

# PRICE LIST

---

For natural persons – entrepreneurs  
and legal entities

published by Československá obchodná banka, a.s.

## Table of contents

1. Business packages, current and deposit accounts	3
2. Payment transactions	7
3. Payment cards	10
4. Electronic banking	13
5. Financing	14
6. Securities	20
7. Special services	22
8. Existing products and services not sold by ČSOB any more	24
9. General provisions	26

## 1. Business packages, current and deposit accounts

### 1.1 ČSOB Business packages for entrepreneurs and municipalities

	Products, services and transactions included into the package price	ČSOB Podnikatel'ské konto (ČSOB Business account)	ČSOB Podnikatel'ské konto ELEKTRON (ČSOB Business account ELEKTRON)	ČSOB Podnikatel'ské konto KOMPLET (ČSOB Business account KOMPLET)
<b>Fee</b>	Maintaining of a package	€7.00/monthly	€17.00/monthly	€60.00/monthly
<b>Payment cards</b>	Issuing and monthly fee for a debit payment card	1 MasterCard Business or VISA Business	2 MasterCard Business or VISA Business	2 MasterCard Business or VISA Business
	Deposit card (VISA Classic)	✓	✓	✓
	Payment in the SR and abroad made by payment card	unlimited	unlimited	unlimited
	Change of daily limit on payment card via electronic banking	✓	✓	✓
	Cash withdrawal in ČSOB ATM in the SR and in ATM of KBC Group in EUR	unlimited	unlimited	unlimited
	Cash withdrawal in ATM of other banks in the SR and in SEPA countries in EUR	x	x	15 transactions
<b>Electronic banking</b>	ČSOB BusinessBanking <sup>1)</sup>	✓	✓	✓
	ČSOB SmartBanking	✓	✓	✓
	Moja ČSOB <sup>2)</sup>	✓	✓	✓
	ČSOB BusinessBanking Lite <sup>2)</sup>	x	100% discount of the monthly fee for service maintenance	100% discount of the monthly fee for service maintenance
	ČSOB MultiCash 24	x	x	50% discount of the monthly fee for service maintenance
<b>Transactions</b>	Cash deposit (by the account holder)	x	x	30 transactions
	Cash withdrawal (by the account holder)	x	x	15 transactions
	Cash deposit (via ČSOB ATMs) <sup>3)</sup>	✓	✓	✓
	Incoming payment in EUR <sup>4)</sup>	35 transactions	100 transactions	250 transactions <sup>5)</sup>
	Outgoing payment in EUR electronically	unlimited	unlimited	unlimited
	Payment by standing payment order or SEPA direct debit	unlimited	unlimited	unlimited
	Entry, modification and cancellation of SEPA standing payment order/SEPA direct debit agreement – electronically	✓	✓	✓
<b>Other services</b>	Opening and maintaining of social fund account and reserve fund account	x	x	✓

**Note:**

✓ Service is included in package price.

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

<sup>1)</sup> This product is available in the New banking information system. The transfer to this system is automatic and each client will be informed about this step in advance.

<sup>2)</sup> Clients who are in the New banking information system will no longer have access to the Moja ČSOB and ČSOB BusinessBanking Lite applications.

<sup>3)</sup> Applies for cash deposit via specific ČSOB ATMs with deposit function.

<sup>4)</sup> Incoming SEPA payment in EUR entered by the payment order

<sup>5)</sup> Charging of incoming payments: 0 to 250 for free/251 – 500 for 75% of the standard fee (the first 250 still for free)/501 – 1,000 for 50% of the standard fee (the first 250 still for free, 251 – 500 still for 75% of the standard fee)/over 1,000 for free (the first 250 still for free, 251 – 500 still for 75% of the standard fee, 501 – 1,000 still for 50% of the standard fee).

## Fees to service packages

Package	Maintenance fees for business packages	Fees for account statements sent by post for business packages			Fees for electronic account statements for business packages		
		monthly	weekly	daily	monthly	weekly	daily
ČSOB Podnikatelské konto (ČSOB Business account)	€7.00	€4.00	€10.00	€20.00	€0.00		
ČSOB Podnikatelské konto Elektron (ČSOB Business account Elektron)	€17.00						
ČSOB Podnikatelské konto Komplet (ČSOB Business account Komplet)	€60.00						
Fee charging	monthly						

## Benefits for entrepreneurs and small companies serviced by retail branch

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

We will reward you with a fee discount for using your package actively. It's sufficient when you fulfil the following conditions and the next calendar month you will receive 50% or 100% fee discount on your package.

#### Natural person – entrepreneur<sup>1)</sup>:

Amount of granted discount	Condition
100 % fee discount for service package maintenance.	Volume of credit transfers at least €500.00 (excluding transfers among its own accounts).

#### Legal entity:

Amount of granted discount	Conditions
50 % fee discount for service package maintenance.	Volume of credit transfers at least €3,000.00 (excluding transfers among its own accounts) and at the same time at least 10 payment operations made <sup>2)</sup> .

<sup>1)</sup> The new modified conditions for active usage of ČSOB Podnikatelské konto (ČSOB Business account) for natural persons – entrepreneurs do not apply to the conditions of active usage of ČSOB Podnikatelské konto (ČSOB Business account) for the ultimate beneficial owner within the meaning of the General Terms and Conditions of Business for a 50 % discount on the maintenance fee for a Pohoda or Extra Pohoda service package as specified in the Price list for natural persons – private individuals.

<sup>2)</sup> Payment operations considered for granting the discount: payment transaction based on an electronically entered SEPA standing payment order, SEPA direct debit agreement, debit card payment or cash withdrawal. This claim does not arise in case the account is in debit in a given month.

### Provision of a service package fee discount

- If you satisfy conditions for receiving a discount on the fee for service package maintenance, your service package will be maintained at a discount in the following calendar month.
- If you are the ultimate beneficial owner within the meaning of the General Terms and Conditions of Business - natural person – entrepreneur, and you make active use of the Business Account package, i.e. volume of credit transfers at least €3,000.00 (excluding transfers among its own accounts) and at the same time at least 5 payment operations made<sup>1)</sup>. You are entitled to a 50% discount on the fee for a Pohoda or Extra Pohoda service package as specified in the Price list for natural persons – private individuals.
- If you are the ultimate beneficial owner within the meaning of the General Terms and Conditions of Business, the statutory representative of a legal entity, and you make active use of the Business Account package in accordance with the conditions for obtaining a discount on service package fees. You are entitled to a 50% discount on the fee for a Pohoda or Extra Pohoda service package as specified in the Price list for natural persons – private individuals.
- If you make active use of a Business Account package and have more than one ČSOB Pohoda or ČSOB Extra Pohoda package for private individuals, the discount will be applied to the package with the higher average monthly balance.

<sup>1)</sup> Payment operations considered for granting the discount: payment transaction based on an electronically entered SEPA standing payment order, SEPA direct debit agreement, debit card payment or cash withdrawal. This claim does not arise in case the account is in debit in a given month.

## Benefits for newly established firms (start-ups) in the Entrepreneurs and Small Companies segment who are served through a retail branch:

Newly established firms in the Entrepreneurs and Small Companies segment	Benefits offered:
If companies and natural persons – entrepreneurs in the Entrepreneurs and Small Companies segment conclude a contract including the ČSOB Business Account service package within 12 months from receiving authorisation to operate as a business, they are entitled to:	<ul style="list-style-type: none"> <li>■ ČSOB Business Account free of maintenance fees for 12 months and one cash deposit by the owner/authorised user a mPOS terminal for 6 months free of the monthly charge and commission<sup>1)</sup></li> <li>■ a POS terminal for 3 months free of the monthly charge and commission</li> <li>■ a payment gateway for 6 months free of the monthly charge and commissions<sup>1)</sup></li> </ul>

<sup>1)</sup> Applies to transactions up to € 2,000.00 per month; commissions will be applied to transactions above € 2,000.00 in accordance with the agreement on payment card acceptance.

### Provision of discounts on fees:

- If you satisfy the conditions to receive a discount on the ČSOB Business Account or ČSOB Pohoda service packages, the Bank will not charge you for the service package from the date of application of the discount.
- If you satisfy the conditions for obtaining the benefits for newly established firms and you use the mPOS terminal, POS terminal and payment gateway services, the Bank will allow you to receive the benefits from the date when you sign the agreement on payment card acceptance.

## 1.2 Current accounts in EUR and in foreign currency

### Account opening

Transaction	Fee amount
Account opening	€0.00

### Account maintenance including account statements in EUR and in foreign currency <sup>1)</sup>

Account	Maintenance fees for account	Fees for account statements sent by post			Fees for electronic account statements		
		monthly	weekly	daily	monthly	weekly	daily
Current accounts	€5.00	€4.00	€10.00	€20.00	€0.00		
Fund accounts: Social fund; Reserve fund; Reconstruction and development fund; Fund of transactions, maintenance and repairs	€3.00						
Current account for administrators and flat houses <sup>2)</sup>	€6.00						
Transparent account <sup>3)</sup>	€10.00						
Account for notarial custody	€0.00						
Grant account <sup>4)</sup>	€0.00						
Fee charging	monthly						

#### Note:

- <sup>1)</sup> The account may be held in EUR currency or in foreign currencies: CZK, USD, CHF, GBP, AUD, NOK, SEK, CAD, JPY, DKK, HUF and PLN.
- <sup>2)</sup> The fee of account includes opening and maintaining of an account, entry and modification of electronic SEPA standing payment order/ SEPA direct debit agreement, ČSOB SmartBanking, Moja ČSOB, 50% discount of one-off fee and 100% discount of monthly fee for ČSOB BusinessBanking Lite, 250 incoming SEPA payments in EUR, unlimited outgoing electronically payments in EUR and payments by standing payment order or SEPA direct debits.
- <sup>3)</sup> The fee of account includes opening, maintaining and account disclosure, 100 incoming SEPA payments in EUR, unlimited outgoing electronic SEPA payments in EUR, 1 VISA Business and Moja ČSOB.

- <sup>4)</sup> Grant account is free of charge for maintenance and SEPA payments (electronic incoming and outgoing payments in EUR within ČSOB, electronic incoming and outgoing SEPA payments, payments by standing payment order/SEPA direct debit). Applied interest rate is based on current interest rate board.

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

Transaction	Fee amount
Entering, changing, cancelling of blocking of funds in a current account upon request of the account owner	€10.00
Preparing a duplicate of an account statement upon the client's request in paper form	€12.00
Establishing, changing, cancelling of blocked deposit including the process of preparing the escrow agreement <sup>1)</sup>	min. €150.00
Opening account remotely <sup>2)</sup> in another bank of KBC Group	€80.00
Change, cancellation of products at client's request remotely <sup>3)</sup>	€20.00
Closing of current account/business package upon the client's request	€10.00
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 the debt execution on the account	€10.00/monthly
Fee for the credit balance at the end of the calendar year <sup>4)</sup>	0.075%
Lost or damage to the mailbox key, replacement of the mailbox lock	Real costs
Duplicate key to mailbox	Real costs

**Note:**

- <sup>1)</sup> The fee does not apply to the standard providing of blocked deposit after fulfilment the conditions (providing of blocked deposit is not considered as cancellation in this case).
- <sup>2)</sup> Documents to be signed at ČSOB branch via "Remote Account Opening (RAO)" procedure.
- <sup>3)</sup> Documents for ČSOB products to be signed at KBC Group branch or documents for products of another bank of KBC Group to be signed at ČSOB branch via "Remote Account Opening (RAO)" procedure.
- <sup>4)</sup> 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.

### Principles of charging business packages and current accounts:

**Products and services included in business packages:**

- Electronic account statements in monthly, weekly or daily frequency is only possible if either Moja ČSOB, ČSOB BusinessBanking Lite, ČSOB BusinessBanking or ČSOB Multicash24 is activated.
- Electronic account statement sent to natural persons – entrepreneurs and legal entities is a free of charge supplementary service.
- Natural persons – entrepreneurs and legal entities can have their account statements delivered by mail or electronically, while the fee charged depends on the frequency of statements delivery.

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

- Among transactions included in the price of business packages, under payment received is considered a payment received in EUR currency within ČSOB Slovak Republic, SEPA payment received and immediate SEPA payment received in accordance with its definition in Business Conditions.
- Among transactions included in the price of the business package, under payment sent is considered a payment sent

in EUR currency within ČSOB Slovak Republic and received SEPA payment in accordance with its definition in Business Conditions.

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

## 1.4 Term and Savings accounts<sup>1)</sup>

Transaction	Fee amount
Opening and maintaining of term deposits, including electronic account statements	€0.00
Opening of saving account	€0.00
Maintenance of saving account with paper statement	€4.00
Maintenance of saving account with electronic statement	€0.00
Cash deposit	€0.00
Transfer from the ČSOB Saving Account without notice period <sup>2)</sup>	€20.00
Penalty fee for premature withdrawal before the expiration of the agreed period for deposit/ notice period <sup>3)</sup> (% of the withdrawn amount based on the tenor/notice period)	0.50 % of the amount, min. €6.00
Establishing, changing, cancelling of blocked deposit including the process of preparing the escrow agreement <sup>4)</sup>	min. €150.00
Entering, changing, cancelling of blocking of funds in account upon request of the account owner	€10.00
Making of duplicate of account statement upon the client's request in paper form	€12.00
Fee for the credit balance at the end of the calendar year <sup>5)</sup>	0.075%

### Note:

- <sup>1)</sup> Saving accounts are ČSOB Saving Account Komfort (i.e. Saving Account without notice period) and ČSOB Saving Account Depozit. ČSOB Saving Account Komfort (i.e. Saving Account without notice period) is available in the New banking information system. The transfer to this system is automatic and each client will be informed about this step in advance.
- <sup>2)</sup> The fee is applied to every third and subsequent transfer from the ČSOB Saving Account Komfort (t.j. Saving Account without notice period) within one month. The first two transfers from the ČSOB Saving Account Komfort (i.e. ČSOB Saving Account without notice period) within one month are for free. All transfers made at a branch are charged.
- <sup>3)</sup> The minimum amount of charged sanction is EUR 6.00 or countervalue in particular currency in case of accounts held in foreign currencies.  
Premature withdrawal without penalty is possible once a month up to 25% of the previous day's balance without blocking and assigned cancellation on ČSOB Saving account Deposit. Penalty fee applies for premature withdrawal out of the conditions.
- <sup>4)</sup> Establishing of blocked deposit is possible for Term deposits and for ČSOB Saving Account Komfort (i.e. ČSOB Saving Account without notice period). The fee does not apply to the standard providing of blocked deposit after fulfilment the conditions (providing of blocked deposit is not considered as cancellation in this case).
- <sup>5)</sup> 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.

## 2. Payment transactions

Cut-off times for the execution of payment transactions are specified at [www.csob.sk](http://www.csob.sk) and are available at the bank's branches. You find the definition of payment terms in the General Business 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 (by the account holder)	€6.00
Cash deposit – deposit by third person <sup>1)</sup>	€6.00
Cash deposit – deposit to housing account <sup>2)</sup>	€6.00
Cash deposit - deposit via ČSOB ATMs <sup>3)</sup>	€0.00
Cash withdrawal <sup>4)</sup>	€6.00
Sanction fee for unexecuted announced cash withdrawal in a branch	1% of the amount of unexecuted announced cash withdrawal

Transaction	Fee amount
Extra fee for processing of coins in EUR for deposit to the account/account withdrawal within one day for more than 50 pcs. of coins	5% of the deposit amount, min. €6.00
Change or exchange of cash in EUR within one day for more than 20 pcs.	5% of the deposit, min. €6.00
Cash deposit executed in the form of damaged banknotes in foreign currency	20% of the amount of damaged banknotes, max. €20.00
Cash deposit in EUR executed in the form of damaged banknotes <sup>5)</sup>	10% of the amount of damaged banknotes, max. €20.00
Exchange of a banknote in EUR in the form of a damaged banknote <sup>5)</sup>	20% of the banknote face value, max. €20.00
Extra fee for processing the content of a secured package	0.50% of the deposit amount, min. €2.00
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> Fee applies to the depositor.
- <sup>3)</sup> Applies for cash deposit via specific ČSOB ATMs with deposit function.
- <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. Slight part means a part reducing the length or width of the 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 the currencies USD, CZK, GBP, CHF and HUF.

## 2.2 Non-cash payment transactions

### Payment transactions within ČSOB

Intrabank payment within ČSOB SR and payment transaction from/to ČSOB ČR	paper	electronic
Incoming payment <sup>1)</sup>	€0.20	
Outgoing payment <sup>1), 2)</sup>	€12.00	€0.20

**Note:**

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



## SEPA payment transactions

SEPA payment transactions are transactions in EUR currency within SR and SEPA countries with "SHA" charging code.

SEPA payment	paper	electronic
Incoming payment	€0.20	
Outgoing payment	€12.00	€0.20
Priority outgoing payment	€66.00	€20.00
SEPA standing payment order	paper	electronic <sup>1)</sup>
Entry	€12.00	€0.00
Modification/Cancellation <sup>2)</sup>	€12.00	€0.00
Payment by standing payment order/SEPA direct debit	€0.20	
SEPA direct debit <sup>3)</sup>	paper	electronic
Direct debit collection	€0.00	
Incoming/outgoing/refund payment by SEPA direct debit	€0.20	
SEPA direct debit agreement	paper	electronic
Entry	x	€0.00
Modification/Cancellation <sup>2)</sup>	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.
- 3) For Entrepreneurs and Small companies clients with yearly turnover up to EUR 2.5 m., the SEPA direct debit collection is not provided.

## Cross-border payment transactions

Cross-border payment	paper	electronic
Incoming payment	€0.20	
Outgoing cross-border payment <sup>1), 2)</sup>	1.00 %, min. €30.00, max. €100.00	0.50%, min. €15.00, max. €50.00
Priority cross-border payment	1.00%, min. €50.00, max. €150.00	0.50%, min. €25.00, max. €75.00
Real time urgent payment in EUR currency <sup>3)</sup>	€80.00	€20.00
Intracompany payment	€20.00	

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>	€12.00	x
Payment by a 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 other banks within the 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 advice	SEPA payments	Cross-border payments
Advice of non-executed payment (paper)	€4.00 <sup>1)</sup>	€10.00
Advice of non-executed payment (electronic)	€0.00	€0.00 <sup>1)</sup>
Confirmation of executed payment transaction	€10.00	
Request for confirmation of credited payment transaction from the receiver's bank upon client's request	€20.00 + real cost	

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

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

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

### Note:

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

## 3. Payment cards

### 3.1 Debit payment cards

Fees for payment cards and other services	VISA Business	MasterCard Business	VISA Business Gold	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 <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, change of daily limit <sup>2)</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>3)</sup>	€0.00	€0.00	€0.00	€0.00
Activation and use of CNP transactions: change of phone number/ change of limit <sup>4)</sup>	€0.00	€0.00	€0.00	x
Unblocking/blocking card not present transactions	€0.00	€0.00	€0.00	x
Lounge Key <sup>5)</sup>	x	x	✓	x
Delivery of a payment card abroad at the client's request	real costs	real costs	real costs	real costs

**Note:**

- <sup>1)</sup> It applies also to electronic banking channels (ČSOB BusinessBanking Lite).
- <sup>2)</sup> It applies also to electronic banking channels (Moja ČSOB, ČSOB SmartBanking, ČSOB BusinessBanking Lite and ČSOB BusinessBanking). Withing ČSOB business packages if change of daily limit via electronic banking for free.
- <sup>3)</sup> It applies also to electronic banking channels (Moja ČSOB, ČSOB SmartBanking, ČSOB BusinessBanking Lite and ČSOB BusinessBanking).
- <sup>4)</sup> It applies also to electronic banking channels (ČSOB SmartBanking, ČSOB BusinessBanking Lite and ČSOB BusinessBanking).
- <sup>5)</sup> 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](http://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 <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	€5.00	€5.00	€5.00	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 AMTs of other banks	€1.00	€1.00	€1.00	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	€5.00	€5.00	€5.00	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 and selected ATMs in 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	€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:**

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

## 3.2 Business credit cards

Fees for payment cards and other services	VISA Business Credit	VISA Business Charge	VISA Business Gold Charge
Issue of card <sup>1)</sup>	€3.00/monthly	€3.50/monthly	€7.50/monthly
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	€15.00
Express payment card issue	€50.00	€50.00	€50.00
Changes upon the client's request/change of the limit <sup>3)</sup> /PIN resending	€5.00	€5.00	€5.00
Change of PIN code on a card via ATM	€5.00	€5.00	€5.00
Displaying of the PIN electronically <sup>4)</sup>	€0.00	€0.00	€0.00
Activation and use of CNP transactions: change of phone number/ change of limit <sup>5)</sup>	€0.00	€0.00	€0.00
Unblocking/blocking card not present transactions	€0.00	€0.00	€0.00
Delivery of a payment card abroad at the client's request	real costs	real costs	real costs

### Note:

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

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

<sup>2)</sup> It applies also to electronic banking channels (ČSOB BusinessBanking Lite).

<sup>3)</sup> The Bank doesn't apply the fee when changing via electronic banking channels (Moja ČSOB, ČSOB SmartBanking, ČSOB BusinessBanking Lite and ČSOB BusinessBanking).

<sup>4)</sup> It applies also to electronic banking channels (Moja ČSOB, ČSOB SmartBanking, ČSOB BusinessBanking Lite and ČSOB BusinessBanking).

<sup>5)</sup> It applies also to electronic banking channels (ČSOB SmartBanking, ČSOB BusinessBanking Lite and ČSOB BusinessBanking).

Other fees related to a business credit card account	VISA Business Credit	VISA Business Charge	VISA Business Gold Charge
Maintaining of business charge account or business revolving account, sending of account statements monthly by post	€0.00	€0.00	€0.00
SEPA standing payment order within SR entered electronically	1% of the transferred amount, min. €4.50	1% of the transferred amount, min. €4.50	1% of the transferred amount, min. €4.50
Modification of terms of contract upon the client's request	€7.00	€7.00	€7.00
Credit limit increase	€0.00	€0.00	€0.00
Annual fee for full automatic instalment of due amount (100% direct debit) <sup>1)</sup>	€15.00	€15.00	€15.00
<b>Sending of duplicate credit account statement:</b>			
▪ in 180 days	€2.00	€2.00	€2.00
▪ over 180 days	€4.00	€4.00	€4.00
Reminder	€10.00	€10.00	€10.00
Call	€30.00	€30.00	€30.00

### Note:

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

Transactions by debit payment cards	VISA Business Credit	VISA Business Charge	VISA Business Gold Charge
Payment for goods and services by card	€0.00	€0.00	€0.00
Cash withdrawal from ČSOB ATMs in the SR and from KBC group ATMs in EUR <sup>1)</sup>	2% of the withdrawn amount, min. €6.00	2% of the withdrawn amount, min. €6.00	2% of the withdrawn amount, min. €6.00
Cash withdrawal from ATMs of other banks in the SR and in SEPA countries in EUR	2% of the withdrawn, min. €6.00	2% of the withdrawn, min. €6.00	2% of the withdrawn, min. €6.00
Cash withdrawal from ATMs abroad	2% of the withdrawn amount, min. €6.00	2% of the withdrawn amount, min. €6.00	2% of the withdrawn amount, min. €6.00
Cash withdrawal via POS Terminal, Imprinter etc. (cash advance)	€10.00	€10.00	€10.00
Cash withdrawal by card at a Merchant (cash back)	€0.20	€0.20	€0.20
Displaying of account balance via AMTs of other banks in the SR	€1.00	€1.00	€1.00
Cash deposit – deposit via ČSOB ATMs <sup>2)</sup>	€0.00	€0.00	€0.00
Fee for gambling, lotteries and betting payments	€5.00	€5.00	€5.00

**Note:**

- <sup>1)</sup> ČSOB ATMs in the ČR and of Poštovní spořitelna in the ČR and KBC ATMs in Czech Republic, Hungary, Bulgaria and selected ATMs in 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 Credit 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:**

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

## 4. Electronic banking

Products and services	Moja ČSOB	ČSOB Business-Banking Lite	ČSOB MultiCash 24	ČSOB Smart Banking <sup>2), 4)</sup>	ČSOB Business-Banking <sup>3)</sup>	ČSOB API (PSD2)
Implementation fee (one-off fee)	€0.00	€15.00	€100.00	€0.00	€0.00	€0.00
Service maintenance (monthly fee)	€1.00	€5.00	€25.00	€0.00	€0.00	€0.00
SMS <sup>1)</sup>	€0.15/1 SMS	€0.15/1 SMS	x	€0.15/1 SMS	€0.15/1 SMS	x
Credit re-charging for Telekom and Orange mobile provider	x	x	x	€0.20	x	x

**Note:**

x Unauthorised service.

<sup>1)</sup> SMS about payment card expiration are for free.

<sup>2)</sup> Supplementary service to Moja ČSOB.

<sup>3)</sup> This product is available in the New banking information system. The transfer to this system is automatic and each client will be informed about this step in advance.

<sup>4)</sup> Clients who are in the New banking information system will no longer have access to the Moja ČSOB and ČSOB BusinessBanking Lite applications.

Authentication and authorization tools	Moja ČSOB, ČSOB SmartBanking	ČSOB BusinessBanking Lite
Token for mobile (issue)	€0.00	€0.00
Token DP770 – issue (existing user) <sup>1)</sup>	x	€0.00
Token DP770 – issue (new user)	x	€20.00
Token DP770 – issue due to device loss <sup>2)</sup>	x	€20.00
Token DP770 – replacement for faulty device	x	€0.00

**Note:**

- <sup>1)</sup> 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.
- <sup>2)</sup> The fee applies even if the branch issues the client another Token DP770 because the client has blocked it definitively.

## 5. Financing

### 5.1 General fees for loans

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

### 5.2 Other fees for loans

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

### 5.3 Loans for entrepreneurs and small companies

Transaction	EU Investment loan <sup>7)</sup> , EU Working loan <sup>7)</sup> (EÚ Investičný úver, EÚ Prevádzkový úver)	EU Overdraft loan <sup>7)</sup> (EÚ Kontokorentný úver)	Investment loan (Investičný úver)	Overdraft loan (Kontokorentný úver)	Overdraft loan for health sector (Kontokorentný úver pre zdravotníkov)	Renovo loan <sup>1)</sup> (Renovo úver)
Up-front flat fee (for processing of a new deal)	1% of the required amount min. €180.00	1% of the required amount min. €180.00	1% of the required amount min. €180.00	1% of the required amount min. €180.00	0.50% of the required amount min. €50.00	0.75% of the required amount min. €100.00
Up-front flat fee for pre-approved credit	1% of the required amount min. €30.00 (only EU Investment loan)	1% of the required amount min. €30.00	1% of the required amount min. €30.00	1% of the required amount min. €30.00	1% of the required amount min. €30.00	x
Urgent drawdown of credit	€180.00	€180.00	€180.00	€180.00	€180.00	€180.00
Urgent statement about loan application	€180.00	€180.00	€180.00	€180.00	€180.00	€180.00

Transaction	EU Investment loan <sup>7)</sup> , EU Working loan <sup>7)</sup> (EÚ Investičný úver, EÚ Prevádzkový úver)	EU Overdraft loan <sup>7)</sup> (EÚ Kontokorentný úver)	Investment loan (Investičný úver)	Overdraft loan (Kontokorentný úver)	Overdraft loan for health sector (Kontokorentný úver pre zdravotníkov)	Renovo loan <sup>1)</sup> (Renovo úver)
Annual renewal of the loan/Annual client's review <sup>4)</sup> (fee payable annually, except for 1st year) > EUR 10,000	x	1% of the required amount min. €180.00	x	1% of the	1% of the required amount min. €180.00	x
Annual renewal of the loan/Annual Client's review <sup>4)</sup> (fee payable annually, except for 1st year) ≤ 10 000 EUR	x	€50.00	x	€50.00	€50.00	x
Loan account maintenance (monthly, for loan agreements signed from 1.7.2025)	€8.00 (for limit up to €5,000.00, including, €4.00)/€0.00 <sup>3)</sup>	€8.00 (for limit up to €5,000.00, including, €4.00)	€8.00 (for limit up to €5,000.00, including, €4.00)	€8.00 (for limit up to €5,000.00, including, €4.00)	€8.00 (for limit up to €5,000.00, including, €4.00)	€0.00
Loan account maintenance (monthly, for loan agreements concluded till 30.6.2025)	€6.65 (for limit up to €5,000.00, including, €3.35)/€0.00 <sup>3)</sup>	€6.65 (for limit up to €5,000.00, including, €3.35)	€6.65 (for limit up to €5,000.00, including, €3.35)	€6.65 (for limit up to €5,000.00, including, €3.35)	€6.65 (for limit up to €5,000.00, including, €3.35)	€0.00
Premature repayment of a part/whole balance of the loan	5% of the prepaid amount, min. €180.00	3% of the prepaid amount, min. €180.00	5% of the prepaid amount, min. €180.00	3% of the prepaid amount, min. €180.00	3% of the prepaid amount, min. €180.00	5% of the prepaid amount, min. €180.00 <sup>5)</sup>
Early repayment of part of the loan <sup>8)</sup>	€0.00	x	€0.00	x	x	x
Confirmation of loan balance amount (Premature repayment of a part/whole balance of the loan limit and reduction of the loan limit)	€10.00	€10.00	€10.00	€10.00	€10.00	x
Limit increase	x	1% of the amount being increased, min. €180.00	x	1% of the amount being increased, min. €180.00	1% of the amount being increased, min. €180.00	x
Change of contractual documentation (by the client, including not using whole loan limit and reduction of the loan limit)	€180.00	€180.00	€180.00	€180.00	€180.00	€180.00
Issue of binding loan commitment/Issue of binding commitment on bank guarantee/ Agreement on a future contract	x	x	x	x	x	0.10% of the promised amount, min. €35.00
Commitment remuneration for issuing a bank guarantee in favour of State Housing Development Fund	x	x	x	x	x	0.80% p. a. <sup>2)</sup>



Transaction	EU Investment loan <sup>7)</sup> , EU Working loan <sup>7)</sup> (EÚ Investičný úver, EÚ Prevádzkový úver)	EU Overdraft loan <sup>7)</sup> (EÚ Kontokorentný úver)	Investment loan (Investičný úver)	Overdraft loan (Kontokorentný úver)	Overdraft loan for health sector (Kontokorentný úver pre zdravotníkov)	Renovo loan <sup>1)</sup> (Renovo úver)
Change of interest rate fixation (at the client's request) <sup>6)</sup>	x	x	x	x	x	3% of the loan balance, min. €165.00
Management fee (valid for loan agreements concluded from 1.7.2025)	0.5% of the loan balance, max. €500.00	x	0.5% of the loan balance, max. €500.00	x	x	x
Management fee (valid for loan agreements concluded until 30.6.2025)	0,5% of the current loan balance	x	0,5% of the current loan balance	x	x	x
Commitment fee	0% p.a.	0% p.a.	0% p.a.	0% p.a.	0% p.a.	0% p.a.

**Note:**

The fees set out in Table 5.3 above apply to entrepreneurs and small companies operating in the MicroSME segment or whose business turnover is up to € 2.5 million.

x Unauthorised service

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

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

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

<sup>4)</sup> The name "Annual client's review" is only valid for Overdraft loans with maturity over 1 year.

<sup>5)</sup> In case of premature repayment of the loan (or part of the loan) concluded:

- In the period from April 1, 2015 to April 30, 2018: If the amount of premature repayments of the loan (or part of the loan) for the preceding 12 months, including the last repayment made, does not exceed EUR 10,000 or if the premature repayment is realized in the interest rate revaluation period, the premature repayment of the loan (or part of the loan) is free of charge. Otherwise, in case of premature repayment of such loan (or part of it), the fee amount may not exceed 1% of the amount of premature repayments, if the period between the premature repayment and the agreed termination date exceeds one year, or 0.50% of the amount of premature repayments, if this period does not exceed one year;
- In the period from May 1, 2018 to December 31, 2018: If the premature repayment is realized in the interest rate revaluation period, the premature repayment of the loan (or part of the loan) is free of charge.

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

<sup>7)</sup> The fee rates listed in the table above also apply to loans granted with the support of guarantee programmes provided by Slovak Investment Holding and funds managed by it and the European Investment Fund, unless otherwise stipulated in the loan agreement with the client.

<sup>8)</sup> Applies to loan agreements concluded after 31.3.2014, in which the possibility of making free extraordinary repayments is specified; parameters of extraordinary repayment: possibility to make 2 extraordinary repayments of the investment loan during one calendar year without a fee; the minimum amount of the extraordinary repayment is 2 times the monthly loan principal payment, the maximum amount of the extraordinary repayment is ¼ of the principal balance of the loan.



## 5.4 Loans for small and medium enterprises

Transaction	Overdraft loan (Kontokorentný úvěr), EU Overdraft loan <sup>7)</sup> (EU Kontokorentný úvěr)	Revolving loan (Revolvingový úvěr)	Purpose loan (Účelový úvěr)	EU Investment loan <sup>7)</sup> (EU Investičný úvěr), EU Working loan <sup>7)</sup> (EU Prevádzkový úvěr)	ČSOB Bridge agricultural loan (ČSOB Preklenovací poľnohospodársky úvěr)	RENOVO loan <sup>1)</sup> (RENOVO úvěr)
Up-front flat fee (for processing of a new deal)	1% of the credit limit, min. €180.00	1% of the credit limit, min. €180.00	1% of the credit limit, min. €180.00	1% of the credit limit, min. €180.00	1% of the credit limit, min. €180.00	0.75% of the credit limit, min. €180.00
Increase of the credit limit	1% of the increased credit limit, min. €150.00	1% of the increased credit limit, min. €150.00	1% of the increased credit limit, min. €150.00	1% of the increased credit limit, min. €150.00	1% of the increased credit limit, min. €150.00	x
Renewal of the loan/ Annual fee <sup>2)</sup> (fee paid once a year, starting the year after the signing of the loan agreement)	0.50% of the credit limit, min. €150.00 <sup>4)</sup>	0.50% of the credit limit, min. €150.00 <sup>4)</sup>	x	x	0.50% of the credit limit, min. €150.00 <sup>4)</sup>	x
Loan account maintenance (monthly)	individually	individually	individually	individually	individually	€0.00
Commitment fee	individually	individually	individually	individually	0% p.a.	0% p.a.
Management fee (fee paid once a year, except 1 <sup>st</sup> year)	x	x	0.10% of the current loan balance, min. €70.00 <sup>5)</sup>	0.10% of the current loan balance, min. €70.00	x	€0.00
Change of interest rate fixation (at the client's request) <sup>3)</sup>	x	x	x	x	x	3% of the loan balance, min. €165.00
Change of contractual documentation (from the client's side)	min. €330.00	min. €330.00	min. €330.00	min. €330.00	min. €180.00	min. €180.00
Prepayment fee	3% of the agreed credit limit	3% of the agreed credit limit	5% of the prepaid amount, min. €180.00	5% of the prepaid amount, min. €180.00	€0.00	5% of the prepaid amount, min. €180.00 <sup>6)</sup>
Loan/loan instalment prolongation	0.30% of the prolonged amount, min. €165.00	0.30% of the prolonged amount, min. €165.00	0.30% of the prolonged amount, min. €165.00	0.30% of the prolonged amount, min. €165.00	x	0.30% of the prolonged amount, min. €100.00
Binding loan commitment/ Agreement on a future contract	0.30% of the promised amount, min. €165.00	0.30% of the promised amount, min. €165.00	0.30% of the promised amount, min. €165.00	0.30% of the promised amount, min. €165.00	x	0.10% of the promised amount, min. €100.00

### Note:

x Unauthorised service

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

<sup>2)</sup> The name "Annual client's review" is only valid for Overdraft loans with maturity over 1 year.

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

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

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

<sup>6)</sup> In case of premature repayment of the loan (or part of the loan) concluded:

- In the period from April 1, 2015 to April 30, 2018: If the amount of premature repayments of the loan (or part of the loan) for the preceding 12 months, including the last repayment made, does not exceed EUR 10,000 or if the premature repayment is realized in the interest rate revaluation period, the premature repayment of the loan (or part of the loan) is free of charge. Otherwise, in case of premature repayment of such loan (or part of it), the fee amount may not exceed 1% of the amount of premature repayments, if the period between the premature repayment and the agreed termination date exceeds one year, or 0.50% of the amount of premature repayments, if this period does not exceed one year;
- In the period from May 1, 2018 to December 31, 2018: If the premature repayment is realized in the interest rate revaluation period, the premature repayment of the loan (or part of the loan) is free of charge.

<sup>7)</sup> The fee rates listed in the table above also apply to loans granted with the support of guarantee programmes provided by Slovak Investment Holding and funds managed by it and the European Investment Fund, unless otherwise stipulated in the loan agreement with the client.

## 5.5 Trade finance

### Documentary and bill collections

Transaction	Fee amount
Processing of documentary bill collection <sup>1)</sup>	0.30%, 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 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)	0.25% of the value of letter of credit/increased letter of credit, min. €70.00
Registration of letter of credit upon the beneficiary's request (including increase)	0.10% of the value of letter of credit/increased letter of credit, min. €70.00
Confirmation of letter of credit (including increase)	individually
Change of conditions of letter of credit (except for increase)	€100.00
Preliminary inspection of documents	€250.00
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 a letter of credit	0.30% of the value of transferred letter of credit, min. €100.00
Notice of assigned income from a letter of credit	€100.00
Cancellation of a letter of credit/of transfer of letter of credit/of assigned income upon request	€100.00
Duplicating 1 set of documents <sup>1)</sup>	€20.00
Payment sent outside ČSOB (upon request of client)	€10.00
<b>Issued letters of credit:</b>	
Opening of a letter of credit (including increase)	0.30% of the value of letter of credit/increased letter of credit, min. €100.00 + commitment remuneration (p.a. depending on credit risk rate)
Change of conditions of a letter of credit (except for increase)	€100.00
Letter of a credit settlement, including checking of documents	0.30% of the value of submitted documents, min. €70.00
Cancellation of a letter of credit upon request	€100.00
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>	
Issue 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, but a min. €50.00 per quarter. If the guarantee does not come into effect, the fees are not refunded.
Change of issued guarantee (except for increase)	€100.00
Exercise of issued guarantee	€100.00
Premature cancellation of issued guarantee	€100.00
Termination / cancellation of customs guarantee	€100.00
Issue of binding promise of issuing a bank guarantee	individually
Commitment Limit granting <sup>1)</sup>	individually
Priority processing of request for issuance of bank guarantee <sup>2)</sup>	€150.00
<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:

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

<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.

<sup>2)</sup> 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..

## Forfeiting

Transaction	Fee amount
Forfeiting	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	€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 manually executed transactions	€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
Brokerage of trades on the primary and secondary market (excluding Shares / ETF): <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
Fee for transmission/execution of buy/sell order of Shares of ETF	€15.00 <sup>3)</sup>

#### 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 clients and the bank agreed otherwise.
- <sup>3)</sup> 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 <sup>1)</sup>	Safekeeping Fee <sup>2)</sup>
Slovak Republic	€0.00/€20.00 <sup>3)</sup>	0.10% p. a., min. €40.00 monthly + 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
Registration of Pledge for Domestic Securities: 0,2% from the value of outstanding receivables	min. fee € 100 - max. fee € 5 500
Change / cancellation of Pledge for Domestic Securities	€100 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 <sup>6)</sup>	€50.00 + VAT
Arrangements related to request for tax refund	€30.00 per each payout individually
Additional information related to the corporate actions <sup>6)</sup>	€30.00 per each request individually
Costs of the ČSOB Agents or Clearing systems <sup>7)</sup>	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:

- <sup>1)</sup> 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.
- <sup>2)</sup> 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.
- <sup>3)</sup> 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.
- <sup>4)</sup> 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.
- <sup>5)</sup> 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.
- <sup>6)</sup> This fee does not include costs of CDCP, ČSOB Agents, Clearing systems or third parties in relation to the respective Securities.
- <sup>7)</sup> 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:<sup>1)</sup></b>	
▪ 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:**

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

## 7. Special services

### 7.1 Information providing

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

### 7.2 Other services

Transaction	Fee amount
Other manually executed transactions not explicitly specified in the Price list	€5.00 + VAT for every even started 15 minutes of work
Sending of documents by courier service	According to the valid price list of the used courier service
Postage	According to the valid rates in the SR and abroad
ČSOB Match'it	Contractual price

### 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
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 are included VAT.

## 7.4 Security safe box rental

Security safe box rental	Fee amount
▪ Up to 4 l <sup>1)</sup>	€49.00 + VAT
▪ Between 4.1 l and 6 l	€79.00 + VAT
▪ Between 6.1 l and 10 l <sup>2)</sup>	€99.00 + VAT
▪ Between 10.1 l and 20 l <sup>3)</sup>	€159.00 + VAT
▪ Between 20.1 l and 30 l <sup>4)</sup>	€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 in 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
▪ 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 until the 14th day of the relevant safekeeping period. Unless it is settled in time, it is increased by EUR 0.66 for every commenced 10 calendar days.

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

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

**Note:**

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

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

### 8.1 Loans for entrepreneurs and small companies

Transaction	Rýchly podnikateľský úver (Fast business loan)	Povolené prečerpanie s pravidelnými splátkami (Overdraft with regular installments)	Express úver pre slobodné povolania (Express loan for liberal professions)	Express investičný úver pre slobodné povolania (Express investment loan for liberal professions)
Annual client's review (fee payable annually, expect for 1st year)	0.40% of the current loan exposure, min. €150.00	0.40% of the current loan exposure, min. €150.00	0.40% of the current loan exposure, min. €150.00	x
Loan account maintenance (monthly)	€6.65	€6.65	€6.65	€6.65
Premature repayment of a part/ whole balance of the loan	<sup>1)</sup>	<sup>1)</sup>	<sup>1)</sup>	4% of the prepaid amount, min. €165.00
Change of contractual documentation (by the client)	€180.00	€180.00	€180.00	€180.00
Commitment fee	0% p. a.	0% p. a.	0% p. a.	0% p. a.

**Note:**

The prices shown in the table Loans for entrepreneurs and small companies also apply to loans provided with support under guarantee schemes for mitigating the impacts of the COVID-19 pandemic unless the loan agreement with the client stipulates otherwise.

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

### 8.2 Electronic banking

Authentication and authorization tools	Moja ČSOB ČSOB SmartBanking
SMS key <sup>1)</sup>	€0.00

**Note:**

<sup>1)</sup> SMS key is used for log in and signing of transactions in Moja ČSOB and for activation of ČSOB SmartBanking.

### 8.3 ČSOB BENEFIT konto (7D Saving Account)

Transaction	Výška poplatku
Maintenance of saving account with paper statement	€4.00
Maintenance of saving account with electronic statement	€0.00
Cash deposit	€0.00
Penalty fee for premature withdrawal before notice period <sup>1)</sup> (% of the withdrawn amount)	0.50 % of the amount, min. €6.00
Entering, changing, cancelling of blocking of funds in account upon request of the account owner	€10.00
Fee for the credit balance at the end of the calendar year <sup>2)</sup>	0.075 % from the balance over limit, the limit is set as follows: • 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:**

<sup>1)</sup> 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.

<sup>2)</sup> 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.



## 8.4 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
<b>Keeping of Securities Account for legal entities and municipalities:</b>	
Depending on the value of securities in the Securities Account on the last business day of the month <sup>1)</sup> (monthly fee- invoiced once a year at the end of the year).	0.10 % p. a., min. EUR40.00/month + VAT
The value of securities in the Securities Account <sup>1)</sup> is EUR 0.00	free of charge
<i>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.</i>	
Change in data in the Securities Account <sup>1)</sup>	free of charge
Cancellation of the Securities Account <sup>1)</sup>	free of charge
Registration of an authorized person on the Securities Account <sup>1)</sup>	free of charge
Cancellation of the registration of an authorized person on the Securities Account <sup>1)</sup>	free of charge
Statement of the Securities Account <sup>1)</sup> for one selected ISIN	€5.00
Statement of the Securities Account <sup>1)</sup>	€5.00
Statement of the Securities Account <sup>1)</sup> 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 <sup>1)</sup>	free of charge
<b>TRANSFER OF SECURITIES</b>	
• 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 <sup>1)</sup>	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:

<sup>1)</sup> 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.

## 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 of fee charging.
9.2	In addition to the fees and remunerations specified in the Price list, the Bank charges any eventual costs charged by foreign and domestic banks or by any other organisations generated in relation to the transaction executed upon the client's request, to the client's account, unless it is agreed otherwise in the particular case. In case of any additional costs of the foreign bank first after crediting the payment in favour of the client, the client's account is debited with the costs.
9.3	The bank is authorised to charge remuneration in the amount and in a way determined according to the agreement with the client for the services not specified in the Price list, with regard to the time necessary for execution of the required transaction and the risk rate assumed by the Bank.
9.4	The fees and remunerations for banking services are fixed pursuant to the relevant contract on banking transaction, as well as separate business terms and conditions for the particular transaction, usually in the currency of account, to the debit or credit of which the particular transaction is executed. 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 contractual basis.
9.8	In relation to foreign banks, the Bank charges remunerations for particular transaction types pursuant to a special Price list.
9.9	Fees fixed for new products and services are valid from the day of provision thereof by the bank.
9.10	The Bank charges once a month the fees for business package/current account maintained for the client on the day of fee charging, namely in the amount and frequency pursuant to the currently valid Price list.
9.11	This Price list replaces the Price list for natural persons – entrepreneurs and legal entities expiring on the day of effect of this Price list. This Price list comes into force and effect on 1 July 2025.