

PRICE LIST

For corporate clients
and financial institutions

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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
Current account maintenance (monthly per account)	€5.00
Current account statement	€0.20 (each statement) + costs of postage
Opening and maintenance of Saving Account Deposit	€0.00
Opening and maintenance of fixed term deposit account	€0.00
Opening and maintenance of Grant account	€0.00

1.2 Other fees

Transaction	Fee amount
Establishing, changing, cancelling of blocked deposit including the process of preparing the escrow agreement ¹⁾	min. €200.00
Granting a lien on the client's current account in favour of a third party	min. €200.00
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
Preparing duplicate of account statement upon client's request in paper form	€12.00
Fee for premature maturity termination of fixed term deposit ²⁾	min. €6.00
Cash withdrawal from the Saving Account Deposit and ČSOB BENEFIT konto	€6.00
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failure to comply with the agreed notice period for ČSOB BENEFIT konto and Saving Account Deposit	0.75% of the amount withdrawn prematurely, min. €10.00 ³⁾
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
Fee for the credit balance at the end of the calendar year ⁴⁾	0.075%
Opening account remotely ⁵⁾ in another bank of KBC Group	Contractual price
Change, cancellation of products at client's request remotely ⁶⁾	Contractual price
Call for settlement of debit balance in the account	€3.00
Reminder for settlement of debit balance in the account	€7.00
Confirmation issued upon client's request	€10.00
Extra fee for administration of debt execution on the account	€10.00/monthly
Lost or damage to the mailbox key, replacement of the mailbox lock	Real costs

Note:

- 1) 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).
- 2) Applies only to deposits that can be under the contract prematurely terminated.
- 3) 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.
- 4) The bank calculates the fee on the amount of the increase in the balance as of 31 December compared to the daily average for the previous 11 months of the calendar year. The Bank is authorized to charge the fee for every account with over limit and the fee can be charged from any client's account maintained at the Bank during the first quarter of the following calendar year.
- 5) Documents to be signed at CSOB branch via "Remote Account Opening (RAO)" procedure.
- 6) Documents for CSOB products to be signed at KBC Group branch or documents for products of another bank of KBC Group to be signed at CSOB branch via "Remote Account Opening (RAO)" procedure.

1.3 Cash pooling

Service	Implementation fee	Monthly fee for service use	Fee for a change of the structure/ limit
Domestic Cash Pooling			
Real one-way or two-way Cash Pooling	Contractual price	Contractual price	Contractual price
Cross-border Cash Pooling			
Real Cash Pooling	Contractual price	Contractual price	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 Conditions of ČSOB SR with permanent placing at www.csob.sk.

2.1 Cash payment transactions

Cash transactions

Transaction	Fee amount
Cash deposit (by the account holder)	€6.00
Cash deposit – deposit by third person ¹⁾	€10.00
Cash deposit – deposit via ČSOB ATMs ²⁾	€0.00
Cash deposit – deposit of coins via ČSOB ATMs within one day for more than 50 pcs. of coins	€2.00 ³⁾
Cash withdrawal ⁴⁾	€10.00
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. €6.00
Change or exchange of cash in EUR within one day more than 20 pcs.	5% of the deposit amount, min. €6.00
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 ⁵⁾	10% of the amount of damaged banknotes, max. €20.00
Exchange of banknote in EUR in form of damaged banknote ⁵⁾	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:

- 1) The fee applies to cash deposit by a person who is not account owner/holder of which is deposit made.
- 2) Applies for cash deposit of banknotes only via specific ČSOB ATMs with deposit function.
- 3) Applies for cash deposit via specific ČSOB ATMs with deposit function which includes more than 50 coins within one day.
- 4) Withdrawal is possible only in the currencies in the exchange list.
- 5) 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.

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 ¹⁾	Contractual price	
Outgoing payment ^{1) 2)}	Contractual price	

Note:

- 1) Payment in EUR currency and in foreign currency.
- 2) 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 in EUR currency within SR and SEPA countries with "SHA" charging code.

SEPA payment	Paper	Electronic
Incoming-incoming instant payment/ Outgoing-outgoing instant payment/Priority outgoing payment	Contractual price	
SEPA standing payment order	Paper	Electronic ¹⁾
Entry/Modification/Cancellation ²⁾	€12.00	€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/Modification/Cancellation ²⁾	x	€0.00

Note:

- 1) Only for payments from account in EUR currency within SEPA countries in favour of participating banks in european bank clearing EBA STEP2 .
- 2) 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 ^{1) 2)}	Contractual price	
Priority cross-border payment	Contractual price	
Real time urgent payment in EUR ³⁾	Contractual price	
Intracompany payment	Contractual price	

Additional fee to outgoing/priority cross-border payment with charge code OUR ⁴⁾	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
Modification/Cancellation ⁵⁾	€12.00	x
Payment by standing payment order	0.50%, min. €15.00, 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 another 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)	€4.00 ¹⁾	€10.00
Advice of non-executed payment (electronic)	€0.00	€0.00 ¹⁾
Confirmation of an executed payment transaction	€10.00	
Request for confirmation of a credited payment transaction from the receiver's bank upon client's request	€20.00 + real costs	
Notification of Received QR payments	€0.00	x

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 per account	Contractual price
Incoming payment order by SWIFT (MT101) – processing	Contractual price

- Note:**
- 1) 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	€3.00/ monthly	€3.00/ monthly	€8.00/ monthly	€0.00/ monthly
Re-issue of card in case of card loss, theft ¹⁾ , change of card holder's name ¹⁾ , premature card renewal ¹⁾ , card damage ¹⁾	€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: change of payment card account number	€5.00	€5.00	€5.00	€5.00
Change of daily limit ²⁾	€0.00	€0.00	€0.00	x
Sending the PIN to a branch or to the cardholder's address	€15.00	€15.00	€15.00	€15.00
Change of PIN code on a card via ATM	€5.00	€5.00	€5.00	€5.00
Displaying of the PIN electronically ²⁾	€0.00	€0.00	€0.00	€0.00
Activation and use of CNP transactions: change of number/change of limit ³⁾	€0.00	€0.00	€0.00	x
Unblocking/blocking card not present transactions	€0.00	€0.00	€0.00	x
Lounge Key ⁴⁾	x	x	✓	x
Delivery of a payment card abroad at the client's request	real costs	real costs	real costs	real costs

Note:

- 1) It applies also to electronic banking channels (ČSOB BusinessBanking).
- 2) It applies also to electronic banking channels (ČSOB SmartBanking, ČSOB BusinessBanking).
- 3) It applies also to electronic banking channels (ČSOB SmartBanking, ČSOB BusinessBanking).
- 4) The Lounge Key is a programme, which allows the card holder to be able to enter the airport lounge.
The terms and conditions for charging for airport lounge access are published at www.csob.sk/loungekey

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 ¹⁾	€0.50	€0.50	€0.50	x
Cash withdrawal from ATMs of other banks in the SR and in SEPA countries in EUR	€6.00	€6.00	€6.00	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	€1.50	€1.50	€1.50	x
Cash deposit – deposit via ČSOB ATMs ²⁾	€0.00	€0.00	€0.00	€0.00
Fee for gambling, lotteries and betting payments	€7.00	€7.00	€7.00	x

Note:

- 1) ATMs of 365.bank, ČSOB ATMs in the ČR and of Poštovní spořitelna in the ČR and KBC ATMs in Czech Republic, Hungary, Bulgaria and selected ATMs in Belgium.
- 2) Applies for cash deposit via specific ČSOB ATMs with deposit function.

Insurance for payment cards ¹⁾	VISA Business	MasterCard Business	VISA Business Gold
Travel insurance Standard	€25.00/yearly	€25.00/yearly	€25.00/yearly
Travel insurance Standard Family	€59.00/yearly	€59.00/yearly	€59.00/yearly
Travel insurance Exclusive	€65.00/yearly	€65.00/yearly	€65.00/yearly
Travel insurance Exclusive Family	€129.00/yearly	€129.00/yearly	€129.00/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 business credit cards and other services	VISA Business Charge	VISA Business Gold Charge
Issue of card ¹⁾	€3.50/monthly	€7.50/monthly
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⁾	€15.00	€15.00
Express payment card issue	€50.00	€50.00
Changes upon client's request/change of daily limit ³⁾	€5.00	€5.00
Change of PIN code on a card via ATM	€5.00	€5.00
Sending the PIN to a branch or to the cardholder's address	€15.00	€15.00
Displaying of the PIN electronically ⁴⁾	€0.00	€0.00
Activation and use of CNP transactions: change of phone number/ change limit ⁴⁾	€0.00	€0.00
Unblocking/blocking card not present transactions	€0.00	€0.00
Delivery of a payment card abroad at the client's request	real costs	real costs

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.

- 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 BusinessBanking).
- 3) It applies also to electronic banking channels (ČSOB SmartBanking, ČSOB BusinessBanking).
- 4) It applies also to electronic banking channels (ČSOB SmartBanking, ČSOB BusinessBanking).

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
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 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 ¹⁾	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 ATMs of other banks	€1.50	€1.50
Cash deposit – deposit via ČSOB ATMs ²⁾	€0.00	€0.00
Fee for gambling, lotteries and betting payments	€7.00	€7.00

Note:

- 1) ATMs of 365.bank, ČSOB ATMs in the ČR and of Poštovní spořitelna in the ČR and KBC ATMs in Czech Republic, Hungary, Bulgaria and selected ATMs in Belgium.
- 2) Applies for cash deposit via specific ČSOB ATMs with deposit function.

Insurance for payment cards ¹⁾	VISA Business Charge	VISA Business Gold Charge
Travel insurance Standard	€25.00/yearly	€25.00/yearly
Travel insurance Standard Family	€59.00/yearly	€59.00/yearly
Travel insurance Exclusive	€65.00/yearly	€65.00/yearly
Travel insurance Exclusive Family	€129.00/yearly	€129.00/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.

4. Electronic banking

4.1 ČSOB MultiCash 24

Products and services	Fee amount
Implementation fee (one-off fee)	€100.00
Service maintenance (monthly fee)	€25.00
Standard statement regardless of frequency (monthly fee)	€1.00
Accounts of another bank (monthly fee)	€15.00 per account

4.2 ČSOB Business Banking

Products and services	ČSOB BusinessBanking
Implementation fee (one-off fee)	€0.00
Service maintenance (monthly fee)	€0.00
SMS ¹⁾	€0.15/1 SMS
SMS	€0.00
Token DP770 – issue (existing user) ²⁾	€0.00

Products and services	ČSOB BusinessBanking
Token DP770 – issue (new user)	€20.00
Token DP770 – issue due to device loss or theft ³⁾	€20.00
Token DP770 – replacement for faulty device	€20.00

Note:

- 1) SMS about payment card expiration are for free.
- 2) The fee does not apply if the branch issues the first DP770 Token to the existing user who has not had any authorization device before.
- 3) The fee applies even if the branch issues the client another Token DP770 because the client has blocked it definitively.

4.3 ČSOB SmartBanking, ČSOB API

Products and services	ČSOB SmartBanking ¹⁾	ČSOB API (PSD2)
Implementation fee (one-off fee)	€0.00	€0.00
Service maintenance (monthly fee)	€0.00	€0.00

Note:

- 1) ČSOB Supplementary service to Moja ČSOB.

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⁾	0.30 %, min. €50.00, max. €1,000.00
Return of unprocessed documents	€50.00
Modification of collection conditions	€30.00
Release of goods sent to ČSOB availability	€35.00
Procurement of bill acceptance	€25.00

Note:

- 1) 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
Accepted letters of credit:	
Pre-advice for letter of credit	€35.00
Advice for letter of credit (including increase)	0.25% 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)	€100.00
Preliminary inspection of documents	€250.00

Transaction	Fee amount
Checking of documents/settlement	0.30% of the value of submitted documents, min. €70.00
Checking of documents/settlement in the amount below €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	€100.00
Duplicating 1 set of documents ¹⁾	€20.00
Payment sent outside ČSOB (upon request of clients)	€10.00
Issued letters of credit:	
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)	€100.00
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	€100.00
Commitment Limit granting ²⁾	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.

- 1) The bank requires 1 set of copied documents for internal purposes.
- 2) 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
Issued guarantees:	
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. €100.00 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	€100.00
Termination / cancellation of customs guarantee	€100.00
Issue of binding agreement promising a bank guarantee	individually
Commitment Limit granting ¹⁾	individually
Priority processing of request for issuance of bank guarantee ²⁾	€150.00
Accepted guarantees:	
Advice/registration of accepted guarantee	€100.00
Advice/registration of change of accepted guarantee	€50.00
Exercise of accepted guarantee	€100.00

Note:

Bank does not accept the client's instructions regarding the issuance date of the bank guarantee stated in the application form.

- 1) 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.
- 2) Fee is applied only if the bank guarantee is issued by the end of the banking day (D+1), following the date of submission/receipt of all and complete contractually agreed documents. The deadline for submission of all and complete contractually agreed documents, further specified as day D, is 11:30 a.m.

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
Renewal (exchange) of commercial certificate:	
standard annual	€14.00
extraordinary	€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	€10.00

6. Securities

6.1 Securities Brokerage

Transaction	Fee amount
Brokerage of trades on the primary and secondary market (excluding Shares/ETF)¹⁾:	
from €0.01 - €30,000.00	1% from the trade volume, min. €20.00 ²⁾
over €30,000.00	individually
Fee for transmission/execution of buy/sell order of Shares of ETF	€15.00 € + 0.02% of the transaction volume ³⁾

Note:

- 1) The fee does not include costs of BCPB and fees for the settlement of trades with securities.
- 2) Unless the clients and the bank agreed otherwise.
- 3) Mentioned fee does not include stock exchange fees, third party fees including charge of company Patria Finance, a. s. and securities settlement fees. In relation to provision of investment service of reception and transmission of orders to buy and sell of Shares and ETF, ČSOB pays a fee to company Patria Finance, a. s. whereas more information is available in the Business Terms and Conditions for Trading in Financial Markets.

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 ¹⁾	Safekeeping Fee ²⁾
Slovak Republic	€0.00/€20.00 ³⁾	0.10% p. a., min. €40.00 monthly + VAT

Foreign Securities

Market	Fee for Settlement of Trades versus payment/ free of payment ¹⁾	Safekeeping Fee ²⁾
Belgium, Czech Republic, Euro-market Ireland, Canada, Luxembourg, Germany, USA, Great Britain	€50.00/€10.00 ⁴⁾	0.10% p. a. + VAT
Denmark, Finland, France, The Netherlands, Japan, Norway, Poland (bonds), Portugal, Austria, Spain, Sweden, Switzerland, Italy	€100.00/€10.00 ⁴⁾	0.10% p. a. + VAT
Australia, Greece, Hungary, Poland (shares), Slovenia	€100.00/€10.00 ⁴⁾	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 monthly
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 ⁵⁾	€30.00 + CDCP costs + VAT per each act
Registration of Pledge for Domestic Securities: 0,2% from the value of outstanding receivables ⁶⁾	min. fee €100.00 – max. fee €5,500.00
Change/cancellation of Pledge for Domestic Securities	€0.00 per each transaction + costs of local CSD (CDCP) + VAT
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 ⁷⁾	€50.00 + VAT
Arrangements related to request for tax refund	€30.00 per each payout individually
Additional information related to the corporate actions ⁷⁾	€30.00 per each request individually
Costs of the ČSOB Agents or Clearing systems ⁸⁾	From €0.01 per each issue individually
Fee for processing of payment within the Securities Custody to the Client's account outside ČSOB	€10.00 per each payout individually

Note:

- 1) Fee for Settlement of Trades is applicable to transfer and transition of Domestic and Foreign Securities. Transfer of Domestic Securities is free of charge. Transfer of Foreign Securities is charged and is subject to VAT. 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. These are fees other than Fees for Settlement of Trades and Safekeeping Fees.
- 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) Charges or costs in relation to Physical Securities are subject to additional costs/charges of local CSD (CDCP) for evidencing respective clause on the securities.
- 7) This fee does not include costs of CDCP, ČSOB Agents, Clearing systems or third parties in relation to the respective Securities.
- 8) 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
ČSOB deposit promissory note¹⁾:	
issue of a promissory note	€10.00 single payment
safekeeping of a promissory note	€10.00 single payment
Promissory note drawn by a third party within a promissory note programme:	
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
Confirmation issued upon client's request for the purpose of audit:	
without credit exposure	min. €100.00, max. €200.00 + VAT
with credit exposure	min. €150.00, max. €300.00 + 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
Success fee	individual agreement
Letter of Intent – seller	individual agreement
Letter of Intent – buyer	individual agreement
Access to 9 company-for-sale Profiles valid for 1 year	€900.00
Access to 6 company-for-sale Profiles valid for 1 year	€750.00
Access to 3 company-for-sale Profiles valid for 1 year	€450.00

Transaction	Fee amount
A company-for-sale access fee to the Match it platform for 1 year including a creation of the Profile	€500.00
Priority displaying of the company-for-sale Profile	individual agreement

Note:

The prices include VAT.

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

8.1 Electronic banking

Authentication and authorization tools	ČSOB SmartBanking
SMS key ¹⁾	€0.00

Note:

1) SMS key is used for activation of ČSOB SmartBanking.

Products and services	Moja ČSOB	ČSOB BusinessBanking Lite
Implementation fee (one-off fee)	€0.00	€15.00
Service maintenance (monthly fee)	€0.00	€5.00
SMS ¹⁾	€0.15/1SMS	€0.15/1SMS
• Authentication and authorization tools:		
• Token for mobile (issue)	€0.00	€0.00
• Token DP770 – issue (existing user) ¹⁾	X	€0.00
• Token DP770 – issue (new user)	X	€20.00
• Token DP770 – issue due to device loss ²⁾	X	€20.00
• Token DP770 – replacement for faulty device	X	€0.00
• SMS key ³⁾	€0.00	X

Note:

The ČSOB BusinessBanking Lite and Moja ČSOB electronic channels are part of ČSOB business packages for entrepreneurs and municipalities until 19.9.2026.

- 1) The fee does not apply if the branch issues the first DP770 Token to the existing user who has not had any authorization device before.
- 2) The fee applies even if the branch issues the client another Token DP770 because the client has blocked it definitively.
- 3) SMS key is used for log in and signing of transactions in Moja ČSOB.

8.2 ČSOB BENEFIT konto (7D Saving Account)

Transaction	Fee amount
Opening and maintenance of ČSOB BENEFIT konto	€0.00
Fee for failure to comply with the agreed notice period for ČSOB BENEFIT konto	0.50 % of the amount withdrawn prematurely, min. €6.00 ¹⁾
Instructions for reduction of deposits in ČSOB BENEFIT konto	€0.00
Fee for the credit balance at the end of the calendar year ²⁾	0.075% from the balance over limit, the limit is set as follows: <ul style="list-style-type: none"> • 1 million EUR for account in EUR currency • 1 million USD for account in USD currency • 25 million CZK for account in CZK currency

Note:

- 1) The minimum amount of charged sanction is EUR 6.00 or countervalue in particular currency in case of accounts held in foreign currencies. 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.
- 2) The bank is authorized to charge the fee for every account with over limit and the fee can be charged from any client's account maintained at the Bank in January of the following calendar year according to the balance as at 31.12. of the calendar year.

8.3 Products and services provided by OTP Bank Slovakia until 30.09.2021, which are currently no longer sold by ČSOB

SECURITIES

Central Depository member Services	Fee amount
Keeping of Securities Account for legal entities and municipalities:	
Depending on the value of securities in the Securities Account on the last business day of the month ¹⁾ (monthly fee- invoiced once a year at the end of the year).	0.10 % p. a., min. €40.00/month + VAT
The value of securities in the Securities Account ¹⁾ is EUR 0.00	free of charge
The value of securities shall be calculated as the sum of the nominal values (number of pieces x NV/piece) of all securities recorded in the Securities Account. If the Agreement on establishment and keeping of Securities Account (the "Agreement") is terminated during the course of a calendar year, the Bank reserves the right to charge and invoice the aliquot portion of the annual fee as per this Price List as at the date of termination of the Agreement.	
Change in data in the Securities Account ¹⁾	free of charge
Cancellation of the Securities Account ¹⁾	free of charge
Registration of an authorized person on the Securities Account ¹⁾	free of charge
Cancellation of the registration of an authorized person on the Securities Account ¹⁾	free of charge
Statement of the Securities Account ¹⁾ for one selected ISIN	€5.00
Statement of the Securities Account ¹⁾	€5.00
Statement of the Securities Account ¹⁾ as per section 105(8) of the Act with all the rights connected to the securities	€5.00
Statement of transactions in the Securities Account ¹⁾	free of charge
TRANSFER OF SECURITIES:	
without financial settlement	€20.00
with financial settlement	€20.00
Transition of securities	€20.00
Transfer of securities	free of charge
Registration of RD (right to dispose), change of RED, termination of RD in the Securities Account ¹⁾	free of charge
Registration/expiry of a suspension of RD with securities	free of charge
Change of the account owner's birth number of ID number	free of charge

Note:

- 1) Securities Account – the client account of the securities owner pursuant to Article 105(3) of Law 566/2001. When sending statements from the Securities Account the service is also subject to postage charges according to the type of shipment and according to the applicable fee schedule of the Slovak post offices. Central Depository means the Central Securities Depository of the Slovak Republic, a.s.

Type of Fee, Operation Name	Overdraft Loans ¹⁶⁾ / Revolving Loans ¹⁶⁾ / Financial Frameworks ¹⁰⁾	Operational Installment Loans ¹⁶⁾ / Investment Installment Loans ¹⁶⁾	AGROloans and Loans for Warehouse / Commodity Warrants ¹¹⁾	Loans for Apartment Building Renovation	Loans for Apartment Building Renovation with EU Support	Loans for Local Government ¹²⁾ / Churches & Religious Organizations / Non-Profit Organizations
Acceptance of Loan Application	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Loan Account Maintenance (excluding overdraft loans and financial frameworks ¹¹⁾)						
a) in EUR	€6.00/monthly	€6.00/monthly	€6.00/monthly	free of charge	free of charge	€6.00/monthly
b) in USD	\$6.60/month	\$6.60/month	x	x	x	x
c) in HUF	HUF 1,300.00/monthly	HUF 1,300.00/monthly	x	x	x	x
d) in CZK	CZK 150.00/month	CZK 150.00/month	x	x	x	x
e) in other foreign currencies	€6.00 equiv. CM/monthly	€6.00 equiv. CM/monthly	x	x	x	x
Credit Facility Processing / Increase incl. documentation ^{2) 15)}	min. 1.00%, min. €300.00	min. 1.00%, min. €300.00	min. 0.70 %, min. €150.00	min. 0.70 %, min. €150.00	max. 0.70 %	min. 0.70 %, min. €150.00
Loan Renewal/ Reassessment for further period incl. documentation ^{3) 15)}	min. 0.70 %, min. €200.00	x	min. 0.50%, min. €150.00 ¹³⁾	x	x	min. 0.50 %, min. €150.00 ¹⁴⁾
Credit Facility Administration ⁴⁾	x	min. 0.50 %, min. €100.00	x	free of charge	free of charge	min. 0.30 %, min. €150.00
Change of Contractual Terms at client's request without impact on transaction risk (excluding early/ extraordinary repayment/ prepayment/ termination) ^{5) 15)}	min. €300.00	min. €300.00	min. €150.00	min. €150.00	min. €150.00	min. €150.00

Change of Contractual Terms at client's request with impact on transaction risk ^{5) 15)}	min. 0.30%, min. €300.00	min. 0.30%, min. €300.00	min. 0.30%, min. €150.00	min. 0.30%, min. €150.00	max. 0.30 %	min. 0.30%, min. €150.00
Early or Extraordinary Repayment / Prepayment / Termination at client's request ^{6) 15)}	4.00%, min. €200.00	4.00%, min. €200.00	x	4.00 %	max. 4.00 %	4.00 %
Unutilized / Undrawn Committed Funds ⁷⁾	min. 1,00 % p.a.	x	x	x	x	min. 0,50 % p.a. ¹⁴⁾
Reminder Fee ^{8) 15)}	€35.00	€35.00	€35.00	€35.00	€35.00	€35.00
Penalty for Breach of Contractual Obligations ⁹⁾	max. 1% or interest rate increase by 3% p.a.	max. 1% or interest rate increase by 3% p.a.	max. 1% or interest rate increase by 3% p.a.	max. 1% or interest rate increase by 3% p.a.	max. 1% or interest rate increase by 3% p.a.	max. 1% or interest rate increase by 3% p.a.

Note:

Fees for credit operations published in this section of the Tariff are intended for entrepreneurs, companies, and other legal entities who are not provided with MICROloans. Fees for so-called large clients are generally set individually, by agreement. If a fee is processed from the client's current account in a currency different from the loan account currency, it is calculated using the cross rate of the two foreign currencies (FX buy rate / FX sell rate). x Fee not applied.

- 1) The loan account maintenance fee is payable on the last calendar day of each month, starting from the month in which loan drawdown/disbursement began.
- 2) The credit facility processing/financial framework fee is calculated on the loan/framework amount specified in the loan/framework agreement. The increase fee is calculated on the incremental loan/framework amount specified in the addendum. The fee is payable on the day of signing the agreement/addendum. This fee is not applied if the client was charged a fee for issuing a binding loan commitment / for drafting a preliminary loan agreement (according to section 5.2).
- 3) The loan/framework renewal/reassessment fee (typically for 1 year) is calculated on the loan/framework amount specified in the addendum. The fee is payable on the day of signing the addendum or on the anniversary of the agreement.
- 4) The credit facility administration fee applies to installment loans with a term over one year (not applied for AGROloans). It is payable on the calendar day corresponding to the day of the first loan drawdown and calculated on the loan balance on that day.
- 5) The fee for changing contractual terms - without/with impact on transaction risk - is calculated on the outstanding balance for installment loans, or on the contracted amount if not yet drawn, or on the credit limit/framework amount for overdraft/revolving loans/financial frameworks. The fee is charged on the day the addendum is signed.
- 6) Early or extraordinary repayments/prepayment/termination using EU/State Budget and other subsidy funds are free of charge. The fee for early/extraordinary repayment/prepayment/termination: - For installment loans, calculated on the amount of the early/extraordinary repayment or the prepaid outstanding balance; - For overdraft/revolving loans/financial frameworks, the prepayment/termination fee is calculated on the entire limit/framework amount. In case of limit/framework reduction, the fee is calculated on the reduced limit/framework amount. The fee is payable on the day of the repayment/prepayment/termination.
- 7) The fee for unutilized/undrawn committed funds applies to overdraft/revolving loans/financial frameworks and is calculated on the amount of undrawn funds; charged monthly (p.a. = per annum, calculated for the relevant number of days per year/360 days).
- 8) The fee is charged for each reminder and is payable the day after the reminder is sent.
- 9) The penalty of max. 1% is calculated for installment loans on the outstanding balance, or on the contracted amount if not yet drawn, and for overdraft/revolving loans/financial frameworks on the credit limit/framework amount. Detailed rules are set out in the former OTP Banka Slovensko's General Loan Conditions for non-retail clients and/or the loan agreement. For financial frameworks, the penalty is applied as a one-time fee per framework, not per individual products within it.
- 10) If trade finance products (bank guarantees, letters of credit) are included in the financial framework for a specific client, the bank is entitled, in addition to the financial framework fees, to charge fees according to the valid Tariff for these products as well.
- 11) Fees in this column apply to loans/frameworks for crop refinancing via warehouse/commodity warrants, AGROloans for prefinancing of direct payments and/or other EU/State Budget supports (for one or two subsidy years). For other products provided to agribusinesses, fee rates apply depending on the type of loan provided, e.g., for investment installment loans, etc. Maintenance and administration of the special "otp Premium konto" account used for receiving direct payments and/or other supports is free of charge.

- 12) For local governments, the bank provides: overdraft loans, revolving loans, installment loans, and a universal municipal framework (combination of O/D and investment loan).
- 13) The fee is applied if the client requests the bank to reassess the credit facility for the next subsidy period/year of the loan framework for Warehouse/Commodity Warrants. It is calculated on the loan amount agreed with the client in the addendum/confirmation. The fee is payable on the day of signing the addendum/confirmation. In this case, the Credit Facility Processing fee is not applied.
- 14) The fee applies to overdraft/revolving loans.
- 15) For financial frameworks, the fee is applied for the framework itself, not for individual products provided within it.
- 16) For overdraft / revolving / operational installment and investment installment loans provided with SIH anti-corona guarantee, the bank applies a fee for provision/ increase/ guarantee/ early repayment of the loan: 0%. Other fees are applied at the standard price level for the given product.

CREDIT OPERATIONS - Other Fees Related to Credit Operations

Type of Fee, Operation Name	Price
Non-binding Loan Indication	€200.00
Preliminary Loan Agreement / Binding Loan Commitment	Fee applied at the level of the Processing fee for the relevant type of credit operation according to section 5.1 of this Tariff
Issuance of Confirmation regarding Liabilities and their Fulfillment towards former OTP Banka Slovensko, a.s. a) at client's request ¹⁾	€35.00 + VAT
b) at request of authorized persons per the Banking Act	free of charge
Issuance of Other Documents and Confirmations at client's request ¹⁾	€150.00 + VAT
Provision of Information on Loan Interest Rate Developments ¹⁾	€35.00 + VAT

Note:

- 1) If the service is provided to a person conducting business in another EU member state or to a client (entrepreneur or non-entrepreneur) from a third country for their use in those states, VAT is not applied.

8.4 Security safe box rental

Security safe box rental	Fee amount
Up to 4 l ¹⁾	€49.00 + VAT
Between 4.1 l and 6 l	€79.00 + VAT
Between 6.1 l and 10 l ²⁾	€99.00 + VAT
Between 10.1 l and 20 l ³⁾	€159.00 + VAT
Between 20.1 l and 30 l ⁴⁾	€199.00 + VAT
More than 30 l	€250.00 + VAT

Note:

Limit of compensation for damage to one's safe box is EUR 30,000.00. Dimensions at selected branches:

- 1) A4 × 5 cm.
- 2) A4 × 8 cm; A4 × 10 cm.
- 3) A4 × 15 cm; A4 × 20 cm.
- 4) A4 × 30 cm.

Automated security box rental	Fee amount
	Sum insured €30,000.00
6.42 l	€250.00 + VAT
9.01 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 ¹⁾	€10.00
Entrance card cancellation ¹⁾	€10.00
PIN change to entrance to automated security box ¹⁾	€10.00
Change of biometric information to entrance to automated security box ¹⁾	€10.00

Note:

- 1) Fee is valid only for automated security boxes.

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. The Bank can decrease individual fees in this Price list, e. g. when the client has a claim to a discount in accordance with individually agreed conditions.
- 9.5** The amount of VAT is set by the Value Added Tax Act.
- 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 September 2026.