



Name of account provider: **PPF banka a.s.**

Account name: **payment account**

Date: **31.10.2018**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Price list of services of PPF banka a.s. for Natural Persons and Natural Persons – Sole Traders.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	0 CZK
Payments (excluding cards)	
Incoming payment (domestic – within the Bank)	0 CZK
Incoming payment (domestic – from a different Provider)	3,50 CZK
Outgoing payment (domestic – electronic within the Bank)	0 CZK
Outgoing payment (domestic – electronic to a different Provider)	4 CZK
Outgoing payment (domestic – paper medium within the Bank)	5 CZK
Outgoing payment (domestic – paper medium to a different Provider)	9 CZK
Outgoing payment (domestic express – electronic)	100 CZK
Outgoing payment (domestic express – paper medium)	200 CZK
Outgoing payment (domestic express – after cut-off time)	1.000 CZK
Standing order (setting up / changing / canceling)	0 CZK
Standing order (outgoing payment – within the Bank)	0 CZK
Standing order (outgoing payment – to a different Provider)	4 CZK
Direct debit (order - within the Bank / to a different Provider)	0 CZK
Direct debit (setting up / changing / canceling)	0 CZK
Direct debit (outgoing payment – within the Bank)	0 CZK
Direct debit (outgoing payment – to a different Provider)	4 CZK
Direct debit (SIPO – setting up / changing /canceling)	0 CZK
Direct debit (SIPO outgoing payment – within the Bank)	0 CZK
Direct debit (SIPO – outgoing payment – to a different Provider)	4 CZK
Revocation of a Payment Order for Outgoing payment prior to the Maturity Date	0 CZK
Cancelling a Domestic Payment Order for Outgoing payment on the Maturity Date (following prior agreement with the Bank), fee per individual order	100 CZK

Confirmation of performance of a Domestic Outgoing payment / Incoming payment issued at a Client's request	100 CZK
Notice of Outgoing payment / Incoming payment not performed	0 CZK
Complaint of Outgoing Payment / Incoming payment on the Client's request	0 CZK
Incoming payment (foreign – within the Bank)	0 CZK
Incoming payment (foreign – from a different Provider with charging option SHA and BEN)	175 CZK
Incoming payment (foreign – from a different Provider with charging option OUR)	0 CZK
Fees not paid by Payer's bank for Incoming payment in the case of the charging option OUR	full amount
Incoming payment (SEPA – within the Bank)	0 CZK
Incoming payment (SEPA – from a different Provider)	150 CZK
Outgoing payment (foreign – electronic within the Bank)	0 CZK
Outgoing payment (foreign – electronic to a different Provider)	250 CZK + any fees of other banks in the case of the charging option OUR
Outgoing payment (foreign – paper medium within the Bank)	0 CZK
Outgoing payment (foreign – paper medium to a different Provider)	350 CZK + any fees of other banks in the case of the charging option OUR
Outgoing payment (SEPA – electronic within the Bank)	0 CZK
Outgoing payment (SEPA – electronic to a different Provider)	150 CZK
Outgoing payment (SEPA – paper medium within the Bank)	0 CZK
Outgoing payment (SEPA – paper medium to a different Provider)	300 CZK
Surcharge for performance of an Outgoing payment received after the cut-off time (following prior agreement with the Bank)	1.000 CZK
Surcharge for an earlier value date (following prior agreement with the Bank)	1.000 CZK
Revocation of an Outgoing payment prior to the Maturity Date (following prior agreement with the Bank)	0 CZK
Cancellation of an Outgoing payment on the Maturity Date (following prior agreement with the Bank)	500 CZK
Cancellation of a performed Foreign Outgoing payment (following prior agreement with the Bank), without guarantee	500 CZK + any fees of other banks
Change of a realized Foreign Outgoing payment at the Client's request	500 CZK + any fees of other banks
Investigation of a Foreign Outgoing payment based on a request from another bank for additional information to Client's payment instruction	500 CZK + any fees of other banks
Complaint of Foreign Outgoing payment on the Client's request	0 CZK
Delivery of additional information on performed Foreign Outgoing payment to the Client on its request	500 CZK + any fees of other banks
Confirmation of performance of a Foreign Outgoing payment issued at a Client's request	100 CZK
Returned Foreign Outgoing payment	500 CZK + any fees of other banks
Cards and cash	
Payment by Card at the Merchant	0 CZK
Cash withdrawal (ATM – card use in the Czech Republic)	30 CZK
Cash withdrawal (ATM – card use abroad)	100 CZK + 0,50 % of amount drawn
Cash withdrawal (CA – Cash Advance at counters of other banks/Exchange offices in the Czech Republic)	150 CZK + 0,50 % of amount drawn
Cash withdrawal (CA – Cash Advance at counters of other banks/Exchange offices abroad)	200 CZK + 0,50 % of amount drawn
Cash withdrawal from account (branch)	0 CZK

<p>Cash withdrawals exceeding, individually or in total for one Business day, amount of CZK 500.000 or its equivalent in a foreign currency Failure to withdraw or recalling order notified cash withdrawal exceeding amount of CZK 500.000 or its equivalent in a foreign currency on a relevant day notified by the Client (for each unrealized cash withdrawal)</p>	<p>0,20 % of the amount withdrawn within one Business day</p> <p>1 % of the amount not withdrawn</p>
<p>Other services</p>	
<p>Statement fee – daily (when there is account activity) – Electronic via email / In person / By mail – Natural persons</p>	<p>Monthly fee 100 CZK/ 4 EUR/5 USD/ 4 GBP/ 6 CHF/ 160 RUB</p> <p>Total annual fee 1.200 CZK/ 48 EUR/60 USD/ 48 GBP/72 CHF/ 1.920 RUB</p>
<p>Statement fee - Monthly – In person / By mail – Natural persons</p>	<p>Monthly fee 50 CZK/ 2 EUR/3 USD/ 2 GBP/4 CHF/ 80 RUB</p> <p>Total annual fee 600 CZK/ 24 EUR/36 USD/ 24 GBP/48 CHF/ 960 RUB</p>
<p>Statement fee – Daily (when there is account activity) – In person / By mail – Natural persons</p>	<p>Monthly fee 100 CZK/ 4 EUR/5 USD/ 4 GBP/6 CHF/ 160 RUB</p> <p>Total annual fee 1.200 CZK/ 48 EUR/60 USD/ 48 GBP/72 CHF/ 1.920 RUB</p>
<p>Statement fee - Monthly – Foreign mail - Natural persons</p>	<p>Monthly fee 250 CZK/ 10 EUR/13 USD/ 10 GBP/16 CHF/ 400 RUB</p> <p>Total annual fee 3.000 CZK / 120 EUR / 156 USD / 120 GBP / 192 CHF / 4.800 RUB</p>
<p>Statement fee – Daily (when there is account activity) – Foreign mail - Natural persons</p>	<p>Monthly fee 300 CZK/ 12 EUR/15 USD/ 12 GBP/18 CHF/ 480 RUB</p> <p>Total annual fee 3.600 CZK/ 144 EUR/180 USD/ 144 GBP/216 CHF/ 5.760 RUB</p>
<p>Statement fee – Daily (when there is account activity) – Electronic – Natural persons – Sole traders Statement fee – Weekly – Electronic - Natural persons – Sole traders</p>	<p>0 CZK</p> <p>0 CZK</p>

Statement fee – Daily (when there is account activity) – In person / By mail – Natural persons – Sole traders	Monthly fee 400 CZK/ 12 EUR/15 USD/ 12 GBP/18 CHF/ 640 RUB
	Total annual fee 4.800 CZK/ 144 EUR/180 USD/ 144 GBP/216 CHF/ 7.680 RUB
Statement fee - Weekly – In person / By mail – Natural persons – Sole traders	Monthly fee 300 CZK/ 10 EUR /13 USD/ 10 GBP/16 CHF/ 480 RUB
	Total annual fee 3.600 CZK/ 120 EUR/156 USD/ 120 GBP/192 CHF/ 5.760 RUB
Statement fee - Monthly – In person / By mail – Natural persons – Sole traders	Monthly fee 150 CZK/ 8 EUR/11 USD/ 8 GBP/14 CHF/ 240 RUB
	Total annual fee 1.800 CZK/ 96 EUR/132 USD/ 96 GBP/168 CHF/ 2.880 RUB
Statement fee – daily (when there is account activity) - Foreign mail - Natural persons – Sole traders	Monthly fee 600 CZK/ 16 EUR/26 USD/ 20 GBP/32 CHF/ 960 RUB
	Total annual fee 7.200 CZK/ 192 EUR/312 USD/ 240 GBP/384 CHF/ 11.520 RUB
Statement fee - weekly – Foreign mail - Natural persons – Sole traders	Monthly fee 500 CZK/ 18 EUR/24 USD/ 18 GBP/30 CHF/ 800 RUB
	Total annual fee 6.000 CZK/ 216 EUR/288 USD/ 216 GBP/360 CHF/ 9.600 RUB
Statement fee - monthly – Foreign mail - Natural persons – Sole traders	Monthly fee 350 CZK/ 16 EUR/22 USD/ 16 GBP/28 CHF/ 560 RUB
	Total annual fee 4.200 CZK/ 192 EUR/264 USD/ 192 GBP/336 CHF/ 6.720 RUB
Providing of debit card (MasterCard – Embossed)	Monthly fee 48 CZK
	Total annual fee 576 CZK
Providing of debit card (MasterCard Gold)	Monthly fee 360 CZK
	Total annual fee 4.320 CZK
SMS notification (Payment Transaction performed by the payment card)	3 CZK
Internet banking (Setting up services)	0 CZK
Internet banking (purchase of Hardware OTP Toke)	1.200 CZK / piece
Internet banking (technical services and repairs performed at the Client's premises in cases for which Bank is not at fault)	300 CZK + VAT (21 %) for each (commenced) hour

Internet banking (including the sending of an SMS code to a domestic telephone number) SMS notification (User logins to Internet Banking) SMS notification (Other SMS set up by the Client in Internet banking)	Monthly fee	100 CZK
	Total annual fee	1.200 CZK
		0 CZK
		3 CZK