

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

Valid from 1. 2. 2016

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 1. 2. 2016

Contents

1. Personal accounts	3
DĚTSKÉ konto	3
U konto	3
U konto PREMIUM	3
2. Accounts and deposits	4
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
Studentské konto	17
Konto Partners Plus	17
Konto Partners	17
Konto MOZAIKA	17
Konto KOMPLET	17
Konto EXKLUSIVE	17
Konto POHODA	18
Konto ECONOMY	18
Osobní Menu STANDARD	18
Konto KOMFORT	18
Konto KOMFORT GLOBAL	18
Konto RODINA	18
Cool konto PRO MLADÉ	19
EXPRESNÍ konto	19
AKTIVNÍ konto	19
PERFEKTNÍ konto	19
SENIOR 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	26

1. Personal accounts

Products and services that may be connected to individual accounts

	DĚTSKÉ konto ¹⁾	U konto ¹⁾		U konto PREMIUM ²⁾	Fees for services not connected to individual account
Monthly fee in case of fulfilling following conditions ³⁾ :	CZK 0	CZK 0	CZK 0	CZK 0	–
– age of client	0–14 years	15–26 years	27 years and more	–	–
– monthly noncash credit turnover (salary/pension)	–	–	CZK 12,000	CZK 50,000 ⁴⁾	–
– total volume of deposits at UniCredit Bank on the 20th day of the given month ⁵⁾	–	–	–	CZK 1 million ⁶⁾	–
Monthly fee if the aforementioned conditions are not fulfilled	CZK 0	CZK 0	CZK 199	CZK 499	–
Maintenance of a current account	✓	✓	✓	✓	CZK 50/month
Quarterly current account statement sent by post (within Czech Republic)	–	–	–	✓	CZK 20/statement
Electronic current account statement (through internet banking)	✓	✓	✓	✓	free of charge
Maintenance of another current account in foreign currency	–	1	–	2	CZK 50/month
Maintenance of another current account in CZK	–	–	–	–	CZK 50/month
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	–	3 ⁶⁾	–
Electronic debit card	✓ ⁷⁾	✓ ⁸⁾	–	✓ ⁷⁾	CZK 200/year
Embossed debit card without travel insurance	✓	✓	–	✓	CZK 500/year
Embossed debit card with travel insurance	–	–	–	✓ ⁷⁾	CZK 750/year
Gold embossed debit card with travel insurance	–	–	–	✓	CZK 3,000/year
Visa Classic credit card ⁹⁾	–	–	–	✓	CZK 40/month
Visa AXA CLUB, Visa AXA CLUB/Partners or Visa Electron AXA payment card	–	–	–	✓	CZK 30/month
Gold credit card ⁹⁾	–	–	–	✓	CZK 170/120/month
Online Banking – internet banking	view only	✓	–	✓	CZK 70/month
Smart Banking – mobile banking	view only	✓	–	✓	CZK 70/month
Online Banking key (mobile token)	✓	✓	–	✓	free of charge
SMS key – set-up and initiation	✓	–	CZK 200 ¹⁰⁾	CZK 200 ¹⁰⁾	CZK 250
SMS key – set of 100 SMS messages	✓	–	CZK 50	✓	CZK 90
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 40
Domestic incoming payments	✓	✓	–	✓	max. CZK 6
Domestic standard payments made electronically (outgoing payments, incl. SIPO payments and direct debits)	–	✓ ¹¹⁾	–	✓	max. CZK 6
Domestic outgoing standard payments made on the basis of a standing order, direct debit permission and SIPO payment	–	✓ ¹¹⁾	–	✓	max. CZK 6
Domestic outgoing standard payment made in paper form	–	–	–	1	CZK 45
Cash deposit in CZK made at a branch	✓	✓	–	✓	free of charge
Cash withdrawal in CZK made at a branch	1	–	–	2	CZK 55
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	✓	✓ ¹¹⁾	–	✓	CZK 5
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account	–	✓ ¹¹⁾	–	✓	CZK 30
Withdrawals from ATMs of other providers abroad using a debit card registered to the account	–	✓ ¹¹⁾	–	✓	CZK 100 + 0.5% of the amount
Cash Back – cash withdrawal when paying by debit card at merchants in Czech Republic	✓	✓	–	✓	free of charge
PREMIUM Health-care Assistance	–	–	–	✓	CZK 35/month
Automatic account changeover upon reaching the respective age	U konto	–	–	–	–

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

²⁾U konto PREMIUM sold under the name Konto PREMIUM till 31. 1. 2016.

³⁾The monthly fee for account maintenance is always charged in the respective month. If the conditions for free maintenance are fulfilled, then it is returned to the client's account at the start of the following month. The credit turnover does not include the following operations: incoming payments from current accounts of the same owner, incoming payments from savings accounts of the same owner, transfers from term deposits on the current account, credit transfers to the current account from credit accounts, credited interest, fee refunds. An actively used account means the account that meets the required threshold of the cashless credit turnover in the respective month.

⁴⁾Cashless credit turnover is evaluated on the client's main CZK account.

⁵⁾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.

⁶⁾Maximum 2 gold cards, of which 1 credit card and 1 debit card.

⁷⁾Valid for cards issued till 30 June 2014.

⁸⁾It is possible to include into the U konto only EXPRES card that can be issued only through the commercial network of UniCredit Bank Express and commercial network Partners banking services.

⁹⁾Only a primary credit card can be registered to the account, not an additional one.

¹⁰⁾Not applicable to the accounts U konto and Konto PREMIUM established till 31. 1. 2016.

¹¹⁾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.

2. Accounts and deposits	Current account	Unique Savings	Saving account PRIMA	Term deposit	Escrow account
Opening/maintenance of the product					
Opening the product			free of charge		0.3%, min. CZK 5,000 ¹⁾
Monthly product maintenance	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 20	once quarterly free of charge, otherwise CZK 20	CZK 20	–	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 50		–	CZK 50
– 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		CZK 30		–	free of charge
Confirmation					
– on an account balance			CZK 100 + VAT		
– on execution of a term deposit	–	–	–	free of charge	–
Services/transactions					
Debit cards	see Section 3	–	–	–	–
Credit cards	see Section 4	–	–	–	–
Direct banking	see Section 5	Online Banking, Smart Banking and SMS key (set-up and initiation, a set of 100 SMS messages) free of charge, for other items see Chapter 5	Online Banking, Smart Banking and SMS key (set-up and initiation, a set of 100 SMS messages) free of charge, for other items see Chapter 5	see Section 5	–
Domestic payment operations	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	first 2 payments in a month free of charge, 3 rd and beyond CZK 45	first 3 payments in a month free of charge, 4 th and beyond CZK 45	–	free of charge
Foreign payment operations	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
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 (penalty)	–	–	–	in CZK 0.5%, USD and EUR 0.2%	–
Loans	see Section 9	–	–	–	–
Securities	see Section 10	–	–	–	–
Safe deposit boxes	see Section 11	–	–	–	–
Cheques	see Section 12	see Section 12	see Section 12	–	see Section 12

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

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

³⁾ The fee is calculated on the collected amount for each commenced 30 calendar days, starting from the termination notice date to the original maturity date of the term deposit. The maximum fee amount equals gross interest accrued on the collected amount to date. For a term deposit in another currency, an amount greater than CZK 1 million and in extraordinary situations on the financial markets, the fee is established on a case-by-case basis.

Table is continued on the following page.

2. Accounts and deposits (continued)	Current account	Unique Savings	Saving account PRIMA	Term deposit	Escrow account
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		CZK 30		–	–
First reminder (of not meeting contractual conditions)		CZK 350		–	–
Second reminder (of not meeting contractual conditions)		CZK 500		–	–
Call for payment of an amount due		CZK 650		–	–
Reminder before a legal action		CZK 1,000		–	–
Cancellation of an account		free of charge		–	free of charge
Withdrawal from an account maintenance contract initiated by the bank		CZK 200		–	–

3. Debit cards		EXPRES Card ¹⁾	Debit MasterCard, Debit MasterCard EXPRES, Debit MasterCard Partners	Debit MasterCard Gold	Visa Platinum
Card issuance and maintenance					
Primary card	annually	free of charge	CZK 500	CZK 3,000	CZK 7,000
Insurance²⁾					
TRAVEL Basic – travel insurance	monthly	CZK 25	CZK 25	free of charge	free of charge
TRAVEL Plus – travel 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⁾ Can be issued only for the U konto sold through the commercial network of UniCredit Bank Expres and Partners banking services. ²⁾ The price of insurance is charged for each commenced calendar month. ³⁾ Does not apply for cards connected to the U konto PREMIUM.					
Table is continued on the following page.					

3. Debit cards (continued)		EXPRES Card ¹⁾	Debit MasterCard, Debit MasterCard EXPRES, 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					
Issue of a replacement card abroad		–		CZK 3,000	
Providing financial assistance abroad		–		CZK 1,000	
Blocking of a card				free of charge	
Issue of a new card replacing a lost or stolen card		CZK 200	CZK 200	free of charge	free of charge
Other services					
Special account statement of debit card transactions sent by post	monthly			CZK 30 ³⁾	
Change in the card's drawing limit				CZK 100 ³⁾	
Change of the set-up of accounts associated with the card				CZK 100 ³⁾	
Re-issuing and sending PIN				CZK 100 ³⁾	
Early issue of a renewed card				CZK 200 ³⁾	
Issue of a duplicate card				CZK 200 ³⁾	
Providing documents to a card transaction at the client's request				According to the actual costs charged by the partner bank	
Telephone authorisation				According to the actual costs charged by the partner bank	
¹⁾ Can be issued only for the U konto sold through the commercial network of UniCredit Bank Expres and Partners banking services.					
²⁾ The price of insurance is charged for each commenced calendar month.					
³⁾ Does not apply for cards connected to the U konto PREMIUM.					

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	
Insurance²⁾					
TRAVEL Basic – travel insurance	monthly	CZK 25	CZK 35	CZK 25	
TRAVEL Plus – travel insurance	monthly	CZK 60	CZK 70	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			
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			
²⁾ The price of insurance is charged for each commenced calendar month.					
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
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
Telephone authorisation				according to the actual costs
Issue of a new card replacing a lost or stolen card		CZK 200	free of charge	CZK 200
Issue of a replacement card abroad				CZK 3,000
Providing financial assistance abroad				CZK 1,000
Blocking of a card				free of charge
Penalty fees				
Exceeding the credit limit in an accounting period				CZK 300
Notice of an unexecuted payment				CZK 30
First reminder (of not meeting contractual conditions)				CZK 350
Second reminder (of not meeting contractual conditions)				CZK 500
Call for payment of an amount receivable				CZK 650
Call for payment of the total amount receivable				CZK 1,500
Contractual penalty				10% of the outstanding amount, min. CZK 500

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	Agip MasterCard
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	–	–	–	–	free of charge
– total noncash turnover in the given billing period < CZK 3,000	monthly	–	–	–	–	CZK 40
Additional card	monthly	–	free of charge	free of charge	CZK 15	free of charge
Insurance¹⁾						
TRAVEL Basic – travel insurance	monthly	–	free of charge	free of charge	CZK 25	free of charge
TRAVEL Plus – travel insurance	monthly	–	CZK 60	CZK 70	CZK 60	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	Agip MasterCard
Insurance¹⁾						
CREDIT Basic – credit insurance		0.14% monthly of the credit facility			0.9% annually of the credit facility	0.14% monthly of the credit facility
CREDIT Plus – credit insurance / CREDIT Premium – credit insurance for Visa GENERALI		0.30% monthly of the credit facility			2.5% annually of the credit facility	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		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	CZK 100	
Providing documents to a card transaction at the client's request		according to the actual costs				
Telephone authorisation		according to the actual costs				
Issue of a replacement card abroad		CZK 3,000				
Providing financial assistance abroad		CZK 1,000				
Blocking of a card		free of charge				
Issue of a new card replacing a lost or stolen card		CZK 200	CZK 200	free of charge	CZK 200	CZK 200
Penalty fees						
Exceeding the credit limit in an accounting period		CZK 300				
Notice of an unexecuted payment		CZK 30				
First reminder (of not meeting contractual conditions)		CZK 350				
Second reminder (of not meeting contractual conditions)		CZK 500				
Call for payment of an amount receivable		CZK 650				
Call for payment of the total amount receivable		CZK 1,500				
Contractual penalty		10% of the outstanding amount, min. CZK 500				

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.

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 – set of 100 SMS messages	CZK 90	–
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 45
– express to another bank	CZK 115	CZK 300
– standard within the bank	CZK 3	CZK 45
Direct debits		
Direct debit or SIPO permission – establishing, changing	free of charge	CZK 40
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 40
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 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.</small>		
<small>Note: The fees listed above already include settlement of the accounting items and expenses on interbank payments through the CNB clearing centre.</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	–
– to be collected in person at a cash desk	2%, min. CZK 1,000	–
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	
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	–
SEPA express payment up to 50 000 EUR, inclusive	CZK 500	–
SEPA express payment over 50 000 EUR	CZK 1,750	–
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	
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.		
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.
OUR fees	The payer pays all fees (fees required by the payer's bank and those required by the beneficiary's bank). For outgoing payments, additional fees of intermediary banks may be debited from the payer for manual processing due to instructions incorrectly entered by the payer.
NON-STP	The surcharge is applied to any foreign payment, except for cheques, if: – the IBAN of the beneficiary is required for such payment (e.g. payments within the EU and EEA) but is missing or incorrect; – the BIC (the so-called SWIFT address) of the beneficiary's bank is required for such payment (e.g. payments within the EU and EEA) but is missing or incorrect; – for non-conversion payments within the EEA and in the currency of an EEA country, the client enters the assignment of bank charges as "OUR" or "BEN" (the bank will change the assignment of bank charges to "SHA"); – the payment contains a special handling instruction. Such instruction is understood to be (i) use of a code word other than as defined by the bank, (ii) use of a NON-STP code word (i.e. a code word that is correct but constitutes a NON-STP processing of the payment), or (iii) entry of a code word in 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	free of charge
Cash deposit in CZK made by a third party	CZK 70
Cash deposit in a foreign currency	1%, min. CZK 30
Depositing of expiring banknotes in a foreign currency	15%
Cash deposits in CZK 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 savings accounts and savings books in the currency of the account/book	free of charge
Processing of unsorted cash	CZK 1,500/CZK 1 million
Cash exchange of banknotes and coins and depositing coins in CZK (more than 101 banknotes or coins of each nominal value) – foreign currencies are excluded from this service	CZK 100
Depositing foreign currency coins to an account	10%
Depositing of damaged foreign banknotes	15%
Cash payment to the account of a credit card issued by UniCredit Bank	free of charge

Cash withdrawals from an account

Cash withdrawal in CZK	CZK 55
Cash withdrawal in a foreign currency	1%, min. CZK 55
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
Purchase of expiring banknotes	20%
Purchase of damaged foreign banknotes	20%

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

First reminder (of not meeting contractual conditions)		CZK 350
Second reminder (of not meeting contractual conditions)		CZK 500
Call for payment of an amount receivable		CZK 650
Call for payment of the total amount receivable		5% of the outstanding amount, min. CZK 1,000

Consumer loans

		PRESTO loan
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 ²⁾
Request to postpone payments in accordance with the loan contract		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
Notice of an unexecuted payment		CZK 30

Other services

Issuing an extraordinary confirmation at the client's request		CZK 500
First reminder (of not meeting contractual conditions)		CZK 350
Second reminder (of not meeting contractual conditions)		CZK 500
Call for payment of an amount receivable		CZK 650
Call for payment of the total amount receivable		5% of the outstanding amount, min. CZK 1,000

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

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.

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 2,500
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⁾	
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 free of charge on the date of refixing	
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 Cardif credit insurance		free of charge	
Compensation fee for not observing the contractual drawing schedule ³⁾		0.3%	0.3%
Compensation fee for not fully using a loan ⁴⁾		(Client's rate – Discount rate), min. 1% ⁵⁾	(Client's rate – Discount rate), min. 1% ⁵⁾
Compensation fee for an premature/extraordinary loan payment ⁶⁾		5%	5%

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 ⁷⁾
– house, a building for individual recreation, other buildings	CZK 4,900 ⁷⁾

Other services

Consulting or operations beyond the scope of standard services	CZK 250 for every commenced 30 minutes
Notice of an unexecuted payment	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500
Call for payment of an amount receivable	CZK 650
Call for payment of the total amount receivable	CZK 1,000
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⁾ The fee is calculated from the amount for which the drawing is extended for each commenced month by which the drawing is extended.

⁴⁾ The fee is calculated from the undrawn amount for each commenced year from the date of 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.

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

⁶⁾ The fee is calculated from the amount of the premature/extraordinary payment for each commenced year from the date of making the premature/extraordinary payment until the last day of the fixed rate's validity. The fee is not charged if the premature/extraordinary payment is made on the last day of the fixed rate's validity.

⁷⁾ 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.

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 2,500
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⁾	
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, free of charge on the date of refixing	
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 Cardif credit insurance		free of charge	
Compensation fee for not observing the contractual drawing schedule ³⁾		free of charge	
Compensation fee for not fully using a loan ⁴⁾		free of charge	
Fee for an premature/extraordinary payment		2% of the premature/extraordinary payment amount	
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 ⁵⁾	
– house, a building for individual recreation, other buildings		CZK 4,900 ⁵⁾	
Other services			
Consulting or operations beyond the scope of standard services		CZK 250 for every commenced 30 minutes	
Notice of an unexecuted payment		CZK 30	
First reminder (of not meeting contractual conditions)		CZK 350	
Second reminder (of not meeting contractual conditions)		CZK 500	
Call for payment of an amount receivable		CZK 650	
Call for payment of the total amount receivable		CZK 1,000	
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⁾ The fee is calculated from the amount for which the drawing is extended for each commenced month by which the drawing is extended.			
⁴⁾ The fee is calculated from the undrawn amount for each commenced year from the date of 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.			
⁵⁾ 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. Securities and unit trusts

Equities and bonds

Subscription to a collective bond within UniCredit Bank's bond programme	free of charge
Purchase of a collective bond in volume up to CZK 100,000, or the equivalent in a foreign currency, within UniCredit Bank's bond programme	CZK 100
Purchase of a collective bond in volume above CZK 100,000, or the equivalent in a foreign currency, within UniCredit Bank's bond programme	CZK 200
Redemption of a collective bond within UniCredit Bank's bond programme	free of charge
Foreign equities – intermediation of purchase/sale/subscription on an exchange or OTC	0.8% of the transaction amount, min. CZK 1,200
Foreign certificates, foreign structured bonds, exchange-traded funds, warrants – intermediation of purchase/sale on an exchange	0.8% of the transaction amount, min. CZK 1,200
Foreign certificates, foreign structured bonds, exchange-traded funds, warrants – intermediation of OTC purchase/sale	1.5% of the transaction amount, min. CZK 1,200
Foreign certificates, foreign structured bonds, exchange-traded funds – subscription of newly issued instruments	individually, according to the sales brochure
Equities, certificates, warrants traded on the Prague Stock Exchange – intermediation of purchase/sale/subscription	0.8% of the transaction amount, min. CZK 3,000
Interest-bearing securities and other bonds – purchase	0.8% of the transaction amount, min. CZK 600
Interest-bearing securities and other bonds – sale before maturity	0.25% of the transaction amount, min. CZK 600
Subscription rights	1% of the transaction amount, min. CZK 100
Partial rights	1% of the transaction amount, min. CZK 100

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

Unit trusts

Products from Pioneer Investments	
Purchase, exchange and redemption of investment units	according to the valid price list
Request for a signature specimen for transacting with Pioneer products	free of charge
Request for noncash redemption of Pioneer investment units	
– investors whose financial adviser is UniCredit Bank	free of charge
– investors of other financial advisers – transfer to a current account maintained at UniCredit Bank	CZK 30
– investors of other financial advisers – transfer to a currency account maintained in CZK at another bank	CZK 60
Request for exchange, assignment and transfer of Pioneer investment units	
– investors whose financial adviser is UniCredit Bank	free of charge
– investors of other financial advisers	CZK 50
Redemption of investment units of the Czech funds of Pioneer Investments settled by cash payment in CZK at a UniCredit Bank cash desk	CZK 80
Preparing a statement from the securities owners register for clients of Pioneer Investments	CZK 50
Other unit trusts	
Purchase and redemption of investment units	max. amount according to the status of the fund

Note: Expenses paid by UniCredit Bank to third parties are added to the transaction fees listed above.

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 bond registered with UniCredit Bank ^{1a)}	free of charge
– custody for a collective certificate within UniCredit's bond programme ^{1b)}	0.15%, min. CZK 300 + VAT
– Luxembourg funds of Pioneer Investments and Czech funds of Pioneer Investments ^{1b)}	free of charge
– domestic securities registered with CSDP	0.15%, min. CZK 300 + VAT
– other securities ^{1c)}	0.15%, 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
Change of capital – follow-on share offering	1%, min. CZK 100
Change of capital – options, warrants, convertible bonds and bonus shares	1%, min. CZK 100

^{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 30 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
– box size up to 10,000 cm ³	CZK 900 + VAT
– box size up to 15,000 cm ³	CZK 1,400 + VAT
– box size up to 20,000 cm ³	CZK 1,900 + VAT
– box size up to 25,000 cm ³	CZK 2,400 + VAT
– box size up to 35,000 cm ³	CZK 3,000 + VAT
– box size above to 35,000 cm ³	CZK 3,600 + 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
UniCredit Bank cheques payable abroad and presented for cashing at UniCredit Bank in Czech Republic	free of charge
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

UniCredit Bank cheques in CZK payable at UniCredit Bank in Czech Republic	free of charge
Foreign bank cheques in CZK and foreign currencies payable at UniCredit Bank in Czech Republic	free of charge
Client cheques in CZK (UniCredit Bank chequebook) presented for cashing at a UniCredit Bank cash desk in Czech Republic	free of charge
Client cheques in CZK (UniCredit Bank chequebook) presented in Czech Republic and payable at UniCredit Bank in Czech Republic	free of charge
Client cheques in a foreign currency (UniCredit Bank chequebook) presented abroad and payable at UniCredit Bank in Czech Republic	1%, min. CZK 300, max. CZK 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 + foreign/domestic banks' costs

Cashing cheques payable in Czech Republic

Cashing of bank cheques in CZK through the CNB clearing centre	CZK 100
Conditional cashing of bank and client cheques in CZK	CZK 300 + costs of domestic banks
Cashing of foreign currency bank and client cheques payable in Czech Republic	1%, min. CZK 300, max. CZK 3,000
Fee for returning a dishonoured cheque	CZK 500 + actual costs of UniCredit Bank + costs of domestic banks

Issuing cheques¹⁾

Issuing a client chequebook with 25 blank cheques	CZK 200
Issuing a client chequebook with 5 blank cheques	CZK 50
Sending a set of client cheques by post or by a courier	actual costs of UniCredit Bank
Blockage or withdrawal of a client cheque	CZK 200 for each request
Returning an unused cheque issued by UniCredit Bank in Czech Republic	CZK 300 + actual costs of UniCredit Bank
Cancelling an issued bank cheque without presenting the original	CZK 800 + actual costs of UniCredit Bank

Traveller's cheques

Purchase (in cash/deposit to an account)	2%, min. CZK 100
------------------------------------------	------------------

¹⁾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

	Studentské konto ¹⁾	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 19	CZK 99	CZK 139	CZK 169	CZK 199	CZK 349
Maintenance of a current account in CZK	✓	✓	✓	✓	✓	✓
Possibility to personalise an account – number of products/services included	–	–	–	9	–	–
Quarterly current account statement sent by post (within Czech Republic)	–	–	–	–	–	✓
Electronic current account statement (sent through internet banking)	✓	✓	✓	☐	✓	✓
Maintenance of another current account in CZK or foreign currency	–	–	–	1	1	2
Provision, administration and maintenance of an overdraft debit for a current account	✓	✓	✓	✓	✓	✓
Maximum number of payment cards on the account	1	1	1	2	2	3 (max. 2 Gold cards – 1 credit and 1 debit)
Electronic debit card	✓ ³⁾	–	–	✓ ³⁾	✓ ³⁾	✓ ³⁾
Embossed debit card without travel insurance	✓	✓	✓	✓	✓	✓
Embossed debit card with travel insurance	–	–	–	✓ ³⁾	✓ ³⁾	✓ ³⁾
Gold embossed debit card with travel insurance	–	–	–	–	–	✓
TRAVEL insurance for a card	–	–	–	✓ ³⁾	✓ ³⁾	✓ ³⁾
Visa Classic credit card ⁴⁾	–	–	–	✓	✓	✓
Miles & More Standard credit card with 50% discount for account administration ⁴⁾	–	–	–	✓	✓	–
VISA ČSA credit card with 50% discount for account administration ⁴⁾	–	–	–	✓	✓	✓
Visa AXA CLUB, Visa AXA CLUB/Partners or Visa Electron AXA payment card	–	–	–	✓	✓	✓
Gold credit card Miles & More Gold/Visa Gold ⁴⁾	–	–	–	–	–	✓
Online Banking – internet banking	✓	or ✓	or ✓	✓	✓	✓
Telebanking – telephone banking	–	or ✓	or ✓	✓	✓	✓
Smart Banking – mobile banking	✓	✓	✓	✓	✓	✓
Online Banking key (mobile token)	✓	✓	✓	✓	✓	✓
SMS key – set of 100 SMS messages	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50	✓
Number of SMS reports (account balance, account movements, card transactions, etc.)	10	–	–	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	✓	10	10	5 or 10	✓	✓
Domestic standard payments made electronically or through Telebanking (outgoing payments, including SIPO payments and direct debits)	–				✓	✓
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 made at a branch	✓	✓	✓	☐	✓	✓
Cash withdrawal 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	1	2	4

¹⁾ If the client does not submit his/her current confirmation of studies by 31 October at the latest, the monthly fee for account maintenance is CZK 140. The account also includes payment for an ISIC card once during the period of maintaining the Studentské konto, provision and initialisation of a security token for the advantageous fee of CZK 90, as well as all incoming payments from accounts maintained at UniCredit Bank Slovakia, a.s. for the advantageous fee of CZK 50.

²⁾ The options in the Konto MOZAIKA can be changed free of charge once per 3 months, and for CZK 100 in other cases. 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.

³⁾ Valid for cards issued till 30 June 2014.

⁴⁾ 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).

13.1. Accounts (2nd part)

Products and services that may
be connected to individual accounts

	Konto POHODA ¹⁾	Konto ECONOMY <i>(applies to an account opened before 5 October 2007)</i>	Konto RODINA	Osobní Menu STANDARD <i>(applies to a package opened before 5 October 2007)</i>	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 99	CZK 99	CZK 139	CZK 169	CZK 184	CZK 284
Opening and maintenance of a current account in CZK	✓	✓ or	✓	✓	✓	✓
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	–	provision, administration and maintenance	CZK 250/year	provision, administration and maintenance	CZK 250/year	CZK 250/year
Electronic debit card	✓ ²⁾	✓ ²⁾	Maestro ²⁾	✓ ²⁾	–	–
Embossed debit card without travel insurance	✓	✓	✓	✓	✓	✓
Embossed debit card with travel insurance	–	–	✓ ²⁾	–	MasterCard Standard ²⁾	MasterCard Standard ²⁾
Visa Classic credit card	–	–	–	–	✓	✓
Maestro card for a child aged 15 or older for half the usual fee	–	–	✓ ²⁾	–	–	–
Online Banking – internet banking	✓	✓	✓	✓	✓	✓
Telebanking – telephone banking	✓ or	✓ or	✓	✓	✓	✓
Smart Banking – mobile banking	✓	✓	✓	✓	✓	✓
Online Banking key (mobile token)	✓	✓	✓	✓	✓	✓
SMS key – a set of 100 SMS messages	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50
Number of SMS reports (account balances, account movements, card transactions, etc.)	–	–	5	–	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 electro- nically 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 Konto POHODA established before 31 July 2009, maintenance of Visa Classic or MasterCard Standard embossed cards and up to 2 direct banking channels according to the client's choice are possible. For a POHODA Account established before 2 November 2007, the price for using an additional direct banking service is CZK 35/month and that 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.

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	SENIOR 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	CZK 25
– 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	–
– total volume of deposits at UniCredit Bank on the 20th day of the given month ⁴⁾		–	–	–	–
Monthly fee if the aforementioned conditions are not fulfilled	CZK 0	CZK 69	CZK 139	CZK 199	CZK 25
Maintenance of a current account	✓	✓	✓	✓	✓
Electronic current account statement (through internet banking)	✓	✓	✓	✓	✓
Maintenance of another current account in foreign currency	–	–	1	1	–
Maintenance of another current account in CZK	–	–	–		–
Provision, administration and maintenance of an overdraft debit for a current account	✓	✓	✓	✓	✓
Maximum number of payment cards on the account	1	1	1	2	2
Electronic debit card	✓ ⁵⁾	✓ ⁶⁾	✓ ⁵⁾	✓ ⁵⁾	✓ ⁵⁾
Embossed debit card without travel insurance	✓	✓	✓	✓	✓
Embossed debit card with travel insurance	–	–	–	✓ ⁵⁾	–
Visa Classic credit card ⁷⁾	–	–	–	✓	–
Miles & More Standard credit card with 50% discount for card account administration ⁷⁾	–	–	–	✓	–
Visa AXA CLUB, Visa AXA CLUB/Partners or Visa Electron AXA payment card	–	–	–	✓	–
Online Banking – internet banking	✓	✓	✓	✓	✓
Smart Banking – mobile banking	✓	✓	✓	✓	✓
Online Banking key (mobile token)	✓	✓	✓	✓	✓
SMS key – set of 100 SMS messages	CZK 50	CZK 50	CZK 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)	✓	✓	✓	✓	✓
Domestic standing order, direct debit permission and SIPO payment (establishing in paper form)	✓	✓	✓	✓	✓
Domestic incoming payments	✓	✓	✓	✓	✓
Domestic standard payments made electronically (outgoing payments, incl. SIPO payments and direct debits)	–	–	✓	✓	–
Domestic outgoing standard payments made on the basis of a standing order, direct debit permission and SIPO payment	–	–	✓	✓	✓
Cash deposit in CZK made at a branch	✓	✓	✓	✓	✓
Cash withdrawal in CZK made at a branch	–	–	–	1	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	–
Cash Back – cash withdrawal when paying by debit card at merchants in Czech Republic	✓	✓	✓	✓	✓
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 before the 20th day of the given month.

³⁾ The monthly fee for account maintenance is always charged in the respective month. If the conditions for free maintenance are fulfilled, then it is returned to the client's account at the start of the following month. 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.

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.

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 – travel insurance	monthly	CZK 25	CZK 25	CZK 25	free of charge				
TRAVEL Plus – travel 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									
Issue of a replacement card abroad		–	–	CZK 3,000					
Providing financial assistance abroad		–	–	CZK 1,000					
Blocking of a card		free of charge							
Issue of a new card replacing a lost or stolen card		CZK 200 ²⁾					free of charge	free of charge	
Other services									
Special account statement of debit card transactions sent by post	monthly	CZK 30 ²⁾							
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							
Telephone authorisation		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	Visa ČSA	Visa Partners
Card administration				
Card issuance	monthly	free of charge		
Card account administration				CZK 40
Card account administration for 1–12 months	monthly	free of charge	CZK 40	–
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	CZK 40	–
Card account administration from the 13th month and beyond – total noncash turnover in the given billing period $<$ CZK 3,000	monthly	CZK 30	CZK 40	–
Additional card		–	CZK 40	–
Insurance¹⁾				
TRAVEL Basic – travel insurance	monthly	–	CZK 35	CZK 35
TRAVEL Plus – travel insurance	monthly	–	CZK 60	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		
Telephone authorisation		according to actual costs		
Issue of a replacement card abroad		CZK 3,000		
Providing financial assistance abroad		CZK 1,000		
Blocking of a card		free of charge		
Issue of a new card replacing a lost or stolen card		CZK 200		
Penalty fees				
Exceeding the credit limit in an accounting period		CZK 300		
Notice of an unexecuted payment		CZK 30		
First reminder (of not meeting contractual conditions)		CZK 350		
Second reminder (of not meeting contractual conditions)		CZK 500		
Call for payment of an amount receivable		CZK 650		
Call for payment of the total amount receivable		CZK 1,500		
Contractual penalty		10% of the outstanding amount, min. CZK 500		

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.

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
Early withdrawal fee	1% of the withdrawn amount
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
Early redemption fee	1% of the deposited amount, max. CZK 1,000

Saving account

Maintenance of a saving account	free of charge
Domestic incoming payments	free of charge
Cash deposit in CZK	free of charge
Early withdrawal fee	1% p.a.

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 – set of 100 SMS messages	free of charge
SMS key – set-up and initiation	free of charge
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	viz standardní poplatky

¹⁾ For 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	
Notice of an unexecuted payment			CZK 30	
Other services				
Issuing an extraordinary confirmation at the client's request			CZK 500	
First reminder (of not meeting contractual conditions)			CZK 350	
Second reminder (of not meeting contractual conditions)			CZK 500	
Call for payment of an amount receivable			CZK 650	
Call for payment of the total amount receivable			5% of the outstanding amount, min. CZK 5,000	

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.

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		
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 Cardif credit insurance		free of charge		
Compensation fee for not observing the contractual drawing schedule ³⁾		free of charge	0,3%	free of charge
Compensation fee for not fully using a loan ⁴⁾		free of charge	(Client's rate – Discount rate), min. 1% ⁵⁾	free of charge
Compensation fee for an premature/extraordinary loan payment ⁶⁾		free of charge	5 %	–
Fee for an premature/extraordinary payment		–	2% of the premature/extraordinary payment amount	

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 ⁷⁾
– house, a building for individual recreation, other buildings	CZK 4,900 ⁷⁾

Other services

Consulting or operations beyond the scope of standard services	CZK 250 for every commenced 30 minutes
Notice of an unexecuted payment	CZK 30
First reminder (of not meeting contractual conditions)	CZK 350
Second reminder (of not meeting contractual conditions)	CZK 500
Call for payment of an amount receivable	CZK 650
Call for payment of the total amount receivable	CZK 1,000
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⁾The fee is calculated from the amount for which the drawing is extended for each commenced month by which the drawing is extended.

⁴⁾The fee is calculated from the undrawn amount for each commenced year from the date of 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.

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

⁶⁾The fee is calculated from the amount of the premature/extraordinary payment for each commenced year from the date of making the premature/extraordinary payment until the last day of the fixed rate's validity. The fee is not charged if the premature/extraordinary payment is made on the last day of the fixed rate's validity.

⁷⁾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.

13.6 Other

13.6.1 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 1.9
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 of 100 SMS messages	CZK 90
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.

13.6.2 Perspektiva investment life insurance (applies for insurance arranged before 14 March 2011)

Perspektiva – forte

Initial fee in accordance with a one-off insurable amount in CZK	
– one-off insurable amount of CZK 100,000–249,999	4.0%
– one-off insurable amount of CZK 250,000–499,999	2.5%
– one-off insurable amount of CZK 500,000 and more	1.5%
Asset management fee	1.2% annually
Fee for partial or full surrender according to the length of the insured period ¹⁾	
– in the first year of insurance	5.0%
– in the second year of insurance	4.0%
– in the third year of insurance	3.0%
– in the fourth year of insurance	2.0%
– in the fifth year of insurance	1.0%
– in later years	free of charge
Fee for transfer of shares	
– first transfer in a given year	free of charge
– other transfers in that year	CZK 100

¹⁾ Fee paid to the insurance company + in the case of a partial surrender, a fee of CZK 100 is added to the percentage fee.

Table is continued on the following page.

13.6.2 Perspektiva investment life insurance (applies for insurance arranged before 14 March 2011) (continued)

Perspektiva – lux

Initial fee in accordance with a one-off insurable amount in CZK

– one-off insurable amount of CZK 1,000,000–1,999,999	1.5%
– one-off insurable amount of CZK 2,000,000 and more	1.0%

Initial fee in accordance with a one-off insurable amount in EUR, USD

– one-off insurable amount of EUR, USD 40,000–79,999	1.5%
– one-off insurable amount of EUR, USD 80,000 and more	1.0%

Asset management fee	0.8% annually
----------------------	---------------

Fee for partial or full surrender according to the length of the insured period²⁾

– in the first year of insurance	5.0%
– in the second year of insurance	4.0%
– in the third year of insurance	3.0%
– in the fourth year of insurance	2.0%
– in the fifth year of insurance	1.0%
– in later years	free of charge

Fee for the transfer of shares	free of charge
--------------------------------	----------------

Perspektiva – standard

Allocation of current insured amount (from the second year of insurance)	94.0%
--------------------------------------------------------------------------	-------

Asset management fee	1.2% annually
----------------------	---------------

Percentage allocation of the extraordinary insured amount according to its CZK value

– up to CZK 59,999	94.0%
– from CZK 60,000 to CZK 99,999	95.0%
– from CZK 100,000 to 249,999	96.0%
– from CZK 250,000 to 499,999	97.5%
– CZK 500,000 and more	98.5%

Supplementary insurance for accidental death in CZK according to the payment period

– annual	CZK 900
– semi-annual	CZK 450
– quarterly	CZK 225
– monthly	CZK 75

Supplementary insurance for permanent effects of accidental injury in CZK according to the payment period

– annual	CZK 600
– semi-annual	CZK 300
– quarterly	CZK 150
– monthly	CZK 50

Fee for change in allocation of the insured amount

– first allocation change in a given year	free of charge
– other allocation changes in that year	CZK 100

Fee for the transfer of shares

– first transfer in a given year	free of charge
– other transfers in that year	CZK 100

Fee for partial or full surrender of the current insured amount according to the length of the insured period³⁾

– in the first year of insurance	100.0%
– in the second year of insurance	100.0%
– in the third year of insurance	50.0%
– in the fourth year of insurance	30.0%
– in the fifth year of insurance	15.0%
– in later years	free of charge

²⁾ Fee paid to the insurance company + in the case of a partial surrender, a fee of CZK 100, EUR 4, or USD 4 is added to the percentage fee, depending on the currency in which the insurance contract is denominated.

³⁾ Fee paid to the insurance company + in the case of a partial surrender, a fee of CZK 100 is added to the percentage fee.

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
Confirmation issued for the purposes of the foreign police	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
Notice of an unexecuted payment	CZK 30
Special services at client's request or extra work not due to error by the bank	max. CZK 200/15 minutes ²⁾

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

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