

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

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1. Payment accounts in CZK		
1.1	Payment accounts in CZK	
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
Sending of MT940		1 000 CZK / month
1.2	Payment accounts in foreign currency	
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 service	EUR	40 EUR
Sending of MT940	EUR	40 EUR / month
Setting up service	USD	45 USD
Sending of MT940	USD	45 USD / month
Setting up service	GBP	40 GBP
Sending of MT940	GBP	40 GBP / month
Setting up service	CHF	45 CHF
Sending of MT940	CHF	45 CHF / month
Setting up service	RUB	3 000 RUB
Sending of MT940	RUB	3 000 RUB / month
Setting up service	other individually defined currencies	free of charge
Sending of MT940	other individually defined currencies	free of charge
2. Term deposits and Deposit notes		
2.1	Term deposits	
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Premature termination of the agreed term		5 % of amount withdrawn
2.2	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
3. 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>		
3.1	Domestic cashless payments	
Incoming payment domestic		
	within the Bank	free of charge
	from a different Provider	5 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		
Electronic		5CZK
Paper medium		90CZK
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		
	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	5 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	5 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
3.2	Foreign cashless payments	
EUR transaction in European Economic Area (EEA), including SEPA		
Incoming payment in EUR in EEA, including SEPA		
	within the Bank	free of charge
	from a different Provider – charging options SHA	5 CZK
	from a different Provider – charging options OUR	charge paid by Payer
	any additional fees for Incoming payment charged by other Provider, including fees unpaid by Sender's bank in case of charging option OUR	full amount
Outgoing payment in EUR in EEA, including SEPA		
Electronic		
	within the Bank	free of charge
	to a different Provider – charging options SHA	5 CZK
	to a different Provider – charging options OUR (except SEPA)	1 500 + any fees of other banks
Paper medium		
	within the Bank	90 CZK
	to a different Provider – charging options SHA	90 CZK
	to a different Provider – charging options OUR (except SEPA)	2 000 + any fees of other banks
Foreign transaction		
Incoming payment in other foreign currencies and EUR from non-EEA countries		
	within the Bank	free of charge
	from a different Provider – charging options SHA, BEN	1 200 CZK
	from a different Provider – charging options OUR	charge paid by Payer
	any additional fees for Incoming payment charged by other Provider, including fees unpaid by Sender's bank in case of charging option OUR	full amount

Outgoing payment in other foreign currencies and EUR to non-EEA countries		
Electronic		
	within the Bank	free of charge
	to a different Provider – charging options SHA	1 500 CZK
	to a different Provider – charging options OUR	1 500 + any fees of other banks
Paper medium		
	within the Bank	90 CZK
	to a different Provider – charging options SHA	2 000 CZK
	to a different Provider – charging options OUR	2 000 + any fees of other banks
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 urgent payment (following prior agreement with the Bank)		1 000 CZK + any fees of other banks
Revocation of Outgoing payment prior to the Maturity Date		free of charge
Cancellation of Outgoing payment on the Maturity Date (following prior agreement with the Bank)		1 500 CZK
Sending request for cancellation of performed Outgoing payment, at the Client's request, without guarantee		1 500 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 realized 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		1 500 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		1 000 CZK + any fees of other banks
Manual intervention of the Bank in processing the Client's Payment order due to incomplete or missing information in the Payment instruction		300 CZK
Confirmation of performance of Outgoing payment issued at a Client's request		300 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
3.3	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
4. Documentary operations		
4.1	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>	
4.2	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
4.3	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>	
4.4	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>	
5. Debit cards	
5.1	Providing a 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
5.2	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
5.3	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
5.4 Other services connected with Debit card		
Providing a Debit card (express issue)		500 CZK
Providing a Debit card (Duplicate)		200 CZK
Providing a Debit card (Early Renewal)		free of charge
Permanent limitation on Debit card validity		free of charge
Restore of Duplicate functionality		150 CZK
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
6. Electronic banking		
6.1 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 services		free of charge
Technical services and repairs performed at the Client's premises in cases for which the Bank is not at fault		1 000 CZK ¹⁾ for each (commenced) hour
6.2 Internet banking		
Use of Internet banking services		free of charge
Purchase of Hardware OTP Token		1 200 CZK / pc
SMS notifications – notification of User logins to Internet banking		free of charge
Email notifications – other notification set up by the Client in Internet banking		free of charge
SMS notification - other notification set up by the Client in Internet banking		free of charge
Technical services and repairs performed at the Client's premises in cases for which the Bank is not at fault		1 000 CZK ¹⁾ for each (commenced) hour
¹⁾ service is subject to VAT (DPH)		
7. 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	500 CZK / month
	credit provided in EUR	20 EUR / month
	credit provided in USD	25 USD / month
	credit provided in RUB	1 500 RUB / month
	credit provided in a currency other than those listed above	500 CZK / month
Services associated with agent's activities		free of charge
Preparation of amendment to agreements at the Client's request		individual basis
Contractual penalty for breach of obligation		Individual basis
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. Investment Services		
8.1 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.

8.2 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

0,10 % 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.

8.3 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.

9. Bank information

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)

10. 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 (at the Client's request), including the issuance of confirmation	500 CZK
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
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.

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

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.

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

Services connected with the opening and maintenance of a special account, including issuing certificates of confirmation	10 000 CZK
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12. Safety deposit boxes

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⁾
E – Box height 248,5 mm	2 000 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

13. 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.

The Price list numbering of sections and items serves only for easier orientation and is not binding for amendments referring to the Price List. The items agreed with the Client in the Contract always refer to the same item of the Price List.

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.