

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

Contents:

1.	Payment accounts	2
1.1	Payment accounts in CZK	2
1.2	Payment accounts in foreign currency	2
2.	Term deposits and Deposit notes	2
2.1	Term deposits	2
2.2	Deposit note in CZK and foreign currencies	2
3.	Payments	2
3.1	Domestic cashless payments	2
3.2	Foreign cashless payments	3
3.3	Cash payments	4
4.	Documentary operations and Bank guarantees	4
4.1	Export and domestic SUPPLIER letters of credit	4
4.2	Import and domestic CUSTOMER letters of credit	4
4.3	COLLECTIONS and BILLS OF EXCHANGE under documentary collection	5
4.4	Bank guarantees	5
4.5	Other Services	5
5.	Debit cards	5
5.1	Providing a Debit card	5
5.2	Debit card insurance	5
5.3	Debit card usage	5
5.4	Other services connected with Debit card	6
6.	Electronic banking	6
6.1	Mobile banking	6
6.2	Internet banking	6
6.3.	Client API	6
7.	Credit transactions	6
8.	Investment services	6
8.1	Fees for the Provision of Investment Instruments	6
8.2	Settlement and Custody	7
8.3	Common provisions and further terms for Investment services	8
9.	Bank information	8
10.	Other services and fees	8
11.	Accounts for depositing / rating registered capital prior to incorporation	8
12.	Safety deposit boxes	8
13.	General provisions	9

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	
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, Standard, Express and Instant		
	within the Bank	free of charge
	from a different Provider	5 CZK
Outgoing payment domestic Standard and Instant*		
		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

*Instant payment is electronic transfer in CZK and can only be executed between participants connected to an instant payments scheme. The current maximum amount per payment can be found on the Bank's website.

Outgoing payments domestic Express		
	Electronic	Paper medium
to a different Provider	25 CZK	90 CZK
after cut-off time**	1 000 CZK	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	
Outgoing 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	
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)		
Incoming payment		
within the Bank	free of charge	
from a different Provider – charging options SHA (including SEPA)	5 CZK	
from a different Provider – charging options OUR	free of charge (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		
	Electronic	Paper medium
within the Bank	free of charge	90 CZK
to a different Provider – charging options SHA (including SEPA)	5 CZK	90 CZK
to a different Provider – charging options OUR	1 500 CZK + any fees of other banks	2 000 CZK + any fees of other banks
to a different Provider via TARGET 2	25 CZK + any fees of other banks in case of charging option OUR	90 CZK + any fees of other banks in case of charging option OUR
Foreign transaction in other foreign currencies, including transactions in EUR from non-EEA countries		
Incoming payment		
within the Bank	free of charge	
from a different Provider – charging options SHA, BEN	1 200 CZK	
from a different Provider – charging options OUR	free of charge (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		
	Electronic	Paper medium
within the Bank	free of charge	90 CZK
to a different Provider – charging options SHA	1 500 CZK	2 000 CZK
to a different Provider – charging options OUR	1 500 CZK + any fees of other banks	2 000 CZK + any fees of other banks
Other foreign payment services		
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 express payment (not applicable for outgoing payments to a different Provider via TARGET 2)	1 000 CZK	

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 Payment instruction of 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	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
Surcharge for supplementing of incomplete or missing mandatory data in the Payment Order	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 charged by other bank, including investigation fees	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 and Bank guarantees

4.1 Export and domestic SUPPLIER letters of credit

Advising or increasing the L/C amount	0,10 % from LC amount (or increasing), min. 600 CZK
Confirmation – depending on the level of credit risk assumed from the issuing bank and country	individual basis
Acceptance of documents, examination and payment	0,30 % from amount of documents, min. 1 500 CZK
Acceptance of documents, examination and payment (L/C in CZK)	0,20 % from amount of documents, min. 1 000 CZK
Amendment of L/C (for each amendment except for increasing)	1 000 CZK
Deferred payment – handling fee	0,10 % from amount of documents, min. 600 CZK
Assignment of proceeds under L/C (including payment)	1 000 CZK
Release of goods consigned to the Bank	500 CZK
Transfer of L/C	0,20 % from transferred amount, min. 2 000 CZK
Pre-examination of documents	100 CZK for each pre-examination

Accepted documentary Payment Orders are subject to the above stated fees for export and domestic supplier L/Cs.

4.2 Import and domestic CUSTOMER letters of credit

Opening, increasing and extension	0,30 % from LC amount, min. 1 500 CZK for the first quarter + 0,10 % from LC amount, min. 600 CZK for each additional (commenced) 30 days (+ a risk surcharge depending on the credit risk level)
Deferred payment	0,30 % from amount of documents, min. 1 500 CZK for each additional (commenced) quarter (+ a risk surcharge depending on the credit risk level)
Acceptance of documents, examination and payment	0,30 % from amount of documents, min. 1 500 CZK
Acceptance of documents, examination and payment (L/C in CZK)	0,20 % from amount of documents, min. 1 000 CZK

Amendment of L/C (for each amendment except for increasing and extension)	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 (incl. clean collection, return of unpaid documents to/from abroad, release of documents without payment)	0,30 %, min. 1 000 CZK max. 25 000 CZK
Processing of domestic collection in CZK, collection of domestic bills of exchange	0,20 %, min. 1 000 CZK
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	2 000 CZK
bill of exchange with a bill amount in EUR	80 EUR
bill of exchange with a bill amount in USD	90 USD
Release of goods consigned to the Bank	500 CZK
Domestic collection in connection with the handover of vehicle registration certificate	individual basis
Change of collection conditions, claim for payment	250 CZK
<i>*Non-clients are required to make an advance deposit of 3 500 CZK against notary's fees.</i>	
4.4 Bank guarantees	
Issuance and processing of guarantee / counter-guarantee / commitment to provide guarantee	individual basis
Commitment commission for guarantee / counter-guarantee / commitment to provide guarantee	individual basis
Amendment to guarantee/ counter-guarantee	individual basis
Demand under issued guarantee	2 000 CZK
Advising of incoming guarantee	1 500 CZK
Amendment to incoming guarantee	1 000 CZK
Demand under incoming guarantee	2 000 CZK
4.5 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 and in the European Union / European Economic Area	
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 in the other countries	
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
Re-issuance of a e-PIN - application via Electronic Banking channels	free of charge
Re-issuance of a e-PIN - application via the Bank's Point of Sale	200 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	Mobile banking	
	Use of services	free of charge
6.2	Internet banking	
	Use of Internet banking services	free of charge
	Purchase of Token	1 200 CZK / pc
	Providing and use of e-Token	free of charge
	SMS or Email notification	free of charge
6.3	Client API	
	Use of services	free of charge

7. Credit transactions

Arrangement fee	individual basis
Indicative terms and conditions	individual basis
Credit management	individual basis
Services associated with agent's activities	individual basis
Preparation of amendment to agreements at the Client's request	individual basis
Contractual penalty for breach of obligation	0,25 % of Loan amount , min. 50 000 CZK
Commitment fee	individual basis

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 %
Developed World	United Kingdom (London Stock Exchange)	0,60 %
	Australia (Australian Securities Exchange)	0,60 %
	Hong Kong (Hong Kong Stock Exchange)	0,60 %
Central and Eastern Europe	USA (NYSE/NASDAQ)	0,60 %
	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)

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

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	1 500 CZK ¹⁾
Other information (e.g. a credit assessment)	1 500 CZK ¹⁾
Provision of bank information for the requirements of auditors	1 500 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
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.

Providing of communication record	2 000 CZK
-----------------------------------	-----------

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
--	------------

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.