

# PRICE LIST

---

For corporate clients  
and financial institutions

published by Československá obchodná banka, a.s.



## Table of contents

<b>1. Current and deposit accounts</b>	<b>3</b>
<b>2. Payment transactions</b>	<b>4</b>
<b>3. Payment cards</b>	<b>7</b>
<b>4. Electronic banking</b>	<b>10</b>
<b>5. Financing</b>	<b>11</b>
<b>6. Securities</b>	<b>13</b>
<b>7. Special services</b>	<b>15</b>
<b>8. Existing products and services not sold by ČSOB any more</b>	<b>16</b>
<b>9. General provisions</b>	<b>17</b>

## 1. Current and deposit accounts

### 1.1 Accounts (current, term, deposit accounts with a notice period, accounts of notarial deposit)

Transaction	Fee amount
Opening of first current account (in EUR or in foreign currency)	Contractual price
Opening of another current account in the same currency	Contractual price
Opening of ČSOB BENEFIT konto	€0.00
Opening of Saving Account Deposit	€0.00
Current account maintenance (monthly per account)	€4.00
Maintenance of Saving Account Deposit	€0.00
Maintaining of ČSOB BENEFIT konto	€0.00
Current account statement	€0.20 + costs of postage
Account statement of ČSOB BENEFIT konto	€0.00
Statement from Saving Account Deposit	€0.00

### 1.2 Other fees

Transaction	Fee amount
Change of disposal authorisations	€5.00
Establishing, changing, cancelling of blocked deposit including the process of preparing the escrow agreement <sup>2)</sup>	min. €50.00
Entering, changing, cancelling of blocking of funds in current account upon request of the account owner	€10.00
Services provided to diplomatic missions (visa, legalisation, correction of travel documents, etc.)	€2.00 per one document
Sending of exchange list or account statement by fax or e-mail	€35.00 monthly
Preparing duplicate of account statement upon client's request in paper form	€10.00
Fee for premature maturity termination of fixed term deposit <sup>3)</sup>	min. €3.00
Fee for failure to comply with the agreed notice period for ČSOB BENEFIT konto and Saving Account Deposit	0.75% of the amount withdrawn prematurely, min. €3.00 <sup>4)</sup>
Instant transfer from a Saving Account Deposit amounting to 25% of actual balance once a month	€0.00
Instructions for reduction of deposits in ČSOB BENEFIT konto	€0.00
Instructions for reduction of deposits in Saving Account Deposit	€0.00
Current account closing upon client's request	€10.00
Call for settlement of debit balance in the account	€1.50 + postage
Reminder for settlement of debit balance in the account	€5.00 + postage
Confirmation issued upon client's request	€7.00 + VAT
Extra fee for administration of debt execution on the account	€10.00/monthly

#### Note:

- <sup>1)</sup> The fee is charged monthly.
- <sup>2)</sup> Establishing of blocked deposit is not possible for Saving accounts and Term deposit. The fee does not apply to the standard providing of blocked deposit after fulfilment the condition (providing of blocked deposit is not considered as cancellation in this case).
- <sup>3)</sup> Applies only to deposits that can be under the contract prematurely terminated.
- <sup>4)</sup> Premature withdrawal without penalty is possible once a month up to 25% of the balance without blocking and assigned cancellation on Saving account Deposit. Penalty fee applies for premature withdrawal out of the conditions.

## 1.3 Cash pooling

Service	Implementation fee	Monthly fee for service use	Fee for a change of the structure/ limit
<b>Domestic Cash Pooling</b>			
▪ Real one-way or two-way Cash Pooling	Contractual price	Contractual price	Contractual price
▪ Notional Cash Pooling	Contractual price	Contractual price	Contractual price
▪ Cross-currency Cash Pooling	Contractual price	Contractual price	Contractual price
<b>Cross-border Cash Pooling</b>			
▪ Real Cash Pooling	Contractual price	Contractual price	Contractual price
▪ Notional Cash Pooling (Europool)	Contractual price	Contractual price	Contractual price

## 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 in the bank's branches. You can find the definitions of the 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	€2.00
Cash deposit – deposit by third person <sup>1)</sup>	€3.00
Cash deposit – deposit via ČSOB ATMs <sup>2)</sup>	€0.00
Processing and transfer to current account held in ČSOB in the CR <sup>3)</sup>	€5.50
Cash withdrawal – ČSOB SR <sup>4)</sup>	€4.00
Sanction fee for unexecuted announced cash withdrawal	1% of the amount of the unexecuted cash withdrawal, if announced
Extra fee for processing of coins in EUR for deposit to the account/account withdrawal within one day more than 50 pcs. of coins	5% of the deposit amount, min. €3.00
Change or exchange of cash in EUR within one day more than 20 pcs.	5% of the deposit amount, min. €3.00
Cash deposit executed in the form of damaged banknotes in a foreign currency	20% of the amount of damaged banknotes, max. €20.00
Cash deposit in EUR executed in form of damaged banknotes <sup>5)</sup>	10% of the amount of damaged banknotes, max. €20.00
Exchange of banknote in EUR in form of damaged banknote <sup>5)</sup>	20% of the banknote face value, max. €20.00
Extra fee for processing of the content of secured package	0.50% of the deposit amount, min. €2.00
Take over revenue from the client	Contractual price

#### Note:

- <sup>1)</sup> The fee applies to cash deposit by a person who is not account owner/holder of which is deposit made.
- <sup>2)</sup> Applies for cash deposit via specific ČSOB ATMs with deposit function.
- <sup>3)</sup> One transfer/withdrawal daily to maximum amount EUR 3,500.00 (including) or equivalent in a foreign currency. Transactions can be realised only in EUR or CZK currency.
- <sup>4)</sup> Withdrawal is possible only in the currencies in the exchange list.
- <sup>5)</sup> Depreciated euro banknote and banknote damaged in any other way, if being complete, is a euro banknote pursuant to the NBS regulation if just a slight part is missing. A slight part means a part reducing the length or width of euro banknote by max. 10 mm, while the difference is always measured to the set euro banknote 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 to 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 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>	Contractual price	
Outgoing payment <sup>1), 2)</sup>	Contractual price	

### 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	Contractual price	
Outgoing payment	Contractual price	
Priority outgoing payment	Contractual price	
SEPA standing payment order	Paper	Electronic <sup>1)</sup>
Entry/Modification/Cancellation <sup>2)</sup>	€3.00	€0.00
Payment by standing payment order/SEPA direct debit	Contractual price	
SEPA direct debit	Paper	Electronic
Direct debit collection	Contractual price	
Incoming/outgoing/refund payment by SEPA direct debit	Contractual price	
SEPA direct debit agreement	Paper	Electronic
Entry	€3.00	€0.00
Modification/Cancellation <sup>2)</sup>	€3.00	€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.

## Cross-border payment transactions

Cross-border payment	Paper	Electronic
Incoming payment	€0.20	
Outgoing cross-border payment <sup>1), 2)</sup>	Contractual price	
Priority cross-border payment	Contractual price	
Real time urgent payment in EUR <sup>3)</sup>	Contractual price	
Intracompany payment	Contractual price	

Additional fee to outgoing/priority cross-border payment with charge code OUR <sup>4)</sup>	Paper	Electronic
Payment up to €12,500.00 or equivalent in foreign currency	€10.00	
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	

Cross-border standing payment order	Paper	Electronic
Entry/Modification/Cancellation <sup>5)</sup>	€3.00	x
Payment by standing payment order	0.50%, min. €10.00, max. €50.00	x

### Note:

- 1) Including cross-border payment in EUR within EEA countries which do not meet SEPA payment conditions.
- 2) It also applies to payment in foreign currency to other banks in the SR.
- 3) Applicable for payments to other bank within SR.
- 4) Additional fee applies to outgoing/priority cross-border payment with charge code OUR based on the amount of the payment.
- 5) 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

Confirmations, information, and advices	SEPA payments	Cross-border payments
Advice of a non-executed payment (paper)	€1.50 <sup>1)</sup>	€7.00
Advice of non-executed payment (electronic)	€0.00	x <sup>1)</sup>
Confirmation of an executed payment transaction	€7.00	
Request for confirmation of a credited payment transaction from the receiver's bank upon client's request	€20.00 + real costs	

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

Services for SEPA direct debit creditors	SEPA payments
Review of a request for SEPA direct debit	€10.00
Issue of CID/Change in the CID register	€10.00
Request for reversal of SEPA direct debit	€10.00

Remote access to ČSOB accounts	Fee amount
Sending of account statements to one SWIFT address (MT940) and/or receiving a payment order by SWIFT (MT101) – implementation fee	Contractual price
Sending of account statements to one SWIFT address (MT940) and/or receiving a payment orders by SWIFT (MT101) – monthly fee for service	Contractual price
Incoming payment order by SWIFT (MT101) – processing	Contractual price

**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	VISA Classic Deposit
Issue of card	€2.00/monthly	€40.00/yearly	€86.00/yearly	€0.00/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>	€15.00	€15.00	€15.00	€15.00
Express payment card issue	€50.00	€50.00	€50.00	€50.00
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	€5.00
Change of PIN code on a card via ATM	€5.00	€5.00	€5.00	€5.00
Displaying of the PIN electronically <sup>2)</sup>	€0.00	€0.00	€0.00	€0.00
Secured internet payment: service activation/sending of SMS code, change of salutation/change of limit for Secured internet payment	€0.00	€0.00	€0.00	x
Change of limit for card not present transactions	€0.00	€0.00	€0.00	x
Unblocking/blocking card not present transactions	€0.00	€0.00	€0.00	x

**Note:**

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

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

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

Transactions by debit payment cards	VISA Business	MasterCard Business	VISA Business Gold	VISA Classic Deposit
Payment for goods and services by card	€0.20	€0.20	€0.20	x
Cash withdrawal from ČSOB ATMs in the SR and from KBC group ATMs in EUR <sup>1)</sup>	€0.20	€0.20	€0.20	x
Cash withdrawal from ATMs of other banks in the SR and in SEPA countries in EUR	€2.50	€2.50	€2.50	x
Cash withdrawal from ATMs abroad	€6.00	€6.00	€6.00	x
Cash withdrawal via POS Terminal, Imprinter etc. (cash advance)	€10.00	€10.00	€10.00	x
Cash withdrawal by card at a Merchant (cash back)	€0.20	€0.20	€0.20	x
Displaying of account balance via ATMs of other banks	€0.50	€0.50	€0.50	x
Cash deposit – deposit via ČSOB ATMs <sup>2)</sup>	€0.00	€0.00	€0.00	€0.00
Fee for gambling, lotteries and betting payments	€3.00	€3.00	€3.00	x
SmartPay	€0.00	€0.00	€0.00	x

**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.

<sup>2)</sup> Applies for cash deposit via specific ČSOB ATMs with deposit function.

Insurance for payment cards <sup>1)</sup>	VISA Business	MasterCard Business	VISA Business Gold
Travel insurance Standard	€21.60/yearly	€21.60/yearly	€21.60/yearly
Travel insurance Standard Family	€54.00/yearly	€54.00/yearly	€54.00/yearly
Travel insurance Exclusive	€56.40/yearly	€56.40/yearly	€56.40/yearly
Travel insurance Exclusive Family	€123.60/yearly	€123.60/yearly	€123.60/yearly

**Note:**

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

## 3.2 Business credit cards

Fees for business credit cards and other services	VISA Business Charge	VISA Business Gold Charge
Issue of card <sup>1)</sup>	€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>	€15.00	€15.00
Express payment card issue	€50.00	€50.00
Changes upon client's request: PIN re-sending <sup>2)</sup> , change of daily limit, change of payment card account number	€5.00	€5.00
Change of PIN code on a card via ATM	€5.00	€5.00
Displaying of the PIN electronically <sup>3)</sup>	€0.00	€0.00
Secured internet payment: service activation/sending of SMS code, change of salutation/change of limit for Secured internet payment	€0.00	€0.00
Change of limit for card not present transactions	€0.00	€0.00
Unblocking/blocking card not present transactions	€0.00	€0.00

**Note:**

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

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

<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 with fee for insurance in annual frequency.

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

<sup>3)</sup> This applies to electronic banking channels (ČSOB Internetbanking 24, ČSOB BusinessBanking Lite).

Other fees related to a business credit card account	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
Modification of terms of contract upon client's request	€7.00	€7.00
Credit limit increase	€0.00	€0.00
<b>Sending of duplicate credit account statement:</b>		
▪ in 180 days	€2.00	€2.00
▪ over 180 days	€4.00	€4.00
Reminder	€10.00	€10.00
Call	€30.00	€30.00



Transactions by business credit cards	VISA Business Charge	VISA Business Gold Charge
Payment for goods and services by card	€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
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
Cash withdrawal from ATMs abroad	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
Cash withdrawal by card at a Merchant (cash back)	€0.20	€0.20
Displaying of account balance via AMTs of other banks	€0.50	€0.50
Cash deposit – deposit via ČSOB ATMs <sup>2)</sup>	€0.00	€0.00
Fee for gambling, lotteries and betting payments	€3.00	€3.00
SmartPay	€0.00	€0.00

**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.  
<sup>2)</sup> Applies for cash deposit via specific ČSOB ATMs with deposit function.

Insurance for business credit cards <sup>1)</sup>	VISA Business Silver Charge	VISA Business Gold Charge
Travel insurance Standard	€21.60/yearly	€21.60/yearly
Travel insurance Standard Family	€54.00/yearly	€54.00/yearly
Travel insurance Exclusive	€56.40/yearly	€56.40/yearly
Travel insurance Exclusive Family	€123.60/yearly	€123.60/yearly

**Note:**

- <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.

## 4. Electronic banking

### 4.1 ČSOB MultiCash 24

Products and services	Fee amount
Implementation fee (one-off fee)	€100.00
Service maintenance (monthly fee)	€15.00
Standard statement regardless of frequency (monthly fee)	€1.00
Accounts of other bank (monthly fee)	€15.00 per account

### 4.2 ČSOB Internetbanking 24 and ČSOB BusinessBanking Lite

Products and services	ČSOB Internetbanking 24	ČSOB BusinessBanking Lite
Implementation fee (one-off fee)	€0.00	€15.00
Service maintenance (monthly fee)	€1.00	€5.00
SMS key <sup>1)</sup>	€0.00	x
Other (information) SMS <sup>2)</sup>	€0.10/1 SMS	€0.10/1 SMS

Products and services	ČSOB Internetbanking 24	ČSOB BusinessBanking Lite
Token for mobile	€0.00	x
Token DP770 – issue (existing user) <sup>3)</sup>	x	€0.00
Token DP770 – issue (new user)	x	€20.00
Token DP770 – issue due to device loss <sup>4)</sup>	x	€20.00
Token DP770 – replacement for faulty device	x	€0.00

**Note:**

- 1) SMS key is used for log-in and signing of transactions of ČSOB Internetbanking 24 service and Moja ČSOB.
- 2) Informative messages from ČSOB Info 24 and confirmation SMS.
- 3) The fee does not apply if the branch issues the DP770 Token to the existing user as an exchange for a chip card certificate or issues the first DP770 Token if no authorization device has previously been assigned to the user.
- 4) The fee applies even if the branch issues the client another Token DP770 because the client has blocked it definitively.

### 4.3 ČSOB SmartBanking

Products and services	Fee amount
Implementation fee (one-off fee)	€0.00
Service maintenance (monthly fee)	€0.00

**Note:**

ČSOB SmartBanking is supplementary service to ČSOB Internetbanking 24.

### 4.4 Moja ČSOB<sup>1)</sup>

Products and services	Fee amount
Implementation fee (one-off fee)	€0.00
Service maintenance (monthly fee)	€0.00
Token for mobile	€0.00
SMS key <sup>2)</sup>	€0.00
SMS information about payment card expiration	€0.00
Other (information) SMS <sup>3)</sup>	€0.10/1 SMS

**Note:**

- 1) Moja ČSOB is automatically made available to an authorized person when the ČSOB Internetbanking 24 is issued.
- 2) SMS key is used for log-in and signing of transactions of ČSOB Internetbanking 24 service and Moja ČSOB.
- 3) Informative messages from ČSOB Info 24 and confirmation SMS.

### 4.5 ČSOB Linka 24

Products and services	Fee amount
Implementation fee (one-off fee)	€0.00
Service maintenance (monthly fee)	€1.00

## 5. Financing

### 5.1 Loans

The fees for loans are agreed with the client on individual basis in the credit contract.

### 5.2 Trade finance

#### Documentary and bill collections

Transaction	Fee amount
Processing of documentary and 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	€35.00
Procurement of bill acceptance	€25.00
Procurement of protest of 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 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)	€50.00
Preliminary inspection of documents	€100.00
Checking of documents/settlement	0.30% of the value of submitted documents, min. €70.00
Checking of documents/settlement in the amount below EUR 10,000.00	€250.00
Transfer of letter of credit	0.30% of the value of transferred letter of credit, min. €100.00
Notice of assigned income from letter of credit	€100.00
Cancellation of letter of credit/of transfer of letter of credit/of assigned income upon request	€70.00
Duplicating 1 set of documents <sup>1)</sup>	€20.00
Payment sent outside ČSOB (upon request of clients)	€10.00
<b>Issued letters of credit:</b>	
Opening of 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 letter of credit (except for increase)	min. €50.00
Letter of credit settlement, including inspection of documents	0.30% of the value of submitted documents, min. €70.00
Cancellation of letter of credit upon request	€70.00
Commitment Limit granting <sup>2)</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.

<sup>1)</sup> The bank requires 1 set of copied documents for internal purposes.

<sup>2)</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.

## Guarantees

Transaction	Fee amount
<b>Issued guarantees:</b>	
Granting of bank guarantee (including increase)	0.50% 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, however, 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)	€100.00
Exercise of issued guarantee	€100.00
Premature cancellation of granted guarantee	€70.00
Termination / cancellation of customs guarantee	€100.00
Issue of binding agreement promising a bank guarantee	individually
Commitment Limit granting <sup>1)</sup>	individually
<b>Accepted guarantees:</b>	
Advice/registration of accepted guarantee	€100.00
Advice/registration of change of accepted guarantee	€50.00
Exercise of accepted guarantee	€100.00

### Note:

<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.

## Forfaiting

Transaction	Fee amount
Forfaiting	individually

## ČSOB Flexims

Transaction	Fee amount
Service establishing and maintaining	€0.00
Issue of commercial certificate on chip card	€14.00
Chip card reader for connection to PC USB port	€20.00
<b>Renewal (exchange) of commercial certificate:</b>	
▪ standard annual (via electronic banking)	€14.00
▪ extraordinary (via electronic banking)	€20.00

### Note:

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.

## Other services

Transaction	Fee amount
Claims, reminders	€10.00
Draft of business financing products	€100.00
Processing fee for non-registered guarantees	€100.00
Consultation of payment conditions and business contract	€35.00 for every started hour
Other operations executed manually	€10.00 for every started 15 minutes of work
SWIFT – Fee is charged per processed message	€5.00

## 6. Securities

### 6.1 Securities Brokerage

Transaction	Fee Amount
<b>Brokerage of trades on the primary and secondary market:</b> <sup>1)</sup>	
▪ from €0.01 - €30,000.00	1% from the trade volume, min. €20.00 <sup>2)</sup>
▪ over €30,000.01	individually

#### Note:

- <sup>1)</sup> The fee does not include costs of BCPB and fees for the settlement of trades with securities.  
<sup>2)</sup> Unless the client and the bank agreed otherwise.

### 6.2 Settlement of Trades and Safekeeping of Securities

Terms written with capital letters in this point 6.2. of the Price list have a meaning defined in the Terms and Conditions for the Settlement of Trades and Safekeeping of Securities. Fees stated in this point 6.2. of the Price list are applicable to the Agreements on Settlement of Trades and Safekeeping of Securities concluded after 1 January 2019, unless agreed otherwise.

#### Domestic Securities

Market	Fee for Settlement of Trades versus payment/free of payment <sup>1)</sup>	Safekeeping Fee <sup>2)</sup>
Slovak Republic	€20.00 <sup>3)</sup>	0.03% p. a., min. €500 p. a. + VAT

#### Foreign Securities

Market	Fee for Settlement of Trades versus payment/free of payment <sup>1)</sup>	Safekeeping Fee <sup>2)</sup>
Belgium, Czech Republic, Euro-market Ireland, Canada, Luxembourg, Germany, USA, Great Britain	€50.00/€10.00 <sup>4)</sup>	0.10% p. a. + VAT
Denmark, Finland, France, The Netherlands, Japan, Norway, Poland (bonds), Portugal, Austria, Spain, Sweden, Switzerland, Italy	€100.00/€10.00 <sup>4)</sup>	0.10% p. a. + VAT
Australia, Greece, Hungary, Poland (shares), Slovenia	€100.00/€10.00 <sup>4)</sup>	0.20% p. a. + VAT

## Fees for Additional Services

Service	Fee Amount
Opening, change and cancellation of the Securities account	Free of charge
Maintenance of the Securities account with no registered Securities	€10.00 per month
Issue of the Securities account statement upon the Client's request beyond the scope of the Agreement	€10.00
Cancellation/Amendment to the Instruction	€20.00 per each issue individually
Disposal Right Suspension – registration, change or termination – applicable to Domestic Securities <sup>5)</sup>	€30.00 + CDCP costs + VAT per each act
Pledge – registration, change or cancellation – applicable to Domestic Securities	€30.00 + CDCP costs + VAT per each act
Transfer as collateral – registration, change or cancellation – applicable to Domestic Securities	€30.00 + CDCP costs + VAT per each act
Proxy voting services – attendance and voting at the general meeting – applicable to Domestic Securities	€50.00 + VAT
Service	Fee Amount
Arrangements related to request for tax refund	€30.00 per each issue individually
Additional information related to the corporate actions <sup>6)</sup>	€30.00 per each issue individually
Costs of the ČSOB Agents or Clearing systems <sup>7)</sup>	From €0.01 per each issue individually

### Note:

- 1) Fee for Settlement of Trades is applicable to transfer, transition and movement of Securities. Charges or costs of the ČSOB Agents, Clearing systems or third parties in relation to the respective Foreign Securities might be added to the Fee for Settlement of Trades with Foreign Securities.
- 2) From the evaluation of Securities on the Securities account in accordance with the Terms and Conditions. Costs for maintenance of the Securities account at the CDCP or at another ČSOB Agent might be added to the Safekeeping Fee.
- 3) In case of Settlement of Trade at the BCPB; the amount according to the valid Fee Order of BCPB shall be added. In case of transition/transfer of Domestic Securities; the costs of CDCP shall be added.
- 4) Fee for internal transfer of Foreign Securities: Settlement of Trade between ČSOB and the Client or between the Clients of ČSOB under the condition that the respective Foreign Securities are and shall be registered on the same omnibus account of ČSOB held by the ČSOB Agent.
- 5) The fee is not applicable to the registration – termination of disposal right suspension according to the Article 28 Section 3 Letter b) and c) of the Securities Act.
- 6) This fee does not include costs of CDCP, ČSOB Agents, Clearing systems or third parties in relation to the respective Securities.
- 7) Costs other than Fees for Settlement of Trades and Safekeeping Fees.

## 6.3 Safekeeping of Physical Securities

Transaction	Fee Amount
Safekeeping of physical securities (from the face value of the safekept physical securities)	Individually + VAT

## 6.4 Promissory Notes

Transaction	Fee Amount
<b>ČSOB deposit promissory note:</b> <sup>1)</sup>	
▪ issue 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>	
▪ issue of a promissory note	€0.00
▪ safekeeping of a promissory note	€10.00 single payment

### Note:

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

## 7. Special services

### 7.1 Information providing

Transaction	Fee amount
<b>Confirmation issued upon client's request for the purpose of 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 ČSOB Match'it

Transaction	Fee amount
Companies for sale	contractual price
Investors - Variant 1 (half year subscription)	€300.00
Detail information	€250.00
Investors - Variant 2 (half year subscription)	€750.00
Detail information	€100.00

**Note:**

The prices are without VAT.

### 7.4 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 4.1 l and 6 l	€41.00 + VAT
▪ Between 6.1 l and 10 l <sup>2)</sup>	€60.00 + VAT
▪ Between 10.1 l and 20 l <sup>3)</sup>	€80.00 + VAT
▪ Between 20.1 l and 30 l <sup>4)</sup>	€99.00 + VAT
▪ More than 30 l	€150.00 + VAT

**Note:**

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

Dimensions at selected branches:

<sup>1)</sup> A4 × 5 cm

<sup>2)</sup> A4 × 8 cm; A4 × 10 cm

<sup>3)</sup> A4 × 15 cm; A4 × 20 cm

<sup>4)</sup> A4 × 30 cm

Automated security box rental	Fee amount
	Sum insured €30,000.00
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 EUR 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 by 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 Electronic banking

ČSOB Internetbanking 24, Moja ČSOB	Fee amount
Token DP270 (issuing)	€0.00

Autentification and authorization tools	ČSOB Internetbanking 24, ČSOB BusinessBanking Lite
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
<b>Renewal (exchange) of qualified certificate:</b>	
▪ standard annual (via electronic banking)	€20.00
▪ extraordinary (via electronic banking)	€25.00
Extra fee for chip card with certificate re-issue in a branch	€10.00
Chip card reader for connection to PC USB port	€20.00

**Standard renewal (exchange) of qualified/commercial certificate** is renewal (exchange) of 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 qualified/commercial certificate within a period longer than 30 days prior to the expiry of the previous certificate. Renewal (exchange) of certificate is done directly in ČSOB Internetbanking24/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 a client who is 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, he/she 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/ČSOB BusinessBanking Lite.

### ČSOB Platobné tlačidlo (Payment button)

Products and services	Fee amount
Implementation and service maintenance	€0.00

## 8.2 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 ECB rate on the day the fee is charged.
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 operation executed upon 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 operation 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, 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 operation 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 a contractual basis.
9.8	In relation to foreign banks, the Bank charges remunerations for particular operation 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 the fees for current accounts maintained for the client on the last working day in actual month, namely in the amount and frequency pursuant to the currently valid Price list.
9.11	This Price list replaces the Price list for large corporate clients expiring on the day of effect of this Price list for Large corporate clients and Financial Institutions. This Price list comes into force and effect on 1 August 2019.