

Price list  
Individuals  
non-entrepreneurs  
UniCredit Bank  
Czech Republic and Slovakia, a.s.

Valid from 18. 08. 2020

# Price list

## Individuals non-entrepreneurs

## UniCredit Bank Czech Republic and Slovakia, a.s.

Valid from 18. 08. 2020

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## 1. Personal accounts

### Products and services connected to individual accounts

|   | DĚTSKÉ konto <sup>1)</sup> | U konto <sup>1)</sup> |                   | U konto TANDEM <sup>1) 2)</sup> | U konto PREMIUM <sup>1)</sup> | Fees for services not connected to an individual account |
|---|----------------------------|-----------------------|-------------------|---------------------------------|-------------------------------|--|
| Monthly fee fulfilling the following conditions:  | CZK 0                      | CZK 0                 | CZK 0             | CZK 0                           | CZK 0                         | –  |
| – client age  | 0–14 years                 | 15–26 years           | 27 years and more | 18 years                        | –                             | –  |
| – monthly noncash credit turnover (salary/pension) on the client's main 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  | –                          | –                     | –                 | –                               | or CZK 1 mil.                 | –  |
| Monthly fee if the aforementioned conditions are not fulfilled  | CZK 0                      | CZK 0                 | CZK 199           | CZK 199                         | CZK 499                       | –  |
| Maintenance of a current account  | ✓                          | ✓                     | ✓                 | ✓                               | ✓                             | CZK 50/month   |
| Maintenance of another current account in foreign currency  | –                          | 1                     | 1                 | 1                               | 2                             | CZK 50/month   |
| Maintenance of another current account in CZK   | –                          | –                     | –                 | –                               | –                             | –  |
| Monthly current account statement sent by post in CZ  | –                          | –                     | –                 | –                               | ✓                             | CZK 100/statement <sup>3)</sup>                          |
| Electronic current account statement (through internet banking)   | ✓                          | ✓                     | ✓                 | ✓                               | ✓                             | free of charge   |
| Provision, administration and maintenance of an overdraft debit for a current account   | –                          | ✓                     | ✓                 | ✓                               | ✓                             | CZK 200 + CZK 20/month                                   |
| Maximum number of payment cards on the account  | 1                          | 1                     | 1                 | 1                               | 3 <sup>4)</sup>               | –  |
| Debit card without travel insurance   | ✓                          | ✓                     | ✓                 | ✓                               | ✓                             | CZK 500/year   |
| Debit card with travel insurance  | –                          | –                     | –                 | –                               | ✓ <sup>5)</sup>               | CZK 750/year   |
| Gold debit card with travel insurance   | –                          | –                     | –                 | –                               | ✓                             | CZK 3,000/year   |
| Visa Classic credit card <sup>6)</sup> / Payment cards Visa AXA CLUB, Visa AXA CLUB/Partners                                  | –                          | –                     | –                 | –                               | ✓                             | CZK 30/40/month  |
| Gold credit card <sup>6)</sup>  | –                          | –                     | –                 | –                               | ✓                             | CZK 170/120/month  |
| Direct banking – Online Banking, Smart Banking  | view only                  | ✓                     | ✓                 | ✓                               | ✓                             | CZK 70/month   |
| Login and payment authorization tools:  |                            |                       |                   |                                 |                               |  |
| Smart key (mobile token)  | ✓                          | ✓                     | ✓                 | ✓                               | ✓                             | free of charge   |
| SMS key – set-up and initiation   | ✓                          | CZK 200 <sup>7)</sup> | CZK 200           | CZK 200                         | CZK 200 <sup>7)</sup>         | CZK 250  |
| SMS key – use (price per SMS)   | ✓                          | CZK 1.50              | CZK 1.50          | CZK 1.50                        | ✓                             | CZK 1.50   |
| Number of SMS reports (account balance, account movements, card transactions, etc.)   | –                          | –                     | –                 | –                               | 25 SMS                        | CZK 2.90/SMS   |
| Domestic standing order, direct debit permission and SIPO payment (establishing, changing, cancelling electronically)         | –                          | ✓                     | ✓                 | ✓                               | ✓                             | free of charge   |
| Domestic standing order, direct debit permission and SIPO payment (establishing in paper form)                                | –                          | ✓                     | ✓                 | ✓                               | ✓                             | CZK 150  |
| Domestic incoming payments  | ✓                          | ✓                     | ✓                 | ✓                               | ✓                             | CZK 6  |
| Domestic standard payments made electronically (outgoing payments, incl. standing order SIPO payments and direct debits)      | –                          | ✓                     | ✓                 | ✓                               | ✓                             | CZK 6  |
| Domestic outgoing standard payment made in paper form   | –                          | –                     | –                 | –                               | 1                             | CZK 150  |
| Cash deposit in CZK to accounts denominated in CZK made at a branch   | ✓                          | ✓                     | ✓                 | ✓                               | ✓                             | free of charge   |
| Cash withdrawal in CZK from accounts denominated in CZK made at a branch  | 1                          | –                     | –                 | –                               | 2                             | CZK 150  |
| Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic | ✓                          | ✓                     | ✓                 | ✓                               | ✓                             | free of charge   |
| Withdrawals from UniCredit ATMs in Czech Republic and abroad using a debit card registered to the account                     | ✓                          | ✓                     | ✓                 | ✓                               | ✓                             | CZK 5  |
| Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered to the account              | –                          | ✓                     | ✓                 | ✓                               | ✓                             | CZK 30   |
| PREMIUM Healthcare Assistance   | –                          | –                     | –                 | –                               | ✓                             | –  |
| Automatic account changeover upon reaching the respective age   | U konto                    | –                     | –                 | –                               | –                             | –  |

#### 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: 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, and cancellations of card transactions.

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.

<sup>1)</sup> 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.

<sup>2)</sup> 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.

<sup>3)</sup> 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).

<sup>4)</sup> Up to 2 Gold cards – 1 credit and 1 debit card.

<sup>5)</sup> Applicable to cards issued by 30 June 2014.

<sup>6)</sup> Only a primary credit card can be registered to the account belonging to the account holder, no additional cards.

<sup>7)</sup> 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.

## 2. Accounts

| 2.1 Accounts and deposits  | Current account       | Basic payment account | Savings account PRIMA   | Term deposit on a deposit account                | Escrow account   |
|--|-----------------------|-----------------------|---|--|--|
| <b>Opening/maintenance of the product</b>  |                       |                       |   |  |  |
| Opening the product  | free of charge        |                       |   |  | 0.3%, min. CZK 5,000 <sup>1)</sup>   |
| Establishing and managing a deposit account for term deposits  | –                     |                       |   | free of charge                                   | –  |
| Monthly product maintenance  | CZK 50 <sup>2)</sup>  | CZK 50 <sup>2)</sup>  | free of charge  |  | free of charge   |
| Changing the contractual arrangement   | free of charge        |                       |   |  | CZK 2,000  |
| <b>Technical operations</b>  |                       |                       |   |  |  |
| Account statement  |                       |                       |   |  |  |
| – sent by post (in Czech Republic)   | CZK 100 <sup>3)</sup> |                       |   | –  | free of charge   |
| – sent by post (abroad)  | CZK 150 <sup>3)</sup> |                       |   | –  | free of charge   |
| – electronic (through internet banking)  | free of charge        |                       |   | –  | –  |
| Copy of an account statement   |                       |                       |   |  |  |
| – current year   | CZK 150               |                       |   | –  | CZK 150  |
| – past year  | CZK 300               |                       |   | –  | CZK 300  |
| – older than 2 years   | CZK 500               |                       |   | –  | CZK 500  |
| Information  |                       |                       |   |  |  |
| – about payment transactions (electronically, at a branch)   | free of charge        |                       |   | –  | free of charge   |
| – about an unexecuted payment order by letter  | CZK 100               |                       |   | –  | –  |
| – 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                                   | –  |
| <b>Services/transactions</b>   |                       |                       |   |  |  |
| Debit cards  | see Section 3         | see Section 3         | –   | –  | –  |
| Credit cards   | see Section 4         | see Section 4         | –   | –  | –  |
| Direct banking   | see Section 5         | see Section 5         | Online Banking, Smart Banking free of charge, for other items see Chapter 5   | see Section 5                                    | –  |
| Domestic payment operations – standard payment made electronically or executed based on a standing order | see Section 6         | see Section 6         | incoming domestic payments free of charge, for other items see Section 6, first 3 payments in a month free of charge, 4th and subsequent CZK 45 <sup>4)</sup> | –  | 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 after the expiry of more than one half of the agreed duration of the term deposit                 | –                     | –                     | –   | 50% of the proportionate amount of the interest  | –  |
| – made prior to the expiry of less than one half of the agreed duration of the term deposit              | –                     | –                     | –   | 100% of the proportionate amount of the interest | –  |

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

<sup>2)</sup> 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.

<sup>3)</sup> 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).

<sup>4)</sup> Each 4th and any subsequent payment involves also payments within the Bank.

Table continues on the following page.

| 2.1 Accounts and deposits (continued)  | Current account | Basic payment account | Savings account PRIMA | 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        | –                                 | see Section 12 |
| <b>Emergency services</b>  |                 |                       |                       |                                   |                |
| 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        |                       | –                                 | –              |
| <b>Other services</b>  |                 |                       |                       |                                   |                |
| Establishing an account by post  |                 | CZK 100               |                       | –                                 | –              |
| Pledging a deposit (on an account)   |                 |                       | CZK 500               |                                   | –              |
| Notice of an unauthorised debit balance <sup>1)</sup>                                    |                 | CZK 100               |                       | –                                 | –              |
| Reminder/Request to pay the amount due (valid for accounts with overdraft) <sup>1)</sup> |                 | CZK 800               |                       | –                                 | –              |
| Cancellation of an account   |                 | free of charge        |                       | –                                 | free of charge |

<sup>1)</sup> Compensation for costs incurred at collection of the overdue amount.

| 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% <sup>1)</sup> |

<sup>1)</sup> 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.

| 3. Debit cards  |          | Visa Standard, Visa Dětská karta, Visa Cinestar, Visa Partners | Visa Premium / Debit Mastercard Gold <sup>1)</sup> | Visa Platinum (only for Private banking clients) |
|---|----------|--|--|--|
| <b>Card issue and maintenance</b>   |          |  |  |  |
| Primary card  | annually | CZK 500  | CZK 3,000  | CZK 7,000  |
| <b>Insurance<sup>2)</sup></b>   |          |  |  |  |
| 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                                   |
| <b>Insurance contracted until 31. 08. 2018 (including)<sup>2) 3)</sup></b>  |          |  |  |  |
| SAFE Basic – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 30,000           | monthly  |  | CZK 30   | free of charge                                   |
| SAFE Plus – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 50,000            | monthly  |  | CZK 40   | free of charge                                   |
| <b>Transactions</b>   |          |  |  |  |
| 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                                     |  |

<sup>1)</sup> Debit Mastercard Gold – product only for Private Banking clients.  
<sup>2)</sup> The price of insurance is charged for each commenced calendar month.  
<sup>3)</sup> Insurance cannot be arranged since 01. 09. 2018.

Table continues on the following page.

| 3. Debit cards (continued)  |          | Visa Standard, Visa Dětská karta,<br>Visa Cinestar, Visa Partners | Visa Premium /<br>Debit Mastercard Gold <sup>1)</sup>     | Visa Platinum<br>(only for Private banking<br>clients) |
|---|----------|---|---|--|
| <b>Additional services</b>  |          |   |   |  |
| Priority Pass   | annually |   | CZK 500   | free of charge   |
| 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  |  |
| <b>Emergency services</b>   |          |   |   |  |
| 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 650   |  |
| Express re-issue of card or express re-issue of PIN (within 2 days)   |          |   | CZK 650   |  |
| Sending an issued card abroad   |          |   | based on actual costs                                     |  |
| <b>Other services</b>   |          |   |   |  |
| Special account statement of debit card transactions sent by post   | monthly  |   | CZK 100 <sup>2)</sup>                                     |  |
| Account statement of debit card transactions in Online Banking  |          |   | free of charge  |  |
| <b>Debit Card transactions statement</b>  |          |   |   |  |
| – 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 <sup>2)</sup>                                     |  |
| Change of the set-up of accounts associated with the card   |          |   | CZK 100 <sup>2)</sup>                                     |  |
| Re-issuing and sending PIN  |          |   | CZK 100 <sup>2)</sup>                                     |  |
| Early issue of a renewed card   |          |   | CZK 200 <sup>2)</sup>                                     |  |
| Issuing a duplicate card  |          |   | CZK 200 <sup>2)</sup>                                     |  |
| 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 250   |  |
| Balance inquiry in other ATM  |          |   | CZK 25  |  |
| Card activation through contact centre  |          |   | CZK 250   |  |
| <sup>1)</sup> Debit Mastercard Gold – product only for Private Banking clients  |          |   |   |  |
| <sup>2)</sup> Does not apply to cards connected to U konto PREMIUM or to the change of the card limit for Dětské konto. |          |   |   |  |

## 4. Credit cards

### 4.1. UniCredit Bank credit cards

|   |         | Visa Classic                 | Visa Gold |
|---|---------|------------------------------|-----------|
| <b>Card administration</b>  |         |                              |           |
| Card issue  | monthly | free of charge               |           |
| Card account administration   | monthly | CZK 40                       | CZK 120   |
| – total noncash turnover in the given billing period ≥ CZK 3,000  | monthly | –                            | –         |
| – total noncash turnover in the given billing period < CZK 3,000  | monthly | –                            | –         |
| Additional card   | monthly | CZK 20                       | CZK 60    |
| <b>Insurance<sup>1)</sup></b>   |         |                              |           |
| 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    |
| <b>Insurance contracted until 31. 08. 2018 (including)<sup>1) 2)</sup></b>  |         |                              |           |
| 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    |
| <b>Transactions</b>   |         |                              |           |
| Noncash payments in Czech Republic and abroad   |         | free of charge               |           |
| Cash withdrawal from ATMs in Czech Republic and 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           |           |

<sup>1)</sup> The price of insurance is charged for each commenced calendar month.

<sup>2)</sup> Insurance cannot be arranged since 01. 09. 2018.

Table continues on the following page.

| 4.1. Credit cards UniCredit Bank (continued)                         |          | Visa Classic                  | Visa Gold      |
|--|----------|-------------------------------|----------------|
| <b>Additional services</b>   |          |                               |                |
| 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                        |                |
| <b>Emergency services</b>  |          |                               |                |
| 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 card or express re-issue of PIN (within 2 days)  |          | CZK 650                       |                |
| Sending an issued card abroad  |          | based on actual costs         |                |
| <b>Other services</b>  |          |                               |                |
| Statement of credit card transactions electronic (by direct banking) |          | free of charge                |                |
| Sending statement of credit card transactions by post                |          | CZK 100                       |                |
| Sending copy of a statement – current year and past year             |          | CZK 50                        |                |
| 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 100                       |                |
| 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 250                       |                |
| Balance inquiry in other ATM   |          | CZK 25                        |                |
| Card activation through contact centre                               |          | CZK 250                       |                |
| <b>Penalty fees</b>  |          |                               |                |
| Exceeding the credit limit in an accounting period                   |          | CZK 300                       |                |
| Reminder/Request to pay the amount due <sup>1)</sup>                 |          | CZK 800                       |                |

<sup>1)</sup> Compensation for costs incurred at collection of the overdue amount.

| 4.2. Other credit cards  |         | Payment Card Visa<br>AXA CLUB and<br>Visa AXA CLUB/<br>Partners | Miles & More<br>Mastercard<br>Standard | Miles & More<br>Mastercard<br>Gold | Visa GENERALI  |
|--|---------|---|--|------------------------------------|----------------|
| <b>Card administration</b>   |         |   |  |                                    |                |
| Card issue   | monthly | free of charge  |  |                                    |                |
| Card account administration  |         |   |  |                                    |                |
| – for 1–12 months  | monthly | free of charge  | CZK 70                                 | CZK 170                            | free of charge |
| – from the 13th month and onwards – total noncash turnover in the given billing period ≥ CZK 3,000       | monthly | free of charge  | CZK 70                                 | CZK 170                            | free of charge |
| – from the 13th month and onwards – total noncash turnover in the given billing period < CZK 3,000       | monthly | CZK 30  | CZK 70                                 | CZK 170                            | CZK 30         |
| – total noncash turnover in the given billing period ≥ CZK 3,000   | monthly | –   | –                                      | –                                  | –              |
| – total noncash turnover in the given billing period < CZK 3,000   | monthly | –   | –                                      | –                                  | –              |
| Additional card  | monthly | –   | free of charge                         | free of charge                     | CZK 15         |
| <b>Insurance<sup>1)</sup></b>  |         |   |  |                                    |                |
| TRAVEL Basic – basic travel insurance  | monthly | CZK 25  | free of charge                         | free of charge                     | CZK 25         |
| TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance) | monthly | CZK 60  | CZK 60                                 | CZK 70                             | CZK 60         |

<sup>1)</sup> The price of insurance is charged for each commenced calendar month.

Table continues on the following page.

| 4.2. Other credit cards<br>(continued)  |          | Payment Card<br>Visa AXA<br>CLUB and Visa<br>AXA CLUB/<br>Partners | Miles & More<br>Mastercard<br>Standard | Miles & More<br>Mastercard<br>Gold | Visa GENERALI      |
|---|----------|--|--|------------------------------------|--------------------|
| <b>Insurance contracted until 31. 08. 2018 (including)<sup>1) 2)</sup></b>  |          |  |  |                                    |                    |
| 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                             |                    |
| <b>Transactions</b>   |          |  |  |                                    |                    |
| Noncash payments in Czech Republic and abroad   |          |  |  | free of charge                     |                    |
| Cash withdrawal from ATMs in Czech Republic and 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   | –                                      | –                                  | 0.5% of the amount |
| <b>Additional services</b>  |          |  |  |                                    |                    |
| 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                             |                    |
| <b>Emergency services</b>   |          |  |  |                                    |                    |
| Blocking a card   |          |  |  | free of charge                     |                    |
| Issuing a new card replacing a lost or stolen card  |          | CZK 200  | CZK 200                                | free of charge                     | CZK 200            |
| Express issue of a new card and PIN (within 2 days)   |          |  |  | CZK 650                            |                    |
| Express re-issue of card or express re-issuance of PIN (within 2 days)  |          |  |  | CZK 650                            |                    |
| Sending an issued card abroad   |          |  |  | based on actual costs              |                    |
| <b>Other services</b>   |          |  |  |                                    |                    |
| Statement of credit card transactions electronic (by direct banking)  |          |  |  | free of charge                     |                    |
| Sending statement of credit card transactions by post   |          |  |  | CZK 100                            |                    |
| Sending copy of a statement – current year and past year  |          |  |  | CZK 50                             |                    |
| 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 250                            |                    |
| Balance inquiry in other ATM  |          |  |  | CZK 25                             |                    |
| Card activation through contact centre  |          |  |  | CZK 250                            |                    |
| Issuing a duplicate card  |          |  |  | CZK 200                            |                    |
| Re-issuing and sending PIN  |          | CZK 100  |  | CZK 100 <sup>3)</sup>              | CZK 100            |
| Providing documents to a card transaction at the client's request   |          |  |  | according to the actual costs      |                    |
| <b>Penalty fees</b>   |          |  |  |                                    |                    |
| Exceeding the credit limit in an accounting period  |          |  |  | CZK 300                            |                    |
| Reminder/Request to pay the amount due <sup>4)</sup>  |          |  |  | CZK 800                            |                    |

<sup>1)</sup> The price of insurance is charged for each commenced calendar month.

<sup>2)</sup> Insurance cannot be arranged since 01.09.2018.

<sup>3)</sup> Does not apply to cards connected to U konto PREMIUM.

<sup>4)</sup> Compensation for costs incurred at collection of the overdue amount.



| 5. Direct banking   | Online Banking   | Smart Banking  |
|---|------------------|----------------|
|   | internet banking | mobile banking |
| <b>Establishment and use</b>  |                  |                |
| Establishing access   | free of charge   |                |
| Monthly fee for use   | CZK 70           |                |
| Cancelling  | free of charge   |                |
| <b>Other fees</b>   |                  |                |
| Sending an informational SMS report <sup>1)</sup>   | CZK 2.90         |                |
| Sending an informational email report   | free of charge   |                |
| <b>Keys for logins and transaction signatures:</b>  |                  |                |
| Smart key (mobile token)  | free of charge   | –              |
| SMS key – set-up and initiation   | CZK 250          | –              |
| SMS key – use (price per SMS)   | CZK 1.50         | –              |
| Token (calculator) – providing, initializing and changing   | CZK 1,000        | –              |
| Changing the user setting   | free of charge   |                |
| Blocking/unblocking user access to the direct banking products  | free of charge   |                |
| Profile setup for international use – the user  | CZK 1,000        | –              |
| <small>The amounts of fees may be adjusted on a case-by-case basis in each package (see Sections 1 and 13).</small>     |                  |                |
| <small><sup>1)</sup> SMS reports provided free of charge for accounts relate only to informational SMS reports.</small> |                  |                |

| 6. Domestic payment operations   | Electronically | In paper form |
|--|----------------|---------------|
| CZK-denominated payments within the Czech Republic from/to accounts maintained in CZK.   |                |               |
| <b>Incoming payments</b>   |                |               |
| – from another bank  | CZK 6          | –             |
| – within the bank  | CZK 6          | –             |
| – to a savings account (incl. PLUS) or a technical account   | free of charge | –             |
| <b>Outgoing payments</b>   |                |               |
| – standard to another bank   | CZK 6          | CZK 150       |
| – express to another bank  | CZK 115        | CZK 300       |
| – standard within the bank   | CZK 6          | CZK 150       |
| <b>Direct debits</b>   |                |               |
| Direct debit or SIPO permission – establishing, changing, cancelling <sup>1)</sup>   | free of charge | CZK 150       |
| Outgoing payment based on a direct debit or SIPO   |                |               |
| – to another bank  | CZK 6          |               |
| – within the bank  | CZK 6          |               |
| <b>Standing orders</b>   |                |               |
| Standing order – establishing, changing, cancelling <sup>1)</sup>  | free of charge | CZK 150       |
| Outgoing payment based on a standing order   |                |               |
| – to another bank  | CZK 6          |               |
| – within the bank  | CZK 6          |               |
| <b>Other domestic payment services</b>   |                |               |
| Changing or correcting a payment order prior to sending from the bank  | CZK 500        |               |
| Cancelling a payment order prior to sending from the bank <sup>2)</sup>  | CZK 500        |               |
| Request to change or cancel an executed payment  | CZK 500        |               |
| Transferring an account balance based on a Request to Change a Payment Account (account mobility) to an account maintained with another bank in the Czech Republic   | CZK 50         |               |
| <small><sup>1)</sup> For account switching free of charge.</small>   |                |               |
| <small><sup>2)</sup> 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.</small>  |                |               |
| <small>Notes: The fees listed above already include settlement of the accounting items and expenses on interbank payments through the CNB clearing centre.<br/>"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.</small> |                |               |

| 7. Foreign payment operations   | Electronically   | On paper form  |
|---|--|--|
| <b>Incoming payments</b>  |  |  |
| 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  | –  |
| <b>Outgoing payments</b>  |  |  |
| 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 <sup>1)</sup>                         |
| – 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 <sup>2)</sup> | 0.9%, min. CZK 250, max. CZK 1,500 + CZK 300 <sup>1)</sup> + CZK 800 <sup>2)</sup> |
| – to another bank in CZK within Czech Republic from an account maintained in a foreign currency   | CZK 250  | CZK 250 + CZK 300 <sup>1)</sup>  |
| – standard within the bank  | CZK 30   | CZK 30 + CZK 300 <sup>1)</sup>   |
| – in CZK to an account maintained with UniCredit Bank in Slovakia   | CZK 6  | CZK 6 + CZK 300 <sup>1)</sup>  |
| NON-STP surcharge   | CZK 500  |  |
| SEPA express payment to another bank  | CZK 115  | CZK 300  |
| <b>Standing orders</b>  |  |  |
| 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 within 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  | –  |
| <b>SEPA direct debits</b>   |  |  |
| 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 an acknowledged SEPA direct debit order   |  |  |
| – to another bank   | CZK 6  | –  |
| – within the bank   | CZK 6  | –  |
| 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 6  | –  |
| <b>Other foreign payment services</b>   |  |  |
| Payment advice  | CZK 500  |  |
| Cancelling a payment order prior to sending from the bank <sup>3)</sup>   | 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  |  |
| Transfer of an account balance based on a Request to Change a Payment Account (account mobility) to an account maintained with another bank in the Czech Republic |  |  |
| – SEPA payment  | CZK 6  |  |
| – standard payment  | CZK 50   |  |

<sup>1)</sup> Surcharge for payment to another bank submitted in paper form.

<sup>2)</sup> Surcharge for payments with bank charges assigned as "OUR" (covers fees required by the beneficiary's bank).

<sup>3)</sup> 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.

Definition of terms on the following page

### Foreign payment operations – definition of terms

|                     |   |
|---------------------|---|
| <b>SEPA payment</b> | <p>A SEPA payment is any payment in EUR currency meeting the following conditions:</p> <ul style="list-style-type: none"> <li>– it contains the correctly entered IBAN (International Bank Account Number = international account number) of the beneficiary</li> <li>– “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)</li> <li>– it contains no requirements for special processing methods</li> <li>– 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)</li> </ul> <p>The Bank provides the SEPA Direct Debit service only for EUR accounts.</p>  |
| <b>SHA fees</b>     | 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.  |
| <b>BEN fees</b>     | <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>  |
| <b>OUR fees</b>     | 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.  |
| <b>NON-STP</b>      | <p>The surcharge is applied to each foreign payment, cheques excepted, in the following cases:</p> <ul style="list-style-type: none"> <li>– 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;</li> <li>– 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);</li> <li>– 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”);</li> <li>– 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.</li> </ul> <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> |

## 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 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   |
| 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) <sup>1)</sup>   | 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) <sup>1)</sup>   | 10% of the amount received in excess of 100 notes and coins of respective nominal values, min. CZK 150 |

### Cash withdrawals from an account including payment based on client cheques

|   |                                      |
|---|--------------------------------------|
| 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 |

<sup>1)</sup> 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 <sup>1)</sup> |
| Administration and maintenance of a loan       | monthly | CZK 20 <sup>1)</sup>  |

#### Other services

|  |  |         |
|--|--|---------|
| Reminder/Request to pay the amount due <sup>2)</sup> |  | CZK 800 |
|--|--|---------|

#### Consumer loans

|   |         | <b>PRESTO Loan</b>   | <b>PRESTO Loan for living</b>   |
|---|---------|--|---|
| 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 <sup>3)</sup>   | 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 <sup>4)</sup> | compensation for reasonable expenses of Bank, incl. potential statutory limits and exceptions <sup>4)</sup> |
| 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 <sup>2)</sup>          |  | CZK 800 |

<sup>1)</sup> These items are free of charge in selected personal accounts.

<sup>2)</sup> Compensation for costs incurred at collection of the overdue amount.

<sup>3)</sup> 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.

<sup>4)</sup> 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.

## 9.2 Mortgage loans

|  |         | U 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 only   |         | free of charge  |                             |
| Administration and maintenance of a loan <sup>1)</sup>   | monthly | CZK 200   |                             |
| Administration of state contribution to a mortgage loan  | monthly | CZK 50  |                             |
| Drawing a loan <sup>2)</sup>   |         | 1 <sup>st</sup> drawing free of charge, 2 <sup>nd</sup> 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  |                             |
| Change in contractual terms requested by the client – change in payment schedule after premature/extraordinary payment |         | CZK 2,000 <sup>3)</sup> , free of charge on the date of refixing <sup>3)</sup>  | free of charge              |
|  |         | Reasonable expenses of Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. <sup>4)</sup> |                             |
| 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 <sup>5)</sup>                                      |         | 0.3%  | free of charge              |
| Compensation fee for not fully using a loan <sup>6) 7)</sup>   |         | (Client's rate – Discount rate), min. 1%  | free of charge              |
| Early/Extraordinary payment  |         | Compensation fee 5% <sup>3) 8)</sup> , free of charge on refixing date <sup>3)</sup>                                    | free of charge              |
|  |         | Reasonable expenses of Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. <sup>4)</sup> |                             |
|  |         | free of charge <sup>9)</sup>  |                             |
| Declaring the loan or its part mature due to non-performed contractual terms and conditions                            |         | Reasonable expenses of Bank <sup>3)</sup>   | free of charge              |
|  |         | Reasonable expenses of Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. <sup>4)</sup> |                             |
| Obtaining an extract from the Land Register by the bank <sup>10)</sup>   |         | CZK 100   |                             |

### Assessment of risks related to the mortgage of real estate

|  |  |           |
|--|--|-----------|
| – express assessment of a housing unit                       |  | CZK 500   |
| – housing unit, land <sup>11)</sup>                          |  | CZK 4,500 |
| – house, a building for individual recreation <sup>11)</sup> |  | CZK 5,300 |
| – other buildings <sup>11)</sup>                             |  | CZK 5,800 |

### Other services

|  |  |  |
|--|--|--|
| Operations beyond the scope of standard services     |  | CZK 250 for every commenced 30 minutes |
| Reminder/Request to pay an amount due <sup>12)</sup> |  | CZK 800                                |

<sup>1)</sup> 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.

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

<sup>3)</sup> Applies to the loan contracts signed prior to 1 December 2016, unless their refixing was performed after the date.

<sup>4)</sup> Applies to the loan contracts signed after 1 December 2016 and contracts signed prior to 1 December 2016 – commencing from the date they are refixed.

<sup>5)</sup> The fee is calculated from the amount for which the drawing is extended for each commenced month by which the drawing is extended.

<sup>6)</sup> 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.

<sup>7)</sup> 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.

<sup>8)</sup> 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.

<sup>9)</sup> Applies to loans with the Flexi service.

<sup>10)</sup> 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.

<sup>11)</sup> 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.

<sup>12)</sup> 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/subsorption 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 – subsorption of newly issued instruments        | individually, according to the sales brochure   |
| Equities traded on the Prague Stock Exchange – intermediation of purchase/sale/subsorption                        | 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 <sup>1)</sup> | 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 Amundi<sup>2)</sup>:

|  |   |
|--|---|
| – 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 consultants<sup>2)</sup>:

|  |           |
|--|-----------|
| – 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 |

<sup>1)</sup> 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.

<sup>2)</sup> 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.*

### 10.3 Investment advisory

|                         |                |
|-------------------------|----------------|
| Investment advisory fee | free of charge |
|-------------------------|----------------|

*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 <sup>1)</sup>                           | free of charge            |
| – custody for a collective certificate within UniCredit Bank offering programme <sup>1)</sup>                 | free of charge            |
| – custody for a collective bond under UniCredit Leasing's bond programme <sup>1)</sup>                        | free of charge            |
| – Luxembourg funds and Czech funds of the Amundi group <sup>1)</sup>  | free of charge            |
| – domestic securities registered with CSDP <sup>1)</sup>  | 0.20%, min. CZK 300 + VAT |
| – foreign certificates, foreign structured bonds <sup>1)</sup>  | 0.20%, min. CZK 300 + VAT |
| – other securities <sup>1)</sup>  | 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           |
| Table continues on the following page.  |                           |

## 10.4 Providing custody/administration services (continued)

|   |                |
|---|----------------|
| Assignment of securities (per title) (delivery/receipt) <sup>2)</sup> | CZK 300        |
| Establishing a securities owner account in CSDP <sup>2)</sup>         | free of charge |
| Statement of the current balance on an account in CSDP <sup>2)</sup>  | CZK 150        |
| Other services of CSDP <sup>2)</sup>                                  | individually   |

<sup>1)</sup> 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.

<sup>2)</sup> 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 <sup>3</sup>      | CZK 2,500 + VAT  |
| – box size up to 15,000 cm <sup>3</sup>      | CZK 3,750 + VAT  |
| – box size up to 20,000 cm <sup>3</sup>      | CZK 5,000 + VAT  |
| – box size up to 25,000 cm <sup>3</sup>      | CZK 6,250 + VAT  |
| – box size up to 35,000 cm <sup>3</sup>      | CZK 7,500 + VAT  |
| – box size over 35,000 cm <sup>3</sup>       | CZK 10,000 + VAT |
| <b>Other services for safe deposit boxes</b> |                  |
| Security deposit for key(s)                  | CZK 2,000        |

## 12. 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 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                                  |

### 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 cheques<sup>1)</sup>

|  |                                |
|--|--------------------------------|
| 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

|  |                                  |
|--|----------------------------------|
| Purchase cheques with payment in cash in CZK | 2%, min. CZK 150                 |
| Crediting to an account                      | 1%, min. CZK 300, max. CZK 3,000 |

<sup>1)</sup>The bank discontinued issuing bank and traveller's cheques.

## 13. Products and services no longer actively offered

| 13.1. Accounts<br>(1st part)   | Konto Partners Plus | Konto Partners<br><i>until 14 Mar 2011<br/>under the name<br/>PRAKTIK Account</i> | Konto MOZAIKA <sup>2)</sup> | Konto KOMPLET<br><i>until 7 Oct 2007 under<br/>the name Personal<br/>Menu Forte</i> | Konto EXKLUSIVE<br><i>until 7 Oct 2007 under<br/>the name Personal Menu<br/>Grand</i> |
|--|---------------------|---|-----------------------------|---|---|
| <b>Products and services that may be connected to individual accounts</b>  |                     |   |                             |   |   |
| 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)   | ✓                   | ✓   | □                           | ✓   | ✓   |
| 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<br>(max. 2 Gold cards – 1 credit and 1 debit)                                       |
| Electronic debit card  | –                   | –   | ✓ <sup>2)</sup>             | ✓ <sup>2)</sup>   | ✓ <sup>2)</sup>   |
| Embossed debit card without travel insurance   | ✓                   | ✓   | ✓                           | ✓   | ✓   |
| Embossed debit card with travel insurance  | –                   | –   | ✓ <sup>2)</sup>             | ✓ <sup>2)</sup>   | ✓ <sup>2)</sup>   |
| Gold embossed debit card with travel insurance   | –                   | –   | –                           | –   | ✓   |
| TRAVEL insurance for a card  | –                   | –   | ✓ <sup>2)</sup>             | ✓ <sup>2)</sup>   | ✓ <sup>2)</sup>   |
| Visa Classic credit card <sup>3)</sup> , Payment card Visa AXA CLUB, Visa AXA CLUB/Partners  | –                   | –   | ✓                           | ✓   | ✓   |
| Miles & More Standard credit card with 50% discount for account administration <sup>3)</sup>   | –                   | –   | ✓                           | ✓   | –   |
| Gold credit card Miles & More Gold/Visa Gold <sup>3)</sup>   | –                   | –   | –                           | –   | ✓   |
| Direct banking – Online Banking, Telebanking, Smart Banking  | ✓                   | ✓   | ✓                           | ✓   | ✓   |
| Smart key (mobile token)   | ✓                   | ✓   | ✓                           | ✓   | ✓   |
| SMS key – use (price per SMS)  | CZK 1.50            | CZK 1.50  | CZK 1.50                    | CZK 1.50  | ✓   |
| 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 incoming payments   |                     |   |                             | ✓   | ✓   |
| Domestic standard payments made electronically or through Telebanking (outgoing payments, including SIPO payments and direct debits) | 10                  | 10  | 5 or 10                     | ✓   | ✓   |
| Domestic outgoing standard payments made on the basis of a standing order  | ✓                   | ✓   |                             | ✓   | ✓   |
| Domestic outgoing standard 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   | –                   | 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 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   |

<sup>1)</sup> 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

<sup>2)</sup> Valid for cards issued to 30 June 2014.

<sup>3)</sup> 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.



### 13.1. Accounts (2nd part)

#### Products and services connected to individual accounts

|   | <b>Konto POHODA<sup>1)</sup></b> | <b>Konto KOMFORT</b><br><i>(applies to<br/>an account<br/>opened before<br/>2 November 2007)</i> | <b>Konto KOMFORT GLOBAL</b><br><i>(applies to<br/>an account<br/>opened before<br/>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)  | ✓                                | ✓  | ✓   |
| Overdraft debit for a current account   | –                                | CZK 250/year   | CZK 250/year  |
| Electronic debit card   | ✓ <sup>2)</sup>                  | –  | –   |
| Embossed debit card without travel insurance  | ✓                                | ✓  | ✓   |
| Embossed debit card with travel insurance   | –                                | ✓ <sup>2)</sup>  | ✓ <sup>2)</sup>   |
| Visa Classic credit card  | –                                | ✓  | ✓   |
| Direct banking – Online Banking, Telebanking, Smart Banking   | ✓                                | ✓  | ✓   |
| Smart key (mobile token)  | ✓                                | ✓  | ✓   |
| SMS key – use (price per SMS)   | CZK 1.50                         | CZK 1.50   | CZK 1.50  |
| Number of SMS reports (account balances, account movements, card transactions, etc.)  | –                                | 5  | 5   |
| Domestic incoming payments from another bank  | –                                | 2  | 2   |
| 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 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 abroad using a debit card registered to the account                     | ✓                                | ✓  | ✓   |

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

<sup>2)</sup> 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.

### 13.1. Accounts

(3rd part)

|   | Cool konto PRO MLADÉ | EXPRESNÍ konto | AKTIVNÍ <sup>1)</sup> konto | PERFEKTNÍ konto |
|---|----------------------|----------------|-----------------------------|-----------------|
| <b>Products and services connected to individual accounts</b>   |                      |                |                             |                 |
| Monthly fee for fulfilling the conditions of an active account <sup>2)</sup> and one of the following conditions <sup>3)</sup> :                    | 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)   | ✓                    | ✓              | ✓                           | ✓               |
| Provision, administration and maintenance of an overdraft debit for a current account   | ✓                    | ✓              | ✓                           | ✓               |
| Maximum number of payment cards on the account  | 1                    | 1              | 1                           | 2               |
| Electronic debit card   | ✓ <sup>5)</sup>      | –              | ✓ <sup>5)</sup>             | ✓ <sup>5)</sup> |
| Embossed debit card without travel insurance  | ✓                    | ✓              | ✓                           | ✓               |
| Embossed debit card with travel insurance   | –                    | –              | –                           | ✓ <sup>5)</sup> |
| Visa Classic credit card <sup>7)</sup> , Payment card Visa AXA CLUB, Visa AXA CLUB/Partners   | –                    | –              | –                           | ✓               |
| Miles & More Standard credit card with 50% discount for card account administration <sup>7)</sup>   | –                    | –              | –                           | ✓               |
| Direct banking – Online Banking, Smart Banking  | ✓                    | ✓              | ✓                           | ✓               |
| SMS key – use (price per SMS)   | CZK 1.50             | CZK 1.50       | CZK 1.50                    | ✓               |
| 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 incoming payments  | ✓                    | ✓              | ✓                           | ✓               |
| Domestic standard payments made electronically (outgoing payments, incl. standing orders 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 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              | –              | –                           | –               |

<sup>1)</sup> In the Partners network DĚTSKÉ konto is sold under the name Bublikonto, AKTIVNÍ konto under the name Konto Partners.

<sup>2)</sup> 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.

<sup>3)</sup> 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.

<sup>4)</sup> 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.

<sup>5)</sup> Valid for cards issued to 30 June 2014.

<sup>6)</sup> U konto EXPRES can include a card only issued only through the commercial network of UniCredit Bank Expres and commercial network Partners banking services.

<sup>7)</sup> 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.

## 13.2 Debit cards

|   |          | Visa<br>Electron  | Maestro | Visa<br>(Basic, Partners)<br>Debit<br>Mastercard<br>(Standard, Cinestar,<br>Partners, PCC) | Mastercard<br>Standard | Visa<br>Classic | Mastercard<br>Gold | Visa Gold      |
|---|----------|---|---------|--|------------------------|-----------------|--------------------|----------------|
| <b>Card issue and maintenance</b>   |          |   |         |  |                        |                 |                    |                |
| Primary card  | annually | CZK 200   | CZK 200 | CZK 500  | CZK 750                | CZK 750         | CZK 3,000          | CZK 3,000      |
| <b>Insurance<sup>1)</sup></b>   |          |   |         |  |                        |                 |                    |                |
| TRAVEL Basic – basic travel insurance   | monthly  | CZK 25  | CZK 25  | CZK 25   | free of charge         |                 |                    |                |
| TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance)                      | monthly  | CZK 60  |         |  |                        |                 | CZK 70             | CZK 70         |
| 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  |         |  |                        |                 |                    |                |
| Concierge – personal assistance services  | monthly  | –   |         |  |                        |                 |                    |                |
| <b>Transactions</b>   |          |   |         |  |                        |                 |                    |                |
| 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  |         |  |                        |                 |                    |                |
| <b>Additional services</b>  |          |   |         |  |                        |                 |                    |                |
| Priority Pass   | annually | –   | –       | CZK 500  |                        |                 |                    |                |
| Using the Priority Pass card  |          | –   | –       | USD 32/individual entry  |                        |                 |                    |                |
| Issuing a replacement Priority Pass card  |          | –   | –       | CZK 200  |                        |                 |                    |                |
| Duplicating a receipt issued at a visit to a VIP lounge   |          | –   | –       | CZK 50 + VAT   |                        |                 |                    |                |
| <b>Emergency services</b>   |          |   |         |  |                        |                 |                    |                |
| Blocking a card   |          | free of charge  |         |  |                        |                 |                    |                |
| Issuing a new card replacing a lost or stolen card  |          | CZK 200 <sup>2)</sup>                                     |         |  |                        |                 | free of charge     | free of charge |
| Express issue of a new card or PIN (within 2 days)  |          | CZK 650   |         |  |                        |                 |                    |                |
| Express re-issue of card or express re-issue of PIN (within 2 days)   |          | CZK 650   |         |  |                        |                 |                    |                |
| Sending an issued card abroad   |          | based on actual costs                                     |         |  |                        |                 |                    |                |
| <b>Other services</b>   |          |   |         |  |                        |                 |                    |                |
| Special account statement of debit card transactions sent by post   | monthly  | CZK 100 <sup>2)</sup>                                     |         |  |                        |                 |                    |                |
| Account statement of debit card transactions in Online Banking  |          | 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  |         |  |                        |                 |                    |                |
| Changing the card's drawing limit   |          | CZK 100 <sup>2)</sup>                                     |         |  |                        |                 |                    |                |
| Changing the set-up of accounts associated with the card  |          | CZK 100 <sup>2)</sup>                                     |         |  |                        |                 |                    |                |
| Re-issuing and sending PIN  |          | CZK 100 <sup>2)</sup>                                     |         |  |                        |                 |                    |                |
| Issuing a duplicate card  |          | CZK 200 <sup>2)</sup>                                     |         |  |                        |                 |                    |                |
| 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 250   |         |  |                        |                 |                    |                |
| Balance inquiry in other ATM  |          | CZK 25  |         |  |                        |                 |                    |                |
| Card activation through contact centre  |          | CZK 250   |         |  |                        |                 |                    |                |

<sup>1)</sup> The price of insurance is charged for each commenced calendar month.

<sup>2)</sup> Does not apply to cards connected to the U konto PREMIUM.

### 13.3. Credit cards

|   |          | Visa Electron AXA payment card with credit limit | Agip Mastercard         |
|---|----------|--|-------------------------|
| <b>Card administration</b>  |          |  |                         |
| Card issue  | monthly  | free of charge                                   |                         |
| Card account administration   |          |  |                         |
| – card account administration for 1–12 months   | monthly  | free of charge                                   | –                       |
| – card account administration from the 13th month and onwards – total noncash turnover in the given billing period $\geq$ CZK 3,000 | monthly  | free of charge                                   | –                       |
| – card account administration 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  | –  | free of charge          |
| – total noncash turnover in the given billing period $<$ CZK 3,000  | monthly  | –  | CZK 40                  |
| Additional card   |          | –  | free of charge          |
| <b>Insurance<sup>1)</sup></b>   |          |  |                         |
| TRAVEL Basic – basic travel insurance   | monthly  | CZK 20   | free of charge          |
| TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance)                            | monthly  | CZK 60   | CZK 60                  |
| CREDIT Basic – credit insurance   | monthly  | 0.14% monthly of the credit facility             |                         |
| CREDIT Plus – credit insurance  | monthly  | 0.30% monthly of the credit facility             |                         |
| SAFE Basic – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 30,000                 | monthly  | CZK 30   |                         |
| SAFE Plus – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 50,000                  | monthly  | CZK 40   |                         |
| <b>Transactions</b>   |          |  |                         |
| Noncash payments in Czech Republic and abroad   |          | free of charge                                   |                         |
| Cash withdrawal from ATMs in Czech Republic and 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                               | –                       |
| <b>Additional services</b>  |          |  |                         |
| 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                  |
| <b>Other services</b>   |          |  |                         |
| Statement of credit card transactions electronic (by direct banking)  |          | free of charge                                   |                         |
| Sending statement of credit card transactions by post   |          | CZK 100  |                         |
| Sending copy of a statement – current year and past year  |          | CZK 50   |                         |
| Sending copy of a statement – previous years  |          | CZK 300  |                         |
| Increasing a credit limit (can be increased after 6 months)   |          | free of charge                                   |                         |
| Online Banking with a linked credit card (without an account)   |          | free of charge                                   |                         |
| Early issue of a renewed card   |          | CZK 200  |                         |
| Issuing a duplicate card  |          | CZK 200  |                         |
| Re-issuing and sending PIN  |          | CZK 100  |                         |
| Providing documents to a card transaction at the client's request   |          | according to actual costs                        |                         |
| 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  |                         |
| <b>Emergency services</b>   |          |  |                         |
| 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 650  |                         |
| Express re-issue of card or express re-issue of PIN (within 2 days)   |          | CZK 650  |                         |
| Sending an issued card abroad   |          | according to actual costs                        |                         |
| <b>Penalty fees</b>   |          |  |                         |
| Exceeding the credit limit in an accounting period  |          | CZK 300  |                         |
| Reminder/Request to pay the amount due <sup>2)</sup>  |          | CZK 800  |                         |

<sup>1)</sup> The price of insurance is charged for each commenced calendar month.

<sup>2)</sup> Compensation for costs incurred at collection of the overdue amount.

## 13.4. 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        |
| <b>Savings account MULTI konto</b>  |                       |
| Monthly product maintenance   | CZK 250 <sup>1)</sup> |
| 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 incoming payments  | free of charge        |
| 5 outgoing standard domestic electronic payments  | free of charge        |
| Overdraft debit – provision, administration and maintenance   | free of charge        |
| Other services  | see standard payments |

<sup>1)</sup> For former AXA Bank clients, no monthly fee applies.

## 13.5 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 100        |
| – sent by post (abroad)                                    | CZK 150        |
| – electronic (through internet banking)                    | free of charge |
| Copy of an account statement                               |                |
| – current year   | CZK 150        |
| – past year  | CZK 300        |
| – older than 2 years                                       | CZK 500        |
| Information  |                |
| – about payment transactions (electronically, at a branch) | free of charge |
| – about an unexecuted payment order by letter              | CZK 100        |
| – 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.

## 13.5 Unique Savings (continued)

### Services/transactions

|  |   |
|--|---|
| Debit cards  | –   |
| Credit cards   | –   |
| Direct banking   | Online Banking, Smart Banking free of charge,<br>for other items see Chapter 5  |
| Domestic payment operations – standard payment made electronically or executed based on a standing order | incoming domestic payments free of charge, for other items see Section 6, first 3 payments in a month free of charge, 4th and subsequent CZK 45 <sup>1)</sup> |
| Foreign payment operations   | see Section 7   |
| 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 | 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 <sup>2)</sup>                                    | CZK 100        |
| Reminder/Request to pay the amount due (valid for accounts with overdraft) <sup>2)</sup> | CZK 800        |
| Cancellation of an account   | free of charge |

<sup>1)</sup>Each 4th and any subsequent payment involves also payments within the Bank.

<sup>2)</sup>Compensation for costs incurred at collection of the overdue amount.

## 13.6 Loans

### 13.6.1 Personal loans

|   |         | PRESTO Loan<br>MAXI                      | Individual<br>consumer loan     | Student loan                 |
|---|---------|--|---------------------------------|------------------------------|
| Submitting and evaluating a credit application  |         |  | free of charge                  |                              |
| Provision of a loan   |         | 1% of the loan amount,<br>min. CZK 3,000 | CZK 1,500                       | free of charge               |
| Administration and maintenance of a loan  | monthly | free of charge <sup>2)</sup>             | free of charge <sup>1),2)</sup> | free of charge <sup>2)</sup> |
| 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                  |                              |
| 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 <sup>3)</sup>          |  |  | CZK 800 |  |

<sup>1)</sup>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.

<sup>2)</sup>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.

<sup>3)</sup>Compensation for costs incurred at collection of the overdue amount.

## 13.6.2 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 <sup>1)</sup>   | monthly | CZK 200   |   | free of charge |
| Administration of state contribution to a mortgage loan  | monthly | CZK 50  |   |                |
| Drawing a loan <sup>2)</sup>   |         | 1 <sup>st</sup> drawing free of charge, 2 <sup>nd</sup> and subsequent drawing CZK 500                                      | 1 <sup>st</sup> drawing free of charge, 2 <sup>nd</sup> 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 <sup>3)</sup> , free of charge on the date of refixing <sup>3)</sup>  |   |                |
|  |         | Reasonable expenses of the Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. <sup>4)</sup> |   |                |
| 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 <sup>5)</sup>                                      |         | free of charge  | 0.3%  |                |
| Compensation fee for not fully using a loan <sup>6) 7)</sup>   |         | free of charge  | (Client's rate – Discount rate), min. 1%  |                |
| Early/Extraordinary payment  |         | free of charge  | Compensation fee 5% <sup>3) 8)</sup> , free of charge on the date of refixing <sup>3)</sup>                                 |                |
|  |         |   | Reasonable expenses of the Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. <sup>4)</sup> |                |
|  |         |   | free of charge <sup>9)</sup>  | –              |
| Declare the loan or its part mature due to non-performed contractual terms and conditions                              |         | Reasonable expenses of the Bank <sup>3)</sup>   |   |                |
|  |         | Reasonable expenses of the Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. <sup>4)</sup> |   |                |
| Obtaining an extract from the Land Register by the bank <sup>10)</sup>   |         | CZK 100   |   |                |
| <b>Assessment of risks related to the mortgage of real estate</b>  |         |   |   |                |
| – express assessment of a housing unit   |         | CZK 500   |   |                |
| – housing unit, land <sup>11)</sup>  |         | CZK 4,500   |   |                |
| – house, a building for individual recreation <sup>11)</sup>   |         | CZK 5,300   |   |                |
| – other buildings <sup>11)</sup>   |         | CZK 5,800   |   |                |
| <b>Other services</b>  |         |   |   |                |
| Operations beyond the scope of standard services   |         | CZK 250 for every commenced 30 minutes  |   |                |
| Reminder/Request to pay the amount due <sup>12)</sup>  |         | CZK 800   |   |                |

Table continues on the following page.

| 13.6.2 Mortgage loans (continued)   |         | 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 <sup>1)</sup>  |         | 1st drawing free of charge, 2nd 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 <sup>2)</sup>   |         | CZK 100   |                |
| <b>Assessment of risks related to the mortgage of real estate</b>   |         |   |                |
| – express assessment of a housing unit  |         | CZK 500   |                |
| – housing unit, land <sup>3)</sup>  |         | CZK 4,500   |                |
| – house, a building for individual recreation <sup>3)</sup>   |         | CZK 5,300   |                |
| – other buildings <sup>3)</sup>   |         | CZK 5,800   |                |
| <b>Other services</b>   |         |   |                |
| Operations beyond the scope of standard services  |         | CZK 250 for every commenced 30 minutes                      |                |
| Reminder/Request to pay an amount due <sup>4)</sup>   |         | CZK 800   |                |

<sup>1)</sup>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..

<sup>2)</sup>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.

<sup>3)</sup>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.

<sup>4)</sup>Compensation for costs incurred at collection of the overdue amount.



## 13.7 Other

### Direct banking

### Telebanking – telephone banking

#### Establishment and use

|                     |                |
|---------------------|----------------|
| Establishing access | free of charge |
| Monthly fee for use | CZK 70         |
| Cancelling          | free of charge |

#### Other fees

|   |                |
|---|----------------|
| Sending an informational SMS report <sup>1)</sup> | 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       |
| Token (calculator) – providing and initializing                | CZK 490        |
| Changing the user rights setting                               | free of charge |
| Blocking/unblocking user access to the direct banking products | free of charge |

<sup>1)</sup> SMS reports provided free of charge for accounts relate only to informational SMS reports.

## 14. Other services

|   |                                       |
|---|---------------------------------------|
| Providing banking or economic information                                       | CZK 1,000 + VAT <sup>1)</sup>         |
| 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    |
| 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 client's request or extra work not due to error by the bank | max. CZK 200/15 minutes <sup>2)</sup> |

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

<sup>2)</sup> 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.