

PRICE LIST OF SERVICES OF PPF BANKA A. S. FOR LEGAL ENTITIES

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| 1. Payment accounts in CZK | | |
|---|--|---|
| 1.1. | Legal entities | |
| Account opening | | free of charge |
| Maintaining the account | | 100 CZK / month |
| Account closing | | free of charge |
| Statement fee – account statement electronically | | |
| | Daily (after account activity), weekly (calendar week), monthly, quarterly, annually | free of charge |
| Statement fee – account statement sent by post or personally | | |
| | Monthly | 600 CZK / month |
| Statement fee for MT940 format | | |
| Setting up MT940 service | | 1 000 CZK |
| Generation and sending of MT940 | | 500 CZK / month |
| 1.2. | Foundations and endowment funds | |
| Account opening | | free of charge |
| Maintaining the account | | free of charge |
| Account closing | | free of charge |
| Statement fee – account statement electronically | | |
| | Daily (after account activity), weekly (calendar week), monthly, quarterly, annually | free of charge |
| Statement fee – account statement sent by post or personally | | |
| | Monthly | free of charge |
| Statement fee for MT940 format | | |
| Setting up MT940 service | | 1 000 CZK |
| Generation and sending of MT940 | | 500 CZK / month |
| 2. Payment accounts in foreign currency | | |
| 2.1. | Legal entities / Foundations and endowment funds | |
| Account opening | | free of charge |
| Maintaining the account (monthly fee) in currencies EUR / USD / GBP / CHF / RUB | | 4 EUR / 5 USD / 4 GBP / 6 CHF / 160 RUB |
| Maintaining the account (monthly fee) in other individually defined currencies | | free of charge |
| Account closing | | free of charge |
| Statement fee – account statement electronically | | |
| | Daily (after account activity), weekly (calendar week), monthly, quarterly, annually | free of charge |
| Statement fee – account statement sent by post or personally | | |
| | Monthly | |
| | EUR | 20 EUR / month |
| | USD | 26 USD / month |
| | GBP | 20 GBP / month |
| | CHF | 32 CHF / month |
| | RUB | 960 RUB / month |
| | other individually defined currencies | free of charge |
| Statement fee for MT940 format | | |
| Setting up service | EUR | 40 EUR |
| Generation and sending of MT940 | EUR | 20 EUR / month |
| Setting up service | USD | 40 USD |
| Generation and sending of MT940 | USD | 20 USD / month |
| Setting up service | GBP | 30 GBP |
| Generation and sending of MT940 | GBP | 15 GBP / month |
| Setting up service | CHF | 40 CHF |
| Generation and sending of MT940 | CHF | 20 CHF / month |
| Setting up service | RUB | 2 200 RUB |
| Generation and sending of MT940 | RUB | 1 100 RUB / month |
| Setting up service | other individually defined currencies | free of charge |
| Generation and sending of MT940 | other individually defined currencies | free of charge |
| 3. Term deposits and Deposit notes | | |
| 3.1. | Term deposits with a fixed term in CZK and foreign currencies | |
| Deposit account opening and maintenance | | free of charge |
| Statement fee | | free of charge |
| Minimum amount of term deposit in CZK | | 10 000 CZK |

| | | |
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| Minimum amount of term deposit in a foreign currency | | equivalent of 10 000 CZK |
| Premature termination of the agreed term | | 5% of amount withdrawn |
| 3.2. Term deposits with a recurring period (Revolving TD) in CZK and foreign currencies | | |
| Deposit account opening and maintenance | | free of charge |
| Statement fee | | free of charge |
| Minimum amount of term deposit in CZK | | 10 000 CZK |
| Minimum amount of term deposit in a foreign currency | | equivalent of 10 000 CZK |
| Premature termination of the agreed term | | 5% of amount withdrawn |
| 3.3. Deposit note in CZK and foreign currencies | | |
| Minimum nominal value in CZK | | 5 000 000 CZK |
| Minimum nominal value in foreign currency | | equivalent of 5 000 000 CZK |
| Custody and safekeeping of deposit note | | free of charge |
| 4. Payments | | |
| <i>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.</i> | | |
| 4.1. Domestic cashless payments | | |
| Incoming payment domestic | | |
| | within the Bank | free of charge |
| | from a different Provider | 4 CZK |
| Outgoing payment domestic | | |
| Electronic | | |
| | within the Bank | free of charge |
| | to a different Provider | 5 CZK |
| Paper medium | | |
| | within the Bank | 90 CZK |
| | to a different Provider | 90 CZK |
| Outgoing payment domestic Instant | | |
| | within the Bank | free of charge |
| | to a different Provider | 5 CZK |
| <i>Instant payment is electronic transfer in CZK and can only be executed between participants connected to an instant payments scheme. The instant payment service is available to Clients on a 24/7 basis. Instant payment is single, irrevocable transfer up to no more than CZK 400 000.</i> | | |
| Outgoing payments domestic Express | | |
| Paper medium | | 200 CZK |
| Electronic | | 100 CZK |
| after cut-off time * | | 1 000 CZK |
| <i>*Express Outgoing payment can be performed after the cut-off time only following prior agreement with the Bank. Performance of express Outgoing payment is conditional upon having a sufficient available balance on the account at the latest as of the cut-off time for the express Outgoing payment.</i> | | |
| Direct debit (including SIPO) | | |
| | Setting up / Changing / Cancelling a Direct debit | free of charge |
| | Direct debit (order) within the Bank / to a different Provider | free of charge |
| Ongoing payment made on the basis of a Direct debit | | |
| | within the Bank | free of charge |
| | to a different Provider | 4 CZK |
| Standing order | | |
| | Setting up / Changing / Cancelling a standing order | free of charge |
| Outgoing payment made on the basis of a Standing order | | |
| | within the Bank | free of charge |
| | to a different Provider | 4 CZK |
| Other domestic payment services | | |
| Revocation of a Payment Order for Outgoing payment prior to the Maturity Date | | free of charge |
| Cancelling a 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 Outgoing payment / Incoming payment issued at a Client's request | | 100 CZK |
| Notice of Outgoing payment / Incoming payment not performed | | free of charge |
| Complaint of Outgoing payment / Incoming payment on the Client's request | | free of charge |
| 4.2. Foreign cashless payments | | |
| Foreign incoming payment Intrabank | | |
| | Incoming payment SEPA | free of charge |

| | |
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| Incoming payment in foreign currency | free of charge |
| Foreign Incoming payment | |
| Incoming payment SEPA | 200 CZK |
| Foreign incoming payment with charging options SHA and BEN | 1 200 CZK |
| Foreign incoming payment with charging option OUR | free of charge |
| Any additional fees for Foreign incoming payment charged by other bank including fees unpaid by Sender's bank in the case of the charging option OUR | full amount |
| Foreign outgoing payment Intrabank | |
| Electronic | 150 CZK |
| Paper medium | 200 CZK |
| Foreign and SEPA outgoing payment | |
| Electronic | |
| Outgoing payment SEPA | 200 CZK |
| Outgoing payment foreign | 1 500 CZK + any fees of other banks in the case of the charging option OUR |
| Paper medium | |
| Outgoing payment SEPA | 350 CZK |
| Outgoing payment foreign | 1 500 CZK + any fees of other banks in the case of the charging option OUR |
| Other foreign payment services | |
| Surcharge for the performance of 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 Outgoing payment prior to the Maturity Date (following prior agreement with the Bank) | free of charge |
| Cancellation of Outgoing payment on the Maturity Date (following prior agreement with the Bank) | 500 CZK |
| Cancellation of performed Outgoing payment (following prior agreement with the Bank), without guarantee | 500 CZK + any fees of other banks |
| Change of realized Outgoing payment instruction at the Client's request | 500 CZK + any fees of other banks |
| Investigation of 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 Outgoing payment on the Client's request | 500 CZK + fees of other banks in the event of an unjustified complaint, free in the event of a justified complaint |
| Delivery of additional information on performed Outgoing payment to the Client on its request | 500 CZK + any fees of other banks |
| Confirmation of performance of Outgoing payment issued at a Client's request | 100 CZK |
| Returned Outgoing payment | 500 CZK + any fees of other banks |
| Any additional fees for Foreign outgoing payment charged by other bank, including fees unpaid by Bank of Beneficiary | full amount |
| 4.3. Cash payments | |
| Cash operations in CZK / EUR / USD / GBP / CHF | |
| Cash deposits in listed currencies | free of charge |
| Cash withdrawals in listed currencies | free of charge |
| Cash deposits in CZK - repayments of revolving credit and/or credit card debt made in cash by a third party (the depositor is neither the owner nor a person authorised to handle the account to which the cash deposit is being made) | 100 CZK |
| Cash withdrawals exceeding, individually or in total for one (1) Business day, amount of CZK 500 000 or its equivalent in a foreign currency | 0.20% of the amount withdrawn within one (1) Business day |
| 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) | 1% of the amount not withdrawn |
| Exchange of routinely damaged, incomplete or invalid banknotes and coins | free of charge |
| Exchange of commemorative coins | free of charge |
| Exchange of banknotes and coins sorted by denomination | |
| up to 100 pcs of one denomination | free of charge |
| over 100 pcs, for each 100 pcs (rounded up) of one denomination | 50 CZK |
| Exchange of banknotes and coins not sorted by denomination (following prior agreement with the Bank) | |
| for each 100 pcs (rounded up) | 100 CZK |
| Foreign exchange services – in EUR / USD / GBP / CHF | |
| Purchase of foreign currencies | 2% |
| Sale of foreign currencies for CZK | 1% |

| 5. Documentary operations | |
|--|--|
| 5.1. Export and domestic SUPPLIER letters of credit | |
| Advising or increasing the L/C amount | 0.10%, min. 600 CZK |
| Confirmation/deferred maturity – depending on the level of credit risk assumed from the issuing bank and country | individual basis |
| Acceptance of documents, examination and payment | 0.30%, min. 1 500 CZK |
| Acceptance of documents, examination and payment (L/C in CZK) | 0.20%, min. 1 000 CZK |
| Amendment of L/C; for each amendment (except for increases) | 1 000 CZK |
| Assignment of the proceeds of a L/C (including performing payment) | 1 000 CZK |
| Release of goods consigned to the Bank | 500 CZK |
| Transfer of L/C | 0.20%, min. 1 500 CZK |
| Pre-examination of documents | 1 200 CZK |
| <i>Accepted documentary Payment Orders are subject to the above stated fees for export and domestic supplier L/Cs.</i> | |
| 5.2. Import and domestic CUSTOMER letters of credit | |
| Opening, increasing and extension | 0.30%, min. 1 500 CZK for the first quarter + 0.15%, min. 1 000 CZK for each additional (commenced) quarter (+ a risk surcharge depending on the credit risk level) |
| Deferred payment date/maturity | 0.30%, min. 1 500 CZK for each (commenced) quarter (+ a risk surcharge depending on the credit risk level + fees for acceptance of documents, examination and payment) |
| Acceptance of documents, examination and payment | 0.30%, min. 1 500 CZK |
| Acceptance of documents, examination and payment (L/C in CZK) | 0.20%, min. 1 000 CZK |
| Amendment of L/C; for each amendment (except for increases) | 1 000 CZK |
| Release of goods consigned to the Bank | 500 CZK |
| 5.3. COLLECTIONS and BILLS OF EXCHANGE under documentary collection | |
| Processing of collection, international return of unpaid documents, issuance of documents without payment | 0.30%, min. 1 000 CZK max. 25 000 CZK |
| Processing of domestic collection in CZK, arranging collection of domestic bills of exchange | 0.20%, min. 1 000 CZK |
| 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 |
| 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 |
| Release of goods consigned to the Bank | 500 CZK |
| Domestic collection in connection with the handover of a registration certificate | 400 CZK |
| Change of collection conditions, demands for payment | 250 CZK |
| <i>*If an accepted bill of exchange is kept with the collecting/presenting bank until maturity, acceptance is arranged free of charge.</i> | |
| <i>**Non-clients are required to make an advance deposit of 3 500 CZK against notary's fees.</i> | |
| 5.4. Other services* | |
| Expenses for SWIFT | 150 CZK |
| Expenses for courier services and any other delivery services* | Actual costs |
| <i>*The prices will be factored in during the provision of the respective service.</i> | |
| 6. Debit cards | |
| 6.1. Providing of Debit card | |
| MasterCard Embossed | |
| Commercial | 100 CZK / month |
| MasterCard Gold (Debit card includes Travel insurance TOP - the monthly charge of 87 CZK is included in the price of the Debit card) | |
| Commercial | 480 CZK / month |

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| 6.2. | Debit card insurance | |
| Travel insurance | | |
| Quality | | 36 CZK / month |
| Card misuse Insurance | | |
| Basic | | 10 CZK / month |
| Standard | | 25 CZK / month |
| Standard Plus | | 40 CZK / month |
| Extra | | 75 CZK / month |
| 6.3. | Debit card usage | |
| Card use in the Czech Republic | | |
| Payment by Card at the Merchant | | free of charge |
| Cash withdrawal (ATM) | | 30 CZK |
| Cash withdrawal (CA) Cash Advance at counters of other banks/exchange offices | | 150 CZK + 0.50% of amount drawn |
| Card use abroad | | |
| Payment by Card at the Merchant | | free of charge |
| Cash withdrawal (ATM) | | 100 CZK + 0.50% of amount drawn |
| Cash withdrawal (CA) Cash Advance at counters of other banks/exchange offices | | 200 CZK + 0.50% of amount drawn |
| 6.4. | Other services connected with Debit card | |
| Providing of Debit card (express issue) | | 500 CZK |
| Providing of Debit card (Duplicate) | | 200 CZK |
| Providing of Debit card (Early Renewal) | | free of charge |
| Permanent limitation on Debit card validity | | free of charge |
| Change of limit at the Client's request | | free of charge |
| Re-issuance of a PIN | | 200 CZK |
| Unblocking PIN as per Client's request | | 150 CZK |
| Change of PIN at an ATM | | free of charge |
| Balance inquiry at an ATM | | 10 CZK |
| SMS notification on Payment Transaction performed by Debit card | | 3 CZK / SMS |
| Request of documentation in regard to a business transaction at the Client's request | | 200 CZK + any fees of other banks |
| 7. Electronic banking | | |
| 7.1. | Homebanking (from October 31, 2018, service cannot be newly set up, already existing services continue to be provided according to the agreed conditions) | |
| Use of Homebanking services (including consultation and maintenance) | | 300 CZK / month |
| Technical services and repairs performed at the Client's premises in cases for which the Bank is not at fault | | 300 CZK ¹⁾ for each (commenced) hour |
| 7.2. | Internet banking | |
| Use of Internet banking services | | 100 CZK / month |
| Purchase of Hardware OTP Token | | 1 200 CZK / pc |
| SMS notifications (User logins to Internet banking) | | free of charge |
| Email notifications set up by the Client in Internet banking | | free of charge |
| SMS notification (other SMS set up by the Client in Internet banking) | | 3 CZK / SMS |
| Technical services and repairs performed at the Client's premises in cases for which the Bank is not at fault | | 300 CZK ¹⁾ for each (commenced) hour |
| ¹⁾ service is subject to VAT (DPH) | | |
| 8. Credit transactions | | |
| Introductory information about the services of the Bank | | free of charge |
| Assessment of applications for credit or guarantees | | individual basis |
| Preparation of contractual documents | | individual basis |
| Promise of credit or guarantee | | individual basis |
| Commitment fee for provided guarantee | | individual basis |
| Opening of credit account | | free of charge |
| Credit management | | |
| | 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 |
| Services associated with agent's activities | | free of charge |

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| Preparation of amendment to agreements at the Client's request | individual basis |
| Contractual penalty for breach of obligation | 1% of Loan Amount or the amount of the guarantee or letter of credit, min. 50 000 CZK |
| 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 |

9. Investment Services

9.1. Fees for the Provision of Investment Instruments

| Equity, ETF, Certificates or any similar Investment Instruments | Trading Venue | Percentage of Amount |
|---|--|----------------------|
| Western Europe | Austria (Vienna Stock Exchange) | 0.60% |
| | Belgium (Euronext Brussels) | 0.60% |
| | Finland (NASDAQ OMX Helsinki) | 0.60% |
| | France (Euronext Paris) | 0.60% |
| | Italy (Borsa Italiana) | 0.60% |
| | Germany (Deutsche Börse) | 0.60% |
| | Greece (Athens Exchange) | 0.60% |
| | Netherlands (Euronext Amsterdam) | 0.60% |
| | Portugal (Euronext Lisbon) | 0.60% |
| | Spain (Madrid Stock Exchange) | 0.60% |
| | Switzerland (SIX Swiss Exchange) | 0.60% |
| | United Kingdom (London Stock Exchange) | 0.60% |
| Developed World | Australia (Australian Securities Exchange) | 0.60% |
| | Hong Kong (Hong Kong Stock Exchange) | 0.60% |
| | USA (NYSE/NASDAQ) | 0.60% |
| Central and Eastern Europe | Czech Republic (Prague Stock Exchange) | 0.60% |
| | Hungary (Budapest Stock Exchange) | 0.70% |
| | Poland (Warsaw Stock Exchange) | 0.70% |
| | Romania (Bucharest Stock Exchange) | 1.10% |
| | Slovakia (Bratislava Stock Exchange) | 1.10% |
| | Slovenia (Ljubljana Stock Exchange) | 1.10% |
| | Russia (MICEX) | 1.40% |
| | Turkey (Borsa Istanbul) | 0.70% |
| Other | Other Trading Venues | Individual |

Bonds

0.60% of the amount

Other Investment Instruments

Individual

Common provisions for the Provision of Investment Instruments

- Submitting the Order for Provision of the Transaction, modification of the Order or its cancellation is free of charge.
- Fee is calculated from the volume of the Transaction and is charged in the currency of the Transaction.
- Trading Venue fees and third party fees (e.g. brokers) related to Provision of a purchase or sale at the above Trading Venues are included in Bank's fee except for the Taxes (e.g., UK stamp duty or financial transaction tax).
- Fee for Provision of the Transaction includes also the Expenses for Settlement of such Transaction.

9.2. Settlement and Custody

| Settlement and Custody (excluding Safekeeping) | Country / Market | Settlement (CZK) | Custody (% p.a.) |
|--|------------------|------------------|---------------------|
| Western Europe | Austria | 1800 | 0.17% ¹⁾ |
| | Belgium | 1800 | 0.17% ¹⁾ |
| | Denmark | 1800 | 0.17% ¹⁾ |
| | Finland | 1800 | 0.17% ¹⁾ |
| | France | 1800 | 0.17% ¹⁾ |
| | Germany | 1800 | 0.17% ¹⁾ |
| | Greece | 1800 | 0.17% ¹⁾ |
| | Ireland | 1800 | 0.17% ¹⁾ |
| | Italy | 1800 | 0.17% ¹⁾ |

| | | | |
|----------------------------|--------------------------|------|---------------------|
| | Luxembourg | 1800 | 0.17% ¹⁾ |
| | Netherlands | 1800 | 0.17% ¹⁾ |
| | Portugal | 1800 | 0.17% ¹⁾ |
| | Spain | 1800 | 0.17% ¹⁾ |
| | Sweden | 1800 | 0.17% ¹⁾ |
| | Switzerland | 1800 | 0.17% ¹⁾ |
| | United Kingdom | 1800 | 0.17% ¹⁾ |
| Developed World | Australia | 1800 | 0.17% ¹⁾ |
| | Hong Kong | 1800 | 0.17% ¹⁾ |
| | Canada | 1800 | 0.17% ¹⁾ |
| | USA | 1800 | 0.17% ¹⁾ |
| Central and Eastern Europe | Czech Republic – equity | 1000 | 0.10% ¹⁾ |
| | Czech Republic – bonds | 1500 | 0.05% ¹⁾ |
| | Czech Republic – T-bills | 100 | 0.02% ¹⁾ |
| | Estonia | 2500 | 0.25% ¹⁾ |
| | Hungary | 2500 | 0.25% ¹⁾ |
| | Lithuania | 2500 | 0.25% ¹⁾ |
| | Latvia | 2500 | 0.25% ¹⁾ |
| | Poland | 2500 | 0.25% ¹⁾ |
| | Rumania | 2500 | 0.25% ¹⁾ |
| | Slovakia | 2500 | 0.25% ¹⁾ |
| | Slovenia | 2500 | 0.25% ¹⁾ |
| | Russia | 2500 | 0.25% ¹⁾ |
| | Turkey | 2500 | 0.25% ¹⁾ |
| Other | International bonds* | 1500 | 0.05% ¹⁾ |

Safekeeping of securities

0.1% p.a. of the face value of the securities¹⁾

¹⁾service is subject to VAT (DPH)

Common provisions for the Settlement and Administration services

- Administration fee is calculated daily from the market value of the Investment Instruments. If the Investment Instrument has no market value, the Bank will use a nominal value of the Investment Instrument for the valuation and calculation of the fee. For debt Investment Instruments registered in the registry of the CDCP, Custody Fee is calculated daily from the nominal value of the Investment Instruments.
- Administration fees include neither the Taxes (such as financial transaction tax or stamp duty) nor fees of third parties such as registration fees for securities, extraordinary depository or notary fees, postal or courier costs etc.
- Settlement Fee is only charged if the Investment Instrument is not simultaneously provisioned by the Bank, i.e. the Client submits a separate Order for the Settlement.

9.3. Common provisions and further terms for Investment services

- Terms with a large initial letter shall have the meanings defined in the Business Terms and Conditions of PPF banka a.s. for Investment Services.
- The Bank is entitled to charge lower fees for all products and services or not to charge the fees at all.
- Fees not included in this Price List will be determined individually.
- For the purposes of contracts relating to the provision of transactions, administration and settlement concluded between the Client and the Bank before January 1, 2018, the Customer is understood to be the Client and the fees listed in this Price List are considered to be the Fee.

10. Bank information

10.1. Issuance of bank information and references regarding a client of the Bank

| | |
|--|-------------------------|
| Client account data, at the request of clients or third parties | 1 000 CZK ¹⁾ |
| Other information (e.g. a credit assessment) | 1 000 CZK ¹⁾ |
| Provision of bank information for the requirements of auditors | 1 000 CZK ¹⁾ |
| Provision of bank information to authorised entities for the purpose of the enforcement of decisions | 250 CZK ¹⁾ |

¹⁾service is subject to VAT (DPH)

11. Other services and fees

| | | |
|---|----------------------------------|---------|
| Duplicate account statement (per statement) | | |
| | for up to the last 12 months | 50 CZK |
| | for a period exceeding 12 months | 200 CZK |
| Issuance of a chequebook for an account | | 150 CZK |
| Blocking of funds on an account | | 500 CZK |

* International bond – security with ISIN beginning with “XS”

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| (at the Client's request), including the issuance of confirmation | |
| Issuance of account balance confirmation | 500 CZK |
| Issuance of other types of confirmation at the client's request | 200 CZK |
| Administration of deposited contributions during company incorporation if Bank is the contribution administrator | individual basis |
| Procurement of cheque collection | 1% of the value of the cheque, min. 500 CZK, max. 5 000 CZK + the costs of the drawee bank and/or the collecting bank |
| I Processing of unpaid cheques taken over for collection | 500 CZK + the costs of the drawee bank and/or the collecting bank |
| Unjustified claims for cheque collection | 500 CZK + the costs of the drawee bank and/or the collecting bank |
| Above- average account balance | 0.15% of the Above-average account balance |

Above-average account balance means positive difference between:

(X) Actual total account balance and

(Y) Average account balance.

Actual total account balance means sum of account balances on all Payment accounts of the Client as of December 31 of a respective calendar year. This fee will not be charged if the Actual total account balance does not exceed CZK 100,000,000.

Average account balance is the higher of the following amounts:

(a) sum of account balances on all Payment accounts of the Client as of October 31 of a respective calendar year; or

(b) sum of average account balances on all Payment accounts of the Client for the period from January 1 to October 31 of a respective calendar year, rounded to nearest million.

For the purpose of calculation and payment of this fee account balances denominated in foreign currencies shall be converted to Czech crowns in the manner set out in the General business conditions of PPF bank a.s.

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|-----------------------------------|-----------|
| Providing of communication record | 2 000 CZK |
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12. Accounts for depositing / raising registered capital prior to incorporation

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|--|------------|
| Services connected with the opening and maintenance of a special account, including issuing certificates of confirmation | 10 000 CZK |
|--|------------|

13. Safety deposit boxes

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|---|---------------------------------|
| A - Box height 48.5 mm | 500 CZK / month ¹⁾ |
| B - Box height 98.5 mm | 750 CZK / month ¹⁾ |
| C - Box height 148.5 mm | 1 000 CZK / month ¹⁾ |
| D - Box height 198.5 mm | 1 500 CZK / month ¹⁾ |
| Refundable deposit for keys to safety deposit boxes | 10 000 CZK |

¹⁾ service is subject to VAT (DPH)

Safety deposit boxes are rented only to clients holding accounts with Bank

14. General provisions

If the individual contracts for services entered by and between the Client and the Bank contain the terms remuneration, charge or remittance, it is deemed to be the price as per this Price List or the fee individually agreed between the Client and the Bank.

Simultaneously with the collected fee a Client is to pay a value added tax (DPH) in case of taxable items of the Price list at the amount stated by the Law no. 235/2004 Coll., as amended.

Where this Price List states that prices are charged on a monthly basis, such prices are charged for every month commenced. When a Payment service is not utilized for whole month, only a proportional amount is charged or the service is free of charge.

Services not listed in this Price List are charged by the Bank at the rate of 100 CZK per each started 15 minutes of work performed, or a fee is agreed on an individual basis between the Client and the Bank.

In addition to the fees stated in this Price list, Bank is also entitled to charge the Client with possible additional expenses required by other banks in connection with payment transactions, provided banking services, postage and communication expenses. In addition to the fees listed in this Price list, Bank is also entitled to ask the Client to reimburse all the fees and charges paid to any administrative or other authority (e.g. a fee for an extract from the Commercial Register, from the civil registry, etc.) incurred while finding or verifying identification data and other similar data (in particular if the client fails to report a change of his/her domicile or a change in the data entered in the Commercial Register, if Bank unofficially learns of the client's death, etc.)

The Bank is entitled to charge the Above-average account balance fee as of the last Business day of a calendar month following December 31 of the calendar year as of which this fee is determined. The Bank is entitled to charge the Above-average account balance fee from an account designed by the Client for fee charging or, if there is no such account, from Client's CZK Payment account or, if there is no such CZK Payment account, from any other account determined by the Bank.