

Price list

Small Business

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

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Valid from 1. 2. 2016

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1. Business accounts

1.1. Business accounts

Services that may be connected to individual accounts

	START	ACTIVE	MASTER	GOLD	Fee for service not connected to the account
Monthly fee in case of fulfilling at least 1 of the following conditions:	CZK 0	CZK 0	CZK 0	CZK 899	–
Minimal monthly noncash credit turnover in a given month on the main CZK account ¹⁾	–	CZK 250,000 or	CZK 350,000 or	–	–
Minimal average monthly balance on the main CZK account	–	CZK 350,000	CZK 500,000	–	–
Monthly fee if at least 1 of the aforementioned conditions is not fulfilled	CZK 0	CZK 0 ²⁾ /CZK 299	CZK 449	CZK 899	–
Maintenance of a current account	✓	✓	✓	✓	CZK 200
Electronic current account statement (through internet banking)	✓	✓	✓	✓	Free of charge
Maintenance of a second current account in CZK or foreign currency	–	1 account	to 3 accounts	to 5 accounts	CZK 200/month
Provision of an operating capital loan for a current account	–	✓	✓	✓	0.3% of the loan amount, min. CZK 3,000, max. CZK 15,000
Administration and maintenance of an operating capital loan for a current account	–	–	–	✓	see Chapter 9
Provision, administration and maintenance of an Micro overdraft	✓	✓	✓	✓	CZK 100/month
Maximum number of payment cards on the account	1	1	2	3 ³⁾	–
Electronic debit card	✓	✓	✓	✓	CZK 290/year
Embossed debit card with travel insurance	✓	✓	✓	✓	CZK 990/year
Embossed Business debit card with travel insurance	–	–	✓	✓	CZK 2,500/year
Embossed Gold debit card Gold Business	–	–	–	✓	CZK 3,500/year
Online Banking – internet banking	✓	✓	✓	✓	CZK 140/month
BusinessNet Professional – internet banking	–	✓	✓	✓	CZK 500 + CZK 390/month
Smart Banking – mobile banking	✓	✓	✓	✓	CZK 140/month
Online Banking key (mobile token)	✓	✓	✓	✓	Free of charge
SMS key – set of 100 SMS messages	CZK 50	CZK 50	CZK 50	CZK 50	CZK 90
SMS key – set-up and initiation	CZK 250	CZK 250	CZK 250	CZK 250	CZK 250
Domestic standard payments made electronically (outgoing and incoming payments, except for direct debit requests)	–	30	60	✓	max. CZK 6
Domestic standing order and direct debit permission (establishing, changing, cancelling electronically)	✓	✓	✓	✓	Free of charge
Cash deposit in a foreign currency at the branch	–	CZK 30	CZK 30	CZK 30	1% min. CZK 30
Cash withdrawal in a foreign currency at the branch	–	CZK 55	CZK 55	CZK 55	1% min CZK 55
Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic ¹⁾	✓	✓	✓	✓	Free of charge
Withdrawals from UniCredit ATMs in Czech Republic and abroad using a debit card registered to the account	✓	✓	✓	✓	CZK 5
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account	–	1	2	✓	CZK 30

¹⁾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, transfers from term deposits on the current account, credit transfers to the current account from credit accounts, credited interest, fee refunds.

²⁾For an account established within 12 months from the start-up entity formation date, maintenance is provided free of charge throughout the 12 following months.

³⁾One card can be gold within Account GOLD.

The price of a product/service marked “✓” is included in the monthly fee for account maintenance.

1.2. Other accounts	PROFESE PLUS Account	DOMOV Account ¹⁾	Fee for service not connected to the account
Services that may be connected to individual accounts			
Monthly fee in case of fulfilling at least 1 of the following conditions:	CZK 0	CZK 190	–
Minimal monthly noncash credit turnover in a given month on the main CZK account ²⁾	CZK 150,000 or	–	–
Minimal average monthly balance on the main CZK account	CZK 250,000	–	–
Monthly fee if at least 1 of the aforementioned conditions is not fulfilled	CZK 149	CZK 190	–
Maintenance of a current account	✓	✓	max. CZK 200/month
Maintenance of a second current account in CZK or foreign currency	✓	–	CZK 200
Electronic current account statement (through internet banking)	✓	✓	Free of charge
Provision of an operating capital loan for a current account	✓	–	0.3% of the loan amount, min. CZK 3,000, max. CZK 15,000
Administration and maintenance of an operating capital loan for a current account	CZK 150 ³⁾	–	CZK 300/600/month
Maximum number of payment cards on the account	1	0	–
Embossed debit card with travel insurance	✓	–	CZK 990/year
Embossed Gold debit card with travel insurance	✓ ³⁾	–	CZK 3,500/year
Online Banking – internet banking	✓ or	✓ or	CZK 140/month
BusinessNet Professional – internet banking	✓	✓	CZK 500 + CZK 390/month
Smart Banking – mobile banking	✓	✓	CZK 140/month
Online Banking key (mobile token)	✓	✓	–
SMS key – set of 100 SMS messages	CZK 50	CZK 50	CZK 90
SMS key – set-up and initiation	CZK 250	CZK 250	CZK 250
Domestic standard payments made electronically (outgoing and incoming payments, except for direct debit requests)	5	✓	max. CZK 6
Domestic standing order and direct debit permission (establishing, changing, cancelling electronically)	✓	✓	Free of charge
Cash deposit in a foreign currency at the branch	CZK 30	–	1%, min. CZK 30
Cash withdrawal in a foreign currency at the branch	CZK 55	–	1% min. 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	✓	–	CZK 5
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account	3	–	CZK 30
¹⁾ Till 7 October 2010 the product was offered under the name Account Kondominium.			
²⁾ 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, transfers from term deposits on the current account, credit transfers to the current account from credit accounts, credited interest, fee refunds.			
³⁾ Eligible for the debit Gold card are only clients engaged in the following professions: notary; attorney-in-law; dentist; physician; distainer; trustee of assets in bankruptcy; pharmacist; veterinarian; tax advisor; auditor.			
The price of a product/service marked “✓” is included in the monthly fee for account maintenance.			

2. Accounts

2.1. Accounts and deposits

	Current account	Account for companies being established
Opening/maintenance of the product		
Opening the product	Free of charge	Individually
Monthly product maintenance	CZK 200 ¹⁾	Free of charge
Changing the contractual arrangement	Free of charge	Free of charge, incl. change of account type to a current account
Technical operations		
Account statement		
– sent by post (within Czech Republic)	CZK 50	Free of charge
– sent by post (abroad)	CZK 80	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	
– past year	CZK 300	
– older than 2 years	CZK 500	
Information		
– about payment transactions (electronically, at a branch)	Free of charge	
– about an unexecuted payment order	CZK 30	
Confirmation		
– on an account balance	CZK 100 + VAT	Free of charge
– on execution of a term deposit	–	–
Services/transactions		
Debit cards	see Section 3	–
Direct banking	see Section 4	–
Electronic banking	see Section 5	–
Domestic payment operations	see Section 6	Free of charge
Foreign payment operations	see Section 7	see Section 7
Redirection of payments of the domestic and foreign payment systems monthly	CZK 1,000/account	
Cash transactions	see Section 8	Cash deposits and withdrawals free of charge, for other items see Section 8
Early withdrawal fee (penalty)	–	–
Loans	see Section 9	–
Documentary payments and guarantees	see Section 10	–
SWIFT products	see Section 11	–
Securities and unit trusts	see Section 12	–
Safe deposit boxes	see Section 13	–
Cheques	see Section 14	see Section 14
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	for paying up registered capital CZK 1,500, for increasing registered capital free of charge
Withdrawal from an account maintenance contract initiated by the bank	CZK 500	Free of charge

¹⁾A technical account may be established for the purposes of settling term deposits, fees in connection with renting a safe deposit box, loan instalments or securities trades. The technical account provides the following services free of charge: account opening and maintenance, cash deposits to the account and domestic incoming payments.

Table is continued on the following page.

2.1. Accounts and deposits (continued)	Foundation capital account	Account for non-profit organisations ¹⁾	Escrow account	Term deposit
Opening/maintenance of the product				
Opening the product	Free of charge	Free of charge	0.3%, min. CZK 5,000 ²⁾	Free of charge
Monthly product maintenance	CZK 150	CZK 150	Free of charge	Free of charge
Changing the contractual arrangement	Free of charge	Free of charge	CZK 2,000	Free of charge
Technical operations				
Account statement				
– sent by post (within Czech Republic)	CZK 50	CZK 50	Free of charge	–
– sent by post (abroad)	CZK 80	CZK 80	Free of charge	–
– to be collected personally	CZK 60	CZK 60	Free of charge	–
– electronic (through internet banking)	Free of charge	Free of charge	–	–
Copy of an account statement				
– current year		CZK 50		–
– past year		CZK 300		–
– older than 2 years		CZK 500		–
Information				
– about payment transactions (electronically, at a branch)		Free of charge		–
– about an unexecuted payment order		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	see Section 3	–	–
Direct banking	see Section 4	see Section 4	–	–
Electronic banking	see Section 5	see Section 5	–	–
Domestic payment operations	see Section 6	see Section 6	Free of charge	–
Foreign payment operations	see Section 7	see Section 7	Free of charge	–
Redirection of payments of the domestic and foreign payment systems monthly	CZK 1,000/account	CZK 1,000/account	–	–
Cash transactions	see Section 8	see Section 8	Cash deposits and withdrawals free of charge, for other items see Section 8	–
Early withdrawal fee (penalty)	–	–	–	in CZK 0.5%, USD and EUR 0.2% ³⁾
Loans	see Section 9	see Section 9	–	–
Documentary payments and guarantees	see Section 10	see Section 10	–	–
SWIFT products	see Section 11	see Section 11	–	–
Securities and unit trusts	see Section 12	see Section 12	–	–
Safe deposit boxes	see Section 13	see Section 13	–	–
Cheques	see Section 14	see Section 14	see Section 14	–
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	CZK 100	–	–
Pledging a deposit (on an account)	CZK 500	CZK 500	–	CZK 500
Notice of an unauthorised debit balance	CZK 30	CZK 30	–	–
First reminder (of not meeting contractual conditions)	CZK 350	CZK 350	–	–
Second reminder (of not meeting contractual conditions)	CZK 500	CZK 500	–	–
Call for payment of an amount due	CZK 650	CZK 650	–	–
Reminder before a legal action	CZK 1,000	CZK 1,000	–	–
Cancellation of an account		Free of charge		
Withdrawal from an account maintenance contract initiated by the bank	CZK 500	CZK 500	Free of charge	–

¹⁾Non-profit organisations include, for example, schools, foreign representations and international organisations.

²⁾If the account is established in connection with a mortgage loan provided by UniCredit Bank, 50% of the stated fee is charged.

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.

2.2. Special-purpose accounts	Custody accounts				
	For notaries	For attorneys	For other users	Exekutor account	Auctioneer's account
Opening/maintenance of the product					
Opening the product	Free of charge				
Monthly product maintenance	Free of charge			CZK 0/CZK 899 ¹⁾	Free of charge
Settlement of a particular transaction (deposit, distraint, auction)	Free of charge	Free of charge	CZK 1,000	Free of charge	CZK 300 for an auction made in CZK, CZK 3,000 for an auction made in a foreign currency
Changing the contractual arrangement	Free of charge				
Technical operations					
Account statement					
– sent by post (within Czech Republic)	Free of charge			CZK 50	Free of charge
– sent by post (abroad)	CZK 80				
– to be collected personally	CZK 60				
– electronic (through internet banking)	Free of charge				
Copy of an account statement					
– current year	CZK 50				
– past year	CZK 300				
– older than 2 years	CZK 500				
Information					
– about payment transaction (electronically, at a branch)	Free of charge				
– about an unexecuted order/transaction	CZK 30				
Confirmation of an account balance	CZK 100 + VAT				
Services/transactions					
Debit cards					
Direct banking	see Section 4			BusinessNet Professional free of charge, for other items see Section 4	see Section 4
Electronic banking	see Section 5				
Domestic payment operations	Free of charge			Incoming and outgoing domestic electronic payments free of charge, for other items see Section 6	Free of charge
Foreign payment operations	see Section 7				
Redirection of payments of the domestic and foreign payment systems monthly	CZK 1,000/account				
Cash transactions	Cash deposits and withdrawals in CZK free of charge, cash deposit through Czech Post to an account in CZK free of charge, for other items see Section 8	Cash deposits and withdrawals in CZK free of charge, cash deposit through Czech Post to an account in CZK free of charge, for other items see Section 8	Cash deposits and withdrawals in CZK free of charge, for other items see Section 8	see Section 8	Cash deposits and withdrawals in CZK for auctions made in CZK free of charge, for other items see Section 8
Loans	–				
Documentary payments and guarantees	–				
SWIFT products	see Section 11				
Securities and unit trusts	–				
Safe deposit boxes	–				
Cheques	see Section 14				
Emergency services					
Blocking 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)	–				
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				
Withdrawal from an account maintenance contract initiated by the bank	Free of charge				

¹⁾CZK 0 for a variant bearing no interest (the account balance bears no interest)/CZK 899 for a variant bearing interest (the account balance is subject to the announced interest rate).

Table is continued on the following page.

2.2. Special-purpose accounts (continued)	Account for trustees of assets		Account for insurance agents
	The bankruptcy position resolved by bankruptcy proceedings or reorganization	The bankruptcy position resolved by discharge of debts	
Opening/maintenance of the product			
Opening the product		Free of charge	
Monthly product maintenance	CZK 0/CZK 129 ¹⁾	CZK 0/CZK 50 ²⁾	CZK 99
Settlement of a particular transaction (deposit, distraint, auction)		–	
Changing the contractual arrangement		Free of charge	
Technical operations			
Account statement			
– sent by post (within Czech Republic)	CZK 50	Free of charge	CZK 50
– sent by post (abroad)		CZK 80	
– to be collected personally		CZK 60	
– electronic (through internet banking)		Free of charge	
Copy of an account statement			
– current year		CZK 50	
– past year		CZK 300	
– older than 2 years		CZK 500	
Information			
– about payment transaction (electronically, at a branch)		Free of charge	
– about an unexecuted order/transaction		CZK 30	
Confirmation of an account balance		CZK 100 + VAT	
Services/transactions			
Debit cards	see Section 3	see Section 3	–
Direct banking	Free of charge	Free of charge	Online Banking free of charge, for other items see Section 4
Electronic banking		see Section 5	
Domestic payment operations	see Section 6	Free of charge	see Section 6
Foreign payment operations		see Section 7	
Redirection of payments of the domestic and foreign payment systems monthly		CZK 1,000/account	
Cash transactions	see Section 8	Cash deposits and withdrawals free of charge, for other items see Section 8	see Section 8
Loans	see Section 9	see Section 9	–
Documentary payments and guarantees	see Section 10	see Section 10	–
SWIFT products		see Section 11	
Securities and unit trusts	see Section 12	see Section 12	–
Safe deposit boxes	see Section 13	see Section 13	–
Cheques		see Section 14	
Emergency services			
Blocking 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	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	
Withdrawal from an account maintenance contract initiated by the bank		CZK 500	

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

²⁾CZK 0 for a variant bearing no interest (the account balance bears no interest)/CZK 50 for a variant bearing interest (the account balance is subject to the announced interest rate).

3. Debit cards

		Visa Professional	Visa Advantage, MasterCard Preference	Visa Business, MasterCard Business	Visa Gold Business, MasterCard Gold Business
Card issuance and maintenance					
Primary card	Annually	CZK 290	CZK 990	CZK 2,500	CZK 3,500
Insurance¹⁾					
TRAVEL Basic – travel insurance	Monthly	CZK 25	Free of charge	Free of charge	Free of charge
TRAVEL Plus – travel insurance	Monthly	CZK 60	CZK 60	CZK 65	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			
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			Free of charge
Other services					
Special account statement of debit card transactions sent by post within Czech Republic	Monthly	CZK 30			
Change in the card's drawing limit		CZK 100			
Change of the set-up of accounts associated with the card		CZK 100			
Re-issuing and sending PIN		CZK 100			
Early issue of a renewed card		CZK 200			
Issue of a duplicate card		CZK 200			
Providing documents to a card transaction at the client's request		According to the actual costs charged by the partner bank			
Telephone authorisation		According to the actual costs charged by the partner bank			

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

4. Direct banking	Online Banking	BusinessNet Professional	BusinessNet Connect ²⁾	Smart Banking
	internet banking	internet banking	direct channel	mobile banking
Establishing/using				
Establishing an access	Free of charge	CZK 2,500	CZK 2,000	Free of charge
Definition of structured signature authorisations	–	CZK 500	–	–
Monthly fee for using	CZK 140	CZK 390	CZK 200	CZK 140
Service intervention, training, consultation provided by a bank employee	–	CZK 1,000 + CZK 250 for every commenced 15 minutes + VAT		–
Cancelling	Free of charge			
Other fees				
Sending an informational SMS report ¹⁾	–	CZK 2.90	–	–
Sending an informational email report	–	Free of charge	–	–
Keys for logins and signatures of transactions:				
Online Banking key (mobile token)	–	Free of charge	–	–
SMS key – set of 100 SMS messages	–	CZK 90	–	–
SMS key – set-up and initiation	–	CZK 250	–	–
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		
Digital certificate setting for 1 user	–	–	CZK 200	–
Blocking/unblocking user's digital certificate	–	–	Free of charge/CZK 200	–
Profile setup for international use – the user	–	CZK 1,000	–	–
<small>¹⁾SMS reports provided free of charge for accounts relate only to informational SMS reports. ²⁾BusinessNet Connect can be established only to BusinessNet Professional product The amounts of fees may be adjusted on a case-by-case basis within the packages (see Section 1 and 15).</small>				

5. Electronic banking	Eltrans	MultiCash	MultiCash@ Sign	EuropeanGate Executing	EuropeanGate Forwarding
Establishing/using the product					
Establishing the product (including training)	CZK 5,000	CZK 10,000	CZK 3,000 ¹⁾	CZK 1,000/account	CZK 10,000 for one country
Monthly fee for using the product	CZK 800	CZK 1,000	Free of charge	CZK 1,000/account	CZK 500/account
Connection to the bank ¹⁾	CZK 2,000	CZK 2,000	–	–	–
Connecting accounts to the Eltrans/MultiCash electronic banking system of another client	CZK 2,000	CZK 2,000	–	–	–
Monthly fee for using the product (additional connected client based on power of attorney)	CZK 800	CZK 200	–	–	–
Issuing another envelope with generated passwords beyond establishing the service/connection to the bank for the products Eltrans and Eltrans@Sign	CZK 300	–	–	–	–
Issuing/renewal of a certificate for the products Eltrans and Eltrans@Sign	Free of charge	–	–	–	–
Creating a non-standard template for import from an accounting programme	CZK 15,000 + VAT	–	–	–	–
Payment modules for one country	–	Free of charge	–	–	–
Establishing the electronic payment service for each additional country	–	CZK 5,000	–	–	–
Issuing an additional key diskette/electronic signature beyond establishing the product/connection to the bank	–	CZK 300	CZK 300	–	–
Blocking/unblocking a key diskette/electronic signature	–	CZK 300	CZK 300	–	–
Modifying the configuration of a key diskette/electronic signature	–	CZK 300	CZK 300	–	–
Cancelling the product	Free of charge				
Other fees					
Service intervention, training, consultation provided by a bank employee	CZK 1,000 + CZK 250 for every commenced 15 minutes + VAT				
Service intervention, training, consultation provided by an external supplier's employee	Bank's actual costs + VAT				
<small>¹⁾If on-site professional assistance is required, an additional service fee is charged.</small>					

6. Domestic payment operations

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

	Electronically (through Online Banking, Smart Banking or an operator)	On paper form
Incoming payments		
– from another bank	CZK 6	–
– within the bank	Free of charge	–
– to 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
– standard to another bank based on an MT101 SWIFT report	CZK 30	–
– standard within the bank based on an MT101 SWIFT report	CZK 30	–
– express based on an MT101 SWIFT report	CZK 300	–
Direct debits		
Direct debit permission – establishing, changing	Free of charge	CZK 40
Direct debit permission – cancelling	Free of charge	
Outgoing payment based on a direct debit		
– to another bank	CZK 6	
– within the bank	CZK 3	
Request for a direct debit		
– to another bank	CZK 6	CZK 45
– within the bank	CZK 3	CZK 45
Standing orders		
Standing order – establishing, changing	Free of charge	CZK 40
Standing order – cancelling	Free of charge	
Outgoing payment based on a standing order		
– to another bank	CZK 6	
– within the bank	CZK 3	
Other domestic payment services		
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	
Acquiring – payment operations through acceptance of payment cards²⁾		
Statement on transactions executed through a payment terminal	Free of charge	CZK 30
Establishing the e-commerce service	CZK 6,600	–
Monthly fee for the e-commerce service	CZK 190 for each currency	–

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.

²⁾The amount of the discount (commission) is established for each client individually and is directly dependent on turnover from payment cards and the number of installed payment terminals. The discount is taken from each transaction.

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

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 within the bank within Czech Republic (including incoming payments in CZK or EUR from accounts maintained by UniCredit Bank Czech Republic and Slovakia, a.s. 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, cancelling	CZK 30	CZK 150
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
SEPA debit order	CZK 50	–
Incoming payment based on acknowledged SEPA debit order		
– in an amount up to EUR 50,000, inclusive	CZK 200	–
– in an amount over EUR 50,000	0.9%, min. CZK 200, max. CZK 1,500	–
Incoming payment based on acknowledged SEPA debit order to the accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Slovakia	free of charge	–
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 from 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/, /NS/, /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	Free of charge
Cash deposits in CZK or a foreign currency to a technical account	Free of charge
Cash deposits in a foreign currency to accounts of clients carrying out currency exchange activities or other transactions in foreign currencies	2%, min. CZK 30
Cash deposit through Czech Post to a current account in CZK	CZK 25
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 withdrawals from an account

Cash withdrawal in CZK	CZK 55
Cash withdrawal in a foreign currency	1%, min. CZK 55
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%

Night deposit box

Deposit through a night deposit box	CZK 50
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9. Loans	Operating capital loans	Mortgage loans	Investment loans	Investment loan MEDIC
Provision and maintenance of a loan¹⁾				
Submitting and evaluating a credit application	Free of charge			
Loan provision (also in the case of loan renewal)	0.3% of the loan amount, min. CZK 3,000, max. CZK 15,000	1% of the loan amount, min. CZK 10,000	0.5% of the loan amount, min. CZK 5,000, max. CZK 25,000	CZK 5,000
Monthly loan administration and maintenance – Micro overdraft	CZK 100	–		
Monthly loan administration and maintenance – loans up to CZK 1 million	CZK 300 ³⁾	CZK 300 ^{2), 3)}	CZK 300 ^{2), 3)}	CZK 300 ²⁾
Monthly loan administration and maintenance – loans over CZK 1 million	CZK 600 ³⁾	CZK 600 ^{2), 3)}	CZK 600 ^{2), 3)}	CZK 300 ²⁾
Drawing a loan based on a motion for registering a right of lien in the land register	CZK 1,000			
An annual fee for services and work related to the processing of documents submitted by the client – loans over CZK 1 million (it does not apply to the product Micro overdraft and freelancers)	CZK 1,000 ³⁾	Free of charge		
An annual fee for services and work related to the processing of documents submitted by the client – loans over CZK 1 million (it does not apply to freelancers)	CZK 3,000 ³⁾	Free of charge		
Change in contractual terms				
Change in contractual terms requested by the client	CZK 5,000			
Change in contractual terms – additional agreement for Cardif credit insurance	Insurance cannot be arranged.	Free of charge	Free of charge	Insurance cannot be arranged
Compensation fee for not observing the contractual drawing schedule ⁴⁾	–	0.3%	0.3%	Free of charge
Compensation fee for not fully using a loan ⁵⁾	–	(Client's rate – Discount rate) min. 1%	(Client's rate – Discount rate) min. 1%	Free of charge
Compensation fee for an extraordinary early loan payment, in part of in full ⁶⁾	–	(Client's rate – Discount rate) min. 1%	(Client's rate – Discount rate) min. 1%	Free of charge
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			
<i>Note: Lending to religious legal entities is subject to the Price List of Banking Service Fees, Corporate Clients.</i>				
¹⁾ All fees agreed for the respective account/package shall apply for operating capital loans provided within packages (i.e. within the current offer of accounts pursuant to Section 1 and within the products that are not actively offered pursuant to Section 16).				
²⁾ The price includes sending of a loan account statement.				
³⁾ It applies to loans granted as from 16. 9. 2013.				
⁴⁾ The fee is calculated from the amount for which the drawing is extended for each commenced month by which the drawing is extended.				
⁵⁾ The fee is calculated from the undrawn amount for each commenced year from the date for drawing the full amount until the date of refixing the rate.				
⁶⁾ The fee is calculated from the amount of principal paid early for each commenced year until the date of refixing the rate.				

10. Documentary business and guarantees	
10.1. Bank guarantees	
Issuance of a bank guarantee/letter of undertaking to issue a bank guarantee – standard text	min. CZK 3,000
Preparing a wording/issuance of a bank guarantee/letter of undertaking to issue a bank guarantee (non-standard text)*	min. CZK 5,000
Express issuance of a standard bank guarantee/letter of undertaking to issue a bank guarantee (within 4 hours from submitting complete supporting documentation, at the client's request)**	min. CZK 5,000
Express issuance of an amendment to the bank guarantee/letter of undertaking to issue a bank guarantee (within 4 hours from submitting complete supporting documentation, at the client's request)**	min. CZK 5,000
Guarantee commission for issuance of a bank % p.a. risk margin guarantee/letter of undertaking to issue as per credit score charged a bank guarantee***	in advance for the respective period, min. CZK 4,000 annually
Change of terms and conditions of the bank guarantee/ letter of undertaking to issue a bank guarantee	CZK 2,000
Advising of a bank guarantee to the beneficiary/the registration of a bank guarantee obtained by a client based on the client's request	CZK 2,000
Advising of an amendment of a bank guarantee to the beneficiary/the registration of an amendment of the bank guarantee obtained by a client based on the client's request	CZK 2,000
Claim under a bank guarantee/payment under a bank guarantee	0.3%, min. CZK 3,000 for each claim/payment
Early closing of a bank guarantee	CZK 2,000
Verification of signatures on a bank guarantee/letter of undertaking to issue a bank guarantee, Authenticity verification of a bank guarantee/letter of undertaking to issue a bank guarantee, Verification of the issuer (a bank/non-bank entity), Any other verification as the client may request	CZK 500 + respective expenses for SWIFT/ courier/postage
<i>*Even if no bank guarantee/letter of undertaking is issued</i>	
<i>**As agreed with the client</i>	
<i>***In the event of increasing or extending a bank guarantee/letter of undertaking to issue a bank guarantee, a guarantee commission is charged in accordance with the issuance rates</i>	
<i>Note: Expenses for SWIFT, conversion of documents, postage etc. will be included when providing a given service.</i>	
Table is continued on the following page.	

10. Documentary business and guarantees (continued)

10.2. Documentary credits

Export and domestic supplier documentary credits

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

Import and domestic customer documentary credits (issued)

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

*If the amount of a documentary credit is increased or validity extended a fee is charged in accordance with the confirmation rate

**An amendment is considered as a single message that may contain one or multiple partial amendments

***If a documentary credit is increased or extended a fee is charged in accordance with the opening rates

****If the goods are consigned to the bank's address/to the bank's disposal

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

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

Processing a collection*	0.3%, min. CZK 1,500
Release of documents free of payment/ Returning of outstanding documents to the remitting party/ Release of returned outstanding documents	0.15%, min. CZK 1,500
Amendment	CZK 1,000 per each amendment
Administration, custody of a bill	CZK 300 per each commenced month of such custody
Release of goods**	CZK 1,500
Arranging of protest	CZK 2,000 + any costs connected with protesting the bill
Domestic one-off postage	CZK 150

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

**If the goods are consigned to the bank's address/to the bank's disposal

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

10.4. Other fees – bank guarantees, documentary transactions

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

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

11. SWIFT products	MT940 Sending	MT940 Receiving	MT942 Sending	MT942 Receiving	MT101 Executing	MT101 Forwarding
Establishing the product	CZK 1,000/account				CZK 1,500/account	
Monthly fee for using the product	–				CZK 260/account	CZK 1,000
Sending a statement	CZK 75/statement	–	CZK 75/statement	–	–	–
Processing an MT101 report	–				Free of charge	–
Sending an MT101 report	–				–	Free of charge
Receiving an electronic statement and forwarding it to a client through MultiCash or BusinessNet Professional	–	CZK 5/statement	–	CZK 5/statement	–	–
Cancelling the product	Free of charge					

12. 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
<i>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.</i>	
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
<i>Note: Expenses paid by UniCredit Bank to third parties are added to the transaction fees listed above.</i>	
Table is continued on the following page.	

12. Securities and unit trusts (continued)

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.

13. 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 35,000 cm ³	CZK 3,600 + VAT
Other services for safe deposit boxes	
Security deposit for lent key(s)	CZK 2,000

14. Cheques

Cashing cheques payable abroad	
Cashing a cheque	1%, min. CZK 300, max. CZK 3,000 + costs of foreign banks
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.

15. Products and services no longer actively offered

15.1. Accounts	Business Menu XL	Business Menu XXL	Business Menu XXL+	BUSINESS Account	BUSINESS Export Account ¹⁾
Products and services that may be connected to individual accounts	<i>(applies to a package established before 5 October 2007)</i>	<i>(applies to a package established before 5 October 2007)</i>	<i>(applies to a package established before 5 October 2007)</i>	<i>(applies to an account opened before 2 November 2007)</i>	<i>(applies to an account opened before 2 November 2007)</i>
Monthly fee	CZK 599	CZK 699	CZK 1,439	CZK 479	CZK 599
Maintenance of a current account	✓	CZK or foreign currency	CZK or foreign currency	✓	✓
Electronic current account statement (through internet banking)	✓	✓	✓	✓	✓
Change in package rendered upon the client's request	CZK 300	CZK 300	CZK 300	–	–
Loan	–	50% fee reduction for evaluating an operating capital loan or investment loan	50% fee reduction for evaluating an operating capital loan or investment loan	Provision, maintenance and administration of an operating capital loan	Provision, maintenance and administration of an operating capital loan
Electronic debit card	Visa Professional <small>or</small>	–	–	–	–
Embossed debit card with travel insurance	Visa Advantage <small>or</small>	–	–	✓	✓
Embossed Business debit card with travel insurance	50% discount for Visa Business	Visa Business <small>or</small>	Visa Business <small>or</small>	–	–
Embossed Gold Business debit card	–	50% discount for Visa Gold Business	50% discount for Visa Gold Business	–	–
Online Banking – internet banking	✓	✓	✓	–	–
BusinessNet Basic – internet banking	–	–	–	✓	✓
Eltrans 2000	–	–	✓	–	–
Business Line – telephone banking	✓	✓	–	✓	✓
Smart Banking – mobile banking	✓	✓	✓	–	–
Online Banking key (mobile token)	✓	✓	✓	✓	✓
SMS key – set of 100 SMS messages	–	–	–	–	–
Sending an SMS report (account balance, account movements, card transactions, etc.)	–	–	–	5	5
Domestic incoming payments	✓	✓	✓	–	–
Domestic outgoing standard payments to another bank – as well as within the bank – made electronically or through Business Line	✓	✓	✓	10 within the bank	10 within the bank
Domestic standing order, direct debit permission (establishing, changing, cancelling electronically)	✓	✓	✓	–	–
Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic	✓	✓	✓	✓	✓
Withdrawals from UniCredit ATMs in Czech Republic and abroad using a debit card registered to the account	✓	✓	✓	–	–
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account	–	–	–	–	–

¹⁾Offers the advantageous fee of CZK 200 for an incoming payment up to EUR 50,000 and 0.9% (max CZK 1,000) for an incoming payment over EUR 50,000. In particular, this relates to so-called Europayments (i.e. a payment within the EU or EEA up to EUR 50,000 and denominated in EUR) made through a direct banking channel. Europayments must meet the international banking connection standards, which is to say that the account number must be entered in IBAN format, the SWIFT code of the bank (BIC) must be entered, and the bank charges are assigned as "SHA" (i.e. shared, whereby the fees of the sending bank are paid by the payer and fees of the receiving bank are paid by the beneficiary).

The price of a product/service marked "✓" is included in the monthly fee for account maintenance.

Table is continued on the following page.

15.1. Accounts (continued)	Professional Menu <i>(applies to a package established before 5 October 2007)</i>	Start Account <i>(applies to an account opened before 5 October 2007)</i>	BUSINESS Account 5¹⁾	BUSINESS Account 20	BUSINESS Account 70
Products and services that may be connected to individual accounts					
Monthly fee	CZK 1,199	CZK 185	CZK 90	CZK 279	CZK 599
Maintenance of a current account	CZK or foreign currency	✓	✓	✓	✓
Electronic current account statement (through internet banking)	✓	✓	✓	✓	✓
Change in package rendered upon the client's request	CZK 300	CZK 300	–	–	–
Loan	50% fee reduction for evaluating an operating capital loan or investment loan	–	–	Provision of an operating capital loan for a current account	Provision of an operating capital loan for a current account
Electronic debit card	–	✓	✓	✓	–
Embossed debit card with travel insurance	–	–	–	–	✓
Embossed Business debit card with travel insurance	– [or] Visa Business	–	–	–	–
Embossed Gold Business debit card	50% discount for Visa Gold Business	–	–	–	–
Online Banking – internet banking	✓	✓	✓	✓	✓ [or]
BusinessNet Basic – internet banking	–	–	–	–	✓
Eltrans 2000	–	–	–	–	–
Business Line – telephone banking	✓	–	–	–	–
Smart Banking – mobile banking	✓	–	✓	✓	✓
Online Banking key (mobile token)	✓	✓	✓	✓	✓
SMS key – set of 100 SMS messages	–	–	CZK 50	CZK 50	CZK 50
Sending an SMS report (account balance, account movements, card transactions, etc.)	–	–	–	–	–
Domestic incoming payments	✓	–	5	20	70
Domestic outgoing standard payments to another bank – as well as within the bank – made electronically	✓	–			
Domestic standing order, direct debit permission (establishing, changing, cancelling electronically)	✓	–	✓	✓	✓
Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic	✓	✓	✓	✓	✓
Withdrawals from UniCredit ATMs in Czech Republic and abroad using a debit card registered to the account	✓	✓	✓	✓	✓
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account	–	–	–	–	2

¹⁾Eligible for the product are only individuals – entrepreneurs and in combination with any personal account. If during a given month the client fulfils one of the conditions (noncash credit turnover of CZK 15,000/month or average balance on the current account greater than CZK 100,000), he/she shall obtain a 100% discount on the monthly fee. The credit turnover does not include the following operations: incoming payments from current accounts of the same owner, transfers from term deposits on the current account, credit transfers to the current account from credit accounts, credited interest, fee refunds.

The price of a product/service marked “✓” is included in the monthly fee for account maintenance.

Table is continued on the following page.

15.1. Accounts (continued)	Account FOR ENTREPRENEURS ¹⁾²⁾	BUSINESS Exklusive Account	PROFESE Account
Products and services that may be connected to individual accounts			
Monthly fee	CZK 119	CZK 1,199	CZK 149 ³⁾
Maintenance of a current account	✓	✓	✓
Electronic current account statement (through internet banking)	✓	✓	✓
Maintenance of a second current account in CZK or foreign currency	–	✓	–
Provision of an operating capital loan for a current account	–	✓	✓
Administration and maintenance of an operating capital loan for a current account	–	✓	CZK 150 ⁴⁾
Electronic debit card	✓	–	–
Embossed debit card with travel insurance	✓	–	✓
Embossed Business debit card with travel insurance	–	✓	–
Online Banking – internet banking	✓	✓ or	✓
BusinessNet Basic – internet banking	–	✓	✓
Business Line – telephone banking	–	–	✓
Smart Banking – mobile banking	✓	✓	✓
Online Banking key (mobile token)	✓	✓	✓
SMS key – set of 100 SMS messages	CZK 50	✓	CZK 50
Domestic standard payments made electronically or through Business Line (outgoing and incoming payments)	10	✓	5
Domestic standing order and direct debit permission (establishing, changing, cancelling electronically)	✓	✓	✓
Cash deposits in CZK through UniCredit Bank ATMs in Czech Republic to accounts maintained by UniCredit Bank in Czech Republic	✓	✓	✓
Withdrawals from UniCredit ATMs in Czech Republic and abroad using a debit card registered to the account	✓	✓	✓
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account	–	5	1
<p>¹⁾Eligible for the product are only individuals – entrepreneurs. If during a given month the client fulfils the condition of an active account and furthermore one of the conditions (noncash credit turnover of CZK 15,000/month or average balance on the current account greater than CZK 100,000), he/she shall obtain a 100% discount on the monthly fee. The credit turnover does not include the following operations: incoming payments from current accounts of the same owner, transfers from term deposits on the current account, credit transfers to the current account from credit accounts, credited interest, fee refunds. An active account is an account on which at least 1 incoming and 1 outgoing payment occurs in a given month, as well as 1 payment with a debit card in a store or on the internet before the 20th day of the given month.</p> <p>²⁾In the Partners network Account FOR ENTREPRENEURS sold under the name Account ENTREPRENEUR.</p> <p>³⁾If the client applies for the PROFESE Account variant with a conditioned discount on the monthly fee in the amount of 100% for the account maintaining, the monthly fee for the account maintaining will be charged to the client in the respective month. However, if the conditions are fulfilled (an average monthly current account balance over CZK 250,000), the fee will be refunded at the beginning of the following month.</p> <p>⁴⁾It applies to loans granted as from 16. 9. 2013.</p>			
The price of a product/service marked “✓” is included in the monthly fee for account maintenance.			

15.2. Special-purpose accounts	Current account for freelance professionals	Custody accounts (For funds collected by a distrainer)
Opening/maintenance of the product		
Opening the product		Free of charge
Monthly product maintenance	CZK 129 ¹⁾	Free of charge
Settlement of a particular transaction (deposit, distraint, auction)	–	CZK 300
Changing the contractual arrangement		Free of charge
Technical operations		
Account statement		
– sent by post (within Czech Republic)	CZK 50	Free of charge
– sent by post (abroad)		CZK 80
– to be collected personally		CZK 60
– electronic (through internet banking)		Free of charge
Copy of an account statement		
– current year		CZK 50
– past year		CZK 300
– older than 2 years		CZK 500
Information		
– about payment transaction (electronically, at a branch)		Free of charge
– about an unexecuted order/transaction		CZK 30
Confirmation of an account balance		CZK 100 + VAT
Services/transactions		
Debit cards	see Section 3	–
Direct banking		see Section 4
Electronic banking		see Section 5
Domestic payment operations	see Section 6	Free of charge
Foreign payment operations		see Section 7
Redirection of payments of the domestic and foreign payment systems monthly		CZK 1,000/account
Cash transactions	see Section 8	Cash deposits and withdrawals in CZK free of charge, for other items see Section 8
Loans	see Section 9	–
Documentary payments and guarantees	see Section 10	–
SWIFT products		see Section 11
Securities and unit trusts	see Section 12	–
Safe deposit boxes	see Section 13	–
Cheques		see Section 14
Emergency services		
Blocking 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
Withdrawal from an account maintenance contract initiated by the bank	CZK 500	Free of charge

¹⁾A technical account may be established for the purposes of settling term deposits, fees in connection with renting a safe deposit box, loan instalments or securities trades. The technical account provides the following services free of charge: account opening and maintenance, cash deposits to the account and domestic incoming payments.

15.3. Direct banking	BusinessNet Basic	Business Line
	internet banking	telephone banking
Establishing/using		
Establishing an access	CZK 500	Free of charge
Definition of structured signature authorisations	CZK 1,500	–
Monthly fee for using	CZK 290	CZK 140
Service intervention, training, consultation provided by a bank employee	CZK 1,000 + CZK 250 for every commenced 15 minutes + VAT	–
Cancelling	Free of charge	
Other fees		
Sending an informational SMS report ¹⁾	CZK 2.90	
Sending an informational email report	Free of charge	
Keys for logins and 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 setting	Free of charge	
Blocking/unblocking user's access to the direct banking products	Free of charge	
Digital certificate setting for 1 user	–	
Blocking/unblocking user's digital certificate	–	
Profile setup for international use – the user	CZK 1,000	–

¹⁾SMS reports provided free of charge for accounts relate only to informational SMS reports.
The amounts of fees may be adjusted on a case-by-case basis within the packages (see Section 1 and 15).

16. Other services	
Providing banking or economic information	CZK 1,000 + VAT ¹⁾
Providing banking information regarding the client	CZK 250 + VAT
Providing information to meet the needs of auditing firms	CZK 2,000 + VAT
Confirmation presented 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.