
PRICE LIST

INDIVIDUALS

NON-ENTREPRENEURS

UNICREDIT BANK

CZECH REPUBLIC, A.S.

Valid from 15. 3. 2011

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1. Personal accounts Services that may be connected to individual accounts	Student Account ¹⁾	EXPRES Account	PARTNERS Account <i>under the name PRAKTIK Account until 14 March 2011</i>	MOZAIKA Account ²⁾	KOMPLET Account <i>under the name Personal Menu Forte until 7 October 2007</i>	EXKLUSIVE Account <i>under the name Personal Menu Grand until 7 October 2007</i>	Fees for services not connected to individual account
Monthly fee	CZK 19	CZK 50 ³⁾	CZK 89	CZK 119	CZK 169	CZK 349	–
Maintenance of a current account in CZK	✓	✓	✓	✓	✓	✓	CZK 50/month
Possibility to personalise an account – number of products/services included	–	–	–	9	–	–	–
Current account statement sent by post (within Czech Republic)	quarterly	–	monthly	monthly	quarterly	quarterly	CZK 20/statement
Maintenance of another current account in CZK or foreign currency	–	–	–	1	1	2	CZK 50/month
Opening and maintenance of a savings account in CZK with an advantageous interest rate	–	–	✓	–	–	–	–
Provision, administration and maintenance of an overdraft debit for a current account	✓	✓	✓	✓	✓	✓	CZK 200 + CZK 20/month
Maximum number of payment cards on the account	1	1	1	2	2	2 (maximum 1 Gold card)	–
Electronic debit card	✓	✓	–	✓	✓	✓	CZK 200/year
Embossed debit card without travel insurance	–	–	✓	✓	✓	✓	CZK 500/year
Embossed debit card with travel insurance	–	–	–	✓	✓	✓	CZK 750/year
Gold embossed debit card with travel insurance	–	–	–	–	–	✓	CZK 3,000/year
TRAVEL insurance for a card	–	–	–	✓	✓	✓	CZK 25/month
Visa Classic credit card ⁴⁾	–	–	–	✓	✓	✓	CZK 40/month
Miles & More/Visa ČSA credit card with 50% discount for account administration ⁴⁾	–	–	–	✓	✓	✓	CZK 40/month
Visa AXA or Visa Electron AXA credit card ⁴⁾	–	–	–	✓	✓	✓	CZK 30/month
Visa Gold credit card ⁴⁾	–	–	–	–	–	✓	CZK 120/month
Online Banking – internet banking	✓	✓	✓ or	✓	✓	✓	CZK 70/month
Telebanking – telephone banking	–	–	✓	✓	✓	✓	CZK 70/month
GSM Banking – mobile banking	✓	–	–	✓	✓	✓	CZK 70/month
Smart Banking – the next generation of mobile banking	–	–	–	✓	✓	✓	CZK 70/month
Mobile security token – set of 100 SMS messages	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50	✓	CZK 90
Sending an SMS report (account balance, account movements, card transactions, etc.)	10	–	15	15	15	15	CZK 1.9/SMS
Domestic standing order, direct debit permission and SIPO payment (establishing, changing, cancelling electronically)	✓	✓	✓	✓	✓	✓	Free of charge
Domestic standing order, direct debit permission and SIPO payment (establishing in paper form)	–	–	✓	✓	✓	✓	CZK 40
Domestic incoming payments	✓	–	–	–	✓	✓	max. CZK 6
Domestic standard payments made electronically or through Telebanking (outgoing and incoming payments, including SIPO payments and direct debits)	–	–	10	5 or 10	✓	✓	max. CZK 12
Domestic standard payments made on the basis of a standing order	–	–	✓	–	✓	✓	max. CZK 6
Domestic outgoing standard payment made in paper form	–	–	–	–	–	1	CZK 45
Cash deposit in CZK made at a branch	✓	✓	✓	✓	✓	✓	Free of charge
Cash withdrawal in CZK made at a branch	–	–	1	–	✓	✓	CZK 55
Cash deposits in CZK and foreign currencies through UniCredit Bank ATMs to accounts maintained by UniCredit Bank	✓	✓	✓	✓	✓	✓	Free of charge
Withdrawals from UniCredit Group's ATMs in Czech Republic and abroad using a debit card registered to the account	✓	2	✓	✓	✓	✓	CZK 5
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account	1	–	1	1	2	4	CZK 30

¹⁾ If the client does not submit his/her current confirmation of studies by 31 October at the latest, the monthly fee for account maintenance is CZK 140. The account also includes payment for an ISIC card once during the period of maintaining the Student Account, provision and initialisation of a security token for the advantageous fee of CZK 90, as well as all incoming payments from accounts maintained at UniCredit Bank Slovakia, a.s. for the advantageous fee of CZK 50. In addition to the Student Account, the client may also maintain the KOMPLET Account for the advantageous price of CZK 99, provided he/she submits a valid confirmation of studies.

²⁾ The options in the MOZAIKA Account can be changed free of charge once per 3 months, and for CZK 100 in other cases. 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.

³⁾ If during a given month the client fulfills one of the conditions (noncash credit turnover of CZK 10,000/month or average balance on the current account greater than CZK 50,000), he/she shall obtain a 100% discount on the monthly fee. The credit turnover does not include the following operations: incoming payments from current accounts of the same owner, incoming payments from a savings account of the same owner, transfers from term deposits on the current account, credit transfers to the current account from credit accounts, credited interest, fee refunds.

⁴⁾ Only a primary credit card can be registered to the account, not an additional one.

The price of a product/service marked “✓” is included in the monthly fee for account maintenance.

2. Accounts and deposits	Current account	Unique Savings	Savings account	Term deposit	Structured deposit	Escrow account
Opening/maintenance of the product						
Opening the product			Free of charge			0.3%, min. CZK 5,000 ¹⁾
Monthly product maintenance	CZK 50 ²⁾		Free of charge			
Changing the contractual arrangement			Free of charge			CZK 2,000
Technical operations						
Account statement						
– sent by post (within Czech Republic)	CZK 20	Once per quarter free of charge (otherwise CZK 20)	Free of charge	–	–	Free of charge
– sent by post (abroad)	CZK 50	CZK 50	Free of charge	–	–	Free of charge
– to be collected personally	CZK 60	CZK 60	Free of charge	–	–	Free of charge
Copy of an account statement						
– current year	CZK 50	CZK 50	CZK 50	–	–	CZK 50
– past year	CZK 300	CZK 300	CZK 300	–	–	CZK 300
– older than 2 years	CZK 500	CZK 500	CZK 500	–	–	CZK 500
Information						
– about payment transactions (electronically, at a branch)	Free of charge	Free of charge	Free of charge	–	–	Free of charge
– about an unexecuted payment order	CZK 30	CZK 30	CZK 30	–	–	Free of charge
Confirmation						
– on an account balance				CZK 100 + 20% VAT		
– on execution of a term deposit	–	–	–	Free of charge	Free of charge	–
Services/transactions						
Debit cards	see Section 3	–	–	–	–	–
Credit cards	see Section 4	–	–	–	–	–
Direct banking	see Section 5	On-line Banking free of charge, for other items see Section 5	see Section 5	see Section 5	see Section 5	–
Domestic payment operations	see Section 6	Incoming domestic payments free of charge, for other items see Section 6	Incoming domestic payments free of charge, for other items see Section 6	–	see Section 6	Free of charge
Domestic outgoing standard payment made electronically or executed based on a standing order	see Section 6	First two payments in a month free of charge, third and beyond CZK 45	see Section 6	–	see Section 6	Free of charge
Foreign payment operations	see Section 7	see Section 7	see Section 7	–	see Section 7	Free of charge
Redirection of payments of the domestic and foreign payment systems monthly	CZK 250/account	CZK 250/account	CZK 250/account	–	–	CZK 250/account
Cash transactions	see Section 8	Cash deposit in CZK free of charge, for other items see Section 8	Cash deposit in CZK free of charge, for other items see Section 8	–	see Section 8	Cash deposit in CZK free of charge, for other items see Section 8
Early withdrawal fee (penalty)	–	–	1% p.a.	in CZK 0.5%, USD and EUR 0.2%, min. CZK 300 ³⁾	–	–
Loans	see Section 9	–	–	–	–	–
Securities	see Section 10	–	–	–	–	–
Insurance	see Section 11	–	–	–	–	–
Safe deposit boxes	see Section 12	–	–	–	–	–
Cheques	see Section 13	see Section 13	see Section 13	–	see Section 13	see Section 13

¹⁾ If an escrow account is established in connection with a mortgage loan provided by UniCredit Bank, 50% of the stated fee is charged.

²⁾ 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.

³⁾ 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. For a term deposit in another currency, an amount greater than CZK 1 million and in extraordinary situations on the financial markets, the fee is established on a case-by-case basis.

Table is continued on the following page.

2. Accounts and deposits (continued)	Current account	Unique Savings	Savings account	Term deposit	Structured deposit	Escrow account
Emergency services						
Blocking of an account initiated by the bank	Free of charge	Free of charge	Free of charge	–	–	–
Blocking of an account requested by the client	CZK 100	CZK 100	CZK 100	–	–	–
Unblocking an account	Free of charge	Free of charge	Free of charge	–	–	–
Other services						
Establishing an account by post	CZK 100	CZK 100	CZK 100	–	–	–
Cancellation of a request for account switching to UniCredit Bank	CZK 100	–	–	–	–	–
Pledging a deposit (on an account)	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500	–
Notice of an unauthorised debit balance	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 due	CZK 650	CZK 650	–	–	–	–
Reminder before a legal action	CZK 1,000	CZK 1,000	–	–	–	–
Cancellation of an account	Free of charge	Free of charge	Free of charge	–	–	Free of charge
Withdrawal from an account maintenance contract initiated by the bank	CZK 200	CZK 200	CZK 200	–	–	Free of charge

3. Debit cards		EXPRES Card ¹⁾	Visa Electron/Maestro	Visa Basic, Visa Partners	Visa Classic, MasterCard Standard	Visa Gold, MasterCard Gold	Visa Platinum
Card issuance and maintenance							
Primary card	Annually	Free of charge	CZK 200	CZK 500	CZK 750	CZK 3,000	CZK 7,000
Insurance²⁾							
TRAVEL Basic – travel insurance	Monthly	CZK 25	CZK 25	CZK 25	Free of charge	Free of charge	Free of charge
TRAVEL Plus – travel insurance	Monthly	CZK 50				CZK 60	Free of charge
SAFE Basic – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 30,000	Monthly	CZK 30				Free of charge	
SAFE Plus – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 50,000	Monthly	CZK 40				Free of charge	
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 back – cash withdrawals when making payments using the card at merchants in Czech Republic		Free of charge					
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad		CZK 100 + 0.5% of the amount					

¹⁾ Can be issued only for the EXPRES Account.

²⁾ The price of insurance is charged for each commenced calendar month.

Table is continued on the following page.

3. Debit cards (continued)		EXPRES Card ¹⁾	Visa Electron/Maestro	Visa Basic, Visa Partners	Visa Classic, MasterCard Standard	Visa Gold, MasterCard Gold	Visa Platinum
Additional services							
Golf Package – special benefits for golfers	Annually	CZK 2,000					
IAPA	Annually	CZK 500					Free of charge
Priority Pass	Annually	CZK 500					Free of charge
Using the Priority Pass card		USD 27/individual entry					
Issue of a replacement IAPA/Priority Pass card		CZK 200					
Duplicate of a receipt issued upon a visit to a VIP lounge		CZK 50 + 20% VAT					
Emergency services							
Issue of a replacement card abroad		–	–	CZK 3,000			
Providing financial assistance abroad		–	–	CZK 1,000			
Blocking of a card		Free of charge					
Issue of a new card replacing a lost or stolen card		CZK 200	CZK 200	CZK 200	CZK 200	Free of charge	Free of charge
Other services							
Special account statement of debit card transactions sent by post	Monthly	CZK 30					
Change in the card's drawing limit		CZK 100					
Change in the account associated with the card		CZK 100					
Re-issuing and sending PIN		CZK 100					
Early issue of a renewed card		CZK 200					
Issue of a duplicate card		CZK 200					
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					

4. Credit cards

4.1. UniCredit Bank credit cards

		Visa Classic	Visa Gold	Visa Partners
Card administration				
Card issuance	Monthly	Free of charge		
Card account administration	Monthly	CZK 40	CZK 120	CZK 40
Additional card	Monthly	CZK 20	CZK 60	–
Insurance¹⁾				
TRAVEL Basic – travel insurance	Monthly	CZK 25	CZK 35	CZK 25
TRAVEL Plus – travel insurance	Monthly	CZK 50	CZK 60	CZK 50
CREDIT Basic – credit insurance	Monthly	0.14% monthly of the credit facility		
CREDIT Plus – credit insurance	Monthly	0.30% monthly of the credit facility		
SAFE Basic – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 30,000	Monthly	CZK 30		CZK 30
SAFE Plus – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 50,000	Monthly	CZK 40		CZK 40
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 back – cash withdrawals when making payments using the card at merchants in Czech Republic		CZK 19		
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad		CZK 100 + 0.5% of the amount		

¹⁾ The price of insurance is charged for each commenced calendar month.

Table is continued on the following page.

4.1. Credit cards (continued)		Visa Classic	Visa Gold	Visa Partners
Additional services				
Golf Package – special benefits for golfers	Annually		CZK 2,000	
IAPA	Annually		CZK 500	
Priority Pass	Annually		CZK 500	
Using the Priority Pass card			USD 27/individual entry	
Issue of a replacement IAPA/Priority Pass card			CZK 200	
Other services				
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	
Establishing/using/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	
Providing documents to a card transaction at the client's request			According to the actual costs	
Telephone authorisation			According to the actual costs	
Issue of a new card replacing a lost or stolen card		CZK 200	Free of charge	CZK 200
Issue of a replacement card abroad			CZK 3,000	
Providing financial assistance abroad			CZK 1,000	
Blocking of a card			Free of charge	
Penalty fees				
Exceeding the credit limit in an accounting period			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	

4.2. Other credit cards		Visa AXA payment card	Miles & More MasterCard Standard	Miles & More MasterCard Gold	Visa GENERALI
Card administration					
Card issuance	Monthly				Free of charge
Card account administration					
Card account administration for 1–12 months	Monthly	Free of charge	CZK 70	CZK 170	Free of charge
Card account administration from the 13th month and beyond – total noncash turnover in the previous month \geq CZK 3,000	Monthly	Free of charge	CZK 70	CZK 170	Free of charge
Card account administration from the 13th month and beyond – total noncash turnover in the previous month $<$ CZK 3,000	Monthly	CZK 30	CZK 70	CZK 170	CZK 30
Additional card	Monthly	–	CZK 40	CZK 80	CZK 15
Insurance¹⁾					
TRAVEL Basic – travel insurance	Monthly	–	Free of charge	Free of charge	CZK 25
TRAVEL Plus – travel insurance	Monthly	–	CZK 50	CZK 60	CZK 50
TRAVEL AXA Basic – travel insurance ²⁾	Monthly	CZK 25	–	–	–
TRAVEL AXA Komplet – travel insurance ²⁾	Monthly	CZK 40	–	–	–

¹⁾ The price of insurance is charged for each commenced calendar month.

²⁾ The price of TRAVEL AXA insurance is charged for each commenced calendar month, at least until the card renewal date.

Table is continued on the following page.

4.2. Other credit cards (continued)		Visa AXA payment card	Miles & More MasterCard Standard	Miles & More MasterCard Gold	Visa GENERALI
Insurance¹⁾					
CREDIT Basic – credit insurance		0.14% monthly of the credit facility			0.9% annually of the credit facility
CREDIT Plus – credit insurance / CREDIT Premium – credit insurance for Visa GENERALI		0.30% monthly of the credit facility			2.5% annually of the credit facility
SAFE Basic – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 30,000	Monthly	CZK 30			
SAFE Plus – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 50,000	Monthly	CZK 40			
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 back – cash withdrawals when making payments using the card at merchants in Czech Republic		CZK 19			
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad		CZK 100 + 0.5% of the amount			
Additional services					
Golf Package – special benefits for golfers	Annually	CZK 2,000			–
IAPA	Annually	CZK 500			
Priority Pass	Annually	CZK 500			
Using the Priority Pass card		USD 27/individual entry			
Issue of a replacement IAPA/Priority Pass card		CZK 200			
Other services					
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			
Establishing/using/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			
Providing documents to a card transaction at the client's request		According to the actual costs			
Telephone authorisation		According to the actual costs			
Issue of a replacement card abroad		CZK 3,000			
Providing financial assistance abroad		CZK 1,000			
Blocking of a card		Free of charge			
Issue of a new card replacing a lost or stolen card		CZK 200	CZK 200	Free of charge	CZK 200
Penalty fees					
Exceeding the credit limit in an accounting period		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			
¹⁾ The price of insurance is charged for each commenced calendar month.					

5. Direct banking	Online Banking	Telebanking	GSM Banking	Smart Banking
	internet banking	telephone banking	mobile banking	the next generation of mobile banking
Establishing the product	Free of charge			
Monthly fee for using the product	CZK 70			
Cancelling the product	Free of charge			
Other fees				
Sending an informational SMS report ¹⁾	CZK 1.9			
Sending an informational email report	Free of charge			
Providing and initialising a security token	CZK 490	CZK 490	–	–
Mobile security token – set of 100 SMS messages	CZK 90	–	–	–
Generating a security access code/user number	Free of charge	Free of charge	–	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/unblocking user's access to the direct banking products (provider/branch)	Free of charge			
Unlocking and administration of user's profile for international use – per user	CZK 1,000	–	–	–
<i>The amounts of fees may be adjusted on a case-by-case basis within the packages (see Section 1).</i>				
¹⁾ SMS reports provided free of charge for accounts relate only to informational SMS reports.				

6. Domestic payment operations	Electronically	Through Telebanking	On paper form
Incoming payments			
– from another bank	CZK 6	–	–
– from within the bank	Free of charge	–	–
– to a savings account (incl. PLUS) or a technical account	Free of charge	–	–
Outgoing payments			
– standard to another bank	CZK 6	CZK 12	CZK 45
– express to another bank	CZK 115	CZK 150	CZK 300
– standard within the bank	CZK 3	CZK 10	CZK 45
Direct debits			
Direct debit or SIPO permission – establishing, account switching, changing, cancelling	Free of charge	–	CZK 40
Outgoing payment based on a direct debit or SIPO			
– to another bank	CZK 6	–	–
– within the bank	CZK 3	–	–
Standing orders			
Standing order – establishing, account switching, changing, cancelling	Free of charge	–	CZK 40
Outgoing payment based on a standing order			
– to another bank	CZK 6	–	–
– within the bank	CZK 3	–	–
Other domestic payment services			
Surcharge for an incorrectly completed payment order	CZK 100		
Changing or cancelling a payment order before it is sent from the bank	CZK 100		
Payment refund request	CZK 300		
<i>Note: 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 above already include settlement of the accounting items and expenses on interbank payments through the CNB clearing centre.</i>			

7. Foreign payment operations	Electronically	Through Telebanking	On paper form
Incoming payments			
Europayment	CZK 200	–	–
Incoming standard payment			
– from another bank	0.9%, min. CZK 200, max. CZK 1,500	–	–
– from another bank in an amount less than the minimum fee	CZK 50	–	–
– from within the bank	Free of charge	–	–
– to be collected in person at a cash desk	2%, min. CZK 1,000	–	–
Outgoing payments			
Europayment	CZK 250	–	CZK 250 + CZK 300 ¹⁾
Outgoing standard payment			
– to another bank from an account maintained in CZK or foreign currency	0.9%, min. CZK 250, max. CZK 1,500	–	0.9%, min. CZK 250, max. CZK 1,500 + CZK 300 ¹⁾
– to another bank from an account maintained in CZK or foreign currency with assignment of bank charges as “OUR”	0.9%, min. CZK 250, max. CZK 1,500 + CZK 800 ²⁾	–	0.9%, min. CZK 250, max. CZK 1,500 + CZK 300 ¹⁾ + CZK 800 ²⁾
– to another bank in CZK within Czech Republic from an account maintained in a foreign currency	CZK 250	–	CZK 250 + CZK 300 ¹⁾
– to another bank abroad by depositing cash	–	–	2%, min. CZK 1,000
– within the bank from an account maintained in CZK or foreign currency	CZK 30	–	CZK 30 + CZK 200 ³⁾
NON-STP surcharges:			
– within the bank		CZK 100	
– to another bank		CZK 450	
Standing orders			
Standing order – establishing, changing, cancelling	CZK 30	CZK 30	CZK 150
Outgoing payment based on a standing order			
– Europayment	CZK 250	–	–
– to another bank from an account maintained in CZK or foreign currency	0.9%, min. CZK 250, max. CZK 1,500	–	–
– to another bank in CZK within Czech Republic from an account maintained in a foreign currency	CZK 250	–	–
– within the bank from an account maintained in CZK or foreign currency	CZK 30	–	–
SEPA debit			
SEPA debit authorisation – establishing, changing, cancelling	CZK 100	–	CZK 100
Outgoing payment based on acknowledged SEPA debit order			
– in an amount up to EUR 50,000	CZK 250	–	–
– in an amount over EUR 50,000	0.9%, min. CZK 250, max. CZK 1,500	–	–
Activating an account for SEPA debit	–	–	Free of charge
Deactivating an account for SEPA debit	–	–	CZK 100
Other foreign payment services			
Payment advice		CZK 500	
Change or cancellation of a payment order prior to sending from the bank		CZK 100	
Change or cancellation of an executed payment at the client's request		CZK 1,000 + costs of foreign banks	
Re-crediting of a returned payment due to client's incorrect instructions		CZK 200	
Payment confirmation			
– payments not older than 3 months		CZK 300	
– payments older than 3 months		CZK 500	
Transfer of a balance in case of cancellation of a foreign currency account with assignment of bank charges as “SHA”			
– within the bank		CZK 30	
– to another bank		CZK 1,000	

¹⁾ Surcharge for payment to another bank submitted in paper form

²⁾ Surcharge for payments with assignment of bank charges as “OUR” (covers fees required by the beneficiary's bank)

³⁾ Surcharge for payment within the bank submitted in paper form

Definition of terms on the following page

Foreign payment operations – definition of terms	
Europayment	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.
SEPA 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. 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.
SHA fees	The payer pays the fees required by the payer's bank, and the beneficiary pays the other fees. For outgoing payments, 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 and for manual processing due to instructions incorrectly entered by the payer.
BEN fees	The beneficiary pays all fees (fees required by the payer's bank and those required by the beneficiary's bank). For outgoing payments, 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 and for manual processing due to instructions incorrectly entered by the payer.
OUR fees	The payer pays all fees (fees required by the payer's bank and those required by the beneficiary's bank). For outgoing payments, additional fees of intermediary banks may be debited from the payer for manual processing due to instructions incorrectly entered by the payer.
NON-STP	The surcharge is applied to any foreign payment, except for cheques, if: – the IBAN of the beneficiary is required for such payment (e.g. payments within the EU and EEA) but is missing or incorrect; – the BIC (the so-called SWIFT address) of the beneficiary's bank is required for such payment (e.g. payments within the EU and EEA) but is missing or incorrect; – 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"); – 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 an electronic banking application in a format other than that prescribed. The code words defined by the bank that do not cause the application of NON-STP surcharge are the following: /RATE/, /VALUE/, /AVIZO/, /CHQB/, /KS/, /VS/, /SS/ (only for CZK-denominated transfers within the Czech Republic).

8. Cash transactions

Depositing cash to accounts

Cash deposit in CZK	Free of charge
Cash deposit in CZK made by a third party	CZK 70
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 maintained by UniCredit Bank ¹⁾	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) ²⁾	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

Cash withdrawals from an account

Cash withdrawal in CZK	CZK 55
Cash withdrawal in a foreign currency	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

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%

¹⁾ ATMs cannot be used to make payments to a credit card account.

²⁾ If the client makes an account deposit, the bank also charges the valid fee for a cash deposit.

9. Loans

9.1. Personal loans

		Overdraft debit	PRESTO loan	Consumer loan	Student loan
Submitting and evaluating a credit application		Free of charge			
Provision of a loan		CZK 200	CZK 1,000	1% of the loan amount, min. CZK 500	Free of charge
Administration and maintenance of a loan, including to send a loan account statement	Monthly	CZK 20	CZK 150	CZK 50	CZK 50
Administration and maintenance of a loan, including to send a loan account statement, if the client does not have a personal or current account maintained at UCB	Monthly	–	CZK 150	CZK 300	–
Issuing an extraordinary confirmation for tax purposes at the client's request on the amount of interest paid		–	–	CZK 500	–
Change in contractual terms requested by the client – postponement of payments and extraordinary payment		Free of charge	Free of charge	CZK 2,000	Free of charge
Change in contractual terms requested by the client – other changes in the payment schedule		Free of charge	CZK 2,000	CZK 2,000	Free of charge
Change in contractual terms requested by the client – other changes in conditions		–	CZK 5,000	CZK 5,000	Free of charge
Change in contractual terms requested by the client – additional agreement for Cardif credit insurance		–	Free of charge	Free of charge	–
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			

9.2. Mortgage loans

	Mortgage loans with a fixed interest rate			
	PLUS	FLEXI	For financing real estate intended for lease	Others
Submitting and evaluating a credit application			Free of charge	
Provision of a loan	Free of charge	CZK 2,500	1% of the loan amount, min. CZK 8,000	CZK 2,500
Administration and maintenance of a loan, including to send a loan account statement	Monthly	Free of charge	CZK 200 ¹⁾	CZK 200 ¹⁾
Administration and maintenance of a loan, including to send a loan account statement, if the client does not have a personal or current account maintained at UCB	Monthly	Free of charge	CZK 400 ²⁾	CZK 400 ²⁾
Administration of state contribution to a mortgage loan	Monthly		CZK 50	
Drawing a 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 – change in payment schedule after extraordinary payment			CZK 2,000 Free of charge on the date of refinancing	
Change in contractual terms requested by the client – other changes in the payment schedule			CZK 2,000	
Change in contractual terms requested by the client – other changes in conditions			CZK 5,000	
Change in contractual terms requested by the client – additional agreement for Cardif credit insurance			Free of charge	
Compensation fee for not observing the contractual drawing schedule ³⁾		0.3%	Free of charge	0.3%
Compensation fee for not fully using a loan ⁴⁾		(Client's rate – Discount rate), min. 1%	Free of charge	(Client's rate – Discount rate), min. 1%
Compensation fee for an extraordinary loan payment ⁵⁾		(Client's rate – Discount rate), min. 1%	Free of charge	(Client's rate – Discount rate), min. 1%
Fee for an extraordinary payment		–	–	–
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	

¹⁾ For mortgage loans agreed before 14 March 2011, the fee for administration and maintenance of the loan is CZK 150.

²⁾ For mortgage loans agreed before 14 March 2011, the fee for administration and maintenance of the loan is CZK 300, unless the client has an individual account or a current account at UniCredit Bank.

³⁾ The fee is calculated from the amount for which the drawing is extended for each commenced month by which the drawing is extended.

⁴⁾ The fee is calculated from the undrawn amount for each commenced year from the date for drawing the full amount until the date of refinancing the rate.

⁵⁾ The fee is calculated from the amount of the extraordinary payment for each commenced year until the date of refinancing the rate.

Table is continued on the following page.

9.2. Mortgage loans (continued)	Mortgage loans with a variable interest rate GROUND BREAKING mortgage			
		PLUS	For financing real estate intended for lease	Others
Submitting and evaluating a credit application			Free of charge	
Provision of a loan		Free of charge	1% of the loan amount, min. CZK 8,000	CZK 2,500
Administration and maintenance of a loan, including to send a loan account statement	Monthly	Free of charge	CZK 200 ¹⁾	CZK 200 ¹⁾
Administration and maintenance of a loan, including to send a loan account statement, if the client does not have a personal or current account maintained at UCB	Monthly	Free of charge	CZK 400 ²⁾	CZK 400 ²⁾
Administration of state contribution to a mortgage loan	Monthly		CZK 50	
Drawing a 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 – change in payment schedule after extraordinary payment			CZK 2,000 Free of charge on the date of refixing	
Change in contractual terms requested by the client – other changes in the payment schedule			CZK 2,000	
Change in contractual terms requested by the client – other changes in conditions			CZK 5,000	
Change in contractual terms requested by the client – additional agreement for Cardif credit insurance			Free of charge	
Compensation fee for not observing the contractual drawing schedule ³⁾			Free of charge	
Compensation fee for not fully using a loan ⁴⁾			Free of charge	
Compensation fee for an extraordinary loan payment ⁵⁾			Free of charge	
Fee for an extraordinary payment			1% of the extraordinary payment amount	
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	
¹⁾ For mortgage loans agreed before 14 March 2011, the fee for administration and maintenance of the loan is CZK 150. ²⁾ For mortgage loans agreed before 14 March 2011, the fee for administration and maintenance of the loan is CZK 300, unless the client has an individual account or a current account at UniCredit Bank. ³⁾ The fee is calculated from the amount for which the drawing is extended for each commenced month by which the drawing is extended. ⁴⁾ 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. ⁵⁾ The fee is calculated from the amount of the extraordinary payment for each commenced year until the date of refixing the rate.				

10. Securities and unit trusts

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 a foreign currency, within UniCredit Bank's bond programme	CZK 100
Purchase of a collective bond in volume above CZK 100,000, or the 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 the 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 the transaction amount, min. CZK 1,200
Foreign certificates, foreign structured bonds, exchange-traded funds, warrants – intermediation of OTC purchase/sale	1.5% of the 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 the transaction amount, min. CZK 3,000
Interest-bearing securities and other bonds – purchase	0.8% of the transaction amount, min. CZK 600
Interest-bearing securities and other bonds – sale before maturity	0.25% of the transaction amount, min. CZK 600
Subscription rights	1% of the transaction amount, min. CZK 100
Partial rights	1% of the 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.

Unit trusts

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 at UniCredit Bank	CZK 30
– investors of other financial advisers – transfer to a currency account maintained in CZK at 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 a statement from the securities owners register for investors in the Czech family of Pioneer funds	CZK 50
Intermediating an amendment to an account application for investing into the MEZINÁRODNÍ RYTMUS regular investment programme	Free of charge
Intermediating an amendment to the general contract for investing into the ČESKÝ RYTMUS regular investment programme	Free of charge
Intermediating a contract for investing into the RENTIER INVEST investment programme	Free of charge

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.

Other services

Bank fee for maintaining a client securities account at UniCredit Bank	
– custody for a collective bond within UniCredit Bank's bond programme ¹⁾	Free of charge
– Pioneer LUX foreign funds ¹⁾	Free of charge
– other securities ¹⁾	0.15%, min. CZK 300 + 20% VAT
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 ²⁾	Free of charge
Statement of the current balance on an account in CSDP ²⁾	CZK 150 + 20% VAT
Assignment of a security registered with CSDP (per title) ²⁾	CZK 500 + 20% VAT
Other services of CSDP ²⁾	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

¹⁾ 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 contract.

²⁾ The surcharge for clients who do not have an account maintained at UniCredit Bank is CZK 150 + 20% VAT. CSDP: Central Securities Depository Prague.

11. Insurance

We are currently preparing a new insurance products offer.

12. Safe deposit boxes

Safe deposit box rental	Monthly fee	Annual fee
– box size up to 10,000 cm ³	CZK 70 + 20% VAT	CZK 700 + 20% VAT
– box size up to 15,000 cm ³	CZK 110 + 20% VAT	CZK 1,100 + 20% VAT
– box size up to 20,000 cm ³	CZK 150 + 20% VAT	CZK 1,500 + 20% VAT
– box size up to 25,000 cm ³	CZK 190 + 20% VAT	CZK 1,900 + 20% VAT
– box size up to 35,000 cm ³	CZK 250 + 20% VAT	CZK 2,500 + 20% VAT
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	
Bank custody of an item – annual fee		
Bank custody of an item	CZK 1,500 + 20% VAT	

13. Cheques

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

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

Cashing cheques payable in 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 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

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

Traveller's cheques

Traveller's cheque – purchase/deposit to an account	1%, min. CZK 100
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14. Products and services no longer actively offered

14.1. Personal accounts

Products and services that may be connected to individual accounts

	ECONOMY Account <i>(applies to an account opened before 5 October 2007)</i>	Personal Menu STANDARD <i>(applies to a package opened before 5 October 2007)</i>	KOMFORT Account <i>(applies to an account opened before 2 November 2007)</i>	KOMFORT GLOBAL Account <i>(applies to an account opened before 2 November 2007)</i>	Rodina Account <i>(applies to an account opened before 31 May 2007)</i>	RODINA Account <i>+ 1 additional personal account</i> / RODINA Account <i>+ 2 additional personal accounts</i>	POHODA Account¹⁾
Monthly fee	CZK 65	CZK 129	CZK 184	CZK 284	CZK 94	CZK 114 / 124	CZK 64
Opening and maintenance of a current account in CZK	✓ or	✓	✓	✓	✓	✓	✓
Opening and maintenance of a current account in foreign currency	✓	–	–	2	–	–	–
Current account statement sent by post (within Czech Republic)	quarterly	quarterly	monthly	monthly	monthly	quarterly	monthly
Change in package rendered upon the client's request	CZK 100/change	CZK 100/change	–	–	–	–	–
Overdraft debit for a current account	provision, administration and maintenance	provision, administration and maintenance	CZK 250/year	CZK 250/year	CZK 250/year	CZK 250/year	–
Electronic debit card	✓	✓	–	–	Maestro	Maestro	✓
Embossed debit card	–	–	MasterCard Standard	MasterCard Standard	✓	✓	–
Visa Classic credit card	–	–	✓	✓	–	–	–
Maestro card for a child aged 15 or older for half the usual fee	–	–	–	–	✓	✓	–
Online Banking – internet banking	✓ or	✓	✓	✓	✓	✓	✓ or
Telebanking – telephone banking	✓ or	✓	✓	✓	✓	✓	✓ or
GSM Banking – mobile banking	✓ or	✓	✓	✓	✓	✓	✓ or
Smart Banking – the next generation of mobile banking	✓	✓	–	–	–	–	✓
Sending SMS reports (account balances, account movements, card transactions, etc.)	–	–	5	5	5	5	–
Domestic incoming payments from another bank	–	✓	2	2	–	–	–
Outgoing payment within the bank as well as to other banks based on a standing order, direct debit or SIPO	–	✓	5 standing orders + 5 direct debits	5 standing orders + 5 direct debits	–	–	–
Domestic outgoing standard payments made electronically or through Telebanking	–	✓	10	10	–	–	–
Domestic standing order, direct debit permission and SIPO (establishing, changing, cancelling electronically)	✓	✓	–	–	–	–	✓
Cash deposits in CZK and foreign currencies through UniCredit Bank ATMs to accounts maintained by UniCredit Bank	✓	✓	✓	✓	✓	✓	✓
Withdrawals from UniCredit Group's ATMs in Czech Republic and abroad using a debit card registered to the account	✓	✓	✓	✓	✓	✓	✓

¹⁾ 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. For a POHODA Account established before 2 November 2007, the price for using an additional direct banking service is CZK 35/month and that for an overdraft debit to a current account is CZK 250/year.

The price of a product/service marked "✓" is included in the monthly fee for account maintenance.

14.2. Credit cards

		Visa Electron AXA payment card without credit limit	Visa Electron AXA payment card with credit limit	Visa ČSA
Card administration				
Card issuance	Monthly		Free of charge	
Card account administration				
Card account administration for 1–12 months	Monthly	Free of charge	Free of charge	CZK 40
Card account administration from the 13th month and beyond – total noncash turnover in the previous month \geq CZK 3,000	Monthly	Free of charge	Free of charge	CZK 40
Card account administration from the 13th month and beyond – total noncash turnover in the previous month $<$ CZK 3,000	Monthly	CZK 30	CZK 30	CZK 40
Additional card		–	–	CZK 40
Insurance¹⁾				
TRAVEL Basic – travel insurance	Monthly	–		CZK 25
TRAVEL Plus – travel insurance	Monthly	–		CZK 50
TRAVEL AXA Basic – travel insurance ²⁾	Monthly	CZK 25		–
TRAVEL AXA Komplet – travel insurance ²⁾	Monthly	CZK 40		–
CREDIT Basic – credit insurance	Monthly	–	0.14% monthly of the credit facility	
CREDIT Plus – credit insurance	Monthly	–	0.30% monthly of the credit facility	
SAFE Basic – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 30,000	Monthly		CZK 30	
SAFE Plus – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 50,000	Monthly		CZK 40	
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 back – cash withdrawals when making payments using the card at merchants in Czech Republic			CZK 19	
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad			CZK 100 + 0.5% of the amount	
Additional services				
Golf Package – special benefits for golfers	Annually	–		CZK 2,000
IAPA	Annually	–		CZK 500
Priority Pass	Annually	–		CZK 500
Using the Priority Pass card			–	USD 27/individual entry
Issue of a replacement IAPA/Priority Pass card			–	CZK 200
Other services				
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	
Establishing/using/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	
Providing documents to a card transaction at the client's request			According to actual costs	
Telephone authorisation			According to actual costs	
Issue of a replacement card abroad			CZK 3,000	
Providing financial assistance abroad			CZK 1,000	
Blocking of a card			Free of charge	
Issue of a new card replacing a lost or stolen card			CZK 200	
Penalty fees				
Exceeding the credit limit in an accounting period		–		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

¹⁾ The price of insurance is charged for each commenced calendar month.

²⁾ The price of TRAVEL AXA insurance is charged for each commenced calendar month, at least until the card renewal date.

14.3. Accounts and deposits

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

Maintenance of a savings account – includes cash transactions in the currency of the account	Free of charge
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Savings account PLUS (applies to accounts opened before 14 March 2011)

Maintenance of a savings account	Free of charge
Early withdrawal fee	1% of the withdrawn amount
Issuing duplicate of a savings book	CZK 100

Savings books (applies to books opened before 2 November 2007)

Maintenance of savings books – includes cash transactions in the currency of the savings book	Free of charge
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

14.4. Perspektiva investment life insurance (applies for insurance arranged before 14 March 2011)

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 period¹⁾

– 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 transfer of shares

– first transfer in a given year	Free of charge
– other transfers in that year	CZK 100

¹⁾ Fee paid to the insurance company + in the case of a partial surrender, a fee of CZK 100 is added to the percentage fee.

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 period²⁾

– 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
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²⁾ 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.

14.4 Perspektiva investment life insurance (applies for insurance arranged before 14 March 2011) (continued)

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 CZK 99,999	95.0%
– from CZK 100,000 to CZK 249,999	96.0%
– from CZK 250,000 to CZK 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 ³⁾	
– 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

³⁾ Fee paid to the insurance company + in the case of a partial surrender, a fee of CZK 100 is added to the percentage fee.

15. Other services

Providing banking or economic information	CZK 1,000 + 20% VAT ¹⁾
Issue of a promissory note	Free of charge
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 ²⁾

¹⁾ In addition to the fee, all costs actually incurred by the bank in connection with providing information are charged to the client's account.

²⁾ If the services are not part of financial activities, the bank charges 20% VAT.