

Price List of Accounts

For citizens, Valid from October 22, 2020

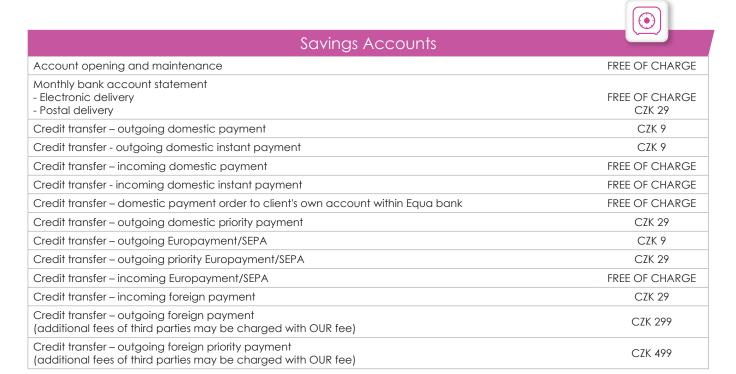
Current account – CZK/EUR/USD	
Monthly account maintenance in CZK/EUR/USD	FREE OF CHARGE
Credit transfer – outgoing domestic payment	FREE OF CHARGE
Credit transfer – incoming domestic payment	FREE OF CHARGE
Credit transfer – incoming domestic instant payment	FREE OF CHARGE
Credit transfer – outgoing Equa payment (including a payment with currency conversion)	FREE OF CHARGE
Credit transfer – incoming Equa payment (including a payment with currency conversion)	FREE OF CHARGE
Monthly bank account statement - Electronic delivery - Postal delivery	FREE OF CHARGE CZK 29
Standing order (set-up, change, cancellation, payment)	FREE OF CHARGE
Direct debit (authorization, change, cancellation, payment)	FREE OF CHARGE
SIPO direct debit (authorization, change, cancellation, payment)	FREE OF CHARGE
Cancellation of a pending payment	FREE OF CHARGE
Credit transfer – outgoing domestic instant payment	FREE OF CHARGE
Credit transfer – outgoing domestic priority payment	CZK 29
Credit transfer – outgoing Europayment/SEPA	FREE OF CHARGE
Credit transfer – outgoing priority Europayment/SEPA	CZK 29
Credit transfer – incoming Europayment/SEPA	FREE OF CHARGE
Credit transfer – incoming foreign payment	CZK 29
Credit transfer – outgoing foreign payment (additional fees of third parties may be charged with OUR fee)	CZK 299
Credit transfer – outgoing foreign priority payment (additional fees of third parties may be charged with OUR fee)	CZK 499

MasterCard Debit Card	
Providing a debit card/renewal upon expiration	FREE OF CHARGE
Standard card maintenance	FREE OF CHARGE
Maintenance of Gold Premium Card (monthly) – opened to 21. 10. 2020	CZK 89
Maintenance of Gold Premium Plus Card (monthly) – opened to 21. 10. 2020	CZK 129
Maintenance of Gold Premium Card (monthly) – opened from 22. 10. 2020	CZK 99
Maintenance of Gold Premium Plus Card (monthly) – opened from 22. 10. 2020	CZK 149
Cash withdrawal - from an ATM of any bank in the CR - from an ATM of any bank abroad - for a payment in a shop in the CR/abroad (cash-back) - in a bank branch in the CR/abroad (cash-advance)	FREE OF CHARGE FREE OF CHARGE FREE OF CHARGE CZK 99
Cash deposit through Equa bank ATM - CZK deposit - EUR or USD deposit	FREE OF CHARGE 0.5% of the deposit amount
Balance inquiry through Equa bank ATM	FREE OF CHARGE
Balance inquiry through ATM	CZK 9
Set-up of an own PIN code for a new card	FREE OF CHARGE
Change of PIN code (using the internet banking)	FREE OF CHARGE
Change of limits for card payments	FREE OF CHARGE
Connection of a card to a current account in a foreign currency (activation/deactivation)	FREE OF CHARGE
Card reissuance (loss or theft)	CZK 99
Card blocking (both temporary and permanent, e.g. in case of theft, loss)	FREE OF CHARGE
Express delivery of a new card	CZK 299
The debit card offers you an entirely free set-up of your own limits for safe internet payments – you may active	ate them before the payment is per-

formed and then deactivate them again. You may also link the card to current accounts in a foreign currency and pay as well as withdraw money even cheaper, without conversions, when travelling abroad. The first balance inquiry through ATM following debit card activation is free of charge.

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Equa bank



Term Deposit – CZK/EUR/USD	
Opening and maintenance of term deposit	FREE OF CHARGE
Transfer of funds upon opening and maturity of term deposit account	FREE OF CHARGE
Cancellation before maturity	4% of principal
The term deposit and its opening are conditioned by maintenance of a current account in a currency which is ide term deposit to be opened.	entical with the currency of the



Price List of Loan Products

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	[70]	
Mortgage Granting and Disbursement		
Granting of Mortgage	FREE OF CHARGE	
1st to 4th drawdown	FREE OF CHARGE	
5th and further drawdown	CZK 500	
Incomplete drawdown	5% from the undrawn part of loan if it exceeded 20% of loan limit	
Extension of drawdown period	1.5% p.a. from the undrawn part of loan as of the application day	

Mortgage Maintenance and Administration		
Maintenance and administration	on	FREE OF CHARGE
Administration of extraordinary	Outside the date of change of fixed interest rate	10% from the instalment amount
repayment (for contracts signed until 30 Nov 2016)*	As of the date of change of fixed interest rate	FREE OF CHARGE
Annual Ioan	Electronic delivery	FREE OF CHARGE
account statement	Postal delivery	CZK 100
Confirmation	Electronic delivery	FREE OF CHARGE
of interest paid	Postal delivery	CZK 150
Contract amendment requiring	preparation of contract amendment	CZK 3,000
Change of loan parameter on a contract amendment	the part of customer without the need to prepare	CZK 1,000
Verification of entry in the Land	Registry	CZK 300
Termination of lien or another lo (including the instruction for del		CZK 500 + administrative fee of the Lanc Registry (currently CZK 2,000)
Sent reminder to fulfil contractu	al conditions	CZK 499

Confirmations of interests paid sent by mail, related to the administration and maintenance, are incl. VAT.

^{*} When you perform an extraordinary repayment on loans that were signed or which new interest period started from 1.12.2016, we have the right to claim the costs. We will enumerate the amount of these costs in accordance with the Contract and Conditions.

Mortgage Insurance		
Real Estate Insurance		0.0055% from the insurance amount + CZK 160
	Insurance amount CZK 300,000	CZK 125
Household Insurance	Insurance amount CZK 500,000	CZK 175
	Insurance amount CZK 750,000	CZK 250
	Package A	0.035% from the agreed loan
Payment Protection Insurance	Package B	0.057% from the agreed loan
in isorance	Package C	0.071% from the agreed loan

Fees for mortgage insurance are charged monthly.

The real estate and household insurance are provided in cooperation with Generali Česká pojišťovna a. s.,

the payment protection insurance is provided in cooperation with MetLife Europe d.a.c., branch for the Czech Republic.

Equa bank



	Overdrafts
Overdraft provision and maintenance	FREE OF CHARGE
Overdraft termination	FREE OF CHARGE
Insurance of the amount used 1% of the amount used as of the last day of the month	
The insurance of the amount used from the overdraft balance is provided in cooperation with BNP Paribas Cardif Pojistovna, a.s.	

Notification Services	
Authorization SMS to confirm an active transaction	FREE OF CHARGE
Informative SMS - about payments, transactions and balances (sent to a domestic telephone number) - about a payment made (sent to a foreign telephone number)	CZK 1.50 CZK 3.50
Informative e-mail about payments, transactions and balances	FREE OF CHARGE

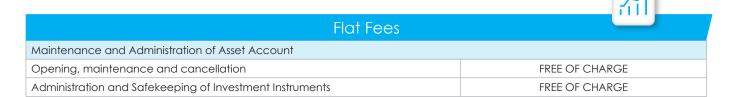
Other services provided	
Provision of banking information to third parties, as specified by the customer	CZK 499
Issuance of confirmation as specified by client	FREE OF CHARGE
Sent reminder to pay due amount	CZK 499

The fees are listed in CZK. In case of foreign currency accounts, fees are charged in the currency of the respective account using the non-cash middle exchange rate. Fees for active transactions (payments, payment templates, standing orders, direct debits, SIPO direct debits) apply to the use of internet or mobile banking. In case telephone banking or a bank branch is used, the respective fee is increased by CZK 20. Fees linked to the provision of information to third parties are listed incl. VAT.



Price List of Investment Instruments and Services

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Entry Fees	
Purchase of Investment Instruments – Micro Investments	
Regardless of the Investment Amount	FREE OF CHARGE
Regular Monthly Purchase of Investment Instruments	
Holders of Gold Card Premium or Premium Plus	FREE OF CHARGE
Others regardless of the Investment Amount	1.9%
Single Purchase of Investment Instruments	
To CZK 499,999	1.9%
From CZK 500,000	1.5%

Redemption Fee and Transfer Fee	
Redemption and Transfer of Investment Instruments	
Redemption of Investment Instruments	FREE OF CHARGE
Transfer between Asset Accounts of various Clients	FREE OF CHARGE
Transfer to an Asset Account from Another Distributor	FREE OF CHARGE
Transfer from an Asset Account to Another Distributor	FREE OF CHARGE

Incentives Received

Information on the nature of incentives, their admissibility and conditions of their acceptance is specified in the Product Terms and Conditions of Provision of Investment Services of Equa bank a.s., including the information on incentives received by Equa bank from Issuers and Managers (Trailer Fee). The size of such Incentives Received differs depending on many factors and shall be set specifically for every Investment Instrument. Below is the indicative size of Incentives Received (Trailer Fee), which Equa bank receives from Issuers and Managers:

Type of Investment Instrument	Size of incentive
Equity Fund	0% to 1.2%
Bond Fund	0% to 0.75%
Balanced Fund	0% to 1.2%



Price list of Complementary Services for Insurance

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Complementary Services / Insurance		
Canal and Barranal Inclanding Industry	Basic	CZK 29
Card and Personal belongings Insurance – opened to 21. 10. 2020	Comprehensive	CZK 59
Card and Personal holonoings Insurance anonad from 22 10 2020	Basic	CZK 39
Card and Personal belongings Insurance – opened from 22. 10. 2020	Comprehensive	CZK 89
Travel Insurance (not offered)	Single	CZK 49
	Single Sport +	CZK 59
	Family	CZK 69
	Family Sport +	CZK 79
Year-round Travel Insurance – opened from 22. 10. 2020	Single Europe	CZK 59
	Single World	CZK 69
	Family Europe	CZK 79
	Family World	CZK 109
Travel Insurance via mobile app (fee per day)	Single Europe	CZK 29
	Single World	CZK 73
	Family Europe	CZK 65
	Family World	CZK 99
Pill Drata ation Inquiremen	Basic	CZK 129
Bill Protection Insurance	Comprehensive	CZK 199
Legal Protection Insurance	CZK 119	

Fees for complementary services are charged monthly.

The card and personal items insurance, travel insurance and regular expenses insurance are provided in cooperation with BNP Paribas Cardif The legal protection insurance of driver is provided in cooperation with D.A.S. Rechtsschutz AG, branch for the CR.