

PRICE LIST

FOR NATURAL PERSONS – ENTREPRENEURS
AND LEGAL ENTITIES

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1. BUSINESS PACKAGES, CURRENT AND DEPOSIT ACCOUNTS

1.1 ČSOB Business packages for entrepreneurs and municipalities

	Products, services, and transactions included into the package price	ČSOB Podnikatelské konto (ČSOB Business account)	ČSOB Podnikatelské konto ELEKTRON (ČSOB Business account ELEKTRON)	ČSOB Podnikatelské konto KOMPLET (ČSOB Business account KOMPLET)
FEE	Maintaining of a package	€6.00/monthly	€15.00/monthly	€60.00/monthly
BASIC SERVICES	Opening and maintaining of a current account in EUR with minimum balance of EUR 0.00	✓	✓	✓
	1 statement of account by post/electronically	✓	✓	✓
	Entry and modification of SEPA standing payment order/DEPA direct debit agreement	✓	✓	✓
PAYMENT CARDS	Issuing and monthly fee for a debit payment card	1 VISA Electron Business CL or MasterCard Business CL or VISA Business CL	1 MasterCard Business CL or VISA Business CL ¹⁾	2 MasterCard Business CL or VISA Business CL
	Image card – own picture on a card (only for VISA Electron Business CL payment card) ²⁾	1	x	x
	Payment in the SR and abroad made by payment card	unlimited	unlimited	unlimited
	Cash withdrawal in ČSOB ATM in the SR and in ATM of KBC Group	unlimited	unlimited	unlimited
	Cash withdrawal in ATM of other banks in the SR and in SEPA countries in EUR	x	x	15 transactions
ELECTRONIC BANKING	ČSOB Internetbanking 24 – SMS key, token (establishing and maintaining)	✓	✓	x
	ČSOB SmartBanking	✓	✓	x
	ČSOB Linka 24 (establishing and maintaining)	✓	✓	✓
	ČSOB Info 24 (by e-mail)	✓	✓	✓
	ČSOB BusinessBanking Lite	x	30% discount of the one-off fee for establishing	100% discount of the monthly fee for service maintenance
	ČSOB MultiCash 24	x	x	50% discount of the monthly fee for service maintenance
TRANSACTIONS	Cash deposit – ČSOB SR	x	x	30 transactions
	Cash withdrawal – ČSOB SR	x	x	15 transactions
	Incoming payment in EUR	30 transactions	50 transactions	250 transactions ³⁾
	Outgoing payment in EUR electronically	unlimited	unlimited	unlimited
	Outgoing payment in EUR in branch	2 transactions	x	15 transactions
	Payment based on SEPA standing payment order or direct debit agreement	unlimited	unlimited	unlimited
OTHER SERVICES	Saving account ČSOB BENEFIT Account	✓	✓	✓
	Opening and maintaining of social fund account and reserve fund account	x	x	✓

Note:

✓ Service is included in package price.

x Service is not included in package price, or an unauthorised service.

Payment cards are issued with contactless technology and are marked with the abbreviation "CL". Payment cards with contact technology are issued only on demand. Fees for contact and contactless cards are the same.

¹⁾ Issue of a second payment card with a discount of 50% off of the fee for issuing a card.

²⁾ Only first own picture is free of charge.

³⁾ Charging of incoming payments: 0 to 250 for free/251 – 500 for 75% of the standard fee (the first 250 still for free)/501 – 1,000 for 50% of the standard fee (the first 250 still for free, 251 – 500 still for 75% of the standard fee)/over 1,000 for free (the first 250 still for free, 251 – 500 still for 75% of the standard fee, 501 – 1,000 still for 50% of the standard fee).

Fees to service packages

Package	Sending of statements by post/ electronically			Sending of statements to branch + electronically, into post office box + electronically		
	Monthly	Weekly	Daily	Monthly	Weekly	Daily
ČSOB Podnikatelské konto (ČSOB Business account)	€6.00	€9.00	€25.00	€16.00	€19.00	€35.00
ČSOB Podnikatelské konto ELEKTRON (ČSOB Business account ELEKTRON)	€15.00	€18.00	€32.00	€24.00	€26.00	€40.00
ČSOB Podnikatelské konto KOMPLET (ČSOB Business account KOMPLET)	€60.00	€62.00	€72.00	€66.00	€68.00	€78.00
Fee charging	monthly					

Benefits for entrepreneurs and small companies clients (with a yearly turnover to EUR 1.5 m.)

Reward Programme for the active usage of ČSOB Podnikatelské konto (ČSOB Business account)

We will reward you with a 50% fee discount for using your package actively. It's sufficient when you fulfil the following conditions and the next calendar month you will use your package with a 50% fee discount.

	Number of payments made	Volume of credit transfers (excluding transfers among its own accounts)
Natural person – entrepreneur	at least 5	at least €3,000.00
Legal entity	at least 10	at least €3,000.00

Payment operations considered for granting a bonus: payment orders entered via electronic banking, standing order, direct debit, debit card payment or cash withdrawal. This claim does not arise in case the account is in debit in a given month.

ČSOB Podnikatelské konto (ČSOB Business account) free of charge up to 6 months for new companies

	New entrepreneurs and small companies
Legal entities and natural persons – entrepreneurs in entrepreneurs and small companies segment who open ČSOB Podnikatelské konto (ČSOB Business account) within 12 months of their licence to conduct business again:	<ul style="list-style-type: none"> * Business package free of charge for the first three months * Business package free of charge for the first six months, if the client opens personal service package with ČSOB in the same month

Provision of business package maintenance fee discount:

- If you fulfil conditions for obtaining business package maintenance fee discount, your business package will be maintained free of charge in the following month.

1.2 Current accounts in EUR and in foreign currency

Account opening

Transaction	Fee amount
Account opening	€0.00

Account maintenance including account statements in EUR and in foreign currency¹⁾

Account	Sending of statements by post/electronically			Sending of statements to branch + electronically, post office box + electronically		
	Monthly	Weekly	Daily	Monthly	Weekly	Daily
Current accounts	€3.50	€4.50	€12.50	€6.50	€8.00	€16.00
Fund accounts: Social fund; Reserve fund; Reconstruction and development fund; Fund of transaction, maintenance and repairs	€1.45	€2.95	€10.95	€4.80	€6.30	€14.25
Accounts for notarial custody	€0.00	€1.50	€5.50	€2.50	€3.30	€7.00
Fee charging	monthly					

Note:

¹⁾ The account may be held in EUR currency or in foreign currencies: CZK, USD, CHF, GBP, AUD, NOK, SEK, CAD, JPY, DKK, HUF and PLN.

Other fees (applicable to business packages, current accounts in EUR and to current accounts in foreign currency)

Transaction	Fee amount
Entering, changing, cancelling of blocking of funds in a current account upon request of the account owner	€10.00
Preparing a duplicate of an account statement upon the client's request	€4.00 ¹⁾
Establishing, changing, cancelling of blocked deposit including the process of preparing the escrow agreement	€70.00
Restriction of financial resources withdrawal from the current account due to identity card loss	€2.00
Change of specimen signature/Change of disposal authorisations	€2.00
Closing of current account/business package upon the client's request	€10.00
Notional Cash Pooling	individually
Call for settlement of debit balance in the account	€1.00
Reminder for settlement of debit balance in the account	€3.50

Note:

¹⁾ The fee applies for a duplicate of an account statement containing not more than 10 sheets (including). In case a duplicate of an account statement contains more than 10 sheets, each additional sheet will be charged a sum of EUR 1.00.

Principles of charging business packages and current accounts:

Products and services included in business packages:

- Electronic account statements in monthly frequency. Weekly or daily frequency is only possible if either CSOB Internetbanking 24, CSOB BusinessBanking 24 or CSOB BusinessBanking Lite is activated.
- Electronic account statement sent to natural persons – entrepreneurs and legal entities is a free of charge supplementary service and does not serve as a tax document.
- Natural persons – entrepreneurs and legal entities can have their account statements delivered by mail, by mail + electronically, or to a P.O.BOX + electronically, while the fee charged depends on the frequency of mail statements delivery. This does not have to correspond with the frequency of electronically delivered account statements.

Transactions and charging of fees of business packages and current accounts:

- Among transactions included in the price of business packages, under payment received is considered a payment received in EUR currency within CSOB Slovak Republic and SEPA payment received in accordance with its definition in General terms and conditions.
- Among transactions included in the price of the business package, under payment sent is considered a payment sent in

EUR currency within CSOB Slovak Republic and received SEPA payment in accordance with its definition in General terms and conditions, while electronic payment entered via CSOB Linka 24 service is not considered an electronic payment.

- If debit card payments are included in the business package, e.g. all cash withdrawals or debit card payments, it applies that in the price of business package are included such transactions made by all issued debit cards linked to a particular business package.
- Services and transactions not included in the packages or used beyond the content of business package Bank charges under the standard fees specified in the Pricing list.
- Business Package/Current Account maintenance fee and transactions charges are charged from the package/account on the last Saturday of a calendar month.
- Charges for transactions on a client's account made in the period between the last Saturday of the calendar month and the last banking day in the month are charged in the following calendar month.
- Bank does not charge a Business Package/Current Account maintenance fee in the month in which the account is opened (this does not apply to changes of type of current account/business package). Charges for transactions made in the month in which a business package is opened, are charged in the following month.

1.3 Term and Savings accounts¹⁾

Transaction	Fee amount
Opening and maintaining of accounts, including account statements	€0.00
Cash deposit	€0.00
Penalty fee for premature withdrawal before the expiration of the agreed period for deposit/ notice period ²⁾ (% of the withdrawn amount based on the tenor/notice period):	
■ less than 1 month ³⁾	0.50%
■ between 1 and 6 months, inclusive ⁴⁾	0.75%
■ between 7 and 12 months, inclusive	1.00%
■ between 13 and 24 months, inclusive	1.25%
■ between 25 and 36 months, inclusive	1.50%
■ more than 37 months	1.75%
Reimbursement of the withdrawn amount within one notice period by two or more payment operations	€0.70
Establishing, changing, cancelling of blocked deposit including the process of preparing the escrow agreement ⁵⁾	€70.00
Entering, changing, cancelling of blocking of funds in account upon request of the account owner	€10.00
Making of duplicate of account statement upon the client's request	€4.00

Note:

¹⁾ Saving accounts are CSOB BENEFIT konto (CSOB BENEFIT Account) and Saving Account Deposit.

²⁾ The minimum amount of charged sanction is EUR 2.00 or countervalue in particular currency in case of accounts held in foreign currencies.

³⁾ In case of transactions with mutual funds executed from saving accounts at CSOB BENEFIT konto, the compensation for not keeping the notice period is not applied.

⁴⁾ Subject to a withdrawal exceeding 25% of the balance of the previous day as well as the second and next withdrawals regardless of the amount withdrawn during a calendar month.

⁵⁾ Establishing of blocked deposit is not possible for Saving accounts.

2. PAYMENT TRANSACTIONS

Cut-off times for the execution of payment transactions are specified at www.csob.sk and are available at the bank's branches. You find the definition of payment terms in the General business terms and conditions of ČSOB SR with permanent placing at www.csob.sk.

2.1 Cash payment transactions

Cash transactions

Transaction	Fee amount
Cash deposit – ČSOB SR	€0.50
Cash deposit – deposit by third person ¹⁾	€1.00
Cash deposit – deposit to housing account ²⁾	€1.00
Processing and transfer to current account held in ČSOB in the CR ³⁾	€5.00
Cash withdrawal – ČSOB SR	€2.00
Sanction fee for unexecuted announced cash withdrawal in a branch	1% of the amount of unexecuted announced cash withdrawal
Extra fee for processing of coins in EUR for deposit to the account/account withdrawal within one day:	
▪ up to 100 pcs. of coins	€0.00
▪ more than 100 pcs. of coins	2% of the deposit amount, min. €1.00
Change or exchange of cash in EUR within one day:	
▪ up to 20 pcs.	€0.00
▪ more than 20 pcs.	2% of the deposit amount, min. €1.00
Cash deposit executed in the form of damaged banknotes in foreign currency	20% of the amount of damaged banknotes, max. €20.00
Cash deposit in EUR executed in the form of damaged banknotes ⁴⁾	10% of the amount of damaged banknotes, max. €20.00
Exchange of a banknote in EUR in the form of a damaged banknote ⁴⁾	20% of the banknote face value, max. €20.00
Extra fee for processing the content of a secured package	0,50% of the deposit amount, min. € 2.00
Arranging for a refund of executed cash payment transaction upon the client's request	€16.50
Additional identification of cash payment transaction after processing upon the client's request	€10.00

Note:

Only cash-less transactions can be executed in currencies DKK, JPY, PLN and HUF.

¹⁾ The fee applies to cash deposit by a person who is not account owner/holder of which is deposit made.

²⁾ Fee applies to the depositor.

³⁾ One transfer/withdrawal daily to a maximum amount EUR 3,500.00 (including) or equivalent in foreign currency. Transactions can be realised only in EUR or CZK currency.

⁴⁾ Depreciated eurobanknote and banknote damaged in any other way, if being complete, is a eurobanknote pursuant to the NBS regulation if just a slight part is missing. Slight part means a part reducing the length or width of the eurobanknote by max. 10 mm, while the difference is always measured to the set eurobanknote length or width.

Night vault

Transaction	Fee amount
Conclusion of a contract	€0.00
Key/magnetic card loss or damage	€10.00
Night vault cassette loss or damage	€10.00
Extra fee for processing the content of one piece of inserted package	0,50%, min. €2.00 (for all currencies)

Exchange office transactions

Transaction	Fee amount
Purchase of foreign currency for EUR in the form of undamaged banknotes	2% of purchased amounts
Sale of foreign currency	2% of euro countervalue
Cash conversion for deposit to or withdrawal from an account in another currency	€0.00

Note:

Only cashless transactions can be executed in the currencies DKK, JPY, PLN and HUF.

Exchange office transactions can be executed in the currencies USD, CZK, GBP and CHF.

2.2 Cashless payment transactions

Payments transactions within ČSOB

Payment transaction within ČSOB SR	paper	electronic
Incoming payment	€0.15	
Outgoing payment ¹⁾	€1.20	€0.15
Payment transaction in favour of an account maintained in the ČSOB ČR	paper	electronic
Payment in favour of an account maintained in the ČSOB ČR (only with SHA charging code)	€1.20	€0.15

Note:

¹⁾ Payment in EUR currency and in foreign currency. The fee for transactions in a branch are also applying for payments made via ČSOB Linka 24.

SEPA payment transactions

SEPA payment transactions are transactions within SR in EUR currency and within SEPA countries in EUR currency.

SEPA payment	paper	electronic
Incoming payment	€0.15	
Outgoing payment)	€1.20	€0.15
Priority outgoing payment	€66.00	€33.00
SEPA standing payment order	paper	electronic ²⁾
Entry	€0.00	
Modification	€1.00	€0.50
Cancellation ³⁾	€2.00	€0.50
Payment based on standing payment order ⁴⁾	€0.15	
SEPA direct debit	paper	electronic
Order for direct debit	€0.00	
Incoming payment based on direct debit	€0.15	
Outgoing payment based on direct debit	€0.15	
Refund payment based on direct debit	€0.15	
SEPA direct debit agreement	paper	electronic
Entry	€0.00	
Modification	€1.00	€0.50
Cancellation ³⁾	€2.00	€0.50
Client's request for refusal of SEPA direct debit prior to processing	€10.00	x
Client's request for refund payment based on direct debit	€15.00	x

Note:

¹⁾ The fee for transactions in a branch are also applying for payments made via ČSOB Linka 24. Only with charging code SHA.

²⁾ Only for payments within SR.

³⁾ The bank does not charge this fee in case of cancellation SEPA standing order/agreement with SEPA direct debit due to the cancellation of the client's account after 12 months of its opening.

⁴⁾ Payment due to SEPA standing orders entered at a branch in favour of savings accounts, term deposits, funds KBC/ČSOB and savings programs is free of charge.

SEPA countries are the countries of the EEA - European Economic Area (EU): Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, Netherlands, Ireland, Lithuania, Latvia, Luxembourg, Hungary, Malta, Germany, Poland, Portugal, Austria, Romania, Slovakia, Slovenia, Spain, Sweden, Italy, Vatican, Great Britain, and the countries Iceland, Lichtenstein, Monaco, Norway, San Marino and Switzerland.

Territories which are considered as a part of the EU in accordance with Article 299 of the Rome agreement you can find in the GTC of the bank.

Cross-border payment transactions

Cross-border payment transaction	paper	electronic
Incoming payment	€0.15	
Cross-border payment in EUR currency within EEA countries which do not meet SEPA payment conditions	0.5%, min. €18.00, max. €50.00	0.4%, min. €10.00, max. €40.00
Outgoing cross-border payment ¹⁾	0.5%, min. €18.00, max. €50.00	0.4%, min. €10.00, max. €40.00
Priority cross-border payment order	0.6%, min. €84.00, max. €115.00	0.6%, min. €43.00, max. €70.00
Real time urgent payment in EUR currency ²⁾	€80.00	€50.00
Intracompany payment	€20.00	

Cross-border standing payment order	paper	electronic
Entry/Modification/Cancellation	€3.00	x
Payment based on a standing payment order	0.4%, min. €10.00, max. €40.00	x

Note:

¹⁾ Possibility to use charge code SHA, OUR or BEN – see GTC.

²⁾ Applicable for payments to other banks within the SR.

2.3 Other services

Confirmations, information, and advice	SEPA payments	Cross-border payments
Advice of non-execution payment (paper)	€1.00	€10.00
Advice of non-execution payment (electronic)	€0.00	x
Advice of non-execution payment based on SEPA direct debit (paper)	€1.00	x
Advice of non-execution payment based on SEPA direct debit (electronic)	€0.00	x
Confirmation of executed payment transaction	€10.00	
Request for confirmation on credited payment transaction from the receiver's bank upon the client's request	€20.00	€20.00 + real costs
Advice of customs debt settlement to customs office	€0.00	x
Sending of message by swift	€5.00	
Sending of message by fax	€5.00/1 A4 page	

Other services	SEPA payments	Cross-border payments
Arranging for a refund of an executed cashless payment transaction upon the client's request	€16.50	€16.50 + real costs
Additional identification of a cashless payment transaction after processing upon the client's request	€10.00	€10.00 + real costs
Cancellation of a payment prior to processing upon the client's request	€11.50	
Extra fee for the transaction carried out on the basis of the special request (after agreement with bank only)	€10.00	
Extra fee for processing of a payment received via fax ¹⁾	€5.00	
Issue of fax code table for sending payment orders via fax	€50.00	

Services for payment receivers based on SEPA direct debit	SEPA payments	Cross-border payments
Review of request for SEPA direct debit	€10.00	x
Issue of CID/Change in CID register	€10.00	x
Request for a refund of an incoming payment based on SEPA direct debit to remitter	€10.00	x

Note:

¹⁾ Extra fee will be charged to the standard fees for the payments in branch specified in chapter 2.2 Cash-less payment transactions.

Remote access to ČSOB accounts	Fee amount
Sending of account statements by SWIFT (MT940) and/or receiving of payment order by SWIFT (MT101) – establishing of service	€33.00
Sending of account statements by SWIFT (MT940) and/or receiving of payment orders by SWIFT (MT101) – monthly fee for service	€50.00
Incoming payment order by SWIFT (MT101) – processing	€0.00

2.4 Cheques

Drawing of cheques

Transaction	Fee amount
Issuing of a personal cheque form	€0.30 per piece
Drawing of a bank cheque form	1% of cheque amount, min. €11.00, max. €100.00
Sending of a cheque to the client by post	€6.60
Sending of a cheque to the client by courier	€6.60 + postage
Sending of a bank cheque abroad	€6.60 + postage

Encashment of cheques

Transaction	Fee amount
Encashment of bank and personal cheques	1% of cheque amount, min. €11.00, max. €100.00
Encashment of bank and personal cheques Cash Letter System	1% of cheque amount, min. €11.00, max. €100.00
Cash withdrawal by ČSOB personal cheque form ¹⁾	€0.00

Other transactions with cheques

Transaction	Fee amount
Stop payment	€11.50 + real costs
Repurchase of bank cheque drawn by ČSOB	0.10% of cheque amount, min. €11.00, max. €100.00
Request for additional information related to cheque transactions upon the client's request	€20.00 + real costs

Note:

We provide the cheque services to ČSOB clients only.

If any foreign/domestic bank charges additional fees related to cheque processing, they are added to the relevant fee in the Price list.

¹⁾ In case of a cash withdrawal by a ČSOB personal cheque, the fee specified in Price list section 2.1 Cash payment transactions is applied.

3. PAYMENT CARDS

3.1 Debit payment cards

Fees for payment cards and other services	VISA Electron Business CL/ Maestro	VISA Business CL/ MasterCard Business CL	VISA Business Gold CL
Issue of card	€0.60/monthly	€40.00/yearly	€86.00/yearly
Image card – own picture on a card (VISA only)	€6.00 ¹⁾	x	x
Re-issue of card in case of card loss, theft ²⁾ , change of card holder's name ²⁾ , premature card renewal ²⁾ , card damage ²⁾ , change of own picture on a card	€10.00	€10.00	€10.00
Express payment card issue	€30.00	€30.00	€30.00
Changes upon client's request: PIN re-sending ²⁾ , change of daily limit ²⁾ , change of payment card account number	€5.00	€5.00	€5.00
Change of PIN code on a card via ČSOB ATM ³⁾	€2.50	€2.50	€2.50
Issue of emergency card abroad	€230.00	€230.00	€230.00
Issue of emergency cash abroad	€165.00	€165.00	€165.00
Secured internet payment: service activation/sending of SMS code ⁴⁾ , change of salutation/change of limit for secured internet payment ⁵⁾	€0.00	€0.00	€0.00
Change of limit for card not present transactions ⁵⁾	€0.00	€0.00	€0.00
Unblocking/blocking card not present transactions ⁵⁾	€0.00	€0.00	€0.00
Separate statement of card transactions sent by post	€1.00	€1.00	€1.00

Note:

Payment cards are issued with contactless technology and are marked with the abbreviation "CL". Payment cards with contact technology are issued only on demand. Fees for contact and contactless cards are the same.

¹⁾ Each change of one's own picture on a card is chargeable.

²⁾ This applies also to electronic banking channels (ČSOB Internetbanking 24, ČSOB BusinessBanking Lite, ČSOB BusinessBanking 24 and ČSOB SmartBanking).

³⁾ PIN change is not possible 35 days prior to card expiration. It's not possible to set up express PIN re-sending.

⁴⁾ SMS code issued for authentication of Secured internet transactions.

⁵⁾ Includes transactions of Secured internet payment. Limit for secured internet payment cannot be higher than the card limit.

Transactions by debit payment cards	VISA Electron Business CL/ Maestro	VISA Business CL/ MasterCard Business CL	VISA Business Gold CL
Payment for goods and services by card	€0.15	€0.15	€0.15
Cash withdrawal from ČSOB ATMs in the SR and from KBC group ATMs ¹⁾	€0.20	€0.20	€0.20
Cash withdrawal from ATMs of other banks in the SR and in SEPA countries in EUR	€1.50	€1.50	€1.50
Cash withdrawal from ATMs abroad	2% of the withdrawn amount, min. €6.00	2% of the withdrawn amount, min. €6.00	2% of the withdrawn amount, min. €6.00
Cash withdrawal via POS Terminal, Imprinte etc. (cash advance)	€10.00	€10.00	€10.00
Cash withdrawal by card at a Merchant (cash back)	€0.20	€0.20	€0.20
Displaying of account balance via ČSOB ATM	€0.05	€0.05	€0.05
Displaying of account balance via AMTs of other banks	€0.30	€0.30	€0.30

Note:

¹⁾ ČSOB ATMs in the ČR and of Poštovní spořitelna in the ČR and KBC ATMs in Czech Republic, Hungary, Bulgaria, Belgium.

Insurance ¹⁾ and other services for payment cards	VISA Electron Business CL/ Maestro	VISA Business CL/ MasterCard Business CL	VISA Business Gold CL
Travel insurance Standard	€18.30/yearly	€18.30/yearly	€18.30/yearly
Travel insurance Standard Family	€48.80/yearly	€48.80/yearly	€48.80/yearly
Travel insurance Exclusive	€50.50/yearly	€50.50/yearly	€50.50/yearly
Travel insurance Exclusive Family	€111.00/yearly	€111.00/yearly	€111.00/yearly
IAPA service	€50.00/yearly	€50.00/yearly	€0.00/yearly
D.A.S. legal protection insurance	€13.00/yearly	€13.00/yearly	€13.00/yearly

Note:

¹⁾ Travel insurance is not obligatory, but the client can choose optional travel insurance to the payment card pursuant and client's account is debited with the fee annually.

3.2 Business credit cards

Fees for payment cards and other services	VISA Business Credit CL	VISA Business Charge CL	VISA Business Gold Charge CL
Issue of card ¹⁾	€23.00/yearly	€40.00/yearly	€86.00/yearly
Re-issue of card in case of card loss, theft ²⁾ , change of card holder's name ²⁾ , premature card renewal ²⁾ , card damage ²⁾ , change of own picture on a card	€10.00	€10.00	€10.00
Express payment card issue	€30.00	€30.00	€30.00
Changes upon the client's request: PIN re-sending ²⁾ , change of daily limit, change of payment card account number	€5.00	€5.00	€5.00
Change of PIN code on a card via ČSOB ATM ³⁾	€2.50	€2.50	€2.50
Issue of emergency card abroad	€230.00	€230.00	€230.00
Issue of emergency cash abroad	€165.00	€165.00	€165.00
Secured internet payment: service activation/sending of SMS code ⁴⁾ , change of salutation/change of limit for secured internet payment ⁵⁾	€0.00	€0.00	€0.00
Change of limit for card not present transactions ⁵⁾	€0.00	€0.00	€0.00
Unblocking/blocking card not present transactions ⁵⁾	€0.00	€0.00	€0.00
Separate statement of card transactions sent by post	€1.00	€1.00	€1.00

Note:

Limit for cash withdrawal by a business credit card is 20% of credit limit monthly. If it is necessary, it is possible to set up a credit card limit up to 100% of the total credit limit monthly.

Payment cards are issued with contactless technology and are marked with the abbreviation "CL". Payment cards with contact technology are issued only on demand. Fees for contact and contactless cards are the same.

¹⁾ Travel insurance is obligatory for all Business credit cards. The client can choose optional travel insurance for the Business credit card. The client's account is debited a fee for insurance annually.

²⁾ This applies also to electronic banking channels (ČSOB Internetbanking 24, ČSOB BusinessBanking Lite, ČSOB BusinessBanking 24).

³⁾ PIN change is not possible 35 days prior to card expiration. It's not possible to set up express PIN re-sending.

⁴⁾ SMS code issued for authentication of Secured internet transactions.

⁵⁾ Includes transactions of Secured internet payment. Limit for secured internet payment cannot be higher than the card limit.

Other fees related to a business credit card account	VISA Business Credit CL	VISA Business Charge CL	VISA Business Gold Charge CL
Maintaining of business charge account or business revolving account, sending of account statements monthly by post	€0.00	€0.00	€0.00
SEPA standing payment order within SR entered electronically ¹⁾	1% of the transferred amount, min. €4.50	1% of the transferred amount, min. € 4.50	1% of the transferred amount, min. €4.50
Modification of terms of contract upon the client's request	€7.00	€7.00	€7.00
Credit limit increase	€0.00	€0.00	€0.00
Annual fee for full automatic installment of due amount (100% direct debit) ²⁾	€10.00	€10.00	€10.00
Sending of duplicate credit account statement:			
■ in 180 days	€2.00	€2.00	€2.00
■ over 180 days	€4.00	€4.00	€4.00
Reminder	€10.00	€10.00	€10.00
Call	€30.00	€30.00	€30.00

Note:

¹⁾ Fee is not applicable to the clients of entrepreneurs and small companies segment with turnover up to EUR 1.5 m served by a retail branch.

²⁾ Fee is not applicable to the clients served by a SME/corporate branch.

Transactions by debit payment cards	VISA Business Credit CL	VISA Business Charge CL	VISA Business Gold Charge CL
Payment for goods and services by card	€0.00	€0.00	€0.00
Cash withdrawal from ČSOB ATMs in the SR and from KBC group ATMs ¹⁾	1.5% of the withdrawn amount, min. €4.00	1.5% of the withdrawn amount, min. €4.00	1.5% of the withdrawn amount, min. €4.00
Cash withdrawal from ATMs of other banks in the SR and in SEPA countries in EUR	2% of the withdrawn amount, min. €6.00	2% of the withdrawn amount, min. €6.00	2% of the withdrawn amount, min. €6.00
Cash withdrawal from ATMs abroad	2.5% of the withdrawn amount, min. €8.00	2.5% of the withdrawn amount, min. €8.00	2.5% of the withdrawn amount, min. €8.00
Cash withdrawal via POS Terminal, Imprinte etc. (cash advance)	€10.00	€10.00	€10.00
Cash withdrawal by card at a Merchant (cash back)	€0.20	€0.20	€0.20
Displaying of account balance via ČSOB ATM	€0.05	€0.05	€0.05
Displaying of account balance via AMTs of other banks in the SR	€0.30	€0.30	€0.30

Note:

¹⁾ ČSOB ATMs in the ČR and of Poštovní spořitelna in the ČR and KBC ATMs in Czech Republic, Hungary, Bulgaria, Belgium.

Insurance ¹⁾ and other services for payment cards	VISA Business Credit CL VISA Business Charge CL	VISA Business Gold Charge CL
Travel insurance Standard	€18.30/yearly	€18.30/yearly
Travel insurance Standard Family	€48.80/yearly	€48.80/yearly
Travel insurance Exclusive	€50.50/yearly	€50.50/yearly
Travel insurance Exclusive Family	€111.00/yearly	€111.00/yearly
IAPA service	€50.00/yearly	€0.00/yearly
D.A.S. legal protection insurance	€13.00/yearly	€13.00/yearly

Note:

¹⁾ Travel insurance is obligatory for all Business credit cards. The client can choose optional travel insurance to the Business credit card. The client's account is debited a fee for insurance annually.

3.3 POS terminals

Acceptance of payment cards via POS terminals	Fee amount
Express installation of POS terminal ¹⁾	€35.00
Monthly fee for GPRS connection for 1 POS terminal of the merchant	€17.00
Statement of transactions for ČSOB business partners accepting MasterCard, VISA card	€0.00
Imprinter rental to ČSOB business partners accepting MasterCard, VISA card	€0.00

Note:

¹⁾ ČSOB is authorised to charge sanction fees pursuant to the business terms and conditions. Other fees connected to acceptance of payment cards via POS terminals are charged according to the contractual arrangements.

4. ELECTRONIC BANKING

Products and services	ČSOB Internetbanking 24	ČSOB BusinessBanking Lite	ČSOB MultiCash 24	ČSOB Flexims
Issue of commercial certificate on chip card	€14.00	€14.00	x	€14.00
Exchange (renewal) of commercial certificate:				
▪ standard annual (via electronic banking)	€14.00	€14.00	x	x
▪ extraordinary (via electronic banking)	€20.00	€20.00	x	x
Exchange (renewal) of qualified certificate:				
▪ standard annual (via electronic banking)	€20.00	€20.00	x	x
▪ extraordinary (via electronic banking)	€25.00	€25.00	x	x
Extra fee for certificate re-issue in a branch	€10.00	€10.00	x	x
Issue of chip card reader:				
▪ for connection to a PC USB port	€15.00	€15.00	x	€15.00
▪ in the form of PCMCIA card for PC	€75.00	€75.00	x	€75.00

Note:

Standard exchange (renewal) of qualified/commercial certificate if the exchange (renewal) of a qualified/commercial certificate in the course of the last 30 days of validity of the previous certificate.

Extraordinary exchange (renewal) of qualified/commercial certificate is the exchange (renewal) of a qualified/commercial certificate within the period longer than 30 days prior to the expiry of the previous certificate.

Exchange (renewal) of certificate is done directly in ČSOB Internetbanking 24/ČSOB BusinessBanking Lite service application. The certificate exchange (renewal) cannot be executed in a branch.

Commercial certificate is always issued in a branch, and it is used by the client not using the ČSOB Internetbanking 24/ČSOB BusinessBanking Lite yet.

Re-issue – in such cases the client may be charged by a separate additional fee:

- if the client has not managed to renew the original certificate via application prior to its expiry,
- if the client has lost/destroyed the original certificate,
- if the original certificate is still valid, but instead of renewing it via ČSOB Internetbanking 24/ČSOB BusinessBanking Lite application, the client comes to a branch to have it renewed.

The prices apply to ČSOB clients, while, in case of certificates, the client means a natural person with authorization for using of Internetbanking 24, BusinessBanking 24 and BusinessBanking Lite.

ČSOB Flexims – only commercial certificates are issued for this service. For the purpose of charging, the exchange (renewal) of commercial certificate (extended validity for further period) means issue of commercial certificate.

Products and services	ČSOB Internetbanking 24	ČSOB BusinessBanking Lite	ČSOB MultiCash 24	ČSOB SmartBanking ³⁾
Implementation fee (one-off fee)	€0.00	€15.00	€100.00	€0.00
Service maintenance (monthly flat fee)	€1.00	€5.00	€15.00	€0.00
Establishing of access to client's own accounts, to accounts of another natural person – entrepreneur or another legal entity (for every account)	€0.00	x	x	€0.00
SMS key¹⁾	€0.00	x	x	x
Other (informative) SMS²⁾	€0.07/1 SMS	€0.07/1 SMS	x	x
SMS information on payment card expiry	€0.00	€0.00	x	x
Credit re-charging for Telekom mobile provider	€0.15	€0.15	x	€0.15
Credit re-charging for Orange mobile provider	€0.15	€0.15	x	€0.15
Token (issuing)	€0.00	x	x	€0.00
Change of non-functional Token	€0.00	x	x	€0.00
Unblocking of Token	€0.00	x	x	€0.00
Issuing of new Token for lost	€8.00	x	x	€8.00
Issuing of new Token for permanently blocked	€8.00	x	x	€8.00
Token for mobile (issuing)	€0.00	x	x	€0.00
Issuing of new envelope with activation key for Token for mobile	€1.00	x	x	€1.00

Note:

x Unauthorised service.

¹⁾ SMS key is used for log-in and signing of transactions of ČSOB Internetbanking 24 service.

²⁾ Information messages from ČSOB Info 24 and confirming SMS messages.

³⁾ Supplementary service to ČSOB Internetbanking 24.

Products and services	ČSOB Info 24	ČSOB Linka 24	ČSOB Payment button 24
Implementation and service maintenance	€0.00	€1.00	€0.00
Sending of messages by e-mail	€0.00	x	x
Sending of SMS messages	€0.07/1 SMS	x	x
SMS information on payment card expiry	€0.00	€0.00	x
Credit re-charging for Telekom mobile provider	x	€0.15	x
Credit re-charging for Orange mobile provider	x	€0.15	x

Note:

x Unauthorised service.

5. FINANCING

5.1 General fees for loans

Transaction	Fee amount
First call	€25.00
Next call	€45.00
Making a duplicate of a loan account statement upon the client's request	€4.00
Cash Letter system – execution of agreement	min. €15.00, max. €65.00 (pursuant to complexity of transaction)

5.2 Other fees for loans

Transaction	Fee amount
Preparing of internal opinion for real estate value – verification of building's state by the bank	€40.00

5.3 Loans for entrepreneurs and small companies

Transaction	EU investment loan, EU working loan
Assessment of application for exposure	€0.00
Up-front flat fee (for processing of a new deal)	1% of the required amount, min. €150.00
Up-front flat fee for pre-approved limit	x
Annual renewal of the loan	x
Loan account maintenance (monthly)	€6.65/€0.00*
Premature repayment of a part/whole balance of the loan	3% of the prepaid amount, min. €165.00
Limit increase	x
Change of contractual documentation (by the client)	€180.00
Issue of binding loan commitment/Issue of binding commitment on bank guarantee/ Agreement on a future contract	x
Commitment remuneration for issuing a bank guarantee in favour of State Housing Development Fund	x
Commitment fee	0% p.a.

* Valid in case of combination of Overdraft and EU Working loan.

Transaction	Povolené prečerpanie účtu (Overdraft) ¹⁾	Malý investičný úver (Small investment loan)	ČSOB Preklenovací polnohospodársky úver (ČSOB Bridging agricultural loan)	ČSOB úver pre zdravotníkov (ČSOB Loan for health sector) ¹⁾	Renovo úver (Renovo loan) ²⁾
Assessment of application for exposure	€0.00	€0.00	€0.00	€0.00	€0.00
Up-front flat fee	1% of the required amount, min. €150.00	1% of the required amount, min. €150.00	1% of the required amount, min. €50.00	0.50% 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	1% of the required amount, min. €30.00	x	x	x
Annual renewal of the loan	x	x	0.50% of the required amount, min. €50.00	x	x
Renewal of the loan (fee paid once a year, except 1st year)	0.40% of the credit limit, min. €80.00	x	x	0.40% of the credit limit, min. €80.00	x
Loan account maintenance (monthly)	€6.65	€6.65	€0.00	€6.65	€0.00
Premature repayment of a part/whole balance of the loan	x*	3% of the prepaid amount, min. €165.00	3% of the prepaid amount, min. €165.00	x*	3% of the prepaid amount, min. €165.00
Limit increase	1% of the amount being increased, min. €100.00	x	1% of the amount being increased, min. €50.00	0.50% of the amount being increased, min. €50.00	x
Change of contractual documentation (by the client)	€180.00	€180.00	€180.00	€180.00	€180.00
Issue of binding loan commitment/Issue of binding commitment on bank guarantee/Agreement on a future contract	x	x	x	x	0.10% of the promised amount, min. €35.00
Commitment remuneration for issuing a bank guarantee in favour of State Housing Development Fund	x	x	x	x	0.80% p.a. ³⁾
Commitment fee	0% p.a.	0% p.a.	0% p.a.	0% p.a.	0% p.a.

Note:

x Unauthorised service.

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

¹⁾ In contract named as an overdraft loan.

²⁾ Granted via a retail branch.

³⁾ You find the detailed information to fees for bank guarantees in section 5.6 Business financing – Guarantees.

5.4 Loans for Small and medium enterprises

Transaction	Overdraft loan (Kontokorentný úver)	Specific loan (Účelový úver)	ČSOB Bridge agricultural loan (ČSOB Preklenovací poľnohospodársky úver)	RENOVO loan ¹⁾ (RENOVO úver) ¹⁾
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	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	0.75% of the increased credit limit, min. €150.00
Renewal of the loan (fee paid once a year, except 1st year)	0.40% of the credit limit, min. €150.00	x	0.50% of the renewed credit limit, min. €150.00	x
Loan account maintenance (monthly)	individually	individually	individually	€0.00
Commitment fee	individually	individually	0% p.a.	0% p.a.
Management fee (paid once a year, except 1st year)	x	0.10% of the current loan balance, min. €70.00	x	€0.00
Change of contractual documentation (from the client's side)	min. €330.00	min. €330.00	min. €180.00	min. €180.00
Prepayment fee	3% of the agreed credit limit	3% of the prepaid amount, min. €165.00	€0.00	3% of the prepaid amount, min. €165.00
Loan/loan installment prolongation	x	0.30% of the prolonged amount, min. €165.00	x	0.30% of the prolonged amount, min. €100.00
Binding loan commitment/ Agreement on a future contract	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.

5.5 Trade finance

Documentary and bill collections

Transaction	Fee amount
Processing of documentary bill collection ¹⁾	0.25%, min. €50.00, max. €1,000.00
Modification of collection conditions	€20.00
Release of goods sent to ČSOB availability	€25.00
Procurement of bill acceptance	€25.00
Procurement of protest a bill	€70.00 + real costs

Note:

¹⁾ It is collected at the moment of issue of documents free of any payment (e.g. in case of settlement by direct payment) or upon the return of documents. It is collected by deduction from collection income or from the client's account.

Documentary letters of credit

Transaction	Fee amount
Accepted letters of credit:	
Pre-advice for letter of credit	€35.00
Advice for letter of credit (including increase)	0.20% of the value of letter of credit/increased letter of credit, min. €70.00
Registration of letter of credit upon the beneficiary's request (including increase)	0.10% of the value of letter of credit/increased letter of credit, min. €70.00
Confirmation of letter of credit (including increase)	€100.00 + commitment remuneration (p.a. depending on solvency of issuing bank)
Change of conditions of letter of credit (except for increase)	€35.00
Preliminary inspection of documents	€70.00
Checking of documents and their:	
■ sending for settlement, for bill acceptance, or acceptance of deferred payment (of advised letters of credit)	0.30% of the value of submitted documents, min. €70.00
■ settlement (in case of confirmed letters of credit)	0.30% of the value of submitted documents, min. €70.00

Transaction	Fee amount
Transfer of a letter of credit	0.30% of the value of transferred letter of credit, min. €100.00
Notice of assigned income from a letter of credit	€100.00
Cancellation of a letter of credit/of transfer of letter of credit/of assigned income upon request	€70.00
Issued letters of credit:	
Opening of a letter of credit (including increase)	0.30% of the value of letter of credit/increased letter of credit, min. €100.00 + commitment remuneration (p.a. depending on credit risk rate)
Change of conditions of a letter of credit (except for increase)	min. €35.00
Letter of a credit settlement, including checking of documents	0.30% of the value of submitted documents, min. €70.00
Cancellation of a letter of credit upon request	€70.00
Fee for the processing of agreement on opening of a documentary letter of credit	individually

Note:

The client's account is debited with the fees and remunerations immediately at the moment of their generating, or they are deducted from the income from the letter of credit. The fees are not refunded even in case if the letter of credit is not fully or partially used.

Guarantees

Transaction	Fee amount
Issued guarantees:	
Issue of bank guarantee (including increase)	0.30% of the total guarantee amount/guarantee amount increase, min. €100.00 + commitment remuneration (p.a. depending on credit risk rate), commitment remuneration is calculated for every started quarter from the day of guarantee issue, but a min. €50.00 per quarter. If the guarantee does not come into effect, the fees are not refunded.
Change of issued guarantee (except for increase)	€35.00
Exercise of issued guarantee	€70.00
Premature cancellation of issued guarantee	€70.00
Issue of binding promise of issuing a bank guarantee	individually
Fee for processing of contract on issuing a bank guarantee	individually
Accepted guarantees:	
Advice/registration of accepted guarantee	€70.00
Advice/registration of change of accepted guarantee	€35.00
Exercise of accepted guarantee	€70.00

Forfeiting

Transaction	Fee amount
Forfeiting	individually

ČSOB Flexims

Transaction	Fee amount
Service establishing and maintaining	€0.00

Other services

Transaction	Fee amount
Repeated reminder of not provided dispositions	€15.00 for the third one and every next one
Draft of business financing products	€100.00
Consultation of payment conditions and business contract	€35.00 for every started hour
Other manually executed transactions	€10.00 for every started 15 minutes of work

Note:

Fees for telecommunication and postal services are specified in the section Telecommunication and postal services.

6. SECURITIES

6.1 Custody, safekeeping, and trading of securities

Transaction	Fee amount
Safekeeping of paper securities:	
Safekeeping of paper securities (of the face value of safekept securities):	
■ up to EUR 33,195.00	0.20% p.a., min. €34.00 + VAT
■ over EUR 33,195.00	individually + VAT
Custody, safekeeping of domestic paper securities for the clients	Individually, depending on portfolio volume + VAT
Custody, safekeeping and settlement of securities transactions:	
■ in Slovak capital market for domestic and foreign clients	individually + VAT
■ in foreign markets for domestic clients	individually + VAT
Securities trading:	
Securities trading in client's account in the Central Securities Depository SR is charged according to the Price list of the Central Securities Depository of the Slovak Republic.	
Arranging for trades in the Bratislava Stock Exchange depending on the trade volume in EUR (plus fees of the Bratislava Stock Exchange and fees of the Central Securities Depository):	
■ up to EUR 500,00	€14.00
■ EUR 500.01 – EUR 3,500.00	€14.00 + 1.20% of the part exceeding the base
■ EUR 3,500.01 – EUR 15,000.00	€50.00 + 1% of the part exceeding the base
■ EUR 15,000.01 – EUR 35,000.00	€165.00 + 0.80% of the part exceeding the base
■ over EUR 35,000.01	€325.00 + individually
Arranging for trades in foreign securities	included in trade price
Arranging for prompt and term transactions in bonds	included in trade price
Sale/purchase of securities from/to bank's portfolio	included in trade price

6.2 Promissory note

Transaction	Fee amount
ČSOB deposit promissory note:¹⁾	
■ issuing of a promissory note	€10.00 single payment
■ safekeeping of a promissory note	€7.00 single payment
Promissory note drawn by a third party within a promissory note programme:	
■ issuing of a promissory note	€0.00
■ safekeeping of a promissory note	€7.00 single payment

Note:

¹⁾ Applicable to all types of promissory notes issued by ČSOB.

7. SPECIAL SERVICES

7.1 Information providing

Transakcia	Výška poplatku
Confirmation issued upon a client's request	€5.00 + VAT
Confirmation issued upon a client's request for the purpose of an audit:	min. €35.00, max. €150.00 + VAT
■ without credit exposure	min. €70.00, max. €150.00 + VAT
■ with credit exposure	
Copy of a document	€ 5.00 + VAT
Preparing of a report for an executor and for other authorised entities	€25.00 + VAT for every, even negative report
Preparing of a request for an executor that is electronically:	€12.50 + VAT for every, even negative report
■ extended request status of accounts	€25.00 + VAT for every, even negative report
■ other request	
Bank references upon one's own request	min. €7.00, max. €66.50 + VAT

7.2 Other services

Transaction	Fee amount
Administration of debt execution on the account	min. €17.00, max. €340.00/monthly
Issue of fax code table for other than payment purposes	€29.00
Other manually executed transactions not explicitly specified in the Price list	€5.00 + VAT for every even started 15 minutes of work
Sending of documents by courier service	According to the valid price list of the used courier service
Sending of documents by post office upon the client's request	According to the valid rates abroad

7.3 Security safe box rental, safekeeping in bank's vault

Security safe box rental	Fee amount			
	Sum insured €5,000.00	Sum insured €10,000.00	Sum insured €20,000.00	Sum insured €30,000.00
■ Up to 4 I ¹⁾	€17.00 + VAT	€37.00 + VAT	€57.00 + VAT	€77.00 + VAT
■ Between 4.1 I and 6 I	€27.00 + VAT	€47.00 + VAT	€67.00 + VAT	€87.00 + VAT
■ Between 6.1 I and 10 I ²⁾	€40.00 + VAT	€60.00 + VAT	€80.00 + VAT	€100.00 + VAT
■ Between 10.1 I and 20 I ³⁾	€53.00 + VAT	€73.00 + VAT	€93.00 + VAT	€113.00 + VAT
■ Between 20.1 I and 30 I ⁴⁾	€66.00 + VAT	€86.00 + VAT	€106.00 + VAT	€126.00 + VAT
■ More than 30 I	€100.00 + VAT	€120.00 + VAT	€140.00 + VAT	€160.00 + VAT

Note:

Fee for security safe deposit box is fixed as an annual rental rate. In case of concluding contract in the course of the calendar year, 1/12 of the annual rate is calculated for every, even commenced, calendar month of concluding the contract. The fee is due in advance, not later than until the 14th day of the relevant safekeeping period. Unless it is settled in time, it is increased by EUR 1,00 for every commenced 10 calendar days.

Dimensions in selected branches:

¹⁾ A4 × 5 cm

²⁾ A4 × 8 cm; A4 × 10 cm

³⁾ A4 × 15 cm; A4 × 20 cm

⁴⁾ A4 × 30 cm

Automated security box rental	Fee amount
	Sum insured €30,000.00
3.74 I	€350.00 + VAT
6.42 I	€430.00 + VAT
14.2 I	€500.00 + VAT

Note:

Fee for automated security safe deposit box is fixed as an annual rental rate. In case of concluding contract in the course of the calendar year, 1/12 of the annual rate is calculated for every, even commenced, calendar month of concluding the contract. The fee is due in advance, not later than until the 14th day of the relevant safekeeping period. Unless it is settled in time, it is increased by EUR 0.66 for every commenced 10 calendar days.

Automated security boxes are available only in ČSOB branch Nám. SNP 29 in Bratislava.

Transaction	Fee amount
Conclusion of a contract	€0.00
Loss or damage of a security safe box key, security safe box lock exchange	real costs
Notary's participation in violent box opening	according to local conditions
Loss or damage of entrance card, change of card ¹⁾	€10.00
Entrance card cancellation ¹⁾	€0.00
PIN change to entrance to automated security box ¹⁾	€0.00
Change of biometric information to entrance to automated security box ¹⁾	€0.00

Note:

¹⁾ Fee is valid only for automated security boxes.

8. EXISTING PRODUCTS AND SERVICES NOT SOLD BY ČSOB ANY MORE

8.1 Business packages and Current accounts

Business package	Sending of statements to a branch, post office box		
	Monthly	Weekly	Daily
ČSOB Podnikatelské konto ELEKTRON (ČSOB Business account ELEKTRON)	€24.00	€26.00	€40.00
ČSOB Podnikatelské konto KOMPLET (ČSOB Business account KOMPLET)	€66.00	€68.00	€78.00
Fee charging	monthly		

Account	Sending of statements to a branch, post office box		
	Monthly	Weekly	Daily
Current accounts	€6.50	€8.00	€16.00
Fund accounts: Social fund; Reconstruction and development fund;	€4.80	€6.30	€14.25
Fund of transaction, maintenance and repairs, Accounts for notarial custody	€2.50	€3.30	€7.00
Fee charging	monthly		

Note:

x Unauthorised service.

Products, services and transactions included into the package price		ČSOB Správcovské konto KOMPLET (ČSOB Administration account KOMPLET)	ČSOB Podnikatelské konto PLUS (ČSOB Business account PLUS)
FEE	Maintaining of an package	€15.00 €/monthly	€6.00 €/monthly
BASIC SERVICES	Opening and maintaining of current account in EUR with minimum balance of EUR 0.00	✓	✓
	1 statement of account by post/electronically	✓	✓
	Entry and modification of SEPA standing payment order/ SE/a direct debit agreement	✓	✓
PAYMENT CARDS	Issuing and monthly fee for a debit payment card	1VISA Electron Business CL	1 VISA Electron Business CL or Maestro
	Image card – own picture on a card (only for VISA Electron Business CL payment card) ¹⁾	x	1card
	Payment in the SR and abroad made by payment card	unlimited	unlimited
	Cash withdrawal in ČSOB ATM in the SR and in ATM of KBC Group	unlimited	unlimited
ELECTRONIC BANKING	ČSOB Internetbanking 24 – SMS key, token (establishing and maintaining)	✓	✓
	ČSOB SmartBanking	✓	✓
	ČSOB Linka 24 (establishing and maintaining)	✓	✓
	ČSOB Info 24 – by e-mail (establishing and maintaining)	✓	✓
TRANSACTIONS	Cash deposit – ČSOB SR	50% discount	x
	Incoming payment within ČSOB SR in EUR	50% discount	10 transactions
	Outgoing payment within ČSOB SR in EUR – electronically	unlimited	10 transactions
	Outgoing payment within ČSOB SR in EUR – by post	5 transactions	3 transactions
	Payment based on SEPA standing payment order of SEPA direct debit agreement	5 transactions	unlimited
OTHER SERVICES	ČSOB BENEFIT Account	✓	✓

Note:

✓ Service is included in package price.

x Service is not included in package price, or an unauthorized service.

¹⁾ Only first own picture is free of charge.

Fees to service package ČSOB Podnikateľské konto PLUS (ČSOB Business account PLUS) and ČSOB Správcovské konto KOMPLET (ČSOB Administration account KOMPLET)

Frequency of statement sending		ČSOB Podnikateľské konto PLUS (ČSOB Business account PLUS)	ČSOB Správcovské konto KOMPLET (ČSOB Administration account KOMPLET)
Sending of statements by post/electronically	Monthly	€6.00	€15.00
	Weekly	€9.00	€16.00
	Daily	€25.00	€27.00
Sending of statements to branch + electronically, into post office box + electronically	Monthly	€16.00	€21.00
	Weekly	€19.00	€23.00
	Daily	€35.00	€34.00
Sending of statements to branch + electronically, into post office box + electronically	Monthly	€16.00	€21.00
	Weekly	€19.00	€23.00
	Daily	€35.00	€34.00

Reward programme for active usage of ČSOB Podnikateľské konto Plus (ČSOB Business account Plus).

Reward programme is dedicated to existing clients – natural persons – entrepreneurs and legal entities with a yearly turnover up to EUR 1.5 m. of Entrepreneurs and small companies segment.

	Discount A	Discount B
You can have your business package free of charge if you use it actively:	1.) Volume of credit transfers on your account was at least EUR 5,000.00 (excluding transfers among its own accounts) and simultaneously	1.) volume of credit transfers on your account was at least EUR 10,000.00 (excluding transfers among its own accounts) and simultaneously
	2.) you made at least 7 payment orders in the form of single order, standing order, direct debit or debit card payments for goods and services in Slovak Republic, SEPA countries and abroad and simultaneously	2.) you made at least 10 payment orders in the form of single order, standing order, direct debit or debit card payments for goods and services in Slovak Republic, SEPA countries and abroad and simultaneously
	3.) average monthly balance on the current account was at least EUR 5,000.00 or one of the following credits in provided and disbursed: ČSOB Rýchly podnikateľský úver (ČSOB Fast Business Loan), ČSOB Úver pre zdravotníkov (Loan for health sector), Express úver pre slobodné povolania (Express loan for liberal professions), Povolené prečerpanie účtu s pravidelnými splátkami (Overdraft with regular repayments), Povolené prečerpanie (Overdraft), Kontokorentný úver (Overdraft loan)	3.) average monthly balance on the current account was at least EUR 10,000.00 or one of the following credits is provided and disbursed: ČSOB Rýchly podnikateľský úver (ČSOB Fast Business Loan), ČSOB Úver pre zdravotníkov (Loan for health sector), Express úver pre slobodné povolania (Express loan for liberal professions), Povolené prečerpanie účtu s pravidelnými splátkami (Overdraft with regular repayments), Povolené prečerpanie (Overdraft), Kontokorentný úver (Overdraft loan)

Provision of business package maintenance fee discount:

- If you fulfil conditions for obtaining business package maintenance fee discount, your business package will be maintained free of charge in the following month.

8.2 Debit payment cards

Debit payment cards	Fee for card/annually	Annual fee for optional traveller's insurance
VISA Classic	€0.00	€18.30
MasterCard Standard	€0.00	€18.30

Note:

The fees for card apply to the existing business packages ČSOB Podnikateľské konto Elektron, Klasik a Komplet (ČSOB Business account Elektron, Klasik and Komplet).

8.3 Loans

Loans for Entrepreneurs and small companies

Transaction	Rýchly podnikateľský úver (Fast business loan)	Povolené prečerpanie s pravidelnými splátkami (Overdraft with regular installments)	Expresný úver pre slobodné povolania (Express loan for liberal professions)	Express investičný úver pre slobodné povolania (Express investment loan for liberal professions)
Renewal fee (fee is due annually except for the first year)	0.40% of the current loan balance, min. €80.00	0.40% of the current loan balance, min. €80.00	0.40% of the current loan balance, min. €80.00	x
Loan account maintenance (monthly)	€6.65	€6.65	€6.65	€6.65
Premature repayment of a part/whole balance of the loan	x*	x*	x*	3% 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:

x* For this loan type, the loan repayment is possible for a fee "Change of contractual documentation (by the client)".

8.4 Electronic banking

Transaction	ČSOB BusinessBanking 24
Issue of commercial certificate on a chip card	€14.00
Exchange (renewal) of commercial certificate:	
▪ standard annual (via electronic banking)	€14.00
▪ extraordinary (via electronic banking)	€20.00
Extra fee for certificate re-issue in a branch	€10.00
Issue of a chip card reader:	
▪ for connection to PC USB port	€15.00
▪ in form of PCMCIA card for PC	€75.00
Service maintaining (monthly flat fee)	€35.00
Credit re-charging for Telekom mobile provider	€0.15
Credit re-charging for Orange mobile provider	€0.15

Note:

x Unauthorised service.

9. GENERAL PROVISIONS

9.1	In case of current accounts in foreign currencies the fixed fees are converted applying the current Foreign Exchange rate (exchange rate of the NBS foreign exchange market) on the day of fee charging.
9.2	In addition to the fees and remunerations specified in the Price list, the Bank charges any eventual costs charged by foreign and domestic banks or by any other organisations generated in relation to the transaction executed upon the client's request, to the client's account, unless it is agreed otherwise in the particular case. In case of any additional costs of the foreign bank first after crediting the payment in favour of the client, the client's account is debited with the costs.
9.3	The bank is authorised to charge remuneration in the amount and in a way determined according to the agreement with the client for the services not specified in the Price list, with regard to the time necessary for execution of the required transaction and the risk rate assumed by the Bank.
9.4	The fees and remunerations for banking services are fixed pursuant to the relevant contract on banking transaction, General business terms and conditions, as well as separate business terms and conditions for the particular transaction, usually in the currency of account, to the debit or credit of which the particular transaction is executed.
9.5	Relevant VAT in the amount set by the Act on value added tax is added to the fees and remunerations according to this Price list.
9.6	The Bank charges remuneration for foreign currency conversion in the amount of difference between the exchange rate of FX purchase and sale, or eventually percentage remuneration specified in the relevant item of the Price list.
9.7	The rates with domestic banks and with branches of foreign banks operating in the SR can be agreed on contractual basis.
9.8	In relation to foreign banks, the Bank charges remunerations for particular transaction types pursuant to a special Price list.
9.9	Fees fixed for new products and services are valid from the day of provision thereof by the bank.
9.10	The Bank charges once a month (the last Sturday of the month) the fees for business package/current account maintained for the client on the day of fee charging, namely in the amount and frequency pursuant to the currently valid Price list.
9.11	This Price list for natural persons – entrepreneurs and legal entities replaces the Price list for natural persons – entrepreneurs and legal entities expiring on the day of effect of this Price list for natural persons – entrepreneurs and legal entities. This Price list comes into force and effect on 1 July 2014.