



Current account – CZK, EUR, USD

Account opening		FREE OF CHARGE
Account maintenance in CZK for individuals entrepreneurs	(monthly)	CZK 99
Account maintenance in CZK for legal entities	(monthly)	CZK 149
Account maintenance in EUR, USD	(monthly)	FREE OF CHARGE
Account closing		FREE OF CHARGE



Escrow account for attorneys/notaries - CZK, EUR, USD

Account opening		FREE OF CHARGE
Account maintenance	(monthly)	FREE OF CHARGE
Account closing		FREE OF CHARGE



Escrow account – CZK, EUR, USD

Account opening		INDIVIDUALLY
Account maintenance	(monthly)	FREE OF CHARGE
Account closing		FREE OF CHARGE



Registered capital account – CZK

Account opening		FREE OF CHARGE
Account maintenance	(monthly)	CZK 149
Account closing		FREE OF CHARGE



Account statements

Costs of electronic transmission of statements	(per statement)	FREE OF CHARGE
Costs of postal delivery of statements	(per statement)	FREE OF CHARGE



Payment transactions

Domestic payment transactions		
Outgoing payment to another bank - single or standing order		FREE OF CHARGE
Payment as a result of direct debit to account		FREE OF CHARGE
Priority payment		FREE OF CHARGE
Incoming payments		FREE OF CHARGE
Payments in Equa bank - incoming, outgoing		FREE OF CHARGE
Standing orders - setup, cancellation		FREE OF CHARGE
Direct debit authorization, setup, cancellation		FREE OF CHARGE

Foreign payments – payments in foreign currency and CZK to/from a foreign country and payments in a foreign currency to/from the Czech Republic, payments in CZK to a foreign exchange account to/from the Czech Republic*

Outgoing europayment**	CZK 200
Incoming europayment	CZK 100
Foreign outgoing payment***	CZK 500
Foreign outgoing priority payment	CZK 700
Foreign incoming payment ****	CZK 150
Payments with currency conversion in Equa bank	FREE OF CHARGE
Application for cancellation of payment abroad	CZK 500
Application for payment investigation upon client's request*****	FREE OF CHARGE

* The fee is charged on the day of crediting the payment to the account.

** The payments which do not fulfil the IBAN and/or BIC condition may be additionally increased by expenses of foreign banks.

*** For payments with OUR fee, fees charged by the correspondence bank may be charged. Expenses of foreign banks may be charged additionally.

**** The amount paid may be reduced by fees charged by intermediary banks or the remitting bank.

***** Expenses of foreign banks may be charged additionally.

Internet banking



Opening, maintenance, closing	FREE OF CHARGE
Authorization SMS to confirm an active transaction	FREE OF CHARGE

Savings account – CZK, EUR, USD



Account maintenance		
Account maintenance	(monthly)	FREE OF CHARGE
Costs of electronic transmission of statements	(per statement)	FREE OF CHARGE
Costs of postal delivery of statements	(per statement)	FREE OF CHARGE
Domestic payment transactions		
Incoming payments		FREE OF CHARGE
Payments between client's own accounts in Equa bank – incoming, outgoing		FREE OF CHARGE
Foreign payments – payments in a foreign currency and CZK to/from a foreign country and payments in a foreign currency from/to the Czech Republic, payments in CZK to a foreign exchange account to/from the Czech Republic*		
Incoming europayment		CZK 100
Incoming foreign payment**		CZK 150

The savings account and its opening are conditioned by maintenance of current account in the currency identical with the currency of the savings account to be opened.

* The fee is charged on the day of crediting the payment to the account.

** The amount paid may be reduced by fees charged by intermediary banks or the remitting bank.

Term deposit (TD) – CZK/EUR/USD



Opening and maintenance of TD account	FREE OF CHARGE
Transfer of funds upon opening as well as maturity of TD account	FREE OF CHARGE
Closing of TD account before due date*	2.00 % from principal

The term deposit and its opening are conditioned by maintenance of current account in the currency identical with the currency of the term deposit to be opened.

* The Bank reserves the right to additionally charge any loss as a result of an early cancellation of deposit beyond the fee set.



Debit card*

Card issuance	FREE OF CHARGE
Maintenance of 1 card for account	FREE OF CHARGE
Maintenance of 2nd and additional card for account (monthly)	CZK 39
Cash withdrawal from ATM of any bank in the CR	CZK 0
Cash withdrawal from ATM of any bank abroad	CZK 99
Cash withdrawal upon payment in a shop in the CR/abroad (cash-back)	FREE OF CHARGE
Cash withdrawal in a bank branch in the CR/abroad (cash-advance)	CZK 99
Card payment in a shop in the CR/abroad	FREE OF CHARGE
Balance enquiry at an ATM of any bank in the CR	FREE OF CHARGE
Setup of an own PIN code for a new card	FREE OF CHARGE
Change of PIN code (in the internet banking)	FREE OF CHARGE
Change of limits for card payments	FREE OF CHARGE
New card issuance (e.g. loss, theft)	CZK 99
Card blocking (temporary as well as permanent, e.g. in case of theft, loss)	FREE OF CHARGE
Express delivery of a new card (the card is delivered by courier service; courier costs are additionally charged according to the place of delivery)	from CZK 156.50 to CZK 340.50
Fee for cash withdrawal from ATM of any bank in the CR upon excessive use of payment card	CZK 15

The debit card enables you to set your own limits for safe online payments entirely free of charge – you may activate them before the actual payment and then deactivate them again.

*Until 30 September 2014, the fees are not charged on debit cards excluding the fee for an Express Delivery of New Card.



Notification services

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

[Do you have internet in your mobile phone? Redirect your informative e-mails to your mobile phone and save fees for informative SMS.](#)



Lending business

Provision of loans	Operating and investment loans, overdrafts in CZK	Operating and investment loans, overdrafts in EUR	Small business loans, overdrafts in CZK	Small business loans, instalment loans in CZK
Submission and evaluation of application	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Loan provision and execution of contractual documents*	INDIVIDUALLY	INDIVIDUALLY	FREE OF CHARGE	FREE OF CHARGE
Issuance of loan pledge	INDIVIDUALLY	INDIVIDUALLY	-	-
Loan drawing	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Fee for failure to fully draw a loan (upon end of drawing)**	INDIVIDUALLY	INDIVIDUALLY	-	3 % from remaining balance, min. CZK 1,500
Change of contractual conditions upon client's request	CZK 5,000	EUR 200	CZK 500	CZK 500
Loan administration (monthly)	INDIVIDUALLY	INDIVIDUALLY	CZK 200	CZK 200
Reservation of funds / Commitment fee***	INDIVIDUALLY	INDIVIDUALLY	INDIVIDUALLY	FREE OF CHARGE
Early repayment or extraordinary instalment****	5 % from prematurely repaid principal, min. CZK 3,000	5 % from prematurely repaid principal, min. EUR 120	-	5 % from prematurely repaid principal, min. CZK 3,000
Postal reminder to pay due amount	CZK 499	EUR 20	CZK 499	CZK 499
Postal reminder to fulfil contractual conditions	CZK 499	EUR 20	CZK 499	CZK 499
Fee for postal delivery of statement	CZK 29	EUR 1	CZK 29	CZK 29
Fee for outstanding revolving instalment (inst. upon client's request)	0.5 % from required instalment	0.5 % from required instalment	-	-
Opening of loan account Due Overdraft	10 % from loan amount, min. CZK 500	10 % from loan amount, min. EUR 20	10 % from loan amount, min. CZK 500	-
Notice of opening of Due Overdraft	CZK 300	EUR 12	CZK 300	-
Fine for non-compliance with contractual conditions	INDIVIDUALLY	INDIVIDUALLY	INDIVIDUALLY	INDIVIDUALLY

* The fee is charged only in case of loan approval by the Bank and is due before loan drawing.

** The fee is charged for instalment loans only.

*** The fee is calculated based on the amount of revolving loans and overdrafts not drawn and is charged monthly.

**** Does not apply to revolving loans.

Provision of bank guarantees and guarantee frameworks

	in CZK	in EUR
Processing and evaluation of guarantee application/Framework of Bank Guarantee	FREE OF CHARGE	FREE OF CHARGE
Guarantee issuance *	0.6 %, min. CZK 4,000	0.6 %, min. EUR 160
Change of guarantee / guarantee pledge / counter-guarantee issued upon client's request (on a one-off basis for every change)	CZK 2,000	EUR 80
Change of contractual conditions upon client's request except for increase in guarantee (on a one-off basis for every change)	CZK 3,000	EUR 120
Use of guarantee / counter-guarantee issued	CZK 3,000	EUR 120
Fee for reservation of the Framework of Bank Guarantee not drawn **	INDIVIDUALLY	INDIVIDUALLY
Guarantee commission **	INDIVIDUALLY	INDIVIDUALLY

* To be applied also in case of issuance of pledge of bank guarantee and for every guarantee issued from the Framework of Bank Guarantee.

** The fee is charged monthly.



Other services provided

Provision of banking information, as requested by client	CZK 499
Issuance of confirmation of payment made in a branch / postal delivery	FREE OF CHARGE
Issuance of confirmation of account balance as of the selected date / postal delivery	FREE OF CHARGE
Issuance of another type of confirmation as specified by client / postal delivery	FREE OF CHARGE
Postal reminder to pay due amount	CZK 499
Blocking of funds in the client's account	CZK 100
Other services	according to actual costs

Final provisions

The Bank may provide a discount from the fees listed in exceptional cases.

The fees are listed in CZK. For foreign currency accounts, fees are charged in the currency of the account using the central exchange rate. Fees for active transactions (payments, standing orders, direct debits) are valid for the use of internet banking. In case telephone banking or a bank branch are used, the respective fee is increased by CZK 20. Fees related to provision of information to third parties are listed incl. VAT.

Products offered in the past



ČSOB international debit payment cards

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

The amount and frequency of charging the annual fee will change for cards issued before 1 November 2009 on the anniversary day of their validity to monthly charging.

Travel insurance for card (annually)	
Standard	CZK 300
Standard Family	CZK 800
Exclusive	CZK 1,000
Exclusive Family	CZK 2,200
Gold	CZK 1,400
Gold Family	CZK 2,600

Insurance of payment card loss and theft (annually)	
Basic	CZK 135
Classic	CZK 390
Extra	CZK 800
D.A.S. Legal Protection Insurance for motor vehicle drivers	CZK 250

Use of payment card	
Card payment for goods or service in the CR and abroad	FREE OF CHARGE
CashBack	FREE OF CHARGE
Withdrawal from ČSOB ATM in the CR and Slovakia	CZK 6
Withdrawal from ATM of other banks in the CR	CZK 35
ATM withdrawal abroad	CZK 80 + 0.5 % from the withdrawn amount
Withdrawal at a counter/in an exchange office in the CR	CZK 150 + 0.5 % from the withdrawn amount
Withdrawal at a counter /in an exchange office abroad	CZK 200 + 0.5 % from the withdrawn amount
Settlement of an item from ATM or for payment for goods	FREE OF CHARGE

The Client may be additionally charged a fee set by a foreign exchange office or bank

Bank services as instructed by payment card holder	
Balance enquiry outside ČSOB	CZK 9
Blocking upon loss, theft, permanent limitation of validity of non-embossed card	FREE OF CHARGE
Blocking upon loss, theft, permanent limitation of validity of embossed card	FREE OF CHARGE
Temporary limitation of card validity (applies only to authorized transactions)	FREE OF CHARGE
Unjustified complaint about card transaction	CZK 300
Repeated PIN transmission	CZK 150
Renewed card issuance with original validity (due to damage, loss etc.)	CZK 150
Early automatic renewal	CZK 150
Express card issuance	CZK 500
Request for transaction documents in a branch	CZK 200
Issuance of substitute card abroad (only for embossed cards)	CZK 4,000
Payment of back-up cash abroad (only for embossed cards)	CZK 3,000
Fee for rejection to accept an automatically issued new card	in the amount of the annual fee for card maintenance, min. CZK 100



Lending business

Provision of loans	Presto loan	Presto loan Professional
Change of contractual conditions upon client's request	CZK 1,000	CZK 500
Compensation fee for failure to meet contractual drawing plan*	FREE OF CHARGE	FREE OF CHARGE
Loan administration – monthly	Individually	Individually
Early repayment	5 % from prematurely repaid principal; min. CZK 3,000	5 % from prematurely repaid principal; min. CZK 3,000

*The fee is calculated based on the amount for which drawing is prolonged, for every month by which drawing is prolonged or based on the amount which will not be fully drawn.

Fees for products no longer provided

The Bank may provide a discount from the fees listed in exceptional cases.