

# PRICE LIST

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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 Podnikatel'ské konto (ČSOB Business account)	ČSOB Podnikatel'ské konto ELEKTRON (ČSOB Business account ELEKTRON)	ČSOB Podnikatel'ské konto KOMPLET (ČSOB Business account KOMPLET)
<b>Fee</b>	Maintaining of a package	€7.00/monthly	€15.00/monthly	€60.00/monthly
<b>Basic services</b>	Opening and maintaining of a current account in EUR with minimum balance of EUR 0.00	✓	✓	✓
	Entry and modification of SEPA standing payment order/SEPA direct debit agreement	✓	✓	✓
<b>Payment cards</b>	Issuing and monthly/annual fee for a debit payment card	1 MasterCard Business or VISA Business	1 MasterCard Business or VISA Business <sup>1)</sup>	2 MasterCard Business or VISA Business
	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
<b>Electronic banking</b>	ČSOB Internetbanking 24 – SMS key, token (implementation and maintenance)	✓	✓	✓
	ČSOB SmartBanking	✓	✓	✓
	Moja ČSOB	✓	✓	✓
	ČSOB Linka 24 (implementation and maintenance)	✓	✓	✓
	ČSOB BusinessBanking Lite	x	30 % discount of the one-off fee for implementation	100 % discount of the monthly fee for service maintenance
	ČSOB MultiCash 24	x	x	50 % discount of the monthly fee for service maintenance
<b>Transactions</b>	Cash deposit – ČSOB SR	x	x	30 transactions
	Cash withdrawal – ČSOB SR	x	x	15 transactions
	Incoming payment in EUR	35 transactions	50 transactions	250 transactions <sup>2)</sup>
	Outgoing payment in EUR electronically	unlimited	unlimited	unlimited
	Outgoing payment in EUR in branch	2 transactions	x	15 transactions
	Payment by standing payment order or SEPA direct debit	unlimited	unlimited	unlimited
<b>Other services</b>	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.

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

<sup>2)</sup> 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	Maintenance fees for business packages			Fees for account statements sent by post for business packages			Fees for account statements sent to branch/into post office box for business packages			Fees for electronic account statements for business packages		
	monthly	weekly	daily	monthly	weekly	daily	monthly	weekly	daily	monthly	weekly	daily
ČSOB Podnikatelské konto (ČSOB Business account)	€7.00											
ČSOB Podnikatelské konto Elektron (ČSOB Business account Elektron)	€15.00			€1.00	€4.00	€16.00	€4.00	€12.00	€20.00	€0.00		
ČSOB Podnikatelské konto Komplet (ČSOB Business account Komplet)	€60.00											
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"> <li>* Business package free of charge for the first three months</li> <li>* Business package free of charge for the first six months, if the client opens personal service package with ČSOB in the same month</li> </ul>

#### 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 currency<sup>1)</sup>

Package	Maintenance fees for account			Fees for account statements sent by post			Fees for account statements sent to branch/into post office box			Fees for electronic account statements		
	monthly	weekly	daily	monthly	weekly	daily	monthly	weekly	daily	monthly	weekly	daily
Current accounts	€3.50											
Fund accounts: Social fund; Reserve fund; Reconstruction and development fund; Fund of transactions, maintenance and repairs	€1.45			€1.00	€4.00	€16.00	€4.00	€12.00	€20.00	€0.00		
Account for notarial custody	€0.00											
Fee charging				monthly								

### Note:

<sup>1)</sup> 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	€10.00
Establishing, changing, cancelling of blocked deposit including the process of preparing the escrow agreement	min. €100.00
Change of disposal authorisations	€5.00
Closing of current account/business package upon the client's request	€10.00
Call for settlement of debit balance in the account	€1.00
Reminder for settlement of debit balance in the account	€3.50
Confirmation issued upon client's request	€7.00 + VAT
Providing of information at the request of third parties	€25.00 + VAT for every, even negative report
Extra fee for administration of the debt execution on the account	€10.00/monthly

## 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 ČSOB Internetbanking 24 or ČSOB BusinessBanking Lite is activated.
- Electronic account statement sent to natural persons – entrepreneurs and legal entities is a free of charge supplementary service.
- Natural persons – entrepreneurs and legal entities can have their account statements delivered by mail, to branch, to a P.O.Box or electronically, while the fee charged depends on the frequency of statements delivery.

### 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 ČSOB 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 ČSOB Slovak Republic and received SEPA payment in accordance with its definition in General terms and conditions.

- 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 the last calendar day of a 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 accounts <sup>1)</sup>

Transaction	Fee amount
Opening and maintaining of accounts, including account statements	€0.00
Cash deposit	€0.00
<b>Penalty fee for premature withdrawal before the expiration of the agreed period for deposit/notice period<sup>2)</sup> (% of the withdrawn amount based on the tenor/notice period):</b>	
▪ less than 1 month <sup>3)</sup>	0.75 %
▪ more than 1 month (including) <sup>4)</sup>	0.75 %
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 <sup>5)</sup>	min. €100.00
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	€10.00

#### Note:

- <sup>1)</sup> Saving accounts are ČSOB BENEFIT konto (ČSOB BENEFIT Account) and Saving Account Deposit.
- <sup>2)</sup> The minimum amount of charged sanction is EUR 3.00 or countervalue in particular currency in case of accounts held in foreign currencies.
- <sup>3)</sup> In case of transactions with funds ČSOB AM/KBC AM executed from saving accounts at ČSOB BENEFIT konto, the penalty fee for premature withdrawal is not applied.
- <sup>4)</sup> Premature withdrawal without penalty is possible once a month up to 25 % of the previous day's balance without blocking and assigned cancellation on Saving account Deposit. Penalty fee applies for premature withdrawal out of the conditions.
- <sup>5)</sup> 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](http://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](http://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 <sup>1)</sup>	€1.50
Cash deposit – deposit to housing account <sup>2)</sup>	€1.50

Transaction	Fee amount
Processing and transfer to current account held in ČSOB in the CR <sup>3)</sup>	€5.50
Cash withdrawal – ČSOB SR <sup>4)</sup>	€3.00
Sanction fee for unexecuted announced cash withdrawal in a branch	1 % of the amount of unexecuted announced cash withdrawal
<b>Extra fee for processing of coins in EUR for deposit to the account/account withdrawal within one day for more than 100 pcs. of coins</b>	2 % of the deposit amount, min. €1.00
<b>Change or exchange of cash in EUR within one day for more than 20 pcs.</b>	2 % of the deposit, 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 <sup>5)</sup>	10 % of the amount of damaged banknotes, max. €20.00
Exchange of a banknote in EUR in the form of a damaged banknote <sup>5)</sup>	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

**Note:**

- 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) The fee applies to withdrawal via personal cheque ČSOB. Withdrawal is possible only in the currencies in the exchange list.
- 5) 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

**Note:**

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

## 2.2 Non-cash payment transactions

### Payment transactions within ČSOB

Intrabank payment within ČSOB SR and payment transaction from/to ČSOB ČR	paper	electronic
Incoming payment <sup>1)</sup>	€0.20	
Outgoing payment <sup>1), 2)</sup>	€2.00	€0.20

**Note:**

- <sup>1)</sup> Payment in EUR currency and in foreign currency.
- <sup>2)</sup> Payment transaction in favour of an account held in the ČSOB ČR is possible only with charge code SHA.

### 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	€0.20	
Outgoing payment	€2.00	€0.20
Priority outgoing payment	€66.00	€33.00
SEPA standing payment order	paper	electronic <sup>1)</sup>
Entry	€0.00	
Modification	€2.00	€0.00
Cancellation <sup>2)</sup>	€2.00	€0.00
Payment by standing payment order/SEPA direct debit	€0.20	
SEPA direct debit <sup>3)</sup>	paper	electronic
Direct debit collection	€0.00	
Incoming/outgoing/refund payment by SEPA direct debit	€0.20	
SEPA direct debit agreement	paper	electronic
Entry	€0.00	
Modification	€2.00	€0.00
Cancellation <sup>2)</sup>	€2.00	€0.00

**Note:**

- <sup>1)</sup> Only for payments from account in EUR currency within SEPA countries in favour of participating banks in european bank clearing EBA STEP2.
- <sup>2)</sup> The bank does not charge this fee in case of SEPA standing payment order/SEPA direct debit agreement cancellation due to the client's request for account cancellation.
- <sup>3)</sup> For Entrepreneurs and Small companies clients with yearly turnover up to EUR1.5 m., the SEPA direct debit is not provided.

### Cross-border payment transactions

Cross-border payment	paper	electronic
Incoming payment	€0.20	
Outgoing cross-border payment <sup>1), 2)</sup>	0.5 %, min. €18.00, max. €50.00	0.4 %, min. €10.00, max. €40.00
Priority cross-border payment	0.6 %, min. €84.00, max. €115.00	0.6 %, min. €43.00, max. €70.00
Real time urgent payment in EUR currency <sup>3)</sup>	€80.00	€50.00
Intracompany payment	€20.00	



<b>Additional fee to outgoing/priority cross-border payment with charge code OUR<sup>4)</sup></b>	<b>paper</b>	<b>electronic</b>
Payment up to €12,500.00 or equivalent in foreign currency		€5.00
Payment from €12,500.00 up to €50,000.00 or equivalent in foreign currency		€15.00
Payment above €50,000.00 or equivalent in foreign currency		€50.00

<b>Cross-border standing payment order</b>	<b>paper</b>	<b>electronic</b>
Entry/Modification/Cancellation <sup>5)</sup>	€3.00	x
Payment by a standing payment order	0.4 %, min. €10.00, max. €40.00	x

**Note:**

- <sup>1)</sup> Including cross-border payment in EUR within EEA countries which do not meet SEPA payment conditions.
- <sup>2)</sup> It also applies to payment in foreign currency to other banks in the SR.
- <sup>3)</sup> Applicable for payments to other banks within the SR.
- <sup>4)</sup> Additional fee applies to outgoing/priority cross-border payment with charge code OUR based on the amount of the payment.
- <sup>5)</sup> The bank does not charge this fee in case of cross-border standing payment order cancellation due to the client's request for account cancellation.

## 2.3 Other services of payment transactions

<b>Confirmations, information, and advice</b>	<b>SEPA payments</b>	<b>Cross-border payments</b>
Advice of non-executed payment (paper)	€1.00 <sup>1)</sup>	€10.00
Advice of non-executed payment (electronic)	€0.00	x <sup>1)</sup>
Confirmation of executed payment transaction		€10.00
Request for confirmation of credited payment transaction from the receiver's bank upon client's request		€20.00 + real cost

<b>Other services</b>	<b>SEPA payments</b>	<b>Cross-border payments</b>	<b>Cash payments</b>
Client's request for a refund of an executed payment transaction	€16.50 + real cost		€16.50
Client's request for additional identification of the payment	€10.00 + real cost		€10.00
Client's request for cancellation of non-cash payment prior to processing	€11.50	€11.50	x

<b>Services for SEPA direct debit creditors</b>	<b>Fee amount</b>
Review of request for SEPA direct debit	€10.00
Issue of CID/Change in CID register	€10.00
Request for reversal of SEPA direct debit	€10.00

<b>Remote access to ČSOB accounts</b>	<b>Fee amount</b>
Sending of account statements to one SWIFT address (MT940) and/or receiving of payment order by SWIFT (MT101) – establish of service	€33.00
Sending of account statements to one SWIFT address (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

**Note:**

- <sup>1)</sup> Also applies to payments within ČSOB SR in foreign currency.

## 3. Payment cards

### 3.1 Debit payment cards

Fees for payment cards and other services	VISA Business	MasterCard Business	VISA Business Gold
Issue of card	€1.65/monthly	€40.00/yearly	€86.00/yearly
Re-issue of card in case of card loss, theft <sup>1)</sup> , change of card holder's name <sup>1)</sup> , premature card renewal <sup>1)</sup> , card damage <sup>1)</sup>	€10.00	€10.00	€10.00
Express payment card issue	€30.00	€30.00	€30.00
Changes upon client's request: PIN re-sending <sup>1)</sup> , change of daily limit <sup>1)</sup> , change of payment card account number	€5.00	€5.00	€5.00
Change of PIN code on a card via ATM <sup>2)</sup>	€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 <sup>3)</sup> , change of salutation/change of limit for secured internet payment <sup>4)</sup>	€0.00	€0.00	€0.00
Change of limit for card not present transactions <sup>4)</sup>	€0.00	€0.00	€0.00
Unblocking/blocking card not present transactions <sup>4)</sup>	€0.00	€0.00	€0.00
<b>Statement of card transactions:</b>			
▪ separate statement sent by post	€1.00	€1.00	€1.00
▪ additional statement sent by post	€3.00	€3.00	€3.00

#### Note:

Payment cards are issued with contactless technology and are marked with the abbreviation "CL".

<sup>1)</sup> This applies also to electronic banking channels (ČSOB Internetbanking 24, ČSOB BusinessBanking Lite and ČSOB SmartBanking).

<sup>2)</sup> PIN change is not possible 35 days prior to card expiration. It's not possible to set up express PIN re-sending.

<sup>3)</sup> SMS code is used for authentication of Secured internet transactions.

<sup>4)</sup> Includes transactions of Secured internet payment. Limit for secured internet payment cannot be higher than the card limit.

Transactions by debit payment cards	VISA Business	MasterCard Business	VISA Business Gold
Payment for goods and services by card	€0.20	€0.20	€0.20
Cash withdrawal from ČSOB ATMs in the SR and from KBC group ATMs in EUR <sup>1)</sup>	€0.20	€0.20	€0.20
Cash withdrawal from ATMs of other banks in the SR and in SEPA countries in EUR	€2.50	€2.50	€2.50
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, Imprinter 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 AMTs of other banks	€0.50	€0.50	€0.50

#### Note:

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

Insurance for payment cards <sup>1)</sup>	VISA Business	MasterCard Business	VISA Business Gold
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

**Note:**

<sup>1)</sup> 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	VISA Business Charge	VISA Business Gold Charge
Issue of card <sup>1)</sup>	€23,00/yearly	€40,00/yearly	€86.00/yearly
Re-issue of card in case of card loss, theft <sup>2)</sup> , change of card holder's name <sup>2)</sup> , premature card renewal <sup>2)</sup> , card damage <sup>2)</sup>	€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 <sup>2)</sup> , change of daily limit, change of payment card account number	€5.00	€5.00	€5.00
Change of PIN code on a card via ATM <sup>3)</sup>	€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 <sup>4)</sup> , change of salutation/change of limit for secured internet payment <sup>5)</sup>	€0.00	€0.00	€0.00
Change of limit for card not present transactions <sup>5)</sup>	€0.00	€0.00	€0.00
Unblocking/blocking card not present transactions <sup>5)</sup>	€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".

<sup>1)</sup> 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.

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

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

<sup>4)</sup> SMS code issued for authentication of Secured internet transactions.

<sup>5)</sup> 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	VISA Business Charge	VISA Business Gold Charge
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 % 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) <sup>1)</sup>	€10.00	€10.00	€10.00
<b>Sending of duplicate credit account statement:</b>			
▪ 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:**

<sup>1)</sup> Fee is not applicable to the clients served by a SME/corporate branch.

Transactions by debit payment cards	VISA Business Credit	VISA Business Charge	VISA Business Gold Charge
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 in EUR <sup>1)</sup>	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 of other banks in the SR and in SEPA countries in EUR	2 % of the withdrawn, min. €6.00	2 % of the withdrawn, min. €6.00	2 % of the withdrawn, min. €6.00
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, Imprinter 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 AMTs of other banks in the SR	€0.50	€0.50	€0.50

**Note:**

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

Insurance for business credit cards <sup>1)</sup>	VISA Business Credit VISA Business Charge	VISA Business Gold Charge
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

**Note:**

<sup>1)</sup> 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.

## 4. Electronic banking

Products and services	ČSOB Internetbanking 24	ČSOB BusinessBanking Lite	ČSOB MultiCash 24	ČSOB SmartBanking <sup>2)</sup>
Implementation fee (one-off fee)	€0.00	€15.00	€100.00	€0.00
Service maintenance (monthly fee)	€1.00	€5.00	€15.00	€0.00
Other (informative) SMS <sup>1)</sup>	€0.10/1 SMS	€0.10/1 SMS	x	€0.10/1 SMS
SMS information on payment card expiry	€0.00	€0.00	x	€0.00
Credit re-charging for Telekom and Orange mobile provider	€0.20	€0.20	x	€0.20

**Note:**

x Unauthorised service.

<sup>1)</sup> Informative messages from ČSOB Info 24 and confirming SMS.

<sup>2)</sup> Supplementary service to ČSOB Internetbanking 24.

Products and services	ČSOB Info 24	ČSOB Linka 24	ČSOB Platobné tlačidlo 24	Moja ČSOB
Service maintenance (monthly fee)	€0.00	€1.00 <sup>1)</sup>	€0.00	€0.00
Implementation maintenance (one-off fee)	€0.00	€0.00	€0.00	€0.00
SMS information on payment card expiry	€0.00	€0.00	x	x
Other (informative) SMS <sup>2)</sup>	€0.10/1 SMS	€0.10/1 SMS	x	x
Credit re-charging for Telekom and Orange mobile provider	x	x	x	x

**Note:**

x Unauthorised service.

<sup>1)</sup> In case, that client use ČSOB InternetBanking 24 service along with ČSOB Linka 24 fee does not apply.

<sup>2)</sup> Informative messages from ČSOB Info 24 and confirming SMS.

Autentification and authorization tools	Fee amount
Token	€0.00
Token for mobile	€0.00
SMS key <sup>1)</sup>	€0.00
Chip card reader for connection to a PC USB port	€20.00
Issue of commercial certificate on chip card	€14.00
<b>Renewal (exchange) of commercial certificate:</b>	
▪ standard annual (via electronic banking)	€14.00
▪ extraordinary (via electronic banking)	€20.00
Extra fee for chip card with certificate re-issue in a branch	€10.00
<b>Renewal (exchange) of qualified certificate:</b>	
▪ standard annual (via electronic banking)	€20.00
▪ extraordinary (via electronic banking)	€25.00

**Note:**

<sup>1)</sup> SMS key used for log-in and signing of transactions of ČSOB Internetbanking 24 service and Moja ČSOB.

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

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

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

**Chip card with 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 and BusinessBanking Lite.

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

## 5. Financing

### 5.1 General fees for loans

Transaction	Fee amount
First reminder (except RENOVO loan)	€25.00
Next reminder (except RENOVO loan)	€45.00
First reminder – RENOVO loan	€0.00
Call – RENOVO loan	€45.00
Making a duplicate of a loan account statement upon the client's request	€4.00

### 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	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. €180.00	1 % of the required amount min. €180.00	1 % of the required amount min. €180.00	1 % of the required amount min. €180.00	0,5 % of the required amount min. 50,00 €	0,75 % of the required amount min. 100,00 €

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 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
Annual renewal of the loan/Annual client's review <sup>4</sup> (fee payable annually, except for 1st year)	x	0,8 % of the required amount min. 80,00 €	x	0,8 % of the required amount min. €80.00	0,8 % of the required amount min. €80.00	x
Loan account maintenance (monthly)	€6.65/€0.00 <sup>3</sup>	€6.65	€6.65	€6.65	€6.65	€0.00
Premature repayment of a part/whole balance of the loan	5 % of the prepaid amount, min. €180.00	3 % of the prepaid amount, min. €180.00	5 % of the prepaid amount, min. €180.00	3 % of the prepaid amount, min. €180.00	3 % of the prepaid amount, min. €180.00	5 % of the prepaid amount, min. €180.00 <sup>5</sup>
Limit increase	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
Change of contractual documentation (by the client, including not using whole loan limit)	€180.00	€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	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	x	0,8 % p. a. <sup>2</sup>
Change of interest rate fixation (at the client's request) <sup>6</sup>	x	x	x	x	x	3 % of the loan balance, min. €165.00
Commitment fee	0 % p.a.	0 % p.a.	0 % p.a.	0 % p.a.	0 % p.a.	0 % p.a.

**Note:**

x Unauthorised service

<sup>1</sup>) Provided via Retail branch.

<sup>2</sup>) For more information about bank guarantee fees – see section 5.5 Business financing – Guarantees.

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

<sup>4</sup>) The name „Annual client's review” is only valid for EU Overdraft loan.

<sup>5</sup>) 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.

<sup>6</sup>) E.g. change of period, types of fixation, modification of interest rates (fixed – floating), etc.

## 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. €180.00	1 % of the credit limit, min. €180.00	1 % of the credit limit, min. €180.00	1 % of the credit limit, min. €180.00	1 % of the credit limit, min. €180.00	0.75 % of the credit limit, min. €180.00
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, starting the year after the signing of the loan agreement)	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 (from the client's side)	min. €330.00	min. €330.00	min. €330.00	min. €330.00	min. €180.00	min. €180.00
Prepayment fee	3 % of the agreed credit limit	3 % of the agreed credit limit	5 % of the prepaid amount, min. €180.00	5 % of the prepaid amount, min. €180.00	€0.00	5 % of the prepaid amount, min. €180.00 <sup>6)</sup>
Loan/loan instalment prolongation	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
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	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

<sup>1)</sup> Provided via an SME branch

<sup>2)</sup> The name „Annual fee” is valid only for Overdraft loans and Revolving loans granted with the support of the European Investment Fund.

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

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

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

<sup>6)</sup> 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



## 5.5 Trade finance

### Documentary and bill collections

Transaction	Fee amount
Processing of documentary bill collection <sup>1)</sup>	0.25 %, min. €50.00, max. €1,000.00
Return of unprocessed documents	€50.00
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:**

<sup>1)</sup> The fee is charged also if the documents are handed over without the obligation to pay (e.g. if the transaction is paid by payer directly to beneficiary). It is collected by deduction from collection income or from client's account.

### Documentary letters of credit

Transaction	Fee amount
<b>Accepted letters of credit:</b>	
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)	individually
Change of conditions of letter of credit (except for increase)	€35.00
Preliminary inspection of documents	€70.00
Checking of documents/settlement	0.30 % of the value of submitted documents, min. €70.00
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
<b>Issued letters of credit:</b>	
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
Commitment Limit granting <sup>1)</sup>	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
<b>Issued guarantees:</b>	
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
Commitment Limit granting <sup>1)</sup>	individually
<b>Accepted guarantees:</b>	
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
SWIFT – Fee is charged per processed message	€5.00

### Note:

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

<sup>1)</sup> In case of granting the Commitment Limit for both products – bank guarantees as well as letters of credit (or their promises), client will pay only one fee for Commitment Limit granting.

## 6. Securities

### 6.1 Custody, safekeeping, and trading of securities

Transaction	Fee amount
<b>Safekeeping of paper securities:</b>	
<b>Safekeeping of paper securities (of the face value of safekept securities):</b>	
▪ 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
<b>Custody, safekeeping and settlement of securities transactions:</b>	
▪ in Slovak capital market for domestic and foreign clients	individually + VAT
▪ in foreign markets for domestic clients	individually + VAT
<b>Arranging for trades in primary or secondary market: <sup>1)</sup></b>	
▪ from EUR 0.01 – EUR 30,000.00	1 % of the trade notional amount, min. €20.00 <sup>2)</sup>
▪ over EUR 30,000.01	individually

**Note:**

<sup>1)</sup> The fee does not include charges of stock exchange and charges for settlement of the securities.

<sup>2)</sup> Unless the client and the bank agrees otherwise.

### 6.2 Promissory note

Transaction	Fee amount
<b>ČSOB deposit promissory note: <sup>1)</sup></b>	
▪ issuing of a promissory note	€10.00 single payment
▪ safekeeping of a promissory note	€10.00 single payment
<b>Promissory note drawn by a third party within a promissory note programme:</b>	
▪ issuing of a promissory note	€0.00
▪ safekeeping of a promissory note	€10.00 single payment

**Note:**

<sup>1)</sup> Applicable to all types of promissory notes issued by ČSOB.

## 7. Special services

### 7.1 Information providing

Transaction	Fee amount
<b>Confirmation issued upon a client's request for the purpose of an audit:</b>	
▪ without credit exposure	min. €35.00, max. €150.00 + VAT
▪ with credit exposure	min. €70.00, max. €150.00 + VAT
Copy of a document	€ 5.00 + VAT
Bank references upon one's own request	min. €7.00, max. €66.50 + VAT

### 7.2 Other services

Transaction	Fee amount
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
Postage	According to the valid rates in the SR and abroad

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

Security safe box rental	Fee amount
▪ Up to 4 l <sup>1)</sup>	€26.00 + VAT
▪ Between 4.1l and 6l	€41.00 + VAT
▪ Between 6.1l and 10 l <sup>2)</sup>	€60.00 + VAT
▪ Between 10.1l and 20 l <sup>3)</sup>	€80.00 + VAT
▪ Between 20.1l and 30 l <sup>4)</sup>	€99.00 + VAT
▪ More than 30l	€150.00 + VAT

**Note:**

Limit of compensation for damage to one's safe box is €30 000.00.

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
3.74 l	€250.00 + VAT
6.42 l	€400.00 + VAT
14.2 l	€450.00 + VAT

**Note:**

Limit of compensation for damage to one's safe box is €30 000.00.

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 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 <sup>1)</sup>	€10.00
Entrance card cancellation <sup>1)</sup>	€10.00
PIN change to entrance to automated security box <sup>1)</sup>	€10.00
Change of biometric information to entrance to automated security box <sup>1)</sup>	€10.00

**Note:**

<sup>1)</sup> Fee is valid only for automated security boxes.

## 8. Existing products and services not sold by ČSOB any more

### 8.1 Personal cheques

Transaction	Fee amount
Stop payment <sup>1)</sup>	€11.50

**Note:**

<sup>1)</sup> Client request for non-payment of stolen or lost personal cheque.

### 8.2 Debit payment cards

Fees for payment cards	Debit MasterCard <sup>1)</sup>	MasterCard Business	VISA Business
Issue of card	€1.65/monthly	€40.00/yearly	€40.00/yearly

Fees for other services	Maestro/VISA Business/VISA Electron/ MasterCard Business/ Debit MasterCard <sup>1)</sup>
Re-issue of card in case of card loss, theft <sup>2)</sup> , change of card holder's name <sup>2)</sup> , premature card renewal <sup>2)</sup> , card damage <sup>2)</sup>	€10.00
Express payment card issue	€30.00
Changes upon client's request: PIN re-sending <sup>2)</sup> , change of daily limit <sup>2)</sup> , change of payment card account number	€5.00
Change of PIN code on a card via ATM <sup>3)</sup>	€2.50
Issue of emergency card abroad	€230.00
Issue of emergency cash abroad	€165.00
Secured internet payment: service activation/sending of SMS code <sup>4)</sup> , change of salutation/change of limit for secured internet payment <sup>5)</sup>	€0.00
Unblocking/blocking card not present transactions <sup>5)</sup>	€0.00

**Note:**

<sup>1)</sup> Payment card with contactless technology marked with the abbreviation „CL“.

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

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

<sup>4)</sup> SMS code issues of authentication of Secured internet transactions.

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

Transactions by debit payment cards	VISA Business/MasterCard Business/ Debit MasterCard
Payment for goods and services by card	€0.20
Cash withdrawal from ČSOB ATMs in the SR and from KBC group ATMs in EUR <sup>1)</sup>	€0.20
Cash withdrawal from ATMs of other banks in the SR and in SEPA countries in EUR	€2.50
Cash withdrawal from ATMs abroad	2 % of the withdrawn amount, min. €6.00
Cash withdrawal via POS Terminal, Imprinter etc. (cash advance)	€10.00
Cash withdrawal by card at a Merchant (cash back)	€0.20
Displaying of account balance via ATMs of other banks	€0.50

**Note:**

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

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 Podnikatelské konto Elektron a Komplet (ČSOB Business account Elektron and Komplet).

Insurance <sup>1)</sup> and other services for payment cards	Debit MasterCard <sup>1)/</sup> MasterCard Business/ VISA Business	VISA Electron Business/VISA Business/MasterCard Business/VISA Business Credit/VISA Business Charge
Travel insurance Standard	€18.30/yearly	x
Travel insurance Standard Family	€48.80/yealy	x
Travel insurance Exclusive	€50.50/yearly	x
Travel insurance Exclusive Family	€111.00/yearly	x

**Note:**

<sup>1)</sup> 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.

### 8.3 Loans for small and medium enterprises

Transaction	Rychly podnikatelský 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)
Annual client's review (fee payable annually, expect for 1st year)	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
Loan account maintenance (monthly)	6.65 €	6.65 €	6.65 €	6.65 €
Premature repayment of a part/ whole balance of the loan	<sup>1)</sup>	<sup>1)</sup>	<sup>1)</sup>	4 % of the prepaid amount, min. 165.00 €

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)
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:**

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

## 8.4 Other services

Transaction	Fee amount
Issue of fax code table for other than payment purposes	€29.00

## 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 calendar day 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 January 2018.