
PRICE LIST

SMALL BUSINESS

UNICREDIT BANK

CZECH REPUBLIC, A.S.

Valid from 15. 3. 2011

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1. Business accounts

1.1. BUSINESS Accounts

Services that may be connected to individual accounts	BUSINESS Account 5 ¹⁾	BUSINESS Account 20	BUSINESS Account 70	BUSINESS Exklusive Account	Fee for service not connected to the account
Monthly fee	CZK 90	CZK 279	CZK 599	CZK 1,199	–
Maintenance of a current account	✓	✓	✓	✓	CZK 200/month
Monthly current account statement sent by post (within Czech Republic)	✓	✓	✓	✓	CZK 30/month
Maintenance of a second current account in CZK or foreign currency	–	–	–	✓	CZK 200/month
Provision of an operating capital loan for a current account	–	✓	✓	✓	0.3% of the loan amount, min. CZK 3,000, max. CZK 15,000
Administration and maintenance of an operating capital loan for a current account	–	–	–	✓	CZK 300/month
Electronic debit card	✓	✓	–	–	CZK 290/year
Embossed debit card with travel insurance	–	–	✓	–	CZK 990/year
Embossed Business debit card with travel insurance	–	–	–	✓	CZK 2,500/year
Online Banking – internet banking	✓	✓	✓ or	✓ or	CZK 140/month
BusinessNet Basic – internet banking	–	–	✓	✓	CZK 500 + CZK 290/month
Mobile security token – set of 100 SMS messages	CZK 50	CZK 50	CZK 50	✓	CZK 90
Domestic standard payments made electronically or through Business Line (outgoing and incoming payments)	5	20	70	✓	max. CZK 12
Domestic standing order and direct debit permission (establishing, changing, cancelling electronically)	✓	✓	✓	✓	Free of charge
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	✓	✓	✓	✓	CZK 5
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account	–	–	2	5	CZK 30

¹⁾ Eligible for the product are only individuals – entrepreneurs and in combination with any personal account. If during a given month the client fulfils one of the conditions (noncash credit turnover of CZK 15,000/month or average balance on the current account greater than CZK 100,000), 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.

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

1.2. Other accounts

Services that may be connected to individual accounts	PROFESE Account PROFESE – Aesculap Account	DOMOV Account	Fee for service not connected to the account
Monthly fee	CZK 149	CZK 190	–
Maintenance of a current account	✓	✓	max. CZK 200/month
Monthly current account statement sent by post (within Czech Republic)	✓	✓	CZK 30/month
Provision of an operating capital loan for a current account	✓	–	0.3% of the loan amount, min. CZK 3,000, max. CZK 15,000
Administration and maintenance of an operating capital loan for a current account	✓	–	CZK 300/month
Embossed debit card with travel insurance	✓	–	CZK 990/year
Online Banking – internet banking	✓	✓ or	CZK 140/month
BusinessNet Basic – internet banking	–	✓ or	CZK 500 + CZK 290/month
Business Line – telephone banking	–	✓	CZK 140/month
Mobile security token – set of 100 SMS messages	CZK 50	CZK 50	CZK 90
Domestic standard payments made electronically or through Business Line (outgoing and incoming payments)	5	✓	max. CZK 12
Domestic standing order and direct debit permission (establishing, changing, cancelling electronically)	✓	✓	Free of charge
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	✓	–	CZK 5
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account	CZK 9	–	CZK 30

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

2. Accounts

2.1. Accounts and deposits

	Current account	Current account for freelance professionals	Account for companies being established
Opening/maintenance of the product			
Opening the product	Free of charge	Free of charge	Individually
Monthly product maintenance	CZK 200 ³⁾	CZK 129 ³⁾	Free of charge
Changing the contractual arrangement	Free of charge	Free of charge	Free of charge, incl. change of account type to a current account
Technical operations			
Account statement			
– sent by post (within Czech Republic)	CZK 30	CZK 30	Free of charge
– sent by post (abroad)	CZK 80	CZK 80	Free of charge
– to be collected personally	CZK 60	CZK 60	Free of charge
Copy of an account statement			
– current year		CZK 50	
– past year		CZK 300	
– older than 2 years		CZK 500	
Information			
– about payment transactions (electronically, at a branch)		Free of charge	
– about an unexecuted payment order		CZK 30	
Confirmation			
– on an account balance	CZK 100 + 20% VAT	CZK 100 + 20% VAT	Free of charge
– on execution of a term deposit	–	–	–
Services/transactions			
Debit cards	see Section 3	see Section 3	–
Direct banking	see Section 4	see Section 4	–
Electronic banking	see Section 5	see Section 5	–
Domestic payment operations	see Section 6	see Section 6	Free of charge
Foreign payment operations	see Section 7	see Section 7	see Section 7
Redirection of payments of the domestic and foreign payment systems monthly	CZK 1,000/account	CZK 1,000/account	CZK 1,000/account
Cash transactions	see Section 8	see Section 8	Cash deposits and withdrawals free of charge, for other items see Section 8
Early withdrawal fee (penalty)	–	–	–
Loans	see Section 9	see Section 9	–
Documentary payments and guarantees	see Section 10	see Section 10	–
SWIFT products	see Section 11	see Section 11	–
Securities and unit trusts	see Section 12	see Section 12	–
Safe deposit boxes	see Section 14	see Section 14	–
Cheques	see Section 15	see Section 15	see Section 15
Emergency services			
Blocking of an account initiated by the bank		Free of charge	
Blocking of an account requested by the client		CZK 100	
Unblocking an account		Free of charge	
Other services			
Establishing an account by post	CZK 100	CZK 100	CZK 100
Pledging a deposit (on an account)	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	for paying up registered capital CZK 1,500, for increasing registered capital free of charge
Withdrawal from an account maintenance contract initiated by the bank	CZK 500	CZK 500	Free of charge

¹⁾ Non-profit organisations include, for example, schools, foreign representations and international organisations.

²⁾ If the account is established in connection with a mortgage loan provided by UniCredit Bank, 50% of the stated fee is charged.

³⁾ A technical account may be established for the purposes of settling term deposits, fees in connection with renting a safe deposit box, 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.

⁴⁾ 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.

2.1. Accounts and deposits (continued)	Foundation capital account	Account for non-profit organisations ¹⁾	Escrow account	Term deposit
Opening/maintenance of the product				
Opening the product	Free of charge	Free of charge	0.3%, min. CZK 5,000 ²⁾	Free of charge
Monthly product maintenance	CZK 150	CZK 150	Free of charge	Free of charge
Changing the contractual arrangement	Free of charge	Free of charge	CZK 2,000	Free of charge
Technical operations				
Account statement				
– sent by post (within Czech Republic)	CZK 30	CZK 30	Free of charge	–
– sent by post (abroad)	CZK 80	CZK 80	Free of charge	–
– to be collected personally	CZK 60	CZK 60	Free of charge	–
Copy of an account statement				
– current year		CZK 50		–
– past year		CZK 300		–
– older than 2 years		CZK 500		–
Information				
– about payment transactions (electronically, at a branch)		Free of charge		–
– about an unexecuted payment order		Free of charge		–
Confirmation				
– on an account balance		CZK 100 + 20% VAT		
– on execution of a term deposit	–	–	–	Free of charge
Services/transactions				
Debit cards	see Section 3	see Section 3	–	–
Direct banking	see Section 4	see Section 4	–	–
Electronic banking	see Section 5	see Section 5	–	–
Domestic payment operations	see Section 6	see Section 6	Free of charge	–
Foreign payment operations	see Section 7	see Section 7	Free of charge	–
Redirection of payments of the domestic and foreign payment systems monthly	CZK 1,000/account	CZK 1,000/account	–	–
Cash transactions	see Section 8	see Section 8	Cash deposits and withdrawals free of charge, for other items see Section 8	–
Early withdrawal fee (penalty)	–	–	–	in CZK 0.5%, USD and EUR 0.2%, min. CZK 300 ⁴⁾
Loans	see Section 9	see Section 9	–	–
Documentary payments and guarantees	see Section 10	see Section 10	–	–
SWIFT products	see Section 11	see Section 11	–	–
Securities and unit trusts	see Section 12	see Section 12	–	–
Safe deposit boxes	see Section 14	see Section 14	–	–
Cheques	see Section 15	see Section 15	see Section 15	–
Emergency services				
Blocking of an account initiated by the bank	Free of charge			
Blocking of an account requested by the client	CZK 100		–	–
Unblocking an account	Free of charge		–	–
Other services				
Establishing an account by post	CZK 100	CZK 100	–	–
Pledging a deposit (on an account)	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 500	CZK 500	Free of charge	–

¹⁾ Non-profit organisations include, for example, schools, foreign representations and international organisations.

²⁾ If the account is established in connection with a mortgage loan provided by UniCredit Bank, 50% of the stated fee is charged.

³⁾ A technical account may be established for the purposes of settling term deposits, fees in connection with renting a safe deposit box, 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.

⁴⁾ 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.

2.2. Special-purpose accounts

	Custody accounts				
	For notaries	For attorneys	For real estate agents	For funds collected by a distrainer	Auctioneer's account
Opening/maintenance of the product					
Opening the product					Free of charge
Monthly product maintenance					Free of charge
Settlement of a particular transaction (deposit, distraint, auction)	Free of charge	CZK 450	CZK 1,000	CZK 300	CZK 300 for an auction made in CZK, CZK 3,000 for an auction made in a foreign currency
Changing the contractual arrangement					Free of charge
Technical operations					
Account statement					
– sent by post (within Czech Republic)					Free of charge
– sent by post (abroad)					CZK 80
– to be collected personally					CZK 60
Copy of an account statement					
– current year					CZK 50
– past year					CZK 300
– older than 2 years					CZK 500
Information					
– about payment transaction (electronically, at a branch)					Free of charge
– about an unexecuted order/transaction					CZK 30
Confirmation of an account balance					CZK 100 + 20% VAT
Services/transactions					
Debit cards					–
Direct banking					see Section 4
Electronic banking					see Section 5
Domestic payment operations					Free of charge
Foreign payment operations					see Section 7
Redirection of payments of the domestic and foreign payment systems monthly					CZK 1,000/account
Cash transactions	Cash deposits and withdrawals in CZK free of charge, cash deposit through Czech Post to an account in CZK free of charge, for other items see Section 8	Cash deposits and withdrawals in CZK free of charge, cash deposit through Czech Post to an account in CZK free of charge, for other items see Section 8	Cash deposits and withdrawals in CZK free of charge, for other items see Section 8	Cash deposits and withdrawals in CZK free of charge, for other items see Section 8	Auction made in CZK – cash deposits and withdrawals in CZK free of charge, auction made in a foreign currency – cash deposits and withdrawals in a foreign currency free of charge, for other items see Section 8
Loans					–
Documentary payments and guarantees					–
SWIFT products					see Section 11
Securities and unit trusts					–
Safe deposit boxes					–
Cheques					see Section 15
Emergency services					
Blocking of an account initiated by the bank					Free of charge
Blocking of an account requested by the client					CZK 100
Unblocking an account					Free of charge
Other services					
Establishing an account by post					CZK 100
Pledging a deposit (on an account)					–
Notice of an unauthorised debit balance					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 due					CZK 650
Reminder before a legal action					CZK 1,000
Cancellation of an account					Free of charge
Withdrawal from an account maintenance contract initiated by the bank					Free of charge

Table is continued on the following page.

2.2. Special-purpose accounts (continued)	Account for trustees of assets in bankruptcy		Account for insurance agents
	Relating to entrepreneurs, legal entities	Relating to non-entrepreneurs	
Opening/maintenance of the product			
Opening the product		Free of charge	
Monthly product maintenance	CZK 129	CZK 50	CZK 99
Settlement of a particular transaction (deposit, distraint, auction)		–	
Changing the contractual arrangement		Free of charge	
Technical operations			
Account statement			
– sent by post (within Czech Republic)	CZK 30	Free of charge	CZK 30
– sent by post (abroad)		CZK 80	
– to be collected personally		CZK 60	
Copy of an account statement			
– current year		CZK 50	
– past year		CZK 300	
– older than 2 years		CZK 500	
Information			
– about payment transaction (electronically, at a branch)		Free of charge	
– about an unexecuted order/transaction		CZK 30	
Confirmation of an account balance		CZK 100 + 20% VAT	
Services/transactions			
Debit cards	see Section 3	see Section 3	–
Direct banking	see Section 4	see Section 4	On-line Banking free of charge, for other items see Section 4
Electronic banking		see Section 5	
Domestic payment operations	see Section 6	Free of charge	see Section 6
Foreign payment operations	see Section 7	see Section 7	see Section 7
Redirection of payments of the domestic and foreign payment systems monthly		CZK 1,000/account	
Cash transactions	see Section 8	Cash deposits and withdrawals free of charge, for other items see Section 8	see Section 8
Loans	see Section 9	see Section 9	–
Documentary payments and guarantees	see Section 10	see Section 10	–
SWIFT products		see Section 11	
Securities and unit trusts	see Section 12	see Section 12	–
Safe deposit boxes	see Section 14	see Section 14	–
Cheques		see Section 15	
Emergency services			
Blocking of an account initiated by the bank		Free of charge	
Blocking of an account requested by the client		CZK 100	
Unblocking an account		Free of charge	
Other services			
Establishing an account by post		CZK 100	
Pledging a deposit (on an account)		–	
Notice of an unauthorised debit balance		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 due		CZK 650	
Reminder before a legal action		CZK 1,000	
Cancellation of an account		Free of charge	
Withdrawal from an account maintenance contract initiated by the bank	CZK 500	CZK 500	CZK 500

3. Debit cards

		Visa Professional	Visa Advantage, MasterCard Preference	Visa Business, MasterCard Business	Visa Gold Business, MasterCard Gold Business
Card issuance and maintenance					
Primary card	Annually	CZK 290	CZK 990	CZK 2,500	CZK 3,500
Insurance¹⁾					
TRAVEL Basic – travel insurance	Monthly	CZK 25	Free of charge	Free of charge	Free of charge
TRAVEL Plus – travel insurance	Monthly	CZK 50	CZK 50	CZK 55	CZK 60
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 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			
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			
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	Free of charge
Other services					
Special account statement of debit card transactions sent by post within Czech Republic	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			
¹⁾ The price of insurance is charged for each commenced calendar month.					

4. Direct banking	Online Banking	BusinessNet Basic	BusinessNet Professional	Business Line	GSM Banking	Smart Banking
	internet banking	internet banking	internet banking	telephone banking	mobile banking	mobile banking
Establishing/using the product						
Establishing the product	Free of charge	CZK 500	CZK 3,000	Free of charge	Free of charge	Free of charge
Definition of structured signature authorisations	–	CZK 1,500	Free of charge	–	–	–
Monthly fee for using the product	CZK 140	CZK 290	CZK 600	CZK 140	CZK 140	CZK 140
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					
Other fees						
Sending an informational SMS report ¹⁾	CZK 2.90					
Sending an informational email report	Free of charge					
Providing and initialising a security token	CZK 490			–	–	–
Mobile security token – set of 100 SMS messages	CZK 90			–	–	–
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/unblocking user's access to the direct banking products (provider/branch)	Free of charge					
Unlocking a user's profile for international use	CZK 1,000/user	CZK 1,000/user	CZK 1,000/user	–	–	–

¹⁾ SMS reports provided free of charge for accounts relate only to informational SMS reports.

5. Electronic banking	Eltrans	MultiCash	MultiCash@Sign	EuropeanGate Executing	EuropeanGate Forwarding
Establishing/using the product					
Establishing the product (including training)	CZK 5,000	CZK 10,000	CZK 3,000 ¹⁾	CZK 1,000/account	CZK 10,000 for one country
Monthly fee for using the product	CZK 800	CZK 1,000	Free of charge	CZK 1,000	CZK 2,000
Connection to the bank ¹⁾	CZK 2,000	CZK 2,000	–	–	–
Connecting accounts to the Eltrans/MultiCash electronic banking system of another client	CZK 2,000	CZK 2,000	–	–	–
Monthly fee for using the product (additional connected client based on power of attorney)	CZK 800	CZK 200	–	–	–
Issuing another envelope with generated passwords beyond establishing the service/connection to the bank for the products Eltrans and Eltrans@Sign	CZK 300	–	–	–	–
Issuing/renewal of a certificate for the products Eltrans and Eltrans@Sign	Free of charge	–	–	–	–
Creating a non-standard template for import from an accounting programme	CZK 15,000 + 20% VAT	–	–	–	–
Payment modules for one country	–	Free of charge	–	–	–
Establishing the electronic payment service for each additional country	–	CZK 5,000	–	–	–
Issuing an additional key diskette/electronic signature beyond establishing the product/connection to the bank	–	CZK 300	CZK 300	–	–
Blocking/unblocking a key diskette/electronic signature	–	CZK 300	CZK 300	–	–
Modifying the configuration of a key diskette/electronic signature	–	CZK 300	CZK 300	–	–
Enhancing MultiCash with MultiCash@Sign ¹⁾	–	–	Free of charge	–	–
Cancelling the product	Free of charge				
Other 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				

¹⁾ If on-site professional assistance is required, an additional service fee is charged.

6. Domestic payment operations	Electronically	Business Line	On paper form
Incoming payments			
– from another bank	CZK 6	–	–
– from within the bank	Free of charge	–	–
– to 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 140	CZK 300
– standard within the bank	CZK 3	CZK 10	CZK 45
– based on an MT101 SWIFT report	CZK 30	–	–
Direct debits			
Direct debit permission – establishing, changing, cancelling	Free of charge	–	CZK 40
Outgoing payment based on a direct debit			
– to another bank	CZK 6	–	–
– within the bank	CZK 3	–	–
Request for a direct debit			
– to another bank	CZK 6	–	CZK 45
– within the bank	CZK 3	–	CZK 45
Standing orders			
Standing order – establishing, 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	
Acquiring – payment operations through acceptance of payment cards¹⁾			
Statement on transactions executed through a payment terminal	Free of charge	–	CZK 30
Establishing the e-commerce service	CZK 13,900	–	–
Monthly fee for the e-commerce service	CZK 190 for each currency	–	–
Fee for a transaction executed through the e-commerce service	CZK 2	–	–

Domestic payments are considered to be CZK-denominated payments within the Czech Republic from/to accounts maintained in CZK.

¹⁾ 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.

7. Foreign payment operations	Electronically	Business Line	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	CK 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
Incoming payment based on acknowledged SEPA debit order			
– in an amount up to EUR 50,000	CZK 200	–	–
– in an amount over EUR 50,000	0.9%, min. CZK 200, max. CZK 1,500	–	–
SEPA debit order	CZK 50	–	–
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: <ul style="list-style-type: none"> – 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: <ol style="list-style-type: none"> 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: <ul style="list-style-type: none"> – 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. <p>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).</p>

8. Cash transactions

Depositing cash to accounts

Cash deposit in CZK	CZK 20
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	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) ¹⁾	10%, min. CZK 100
Depositing foreign currency coins to an account	10%
Depositing of damaged foreign banknotes	15%

Cash withdrawals from an account

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

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%

Night deposit box

Deposit through a night deposit box	CZK 50
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¹⁾ If the client makes an account deposit, the bank also charges the valid fee for a cash deposit.

9. Loans	Operating capital loans	Mortgage loans	Investment loans
Provision and maintenance of a loan¹⁾			
Submitting and evaluating a credit application	Free of charge		
Loan provision (also in the case of loan renewal)	0.3% of the loan amount, min. CZK 3,000, max. CZK 15,000	1% of the loan amount, min. CZK 10,000	0.5% of the loan amount, min. CZK 5,000, max. CZK 25,000
Monthly loan administration and maintenance	CZK 300	CZK 300 ²⁾	CZK 300 ²⁾
Drawing a loan based on a motion for registering a right of lien in the land register	CZK 1,000		
Change in contractual terms			
Change in contractual terms requested by the client	CZK 5,000		
Change in contractual terms – additional agreement for Cardif credit insurance	Insurance cannot be arranged.	Free of charge	Free of charge
Compensation fee for not observing the contractual drawing schedule ³⁾	–	0.3%	0.3%
Compensation fee for not fully using a loan ⁴⁾	–	(Client's rate – Discount rate) min. 1%	(Client's rate – Discount rate) min. 1%
Compensation fee for an extraordinary early loan payment, in part of in full ⁵⁾	–	(Client's rate – Discount rate) min. 1%	(Client's rate – Discount rate) min. 1%
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		
<i>Note: Lending to religious legal entities is subject to the Price List of Banking Service Fees, Corporate Clients.</i>			
¹⁾ 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 Section 1 and within the products that are not actively offered pursuant to Section 16).			
²⁾ The price includes sending of a loan account statement.			
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 principal paid early for each commenced year until the date of refixing the rate.			

10. Documentary payments and guarantees	
Guarantees	
Issuing a letter of guarantee/commitment to issue a bank guarantee – standard	min. CZK 3,000
Express fee for issuing a standard letter of guarantee/commitment to issue a bank guarantee (within 2 hours)	min. CZK 10,000
Issuing a letter of guarantee/commitment to issue a bank guarantee – non-standard	min. CZK 5,000
Preparing 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	min. CZK 4,000 p.a.
Advice to beneficiary	0.1%, min. CZK 1,000, max. CZK 5,000
Advice of change	CZK 1,500
Change of guarantee	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
<i>Note: Expenses for SWIFT, conversion of documents, postage and the like will be included when providing a given service.</i>	
Table is continued on the following page.	

10. Documentary payments and guarantees (continued)

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
Pre-checking 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

Note: 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.

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.

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 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

11. SWIFT products	MT940 Sending	MT940 Receiving	MT942 Sending	MT942 Receiving	MT101 Executing	MT101 Forwarding
Establishing the product	CZK 1,000/account				CZK 1,500/account	
Monthly fee for using the product	–	–	–	–	CZK 260/ account	CZK 1,000
Sending a statement	CZK 75/statement	–	CZK 75/statement	–	–	–
Processing an MT101 report	–	–	–	–	Free of charge	–
Sending an MT101 report	–	–	–	–	–	Free of charge
Receiving an electronic statement and forwarding it to a client through MultiCash or BusinessNet Professional	–	CZK 5/statement	–	CZK 5/statement	–	–
Cancelling the product	Free of charge					

12. 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

Table is continued on the following page.

12. Securities and unit trusts (continued)

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
<i>Note: Expenses paid by UniCredit Bank to third parties are added to the transaction fees listed above.</i>	
Safekeeping and custody services	
Bank fee for maintaining a client securities account at UniCredit Bank	
– custody for a collective bond within UniCredit Bank's bond programme 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% VAT
– 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	

13. Insurance

We are currently preparing a new insurance products offer.

14. 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	

15. 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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16. Products and services no longer actively offered Products and services that may be connected to individual accounts	Business Menu XL	Business Menu XXL	Business Menu XXL+	BUSINESS Account
	<i>(applies to a package established before 5 October 2007)</i>	<i>(applies to a package established before 5 October 2007)</i>	<i>(applies to a package established before 5 October 2007)</i>	<i>(applies to an account opened before 2 November 2007)</i>
Monthly fee	CZK 455	CZK 599	CZK 1,439	CZK 479
Maintenance of a current account	✓	CZK or foreign currency	CZK or foreign currency	✓
Current account statement sent by post (within Czech Republic)	Monthly/quarterly	Monthly/quarterly	Monthly/quarterly	Monthly
Change in package rendered upon the client's request	CZK 300	CZK 300	CZK 300	–
Loan	–	50% fee reduction for evaluating an operating capital loan or investment loan	50% fee reduction for evaluating an operating capital loan or investment loan	Provision, maintenance and administration of an operating capital loan
Electronic debit card	Visa Professional	–	–	–
Embossed debit card with travel insurance	Visa Advantage	–	–	✓
Embossed Business debit card with travel insurance	50% discount for Visa Business	Visa Business	Visa Business	–
Embossed Gold Business debit card	–	50% discount for Visa Gold Business	50% discount for Visa Gold Business	–
Online Banking – internet banking	✓	✓	✓	–
BusinessNet Basic – internet banking upgrade	–	–	–	✓
Eltrans 2000	–	–	✓	–
Business Line – telephone banking	✓	✓	–	✓
GSM Banking – mobile banking	✓	✓	✓	✓
Smart Banking – the next generation of mobile banking	✓	✓	✓	–
Sending an SMS report (account balance, account movements, card transactions, etc.)	–	–	–	5
Domestic incoming payments	✓	✓	✓	–
Domestic outgoing standard payments to another bank – as well as within the bank – made electronically	✓	✓	✓	10 within the bank
Domestic standing order, direct debit permission (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⁾ Offers the advantageous fee of CZK 200 for an incoming payment up to EUR 50,000 and 0.9% (max CZK 1,000) for an incoming payment over EUR 50,000. 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).

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

Table is continued on the following page.

16. Products and services no longer actively offered (continued) Products and services that may be connected to individual accounts	BUSINESS Export Account¹⁾ <i>(applies to an account opened before 2 November 2007)</i>	Professional Menu <i>(applies to a package established before 5 October 2007)</i>	TOP Professional Menu <i>(applies to a package established before 5 October 2007)</i>	Start Account <i>(applies to an account opened before 5 October 2007)</i>
Monthly fee	CZK 599	CZK 455	CZK 695	CZK 185
Maintenance of a current account	✓	CZK or foreign currency	CZK or foreign currency	✓
Current account statement sent by post (within Czech Republic)	Monthly	Monthly/quarterly	Monthly/quarterly	Monthly/quarterly
Change in package rendered upon the client's request	–	CZK 300	CZK 300	CZK 300
Loan	Provision, maintenance and administration of an operating capital loan	50% fee reduction for evaluating an operating capital loan or investment loan	Fee for evaluation and administration of an operating capital loan up to CZK 200,000, 50% fee reduction for evaluating an investment loan	–
Electronic debit card	–	–	–	✓
Embossed debit card with travel insurance	✓	–	–	–
Embossed Business debit card with travel insurance	–	Visa Business	Visa Business	–
Embossed Gold Business debit card	–	50% discount for Visa Gold Business	50% discount for Visa Gold Business	–
Online Banking – internet banking	–	✓	✓	✓
BusinessNet Basic – internet banking upgrade	✓	–	–	–
Eltrans 2000	–	–	–	–
Business Line – telephone banking	✓	✓	✓	–
GSM Banking – mobile banking	✓	✓	✓	–
Smart Banking – the next generation of mobile banking	–	✓	✓	–
Sending an SMS report (account balance, account movements, card transactions, etc.)	5	–	–	–
Domestic incoming payments	–	✓	✓	–
Domestic outgoing standard payments to another bank – as well as within the bank – made electronically	10 within the bank	✓	✓	–
Domestic standing order, direct debit permission (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⁾ Offers the advantageous fee of CZK 200 for an incoming payment up to EUR 50,000 and 0.9% (max CZK 1,000) for an incoming payment over EUR 50,000. 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).

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

17. 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.