

Current account



	Current account for individual entrepreneurs	Current account for legal entities	Current account for legal entities All inclusive	Current account SECTOR*	Current account TRADE	Current account in EUR, USD	Escrow acc. for attorneys/notaries in CZK, EUR, USD	Escrow account in CZK, EUR, USD
Account opening	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	INDIVIDUALLY
Account maintenance, if you fulfil the condition mentioned below (monthly)	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Monthly average balance on account in CZK currency	CZK 100,000	CZK 300,000	CZK 750,000	-	CZK 1,000,000	-	-	-
Account maintenance, if you don't fulfil the condition (monthly)	CZK 99	CZK 149	CZK 369	FREE OF CHARGE	CZK 399	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Account closing	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE

* This current account is intended for: physicians, pharmacists, stomatologists, veterinarians, attorneys, notaries, municipalities, housing associations and homeowners associations.

Payment transactions



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Domestic payment transactions								
Outgoing payment to another bank - single order	FREE OF CHARGE	CZK 4	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Outgoing payment to another bank - single order (the number of free transactions per month)	UNLIMITED	30	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED
Outgoing payment to another bank - standing order	FREE OF CHARGE	CZK 4	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	-	-	-
Payment as a result of direct debit to account	FREE OF CHARGE	CZK 4	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	-	-	-
Priority payment	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100	FREE OF CHARGE
Incoming payments	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Payments in Equa bank - incoming, outgoing	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Standing orders - setup, cancellation	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	-	-	-
Direct debit authorization, setup, cancellation	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	-	-	-
Foreign payments	Current account for individual entrepreneurs	Current account for legal entities	Current account for legal entities All inclusive	Current account SECTOR*	Current account TRADE	Current account in EUR, USD	Escrow acc. for attorneys/notaries in CZK, EUR, USD	Escrow account in CZK, EUR, USD
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/SEPA**	CZK 200	CZK 200	CZK 200	CZK 200	CZK 35	CZK 200	CZK 200	FREE OF CHARGE
Incoming europayment/SEPA	CZK 100	CZK 100	CZK 100	CZK 100	CZK 5	CZK 100	CZK 100	FREE OF CHARGE
Foreign outgoing payment***	CZK 500	CZK 500	CZK 500	CZK 500	CZK 350	CZK 500	CZK 500	FREE OF CHARGE
Foreign outgoing priority payment	CZK 700	CZK 700	CZK 700	CZK 700	CZK 550	CZK 700	CZK 700	FREE OF CHARGE
Foreign incoming payment ****	CZK 150	CZK 150	CZK 150	CZK 150	CZK 100	CZK 150	CZK 150	FREE OF CHARGE
Payments with currency conversion in Equa bank	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Application for cancellation of payment abroad	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500	FREE OF CHARGE
Application for payment investigation upon client's request*****	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE

* The fee is charged on the day of creating 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.

Debit card



	Current account for individual entrepreneurs	Current account for legal entities	Current account for legal entities All inclusive	Current account SECTOR*	Current account TRADE	Current account in EUR, USD
Card issuance	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Maintenance of 1 card for account	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Maintenance of 2nd	CZK 39	CZK 39	FREE OF CHARGE	CZK 39	FREE OF CHARGE	CZK 39
Maintenance of 3th and additional card for account (monthly)	CZK 39	CZK 39	CZK 39	CZK 39	CZK 39	CZK 39
Cash withdrawal from ATM of any bank in the CZ	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Cash withdrawal from ATM of any bank abroad	CZK 99	CZK 99	CZK 99	CZK 99	CZK 99	CZK 99
Cash withdrawal upon payment in a shop in the CZ/abroad (cash-back)	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Cash withdrawal in a bank branch in the CZ/abroad (cash-advance)	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Card payment in a shop in the CZ/abroad	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Balance enquiry at an ATM of any bank in the CZ	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Setup of an own PIN code for a new card	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Change of PIN code (in the internet banking)	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
Change of limits for card payments	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE
New card issuance (e.g. loss, theft)	CZK 99	CZK 99	CZK 99	CZK 99	CZK 99	CZK 99
Card blocking (temporary as well as permanent, e.g. in case of theft, loss)	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	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	CZK 15	CZK 15	CZK 15	CZK 15	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.



Savings account – CZK, EUR, USD

Account maintenance (monthly)	FREE OF CHARGE
Domestic payment transactions	
Outgoing payment to another bank - single order	CZK 20
Outgoing payment to another bank - single order (the number of free transactions per month)	1
Priority payment	CZK 100
Incoming payments	FREE OF CHARGE
Payments in Equa bank - incoming, outgoing	FREE OF CHARGE
Foreign payments	
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/SEPA**	CZK 200
Incoming europayment/SEPA	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.

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 maturity*	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.

Account statements



Costs of electronic transmission of statements (per statement)	FREE OF CHARGE
Costs of postal delivery of statements (per statement)	CZK 29

Internet banking



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

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
Informative e-mail about payments, transactions and balances	FREE OF CHARGE



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	200 EUR	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.