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# **PRICE LIST**

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## **INDIVIDUALS**

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## **NON-ENTREPRENEURS**

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## **UNICREDIT BANK**

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## **CZECH REPUBLIC, A.S.**

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**Valid from 15. 10. 2010**

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# PRICE LIST

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## INDIVIDUALS NON-ENTREPRENEURS

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## UNICREDIT BANK CZECH REPUBLIC, A.S.

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Valid from 15. 10. 2010

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## 1. Personal accounts

### 1.1. POHODA Account\*

**CZK 64 monthly**

Includes these products and services:

- opening and maintenance of a current account in CZK
- all cash deposits in CZK made at a branch
- monthly account statement sent by post (within Czech Republic)
- domestic standing order, direct debit permission and SIPO payment – establishing, changing and cancelling electronically
- withdrawals from UniCredit Group's ATMs in Czech Republic and abroad\*\*
- cash deposits in CZK and foreign currencies through UniCredit Bank ATMs to accounts kept by UniCredit Bank
- 1 direct banking product according to client's choice (Online Banking, Telebanking, GSM Banking, Smart Banking)
- issue and maintenance of one debit card according to the client's choice (Visa Electron or Maestro)

\* For a POHODA account established before 31 July 2009, maintenance of Visa Classic or MasterCard Standard embossed cards and up to 2 direct banking channels according to the client's choice are possible. Other terms and conditions are governed by the current Price List.

\*\* Applies only to a debit card registered to the account.

### 1.2. MOZAIKA Account\*\*

**CZK 119 monthly**

Includes these products and services:

- opening and maintenance of a current account in CZK
- cash deposits in CZK and foreign currencies through UniCredit Bank ATMs to accounts kept by UniCredit Bank

A choice of 9 from the following products and services:

- monthly account statement sent by post (within Czech Republic)
- domestic standing order, direct debit permission and SIPO payment – establishing in paper form
- opening and maintenance of a second current account in CZK or foreign currency
- 5 domestic standard payments made electronically (outgoing and incoming payments)
- 5 other domestic standard payments made electronically (outgoing and incoming payments)
- all cash deposits in CZK made at a branch
- withdrawals from UniCredit Group's ATMs in the Czech Republic and abroad\*
- 1 withdrawal monthly from ATMs of other providers in Czech Republic\*
- provision, administration and maintenance of an overdraft debit for a current account
- Online Banking – internet banking
- Telebanking – telephone banking
- GSM Banking – mobile banking
- Smart Banking – the next generation of mobile banking
- sending 15 SMS reports monthly
- 2 cards according to client's choice:
  - Visa Electron or Maestro (electronic debit card, issue and maintenance)
  - Visa Basic (embossed debit card, issue and maintenance)
  - Visa Classic or MasterCard Standard, including TRAVEL Basic insurance (embossed debit card, issue and maintenance)
  - Visa Classic (credit card, account administration)\*\*
  - Visa ČSA (credit card, with 50% discount for account administration)\*\*
  - Visa AXA or Visa Electron AXA (credit card, issue and maintenance)
- TRAVEL Basic insurance

Change of options in MOZAIKA Account      once per 3 months free of charge, CZK 100 in other cases

\* Applies only for debit cards connected to the account.

\*\* For a MOZAIKA account opened before 31 July 2009, the range of products and services indicated in the contractual documentation applies. In case of changes, products and services pursuant to the current Price List may be chosen.

\*\*\* Only a primary credit card can be registered to the account.

### 1.3. PRAKTIK Account

**CZK 89 monthly**

Includes these products and also other services provided with a current account linked to this account:

- opening and maintenance of a current account in CZK
- monthly current account statement sent by post
- 10 domestic standard payments made electronically (outgoing and incoming)
- establishing a domestic standing order, direct debit permission and SIPO payment
- all outgoing payments made based on a domestic standing order
- all cash deposits in CZK made at a branch
- all cash deposits in CZK and foreign currency through UniCredit Bank ATMs to all accounts kept by UniCredit Bank
- 1 cash withdrawal in CZK at a branch per month
- 1 withdrawal monthly from ATMs of other providers in Czech Republic\*
- 1 withdrawal per month from ATMs of other providers in Czech Republic
- provision, administration and maintenance of an overdraft debit
- one direct banking product (Online Banking or Telebanking)
- sending 15 SMS reports monthly (e.g. information on account balances, account movements, etc.)
- issue and maintenance of a Visa Basic payment card
- opening and maintenance of a savings account in CZK

Note: The PRAKTIK Account is marketed under the name Partners Account through the firm Partners For Life Planning, a.s.

\* Applies only to debit cards connected to the account.

### 1.4. KOMPLET Account

**CZK 169 monthly**

(Until 7 October 2007, the product was offered under the name Personal Menu Forte.)

Includes these products and services:

- opening and maintenance of a current account in CZK
- quarterly account statement sent by post (within Czech Republic)
- opening and maintenance of a second current account in CZK or foreign currency
- all domestic incoming payments
- all domestic outgoing standard payments within the bank – as well as to another bank – made electronically
- domestic standing order, direct debit permission and SIPO payment – establishing in paper form
- domestic standing order, direct debit permission and SIPO payment – establishing, changing and cancelling electronically
- all cash deposits in CZK made at a branch
- cash deposits in CZK and foreign currencies through UniCredit Bank ATMs to accounts kept by UniCredit Bank
- withdrawals from UniCredit Group's ATMs in Czech Republic and abroad\*
- 2 withdrawals monthly from ATMs of other providers in Czech Republic\*
- provision, administration and maintenance of an overdraft debit for a current account
- Online Banking – internet banking
- Telebanking – telephone banking
- GSM Banking – mobile banking
- Smart Banking – the next generation of mobile banking
- sending 15 SMS reports monthly
- 2 cards according to client's choice:
  - Visa Electron or Maestro (electronic debit card, issue and maintenance)
  - Visa Basic (embossed debit card, issue and maintenance)

Visa Classic or MasterCard Standard, including TRAVEL Basic insurance (embossed debit card, issue and maintenance)

Visa Classic (credit card, account administration)\*\*

Visa ČSA (credit card, with 50% discount for account administration)\*\*

\* Applies only for debit cards connected to the account.

\*\* Only a primary credit card can be registered to the account.

### 1.5. EXKLUSIVE Account **CZK 349 monthly**

(Until 7 October 2007, the product was offered under the name Personal Menu Grand.)

Includes these products and services:

- opening and maintenance of a current account in CZK
  - quarterly account statement sent by post (within Czech Republic)
  - opening and maintenance of two other current accounts in CZK or foreign currency
  - all domestic incoming payments
  - all domestic outgoing standard payments within the bank – as well as to another bank – made electronically
  - domestic standing order, direct debit permission and SIPO payment – establishing in paper form
  - domestic standing order, direct debit permission and SIPO payment – establishing, changing and cancelling electronically
  - 1 outgoing standard domestic payment monthly within the bank – as well as to another bank – submitted in paper form
  - all cash deposits in CZK made at a branch
  - cash deposits in CZK and foreign currencies through UniCredit Bank ATMs to accounts kept by UniCredit Bank
  - withdrawals from UniCredit Group's ATMs in Czech Republic and abroad\*
  - 4 withdrawals monthly from ATMs of other providers in Czech Republic\*
  - provision, administration and maintenance of an overdraft debit for a current account
  - Online Banking – internet banking
  - Telebanking – telephone banking
  - GSM Banking – mobile banking
  - Smart Banking – the next generation of mobile banking
  - sending 15 SMS reports monthly
  - 2 cards according to client's choice:
  - Visa Gold or MasterCard Gold including TRAVEL Basic insurance (embossed debit card, issue and maintenance)
  - Visa Classic or MasterCard Standard including TRAVEL Basic insurance (embossed debit card, issue and maintenance)
  - Visa Basic (embossed debit card, issue and maintenance)
  - Visa Electron or Maestro (embossed debit card, issue and maintenance)
  - Visa Classic or Visa Gold (credit card, account administration)\*\*
  - Visa ČSA (credit card, with 50% discount for account administration)\*\*
  - Visa AXA or Visa Electron AXA (credit card, issue and maintenance)
- \* Applies only for debit cards connected to the account.
- \*\* Only a primary credit card can be registered to the account.

### 1.6. Student Account **CZK 19 monthly\***

Includes these products and services:

- opening and maintenance of a current account in CZK
- quarterly account statement sent by post (within Czech Republic)
- domestic standing order, direct debit permission and SIPO payment – establishing, changing and cancelling electronically
- all domestic incoming payments
- withdrawals from UniCredit Group's ATMs in Czech Republic and abroad\*\*
- 1 withdrawal monthly from the ATMs of other providers in Czech Republic\*\*

– cash deposits in CZK and foreign currencies through UniCredit Bank ATMs to accounts kept by UniCredit Bank

– provision, administration and maintenance of a student overdraft debit for a current account

– Online Banking – internet banking

– GSM Banking – mobile banking

– sending 10 SMS reports monthly

– issue and maintenance of debit card according to client's choice Visa Electron or Maestro

– payment for one's ISIC card after the period of maintaining the Student Account

– possibility to obtain Student Loan (fees according to chapter 10.4.)

– all incoming payments from accounts kept at UniCredit Bank Slovakia, a. s. for the advantageous fee of CZK 50

Providing and initializing a security token **CZK 90**

\* The aforementioned monthly fee is valid only if the client, in accordance with the Business Terms and Conditions for the Student Account, submits his/her current confirmation of studies, once per year, at latest by 31 October. If the student fails to do so, the monthly fee for account maintenance is CZK 140. In addition to the Student Account, the client may also maintain the KOMPLET Account for the advantageous price of CZK 99, provided that the aforementioned conditions are met.

\*\* Applies only to a debit card connected to the account.

## 2. Accounts and deposits

### 2.1. Current accounts

Opening of a current account	Free of charge
Maintenance of a current account*	CZK 50 monthly

### 2.2. Escrow accounts

Opening of an escrow account	0.3%, min. CZK 5,000
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Includes these services:

– account maintenance

– cash deposit and withdrawal

– domestic and foreign payment system (standard incoming and outgoing payments)

Note: If the account is established in connection with a mortgage loan provided by UniCredit Bank, 50% of the fee is charged.

Preparing an amendment to the escrow account contract	CZK 2,000
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### 2.3. Term deposits and promissory notes

Opening of a term deposit	Free of charge
Pledging a deposit on an account	CZK 500
Early withdrawal fee	TD in CZK 0.5%, USD and EUR 0.2%, min. CZK 300**

Note: 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.

Issue of a promissory note	Free of charge
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\*\* For term deposits in other currencies, amounts greater than CZK 1 million and in extraordinary situations on the financial markets, the fee is established on a case-by-case basis.

### 2.4. Unique Savings

Opening a savings account	Free of charge
Maintenance of a savings account	Free of charge
Quarterly savings account statement sent by post (within Czech Republic)	Free of charge
Online banking – internet banking (establishing, using and cancelling the product)	Free of charge
All incoming domestic payments	Free of charge

Outgoing domestic standard payments entered electronically or made based upon a standing order

– first two payments in a month	Free of charge
– third and fourth payment in a month	CZK 45
Outgoing domestic standard payments – submitted in paper form	CZK 45
All cash deposits in CZK	Free of charge
Cash withdrawals in CZK	CZK 55

*Note: Using card services, establishing term deposits, agreeing direct debit permissions (including the SIPO service) at this account, issuing cheques or using this account as a standard account to settle loan payments is not possible with this savings account. (Other services not expressly set out in this chapter 2.4. are charged according to the respective chapters of the Price List.)*

## 2.5. Savings accounts

Opening a savings account and PLUS savings account	Free of charge
Maintenance of a savings account and PLUS savings account <i>(Cash transactions are charged according to chapters 5.1. and 5.2. of the Price List.)</i>	Free of charge
Issuing duplicate of a savings book to a Plus savings account	CZK 100

## 2.6. Structured deposits

Concluding a contract for a structured deposit	Free of charge
Changing instructions for payment of a structured deposit	Free of charge

## 2.7. Other account services

Information about payment transactions – electronically, at a branch	Free of charge
Account statement sent by post (within Czech Republic)	CZK 20
Account statement sent by post (abroad)	CZK 50
Account statement to be collected personally	CZK 60
Account statement for savings or escrow account	Free of charge
Copy of an account statement – current year	CZK 50
Copy of an account statement – past year	CZK 300
Copy of an account statement – older than 2 years	CZK 500
Redirection of payments	CZK 250 monthly per account
Includes these services:	
– redirection of payments of the domestic payment system	
– redirection of payments of the foreign payment system	
Blocking of an account initiated by the bank	Free of charge
Blocking of an account requested by the client	CZK 100
Unblocking an account	Free of charge
Pledging a deposit on an account	CZK 500
Cancellation of an account	Free of charge
First reminder (of not meeting contractual conditions)	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500
Call for payment of an amount due	CZK 650
Reminder before a legal action	CZK 1,000
Cancellation of a request for account switching to UCB CZ	CZK 100
Notice of an unauthorised debit balance	CZK 30
Fee for establishing an account by post	CZK 100
Withdrawal from an account maintenance contract initiated by the bank	CZK 200

*\* A technical account may be established for the purposes of settling term deposits, settling fees in connection with renting a safe deposit box, or settling loan instalments or securities trades or for savings account transactions. The technical account provides the following services free of charge: account opening and maintenance, cash deposits to the account and domestic incoming payments.*

*\*\* For term deposits in other currencies, amounts greater than CZK 1 million and in extraordinary situations on the financial markets, the fee is established on a case-by-case basis.*

## 3. Domestic payment system

*(Payments of the domestic payment system are considered to be CZK-denominated payments within the Czech Republic from/to accounts maintained in CZK.)*

The fees listed below already include settlement of the accounting items and expenses on interbank payments through the CNB clearing centre.

### 3.1. Incoming payments

Incoming payment from another bank	CZK 6
Incoming payment from another bank to a savings account	Free of charge
Incoming payment from another bank to a technical account	Free of charge
Incoming payment from within the bank	Free of charge

### 3.2. Outgoing payments

Outgoing standard payment to another bank submitted in paper form	CZK 45
Outgoing standard payment to another bank made electronically	CZK 6
Outgoing standard payment made through Telebanking	CZK 12
Surcharge for outgoing express payment to another bank submitted in paper form	CZK 255
Surcharge for outgoing express payment to another bank made electronically	CZK 109
Surcharge for outgoing express payment made through Telebanking	CZK 138
Outgoing payment within the bank submitted in paper form	CZK 45
Outgoing payment within the bank made electronically	CZK 3
Outgoing payment within the bank made through Telebanking	CZK 10

### 3.3. Direct debits

Direct debit or SIPO permission – establishing, changing, cancelling electronically	Free of charge
Direct debit or SIPO permission – establishing, changing, account switching, cancelling in paper form	CZK 40
Outgoing payment to another bank based on a direct debit or SIPO	CZK 6
Outgoing payment within the bank based on a direct debit or SIPO	CZK 3

### 3.4. Standing orders

Standing order – establishing, changing, cancelling electronically	Free of charge
Standing order – establishing, changing, cancelling, account switching in paper form	CZK 40
Outgoing payment to another bank based on a standing order	CZK 6
Outgoing payment within the bank based on a standing order	CZK 3

### 3.5. Other domestic payment services

Surcharge for an incorrectly completed payment order	CZK 100
Fee for changing or cancelling a payment order before it is sent from the bank	CZK 100
Payment refund request	CZK 300

## 4. Foreign payment system

### 4.1. Incoming payments

Incoming standard payment from another bank	0.9%, min. CZK 200, max. CZK 1,500
Incoming Europayment*	CZK 200
Incoming payment from within the bank	Free of charge

## 4.2. Outgoing payments

Standard outgoing payment, including payment based on a standing order	0.9%, min. CZK 250, max. CZK 1,500
Outgoing Europayment* (including Europayment based on a standing order)	CZK 250
Outgoing payment in CZK within Czech Republic from an account kept in a foreign currency	CZK 250
Surcharge for payment to another bank submitted in paper form	CZK 300
NON-STP surcharge for an outgoing payment to another bank**	CZK 450
Outgoing payment within the bank	CZK 30
Surcharge for payment within the bank submitted in paper form	CZK 50
NON-STP surcharge for a payment within the bank**	CZK 100
Fee for an "OUR"*** payment	CZK 800

## 4.3. Standing orders

Standing order – establishing, changing, cancelling electronically – Online Banking, Telebanking	CZK 30
Standing order – establishing, changing, cancelling in paper form	CZK 150

## 4.4. SEPA debit

Outgoing payment based on acknowledged SEPA debit request (up to EUR 50,000)	CZK 250
Outgoing payment based on acknowledged SEPA debit request (over EUR 50,000)	0.9%, min. CZK 250, max. CZK 1,500
Unblocking an account for SEPA debit	Free of charge
Blocking an account for SEPA debit	CZK 100
SEPA debit authorisation – establishing, changing, cancelling, account switching	CZK 100

## 4.5. Other foreign payment services

Payment from abroad to be collected in person at a cash desk	2%, min. CZK 1,000
Payment abroad by depositing cash	2%, min. CZK 1,000
Payment advice, domestic	CZK 500
Payment advice, abroad	CZK 1,000
Cancellation of an executed payment at the client's request	CZK 1,000
Re-crediting of a returned payment due to client's incorrect instructions	CZK 200
Payment confirmation – payments not older than 3 months	CZK 300
Payment confirmation – payments older than 3 months	CZK 500
Transfer of a balance within the bank in case of cancellation of a foreign currency account (fees must always be assigned as SHA)	CZK 30
Transfer of a balance to another bank in case of cancellation of a foreign currency account (fees must always be assigned as SHA)	CZK 1,000

\* A Europayment is any payment to/from an EU or EEA country up to EUR 50,000, denominated in EUR, and meeting the following prerequisites:  
– correctly entered BIC (Bank Identifier Code = SWIFT code) of the beneficiary's bank,  
– correctly entered IBAN (International Bank Account Number) of the beneficiary,  
– assignment of bank charges as "SHA" (shared = fees of sending bank paid by the payer; fees of receiving bank paid by the beneficiary), and  
– containing no special handling instructions.

All incoming and outgoing electronic payments meeting the conditions of a SEPA payment, meaning they must fulfil the same prerequisites as a Europayment, except for the sum amount (which is not limited). The following rules are used in charging for SEPA payments:

a) Payment amount up to EUR 50,000, inclusive – terms and conditions for a Europayment,

b) Payment amount over EUR 50,000 – terms and conditions for a standard foreign payment.

SEPA payments can be executed only within the extended European Economic Area and only between banks that have acceded to SEPA. The bank provides SEPA debit only for EUR accounts.

\*\* NON-STP surcharge is applied to any foreign payment, except for cheques, if:

– IBAN of the beneficiary is missing or incorrect, when required (all payments within the EU and EEA);

– for non-conversion payments within the EEA and in the currency of an EEA country, the client enters the assignment of bank charges as "OUR" or "BEN" (the bank will change the assignment of the bank charges to "SHA");

– BIC (SWIFT code) of the beneficiary's bank is missing or incorrect; and

– the payment contains a special handling instruction. Such instruction is understood to be (i) use of a code word other than as defined by the bank, (ii) use of a NON-STP code word (i.e. a code word that is correct but constitutes a NON-STP processing of the payment), or (iii) entry of a code word in other than the prescribed format in an electronic banking application. The code words defined by the bank that do not cause the application of NON-STP surcharge are the following:

/RATE/, /VALUE/, /AVIZO/, /CHQB/, /SPLATNY/ (only for GEMINI), /KS/, /VS/, /SS/ (only for CZK-denominated transfers within the Czech Republic).

\*\*\* This fee for outgoing payments with assignment of bank charges as "OUR" shall cover fees required by the beneficiary's bank.

OUR fees – all fees paid by the payer (The payer, i.e. the client of UCBCZ, pays the fees of UCBCZ and of the beneficiary's bank as well as other possible fees of intermediary banks. The beneficiary pays no fees and receives the full sum of the payment.)

BEN fees – all fees paid by the beneficiary (The payer, i.e. the client of UCBCZ, pays no fees, and the beneficiary pays the fees of his or her own bank and receives the sum of the payment reduced by the fees of UCBCZ and other potential fees of intermediary banks.)

SHA fees – fees of the payer's bank paid by the payer, other fees paid by the beneficiary (The payer, i.e. the client of UCBCZ, pays the fees of UCBCZ, while the beneficiary pays the fees of his or her own bank and receives the sum of the payment reduced by other potential fees of intermediary banks.)

For outgoing payments with the charging code BEN/SHA, additional fees of intermediary banks may be debited from the payer for sums lower than the allowed minimum set on an individual basis by intermediary banks.

For outgoing payments with the charging code OUR/SHA/BEN, additional fees of intermediary banks may be debited from the payer for manual processing due to instructions incorrectly entered by the payer.

## 5. Cash transactions

### 5.1. Depositing cash to accounts

Cash deposit in CZK	Free of charge
Cash deposit in CZK made by a third party	CZK 55
Cash deposit in a foreign currency	1%, min. CZK 30
Depositing of expiring banknotes in a foreign currency	15%
Cash deposits in CZK or a foreign currency through UniCredit Bank ATMs to accounts kept by UniCredit Bank*	Free of charge
Cash deposits in CZK or a foreign currency to a technical account	Free of charge
Cash deposits in CZK or a foreign currency to savings accounts and savings books in the currency of the account/book	Free of charge
Processing of unsorted cash	CZK 1,500/CZK 1 million
Cash exchange of banknotes and coins and depositing coins in CZK (if more than 100 banknotes or coins)**	10%, min. CZK 100
Depositing foreign currency coins to an account	10%
Depositing of damaged foreign banknotes	15%
Cash payment to the account of a credit card issued by UniCredit Bank	CZK 100

\* ATMs cannot be used to make payments to a credit card account.

\*\* If the client makes an account deposit, the bank also charges the valid fee for a cash deposit.

### 5.2. Cash withdrawals from an account

Cash withdrawal in CZK	CZK 55
Cash withdrawal in foreign currencies	1%, min. CZK 55
Cash withdrawal from a Plus savings account or savings book in the currency of the account/book	Free of charge
Withdrawal of coins	CZK 30 + 10% of the amount
Unannounced cash withdrawal over CZK 500,000	CZK 1,000
Cash withdrawal ordered but not made	0.5%, min. CZK 1,000, max. CZK 5,000

### 5.3. Sale and purchase of foreign currencies

Sale of foreign currencies	2%, min. CZK 55
Purchase of foreign currencies	2%, min. CZK 55
Purchase of expiring banknotes	20%
Purchase of damaged foreign banknotes	20%

## 6. Cheques

### 6.1. Cashing cheques payable abroad

Cashing a cheque	1%, min. CZK 300, max. CZK 2,400 + costs of foreign banks
UniCredit Bank cheques payable abroad and presented for cashing at UniCredit Bank in Czech Republic	Free of charge
Fee for returning a cheque due to insufficient funds	CZK 300 + actual costs of UniCredit Bank + costs of foreign banks

### 6.2. Cashing cheques payable from UniCredit Bank in Czech Republic

UniCredit Bank cheques in CZK payable from UniCredit Bank in Czech Republic	Free of charge
Foreign bank cheques in CZK and foreign currencies payable from UniCredit Bank in Czech Republic	Free of charge
Client cheques in CZK (UniCredit Bank chequebook) presented for cashing at a UniCredit Bank cash desk in Czech Republic	Free of charge
Client cheques in CZK (UniCredit Bank chequebook) presented in Czech Republic and payable at UniCredit Bank in Czech Republic	Free of charge
Client cheques in a foreign currency (UniCredit Bank chequebook) presented abroad and payable at UniCredit Bank in Czech Republic	1%, min. CZK 300, max. CZK 2,400
Fee for returning a cheque due to insufficient funds	CZK 300 + actual costs of UniCredit Bank

### 6.3. Cashing cheques payable in the Czech Republic

Cashing of bank cheques in CZK through the CNB clearing centre	CZK 100
Conditional cashing of bank and client cheques in CZK	CZK 300 + costs of domestic banks
Cashing of foreign currency bank and client cheques payable in the Czech Republic	1%, min. CZK 300, max. CZK 2,400
Fee for returning a cheque due to insufficient funds	CZK 300 + actual costs of UniCredit Bank + costs of domestic banks

### 6.4. Issuing cheques

Issuing a client chequebook with 25 blank cheques	CZK 200
Issuing a client chequebook with 5 blank cheques	CZK 50
Issuing a bank cheque in CZK	CZK 200
Issuing a bank cheque in a foreign currency	1%, min. CZK 300, max. CZK 2,400
Returning an unused cheque issued by UniCredit Bank in Czech Republic	CZK 300 + actual costs of UniCredit Bank
Cancelling an issued bank cheque without presenting the original	CZK 800 + actual costs of UniCredit Bank

### 6.5. Traveller's cheques

Traveller's cheques – purchase/deposit to an account	1%, min. CZK 100
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## 7. Direct banking

### 7.1. Online Banking – internet banking

Establishing the product	Free of charge
Fee for using the product	CZK 70 monthly
Cancelling the product	Free of charge

### 7.2. Telebanking – telephone banking

Establishing the product	Free of charge
Fee for using the product	CZK 70 monthly
Cancelling the product	Free of charge

### 7.3. GSM Banking – mobile banking

Establishing the product	Free of charge
Fee for using the product	CZK 70 monthly
SMS reports sent by the bank	CZK 1.90
Cancelling the product	Free of charge

### 7.4. Smart Banking – the next generation of mobile banking

Establishing the product	Free of charge
Fee for using the product	CZK 70 monthly
Set of TAN passwords	CZK 50/envelope
Cancelling the product	Free of charge

### 7.5. Sending information

Establishing the product	Free of charge
Fee for using the product	Free of charge
Sending an SMS report	CZK 1.90
Sending an e-mail report	Free of charge
Cancelling the product	Free of charge

*Note: The fees also apply to SMS/e-mail messages sent and generated through Online Banking, Telebanking, GSM Banking and Smart Banking.*

### 7.6. Direct banking – common fees

Providing and initializing a security token	CZK 490
Generating an SMS set for a mobile security token	CZK 90/100 SMS
Generating a security access code/user number	Free of charge
Setting up/changing a password for secondary identification	Free of charge
Connecting another account to the direct banking application	Free of charge
Changing the user rights setting	Free of charge
Blocking user's access to the direct banking products (provider/branch)	Free of charge
Unblocking user's access to the direct banking products (provider/branch)	Free of charge
Unlocking and administration of user's profile for international use	CZK 1,000/user

*Note: The amounts of fees may be adjusted on a case-by-case basis within the packages (see chapter 1 of the Price List). For a mobile security token, sent SMS reports are not included in the SMS reports provided free of charge within the packages.*

## 8. Debit cards

### 8.1. Personal international debit cards issued by UniCredit Bank

#### 8.1.1. Card issuance and maintenance

Visa Electron, Maestro (electronic card)	CZK 200 annually
Visa Basic	CZK 500 annually
Visa Classic, MasterCard Standard (including TRAVEL Basic insurance)	CZK 750 annually
Visa Gold, MasterCard Gold (including TRAVEL Basic insurance)	CZK 3,000 annually
Visa Platinum (including TRAVEL Basic, TRAVEL Plus and SAFE Plus insurance and issue and maintenance of MasterCard Gold))	CZK 7,000 annually

#### 8.1.2. Card transactions

Noncash payments in Czech Republic and abroad	Free of charge
Cash withdrawal using the card	
– from UniCredit Group's ATMs in Czech Republic and abroad	CZK 5
– from ATMs of other providers in Czech Republic	CZK 30
– from ATMs of other providers abroad	CZK 100 + 0.5% of the amount
– Cash Advance – cash withdrawal at a cash desk of the bank's branches in Czech Republic and abroad (not possible with Visa Electron/Maestro)	CZK 100 + 0.5% of the amount
– Cash back – cash withdrawals at payments with the card at merchants in CR	free of charge

#### 8.1.3. Other fees

Activation of the first card before its first use	Free of charge
Blocking of a payment card	
– at client's request	Free of charge
– by the bank's decision	CZK 200
Early issue of a renewed card	CZK 200
Issue of a duplicate card	CZK 200
Issue of a new card replacing a lost/stolen card to the same holder with the original validity – Visa Gold, MasterCard Gold, Visa Platinum	Free of charge
Issue of a new card replacing a lost/stolen card to the same holder with the original validity – Visa Electron, Maestro, Visa Basic, Visa Classic, MasterCard Standard	CZK 200
Re-issue of PIN	CZK 100
Change in the card's drawing limit	CZK 100
Change in the account associated with the card	CZK 100
Special account statement of debit card transactions sent by post	CZK 30 monthly
Account statement duplicate with a transactions breakdown	
– current and past year	CZK 50
– previous years	CZK 300
Issue of a replacement card abroad	CZK 3,000
Providing financial assistance abroad	CZK 1,000
Unjustified claim	According to the actual costs charged by the partner bank
Providing documents to a card transaction at the client's request	According to the actual costs charged by the partner bank
Telephone authorisation	According to the actual costs charged by the partner bank
Sending an issued card abroad	According to the actual costs

## 8.2. Additional services for debit cards

### 8.2.1. TRAVEL Basic – travel insurance with the card

Visa Electron, Visa Basic, Maestro	CZK 25 monthly
Visa Classic, MasterCard Standard	Free of charge
Visa Gold, MasterCard Gold	Free of charge
Visa Platinum	Free of charge

### 8.2.2. TRAVEL Plus – travel insurance with the card

Visa Electron, Visa Basic, Maestro	CZK 50 monthly
Visa Classic, MasterCard Standard	CZK 50 monthly
Visa Gold, MasterCard Gold	CZK 60 monthly
Visa Platinum	Free of charge

*Note: The price is charged for each commenced calendar month.*

### 8.2.3. SAFE – insurance against misuse of a card in case of loss or theft

Basic – insurance coverage of CZK 30,000	CZK 30 monthly
Plus – insurance coverage of CZK 50,000	CZK 40 monthly
Plus – insurance coverage of CZK 50,000 for Visa Platinum cards	Free of charge

*Note: The price is charged for each commenced calendar month.*

### 8.2.4. IAPA

With Visa Basic, Visa Classic, MasterCard Standard, Visa Gold, MasterCard Gold	CZK 500 annually
With Visa Platinum	Free of charge
Issue of a replacement card	CZK 200

### 8.2.5. Priority Pass

With Visa Basic, Visa Classic, MasterCard Standard, Visa Gold, MasterCard Gold	CZK 500 annually
With Visa Platinum	Free of charge
Issue of a replacement card	CZK 200
Using the Priority Pass card	USD 27/individual entry
A duplicate of a receipt issued upon a visit to a VIP lounge	CZK 50 + 20% VAT

### 8.2.6. Golf Package

With Visa Basic, Visa Classic, MasterCard Standard, Visa Gold, MasterCard Gold and Visa Platinum	CZK 2,000 annually
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## 8.3. American Express international cards arranged by UniCredit Bank

Fees are charged by American Express – [www.americanexpress.com](http://www.americanexpress.com).

## 9. Credit cards

### 9.1. UniCredit Bank credit card

	Visa Classic/Visa Partners	Visa Gold
<b>9.1.1. Card issuance and maintenance</b>		
Primary card	Free of charge	Free of charge
Additional card	Free of charge	Free of charge
<b>9.1.2. Account administration</b>		
Primary card	CZK 40 monthly	CZK 120 monthly
Additional card	CZK 20 monthly	CZK 60 monthly
<b>9.1.3. Card transactions</b>		
Noncash payments in Czech Republic and abroad	Free of charge	Free of charge
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad	CZK 49 + 1% of the amount	CZK 49 + 1% of the amount
Cash withdrawal from ATMs abroad	CZK 100 + 0.5% of the amount	CZK 100 + 0.5% of the amount
Cash Advance – cash withdrawal at the cash desks of the bank's branches in Czech Republic and abroad	CZK 100 + 0.5% of the amount	CZK 100 + 0.5% of the amount
Cash back – cash withdrawals at payments with the card at merchants in CR	CZK 19/1 withdrawal	CZK 19/1 withdrawal
<b>9.1.4. Additional services</b>		
TRAVEL – travel insurance*		
Basic	CZK 25 monthly	CZK 35 monthly
Plus	CZK 50 monthly	CZK 60 monthly
CREDIT – credit insurance*		
Basic	0.14% monthly of the credit facility	0.14% monthly of the credit facility
Plus	0.30% monthly of the credit facility	0.30% monthly of the credit facility
SAFE – insurance against misuse of a card in case of loss or theft*		
Basic – insurance coverage of CZK 30,000		CZK 30 monthly
Plus – insurance coverage of CZK 50,000		CZK 40 monthly
GOLF PACKAGE - special benefits for golfers	CZK 2,000 annually	CZK 2,000 annually
IAPA	CZK 500 annually	CZK 500 annually
Priority Pass	CZK 500 annually	CZK 500 annually
Using the Priority Pass card	USD 27/individual entry	USD 27/individual entry
Issue of a replacement IAPA/Priority Pass card	CZK 200	CZK 200
* The price is charged for each commenced calendar month.		
<b>9.1.5. Emergency services</b>		
Issue of a replacement card abroad	CZK 3,000	CZK 3,000
Providing financial assistance abroad	CZK 1,000	CZK 1,000
Blocking of a card at the client's request	Free of charge	Free of charge
Blocking of a card by the bank's decision	CZK 200	CZK 200
Issue of a new card replacing a lost/stolen card to the same holder with the original validity	CZK 200	Free of charge
<b>9.1.6. Technical operations</b>		
Activation of a new card before its first use	Free of charge	Free of charge
Sending statement of credit card transactions (by post)	Free of charge	Free of charge
Sending copy of a statement – current year and past year	CZK 50	CZK 50
Sending copy of a statement – previous years	CZK 300	CZK 300
Increasing a credit limit (can be increased after 6 months)	Free of charge	Free of charge
<b>9.1.7. Other fees</b>		
Establishing Online Card	Free of charge	Free of charge
Using Online Card	Free of charge	Free of charge
Cancelling Online Card	Free of charge	Free of charge
Early issue of a renewed card	CZK 200	CZK 200
Issuing a duplicate card	CZK 200	CZK 200
Re-issuing and sending PIN	CZK 100	CZK 100
Exceeding credit limit*	CZK 300	CZK 300
Notice of an unexecuted payment	CZK 30	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500	CZK 500

Call for payment of an amount receivable	CZK 650	CZK 650
Call for payment of the total amount receivable	CZK 1,500	CZK 1,500
Contractual penalty	10% of the outstanding amount, min. CZK 500	10% of the outstanding amount, min. CZK 500
Unjustified claim	According to the actual costs charged by the partner bank	According to the actual costs charged by the partner bank
Providing documents to a card transaction at the client's request	According to the actual costs charged by the partner bank	According to the actual costs charged by the partner bank
Telephone authorisation	According to the actual costs charged by the partner bank	According to the actual costs charged by the partner bank
Sending an issued card abroad	According to the actual costs	According to the actual costs
– For noncash transactions, the clients are provided an interest-free grace period if they pay off 100% of the outstanding balance in the period specified on the account statement. The settlement date is considered to be the date of crediting the card account at UniCredit Bank Czech Republic, a.s. with the appropriate amount.		
– The interest rate is determined by the Bank in relation to the interest rates published by the Czech National Bank and to the Czech financial market prices. The Bank is authorised to change the interest rates unilaterally. Specific amounts of interest rates are set out in the interest rate overview published by the Bank on <a href="http://www.unicreditbank.cz">www.unicreditbank.cz</a> and displayed on the business premises of the Bank.		
* Fee is charged in each accounting period in which an overdraft occurred and the overdraft remains.		
Note: The Visa Partners credit card is designated for distribution only through the firm Partners For Life Planning, a.s.		

## 9.2. Visa AXA payment card

		Visa AXA
<b>9.2.1. Card issuance and maintenance</b>		
Primary card		
1–12 months		Free of charge
13th month and beyond – total noncash turnover in the account statement greater than or equal to CZK 3,000		Free of charge
13th month and beyond – total noncash turnover in the account statement less than CZK 3,000		CZK 30 monthly
<b>9.2.2. Account administration</b>		
Primary card		Free of charge
<b>9.2.3. Card transactions</b>		
Noncash payments in Czech Republic and abroad		Free of charge
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad		CZK 49 + 1% of the amount
Cash withdrawal from ATMs abroad		CZK 100 + 0.5% of the amount
Cash Advance – cash withdrawal at the cash desks of the bank's branches in Czech Republic and abroad		CZK 100 + 0.5% of the amount
Cash back – cash withdrawals at payments with the card at merchants in CR	CZK 19/1 withdrawal	CZK 19/1 withdrawal
<b>9.2.4. Additional services</b>		
TRAVEL AXA – travel insurance		
Basic		CZK 25 monthly
Komplet		CZK 40 monthly
CREDIT – credit insurance*		0.9% annually of the credit facility
SAFE – insurance against misuse of a card in case of loss or theft*		
Basic – insurance coverage of CZK 30,000		CZK 30 monthly
Plus – insurance coverage of CZK 50,000		CZK 40 monthly
IAPA		CZK 500 annually
Priority Pass		CZK 500 annually
Using the Priority Pass card		USD 27/individual entry
Issue of a replacement IAPA/Priority Pass card		CZK 200
* The price is charged for each commenced calendar month.		
<b>9.2.5. Emergency services</b>		
Issue of a replacement card abroad		CZK 3,000
Providing financial assistance abroad		CZK 1,000
Blocking of a card at the client's request		Free of charge
Blocking of a card by the bank's decision		CZK 200
Issue of a new card replacing a lost/stolen card to the same holder with the original validity		CZK 200
<b>9.2.6. Technical operations</b>		
Activation of a new card before its first use		Free of charge
Sending statement of credit card transactions (by post)		Free of charge
Sending copy of a statement – current year and past year		CZK 50
Sending copy of a statement – previous years		CZK 300

Increasing a credit limit (can be increased after 6 months)	Free of charge
<b>9.2.7. Other fees</b>	
Establishing Online Card	Free of charge
Using Online Card	Free of charge
Cancelling Online Card	Free of charge
Early issue of a renewed card	CZK 200
Issuing a duplicate card	CZK 200
Re-issuing and sending PIN	CZK 100
Exceeding credit limit*	CZK 300
Notice of an unexecuted payment	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500
Call for payment of an amount receivable	CZK 650
Call for payment of the total amount receivable	CZK 1,500
Contractual penalty	10% of the outstanding amount, min. CZK 500
Unjustified claim	According to the actual costs charged by the partner bank
Providing documents to a card transaction at the client's request	According to the actual costs charged by the partner bank
Telephone authorisation	According to the actual costs charged by the partner bank
Sending an issued card abroad	According to the actual costs
<p>– For noncash transactions, the clients are provided an interest-free grace period if they pay off 100% of the outstanding balance in the period specified on the account statement. The settlement date is considered to be the date of crediting the card account at UniCredit Bank Czech Republic, a.s. with the appropriate amount.</p> <p>– The interest rate is determined by the Bank in relation to the interest rates published by the Czech National Bank and to the Czech financial market prices. The Bank is authorised to change the interest rates unilaterally. Specific amounts of interest rates are set out in the interest rate overview published by the Bank on <a href="http://www.unicreditbank.cz">www.unicreditbank.cz</a> and displayed on the business premises of the Bank.</p>	
* Fee is charged in each accounting period in which an overdraft occurred and the overdraft remains.	

### 9.3. Visa Electron AXA payment card

	Visa Electron AXA with credit limit	Visa Electron AXA without credit limit
<b>9.3.1. Card issuance and maintenance</b>		
Primary card		
1–12 months	Free of charge	Free of charge
13th month and beyond – total noncash turnover in the account statement greater than or equal to CZK 3,000	Free of charge	Free of charge
13th month and beyond – total noncash turnover in the account statement less than CZK 3,000	CZK 30 monthly	CZK 30 monthly
<b>9.3.2. Account administration</b>		
Primary card	Free of charge	Free of charge
<b>9.3.3. Card transactions</b>		
Noncash payments in Czech Republic and abroad	Free of charge	Free of charge
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad	CZK 49 + 1% of the amount	CZK 49 + 1% of the amount
Cash withdrawal from ATMs abroad	CZK 100 + 0.5% of the amount	CZK 100 + 0.5% of the amount
Cash Advance – cash withdrawal at the cash desks of the bank's branches in Czech Republic and abroad	CZK 100 + 0.5% of the amount	CZK 100 + 0.5% of the amount
Cash back – cash withdrawals at payments with the card at merchants in CR	CZK 19/1 withdrawal	CZK 19/1 withdrawal
<b>9.3.4. Additional services</b>		
TRAVEL AXA – travel insurance		
Basic	CZK 25 monthly	CZK 25 monthly
Komplet	CZK 40 monthly	CZK 40 monthly
CREDIT – credit insurance	0.9% annually of the credit facility	-
SAFE – insurance against misuse of a card in case of loss or theft*		
Basic – insurance coverage of CZK 30,000		CZK 30 monthly
Plus – insurance coverage of CZK 50,000		CZK 40 monthly
* The price is charged for each commenced calendar month.		
<b>9.3.5. Emergency services</b>		
Issue of a replacement card abroad	-	-
Providing financial assistance abroad	CZK 1,000	CZK 1,000
Blocking of a card at the client's request	Free of charge	Free of charge
Blocking of a card by the bank's decision	CZK 200	CZK 200
Issue of a new card replacing a lost/stolen card to the same holder with the original validity	CZK 200	CZK 200

### 9.3.6. Technical operations

Activation of a new card before its first use	Free of charge	Free of charge
Sending statement of credit card transactions (by post)	Free of charge	Free of charge
Sending copy of a statement – current year and past year	CZK 50	CZK 50
Sending copy of a statement – previous years	CZK 300	CZK 300
Increasing a credit limit (can be increased after 6 months)	Free of charge	Free of charge

### 9.3.7. Other fees

Establishing Online Card	Free of charge	Free of charge
Using Online Card	Free of charge	Free of charge
Cancelling Online Card	Free of charge	Free of charge
Early issue of a renewed card	CZK 200	CZK 200
Issuing a duplicate card	CZK 200	CZK 200
Re-issuing and sending PIN	CZK 100	CZK 100
Exceeding credit limit*	CZK 300	–
Notice of an unexecuted payment	CZK 30	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500	CZK 500
Call for payment of an amount receivable	CZK 650	CZK 650
Call for payment of the total amount receivable	CZK 1,500	CZK 1,500
Contractual penalty	10% of the outstanding amount, min. CZK 500	10% of the outstanding amount, min. CZK 500
Unjustified claim	According to the actual costs charged by the partner bank	According to the actual costs charged by the partner bank
Providing documents to a card transaction at the client's request	According to the actual costs charged by the partner bank	According to the actual costs charged by the partner bank
Telephone authorisation	According to the actual costs charged by the partner bank	According to the actual costs charged by the partner bank
Sending an issued card abroad	According to the actual costs	According to the actual costs

– For noncash transactions, the clients are provided an interest-free grace period if they pay off 100% of the outstanding balance in the period specified on the account statement. The settlement date is considered to be the date of crediting the card account at UniCredit Bank Czech Republic, a.s. with the appropriate amount.

– The interest rate is determined by the Bank in relation to the interest rates published by the Czech National Bank and to the Czech financial market prices. The Bank is authorised to change the interest rates unilaterally. Specific amounts of interest rates are set out in the interest rate overview published by the Bank on [www.unicreditbank.cz](http://www.unicreditbank.cz) and displayed on the business premises of the Bank.

\* Fee is charged in each accounting period in which an overdraft occurred and the overdraft remains.

## 9.4. Visa GENERALI credit card

### Visa GENERALI

#### 9.4.1. Card issuance and maintenance

Primary card	Free of charge
Additional card	Free of charge

#### 9.4.2. Account administration

Primary card	
1–12 months	Free of charge
13th month and beyond – total noncash turnover in the account statement greater than or equal to CZK 3,000	Free of charge
13th month and beyond – total noncash turnover in the account statement less than CZK 3,000	CZK 30 monthly
Additional card	CZK 15 monthly

#### 9.4.3. Card transactions

Noncash payments in Czech Republic and abroad	Free of charge
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad	CZK 49 + 1% of the amount
Cash withdrawal from ATMs abroad	CZK 100 + 0.5% of the amount
Cash Advance – cash withdrawal at the cash desks of the bank's branches in Czech Republic and abroad	CZK 100 + 0.5% of the amount
Cash back – cash withdrawals at payments with the card at merchants in CR	CZK 19/1 withdrawal

#### 9.4.4. Additional services

TRAVEL – travel insurance*	
Basic	CZK 25 monthly
Plus	CZK 50 monthly
CREDIT – credit insurance	
Basic	0.9% annually of the credit facility

Premium	2.5% annually of the credit facility
SAFE – insurance against misuse of a card in case of loss or theft*	
Basic – insurance coverage of CZK 30,000	CZK 30 monthly
Plus – insurance coverage of CZK 50,000	CZK 40 monthly
IAPA	CZK 500 annually
Priority Pass	CZK 500 annually
Using the Priority Pass card	USD 27/individual entry
Issue of a replacement IAPA/Priority Pass card	CZK 200
<i>* The price is charged for each commenced calendar month.</i>	
<b>9.4.5. Emergency services</b>	
Issue of a replacement card abroad	CZK 3,000
Providing financial assistance abroad	CZK 1,000
Blocking of a card at the client's request	Free of charge
Blocking of a card by the bank's decision	CZK 200
Issue of a new card replacing a lost/stolen card to the same holder with the original validity	CZK 200
<b>9.4.6. Technical operations</b>	
Activation of a new card before its first use	Free of charge
Sending statement of credit card transactions (by post)	Free of charge
Sending copy of a statement – current year and past year	CZK 50
Sending copy of a statement – previous years	CZK 300
Increasing a credit limit (can be increased after 6 months)	Free of charge
<b>9.4.7. Other fees</b>	
Establishing Online Card	Free of charge
Using Online Card	Free of charge
Cancelling Online Card	Free of charge
Early issue of a renewed card	CZK 200
Issuing a duplicate card	CZK 200
Re-issuing and sending PIN	CZK 100
Exceeding credit limit*	CZK 300
Notice of an unexecuted payment	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500
Call for payment of an amount receivable	CZK 650
Call for payment of the total amount receivable	CZK 1,500
Contractual penalty	10% of the outstanding amount, min. CZK 500
Unjustified claim	According to the actual costs charged by the partner bank
Providing documents to a card transaction at the client's request	According to the actual costs charged by the partner bank
Telephone authorisation	According to the actual costs charged by the partner bank
Sending an issued card abroad	According to the actual costs
<i>– For noncash transactions, the clients are provided an interest-free grace period if they pay off 100% of the outstanding balance in the period specified on the account statement. The settlement date is considered to be the date of crediting the card account at UniCredit Bank Czech Republic, a.s. with the appropriate amount.</i>	
<i>– The interest rate is determined by the Bank in relation to the interest rates published by the Czech National Bank and to the Czech financial market prices. The Bank is authorised to change the interest rates unilaterally. Specific amounts of interest rates are set out in the interest rate overview published by the Bank on <a href="http://www.unicreditbank.cz">www.unicreditbank.cz</a> and displayed on the business premises of the Bank.</i>	
<i>* Fee is charged in each accounting period in which an overdraft occurred and the overdraft remains.</i>	

## 9.5. Renome partner credit cards: Visa Baťa, Visa Blažek, Visa Fokus Optik, Visa Klenoty Aurum, Visa Reserved

	<b>Visa Classic</b>
<b>9.5.1. Card issuance and maintenance</b>	
Primary card	Free of charge
Additional card	Free of charge
<b>9.5.2. Account administration</b>	
Primary card	
1–12 months	Free of charge
13th month and beyond – total noncash turnover in the account statement greater than or equal to CZK 3,000	Free of charge
13th month and beyond – total noncash turnover in the account statement less than CZK 3,000	CZK 30 monthly
Additional card	Free of charge

**9.5.3. Card transactions**

Noncash payments in Czech Republic and abroad	Free of charge
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad	CZK 49 + 1% of the amount
Cash withdrawal from ATMs abroad	CZK 100 + 0.5% of the amount
Cash Advance – cash withdrawal at the cash desks of the bank's branches in Czech Republic and abroad	CZK 100 + 0.5% of the amount
Cash back – cash withdrawals at payments with the card at merchants in CR	CZK 19/1 withdrawal

**9.5.4. Additional services**

TRAVEL – travel insurance*	
Basic	CZK 25 monthly
Plus	CZK 50 monthly
CREDIT – credit insurance*	
Basic	0.14% monthly of the credit facility
Plus	0.30% monthly of the credit facility
SAFE – insurance against misuse of a card in case of loss or theft*	
Basic – insurance coverage of CZK 30,000	CZK 30 monthly
Plus – insurance coverage of CZK 50,000	CZK 40 monthly
IAPA	CZK 500 annually
Priority Pass	CZK 500 annually
Using the Priority Pass card	USD 27/individual entry
Issue of a replacement IAPA/Priority Pass card	CZK 200

\* The price is charged for each commenced calendar month.

**9.5.5. Emergency services**

Issue of a replacement card abroad	CZK 3,000
Providing financial assistance abroad	CZK 1,000
Blocking of a card at the client's request	Free of charge
Blocking of a card by the bank's decision	CZK 200
Issue of a new card replacing a lost/stolen card to the same holder with the original validity	CZK 200

**9.5.6. Technical operations**

Activation of a new card before its first use	Free of charge
Sending statement of credit card transactions (by post)	Free of charge
Sending copy of a statement – current year and past year	CZK 50
Sending copy of a statement – previous years	CZK 300
Increasing a credit limit (can be increased after 6 months)	Free of charge

**9.5.7. Other fees**

Establishing Online Card	Free of charge
Using Online Card	Free of charge
Cancelling Online Card	Free of charge
Early issue of a renewed card	CZK 200
Issuing a duplicate card	CZK 200
Re-issuing and sending PIN	CZK 100
Exceeding credit limit*	CZK 300
Notice of an unexecuted payment	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500
Call for payment of an amount receivable	CZK 650
Call for payment of the total amount receivable	CZK 1,500
Contractual penalty	10% of the outstanding amount, min. CZK 500
Unjustified claim	According to the actual costs charged by the partner bank
Providing documents to a card transaction at the client's request	According to the actual costs charged by the partner bank
Telephone authorisation	According to the actual costs charged by the partner bank
Sending an issued card abroad	According to the actual costs

– For noncash transactions, the clients are provided an interest-free grace period if they pay off 100% of the outstanding balance in the period specified on the account statement. The settlement date is considered to be the date of crediting the card account at UniCredit Bank Czech Republic, a.s. with the appropriate amount.

– The interest rate is determined by the Bank in relation to the interest rates published by the Czech National Bank and to the Czech financial market prices. The Bank is authorised to change the interest rates unilaterally. Specific amounts of interest rates are set out in the interest rate overview published by the Bank on [www.unicreditbank.cz](http://www.unicreditbank.cz) and displayed on the business premises of the Bank.

\* Fee is charged in each accounting period in which an overdraft occurred and the overdraft remains.

## 9.6. Visa Schlecker credit card

Visa Schlecker

### 9.6.1. Card issuance and maintenance

Primary card	Free of charge
Additional card	Free of charge

### 9.6.2. Account administration

Primary card	
1–12 months	Free of charge
13th month and beyond – total noncash turnover in the account statement greater than or equal to CZK 3,000	Free of charge
13th month and beyond – total noncash turnover in the account statement less than CZK 3,000	CZK 30 monthly
Additional card	Free of charge

### 9.6.3. Card transactions

Noncash payments in Czech Republic and abroad	Free of charge
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad	CZK 49 + 1% of the amount
Cash withdrawal from ATMs abroad	CZK 100 + 0.5% of the amount
Cash Advance – cash withdrawal at the cash desks of the bank's branches in Czech Republic and abroad	CZK 100 + 0.5% of the amount
Cash back – cash withdrawals at payments with the card at merchants in CR	CZK 19/1 withdrawal

### 9.6.4. Additional services

TRAVEL – travel insurance*	
Basic	CZK 25 monthly
Plus	CZK 50 monthly
CREDIT – credit insurance*	
Basic	0.14% monthly of the credit facility
Plus	0.30% monthly of the credit facility
SAFE – insurance against misuse of a card in case of loss or theft*	
Basic – insurance coverage of CZK 30,000	CZK 30 monthly
Plus – insurance coverage of CZK 50,000	CZK 40 monthly
IAPA	CZK 500 annually
Priority Pass	CZK 500 annually
Using the Priority Pass card	USD 27/individual entry
Issue of a replacement IAPA/Priority Pass card	CZK 200

\* The price is charged for each commenced calendar month.

### 9.6.5. Emergency services

Issue of a replacement card abroad	CZK 3,000
Providing financial assistance abroad	CZK 1,000
Blocking of a card at the client's request	Free of charge
Blocking of a card by the bank's decision	CZK 200
Issue of a new card replacing a lost/stolen card to the same holder with the original validity	CZK 200

### 9.6.6. Technical operations

Activation of a new card before its first use	Free of charge
Sending statement of credit card transactions (by post)	Free of charge
Sending copy of a statement – current year and past year	CZK 50
Sending copy of a statement – previous years	CZK 300
Increasing a credit limit (can be increased after 6 months)	Free of charge

### 9.6.7. Other fees

Establishing Online Card	Free of charge
Using Online Card	Free of charge
Cancelling Online Card	Free of charge
Early issue of a renewed card	CZK 200
Issuing a duplicate card	CZK 200
Re-issuing and sending PIN	CZK 100
Exceeding credit limit*	CZK 300
Notice of an unexecuted payment	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500
Call for payment of an amount receivable	CZK 650

Call for payment of the total amount receivable	CZK 1,500
Contractual penalty	10% of the outstanding amount, min. CZK 500
Unjustified claim	According to the actual costs charged by the partner bank
Providing documents to a card transaction at the client's request	According to the actual costs charged by the partner bank
Telephone authorisation	According to the actual costs charged by the partner bank
Sending an issued card abroad	According to the actual costs
– For noncash transactions, the clients are provided an interest-free grace period if they pay off 100% of the outstanding balance in the period specified on the account statement. The settlement date is considered to be the date of crediting the card account at UniCredit Bank Czech Republic, a.s. with the appropriate amount.	
– The interest rate is determined by the Bank in relation to the interest rates published by the Czech National Bank and to the Czech financial market prices. The Bank is authorised to change the interest rates unilaterally. Specific amounts of interest rates are set out in the interest rate overview published by the Bank on <a href="http://www.unicreditbank.cz">www.unicreditbank.cz</a> and displayed on the business premises of the Bank.	
* Fee is charged in each accounting period in which an overdraft occurred and the overdraft remains.	

## 9.7. Visa Škoda Auto credit card

	Visa Škoda Auto
<b>9.7.1. Card issuance and maintenance</b>	
Primary card	Free of charge
Additional card	Free of charge
<b>9.7.2. Account administration</b>	
Primary card	CZK 30 monthly
Additional card	CZK 15 monthly
<b>9.7.3. Card transactions</b>	
Noncash payments in Czech Republic and abroad	Free of charge
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad	CZK 49 + 1% of the amount
Cash withdrawal from ATMs abroad	CZK 100 + 0.5% of the amount
Cash Advance – cash withdrawal at the cash desks of the bank's branches in Czech Republic and abroad	CZK 100 + 0.5% of the amount
Cash back – cash withdrawals at payments with the card at merchants in CR	CZK 19/1 withdrawal
<b>9.7.4. Additional services</b>	
TRAVEL – travel insurance*	
Basic	CZK 25 monthly
Plus	CZK 50 monthly
CREDIT – credit insurance*	
Basic	0.14% monthly of the credit facility
Plus	0.30% monthly of the credit facility
SAFE – insurance against misuse of a card in case of loss or theft*	
Basic – insurance coverage of CZK 30,000	CZK 30 monthly
Plus – insurance coverage of CZK 50,000	CZK 40 monthly
IAPA	CZK 500 annually
Priority Pass	CZK 500 annually
Using the Priority Pass card	USD 27/individual entry
Issue of a replacement IAPA/Priority Pass card	CZK 200
* The price is charged for each commenced calendar month.	
<b>9.7.5. Emergency services</b>	
Issue of a replacement card abroad	CZK 3,000
Providing financial assistance abroad	CZK 1,000
Blocking of a card at the client's request	Free of charge
Blocking of a card by the bank's decision	CZK 200
Issue of a new card replacing a lost/stolen card to the same holder with the original validity	CZK 200
<b>9.7.6. Technical operations</b>	
Activation of a new card before its first use	Free of charge
Sending statement of credit card transactions (by post)	Free of charge
Sending copy of a statement – current year and past year	CZK 50
Sending copy of a statement – previous years	CZK 300
Increasing a credit limit (can be increased after 6 months)	Free of charge
<b>9.7.7. Other fees</b>	
Establishing Online Card	Free of charge
Using Online Card	Free of charge

Cancelling Online Card	Free of charge
Early issue of a renewed card	CZK 200
Issuing a duplicate card	CZK 200
Re-issuing and sending PIN	CZK 100
Exceeding credit limit*	CZK 300
Notice of an unexecuted payment	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500
Call for payment of an amount receivable	CZK 650
Call for payment of the total amount receivable	CZK 1,500
Contractual penalty	10% of the outstanding amount, min. CZK 500
Unjustified claim	According to the actual costs charged by the partner bank
Providing documents to a card transaction at the client's request	According to the actual costs charged by the partner bank
Telephone authorisation	According to the actual costs charged by the partner bank
Sending an issued card abroad	According to the actual costs

– For noncash transactions, the clients are provided an interest-free grace period if they pay off 100% of the outstanding balance in the period specified on the account statement. The settlement date is considered to be the date of crediting the card account at UniCredit Bank Czech Republic, a.s. with the appropriate amount.

– The interest rate is determined by the Bank in relation to the interest rates published by the Czech National Bank and to the Czech financial market prices. The Bank is authorised to change the interest rates unilaterally. Specific amounts of interest rates are set out in the interest rate overview published by the Bank on [www.unicreditbank.cz](http://www.unicreditbank.cz) and displayed on the business premises of the Bank.

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## 9.8. Visa Electron Škoda Club credit card

	Visa Electron Škoda Club with credit limit	Visa Electron Škoda Club without credit limit
<b>9.8.1. Card issuance and maintenance</b>		
Primary card	Free of charge	Free of charge
Additional card	Free of charge	Free of charge
<b>9.8.2. Account administration</b>		
Primary card		
1–12 months	Free of charge	Free of charge
13th month and beyond – total noncash turnover in the account statement greater than or equal to CZK 3,000	Free of charge	Free of charge
13th month and beyond – total noncash turnover in the account statement less than CZK 3,000	CZK 30 monthly	CZK 30 monthly
Additional card	Free of charge	Free of charge
<b>9.8.3. Card transactions</b>		
Noncash payments in Czech Republic and abroad	Free of charge	Free of charge
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad	CZK 49 + 1% of the amount	CZK 49 + 1% of the amount
Cash withdrawal from ATMs abroad	CZK 100 + 0.5% of the amount	CZK 100 + 0.5% of the amount
Cash Advance – cash withdrawal at the cash desks of the bank's branches in Czech Republic and abroad	CZK 100 + 0.5% of the amount	CZK 100 + 0.5% of the amount
Cash back – cash withdrawals at payments with the card at merchants in CR	CZK 19/1 withdrawal	CZK 19/1 withdrawal
<b>9.8.4. Additional services</b>		
TRAVEL – travel insurance*		
Basic	CZK 25 monthly	CZK 25 monthly
Plus	CZK 50 monthly	CZK 50 monthly
CREDIT – credit insurance*		
Basic	0.14% monthly of the credit facility	-
Plus	0.30% monthly of the credit facility	-
SAFE – insurance against misuse of a card in case of loss or theft*		
Basic – insurance coverage of CZK 30,000		CZK 25 monthly
Plus – insurance coverage of CZK 50,000		CZK 35 monthly

\* The price is charged for each commenced calendar month.

<b>9.8.5. Emergency services</b>		
Issue of a replacement card abroad	-	-
Providing financial assistance abroad	CZK 1,000	CZK 1,000
Blocking of a card at the client's request	Free of charge	Free of charge
Blocking of a card by the bank's decision	CZK 200	CZK 200
Issue of a new card replacing a lost/stolen card to the same holder with the original validity	CZK 200	CZK 200

### 9.8.6. Technical operations

Activation of a new card before its first use	Free of charge	Free of charge
Sending statement of credit card transactions (by post)	Free of charge	Free of charge
Sending copy of a statement – current year and past year	CZK 50	CZK 50
Sending copy of a statement – previous years	CZK 300	CZK 300
Increasing a credit limit (can be increased after 6 months)	Free of charge	Free of charge

### 9.8.7. Other fees

Establishing Online Card	Free of charge	Free of charge
Using Online Card	Free of charge	Free of charge
Cancelling Online Card	Free of charge	Free of charge
Early issue of a renewed card	CZK 200	CZK 200
Issuing a duplicate card	CZK 200	CZK 200
Re-issuing and sending PIN	CZK 100	CZK 100
Exceeding credit limit*	CZK 300	–
Notice of an unexecuted payment	CZK 30	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500	CZK 500
Call for payment of an amount receivable	CZK 650	CZK 650
Call for payment of the total amount receivable	CZK 1,500	CZK 1,500
Contractual penalty	10% of the outstanding amount, min. CZK 500	10% of the outstanding amount, min. CZK 500
Unjustified claim	According to the actual costs charged by the partner bank	According to the actual costs charged by the partner bank
Providing documents to a card transaction at the client's request	According to the actual costs charged by the partner bank	According to the actual costs charged by the partner bank
Telephone authorisation	According to the actual costs charged by the partner bank	According to the actual costs charged by the partner bank
Sending an issued card abroad	According to the actual costs	According to the actual costs

– For noncash transactions, the clients are provided an interest-free grace period if they pay off 100% of the outstanding balance in the period specified on the account statement. The settlement date is considered to be the date of crediting the card account at UniCredit Bank Czech Republic, a.s. with the appropriate amount.

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\* Fee is charged in each accounting period in which an overdraft occurred and the overdraft remains.

## 9.9. Visa ČSA credit cards

Visa ČSA

### 9.9.1. Card issuance and maintenance

Primary card	Free of charge
Additional card	Free of charge

### 9.9.2. Account administration

Primary card	CZK 40 monthly
Additional card	CZK 40 monthly

### 9.9.3. Card transactions

Noncash payments in Czech Republic and abroad	Free of charge
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad	CZK 49 + 1% of the amount
Cash withdrawal from ATMs abroad	CZK 100 + 0.5% of the amount
Cash Advance – cash withdrawal at the cash desks of the bank's branches in Czech Republic and abroad	CZK 100 + 0.5% of the amount
Cash back – cash withdrawals at payments with the card at merchants in CR	CZK 19/1 withdrawal

### 9.9.4. Additional services

GOLF PACKAGE – special benefits for golfers	CZK 2,000 annually
TRAVEL – travel insurance*	
Basic	CZK 25 monthly
Plus	CZK 50 monthly
CREDIT – credit insurance*	
Basic	0.14% monthly of the credit facility
Plus	0.30% monthly of the credit facility
SAFE – insurance against misuse of a card in case of loss or theft*	
Basic – insurance coverage of CZK 30,000	CZK 30 monthly

Plus – insurance coverage of CZK 50,000	CZK 40 monthly
IAPA	CZK 500 annually
Priority Pass	CZK 500 annually
Using the Priority Pass card	USD 27/individual entry
Issue of a replacement IAPA/Priority Pass card	CZK 200

\* The price is charged for each commenced calendar month.

#### 9.9.5. Emergency services

Issue of a replacement card abroad	CZK 3,000
Providing financial assistance abroad	CZK 1,000
Blocking of a card at the client's request	Free of charge
Blocking of a card by the bank's decision	CZK 200
Issue of a new card replacing a lost/stolen card to the same holder with the original validity	CZK 200

#### 9.9.6. Technical operations

Activation of a new card before its first use	Free of charge
Sending statement of credit card transactions (by post)	Free of charge
Sending copy of a statement – current year and past year	CZK 50
Sending copy of a statement – previous years	CZK 300
Increasing a credit limit (can be increased after 6 months)	Free of charge

#### 9.9.7. Other fees

Establishing Online Card	Free of charge
Using Online Card	Free of charge
Cancelling Online Card	Free of charge
Early issue of a renewed card	CZK 200
Issuing a duplicate card	CZK 200
Re-issuing and sending PIN	CZK 100
Exceeding credit limit*	CZK 300
Notice of an unexecuted payment	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500
Call for payment of an amount receivable	CZK 650
Call for payment of the total amount receivable	CZK 1,500
Contractual penalty	10% of the outstanding amount, min. CZK 500
Unjustified claim	According to the actual costs charged by the partner bank
Providing documents to a card transaction at the client's request	According to the actual costs charged by the partner bank
Telephone authorisation	According to the actual costs charged by the partner bank
Sending an issued card abroad	According to the actual costs

– For noncash transactions, the clients are provided an interest-free grace period if they pay off 100% of the outstanding balance in the period specified on the account statement. The settlement date is considered to be the date of crediting the card account at UniCredit Bank Czech Republic, a.s. with the appropriate amount.

– The interest rate is determined by the Bank in relation to the interest rates published by the Czech National Bank and to the Czech financial market prices. The Bank is authorised to change the interest rates unilaterally. Specific amounts of interest rates are set out in the interest rate overview published by the Bank on [www.unicreditbank.cz](http://www.unicreditbank.cz) and displayed on the business premises of the Bank.

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### 9.10. MasterCard Miles and More credit card

	MasterCard Standard	MasterCard Gold
<b>9.10.1. Card issuance and maintenance</b>		
Primary card (including TRAVEL Basic insurance)	Free of charge	Free of charge
Additional card (including TRAVEL Basic insurance)	Free of charge	Free of charge
<b>9.10.2. Account administration</b>		
Primary card	CZK 70 monthly	CZK 170 monthly
Additional card	CZK 40 monthly	CZK 80 monthly
<b>9.10.3. Card transactions</b>		
Noncash payments in Czech Republic and abroad	Free of charge	Free of charge
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad	CZK 49 + 1% of the amount	CZK 49 + 1% of the amount
Cash withdrawal from ATMs abroad	CZK 100 + 0.5% of the amount	CZK 100 + 0.5% of the amount
Cash Advance – cash withdrawal at the cash desks of the bank's branches in Czech Republic and abroad	CZK 100 + 0.5% of the amount	CZK 100 + 0.5% of the amount
Cash back – cash withdrawals at payments with the card at merchants in CR	CZK 19/1 withdrawal	CZK 19/1 withdrawal

**9.10.4. Additional services**

TRAVEL – travel insurance*		
Plus	CZK 50 monthly	CZK 60 monthly
CREDIT – credit insurance*		
Basic	0.14% monthly of the credit facility	0.14% monthly of the credit facility
Plus	0.30% monthly of the credit facility	0.30% monthly of the credit facility
SAFE – insurance against misuse of a card in case of loss or theft*		
Basic – insurance coverage of CZK 30,000		CZK 30 monthly
Plus – insurance coverage of CZK 50,000		CZK 40 monthly
GOLF PACKAGE – special benefits for golfers	CZK 2,000 annually	CZK 2,000 annually
IAPA	CZK 500 annually	CZK 500 annually
Priority Pass	CZK 500 annually	CZK 500 annually
Using the Priority Pass card	USD 27/individual entry	USD 27/individual entry
Issue of a replacement IAPA/Priority Pass card	CZK 200	CZK 200

\* The price is charged for each commenced calendar month.

**9.10.5. Emergency services**

Issue of a replacement card abroad	CZK 3,000	CZK 3,000
Providing financial assistance abroad	CZK 1,000	CZK 1,000
Blocking of a card at the client's request	Free of charge	Free of charge
Blocking of a card by the bank's decision	CZK 200	CZK 200
Issue of a new card replacing a lost/stolen card to the same holder with the original validity	CZK 200	Free of charge

**9.10.6. Technical operations**

Activation of a new card before its first use	Free of charge	Free of charge
Sending statement of credit card transactions (by post)	Free of charge	Free of charge
Sending copy of a statement – current year and past year	CZK 50	CZK 50
Sending copy of a statement – previous years	CZK 300	CZK 300
Increasing a credit limit (can be increased after 6 months)	Free of charge	Free of charge

**9.10.7. Other fees**

Establishing Online Card	Free of charge	Free of charge
Using Online Card	Free of charge	Free of charge
Cancelling Online Card	Free of charge	Free of charge
Early issue of a renewed card	CZK 200	CZK 200
Issuing a duplicate card	CZK 200	CZK 200
Re-issuing and sending PIN	CZK 100	CZK 100
Exceeding credit limit*	CZK 300	CZK 300
Notice of an unexecuted payment	CZK 30	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500	CZK 500
Call for payment of an amount receivable	CZK 650	CZK 650
Call for payment of the total amount receivable	CZK 1,500	CZK 1,500
Contractual penalty	10% of the outstanding amount, min. CZK 500	10% of the outstanding amount, min. CZK 500
Unjustified claim	According to the actual costs charged by the partner bank	According to the actual costs charged by the partner bank
Providing documents to a card transaction at the client's request	According to the actual costs charged by the partner bank	According to the actual costs charged by the partner bank
Telephone authorisation	According to the actual costs charged by the partner bank	According to the actual costs charged by the partner bank
Sending an issued card abroad	According to actual costs	According to actual costs

– For noncash transactions, the clients are provided an interest-free grace period if they pay off 100% of the outstanding balance in the period specified on the account statement. The settlement date is considered to be the date of crediting the card account at UniCredit Bank Czech Republic, a.s. with the appropriate amount.

– The interest rate is determined by the Bank in relation to the interest rates published by the Czech National Bank and to the Czech financial market prices. The Bank is authorised to change the interest rates unilaterally. Specific amounts of interest rates are set out in the interest rate overview published by the Bank on [www.unicreditbank.cz](http://www.unicreditbank.cz) and displayed on the business premises of the Bank.

\* Fee is charged in each accounting period in which an overdraft occurred and the overdraft remains.

**9.11. Diners Club card**

Fees are charged by Diners Club – [www.dinersclub.cz](http://www.dinersclub.cz).

## 10. Loans

### 10.1. Overdraft debits

Submitting and evaluating a credit application	Free of charge
Provision of an overdraft debit for a current account	CZK 200
Administration and maintenance of an overdraft debit for a current account	CZK 20 monthly
Change in contractual terms requested by the client	Free of charge

### 10.2. Mortgage loans

Submitting and evaluating a credit application	Free of charge
Provision of a loan:	
– PLUS mortgage loan for financing residential real estate (only for individuals)	Free of charge
– other mortgage loans for financing residential or recreational real estate and a non-purpose mortgage loan (only for individuals)	0.8% of the loan amount, min. CZK 8,000, max. CZK 30,000
– mortgage loans for financing real estate intended for lease (for individuals and legal entities)	1%, min. CZK 8,000
Administration and maintenance of a loan, including to send a loan account statement:	
– PLUS mortgage loan	Free of Charge
– other mortgage loans	CZK 150 monthly*
Administration of state contribution to a mortgage loan	CZK 50 monthly
Drawing a mortgage loan based on a motion for registering a right of lien in the land register	CZK 1,000
Issuing a confirmation for tax purposes on the amount of interest paid	Free of charge
Issuing an extraordinary confirmation for tax purposes at the client's request on the amount of interest paid	CZK 500
Sending the bank's notice concerning termination of the interest period	Free of charge
Change in contractual terms requested by the client – in case of change in payment schedule	CZK 2,000
Change in contractual terms requested by the client – other changes in conditions	CZK 5,000
Change in contractual terms – additional agreement for Cardif credit insurance	Free of charge
Compensation fee for not observing the contractual drawing schedule	0.3%

*Note: The fee is calculated from the amount for which the drawing is extended for each commenced month by which the drawing is extended.*

Compensation fee for not fully using a loan (Client's rate – Discount rate), min. 1%

*Note: The fee is calculated from the undrawn amount for each commenced year from the date for drawing the full amount until the date of refixing the rate.*

Compensation fee for an extraordinary early loan payment, in part or in full (Client's rate – Discount rate), min. 1%

*Note: The fee is calculated from the amount of principal paid early for each commenced year until the date of refixing the rate.*

\* If the client does not have a personal account or current account kept at UniCredit Bank, the fee is set at CZK 300.

### 10.3. Consumer loans

Submitting and evaluating a credit application	Free of charge
Provision of a loan	1% of the loan amount, min. CZK 500
Administration and maintenance of a loan, including to send a loan account statement	CZK 50 monthly
Issuing a confirmation on the amount of interest on a loan	Free of charge
Issuing a confirmation on the amount of interest on a loan – extraordinary (at the client's request)	CZK 500
Change in contractual terms requested by the client	CZK 2,000
Change in contractual terms – additional agreement for Cardif credit insurance	Free of charge

Early repayment of the entire principle amount of a personal loan Free of charge

Compensation fee for not observing the contractual drawing schedule 0.3%

*Note: The fee is calculated from the amount for which the drawing is extended for each commenced month by which the drawing is extended.*

Compensation fee for not fully using a loan (Client's rate – Discount rate), min. 1%

*Note: The fee is calculated from the amount of principal paid early for each commenced year until the date of refixing the rate.*

### 10.4. Student Loan

Submitting and evaluating a credit application	Free of charge
Provision of a loan	Free of charge
Administration and maintenance of a loan, including to send a loan account statement	CZK 50 monthly
Change in contractual terms requested by the client	Free of charge

### 10.5. Other services

Consulting or operations beyond the scope of standard services	CZK 250 for every commenced 30 minutes
Notice of an unexecuted payment	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500
Call for payment of an amount receivable	CZK 650
Call for payment of the total amount receivable	CZK 1,000

## 11. Securities and unit trusts

### 11.1. Equities and bonds

Subscription to a collective bond within UniCredit Bank's bond programme	Free of charge
Purchase of a collective bond in volume up to CZK 100,000, or the equivalent in foreign currency, within UniCredit Bank's bond programme	CZK 100
Purchase of a collective bond in volume above CZK 100,000, or equivalent in a foreign currency, within UniCredit Bank's bond programme	CZK 200
Redemption of a collective bond within UniCredit Bank's bond programme	Free of charge
Foreign equities – intermediation of purchase/sale/subscription on an exchange or OTC	0.8% of transaction amount, min. CZK 1,200
Foreign certificates, foreign structured bonds, exchange-traded funds, warrants – intermediation of purchase/sale on an exchange	0.8% of transaction amount, min. CZK 1,200
Foreign certificates, foreign structured bonds, exchange-traded funds, warrants – intermediation of OTC purchase/sale	1.5% of transaction amount, min. CZK 1,200
Foreign certificates, foreign structured bonds, exchange-traded funds – subscription of newly issued instruments	Individually, according to the sales brochure
Equities, certificates, warrants traded on the Prague Stock Exchange – intermediation of purchase/sale/subscription	0.8% of transaction amount, min. CZK 3,000
Interest-bearing securities and other bonds – purchase	0.8% of transaction amount, min. CZK 600
Interest-bearing securities and other bonds – sale before maturity	0.25% of transaction amount, min. CZK 600
Subscription rights	1% of transaction amount, min. CZK 100
Partial rights	1% of transaction amount, min. CZK 100

*Note: Expenses paid by UniCredit Bank to third parties are added to the transaction fees listed above. If a partial execution occurs owing to tight market conditions, each partial execution will be charged as a separate order.*

## 11.2. Unit trusts

### 11.2.1. Pioneer unit trusts

Purchase of investment units	According to the valid price list
Redemption of investment units	According to the valid price list
Intermediating a general contract for issuance of investment units from the Czech family of Pioneer open-ended unit trusts	Free of charge
Request for a signature specimen for the Czech family of Pioneer open-ended unit trusts	Free of charge
Request for noncash purchase of Pioneer investment units	
– investors whose financial adviser is UniCredit Bank	Free of charge
– investors of other financial advisers – transfer to a current account maintained in UniCredit Bank	CZK 30
– investors of other financial advisers – transfer to a current account maintained in CZK in another bank	CZK 60
Request for exchange, assignment and transfer of Pioneer investment units	
– investors whose financial adviser is UniCredit Bank	Free of charge
– investors of other financial advisers	CZK 50
Redemption of investment units of the Czech family of Pioneer funds settled by cash payment in CZK at a UniCredit Bank cash desk	CZK 80
Intermediating a contract for investing into the EASY RYTMUS regular investment programme	Free of charge
Preparing statement from securities owners register for investors in the Czech family of Pioneer funds	CZK 50
Intermediating an amendment to an account application for investing into MEZINÁRODNÍ RYTMUS regular investment programme	Free of charge
Intermediating an amendment to the general contract for investing into ČESKÝ RYTMUS regular investment programme	Free of charge
Intermediating a contract for investing into the RENTIER INVEST investment programme	Free of charge

### 11.2.2. Other unit trusts

Purchase of investment units	max. amount according to the status of the fund
Redemption of investment units	max. amount according to the status of the fund

*Note: Expenses paid by UniCredit Bank to third parties are added to the transaction fees listed above.*

## 11.3. Safekeeping and custody services

Bank fee for maintaining a client securities account at UniCredit Bank	
– custody for a collective bond within UniCredit Bank's bond programme	Free of charge
– Pioneer LUX foreign funds	Free of charge
– other securities	0.15%, min. CZK 300 + 20% VAT

*Note: The bank fee is collected on 20 January of the following year.*

Payment for securities payable from a securities account	Free of charge
Transfer of securities to a securities account (per title)	
– to another securities account within UniCredit Bank	Free of charge
– to an account with a different custodian	CZK 900 + 20%
– within CSDP	CZK 150 + 20% VAT
Establishing a securities owner account in CSDP*	Free of charge
Statement of the current balance on an account in CSDP*	CZK 150 + 20% VAT
Assignment of a security registered with CSDP (per title)*	CZK 500 + 20% VAT
Other services of CSDP*	Individually
Change of capital – follow-on share offering	1%, min. CZK 100
Change of capital – options, warrants, convertible bonds and bonus shares	1%, min. CZK 100

## 11.4. Investment consulting regarding investment instruments

Bank fee for investment consulting	0.1% of the value of the investment instruments + 20% VAT
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*Note: The value of the investment instruments is calculated as the average of the values as at the final month. The fee is collected on 20 January of the following year, or, as the case may be, upon termination of the consulting contract.*

\* Surcharge for clients who do not have an account maintained at UniCredit Bank

CZK 150 + 20% VAT

## 12. Insurance

### 12.1. Perspektiva – forte

Initial fee in accordance with a one-off insurable amount in CZK	
– one-off insurable amount of CZK 100,000–249,999	4.0%
– one-off insurable amount of CZK 250,000–499,999	2.5%
– one-off insurable amount of CZK 500,000 and more	1.5%
Asset management fee	1.2% annually
Fee for partial or full surrender according to the length of the insured period*	
– in the first year of insurance	5.0%
– in the second year of insurance	4.0%
– in the third year of insurance	3.0%
– in the fourth year of insurance	2.0%
– in the fifth year of insurance	1.0%
– in later years	Free of charge
Fee for the transfer of shares	
– first transfer in a given year	Free of charge
– other transfers in that year	CZK 100

\* Fee paid to the insurance company + in the case of a partial surrender, a fee of CZK 100 is added to the percentage fee.

### 12.2. Perspektiva – lux

Initial fee in accordance with a one-off insurable amount in CZK	
– one-off insurable amount of CZK 1,000,000–1,999,999	1.5%
– one-off insurable amount of CZK 2,000,000 and more	1.0%
Initial fee in accordance with a one-off insurable amount in EUR, USD	
– one-off insurable amount of EUR, USD 40,000–79,999	1.5%
– one-off insurable amount of EUR, USD 80,000 and more	1.0%
Asset management fee	0.8% annually
Fee for partial or full surrender according to the length of the insured period**	
– in the first year of insurance	5.0%
– in the second year of insurance	4.0%
– in the third year of insurance	3.0%
– in the fourth year of insurance	2.0%
– in the fifth year of insurance	1.0%
– in later years	Free of charge
Fee for the transfer of shares	Free of charge

\*\* Fee paid to the insurance company + in the case of a partial surrender, a fee of CZK 100, EUR 4, or USD 4 is added to the percentage fee, depending on the currency in which the insurance contract is denominated.

### 12.3. Perspektiva – standard

Allocation of current insured amount (from the second year of insurance)	94.0%
Asset management fee	1.2% annually
Percentage allocation of the extraordinary insured amount according to its CZK value	
– up to CZK 59,999	94.0%
– from CZK 60,000 to 99,999	95.0%
– from CZK 100,000 to 249,999	96.0%
– from CZK 250,000 to 499,999	97.5%

– CZK 500,000 and more	98.5%
Supplementary insurance for accidental death in CZK according to the payment period	
– annual	CZK 900
– semi-annual	CZK 450
– quarterly	CZK 225
– monthly	CZK 75
Supplementary insurance for permanent effects of accidental injury in CZK according to the payment period	
– annual	CZK 600
– semi-annual	CZK 300
– quarterly	CZK 150
– monthly	CZK 50
Fee for change in allocation of the insured amount	
– first allocation change in a given year	Free of charge
– other allocation changes in that year	CZK 100
Fee for the transfer of shares	
– first transfer in a given year	Free of charge
– other transfers in that year	CZK 100
Fee for partial or full surrender of the current insured amount according to the length of the insured period***	
– in the first year of insurance	100.0%
– in the second year of insurance	100.0%
– in the third year of insurance	50.0%
– in the fourth year of insurance	30.0%
– in the fifth year of insurance	15.0%
– in later years	Free of charge

\*\*\* Fee paid to the insurance company + in the case of a partial surrender, a fee of CZK 100 is added to the percentage fee.

## 13. Safe deposit boxes

### 13.1. Safe deposit box rental – monthly fee

– box size up to 10,000 cm <sup>3</sup>	CZK 70 + 20% VAT
– box size up to 15,000 cm <sup>3</sup>	CZK 110 + 20% VAT
– box size up to 20,000 cm <sup>3</sup>	CZK 150 + 20% VAT
– box size up to 25,000 cm <sup>3</sup>	CZK 190 + 20% VAT
– box size up to 35,000 cm <sup>3</sup>	CZK 250 + 20% VAT

### 13.2. Safe deposit box rental – annual fee

– box size up to 10,000 cm <sup>3</sup>	CZK 700 + 20% VAT
– box size up to 15,000 cm <sup>3</sup>	CZK 1,100 + 20% VAT
– box size up to 20,000 cm <sup>3</sup>	CZK 1,500 + 20% VAT
– box size up to 25,000 cm <sup>3</sup>	CZK 1,900 + 20% VAT
– box size up to 35,000 cm <sup>3</sup>	CZK 2,500 + 20% VAT

### 13.3. Other services for safe deposit boxes

Security deposit for lent key(s)	CZK 2,000
Extra insurance for a safe deposit box with an insured value up to CZK 500,000	CZK 100 monthly

### 13.4. Bank custody of an item – annual fee

Bank custody of an item	CZK 1,500 + 20% VAT
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## 14. Products that are not actively offered

### 14.1. Packages and accounts

#### 14.1.1. Economy Account (applies to an account opened before 5 October 2007) CZK 55 monthly

Includes these products and services:

- opening and maintenance of a current account in CZK or foreign currency
- quarterly account statement sent by post (within Czech Republic)
- establishment of a one-time or rollover term deposit for a current account
- change or regular termination of a rollover term deposit
- establishment, change or termination of a savings account
- domestic standing order and direct debit permission – establishing, changing, cancelling electronically
- automatic cancellation of a standing order or direct debit permission after a predetermined time
- issue and maintenance of one Maestro or Visa Electron payment card
- withdrawals from UniCredit Group's ATMs in Czech Republic and abroad\*
- cash deposits in CZK and foreign currencies through UniCredit Bank ATMs to accounts kept by UniCredit Bank
- establishment and maintenance of Online Banking, Telebanking, GSM Banking or Smart Banking service for one user
- provision, administration and maintenance of an overdraft debit for a current account
- change in package rendered upon the client's request CZK 100 per change

#### 14.1.2. Personal Menu Standard (applies to a package opened before 5 October 2007) CZK 99 monthly

Includes these products and services:

- opening and maintenance of one current account in CZK
- quarterly account statement sent by post (within Czech Republic)
- establishment of a one-time or rollover term deposit for a current account
- change or regular termination of a rollover term deposit
- establishment, change or termination of a savings account
- domestic incoming payments
- domestic outgoing standard payments to another bank – as well as within the bank – made electronically
- domestic standing order and direct debit permission – establishing, changing, cancelling electronically
- automatic cancellation of a standing order or direct debit permission after a predetermined time
- outgoing payment within the bank as well as to other banks based on a standing order, direct debit or SIPO
- issue and maintenance of one Maestro or Visa Electron payment card
- withdrawals from UniCredit Group's ATMs in Czech Republic and abroad\*
- withdrawals from ATMs of other providers in Czech Republic\* CZK 30
- cash deposits in CZK and foreign currencies through UniCredit Bank ATMs to accounts kept by UniCredit Bank
- Online Banking – internet banking for one user
- Telebanking – telephone banking for one user
- GSM Banking – mobile banking for one user
- Smart Banking – mobile banking for one user
- provision, administration and maintenance of an overdraft debit for a current account
- change in package rendered upon the client's request CZK 100 per change

#### 14.1.3. Komfort Account (applies to an account opened before 2 November 2007) CZK 184 monthly

Includes these products and services:

- opening and maintenance of one current account in CZK
- setting up and changing a password

- monthly account statement sent by post (within Czech Republic)
- issue and maintenance of 1 Visa Classic credit card
- issue and maintenance of 1 MasterCard Standard debit card
- 2 free withdrawals monthly from ATMs in Czech Republic (each additional withdrawal for CZK 9)\*
- Online Banking – internet banking
- Telebanking – telephone banking
- GSM Banking – mobile banking
- Sending 5 SMS reports monthly
- 2 domestic incoming payments monthly
- 10 one-time standard domestic outgoing payments made electronically monthly

- 5 domestic outgoing payments based on a standing payment order monthly
- 5 domestic outgoing payments based on a direct debit permission monthly
- providing an overdraft debit to a current account\*\* CZK 250 annually

\* Applies only to debit cards registered to the account.

\*\* If the overdraft debit was agreed before 2 November 2007.

**14.1.4. Komfort Global Account (applies to an account opened before 2 November 2007) CZK 284 monthly**

Includes these products and services:

- all products and services included in the Komfort Account package
- opening and maintenance of 2 additional current accounts in a foreign currency

**14.1.5. Rodina Account (applies to an account opened before 31 May 2007) CZK 94 monthly**

Includes these products and services:

- opening and maintenance of one current account in CZK
- setting up and changing a password
- monthly account statement sent by post (within Czech Republic)
- issue and maintenance of 1 MasterCard Standard or Visa Classic debit card
- issue and maintenance of 1 Maestro debit card
- issue and maintenance of 1 Maestro debit card for a child under 15 for half the usual fee
- withdrawal from an ATM in Czech Republic for CZK 9
- Online Banking – internet banking
- Telebanking – telephone banking
- GSM Banking – mobile banking
- sending 5 SMS reports monthly (balances, account movements, card transactions) for the main account
- providing an overdraft debit to a current account\* CZK 250 annually

\* If the overdraft debit was agreed before 2 November 2007.

**14.1.6. RODINA Account + 1 additional personal account CZK 114 monthly**

**14.1.7. RODINA Account + 2 additional personal accounts CZK 124 monthly**

**14.1.8. POHODA Account (applies to an account opened before 2 November 2007) CZK 64 monthly**

Products and services that are part of the POHODA Account according to Chapter 1.1. and as follows:

- setting up and changing a password
- using another direct banking service CZK 35 monthly
- providing an overdraft debit to a current account\* CZK 250 annually

\* If the overdraft debit was agreed before 2 November 2007.

**14.2. Accounts and deposits**

**14.2.1. S-konto savings account (applies to accounts opened before 2 November 2007)**

Maintenance of savings account	Free of charge
<i>includes cash transactions in the currency of the account</i>	

**14.2.2. Savings books (applies to books opened before 2 November 2007)**

Maintenance of savings book	Free of charge
<i>includes cash transactions in the currency of the savings book</i>	
Issuing duplicate of a savings book	CZK 100
Cancelling a savings book	Free of charge
Early redemption fee	1% of the deposited amount, max. CZK 1,000

**14.3. Direct banking**

**14.3.1. Sending information**

Sending an SMS report with one-time security code	CZK 1.90/SMS
Sending a fax report	CZK 5/fax
Cancellation of service	Free of charge

**14.4. Electronic banking**

**14.4.1. Eltrans 2000**

Monthly fee	CZK 400
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**14.4.2. MultiCash**

Monthly user fee	CZK 1,000
Connecting accounts to EB MultiCash of another client based on power of attorney	CZK 2,000
Monthly user fee (additional connected client)	CZK 200

## 14.5. Visa MediC+ credit card

### 14.5.1. Card issuance and maintenance

Primary card	Free of charge
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### 14.5.2. Account administration

Primary card	CZK 30 monthly
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### 14.5.3. Card transactions

Noncash payments in Czech Republic and abroad	Free of charge
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad	CZK 49 + 1% of the amount
Cash withdrawal from ATMs abroad	CZK 100 + 0.5% of the amount
Cash Advance – cash withdrawal at the cash desks of the bank's branches in Czech Republic and abroad	CZK 100 + 0.5% of the amount
Cash back – cash withdrawals at payments with the card at merchants in CR	CZK 19/1 withdrawal

### 14.5.4. Additional services

TRAVEL – travel insurance*	
Basic	CZK 25 monthly
Plus	CZK 50 monthly
CREDIT – credit insurance*	
Basic	0.14% monthly of the credit facility
Plus	0.30% monthly of the credit facility
SAFE – insurance against misuse of a card in case of loss or theft*	
Basic – insurance coverage of CZK 30,000	CZK 30 monthly
Plus – insurance coverage of CZK 50,000	CZK 40 monthly
IAPA	CZK 500 annually
Priority Pass	CZK 500 annually
Using the Priority Pass card	USD 27/individual entry
Issue of a replacement IAPA/Priority Pass card	CZK 200

\* The price is charged for each commenced calendar month.

### 14.5.5. Emergency services

Issue of a replacement card abroad	CZK 3,000
Providing financial assistance abroad	CZK 1,000
Blocking of a card at the client's request	Free of charge
Blocking of a card by the bank's decision	CZK 200
Issue of a new card replacing a lost/stolen card to the same holder with the original validity	CZK 200

### 14.5.6. Technical operations

Activation of a new card before its first use	Free of charge
Sending statement of credit card transactions (by post)	Free of charge
Sending copy of a statement – current year and past year	CZK 50
Sending copy of a statement – previous years	CZK 300
Increasing a credit limit (can be increased after 6 months)	Free of charge

### 14.5.7. Other fees

Establishing Online Card	Free of charge
Using Online Card	Free of charge
Cancelling Online Card	Free of charge
Early issue of a renewed card	CZK 200
Issuing a duplicate card	CZK 200
Re-issuing and sending PIN	CZK 100
Exceeding credit limit*	CZK 300
Notice of an unexecuted payment	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500
Call for payment of an amount receivable	CZK 650
Call for payment of the total amount receivable	CZK 1,500
Contractual penalty	10% of the outstanding amount, min. CZK 500
Unjustified claim	According to the actual costs charged by the partner bank
Providing documents to a card transaction at the client's request	According to the actual costs charged by the partner bank
Telephone authorisation	According to the actual costs charged by the partner bank

## Sending an issued card abroad

According to actual costs

– For noncash transactions, the clients are provided an interest-free grace period if they pay off 100% of the outstanding balance in the period specified on the account statement. The settlement date is considered to be the date of crediting the card account at UniCredit Bank Czech Republic, a.s. with the appropriate amount.

– The interest rate is determined by the Bank in relation to the interest rates published by the Czech National Bank and to the Czech financial market prices. The Bank is authorised to change the interest rates unilaterally. Specific amounts of interest rates are set out in the interest rate overview published by the Bank on [www.unicreditbank.cz](http://www.unicreditbank.cz) and displayed on the business premises of the Bank.

\* Fee is charged in each accounting period in which an overdraft occurred and the overdraft remains.

**14.6. Visa credit cards issued by Živnostenská banka before 30 April 2007**

	Visa Credit Classic, Visa Golf	Visa Credit Gold
Notice of an unexecuted payment	CZK 30	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500	CZK 500
Call for payment of an amount receivable	CZK 650	CZK 650
Call for payment of the total amount receivable	CZK 1,500	CZK 1,500
Contractual penalty	10% of the outstanding amount, min. CZK 500	10% of the outstanding amount, min. CZK 500

The contractual interest rate is 15.40% annually. The interest on late payment is set at 25.00% annually.

**15. Other services**

Providing banking or economic information	CZK 1,000 + 20% VAT
<i>(In addition to the fee, all costs actually incurred by the bank in connection with providing information are charged to the client's account.)</i>	
Providing banking information regarding the client	CZK 250 + 20% VAT
Confirmation presented upon the client's request	min. CZK 100, max. CZK 1,000 + 20% VAT
Fax report sent upon the client's request	CZK 60 per page + 20% VAT
Accepting payment orders based on a fax agreement	CZK 1,000 monthly
Preparing a copy of a banking document (other than an account statement)	
– document no more than 2 years old	CZK 100 per page + 20% VAT
– document older than 2 years	CZK 300 per page + 20% VAT
Preparing information on processing of a client's personal information	
– first preparation of information in the current year	Free of charge
– second and subsequent preparation of information in the same year	CZK 100 + 20% VAT
Notice of an unexecuted payment	CZK 30
Special services at client's request or extra work not due to error by the bank	max. CZK 200/15 minutes
<i>(If the services are not a part of financial activities, the bank charges 20% VAT.)</i>	