

## Amendment no. 1 to Price list for natural persons – entrepreneurs and legal entities published by Československá obchodná banka, a.s.

Price list for natural persons – entrepreneurs and legal entities published on 1. 5. 2016 by Československá obchodná banka, a.s., which came into effect since 1. 7. 2016 – is in part 5. Financing, points 5.3. Loans for entrepreneurs and small companies and 5.4 Loans for small and medium enterprises, and in part 8. Existing products and services not sold by ČSOB any more, point 8.3. Loans for entrepreneurs and small companies, changing as follows:

With effect from 24. 10. 2016:

1. Product, identified in point 8.3. as „EU Investment loan, EU Working loan“ is incorporated in point 5.3. Loans for entrepreneurs and small companies and in point 5.4. Loans for small and medium enterprises
2. New product „EU Overdraft loan“ is added to points 5.3. Loans for entrepreneurs and small companies and 5.4 Loans for small and medium enterprises
3. In point 5. 3., the amount of fee „Premature repayment of a part/whole balance of the loan“ has changed
4. In point 5.4, the amount of „Prepayment fee“ has changed
5. In point 5. 3, the name of fee „Annual renewal of the loan“ for type of loan EU Overdraft loan changes to „Annual renewal of the loan / Annual client’s review “
6. In point 5.4, the name of fee „Renewal of the loan“ changes into „Renewal of the loan / Annual fee“ for EU Overdraft loan
7. In point 5. 3. the amount of fee „Annual renewal of the loan / Annual client’s review“ has changed
8. In point 5.4, the amount of fee „Renewal of the loan / Annual fee“ has changed
9. In point 5.4, the translation of the product name „Účelový úver“ has changed - from the „Specific loan (Účelový úver)“ to „Purpose loan (Účelový úver)“

Point 5.3 valid from 24.10.2016 as follows:

### 5.3 Loans for entrepreneurs and small companies

Transaction	EÚ Investičný úver, EÚ Prevádzkový úver (EU Investment loan, EU Working loan)	EÚ Kontokorentný úver (EU Overdraft loan)	Investičný úver (Investment loan)	Kontokorentný úver (Overdraft loan)	Kontokorentný úver pre zdravotníkov (Overdraft loan for health sector)	Renovo úver (Renovo loan <sup>1)</sup> )
Up-front flat fee (for processing of a new deal)	1% of the required amount min. €150.00	1% of the required amount min. €150.00	1% of the required amount min. €150.00	1% of the required amount min. €150.00	0,5 % of the required amount min. 50,00 €	0,75 % of the required amount min. 100,00 €
Up-front flat fee for pre-approved limit	1% of the required amount min. €30.00€ (only EU Investment loan)	1% of the required amount min. €30.00	1% of the required amount min. €30.00	1% of the required amount min. €30.00	1% of the required amount min. €30.00	x

<b>Annual renewal of the loan/Annual client's review<sup>4)</sup> (fee payable annually, except for 1st year)</b>	x	0,5 % of the required amount min. 80,00 €	x	0,5 % of the required amount min. 80,00 €	0,5 % of the required amount min. 80,00 €	x
<b>Loan account maintenance (monthly)</b>	6,65 €/0,00 € <sup>3)</sup>	6,65 €	6,65 €	6,65 €	6,65 €	0 €
<b>Premature repayment of a part/whole balance of the loan</b>	5 % of the prepaid amount, min.165,00 €	3 % of the prepaid amount, min.165,00 €	5 % of the prepaid amount, min.165,00 €	3 % of the prepaid amount, min.165,00 €	3 % of the prepaid amount, min.165,00 €	5 % of the prepaid amount, min.165,00 € <sup>5)</sup>
<b>Limit increase</b>	x	1 % of the amount being increased, min.100,00 €	x	1 % of the amount being increased, min.100,00 €	1 % of the amount being increased, min.100,00 €	x
<b>Change of contractual documentation (by the client)</b>	180,00 €	180,00 €	180,00 €	180,00 €	180,00 €	180,00 €
<b>Issue of binding loan commitment/Issue of binding commitment on bank guarantee/Agreement on a future contract</b>	x	x	x	x	x	0,10 % of the promised amount, min. 35,00 €
<b>Commitment remuneration for issuing a bank guarantee in favour of State Housing Development Fund</b>	x	x	x	x	x	0,8 % p. a. <sup>2)</sup>
<b>Change of interest rate fixation (at the client's request)<sup>6)</sup></b>	x	x	x	x	x	3 % of the loan balance, min.165,00 €
<b>Commitment fee</b>	0 % p.a.	0 % p.a.	0 % p.a.	0 % p.a.	0 % p.a.	0 % p.a.

**Note:**

x Unauthorised service

1) Provided via Retail branch.

2) For more information about bank guarantee fees - see section 5.5 Business financing – Guarantees.

3) Valid for product EU Working loan in case with its combination with loans EU Overdraft loan or Overdraft loan.

- 4) The name „Annual client’s review” is only valid for EU Overdraft loan.  
 5) The fee is not charged in case of RENOVO loan provided after 1. 4. 2015, if premature repayment of a part/whole balance occurs on the date of revaluation of the interest rate.  
 6) E.g. change of period, types of fixation, modification of interest rates (fixed – floating), etc.

With effect from 24. 10. 2016, point 5.4 is amended as follows:

#### 5.4 Loans for small and medium enterprises

Transaction	Overdraft loan (Kontokorentný úver), EU Overdraft loan (EÚ Kontokorentný úver)	Revolving loan (Revolvingový úver)	Purpose loan (Účelový úver)	EU Investment loan (EÚ Investičný úver), EU Working loan (EÚ Prevádzkový úver)	ČSOB Bridge agricultural loan (ČSOB Preklenovací poľnohospodársky úver)	RENOVO loan <sup>1)</sup> (RENOVO úver) <sup>1)</sup>
Loan granting	1% of the credit limit, min. €150.00	1% of the credit limit, min. €150.00	1% of the credit limit, min. €150.00	1% of the credit limit, min. €150.00	1% of the credit limit, min. €150.00	0.75% of the credit limit, min. €150.00
Increase of the credit limit	1% of the increased credit limit, min. €150.00	1% of the increased credit limit, min. €150.00	1% of the increased credit limit, min. €150.00	1% of the increased credit limit, min. €150.00	x	x
Renewal of the loan / Annual fee <sup>2)</sup> (fee paid once a year, except 1 <sup>st</sup> year)	0.50% of the credit limit, min. €150.00 <sup>4)</sup>	0.50% of the credit limit, min. €150.00 <sup>4)</sup>	x	x	0.50% of the credit limit, min. €150.00	x
Loan account maintenance (monthly)	individually	individually	individually	individually	individually	€0.00
Commitment fee	individually	individually	individually	individually	0% p.a.	0% p.a.
Management fee (fee paid once a year, except 1 <sup>st</sup> year)	x	x	0.10% of the current loan balance, min. €70.00 <sup>5)</sup>	0.10% of the current loan balance, min. €70.00	x	€0.00
Change of interest rate fixation (at the client’s request) <sup>3)</sup>	x	x	x	x	x	3% of the loan balance, min. €165.00
Change of contractual documentation	min. €330.00	min. €330.00	min. €330.00	min. €330.00	min. €180.00	min. €180.00

(from the client's side)						
<b>Prepayment fee</b>	3% of the agreed credit limit	3% of the agreed credit limit	5% of the prepaid amount, min. €165.00	5% of the prepaid amount, min. €165.00	€0.00	5% of the prepaid amount, min. €165.00 <sup>6)</sup>
<b>Loan / loan instalment prolongation</b>	0.30% of the prolonged amount, min. €165.00	0.30% of the prolonged amount, min. €165.00	0.30% of the prolonged amount, min. €165.00	0.30% of the prolonged amount, min. €165.00	x	0.30% of the prolonged amount, min. €100.00
<b>Binding loan commitment / Agreement on a future contract</b>	0.30% of the promised amount, min. €165.00	0.30% of the promised amount, min. €165.00	0.30% of the promised amount, min. €165.00	0.30% of the promised amount, min. €165.00	x	0.10% of the promised amount, min. €100.00

**Note:**

x Unauthorised service

1) Provided via an SME branch

2) The name „Annual fee” is valid only for EU Overdraft loan

3) E.g. change of period, type of fixation, modification of interest rate type (fixed – floating), etc.

4) Minimum fee amount for a loan in CZK: 4 000.00 CZK; minimum fee amount for a loan in USD: 150.00 USD

5) Minimum fee amount for a loan in CZK: 1 500.00 CZK; minimum fee amount for a loan in USD: 70.00 USD

6) In case of RENOVO loan granted after 1.4.2015, if the premature repayment is realized in the interest rate revaluation period, the fee is not charged

Valid from 24.10. 2016, the point 8.3. Loans for entrepreneurs and small companies is also changing.

Point 8.3 valid from 24 .10. 2016 as follows:

**8.3 Loans for small and medium enterprises**

Transaction	Rýchly podnikateľský úver (Fast business loan)	Povolené prečerpanie s pravidelnými splátkami (Overdraft with regular installments)	Express úver pre slobodné povolania (Express loan for liberal professions)	Express investičný úver pre slobodné povolania (Express investment loan for liberal professions)
<b>Annual client's review (fee payable annually, expect for 1st year)</b>	0,4% of the current loan exposure, min. 150,00 €	0,4% of the current loan exposure, min. 150,00 €	0,4% of the current loan exposure, min. 150,00 €	x
<b>Loan account maintenance</b>	6,65 €	6,65 €	6,65 €	6,65 €

(monthly)				
Premature repayment of a part/ whole balance of the loan	1)	1)	1)	4 % of the prepaid amount, min. 165,00 €
Change of contractual documentation (by the client)	180,00 €	180,00 €	180,00 €	180,00 €
Commitment fee	0 % p. a.	0 % p. a.	0 % p. a.	0 % p. a.

**Note:**

1) The loan can be repaid for fee "Change of contractual documentation" (by the client) in case of this loan type.

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