

PRICE LIST

Valid from: 1. 1. 2013

COMPANIES

1 ACCOUNTS AND DEPOSITS

1.1 Current Account

opening	free of charge
maintenance (monthly)	50 CZK
closing	free of charge
closing account when contractual conditions have been broken by the client	200 CZK

1.2 Accounts

	On-line Business	Prima Business	Grande Business
opening	free of charge	free of charge	free of charge
maintenance of account (monthly)	150 CZK	200 CZK	500 CZK
closing	free of charge	free of charge	free of charge
monthly account statement to be collected personally	free of charge	free of charge	free of charge
	quarterly	monthly	monthly
sending of account statement by post	free of charge	free of charge	free of charge
cash deposits and withdrawals in branch of Bank	free of charge up to 1 mil CZK	free of charge up to 1 mil CZK	free of charge up to 1 mil CZK
	Maestro	Standard MC	Standard MC; Business MC
payment card (issuing and maintenance)	free of charge	free of charge	free of charge
internet banking (opening and maintenance)	free of charge	free of charge	free of charge
domestic incoming payments	free of charge	free of charge	free of charge
outgoing domestic payments within the Bank	free of charge	free of charge	free of charge
		10 free of charge, 5 CZK next	free of charge
outgoing domestic payments to another bank via internet banking	5 CZK		
outgoing domestic payments in paper form or fax agreement	15 CZK	15 CZK	free of charge
incoming foreign payments within the Bank	free of charge	free of charge	free of charge
	0,5 %; min. 150 CZK; max. 900 CZK	0,5 %; min. 150 CZK; max. 900 CZK	0,5 %; min. 150 CZK; max. 900 CZK
incoming foreign payments from another bank			
outgoing foreign payments within the Bank	free of charge	free of charge	free of charge
	0,5 %; min. 190 CZK; max. 600 CZK	0,5 %; min. 190 CZK; max. 600 CZK	0,5 %; min. 190 CZK; max. 600 CZK
outgoing foreign payments to another bank via internet banking			
outgoing foreign payments to another bank in paper form or fax/email agreement	0,9 %; min. 250 CZK; max. 1200 CZK	0,9 %; min. 250 CZK; max. 1200 CZK	0,9 %; min. 250 CZK; max. 1200 CZK
standing order/direct debit/SIPO - transaction	5 CZK	5 CZK	free of charge
opening and maintenance next account in USD or EUR	50 CZK	free of charge	free of charge

	LEGIS konto	MEDICO konto
opening	free of charge	free of charge
maintenance (monthly)	free of charge	free of charge
closing	free of charge	free of charge
monthly account statement to be collected personally	free of charge	free of charge
	monthly	monthly
sending of account statement by post	free of charge	free of charge
cash deposits and withdrawals in branch of Bank	free of charge	free of charge
	Standard MC	Standard MC
payment card (issuing and maintenance)	free of charge	free of charge
internet banking (opening and maintenance)	free of charge	free of charge
domestic payments (in paper form and via internet banking)	free of charge	free of charge
incoming foreign payments within the Bank	free of charge	free of charge
	0,5 %; min. 150 CZK; max. 900 CZK	0,5 %; min. 150 CZK; max. 900 CZK
incoming foreign payments from another bank		
outgoing foreign payments within the Bank (in paper form and via internet banking)	free of charge	free of charge
	0,5 %; min. 190 CZK; max. 600 CZK	0,5 %; min. 190 CZK; max. 600 CZK
outgoing foreign payments to another bank via internet banking		
outgoing foreign payments to another bank in paper form or fax/email agreement	0,9 %; min. 250 CZK; max. 1200 CZK	0,9 %; min. 250 CZK; max. 1200 CZK
standing order/direct debit/SIPO - opening, change, canceling	free of charge	free of charge
standing order/direct debit/SIPO - transaction	free of charge	free of charge

1.3 Account for registered capital

opening	free of charge
maintenance (monthly)	free of charge
closing	500 CZK
receipt issuing for Companies register	250 CZK
cash deposits and withdrawals	free of charge
incoming and outgoing domestic payments	free of charge
sending of account statement by post	free of charge
account statement to be collected personally	free of charge

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1.4 Escrow Account	
opening	0,2 %; min. 3 500 CZK
maintenance	free of charge
closing	free of charge
preparing an amendment to the escrow account contract	400 CZK
cash deposits and withdrawals	free of charge
incoming and outgoing domestic payments	free of charge
incoming and outgoing foreign payments	free of charge
sending of account statement by post	free of charge
account statement to be collected personally	free of charge
1.5 Deposit Account - Term Deposit	
opening	free of charge
maintenance	free of charge
closing	free of charge
sending of account statement by post	free of charge
account statement to be collected personally	free of charge
early withdrawal (in CZK, USD, EUR)	0,3% of total amount
<i>The fee is charged for each 30 calendar days commenced from the day of termination notice until the original due date of the term deposit.</i>	
1.6 Notaries Account	
opening	free of charge
maintenance	free of charge
account settlement	free of charge
cash deposits and withdrawals	free of charge
incoming and outgoing domestic payments	free of charge
incoming and outgoing foreign payments	free of charge
sending of account statement by post	free of charge
account statement to be collected personally	free of charge
1.7 Attorneys Account	
opening	free of charge
maintenance	free of charge
account settlement	free of charge
cash deposits and withdrawals	free of charge
incoming and outgoing domestic payments	free of charge
incoming and outgoing foreign payments	free of charge
sending of account statement by post	free of charge
account statement to be collected personally	free of charge
1.8 Internet banking services	
internet banking to single accounts - opening	free of charge
internet banking to single accounts - maintenance (monthly)	99 CZK
unlocking of user	free of charge
blocking of user at request of client	free of charge
regenerating entry data of user	free of charge
change of setting	free of charge
other users - establishment, management	free of charge
1.9 Other account fees	
monthly account statement to be collected personally	free of charge
sending of account statement by post	20 CZK
making of account statement at request of client - other period or kind of delivering than agreed in the contract	50 CZK
closing of account/konto	free of charge
issue certificate of account balance at request of client	250 CZK
reminder (of not meeting contractual conditions)	250 CZK
issue of certificate at request of client	250 CZK
due date notification	500 CZK
2 CASH TRANSACTIONS	
2.1 Cash deposits / withdrawals in CZK	
below 1 000 000 CZK (incl.)	free of charge
below 3 000 000 CZK (incl.)	0,1%
above 3 000 000 CZK (in the same day)	0,2%
<i>These limits are within one day</i>	
2.2 Cash deposits / withdrawals in foreign currency	
without conversion to equivalent stated bellow	free of charge
deposit higher than 100 000 CZK	1,0%
withdrawal higher than 20 000 CZK (in the same day)	1,0%
<i>These limits are within one day</i>	
2.3 Ordered cash	
cash withdrawal ordered but not made	0,1%
2.4 Exchange office services	
sale of foreign currencies	1%; min. 50 CZK; max. 5 000 CZK
purchase of foreign currencies	1%; min. 50 CZK; max. 5 000 CZK
2.5 Conversion	
conversion of one currency into another one (cash and cashless)	1,5 %; min. 50 CZK; max. 5 000 CZK
2.6 Others	
other provided services connected with cash operations (counting, sorting out etc.) for every 15 started minutes	100 CZK
<i>Cash sale or purchase of every single foreign currency is always executed as a separate operation.</i>	
<i>Coins and damaged bank notes of FC are not accepted.</i>	
3 DOMESTIC PAYMENTS	
3.1 Incoming payments	
incoming payment	free of charge
3.2 Outgoing payments	
within the bank	free of charge
to another bank in paper form or fax agreement	15 CZK
to another bank via internet banking	5 CZK
surcharge for outgoing urgent payment to another bank	100 CZK
3.3 Payment orders/ collection orders (for every order)	
standing order - establishing, changing	free of charge
standing order - transaction	5 CZK
standing order - cancelling	20 CZK
direct debit / SIPO - establishing, changing	free of charge

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direct debit / SIPO - transaction	5 CZK
direct debit / SIPO - cancelling	20 CZK
3.4 Other domestic payment services	
changing/cancelling of payment order which has not been executed yet	200 CZK
payment refund request	200 CZK
making a copy of a bank document	for every pages 15 CZK inc. VAT
searching a bank document	100 CZK inc. VAT
preparing additional confirmation of payment on client's request	250 CZK
blocking financials means on client's account	50 CZK
issuing of fax coded table	100 CZK

4 FOREIGN PAYMENTS

4.1 Incoming payments

from another bank abroad	0,5 %; min. 150 Kč; max. 900 Kč
from another bank in Czech Republic	0,5 %; min. 150 Kč; max. 900 Kč

4.2 Outgoing payment

to another bank abroad in paper form or fax/email agreement	0,9 %; min. 250 Kč; max. 1 200 Kč
to another bank abroad via internet banking	0,5 %; min. 190 Kč; max. 600 Kč
in foreign currency in Czech in paper form or fax/email agreement	0,9 %; min. 250 Kč; max. 1 200 Kč
in foreign currency in Czech via internet banking	0,5 %; min. 190 Kč; max. 600 Kč
EUR transfer up to 50.000 EUR (incl.) in paper form	250 CZK
EUR transfer up to 50.000 EUR (incl.) via internet banking	190 CZK
surcharge for outgoing urgent payment to another bank	1 000 CZK

**) Payment EUR up to a maximum of EUR 50.000 to another Member State of EU/EEA must include a valid IBAN of the beneficiary and the beneficiary bank BIC valid. The disposition of the charges must be "SHA" and payment shall not include any additional information for the bank.*

4.3 Others

transfer within the Bank to exchange currency (conversion)	free of charge
cancellation of payment abroad	500 CZK

4.4 Other foreign payment services

additional information on payment / request for review	300 CZK
making a copy of a bank document	for every pages 15 CZK inc. VAT
searching of banking document	100 CZK inc. VAT
preparing additional confirmation of payment on client's request	250 CZK
claim of payment at foreign bank	1 000 CZK
issuing of fax coded table	100 CZK

5 CREDIT FACILITIES

5.1 Providing credits/loans

	Investment loan Operational loan Overdraft	Presto loan	Presto loan Professional	Small business loan Overdraft	Small business loan Repayment loan
submitting of application	free of charge	free of charge	free of charge	free of charge	free of charge
granting loans and Issuing Agreement on Credit Facilities 1)	individually	1 000 CZK	500 CZK	individually	individually
change in contractual terms requested by the client	5 000 CZK	1 000 CZK	500 CZK	500 CZK	500 CZK
compensation fee for not observing the contractual drawing schedule 2)	0,3% p.a.	free of charge	free of charge	free of charge	free of charge
funds reservation	individually	individually	individually	200 CZK	free of charge
maintenance (monthly fee)	individually	individually	individually	free of charge	200 CZK
early repayment	5% of early paid amount, min. 3.000 CZK	5% of early paid amount, min. 3.000 CZK	5% of early paid amount, min. 3.000 CZK	5% of early paid amount, min. 3.000 CZK	5% of early paid amount, min. 3.000 CZK

1) The fee is booked only when the Bank has approved the application for credit facility and is overdue before conclusion of the Contract on Credit facility. In case that the client uses package "On-line Business, Prima Business, Grande Business, LEGIS Account, account of notary or advocacy keeping, then provision of Presto Credit Professional and issue of related contractual documents, is free of charge.

2) The fee is calculated from the undrawn amount for each commenced month from the date for drawing the full amount until the date of refixing the rate.

5.2 Others

preparing of banking information	1000 CZK inc. VAT
other services	acts/transactions
sources reservation	individually

6 DOCUMENTARY PAYMENTS AND GUARANTEES

6.1 Bank guarantees

acceptance and evaluation of application	free of charge
notification of bank guarantee and issuing of contractual documentation required / claimed consultation	individually
	500 CZK

6.2 Collections and bills of exchange

documentary collection Import - processing	CZK; max. 20 000
documentary collection Import - claim of payment	200 CZK
documentary collection Import - issue of letter of clearing to goods sent to Banco Popolare,a.s. disposal	500 CZK
documentary collection Import - change of conditions	500 CZK

6.3 Other banking services

demand for a payment procedure except of a foreign bank expenses	300 CZK
making a copy of a banking document	for every pages 15 CZK inc. VAT
searching of banking document	100 CZK inc. VAT
preparing additional confirmation of payment on client's request	250 CZK

7 INTERNATIONAL DEBIT PAYMENT CARDS

7.1 Issuing

Maestro/Cirrus, VISA Electron	20 CZK monthly
Standard MC, VISA Classic	45 CZK monthly
Business MC, VISA Business	200 CZK monthly
Gold MC, VISA Gold	350 CZK monthly

For cards issued prior to 1/11/2009 will be the anniversary of a change in the amount and frequency of charging an annual fee to monthly.

7.2 Travel Insurance

Standard	300 CZK annually p.a.
Standard Family	800 CZK annually p.a.
Exclusive	1 000 CZK annually p.a.
Exclusive Family	2 200 CZK annually p.a.
Gold	1 400 CZK annually p.a.
Gold Family	2 600 CZK annually p.a.

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7.3 Insurance against unauthorised use of credit card due to a loss or theft	
Basic	135 CZK annually p.a.
Classic	390 CZK annually p.a.
Extra	800 CZK annually p.a.
insurance of legal protection D.A.S. for motorists	250 CZK annually p.a.
7.4 Using of payment card	
payments for goods or service using the card in CR and abroad	free of charge
cash withdraw from the ČSOB cash dispenser / ATM in CR and SR	6 CZK
cash withdraw from ATM of other banks in CR	35 CZK
cash withdraw from ATM abroad	80 CZK + 0,5 % out of withdrawn amount
cash withdrawal on counter/exchange office in ČR	150 CZK + 0,5 % out of withdrawn amount
cash withdrawal on counter/exchange office abroad	200 CZK + 0,5 % out of withdrawn amount
<i>The client can be charged against the fee set by the international exchange office or by the bank.</i>	
7.5 Bank Services provided on the basis of payment card holder instruction	
balance inquiry outside CSOB	9 CZK
blockage of loss, theft, permanent limitation of card validity - non embossed card	free of charge
blockage of loss, theft, permanent limitation of card validity - embossed card	free of charge
temporary limitation of card validity (relating to authorised transactions only)	free of charge
unauthorized claim (complaint)	300 CZK
repeated sending of PIN	150 CZK
renewing of the card with so far not expired validity	150 CZK
untimely automatic renewal	150 CZK
express issuing of payment card	500 CZK
require/claim documents on a transaction in commercial place	200 CZK
issuing of temporary (emergency) card abroad (only for embossed)	4 000 CZK
emergency payment of cash abroad (only for embossed)	3 000 CZK
refusing to taking a new card	in amount of yearly fee for maintenace, min. 100 CZK
8 Safe Deposit Boxes *	
8.1 Annual rental	
box height 50 mm	600 CZK inc. VAT
box height 75 mm	800 CZK inc. VAT
box height 100 mm	1000 CZK inc. VAT
box height 150 mm	1500 CZK inc. VAT
box height 300 mm	3000 CZK inc. VAT
deposit for the key (refundable deposit)	1250 CZK inc. VAT
open in case of loss of both keys	5000 CZK inc. VAT
9 Night vault *	
using (monthly flat fee)	free of charge
cash deposit	see chapter 2.1 and 2.2
cash envelope	individually
deposit for the key (refundable deposit)	individually
damage/loss of key	1 000 CZK inc. VAT
* This service is offered only branch Lazarská 1718/3, Praha 1	
10 FINAL PROVISIONS	
In the special case the Bank can give a discount to the client.	