent to the bank's disposal       500 CZK         5.3.7.       Chel	5.2.3.	Acceptance of documents, examination and payment	0.30%, min. 1,500 CZK		
5.2.6.       Release of goods sent to the bank's disposal       500 CZK         5.2.7.       Discrepancies in documents       1,200 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       1,200 CZK         S.3.       COLLECTIONS and BILLS OF EXCHANGE under documentary collection       0.30%,min. 1,000 CZK max. 25,000 CZK         5.3.1.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0.30%,min. 1,000 CZK max. 25,000 CZK         5.3.2.       Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange       0.20%, min. 1,000 CZK         5.3.3.       Procurement of a bill of exchange acceptance*       500 CZK         5.3.4.       Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the bill of exchange *       500 CZK         5.3.5.       Release of goods sent to the bank's disposal       500 CZK         5.3.6.       Domestic collection conditions, demand for payment       250 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         5.3.7.       Change of collecti	5.2.4.	Acceptance of documents, examination and payment (L/C in CZK)	0.20%, min. 1,000 CZK		
5.2.6.       Release of goods sent to the bank's disposal       500 CZK         5.2.7.       Discrepancies in documents       1,200 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       1,200 CZK         S.3.       COLLECTIONS and BILLS OF EXCHANGE under documentary collection       0.30%,min. 1,000 CZK max. 25,000 CZK         5.3.1.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0.30%,min. 1,000 CZK max. 25,000 CZK         5.3.2.       Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange       0.20%, min. 1,000 CZK         5.3.3.       Procurement of a bill of exchange acceptance*       500 CZK         5.3.4.       Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the bill of exchange *       500 CZK         5.3.5.       Release of goods sent to the bank's disposal       500 CZK         5.3.6.       Domestic collection conditions, demand for payment       250 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         5.3.7.       Change of collecti	5.2.5.	L/C change; for each change (except for increasing)	1,000 CZK		
SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.         5.3.       COLLECTIONS and BILLS OF EXCHANGE under documentary collection         s.3.1.       processing of collection, returning of outstanding documents abroad, delivery of documents without       0.30%,min. 1,000 CZK max. 25,000 CZK         5.3.2.       Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange       0.20%, min. 1,000 CZK         5.3.3.       Procurement of a bill of exchange acceptance*       500 CZK         5.3.4.       Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the bill of exchange**       500 CZK         5.3.5.       Release of goods sent to the bank's disposal       500 CZK         5.3.6.       Domestic collection conditions, demand for payment       400 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         5.3.7.       Release of goods and other contingent postal expenses will be charged upon provision of the respective service.       *         *16 an accepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of charge.       *	5.2.6.	Release of goods sent to the bank's disposal	500 CZK		
5.3.       COLLECTIONS and BILLS OF EXCHANGE under documentary collection         5.3.1.       Processing of collection, returning of outstanding documents abroad, delivery of documents without       0.30%,min. 1,000 CZK max. 25,000 CZK         5.3.2.       Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange       0.20%, min. 1,000 CZK         5.3.3.       Procurement of a bill of exchange acceptance*       500 CZK         5.3.4.       Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the bill of exchange **       500 CZK         5.3.5.       Release of goods sent to the bank's disposal       500 CZK         5.3.6.       Domestic collection conditions, demand for payment       250 CZK         S.3.7.       Change of collection conditions, demand for payment       250 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       *14 an accepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of charge.	5.2.7.	Discrepancies in documents	1,200 CZK		
5.3.1.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0.30%,min. 1,000 CZK max. 25,000 CZK         5.3.2.       Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange       0.20%, min. 1,000 CZK         5.3.3.       Procurement of a bill of exchange acceptance*       500 CZK         5.3.4.       Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the bill of exchange**       500 CZK         5.3.5.       Release of goods sent to the bank's disposal       500 CZK         5.3.6.       Domestic collection conditions, demand for payment       250 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       *If an accepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of charge.	SWIFT e	expenses and courier and other contingent postal expenses will be charged upon provision of the respective	e service.		
5.3.1.       Processing of collection, returning of outstanding documents abroad, delivery of documents without payment       0.30%,min. 1,000 CZK max. 25,000 CZK         5.3.2.       Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange       0.20%, min. 1,000 CZK         5.3.3.       Procurement of a bill of exchange acceptance*       500 CZK         5.3.4.       Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the bill of exchange**       1,000 CZK         5.3.5.       Release of goods sent to the bank's disposal       500 CZK         5.3.6.       Domestic collection conditions, demand for payment       400 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       *If an accepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of charge.	5.3.	COLLECTIONS and BILLS OF EXCHANGE under documentary collection			
5.3.3.       Procurement of a bill of exchange acceptance*       500 CZK         5.3.4.       Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the bill of exchange**       1,000 CZK         5.3.5.       Release of goods sent to the bank's disposal       500 CZK         5.3.6.       Domestic collection connected with handover of a registration document       400 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       *If an accepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of charge.	5.3.1.		0.30%,min. 1,000 CZK max. 25,000 CZK		
5.3.4.       Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the bill of exchange**       1,000 CZK         5.3.5.       Release of goods sent to the bank's disposal       500 CZK         5.3.6.       Domestic collection connected with handover of a registration document       400 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       */         *If an accepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of charge.       */	5.3.2.	Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange	0.20%, min. 1,000 CZK		
5.3.7.       protest of the bill of exchange**       1,000 CZK         5.3.5.       Release of goods sent to the bank's disposal       500 CZK         5.3.6.       Domestic collection connected with handover of a registration document       400 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       *If an accepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of charge.	5.3.3.	Procurement of a bill of exchange acceptance*	500 CZK		
5.3.6.       Domestic collection connected with handover of a registration document       400 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       250 CZK         "If an accepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of charge.       400 CZK	5.3.4.		1,000 CZK		
5.3.6.       Domestic collection connected with handover of a registration document       400 CZK         5.3.7.       Change of collection conditions, demand for payment       250 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       250 CZK         "If an accepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of charge.       400 CZK	5.3.5.		500 CZK		
5.3.7.       Change of collection conditions, demand for payment       250 CZK         SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.       *If an accepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of charge.			400 CZK		
SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service. *If an accepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of charge.			250 CZK		
**Non-clients are required to make a deposit amounting to 3,500 CZK to cover notary fees.	*If an a	ccepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of char	ge.		
	**Non-c	lients are required to make a deposit amounting to 3,500 CZK to cover notary fees.			



om September 1 2010 are these cards offered	
Maintenance of payment cards	
1.1. MasterCard Standard	45 CZK/month <sup>1)</sup>
.2. MasterCard Gold	4.200 CZK/vear <sup>1)</sup>
1.3. Visa Electron	20 CZK/month <sup>1)</sup>
1.5. Visa Gold	4.5 CZK/month <sup>1)</sup> 4.200 CZK/vear <sup>1)</sup>
6.2. Payment card insurance	4.200 CZK/vear
2.1. Insurance of medical expenses during foreign travels	*** CETU( 1)
2.1.1. Standard	300 CZK/vear <sup>1)</sup>
2.1.2. Standard Family	800 CZK/vear <sup>1)</sup>
2.1.3. Exclusive	1,000 CZK/year <sup>1)</sup>
2.1.4. Exclusive Family	2.200 CZK/vear <sup>1)</sup>
2.1.5. Gold* 2.1.6. Gold Family	1,400 CZK/year <sup>1)</sup>
	2.600 CZK/vear <sup>1)</sup>
ised on the payment card, insurance connected with the payment card may be arranged. nsurance "Gold" is an automatic part of "Gold" cards – included in the price of the card.	
2.2. Insurance against unauthorised usage of a payment card due to its loss or theft	1)
2.2.1. Basic - indemnity limit of 15,000 CZK	150 CZK/vear <sup>1)</sup>
2.2.2. Classic - indemnity limit of 50,000 CZK	460 CZK/year <sup>1)</sup>
2.2.3. Super - indemnity limit of 85,000 CZK	800 CZK/vear <sup>1)</sup>
2.2.4. Premium - indemnity limit of 150,000 CZK	1,080 CZK/year <sup>1)</sup>
2.2.5. Extra - indemnity limit of 200,000 CZK	1.300 CZK/vear <sup>1)</sup>
surance is optional for all types of cards	
2.3. DAS legal protection insurance for motorists	
Not offered separately from 1 May 2007; it remains a free part of "Business" and "Gold" cards	
Then insurance connected with a payment card is being changed, a fee in the full amount applicable to the newly re-	equired insurance is charged. The fee is charged again at the
niversary of the payment card validity. Insurance programmes are valid for the validity term of the payment card.	-1
6.3. Payment card usage	
3.1. Card usage in the Czech Republic	
3.1.1. Payment for goods and services	free
3.1.2. Cash withdrawal from CSOB ATMs	6 CZK
3.1.3. Cash withdrawal from the ATMs of other banks	30 CZK
3.1.4. Cash withdrawal at the counters of PPF banka a.s.	not available
	not available
3.1.5. Cash withdrawal at the counters of other banks / exchange offices	150 CZK + 0.50% of the withdrawn amount
3.1.5.       Cash withdrawal at the counters of other banks / exchange offices         3.2.       Card usage abroad	
3.2. Card usage abroad	150 CZK + 0.50% of the withdrawn amount
3.2. Card usage abroad 3.2.1. Payment for goods and services	
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic	150 CZK + 0.50% of the withdrawn amount free 6 CZK
3.2.1.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office	150 CZK + 0.50% of the withdrawn amount free 6 CZK
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount free
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount free free
3.2.1       Card usage abroad         3.2.1.1       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount free free free 500 CZK <sup>10</sup>
3.2.1       Card usage abroad         3.2.1.1       Payment for goods and services         3.2.2.1       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon a payment for goods and services         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         4.4.       Repeated issuance of the PIN at the client's request	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount free free 500 CZK <sup>1)</sup> 150 CZK <sup>1)</sup>
3.2.1.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon a payment for goods and services         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         4.4.       Repeated issuance of the PIN at the client's request	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount free free free 500 CZK <sup>10</sup>
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         4.4.       Repeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount free free free 500 CZK <sup>11</sup> 150 CZK <sup>11</sup>
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         4.4.       Repeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount free free 500 CZK <sup>1)</sup> 150 CZK <sup>1)</sup> 250 CZK <sup>1)</sup> 200 CZK <sup>1)</sup> 200 CZK <sup>1)</sup>
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.1.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.2.       Cash withdrawal from ATMs         3.2.3.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         4.4.       Repeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refusal to take over an issued/automatically renewed card	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount free free 500 CZK <sup>10</sup> 150 CZK <sup>10</sup> 250 CZK <sup>10</sup> 20 CZK <sup>10</sup> equal to the annual card maintenance fee
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         4.4.       Repeated issuance of a payment card with the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refusal to take over an issued/automatically renewed card         4.8.       Complaint in respect of a card transaction	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount free free 500 CZK <sup>1)</sup> 150 CZK <sup>1)</sup> 250 CZK <sup>1)</sup> 250 CZK <sup>1)</sup> equal to the annual card maintenance fee free free
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         4.4.       Repeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refusal to take over an issued/automatically renewed card         4.8.       Complaint in respect of a card transaction         4.9.       Issuance of replacement cash abroad (only for embossed cards)	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount free free free 500 CZK <sup>11</sup> 250 CZK <sup>11</sup> 20 CZK <sup>11</sup> equal to the annual card maintenance fee free free 3,000 CZK <sup>11</sup>
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         1.1.       Offsetting of an item upon withdrawal from an ATM         2.2.       Gtsetting of an item upon a payment for goods and services         1.3.       Express issuance of a payment card         1.4.       Repeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         1.7.       Refusal to take over an issued/automatically renewed card         1.8.       Complaint in respect of a card transaction         1.9.       Issuance of replacement cash abroad (only for embossed cards)	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount free free 500 CZK <sup>1</sup> 150 CZK <sup>1</sup> 250 CZK <sup>1</sup> 20 CZK <sup>1</sup> equal to the annual card maintenance fee free free
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         4.4.       Repeated issuance of a payment card with the original validity (due to damage, loss etc.)         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refusal to take over an issued/automatically renewed card         4.8.       Complaint in respect of a card transaction         4.9.       Issuance of replacement card abroad (only for embossed cards)         4.10.       Issuance of a replacement card abroad (only for embossed cards)         4.11.       Fees charged by a partner bank for special services at the client's request (authorisation, telex, fax etc.)	$150 \text{ CZK} + 0.50\% \text{ of the withdrawn amount}$ $free$ $6 \text{ CZK}$ $80 \text{ CZK} + 0.50\% \text{ of the withdrawn amount}$ $200 \text{ CZK} + 0.50\% \text{ of the withdrawn amount}$ $free$ $free$ $150 \text{ CZK}^{11}$ $250 \text{ CZK}^{11}$ $250 \text{ CZK}^{11}$ $20 \text{ CZK}^{11}$ $20 \text{ CZK}^{11}$ $20 \text{ CZK}^{11}$ $20 \text{ CZK}^{11}$ $4,000 \text{ CZK}^{11}$ $amount \text{ of the fee charged by the foreign bank}$
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         1.1.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         1.4.       Repeated issuance of the PIN at the client's request         1.4.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         1.4.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         1.6.       Change of the limit at the client's request         1.7.       Refusal to take over an issued/automatically renewed card         1.8.       Complaint in respect of a card transaction         1.9.       Issuance of a replacement card abroad (only for embossed cards)         1.10.       Issuance of a replacement card abroad (only for embossed cards)         1.11.       Fees charged by a partner bank for special services at the client's request (authorisation, telex, fax etc.)	$\begin{array}{c} 150 \ \text{CZK} + 0.50\% \ \text{of the withdrawn amount} \\ \hline \\ & 6 \ \text{CZK} \\ 80 \ \text{CZK} + 0.50\% \ \text{of the withdrawn amount} \\ 200 \ \text{CZK} + 0.50\% \ \text{of the withdrawn amount} \\ \hline \\ \hline \\ & 100 \ \text{CZK}^{10} \\ \hline \\ & 150 \ \text{CZK}^{10} \\ \hline \\ & 250 \ \text{CZK}^{10} \\ \hline \\ & 20 \ \text{CZK}^{11} \\ \hline \\ & equal \ \text{to the annual card maintenance fee} \\ \hline \\ & free \\ \hline \\ & 100 \ \text{CZK}^{11} \\ \hline \\ & 4,000 \ \text{CZK}^{11} \\ \hline \end{array}$
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon a payment for goods and services         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of the PIN at the client's request         4.4.       Repeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refusal to take over an issued/automatically renewed card         4.8.       Complaint in respect of a card transaction         4.9.       Jsuance of replacement card abroad (only for embossed cards)         4.10.       Issuance of a replacement card abroad (only for embossed cards)         4.11.       Fees charged by a partner bank for special services at the client's request (authorisation, telex, fax etc.)         4.12.       Procurement of documents of a business transaction at the client's request	$150 \text{ CZK} + 0.50\% \text{ of the withdrawn amount}$ $free$ $6 \text{ CZK}$ $80 \text{ CZK} + 0.50\% \text{ of the withdrawn amount}$ $200 \text{ CZK} + 0.50\% \text{ of the withdrawn amount}$ $free$ $free$ $150 \text{ CZK}^{11}$ $250 \text{ CZK}^{11}$ $250 \text{ CZK}^{11}$ $20 \text{ CZK}^{11}$ $20 \text{ CZK}^{11}$ $equal to the annual card maintenance fee$ $free$ $3,000 \text{ CZK}^{11}$ $4,000 \text{ CZK}^{11}$ amount of the fee charged by the foreign bank
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         4.4.       Repeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refusal to take over an issued/automatically renewed card         4.8.       Complaint in respect of a card transaction         4.9.       Issuance of a replacement card abroad (only for embossed cards)         4.11.       Fees charged by a partner bank for special services at the client's request (authorisation, telex, fax etc.)         4.12.       Procurement of documents of a business transaction at the client's request         4.11.       Fees charged by a partner bank for special services at the client's request (authorisation, telex, fax etc.)	$150 \text{ CZK } + 0.50\% \text{ of the withdrawn amount}$ $free 6 \text{ CZK}$ $80 \text{ CZK } + 0.50\% \text{ of the withdrawn amount}$ $200 \text{ CZK } + 0.50\% \text{ of the withdrawn amount}$ $free free 500 \text{ CZK}^{10}$ $150 \text{ CZK}^{10}$ $250 \text{ CZK}^{10}$ $20 \text{ CZK}^{10}$ $20 \text{ CZK}^{10}$ $equal to the annual card maintenance fee free free 3.000 \text{ CZK}^{10}$ $4,000 \text{ CZK}^{10}$ $amount of the fee charged by the foreign bank 200 \text{ CZK}^{10}$ $free free free free free foreign bank 200 \text{ CZK}^{10}$
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of the PIN at the client's request         4.4.       Repeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refusal to take over an issued/automatically renewed card         4.8.       Complaint in respect of a card transaction         4.9.       Issuance of replacement cash abroad (only for embossed cards)         4.10.       Issuance of a payment bank for special services at the client's request (authorisation, telex, fax etc.)         4.11.       Fees charged by a partner bank for special services at the client's request         4.12.       Procurement of documents of a business transaction at the client's request         4.13.       Permanent limitation of	$150 \text{ CZK } + 0.50\% \text{ of the withdrawn amount}$ $free \\ 6 \text{ CZK} \\ 80 \text{ CZK } + 0.50\% \text{ of the withdrawn amount} \\ 200 \text{ CZK } + 0.50\% \text{ of the withdrawn amount} \\ free \\ free \\ 500 \text{ CZK}^{1)} \\ 150 \text{ CZK}^{1)} \\ 250 \text{ CZK}^{1)} \\ 20 \text{ CZK}^{1)} \\ equal to the annual card maintenance fee \\ free \\ free \\ 3.000 \text{ CZK}^{1)} \\ 4.000 \text{ CZK}^{1)} \\ amount of the fee charged by the foreign bank} \\ 200 \text{ CZK}^{1} \\ 200 \text{ CZK}^{1)} \\ 200$
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of the PIN at the client's request         4.4.       Repeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refusal to take over an issued/automatically renewed card         4.8.       Complaint in respect of a card transaction         4.9.       Issuance of replacement cash abroad (only for embossed cards)         4.10.       Issuance of a payment bank for special services at the client's request (authorisation, telex, fax etc.)         4.11.       Fees charged by a partner bank for special services at the client's request         4.12.       Procurement of documents of a business transaction at the client's request         4.13.       Permanent limitation of	150 CZK + 0.50% of the withdrawn amount           free           6 CZK           80 CZK + 0.50% of the withdrawn amount           200 CZK + 0.50% of the withdrawn amount           free           free           150 CZK <sup>11</sup> 250 CZK <sup>11</sup> 200 CZK <sup>11</sup> equal to the annual card maintenance fee           free           3,000 CZK <sup>11</sup> 4,000 CZK <sup>11</sup> amount of the fee charged by the foreign bank           200 CZK <sup>11</sup> free
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of the PIN at the client's request         4.4.       Repeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refusal to take over an issued/automatically renewed card         4.8.       Complaint in respect of a card transaction         4.9.       Issuance of replacement cash abroad (only for embossed cards)         4.10.       Issuance of a replacement card abroad (only for embossed cards)         4.11.       Fees charged by a partner bank for special services at the client's request         4.12.       Procurement of documents of a business transaction at the client's request         4.13.       Permanent limitation of card validity	150 CZK + 0.50% of the withdrawn amount           free           6 CZK           80 CZK + 0.50% of the withdrawn amount           200 CZK + 0.50% of the withdrawn amount           free           free           150 CZK <sup>11</sup> 250 CZK <sup>11</sup> 200 CZK <sup>11</sup> equal to the annual card maintenance fee           free           3,000 CZK <sup>11</sup> 4,000 CZK <sup>11</sup> amount of the fee charged by the foreign bank           200 CZK <sup>11</sup> free
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         3.2.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         4.4.       Repeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refusal to take over an issued/automatically renewed card         4.8.       Complaint in respect of a card transaction         4.9.       Issuance of replacement card abroad (only for embossed cards)         4.10.       Issuance of a valacement card abroad (only for embossed cards)         4.11.       Fees charged by a partner bank for special services at the client's request (authorisation, telex, fax etc.)         4.12.       Procurement of documents of a business transaction at the client's request     <	150 CZK + 0.50% of the withdrawn amount           free           6 CZK           80 CZK + 0.50% of the withdrawn amount           200 CZK + 0.50% of the withdrawn amount           free           free           150 CZK <sup>1</sup> 250 CZK <sup>1</sup> 200 CZK <sup>1</sup> equal to the annual card maintenance fee           free           3,000 CZK <sup>1</sup> 4,000 CZK <sup>1</sup> amount of the fee charged by the foreign bank           200 CZK <sup>1</sup> free           free
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         1.1.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         8.4.       Refeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refusation take over an issued/automatically renewed card         4.8.       Complaint in respect of a card transaction         4.9.       Issuance of replacement card abroad (only for embossed cards)         4.1.1.       Fees charged by a partner bank for special services at the client's request (authorisation, telex, fax etc.)         4.1.1.       Fermanent limitation of card validity (applies only to authorised transactions)         4.1.2.       Prevament initiation of the card validity (applies only to authorised transactions)         4.1.3.       Permanent limitation of the card validity (applies only to authorised transactions)         4.1.4.	150 CZK + 0.50% of the withdrawn amount           free           6 CZK           80 CZK + 0.50% of the withdrawn amount           200 CZK + 0.50% of the withdrawn amount           free           free           150 CZK <sup>1</sup> 250 CZK <sup>1</sup> 200 CZK <sup>1</sup> equal to the annual card maintenance fee           free           3,000 CZK <sup>1</sup> 4,000 CZK <sup>1</sup> amount of the fee charged by the foreign bank           200 CZK <sup>1</sup> free           free
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         4.4.       Repeated issuance of the PIN at the client's request         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refusal to take over an issued/automatically renewed card         4.8.       Complaint in respect of a card transaction         4.9.       Issuance of replacement card abroad (only for embossed cards)         4.1.1.       Fees charged by a partner bank for special services at the client's request (authorisation, telex, fax etc.)         4.1.2.       Procurement of documents of a business transaction at the client's request (authorisation, telex, fax etc.)         4.1.2.       Procurement of documents of a business transaction at the client's request (authorisation, telex, fax etc.)	150 CZK + 0.50% of the withdrawn amount free 6 CZK 80 CZK + 0.50% of the withdrawn amount 200 CZK + 0.50% of the withdrawn amount free free 500 CZK <sup>1)</sup> 250 CZK <sup>1)</sup> 250 CZK <sup>1)</sup> 200 CZK <sup>1)</sup> equal to the annual card maintenance fee free 3,000 CZK <sup>1)</sup> 4,000 CZK <sup>1)</sup> amount of the fee charged by the foreign bank 200 CZK <sup>1)</sup> free free free VAT
3.2.       Card usage abroad         3.2.1.       Payment for goods and services         3.2.2.       Cash withdrawal from CSOB ATMs in the Slovak Republic         3.2.3.       Cash withdrawal from ATMs         3.2.4.       Cash withdrawal at a counter / exchange office         6.4.       Other services connected with payment cards         4.1.       Offsetting of an item upon withdrawal from an ATM         4.2.       Offsetting of an item upon a payment for goods and services         4.3.       Express issuance of a payment card         4.4.       Repeated issuance of a payment card with the original validity (due to damage, loss etc.)         4.5.       Renewed issuance of a payment card with the original validity (due to damage, loss etc.)         4.6.       Change of the limit at the client's request         4.7.       Refuesal to take over an issued/automatically renewed card         4.8.       Complaint in respect of a card transaction         4.9.       Issuance of replacement card abroad (only for embossed cards)         4.10.       Issuance of a payment bank for special services at the client's request (authorisation, telex, fax etc.)         4.11.       Fees charged by a partner bank for special services at the client's request         4.13.       Permanent limitation of card validity (applies only to authorised transactions)         1.14.12.	150 CZK + 0.50% of the withdrawn amount           free           6 CZK           80 CZK + 0.50% of the withdrawn amount           200 CZK + 0.50% of the withdrawn amount           free           free           150 CZK <sup>11</sup> 250 CZK <sup>11</sup> 200 CZK <sup>11</sup> equal to the annual card maintenance fee           free           3,000 CZK <sup>11</sup> 4,000 CZK <sup>11</sup> amount of the fee charged by the foreign bank           200 CZK <sup>11</sup> free

* This se	rvice is offered from September 1 2010			
6.5.	Maintenance of payment cards			
6.5.1.	MasterCard elektronic	20 CZK/month		
6.5.2.	MasterCard embossed	48 CZK/month		
6.5.3.	MasterCard Gold As part of the payment card insurance for trips abroad TOP monthly premium rate of 87 CZK is included in the price of this card.	360 CZK/month		
6.6.	Payment card insurance			
6.6.1.	Insurance for trips abroad			
6.6.1.1.	Quality	36 CZK/month		
6.6.2.	Insurance unauthorized use of payment cards as a result of its loss or theft			
6.6.2.1.	Basic	10 CZK/month		
6.6.2.2.	Standard	25 CZK/month		
6.6.2.3.	Standard Plus	40 CZK/month		
6.6.2.4.	Extra	75 CZK/month		
6.7.	Payment card usage			
6.7.1.	Card usage in the Czech Republic			
6.7.1.1.	Payment for goods and services	free		
6.7.1.2.	Cash withdrawal from ATMs	30 CZK		
6.7.1.3.	Cash withdrawal at the counters of PPF banka a.s.	Not implemented		
6.7.1.4.	Cash withdrawal at the counters of other banks / exchange offices - Cash Advance	150 CZK + 0,50% the withdrawn amount		
6.7.2.	5.7.2. Card usage abroad			
6.7.2.1.	Payment for goods and services	free		
6.7.2.2.	Cash withdrawal from ATMs	100 CZK + 0,50% the withdrawn amount		
6.7.2.3.	Cash withdrawal at the counters of other banks / exchange offices - Cash Advance	200 CZK + 0,50% the withdrawn amount		



6.8.	Other services connected with payment cards	
6.8.1.	Offsetting of an item upon withdrawal from an ATM	free
6.8.2.	Offsetting of an item upon a payment for goods and services	free
6.8.3.	Express issuance of a payment card	500 CZK
6.8.4.	Repeated issuance of the PIN at the client's request	200 CZK
6.8.5.	Renewed issuance of a payment card with the original validity (due to damage, loss etc.)	200 CZK
6.8.6.	Change of the limit at the client's request	20 CZK
6.8.7.	Refusal to take over an issued/automatically renewed card	Of the monthly fee for maintaining the card
6.8.8.	Complaint in respect of a card transaction	free
6.8.9.	Procurement of documents of a business transaction at the client's request	200 CZK + any fees other banks
6.8.10.	Permanent limitation of card validity	free

	7. Electronic banking		
7.1.	Homebanking		
7.1.1.	Implementation of homebanking (GEMINI 5)	free	
7.1.2.	Usage of homebanking	free	
7.1.3.	Consultancy and maintenance of homebanking	free	
7.1.4.	Services provided on the client's premises in cases not caused by the Bank	300 CZK <sup>1)</sup> for each commenced hour	
	$^{1)} + 20\%$ VAT		

	8. Credit transaction	S
8.1.	Introductory information about the services of PPF banka a.s.	free
8.2.	Assessment of an application for credit or guarantee	individually
8.3.	Preparation of contractual documents	individually
8.4.	Promise of credit or guarantee	individually
8.5.	Commitment fee for a provided guarantee	individually
8.6.	Credit account opening	free
8.7.	Credit administration	300 CZK/month
8.8.	Interest rates of credit transactions	individually
8.9.	Services related to an agent's activities	free
8.10.	Execution of a rider to the contract at the client's request	individually
8.11.	Contractual penalty for breach of duty	1% of the loan sum, min. 50,000,- CZK
8.12.	Remuneration for reservation of funds	Arranged individually, max. up to the amount of the credit rate specified in the Credit Contract; determined from the unutilized sum
8.13.	Purchase of receivables	
		· 11 100.000 CTV

Minimal value of a purchased receivable

100,000 CZK

# 9.1. Remuneration for Procurement or mediation of trades in domestic and foreign shares and other property securities traded on the domestic market

Giving an order to procure the purchase or sale of an investment instrument, its modification or cancellation is free or charge. The Remuneration for Procurement or mediation of a trade in shares and other property securities is charged in dependence on the trade volume. Concerning trades without monetary settlement (or transfers of securities), the declared price is used for calculation. The Remuneration is calculated separately for each transaction, based on the table below. No minimum Remuneration is determined.

Trade volume - lower and upper limit of the range in CZK (from - to)	Fixed amount + percentage of the amount exceeding the lower limit of t range in CZK
0 - 100,000	0 + 2.00%
100,000 - 500,000	2,000 + 1.00%
500,000 - 1,000,000	6,000 + 0.80%
1,000,000 - 5,000,000	10,000 + 0.50%
5,000,000 - 10,000,000	30,000 + 0.20%
10,000,000 - 50,000,000	40,000 + 0.10%
50,000,000 - 100,000,000	80,000 + 0.05%
100,000,000 and above	105,000 + 0.00%

Costs and fees connected with implementation of trades : The fees of BCPP, RMS, CDCP are not included in the Remuneration and will be paid separately in the amount in which they are charged to PPF banka a.s.

9.2. Remuneration for Procurement or mediation of trades in foreign shares and other property securities traded on a foreign market Giving an order to procure the purchase or sale of an investment instrument, its modification or cancellation is free or charge. The Remuneration for Procurement or mediation of a trade in shares and other property securities is charged in the respective currency in dependence on the trade volume. The Remuneration is calculated separately for each transaction, based on the table below.

9.2.1.	Shares - developed markets		Fixed amount + percentage of the amount exceeding the lower limit of the
9.2.1.	Type of security	Volume of realised trade	range in CZK
	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%
9.2.2.		Shares - emerging markets	Fixed amount + percentage of the amount exceeding the lower limit of the
9.2.2.	Type of security	Volume of realised trade	range in CZK
	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%



1,000 CZK

Type of security         Volume of realised trade         range in CZK           ADR and GDR         up to and incl. 3 mil. USD         0,60%	9.2.3.	Trades with ADR and GDR		Fixed amount + percentage of the amount exceeding the lower limit of the
		Type of security	Volume of realised trade	range in CZK
		ADR and GDR	up to and incl. 3 mil. USD	0,60%
ADR and GDR above 3 mil. USD 0,30%		ADR and GDR	above 3 mil. USD	0,30%

Concerning other markets not shown in the table, the Remuneration is determined individually. The minimum Remuneration of PPF banka a.s. is 180 USD for Amex, Nyse and Nasdaq markets and 180 EUR per trade for European markets.

Costs and fees connected with implementation of trades:

Fees at transfer points connected with the procurement or mediation of trade in foreign shares and other property securities are included in the Remuneration of PPF banka a.s. However, the Remuneration does not include other fees and costs connected with the specifics of implementation of trades on individual local markets (in particular, without limitation, costs of Stamp Duty, securities registration fees, extraordinary depository and notary fees, postal or courier costs etc.) These fees and costs will be paid by the customer separately in the amount in which they are charged to PPF banka a.s.

## 9.3. Remuneration for Procurement or mediation of trades in domestic and foreign bonds

Giving an order to procure the purchase or sale of an investment instrument, its modification or cancellation is free of charge. The Remuneration for Procurement or mediation of a trade in bonds is charged in dependence on the volume. Concerning trades without monetary settlement (or transfers of securities), the declared price is used for calculation. The Remuneration is calculated separately for each transaction, based on the table below. No minimum Remuneration is determined. The maximum amount is 30,000 CZK or a foreign currency equivalent.

Trade volume		Remuneration of PPF banka a.s.
Lower limit of the range Supper limit of the range		Percentage of the amount
0 CZK	unlimited	0,02%

Costs and fees connected with implementation of trades: The fees of BCPP, RMS, CDCP and fees of other transfer points, settlement systems, authorised administrators and secondary administrators are not included in the Remuneration of PPF banka a.s. and will be paid by the customer separately in the amount in which they are charged to PPF banka a.s.

### 9.4. Remuneration for implementation of a Settlement Instruction \*) 9.4.1. Implementation of each Settlement Instruction

Costs and fees connected with implementation of a Settlement Instruction:

The fee of RMS, CDCP and fees of other settlement systems, authorised administrators and secondary administrators are not included in the Remuneration of PPF banka a.s. and will be paid by the customer separately in the amount in which they are charged to PPF banka a.s.

\*) Is charged when a Trader does not procure a trade and/or does not administer securities for the customer simultaneously.

9.5.	Remuneration for Procurement or mediation and settlement of trades o	n a monetary market	
.5.1.	Deposits and treasury notes		
.5.1.1.	Remuneration for procurement or mediation of a trade with a depositor	у	200 CZK/trade
.5.1.2.	Remuneration for procurement or mediation of a trade		4 basis points p.a. of the CZK equivalent of the volume of the
	<u>.</u>		transacted trade
.5.2.	FX market		
.5.2.1.	Remuneration for procurement or mediation of a trade with a depositor	y	200 CZK/trade
.5.2.2.	Remuneration for procurement or mediation of a trade		2 basis points p.a. of the CZK equivalent of the volume of the transacted trade
9.6.	Remuneration for services of related to keeping securities account in the	e CDCP	
.6.1.	Opening an account in securities CDCP		100 CZK
.6.2.	Status of the registration statement CDCP		100 CZK
.6.3.	Amendment extract from the register of CDCP		200 CZK
.6.4.	Processing lien (for each operation CDCP)		500 CZK
9.7.	Remuneration for administration of securities and settlement of transact	ctions	
	Country/Market	Remuneration for administration (% p.a.)	Transaction fees (CZK)
.7.1.	Czech Republic - Central registr - shares	0,050	500
.7.2.	Czech Republic - Central registr - bonds	0,020	500
7.3.	Czech Republic - separate registration	0,050	500
.7.4.	Eurobonds	0,022	1,200
7.5.	Ireland	0,046	1,950
7.6.	Italy	0,050	1,300
.7.7.	Luxembourg	0,046	2,280
.7.8.	Hungary	0,120	2,930
.7.9.	Germany	0,025	1,000
.7.10.	Netherlands	0,050	1,000
7.11.	Poland	0,130	2,000
7.12.	Austria	0,046	1,950
	Slovakia	0,160	2,600
.7.13.	Siovakia		
.7.13. .7.14.	USA	0,022	1,000

The remuneration of PPF banka a.s. for administration of securities is calculated from the market value of the securities on the last day of the calendar month. For debt securities The remuneration of PPF banka a.s. for administration of securities is calculated from the market value of the securities on the last day of the calendar month. For debt securities managed in a central repository CDCP is a reward for the administration calculated from the nominal value of securities on the ultima of the calendar month. All fees and costs of third parties accrued in connection with the provision of services related to securities administration under a Contract for Administration of Securities are not included in the Remuneration of PPF banka a.s. and will be paid by the customer separately in the amount in which they are charged to PPF banka a.s. The amounts of the stated remuneration of PPF banka a.s and the fees connected with the administration of securities do not include VAT, which will be added in the respective amount, if applied.

9.8.	Remuneration for administration and settlement of securities transactions *)		
	Country/Market	Remuneration for administration(% p.a.)	Transaction fees (CZK)
9.8.1.	Czech Republic - Central registr - shares	0,040	500,-
9.8.2.	Czech Republic - Central registr - bonds	0,015	500,-
9.8.3.	Czech Republic - separate registration	0,040	500,-

The remuneration of PPF banka a.s. for administration of securities is calculated from the market value of the securities on the last day of the calendar month. For debt securities managed in a central repository CDCP is a reward for the administration calculated from the nominal value of securities on the ultima of the calendar month. The amounts of the stated remuneration of PPF banka a.s and the fees connected with the administration of securities do not include VAT, which will be added in the respective amount, if applied.

) Is charged when a Trader does not procure a trade and/or does not administer securities for the customer simultaneously.

# 9.9. Common provisions and other conditions of capital and monetary market services

In respect of any product or service, the Bank reserves the right to charge a lower Remuneration than the Remuneration to which it would be entitled under the Pricelist of Services of PPF banka, a.s. or to waive the entitlement to Remuneration

The Remuneration of PPF banka a.s. for services or for procurement or mediation of trades in investment instruments not stated in this Pricelist is determined individually. The Bank informs customers of the possibility that in connection to investment services or transactions related to investment instruments, additional costs may arise for customers, including taxes which are not paid by the bank and are not charged to customers.

The complete pricelists of services of BCPP, RMS, CDCP are available on the websites: www.pse.cz, www.rmsystem.cz, www.scp.cz and www.cdcp.cz.



	10. Bank information	
10.1.	Issuance of bank information and references about a client of the Bank	
10.1.1.	Data from client accounts at the request of the client or a third party	$1.000 \text{ CZK}^{1)}$
10.1.2.	Other information (e.g. financial standing assessment)	1.000 CZK <sup>1)</sup>
10.1.3.	Provision of bank information for the needs of auditing companies	$1,000 \text{ CZK}^{(1)}$
10.1.4.	Provision of bank information to authorised parties for the purpose of executing a decision	250 CZK <sup>1)</sup>
	<sup>1)</sup> + 20	0% VAT

	11. Other services and fees	
11.1.	Duplicate of an account statement (for 1 statement)	
11.1.1.	For a term within the past 12 months	50 CZK
11.1.2.	For a term exceeding 12 months	200 CZK
11.2.	Issuance of a cheque-book to an account	150 CZK
11.3.	Blocking / Immobilisation of funds on an account (at the client's request), including issuance of confirmation	500 CZK
11.4.	Issuance of balance account confirmation	500 CZK
11.5.	Issuance of other confirmations at the client's request	200 CZK
11.6.	Maintenance and other activities related to a "Communal Account"	free
11.7.	Administration of a contribution in foundation of a company, provided the PPF banka is the	individually
11.8.	Collection of a cheque	1% of the cheque amount, min. 500 CZK
11.9.	Collection of a cheque with a negative result	500 CZK and costs charged by the intermediary bank
11.10.	Complaint in respect of a cheque	free

	12. Safety deposit boxes	
12.1.	Box height 48,5 mm	500 CZK/month <sup>1)</sup>
12.2.	Box height 98,5 mm	750 CZK/month <sup>1)</sup>
12.3.	Box height 148,5 mm	1 000 CZK/month <sup>1)</sup>
12.4.	Refundable deposit for the key to the safe deposit	5 000 CZK
Conditi	Conditions of rental safety deposit boxes is an account of PPF banka <sup>11</sup> + 20% VAT	

	13. General provisions
13.1.	If the price list, prices that are charged a monthly basis, prices are charged for each of the remaining period.
13.2.	For the services not stated in the Pricelist of Services of PPF banka a.s., the Bank charges a fee amounting to 100 CZK for every 15 minutes of work or a fee individually agreed with the client.
13.3.	In addition to remunerations and fees stated in the Pricelist of Services of PPF banka a.s., the Bank also charges contingent costs charged by foreign and domestic banks or other companies, arising from operations implemented at the client's request.
124	In accordance with the Bank's husiness policy, different rates of fees and compositions may be determined for selected diants

13.4. In accordance with the Bank's business policy, different rates of fees and remunerations may be determined for selected clients