

Price list

Individuals

non-entrepreneurs

UniCredit Bank

Czech Republic and Slovakia, a.s.

Valid from 1. 6. 2025

Price list

Individuals non-entrepreneurs

UniCredit Bank Czech Republic and Slovakia, a.s.

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1. Personal accounts of UniCredit Bank	DĚTSKÝ účet ¹⁾	START account	OPEN account	TOP account
Age of the client	0–14 years	15 years and more	15 years and more	18 years and more
Monthly fee	CZK 0	CZK 0	CZK 89	CZK 299
Monthly fee if conditions are met:	–	–	–	CZK 0
non-cash credit turnover in a given month on accounts within the account	–	–	–	CZK 40,000
or the total volume of deposits in UniCredit Bank	–	–	–	CZK 1 million
Keeping an account in CZK	✓	✓	✓	✓
Keeping a second account in CZK for savings	–	✓	✓	✓
Keeping another account in EUR	–	–	✓	✓
Keeping another account in USD	–	–	–	✓
Keeping another account in another available foreign currency	–	–	–	✓
Monthly statement in Online Banking / by e-mail	✓	✓	✓	✓
Provision, administration and management of overdraft credit on current account	–	✓	✓	✓
Maximum number of payment cards	1	1	1	2 ⁴⁾
Debit Standard card without travel insurance	✓ ²⁾	✓	–	✓
Debit Standard card with travel insurance and insurance of cards and personal belongings	–	–	✓	–
Debit Premium card with travel insurance and insurance of cards and personal belongings	–	–	–	✓
Internet Banking – Online Banking and Smart Banking	✓ ³⁾	✓	✓	✓
Tools for logging and signing operations:				
Smart key (code generation on mobile phone)	✓	✓	✓	✓
SMS key – service settings	CZK 400	CZK 400	CZK 400	CZK 400
SMS key – price for 1 text message	CZK 4	CZK 4	CZK 4	CZK 4
Domestic standing order, direct debit permission (incl. SIPO payment) – establishing, changing, cancelling electronically	✓	✓	✓	✓
Domestic standing order, direct debit permission (incl. SIPO payment) – establishing in paper form	–	✓	✓	✓
Domestic (standard, instant) and SEPA (standard, instant) incoming payments	✓	✓	✓	✓
Domestic (standard, instant) outgoing payments and SEPA (standard, instant) outgoing payments made electronically (outgoing payments including standing orders and direct debits incl. SIPO payment)	✓	✓	✓	✓
Deposit of cash in CZK to accounts held in CZK at the branch	✓	✓	✓	✓
Cash withdrawals in CZK from accounts held in CZK at the branch	–	–	–	–
Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic to accounts held with UniCredit Bank in the Czech Republic	✓	✓	✓	✓
Cash withdrawals from UniCredit ATMs in the Czech Republic and from shared ATMs (Air Bank, Komerční banka, MONETA Money Bank) using a debit card connected to the account	✓	✓	✓	✓
Cash withdrawals from UniCredit ATMs abroad using a debit card connected to the account	✓	✓	✓	✓
Cash withdrawals from ATMs of other providers in the Czech Republic / abroad with debit card connected to the account	–	yes with a minimum withdrawal of CZK 2,000	✓	✓
Maximum number of Personal Accounts per client	1	1	1	1
Automatic transition when the client reaches the age	START Account	–	–	–

How we charge TOP account:

Monthly account keeping fee is only charged if conditions are not met in the previous month. For example, the monthly fee for January reflects the fulfilment of the conditions during January. If they are not the conditions for free keeping are met, the fee is charged at the end of February.

The credit turnover includes non-cash incoming payments (salary, pension, benefits...) and excludes the following transactions: cash deposits made via ATM and at bank cash desk, incoming payments from current accounts of the same owner, incoming payments from savings accounts of the same owner, transfers from term deposits to current account, incoming payments to the current account from credit accounts, accrued interest, refunds of fees, cancellations of card transactions, and funds on the basis of the repurchase of mutual funds.

The balance is determined as the sum of all deposits of the client – individual non-entrepreneur on current accounts, savings accounts, promissory notes, term deposits, own bonds with UniCredit Bank, as well as the current value of funds invested through UniCredit Bank in investment life insurance and unit trusts offered by UniCredit Bank.

¹⁾ Until 31. 8. 2021 it was sold under the name DĚTSKÉ konto. In the Partners network, DĚTSKÝ účet is sold under the name Bublikonto.

²⁾ For clients older than 8 years.

³⁾ For clients older than 8 years. Clients under the age of 8 have internet banking for preview only.

⁴⁾ Within the TOP account there can be a maximum of 1 debit card Debit Premium and 1 debit card Debit Standard without insurance.

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

2. Accounts

2.1 Accounts and deposits	Savings account SAVE	Current account	Basic payment account		Term deposit on a deposit account	Escrow account
Opening/maintenance of the product						
Opening the product	free of charge					0.3%, min. CZK 5,000 ¹⁾
Establishing and managing a deposit account for term deposits	–				free of charge	–
Monthly product maintenance	free of charge	CZK 50 ²⁾	CZK 50 ²⁾	free of charge		free of charge
Changing the contractual arrangement	free of charge					CZK 2,000
Technical operations						
Account statement						
– sent by post (in Czech Republic)	CZK 120 ³⁾				–	–
– sent by post (abroad)	CZK 170 ³⁾				–	–
– electronic (through internet banking) / by e-mail	free of charge				–	–
Copy of an account statement						
– current year	CZK 150 + VAT				–	CZK 150 + VAT
– past year	CZK 300 + VAT				–	CZK 300 + VAT
– older than 2 years	CZK 500 + VAT				–	CZK 500 + VAT
Information						
– about payment transactions (electronically, at a branch)	free of charge				–	free of charge
– about an unexecuted payment order by letter	CZK 120				–	–
– about an unexecuted payment order in Online Banking	free of charge				–	–
Confirmation						
– of an account balance	CZK 300 + VAT					
– of execution of a term deposit	–	–	–	free of charge	–	
Services/transactions						
Debit cards	–	see Section 3	see Section 3		–	–
Credit cards	–	see Section 4	see Section 4		–	–
Direct banking	Online Banking, Smart Banking free of charge, for other items see Chapter 5	see Section 5	see Section 5		see Section 5	–
Domestic payment operations – standard and instant payment made electronically or executed based on a standing order, direct debits incl. SIPO	domestic and SEPA incoming payments free of charge, domestic (standard, instant) outgoing payments and SEPA (standard, instant) outgoing payments rendered electronically free of charge, for other items see Section 7	see Section 6	see Section 6		–	free of charge
Foreign payment operations	see Section 7	see Section 7	see Section 7–		–	free of charge
Redirecting payments from the domestic and foreign payment systems monthly	CZK 500/account	CZK 500/account	CZK 500/account		–	CZK 500/account
Cash transactions	see Section 8	see Section 8	see Section 8		–	cash deposit and withdrawal in CZK free of charge, for other items see Section 8
Early withdrawal fee from a term deposit						
– made prior to the expiry of the agreed duration of the term deposit	–	–	–		100% of the proportionate amount of the interest	–

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

²⁾ A technical account may be established for the purposes of settling term deposits, settling fees in connection with renting a safe deposit box, or settling loan instalments or securities trades or for savings account transactions. The technical account provides the following services free of charge: account opening and maintenance, cash deposits to the account and domestic incoming payments.

³⁾ The 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).

⁴⁾ Each 4th and any subsequent payment involves also payments within the Bank.

Table continues on the following page.

2.1 Accounts and deposits (continued)	Savings account SAVE	Current account	Basic payment account	Term deposit on a deposit account	Escrow account
Loans	–	see Section 9	see Section 9	–	–
Securities	–	see Section 10	see Section 10	–	–
Safe deposit boxes	–	see Section 11	see Section 11	–	–
Cheques	–	see Section 12	see Section 12	–	see Section 12
Emergency services					
Blocking an account initiated by the bank	free of charge			–	–
Blocking an account requested by the client	free of charge			–	–
Unblocking an account	free of charge			–	–
Other services					
Pledging a deposit (on an account)	CZK 500			CZK 500	–
Blocking an account requested by the client ²⁾	CZK 100			–	–
Notice of an unauthorised debit balance ¹⁾	CZK 100			–	–
Reminder/Request to pay the amount due (valid for accounts with overdraft) ¹⁾	CZK 800			–	–
Cancellation of an account	free of charge			–	free of charge

¹⁾ Compensation for costs incurred at collection of the overdue amount.

²⁾ Does not apply to the obligation to block the means of payment arising from the Act on Payment Systems.

2.2 Additional fees for account maintenance	
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 fee from the increment in deposits equals to a multiple of the fee and the base. The base equals the difference between the total volume of client's deposits as of 31 December of the respective year and the average daily balance of the client's deposits from 1 September to 30 November of the respective year. If the base is negative, the fee is zero. The total volume of the client's deposits consists of the client's funds deposited on current, savings, term and deposit accounts and promissory notes in all currencies. The fee is charged once a year and may be debited from any account of the client held with the bank in January of the following year. When converting foreign currencies into CZK and vice versa, the CNB's foreign exchange middle rate valid as of 31 December of the relevant year applies.

2.3 Transparent account	Transparent account
Monthly fee	CZK 0
Keeping an account in CZK	✓
Account publishing on the bank's website	✓
Monthly statement in Online Banking / by e-mail	✓
Maximum number of payment cards	1
Payment card Debit Standard without travel insurance	✓
Internet and Mobile Banking – Online Banking, Smart Banking	✓
Smart key (code generation on mobile phone)	✓
Domestic standing order, direct debit permission (incl. SIPO payment) – establishing, changing, cancelling electronically	✓
Domestic (standard, instant) and SEPA (standard, instant) incoming payments	✓
Domestic (standard, instant) outgoing payments and SEPA (standard, instant) outgoing payments made electronically (outgoing payments including standing orders and direct debits incl. SIPO payment)	✓
Deposit of cash in CZK to accounts held in CZK at the branch	✓
Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic to accounts held with UniCredit Bank in the Czech Republic	✓
Cash withdrawals from UniCredit ATMs in the Czech Republic and from shared ATMs (Air Bank, Komerční banka, MONETA Money Bank) using a debit card connected to the account	✓
Cash withdrawals from UniCredit ATMs abroad using a debit card connected to the account	✓
Cash withdrawals from ATMs of other providers in the Czech Republic / abroad with debit card connected to the account	yes, with a minimum withdrawal of CZK 2,000
Maximum number of Transparent Accounts per client	1
The price for the product/service marked “✓” is included in the monthly account fee. Fees for other services correspond to the standard fees in this Price List	

3. Debit cards		Debit Standard, Debit Dětská karta		Debit Premium	
Card issuance and maintenance					
Primary card		annually	CZK 500	CZK 3,000	
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 80	CZK 70	
SAFE Basic – insurance for your payment card, personal belongings and online purchases – insurance coverage of CZK 40,000		monthly	CZK 30		
SAFE Plus – insurance for your payment card, personal belongings and online purchases – insurance coverage of CZK 100,000		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 from shared ATMs (Air Bank, Komerční banka, MONETA Money Bank)			CZK 5		
– from UniCredit ATMs abroad			CZK 5		
– from ATMs of other providers in Czech Republic			CZK 40		
– from ATMs of other providers abroad			CZK 40		
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 Digital membership		annually	CZK 500		
Using Priority Pass Digital			EUR 30 / individual entry		
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 850		
Express re-issue of card or express re-issue of PIN (within 2 days)			CZK 850		
Sending an issued card abroad			based on actual costs		
Other services					
Special account statement of debit card transactions sent by post		monthly	CZK 120 ²⁾		
Account statement of debit card transactions in Online Banking			free of charge		
Debit Card transactions statement					
– sent by post (in Czech Republic)			CZK 120		
– sent by post (abroad)			CZK 170		
– electronic (through internet banking)			free of charge		
Change in the card's drawing limit			CZK 100 ²⁾		
Change of the set-up of accounts associated with the card			CZK 100 ²⁾		
Re-issuing and sending PIN			CZK 200 ²⁾		
Issuing a duplicate card			CZK 200 ²⁾		
Providing documents to a card transaction at the client's request			According to the actual costs charged by the partner bank		
Delivery of card / PIN / card and PIN to branch			CZK 500		
Balance inquiry in other ATM			CZK 25		
Card activation through contact centre			CZK 250		

¹⁾ The price of insurance is charged for each commenced calendar month.
²⁾ Does not apply to cards connected to U konto PREMIUM or to the change of the card limit for Dětské konto and Dětský účet.

4. Credit cards		Credit Standard	Credit Premium
Card administration			
Card issuance and maintenance	monthly	free of charge	
Card account administration	monthly	CZK 40	CZK 120
Additional card	monthly	CZK 20	CZK 60
Insurance ¹⁾			
TRAVEL Basic – basic travel insurance	monthly	CZK 25	CZK 35
TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance)	monthly	CZK 80	CZK 70
SAFE Basic – insurance for your payment card, personal belongings and online purchases – insurance coverage of CZK 40,000	monthly	CZK 30	
SAFE Plus – insurance for your payment card, personal belongings and online purchases – insurance coverage of CZK 100,000	monthly	CZK 40	
Transactions			
Noncash payments in Czech Republic and abroad		free of charge	
Cash withdrawal from ATMs in Czech Republic and from shared ATMs (Air Bank, Komerční banka, MONETA Money Bank)		CZK 49 + 1% of the amount	
Cash withdrawal from UniCredit Group ATMs abroad		CZK 49 + 1% of the amount	
Cash withdrawal from ATMs abroad		CZK 49 + 1% of the amount	
Cash Back – cash withdrawals when making payments using the card at merchants in Czech Republic		CZK 19	
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad		CZK 100 + 0.5% of the amount	
Currency exchange fee		0.5% of the amount	
Additional services			
Priority Pass Digital membership	annually	CZK 500	
Using Priority Pass Digital		EUR 30 / individual entry	
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 850	
Express re-issue of card or express re-issue of PIN (within 2 days)		CZK 850	
Sending an issued card abroad		based on actual costs	
Other services			
Statement of credit card transactions electronic (by direct banking)		free of charge	
Sending statement of credit card transactions by post		CZK 120	
Sending copy of a statement – current year and past year		CZK 120	
Sending copy of a statement – previous years		CZK 300	
Fee for the credit card transfer		–	
Increasing the credit limit		free of charge	
Online Banking with a linked credit card (without an account)		free of charge	
Issuing a duplicate card		CZK 200	
Re-issuing and sending PIN		CZK 200	
Providing documents for a card transaction at the client's request		according to the actual costs	
Delivery of card / PIN / card and PIN to branch		CZK 500	
Card activation through contact centre		CZK 250	
Penalty fees			
Exceeding the credit limit in an accounting period		CZK 300	
Reminder/Request to pay the amount due ²⁾		CZK 800	

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

²⁾ Compensation for costs incurred at collection of the overdue amount.

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

²⁾ Compensation for costs incurred at collection of the overdue amount.

5. Direct banking	Online Banking	Smart Banking
	internet banking	mobile banking
Establishment and use		
Establishing access	free of charge	
Monthly fee for use	free of charge	
Cancelling	free of charge	
Other fees		
Sending an informational SMS report ¹⁾	CZK 4	
Sending an informational email report	free of charge	
Keys for logins and transaction signatures:		
Smart key (mobile token)	free of charge	–
SMS key – set-up and initiation	CZK 400	–
SMS key – use (price per SMS)	CZK 4	–
Token (calculator) – providing, initializing and changing	CZK 1,500	–
Changing the user setting	free of charge	
Blocking/unblocking user access to the direct banking products	free of charge	
The amounts of fees may be adjusted on a case-by-case basis in each package (see Sections 1 and 13).		
¹⁾ SMS reports provided free of charge for accounts relate only to informational SMS reports.		

6. Domestic payment operations	Electronically	In paper form
CZK-denominated payments within the Czech Republic from/to accounts maintained in CZK.		
Incoming payments		
– from another bank	CZK 7	–
– within the bank	CZK 7	–
– to a savings account (incl. PLUS) or a technical account	free of charge	–
Outgoing payments		
– instant payment to another bank	CZK 7	–
– standard to another bank	CZK 7	CZK 200
– express to another bank	CZK 115	CZK 350
– instant payment within bank	CZK 7	–
– standard within the bank	CZK 7	CZK 200
Direct debits		
Direct debit or SIPO permission – establishing, changing, cancelling ¹⁾	free of charge	CZK 200
Outgoing payment based on a direct debit or SIPO		
– to another bank	CZK 7	
– within the bank	CZK 7	
Standing orders		
Standing order – establishing, changing, cancelling ¹⁾	free of charge	CZK 200
Outgoing payment based on a standing order		
– to another bank	CZK 7	
– within the bank	CZK 7	
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 ²⁾	CZK 500	
Request to change or cancel an executed payment	CZK 500	

¹⁾ For account switching free of charge.

²⁾ A change of a domestic payment order is performed in accordance with point 24.5 of the GBTC: When requesting a pending non-executed settlement order to be changed, the Client is always required to revoke the original order and create a new one.

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

"Another bank" means any other bank except for UniCredit Bank operating in the Czech Rep., i.e. also any other member bank of the UniCredit Group operating in other countries.

7. Foreign payment operations	Electronically	On paper form
Incoming payments		
SEPA payment from another bank	CZK 7	–
SEPA instant payment from another bank	CZK 7	–
SEPA payment within the bank	CZK 7	–
SEPA instant payment within the bank	CZK 7	–
Incoming standard payment		
– from another bank	0.9%, min. CZK 250, max. CZK 1,500	–
– from another bank in an amount less than the minimum fee	CZK 50	–
– within the bank	CZK 7	–
– in CZK from an account maintained with UniCredit Bank in Slovakia	CZK 7	–
Outgoing payments		
SEPA payment to another bank	CZK 7	CZK 200
SEPA instant payment to another bank	CZK 7	–
SEPA payment within the bank	CZK 7	CZK 200
SEPA instant payment within the bank	CZK 7	–
Outgoing standard payment		
– to another bank from an account maintained in CZK or foreign currency	0.9%, min. CZK 300, max. CZK 1,500	0.9%, min. CZK 300, max. CZK 1,500 + CZK 500 ¹⁾
– to another bank from an account maintained in CZK or foreign currency with bank charges assigned as “OUR”	0.9%, min. CZK 300, max. CZK 1,500 + CZK 800 ²⁾	0.9%, min. CZK 300, max. CZK 1,500 + CZK 500 ¹⁾ + CZK 800 ²⁾
– to another bank in CZK within Czech Republic from an account maintained in a foreign currency	CZK 300	CZK 300 + CZK 500 ¹⁾
– standard within the bank	CZK 30	CZK 30 + CZK 500 ¹⁾
– in CZK to an account maintained with UniCredit Bank in Slovakia	CZK 7	CZK 7 + CZK 500 ¹⁾
NON-STP surcharge	CZK 600	
SEPA express payment to another bank	CZK 115	CZK 350
Standing orders		
Standing order – establishing, changing, cancelling	CZK 30	CZK 200
Outgoing payment based on a standing order		
– SEPA payment to another bank	CZK 7	–
– SEPA payment within the bank	CZK 7	–
– SEPA express payment to another bank	CZK 250	–
– to another bank from an account maintained in CZK or foreign currency	0.9%, min. CZK 300, max. CZK 1,500	–
– to another bank in CZK within Czech Republic from an account maintained in a foreign currency	CZK 300	–
– standard within the bank	CZK 30	–
– in CZK to an account maintained with UniCredit Bank in Slovakia	CZK 7	–
SEPA direct debits		
Activating an account for SEPA direct debits	–	free of charge
Deactivating an account for SEPA direct debits	–	CZK 200
SEPA direct debits authorisation – establishing, changing, cancelling	free of charge	CZK 200
Outgoing payment based on an acknowledged SEPA direct debit order		
– to another bank	CZK 7	–
– within the bank	CZK 7	–
Outgoing payment based on an acknowledged SEPA direct debits order to the accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Slovakia	CZK 7	–
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	CZK 500 + costs of other banks	
Transfer of a cancelled account's ballance 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 create a new order.

Note: "Another bank" means any other bank except for UniCredit Bank operating in the Czech Rep., i.e. also any other member bank of the UniCredit Group operating in other countries.

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	<p>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.</p> <p>Please note that assignment of the BEN fees is not enabled under the legislation in force with regard to non-conversion payments and EEA payments denominated in an EEA currency, hence the Bank will switch it to the SHA fee assignment.</p>
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 when 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 subjected 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 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/, /VS/, /SS/ (only for CZK denominated transfers in the Czech Republic).</p> <ul style="list-style-type: none"> – These are payments to/from high-risk third countries. The current list of countries is available on the portal of the Financial Analysis Office (FAÚ) fau.gov.cz – List of high-risk third countries.

8. Cash transactions

Depositing cash to accounts

Cash deposit in CZK to the credit of an account denominated in CZK	free of charge
Cash deposit in CZK to the credit of an account denominated in CZK made by a third party	CZK 300
Cash deposit in a foreign currency to an account in identical currency	1%, min. CZK 170
Cash deposit to an account in a different currency	1%, min. CZK 170
Depositing foreign currency coins to an account	10%
Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic – ATMs cannot be used to make payments to a credit card account	free of charge
Cash deposits in CZK or a foreign currency to a technical account	free of charge
Cash payment to the account of a credit card issued by UniCredit Bank	free of charge
Processing of unsorted cash	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) ¹⁾	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) ¹⁾	10% of the amount received in excess of 100 notes and coins of respective nominal values, min. CZK 150

Cash withdrawals from an account

Cash withdrawal in CZK from an account denominated in CZK	CZK 170
Cash withdrawal in a foreign currency from an account in identical currency	1%, min. CZK 170
Cash withdrawal from an account in a different currency	1%, min. CZK 170
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⁾ The Bank does not provide cash-handling exchange in foreign currencies.

9. Loans

9.1 Personal loans

Overdraft debits

Submitting and evaluating a credit application		free of charge
Provision of a loan		CZK 200 ¹⁾
Administration and maintenance of a loan	monthly	CZK 20 ¹⁾

Other services

Reminder / Request to pay the amount due ²⁾		CZK 800
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Consumer loans

		PRESTO Loan	PRESTO Loan for living
Submitting and evaluating a credit application		free of charge	
Provision of a loan		CZK 1,500	
Administration and maintenance of a loan	monthly	free of charge ³⁾	free of charge
Request to postpone payments in accordance with the loan contract		free of charge	
Early repayment		compensation for reasonable expenses of Bank equal up to 1% of extraordinary / early payment ⁴⁾	compensation for reasonable expenses of Bank, incl. potential statutory limits and exceptions ⁴⁾
Change in contractual documentation / terms requested by the client – other changes in conditions		CZK 5,000	

Other services

Issuing an extraordinary confirmation at the client's request		CZK 500
Reminder/Request to pay the amount due ²⁾		CZK 800

¹⁾ These items are free of charge in selected personal accounts.

²⁾ Compensation for costs incurred at collection of the overdue amount.

³⁾ For consumer loans, including PRESTO loans agreed before 24 March 2014 the fee for administrating and maintaining the loan will continue to be CZK 150 per month.

⁴⁾ The fee applies to the contracts signed after 1 December 2016, while a fee as agreed in the contract applies to the contracts signed between 18 May 2015 and 30 November 2016. However, no fee in relation to early payment is charged, if the request for early repayment is submitted within 14 days of concluding the agreement; such a request shall be considered withdrawal from the agreement pursuant to the law.

9.2 Mortgage loans

		Mortgage	
		with fixed interest rate	with variable interest rate
Submitting and evaluating a credit application		free of charge	
Provision of a loan		CZK 2,900	
Provision of a loan – refinancing		free of charge	
Administration and maintenance of a loan ¹⁾	monthly	CZK 200	
Administration of state contribution to a mortgage loan	monthly	CZK 50	
Drawing a loan ²⁾		1 st drawing free of charge, 2 nd and subsequent drawings CZK 900	
Drawing a loan based on a motion for registering a right of lien in the land register		CZK 1,900	
Issuing a confirmation for tax purposes on the amount of interest paid		free of charge	
Issuing an extraordinary confirmation for tax purposes at the client's request on the amount of interest paid		CZK 500	
Sending the bank's notice concerning termination of the interest period		free of charge	

¹⁾ The price is not applied to loans arranged in the period starting 19 March 2013, until recalled, and to loans whose fixed interest rate was modified during that period. The price is not applied until the loan is paid in full.

²⁾ Valid only for loans agreed from 1 July 2014. Loan disbursements made into multiple accounts on the same day are considered a single disbursement.

Table continues on the following page.

9.2 Mortgage loans (continued)

9.2 Mortgage loans (continued)		Mortgage	
		with fixed interest rate	with variable interest rate
Change in contractual terms requested by the client – change in payment schedule after premature / extraordinary payment		CZK 2,000 ¹⁾ , free of charge on the date of refixing ¹⁾	free of charge
		Reasonable expenses of Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. ²⁾	
Change in contractual terms requested by the client – other changes in the payment schedule		CZK 2,000	
Change in contractual terms requested by the client – other changes in conditions		CZK 5,000	
Change in contractual terms requested by the client – additional agreement for payment protection insurance		free of charge	
Compensation fee for not observing the contractual drawing schedule ³⁾		0.3%	free of charge
Compensation fee for not fully using a loan ^{4) 5)}		(Client's rate – Discount rate), min. 1%	free of charge
Early/Extraordinary payment		Compensation fee 5% ^{1) 6)} , free of charge on refixing date ¹⁾	free of charge
		Reasonable expenses of Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. ²⁾	
		free of charge ⁷⁾	
Declaring the loan or its part mature due to non-performed contractual terms and conditions		Reasonable expenses of Bank ¹⁾	free of charge
		Reasonable expenses of Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. ²⁾	
Obtaining an extract from the Land Register by the bank ⁸⁾		CZK 100	
Assessment of risks related to the mortgage of real estate			
– express assessment of a housing unit		CZK 500	
– housing unit, land ⁹⁾		CZK 5,300	
– house, a building for individual recreation ⁹⁾		CZK 6,500	
– garage/parking place as a separate object of assessment ⁹⁾		CZK 4,500	
– other buildings ⁹⁾		CZK 7,000	
Other services			
Operations beyond the scope of standard services		CZK 250 for every commenced 30 minutes	
Reminder/Request to pay an amount due ¹⁰⁾		CZK 800	

¹⁾ Applies to the loan contracts signed prior to 1 December 2016, unless their refixing was performed after the date.

²⁾ Applies to the loan contracts signed signed after 1 December 2016 and contracts signed prior to 1 December 2016 – commencing from the date they are refixed.

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

⁴⁾ The fee is calculated from the undrawn amount for each commenced year from the date of drawing ceases until the date the rate is refixed. This does not apply to an undrawn amount equal to 20% of a loan for the purpose of construction/renovation.

⁵⁾ The client's rate is the rate stated in the loan contract. The discount rate is the rate announced by the Czech National Bank and can be found at www.cnb.cz.

⁶⁾ The fee is calculated from the amount of the premature/extraordinary payment for each commenced year from the date the premature/extraordinary payment is made until the last day of the fixed rate's validity.

⁷⁾ Applies to loans with the Flexi service.

⁸⁾ If the client is obliged to submit to the bank an extract from the Land Register and does not do so within the set time limit.

⁹⁾ If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 900 will be deducted for costs spent from that amount.

¹⁰⁾ Compensation for costs incurred at collection of the overdue amount.

¹⁾ Applies to the loan contracts signed prior to 1 December 2016, unless their refinancing was performed after the date.

²⁾ Applies to the loan contracts signed after 1 December 2016 and contracts signed prior to 1 December 2016 – commencing from the date they are refinanced.

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

⁴⁾ The fee is calculated from the undrawn amount for each commenced year from the date of drawing ceases until the date the rate is refinanced. This does not apply to an undrawn amount equal to 20% of a loan for the purpose of construction/renovation.

⁵⁾ The client's rate is the rate stated in the loan contract. The discount rate is the rate announced by the Czech National Bank and can be found at www.cnb.cz.

⁶⁾ The fee is calculated from the amount of the premature/extraordinary payment for each commenced year from the date the premature/extraordinary payment is made until the last day of the fixed rate's validity.

⁷⁾ Applies to loans with the Flexi service.

⁸⁾ If the client is obliged to submit to the bank an extract from the Land Register and does not do so within the set time limit.

⁹⁾ If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 900 will be deducted for costs spent from that amount.

¹⁰⁾ Compensation for costs incurred at collection of the overdue amount.

10. Securities and unit trusts

10.1 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 the 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.

10.2 Unit trusts

Products from 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 in Amundi, change of personal data	free of charge

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

10.3 Investment advisory

Investment advisory fee	free of charge
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Note: Product for Private Banking clients.

10.4 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 the Amundi group ¹⁾	free of charge
– domestic securities registered with CSDP ²⁾	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 computed 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, 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.

11. Safe deposit boxes

Safe deposit box rental	Annual fee
– box size up to 10,000 cm ³	CZK 6,000 + VAT
– box size up to 15,000 cm ³	CZK 6,000 + VAT
– box size up to 20,000 cm ³	CZK 8,000 + VAT
– box size up to 25,000 cm ³	CZK 8,000 + VAT
– box size up to 35,000 cm ³	CZK 10,000 + VAT
– box size over 35,000 cm ³	CZK 12,500 + VAT
Other services for safe deposit boxes	
Security deposit for key(s)	CZK 5,000

12. Cheques

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 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 Czech Republic and payable at UniCredit Bank in Czech Republic	1%, min. CZK 300, max. CZK 3,000
Client cheques in CZK and 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

13. Products and services no longer actively offered

13.1 Personal accounts

Products and services connected to individual accounts

	U konto ¹⁾		U konto TANDEM ^{1) 2)}	U konto PREMIUM ¹⁾
Monthly fee fulfilling the following conditions:	CZK 0	CZK 0	CZK 0	CZK 0
– client age	15–26 years	27 years and more	18 years	–
– monthly noncash credit turnover (salary/pension) on accounts maintained within the client's account	–	CZK 12,000	CZK 12,000	CZK 50,000
– total volume of deposits at UniCredit Bank as of the last day of the month	–	–	–	CZK 1 mil.
Monthly fee if the aforementioned conditions are not fulfilled	CZK 0	CZK 199	CZK 199	CZK 499
Maintenance of a current account	✓	✓	✓	✓
Maintenance of another current account in foreign currency	1	1	2	2
Maintenance of another current account in CZK	–	–		
Monthly current account statement sent by post in CZ	–	–	–	✓
Electronic current account statement (through internet banking) / by e-mail	✓	✓	✓	✓
Provision, administration and maintenance of an overdraft debit for a current account	✓	✓	✓	✓
Maximum number of payment cards on the account	1	1	1	3 ³⁾
Debit card without travel insurance	✓	✓	✓	✓
Debit card with travel insurance	–	–	–	✓ ⁴⁾
Premium debit card with travel insurance	–	–	–	✓
Visa Classic ⁵⁾ / Credit Standard credit card ⁵⁾ / Payment cards Visa – Klub výhod, Visa Partners – Klub výhod	–	–	–	✓
Gold credit card ⁵⁾	–	–	–	✓
Direct banking – Online Banking, Smart Banking	✓	✓	✓	✓
Login and payment authorization tools:				
Smart key (mobile token)	✓	✓	✓	✓
SMS key – set-up and initiation	CZK 400 ⁶⁾	CZK 400	CZK 400	CZK 400 ⁶⁾
SMS key – use (price per SMS)	CZK 4	CZK 4	CZK 4	✓
Number of SMS reports (account balance, account movements, card transactions, etc.)	–	–	–	25 SMS
Domestic standing order, direct debit permission and SIPO payment (establishing, changing, cancelling electronically)	✓	✓	✓	✓
Domestic standing order, direct debit permission and SIPO payment (establishing in paper form)	✓	✓	✓	✓
Domestic (standard, instant) and SEPA (standard, instant) incoming payments	✓	✓	✓	✓
Domestic (standard, instant) payments and SEPA (standard, instant) payments made electronically (outgoing payments, incl. standing order SIPO payments and direct debits)	✓	✓	✓	✓
Domestic outgoing standard payment or SEPA outgoing payment made in paper form	–	–	–	1
Cash deposit in CZK to accounts denominated in CZK made at a branch	✓	✓	✓	✓
Cash withdrawal in CZK from accounts denominated in CZK made at a branch	–	–	–	2
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 from shared ATMs (Air Bank, Komerční banka, MONETA Money Bank) using a debit card registered to the account	✓	✓	✓	✓
Withdrawals from UniCredit ATMs 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 (accounts opened until 15 May 2014 and from 10 August 2019)	yes, with a minimum withdrawal of CZK 2,000	yes, with a minimum withdrawal of CZK 2,000	yes, with a minimum withdrawal of CZK 2,000	✓
Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered to the account (accounts opened from 16 May 2014 till 9 August 2019)	✓	✓	✓	✓
PREMIUM Healthcare Assistance	–	–	–	✓
Automatic account changeover upon reaching the respective age	–	–	–	–

Table continues on the following page.

13.1 Personal accounts (continued)

How we charge our accounts:

For our currently offered accounts, each client can obtain free-of-charge account maintenance, subject to compliance with the determined conditions – age, noncash credit turnover on the account or total volume of deposits. The monthly account maintenance fee is charged only in the event of non-compliance with these 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 includes noncash incoming payments (wage, pension, allowance, etc.), except the following transactions: cash deposits made through an ATM and at the bank's cash desk, incoming payments from current accounts of the same owner, incoming payments from savings accounts of the same owner, transfers between accounts of clients within TANDEM, transfers from term deposits to a current account, credit transfers from credit accounts to the credit of a current account, accrued interest, refunds of fees, cancellations of card transactions and funds credited on the basis of the repurchase of mutual funds.

The balance is determined as a sum of all deposits of the client – individual non-entrepreneur on current accounts, savings accounts, promissory notes, term deposits, own bonds with UniCredit Bank, as well as the current value of funds invested through UniCredit Bank in investment life insurance and unit trusts offered by UniCredit Bank.

²¹ In the Partners network, DĚTSKÉ konto is sold under the name Bublikonto, U konto under the name Partners U konto and, U konto TANDEM under the name Partners U konto TANDEM, U konto PREMIUM sold under the name Konto PREMIUM until 31.01.2016.

²² For free-of-charge maintenance of U konto TANDEM, the accounts of the clients involved must be credited with a total of at least CZK 12,000. If this condition is not met, the fee is debited from the accounts of both clients in TANDEM. If one of the clients cancels the U konto TANDEM or changes the U konto TANDEM to another type account/product, the bank automatically changes the U konto TANDEM of the other client to U konto under the currently valid conditions referred to in this Price List.

²³ 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).

²⁴ Up to 2 Premium cards – 1 credit and 1 debit card.

²⁵ Applicable to cards issued by 30 June 2014.

²⁶ Only a primary credit card can be registered to the account belonging to the account holder, no additional cards.

²⁷ Not applicable to U konto and Konto PREMIUM accounts opened up to 31 January 2016.

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

13.2 Accounts

(1st part)

Products and services that may be connected to individual accounts

	Konto Partners Plus	Konto Partners <i>until 14 Mar 2011 under the name PRAKTIK Account</i>	Konto MOZAIKA ¹⁾	Konto KOMPLET <i>until 7 Oct 2007 under the name Personal Menu Forte</i>	Konto EXKLUSIVE <i>until 7 Oct 2007 under the name Personal Menu Grand</i>
Monthly fee	CZK 199	CZK 199	CZK 299	CZK 299	CZK 499
Maintenance of a current account in CZK	✓	✓	✓	✓	✓
Maintenance of another current account in CZK or foreign currency	–	–	1	1	2
Option to personalise an account – number of products/services included	–	–	9	–	–
Monthly current account statement sent by post in CZ	–	–	–	–	✓
Electronic current account statement (sent through internet banking) / by e-mail	✓	✓	□	✓	✓
Provision, administration and maintenance of an overdraft debit for a current account	✓	✓	✓	✓	✓
Maximum number of payment cards on the account	1	1	2	2	3 (max. 2 Premium cards – 1 credit and 1 debit)
Debit card without travel insurance	✓	✓	✓	✓	✓
Debit card with travel insurance	–	–	✓ ²⁾	✓ ²⁾	✓ ²⁾
Premium debit card with travel insurance	–	–	–	–	✓
TRAVEL insurance for a card	–	–	✓ ²⁾	✓ ²⁾	✓ ²⁾
Visa Classic / Credit Standard credit card ³⁾ , Payment card Visa – Klub výhod, Visa Partners – Klub výhod	–	–	✓	✓	✓
Gold credit card Visa Gold ³⁾	–	–	–	–	✓
Direct banking – Online Banking, Telebanking, Smart Banking	✓	✓	✓	✓	✓
Smart key (mobile token)	✓	✓	✓	✓	✓
SMS key – use (price per SMS)	CZK 4	CZK 4	CZK 4	CZK 4	✓
Number of SMS reports (account balance, account movements, card transactions, etc.)	–	–	15	15	15
Domestic standing order, direct debit permission and SIPO payment (establishing, changing, cancelling electronically)	✓	✓	□	✓	✓
Domestic standing order, direct debit permission and SIPO payment (establishing in paper form)	✓	✓	✓	✓	✓
Domestic (standard, instant) or SEPA (standard, instant) incoming payments	10	10	5 or 10	✓	✓
Domestic (standard, instant) payments or SEPA (standard, instant) payments made electronically or through Telebanking (outgoing payments, incl. SIPO payments and direct debits)				✓	✓
Domestic outgoing standard payments or SEPA outgoing payments made on the basis of a standing order				✓	✓
Domestic outgoing standard payment or SEPA outgoing payments made in paper form	–	–	–	–	1
Cash deposit in CZK to accounts denominated in CZK made at a branch	✓	✓	□	✓	✓
Cash withdrawal in CZK from accounts denominated in CZK made at a branch	–	1	–	–	–
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 from shared ATMs (Air Bank, Komerční banka, MONETA Money Bank) using a debit card registered to the account	✓	✓	✓	✓	✓
Withdrawals from UniCredit ATMs 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	1	1	2	4

¹⁾ For a Konto MOZAIKA opened before 31 July 2009, the range of products and services indicated in the contractual documentation applies. In case of changes, the products and services in the current Price List may be selected

²⁾ Valid for cards issued to 30 June 2014.

³⁾ Only a primary credit card can be registered to the account, not an additional one.

The price of a product/service marked "✓" is included in the monthly fee for account maintenance. In the case of the Mozaika Account, "□" indicates that the product/service is automatically included (i.e. it does not count toward the 9 services which may be selected). The fees for other services correspond to the standard fees in this Price List.

13.2 Accounts

(2nd part)

Products and services connected to individual accounts

	Konto POHODA ¹⁾	Konto KOMFORT <i>(applies to an account opened before 2 November 2007)</i>	Konto KOMFORT GLOBAL <i>(applies to an account opened before 2 November 2007)</i>
Monthly fee	CZK 199	CZK 299	CZK 499
Opening and maintaining a current account in CZK	✓	✓	✓
Opening and maintaining a current account in foreign currency	–	–	2
Electronic current account statement (sent through internet banking) / by e-mail	✓	✓	✓
Overdraft debit for a current account	–	CZK 250/year	CZK 250/year
Debit card without travel insurance	✓	✓	✓
Debit card with travel insurance	–	✓ ²⁾	✓ ²⁾
Visa Classic / Credit Standard credit card	–	✓	✓
Direct banking – Online Banking, Telebanking, Smart Banking	✓	✓	✓
Smart key (mobile token)	✓	✓	✓
SMS key – use (price per SMS)	CZK 4	CZK 4	CZK 4
Number of SMS reports (account balances, account movements, card transactions, etc.)	–	5	5
Domestic (standard, instant) or SEPA (standard, instant) incoming payments	–	2	2
Domestic outgoing payment or SEPA outgoing payment from the bank to other banks based on a standing order, direct debit or SIPO	–	5 standing orders + 5 direct debit	5 standing orders + 5 direct debit
Domestic outgoing (standard, instant) payments or SEPA (standard, instant) outgoing payments made electronically or through Telebanking	–	10	10
Domestic standing order, direct debit permission and SIPO (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 from shared ATMs (Air Bank, Komerční banka, MONETA Money Bank) using a debit card registered to the account	✓	✓	✓
Withdrawals from UniCredit ATMs abroad using a debit card registered to the account	✓	✓	✓

¹⁾ For a POHODA Account established before 2 November 2007, the price for an overdraft debit to a current account is CZK 250/year.

²⁾ Valid for cards issued to 30 June 2014.

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.

13.2 Accounts

(3rd part)

Products and services connected to individual accounts

	Cool konto PRO MLADÉ	EXPRESNÍ konto	AKTIVNÍ ¹⁾ konto	PERFEKTNÍ konto
Monthly fee for fulfilling the conditions of an active account ²⁾ and one of the following conditions ³⁾ :	CZK 0	CZK 0	CZK 0	CZK 0
– monthly noncash credit turnover	–	CZK 15,000	CZK 20,000	CZK 50,000
– average monthly balance on the current account		CZK 50,000	CZK 100,000	CZK 150,000
Monthly fee if the aforementioned conditions are not fulfilled	CZK 0	CZK 99	CZK 199	CZK 399
Maintenance of a current account	✓	✓	✓	✓
Maintenance of another current account in foreign currency	–	–	1	1
Maintenance of another current account in CZK	–	–	–	
Electronic current account statement (through internet banking) / by e-mail	✓	✓	✓	✓
Provision, administration and maintenance of an overdraft debit for a current account	✓	✓	✓	✓
Maximum number of payment cards on the account	1	1	1	2
Debit card without travel insurance	✓	✓	✓	✓
Debit card with travel insurance	–	–	–	✓ ⁵⁾
Visa Classic / Credit Standard credit card ⁷⁾ , Payment card Visa – Klub výhod, Visa Partners – Klub výhod	–	–	–	✓
Direct banking – Online Banking, Smart Banking	✓	✓	✓	✓
SMS key – use (price per SMS)	CZK 4	CZK 4	CZK 4	✓
Number of SMS reports (account balance, account movements, card transactions, etc.)	10 SMS	–	–	15 SMS
Domestic standing order, direct debit permission and SIPO payment (establishing, changing, cancelling electronically) establishment on a paper form	✓	✓	✓	✓
Domestic (standard, instant) and SEPA (standard, instant) incoming payments	✓	✓	✓	✓
Domestic (standard, instant) payments and SEPA (standard, instant) payments made electronically (outgoing payments, incl. standing order SIPO payments and direct debits)	–	–	✓	✓
Cash deposit in CZK to accounts in CZK made at a branch	✓	✓	✓	✓
Cash withdrawal in CZK from an account in CZK made at a branch	–	–	–	1
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 from shared ATMs (Air Bank, Komerční banka, MONETA Money Bank) using a debit card registered to the account	✓	✓	✓	✓
Withdrawals from UniCredit ATMs 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	–	1	1
Healthcare Assistance	–	–	–	✓
Automatic account changeover upon reaching the respective age	U konto	–	–	–

¹⁾ In the Partners network DĚTSKÉ konto is sold under the name Bublíkonto, AKTIVNÍ konto under the name Konto Partners.

²⁾ An active account is an account on which at least one incoming and one outgoing payment occurs in the given month, as well as one payment with a debit card at a store or on the internet.

³⁾ The monthly fee for account maintenance is charged to the client 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 in 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 current accounts of the same owner, incoming payments from a savings account of the same owner, transfers from term deposits on the current account, credit transfers to the current account from credit accounts, credited interest, fee refunds for cancelling card transactions.

⁴⁾ The balance is determined as the sum of all deposits of the client (individual non-entrepreneur) to current accounts, savings accounts, promissory notes, term deposits and bonds held at UniCredit Bank, and the current value of funds invested in investment life insurance policies and unit trusts offered by UniCredit Bank.

⁵⁾ Valid for cards issued to 30 June 2014.

⁶⁾ U Konto EXPRES can include a card only issued only through the commercial network of UniCredit Bank Expres and commercial network Partners banking services.

⁷⁾ Only a primary credit card can be registered to the account, not an additional one.

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

13.3 Debit cards

		Visa (Partners) Debit Mastercard <small>(Standard, Cinestar, Partners, PCC)</small>	Visa Standard, Visa Dětská karta, Visa Cinestar, Visa Partners	Visa Premium / Debit Mastercard Gold¹⁾	Visa Platinum <small>(only for Private banking clients)</small>
Card issuance and maintenance					
Primary card	annually	CZK 500		CZK 3,000	CZK 7,000
Insurance²⁾					
TRAVEL Basic – basic travel insurance	monthly	CZK 25		free of charge	free of charge
TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance)	monthly	CZK 60		CZK 70	free of charge
SAFE Basic – insurance for your payment card, personal belongings and online purchases – insurance coverage of CZK 40,000	monthly	CZK 30			free of charge
SAFE Plus – insurance for your payment card, personal belongings and online purchases – insurance coverage of CZK 100,000	monthly	CZK 40			free of charge
Transactions					
Noncash payments in Czech Republic and abroad				free of charge	
Cash withdrawal using the card					
– from UniCredit Group ATMs in Czech Republic and from shared ATMs (Air Bank, Komerční banka, MONETA Money Bank)			CZK 5		
– from UniCredit ATMs abroad			CZK 5		
– from ATMs of other providers in Czech Republic			CZK 40		
– from ATMs of other providers abroad			CZK 40		
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		–
DragonPass		–		–	free of charge
Using DragonPass		–		–	EUR 26/individual entry
Emergency services					
Blocking a card				free of charge	
Issuing a new card replacing a lost or stolen card		CZK 200		free of charge	free of charge
Express issue of a new card and PIN (within 2 days)				CZK 850	
Express re-issue of card or express re-issue of PIN (within 2 days)				CZK 850	
Sending an issued card abroad				based on actual costs	
Other services					
Special account statement of debit card transactions sent by post	monthly		CZK 120 ³⁾		
Account statement of debit card transactions in Online Banking			free of charge		
Debit Card transactions statement					
– sent by post (in Czech Republic)			CZK 120		
– sent by post (abroad)			CZK 170		
– electronic (through internet banking)			free of charge		
Change in the card's drawing limit			CZK 100 ³⁾		
Change of the set-up of accounts associated with the card			CZK 100 ³⁾		
Re-issuing and sending PIN			CZK 200 ³⁾		
Issuing a duplicate card			CZK 200 ³⁾		
Providing documents to a card transaction at the client's request			According to the actual costs charged by the partner bank		
Delivery of card / PIN / card and PIN to branch			CZK 500		
Balance inquiry in other ATM			CZK 25		
Card activation through contact centre			CZK 250		

¹⁾ Debit Mastercard Gold – product only for Private Banking clients

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

³⁾ Does not apply to cards connected to U konto PREMIUM or to the change of the card limit for Dětské konto and Dětský účet.

13.4 Credit cards			Visa Classic	Visa Gold
Card administration				
Card issue	monthly	free of charge		
Card account administration	monthly	CZK 40	CZK 120	
Additional card	monthly	CZK 20	CZK 60	
Insurance ¹⁾				
TRAVEL Basic – basic travel insurance	monthly	CZK 25	CZK 35	
TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance)	monthly	CZK 60	CZK 70	
SAFE Basic – insurance for your payment card, personal belongings and online purchases – insurance coverage of CZK 40,000	monthly	CZK 30		
SAFE Plus – insurance for your payment card, personal belongings and online purchases – insurance coverage of CZK 100,000	monthly	CZK 40		
Transactions				
Noncash payments in Czech Republic and abroad		free of charge		
Cash withdrawal from ATMs in Czech Republic and from shared ATMs (Air Bank, Komerční banka, MONETA Money Bank)		CZK 49 + 1% of the amount		
Cash withdrawal from UniCredit Group ATMs abroad		CZK 49 + 1% of the amount		
Cash withdrawal from ATMs abroad		CZK 49 + 1% of the amount		
Cash Back – cash withdrawals when making payments using the card at merchants in Czech Republic		CZK 19		
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad		CZK 100 + 0.5% of the amount		
Currency exchange fee		0.5% of the amount		
Additional services				
Priority Pass	annually	CZK 500		
Using the Priority Pass card		USD 32/individual entry		
Issuing a replacement Priority Pass card		CZK 200		
Call and pay		CZK 99		
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 850		
Express re-issue of card or express re-issue of PIN (within 2 days)		CZK 850		
Sending an issued card abroad		based on actual costs		
Other services				
Statement of credit card transactions electronic (by direct banking)		free of charge		
Sending statement of credit card transactions by post		CZK 120		
Sending copy of a statement – current year and past year		CZK 120		
Sending copy of a statement – previous years		CZK 300		
Fee for the credit card transfer		–		
Increasing the credit limit		free of charge		
Online Banking with a linked credit card (without an account)		free of charge		
Issuing a duplicate card		CZK 200		
Re-issuing and sending PIN		CZK 200		
Providing documents for a card transaction at the client's request		according to the actual costs		
Delivery of card / PIN / card and PIN to branch		CZK 500		
Card activation through contact centre		CZK 250		
Penalty fees				
Exceeding the credit limit in an accounting period		CZK 300		
Reminder/Request to pay the amount due ²⁾		CZK 800		

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

²⁾ Compensation for costs incurred at collection of the overdue amount.

13.5 Other credit cards

Payment Card Visa – Klub výhod, Visa Partners – Klub výhod

Card administration

Card issuance and maintenance	monthly	free of charge
Card account administration		
– for 1–12 months	monthly	free of charge
– from the 13th month and onwards – total noncash turnover in the given billing period \geq CZK 3,000	monthly	free of charge
– from the 13th month and onwards – total noncash turnover in the given billing period $<$ CZK 3,000	monthly	CZK 30
– total noncash turnover in the given billing period \geq CZK 3,000	monthly	–
– total noncash turnover in the given billing period $<$ CZK 3,000	monthly	–
Additional card	monthly	–

Insurance¹⁾

TRAVEL Basic – basic travel insurance	monthly	CZK 25
TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance)	monthly	CZK 60

Transactions

Noncash payments in Czech Republic and abroad		free of charge
Cash withdrawal from ATMs in Czech Republic and from shared ATMs (Air Bank, Komerční banka, MONETA Money Bank)		CZK 49 + 1% of the amount
Cash withdrawals from UniCredit ATMs abroad		CZK 49 + 1% of the amount
Cash withdrawal from ATMs abroad		CZK 49 + 1% of the amount
Cash back – cash withdrawals when making payments using the card at merchants in Czech Republic		CZK 19
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad		CZK 100 + 0.5% of the amount
Currency exchange fee		0.5% of the amount

Additional services

Priority Pass	annually	CZK 500
Using the Priority Pass card		USD 32/individual entry
Issuing a replacement Priority Pass card		CZK 200
Call and pay		CZK 99

Emergency services

Blocking a card		free of charge
Issuing a new card replacing a lost or stolen card		CZK 200
Express issue of a new card and PIN (within 2 days)		CZK 850
Express re-issue of card or express re-issuance of PIN (within 2 days)		CZK 850
Sending an issued card abroad		based on actual costs

Other services

Statement of credit card transactions electronic (by direct banking)		free of charge
Sending statement of credit card transactions by post		CZK 120
Sending copy of a statement – current year and past year		CZK 120
Sending copy of a statement – previous years		CZK 300
Increasing the credit limit		free of charge
Online Banking with a linked credit card (without an account)		free of charge
Delivery of card / PIN / card and PIN to branch		CZK 500
Card activation through contact centre		CZK 250
Issuing a duplicate card		CZK 200
Re-issuing and sending PIN		CZK 200
Providing documents to a card transaction at the client's request		according to the actual costs

Penalty fees

Exceeding the credit limit in an accounting period		CZK 300
Reminder/Request to pay the amount due ²⁾		CZK 800

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

²⁾ Compensation for costs incurred at collection of the overdue amount.

13.6 Accounts and deposits

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

Maintenance of a savings account – includes cash transactions in the currency of the account	free of charge
Savings account MULTI konto	
Monthly product maintenance	CZK 250 ¹⁾
Embossed debit card without travel insurance	free of charge
Unlimited number of withdrawals from UniCredit ATMs in Czech Republic and abroad using a debit card registered to the account	free of charge
Online Banking and Smart Banking – monthly usage	free of charge
SMS key – use (price per SMS)	free of charge
SMS key – set-up and initiation	free of charge
Domestic and SEPA incoming payments	free of charge
5 outgoing domestic (standard, instant) payments and or SEPA (standard, domestic) outgoing payments made electronically	free of charge
Overdraft debit – provision, administration and maintenance	free of charge
Other services	see standard payments

¹⁾ For former AXA Bank clients, no monthly fee applies.

13.7 Unique Savings

Opening/maintenance of the product

Opening the product	free of charge
Establishment and management of a deposit account for term deposits	–
Monthly product maintenance	free of charge
Changing the contractual arrangement	free of charge

Technical operations

Account statement	
– sent by post (in Czech Republic)	CZK 120
– sent by post (abroad)	CZK 170
– electronic (through internet banking) / by e-mail	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 120
– about an unexecuted payment order in Online Banking	free of charge
Confirmation	
– of an account balance	CZK 300 + VAT
– of execution of a term deposit	–
Services/transactions	
Debit cards	–
Credit cards	–

Table continues on the following page.

13.7 Unique Savings (continued)

Direct banking	Online Banking, Smart Banking free of charge, for other items see Chapter 5
Domestic payment operations – standard payment made electronically or executed based on a standing order, direct debits incl. SIPO	incoming domestic and SEPA payments free of charge, first 2 domestic (standard, instant) outgoing payments or SEPA (standard, instant) outgoing payments (incl. standing order, SIPO and direct debits) in a month free of charge, 3th and subsequent CZK 45 ¹⁾ , for other items see Section 6 and Section 7
Foreign payment operations	
Redirecting payments from the domestic and foreign payment systems monthly	CZK 500/account
Cash transactions	see Section 8
Emergency services	
Blocking an account initiated by the bank	free of charge
Blocking an account requested by the client	free of charge
Unblocking an account	free of charge
Other services	
Pledging a deposit (on an account)	CZK 500
Blocking an account requested by the client ³⁾	CZK 100
Notice of an unauthorised debit balance ²⁾	CZK 100
Reminder/Request to pay the amount due (valid for accounts with overdraft) ²⁾	CZK 800
Cancellation of an account	free of charge

¹⁾Each 3rd and any subsequent payment involves also payments within the Bank.

²⁾Compensation for costs incurred at collection of the overdue amount.

³⁾Does not apply to the obligation to block the means of payment for reasons arising from the Act on Payment Systems

13.8 Savings account PRIMA

Opening/maintenance of the product

Opening the product	free of charge
Establishing and managing a deposit account for term deposits	–
Monthly product maintenance	free of charge
Changing the contractual arrangement	free of charge

Technical operations

Account statement	
– sent by post (in Czech Republic)	CZK 120 ¹⁾
– sent by post (abroad)	CZK 170 ¹⁾
– electronic (through internet banking) / by e-mail	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 120
– about an unexecuted payment order in Online Banking	free of charge
Confirmation	
– of an account balance	CZK 300 + VAT
– of execution of a term deposit	–

Table continues on the following page.

13.8 Savings account PRIMA (continued)

Services/transactions

Debit cards	–
Credit cards	–
Direct banking	Online Banking, Smart Banking free of charge, for other items see Chapter 5
Domestic payment operations – standard and instant payment made electronically or executed based on a standing order, direct debits incl. SIPO	incoming domestic and SEPA payments free of charge, first 3 outgoing payments or SEPA outgoing payments (incl. standing order, SIPO and direct debits) in a month free of charge, 4th and subsequent CZK 45 ²⁾ , for other items see Section 6 and Section 7
Foreign payment operations	
Redirecting payments from the domestic and foreign payment systems monthly	CZK 500/account
Cash transactions	see Section 8
Early withdrawal fee from a term deposit	
– made prior to the expiry of the agreed duration of the term deposit	–
Loans	see Section 9
Securities	see Section 10
Safe deposit boxes	see Section 11
Cheques	see Section 12

Emergency services

Blocking an account initiated by the bank	free of charge
Blocking an account requested by the client	free of charge
Unblocking an account	free of charge

Other services

Pledging a deposit (on an account)	CZK 500
Blocking an account requested by the client ³⁾	CZK 100
Notice of an unauthorised debit balance ⁴⁾	CZK 100
Reminder/Request to pay the amount due (valid for accounts with overdraft) ⁴⁾	CZK 800
Cancellation of an account	free of charge

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).

³⁾Each 4th and any subsequent payment involves also payments within the Bank.

³⁾Does not apply to the obligation to block the means of payment for reasons arising from the Act on Payment Systems.

⁴⁾Compensation for costs incurred at collection of the overdue amount.

13.9 Loans

13.9.1 Personal loans

		PRESTO Loan MAXI	Individual consumer loan	Student loan
Submitting and evaluating a credit application		free of charge		
Provision of a loan		1% of the loan amount, min. CZK 3,000	CZK 1,500	free of charge
Administration and maintenance of a loan	monthly	free of charge ²⁾	free of charge ^{1) 2)}	free of charge ²⁾
Request to postpone payments in accordance with the loan contract		free of charge	–	free of charge
Extraordinary payment, including creation of a new payment table		free of charge		
Early loan repayment		free of charge		
Creation of a payment table		free of charge		

Table continues on the following page.

13.9.1 Personal loans (continued)		PRESTO Loan MAXI	Individual consumer loan	Student loan
Change in contractual documentation/terms requested by the client – other changes to the conditions		CZK 5,000		
Other services				
Issuing an extraordinary confirmation at the client's request		CZK 500		
Reminder/Request to pay the due amount ³⁾		CZK 800		
¹⁾ For consumer loans agreed before 1 April 2012 (not applicable to PRESTO Loan), the fee for administrating and maintaining the loan will continue to be CZK 50 per month.				
²⁾ For consumer loans, including PRESTO Loan agreed before 24 March 2014, the fee for administrating and maintaining the loan will continue to be CZK 150 per month and for the Student Loan, CZK 50 per month.				
³⁾ Compensation for costs incurred at collection of the overdue amount.				

13.9.2 Mortgage loans		With fixed interest rate		
		FLEXI	For financing real estate intended for leasing	PLUS
Provision of a loan		CZK 2,500	1% of the loan amount, min. CZK 8,000	free of charge
Provision of a loan – refinancing		free of charge		
Administration and maintenance of a loan ¹⁾	monthly	CZK 200		free of charge
Administration of state contribution to a mortgage loan	monthly	CZK 50		
Drawing a loan ²⁾		1 st drawing free of charge, 2 nd and subsequent drawing CZK 500	1 st drawing free of charge, 2 nd and subsequent drawing CZK 900	free of charge
Drawing a loan based on a motion for registering a right of lien in the land register		CZK 1,500	CZK 1,900	free of charge
Issuing a confirmation for tax purposes on the amount of interest paid		free of charge		
Issuing an extraordinary confirmation for tax purposes at the client's request on the amount of interest paid		CZK 500		
Sending the bank's notice concerning termination of the interest period		free of charge		
Change in contractual terms requested by the client – change in payment schedule after premature / extraordinary payment		CZK 2,000 ³⁾ , free of charge on the date of refixing ³⁾		
		Reasonable expenses of the Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. ⁴⁾		
Change in contractual terms requested by the client – other changes in the payment schedule		CZK 2,000		
Changing the contractual terms at the client's – other changes to conditions		CZK 5,000		
Changing the contractual terms at the client's request – additional agreement for payment protection insurance		free of charge		
Compensation fee for not observing the contractual drawing schedule ⁵⁾		free of charge	0.3%	
Compensation fee for not fully using a loan ^{6) 7)}		free of charge	(Client's rate – Discount rate), min. 1%	
Early/Extraordinary payment		free of charge	Compensation fee 5% ^{3) 8)} , free of charge on the date of refixing ³⁾	
			Reasonable expenses of the Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. ⁴⁾	
			free of charge ⁹⁾	–
Declare the loan or its part mature due to non-performed contractual terms and conditions		Reasonable expenses of the Bank ³⁾		
		Reasonable expenses of the Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. ⁴⁾		
Obtaining an extract from the Land Register by the bank ¹⁰⁾		CZK 100		
Assessment of risks related to the mortgage of real estate				
– express assessment of a housing unit		CZK 500		
– housing unit, land ¹¹⁾		CZK 5,300		
– house, a building for individual recreation ¹¹⁾		CZK 6,500		
– garage/parking place as a separate object of assessment ¹¹⁾		CZK 4,500		
– other buildings ¹¹⁾		CZK 7,000		
Other services				
Operations beyond the scope of standard services		CZK 250 for every commenced 30 minutes		

Reminder/Request to pay the amount due ¹²⁾	CZK 800
²⁾ Valid only for loans agreed from 1 July 2014. Loan disbursements made into multiple accounts on the same one day are considered a single disbursement.	
³⁾ Applies to the loan contracts signed prior to 1 December 2016, unless they were refixed after this date.	
⁴⁾ Applies to the loan contracts signed signed after 1 December 2016 and contracts signed prior to 1 December 2016 – commencing from the date of their refixing.	
⁵⁾ The fee is calculated from the amount whose drawing is extended for each commenced month.	
⁶⁾ The fee is calculated from the undrawn amount for each commenced year from the date drawing ceases until the date the rate is refixed. This does not apply to an undrawn amount equal to 20% of a loan for the purpose of construction / renovation.	
⁷⁾ The client's rate is the rate stated in the loan contract. The discount rate is the rate announced by the Czech National Bank and can be found at www.cnb.cz .	
⁸⁾ The fee is calculated from the amount of the premature/extraordinary payment for each commenced year from the date the premature/extraordinary payment is made to the last day of the fixed rate's validity.	
⁹⁾ Applies to loans with the Flexi service.	
¹⁰⁾ If the client is obliged to submit to the bank an extract from the Land Register and does not do so within the set time limit.	
¹¹⁾ If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 900 will be deducted for costs spent from that amount.	
¹²⁾ Compensation for costs incurred at collection of the overdue amount.	

13.9.2 Mortgage loans

13.9.2 Mortgage loans		With variable interest rate	
		For financing real estate intended for leasing	PLUS
Provision of a loan		1% of the loan amount, min. CZK 8,000	free of charge
Provision of a loan – refinancing		free of charge	
Administration and maintenance of a loan	monthly	CZK 200	free of charge
Administration of state contribution to a mortgage loan	monthly	CZK 50	
Drawing a loan ¹⁾		1 st drawing free of charge, 2 nd and further drawing CZK 900	free of charge
Drawing a loan based on a motion for registering a right of lien in the land register		CZK 1,900	free of charge
Issuing a confirmation for tax purposes on the amount of interest paid		free of charge	
Issuing an extraordinary confirmation for tax purposes at the client's request on the amount of interest paid		CZK 500	
Sending the bank's notice concerning termination of the interest period		free of charge	
Changing the contractual terms at the client's request – changing payment schedule after premature / extraordinary payment		free of charge	
Changing the contractual terms at the client's request – other changes in the payment schedule		CZK 2,000	
Change in contractual terms requested by the client – other changes in conditions		CZK 5,000	
Change in contractual terms requested by the client – additional agreement for payment protection insurance		free of charge	
Compensation fee for not observing the contractual drawing schedule		free of charge	
Compensation fee for not fully using a loan		free of charge	
Early / Extraordinary payment		free of charge	
Declaring the loan or its part mature due to non-performed contractual terms and conditions		free of charge	
Obtaining an extract from the Land Register by the bank ²⁾		CZK 100	
Assessment of risks related to the mortgage of real estate			
– express assessment of a housing unit		CZK 500	
– housing unit, land ³⁾		CZK 5,300	
– house, a building for individual recreation ³⁾		CZK 6,500	

Table continues on the following page.

13.9.2 Mortgage loans (continued)

With variable interest rate

For financing real estate intended for leasing

PLUS

– garage / parking place as a separate object of assessment ³⁾		CZK 4,500
– other buildings ³⁾		CZK 7,000

Other services

Operations beyond the scope of standard services		CZK 250 for every commenced 30 minutes
Reminder/Request to pay an amount due ⁴⁾		CZK 800

¹⁾Valid only for loans agreed from 1 July 2014. Loan disbursements made into multiple accounts on the same one day are considered a single disbursement.

²⁾If the client is obliged to submit to the bank an extract from the Land Register and does not do so within the set time limit.

³⁾If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 900 will be deducted for costs spent from that amount.

⁴⁾Compensation for costs incurred at collection of the overdue amount.

14. 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 issued at the client's request	min. CZK 100, max. CZK 1,500 + VAT
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 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.