

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

Valid from 9. 10. 2017

Life is full of ups and downs.
We're there for both.

Welcome to
 **UniCredit Bank**

Price list

Individuals non-entrepreneurs

UniCredit Bank Czech Republic and Slovakia, a.s.

Valid from 9. 10. 2017

Contents

1. Personal accounts	3
DĚTSKÉ konto	3
U konto	3
U konto TANDEM	3
U konto PREMIUM	3
2. Accounts	4
2.1. Accounts and deposits	4
2.2. Additional fees for account maintenance	5
3. Debit cards	5
4. Credit cards	6
4.1. UniCredit Bank credit cards	6
4.2. Other credit cards	7
5. Direct banking	9
6. Domestic payment operations	9
7. Foreign payment operations	10
8. Cash transactions	11
9. Loans	12
9.1. Consumer loans	12
9.2. Mortgage loans	13
10. Securities and unit trusts	15
11. Safe deposit boxes	16
12. Cheques	16
13. Products that are no longer actively offered	17
13.1. Accounts	17
Konto Partners Plus	17
Konto Partners	17
Konto MOZAIKA	17
Konto KOMPLET	17
Konto EXKLUSIVE	17
Konto POHODA	18
Konto KOMFORT	18
Konto KOMFORT GLOBAL	18
Cool konto PRO MLADÉ	19
EXPRESNÍ konto	19
AKTIVNÍ konto	19
PERFEKTNÍ konto	19
13.2. Debit cards	20
13.3. Credit cards	21
13.4. Accounts and deposits	22
13.5. Loans	22
13.6. Other	24
14. Other services	24

1. Personal accounts

Products and services that may be connected to individual accounts

	DĚTSKÉ konto ¹⁾	U konto ¹⁾		U konto TANDEM ^{1) 2)}	U konto PREMIUM ¹⁾	Fees for services not connected to individual account
Monthly fee in case of fulfilling following conditions:	CZK 0	CZK 0	CZK 0	CZK 0	CZK 0	–
– age of client	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	–	–	–	–	CZK 1 million ³⁾	–
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 50/statement
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 ³⁾	–
Electronic debit card	✓ ⁴⁾	–	–	✓ ⁴⁾	✓ ⁴⁾	CZK 200/year
Embossed debit card without travel insurance	✓	✓	✓	✓	✓	CZK 500/year
Embossed debit card with travel insurance	–	–	–	–	✓ ⁴⁾	CZK 750/year
Gold embossed debit card with travel insurance	–	–	–	–	✓	CZK 3,000/year
Visa Classic credit card ⁵⁾ / Payment cards Visa AXA CLUB, Visa AXA CLUB/Partners	–	–	–	–	✓	CZK 30/40/month
Gold credit card ⁵⁾	–	–	–	–	✓	CZK 170/120/month
Direct banking - Online Banking, Smart Banking	view only	✓	✓	✓	✓	CZK 70/month
Tools for login and signing of payments:						
Online Banking key (mobile token)	✓	✓	✓	✓	✓	free of charge
SMS key – set-up and initiation	✓	CZK 200 ⁶⁾	CZK 200	CZK 200	CZK 200 ⁶⁾	CZK 250
SMS key – usage (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 1.9/SMS
Domestic standing order, direct debit permission and SIPO payment (establishing, changing, cancelling electronically)	–	✓	✓	✓	✓	free of charge
Domestic standing order, direct debit permission and SIPO payment (establishing in paper form)	–	✓	✓	✓	✓	CZK 100
Domestic incoming payments	✓	✓	✓	✓	✓	max. CZK 6
Domestic standard payments made electronically (outgoing payments, incl. standing order SIPO payments and direct debits)	–	✓ ⁷⁾	✓ ⁷⁾	✓ ⁷⁾	✓	max. CZK 6
Domestic outgoing standard payment made in paper form	–	–	–	–	1	CZK 100
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 100
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	✓	✓ ⁷⁾	✓ ⁷⁾	✓ ⁷⁾	✓	CZK 5
Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered to the account	–	✓ ⁷⁾	✓ ⁷⁾	✓ ⁷⁾	✓	CZK 30/CZK 100 + 0.5% of the amount
PREMIUM Health-care Assistance	–	–	–	–	✓	–
Automatic account changeover upon reaching the respective age	U konto	–	–	–	–	–

How the charging of our accounts works:

As regards accounts currently offered, each client can obtain a 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 instance, the monthly fee for January takes into account compliance with the mentioned conditions during January. If the free-of-charge maintenance conditions are not met, the fee is charged at the end of February.

The credit turnover includes noncash incoming payments (wage, pension, allowance...), except the following transactions: incoming payments from current accounts of the same owner, incoming payments from savings accounts of the same owner, transfers among accounts of clients within TANDEM, transfers from term deposits to 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, deposit books, promissory notes, term deposits, own bonds with UniCredit Bank, as well as the current value of funds invested through UniCredit Bank in investment life insurance and unit trusts offered by UniCredit Bank.

¹⁾ 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 till 31.1.2016.

²⁾ For a free-of-charge maintenance of U konto TANDEM, accounts of the clients involved must be credited with a total of at least CZK 12,000. If the conditions is not met, the fee is debited from accounts of both clients within 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.

³⁾ Up to 2 Gold cards – 1 credit and 1 debit card.

⁴⁾ Applicable to cards issued by 30 June 2014.

⁵⁾ Only a primary credit card can be registered to the account, not an additional one.

⁶⁾ Not applicable to U konto and Konto PREMIUM accounts opened until 31 January 2016.

⁷⁾ If the conditions for having an account maintained free of charge are not fulfilled, then these items are charged by a regular price of this service.

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	The Basic Payment Account	Saving account PRIMA	Unique Savings	Term deposit on a deposit account	Escrow account
Opening/maintenance of the product						
Opening the product	free of charge					0.3%, min. CZK 5,000 ¹⁾
Establishment and management of a deposit account for term deposits	–			free of charge	–	
Monthly product maintenance	CZK 50 ²⁾	CZK 50 ²⁾	free of charge			free of charge
Changing the contractual arrangement	free of charge					CZK 2,000
Technical operations						
Account statement						
– sent by post (within Czech Republic)	CZK 50	CZK 50	CZK 20	once monthly free of charge, otherwise CZK 50	–	free of charge
– sent by post (abroad)	CZK 50			–	–	free of charge
– to be collected personally	CZK 60			–	–	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 30			–	–	–
– about an unexecuted payment order in Online Banking	free of charge			–	–	–
Confirmation						
– on an account balance	CZK 300 + VAT					
– on execution of a term deposit	–	–	–	–	free of charge	–
Services/transactions						
Debit cards	see Section 3	see Section 3	–	–	–	–
Credit cards	see Section 4	see Section 4	–	–	–	–
Direct banking	see Section 5	see Section 5	Online Banking, Smart Banking and SMS key (set-up and initiation, SMS messages) free of charge, for other items see Chapter 5	Online Banking, Smart Banking and SMS key (set-up and initiation, SMS messages) free of charge, for other items see Chapter 5	see Section 5	–
Domestic payment operations	see Section 6	see Section 6	incoming domestic payments free of charge, for other items see Section 6	incoming domestic payments free of charge, for other items see Section 6	–	free of charge
Domestic outgoing standard payment made electronically or executed based on a standing order	see Section 6	see Section 6	first 3 payments in a month free of charge, 4 th and beyond CZK 45 ³⁾	first 2 payments in a month free of charge, 3 th and beyond CZK 45 ³⁾	–	free of charge
Foreign payment operations	see Section 7	see Section 7	see Section 7	see Section 7	–	free of charge
Redirection of payments of the domestic and foreign payment systems monthly	CZK 250/account	CZK 250/account	CZK 250/account	CZK 250/account	–	CZK 250/account
Cash transactions	see Section 8	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 expiration 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 expiration of less than one half of the agreed duration of the term deposit	–	–	–	–	100% of the proportionate amount of the interest	–

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

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

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

Table is continued on the following page.

2.1 Accounts and deposits (continued)	Current account	The Basic Payment Account	Saving account PRIMA	Unique Savings	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	–	see Section 12
Emergency services						
Blocking of an account initiated by the bank		free of charge			–	–
Blocking of an account requested by the client		CZK 100			–	–
Unblocking an account		free of charge			–	–
Other services						
Establishing an account by post		CZK 100			–	–
Pledging a deposit (on an account)		CZK 500				–
Notice of an unauthorised debit balance ¹⁾		CZK 100			–	–
Reminder/call to pay the amount due ¹⁾		CZK 150			–	–
Cancellation of an account		free of charge			–	free of charge

¹⁾ 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 lower 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 higher than CZK 100 million	0,15%*

* The fee from the increment in deposits equals to a multiple of the fee and the base. The base equals to 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 until 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 it may be debited from any account of the client held with the bank during 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 shall apply.

3. Debit cards		Debit MasterCard, Debit MasterCard Partners	Debit MasterCard Gold	Visa Platinum
Card issuance and maintenance				
Primary card	annually	CZK 500	CZK 3,000	CZK 7,000
Insurance¹⁾				
TRAVEL Basic – basic travel insurance	monthly	CZK 25	free of charge	free of charge
TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance)	monthly	CZK 60	CZK 70	free of charge
SAFE Basic – insurance 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
Concierge – personal assistance services	monthly	–	–	free of charge
Transactions				
Noncash payments in Czech Republic and abroad			free of charge	
Cash withdrawal using the card				
– from UniCredit Group's ATMs in Czech Republic and abroad			CZK 5	
– from ATMs of other providers in Czech Republic			CZK 30	
– from ATMs of other providers abroad			CZK 100 + 0.5% of the amount	
Cash back – cash withdrawals when making payments using the card at merchants in Czech Republic			free of charge	
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad			CZK 100 + 0.5% of the amount	

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

Table is continued on the following page.

3. Debit cards (continued)		Debit MasterCard, Debit MasterCard Partners	Debit MasterCard Gold	Visa Platinum
Additional services				
Priority Pass	annually	CZK 500		free of charge
Using the Priority Pass card		USD 27/individual entry		
Issue of a replacement Priority Pass card		CZK 200		
Duplicate of a receipt issued upon a visit to a VIP lounge		CZK 50 + VAT		
Emergency services				
Blocking of a card		free of charge		
Issue of a new card replacing a lost or stolen card		CZK 200	free of charge	free of charge
Express issuance of a new card and PIN (within 2 days)		CZK 650		
Express re-issuance of card or PIN (within 2 days)		CZK 650		
Sending an issued card abroad		based on actual costs		
Other services				
Special account statement of debit card transactions sent by post	monthly	CZK 30 ¹⁾		
Account statement of debit card transactions in Online Banking		free of charge		
Change in the card's drawing limit		CZK 100 ¹⁾		
Change of the set-up of accounts associated with the card		CZK 100 ¹⁾		
Re-issuing and sending PIN		CZK 100 ¹⁾		
Early issue of a renewed card		CZK 200 ¹⁾		
Issue of a duplicate card		CZK 200 ¹⁾		
Providing documents to a card transaction at the client's request		According to the actual costs charged by the partner bank		
<small>¹⁾ Does not apply for cards connected to the U konto PREMIUM and to the change of the card limit for Dětské konto.</small>				

4. Credit cards				
4.1. UniCredit Bank credit cards		Visa Classic	Visa Gold	Visa Classic Card Balance Transfer
Card administration				
Card issuance	monthly	free of charge		
Card account administration	monthly	CZK 40	CZK 120	–
– total noncash turnover in the given billing period ≥ CZK 3,000	monthly	–	–	free of charge
– total noncash turnover in the given billing period < CZK 3,000	monthly	–	–	CZK 40
Additional card	monthly	CZK 20	CZK 60	free of charge
Insurance¹⁾				
TRAVEL Basic – basic travel insurance	monthly	CZK 25	CZK 35	CZK 25
TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance)	monthly	CZK 60	CZK 70	CZK 60
SAFE Basic – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 30,000	monthly	CZK 30		
SAFE Plus – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 50,000	monthly	CZK 40		
Transactions				
Noncash payments in Czech Republic and abroad		free of charge		
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad		CZK 49 + 1% of the amount		
Cash withdrawal from ATMs abroad		CZK 100 + 0.5% of the amount		
Cash Back – cash withdrawals when making payments using the card at merchants in Czech Republic		CZK 19		
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad		CZK 100 + 0.5% of the amount		
<small>¹⁾ The price of insurance is charged for each commenced calendar month.</small>				
Table is continued on the following page.				

4.1. Credit cards (continued)		Visa Classic	Visa Gold	Visa Classic Card Balance Transfer
Additional services				
Priority Pass	annually	CZK 500		
Using the Priority Pass card		USD 27/individual entry		
Issue of a replacement Priority Pass card		CZK 200		
Call and pay		CZK 99		
Emergency services				
Blocking of a card		free of charge		
Issue of a new card replacing a lost or stolen card		CZK 200	free of charge	CZK 200
Express issuance of a new card and PIN (within 2 days)		CZK 650		
Express re-issuance of card or PIN (within 2 days)		CZK 650		
Sending an issued card abroad		based on actual costs		
Other services				
Statement of credit card transactions electronic (by direct banking)		free of charge		
Sending statement of credit card transactions by post		CZK 20		
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		–	4% from the transferred amount, max. CZK 1,200	
Increasing a credit limit		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 the actual costs		
Penalty fees				
Exceeding the credit limit in an accounting period		CZK 300		
Notice of an unexecuted payment (for overdue amounts up to CZK 1,000) ¹⁾		CZK 30		
Reminder/call to pay the amount due ¹⁾		CZK 150		

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

4.2. Other credit cards		Payment Card Visa AXA CLUB and Visa AXA CLUB/Partners	Miles & More MasterCard Standard	Miles & More MasterCard Gold	Visa GENERALI
Card administration					
Card issuance	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 beyond – 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 beyond – 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
Insurance²⁾					
TRAVEL Basic – basic travel insurance	monthly	–	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 70	CZK 60
TRAVEL AXA Basic – travel insurance ²⁾	monthly	CZK 25	–	–	–
TRAVEL AXA Komplet – travel insurance ²⁾	monthly	CZK 40	–	–	–

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

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

Table is continued on the following page.

4.2. Other credit cards (continued)		Payment Card Visa AXA CLUB and Visa AXA CLUB/ Partners	Miles & More MasterCard Standard	Miles & More MasterCard Gold	Visa GENERALI
Insurance¹⁾					
SAFE Basic – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 30,000	monthly		CZK 30		
SAFE Plus – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 50,000	monthly		CZK 40		
Transactions					
Noncash payments in Czech Republic and abroad			free of charge		
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad			CZK 49 + 1% of the amount		
Cash withdrawal from ATMs abroad			CZK 100 + 0.5% of the amount		
Cash back – cash withdrawals when making payments using the card at merchants in Czech Republic			CZK 19		
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad			CZK 100 + 0.5% of the amount		
Additional services					
Priority Pass	annually		CZK 500		
Using the Priority Pass card			USD 27/individual entry		
Issue of a replacement Priority Pass card			CZK 200		
Call and pay			CZK 99		
Emergency services					
Blocking of a card			free of charge		
Issue of a new card replacing a lost or stolen card		CZK 200	CZK 200	free of charge	CZK 200
Express issuance of a new card and PIN (within 2 days)			CZK 650		
Express re-issuance of card or PIN (within 2 days)			CZK 650		
Sending an issued card abroad			based on actual costs		
Other services					
Statement of credit card transactions electronic (by direct banking)			free of charge		
Sending statement of credit card transactions by post			CZK 20		
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			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	CZK 100 ³⁾		CZK 100
Providing documents to a card transaction at the client's request			according to the actual costs		
Penalty fees					
Exceeding the credit limit in an accounting period			CZK 300		
Notice of an unexecuted payment (for overdue amounts up to CZK 1,000) ⁴⁾			CZK 30		
Reminder/call to pay the amount due ⁴⁾			CZK 150		

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

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

³⁾ Does not apply for cards connected to the U konto PREMIUM.

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

5. Direct banking	Online Banking	Smart Banking
	internet banking	mobile banking
Establishing and using		
Establishing an access	free of charge	
Monthly fee for using	CZK 70	
Cancelling	free of charge	
Other fees		
Sending an informational SMS report ¹⁾	CZK 1.9	
Sending an informational email report	free of charge	
Keys for logins and signatures of transactions:		
Online Banking key (mobile token)	free of charge	–
SMS key – set-up and initiation	CZK 250	–
SMS key – usage (price per SMS)	CZK 1.50	–
Token (calculator) – providing and initializing	CZK 490	–
Changing the user setting	free of charge	
Blocking/unblocking user's 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 within the packages (see Section 1 and 13).</small>		
<small>¹⁾ SMS reports provided free of charge for accounts relate only to informational SMS reports.</small>		

6. Domestic payment operations	Electronically (through Online Banking, Smart Banking or an operator)	On paper form
CZK-denominated payments within the Czech Republic from/to accounts maintained in CZK.		
Incoming payments		
– from another bank	CZK 6	–
– from within the bank	free of charge	–
– to a savings account (incl. PLUS) or a technical account	free of charge	–
Outgoing payments		
– standard to another bank	CZK 6	CZK 100
– express to another bank	CZK 115	CZK 300
– standard within the bank	CZK 3	CZK 100
Direct debits		
Direct debit or SIPO permission – establishing, changing	free of charge	CZK 100
Direct debit and SIPO permission – cancelling, account switching	free of charge	
Outgoing payment based on a direct debit or SIPO		
– to another bank	CZK 6	
– within the bank	CZK 3	
Standing orders		
Standing order – establishing, changing	free of charge	CZK 100
Standing order – cancelling, account switching	free of charge	
Outgoing payment based on a standing order		
– to another bank	CZK 6	
– within the bank	CZK 3	
Other domestic payment services		
Surcharge for an incorrectly completed payment order	CZK 100	
Cancellation of an as yet unexecuted payment order on the day designated for its execution ¹⁾	CZK 100	
Payment refund request	CZK 300	
<small>¹⁾ A change of a domestic payment order is performed pursuant to 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 make out 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. „Another bank“ means any other bank except for UniCredit Bank operating in the Czech Rep., i.e. also any other member bank of UniCredit Group operating in other countries.</small>		

7. Foreign payment operations	Electronically (through Online Banking, Smart Banking or an operator)	On paper form
Incoming payments		
Europayment	CZK 200	–
Incoming standard payment		
– from another bank	0.9%, min. CZK 200, max. CZK 1,500	–
– from another bank in an amount less than the minimum fee	CZK 50	–
– from an account with UniCredit Bank in the Czech Republic made in any currency, or an incoming payment in CZK or EUR from an account maintained with UniCredit Bank in Slovakia	free of charge	–
Outgoing payments		
Europayment	CZK 250	CZK 250 + CZK 300 ¹⁾
Outgoing standard payment		
– to another bank from an account maintained in CZK or foreign currency	0.9%, min. CZK 250, max. CZK 1,500	0.9%, min. CZK 250, max. CZK 1,500 + CZK 300 ¹⁾
– to another bank from an account maintained in CZK or foreign currency with assignment of bank charges as "OUR"	0.9%, min. CZK 250, max. CZK 1,500 + CZK 800 ²⁾	0.9%, min. CZK 250, max. CZK 1,500 + CZK 300 ¹⁾ + CZK 800 ²⁾
– to another bank in CZK within Czech Republic from an account maintained in a foreign currency	CZK 250	CZK 250 + CZK 300 ¹⁾
– to an account with UniCredit Bank in the Czech Republic made in any currency, or an outgoing payment in CZK or EUR to an account maintained with UniCredit Bank in Slovakia	CZK 30	CZK 30 + CZK 200 ³⁾
NON-STP surcharges:		
– within UniCredit Bank in the Czech Republic	CZK 100	
– to another bank	CZK 450	
SEPA express payment up to 50 000 EUR, inclusive	CZK 500	–
SEPA express payment over 50 000 EUR	CZK 1,750	–
Standing orders		
Standing order – establishing, changing	CZK 30	CZK 150
Standing order – cancelling	free of charge	
Outgoing payment based on a standing order		
– Europayment	CZK 250	–
– to another bank from an account maintained in CZK or foreign currency	0.9%, min. CZK 250, max. CZK 1,500	–
– to another bank in CZK within Czech Republic from an account maintained in a foreign currency	CZK 250	–
– to an account with UniCredit Bank in the Czech Republic made in any currency, or an outgoing payment in CZK or EUR to an account maintained with UniCredit Bank in Slovakia	CZK 30	–
SEPA debit		
Activating an account for SEPA debit	–	free of charge
Deactivating an account for SEPA debit	–	CZK 100
SEPA debit authorisation – establishing, changing, cancelling	CZK 100	CZK 100
Outgoing payment based on acknowledged SEPA debit order		
– in an amount up to EUR 50,000, inclusive	CZK 250	–
– in an amount over EUR 50,000	0.9%, min. CZK 250, max. CZK 1,500	–
Outgoing payment based on acknowledged SEPA debit order to the accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Slovakia	CZK 30	–
Other foreign payment services		
Payment advice	CZK 500	
Cancellation of an as yet unexecuted payment order on the day designated for its execution ⁴⁾	CZK 100	
Change or cancellation of an executed payment at the client's request	CZK 1,000 + costs of other banks	
Re-crediting of a returned payment due to client's incorrect instructions	CZK 200	
Payment confirmation		
– payments not older than 3 months	CZK 300 + costs of other banks	
– payments older than 3 months	CZK 500 + costs of other banks	
Transfer of a balance of cancelled account through foreign payment operations		
– within UniCredit Bank from an account maintained in the Czech Republic	CZK 30	
– 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		
	CZK 50	
¹⁾ Surcharge for payment to another bank submitted in paper form.		
²⁾ Surcharge for payments with assignment of bank charges as "OUR" (covers fees required by the beneficiary's bank).		
³⁾ Surcharge for payment within the bank submitted in paper form.		
⁴⁾ A payment order may be changed pursuant to point 24.5 of the GBTC: Upon a request for a change in an as yet unexecuted order, the Client must always withdraw the original order and make out 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 UniCredit Group operating in other countries.		
Definition of terms on the following page		

Foreign payment operations – definition of terms

Europayment	Any payment to/from an EU or EEA country up to EUR 50,000, denominated in EUR, and meeting the following prerequisites: – correctly entered BIC (Bank Identifier Code = SWIFT code) of the beneficiary's bank, – correctly entered IBAN (International Bank Account Number) of the beneficiary, – assignment of bank charges as "SHA" (shared = fees of sending bank paid by the payer; fees of receiving bank paid by the beneficiary), and – containing no special handling instructions.
SEPA payment	SEPA payments can be executed only within the extended European Economic Area and only between banks that have acceded to SEPA. The bank provides SEPA debit only for EUR accounts. All incoming and outgoing electronic payments meeting the conditions of a SEPA payment, meaning they must fulfil the same prerequisites as a Europayment, except for the sum amount (which is not limited). The following rules are used in charging for SEPA payments: a) Payment amount up to EUR 50,000, inclusive – terms and conditions for a Europayment, b) Payment amount over EUR 50,000 – terms and conditions for a standard foreign payment.
SHA fees	The payer pays the fees required by the payer's bank, and the beneficiary pays the other fees. For outgoing payments, additional fees of intermediary banks may be debited from the payer for sums lower than the allowed minimum set on an individual basis by intermediary banks and for manual processing due to instructions incorrectly entered by the payer.
BEN fees	The beneficiary pays all fees (fees required by the payer's bank and those required by the beneficiary's bank). For outgoing payments, additional fees of intermediary banks may be debited from the payer for sums lower than the allowed minimum set on an individual basis by intermediary banks and for manual processing due to instructions incorrectly entered by the payer. 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.
OUR fees	The payer pays all fees (fees required by the payer's bank and those required by the beneficiary's bank). For outgoing payments, additional fees of intermediary banks may be debited from the payer for manual processing due to instructions incorrectly entered by the payer. Please, note that assignment of the OUR 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.
NON-STP	The surcharge is applied to any foreign payment, except for cheques, if: – the IBAN of the beneficiary is required for such payment (e.g. payments within the EU and EEA) but is missing or incorrect; – the BIC (the so-called SWIFT address) of the beneficiary's bank is required for such payment (e.g. payments within the EU and EEA) but is missing or incorrect (incl SEPA payments); – for non-conversion payments within the EEA and in the currency of an EEA country, the client enters the assignment of bank charges as "OUR" or "BEN" (the bank will change the assignment of bank charges to "SHA"); – the payment contains a special handling instruction. Such instruction is understood to be (i) use of a code word other than as defined by the bank, (ii) use of a NON-STP code word (i.e. a code word that is correct but constitutes a NON-STP processing of the payment), or (iii) entry of a code word in a direct or an electronic banking application in a format other than that prescribed. The code words defined by the bank that do not cause the application of NON-STP surcharge are the following: /RATE/, /VALUE/, /AVIZO/, /CHQB/, /ABA/, /KS/, /VS/, /SS/ (only for CZK-denominated transfers within the Czech Republic).

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 100
Cash deposit in a foreign currency to an account in identical currency	1%, min. CZK 100
Cash deposit to an account in a different currency	1%, min. CZK 100
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 deposits in CZK or a foreign currency to PLUS Savings Account and savings books in the currency of the account/book	free of charge
Cash payment to the account of a credit card issued by UniCredit Bank	free of charge
Processing of unsorted cash	CZK 1,500/CZK 1 million
Cash exchange of banknotes and coins and depositing sorted coins in CZK (101 and more banknotes or coins of each nominal value) ¹⁾	5% out of amount received in excess of 100 notes and coins of respective nominal values, min. CZK 100
Cash exchange of banknotes and coins and depositing unsorted coins in CZK (101 and more banknotes or coins of each nominal value) ¹⁾	10% out of amount received in excess of 100 notes and coins of respective nominal values, min. CZK 100

Cash withdrawals from an account including payment based on clients cheques

Cash withdrawal in CZK from an account denominated in CZK	CZK 100
Cash withdrawal in a foreign currency from an account in identical currency	1%, min. CZK 100
Cash withdrawal from an account in a different currency	1%, min. CZK 100
Cash withdrawal from a Plus savings account or savings book in the currency of the account/book	free of charge
Withdrawal of coins	CZK 30 + 10% of the amount
Unannounced cash withdrawal over CZK 500,000	CZK 1,000
Cash withdrawal ordered but not made	0.5%, min. CZK 1,000, max. CZK 5,000

Sale and purchase of foreign currencies

Sale of foreign currencies	2%, min. CZK 55
Purchase of foreign currencies	2%, min. CZK 55

¹⁾ The Bank does not provide cash-handling exchange in foreign currencies.

9. Loans

9.1. Personal loans

Overdraft debits

Submitting and evaluating a credit application		free of charge
Provision of a loan		CZK 200 ¹⁾
Administration and maintenance of a loan, including to send a loan account statement	monthly	CZK 20 ¹⁾
Other services		
Notice of an unauthorised debit balance (for unauthorised debits up to CZK 1,000) ²⁾		CZK 30
Reminder/call to pay the amount due ²⁾		CZK 150

Consumer loans

		PRESTO Loan	PRESTO Loan for living
Submitting and evaluating a credit application		free of charge	
Provision of a loan		CZK 1,500	
Administration and maintenance of a loan, including to send a loan account statement	monthly	free of charge ³⁾	free of charge
Request to postpone payments in accordance with the loan contract		free of charge	
Early repayment		compensation for reasonable expenses of Bank equal up to 1% of extraordinary/early payment ⁴⁾	compensation for reasonable expenses of Bank, incl. potential statutory limits and exceptions ⁴⁾
Change in contractual documentation/terms requested by the client – other changes in conditions		CZK 5,000	
Other services			
Issuing an extraordinary confirmation at the client's request		CZK 500	
Notice of unexecuted payment of an amount due (for overdue amounts up to CZK 1,000) ²⁾		CZK 30	
Reminder/call to pay the amount due ²⁾		CZK 150	

¹⁾ These items can be free of charge in case of selected personal accounts.

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

³⁾ For consumer loans including PRESTO Loan agreed before 24 March 2014 the fee for administration and maintenance of the loan shall continue to be CZK 150 per month.

⁴⁾ The fee applies to the contracts signed after 1 December 2016, while a fee as agreed in the contract applies to the contracts signed between 18 May 2015 and 30 November 2016.

9.2 Mortgage loans

	Mortgage loans with a fixed interest rate	
	For financing real estate intended for lease	Others
Submitting and evaluating a credit application	free of charge	
Provision of a loan	1% of the loan amount, min. CZK 8,000	CZK 2,900
Provision of a loan – refinancing	free of charge	
Administration and maintenance of a loan, including to send a loan account statement	monthly	CZK 200 ¹⁾
Administration of state contribution to a mortgage loan	monthly	CZK 50
Drawing a loan	1 st drawing free of charge, 2 nd and further drawing CZK 900 ²⁾	
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 ³⁾ , free of charge on the date of refixing ³⁾	
	Reasonable expenses of Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. ⁴⁾	
Change in contractual terms requested by the client – other changes in the payment schedule	CZK 2,000	
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 ⁵⁾	0.3%	0.3%
Compensation fee for not fully using a loan ⁶⁾	(Client's rate – Discount rate), min. 1% ⁷⁾	(Client's rate – Discount rate), min. 1% ⁷⁾
Early/Extraordinary payment	Compensation fee 5% ^{3) 8)} , free of charge on refixing date ³⁾	
	Reasonable expenses of Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. ⁴⁾	
	free of charge ⁹⁾	
Declare mature the loan or its part due to non-performed contractual terms and conditions	Reasonable expenses of Bank ³⁾	
	Reasonable expenses of Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. ⁴⁾	

Assessment of risks related to the mortgage of real estate

– express assessment of a housing unit	CZK 500
– housing unit, land	CZK 3,700 ¹⁰⁾
– house, a building for individual recreation, other buildings	CZK 4,900 ¹⁰⁾

Other services

Operations beyond the scope of standard services	CZK 250 for every commenced 30 minutes
Notice of an unexecuted payment of an amount due (for overdue amounts up to CZK 1,000) ¹¹⁾	CZK 30
Reminder/Call to pay an amount due ¹¹⁾	CZK 150
Arranging for an expungement of lien	CZK 500 for the act + CZK 1,000 of administrative fee

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

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

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

⁴⁾ Applies to the loan contracts signed after 1 December 2016 and contracts signed prior to 1 December 2016 - commencing from the date of their refixing.

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

⁶⁾ The fee is calculated from the undrawn amount for each commenced year from the date of ceasing to draw until the date of refixing the rate. This does not apply to an undrawn amount equal to 20% of a loan for the purpose of construction/reconstruction.

⁷⁾ The client's rate is the rate stated in the loan contract. The discount rate is the rate announced by the Czech National Bank, and it can be found at www.cnb.cz.

⁸⁾ The fee is calculated from the amount of the premature/extraordinary payment for each commenced year from the date of making the premature/extraordinary payment until the last day of the fixed rate's validity.

⁹⁾ Applies to the loans with the Flexi service.

¹⁰⁾ If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 800 will be deducted for costs spent from that amount.

¹¹⁾ Compensation for costs incurred at collection of the overdue amount.

Table is continued on the following page.

9.2. Mortgage loans (continued)		Mortgage loans with a variable interest rate GROUND BREAKING mortgage	
		For financing real estate intended for lease	Others
Submitting and evaluating a credit application		free of charge	
Provision of a loan		1% of the loan amount, min. CZK 8,000	CZK 2,900
Provision of a loan – refinancing		free of charge	
Administration and maintenance of a loan, including to send a loan account statement	monthly	CZK 200 ¹⁾	
Administration of state contribution to a mortgage loan	monthly	CZK 50	
Drawing a loan		1 st drawing free of charge, 2 nd and further drawing CZK 900 ²⁾	
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		free of charge	
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		free of charge	
Compensation fee for not fully using a loan		free of charge	
Early/Extraordinary payment		free of charge	
Assessment of risks related to the mortgage of real estate			
– express assessment of a housing unit		CZK 500	
– housing unit, land		CZK 3,700 ³⁾	
– house, a building for individual recreation, other buildings		CZK 4,900 ³⁾	
Other services			
Operations beyond the scope of standard services		CZK 250 for every commenced 30 minutes	
Notice of an unexecuted payment of an amount due (for overdue amounts up to CZK 1,000) ⁴⁾		CZK 30	
Reminder/Call to pay an amount due ⁴⁾		CZK 150	
Arranging for an expungement of lien		CZK 500 for the act + CZK 1,000 of administrative fee	
¹⁾ The price is not applied to the loans arranged in the period starting 19 March 2013, until recalled, and to the loans the fixed interest rate of which was modified during that period. The price is not applied until the loan is paid in full.			
²⁾ Valid only for loans agreed from 1 July 2014. Loan disbursements made into multiple accounts on the same one day are considered a single disbursement.			
³⁾ If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 800 will be deducted for costs spent from that amount.			
⁴⁾ Compensation for costs incurred at collection of the overdue amount.			

10. Securities and unit trusts

Equities and bonds

Foreign equities – intermediation of purchase/sale/subscription on an exchange or OTC	0.8% of the transaction amount, min. CZK 1,200
Foreign certificates, foreign structured bonds, other securities – intermediation of purchase/sale on an exchange	0.8% of the transaction amount, min. CZK 1,200
Foreign certificates, foreign structured bonds, other securities – intermediation of OTC purchase/sale	1.5% of the transaction amount, min. CZK 1,200
Foreign certificates, foreign structured bonds, other securities – subscription of newly issued instruments	individually, according to the sales brochure
Equities, traded on the Prague Stock Exchange – intermediation of purchase/sale/subscription	0.8% of the transaction amount, min. CZK 3,000
Interest-bearing securities and other bonds – purchase	0.8% of the transaction amount, min. CZK 600
Interest-bearing securities and other bonds – sale before maturity	0.25% of the transaction amount, min. CZK 600

Note: Expenses paid by UniCredit Bank to third parties are added to the transaction fees listed above. If a partial execution occurs owing to tight market conditions, each partial execution will be charged as a separate order.

Unit trusts

Products from Pioneer Investments	
Purchase, exchange and redemption of investment units	according to the valid price list
Requests of Pioneer Investment clients - noncash and cash redemption of Pioneer units, exchange, assignment and transfer of Pioneer Investments products, preparation of copies of statements from the securities owners register, change of personal data, etc.	
– unit holders whose financial consultant is UniCredit Bank	free of charge
– unit holders of other financial consultants	CZK 80

Providing custody/administration services

Bank fee for maintaining a client securities account at UniCredit Bank	
– custody for a collective bond within UniCredit Bank's bond programme ^{1a)}	free of charge
– custody for a collective certificate within UniCredit's bond programme ^{1b)}	free of charge
– Luxembourg funds of Pioneer Investments and Czech funds of Pioneer Investments ^{1b)}	free of charge
– domestic securities registered with CSDP	0.20%, min. CZK 300 + VAT
– foreign certificates, foreign structured bonds ^{1b)}	0.20%, min. CZK 300 + VAT
– other securities ^{1c)}	0.20%, min. CZK 300 + VAT
Payment for securities payable from a securities account	free of charge
Transfer of securities to a securities account (per title)	
– to another securities account within UniCredit Bank	free of charge
– to an account with a different custodian	CZK 900 + VAT
– within CSDP	CZK 150 + VAT
Establishing a securities owner account in CSDP ²⁾	free of charge
Statement of the current balance on an account in CSDP ²⁾	CZK 150 + VAT
Assignment of a security registered with CSDP (per title) ²⁾	CZK 500 + VAT
Other services of CSDP ²⁾	individually

^{1a)} An initial value for the calculation of a fee is counted in principal from the market value of held investment tools at the ultimo of the calendar year. If the market value of held investment tools is not available, their nominal value will be in principal used. A fee is collected at 20 January of the following year or upon the termination of the contract.

^{1b)} An initial value for the calculation of a fee is counted in principal from the market value of held investment tools at the ultimo of the calendar year. If the market value of held investment tools is not available, the technical data 0.000001 will be used. A fee is collected at 20 January of the following year or upon the termination of the contract.

^{1c)} An initial value for the calculation of a fee is counted in principal from the market value of held investment tools at the ultimo of a calendar year. If the market value of held investment tools is not available, their nominal value will be in principal used. If CSDP includes the held investment tools to the list of issues to which no fee for maintaining securities is applied, the technical data 0.000001 will be in principal used. The fee is collected at 20 January of the following year or upon the termination of the contract.

Initial values are acquired based on information from the third parties or from publicly available resources. Although UniCredit considers such resources reliable and provides information from such resources in good will, it cannot guarantee their topicality, completeness and correctness and therefore assumes no liability for such data. Applied values and prices do not comprise any offer for purchasing or selling such investment tools.

²⁾ The surcharge for clients who do not have an account maintained at UniCredit Bank is CZK 150 + VAT. 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 fees of CSDP.

11. Safe deposit boxes

Safe deposit box rental	Annual fee until 31 December 2017	Annual fee from 1 January 2018
– box size up to 10,000 cm ³	CZK 900 + VAT	CZK 2,500 + VAT
– box size up to 15,000 cm ³	CZK 1,400 + VAT	CZK 3,750 + VAT
– box size up to 20,000 cm ³	CZK 1,900 + VAT	CZK 5,000 + VAT
– box size up to 25,000 cm ³	CZK 2,400 + VAT	CZK 6,250 + VAT
– box size up to 35,000 cm ³	CZK 3,000 + VAT	CZK 7,500 + VAT
– box size above to 35,000 cm ³	CZK 3,600 + VAT	CZK 10,000 + VAT
Other services for safe deposit boxes		
Security deposit for lent 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
Verification of a cheque with the issuing/paying bank	CZK 500 + costs of foreign banks

Cashing cheques payable from UniCredit Bank in Czech Republic

Foreign bank cheques in CZK and foreign currencies payable at UniCredit Bank in Czech Republic	free of charge
Client cheques (UniCredit Bank chequebook) presented for cashing at a UniCredit Bank cash desk in Czech Republic	free of charge
Client cheques in CZK (UniCredit Bank chequebook) presented in Czech Republic and payable at UniCredit Bank in Czech Republic	free of charge
Client cheques in a foreign currency (UniCredit Bank chequebook) presented in the Czech Republic and payable at UniCredit Bank in Czech Republic	1%, min. CZK 300, max. CZK 3,000
Client cheques in CZK 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
Notification of the issue of a client cheque with insufficient funds	CZK 500

Cashing cheques payable in Czech Republic

Cashing of bank and client cheques in CZK	CZK 300 + costs of domestic banks
Cashing of foreign currency bank and client cheques payable in Czech Republic	1%, min. CZK 300, max. CZK 3,000
Fee for returning a dishonoured cheque	CZK 500 + actual costs of UniCredit Bank + costs of domestic banks

Issuing cheques³⁾

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 by a courier	actual costs of UniCredit Bank
Blockage or withdrawal of a client cheque	CZK 200 for each request

Traveller's cheques

Purchase cheques with payment in cash in CZK	2%, min. CZK 100
Crediting to an account	1%, min. CZK 300, max. CZK 3,000

³⁾The bank discontinued issuance of bank and traveller's cheques.

13. Products and services no longer actively offered

13.1. Accounts (1st part)

Products and services that may be connected to individual accounts

	Konto Partners Plus	Konto Partners <i>until 14 Mar 2011 under the name PRAKTIK Account</i>	Konto MOZAIKA ²⁾	Konto KOMPLET <i>until 7 Oct 2007 under the name Personal Menu Forte</i>	Konto EXKLUSIVE <i>until 7 Oct 2007 under the name Personal Menu Grand</i>
Monthly fee	CZK 199	CZK 199	CZK 299	CZK 299	CZK 499
Maintenance of a current account in CZK	✓	✓	✓	✓	✓
Maintenance of another current account in CZK or foreign currency	–	–	1	1	2
Possibility 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 (max. 2 Gold cards – 1 credit and 1 debit)
Electronic debit card	–	–	✓ ²⁾	✓ ²⁾	✓ ²⁾
Embossed debit card without travel insurance	✓	✓	✓	✓	✓
Embossed debit card with travel insurance	–	–	✓ ²⁾	✓ ²⁾	✓ ²⁾
Gold embossed debit card with travel insurance	–	–	–	–	✓
TRAVEL insurance for a card	–	–	✓ ²⁾	✓ ²⁾	✓ ²⁾
Visa Classic credit card ³⁾ , Payment card Visa AXA CLUB, Visa AXA CLUB/Partners	–	–	✓	✓	✓
Miles & More Standard credit card with 50% discount for account administration ³⁾	–	–	✓	✓	–
Gold credit card Miles & More Gold/Visa Gold ³⁾	–	–	–	–	✓
Direct banking - Online Banking, Telebanking, Smart Banking	✓	✓	✓	✓	✓
Online Banking key (mobile token)	✓	✓	✓	✓	✓
SMS key – usage (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

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

²⁾ Valid for cards issued till 30 June 2014.

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

The price of a product/service marked “✓” is included in the monthly fee for account maintenance. In the case of the Mozaika Account, a “□” 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 that may be connected to individual accounts

	Konto POHODA ¹⁾	Konto KOMFORT <i>(applies to an account opened before 2 November 2007)</i>	Konto KOMFORT GLOBAL <i>(applies to an account opened before 2 November 2007)</i>
Monthly fee	CZK 199	CZK 299	CZK 499
Opening and maintenance of a current account in CZK	✓	✓	✓
Opening and maintenance of 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	✓ ²⁾	–	–
Embossed debit card without travel insurance	✓	✓	✓
Embossed debit card with travel insurance	–	✓ ²⁾	✓ ²⁾
Visa Classic credit card	–	✓	✓
Direct banking - Online Banking, Telebanking, Smart Banking	✓	✓	✓
Online Banking key (mobile token)	✓	✓	✓
SMS key – usage (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 within the bank as well as 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	✓	✓	✓

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

²⁾ Valid for cards issued till 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)

Products and services that may be connected to individual accounts

	Cool konto PRO MLADÉ	EXPRESNÍ konto	AKTIVNÍ ¹⁾ konto	PERFEKTNÍ konto
Monthly fee in case of fulfilling the conditions of an active account ²⁾ and one of the following conditions ³⁾ :	CZK 0	CZK 0	CZK 0	CZK 0
– monthly noncash credit turnover	–	CZK 15,000	CZK 20,000	CZK 50,000
– average monthly balance on the current account		CZK 50,000	CZK 100,000	CZK 150,000
Monthly fee if the aforementioned conditions are not fulfilled	CZK 0	CZK 99	CZK 199	CZK 399
Maintenance of a current account	✓	✓	✓	✓
Maintenance of another current account in foreign currency	–	–	1	1
Maintenance of another current account in CZK	–	–	–	
Electronic current account statement (through internet banking)	✓	✓	✓	✓
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	✓ ⁵⁾	–	✓ ⁵⁾	✓ ⁵⁾
Embossed debit card without travel insurance	✓	✓	✓	✓
Embossed debit card with travel insurance	–	–	–	✓ ⁵⁾
Visa Classic credit card ⁷⁾ , Payment card Visa AXA CLUB, Visa AXA CLUB/Partners	–	–	–	✓
Miles & More Standard credit card with 50% discount for card account administration ⁷⁾	–	–	–	✓
Direct banking - Online Banking, Smart Banking	✓	✓	✓	✓
SMS key – usage (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) establishing 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
Health-care Assistance	–	–	–	✓
Automatic account changeover upon reaching the respective age	U konto	–	–	–

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

²⁾ An active account is an account on which at least 1 incoming and 1 outgoing payment occurs in the given month, as well as 1 payment with a debit card at a store or on the internet.

³⁾ The monthly fee for account maintenance is charged the client only in the case of non-compliance with the mentioned conditions in the previous month. For instance, the monthly fee for January takes into account compliance with the mentioned conditions during 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 storno of card transactions.

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

⁵⁾ Valid for cards issued till 30 June 2014.

⁶⁾ It is possible to include into the U konto EXPRES card that can be issued only through the commercial network of UniCredit Bank Expres and commercial network Partners banking services.

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

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

13.2 Debit cards

		Visa Electron	Maestro	Visa Basic, Visa Partners	MasterCard Standard	Visa Classic	MasterCard Gold	Visa Gold	
Card issuance and maintenance									
Primary card	annually	CZK 200	CZK 200	CZK 500	CZK 750	CZK 750	CZK 3,000	CZK 3,000	
Insurance¹⁾									
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	–							
Transactions									
Noncash payments in Czech Republic and abroad		free of charge							
Cash withdrawal using the card									
– from UniCredit Group's ATMs in Czech Republic and abroad		CZK 5							
– from ATMs of other providers in Czech Republic		CZK 30							
– from ATMs of other providers abroad		CZK 100 + 0.5% of the amount							
Cash back – cash withdrawals when making payments using the card at merchants in Czech Republic		free of charge							
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad		CZK 100 + 0.5% of the amount							
Additional services									
Priority Pass	annually	–	–	CZK 500					
Using the Priority Pass card		–	–	USD 27/individual entry					
Issue of a replacement Priority Pass card		–	–	CZK 200					
Duplicate of a receipt issued upon a visit to a VIP lounge		–	–	CZK 50 + VAT					
Emergency services									
Blocking of a card		free of charge							
Issue of a new card replacing a lost or stolen card		CZK 200 ²⁾					free of charge	free of charge	
Express issuance of a new card or PIN (within 2 days)		CZK 650							
Express re-issuance of card or PIN (within 2 days)		CZK 650							
Sending an issued card abroad		based on actual costs							
Other services									
Special account statement of debit card transactions sent by post	monthly	CZK 30 ²⁾							
Account statement of debit card transactions in Online Banking		free of charge							
Change in the card's drawing limit		CZK 100 ²⁾							
Change of the set-up of accounts associated with the card		CZK 100 ²⁾							
Re-issuing and sending PIN		CZK 100 ²⁾							
Early issue of a renewed card		CZK 200 ²⁾							
Issue of a duplicate card		CZK 200 ²⁾							
Providing documents to a card transaction at the client's request		According to the actual costs charged by the partner bank							

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

²⁾ Does not apply for cards connected to the U konto PREMIUM.

13.3. Credit cards

		Visa Electron AXA payment card with credit limit	Agip MasterCard
Card administration			
Card issuance	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 beyond – total noncash turnover in the given billing period \geq CZK 3,000	monthly	free of charge	–
– card account administration from the 13th month and beyond – 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
Insurance¹⁾			
TRAVEL Basic – basic travel insurance	monthly	–	free of charge
TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance)	monthly	–	CZK 60
TRAVEL AXA Basic – travel insurance ²⁾	monthly	CZK 25	–
TRAVEL AXA Komplet – travel insurance ²⁾	monthly	CZK 40	–
CREDIT Basic – credit insurance	monthly	0.14% monthly of the credit facility	
CREDIT Plus – credit insurance	monthly	0.30% monthly of the credit facility	
SAFE Basic – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 30,000	monthly	CZK 30	
SAFE Plus – insurance against misuse of a payment card in case of loss or theft – insurance coverage of CZK 50,000	monthly	CZK 40	
Transactions			
Noncash payments in Czech Republic and abroad		free of charge	
Cash withdrawal from ATMs in Czech Republic and from UniCredit Group's ATMs abroad		CZK 49 + 1% of the amount	
Cash withdrawal from ATMs abroad		CZK 100 + 0.5% of the amount	
Cash back – cash withdrawals when making payments using the card at merchants in Czech Republic		CZK 19	
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad		CZK 100 + 0.5% of the amount	
Additional services			
Priority Pass	annually	–	CZK 500
Using the Priority Pass card		–	USD 27/individual entry
Issue of a replacement Priority Pass card		–	CZK 200
Call and pay		–	CZK 99
Other services			
Statement of credit card transactions electronic (by direct banking)		free of charge	
Sending statement of credit card transactions by post		CZK 20	
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	
Emergency services			
Blocking of a card		free of charge	
Issue of a new card replacing a lost or stolen card		CZK 200	
Express issuance of a new card od PIN (within 2 days)		CZK 650	
Express re-issuance of card or PIN (within 2 days)		CZK 650	
Sending an issued card abroad		based on actual costs	
Penalty fees			
Exceeding the credit limit in an accounting period		CZK 300	
Notice of an unexecuted payment of an amount due (for overdue amounts up to CZK 1,000) ³⁾		CZK 30	
Reminder/call to pay the amount due ³⁾		CZK 150	

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

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

³⁾ 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
--	----------------

Savings account PLUS (applies to accounts opened before 14 March 2011)

Maintenance of a savings account	free of charge
Issuing duplicate of a savings book	CZK 100

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

Maintenance of savings books – includes cash transactions in the currency of the savings book	free of charge
Issuing duplicate of a savings book	CZK 100
Cancelling a savings book	free of charge

Saving account MULTI konto

Monthly product maintenance	250 Kč ¹⁾
1 embossed debit card without travel insurance	free of charge
Unlimited number of withdrawals from UniCredit ATMs in Czech Republic and abroad using a debit card registered to the account	free of charge
Online Banking a Smart Banking – monthly usage	free of charge
SMS key – usage (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

¹⁾ For former AXA Bank clients there is no monthly fee.

13.5 Loans

13.5.1 Personal loans

		PRESTO Loan MAXI	Individual consumer loan	Student loan
Submitting and evaluating a credit application			free of charge	
Provision of a loan		1% of the loan amount, min. CZK 3,000	CZK 1,500	free of charge
Administration and maintenance of a loan, including to send a loan account statement	monthly	free of charge ²⁾	free of charge ^{1),2)}	free of charge ²⁾
Request to postpone payments in accordance with the loan contract		free of charge	–	free of charge
Extraordinary payment, including creation of 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 in conditions			CZK 5,000	
Other services				
Issuing an extraordinary confirmation at the client's request			CZK 500	
Notice of an unexecuted payment of an amount due (for overdue amounts up to CZK 1,000) ³⁾			CZK 30	
Reminder/Call to pay the due amount ³⁾			CZK 150	

¹⁾ For consumer loans agreed before 1 April 2012 (not applicable to PRESTO Loan), the fee for administration and maintenance of the loan shall continue to be CZK 50 per month.

²⁾ For consumer loans including PRESTO Loan agreed before 24 March 2014 the fee for administration and maintenance of the loan shall continue to be CZK 150 per month and for Student Loan CZK 50 per month.

³⁾ Compensation for costs incurred at collection of the overdue amount.

13.5.2 Mortgage loans

		Mortgage loans with a fixed interest rate		Mortgage loans with a variable interest rate GROUND BREAKING mortgage
		FLEXI	PLUS	
Provision of a loan		CZK 2,500	–	
Provision of a loan – refinancing		free of charge	–	
Administration and maintenance of a loan, including to send a loan account statement	monthly	CZK 200 ¹⁾	free of charge	
Administration of state contribution to a mortgage loan	monthly	CZK 50		
Drawing a loan		1 st drawing free of charge, 2 nd and further drawing CZK 500 ²⁾	–	
Drawing a loan based on a motion for registering a right of lien in the land register		CZK 1,500	–	
Issuing a confirmation for tax purposes on the amount of interest paid		free of charge		
Issuing an extraordinary confirmation for tax purposes at the client's request on the amount of interest paid		CZK 500		
Sending the bank's notice concerning termination of the interest period		free of charge		
Change in contractual terms requested by the client – change in payment schedule after premature/extraordinary payment		CZK 2,000 ³⁾ , free of charge on the date of refixing ³⁾		free of charge
		Reasonable expenses of Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. ⁴⁾		
Change in contractual terms requested by the client – other changes in the payment schedule		CZK 2,000		
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 ⁵⁾		free of charge	0,3%	free of charge
Compensation fee for not fully using a loan ⁶⁾		free of charge	(Client's rate – Discount rate), min. 1% ⁷⁾	free of charge
Early/Extraordinary payment		free of charge	Compensation fee 5% ⁸⁾ , free of charge on the date of refixing ³⁾	free of charge
			Reasonable expenses of Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. ⁴⁾	
Declare mature the loan or its part due to non-performed contractual terms and conditions		Reasonable expenses of Bank ³⁾		free of charge
		Reasonable expenses of Bank, incl. potential statutory limits and exceptions under Act no. 257/2016 Coll. ⁴⁾		

Assessment of risks related to the mortgage of real estate

– housing unit in a regional city (purpose of refinancing and purchase) – express assessment	free of charge
– housing unit, land	CZK 3,700 ⁹⁾
– house, a building for individual recreation, other buildings	CZK 4,900 ⁹⁾

Other services

Operations beyond the scope of standard services	CZK 250 for every commenced 30 minutes
Notice of an unexecuted payment of an amount due (for overdue amounts up to CZK 1,000) ¹¹⁾	CZK 30
Reminder/Call to pay the amount due ¹⁰⁾	CZK 150
Arranging for an expungement of lien	CZK 500 for the act + CZK 1,000 of administrative fee

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

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

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

⁴⁾Applies to the loan contracts signed after 1 December 2016 and contracts signed prior to 1 December 2016 - commencing from the date of their refixing.

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

⁶⁾The fee is calculated from the undrawn amount for each commenced year from the date of ceasing to draw until the date of refixing the rate. This does not apply to an undrawn amount equal to 20% of a loan for the purpose of construction/reconstruction.

⁷⁾The client's rate is the rate stated in the loan contract. The discount rate is the rate announced by the Czech National Bank, and it can be found at www.cnb.cz.

⁸⁾The fee is calculated from the amount of the premature/extraordinary payment for each commenced year from the date of making the premature/extraordinary payment until the last day of the fixed rate's validity.

⁹⁾If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 800 will be deducted for costs spent from that amount.

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

13.6 Other

Direct banking

Telebanking – telephone banking

Establishing and using

Establishing an access	free of charge
Monthly fee for using	CZK 70
Cancelling	free of charge

Other fees

Sending an informational SMS report ¹⁾	CZK 1.90
Sending an informational email report	free of charge

Keys for logins and signatures of transactions:

Online Banking key (mobile token)	free of charge
SMS key – usage (price per SMS)	CZK 1.50
Token (calculator) – providing and initializing	CZK 490
Changing the user rights setting	free of charge
Blocking/unblocking user's access to the direct banking products	free of charge

¹⁾ 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 ¹⁾
Providing banking information regarding the client	CZK 250 + VAT
Providing information to meet the needs of auditing firms	CZK 2,000 + VAT
Confirmation issued upon the client's request	min. CZK 100, max. CZK 1,500 + VAT
Fax report sent upon 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 ²⁾

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

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

This Price List shall 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 UniCredit Bank Czech Republic and Slovakia, a.s., branch of a foreign bank in the Slovak Republic.