

Price list

Small Business

UniCredit Bank

Czech Republic and Slovakia, a.s.

Valid from 01. 12. 2020

Price list

Small Business

UniCredit Bank Czech Republic and Slovakia, a.s.

Valid from 01. 12. 2020

Contents

| | |
|--|-----------|
| 1. Accounts | 3 |
| U konto BUSINESS | 3 |
| PROFESE Plus Account | 3 |
| DOMOV Account | 3 |
| 2. Accounts | 4 |
| 2.1. Accounts and deposits | 4 |
| 2.2. Special-purpose accounts | 6 |
| 2.3. Additional fees for account maintenance | 8 |
| 2.4. Customer fees for over-limit deposits (for accounts set up from 1.4.2020) | 8 |
| 3. Debit cards | 8 |
| 4. Direct banking | 9 |
| 5. Electronic banking | 9 |
| 6. Domestic payment operations | 10 |
| 7. Foreign payment operations | 11 |
| 8. Cash transactions | 12 |
| 9. Loans | 13 |
| 10. Documentary business and guarantees | 14 |
| 10.1. Bank guarantees | 14 |
| 10.2. Documentary credits | 15 |
| 10.3. Documentary collections and cashing bills of exchange | 15 |
| 10.4. Other fees in documentary transactions | 16 |
| 11. SWIFT products | 16 |
| 12. Securities and unit trusts | 16 |
| 12.1. Equities and bonds | 16 |
| 12.2. Unit trusts | 16 |
| 12.3. Providing custody/administration services | 17 |
| 13. Safe deposit boxes | 18 |
| 14. Cheques | 18 |
| 15. Products that are no longer actively offered | 19 |
| 15.1. Accounts | 19 |
| BUSINESS Menu XL, XXL, XXL+ | 19 |
| BUSINESS Account | 19 |
| BUSINESS Export Account | 19 |
| PROFESSIONAL Menu | 20 |
| START Account | 20 |
| BUSINESS Account 5 | 20 |
| BUSINESS Account 20 | 20 |
| BUSINESS Account 70 | 20 |
| Account FOR ENTREPRENEURS | 21 |
| BUSINESS Exklusive Account | 21 |
| PROFESE Account | 21 |
| START | 22 |
| ACTIVE | 22 |
| MASTER | 22 |
| GOLD | 22 |
| 15.2. Special-purpose accounts | 23 |
| 15.3. Debit cards | 24 |
| 15.4. Direct banking | 25 |
| 15.5. Loans | 25 |
| 16. Other services | 26 |

| 1. Accounts | U konto BUSINESS | PROFESE Plus Account | DOMOV Account |
|---|--|-----------------------------|---------------|
| Services connected to individual accounts | | | |
| Monthly fee if at least 1 of the following conditions is fulfilled: | CZK 0 | CZK 0 | CZK 190 |
| Minimum monthly noncash credit turnover in a given month on the main CZK account ¹⁾ | – | CZK 150,000 or | – |
| Minimum average monthly balance on the main CZK account | – | CZK 250,000 | – |
| Monthly fee if at least 1 of the aforementioned conditions is not fulfilled | CZK 0 | CZK 149 | CZK 190 |
| Maintenance of a current account | ✓ | ✓ | ✓ |
| Electronic current account statement (through internet banking) | ✓ | ✓ | ✓ |
| Maintenance of a second current account in CZK or foreign currency | for 2 accounts | ✓ | – |
| Maximum monthly total turnover in the account ²⁾ | CZK 2,500,000 | – | – |
| Fee for exceeding the maximum monthly total turnover on a current account ^{3), 6)} | CZK 50 for every started CZK 50,000 | – | – |
| Provision of operating capital loan/overdraft for a current account | – | ✓ | – |
| Administration and maintenance of an operating capital loan/overdraft for a current account | – | CZK 200/month ⁴⁾ | – |
| Provision, administration and maintenance of a Micro overdraft | – | ✓ | – |
| Maximum number of payment cards on the account | 2 | 1 | 0 |
| Debit card with travel insurance | ✓ | ✓ | – |
| Premium debit card Visa Business Premium with travel insurance | – | ✓ ⁵⁾ | – |
| Online Banking – internet banking | ✓ or | ✓ or | ✓ or |
| BusinessNet Professional – internet banking | ✓ | ✓ | ✓ |
| Smart Banking – mobile banking | ✓ | ✓ | ✓ |
| Smart key (mobile token) | ✓ | ✓ | ✓ |
| SMS key – use (price per SMS) | CZK 1.50 | CZK 1.50 | CZK 1.50 |
| SMS key – set-up and initiation | CZK 250 | CZK 250 | CZK 250 |
| Domestic standard payments or SEPA payments made electronically (outgoing and incoming payments, except for direct debit requests) | ✓ | 20 | ✓ |
| Domestic standing order and direct debit permission (establishing, changing, cancelling electronically) | ✓ | ✓ | ✓ |
| Cash deposit in CZK to accounts denominated in CZK made at a branch | – | ✓ | – |
| Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic ¹⁾ | ✓ | ✓ | – |
| Withdrawals from UniCredit ATMs in Czech Republic and abroad using a debit card registered to the account | ✓ | ✓ | – |
| Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered to the account | ✓ | 3 | – |
| ¹⁾ The monthly fee for account maintenance is charged to the client only in the case of non-compliance with the specified conditions for the previous month. For example, the monthly fee for January takes into account compliance with the specified conditions for January. If the free-of-charge maintenance conditions are not met, the fee is charged at the end of February. The credit turnover does not include the following operations: incoming payments from the current accounts of the same owner, transfers from the term deposits to the current account, credit transfers to the current account from credit accounts, credited interest, fee refunds and cancellations of card transactions. ²⁾ The limit will be counted as turnover on all accounts U konto BUSINESS package. ³⁾ The fee will not be charged for the first exceeding of the maximum monthly total turnover in the current account in the year. ⁴⁾ Applies to loans provided until 1 July 2017. For loans provided from 16 September 2013 to 30 June 2017, the fee is CZK 150/month. ⁵⁾ Eligible for the Premium debit card are only clients engaged in the following professions: notary; attorney-at-law; dentist; physician; distainer; trustee of assets in bankruptcy; pharmacist; veterinarian; tax advisor; auditor. ⁶⁾ The fee will not be charged to freelancing clients. | | | |
| The price of a product/service marked “✓” is included in the monthly fee for account maintenance. The fees for other services correspond to the standard fees in this Price List. | | | |

2. Accounts

2.1. Accounts and deposits

| | Current account | Account for companies being established |
|--|-----------------------|--|
| Opening/maintenance of the product | | |
| Opening the product | free of charge | |
| Monthly product maintenance | CZK 200 ¹⁾ | free of charge |
| Changing the contractual arrangement | free of charge | free of charge, incl. change of account type to a current account |
| Technical operations | | |
| Account statement | | |
| – sent by post (in Czech Republic) | CZK 100 ²⁾ | – |
| – sent by post (abroad) | CZK 150 ²⁾ | – |
| – electronic (through internet banking) | free of charge | – |
| Copy of an account statement | | |
| – current year | CZK 150 + VAT | – |
| – past year | CZK 300 + VAT | – |
| – older than 2 years | CZK 500 + VAT | – |
| Information | | |
| – about payment transactions (electronically, at a branch) | free of charge | |
| – about an unexecuted payment order by letter | CZK 100 | – |
| – about an unexecuted payment order in Online Banking / BusinessNet Professional | free of charge | – |
| Confirmation | | |
| – on an account balance | CZK 300 + VAT | free of charge |
| – on the execution of a term deposit | – | |
| Services/transactions | | |
| Debit cards | see Section 3 | – |
| Direct banking | see Section 4 | – |
| Electronic banking | see Section 5 | – |
| Domestic payment operations | see Section 6 | free of charge |
| Foreign payment operations | see Section 7 | Incoming and outgoing SEPA payments free of charge; for other items see Section 7 |
| Monthly redirection of payments in domestic and foreign payment systems | CZK 1,000 | – |
| Cash transactions | see Section 8 | Cash deposits free of charge, for other items see Section 8 |
| Early withdrawal fee (penalty) | – | |
| Loans | see Section 9 | – |
| Documentary payments and guarantees | see Section 10 | – |
| SWIFT products | see Section 11 | – |
| Securities and unit trusts | see Section 12 | – |
| Safe deposit boxes | see Section 13 | – |
| Cheques | see Section 14 | – |
| Emergency services | | |
| Blocking an account initiated by the bank | free of charge | |
| Blocking 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) | CZK 500 | – |
| Notice of an unauthorised debit balance | CZK 100 | – |
| Reminder / Request to pay the amount due | CZK 800 | – |
| Reminder before a legal action | CZK 1,000 | – |
| Cancelling an account | 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 | free of charge |

¹⁾Instead of a current account, 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.

²⁾The account statement fee is charged retrospectively. If statements are generated on a monthly basis, the fee charged at the end of the current month applies to the statement for the previous month (e.g. the fee for the May statement will be charged at the end of June).

Table continues on the following page.

| 2.1. Accounts and deposits (continued) | Foundation capital account | Escrow account | Term deposit |
|--|-------------------------------|------------------------------------|---|
| Opening/maintenance of the product | | | |
| Opening the product | free of charge | 0.3%, min. CZK 5,000 ¹⁾ | free of charge |
| Monthly product maintenance | CZK 150 | free of charge | free of charge |
| Establishment and maintenance of an account for term deposits | – | – | free of charge |
| Changing the contractual arrangement | free of charge | CZK 3,000 | free of charge |
| Technical operations | | | |
| Account statement | | | |
| – sent by post (in Czech Republic) | CZK 100 ²⁾ | free of charge | – |
| – sent by post (abroad) | CZK 150 ²⁾ | free of charge | – |
| – electronic (through internet banking) | free of charge | – | – |
| Copy of an account statement | | | |
| – current year | CZK 150 + VAT | | – |
| – past year | CZK 300 + VAT | | – |
| – older than 2 years | CZK 500 + VAT | | – |
| Information | | | |
| – about payment transactions (electronically, at a branch) | free of charge | | – |
| – about an unexecuted payment order by letter | CZK 100 | – | – |
| – about an unexecuted payment order in Online Banking / BusinessNet Professional | free of charge | – | – |
| Confirmation | | | |
| – on an account balance | | CZK 300 + VAT | |
| – on execution of a term deposit | – | – | free of charge |
| Services/transactions | | | |
| Debit cards | see Section 3 | – | – |
| Direct banking | see Section 4 | – | – |
| Electronic banking | see Section 5 | – | – |
| Domestic payment operations | see Section 6 | free of charge | – |
| Foreign payment operations | see Section 7 | free of charge | – |
| Redirection of payments of the domestic and foreign payment systems monthly | CZK 1,000/account | – | – |
| Cash transactions | see Section 8 | see Section 8 | – |
| Early withdrawal fee (penalty) from a term deposit | | | |
| –executed after the expiry of more than one half of the agreed duration of the term deposit | – | – | 50% of the proportional amount of the interest |
| –executed prior to the expiry of less than one half of the agreed duration of the term deposit | – | – | 100% of the proportional amount of the interest |
| Loans | see Section 9 | – | – |
| Documentary payments and guarantees | see Section 10 | – | – |
| SWIFT products | see Section 11 | – | – |
| Securities and unit trusts | see Section 12 | – | – |
| Safe deposit boxes | see Section 13 | – | – |
| Cheques | see Section 14 | see Section 14 | – |
| Emergency services | | | |
| Blocking an account initiated by the bank | | free of charge | |
| Blocking 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) | CZK 500 | – | CZK 500 |
| Notice of an unauthorised debit balance | CZK 100 | – | – |
| Reminder / call to pay the amount due (valid for accounts with overdraft) | CZK 800 | – | – |
| Reminder before a legal action | CZK 1,000 | – | – |
| Cancelling an account | | free of charge | |
| Withdrawal from an account maintenance contract initiated by the bank | CZK 500 | free of charge | – |

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

²⁾The account statement fee is charged retrospectively. If statements are generated on a monthly basis, the fee charged at the end of the current month applies to the statement for the previous month (e.g. the fee for the May statement will be charged at the end of June).

| 2.2. Special-purpose accounts | Custody accounts | | | | |
|---|---|---------------|---------------------------------|---|---|
| | For notaries | For attorneys | Custody for a real estate agent | Custody for executor (enforcement/auctions/custody) | Auctioneer's account |
| Opening/maintenance of the product | | | | | |
| Opening the product | free of charge | | | | |
| Monthly product maintenance | free of charge | | | CZK 0/CZK 899 ¹⁾ | free of charge |
| Settlement of a particular transaction (deposit, distraint, auction) | free of charge | | | | CZK 300 for an auction made in CZK, CZK 3,000 for an auction executed in a foreign currency |
| Changing the contractual arrangement | free of charge | | | | |
| Technical operations | | | | | |
| Account statement | | | | | |
| – sent by post (in Czech Republic) | CZK 50 ²⁾ | | | | |
| – sent by post (abroad) | CZK 80 ²⁾ | | | | |
| – electronic (through internet banking) | free of charge | | | | |
| Copy of an account statement | | | | | |
| – current year | CZK 150+ VAT | | | | |
| – past year | CZK 300+ VAT | | | | |
| – older than 2 years | CZK 500+ VAT | | | | |
| Information | | | | | |
| – about payment transaction (electronically, at a branch) | free of charge | | | | |
| – about an unexecuted order/transaction by letter | CZK 100 | | | | |
| – about an unexecuted payment order in Online Banking | free of charge | | | | |
| Confirmation of an account balance | CZK 300 + VAT | | | | |
| Services/transactions | | | | | |
| Debit cards | – | | | | |
| Direct banking | Online Banking/BusinessNet Professional + Smart Banking free of charge, for other items see Section 4 | | | | |
| Electronic banking | see Section 5 | | | | |
| Domestic payment operations | Incoming and outgoing domestic electronic payments free of charge, for other items see Section 6 | | | | |
| Foreign payment operations | Incoming and outgoing electronic SEPA payments free of charge, for other items see Section 7 | | | | |
| Monthly redirection of payments in domestic and foreign payment systems | CZK 1,000/account | | | | |
| Cash transactions | Cash deposit in CZK to accounts denominated in CZK made by an account owner 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 14 | | | | |
| Emergency services | | | | | |
| Blocking an account initiated by the bank | free of charge | | | | |
| Blocking 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 100 | | | | |
| Reminder / Request to pay the amount due | CZK 800 | | | | |
| Reminder before a legal action | CZK 1,000 | | | | |
| Cancelling an account | free of charge | | | | |
| Withdrawal from an account maintenance contract initiated by the bank | free of charge | | | | |

¹⁾CZK 0 for a variant bearing no interest (enforcement/auctions/custody)/CZK 899 for an account enforcing a variant bearing interest (the account balance is subject to the announced interest rate).

²⁾The account statement fee is charged retrospectively. If statements are generated on a monthly basis, the fee charged at the end of the current month applies to the statement for the previous month (e.g. the fee for the May statement will be charged at the end of June).+ VAT

Table continues on the following page.

| 2.2. Special-purpose accounts (continued) | Account for trustees of assets | | Account for insurance agents |
|--|---|---|---|
| | Bankruptcy position resolved by bankruptcy proceedings or reorganization | Bankruptcy position resolved by discharge of debts | |
| Opening/maintenance of the product | | | |
| Opening the product | | free of charge | |
| Monthly product maintenance | CZK 0/CZK 129 ¹⁾ | CZK 0/CZK 50 ²⁾ | CZK 99 |
| Settlement of a particular transaction (deposit, distraint, auction) | | – | |
| Changing the contractual arrangement | | free of charge | |
| Technical operations | | | |
| Account statement | | | |
| – sent by post (in Czech Republic) | | CZK 50 ³⁾ | CZK 100 ³⁾ |
| – sent by post (abroad) | | CZK 80 ³⁾ | CZK 150 ³⁾ |
| – electronic (through internet banking) | | free of charge | |
| Copy of an account statement | | | |
| – current year | | CZK 150 + VAT | |
| – past year | | CZK 300 + VAT | |
| – older than 2 years | | CZK 500 + VAT | |
| Information | | | |
| – about payment transaction (electronically, at a branch) | | free of charge | |
| – about an unexecuted order/transaction by letter | | CZK 100 | |
| – about an unexecuted payment order in Online Banking/ BusinessNet Professional | | free of charge | |
| Confirmation of an account balance | | CZK 300 + VAT | |
| Services/transactions | | | |
| Debit cards | | – | |
| Direct banking | Online Banking/BusinessNet Professional + Smart Banking free of charge, for other items see Section 4 | | |
| Electronic banking | see Section 5 | | |
| Domestic payment operations | see Section 6 | Incoming and outgoing domestic electronic payments free of charge, for other items see Section 6 | see Section 6 |
| Foreign payment operations | see Section 7 | Incoming and outgoing electronic SEPA payments free of charge, for other items see Section 7 | see Section 7 |
| Monthly redirection of payments in domestic and foreign payment systems monthly | CZK 1,000/account | | |
| Cash transactions | Cash deposit in CZK to accounts denominated in CZK made by an account owner free of charge, for other items see Section 8 | Cash deposit in CZK to accounts denominated in CZK made by an account owner and Cash withdrawal in CZK from accounts denominated in CZK free of charge, for other items see Section 8 | Cash deposit in CZK to accounts denominated in CZK made by an account owner free of charge, for other items 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 13 | see Section 13 | – |
| Cheques | see Section 14 | | |
| Emergency services | | | |
| Blocking an account initiated by the bank | | free of charge | |
| Blocking 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) | CZK 500 | CZK 500 | – |
| Notice of an unauthorised debit balance | | CZK 100 | |
| Reminder / Request to pay the amount due | | CZK 800 | |
| Reminder before a legal action | | CZK 1,000 | |
| Cancelling an account | | free of charge | |
| Withdrawal from an account maintenance contract initiated by the bank | | CZK 500 | |

¹⁾CZK 0 for a variant bearing no interest (the account balance bears no interest) / CZK 129 for a variant bearing interest (the published interest rate is credited to the account balance).

²⁾CZK 0 for a variant bearing no interest (the account balance bears no interest) / CZK 50 for a variant bearing interest (the published interest rate is credited to the account balance). The fee is debited to the business account of the trustee of the assets in bankruptcy.

³⁾The account statement fee is charged retrospectively. If statements are generated on a monthly basis, the fee charged at the end of the current month applies to the statement for the previous month (e.g. the fee for the May statement will be charged at the end of June).

2.3 Additional fees for account maintenance the bank may charge the client

| | |
|---|---------------------|
| Additional fee for account maintenance from the increment in the client's deposits, provided the total volume of funds deposited for all currencies as of 31 December is less than CZK 100 million | free of charge |
| Additional fee for account maintenance from the increment in the client's deposits, provided the total volume of funds deposited for all currencies as of 31 December is greater than CZK 100 million | 0.15% ¹⁾ |

¹⁾ The total volume of a client's deposits consists of funds held in all of the client's accounts, including term deposits and deposit notes in all currencies. The term "account" also applies to an individual account opened for safekeeping third-party funds with a notary, lawyer, bailiff or auctioneer, or an individual account for administering an insolvency estate held for a liquidator (hereinafter referred to as the "Client"), irrespective of who the beneficial owner is (hereinafter referred to as the "Beneficial Owner"). In escrow accounts and accounts for administering an insolvency estate, the balances of all accounts of the same Beneficial Owner are aggregated for the purposes of assessing whether the limit of CZK 100 million has been reached. The fee is calculated according to the difference between the total volume of deposits of the Client/Beneficial Owner as of 31 December of the respective year and the average daily balance of deposits of the Client/Beneficial Owner from 1 September until 30 November of the same year. If this difference is negative, the fee is zero. The fee is charged annually and may be debited from any current account held with the bank in January of the following year. When foreign currencies are converted into CZK and vice versa, the CNB's foreign exchange middle rate valid as of 31 December of the respective year applies.

2.4 Customer fees for over-limit deposits

| | |
|--|-------------------------|
| Fee for customer deposits up to and including the specified limit in the relevant currency | free of charge |
| Fee for customer over-limit deposits in EUR, for volumes over 1 mil. EUR | 0.5% p.a. ¹⁾ |
| Fee for customer over-limit deposits in CHF, for volumes over 1 mil. CHF | 0.5% p.a. ¹⁾ |

¹⁾ The fee for customer over-limit deposits equals the multiple of the fee rate and the base. The base equals the difference between the customer's daily balance in EUR, CHF and the aforementioned limit. If the base is negative, the fee equals zero. The daily balance consists of the customer's funds deposited on all the customer's accounts, including term deposits and depository bills of exchange in EUR, CHF. The term "account" also refers to an individual account intended for safekeeping funds with a third person, such as a notary, advocate, executor, auctioneer, real estate agent, or an individual account for asset management kept for an insolvency administrator, regardless of the beneficial owner of the funds. For escrow accounts and asset management accounts, the balances of all accounts of the same beneficial owner must be summed to assess whether the threshold of 1 mil. EUR or 1 mil. CHF has been achieved. The fee is calculated on daily basis, charged monthly and can be deducted from any of the customer's current account during the following month.

3. Debit cards

| | | Visa Business Standard Deposit ¹⁾ | Visa Business Standard | Visa Business Professional | Visa Business Premium |
|---|----------|---|---------------------------|---|--------------------------|
| Card issue and maintenance | | | | | |
| Primary card | annually | CZK 0 | CZK 990 | CZK 2,500 | CZK 3,500 |
| Insurance²⁾ | | | | | |
| TRAVEL Basic – basic travel insurance | monthly | CZK 25 | free of charge | free of charge | free of charge |
| TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance) | monthly | CZK 60 | CZK 60 | CZK 65 | CZK 70 |
| Insurance contracted until 31. 08. 2018 (including)^{2) 3)} | | | | | |
| 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 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 30 | |
| 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 | |
| Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic | | | | free of charge | |
| Additional services | | | | | |
| Priority Pass | annually | | | CZK 500 | |
| Using the Priority Pass card | | | | USD 32/individual entry | |
| Issuing a replacement Priority Pass card | | | | CZK 200 | |
| Duplicate of a receipt issued at a visit to a VIP lounge | | | | CZK 50 + VAT | |
| Emergency services | | | | | |
| Blocking a card | | | | free of charge | |
| Issuing a new card replacing a lost or stolen card | | | | CZK 200 | free of charge |
| Express issue of a new card and PIN (within 2 days) | | | | CZK 650 | |
| Express re-issue of a card or PIN (within 2 days) | | | | CZK 650 | |
| Sending an issued card abroad | | | | according to actual costs | |
| Other services | | | | | |
| Delivery of card / PIN / card and PIN to branch | | | | CZK 250 | |
| Balance inquiry at other ATM | | | | CZK 25 | |
| Card activation through contact centre | | | | CZK 250 | |
| Special account statement of debit card transactions sent by post in Czech Republic | monthly | | | CZK 100 | |
| Account statement of debit card transactions in Online Banking / BusinessNet Professional | | | | free of charge | |
| Debit Card transactions statement | | | | | |
| – sent by post (in Czech Republic) | | | | CZK 100 | |
| – sent by post (abroad) | | | | CZK 150 | |
| – electronic (through internet banking) | | | | free of charge | |
| Change in the card's drawing limit | | | | CZK 100 | |
| Change of the set-up of accounts associated with the card | | | | CZK 100 | |
| Re-issuing and sending PIN | | | | CZK 100 | |
| Issuing 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 | |

¹⁾ The annual fee for card issue and maintenance for a deposit card is not charged if zero transaction limits are set on the card.

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

³⁾ Insurance cannot be arranged since 1. 9. 2018.

| 4. Direct banking | Online Banking | BusinessNet Professional | BusinessNet Connect ²⁾ | Smart Banking |
|--|------------------|--|-----------------------------------|----------------|
| | internet banking | internet banking | direct channel | mobile banking |
| Establishment/use | | | | |
| Establishing access | free of charge | CZK 500 | CZK 2,000 | free of charge |
| Defining structured signature authorisations | – | CZK 2,500 | – | – |
| Monthly fee for use | CZK 140 | CZK 390 | CZK 200 | CZK 140 |
| Service intervention, training, consultation provided by a bank employee | – | CZK 1,000 + CZK 250 for every commenced 15 minutes + VAT | | – |
| Cancelling | free of charge | | | |
| Other fees | | | | |
| Sending an informational SMS report ¹⁾ | | CZK 2.90 | | – |
| Sending an informational email report | | free of charge | | – |
| Keys for logins and transaction signatures: | | | | |
| Smart key (mobile token) | | free of charge | | – |
| SMS key – use (price per SMS) | | CZK 1.50 | | – |
| SMS key – set-up and initiation | | CZK 250 | | – |
| Token (calculator) – providing, initializing and changing | | CZK 1,000 | | – |
| Setting up user authorisations (beyond establishing the product) ³⁾ | – | CZK 300 | | – |
| Changing user authorisations for accounts ³⁾ | – | CZK 300 | | – |
| Blocking/Unblocking user authorisations | free of charge | | | |
| Setting up a digital certificate per user | | – | CZK 300 | – |
| Blocking/unblocking a user's digital certificate | | – | free of charge/CZK 300 | – |
| Setting up a user profile for international use | | CZK 1,000 | | – |
| ¹⁾ SMS reports provided free of charge for accounts relate only to informational SMS reports. ²⁾ BusinessNet Connect can be established only to a BusinessNet Professional product. ³⁾ Only multisignature settings. The amounts of fees may be adjusted on a case-by-case basis in each package (see Section 1 and 15). | | | | |

| 5. Electronic banking | Eltrans | MultiCash | EuropeanGate Executing | EuropeanGate Forwarding |
|---|--|----------------|------------------------|-------------------------|
| Establishing/using the product | | | | |
| Establishing the product (including training) | CZK 5,000 | CZK 10,000 | CZK 1,500/account | CZK 10,000 per country |
| Monthly fee for using the product | CZK 800 | CZK 1,000 | CZK 1,000/account | CZK 500/account |
| 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 a new envelope with passwords for current user | CZK 300 | – | – | – |
| Issuing/renewing a certificate for the products Eltrans and Eltrans@Sign | free of charge | – | – | – |
| Creating a non-standard template for importing from an accounting programme | CZK 15,000 + VAT | – | – | – |
| Payment modules per country | – | free of charge | – | – |
| Establishing the electronic payment service for each additional country | – | CZK 5,000 | – | – |
| Assigning new user authorisation to accounts (beyond establishing the service) | CZK 300 | CZK 300 | – | – |
| Blocking/unblocking user access | CZK 300 | CZK 300 | – | – |
| Changing user authorisations for accounts | CZK 300 | CZK 300 | – | – |
| 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 + VAT | | | |
| Service intervention, training, consultation provided by an external supplier's employee | Bank's actual costs + VAT | | | |
| ¹⁾ If on-site professional assistance is required, an additional service fee is charged. | | | | |

6. Domestic payment operations

CZK-denominated payments within the Czech Republic from/to accounts maintained in CZK.

| | Electronically | In paper form |
|---|-------------------------------------|-----------------------|
| Incoming payments | | |
| – from another bank | CZK 6 | – |
| – within the bank ¹⁾ | CZK 6 | – |
| – to a technical account | free of charge | – |
| Outgoing payments | | |
| – standard to another bank | CZK 6 | CZK 150 ²⁾ |
| – express to another bank | CZK 115 | CZK 300 |
| – standard within the bank | CZK 6 | CZK 150 ²⁾ |
| – standard to another bank based on an MT101 SWIFT report | CZK 30 | – |
| – standard within the bank based on an MT101 SWIFT report | CZK 30 | – |
| – express based on an MT101 SWIFT report | CZK 300 | – |
| Direct debits | | |
| Direct debit permission – establishing, changing, cancelling | free of charge | CZK 150 ²⁾ |
| Outgoing payment based on a direct debit | | |
| – to another bank | CZK 6 | |
| – within the bank | CZK 6 | |
| Request for a direct debit | | |
| – to another bank | CZK 6 | CZK 150 ²⁾ |
| – within the bank | CZK 6 | CZK 150 ²⁾ |
| Standing orders | | |
| Standing order – establishing, changing, cancelling | free of charge | CZK 150 ²⁾ |
| Outgoing payment based on a standing order | | |
| – to another bank | CZK 6 | |
| – within the bank | CZK 6 | |
| Other domestic payment services | | |
| Changing or correcting a payment order prior to sending from the bank | CZK 500 | |
| Cancelling a payment order prior to sending from the bank ³⁾ | CZK 500 | |
| Request to change or cancel an executed payment | CZK 500 | |
| Acquiring – payment operations through acceptance of payment cards | | |
| <i>The amount of the commission is set individually for each client and directly dependent on turnover via payment cards and the number of installed payment terminals. A commission is charged for each transaction.</i> | | |
| Statement for transactions executed through a payment terminal | free of charge | CZK 100 |
| Payment terminal monthly fee | CZK 159 ⁴⁾ | – |
| Establishing the e-commerce service | CZK 4,600 | – |
| Monthly fee for the e-commerce service | CZK 190 for each currency / webpage | – |
| <i>The fees listed above already include settlement of the accounting items and expenses on interbank payments through the CNB clearing centre.</i> | | |
| ¹⁾ free of charge with the PROFESE PLUS Account. | | |
| ²⁾ Fee for custody accounts (custody at notary, custody at others, custody at distrainer, auctioneer account) and accounts for trustees of assets is 100 CZK. | | |
| ³⁾ A payment order may be changed in accordance with point 24.5 of the GBTC: Upon the request to change an as yet unexecuted order, the Client must always withdraw the original order and create a new order. | | |
| ⁴⁾ Monthly fee applied for each payment terminal owned by the bank where the minimum mandatory turnover by payment cards for the given month will not be achieved. | | |

| 7. Foreign payment operations | Electronically | In paper form |
|---|--|--|
| Incoming payments | | |
| SEPA payment from another bank | CZK 6 | – |
| SEPA payment within the bank | CZK 6 | – |
| 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 | – |
| – within the bank | CZK 6 | – |
| – in CZK from an account maintained with UniCredit Bank in Slovakia | CZK 6 | – |
| Outgoing payments | | |
| SEPA payment to another bank | CZK 6 | CZK 150 |
| SEPA payment within the bank | CZK 6 | CZK 150 |
| 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 bank charges assigned 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 in Czech Republic from an account maintained in a foreign currency | CZK 250 | CZK 250 + CZK 300 ¹⁾ |
| – Standard SEPA payment to another bank based on an MT101 SWIFT report | CZK 30 | – |
| – Standard SEPA payment within the bank based on an MT101 SWIFT report | CZK 30 | – |
| – Express SEPA payment based on an MT101 SWIFT report | CZK 300 | – |
| – within the bank | CZK 30 | CZK 30 + CZK 300 ¹⁾ |
| – in CZK to an account maintained with UniCredit Bank in Slovakia | CZK 6 | CZK 6 + CZK 300 ¹⁾ |
| NON-STP surcharge | | CZK 500 |
| SEPA express payment to another bank | CZK 115 | CZK 300 |
| Standing orders | | |
| Standing order – establishing, changing, cancelling | CZK 30 | CZK 150 |
| Outgoing payment based on a standing order | | |
| – SEPA payment to another bank | CZK 6 | – |
| – SEPA payment within the bank | CZK 6 | – |
| – SEPA express payment to another bank | 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 in Czech Republic from an account maintained in a foreign currency | CZK 250 | – |
| – standard within the bank | CZK 30 | – |
| – in CZK to an account maintained with UniCredit Bank in Slovakia | CZK 6 | – |
| SEPA direct debits | | |
| Activating an account for SEPA direct debits | – | free of charge |
| Deactivating an account for SEPA direct debits | – | CZK 150 |
| SEPA direct debits authorisation – establishing, changing, cancelling | free of charge | CZK 150 |
| Outgoing payment based on acknowledged SEPA direct debits order – to another bank | CZK 6 | – |
| Outgoing payment based on acknowledged SEPA direct debits order – within the bank | CZK 6 | – |
| Outgoing payment based on acknowledged SEPA direct debits order from the accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Slovakia | CZK 30 | – |
| Other foreign payment services | | |
| Payment advice | | CZK 500 |
| Cancelling a payment order prior to sending from the bank ³⁾ | | CZK 500 |
| Request to change or cancel an executed payment | | CZK 500 + costs of other banks |
| Re-crediting a returned payment | | CZK 500 + costs of other banks |
| Payment confirmation | | |
| – payments not older than 3 months | | CZK 300 + costs of other banks |
| – payments older than 3 months | | CZK 500 + costs of other banks |
| Transfer of a cancelled account's balance through foreign payment operations | | |
| – SEPA payment at UniCredit Bank from an account maintained in the Czech Republic CZK | | free of charge |
| – standard payment at UniCredit Bank from an account maintained in the Czech Republic CZK | | CZK 30 |
| – SEPA payment to another bank | | free of charge |
| – standard payment to another bank | | CZK 1,000 |

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

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

³⁾A payment order may be changed in accordance with point 24.5 of the GBTC: Upon the request to change an as yet unexecuted order, the Client must always withdraw the original order and make out a new order.

Definition of terms on the following page

Foreign payment operations – Definition of terms

| | |
|---------------------|--|
| SEPA payment | <p>A SEPA payment is any payment in EUR currency meeting the following conditions:</p> <ul style="list-style-type: none"> – it contains the correctly entered IBAN (International Bank Account Number = international account number) of the beneficiary – “SHA” fee management (shared = the originating bank’s fees are paid by the sender and the beneficiary bank’s fees are paid by the beneficiary) – it contains no requirements for special processing methods – it is executed only between banks participating in the SEPA scheme and in EEA Member States and other countries that have voluntarily acceded to SEPA rules (e.g. Switzerland, Monaco and San Marino) <p>The Bank provides the SEPA Direct Debit service only for EUR accounts.</p> |
| 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. Please note that for non-conversion payments and within the EEA and in an EEA-country currency, the BEN fee management under the applicable legislation is not permitted and will be changed by the bank to the SHA fee management. |
| 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 | <p>The surcharge is applied to each foreign payment, cheques excepted, in the following cases:</p> <ul style="list-style-type: none"> – Payments when the beneficiary’s IBAN is required (such as payments in the EU and EEA); or the beneficiary’s name or another mandatory information requested by the beneficiary’s bank or, respectively, by the correspondent bank while this required detail is either missing or has been stated incorrectly; – Payments at which the beneficiary’s bank BIC (i.e. SWIFT address) is required (such as payments in the EU and EEA), while the beneficiary’s bank BIC is either missing or has been stated incorrectly (including SEPA payments); – Payments in the EEA and denominated in an EEA currency subject to the “BEN” management of fees (the Bank will change the fee management to “SHA”); – Request for a special processing method has been made: we understand such special requests as including the use of either (i) another code word than that defined by the Bank, or (ii) a code word based on which the order is processed as a NON-STP payment, or (iii) a code word entered through the direct or electronic banking in a format differing from the prescribed one. <p>The following are the defined code words that do not trigger the NON-STP surcharge application: /RATE/, /VALUE/, /AVIZO/, /CHQB/, /ABA/, /KS/, /VSI/, /SS/ (only for CZK denominated transfers in the Czech Republic).</p> |

8. Cash transactions

Depositing cash to accounts

| | |
|---|----------------------------------|
| Cash deposit in CZK to the credit of an account denominated in CZK | 0.1%, min. CZK 150 ¹⁾ |
| Cash deposit in CZK to the credit of an account denominated in CZK made by the account owner | 0.1%, min. CZK 150 |
| Cash deposit in a foreign currency to an account in identical currency | 1%, min. CZK 150 |
| Cash deposit to an account in a different currency | 1%, min. CZK 150 |
| Deposit of coins in foreign currency to an account | 10% |
| Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic | free of charge |
| Cash deposits in CZK or a foreign currency to a technical account | free of charge |
| Cash deposit through Czech Post to a current account in CZK | CZK 25 |

Cash processing

| | |
|---|--|
| Processing unsorted cash (made within the Bank) | CZK 1,500/CZK 1 million |
| Cash exchange of banknotes and coins and depositing sorted coins in CZK (101 and more banknotes or coins of each nominal value) ²⁾ | 5% of the amount received in excess of 100 notes and coins of respective nominal values, min. CZK 150 |
| Cash exchange of banknotes and coins and depositing unsorted coins in CZK (101 and more banknotes or coins of each nominal value) ²⁾ | 10% of the amount received in excess of 100 notes and coins of respective nominal values, min. CZK 150 |
| Collecting and processing cash (based on a contract with an external agency) | individually |
| Preparing cash through a security agency (outside the Bank) | individually |
| Cash exchange of coins (based on a contract with an external agency) | individually |

Cash withdrawals from an account (including payments based on a client’s cheque)

| | |
|---|--------------------------------------|
| Cash withdrawal in CZK from an account denominated in CZK | CZK 150 |
| Cash withdrawal in a foreign currency from an account in identical currency | 1%, min. CZK 150 |
| Cash withdrawal from an account in a different currency | 1%, min. CZK 150 |
| 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 | free of charge |
| Purchase of foreign currencies | free of charge |

¹⁾Freelancing clients have a cash deposit in CZK in favour of the accounts they use to exercise their profession denominated in CZK free of charge.

²⁾The Bank does not exchange foreign currency cash.

| 9. Loans | Micro overdraft | Business overdraft | Professional overdraft | Mikro PRESTO Business | PRESTO business |
|--|--|-------------------------|------------------------------|----------------------------------|---------------------------|
| Provision and maintenance of a loan¹⁾ | | | | | |
| Submitting and evaluating a credit application | free of charge | | | | |
| Loan provision (also in the case of loan renewal) | free of charge | CZK 2,000 | free of charge | | CZK 2,000 |
| Monthly loan administration and maintenance – Micro overdraft | free of charge ⁸⁾ | | – | | |
| Monthly loan administration and maintenance – loans up to CZK 1 million | – | CZK 200 ³⁾ | CZK 200 ⁴⁾ | free of charge ^{1), 2)} | CZK 200 ^{1), 3)} |
| Annual fee for services and work related to processing of documents submitted by the client – loans CZK 1 million | CZK 200 ⁵⁾ | CZK 1,500 ⁶⁾ | free of charge ⁹⁾ | free of charge | |
| Change to contractual terms | | | | | |
| Changing contractual terms at the client's request | CZK 5,000 | | | | |
| Compensation fee for an extraordinary early loan payment, in part or in full ⁷⁾ | | – | | 3% | |
| Other services | | | | | |
| Consulting or operations beyond the scope of standard services | CZK 250 for every commenced 30 minutes | | | | |
| Reminder / Request to pay the amount due | CZK 800 | | | | |
| Request for payment of the total amount receivable | CZK 1,000 | | | | |
| <i>Note: Providing loans to churches incorporated as legal persons is subject to the banking fees according to the Price list for the Corporate and public sector.</i> | | | | | |
| ¹⁾ The price includes electronic loan statements. | | | | | |
| ²⁾ Applicable to loans provided from 1 December 2018. For loans provided from 1 July 2017 to 30 November 2018, the fee is CZK 200. For loans provided before 1 July 2017, the fee is CZK 100. | | | | | |
| ³⁾ Applicable to loans provided from 1 July 2017. For loans provided prior to this date, the fee is CZK 150. | | | | | |
| ⁴⁾ Applicable to loans provided from 1 July 2017. For loans provided from 16 September 2013 to 30 June 2017, the fee is CZK 150. | | | | | |
| ⁵⁾ Applicable to loans provided from 9 October 2017. | | | | | |
| ⁶⁾ Applicable to loans provided from 9 October 2017. For loans provided from 16 September 2013 to 8 October 2017, the fee is CZK 1,000. | | | | | |
| ⁷⁾ The fee is calculated from the prematurely paid principal. | | | | | |
| ⁸⁾ Applicable to loans provided from 1 December 2018. For loans provided from 1 July 2017 to 30 November 2018, the fee is CZK 200. For loans provided before 1 July 2017, the fee is CZK 150. | | | | | |
| ⁹⁾ This applies to loans granted from 1 December 2019. For any loans granted from 9 October 2017 to 30 November 2019, the fee amounts to CZK 1,500. | | | | | |
| Table continues on the following page. | | | | | |

| 9. Loans (continued) | Investment loan Profesionál | Operating loans ¹⁾ | 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) | CZK 2,000 | 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 – loans up to CZK 1 million | CZK 200 ^{2), 3)} | CZK 400 ⁴⁾ | CZK 400 ^{2), 4)} | |
| Monthly loan administration and maintenance – loans over CZK 1 million | – | CZK 800 ⁵⁾ | CZK 800 ^{2), 5)} | |
| Drawing a loan based on a motion for registering a right of lien in the land register | – | CZK 1,000 | | |
| An annual fee for services and work related to processing documents submitted by the client – loans CZK 1 million | free of charge | CZK 1,500 ⁶⁾ | free of charge | |
| An annual fee for services and work related to processing documents submitted by the client – loans over CZK 1 million | – | CZK 3,000 ⁷⁾ | free of charge | |
| Change to contractual terms | | | | |
| Changing contractual terms at the client's request | CZK 5,000 | | | |
| Compensation fee for not observing the contractual drawing schedule ⁸⁾ | – | | 0.3% | 0.3% |
| Compensation fee for not fully using a loan ⁹⁾ | – | | (Client's rate – Discount rate) min. 1% | |
| Compensation fee for an extraordinary early loan payment, in part or in full ¹⁰⁾ | Early payment max. 4x per year free of charge, additional 3% | – | (Client's rate – Discount rate) min. 1% | |
| Loan acceleration (in full or in part) due to failed performance of contractual terms and conditions | – | | (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 | | | |
| Reminder / Request to pay the amount due | CZK 800 | | | |
| Request for payment of the total amount receivable | CZK 1,000 | | | |

Note: Provision loans to churches incorporated as legal persons is subject to the banking fees according to the Price list for the Corporate and public sector.

¹⁾For operating loans granted in a package (i.e. in the current offer of accounts under Section 1 or in products not actively offered, under Section 15), the fees agreed for the respective account/package always apply.

²⁾The price includes electronic loan statements.

³⁾Applicable to loans granted from 1 July 2017. The fee for loans granted before this date is CZK 150.

⁴⁾Applicable to loans granted from 1 July 2017. The fee for loans granted before this date is CZK 300.

⁵⁾Applicable to loans granted from 1 July 2017. The fee for loans granted from 16 September 2013 to 30 June 2017 is CZK 600. The fee for loans granted before 16 September 2013 is CZK 300.

⁶⁾Applicable to loans granted from 9 October 2017. The fee for loans granted from 16 September 2013 to 8 October 2017 is CZK 1,000.

⁷⁾Applicable to loans granted from 16 September 2013.

⁸⁾The fee is calculated based on the amount where drawdown is extended per each commenced month by which the drawdown is extended.

⁹⁾The fee is calculated based on the amount not drawn per each commenced year from the date of the end of drawdown until the date of the rate validity. This does not apply to an undrawn amount equal to or less than 10% of the loan.

¹⁰⁾The fee is calculated based on the principal repaid early per each commenced year until the date of the interest rate. In the case of PRESTO Business and Micro PRESTO Business, the fee is calculated from the principal repaid.

10. Documentary business and guarantees

10.1. Bank guarantees

| | |
|--|---|
| Issuance of a bank guarantee/letter of undertaking for a bank guarantee – standard text | min. CZK 3,000 |
| Preparing a wording/issue a bank guarantee/letter of undertaking for a bank guarantee (non-standard text) ¹⁾ | min. CZK 5,000 |
| Surcharge for an express issue of a standard bank guarantee/letter of undertaking for a bank guarantee (within 4 hours of submitting complete supporting documentation, at the client's request) ²⁾ | min. CZK 5,000 |
| Express issue of an amendment to the bank guarantee/letter of undertaking for a bank guarantee (within 4 hours of submitting complete supporting documentation, at the client's request) ²⁾ | min. CZK 5,000 |
| Guarantee commission for issuing a bank % p.a. risk margin guarantee/letter of undertaking for an as per credit score charged bank guarantee ³⁾ | % p.a. risk margin as per the client's credit score charged in advance for the respective period, min. CZK 4,000 annually |
| Change of terms and conditions of the bank guarantee/ letter of undertaking for a bank guarantee | CZK 2,000 |
| Advising of a bank guarantee to the beneficiary/registration of a bank guarantee obtained by a client at the client's request | CZK 2,000 |
| Advising of an amendment of a bank guarantee to the beneficiary/registration of an amendment of the bank guarantee obtained by a client at the client's request | CZK 2,000 |
| Claim under a bank guarantee/payment under a bank guarantee | 0.3%, min. CZK 3,000 for each claim/payment |

Table continues on the following page.

10.1. Bank guarantees (continued)

| | |
|---|---|
| Early closing of a bank guarantee / promise of issuing a bank guarantee | CZK 2,000 |
| Verifying signatures on a bank guarantee/letter of undertaking for a bank guarantee, verifying authenticity of a bank guarantee/letter of undertaking for a bank guarantee, verifying the issuer (a bank/non-bank entity), any other verification at the client's request | CZK 500 + respective expenses for SWIFT/courier/postage |

¹⁾ Even if no bank guarantee/letter of undertaking is issued.

²⁾ As agreed with the client.

³⁾ In the event of increasing or extending a bank guarantee/letter of undertaking for a bank guarantee, a guarantee commission is charged in accordance with the issuing rates.

Note: Expenses for SWIFT, conversion of documents, postage etc. will be included when providing a given service.

10.2. Documentary credits

Export and domestic supplier documentary credits

| | |
|--|------------------------------|
| Advising | 0.1%, min. CZK 1,500 |
| Pre-advice | CZK 1,500 |
| Confirmation/deferred payment of confirmed documentary credits ¹⁾ | individually |
| Deferred payment for unconfirmed documentary credit | CZK 2,000 |
| Taking up of documents and payment (incl. examination) | 0.3%, min. CZK 3,000 |
| Amending the terms and conditions ²⁾ | CZK 2,000 per each amendment |
| Cancellation/termination of an unused documentary credit | CZK 2,000 |
| Assignment of credit proceeds | CZK 3,000 |
| Transfer of credit | 0.3%, min. CZK 3,000 |
| Prechecking documents | individually |
| Domestic one-off postage | CZK 250 |

Import and domestic customer documentary credits (issued)

| | |
|---|--|
| Opening a documentary credit | CZK 4,000 |
| Credit commission for opening a documentary credit/deferred payment ³⁾ | % p.a. risk margin as per the client's credit score charged for the respective period, min. CZK 1,000 on a quarterly basis for each commenced 3 months |
| Taking up of documents and payment (incl. examination) | 0.3%, min. CZK 3,000 |
| Release of documents free of payment | 0.15%, min. CZK 1,500 |
| Amendment of the terms and conditions, per each amendment ²⁾ | CZK 2,000 |
| Cancellation/termination of an unutilized documentary credit | CZK 2,000 |
| Release of goods ⁴⁾ | CZK 1,500 |
| Domestic one-off postage | CZK 250 |

¹⁾ If the amount of a documentary credit is increased or validity extended, a fee is charged in accordance with the confirmation rate.

²⁾ An amendment is considered a single message that may contain one or multiple partial amendments.

³⁾ If a documentary credit is increased or extended, a fee is charged in accordance with the opening rates.

⁴⁾ If the goods are consigned to the bank's address/to the bank's disposal.

Note: Expenses for SWIFT, conversion of documents, postage etc. will be included when providing a given service.

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

| | |
|--|---|
| Processing a collection ¹⁾ | 0.3%, min. CZK 1,500 |
| Release of documents free of payment/ Returning outstanding documents to the remitting party/ Releasing returned outstanding documents | 0.15%, min. CZK 1,500 |
| Amendment | CZK 1,000 per each amendment |
| Administration, custody of a bill | CZK 500 |
| Release of goods ²⁾ | CZK 1,500 |
| Arranging a dispute | CZK 2,000 + any costs connected with disputing the bill |
| Domestic one-off postage | CZK 150 |

¹⁾ Also if not used/if outstanding documents, receipts or bills are returned to the remitting party.

²⁾ If the goods are consigned to the bank's address/to the bank's disposal.

Note: Expenses for SWIFT, conversion of documents, postage etc. will be included when providing a given service.

10.4. Other fees – bank guarantees, documentary transactions

| | |
|--|-------------------------------------|
| Admin. fee/non-standard processing/assessment/withdrawal from a contract prior to issuing a bank guarantee/opening of a documentary credit | min. CZK 2,000 |
| Fee for custody and administration of outstanding documents for more than 1 month | CZK 1,000 per month |
| Claims and reminders ¹⁾ | CZK 250 + respective SWIFT expenses |
| Fee for a payment/transfer of proceeds to a third bank | CZK 1,500 |

¹⁾ Charged starting with the 3rd reminder or claim (inclusive).

11. SWIFT products

| | MT940 Sending | MT940 Receiving | camt. 053 Sending | camt. 052 Sending | MT942 Sending | MT942 Receiving | MT101 Executing | MT101 Forwarding |
|---|-----------------------|---------------------|-----------------------|-----------------------|-----------------------|---------------------|-----------------------|-----------------------|
| Establishing the product | CZK 1,500/account | | | | | | | |
| Monthly fee for using the product | – | – | CZK 1,000/ account | CZK 1,000/ account | – | – | CZK 1,000/ account | CZK 1,000/ account |
| Sending a statement | CZK 75/state- ment | – | – | – | CZK 75/state- ment | – | – | – |
| 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 | – | – |
| Canceling the product | free of charge | free of charge | – | – | free of charge | free of charge | free of charge | free of charge |

12. Securities and unit trusts

12.1. Equities and bonds

| | |
|---|---|
| Foreign equities – intermediation of purchase/sale/subscription on an exchange or OTC | 1.0% of the transaction amount, min. CZK 1,500 |
| Foreign certificates, foreign structured bonds, other securities – intermediation of purchase/sale on an exchange | 1.0% of the transaction amount, min. CZK 1,500 |
| Foreign certificates, foreign structured bonds, other securities – intermediation of OTC purchase/sale | 1.5% of the transaction amount, min. CZK 1,500 |
| Foreign certificates, foreign structured bonds, other securities – subscription of newly issued instruments | individually, according to the sales brochure |
| Equities 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 | 1.0% of the transaction amount, min. CZK 1,000 |
| Interest-bearing securities and other bonds – sale before maturity | 0.35% of the transaction amount, min. CZK 1,000 |

*Note: The UniCredit fee already includes stock exchange/broker expenses. The UniCredit fee excludes any expenses and charges paid to third parties by UniCredit Bank in excess of the stock exchange/broker expenses; such charges include e.g. transaction tax applied where appropriate (France, Italy etc.) or stamp duty (e.g. the United Kingdom).
If a partial settlement occurs owing to tight market conditions, each partial settlement will be charged separately.*

12.2. Unit trusts

Products from the Amundi Group

Requests of unit holders whose financial consultant is UniCredit Bank:

| | |
|---|-----------------------------------|
| – purchase, switch or redemption of Amundi Group products | according to the valid price list |
| – assignment and transfer of Amundi Group products in the securities owners register kept by Amundi ¹⁾ | free of charge |
| – making a copy of statements from the securities owners register kept by Amundi, changing personal data | free of charge |

Table continues on the following page.

12.2. Unit trusts (continued)

Requests of unit holders whose financial consultant is Amundi²⁾:

| | |
|--|---|
| – switch or redemption of Amundi Group products | according to the valid price list, plus CZK 1,000 |
| – assignment and transfer of Amundi Group products in the securities owners register kept by Amundi | CZK 1,000 |
| – creating a copy of statements from the securities owners register kept by Amundi, changing personal data | CZK 1,000 |

Requests from unit holders of other financial consultants²⁾:

| | |
|--|-----------|
| – assignment of Amundi Group products in the securities owners register kept by Amundi | CZK 1,000 |
| – switch of units of the Credit Suisse český otevřený podílový fond | CZK 1,000 |

¹⁾ For the assignment and transfer of Amundi Group products as a part of the safekeeping provided by UniCredit Bank are valid fees listed below in this price list.

²⁾ The condition for acceptance of a request from unit holder is provision of sufficient information to enable UniCredit Bank to fulfill its regulatory obligations.

To avoid any doubt, no request from a unit holder whose financial consultant is not UniCredit Bank will be accepted for a transaction other than those mentioned above unless UniCredit Bank specifies otherwise.

Other unit trusts

| | |
|---|---|
| Purchase and redemption of units in unit trusts | max. amount according to the status of the fund |
|---|---|

Note: Costs paid by UniCredit Bank to third parties are added to the transaction remuneration above.

12.3. Providing custody/administration services

Bank fee for maintaining a client securities account at UniCredit Bank

| | |
|---|---------------------------|
| – custody for a collective bond under UniCredit Bank's bond programme ¹⁾ | free of charge |
| – custody for a collective certificate within UniCredit bank offering programme ¹⁾ | free of charge |
| – custody for a collective bond under UniCredit Leasing's bond programme ¹⁾ | free of charge |
| – Luxembourg funds and Czech funds of Amundi group ¹⁾ | free of charge |
| – domestic securities registered with CSDP ¹⁾ | 0.20%, min. CZK 300 + VAT |
| – foreign certificates, foreign structured bonds ¹⁾ | 0.20%, min. CZK 300 + VAT |
| – other securities ¹⁾ | 0.20%, min. CZK 300 + VAT |
| Payment for securities payable from a securities account | free of charge |

Transfer of securities (with or without change of ownership) (per title)

| | |
|---|-----------------|
| – transfer of securities (with change of ownership) to an account within UniCredit Bank (delivery/receipt) | CZK 300 |
| – transfer of securities (with change of ownership) to an account with a different custodian (delivery) | CZK 1,000 |
| – transfer of securities (without change of ownership) to an account within UniCredit Bank (delivery/receipt) | free of charge |
| – transfer of securities (without change of ownership) to an account with a different custodian (delivery) | CZK 1,000 + VAT |

| | |
|---|---------|
| Assignment of securities (per title) (delivery/receipt) ²⁾ | CZK 300 |
|---|---------|

| | |
|---|----------------|
| Establishing a securities owner account in CSDP ²⁾ | free of charge |
|---|----------------|

| | |
|--|---------|
| Statement of the current balance on an account in CSDP ²⁾ | CZK 150 |
|--|---------|

| | |
|--------------------------------------|--------------|
| Other services of CSDP ²⁾ | individually |
|--------------------------------------|--------------|

¹⁾ An initial value for a fee calculation is in principle calculated according to the estimated value of the investment instruments held at the calendar quarter-end date (or, at the contract termination date), irrespective of the investment acquisition date (i.e. 0.05% quarterly rate or CZK 75 as a minimum). The fee is always debited on the 15th day of the month following the quarter's end, or, proportionately upon contract termination. UniCredit Bank has made maximum effort to estimate the value, having based itself on the prices provided by third party depositories or by other relevant data providers operating on the market. Prices provided by third parties are referred to as either market prices or their estimated values. Nominal values of the held investment instruments, or, the technical figure 0.000001 may be alternatively used in place of the price as a rule where the market value or estimated value of the held investment instrument is unavailable. If the CSDP (i.e. Central Securities Depository) has included the held investment instruments in the list of issues for which no securities maintenance fee is charged, the technical figure 0.000001 must be used without exception.

While UniCredit Bank considers the sources trusted and provides information obtained from them in good faith, it is nevertheless unable to guarantee and therefore assumes no liability whatsoever for this information's up-to-date status, completeness and correctness, and hence, no liability for that information. The presented values and prices do not constitute an offer to sell or the solicitation of an offer to buy any of the above investment instruments.

²⁾ The surcharge for clients who do not have an account maintained at UniCredit Bank is CZK 200.

CSDP: Central Securities Depository Prague

Note: In addition to UniCredit Bank's fees for providing custody/administration services listed above, the client reimburses costs paid by UniCredit Bank to third parties, especially the fees of CSDP.

13. Safe deposit boxes

| Safe deposit box rental | Annual fee |
|--|------------------|
| – box size up to 10,000 cm ³ | CZK 2,500 + VAT |
| – box size up to 15,000 cm ³ | CZK 3,750 + VAT |
| – box size up to 20,000 cm ³ | CZK 5,000 + VAT |
| – box size up to 25,000 cm ³ | CZK 6,250 + VAT |
| – box size up to 35,000 cm ³ | CZK 7,500 + VAT |
| – box size over 35,000 cm ³ | CZK 10,000 + VAT |
| Other services for safe deposit boxes | |
| Security deposit for key(s) | CZK 2,000 |

14. Cheques

| Cashing cheques payable abroad | |
|--|--|
| Cashing a cheque | 1%, min. CZK 300, max. CZK 3,000 + costs of foreign banks |
| Fee for returning a dishonoured cheque | CZK 500 + actual costs of UniCredit Bank + costs of foreign banks |
| Verifying a cheque with the issuing/paying bank | CZK 500 + costs of foreign banks |
| Cashing cheques payable from UniCredit Bank in Czech Republic | |
| Foreign bank cheques in CZK and foreign currencies payable at UniCredit Bank in Czech Republic | free of charge |
| Client cheques (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 in the Czech Republic and payable at UniCredit Bank in Czech Republic | 1%, min. CZK 300, max. CZK 3,000 |
| Client cheques in CZK in a foreign currency (UniCredit Bank chequebook) presented abroad and payable at UniCredit Bank in Czech Republic | 1%, min. CZK 300, max. CZK 3,000 |
| Fee for returning a dishonoured cheque | CZK 500 + actual costs of UniCredit Bank |
| Notifying the issue of a client cheque with insufficient funds | CZK 500 |
| Cashing cheques payable in Czech Republic | |
| Cashing bank and client cheques in CZK | CZK 300 + costs of domestic banks |
| Cashing foreign currency bank and client cheques payable in Czech Republic | 1%, min. CZK 300, max. CZK 3,000 |
| Fee for returning a dishonoured cheque | CZK 500 + actual costs of UniCredit Bank + costs of domestic banks |
| Issuing cheques¹⁾ | |
| Issuing a client chequebook with 25 blank cheques | CZK 200 |
| Issuing a client chequebook with 5 blank cheques | CZK 50 |
| Sending a set of client cheques by post or courier | actual costs of UniCredit Bank |
| Blocking or withdrawing a client cheque | CZK 200 for each request |
| Traveller's cheques | |
| Purchasing cheques with payment in CZK | 2%, min. CZK 150 |
| Crediting to an account | 1%, min. CZK 300, max. CZK 3,000 |

¹⁾The bank discontinued issuing bank and traveller's cheques.

15. Products and services no longer actively offered

| 15.1. Accounts Products and services connected to individual accounts | Business Menu XL <i>(applies to a package established before 5 October 2007)</i> | Business Menu XXL <i>(applies to a package established before 5 October 2007)</i> | Business Menu XXL+ <i>(applies to a package established before 5 October 2007)</i> | BUSINESS Account <i>(applies to an account opened before 2 November 2007)</i> | BUSINESS Export Account ¹⁾ <i>(applies to an account opened before 2 November 2007)</i> |
|---|---|--|---|--|---|
| Monthly fee | CZK 599 | CZK 699 | CZK 1,439 | CZK 479 | CZK 599 |
| Maintenance of a current account | ✓ | CZK or foreign currency | CZK or foreign currency | ✓ | ✓ |
| Electronic current account statement (through internet banking) | ✓ | ✓ | ✓ | ✓ | ✓ |
| 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 | Provision, maintenance and administration of an operating capital loan |
| Electronic debit card | Visa Professional <small>or</small> | – | – | – | – |
| Embossed debit card with travel insurance | Visa Advantage <small>or</small> | – | – | ✓ | ✓ |
| Embossed Business debit card with travel insurance | 50% discount for Visa Business | Visa Business <small>or</small> | Visa Business <small>or</small> | – | – |
| Embossed Gold Business debit card | – | 50% discount for Visa Gold Business | 50% discount for Visa Gold Business | – | – |
| Online Banking – internet banking | ✓ | ✓ | ✓ | – | – |
| Eltrans 2000 | – | – | ✓ | – | – |
| Business Line – telephone banking | ✓ | ✓ | – | ✓ | ✓ |
| Smart Banking – mobile banking | ✓ | ✓ | ✓ | – | – |
| Smart key (mobile token) | ✓ | ✓ | ✓ | ✓ | ✓ |
| SMS key – use (price per SMS) | CZK 1.50 | CZK 1.50 | CZK 1.50 | CZK 1.50 | CZK 1.50 |
| Sending an SMS report (account balance, account movements, card transactions, etc.) | – | – | – | 5 | 5 |
| Domestic and SEPA incoming payments | ✓ | ✓ | ✓ | – | – |
| Domestic outgoing standard payments or SEPA outgoing payments to another bank – as well as within the bank – made electronically or through Business Line | ✓ | ✓ | ✓ | 10 within the bank | 10 within the bank |
| Domestic standing order, direct debit permission (establishing, changing, cancelling electronically) | ✓ | ✓ | ✓ | – | – |
| Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic | ✓ | ✓ | ✓ | ✓ | ✓ |
| Withdrawals from UniCredit ATMs in Czech Republic and abroad using a debit card registered to the account | ✓ | ✓ | ✓ | – | – |
| Withdrawals from ATMs of other providers in Czech Republic 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.

The price of a product/service marked “✓” is included in the monthly fee for account maintenance. The fees for other services correspond to the standard fees in this Price List.

Table continues on the following page.

| 15.1. Accounts (continued) | 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> | BUSINESS Account 5 ¹⁾ | BUSINESS Account 20 | BUSINESS Account 70 |
|--|--|--|----------------------------------|--|--|
| Products and services connected to individual accounts | | | | | |
| Monthly fee | CZK 1,199 | CZK 185 | CZK 90 | CZK 279 | CZK 599 |
| Maintenance of a current account | CZK or foreign currency | ✓ | ✓ | ✓ | ✓ |
| Electronic current account statement (through internet banking) | ✓ | ✓ | ✓ | ✓ | ✓ |
| Loan | 50% fee reduction for evaluating an operating capital loan or investment loan | – | – | Provision of an operating capital loan for a current account | Provision of an operating capital loan for a current account |
| Electronic debit card | – | ✓ | ✓ | ✓ | – |
| Embossed debit card with travel insurance | – | – | – | – | ✓ |
| Embossed Business debit card with travel insurance | Visa Business <u>OR</u> | – | – | – | – |
| Embossed Gold Business debit card | 50% discount for Visa Gold Business | – | – | – | – |
| Online Banking – internet banking | ✓ | ✓ | ✓ | ✓ | ✓ |
| Eltrans 2000 | – | – | – | – | – |
| Business Line – telephone banking | ✓ | – | – | – | – |
| Smart Banking – mobile banking | ✓ | – | ✓ | ✓ | ✓ |
| Smart key (mobile token) | ✓ | ✓ | ✓ | ✓ | ✓ |
| SMS key – use (price per SMS) | CZK 1.50 | CZK 1.50 | CZK 1.50 | CZK 1.50 | CZK 1.50 |
| Sending an SMS report (account balance, account movements, card transactions, etc.) | – | – | – | – | – |
| Domestic or SEPA incoming payments | ✓ | – | | | |
| Domestic outgoing standard payments or SEPA outgoing payments to another bank – as well as within the bank – made electronically | ✓ | – | 5 | 20 | 70 |
| Domestic standing order, direct debit permission (establishing, changing, cancelling electronically) | ✓ | – | ✓ | ✓ | ✓ |
| Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic | ✓ | ✓ | ✓ | ✓ | ✓ |
| Withdrawals from UniCredit ATMs in Czech Republic and abroad using a debit card registered to the account | ✓ | ✓ | ✓ | ✓ | ✓ |
| Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account | – | – | – | – | 2 |

¹⁾Only individuals – entrepreneurs are eligible for the product in combination with any personal account. If in 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 will receive a 100% discount on the monthly fee. Credit turnover does not include the following operations: incoming payments from current accounts 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, cancellations of card transactions.

The price of a product/service marked “✓” is included in the monthly fee for account maintenance. The fees for other services correspond to the standard fees in this Price List.

Table continues on the following page.

| 15.1. Accounts (continued) | Account FOR ENTREPRENEURS ¹⁾ | BUSINESS Exklusive Account | PROFESE Account |
|---|---|----------------------------|-----------------------------|
| Products and services connected to individual accounts | | | |
| Monthly fee | CZK 119 | CZK 1,199 | CZK 149 ²⁾ |
| Maintenance of a current account | ✓ | ✓ | ✓ |
| Electronic current account statement (through internet banking) | ✓ | ✓ | ✓ |
| Maintenance of a second current account in CZK or foreign currency | – | ✓ | – |
| Provision of an operating capital loan/overdraft for a current account | – | ✓ | ✓ |
| Administration and maintenance of an operating capital loan/overdraft for a current account | – | ✓ | CZK 200/month ³⁾ |
| Electronic debit card | ✓ | – | – |
| Embossed debit card with travel insurance | ✓ | – | ✓ |
| Embossed Business debit card with travel insurance | – | ✓ | – |
| Online Banking – internet banking | ✓ | ✓ | ✓ |
| Business Line – telephone banking | – | – | ✓ |
| Smart Banking – mobile banking | ✓ | ✓ | ✓ |
| Smart key (mobile token) | ✓ | ✓ | ✓ |
| SMS key – use (price per SMS) | CZK 1.50 | ✓ | CZK 1.50 |
| Domestic standard payments or SEPA payments made electronically or through Business Line (outgoing and incoming payments) | 10 | ✓ | 5 |
| Domestic standing order and direct debit permission (establishing, changing, cancelling electronically) | ✓ | ✓ | ✓ |
| Cash deposit in CZK to accounts denominated in CZK | – | – | ✓ |
| Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic | ✓ | ✓ | ✓ |
| Withdrawals from UniCredit ATMs in Czech Republic and abroad using a debit card registered to the account | ✓ | ✓ | ✓ |
| Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account | – | 5 | 1 |
| <p>¹⁾Only individuals – entrepreneurs are eligible for the product. If in a given month the client fulfils the condition of an active account and also 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 will receive a 100% discount on the monthly fee. Credit turnover does not include the following operations: incoming payments from current accounts 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. An active account is an account on which at least 1 incoming and 1 outgoing payment, as well as 1 payment with a debit card in a store or on the internet occurs in the previous month.</p> <p>²⁾If the client applies for the PROFESE Account variant with a conditional discount on the monthly fee of 100% for account maintenance, the client is charged only in the case of non-compliance with the specified conditions in the previous month. For example, the monthly fee for January takes into account compliance with the specified conditions for January. If the free-of-charge maintenance conditions are not met, the fee is charged at the end of February.</p> <p>³⁾Applies to loans provided from 01. 07. 2017. For loans provided from 16 September 2013 to 30 June 2017, the fee is CZK 150/month.</p> | | | |
| The price of a product/service marked “✓” is included in the monthly fee for account maintenance. The fees for other services correspond to the standard fees in this Price List. | | | |

| 15.1. Accounts (continued) | START | ACTIVE | MASTER | GOLD |
|---|--|--|--|--|
| Products and services connected to individual accounts | (applies to packages opened to 26. 09. 2018) | (applies to packages opened to 26. 09. 2018) | (applies to packages opened to 26. 09. 2018) | (applies to packages opened to 26. 09. 2018) |
| Monthly fee for fulfilling at least 1 of the following conditions: | CZK 0 | CZK 0 | CZK 0 | CZK 899 |
| Minimal monthly noncash credit turnover in a given month on the main CZK account ¹⁾ | – | CZK 250,000 [or] | CZK 350,000 [or] | – |
| Minimal average monthly balance on the main CZK account | – | CZK 350,000 | CZK 500,000 | – |
| Monthly fee if at least 1 of the aforementioned conditions is not fulfilled | CZK 0 | CZK 0 ²⁾ /CZK 299 | CZK 449 | CZK 899 |
| Maintenance of a current account | ✓ | ✓ | ✓ | ✓ |
| Electronic current account statement (through internet banking) | ✓ | ✓ | ✓ | ✓ |
| Maintenance of a second current account in CZK or foreign currency | – | 1 account | up to 3 accounts | up to 5 accounts |
| Provision of operating capital loan/overdraft for a current account | – | ✓ | ✓ | ✓ |
| Administration and maintenance of an operating capital loan/overdraft for a current account | – | – | – | ✓ |
| Provision, administration and maintenance of an Micro overdraft | ✓ | ✓ | ✓ | ✓ |
| Maximum number of payment cards on the account | 1 | 1 | 2 | 3 ³⁾ |
| Electronic debit card | ✓ | ✓ | ✓ | ✓ |
| Embossed debit card with travel insurance | ✓ | ✓ | ✓ | ✓ |
| Embossed Business debit card with travel insurance | – | – | ✓ | ✓ |
| Embossed Gold debit card Gold Business | – | – | – | ✓ |
| Online Banking – internet banking | ✓ | ✓ [or] | ✓ [or] | ✓ [or] |
| BusinessNet Professional – internet banking | – | ✓ | ✓ | ✓ |
| Smart Banking – mobile banking | ✓ | ✓ | ✓ | ✓ |
| Smart key (mobile token) | ✓ | ✓ | ✓ | ✓ |
| SMS key – use (price per SMS) | CZK 1.50 | CZK 1.50 | CZK 1.50 | CZK 1.50 |
| SMS key – set-up and initiation | CZK 250 | CZK 250 | CZK 250 | CZK 250 |
| Domestic standard payments or SEPA payments made electronically (outgoing and incoming payments, except for direct debit requests) | – | 30 | 60 | ✓ |
| Domestic standing order and direct debit permission (establishing, changing, cancelling electronically) | ✓ | ✓ | ✓ | ✓ |
| Cash deposit in a foreign currency to an account in identical currency, cash deposit to an account in a different currency | – | CZK 150 | CZK 150 | CZK 150 |
| Cash withdrawal in a foreign currency from an account in identical currency, cash withdrawal from an account in a different currency | – | CZK 150 | CZK 150 | CZK 150 |
| Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic ¹⁾ | ✓ | ✓ | ✓ | ✓ |
| Withdrawals from UniCredit ATMs in Czech Republic and abroad using a debit card registered to the account | ✓ | ✓ | ✓ | ✓ |
| Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account | – | 1 | 2 | ✓ |

¹⁾The monthly fee for account maintenance is only charged to the client in the case of non-compliance with the specified conditions in the previous month. For example, the monthly fee for January takes into account compliance with the specified conditions for January. If the free-of-charge maintenance conditions are not met, the fee is charged at the end of February. Credit turnover does not include the following operations: incoming payments from the current accounts of the same owner, transfers from the term deposits to the current account, credit transfers to the current account from credit accounts, credited interest, fee refunds and cancellations of card transactions.

²⁾For an account established within 12 months of a start-up's formation date, maintenance is provided free of charge for the following 12 months.

³⁾One card may be gold under Account GOLD.

The price of a product/service marked “✓” is included in the monthly fee for account maintenance. The fees for other services correspond to the standard fees in this Price List.

| 15.2. Special-purpose accounts | Current account for freelance professionals | Custody accounts (For funds collected by a distrainer) | Account for non-profit organisations | Custody accounts For other users |
|---|---|---|--------------------------------------|---|
| Opening/maintenance of the product | | | | |
| Opening the product | free of charge | | | |
| Monthly product maintenance | CZK 129 ¹⁾ | free of charge | CZK 150 | free of charge |
| Settlement of a particular transaction (deposit, distraint, auction) | – | CZK 300 | – | CZK 1,000 |
| Changing the contractual arrangement | free of charge | | | |
| Technical operations | | | | |
| Account statement | | | | |
| – sent by post (in Czech Republic) | CZK 100 | | CZK 50 | |
| – sent by post (abroad) | CZK 150 | | CZK 80 | |
| – electronic (through internet banking) | free of charge | | | |
| Copy of an account statement | | | | |
| – current year | CZK 150 + VAT | | | |
| – past year | CZK 300 + VAT | | | |
| – older than 2 years | CZK 500 + VAT | | | |
| Information | | | | |
| – about payment transaction (electronically, at a branch) | free of charge | | | |
| – about an unexecuted order/transaction by letter | CZK 100 | | | |
| – about an unexecuted payment order in Online Banking | free of charge | | | |
| Confirmation of an account balance | CZK 300 + VAT | | | |
| Services/transactions | | | | |
| Debit cards | see Section 3 | – | see Section 3 | – |
| Direct banking | see Section 4 | | | Online Banking/BusinessNet Professional + Smart Banking free of charge, for other items see Section 4 |
| Electronic banking | see Section 5 | | | |
| Domestic payment operations | see Section 6 | Incoming and outgoing domestic payments made electronically free of charge, see Section 6 | see Section 6 | Incoming and outgoing domestic electronic payments free of charge, for other items see Section 6 |
| Foreign payment operations | see Section 7 | | | Incoming and outgoing electronic SEPA payments free of charge, for other items see Section 7 |
| Monthly redirection of payments in domestic and foreign payment systems | CZK 1,000/account | | | |
| Cash transactions | Cash deposit in CZK to accounts denominated in CZK free of charge, others see Section 8 | | see Section 8 | Cash deposit in CZK to accounts denominated in CZK made by an account owner free of charge, for other items 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 13 | – | see Section 13 | – |
| Cheques | see Section 14 | | | |
| Emergency services | | | | |
| Blocking an account initiated by the bank | free of charge | | | |
| Blocking 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) | CZK 500 | – | CZK 500 | – |
| Notice of an unauthorised debit balance | CZK 100 | | | |
| Reminder / Request to pay the amount due | CZK 800 | | | |
| Reminder before a legal action | CZK 1,000 | | | |
| Cancelling an account | free of charge | | | |
| Withdrawal from an account maintenance contract initiated by the bank | CZK 500 | free of charge | CZK 500 | free of charge |

¹⁾ Instead of a current account, 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.

| 15.3. Debit cards | | Visa Professional | Visa Advantage, Mastercard Preference | Visa Business, Mastercard Business | Visa Business Gold, Mastercard Business Gold |
|---|----------|-------------------|---------------------------------------|---|--|
| Card issue and maintenance | | | | | |
| Primary card | annually | CZK 290 | CZK 990 | CZK 2 500 | CZK 3 500 |
| Insurance ¹⁾ | | | | | |
| TRAVEL Basic – basic travel insurance | monthly | CZK 25 | free of charge | | |
| TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance) | monthly | CZK 60 | CZK 60 | CZK 65 | CZK 70 |
| Insurance contracted until 31. 08. 2018 (including)^{1) 2)} | | | | | |
| 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 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 30 | |
| 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 | |
| Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic | | | | free of charge | |
| Additional services | | | | | |
| Priority Pass | annually | – | | CZK 500 | |
| Using the Priority Pass card | | – | | USD 32 / individual entry | |
| Issuing a replacement Priority Pass card | | – | | CZK 200 | |
| Duplicate of a receipt issued at a visit to a VIP lounge | | – | | CZK 50 + VAT | |
| Emergency services | | | | | |
| Blocking a card | | | | free of charge | |
| Issuing a new card replacing a lost or stolen card | | | | CZK 200 | free of charge |
| Express issue of a new card and PIN (within 2 days) | | | | CZK 650 | |
| Express re-issue of a card or PIN (within 2 days) | | | | CZK 650 | |
| Sending an issued card abroad | | | | according to actual costs | |
| Other services | | | | | |
| Delivery of card / PIN / card and PIN to branch | | | | CZK 250 | |
| Balance inquiry at other ATM | | | | CZK 25 | |
| Card activation through contact centre | | | | CZK 250 | |
| Special account statement of debit card transactions sent by post in Czech Republic | monthly | | | CZK 100 | |
| Account statement of debit card transactions in Online Banking / BusinessNet Professional | | | | free of charge | |
| Debit Card transactions statement | | | | | |
| – sent by post (in Czech Republic) | | | | CZK 100 | |
| – sent by post (abroad) | | | | CZK 150 | |
| – electronic (through internet banking) | | | | free of charge | |
| Change in the card's drawing limit | | | | CZK 100 | |
| Change of the set-up of accounts associated with the card | | | | CZK 100 | |
| Re-issuing and sending PIN | | | | CZK 100 | |
| Issuing 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 | |

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

²⁾ Insurance cannot be arranged since 1. 9. 2018.

| 15.4. Direct banking | Business Line |
|--|-------------------|
| | telephone banking |
| Establishment/use | |
| Establishing access | free of charge |
| Monthly fee for use | CZK 140 |
| Cancelling | free of charge |
| Other fees | |
| Sending an informational SMS report ¹⁾ | CZK 2.90 |
| Sending an informational email report | free of charge |
| Keys for logins and transaction signatures: | |
| Smart key (mobile token) | free of charge |
| SMS key – use (price per SMS) | CZK 1.50 |
| SMS key – set-up and initiation | CZK 250 |
| Token (calculator) – providing and initializing | CZK 490 |
| Changing user settings | free of charge |
| Blocking/unblocking the user's access to direct banking products | free of charge |
| <small>¹⁾SMS reports provided free of charge for accounts relate only to informational SMS reports. The amounts of fees may be adjusted on a case-by-case basis in each package (see Section 1 and 15).</small> | |

| 15.5. Loans | Investment loan MEDIC |
|--|-----------------------|
| Provision and maintenance of a loan | |
| Submitting and evaluating a credit application | free of charge |
| Loan provision (also in the case of loan renewal) | CZK 5,000 |
| Monthly loan administration and maintenance – loans up to CZK 1 million | CZK 300 ¹⁾ |
| Monthly loan administration and maintenance – loans over CZK 1 million | CZK 300 ¹⁾ |
| Drawing a loan based on a motion for registering a right of lien in the land register | CZK 1,000 |
| Annual fee for services and work related to processing documents submitted by the client – loans up to CZK 1 million | free of charge |
| Annual fee for services and work related to processing documents submitted by the client – loans over CZK 1 million | free of charge |
| <small>¹⁾The price includes an electronic loan account statement.</small> | |
| Table continues on the following page. | |

15.5. Loans (continued)

Change in contractual terms

| | |
|--|----------------|
| Change in contractual terms requested by the client | CZK 5,000 |
| Compensation fee for not observing the contractual drawing schedule ²⁾ | free of charge |
| Compensation fee for not fully using a loan ³⁾ | free of charge |
| Compensation fee for an extraordinary early loan payment, in part of in full ⁴⁾ | free of charge |

Other services

| | |
|--|-----------|
| Consulting or operations beyond the scope of standard services | – |
| Reminder / Request to pay the amount due | CZK 800 |
| Request for payment of the total amount receivable | CZK 1,000 |

²⁾The fee is calculated from the amount for which the drawing is extended for each commenced month by which the drawing is extended.

³⁾The fee is calculated from the undrawn amount for each commenced year from the date the full amount is drawn until the date the rate is refixed.

⁴⁾The fee is calculated from the amount of principal paid early for each commenced year until the date the rate is refixed.

16. Other services

| | |
|---|---------------------------------------|
| Providing banking or economic information | CZK 1,000 + VAT ¹⁾ |
| Providing banking information regarding the client | CZK 250 + VAT |
| Providing information to meet the needs of auditing firms | CZK 2,000 + VAT |
| Confirmation presented at the client's request | min. CZK 100, max. CZK 1,500 + VAT |
| Fax report sent at the client's request | CZK 60 per page + 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 + VAT |
| – document older than 2 years | CZK 300 per page + VAT |
| Special services at the 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 VAT.

This Price List does not apply to the contractual relationship between the client and UniCredit Bank Czech Republic and Slovakia, a.s. in the case of a contract concluded with UniCredit Bank Slovakia, a.s. or through the UniCredit Bank Czech Republic and Slovakia, a.s. branch of a foreign bank in the Slovak Republic.