



Current Account – CZK/EUR/USD

Monthly CZK account maintenance fee	FREE OF CHARGE
– active usage of Equa bank services	CZK 99
– inactive usage of Equa bank services	
Monthly foreign accounts maintenance (EUR/USD)	FREE OF CHARGE
Monthly account statements	FREE OF CHARGE
– electronic delivery	CZK 29
– mail delivery	
Payment order (set up, change, cancellation)	FREE OF CHARGE
Payment order cancellation (if not executed)	FREE OF CHARGE
Standing order (set up, change, cancellation, execution)	FREE OF CHARGE
Direct debit (set up, change, cancellation, execution)	FREE OF CHARGE
SIPO (set up, change, cancellation, execution)	FREE OF CHARGE
Domestic outgoing/incoming payment order	FREE OF CHARGE
Domestic outgoing priority payment order	CZK 29
Europayment incoming	CZK 9
Europayment outgoing	CZK 99
Internal transfers with currency conversion within Equa bank	FREE OF CHARGE
Foreign incoming payment	CZK 29
Foreign outgoing payment order (fees of third parties may be applied, except for OUR disposition) valid to January 31, 2013	CZK 199
Foreign outgoing payment order (fees of third parties may be applied, except for OUR disposition) valid from February 1, 2013	CZK 299
Foreign outgoing priority payment order (fees of third parties may be applied, except for OUR disposition)	CZK 499
<p>Active usage of products and services means that at least one of the following conditions is met:</p> <ul style="list-style-type: none"> - the sum of incoming transactions to your current accounts in CZK exceeds CZK 10,000 in the respective month (the sum does not include transfers between your own accounts, transfers from closed term deposits and credit interests), - the total balance on your accounts within Equa bank exceeds CZK 100,000 (if any current and savings account or term deposit account is maintained in a foreign currency, the balance is converted to CZK using the non – cash mid rate of respective currency), - you regularly pay the repayments on your mortgage or consumer loan at Equa bank. 	



Savings Account – CZK / EXTRA Savings Account – CZK/EUR

Account opening and maintenance	FREE OF CHARGE
Monthly account statement	FREE OF CHARGE
– electronic delivery	CZK 29
– mail delivery	
Domestic incoming payment	FREE OF CHARGE
Domestic payment order to client's own account within Equa bank	FREE OF CHARGE
Domestic outgoing payment order	CZK 9
Domestic outgoing priority payment order	CZK 29
Europayment incoming	CZK 9
Europayment outgoing	CZK 99
Foreign incoming payment	CZK 29
Foreign outgoing payment order (fees of third parties may be applied, except for OUR disposition) valid to January 31, 2013	CZK 199
Foreign outgoing payment order (fees of third parties may be applied, except for OUR disposition) valid from February 1, 2013	CZK 299
Foreign outgoing priority payment order (fees of third parties may be applied, except for OUR disposition)	CZK 499



Term Deposit Account – CZK/EUR/USD

Opening and maintenance of term deposit account	FREE OF CHARGE
Transfer of funds to / from a term deposit account upon opening / maturity	FREE OF CHARGE
Closing of term deposit account before maturity date	2 % of nominal value
A term deposit account can be opened only if there is an existing current account in respective currency.	



MasterCard Debit Card

Issuance of embossed Card / renewal upon expiration	FREE OF CHARGE
Card maintenance	FREE OF CHARGE
Cash withdrawal	FREE OF CHARGE
– from ATM of any Czech bank in the Czech Republic	CZK 9
– from ATM of any foreign bank abroad	FREE OF CHARGE
– debit card payment at Czech/foreign merchants (cash-back)	CZK 99
– at a Czech/foreign bank branches (cash-advance)	
Setup of own PIN code on a new card	FREE OF CHARGE
Change of PIN code (using internet banking service)	FREE OF CHARGE
Change of authorization limits on a card	FREE OF CHARGE
Linkage of a foreign currency account to a card (activation/deactivation)	FREE OF CHARGE
Issuance of a same type card (replacement), e.g. in case of card damage	CZK 99
Card blocking (both permanent and temporary, e.g. in case of theft, loss)	FREE OF CHARGE
Express issuance of a new card (the card is dispatched by an express courier service to any place in the world on the following business day at the latest; costs of card delivery are charged subsequently)	CZK 199
The debit card enables you to set your own limits for safe internet debit card payments free of charge – you may activate them before a transaction and deactivate them again after such transaction. You may also connect your foreign currency account to your card, that enables you to pay or withdraw cash without conversions costs when travelling abroad.	



Notification Services

Authorization SMS to confirm an active transaction	FREE OF CHARGE
Information SMS	
– on payment orders, card transactions and balance changes (sent to a local mobile phone number)	CZK 1.50
– on realized executed payment orders (sent to an international mobile phone number)	CZK 3.50
Information e-mail on payment orders, card transactions and balance inquiries	FREE OF CHARGE
Do you have an internet access on your mobile phone? Set up the email notifications instead of SMS notifications and save your money.	



Other Services Provided

Providing of banking information to third parties as requested by client	CZK 499
Confirmation issuance of payment executed at a branch / mail delivery	FREE OF CHARGE
Issuance of account balance confirmation as of the selected date / mail delivery	FREE OF CHARGE
Issuance of another confirmation type as specified by client / mail delivery	FREE OF CHARGE
Postal reminder of due amount payment	CZK 499

Fees are charged in CZK. In case of foreign currency accounts, the fees are charged in the account currency converted by non – cash mid rate of respective currency. Fees for active transactions (payment orders, realized payments, standing orders, direct debits, SIPO) apply when internet or mobile banking is used. If telephone banking or a Bank branch are used, an additional fee of CZK 20 is charged. When providing a banking informations to third parties, a VAT may be applied for such service.



Mortgage Arrangement

Granting of mortgage	Purpose and non-purpose refinancing (incl. BEZ and FIT)	FREE OF CHARGE
	Purpose	CZK 2,800
	Non-purpose (incl. PRO)	CZK 4,900
	BEZ and FIT mortgages: purpose and non-purpose	1.25 % from the loan amount (minimum of CZK 5,000,-, maximum of CZK 20,000,-)

Mortgage Disbursement

1 st to 4 th disbursement	FREE OF CHARGE
5 th and following disbursements	CZK 500
Failure to disburse loan / failure to fully disburse loan	5 % from the loan amount to be disbursed in case it exceeds 10 % of loan limit
Extension of disbursement period	1.5 % from the loan amount to be disbursed as of application day

Mortgage Security

Assessment of property-related risks	Apartment	CZK 3,800
	Family house	CZK 4,900
	Others	on an individual basis
Verification of lien entry in the Land Registry		CZK 300

Mortgage Maintenance and Administration

Loan maintenance and administration (monthly)	Mortgage: for refinancing, purpose, non-purpose incl. PRO	CZK 150
	BEZ and FIT mortgages: for refinancing, purpose, non-purpose	CZK 200
Administration of extraordinary repayment	Out of date of fixed interest rate change*	10 % from repayment
	On the date of fixed interest rate change	FREE OF CHARGE
Electronic delivery	Annual loan account statement	FREE OF CHARGE
	Confirmation of paid interests	FREE OF CHARGE
Mail delivery	Annual loan account statement	CZK 150
	Confirmation of paid interests	CZK 100
Agreement modification requiring a contractual amendment		CZK 3,000
Change of a loan parameter by the client without a contractual amendment		CZK 1,000
Failure to execute the announced extraordinary loan repayment		CZK 1,000
Postal reminder of fulfilment of contractual conditions		CZK 499

A VAT may be applied on confirmations on paid interests, related to the maintenance of a mortgage loans, sent by post office.

* For non-purpose Equa mortgages see the Product Business Terms and Conditions of Equa bank a.s. for Mortgage Loans.

Mortgage Insurance

Real estate insurance (monthly)		0.0055 % from the insured sum + CZK 160
Household insurance (monthly)	The insured sum CZK 300,000	CZK 125
	The insured sum CZK 500,000	CZK 175
	The insured sum CZK 750,000	CZK 250
Payment protection insurance (monthly)	Package A	0.033 % from the approved loan
	Package B	0.055 % from the approved loan
	Package C	0.069 % from the approved loan

Real estate insurance and household insurance is provided in collaboration with Generali Pojistovna a.s., payment protection insurance is provided in collaboration with Amcico pojistovna a.s.



Consumer Loans

Loan approval and maintenance	FREE OF CHARGE
Early-repayment	FREE OF CHARGE