



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

Account name: **payment account**

Date: **1. 9. 2026**

- 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 Standard, Instant and Express – within the Bank)	0 CZK
Incoming payment (domestic Standard, Instant and Express – from a different Provider)	7 CZK
Outgoing payment (domestic Standard – electronic within the Bank)	0 CZK
Outgoing payment (domestic Standard – electronic to a different Provider)	7 CZK
Outgoing payment (domestic Standard – paper medium within the Bank)	250 CZK
Outgoing payment (domestic Standard – paper medium to a different Provider)	250 CZK
Outgoing payment (domestic Instant – within the Bank)	0 CZK
Outgoing payment (domestic Instant – to a different Provider)	7 CZK
Outgoing payment (domestic Express – electronic)	200 CZK
Outgoing payment (domestic Express – paper medium)	250 CZK
Outgoing payment (domestic Express – surcharge for the performance Outgoing payment received after the cut-off time (following prior agreement with the Bank)	1 000 CZK
Standing order (setting up / changing / cancelling)	0 CZK
Standing order (outgoing payment – within the Bank)	0 CZK
Standing order (outgoing payment – to a different Provider)	7 CZK
Direct debit (order - within the Bank / to a different Provider)	0 CZK
Direct debit (setting up / changing / cancelling)	0 CZK
Direct debit (outgoing payment – within the Bank)	0 CZK
Direct debit (outgoing payment – to a different Provider)	7 CZK

Incoming SEPA payment Instant – from a different Provider	0 CZK
Outgoing SEPA payment Instant – electronic to a different Provider	7 CZK
Outgoing SEPA payment Instant – paper medium to a different Provider	250 CZK
Outgoing SEPA payment Instant – paper medium within the Bank	250 CZK
Incoming SEPA payment Standard – within the Bank	0 CZK
Incoming SEPA payment Standard – from a different Provider	7 CZK
Surcharge for the performance of Incoming or Outgoing SEPA payment received after the cut-off time (following prior agreement with the Bank)	1000 CZK
Incoming payment (in EUR in EEA – within the Bank)	0 CZK
Incoming payment (in EUR in EEA – from a different Provider – charging options SHA)	7 CZK
Incoming payment (in EUR in EEA – from a different Provider – charging options OUR)	0 CZK (charge paid by Payer)
Incoming payment (in EUR in EEA – any additional fees for Incoming payment charged by other Provider, including fees unpaid by Sender's bank in case of charging options OUR)	full amount
Outgoing payment (in EUR in EEA – electronic within the Bank)	0 CZK
Outgoing payment (in EUR in EEA – paper medium within the Bank)	250 CZK
Outgoing payment (in EUR in EEA – electronic to a different Provider – charging options SHA)	7 CZK
Outgoing payment (in EUR in EEA – paper medium to a different Provider – charging options SHA)	250 CZK
Outgoing payment (in EUR in EEA – electronic to a different Provider – charging options OUR)	1 500 CZK + any fees of other banks
Outgoing payment (in EUR in EEA – paper medium to a different Provider – charging options OUR)	2 000 CZK + any fees of other banks
Outgoing payment (in EUR in EEA – electronic to a different Provider – via TARGET 2)	200 CZK + any fees of other banks in case of charging option OUR
Outgoing payment (in EUR in EEA, including SEPA – paper medium to a different Provider – via TARGET 2)	250 CZK + any fees of other banks in case of charging option OUR
Incoming payment (in foreign currencies, CZK and EUR from non-EEA countries within the Bank)	0 CZK
Incoming payment (in foreign currencies, CZK and EUR from non-EEA countries from a different Provider – charging options SHA, BEN)	1 200 CZK
Incoming payment (in foreign currencies, CZK and EUR from non-EEA countries from a different Provider – charging options OUR)	0 CZK (charge paid by Payer)
Incoming payment (in foreign currencies, CZK and EUR from non-EEA countries - any additional fees for Incoming payment charged by other Provider)	full amount
Outgoing payment (in foreign currencies, CZK and EUR to non-EEA countries – electronic within the Bank)	0 CZK
Outgoing payment (in foreign currencies, CZK and EUR to non-EEA countries – paper medium within the Bank)	250 CZK
Outgoing payment (in foreign currencies, CZK and EUR to non-EEA countries – electronic to a different Provider – charging options SHA)	1 500 CZK
Outgoing payment (in foreign currencies, CZK and EUR to non-EEA countries – paper medium to a different Provider – charging options SHA)	2 000 CZK

Outgoing payment (in foreign currencies, CZK and EUR to non-EEA countries – electronic to a different Provider – charging options OUR)	1 500 CZK + any fees of other banks
Outgoing payment (in foreign currencies, CZK and EUR to non-EEA countries – paper medium to a different Provider – charging options OUR)	2 000 CZK + any fees of other banks
Outgoing payment (in foreign currencies, CZK and EUR to non-EEA countries – electronic to a different Provider via TARGET 2)	200 CZK + any fees of other banks in case of charging option OUR
Outgoing payment (in foreign currencies, CZK and EUR to non-EEA countries – paper medium to a different Provider via TARGET 2)	250 CZK + any fees of other banks in case of charging option OUR
Fees of other banks related to Outgoing payment in case of charging option OUR	700 CZK
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 processing of outgoing payment in EUR in EEA (not applicable for outgoing payments via TARGET 2)	200 CZK
Surcharge for express processing of outgoing payment (not applicable for outgoing payments via TARGET 2)	1 000 CZK

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)	45 CZK
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 (ATM – card use in the other countries)	125 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	0,25 % of the amount withdrawn within one Business Day
Other services	
Statement fee – account statement electronically / by post / personally	0 CZK
Providing a debit card (Mastercard Embossed)	Monthly fee 100 CZK Total annual fee 1 200 CZK
Providing a debit card (Mastercard World)	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 Transactions performed by the Debit card)	3 CZK
SMS or Email notification	0 CZK
Internet and mobile banking (use of services)	0 CZK
Internet banking (purchase of Token)	1 200 CZK / piece