PRICE LIST
FOR PRIVATE BANKING CLIENTS

issued by Československá obchodná banka, a.s.

ČSOB
Private Banking

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1. PACKAGES, CURRENT AND DEPOSIT ACCOUNTS

1.1. ČSOB Private account in EUR and USD and ČSOB Investment account in EUR

Transaction	Services in the package		
	Private account[5]		Investment account[6]
	EUR	USD	
Maintaining the package*	€ 20.00	$ 0.00	€ 0.00
Opening, maintenance and closure of a current account	✓	✓	✓
Sending statement (by post or electronically)	✓	✓	✓
Opening and change (electronically or at a branch):			
▪ SEPA standing order	✓	x	✓
▪ SEPA direct debit mandate	✓	x	✓
International debit card with travel insurance** (issuing and fee)	✓	✓	x
Secure internet payment: service activation, change of phone number, sending of SMS code	✓	✓	x
Using the payment card helpdesk through a private banker***	✓	✓	x
ČSOB SmartBanking (set-up and maintenance)	✓	✓	✓
My ČSOB (set-up and maintenance)	✓	✓	✓
Account transactions:			
Cash deposit and Cash withdrawal in a ČSOB SR branch	✓	✓	✓
Incoming payment	✓	✓	✓
Outgoing electronic payment[2]	✓	✓	✓
Payment requested in a branch in EUR and in foreign currency within ČSOB	✓	✓	✓
Payments based on standing orders or SEPA direct debit mandates	✓	x	✓
Payment for goods and services using a debit payment card in Slovakia and abroad	✓	✓	x
Authorisation/Blocking/Changing a transaction limit without the physical presence of the payment card	✓	✓	x
Recharging mobile phone credit via an ATM of ČSOB or another bank in Slovakia	✓	✓	x
Recharging Telekom or Orange phone credit using ČSOB SmartBanking	✓	✓	x
Cash withdrawal from ČSOB ATMs in Slovakia	✓	✓	x
Cash withdrawals from the ATMs of other banks in Slovakia and other SEPA countries in EUR[3]	✓	✓	x
Changing the daily card limit through electronic banking	✓	✓	x
Provision of a permitted overdraft (on satisfaction of the Bank's conditions)	✓	x	x
Provision of the LoungeKey service[4]	✓	✓	x

Note:

✓ The service is included in the price of the package.

x The service is not included in the price of the package.

* If the Client owns more than one Private Account, only the second Private Account to be opened will be exempt from the fee. There is no charge for the owner of a Private Account under the age of 27.

** Any combination of two debit cards in a package. Only one travel insurance and one type of debit card can be linked to one birth ID number.

*** The client can also access the following services by contacting their private banker:

- loss/theft/misuse of a debit card can be reported to your private banker, if available. If unable to contact the private banker, the payment card holder must block the debit or credit card immediately via the Payment Card Helpdesk,
- checking the reason for a malfunction of a debit or credit card,
- request a review and/or change of the limit on a debit payment card, provided that the payment card holder is also the owner of the account to which the debit payment card is linked,
- request unblocking of a temporarily blocked card due to suspected misuse.

1) All incoming payments.

2) A payment sent in EUR within the Slovak Republic, a SEPA payment sent or a SEPA instant payment sent in accordance with the definition in the General Business Conditions, whereas an electronic payment is defined as a payment entered through electronic distribution channels except the ČSOB Line 24 service.

3) SEPA countries are countries of the European Economic Area (EU: Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, Netherlands, Croatia, Ireland, Lithuania, Latvia, Luxembourg, Hungary, Malta, Germany, Poland, Portugal, Austria, Romania, Slovakia, Slovenia, Spain, Sweden, Italy, United Kingdom, plus Iceland, Liechtenstein, Monaco, Norway, San Marino)

and Switzerland. Territories that are considered part of the EU in accordance with Article 299 of the Treaty of Rome are listed in the Bank's GBC.

4) The service is available for VISA Infinite and VISA Platinum debit cards. Only one LoungeKey service can be redeemed per birthday number. For VISA Infinite the service package includes membership and unlimited entries per year for the cardholder and 3 complimentary guest entries to over 1,800 airport lounges. For VISA Platinum the service package includes membership and 3 complimentary entry per year for the cardholder and 1 complimentary guest entry to over 1,800 airport lounges.

5) Each client of ČSOB Private Banking must have at least one Private Account open.

6) Each client of ČSOB Private Banking may open a maximum of one Investment Account.

The Bank adds fees for additional services to the service package fee. The Bank executes payment operations in accordance with the relevant provisions of the Bank's General Business Conditions

1.2. Payment card fees for ČSOB Private accounts in EUR and USD*

Debit payment cards

Card type	Client assets up to € 500,000	Client assets over € 500,000
VISA Platinum Private[1)]	✓	✓
VISA Infinite[1)]	x	✓

Note:

1) VISA Platinum Private and VISA Infinite cards can only be issued to clients with Private Client status.

Credit payment cards

Card type	Fee
MC Credit Basic/MC Credit Standard/MC Credit Gold	€ 0.00
Maintenance fee for additional credit cards (all types)[1)]	€ 0.00

Note:

Package for ČSOB Private Accounts in EUR:

1) Second and subsequent cards issued for the credit card account

* Fees for payment card services that are not provided as part of the ČSOB package for Private Accounts in EUR and USD are governed by the currently valid Price List for Natural Persons - Citizens and related amendments listed on the Bank's website www.csob.sk.

1.3. Current account in foreign currency

Transaction	Fee
Setting up an account	€ 0.00
Account maintenance for account in TRY currency[1)]	€ 2.00/month
Account maintenance for account in USD, GBP, CZK, CHF, HUF, JPY, NOK, SEK, CAD, AUD, PLN, DKK currency[1)]	€ 6.00/month
Sending statements (by post or electronically)[2)]	€ 0.00/month
Cash deposit	€ 6.00
Cash deposit - deposit by third person[3)]	€ 6.00
Cash deposit - deposit via ČSOB ATMs[4)]	€ 0.00
Cash withdrawal	€ 6.00

Note:

1) The Bank does not charge the account maintenance fee for the month in which an account is opened (not applicable when changing account) or the month in which the account is closed. Fees and transaction charges for the month in which the account is opened will not be charged to the client until the following month.

2) An electronic statement on a monthly or daily basis can only be provided if the Moja ČSOB service is activated.

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

4) Applies for cash deposit via specific ČSOB ATMs with deposit function.

1.4. Fee for balance below the threshold

Transaction	Fee
Sub-threshold balance[1)]	€ 15.00 / month
Fee settlement	half-yearly

Note:

[1)] For the purposes of this fee, a balance below the threshold means:
a) in the case of an individual client, a balance of assets under management of ČSOB Group below € 100,000 - this is free of charge - for a client under the age of 27.
b) for family members, the sum of the balances of all assets of family members managed by ČSOB Group is assessed. If the average balance (volume of family assets/number of family members) is less than €100,000, the family members are charged.
- There is no charge for a family member under the age of 27,
- A family member whose assets under management of the ČSOB Group exceed € 100,000, free of charge.

The Bank does not charge the service package fee for the month in which an account is opened (not applicable when changing current account or switching from one service package to another) and in the month in which the account is closed. Transaction charges for the month in which a service packages is set up will not be charged to the client until the following month.

1.5. Term and savings accounts

Term and savings accounts	Amount of fee
Opening, maintenance and sending of statements for fixed-term accounts	€ 0.00
Opening of a savings account	€ 0.00
Maintenance of a savings account with an electronic statement	€ 0.00
Maintenance of a savings account with a monthly paper statement	€ 4.00
Cash deposit	€ 0.00
Penalty fee for early withdrawal before the maturity of the agreed deposit period/notice period[1)]	0.50% / min. € 6.00
Making a duplicate of one account statement in paper form at the client's request	€ 12.00

Note:

[1)] The minimum penalty is €6.00 or the equivalent in the relevant currency where an account is held in a foreign currency. In the case of transactions with ČSOB Securities (ČSOB Bonds and ČSOB Mortgage Bonds), funds, or Invest Garant/Optimum Profit/Maximal/Perspektiv single-payment insurance drawing on a Deposit ČSOB Savings Account, the penalty fee for early withdrawal does not apply. Early withdrawal without penalty is possible once a calendar month in the amount of up to 25% of the actual balance in the Deposit Savings Account (excluding funds that are blocked or subject to notice). The penalty fee applies to early withdrawals not covered by these conditions.

2. PAYMENT CARDS

2.1. Debit payment cards

Insurance and other services related to payment cards	VISA Platinum Private	VISA Infinite
Travel insurance[1)]		
Standard	✓	✓
Standard Family	✓	✓
Exclusive	✓	✓
Exclusive Family	x	✓
LoungeKey	✓	✓
VISA Luxury Hotel Collection[2)]	✓	✓

Fees for payment cards and card services	VISA Platinum Private	VISA Infinite
Payment card maintenance fee	€ 9.00[3)]	€ 18.00[3)]
Card reissue in case of loss, theft[4)], cardholder data change[4)], early card renewal[4)], card damage[4)]	€ 0.00	€ 0.00
Express issuing of a payment card	€ 0.00	€ 0.00
Changes at the client's request: resending the PIN[5)], changing the daily limit[5)], changing the account number for the payment card, etc.	€ 5.00	€ 5.00
PIN change using a ČSOB ATM	€ 5.00	€ 5.00
Sending PIN to a branch or to the cardholder's address	€ 15.00	€ 15.00
Standard travel insurance	€ 25.00/year[6)]	€ 25.00/year[6)]
Standard Family travel insurance	€ 59.00/year[6)]	€ 59.00/year[6)]
Exclusive travel insurance	€ 65.00/year[6)]	€ 65.00/year[6)]
Exclusive Family travel insurance	€ 129.00/year[6)]	€ 129.00/year[6)]

Note:

1) The client has the right to choose one type of travel insurance, which is included in the price of the card. For a VISA Platinum Private Debit Card, travel insurance of Standard, Standard Family or Exclusive type. For a VISA Infinite debit card, travel insurance of Standard, Standard Family, Exclusive or Exclusive Family type. Only one payment card travel insurance can be linked to one birth ID number, regardless of the number of payment cards issued.
2) VISA Luxury Hotels Services are additional services provided directly to the payment card holder by Visa Europe Services Inc or Visa U.S.A. Inc. The conditions for provision of these services are set out at www.myvisaluxuryhotels.com/about/terms. Any changes to these terms and conditions will be decided by Visa Europe Services Inc or Visa U.S.A. Inc.
3) Fee for a card issued outside of the Private account package. The monthly fee for the VISA Platinum Private Card and VISA Infinite Card includes the services of the VISA Luxury Hotel Collection and LoungeKey. The Bank charges the payment card fee to the client's account. Any travel insurance can be purchased with a card as an additional service.
4) This does not apply to implementation through ELB channels (Moje ČSOB, ČSOB BusinessBanking Lite) and ČSOB SmartBanking.
5) This also applies to implementation through ELB channels (Moje ČSOB, ČSOB BusinessBanking Lite) and ČSOB SmartBanking.
6) This applies to payment cards issued outside the Private Account package or if the client is interested in Exclusive Family Travel Insurance with a VISA Platinum Private payment card.

Payment card transactions	VISA Platinum Private	VISA Infinite
Cash withdrawal from ATMs abroad	€ 6.00	€ 6.00
Cash withdrawal from ČSOB and KBC Group ATMs[1)]	€ 0.20	€ 0.20
Cash withdrawal using a POS terminal, imprinter, "poštomat" box (cash advance)	€ 10.00	€ 10.00
Cash advances from a merchant when paying by card (cash back)	€ 0.20	€ 0.20
View account balance via ČSOB ATM	€ 0.00	€ 0.00
View account balance via other ATM in SR	€ 1.50	€ 1.50
Cash deposit using a ČSOB ATM	€ 0.00	€ 0.00
Fee for processing a card payment for betting, lottery or gambling	€ 7.00	€ 7.00
SmartPay	€ 0.00	€ 0.00

Note:

1) ATMs of ČSOB and Poštovní spořitelna in Czechia and KBC ATMs in Czechia, Hungary, Bulgaria and selected ATMs in Belgium.

3. RENTAL OF AUTOMATED SAFETY DEPOSIT BOXES

Transaction Rental of automated safety deposit box	Fee
6,42 l	€ 250.00 + % DPH
9,01 l	€ 400.00 + % DPH
14,2 l	€ 450.00 + % DPH

Note:
The fee for a safety deposit box is determined as an annual rental rate. In the event of a contract being concluded during a calendar year, 1/12 of the annual rate is calculated for each calendar month, including any commenced months, in which the contract was concluded. The fee is payable in advance, no later than the 14th day of the relevant storage period. If the fee is not paid on time, it increases by €0.66 for every commenced 10 calendar days. The automated safety deposit box is available only in the premises of the ČSOB Banka branch, Nám. SNP 29, Bratislava. The limit for payment of damages per box is €30,000.00.

Transaction	Fee
Conclusion of the contract	€ 0.00
Loss or damage to the key to the safe, replacement of the lock of the automated safe	real costs
Notary's participation in the forced opening of a mailbox	according to local conditions
Loss or damage of the access card, card replacement	€ 10.00
Blocking a lost access card	€ 10.00
Changing the PIN for entering the automated safe deposit box	€ 10.00
Changing biometric data for entry to an automated safe deposit box	€ 10.00

4. GENERAL PROVISIONS

4.1	For current accounts held in foreign currencies, the applicable fees are converted using the current exchange rate (NBS exchange market rate) on the day of settlement of the fee.
4.2	In addition to the fees and remuneration specified in the Price List, the Bank will charge the client for any costs that it incurs from foreign and domestic banks or other organisations in connection with an operation carried out at the client's request, unless otherwise agreed in specific cases. If a foreign bank charges additional costs after a payment is credited to the client, such costs will be debited from the client's account.
4.3	Where services are not specified in The Price List, the Bank is entitled to charge remuneration in the amount and in the manner specified in an agreement with the client on the time and costs necessary to perform the requested operation and the level of risk assumed by the Bank.
4.4	Fees and charges for banking services are determined within the meaning of the relevant bank transaction contract for the relevant transaction, usually in the currency of the account debited or credited in the relevant transaction. Occasional clients can pay fees and remuneration in their domestic currency, and if the occasional client makes a payment in a foreign currency, it will be converted to the local currency.
4.5	When converting a foreign currency, the Bank collects remuneration equal to the difference between the FX purchase and sale rates, or the percentage remuneration specified in the relevant item of the Price List.
4.6	Rates can be negotiated with domestic banks and branches of foreign banks operating in the Slovak Republic on a contractual basis.
4.7	In relations with foreign banks, the Bank's remuneration for each type of operation is set according to a special Price List.
4.8	The fees set for new products and services apply from the date of their provision by the Bank.
4.9	Fees for services not specified in this Price List are governed by the currently valid Price List for Natural Persons – Citizens. Where the provisions of this Price List differ from the Price List for Natural Persons – Citizens, this Price List shall take precedence.
4.10	This Price List replaces the Price List for Private Banking clients effective from 1 May 2026, which expires on the effective date of this Price List. This Price List enters into force and effect on 1 September 2026.