

PRICE LIST

FOR CORPORATE CLIENTS
AND FINANCIAL INSTITUTIONS

published by Československá obchodná banka, a.s.



Table of contents:

1. Current and deposit accounts	2
2. Payment transactions	3
3. Payment cards	7
4. Electronic banking	9
5. Financing	12
6. Securities	13
7. Special services	14
8. General provisions	16

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 specimen signature/Change of disposal authorisations	€3.00
Restriction of financial resources withdrawal from the current account due to identity card loss	€2.00
Sending of statements to branch/Post office box (monthly)	€5.00
Establishing, changing, cancelling of blocked deposit including the process of preparing the escrow agreement	€70.00
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
Confirmation issue upon client's request	€10.00 + VAT
Sending of exchange list or account statement by fax or e-mail	€35.00 monthly
Preparing duplicate of account statement upon client's request	€4.00 ¹⁾
Fee for premature maturity termination of fixed term deposit	min. €2.00
Fee for failure to comply with the agreed notice period for ČSOB BENEFIT konto	0.50% of the amount withdrawn prematurely, min. €2.00
Fee for failure to comply with the agreed notice period for Saving Account Deposit	0.75% of the amount withdrawn prematurely, min. €2.00 ²⁾
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	€1.00
Reminder for settlement of debit balance in the account	€3.50

Note:

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

²⁾ Applies to withdrawal exceeding 25% of actual balance as well as the second and next withdrawal regardless of the amount withdrawn during a calendar month.

1.3 Cash management

Domestic Cash Pooling

Transaction	Fee amount
Real one-way or two-way Cash Pooling:	
• implementation fee per account	Contractual price
• monthly fee for service use	Contractual price
Notional Cash Pooling:	
• implementation fee per account	Contractual price
• monthly fee for service use	Contractual price
Cross-currency Cash Pooling:	
• implementation fee per account	Contractual price
• monthly fee for service use	Contractual price

Cross-border Cash Pooling

Transaction	Fee amount
Real Cash Pooling:	
• implementation fee per account	Contractual price
• monthly fee for service use	Contractual price
Notional Cash Pooling (Europool):	
• implementation fee per account	Contractual price
• monthly fee for service use	Contractual price

2. PAYMENT TRANSACTIONS

Cut-off times for the execution of payment transactions are specified at 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.

2.1 Cash payment transactions

Cash transactions

Transaction	Fee amount
Cash deposit – ČSOB SR	€0.00
Cash deposit – deposit by third person ¹⁾	€1.00
Processing and transfer to current account held in ČSOB in the CR ²⁾	€5.00
Cash withdrawal – ČSOB SR	€2.00
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:	
• 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 a foreign currency	20% of the amount of damaged banknotes, max. €20.00
Cash deposit in EUR executed in form of damaged banknotes ³⁾	10% of the amount of damaged banknotes, max. €20.00
Exchange of banknote in EUR in form of damaged banknote ³⁾	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
Arranging for a refund of an executed cash payment transaction upon the client's request	€16.50
Additional identification of cash payment transaction after processing upon client's request	€10.00

Note:

Only non-cash transactions can be executed in these currencies: DKK, JPY, PLN, HUF and CNY.

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

²⁾ 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.

³⁾ 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
Flat fee for using the Night vault	contractual price

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 non-cash transactions can be executed in currencies DKK, JPY, PLN, HUF and CNY.
Exchange office transactions can be executed in currencies USD, CZK, GBP and CHF.

2.2 Cashless payment transactions

Payment transactions within ČSOB

Payment transaction within ČSOB SR	Paper	Electronic
Incoming payment	Contractual price	
Outgoing payment ¹⁾	Contractual price	
Payment transaction in favour of the account maintained in the ČSOB ČR	Paper	Electronic
Payment in favour of the account maintained in the ČSOB ČR (only with SHA charging code)	Contractual price	

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	Contractual price	
Outgoing payment ¹⁾	Contractual price	
Priority outgoing payment	Contractual price	
SEPA standing payment order	Paper	Electronic ²⁾
Entry	€2.00	€0.00
Modification	€2.00	€0.50
Cancellation ³⁾	€2.00	€0.50
Payment based on standing payment order ⁴⁾	Contractual price	
SEPA direct debit	Paper	Electronic
Order for direct debit	Contractual price	
Incoming payment based on direct debit	Contractual price	
Outgoing payment based on direct debit	Contractual price	
Refund payment based on direct debit	Contractual price	
SEPA direct debit agreement	Paper	Electronic
Entry	€2.00	€0.00
Modification	€2.00	€0.50
Cancellation ³⁾	€2.00	€0.50
Client's request for refusal of SEPA direct debit prior to processing	€11.50	x
Client's request for refund payment based on direct debit	€15.00	x

Note:

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

²⁾ Only for payments within SR.

³⁾ The bank does not charge this fee in case of a 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 favor of savings accounts, term deposits, funds KBC/ČSOB and savings programmes 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, Monaco, Germany, Poland, Portugal, Austria, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Italy, Vatican, Great Britain, and countries Iceland, Lichtenstein, Norway 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	Contractual price	
Outgoing cross-border payment ¹⁾	Contractual price	
Priority cross-border payment order	Contractual price	
Real time urgent payment in EUR ²⁾	Contractual price	
Intracompany payment	Contractual price	

Cross-border standing payment order	Paper	Electronic
Entry/Modification/Cancellation	€2.00	x
Payment based on standing payment order	0.5%, min. €15.00, max. €40.00	x

Note:

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

²⁾ Applicable for payments to other bank within SR.

2.3 Other services

Confirmations, information, and advices	SEPA payments	Cross-border payments
Advice of a non-execution payment	€1.00	€7.00
Advice of a non-execution payment based on SEPA direct debit (paper)	€1.00	x
Advice of a non-execution payment based on SEPA direct debit (electronic)	€0.00	x
Confirmation of an executed payment transaction	€7.00	
Request for confirmation on a credited payment transaction from the receiver's bank upon client's request	€20.00	€20.00 + real costs
Advice of customs debt settlement to the customs office	€0.00	x
Sending of a message by SWIFT	€5.00	
Sending of a 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 cash-less payment transaction after processing upon client's request	€10.00	€10.00 + real costs
Modification/cancellation of payment/payment instruction prior to processing upon client's request	€7.00	
Extra fee for the transaction carried out on the basis of the special request (after agreement with bank only)	€10.00	
Extra fee for the 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 a request for SEPA direct debit	€10.00	x
Issue of CID/Change in the CID register	€10.00	x
Request for a refund of incoming payment based on SEPA direct debit to remitter	€10.00	x

Note:

¹⁾ Extra fee will be charged at the standard fees for payments in a branch specified in chapter 2.2 Cashless payment transactions.

Remote access to ČSOB accounts	Fee amount
Sending of account statements by SWIFT (MT940) and/or receiving a payment order by SWIFT (MT101) – establishing of service	€33.00
Sending of account statements by SWIFT (MT940) and/or receiving a 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 a ČSOB personal cheque form ¹⁾	€0.00

Other transactions with cheques

Transaction	Fee amount
Stop payment	€11.50 + real costs
Re-purchase of a bank cheque drawn by ČSOB	0.10% of cheque amount, min. €11.00, max. €100.00
Request for additional information related to cheque operations 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 item in the Price list.

¹⁾ In case of 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 by 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 own picture on a card is chargeable.

²⁾ It 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 is not possible to set up express PIN re-sending.

⁴⁾ SMS code is used 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, Imprint 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 ATMs of other banks	€0.30	€0.30	€0.30

Poznámka:

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 for the payment card pursuant and the client's account is debited with the fee annually.

3.2 Business credit cards

Fees for payment cards and other services	VISA Business Charge CL	VISA Business Gold Charge CL
Issue of card ¹⁾	€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
Express payment card issue	€30.00	€30.00
Changes upon client's request: PIN re-sending ²⁾ , change of daily limit, change of payment card account number	€5.00	€5.00
Change of PIN code on a card via ČSOB ATM ³⁾	€2.50	€2.50
Issue of an emergency card abroad	€230.00	€230.00
Issue of an emergency cash abroad	€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
Change of limit for card not present transactions ⁵⁾	€0.00	€0.00
Unblocking/blocking card not present transactions ⁵⁾	€0.00	€0.00
Separate statement of card transactions sent by post	€1.00	€1.00

Note:

Limit for cash withdrawal by a business credit card is 20% of credit limit monthly. If necessary, it is 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". 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 to the Business credit card. The client's account is debited with fee for insurance in annual frequency.

²⁾ It 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 is used 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 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
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
Modification of terms of contract upon client's request	€7.00	€7.00
Credit limit increase	€0.00	€0.00
Sending of duplicate credit account statement:		
• 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 debit payment cards	VISA Business Charge CL	VISA Business Gold Charge CL
Payment for goods and services by card	€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
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
Cash withdrawal from ATMs abroad	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
Cash withdrawal by card at a Merchant (cash back)	€0.20	€0.20
Displaying of account balance via ČSOB ATM	€0.05	€0.05
Displaying of account balance via AMTs of other banks	€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 Silver 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
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 for 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
Change of POS package upon merchant's request	€3.50
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 the acceptance of payment cards via POS terminals are charged according to the contractual arrangements.

4. ELECTRONIC BANKING

4.1 W1SE

Domestic

Products and services	Fee amount
Implementation fee ¹⁾	Contractual price
Monthly fee for service	Contractual price
Fee for service intervention	Contractual price
New W1SE user (new chip card)	Contractual price
Chip card re-issue	Contractual price
Chip card reader	Contractual price
Standard statement in paper form (regardless of frequency)	Contractual price

International

Products and services	Fee amount
Implementation fee ¹⁾	Contractual price
Monthly fee for service	Contractual price
Fee for service intervention	Contractual price
New W1SE user (new chip card)	Contractual price
Chip card re-issue	Contractual price
Chip card reader	Contractual price
Standard statement in paper form (regardless of frequency)	Contractual price

ČSOB fees for W1SE if ČSOB is not a contractual bank

Products and services	Fee amount
Implementation fee ¹⁾	Contractual price
Monthly fee for service	Contractual price
Fee for service intervention	Contractual price
Chip card reader	Contractual price
Standard statement in paper form (regardless of frequency)	Contractual price

4.2 ČSOB MultiCash 24

Products and services	Fee amount
Implementation fee	€100.00
Monthly fee for service use	€15.00
Standard statement in paper form (regardless of frequency)	€1.00 monthly + postage

4.3 ČSOB Internetbanking 24, ČSOB BusinessBanking Lite, ČSOB BusinessBanking 24

Products and services	ČSOB Internetbanking 24	ČSOB BusinessBanking Lite	ČSOB BusinessBanking 24
Implementation fee	€0.00	€15.00	x ¹⁾
Service maintenance (monthly fee)	€1.00	€5.00	€25.00
Authorisation SMS ²⁾	€0.00	€0.00	€0.00
Confirmation SMS	€0.07	€0.07	€0.07
Information SMS ³⁾	€0.07	€0.07	€0.07
Issue of commercial certificate on chip card	€14.00	€14.00	€14.00
Exchange (renewal) of commercial certificate:			
• standard annual (via electronic banking)	€14.00	€14.00	€14.00
• extraordinary (via electronic banking)	€20.00	€20.00	€20.00
Exchange (renewal) of qualified certificate:			
• standard annual (via electronic banking)	€20.00	€20.00	€20.00
• extraordinary (via electronic banking)	€25.00	€25.00	€25.00
Extra fee for certificate re-issue in a branch	€10.00	€10.00	€10.00
Issue of chip card reader			
• for connection to PC USB port	€15.00	€15.00	€15.00
• in form of PCMCIA card for PC	€75.00	€75.00	€75.00
Token (issuing)	€0.00	x	x
Change of non-functional Token	€0.00	x	x
Unblocking of Token	€0.00	x	x
Issuing of new Token for lost	€8.00	x	x
Issuing of new Token for permanently blocked	€8.00	x	x
Token for mobile (issuing)	€0.00	x	x
Issuing of new envelope with activation key for Token for mobile	€1.00	x	x

Note:

¹⁾ Service is not sold by ČSOB any more.

²⁾ Authorisation messages to signing into application ČSOB Internetbanking 24 and for authorisation of transactions.

³⁾ Informative message from ČSOB Linka 24.

Standard exchange (renewal) of qualified/commercial certificate is exchange (renewal) of 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 qualified/commercial certificate within a period longer than 30 days prior to the expiry of the previous certificate. The client may exchange (renew) the certificate directly in ČSOB Internetbanking 24 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 a client who is not using the ČSOB Internetbanking 24 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 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.

4.4 ČSOB SmartBanking

Products and services	Fee amount
Implementation fee	€0.00
Service maintenance (monthly fee)	€0.00
Token (issuing)	€0.00
Change of non-functional Token	€0.00
Unblocking of Token	€0.00
Issuing of new Token for lost	€8.00
Issuing of new Token for permanently blocked	€8.00
Token for mobile (issuing)	€0.00
Issuing of new envelope with activation key for Token for mobile	€1.00

Note:

ČSOB SmartBanking is supplementary service to ČSOB Internetbanking 24.

4.5 ČSOB Linka 24

Products and services	Fee amount
Implementation and service maintenance	€1.00

4.6 ČSOB Platobné tlačidlo (Payment button)

Products and services	Fee amount
Implementation and service maintenance	€0.00

4.7 ČSOB Flexims

Products and services	Fee amount
Issue of commercial certificate on chip card	€14.00
Issue of chip card reader:	
• for connection to PC USB port	€15.00
• in form of PCMCIA card for PC	€75.00

Note:

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.

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 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 of 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 at return of documents.

It is collected by deduction from collection income or from client's account.

Documentary letters of credit – accepted

Transaction	Fee amount
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)	€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
Inspection 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
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

Issued letters of credit

Transaction	Fee amount
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. €35.00
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
Fee for processing of agreement on opening of 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:	
Granting 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, however, min. €50.00 per quarter. If the guarantee does not come into effect, the fees are not refunded.
Change of granted guarantee (except for increase)	€35.00
Exercise of granted guarantee	€70.00
Premature cancellation of granted guarantee	€70.00
Issue of binding agreement promising a bank guarantee	individually
Fee for processing of contract on bank guarantee granting	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

Note:

Fees related to chip card and chip card reader are specified in section 4. Electronic banking.

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 operations executed manually	€10.00 for every started 15 minutes of work

6. SECURITIES

6.1 Custody, deposit, and trading of securities

Transaction	Fee amount
Deposit of paper securities (of the face value of deposited securities):	
• up to EUR 33,195.00	0.20% p.a., min. €34.00 + VAT
• over EUR 33,195.00	individually + VAT
Deposit and custody of domestic paper securities for the clients	Individually, depending on portfolio volume + VAT
Custody, deposit, and settlement of securities transactions:	
• in the Slovak capital market for domestic and foreign clients	individually + VAT
• in foreign markets for domestic clients	individually + VAT
Securities trading:	
Securities trading in the 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.	

Transaction	Fee amount
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⁾	
• drawing of a promissory note	€10.00 single payment
• depositing of a promissory note	€7.00 single payment
Promissory note drawn by a third party within promissory note programme:	
• drawing of a promissory note	€0.00
• depositing 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

Transaction	Fee amount
Confirmation issued upon client's request	€5.00 + VAT
Confirmation issued upon client's request for the purpose of audit:	
• 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
Preparing of report for executor and for other authorised entities	€25.00 + VAT for every, even negative report
Preparing of request for executor sent electronically:	
• extended request status of accounts	€12.50 + VAT for every, even negative report
• other request	€25.00 + VAT for every, even negative report
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 client's request	According to the valid rated abroad

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

Transaction	Fee amount			
	Sum insured €5,000.00	Sum insured €10,000.00	Sum insured €20,000.00	Sum insured €30,000.00
• Up to 4I ¹⁾	€17.00 + VAT	€37.00 + VAT	€57.00 + VAT	€77.00 + VAT
• Between 4.1 I and 6I	€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 by 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 at selected branches:

¹⁾ A4 x 5 cm

²⁾ A4 x 8 cm; A4 x 10 cm

³⁾ A4 x 15 cm; A4 x 20 cm

⁴⁾ A4 x 30 cm

Transaction	Fee amount
Automated security box rental	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 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 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. GENERAL PROVISIONS

8.1	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 the fee is charged.
8.2	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.
8.3	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.
8.4	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 operation is executed.
8.5	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.
8.6	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.
8.7	The rates with domestic banks and with branches of foreign banks operating in the SR can be agreed on a contractual basis.
8.8	In relation to foreign banks, the Bank charges remunerations for particular operation types pursuant to a special Price list.
8.9	Fees fixed for new products and services are valid from the day of provision thereof by the bank.
8.10	The Bank charges the fees for current accounts maintained for the client on the day of fee charging, namely in the amount and frequency pursuant to the currently valid Price list.
8.11	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 March 2014.