



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

Account name: **payment account**

Date: **1. 1. 2021**

- 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 |
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| General account services | |
| Maintaining the account | 0 CZK |
| Payments (excluding cards) | |
| Incoming payment (domestic – within the Bank) | 0 CZK |
| Incoming payment (domestic instant – within the Bank) | 0 CZK |
| Incoming payment (domestic – from a different Provider) | 5 CZK |
| Incoming payment (domestic instant – from a different Provider) | 5 CZK |
| Outgoing payment (domestic – electronic within the Bank) | 0 CZK |
| Outgoing payment (domestic – electronic to a different Provider) | 5 CZK |
| Outgoing payment (domestic – paper medium within the Bank) | 90 CZK |
| Outgoing payment (domestic – paper medium to a different Provider) | 90 CZK |
| Outgoing payment (domestic instant – within the Bank) | 0 CZK |
| Outgoing payment (domestic instant – to a different Provider) | 5 CZK |
| Outgoing payment (domestic express – electronic) | 25 CZK |
| Outgoing payment (domestic express – paper medium) | 90 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) | 5 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) | 5 CZK |
| Revocation of a Payment Order for Outgoing payment prior to the Maturity Date | 0 CZK |

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| Canceling 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 | 0 CZK |
| Complaint of Outgoing Payment / Incoming payment on the Client's request | 0 CZK |
| Incoming payment (in EUR in EEA, including SEPA- within the Bank) | 0 CZK |
| Incoming payment (in EUR in EEA, including SEPA- from a different Provider – charging options SHA) | 5 CZK |
| Incoming payment (in EUR in EEA, including SEPA- from a different Provider – charging options OUR) | charge paid by Payer |
| Incoming payment (in EUR in EEA, including SEPA- any additional fees for Incoming payment charged by other Provider, including fees upaid by Sender's bank in case of charging option OUR) | full amount |
| Outgoing payment (in EUR in EEA, including SEPA - electronic within the Bank) | 0 CZK |
| Outgoing payment (in EUR in EEA, including SEPA – electronic to a different Provider – charging options SHA - Standard) | 5 CZK |
| Outgoing payment (in EUR in EEA, including SEPA – electronic to a different Provider – charging options SHA - Express) | 25 CZK |
| Outgoing payment (in EUR in EEA, including SEPA – electronic to a different Provider – charging options OUR (expect SEPA)) | 1 500 CZK + any fees of other banks |
| Outgoing payment (in EUR in EEA, including SEPA – paper medium within the Bank) | 90 CZK |
| Outgoing payment (in EUR in EEA, including SEPA – paper medium to a different Provider – charging options SHA - Standard) | 90 CZK |
| Outgoing payment (in EUR in EEA, including SEPA – paper medium to a different Provider – charging options SHA - Express) | 90 CZK |
| Outgoing payment (in EUR in EEA, including SEPA – paper medium to a different Provider – charging options OUR (expect SEPA)) | 2 000 CZK + any fees of other banks |
| Incoming payment (in other foreign currencies and EUR from non-EEA countries within the Bank) | 0 CZK |
| Incoming payment (in other foreign currencies and EUR from non-EEA countries from a different Provider – charging options SHA, BEN) | 1 200 CZK |
| Incoming payment (in other foreign currencies and EUR from non-EEA countries from a different Provider – charging options OUR) | charge paid by Payer |
| Incoming payment (in other foreign currencies and EUR from non-EEA countries - 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) | 0 CZK |
| Outgoing payment (in other foreign currencies and EUR to non-EEA countries – electronic to a different Provider – charging options SHA) | 1 500 CZK |
| Outgoing payment (in other foreign currencies and EUR to non-EEA countries – electronic to a different Provider – charging options OUR) | 1 500 CZK + other fees of other banks |

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| Outgoing payment (in other foreign currencies and EUR to non-EEA countries – paper medium within the Bank) | 90 CZK |
| Outgoing payment (in other foreign currencies and EUR to non-EEA countries – paper medium to a different Provider – charging options SHA) | 2 000 CZK |
| Outgoing payment (in other foreign currencies and EUR to non-EEA countries – paper medium to a different Provider – charging options OUR) | 2 000 CZK + any fees of other banks |
| Surcharge for the performance of Incoming or 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 | 0 CZK |
| 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 Payment instruction Incoming or Outgoing payment at the Client's request (following prior agreement with the Bank) | 500 CZK + any fees of other banks |
| Investigation of additional information to Payment instruction based on a request from another bank for additional information to Client's payment instruction | 500 CZK + any fees of other banks |
| Complaint Outgoing payment on the Client's request | 0 CZK |
| Delivery of additional information on performed Outgoing payment to the Client on its request | 1 000 CZK + any fees of other banks |
| Surcharge for supplementing of incomplete or missing mandatory data in the Payment instruction | 300 CZK |
| Surcharge for manual intervention of the Bank in processing of Electronic Outgoing Payment | 150 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 charged by other bank, including investigation fees unpaid by Ordering Bank | full amount |
| Cards and cash | |
| Payment by Card at the Merchant | 0 CZK |
| Cash withdrawal (ATM – card use in the Czech Republic and in the European Union / European Economic Area) | 30 CZK |
| Cash withdrawal (ATM – card use in the other countries) | 100 CZK + 0,50 % of amount drawn |
| Cash withdrawal (CA – Cash Advance at counters of other banks/Exchange offices in the Czech Republic and in the European Union / European Economic Area) | 150 CZK + 0,50 % of amount drawn |
| Cash withdrawal (CA – Cash Advance at counters of other banks/Exchange offices in the other countries) | 200 CZK + 0,50 % of amount drawn |
| Cash withdrawal from account (branch) | 0 CZK |
| Cash withdrawals exceeding, individually or in total for one Business day, amount of CZK 500.000 or its equivalent in a foreign currency | 0,20 % of the amount withdrawn within one 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 |
| Other services | |
| Statement fee – account statement electronically - in frequencies daily (after account activity), weekly (calendar week), monthly | 0 CZK |

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| Statement fee - account statement sent by post or personally – monthly frequency | 0 CZK |
| Providing a debit card (MasterCard – Embossed) | Monthly fee 100 CZK Total annual fee 1 200 CZK |
| Providing a debit card (MasterCard Gold) | Monthly fee 480 CZK Total annual fee 5 760 CZK |
| SMS notification (Payment Transaction performed by the payment card) | 3 CZK |
| Internet and mobile banking (use of services) | 0 CZK |
| Internet banking (purchase of Token) | 1 200 CZK / piece |
| SMS notification (User logins to Internet Banking) | 0 CZK |
| Email notification set up by the Client in Internet banking | 0 CZK |
| SMS notification (Other SMS set up by the Client in Internet banking) | 0 CZK |