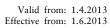


PRICE LIST OF SERVICES OF PPF banka a.s. for Natural Persons and Natural Persons – Sole Traders

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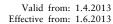




		nt accounts in CZ	K			
1.1.	Natural persons			6 1		
1.1.1.	Account opening			of charge		
1.1.2.	Account maintenance			of charge		
1.1.3.	Account closing	71		of charge		T .
		Electronic via Homebanking	Electronic viaemail	In person	By mail	Foreign mail
1.1.4.	Account statement, according to frequency (month	nly fee)				
1.1.4.1.	Monthly	free of charge	free of charge	50 CZK	50 CZK	250 CZK
1.1.4.2.	Daily (when there is account activity)	free of charge	100 CZK	100 CZK	100 CZK	300 CZK
1.2.	Natural persons - Sole traders					
1.2.1.	Account opening			of charge		
1.2.2.	Account maintenance			of charge		
1.2.3.	Account closing			of charge		
		Electronic via Homebanking	Electronic via email	In person	By mail	Foreign mail
1.2.4.	Account statement, according to frequency (month	· ·				
1.2.4.1.	Daily (when there is account activity)	free of charge	free of charge	400 CZK	400 CZK	600 CZK
1.2.4.2.	Weekly (for each calendar week)	free of charge	free of charge	300 CZK	300 CZK	500 CZK
1.2.4.3.	Monthly	free of charge	free of charge	150 CZK	150 CZK	350 CZK
1.3.	Escrow account (lawyer, notary etc.)	J				
1.3.1.	Account for insolvency practitioners Account opening		fraa	of charge		
1.3.1.	Account maintenance			of charge of charge		
1.3.2.	Account closing			of charge		
1.5.5.	Account closing	Electronic via	Electronic	l charge		
		Homebanking	via email	In person	By	mail
1.3.4.	Account statement, according to frequency (month	nly fee)				
1.3.4.1.	Daily (when there is account activity)	free of charge	free of charge	300 CZK	300	CZK
1.3.4.2.	Weekly (for each calendar week)	free of charge	free of charge	250 CZK	250	CZK
1.3.4.3.	Monthly	free of charge	free of charge	200 CZK	200	CZK
		ounts in foreign c	urrency			
2.1.	Natural persons					
2.1.1.	Account opening			of charge		
2.1.2.	Account maintenance			of charge		
2.1.3.	Account closing			of charge	1	
		Electronic via Homebanking	Electronic via email	In person	By mail	Foreign mail
2.1.4.	Account statement in EUR, according to frequency	y (monthly fee)		'		
2.1.4.1.	Monthly	free of charge	free of charge	2 EUR	2 EUR	10 EUR
2.1.4.2.	Daily (when there is account activity)	free of charge	4 EUR	4 EUR	4 EUR	12 EUR
2.1.5.	Account statement in USD, according to frequency	(monthly fee)				
2.1.5.1.	Monthly	free of charge	free of charge	3 USD	3 USD	13 USD
2.1.5.2.	Daily (when there is account activity)	free of charge	5 USD	5 USD	5 USD	15 USD
2.1.6.	Account statement in GBP, according to frequency	(monthly fee)				
2.1.6.1.	Monthly	free of charge	free of charge	2 GBP	2 GBP	10 GBP
2.1.6.2.	Daily (when there is account activity)	free of charge	4 GBP	4 GBP	4 GBP	12 GBP
2.1.7.	Account statement in CHF, according to frequency	•				
2.1.7.1.	Monthly	free of charge	free of charge	4 CHF	4 CHF	16 CHF
2.1.7.2.	Daily (when there is account activity)	free of charge	6 CHF	6 CHF	6 CHF	18 CHF
2.1.8.	Account statement in RUB, according to frequency					
2.1.8.1	Monthly	free of charge	free of charge	80 RUB	80 RUB	400 RUB
2.1.8.2.	Daily (when there is account activity)	free of charge	160 RUB	160 RUB	160 RUB	480 RUB



2.1.9.	Account statement for accounts in other individua	lly defined current	cies			
		free of charg				
	Natural persons - Sole traders					
2.2.	Escrow account					
	Account for insolvency practitioners					
2.2.1.	Account opening		free o	of charge		
2.2.2.	Account maintenance		free o	of charge		
2.2.3.	Account closing			of charge		
		Electronic via Homebanking	Electronic via email	In person	By mail	Foreign mail
2.2.4.	Account statement in EUR, according to frequency	•				
2.2.4.1.	Daily (when there is account activity)	free of charge	free of charge	12 EUR	12 EUR	16 EUR
2.2.4.2.	Weekly (for each calendar week)	free of charge	free of charge	10 EUR	10 EUR	18 EUR
2.2.4.3.	Monthly	free of charge	free of charge	8 EUR	8 EUR	16 EUR
2.2.5.	Account statement in USD, according to frequency	•				
2.2.5.1.	Daily (when there is account activity)	free of charge	free of charge	15 USD	15 USD	26 USD
2.2.5.2.	Weekly (for each calendar week)	free of charge	free of charge	13 USD	13 USD	24 USD
2.2.5.3.	Monthly	free of charge	free of charge	11 USD	11 USD	22 USD
2.2.6.	Account statement in GBP, according to frequency			1		
2.2.6.1.	Denně (při pohybu na účtu)	free of charge	free of charge	12 GBP	12 GBP	20 GBP
2.2.6.2.	Týdně (za kalendářní týden)	free of charge	free of charge	10 GBP	10 GBP	18 GBP
2.2.6.3.	Monthly	free of charge	free of charge	8 GBP	8 GBP	16 GBP
2.2.7.	Account statement in CHF, according to frequency	•			1	
2.2.7.1.	Daily (when there is account activity)	free of charge	free of charge	18 CHF	18 CHF	32 CHF
2.2.7.2.	Weekly (for each calendar week)	free of charge	free of charge	16 CHF	16 CHF	30 CHF
2.2.7.3.	Monthly	free of charge	free of charge	14 CHF	14 CHF	28 CHF
2.2.8.	Account statement in RUB, according to frequence			T = ===	T = ===	
2.2.8.1.	Daily (when there is account activity)	free of charge	free of charge	640 RUB	640 RUB	960 RUB
2.2.8.2.	Weekly (for each calendar week)	free of charge	free of charge	480 RUB	480 RUB	800 RUB
2.2.8.3.	Monthly	free of charge	free of charge	240 RUB	240 RUB	560 RUB
2.2.9.	Account statement for accounts in other individua	•				
	2 T 1	free of charg				
3.1.	Term deposits with a fixed term in CZK and foreign	osits and Deposit	notes			
3.1.1.	Deposit account opening and maintenance	gii currencies		free of c	haras	
3.1.2.				free of c		
3.1.3.	Deposit account statements Minimum amount of term deposit in CZK			10 000		
3.1.4.	Minimum amount of term deposit in CZK Minimum amount of term deposit in a foreign	currency	eau		0 000 CZK	
3.1.5.	Premature termination of the agreed term	currency		of amount		
3.2.	Term deposits with a recurring period (Revolving	TD) in C7K and f		or amount	withdrawn	
3.2.1.	Deposit account opening and maintenance		oreign currencies	free of c	harge	
3.2.2.	Deposit account statements			free of c		
3.2.3.	Minimum amount of term deposit in CZK			10 000		
3.2.4.	Minimum amount of term deposit in a foreign	currency	ean		0 000 CZK	
3.2.5.	Premature termination of the agreed term	,		of amount		
3.3.	Deposit note in CZK and foreign currencies		3 70			
3.3.1.	Minimum nominal value in CZK			5 000 000) CZK	
3.3.2.	Minimum nominal value in foreign currency		equiv		000 000 CZI	ζ
3.3.3.	Custody and safekeeping of deposit note		equit	free of c		
J.J.J.	and satekeeping of deposit note		I	1100 01 0		





4. Payments

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

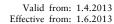
4.1.	Domestic cashless payments	
4.1.1.	Incoming Payment Transactions	
4.1.1.1.	within the Bank	free of charge
4.1.1.2.	from a different Provider	3.50 CZK
4.1.2.	Outgoing payments - standard	
4.1.2.1.	Electronic	
4.1.2.1.1.	within the Bank	free of charge
4.1.2.1.2.	to a different Provider	4 CZK
4.1.2.2.	Paper medium	
4.1.2.2.1.	within the Bank	5 CZK
4.1.2.2.2.	to a different Provider	9 CZK
Funds are	debited from the Client's account on day D. The Payee's Provider	r receives the Funds on day D+1.
4.1.3.	Outgoing payments - express	
4.1.3.1.	Paper medium	200 CZK
4.1.3.2.	Electronic	100 CZK
4.1.3.3.	after cut-off time *	1 000 CZK

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

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

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

4.1.4.	Direct debit Payment Order	
4.1.4.1.	within the Bank	free of charge
4.1.4.2.	to a different Provider	free of charge
4.1.5.	Standing orders: payments, direct debits and consent for direct debit	and SIPO (Centralised Household Payment Collection)
4.1.5.1.	Electronic	
4.1.5.1.1.	Setting up a standing order	free of charge
4.1.5.1.2.	Changing / cancelling a standing order	free of charge
4.1.5.2.	Paper medium	
4.1.5.2.1.	Setting up / cancelling a standing order	free of charge
4.1.5.2.2.	Setting up / cancelling direct debit consent	free of charge
4.1.5.2.3.	Changing a standing order	20 CZK
4.1.5.2.4.	Changing direct debit consent	20 CZK
4.1.5.2.5.	Setting up / cancelling Cashless SIPO	free of charge
4.1.5.2.6.	Changing Cashless SIPO	20 CZK
4.1.5.3.	Payments made on the basis of a standing order	
4.1.5.3.1.	within the Bank	free of charge
4.1.5.3.2.	to a different Provider	4 CZK
4.1.5.4.	Payment made after receiving the request for direct debit on the bas	is of consent to direct debit consent (including SIPO)
4.1.5.4.1.	within the Bank	free of charge
4.1.5.4.2.	to a different Provider	4 CZK
4.1.6.	Other domestic payment services	
4.1.6.1.	Cancellation a Payment Order prior to the Maturity Date	free of charge
4.1.6.2.	Cancelling a Payment Order on the Maturity Date (following	100 CZK
4.1.0.2.	prior agreement with the Bank), fee per individual order	100 CZR
4.1.6.3.	Confirmation of performance of a Payment Transaction issued	100 CZK
1.1.0.3.	at a Client' request	
4.1.6.4.	Notice of Payment Transaction not performed	free of charge

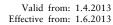




4.2.	Foreign cashless payments	
4.2.1.	Intrabank transfers between accounts held at the Bank	
4.2.1.1.	Electronic	free of charge
4.2.1.2.	Paper medium	free of charge
D is the da	ay on which Funds are debited from the Client's account. The Ba	0
	saccount on day D.	
4.2.2.	Foreign incoming Payment Transactions in CZK and foreign currence foreign currencies	cies, or domestic incoming Payment Transactions in
4.2.2.1.	SEPA Payment Transactions up to 50 000 EUR	150 CZK
	Other Payment Transactions, with charging options SHA and BEN, including SEPA above 50 000 EUR	175 CZK
4.2.2.2.	Other Payment Transactions, with charging option OUR	free of charge
	Fees not paid by Payer's bank for incoming payments in the	-
	case of the charging option OUR	full amount
D is the da	ay when the Funds were credited to the Bank's Nostro Account.	
	r an incoming Payment Transaction with express foreign exchang	e to be performed on day D (following prior
	with the Bank) the payment instruction from the other Provider i	
by 4.00 p.1	n.	
4.2.3.	Foreign outgoing Payment Transactions in CZK and foreign currence	ies, or domestic outgoing Payment Transactions in
4.2.3.	foreign currencies	
4.2.3.1.	Electronic	
4.2.3.1.1.	SEPA Payment Transactions up to 50 000 EUR	150 CZK
4.2.3.1.2.	Other Payment Transactions, including SEPA	250 CZK plus any fees of other banks in the
4.2.3.1.2.	above 50 000EUR	case of the charging option OUR
4.2.3.2.	Paper medium	
4.2.3.2.1.	SEPA Payment Transactions up to 50 000 EUR	300 CZK
4.2.3.2.2.	Other Payment Transactions, including SEPA above 50 000 EUR	350 CZK plus any fees of other banks in the case of the charging option OUR
D is the da	ay on which Funds are debited from the Client's account.	0 0 1
4.2.4.	Other foreign payment services	
	Surcharge for the performance of a Payment Order received	
4.2.4.1.	after the cut-off time	1 000 CZK
	(following prior agreement with the Bank)	
42.42	Fee for an earlier value date (following prior agreement with	1 000 C7V
4.2.4.2.	the Bank)	1 000 CZK
4.2.4.3.	Cancellation of a Payment Order prior to the Maturity Date (following prior agreement with the Bank)	free of charge
4.2.4.4.	Cancellation of a Payment Order on the Maturity Date (following prior agreement with the Bank)	500 CZK
4.2.4.5.	Cancellation of a performed Payment Transaction (following prior agreement with the Bank), without guarantee	1 000 CZK plus any fees of other banks
4.2.4.6.	Change of a realized payment instruction at the Client's request	500 CZK plus any fees of other banks
4.2.4.7.	Examination of an outgoing Payment Transaction based on a request from another bank	1 000 CZK plus any fees of other banks (examination due to errors in a Client's payment instruction)
4.2.4.8.	Handling of Client complaints/queries regarding payments	free of charge
4.2.4.9.	Confirmation of performance of a Payment Transaction issued at a Client's request	100 CZK
4.2.4.10.	Returned Payment Transaction (due to errors in a Client's payment instruction)	500 CZK plus any fees of other banks
4.3.	Cash payments	
4.3.1.	Cash operations in CZK	
4.3.1.1.	Cash deposits in CZK to an account in any currency	free of charge
	- E	



	Cash deposits in CZK - repayments of revolving credit and/or credit card debt made in cash by a third party (the depositor	
4.3.1.2.	is neither the owner nor a person authorised to handle the	100 CZK
	account to which the cash deposit is being made)	
4.3.1.3.	Cash withdrawals in CZK from an account held in CZK	20 CZK
4.3.1.4.	Cash deposits and withdrawals - deposit account	free of charge
4.3.1.5.	Exchange of routinely damaged, incomplete or invalid banknotes and coins	free of charge
4.3.1.6.	Exchange of commemorative coins	free of charge
	Exchange of banknotes and coins sorted by denomination	
4.3.1.7.	up to 100 pcs of one denomination	free of charge
4.3.1./.	over 100 pcs, for each 100 pcs (rounded up) of one	50 C7V
	denomination	50 CZK
4.3.1.8.	Exchange of banknotes and coins not sorted by denomination (follows)	owing prior agreement with the Bank)
4.3.1.6.	for each 100 pcs (rounded up)	100 CZK
4.3.2.	Cash operations in foreign currencies	
4.3.2.1.	Cash deposits and withdrawals to a deposit account in any currency	free of charge
4.3.2.2.	Deposits of foreign currency to an account in any currency	free of charge
4.3.2.3.	Withdrawals of any currency from an account held in:	-
	CZK	20 CZK
	EUR	1 EUR
	USD	1 USD
	GBP	1 GBP
	CHF	1 CHF
	Cash withdrawals in CZK, EUR, USD, CHF, GBP from an account held in RUB	40 RUB
4.3.3.	Foreign exchange services	
4.3.3.1.	Purchase of foreign currencies	2%
4.3.3.2.	Sale of foreign currencies for CZK	1%
	5. Documentary operation	is .
5.1.	Export and domestic SUPPLIER letters of credit	
5.1.1.	Advising or increasing the L/C amount	0.10%, min. 600 CZK
5.1.2.	Confirmation/deferred maturity - depending on the level of	individual basis
3.1.2.	credit risk assumed from the issuing bank and country	ilidividuai basis
5.1.3.	Acceptance of documents, examination and payment	0.30%, min. 1 500 CZK
5.1.4.	Acceptance of documents, examination and payment (L/C in CZK)	0.20%, min. 1 000 CZK
5.1.5.	Amendment of L/C; for each amendment (except for increases)	1 000 CZK
5.1.6.	Assignment of the proceeds of a L/C (including performing payment)	1 000 CZK
5.1.7.	Release of goods consigned to the Bank	500 CZK
5.1.8.	Transfer of L/C	0.20 %, min. 1 500 CZK
5.1.9.	Pre-examination of documents	1 200 CZK
J.1./.		
	documentary Payment Orders are subject to the above stated fees	for export and domestic supplier L/Cs.
Accepted	, ,	for export and domestic supplier L/Cs.
	documentary Payment Orders are subject to the above stated fees Import and domestic CUSTOMER letters of credit	
Accepted	, ,	0.30%, min. 1 500 CZK for the first quarter + 0.15%, min. 1 000 CZK for each additional





	Deferred payment date/maturity	quarter (+ a 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
5.2.4.	Acceptance of documents, examination and payment (L/C in CZK)	0.20%, min. 1 000 CZK
5.2.5.	Amendment of L/C; for each amendment (except for increases)	1 000 CZK
5.2.6.	Release of goods consigned to the Bank	500 CZK
5.3.	COLLECTIONS and BILLS OF EXCHANGE under documentary co	ollection
5.3.1.	Processing of collection, international return of unpaid documents, issuance of documents without payment	0.30%, min. 1 000 CZK max. 25 000 CZK
5.3.2.	Processing of domestic collection in CZK, arranging collection of domestic bills of exchange	0.20%, min. 1 000 CZK
5.3.3.	Arranging acceptance of bills of exchange*	
	bill of exchange with a bill amount in CZK	500 CZK
	bill of exchange with a bill amount in EUR	20 EUR
	bill of exchange with a bill amount in USD	30 USD
5.3.4.	Acting as intermediary in protests for non-payment of a bill of exchange + any expenses connected with protesting bills of exchange**	
	bill of exchange with a bill amount in CZK	1 000 CZK
	bill of exchange with a bill amount in EUR	40 EUR
	bill of exchange with a bill amount in USD	60 USD
5.3.5.	Release of goods consigned to the Bank	500 CZK
5.3.6.	Domestic collection in connection with the handover of a registration certificate	400 CZK
5.3.7.	Change of collection conditions, demands for payment	250 CZK

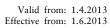
charge.

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

5.4.	Other services*	
5.4.1.	Expenses for SWIFT	150 CZK
5.4.2.	Expenses for courier services and any other delivery services	Actual costs
4 TEL .		

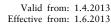
J. 1.2.	Expenses for courier services and any other derivery services	Tietaar costs		
*The prices will be factored in during the provision of the respective service.				
6. Payment cards				
6.1.	Maintenance of payment cards			
6.1.1.	MasterCard Electronic			

6.1.1.	MasterCard Electronic	
6.1.1.1.	for natural persons	20 CZK/month
6.1.1.2.	for sole traders - Business	20 CZK/month
6.1.2.	MasterCard Embossed	
6.1.2.1.	for natural persons	48 CZK/month
6.1.2.2.	for sole traders - Business	48 CZK/month
6.1.3.	MasterCard Gold (payment card includes TOP international trave	el insurance - the monthly premium of 87 CZK is
	included in the price of the card.)	
6.1.3.1.	for natural persons	360 CZK/month
6.1.3.2.	for sole traders - Business	360 CZK/month
6.2.	Payment card insurance	
6.2.1.	International travel insurance	
6.2.1.1.	Quality	36 CZK/month
6.2.2.	Insurance for unauthorised use of payment cards as a result of loss o	r theft
6.2.2.1.	Basic	10 CZK/month
6.2.2.2.	Standard	25 CZK/month
6.2.2.3.	Standard Plus	40 CZK/month
6.2.2.4.	Extra	75 CZK/month





6.3.	Payment card usage	
6.3.1.	Card use in the Czech Republic	
6.3.1.1.	Payments for goods and services	free of charge
6.3.1.2.	Cash withdrawal from ATMs	30 CZK
6.3.1.3.	Cash withdrawal at counters of PPF banka a.s.	service not provided
(244	Cash withdrawal at counters of other banks/exchange offices -	^
6.3.1.4.	Cash Advance	150 CZK + 0.50% of amount drawn
6.3.2.	Card use abroad	
6.3.2.1.	Payments for goods and services	free of charge
6.3.2.2.	Cash withdrawal from ATMs	100 CZK + 0.50% of amount drawn
	Cash withdrawal at counters of other banks/exchange offices -	200 0777 0 500/ (
6.3.2.3.	Cash Advance	200 CZK + 0.50% of amount drawn
6.4.	Other services connected with payment cards	
6.4.1.	Charge for withdrawals at ATMs	free of charge
6.4.2.	Charge for payments for goods and services	free of charge
6.4.3.	Express issue of a payment card	500 CZK
	Re-issuance of a PIN at the request of a Client or Card	
6.4.4.	Holder	200 CZK
	Re-issuance of a payment card (e.g. with the original period	
	of validity in cases of damage or a change in the name of the	
6.4.5.	Holder of the Card, or with a new period of validity in cases	200 CZK
	of the early renewal of a Card or the loss/blocking of a Card	
	etc.)	
6.4.6.	Change of limit at the Client's regest	20 CZK
6.4.7.	Claim of payment card transaction	free of charge
	Request of documentation in regard to a business transaction	
6.4.8.	at the Client's request	200 CZK + any fees of other banks
6.4.9.	Permanent limitation on Card validity	free of charge
6.4.10.	Balance inquiry at an ATM	10 CZK
0.1.10.	Change of PIN at an ATM of Air Bank or another Provider	10 0210
6.4.11.	which also offers this service at their ATMs for payment cards	free of charge
0.1.11.	issued by other banks	fice of charge
	7. Electronic banking	
7.1.	Homebanking	
7.1.1.	Setting up Homebanking services	free of charge
	Use of Homebanking services	
7.1.2.	(including consultation and maintenance)	free of charge
	Technical services and repairs performed at the Client's	40
7.1.3.	premises in cases for which the Bank is not at fault	300 CZK ¹⁾ for each (commenced) hour
7.2.	Internetbanking	
7.2.1.	Setting up Internetbanking services	free of charge
	Use of Internetbanking services (including the sending of an	nee of charge
7.2.2.	SMS code to a domestic telephone number)	100 CZK/month
7.2.3.	Token (for Certificate) - one-off purchase	
7.2.3.1.	Purchase of Certification Token	1 000 CZK/pc
7.2.3.1.	Purchase of Certification Token Purchase of Hardware OTP Token	1 000 CZK/pc
7.2.3.3.	Activation of Software OTP Token	
/.2.3.3.	Technical services and repairs performed at the Client's	1 000 CZK/per activation
7.2.4.	premises in cases for which the Bank is not at fault	300 CZK ¹⁾ for each (commenced) hour
	Sending email notifications set up by the Client in Internetbanking	free of charge
7.2.5.	LIMETHER DATE VIDO	_
	=	f f 1
7.2.5. 7.2.6.	Sending SMS notifications of User logins to Internetbanking	free of charge
	=	free of charge 3 CZK/SMS





	8. Credit transactions	
8.1.	Introductory information about the services of PPF banka a.s.	free of charge
8.2.	Assessment of applications for credit or guarantees	individual basis
8.3.	Preparation of contractual documents	individual basis
8.4.	Promise of credit or guarantee	individual basis
8.5.	Commitment fee for provided guarantee	individual basis
8.6.	Opening of credit account	free of charge
8.7.	Credit management	300 CZK/month
	credit provided in CZK	300 CZK/month
	credit provided in EUR	12 EUR/month
	credit provided in USD	15 USD/month
	credit provided in RUB	500 RUB/month
	credit provided in a currency other than those listed above	300 CZK/month
8.8.	Services associated with agent' activities	free of charge
8.9.	Preparation of amendment to agreements at the Client's request	individual basis
8.10.	Contractual penalty for breach of obligation	1% of Loan Amount or the amount of the guarantee or letter of credit, min. 50 000 CZK
8.11.	Fees for commitment of funds	agreed on an individual basis, maximally in the amount of the interest rate specified in the Credit Agreement; determined according to the amount of the unused line of credit
8.12.	Purchase of receivables	
	Minimum amount of purchased receivable	100 000 CZK

9. Capital and money market services

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

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

Size of Transaction - lower and upper bounds in CZK (from - to)	Fixed amount + percentage of the amount exceeding the lower bound in CZK
0 - 100 000	0 + 2.00%
100 001 - 500 000	2 000 + 1.00%
500 001 - 1 000 000	6 000 + 0.80%
1 000 001 - 5 000 000	10 000 + 0.50%
5 000 001 - 10 000 000	30 000 + 0.20%
10 000 001 - 50 000 000	40 000 + 0.10%
50 000 001 - 100 000 000	80 000 + 0.05%
100 000 001 and above	105 000 + 0.00%

Fees and Costs connected with performing transactions:

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

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

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

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

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



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

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

9.2.1.	Shares - developed markets		D
9.2.1.	Type of security	Size of transaction performed	Percentage of amount
	USA	without differentiation	0.80%
	Great Britain	without differentiation	0.80%
	Austria	without differentiation	0.80%
	Luxembourg	without differentiation	0.80%
	Belgium	without differentiation	0.80%
	Denmark	without differentiation	0.80%
	Finland	without differentiation	0.80%
	France	without differentiation	0.80%
	Germany	without differentiation	0.80%
	Netherlands	without differentiation	0.80%
	Italy	without differentiation	0.80%
	Norway	without differentiation	0.80%
	Portugal	without differentiation	0.80%
	Spain	without differentiation	0.80%
	Sweden	without differentiation	0.80%
	Switzerland	without differentiation	0.80%
	Ireland	without differentiation	0.80%
9.2.2.	Shares - emerging markets		December of
9.2.2.	Type of security	Size of transaction performed	Percentage of amount
	Poland	without differentiation	1.00%
	Romania	without differentiation	1.00%
	Turkey	without differentiation	1.00%
	Hungary	without differentiation	1.00%
	Russia	without differentiation	1.00%
	Greece	without differentiation	1.00%
	Slovakia	without differentiation	1.00%
0.2.2	Transactions v	vith ADR and GDR	Domountage of amount
9.2.3.	Type of security	Size of transaction performed	Percentage of amount
	ADR and GDR	without differentiation	0.80%

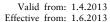
For other markets not shown in the table, Fee is determined on an individual basis (the Client will be informed of the amount of the Fee prior to the provision of the relevant investment service).

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

Fees and Costs connected with performing transactions:

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

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





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

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

Size of transaction		Fee of PPF banka a.s.	
	Lower bound	Upper bound	Percentage of amount
	0 CZK	unlimited	0.80%

Fees and Costs connected with performing transactions:

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

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

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

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

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

9.4.Fees for the performance of an Order for the settlement of a transaction *)9.4.1.Performance of each Order for the settlement of a transaction1 000 CZK

Fees and Costs connected with performing Orders to Settle transactions:

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

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

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

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

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

9.5.	Fees for Provision of a transaction and Settlement of a transaction on a money market		
9.5.1.	Deposits and treasury notes		
9.5.1.1.	Fees for Provision of a transaction or Settlement of a	200 CZK/transaction	
	transaction with a depository institution	200 GZR/transaction	
1911/ 1	4 basis points p.a. of the CZK equivalent of the		
	transaction	value of the concluded transaction	
9.5.2.	FX market		
9.5.2.1.	Fees for Provision of a transaction or Settlement of a	200 CZK/transaction	
	transaction with a depository institution	200 GZR/transaction	
9.5.2.2.	Fees for Provision of a transaction or Settlement of a	2 basis points p.a. of the CZK equivalent of the	
7.3.2.2.	transaction	value of the concluded transaction	
9.6.	Fees for maintaining records and for settling transactions at the CSD and other CSD services*)		

	Country/Market	Fees for maintaining records (% p.a.)	Fees for processing transactions (CZK)
9.6.1.	Czech Republic - Central Register - shares	0.040	500 CZK
9.6.2.	Czech Republic - Central Register - bonds	0.015	500 CZK
9.6.3.	Czech Republic - independent register	0.040	500 CZK
9.6.4.	Other CSD services		as per CSD price list

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

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



9.7.	Fees for Administration of Investment Instruments and settlement of transactions		
	Country/Market	Fees for administrativ (% p.a.)	Fees for processing transactions (CZK)
9.7.1.	Czech Republic - Central Register - shares	0.050	500 CZK
9.7.2.	Czech Republic - Central Register - bonds	0.020	500 CZK
9.7.3.	Czech Republic - independent register	0.050	500 CZK
9.7.4.	Eurobonds	0.022	1 200 CZK
9.7.5.	Ireland	0.046	1 950 CZK
9.7.6.	Italy	0.050	1 300 CZK
9.7.7.	Luxembourg	0.046	2 280 CZK
9.7.8.	Hungary	0.120	2 930 CZK
9.7.9.	Germany	0.025	1 000 CZK
9.7.10.	Netherlands	0.050	1 000 CZK
9.7.11.	Poland	0.130	2 000 CZK
9.7.12.	Austria	0.046	1 950 CZK
9.7.13.	Slovakia	0.160	2 600 CZK
9.7.14.	USA	0.022	1 000 CZK
9.7.15.	Great Britain	0.022	1 800 CZK
	·		

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

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

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

9.8.	Fees for Safekeeping of securities	
9.8.1.	Safekeeping of securities	0.1% p.a. of the face value of the securities
9.9.	Common provisions and other conditions applying to capital and money market services	

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

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

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

Chents.				
10. Bank informatik				
10.1.	Issuance of bank information and references regarding a client of the I	Bank		
10.1.1.	Client account data, at the request of clients or a third parties	1 000 CZK ¹⁾		
10.1.2.	Other information (e.g. a credit assessment)	1 000 CZK ¹⁾		
10.1.3.	Provision of bank information for the requirements of auditors	1 000 CZK ¹⁾		
10.1.4.	Provision of bank information to authorised entities for the purpose of the enforcement of decisions	250 CZK ¹⁾		
	¹⁾ + 21% V			
	11. Other services and fees	3		
11.1.	Duplicate account statement (per statement)			
11.1.1.	for up to the last 12 months	50 CZK		
11.1.2.	for a period exceeding 12 months	200 CZK		
11.2.	Issuance of a chequebook for an account	150 CZK		
11.3.	Blocking of funds on an account (at the Client's request), including the issuance of confirmation	500 CZK		



Valid from: 1.4.2013 Effective from: 1.6.2013

11.4.	Issuance of account balance confirmation	500 CZK	
11.5.	Issuance of other types of confirmation at the client's request	200 CZK	
11.6.	Procurement of cheque collection	1% of the value of the cheque, min. 500 CZK + the costs of the drawee bank and/or the collecting bank	
11.7.	Processing of unpaid cheques taken over for collection	500 CZK + the costs of the drawee bank and/or the collecting bank	
11.8.	Handing of cheque collection claims	free of charge	
12. Safety deposit boxes			
12.1.	A - Box height 48.5 mm	500 CZK/month ¹⁾	
12.2.	B - Box height 98.5 mm	750 CZK/month ¹⁾	
12.3.	C - Box height 148.5 mm	1 000 CZK/month ¹⁾	
12.4.	D - Box height 198.5 mm	1 500 CZK/month ¹⁾	
12.5.	Refundable deposit for keys to safety deposit boxes	5 000 CZK	
¹⁾ + 21% VAT			
Safety dep	posit boxes are rented only to clients holding accounts with Bank		
	13. General provisions		
13.1.	Where this Price List of Services states that prices are charged on a monthly basis, such prices are charged for every month commenced.		
13.2.	Services not listed in this Price List of Services are charged by the Bank at the rate of 100 CZK per every 15 min. of work performed, or a fee is agreed on an individual basis with the Client.		
13.3.	In addition to the fees and fees stated in this Price List of Services the Bank also charges any costs charged by foreign and domestic banks or other companies in connection with operations performed at the Client's request.		

In accordance with the Bank's business policy, different rates of fees and fees may be set for selected Clients.