
PRICE LIST

SMALL BUSINESS

UNICREDIT BANK

CZECH REPUBLIC, A.S.

Valid from 15. 10. 2010

PRICE LIST

SMALL BUSINESS

UNICREDIT BANK CZECH REPUBLIC, A.S.

Valid from 15. 10. 2010

CONTENT

1. Accounts

- 1.1. BUSINESS Account 5
- 1.2. BUSINESS Account 20
- 1.3. BUSINESS Account 70
- 1.4. BUSINESS Exklusive Account
- 1.5. PROFESE – Aesculap Account
- 1.6. DOMOV Account

2. Accounts and deposits

- 2.1. Current accounts
 - 2.1.1. Current account
 - 2.1.2. Freelance professional's account
 - 2.1.3. Account for companies being established
 - 2.1.4. Accounts for trustees of assets in bankruptcy (relating to entrepreneurs, legal entities)
 - 2.1.5. Accounts for trustees of assets in bankruptcy (relating to non-entrepreneurs)
 - 2.1.6. Accounts for insurance agents
 - 2.1.7. Custody account for notaries
 - 2.1.8. Custody account for attorneys
 - 2.1.9. Custody account for funds collected by a distrainer
 - 2.1.10. Auctioneer's accounts
 - 2.1.11. Foundation capital accounts
 - 2.1.12. Accounts for non-profit organisations (for schools, foreign representations, international organisations)
 - 2.1.13. Accounts for depositing cash at a real estate agent
- 2.2. Escrow accounts
- 2.3. Other account services
- 2.4. Term deposits and promissory notes

3. Domestic payment system

- 3.1. Incoming payments
- 3.2. Outgoing payments
- 3.3. Direct debits
- 3.4. Standing orders
- 3.5. Other domestic payment services
- 3.6. Acquiring – payment operations through acceptance of payment cards

4. Foreign payment system

- 4.1. Incoming payments
- 4.2. Outgoing payments
- 4.3. Standing orders
- 4.4. SEPA debit
- 4.5. Other foreign payment services

5. Cash transactions

- 5.1. Depositing cash to accounts
- 5.2. Cash withdrawals from an account
- 5.3. Sale and purchase of foreign currencies
- 5.4. Night deposit box

6. Cheques

- 6.1. Cashing cheques payable abroad
- 6.2. Cashing cheques payable from UniCredit Bank in Czech Republic
- 6.3. Cashing cheques payable in the Czech Republic
- 6.4. Issuing cheques
- 6.5. Traveller's cheques

7. Direct banking

- 7.1. Online Banking – internet banking
- 7.2. BusinessNet Basic – internet banking
- 7.3. BusinessNet Professional – internet banking
- 7.4. Business Line – telephone banking
- 7.5. GSM Banking – mobile banking
- 7.6. Smart Banking – the next generation of mobile banking
- 7.7. Sending information
- 7.8. Direct banking – common fees

8. Electronic banking

- 8.1. Eltrans
- 8.2. MultiCash
- 8.3. MultiCash@Sign
- 8.4. EuropeanGate Executing
- 8.5. EuropeanGate Forwarding
- 8.6. Electronic banking – common fees

9. SWIFT products

- 9.1. MT940 Sending
- 9.2. MT942 Sending
- 9.3. MT940 Receiving
- 9.4. MT942 Receiving
- 9.5. MT101 Executing
- 9.6. MT101 Forwarding

10. Debit cards

- 10.1. International debit cards issued by UniCredit Bank to Small Business clients
 - 10.1.1. Card issuance and maintenance
 - 10.1.2. Card transactions
 - 10.1.3. Other fees
- 10.2. Additional services for debit cards
 - 10.2.1. TRAVEL Basic – travel insurance with the card
 - 10.2.2. TRAVEL Plus – travel insurance with the card
 - 10.2.3. SAFE – insurance against misuse of a card in case of loss or theft
 - 10.2.4. IAPA
 - 10.2.5. Priority Pass
 - 10.2.6. Golf Package
- 10.3. American Express international cards arranged by UniCredit Bank

11. Loans

- 11.1. Operating capital loans
- 11.2. Mortgage loans
- 11.3. Investment loans
- 11.4. Other services

12. Documentary payments and guarantees

- 12.1. Guarantees
- 12.2. Documentary credits
- 12.3. Documentary collections and cashing bills of exchange (export, import, domestic)
- 12.4. Other fees in documentary transactions

13. Securities and unit trusts

- 13.1. Equities and bonds
- 13.2. Unit trusts
 - 13.2.1. Pioneer unit trusts
 - 13.2.2. Other units trusts
- 13.3. Safe keeping and custody services
- 13.4. Investment consulting regarding investment instruments

14. Safe deposit boxes

- 14.1. Safe deposit box rental – monthly fee
- 14.2. Safe deposit box rental – annual fee
- 14.3. Other services for safe deposit boxes
- 14.4. Bank custody of an item – annual fee

15. Products that are not actively offered

- 15.1. Packages and accounts
 - 15.1.1. Business Menu XL
 - 15.1.2. BUSINESS Account
 - 15.1.3. BUSINESS Export Account
 - 15.1.4. Business Menu XXL
 - 15.1.5. Business Menu XXL+
 - 15.1.6. Professional Menu
 - 15.1.7. TOP Professional Menu
 - 15.1.8. AESCULAP Account
 - 15.1.9. Start Account
- 15.2. Direct banking
 - 15.2.1. Online Banking – internet banking
 - 15.2.2. BusinessNet Basic – internet banking
 - 15.2.3. Business Line – telephone banking
 - 15.2.4. Sending information
 - 15.2.5. Direct banking – common fees
- 15.3. Electronic banking
 - 15.3.1. Eltrans 2000
 - 15.3.2. HomeCash

16. Other services

1. Accounts

1.1. BUSINESS Account 5* CZK 90 monthly

Includes these products and services:

- opening and maintenance of a current account in CZK
- monthly account statement sent by post (within Czech Republic)
- 5 domestic standard payments made electronically (outgoing and incoming payments)
- domestic standing order and direct debit permission - establishing, changing, cancelling electronically
- Online Banking – internet banking
- issue and maintenance of one Visa Professional card (electronic payment card)
- 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**

* Eligible for the product are only individuals – entrepreneurs and in combination with any personal account

** Applies only for a debit card registered to the account

1.2. BUSINESS Account 20 CZK 279 monthly

Includes these products and services:

- opening and maintenance of a current account in CZK
- monthly account statement sent by post (within Czech Republic)
- 20 domestic standard payments made electronically (outgoing and incoming payments)
- provision of an operating capital loan for a current account
- domestic standing order and direct debit permission – establishing, changing, cancelling electronically
- Online Banking – internet banking
- issue and maintenance of one Visa Professional card (electronic payment card)
- 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*

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

1.3. BUSINESS Account 70 CZK 599 monthly

Includes these products and services:

- opening and maintenance of a current account in CZK
- monthly account statement sent by post (within Czech Republic)
- 70 domestic standard payments made electronically (outgoing and incoming payments)
- provision of an operating capital loan for a current account
- domestic standing order and direct debit permission – establishing, changing, cancelling electronically
- BusinessNet Basic or Online Banking – internet banking
- issue and maintenance of one Visa Advantage or MasterCard Preference card (embossed payment card including TRAVEL Basic insurance)
- 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*

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

1.4. BUSINESS Exklusive Account CZK 1,199 monthly

Includes these products and services:

- opening and maintenance of a current account in CZK
- opening and maintenance of a second current account in CZK or foreign currency

– monthly account statement sent by post (within Czech Republic)

– provision of an operating capital loan for a current account

– administration and maintenance of an operating capital loan for a current account

– all domestic incoming payments

– all domestic outgoing standard payments within the bank as well as to other banks made electronically

– domestic standing order and direct debit permission – establishing, changing, cancelling electronically

– BusinessNet Basic or Online Banking – internet banking

– issue and maintenance of one Visa Business or MasterCard Business card (embossed payment card including TRAVEL Basic insurance)

– 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*

– 5 withdrawals **monthly** from ATMs of other providers in Czech Republic*

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

1.5. PROFESE Account PROFESE – Aesculap Account CZK 149 monthly

Includes these products and services:

- opening and maintenance of a current account in CZK
- monthly account statement sent by post (within Czech Republic)
- provision of an operating capital loan for a current account
- administration and maintenance of an operating capital loan for a current account
- domestic standing order and direct debit permission – establishing, changing, cancelling electronically
- 5 domestic standard payments made electronically (outgoing and incoming payments)
- Online Banking – internet banking
- issue and maintenance of one Visa Advantage or MasterCard Preference card (embossed payment card including TRAVEL Basic insurance)
- 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*
- withdrawals from ATMs of other providers in Czech Republic for just CZK 9*

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

1.6. DOMOV Account CZK 190 monthly

(Until 7 October 2007, the product was offered under the name **Kondominium Account.**)

Includes these products and services:

- opening and maintenance of a current account in CZK
- monthly account statement sent by post (within Czech Republic)
- all domestic incoming payments
- all domestic outgoing standard payments within the bank as well as to other banks made electronically
- domestic standing order and direct debit permission – establishing, changing, cancelling electronically
- one direct banking product according to client's choice (Online Banking, BusinessNet Basic or Business Line)

2. Accounts and deposits

2.1. Current accounts

2.1.1. Current account

Opening of a current account	Free of charge
Maintenance of a current account*	CZK 200 monthly

2.1.2. Freelance professional's account

Opening of a freelance professional's account	Free of charge
Maintenance of a freelance professional's account	CZK 129 monthly

2.1.3. Account for companies being established

Establishing a special account for paying up registered capital	Individually
---	--------------

Includes these services:

- establishment and maintenance of an account
- producing an account balance confirmation
- domestic payment system
- cash deposit and withdrawal in CZK

Change of a special account for paying up registered capital to a current account	Free of charge
---	----------------

Establishing a special account for increasing registered capital	Individually
--	--------------

Includes these services:

- establishment and maintenance of an account
- producing an account balance confirmation
- domestic payment system
- cash deposit and withdrawal in CZK

Cancelling a special account for paying up registered capital	CZK 1,500
---	-----------

Cancelling a special account for increasing registered capital	Free of charge
--	----------------

2.1.4. Accounts for trustees of assets in bankruptcy (relating to entrepreneurs, legal entities)

Opening of an account for a trustee of assets in bankruptcy	Free of charge
---	----------------

Maintenance of an account for a trustee of assets in bankruptcy	CZK 129 monthly
---	-----------------

2.1.5. Accounts for trustees of assets in bankruptcy (relating to non-entrepreneurs)

Opening of an account for a trustee of assets in bankruptcy	Free of charge
---	----------------

Maintenance of an account for a trustee of assets in bankruptcy	CZK 50 monthly
---	----------------

Includes these services:

- account maintenance
- producing and sending of an account statement within Czech Republic
- domestic payment system
- cash deposit and withdrawal in CZK

2.1.6. Accounts for insurance agents

Opening of an account for an insurance agent	Free of charge
--	----------------

Maintenance of an account for an insurance agent	
– includes fee for Online Banking – internet banking	CZK 99 monthly

2.1.7. Custody account for notaries

Settlement of funds deposited with the notary	Free of charge
---	----------------

Includes these services:

- account opening and maintenance
- producing and sending of an account statement within Czech Republic
- domestic payment system
- cash deposit and withdrawal in CZK
- cash deposits through the Czech Post into an account in CZK

* 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. The technical account provides the following services free of charge: account opening and maintenance, cash deposits to the account and domestic incoming payments.

2.1.8. Custody account for attorneys

Settlement of funds deposited with the attorney	CZK 450
---	---------

Includes these services:

- account opening and maintenance
- producing and sending of an account statement within Czech Republic
- domestic payment system
- cash deposit and withdrawal in CZK
- cash deposits through the Czech Post into an account in CZK

2.1.9. Custody account for funds collected by a distrainer

Settlement of distraint	CZK 300
-------------------------	---------

Includes these services:

- account opening and maintenance
- producing and sending of an account statement within Czech Republic
- domestic payment system
- cash deposit and withdrawal in CZK

2.1.10. Auctioneer's accounts

Settlement of an auction made in CZK	CZK 300
--------------------------------------	---------

Includes these services:

- account opening and maintenance
- producing and sending of an account statement within Czech Republic
- domestic payment system
- cash deposit and withdrawal in CZK

Settlement of an auction made in a foreign currency	CZK 3,000
---	-----------

Includes these services:

- account opening and maintenance
- producing and sending of an account statement within Czech Republic
- domestic payment system
- cash deposit and withdrawal in foreign currencies

2.1.11. Foundation capital accounts

Opening an account for foundation capital and administering foundation assets	Free of charge
---	----------------

Maintenance of an account for foundation capital and administering foundation assets	CZK 150 monthly
--	-----------------

2.1.12. Accounts for non-profit organisations (for schools, foreign representations, international organisations)

Opening of an account for non-profit organisations	Free of charge
--	----------------

Maintenance of an account for non-profit organisations	CZK 150 monthly
--	-----------------

2.1.13. Accounts for depositing cash at a real estate agent

Settlement of deposit at a real estate agent	CZK 1,000
--	-----------

Includes the following services:

- account opening and maintenance
- producing and sending of an account statement within Czech Republic
- domestic payment system
- cash deposit and withdrawal in CZK

2.2. Escrow accounts

Opening of an escrow account	0.3%, min. CZK 5,000
------------------------------	----------------------

Includes these services:

- account maintenance
- escrow account statement
- 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
---	-----------

2.3. Other account services

Preparing information on account movements – electronically, at a branch	Free of charge
--	----------------

Account statement sent by post (within the Czech Republic)	CZK 30
Account statement sent by post (abroad)	CZK 80
Account statement to be collected personally	CZK 60
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 1,000 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 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
Withdrawal from an account maintenance contract initiated by the bank	CZK 500
Fee for establishing an account by post	CZK 100
Notice of an unauthorised debit balance	CZK 30

2.4. 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**
<i>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.</i>	
Issue of promissory note	Free of charge
<i>** 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.</i>	

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 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 Business Line	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 Business Line	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 Business Line	CZK 10
Outgoing payment based on an MT101 SWIFT report	CZK 30

3.3. Direct debits

Direct debit permission – establishing, changing, cancelling electronically	Free of charge
Direct debit permission – establishing, changing, cancelling in paper form	CZK 40
Request for a direct debit submitted through direct banking	CZK 6
Request for a direct debit submitted in paper form	CZK 45
Request for a direct debit within the bank submitted through direct banking	CZK 3
Request for a direct debit within the bank submitted in paper form	CZK 45
Outgoing payment to another bank based on a direct debit	CZK 6
Outgoing payment within the bank based on a direct debit	CZK 3

3.4. Standing orders

Standing order – establishing, changing, cancelling electronically	Free of charge
Standing order – establishing, changing, cancelling 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

3.6. Acquiring – payment operations through acceptance of payment cards

The amount of the discount (commission) is established for each client individually and is directly dependent on turnover from payment cards and the number of installed payment terminals.

The discount is taken from each transaction.

Establishing the e-commerce service	CZK 13,900
Fee for the e-commerce service	CZK 190 monthly
Fee for a transaction executed through the e-commerce service	CZK 2

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, BusinessNet Basic, BusinessNet Professional, Business Line	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	CZK 100
Incoming payment based on acknowledged SEPA debit request (up to EUR 50,000)	CZK 200
Incoming payment based on acknowledged SEPA debit request (over EUR 50,000)	0.9%, min. CZK 200, max. CZK 1,500
SEPA debit request	CZK 50

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 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	CZK 20
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 and foreign currencies 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 a foreign currency to accounts of clients carrying out currency exchange activities or other transactions in foreign currencies	2%, min. CZK 30
Cash deposit through Czech Post to a current account in CZK	CZK 25
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%

* 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
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%

5.4. Night deposit box

Deposit through a night deposit box	CZK 50
-------------------------------------	--------

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
--	------------------

7. Direct banking

7.1. Online Banking – internet banking

Establishing the product	Free of charge
Fee for using the product	CZK 140 monthly
Cancelling the product	Free of charge

7.2. BusinessNet Basic – internet banking

Establishing the product	CZK 500
Definition of structured signature authorisations	CZK 1,500
Fee for using the product	CZK 290 monthly
Service intervention, training, consultation provided by a bank employee	CZK 1,000 + CZK 250 for every commenced 15 minutes + 20% VAT
Cancelling the product	Free of charge

7.3. BusinessNet Professional – internet banking

Establishing the product including definition of structured signature authorisations	CZK 3,000
Fee for using the product	CZK 600 monthly
Service intervention, training, consultation provided by a bank employee	CZK 1,000 + CZK 250 for every commenced 15 minutes + 20% VAT
Cancelling the product	Free of charge

7.4. Business Line – telephone banking

Establishing the product	Free of charge
Fee for using the product	CZK 140 monthly
Cancelling the product	Free of charge

7.5. GSM Banking – mobile banking

Establishing the product	Free of charge
Fee for using the product	CZK 140 monthly
SMS reports sent by the bank	CZK 2.90
Cancelling the product	Free of charge

7.6. Smart Banking – the next generation of mobile banking

Establishing the product	Free of charge
Fee for using the product	CZK 140 monthly
Cancelling the product	Free of charge

7.7. Sending information

Establishing the product	Free of charge
Fee for using the product	Free of charge
Sending an SMS report	CZK 2.90
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, BusinessNet Basic, BusinessNet Professional, GSM Banking and Smart Banking.

7.8. 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. Electronic banking

8.1. Eltrans

Establishing the product (including training)	CZK 5,000
Connection to the bank	CZK 2,000
<i>Note: If on-site professional assistance is required, an additional service fee is charged.</i>	
Connecting accounts to the Eltrans electronic banking system of another client	CZK 2,000
Fee for using the product	CZK 800 monthly
Fee for using the product (additional connected client)	CZK 800 monthly
Issuing another envelope with generated passwords beyond establishing the service/connection to the bank for Eltrans and Eltrans@Sign products	CZK 300
Issuing a certificate for the products Eltrans and Eltrans@Sign	Free of charge
Renewal of a certificate for the products Eltrans and Eltrans@Sign	Free of charge
Creating a non-standard template for import from an accounting program	CZK 15,000 + 20% VAT

8.2. MultiCash

Establishing the product (including training)	CZK 10,000
Connection to the bank	CZK 2,000
<i>Note: If on-site professional assistance is required, an additional service fee is charged.</i>	
Fee for using the product	CZK 1,000 monthly
Connecting accounts to MultiCash of another client based on power of attorney	CZK 2,000
Fee for using the product (additional connected client based on power of attorney)	CZK 200 monthly
Payment modules for one country	Free of charge
Establishing the electronic payment service for each additional country	CZK 5,000
Issuing additional key diskette/electronic signature beyond establishing the product/connection to the bank	CZK 300
Blocking/unblocking a key diskette/electronic signature	CZK 300
Modifying the configuration of a key diskette/electronic signature	CZK 300

8.3. MultiCash@Sign

Establishing the product	CZK 3,000
<i>Note: If on-site professional assistance is required, an additional service fee is charged.</i>	
Enhancing MultiCash with MultiCash@Sign	Free of charge
<i>Note: If on-site professional assistance is required, an additional service fee is charged.</i>	
Using the product	Free of charge
Issuing an additional electronic signature beyond establishing the product	CZK 300
Blocking/unblocking an electronic signature	CZK 300
Modifying the configuration of an electronic signature	CZK 300

8.4. EuropeanGate Executing

Establishing the product	CZK 1,000/account
Monthly fee	CZK 1,000/account

8.5. EuropeanGate Forwarding

Establishing the product for one country	CZK 10,000
Monthly fee	CZK 2,000/account

8.6. Electronic banking – common fees

Service intervention, training, consultation provided by a bank employee	CZK 1,000 + CZK 250 for every commenced 15 minutes + 20% VAT
Service intervention, training, consultation provided by an external supplier's employee	Bank's actual costs + 20% VAT

9. SWIFT products

9.1. MT940 Sending

Establishing the product	CZK 1,000/account
Sending a statement	CZK 75/statement

9.2. MT942 Sending

Establishing the product	CZK 1,000/account
Sending a statement	CZK 75/statement

9.3. MT940 Receiving

Establishing the product	CZK 1,000/account
Receiving an electronic statement and forwarding it to a client through MultiCash or BusinessNet Professional	CZK 5/statement

9.4. MT942 Receiving

Establishing the product	CZK 1,000/account
Receiving an electronic statement and forwarding it to a client through MultiCash or BusinessNet Professional	CZK 5/statement

9.5. MT101 Executing

Establishing the product	CZK 1,500/account
Fee for using the product	CZK 260/account/month
Processing an MT101 report	Free of charge

9.6. MT101 Forwarding

Establishing the product	CZK 1,500/account
Fee for using the product	CZK 1,000 monthly
Sending an MT101 report	Free of charge

10. Debit cards

10.1. International debit cards issued by UniCredit Bank to Small Business clients

10.1.1. Card issuance and maintenance

Visa Professional (electronic payment card)	CZK 290 annually
Visa Advantage, MasterCard Preference (including TRAVEL Basic insurance)	CZK 990 annually
Visa Business, MasterCard Business (including TRAVEL Basic insurance)	CZK 2,500 annually
Visa Gold Business, MasterCard Gold Business (including TRAVEL Basic insurance)	CZK 3,500 annually

10.1.2. 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 Professional)	CZK 100 + 0.5% of the amount
Cash back – cash withdrawals at payments with the card at merchants in CR	free of charge
10.1.3. 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 Business, MasterCard Gold Business	Free of charge
Issue of a new card replacing a lost/stolen card to the same holder with the original validity – Visa Professional, Visa Advantage, MasterCard Business	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 (within Czech Republic)	CZK 30
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

10.2. Additional services for debit cards

10.2.1. TRAVEL Basic – travel insurance with the card

Visa Professional	CZK 25 monthly
Visa Advantage, MasterCard Preference	Free of charge
Visa Business, MasterCard Business	Free of charge
Visa Gold Business, MasterCard Gold Business	Free of charge

10.2.2. TRAVEL Plus – travel insurance with the card

Visa Professional	CZK 50 monthly
Visa Advantage, MasterCard Preference	CZK 50 monthly
Visa Business, MasterCard Business	CZK 55 monthly
Visa Gold Business, MasterCard Gold Business	CZK 60 monthly

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

10.2.3. 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

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

10.2.4. IAPA

With Visa Advantage, MasterCard Preference, Visa Business, MasterCard Business, Visa Gold Business, MasterCard Gold Business	CZK 500 annually
Issue of a replacement card	CZK 200

10.2.5. Priority Pass

With Visa Advantage, MasterCard Preference, Visa Business, MasterCard Business, Visa Gold Business, MasterCard Gold Business	CZK 500 annually
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

10.2.6. Golf Package

With Visa Advantage, MasterCard Preference, Visa Business, MasterCard Business, Visa Gold Business and MasterCard Gold Business	CZK 2,000 annually
---	--------------------

10.3. American Express international cards arranged by UniCredit Bank

Fees are charged by American Express – www.americanexpress.com.

11. Loans

11.1. Operating capital loans*

Submitting and evaluating a credit application	Free of charge
Loan provision and renewal	0.3% of the loan amount, min. CZK 3,000, max. CZK 15,000
Loan administration and maintenance	CZK 300 monthly
Change in contractual terms requested by the client	CZK 5,000

Note: All fees agreed for the respective account/package shall apply for operating capital loans provided within packages (i.e. within the current offer of accounts pursuant to chapter 1 and within the products that are not actively offered pursuant to chapter 15).

* Lending to the religious legal entities is subject to the Price List of Banking Service Fees, Corporate Clients.

11.2. Mortgage loans*

Submitting and evaluating a credit application	Free of charge
Provision of a loan	1% of the loan amount, min. CZK 10,000
Administration and maintenance of a loan, including to send a loan account statement	CZK 300 monthly
Drawing a mortgage loan based on a motion for registering a right of lien in the land register	CZK 1,000
Change in contractual terms requested by the client	CZK 5,000
Change in contractual terms – additional agreement for Cardiff 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.

* Lending to the religious legal entities is subject to the Price List of Banking Service Fees, Corporate Clients.

11.3. Investment loans*

Submitting and evaluating a credit application	Free of charge
Provision of a loan	0.5% of the loan amount, min. CZK 5,000, max. CZK 25,000
Administration and maintenance of a loan, including to send a loan account statement	CZK 300 monthly
Change in contractual terms requested by the client	CZK 5,000
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.

* Lending to the religious legal entities is subject to the Price List of Banking Service Fees, Corporate Clients.

11.4. 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

12. Documentary payments and guarantees

12.1. Guarantees

Issuing a letter of guarantee/commitment to issue a bank guarantee – standard	min. CZK 3,000
Issuing a letter of guarantee/commitment to issue a bank guarantee – non-standard	min. CZK 5,000
Express fee for issuing a standard letter of guarantee/commitment to issue a bank guarantee (within 2 hours)	min. CZK 10,000
Preparing nonstandard text for a letter of guarantee/commitment to issue a bank guarantee	min. CZK 2,000
Guarantee commission/commission for commitment to issue a bank guarantee	Individually, min. CZK 4,000 p.a.
Advice to beneficiary	0.1%, min. CZK 1,000, max. CZK 5,000
Change (for each change)	CZK 1,500
Request for application of guarantee	0.3%, min. CZK 1,500
Evaluating text for a guarantee/application etc. for the client	min. CZK 2,000
Administrative fee	min. CZK 2,000

Note: Expenses for SWIFT, postage and the like will be included when providing a given service.

12.2. Documentary credits

Export and domestic supplier credits	
Advising	LC advised directly 0.1%, min. CZK 1,000, LC advised through a second advising bank 0.15%, min. CZK 3,000
Confirmation/deferred payment	Individually
Checking a deferred payment for unconfirmed credits	0.1%, min. CZK 1,500
Documents acceptance and payment	0.3%, min. CZK 2,000
If it is a domestic credit denominated in CZK	0.2%, min. CZK 1,500
Change/cancellation (for each change/cancellation)	CZK 1,500
Assigning proceeds from credit – including executing a payment	0.15%, min. CZK 1,500
Transferring credit	0.25%, min. CZK 3,000
Prechecking documents	Individually
Domestic one-off postage	CZK 250

Note: The aforementioned fees for export and domestic supplier credits apply to the received documentary payment order. Expenses for SWIFT, courier services and postage abroad will be included when providing a given service.

Import and domestic customer documentary credits	
Opening (contains a risk margin):	

– up to 3 months	0.3%, min. CZK 1,500
– up to 6 months	0.6%, min. CZK 3,000
– from the 7th month, for each month commenced	0.15%, min. CZK 1,500

If a letter of credit is increased or extended, a fee is charged according to the fees for opening.

Deferred payment, for each month commenced	0.15%, min. CZK 1,500
Documents acceptance and payment	0.3%, min. CZK 2,000
– if it is a domestic credit denominated in CZK	0.2%, min. CZK 1,500
Issuing documents free of payment	0.15%, min. CZK 1,500
Change/cancellation (for each change/cancellation)	CZK 1,500
Release of goods	CZK 1,500
Domestic one-off postage	CZK 250

Note: Expenses for SWIFT, courier services and postage abroad will be included when providing a given service.

12.3. Documentary collections and cashing bills of exchange (export, import, domestic)

Processing a collection	0.3%, min. CZK 1,500
– if the collection amount of a domestic collection is in CZK	0.2%, min. CZK 1,000
Providing acceptance (without documents)	0.3%, min. CZK 1,500
Issuing documents free of payment/issuing returned outstanding documents	0.15%, min. CZK 1,500
Change (for each change)	CZK 1,000
Domicile charges	0.05%, min. CZK 300
If the goods are addressed to us or at our disposal: release of goods	CZK 1,500
Fees for returning documents to the submitting party, outstanding receipts, bills and other outstanding collection documents	0.15%, min. CZK 1,500
Mediating protest	CZK 1,500 + any costs connected with protesting the bill
Domestic one-off postage	CZK 150

Note: Expenses for SWIFT, courier services and postage abroad will be included when providing a given service.

12.4. Other fees in documentary transactions

Admin. fee/non-standard processing	min. CZK 1,000
Fee for custody and administration of outstanding documents for longer than 1 month	CZK 1,500 per month
Fee for a reminder, charged starting with the 3rd reminder	CZK 250 (does not include expenses for SWIFT)
Fee for a payment/transfer of proceeds to a third bank	CZK 1,000

13. Securities and unit trusts

13.1. 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
<i>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.</i>	

13.2. Unit trusts

13.2.1. 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
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

13.2.2. 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.

13.3. Safe keeping 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

13.4. Investment consulting regarding investment instruments

Bank fee for investment consulting	0.1% of the value of the investment instruments + 20% VAT
------------------------------------	---

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
---	-------------------

14. Safe deposit boxes

14.1. Safe deposit box rental – monthly fee

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

14.2. Safe deposit box rental – annual fee

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

14.3. 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

14.4. Bank custody of an item – annual fee

Bank custody of an item	CZK 1,500 + 20% VAT
-------------------------	---------------------

15. Products that are not actively offered

15.1. Packages and accounts

15.1.1. Business Menu XL (applies to a package established before 5 October 2007)	CZK 379 monthly
--	------------------------

Includes these products and services:

– opening and maintenance of a current account in CZK
– monthly or quarterly account statement sent by post (within Czech Republic)
– domestic incoming payments

– domestic outgoing standard payments to another bank – as well as within the bank – made electronically	
– domestic standing order, direct debit permission – establishing, changing, cancelling electronically	
– issue and maintenance of one Visa Professional or Visa Advantage card (if a Visa Business card is not issued)	
– issue and maintenance of one Visa Business card (if a Visa Professional or Advantage card is not issued)	50% fee reduction from current price list
– withdrawals from UniCredit Group's ATMs in Czech Republic and abroad	
– withdrawals from ATMs of other providers in Czech Republic	CZK 30
– 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	
– one-time administrative fee for evaluating a working capital loan or investment loan	50% fee reduction from current price list
– change in package rendered upon the client's request	CZK 300 per change

15.1.2. BUSINESS Account (applies to an account opened before 2 November 2007) CZK 399 monthly

Includes these products and services:

– opening and maintenance of a current account in CZK	
– monthly account statement sent by post (within Czech Republic)	
– business consulting – legal, tax, accounting	
– issue and maintenance of a Visa Classic or MasterCard Standard card	
– BusinessNet Basic – internet banking	
– GSM Banking – mobile banking	
– sending 5 SMS reports monthly (balances, account movements, card transactions)	
– Business Line – telephone banking	
– 10 one-time standard domestic outgoing payments submitted monthly through GSM Banking	
– provision of an operating capital loan for a current account	
– maintenance and administration of an operating capital loan for a current account	0.5% annually of the undrawn credit line
– cash deposit through Czech Post to a current account in CZK	CZK 25

15.1.3. BUSINESS Export Account (applies to an account opened before 2 November 2007) CZK 499 monthly

Includes these products and services:

– all products and services included in the Business Account package	
Additional advantageous services in the foreign payments area*:	
– incoming payments up to EUR 50,000	CZK 200
– incoming payments over EUR 50,000	0.9%, max. CZK 1,000
– outgoing payment up to EUR 50,000 made electronically	CZK 250
– outgoing payment over EUR 50,000 made electronically	0.9%, max. CZK 1,500
– outgoing payment submitted manually	0.9%, min. CZK 600, max. CZK 1,500

* In particular, this relates to so-called Europayments (i.e. a payment within the EU or EEA up to EUR 50,000 and denominated in EUR) made through a direct banking channel. Europayments must meet the international banking connection standards, which is to say that the account number must be entered in IBAN format, the SWIFT code of the bank (BIC) must be entered, and the bank charges are assigned as "SHA" (i.e. shared, whereby the fees of the sending bank are paid by the payer and fees of the receiving bank are paid by the beneficiary).

15.1.4. Business Menu XXL (applies to a package established before 5 October 2007) CZK 499 monthly

Includes these products and services:

– opening and maintenance of a current account in CZK	
– opening and maintenance of a second current account in a foreign currency	
– monthly or quarterly account statement sent by post (within Czech Republic)	
– domestic incoming payments	

– domestic outgoing standard payments to another bank – as well as within the bank – made electronically	
– domestic standing order, direct debit permission – establishing, changing, cancelling electronically	
– issue and maintenance of a Visa Business card (if a Visa Gold Business card is not issued)	
– issue and maintenance of a Visa Gold Business card (if a Visa Business card is not issued)	50% fee reduction from current price list
– withdrawals from UniCredit Group's ATMs in Czech Republic and abroad	
– withdrawals from ATMs of other providers in Czech Republic	CZK 30
– 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	
– one-time administrative fee for evaluating a working capital loan or investment loan	50% fee reduction from current price list
– change in package rendered upon the client's request	CZK 300 per change

15.1.5. Business Menu XXL+ (applies to a package established before 5 October 2007) CZK 1,199 monthly

Includes these products and services:

– opening and maintenance of a current account in CZK	
– opening and maintenance of a second current account in a foreign currency	
– monthly or quarterly account statement sent by post (within Czech Republic)	
– domestic incoming payments	
– domestic outgoing standard payments to another bank – as well as within the bank – made electronically	
– domestic standing order, direct debit permission – establishing, changing, cancelling electronically	
– issue and maintenance of one Visa Business card (if a Visa Gold Business is not issued)	
– issue and maintenance of one Visa Gold Business card (if a Visa Business card is not issued)	50% fee reduction from current price list
– withdrawals from UniCredit Group's ATMs in Czech Republic and abroad	
– withdrawals from ATMs of other providers in Czech Republic	CZK 30
– Online Banking – internet banking for one user	
– Eltrans 2000 – PC banking for any number of users	
– GSM Banking – mobile banking for one user	
– Smart Banking – mobile banking for one user	
– one-time administrative fee for evaluating a working capital loan or investment loan	50% fee reduction from current price list
– change in package rendered upon the client's request	CZK 300 per change

15.1.6. Professional Menu (applies to a package established before 5 October 2007) CZK 379 monthly

Includes these products and services:

– opening and maintenance of a current account in CZK	
– opening and maintenance of a second current account in a foreign currency	
– monthly or quarterly account statement sent by post (within Czech Republic)	
– domestic incoming payments	
– domestic outgoing standard payments to another bank – as well as within the bank – made electronically	
– domestic standing order, direct debit permission – establishing, changing, cancelling electronically	
– issue and maintenance of one Visa Business card (if a Visa Gold Business is not issued)	
– issue and maintenance of one Visa Gold Business card (if a Visa Business card is not issued)	50% fee reduction from current price list
– withdrawals from UniCredit Group's ATMs in Czech Republic and abroad	
– withdrawals from ATMs of other providers in Czech Republic	CZK 30
– 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	
– one-time administrative fee for evaluating a working capital loan or investment loan	50% fee reduction from current price list
– change in package rendered upon the client's request	CZK 300 per change

15.1.7. TOP Professional Menu (applies to a package established before 5 October 2007) CZK 579 monthly

Includes these products and services:

– opening and maintenance of a current account in CZK	
– opening and maintenance of a second current account in a foreign currency	
– monthly or quarterly account statement sent by post (within Czech Republic)	
– domestic incoming payments	
– domestic outgoing standard payments to another bank – as well as within the bank – made electronically	
– domestic standing order, direct debit permission – establishing, changing, cancelling electronically	
– issue and maintenance of one Visa Business card (if a Visa Gold Business is not issued)	
– issue and maintenance of one Visa Gold Business card (if a Visa Business card is not issued)	50% fee reduction from current price list
– withdrawals from UniCredit Group's ATMs in Czech Republic and abroad	
– withdrawals from ATMs of other providers in Czech Republic	CZK 30
– 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	
– one-time administrative fee for evaluating a working capital loan up to CZK 200,000	
– monthly administrative fee for a working capital loan up to CZK 200,000	
– one-time administrative fee for evaluating an investment loan	50% fee reduction from current price list
– change in package rendered upon the client's request	CZK 300 per change

15.1.8. AESCULAP Account (applies to an account opened before 2 November 2007) CZK 200 monthly

Includes these products and services:

– opening and maintenance of a current account in CZK	
– monthly account statement sent by post (within Czech Republic)	
– issue and maintenance of one Visa Classic card or MasterCard Standard card	
– second payment card issued at half the current price	
– Online Banking – internet banking	
– HomeCash – PC banking	
– GSM Banking – mobile banking	
– domestic incoming payments	
– standard outgoing domestic payments made via Online Banking/HomeCash and GSM Banking	
– outgoing domestic payments based on a standing payment order or acknowledged direct debit request	
– domestic standing order, direct debit permission – establishing, changing, cancelling electronically	
– provision, administration and maintenance of an operating capital loan for a current account	
– client cheques	
<i>(chequebook with 25 blank cheques, chequebook with 5 blank cheques)</i>	

15.1.9. Start Account (applies to an account opened before 5 October 2007) CZK 123 monthly

Includes these products and services:

– opening and maintenance of a current account in CZK	
– monthly or quarterly account statement sent by post (within Czech Republic)	
– issue and maintenance of one Visa Professional card	

– withdrawals from UniCredit Group's ATMs in Czech Republic and abroad	
– withdrawals from ATMs of other providers in Czech Republic	CZK 30
– Online Banking – internet banking for one user	
– change in package rendered upon the client's request	CZK 300 per change

15.2. Direct banking

15.2.1. Online Banking – internet banking

Monthly fee – freelance professional's account (applies to accounts opened before 2 November 2007)	CZK 50
--	--------

15.2.2. BusinessNet Basic – internet banking

Monthly fee – freelance professional's account (applies to accounts opened before 2 November 2007)	CZK 170
--	---------

15.2.3. Business Line – telephone banking

Monthly fee – freelance professional's account (applies to accounts opened before 2 November 2007)	CZK 20
--	--------

15.2.4. Sending information

Sending an SMS report with one-time security code	CZK 2.90/SMS
Sending a fax report	CZK 5/fax
Cancellation of service	Free of charge

15.2.5. Direct banking – common fees

Set of TAN passwords	CZK 50/envelope
----------------------	-----------------

15.3. Electronic banking

15.3.1. Eltrans 2000

Monthly fee	CZK 800
-------------	---------

15.3.2. HomeCash

Connection to the bank (If on-site professional assistance is required, an additional service fee is charged.)	CZK 1,500
Monthly user fee	CZK 150
Connecting accounts to EB HomeCash of another client based on power of attorney	CZK 1,000
Monthly user fee (additional connected client)	CZK 50
Issuing an additional electronic signature beyond establishing the service/connection to the bank	CZK 300
Blocking/unblocking an electronic signature	CZK 300
Modifying the configuration of an electronic signature	CZK 300

16. 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
Providing information to meet the needs of auditing firms	CZK 2,000 + 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
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>	