

# PRICE LIST FOR INVESTMENT ADVICE AND SECURITIES FOR PRIVATE BANKING CLIENTS

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issued by Československá obchodná banka, a.s.



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Capitalised terms not defined in this Table of Fees for Investment Advice and Securities shall have the meanings defined in the Terms and Conditions for Investment Advice and Securities (hereinafter the “Terms and Conditions”), except for Part F of this Table of Fees..

Československá obchodná banka, a.s., registered office Žižkova 11, 811 02 Bratislava, Corporate ID: 36 854 140, registered in the Commercial Register of District Court Bratislava I, Section Sa, Insert No. 4314/B (hereinafter referred to as “ČSOB”), issues this Table of Fees for Investment Advice and Securities (hereinafter referred to as the “Table of Fees”) in connection with the provision of investment, ancillary and supplementary services to Clients under the Master Investment Agreement (hereinafter referred to as the “Agreement”), except for Part F of the Table of Fees, which applies to other contractual relations of the Private Banking Client with ČSOB:

## A. INVESTMENT ADVICE

### 1. Investment Advisory Fees

Types of fees	Fee
Investment advice with a product approach	Free of charge
Investment advisory with a portfolio approach	Free of charge

## B. UNITS – FUNDS

### 2. Entry fees for the Funds<sup>1)</sup>

#### 2.1 Public Placement

FUND GROUP/Fund name		up to €3 000 (incl.)	over €3 000 up to €15 000 (incl.)	over €15 000 up to €30 000 (incl.)	over €30 000 up to €400 000 (incl.)	over €400 000
ČSOB Private o.p.f.		0.30 %	0.30 %	0.30 %	0.30 %	0.30 %
KBC MULTI INTEREST		0.10 %	0.10 %	0.10 %	0.00 %	0.00 %
KBC BONDS <sup>2)</sup> KBC RENTA		1.00 %	1.00 %	0.75 %	0.75 %	0.50 %
KBC Bonds Emerging Markets KAP		1.00 %	1.00 %	1.00 %	1.00 %	1.00 %
ARCHIPEL FUND HORIZON mixed OPTIMUM FUND mixed SIVEK ČSOB Rastový o.p.f. [Growth] ČSOB Vyvážený o.p.f. [Balanced] ČSOB Fér Rastový RI* o.p.f. [Fair Growth] ČSOB Fér Vyvážený RI* o.p.f. [Fair Balanced]		1.50 %	1.40 %	1.30 %	1.20 %	1.00 %
Horizon Access Fund China		2.00 %	2.00 %	2.00 %	2.00 %	1.50 %
PLATO INSTITUTIONAL INDEX FUND		2.125 %	2.125 %	2.125 %	2.00 %	1.50 %
GLOBAL PARTNERS HORIZON structured OPTIMUM FUND structured PERSPECTIVE	in subscription period	2.00 %	2.00 %	1.75 %	1.50 %	1.00 %
	after subscription period	3.00 %	3.00 %	3.00 %	3.00 %	1.50 %
HORIZON ACCESS2) KBC ECO FUND KBC EQUITY FUND KBC SELECT IMMO ČSOB Svetový akciový o.p.f. [Global Equities]		3.00 %	2.75 %	2.50 %	2.00 %	1.50 %

\* The abbreviation “RI” in a Fund’s name means “Responsible Investing”.

## 2.2. Private Placement

FUND GROUP/Fund Name		up to €3 000 (inclusive)	over €3 000 up to €15 000 (inclusive)	over €15 000 up to €30 000 (inclusive)	over €30 000 up to €400 000 (inclusive)	over €400 000
CSOB Portfolio Pro kveten 90 CSOB Portfolio Pro listopad 90		2.50 %	2.50 %	2.00 %	1.50 %	1.00 %
KBC Bonds Emerging Markets DIV Horizon Private Banking Active Stock Selection		1.00 %	1.00 %	1.00 %	1.00 %	1.00 %
KBC MASTER FUND OPTIMUM FUND mixed		1.50 %	1.40 %	1.30 %	1.20 %	1.00 %
KBC INDEX FUND		2.00 %	2.00 %	2.00 %	2.00 %	1.50 %
HORIZON KBC		1.50 %	1.50 %	1.50 %	1.50 %	1.20 %
HORIZON equities		3.00 %	2.75 %	2.50 %	2.00 %	1.50 %
CONTRIBUTE PARTNERS <sup>3)</sup>	in subscription period	2.00 %	2.00 %	1.75 %	1.50 %	1.00 %
	after subscription period	3.00 %	3.00 %	3.00 %	3.00 %	1.50 %

### Common provisions for Public and Private Placements:

The entry fee is determined based on the amount of the investment and the size of the Private Banking Client's total portfolio in the Funds.

The entry fee may be reduced with regard to the total capital the Private Banking Client has already invested in the products of companies belonging to the ČSOB financial group, while the principle of equal treatment of all unit holders is applied.

The Bank is entitled to reduce the individual fees set out in this Table of Fees if individually agreed conditions are met. The entry fee may also be reduced for persons in an employment relationship with the ČSOB Financial Group, in accordance with ČSOB's internal regulations on the granting of benefits to employees.

"HORIZON akciové" includes equity Funds with no subscription period and no maturity date.

"HORIZON zmiešané" includes mixed Funds with no subscription period and no maturity, excluding the HORIZON KBC Funds.

"HORIZON štruktúrované" includes structured Funds with a subscription period and a maturity date.

"HORIZON KBC" includes mixed Funds with no subscription period and no maturity, whose name begins with HORIZON KBC.

"OPTIMUM FUND štruktúrované" includes structured Funds with a subscription period and a maturity date.

"OPTIMUM FUND zmiešané" includes mixed Funds with no subscription period and no maturity date

### Discounted entry fee when transferring capital between FUNDS:

In a transfer of capital between ČSOB AM Funds / KBC AM Funds, a discounted entry fee of 0.25% of the transferred amount + the difference of the entry fees will be charged if the conditions below are met<sup>4)</sup>.

Conditions for a discounted entry fee when transferring capital between ČSOB AM Funds / KBC AM Funds:

- proceeds from the redemption of Units in another ČSOB AM Fund/KBC AM Fund are used for the issuance of a Unit in the ČSOB AM Fund/KBC AM Fund (the value of the investment on the Subscription Order is equal to the value of the proceeds from the redemption of Units under the Redemption Order); and
- the time span between the delivery of the Redemption Order and the delivery of the Subscription Order to ČSOB does not exceed 5 business days, wherein the Subscription Order can be submitted only after settlement of the Redemption Order; and
- the name of the ČSOB AM Fund/KBC AM Fund in which the Client requests redemption of Units is the same as the name of the ČSOB AM Fund/KBC AM Fund in which the Client subsequently requests the issuance of Units; and
- the Client's written expression of intent to transfer capital between the ČSOB AM Funds / KBC AM Funds is attached.

A transfer of funds between ČSOB AM Funds / KBC AM Funds is not possible if the Client has submitted a Redemption Order or a Subscription Order for Units that are part of an internal transfer:

- in a hedged or structured KBC AM Fund or
- in a Fund that, within the meaning of this Table of Fees for Mutual Funds the exit fee is higher than 0%.

In the event of a transfer of capital between KBC AM Funds of the SIVEK Group, a 0% entry fee is charged.

### 3. Exit fees for the Funds<sup>1)</sup>

#### 3.1 Public Placement

FUND GROUP/Fund Name	Exit fee
GLOBAL PARTNERS HORIZON štruktúrované OPTIMUM FUND štruktúrované PERSPECTIVE	0.00% at maturity 1.00% before maturity
PLATO INSTITUTIONAL INDEX FUND	0.075%
KBC Bonds Emerging Markets KAP	1.00%
All other ČSOB AM Funds / KBC AM Funds in public placement	0.00%

#### 3.2 Private Placement

FUND GROUP/Fund Name	Exit fee
CONTRIBUTE PARTNERS <sup>3)</sup> CONTRIBUTE PARTNERS <sup>3)</sup> CENTEA FUND KBC CLICK KBC EQUIMAX KBC EQUISAVE KBC EQUISELECT KBC PARTICIPATION	0.00% at maturity 1.00% before maturity
KBC Bonds Emerging Markets DIV	1.00%
All other ČSOB AM Funds / KBC AM Funds in private placement	0.00%

### 4. Fees for supplementary services for the Funds

Types of fees	Fee
Transfer or Transmission of Units	€13.00 for each Fund and acquirer of the Units separately

#### Notes:

- <sup>1)</sup> Investment services in relation to the Funds (i.e. receipt and transmission of an Order or execution of an Order) are provided by ČSOB free of charge. The entry fee is revenue for the respective Management Company. The exit fee is revenue for the respective Management Company or Fund. ČSOB receives from the Management Company the full value of the entry fee, the whole exit fee and part of the management fee. More information is available in the Business terms and Conditions for Investment Advice and Securities. Upon request, the client is entitled to obtain more detailed information on the conditions for receipt of monetary consideration by ČSOB, and this at individual ČSOB Sales Points.
- <sup>2)</sup> Other sub-funds within a given KBC AM Fund Group that are not listed in the table.
- <sup>3)</sup> This group of KBC AM Funds represents alternative investment funds that are distributed in the Slovak Republic to retail investors.
- <sup>4)</sup> The adjusted entry fee in the case of a transfer cannot exceed the amount of the entry fee in the ČSOB AM Fund/KBC AM Fund in which the Client has submitted an Buy Order. The difference in entry fees is charged only in the case of a transfer from ČSOB AM Funds/KBC AM Funds with lower entry fees to ČSOB AM Funds/KBC AM Funds with higher entry fees.

## C. ČSOB SECURITIES AND OTHER SECURITIES

### 5. Fees in connection with the purchase or sale of ČSOB Securities and Other Securities

Types of fees	Fee
Fee for the issue and subscription of ČSOB Securities	Fee in accordance with the Published Prospectus / Issue terms and Conditions of the ČSOB Security
Charge for repurchase of a ČSOB Security	€0.00
Fee for the execution of a Sell Order for a ČSOB Security	1.00% of the nominal value of the ČSOB Security, min. €20.00
Fee for the execution or transmission of a Buy Order or Sell Order for equities and ETFs <sup>6)</sup>	€15.00 <sup>7)</sup>
Fee for the execution or transmission of a Purchase order or sell order for Other Securities <sup>8)</sup> (other than equities and ETFs)	€0.00 – €70,000.00 = 1.00% of value of transaction, min. €20.00 more than €70,000.01 = €700.00 + 0.10% of value of transaction over than €70,000.00

#### Notes:

- <sup>6)</sup> In connection with the provision of the investment service of accepting and forwarding Buy Orders or Sell Orders for equities and ETFs, ČSOB pays a fee to Patria Finance, a.s., and more information is available in the terms and Conditions for Investment Advice and Securities.
- <sup>7)</sup> That fee does not include stock exchange fees, third party fees including remuneration for Patria Finance, a.s., and fees for settlement of securities settlement fees.
- <sup>8)</sup> In the case of the Settlement of Trade with government bonds, a special fee regime is applied in accordance with the Act on Bonds.

## D. TRADE SETTLEMENT AND ADMINISTRATION OF DOMESTIC AND FOREIGN SECURITIES

### 6. Domestic Securities

Market	Trade Settlement Fee <sup>9) 10)</sup> without payment and against payment	Domestic Securities Administration Fee <sup>9) 11)</sup>	Type of domestic securities
Slovakia	€0.00 <sup>12)</sup>	0.10% p.a. min. €5.00/month + VAT <sup>13)</sup>	ČSOB securities
	€5.00/€15.00 <sup>12)</sup>	0.10% p.a. min. €5.00/month + VAT <sup>13)</sup>	other Domestic Securities

### 7. Foreign Securities

Market	Trade Settlement Fee <sup>10)</sup> without payment and against payment	Foreign Securities Administration Fee <sup>11)</sup>
<b>Group 1</b> (Belgium, Czech Republic, Euro market, Ireland, Canada, Luxembourg, Germany, USA, Great Britain)	€50.00 / €10.00 <sup>14)</sup>	0.10% p.a. + VAT
<b>Group 2</b> (Denmark, Finland, France, Netherlands, Japan, Norway, Poland (bonds), Portugal, Austria, Spain, Switzerland, Sweden, Italy)	€100.00 / €10.00 <sup>14)</sup>	0.10% p.a. + VAT
<b>Group 3</b> (Australia, Greece, Hungary, Poland (equities), Slovenia)	€100.00 / €10.00 <sup>14)</sup>	0.20% p.a. + VAT

**Note:**

- <sup>9)</sup> In the case of the Settlement of Trade with government bonds, a special fee regime is applied in accordance with the Act on Bonds.
- <sup>10)</sup> The Trade Settlement Fee applies to the transfer and transmission of Domestic and Foreign Securities. The internal transfer of domestic securities is free of charge. The internal transfer of foreign Securities is subject to a fee and VAT. The Foreign Securities Settlement Fee may be increased by fees of the Bank's Clearing System Agents or third parties in relation to the Foreign Securities.
- <sup>11)</sup> From the valuation of Domestic and Foreign Securities in the Asset Account as defined in the Terms and Conditions.
- <sup>12)</sup> In the case of Trade Settlement on the BSE, an amount will be added according to the current BSE Fee Schedule. In the case of a transmission / transfer / internal transfer of Domestic Securities, the costs of the Central Securities Depository will also be added.
- <sup>13)</sup> The fee is not charged for the Administration of ČSOB Securities issued until 31 August 2018.
- <sup>14)</sup> Fee for internal transfer of Foreign Securities: Trade Settlement between ČSOB and the Client or between Clients ČSOB, subject to the condition that the Foreign Securities are and will be held in a joint account in the name of ČSOB at a ČSOB Agent..

## 8. Fees for additional services

Types of fees	Fee
Fee for setting up an Asset Account for Domestic Securities held in the owner's account in the Client's name at the Central Securities Depository	€80.00
Fee for the exercise of shareholder rights - participation and voting at a general meeting <sup>15)16)</sup>	€50.00 + third party costs + VAT
Fee for asset account statement from the systems of the Central Securities Depository, ČSOB, or ČSOB Agent	€5.00
Fee for processing the payment of proceeds in the framework of Securities Administration to a Client's account held outside ČSOB <sup>15)</sup>	€5.00 for each payment separately
Fee for setting up an Asset Account for Domestic Securities held in a holder account in the name of ČSOB at the Central Securities Depository	€0.00
Fee for cancellation/correction of an Order against payment	€22.00 for each issue separately
Fee for cancellation/correction of an Order without payment	€5.00 for each issue separately
Suspension of the right of disposal - registration, modification or termination - applies to Domestic Securities	€20.00 + Central Securities Depository costs + VAT for each act
Registration of a pledge for Domestic Securities	0.2% of the amount of the claim, min. €100 - max. €5,500
Change/extinction of lien for Domestic Securities	€100 for each act + Central Securities Depository costs + VAT
Fee for securing repayment of withholding tax on securities <sup>15)</sup>	€30.00 for each payout separately
Fee for supplementary information on the exercise of rights <sup>16)</sup>	€30.00 + VAT for each request separately
Fees of Agents of the Bank or Clearing Systems <sup>17)</sup>	from €0.01 for each issue separately

**Note:**

- <sup>15)</sup> Does not apply to ČSOB Securities.
- <sup>16)</sup> This fee does not include any fees payable to the Central Securities Depository, Bank Agents, Clearing Systems or third parties in relation to the Domestic or Foreign Securities.
- <sup>17)</sup> These are fees other than for Trade Settlement or Securities Administration.

## E. SUPPLEMENTARY SERVICES

### 9. Fees for supplementary

Name of supplementary service	Fee
Making a duplicate of one Investment Account statement	€4.00/one time
Setting up the sending of Investment Account statements at monthly frequency	€50.00/one time
Setting up the sending of Investment Account statements at quarterly frequency	€0.00
Establishment/Cancellation of Power of Attorney for Disposal of the Investment account	€0.00
Change to the client's personal data	€0.00
Establishment of an Investment Programme	€0.00
Setting up an Investment Account	€0.00
Maintaining an Investment Account	€0.00

## F. PRODUCTS NOT COVERED BY A MASTER INVESTMENT AGREEMENT

### 10. Promissory notes

Transaction	Fee
ČSOB note <sup>18)</sup> :	
• issue of a promissory note	€10.00/one time
• safekeeping of a promissory note	€10.00/one time
A promissory note issued by a third party under a promissory note program:	
• issue of a promissory note	€0.00
• safekeeping of a promissory note	€10.00/one time

**Note:**

<sup>18)</sup> The fees are uniform for the ČSOB deposit note, the yield deposit note and the structured note.

### 11. Foreign exchange and money market operations

Transaction	Fee
Spot operations (min. amount €20 000 or equivalent in another currency)	€0.00
Term forex operations (min. amount €20 000 or equivalent in another currency)	€0.00
Forex swaps (min. amount €20 000 or equivalent in another currency)	€0.00
Forex options (min. amount €200 000 or equivalent in another currency)	€0.00
Interest rate swaps (min. amount €500 000 or equivalent in another currency)	€0.00
Interest rate options (min. amount €500 000 or equivalent in another currency)	€0.00
Forward Rate Agreement (FRA) (min. amount €500 000 or equivalent in another currency)	€0.00
Time deposits (min. amount €150 000 or equivalent in another currency)	€0.00

### 12. Single investment life insurance PERSPEKTIV

Transaction	Fee
Allocation percentage	0.9% of a lump-sum premium
Premium for additional insurance	0.03% of the lump sum premium x number of years <sup>19)</sup>
Maximum number of payments in an insurance year	No restrictions
Minimum payout from the value of the units	€5 000
Minimum balance after payout from the value of the units	€10 000
Payout period	10 working days
Minimum amount of the single premium	€15 000
Extraordinary premium	Not possible

**Note:**

<sup>19)</sup> It is part of the allocation percentage.

### 13. Buying investment gold

Transaction	Fee
Safekeeping of investment gold:	
• up to 5 kg	€12.00 + VAT/month
• 5,1 – 10 kg	€18.00 + VAT/month
• over 10 kg	€20.00 + VAT/month
Fee charging	Annually <sup>20)</sup>

**Note:**

<sup>20)</sup> In the case of custody of investment gold during a calendar year, the fee shall be calculated for each commenced calendar month in which the contract was concluded. The annual fee is payable in advance, no later than the 14th day of the relevant safekeeping period.



## 14. Existing Products and Services no longer sold by the Bank

### 14.1 MAXIMAL

Transaction	Fee
Allocation fee	0.9% of a lump-sum premium
Administrative fee	€0.00
Payout from the value of units:	
• Contracts with start of insurance by 31.5.2013	
– in the first to third insurance year	2% of the value of the payout
– in the fourth and later insurance years	1% of the value of the payout
• Contracts with start of insurance by 1.6.2015	
– in the first to third insurance year	3% of the value of the payout
– in the fourth and later insurance years	2% of the value of the payout
Cancellation of insurance with payout of the surrender value (the “cancellation fee”):	
• Contracts with start of insurance by 31.5.2013	
– in the first to third insurance year	2% of the value of the payout
– in the fourth and later insurance years	1% of the value of the payout
• Contracts with start of insurance by 1.6.2015	
– in the first to third insurance year	3% of the value of the payout
– in the fourth and later insurance years	2% of the value of the payout
Minimum amount of the lump-sum premium	€15 000
Maximum number of payouts in an insurance year	No restrictions
Minimum payout from the value of the units	€5 000
Minimum balance after payout from the value of the units	€10 000
Payout period	10 working days
Extraordinary premium	Not possible

### 14.2 ČSOB Optimum Profit

Transaction	Fee
Contract	€0.00
Allocation fee from single premium	1.00% of a lump-sum premium
Allocation fee from extraordinary premium	1.00% of extraordinary premium
Administrative fee	€17.92 year
Collection fee	€0.00 year
Payout from capital value/Partial withdrawal (single premium):	
– in the first year	Not possible
– in the second and later years	0% of the value of the payout
Payout from capital value/Partial withdrawal (extraordinary premium):	
– in the first and later years	0% of the value of the payout
Cancellation of insurance with payout of the surrender value (the “cancellation fee”):	
– in the first and later years	0% of the value of the payout
Change to an insurance policy	€0.00
Minimum amount of the lump-sum premium	€15 000
Minimum amount of the extraordinary premium	€1 500
Transaction	Fee
Payout from the capital value of the insurance:	
– minimum payout	€5 000
– minimum balance after payout	€10 000
– maximum number of payouts in an insurance year	No restrictions

This Price list also applies to Funds offered by private placement. The Price list is published in Private Banking branches and on the website <https://www.csob.sk/privatne-bankovnictvo/vsetko-na-jednom-mieste> in the Documents section.

This document replaces the document the Price list for Investment Advice and Securities dated 1. 4. 2025