PRICE LIST OF BANK SERVICES FOR ENTREPRENEURS

Valid from 1 January 2027

UniCredit Bank

PRICE LIST OF BANK SERVICES
FOR ENTREPRENEURS
UniCredit Bank Czech Republic and Slovakia, a.s., pobočka zahraničnej banky

CONTENTS

1.	PACKAGES OF SERVICES	3–6
2.	CURRENT ACCOUNTS	7–9
3.	PAYMENT SYSTEM	10–13
4.	CASH, EXCHANGE AND OTHER RELATED SERVICES	14–15
5.	DEPOSIT PRODUCTS	15
6.	LOANS	16–17
7.	CARDS	18–19
8.	ELECTRONIC BANKING SERVICES	20–22
9.	SECURITY BROKERAGE AND SERVICES	23–24
10.	PRODUCTS AND SERVICES NO LONGER PROVIDED BY THE BANK	25–40

Products and services, which are not included in the price list of bank services for entrepreneurs, are charged according to the price list of bank facilities provided to Corporate banking customers.

1. PACKAGES OF SERVICES

1.1. Packages in EUR	Účet BUSINESS START (exclusively for individuals entrepreneurs)	Účet BUSINESS OPEN	Účet BUSINESS TOP	KONTO HOME
Establishment and maintenance	5,00 EUR/ 0,00 EUR*	8,00 EUR / 4,00 EUR*	15,00 EUR	4,00 EUR/ 2,00 EUR*
Statement sent by e-mail or to Electronic Banking	1 x monthly	1 x monthly	1 x monthly	1 x monthly
Fee of selected transactions** beyond package	0,26 EUR/ transaction	0,26 EUR/ transaction	0,26 EUR/ transaction	0,26 EUR/ transaction
Incoming SEPA Credit Transfers[21)]	Unlimited on the main EUR account and 5 transactions on the second EUR account	100 transactions on the main EUR account and 5 transactions on the second EUR account	500 transactions on the main EUR account and 5 transactions on the second EUR account	30 transactions on the main EUR account and 5 transactions on the second EUR account
Incoming SEPA instant Credit Transfers[21)]				
Outgoing SEPA Credit Transfers through Electronic Banking[21)]				
Outgoing SEPA instant Credit Transfer through Electronic Banking[21)]				
Outgoing SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debits[21)]				
Management of Standing Orders and SEPA Direct Debit consents – entry, change, cancellation	✓	✓	✓	✓
Electronic Banking services (Set-up and management)	BusinessNet / BusinessNet Professional Internet Banking product (establishment of accounts and making them accessible), BusinessNet Mobile / Business Smart Banking	BusinessNet / BusinessNet Professional Internet Banking product (establishment of accounts and making them accessible), BusinessNet Mobile / Business Smart Banking	BusinessNet / BusinessNet Professional Internet Banking product (establishment of accounts and making them accessible), BusinessNet Mobile / Business Smart Banking	BusinessNet / BusinessNet Professional Internet Banking product (establishment of accounts and making them accessible), BusinessNet Mobile / Business Smart Banking
Maximum number of payment cards linked to the account	1	2	2	1
Debit Business Standard payment card	✓	✓	✓	✓
Debit Business World payment card with travel insurance***	x	x	✓	x
Cash deposits in EUR via UniCredit Bank ATMs in Slovakia to UniCredit Bank accounts in Slovakia	✓	✓	✓	✓
Cash withdrawal by debit card from UniCredit Bank ATMs in Slovakia and from ATMs of banks belonging to UniCreditGroup abroad[1)]	✓	✓	✓	✓
Cash withdrawals by debit card from ATMs of other banks in the Slovak Republic and abroad[1)]	Yes, with a minimum withdrawal of 80,00 EUR	✓	✓	x
Payment at the merchant via payment terminals in the Slovakia and abroad for cards issued free / with a discount on the package[1)]	✓	✓	✓	✓

Maintenance of a current account in EUR or in a foreign currency	2	3	4	2
Maintenance of an account in EUR (main account)	✓	✓	✓	✓
Opening and maintenance of a second account in CZK/PLN/HUF/USD/GBP/ EUR without a monthly account maintenance fee (with a statement generated monthly and sent by e-mail/statement generated through Electronic Banking)	✓	✓	✓	account in EUR
Opening and maintenance of a third account in CZK/PLN/HUF/USD/GBP/ EUR without a monthly account maintenance fee (with a statement generated monthly and sent by e-mail/statement generated through Electronic Banking)	x	✓	✓	x
Opening and maintenance of a fourth account in CZK/PLN/HUF/USD/GBP/ EUR without a monthly account maintenance fee (with a statement generated monthly and sent by e-mail/statement generated through Electronic Banking)	x	x	✓	x
Optional banking and non-banking services and discounts:				
International Desk services	✓	✓	✓	x

Other services not shown in the packages are subject to standard fees.

** Conditions for a discount on the monthly fee (application of the discount on the monthly fee for the following calendar month):*

Účet BUSINESS START: 100% discount for 12 months from the date of opening account valid for accounts opened from 1. 5. 2025
Účet BUSINESS START: monthly credit turnover of min. 400,00 EUR on the package account
Účet BUSINESS OPEN: 100 % discount for 12 months from the date of opening account
Účet BUSINESS OPEN: 50% discount for monthly credit turnover on a package account min. 800,00 EUR or a minimum average balance on the main euro account of 10 000,00 EUR
KONTO DOMOV: average monthly credit balance of more than 15 000,00 EUR on the package account

Discount does not relate to clients with individual conditions of service package management.

*** Selected transactions:*

- *SEPA Credit Transfers*
- *SEPA Credit Transfers – Standing Orders and Sweeping and payments through SEPA Direct Debits*
- *Debit SEPA Credit Transfers[2)] through Electronic Banking*

**** for card contracts concluded after 1. 8. 2024*

1.2. Package in EUR for freelancers	KONTO PROFESIA Plus
Opening and maintenance of main account in EUR	6,00 EUR / 0,00 EUR*
Statement by e-mail or in Electronic Banking	1 x monthly
Incoming SEPA Credit Transfers[21)]	20 transactions on main account Valid for accounts opened before June 30, 2022.
Incoming SEPA instant Credit Transfers[21)]	
Outgoing SEPA Credit Transfers through Electronic Banking[21)]	
Outgoing SEPA instant Credit Transfer through Electronic Banking[21)]	
Outgoing SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debits[21)]	
Incoming SEPA Credit Transfers[21)]	50 transactions on the main account and 5 transactions on the second EUR account Valid for accounts opened from July 1, 2022.
Incoming SEPA instant Credit Transfers[21)]	
Outgoing SEPA Credit Transfers through Electronic Banking[21)]	
Outgoing SEPA instant Credit Transfer through Electronic Banking[21)]	
Outgoing SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debits[21)]	
Fee of selected transactions** beyond package	0,26 EUR/transaction
Debit SEPA Credit Transfers at the branch[21)]	x
Administration of Standing Orders and allowance of SEPA Direct Debits – instruction, change, cancellation	x
Deposits by account holder, in cash to account at the branch	✓
Withdrawals by account holder, in cash from the account at the branch	x
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet / BusinessNet Professional (establishment and maintenance), BusinessNet Mobile / Business Smart Banking
Payment card Debit Business Standard	1***
Payment card Debit Business World with travel insurance ****	
Cash withdrawals from ATMs of the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group[a)] abroad, only for the cards issued free-of-charge/discount on the package[1)]	✓
Cash withdrawals from ATMs of other banks in SR and in EEA[b)] only for the cards issued free-of-charge/discount on the package[1)]	3 cash withdrawals
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount on the package[1)]	✓
Opening and maintenance of current account in foreign currency CZK/PLN/HUF/ USD/GBP/ free of monthly charge (with monthly generated bank statement sent by mail/generated bank statement through Electronic Banking) Valid for accounts opened before June 30, 2022.	1 account
Establishment and maintenance of a current account in a foreign currency CZK / PLN / HUF / USD /GBP / EUR without monthly account management fee (with monthly generated statement sent by e-mail / generated statement via Electronic Banking) Valid for accounts opened from July 1, 2022.	2 accounts
Fee for provision of Overdraft loan	x
Fee for regular annual monitoring of Overdraft loan	x
Fee for maintenance of Overdraft loan	x

1.3. Package for clients who meet the conditions for this product's generally binding legal regulations	**Special debtor's account – inviolable value of a dwelling (for natural person entrepreneurs)**
Maintenance	2,00 EUR monthly
Opening and cancellation	✓
One-off deposit or transfer of funds under special regulation in the currency of the euro	
Once per calendar month, the withdrawal of funds from the special debtor's account in the amount of the special regulation in cash at the place where the bank or a branch of a foreign bank carries out its activity in the territory of the Slovak Republic	

Standard fees are charged for other services, not indicated in the packages.

** Discount conditions for monthly fee (monthly fee discount for next calendary month)*

KONTO PROFESIA Plus: average monthly credit balance on package account over 6 000,00 EUR and also in the case of opening the account Notarial custody regardless of the balance (discount does not apply for customers with individual package conditions and does not apply for clients with a discount from maintenance of loan limit fee on overdraft loan)

*** Selected transactions:*
SEPA Credit Transfers
SEPA Credit Transfers – Standing Orders and Sweeping and payments through SEPA Direct Debits
Debit SEPA Credit Transfers[2)] through Electronic Banking

**** Debit Business World card is only for clients with the following professions: notary, lawyer, dentist, doctor, executor, insolvency administrator, pharmacist, veterinarian, tax advisor, auditor, architect, clinical psychologist, speech therapist, dental hygienist, dental technician, and physiotherapist. Valid for accounts opened from 1. 7. 2022.*
Debit Business World card is only for clients with the profession: notary, lawyer, dentist, doctor, executor, insolvency administrator, pharmacist, veterinarian, tax advisor and auditor. Valid for cards issued by 30. 6. 2022.

***** for card contracts concluded after 1. 8. 2024*

2. CURRENT ACCOUNTS

2.1. Current account			
Opening and maintenance	**4,00 EUR**	Monthly	4,50 USD; 95,10 CZK; 6,60 AUD; 5,90 CAD; 3,98 CHF; 29,80 DKK; 3,40 GBP; 1 496,70 HUF; 622,50 JPY; 45,10 NOK; 17,80 PLN; 19,80 RON; 46,00 SEK
Establishment, maintenance of another current account – social fund, reserve fund and other funds according to law	**0,00 EUR**		
Establishment, maintenance of another CA only for purposes of salary payment	**0,00 EUR**		
Product change (for change of account onto a services package and for change of package of inferior category to a package of superior category or change of a CA in EUR to a CA in other currency in case of 2 CA in EUR, the fee is not charged)	**6,60 EUR**	One-off payment	
Account or package cancellation initiated by client or by the bank, sending of the account denunciation	**6,60 EUR**	One-off payment	
Establishment and management of a special subsidies account	**0,00 EUR**		
2.2. Current accounts with special treatment			
Establishment and maintenance of Notarial Custody account – liquidation of inheritance in EUR, USD, CZK, GBP, HUF, PLN	**0,00 EUR**		
Establishment and maintenance of Attorney Custody account – asset management in EUR	**0,00 EUR**		
2.3. Reference account to deposits			
Opening, maintenance, transactions, cancellation	**0,00 EUR**		
2.4. Escrow account			
Fee for processing of the Escrow account opening application	**166,00 EUR**	One-off payment	
Commission to bank	**By agreement**		
Fee for draft of contract on Escrow account (lump sum fee payable when submission of the draft of contract is required)	**166,00 EUR**	One-off payment	
Fee for elaboration of amendment to contract on Escrow account (lump sum fee payable no later than on the date of signing of amendment to the contract)	**166,00 EUR**	One-off payment	

2.5. Transparent account	
Monthly fee	5,00 EUR
Establishment and maintenance	✓
Account publishing on the Bank's website	✓
Statement sent by e-mail or to Electronic Banking	1 x monthly
Incoming SEPA instant credit transfer	Unlimited
SEPA payments received[21)]	
SEPA payments by Standing Order and Direct Debit[21)]	
Outgoing SEPA instant credit transfer through Electronic Banking[21)]	
SEPA payments sent via Electronic Banking[21)]	
Management of Standing Orders and SEPA Direct Debit consents – entry, change, cancellation	✓
Electronic Banking services (set-up and management)	BusinessNet / BusinessNet Professional Internet Banking product (establishment of accounts and making them accessible), BusinessNet Mobile / Business Smart Banking
Maximum number of payment cards linked to the account	✓
Debit Business Standard payment card	✓
Cash deposits in EUR via UniCredit Bank ATMs in Slovakia to UniCredit Bank accounts in Slovakia	✓
Cash withdrawal by debit card from UniCredit Bank ATMs in Slovakia and from ATMs of banks belonging to UniCreditGroup abroad[1)]	✓
Cash withdrawals by debit card from ATMs of other banks in the Slovak Republic and abroad[1)]	Yes, with a minimum withdrawal of 80,00 EUR

Other services not shown in the monthly fee are subject to standard fees.

2.6. Other services			
Providing bank reports or confirmations for audit purposes	**120,00 EUR**	One-off payment + VAT	
Elaboration of confirmation of made payment upon client's request	**20,00 EUR**	One-off payment	
Elaboration of bank's confirmation	**50,00 EUR**	One-off payment + VAT	
Change of the place of account maintenance	**10,00 EUR**	One-off payment	
Deposit blockage upon the client's request and confirmation issuance	**250,00 EUR**	One-off payment	
Reservation upon the client's request (opening, maintenance, cancellation)	**10,00 EUR**	One-off payment	
Blockage change upon the client's request	**250,00 EUR**	One-off payment	
Reminder in case of unauthorised overdraft	**10,00 EUR**	One-off payment	
Surcharge for maintaining an account under enforcement proceedings (applies only to legal entities)	**20,00 EUR**	for each commenced month	

2.7. Account statements			
Statements by domestic post	**5, 00 EUR**	Per statement*	5,6 USD; 118,9 CZK; 8,2 AUD; 7,4 CAD; 4,8 CHF; 37,2 DKK; 4,3 GBP; 1870,9 HUF; 778,2 JPY; 56,4 NOK; 22,3 PLN; 24,7 RON; 57,6 SEK
Statements by post to abroad	**7,00 EUR**	Per statement*	7,9 USD; 166,4 CZK; 11,5 AUD; 10,4 CAD; 6,8 CHF; 52,1 DKK; 6 GBP; 2619,2 HUF; 1089,4 JPY; 79 NOK; 31,2 PLN; 34,6 RON; 80,6 SEK
Account bank statement through SWIFT in MT 940 format including the MT 942	**132,78 EUR**	Monthly per account	174,50 USD; 3 667,62 CZK; 190,13 AUD; 190,87 CAD; 160,78 CHF; 989,30 DKK; 105,23 GBP; 41 424,56 HUF; 18 270,42 JPY; 1095,24 NOK; 554,87 PLN; 586,42 RON; 1 219,92 SEK
Electronic in format camt 053 – establishing service	**60,00 EUR**	One-off payment	
Electronic in format camt 053 – fee for using the service	**60,00 EUR**	Monthly per account	
Electronic in format camt 052 – establishing service	**60,00 EUR**	One-off payment	
Electronic in format camt 052 – fee for using the service	**60,00 EUR**	Monthly per account	
Statement by e-mail	**0,30 EUR**	Per statement*	0,39 USD; 8,29 CZK; 0,43 AUD; 0,43 CAD; 0,36 CHF; 2,24 DKK; 0,24 GBP; 93,59 HUF; 41 JPY; 2,47 NOK; 1,25 PLN; 1,32 RON; 2,76 SEK
Statement in Electronic Banking	**0,30 EUR**	Per statement and every user*, **	0,39 USD; 8,29 CZK; 0,43 AUD; 0,43 CAD; 0,36 CHF; 2,24 DKK; 0,24 GBP; 93,59 HUF; 41 JPY; 2,47 NOK; 1,25 PLN; 1,32 RON; 2,76 SEK
Issuance of duplicate statement	**10,00 EUR**	First two pages, each additional page 1,00 EUR	

** The account statement fee is charged retrospectively. If statements are generated on a monthly basis, the fee charged at the end of the current month applies to the statement for the previous month (e.g., the fee for the May statement will be charged at the end of June).*

*** Account statements for Notarial Custody, Notarial Custody – liquidation of inheritance, and Attorney Custody – asset management are provided free of charge.*

3. PAYMENT SYSTEM

3.1. Cash transactions:			
Cash deposit to account at the branch for legal entities	**7,00 EUR**	Per transaction	8,77 USD; 182,55 CZK; 10,56 CAD; 6,16 GBP; 7,88 CHF; 2490,18 HUF; 11,32 AUD; 53,36 DKK; 960,47 JPY; 72,74 NOK; 32,13 PLN; 35,28 RON; 72,67 SEK
Cash deposit to account at the branch for sole traders	**7,00 EUR**	Per transaction	8,77 USD; 182,55 CZK; 10,56 CAD; 6,16 GBP; 7,88 CHF; 2490,18 HUF; 11,32 AUD; 53,36 DKK; 960,47 JPY; 72,74 NOK; 32,13 PLN; 35,28 RON; 72,67 SEK
Cash withdrawal from account at the branch	**8,00 EUR**	Per transaction	8,4 USD; 200,7 CZK; 12,00 CAD; 6,7 GBP; 7,5 CHF; 3259,8 HUF; 13,4 AUD, 59,7 DKK; 1295,0 JPY; 94,2 NOK; 33,6 PLN; 39,8 RON; 91,8 SEK
3.2. Cashless transactions:			
3.2.1. SEPA Credit Transfers (domestic and cross-border payments to EEA[b])			
Credit transaction	**0,26 EUR**	Per transaction*	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
Incoming SEPA instant credit transfer	**0,26 EUR**	Per transaction*	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
Outgoing payment – by payment orders submitted at the branch	**20,00 EUR**	Per transaction*	22,5 USD; 517,8 CZK; 34,2 AUD; 30,8 CAD; 19,3 CHF; 153 DKK; 17,7 GBP; 8147,8 HUF; 33074,8 JPY; 241,7 NOK; 88,6 PLN; 102 RON; 234,3 SEK
Outgoing SEPA instant credit transfer – by payment orders submitted at the branch	**20,00 EUR**	Per transaction*	22,5 USD; 517,8 CZK; 34,2 AUD; 30,8 CAD; 19,3 CHF; 153 DKK; 17,7 GBP; 8147,8 HUF; 33074,8 JPY; 241,7 NOK; 88,6 PLN; 102 RON; 234,3 SEK
Outgoing payment – through Electronic Banking	**0,26 EUR**	Per transaction*	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
SEPA instant credit transfer – through Electronic Banking	**0,26 EUR**	Per transaction*	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
Outgoing transfers and outgoing instant transfers made through a Standing Orders and Sweeping	**0,26 EUR**	Per transaction*	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
Fee for the fast/urgent payment by branch/EB services and through TARGET2	**60,00 EUR**	Per transaction	65,4 USD; 1 500 CZK; 97,2 AUD; 87,6 CAD; 64,8 CHF; 447 DKK; 54 GBP; 19 830 HUF; 6 960 JPY; 600 NOK; 261,6 PLN; 283,2 RON; 648 SEK
Fee for the execution payment	**20,00 EUR**	One-off transaction	
3.2.2. SEPA Direct Debits			
Outgoing payment through SEPA Direct Debits	**0,26 EUR**	Per transaction	
Credit payment settled based on SEPA Direct Debits	**0,26 EUR**	Per transaction	
Refusal of SEPA Direct Debits by payer through Electronic Banking	**0,00 EUR**		
Refusal of SEPA Direct Debits by payer at the branch	**20,00 EUR**	On request	
Refund of SEPA Direct Debits by payer at the instigation of beneficiary through Electronic Banking	**0,00 EUR**		

Refund of SEPA Direct Debits by payer at the instigation of beneficiary at the branch	**20,00 EUR**	On request	
3.2.3. Credit transfers within UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank in SR v foreign currency and converse			
Credit transaction	**0,26 EUR**	Per transaction*	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
Outgoing payment – by payment orders submitted at the brach	**20,00 EUR**	Per transaction	22,5 USD; 517,8 CZK; 34,2 AUD; 30,8 CAD; 19,3 CHF; 153 DKK; 17,7 GBP; 8147,8 HUF; 33074,8 JPY; 241,7 NOK; 88,6 PLN; 102 RON; 234,3 SEK
Outgoing payment – through Electronic Banking	**0,26 EUR**	Per transaction*	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
Outgoing payment – through Standing Orders and Sweeping	**0,26 EUR**	Per transaction*	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
3.2.4. Credit transfers within UniCredit Bank in CZ and in SR			
Payments in EUR or CZK from accounts in UniCredit Bank Czech Republik and Slovakia, a.s. in Czech Republic	**0,00 EUR**		
Outgoing payment in EUR, CZK to accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Czech Republic – through Electronic Banking/Standing Orders	**1,20 EUR**	Per transaction	28,53 CZK
Outgoing payment in EUR, CZK to accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Czech Republic – through Electronic Banking/Standing Orders	**20,00 EUR**	Per transaction	517,80 CZK
3.2.5. Cross-border payments and SEPA Credit Transfers outside EEA[b)]			
Credit payments with the fee for the recipient (SHA, BEN)[4)]	**0,50%**	from the amount, min. 10,00 EUR, max. 100,00 EUR	
Extra fee for the payment with fee instruction OUR	**19,00 EUR**	Per payment	
Outgoing payments:			
– Outgoing payment – by payment order submitted at the brach	**1,00%**	from the amount, min. 12,00 EUR, max. 100,00 EUR + 20,00 EUR[1)]	
– Outgoing payment – through Electronic Banking	**1,00%**	from the amount, min. 12,00 EUR, max. 100,00 EUR	
– Outgoing payment – through Standing Orders and Sweeping	**1,00%**	from the amount, min. 12,00 EUR, max. 100,00 EUR	
Fee for the fast/urgent payment to abroad and in SK at the branch, through EB services	100% of the basic fee		

[1)] *Surcharge for payment submitted in paper form.*

3.3. Administration of Standing Orders			
Establishment of SEPA Standing Order and SEPA Sweeping through Electronic Banking	**0,00 EUR**		
Establishment of SEPA Standing Order and SEPA Sweeping at the branch	**20,00 EUR**		
Change and cancellation of SEPA Standing Order and SEPA Sweeping through Electronic Banking	**0,00 EUR**		
Change and cancellation of SEPA Standing Order and SEPA Sweeping at the branch	**20,00 EUR**		
Establishment of cross-border Standing Order and cross-border Sweeping at the branch	**0,00 EUR**		
Establishment of cross-border Standing Order through Electronic Banking	**0,00 EUR**		
Change and cancellation of cross-border Standing Order and cross-border Sweeping at the branch	**20,00 EUR**		
Change and cancellation of cross-border Standing Order through Electronic Banking	**0,00 EUR**		
3.4. Administration of allowances with SEPA Direct Debit collection			
Establishment of Allowance of SDD collection through EB system	**0,00 EUR**		
Establishment of Consent with SEPA Direct Debit at the business location	**20,00 EUR**		
Change and cancellation of Allowance of SDD collection at the branch	**20,00 EUR**		
Change and cancellation of Allowance of SDD collection through Electronic Banking	**0,00 EUR**		

3.5. Other services

Allocation or change of CID for collector	**10,00 EUR**	One-off payment
Notice on uncompleted payment orders, Standing Orders and collecting orders on client's initiative	**5,00 EUR**	1 notification on non-performance
Advice notice for not performing the payment order, standing order, sweep or SDD – by post	**5,00 EUR**	
Notice of non-realization of a payment entered by a one-time order for payment, standing order for payment, standing order for transfer balance or SEPA direct debit delivery electronically	**0,00 EUR**	
Change or correction of a payment order prior to sending from the bank	**20,00 EUR**	One-off payment
Cancelling a payment order before it is sent from the bank	**20,00 EUR**	One-off payment
Investigation of payment	**20,00 EUR**	+ Fees of other banks
Processing of payments to/from high risk third countries**	**20,00 EUR**	One-off + other transaction fees
Request for correction or refund of the payment made	**20,00 EUR**	+ Fees of other banks
Sending of Swift message by e-mail	**5,00 EUR**	1 message

**The fee is not charged for accounts Notarial custody, Notarial custody – liquidation an inheritance and Attorney custody – asset management.*

*** Processing payments to/from high-risk third countries. The current list of countries is available on the finance portal. ec.europa.eu and fatf-gafi.org.*

3.6. Acquiring – payment operations through acceptance of payment cards

Payment terminal	**10,00 EUR***	
E-commerce service GP Webpay	**10,00 EUR***	
UniCredit Bank SoftPOS *UniCredit Bank SoftPOS = SW application that is installed in the client's device and allows to accept contactless payment cards.*	**4,75 EUR****	
Self-service terminal	**10,00 EUR****	
Establishing the e-commerce service (GP Webpay)	**125,00 EUR*** **	
Establishing the e-commerce service (Push payment)	**35,00 EUR*** **	

** Monthly fee for each payment terminal/e-commerce (GP Webpay), where the minimum mandatory turnover 1499,99 EUR by payment cards for the given month will not be achieved.*

*** Monthly fee will be applied to each activated device.*

**** One-time fee for each established e-commerce service.*

4. CASH, EXCHANGE AND OTHER RELATED SERVICES

4.1. Cash services

Handling with coins and notes within one day:		
– Deposit of sorted coins exceeding 100 pcs	**5%**	Min. 10,00 EUR of received amount
– Deposit of unsorted coins exceeding 100 pcs	**10%**	Min. 10,00 EUR of received amount
– Withdrawal of coins exceeding 100 pcs	**5%**	Min. 10,00 EUR of drawn amount
– Exchange of notes and coins for other nominal values	**5%**	Min. 10,00 EUR of received amount
– Commissional proceeding of notes or coins	**2,50%**	Min. 10,00 EUR from deposit amount
For unreported cash withdrawal above the defined amount	**0,20%**	Min. 16,60 EUR from exceeded amount
For unwithdrawn booked cash	**0,20%**	Min. 16,60 EUR from unwithdrawn amount
EUR cash disbursement using the Cash Advance service (VISA or MasterCard)	**0,00 EUR**	
Purchase, deposit and exchange of less damaged Euro banknotes and coins	**5,00%**	Max. 66,40 EUR from total amount

4.2. Safety boxes

Annual rental		
Size 1 (Height of 5–8 cm/capacity to 9 000 cm^3)	**250,00 EUR**	+ VAT
Size 2 (Height of 10–15 cm/capacity to 16 000 cm^3)	**250,00 EUR**	+ VAT
Size 3 (Height of 20–30 cm/capacity to 40 000 cm^3)	**375,00 EUR**	+ VAT
Size 4 (Height above 30 cm/capacity above 40000 cm^3)	**500,00 EUR**	+ VAT
Basic box insurance limited to 1659,70 EUR	**5,81 EUR**	+ VAT
Annual fee for strong box insurance for each 331,94 EUR, with maximum insurance equivalent to 50 000,00 EUR	**1,16 EUR**	+ VAT
For each repeated access to the safety box (more than once per business day)	**5,00 EUR**	
1. Reminder for non-payment	**16,60 EUR**	
2. Reminder for non-payment	**53,11 EUR**	
Contract denouncement on the part of the bank	**66,40 EUR**	

4.3. Services of night safe available at selected branches

Fee for granted access rights to the facility of night safe per contractual client	**6,64 EUR**	Per month

Commissional processing of deposits in cash received through the night safe per client per day:			
– Sum in cash up to 3 300,00 EUR inclusive	**1,00 EUR**	Per cover	
– Sum in cash over 3 300,00 EUR	**0,20%**	From the received cash amount	
Fee for provision of packages for depositing cash:			
– Exchange covers: cassettes, bags	**0,00 EUR**		
– One-off covers: plastic bag, paper bag	**1,00 EUR**		
Damage or loss of exchange packages, access cards and keys to the night safe:			
– Night safe cassette	**83,00 EUR**		
– Lockable bag for the night safe	**16,60 EUR**		
– Magnetic ID card for the night safe	**16,60 EUR**		
– Access key to the night safe	**16,60 EUR**		
4.4. Exchange services[7)]			
Coins purchase in foreign currency	**25%**	From the amount min. 6,60 EUR	

5. DEPOSIT PRODUCTS

5.1. Term deposits		
Opening and maintenance of term deposits	0,00 EUR	
Penalty fees for premature withdrawal and premature account closing	100%	From interest credited up to the day of premature withdrawal

6. LOANS

6.1. Fee for processing of loan application		
Investment loan for owners of flats and non-residential premises	**0,00 EUR**	
Overdraft loan	**0,00 EUR**	
Investment loan	**0,00 EUR**	
Installment loan secured by real estate	**0,00 EUR**	
6.2. Fee for providing the loan		
(Fee defined in % will be calculated from the loan limit amount agreed in the loan agreement. Fee is payable on the date of signing of the agreement or no later than on the date of first loan drawdown.)		
Overdraft loan*	**1,00%**	From loan limit, min. 150,00 EUR
** Within the packages of services BIZNIS KONTO GOLD and KONTO PROFESIA Plus, there is a fee for the provision of the free-of-charge overdraft for loans provided until 31. 5. 2025.*		
Installment loan	**1,00 %**	From loan limit, min. 150,00 EUR
Investment loan	**By agreement**	Min. 0,7%, max. 1% from the loan limit amount, min. 150,00 EUR
Investment loan for owners of flats and non-residential premises	**0,70%**	From loan limit, min. 200,00 EUR
Installment loan secured by real estate	**0,70%**	From loan limit, min. 200,00 EUR
6.3. Fee for loan administration		
Overdraft loan – regular annual monitorng of the loan*	**1,00%**	From loan limit, min. 150,00 EUR
** Monitoring is executed on the anniversary of the signing of the credit agreement. Within the packages of services BIZNIS KONTO GOLD and KONTO PROFESIA Plus, there is a fee for the provision of the free-of-charge overdraft for loans provided until 31. 5. 2025.*		
Investment loan**	**By agreement**	Min. 0.7%, max. 1% p.a. From the loan limit amount, min. 150,00 EUR
Investment loan for owners of flats and non-residential premises	**0,00%**	
*** The fee is payable no later than within 15 days of the first month of the new calendar year, calculated from the the balance of the principal of the loan amount as of 31.12 of the previous year.*		
6.4. Fee for maintenance of loan limit		
(fee is payable monthly)		
Overdraft loan*	**8,00 EUR**	
** Within the package of services BIZNIS KONTO GOLD is a fee for maintenance of loan limit free of charge for loans provided until 31. 5. 2025*		
Installment loan	**8,00 EUR**	
Installment loan secured by real estate	**8,00 EUR**	
6.5. Fee for increase of loan limit		
Overdraft loan	**1,00%**	From the volume of the increased loan limit, min. 150,00 EUR
Installment loan	**1,00%**	From the volume of the increased loan limit, min. 150,00 EUR

6.6. Fee for early repayment of the loan		
Installment loan, Investment loan	**5,00%**	From the early repaid principal, min. 200,00 EUR
Investment loan for owners of flats and non-residential premises	**3,00%**	From the early repaid principal, min. 200,00 EUR
Installment loan secured by real estate	**5,00%**	From the early repaid principal, min. 200,00 EUR
6.7. Fee for undrawn loan amount		
A fee for an amount of undrawn credit – Overdraft loan*	**1,00% p.a.**	Commission from an undrawn part of credit is counted daily from the difference between the contractual amount of credit and a real drawn amount of credit starting with a day following after the first day of the agreed period of drawing up until, and including, the last day of the permitted credit drawing. Thereby, it is always due by the last day of the month for the past month.
** The fee is applied to Overdraft loans contracted before 31.05.2016 inclusive*		
A fee from the undrawn credit framework (Investment loan, Investment loan for owners of flats and non-residential premises, Installment loan, Installment loan secured by real estate)	**1,00%**	Fee is calculated from the difference between the contractual amount of credit and the real drawn amount of credit after drawing period
6.8. Fee for withdrawal from agreement		
A fee for amendments in contractual documentation based on client's initiative (including collateral conditions change)	**0,25%**	From the loan limit, in case of investnment loans from the unpaid balance of the loan, min. 166,00 EUR
Withdrawal from credit contract from a client part (a fee for termination of a credit relationship prior the first credit drawing)	**1,00%**	From the loan amount, min. 166,00 EUR
Fee for early termination of Agreement on overdraft facility	**3,00%**	From provided loan limit
6.9. Others		
A fee for the request for payment	**40,00 EUR**	One-off payment
Dunning letter or call in an event of failure to present financial statements within specified deadlines	**100,00 EUR**	One-off payment
Fee for breaching loan agreement conditions	**max. 300,00 EUR**	One-off payment

7. CARDS

7.1. Debit cards	Debit Business Standard Deposit	Debit Business Standard	Debit Business World
Annual fee	7,00 EUR	12,00 EUR	116,00 EUR
Insurance			
TRAVEL Basic – basic travel insurance monthly	1,13 EUR	1,13 EUR	Free of charge
TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance) monthly	3,61 EUR	3,61 EUR	3,16 EUR
SAFE Basic – insurance for your payment card, personal belongings and online purchases – insurance coverage of EUR 1,600 monthly	1,30 EUR	1,30 EUR	1,30 EUR
SAFE Plus – insurance for your payment card, personal belongings and online purchases – insurance coverage of EUR 4,000 monthly	1,73 EUR	1,73 EUR	1,73 EUR
Additional services			
Priority Pass Digital membership annually	x	Free of charge	Free of charge
Priority Pass Digital use	x	35 EUR entry of 1 person	35 EUR entry of 1 person
Transactions using the card:			
Cash withdrawal from the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group abroad[a)]	x	0,30 EUR	0,30 EUR
Eurocash withdrawal from the ATM of other banks in the SR and in EEA countries (for cards established from 1.1.2020)	x	3,00 EUR	3,00 EUR
Cash withdrawal from ATM elsewhere abroad	x	2% from the withdrawn amount, min. 6,00 EUR	2% from the withdrawn amount, min. 6,00 EUR
Payment at merchant in SR and abroad, recharging mobile operators credit via ATM	x	0,15 EUR	0,15 EUR
Cash withdrawal using the Cash Advance service in the SR and abroad	x	2.5% from the withdrawn amount, min. 10,00 EUR	2,5% from the withdrawn amount, min. 10,00 EUR
Eurocash deposits via UniCredit Bank ATMs in the SR on accounts maintained by UniCredit Bank in the SR	Free of charge	Free of charge	Free of charge
Other services:			
Express fee for express card issuance (within 2 business days)	35,00 EUR	35,00 EUR	35,00 EUR
Limit change	5,00 EUR	5,00 EUR	5,00 EUR
PIN reprint (up to 10 working days)	10,00 EUR	10,00 EUR	10,00 EUR
Express PIN reprint (up to 3 working days)	35,00 EUR	35,00 EUR	35,00 EUR
Balance inquiry at other ATM	1,00 EUR	1,00 EUR	1,00 EUR
Card re-issuance after loss, theft, damage	10,00 EUR	10,00 EUR	10,00 EUR
Delivery of card / PIN / card and PIN to branch	20,00 EUR	20,00 EUR	20,00 EUR

Fees for international debit and credit payment cards in FX are collected in FX, calculating the FX equivalent from EUR.

7.2. Credit cards	Credit Business Standard	Credit Business World
Annual fee	40,00 EUR	65,00 EUR
Insurance		
TRAVEL Basic – basic travel insurance monthly	1,13 EUR	Free of charge
TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance) monthly	3,61 EUR	3,16 EUR
SAFE Basic – insurance for your payment card, personal belongings and online purchases – insurance coverage of EUR 1,600 monthly	1,30 EUR	1,30 EUR
SAFE Plus – insurance for your payment card, personal belongings and online purchases – insurance coverage of EUR 4,000 monthly	1,73 EUR	1,73 EUR
Transactions using the card:		
Cash withdrawal from the UniCredit Bank ATM in SR	1%, min. 3,50 EUR	1%, min 3,50 EUR
Cash withdrawal from the ATM of other banks in SR and cash withdrawal abroad	2%, min 6,00 EUR	2%, min 6,00 EUR
Cash withdrawal using the Cash Advance service in SR and abroad	2%, min 10,00 EUR	2%, min 10,00 EUR
Currency exchange fee	0,5 %	0,5 %
Other services:		
Extra fee for express card issuance (within 2 working days)	35,00 EUR	35,00 EUR
Express PIN number reprint (up to 3 working days)	35,00 EUR	35,00 EUR
Card issuance after loss, theft or damage	10,00 EUR	10,00 EUR
Delivery of card / PIN / card and PIN to branch	20,00 EUR	20,00 EUR
Change of loan limit upon the client's request	5,00 EUR	5,00 EUR
Change of the cash withdrawal limit	5,00 EUR	5,00 EUR
Statements by domestic post (monthly)	5,00 EUR	5,00 EUR
Reprint of PIN number (up to 10 working days)	10,00 EUR	10,00 EUR
Card blockage	5,00 EUR	5,00 EUR
Card cancellation	5,00 EUR	5,00 EUR
Card cancellation by breach of agreement	0,00 EUR	0,00 EUR
Statement reprint	5,00 EUR	5,00 EUR
Reminder	10,00 EUR	10,00 EUR
Fee for Overdraft of the loan limit of the card, exceeding the loan limit of the card	5,00 EUR	5,00 EUR
Fee for refunding money paid by client to the instalment account of the Bank	5,00 EUR	5,00 EUR

8. ELECTRONIC BANKING SERVICES

8.1. BusinessNet Professional – Internet Banking

Establishing access	**20,00 EUR**	One-off payment*	
Defining structured signature authorisations	**80,00 EUR**	One-off payment	
Fee for use	**12,00 EUR**	Monthly*	15,77 USD; 331,46 CZK; 17,18 AUD; 17,25 CAD; 14,53 CHF; 89,41 DKK; 9,51 GBP; 3 743,75 HUF; 1 651,00 JPY; 98,98 NOK; 50,15 PLN; 53,00 RON; 110,25 SEK
Cancelling	**Free of charge**		

8.2. BusinessNet – Internet Banking

Establishing access	**100,00 EUR**	One-off payment*	
Fee for use – client	**12,00 EUR**	Monthly*	15,77 USD; 331,46 CZK; 17,18 AUD; 17,25 CAD; 14,53 CHF; 89,41 DKK; 9,51 GBP; 3 743,75 HUF; 1 651,00 JPY; 98,98 NOK; 50,15 PLN; 53,00 RON; 110,25 SEK
Fee for use – user (5 user free of charge)	**1,00 EUR**	Monthly*	
Cancelling	**Free of charge**		

Keys for logins and transaction signatures, other fees

Smart key (mobile token)	**Free of charge**		
Setting up user authorisations (beyond establishing the product)	**12,00 EUR**		
Changing user authorisations by bank	**12,00 EUR**		
SMS key – set-up and initiation	**20,00 EUR**	One-off payment	
SMS key – use	**0,20 EUR**	Per SMS	
Token (calculator) – providing, initializing and changing	**80,00 EUR**	One-off payment	VAT free
Blocking user authorisation settings	**Free of charge**		
Unblocking user authorisation settings	**12,00 EUR**		
Setting up a user profile for international use	**40,00 EUR**	One-off payment	

** The fee is not charged for accounts Notarial custody, Notarial custody – liquidation an inheritance and Attorney custody – asset management.*

8.3. BusinessNet Connect – optional module to BusinessNet Professional

Establishing access	**80,00 EUR**	One-off payment	
Fee for use	**8,00 EUR**	Monthly	
Setting up / renewal / blocking / unblocking a user's digital certificate	**Free of charge**		
Cancelling	**Free of charge**		

8.4. Business Smart Banking – Mobile Banking			
Establishing access	**Free of charge**		
Cancelling	**Free of charge**		
8.5. BusinessNet Mobile – Mobile Banking			
Establishing access	**40,00 EUR**	One-off payment	
Fee for use	**1,00 EUR**	Monthly	
Cancelling	**Free of charge**		
Common fees			
Sending an informational email report	**Free of charge**		
Sending an informational SMS report	**0,20 EUR**	Per SMS	0,22 USD, 4,93 CZK, 0,34 AUD, 0,30 CAD, 0,19 CHF, 1,52 DKK, 0,17 GBP , 77,83 HUF, 32,65 JPY, 0,91 NOK, 0,91 PLN, 1,01 RON, 2,42 SEK
Services, training and consultation	**66,50 EUR**	Per hour, for each started hour	
8.6. MultiCash			
Fee for establishing the service (including training)	**275,00 EUR (SEPA module, SKA module, module of electronic signature, activation of the product)**		361,41 USD
Payment modules for one country	**Free of charge**		
Establishing the electronic payment service for each additional country	**115,00 EUR**		151,13 USD
Fee for using the service	**27,00 EUR**	Monthly	35,48 USD; 745,79 CZK; 38,66 AUD; 38,81 CAD; 32,69 CHF; 201,17 DKK; 21,40 GBP; 8423,43 HUF; 3 715,18 JPY; 222,71 NOK; 112,83 PLN; 119,25 RON; 248,06 SEK
Connection to the Bank*	**70,00 EUR**	One-off	91,99 USD
Establishing user authority settings (beyond establishing the product)	**12,00 EUR**		
Changing authority settings for user accounts	**12,00 EUR**		
Blocking/unblocking user authority settings	**12,00 EUR**		
** If on-site professional assistance is required, an additional service fee is charged.*			
8.7. EuropeanGate Executing			
Establishing the service	**60,00 EUR**	Account	
Fee for using the service	**50,00 EUR**	Monthly per account	65,71 USD

8.8. EuropeanGate Forwarding			
Establishing the service	**400,00 EUR**		525,68 USD
Fee for using the service	**20,00 EUR**	Monthly per account	21,80 USD
8.9. MT101 Executing			
Establishing the service	**75,00 EUR**	Account	
Monthly fee	**40,00 EUR**	Monthly per account	
Processing a MT101 message	**Depending on the type of the resulting payment**		

9. SECURITY BROKERAGE AND SERVICES

9.1. Equities and bonds

Bonds – intermediation of purchase	1,00 %	Min. 50,00 EUR transaction amount
Bonds – sale before maturity	0,35 %	Min. 50,00 EUR transaction amount
Equities – intermediation of purchase/sale/subscription on an exchange or OTC	1,00 %	Min. 50,00 EUR transaction amount
Investment certificates, structured bonds, other securities – intermediation of purchase/sale on an exchange or OTC*	1,00 %	Min. 50,00 EUR transaction amount
Investment certificates, structured bonds, other securities – subscription of newly issued instruments*		individually, according to the sales brochure**

** Services regarding investment certificates will be provided when the conditions of the Bank are met.*
*** Detailed information regarding the issue will be provided on request.*
Note: The UniCredit Bank fee already includes stock exchange/broker expenses. The UniCredit Bank fee excludes any expenses and charges paid to third parties by UniCredit Bank in excess of stock exchange/broker expenses; such charges include, for example, a transaction tax applied where appropriate (France, Italy etc.) or stamp duty (e.g., the United Kingdom). If a partial settlement occurs owing to tight market conditions, each partial settlement will be charged separately.

9.2. Mutual Funds of Amundi Group

Requests of unit holders whose financial consultant is UniCredit Bank:		
– Purchase, exchange or noncash redemption of Amundi Group products		In accordance with the valid price list for funds of Amundi Group
– Assignment and transfer of Amundi Group products in the securities owners register kept in Amundi**	Free of charge	
– Making a copy of statements from the securities owners register kept in Amundi, change of personal data	Free of charge	
Requests of unit holders whose financial consultant is Amundi*:**		
– Exchange or non-cash redemption of Amundi Group products		In accordance with the valid price list of funds of Amundi Group, + 40,00 EUR
– Assignment and transfer of Amundi group products in the securities owners register kept in amundi	40,00 EUR	
– Copy of statements from the securities owners register kept in Amundi, change of personal data	40,00 EUR	
Requests of unit holders of other financial consultants*:**		
– Assignment of Amundi Group products in the securities owners register kept in Amundi	40,00 EUR	

It is noted for the avoidance of doubt that from the unit holders whose financial consultant is not UniCredit Bank, the request for transaction, other than mentioned above and unless UniCredit Bank specifies otherwise, will not be accepted.
*** Valid fees for the assignment and transfer of Amundi Group products as a part of the safekeeping provided by UniCredit Bank are listed above in this price list.*
**** The condition for acceptance of a request from unit holder is provision of sufficient information to enable UniCredit Bank to fulfill its regulatory obligations.*

9.3. Providing custody/administration services

Administration of securities/Evidence of assets*	0,20 % p.a.	From the value, min. 49,80 EUR + VAT quarterly**
CDCP charges		According to the CDCP pricelist
Account statement of the securities owner kept in UniCredit Bank above the scope agreed upon in the contract	5,00 EUR	

Operations with securities		
Transfer of securities without financial settlement (with change of ownership) to an account within UniCredit Bank (delivery/receipt)	20,00 EUR	
Transfer of securities without financial settlement (with change of ownership) to an account with a different custodian (delivery)	40,00 EUR	
Transfer of securities (without change of ownership) to an account within UniCredit Bank (delivery/receipt)	Free of charge	
Transfer of securities (without change of ownership) to an account with a different custodian (delivery)	40,00 EUR + VAT	
Assignment of securities (per title) (receipt)	20,00 EUR	
Transfer of securities with financial settlement	0,08 %	Of the trade volume, min. 35,00 EUR, max. 332,00 EUR
Other services		
Registration of the lien into the registry of liens	0,20 %	Min. 35,00 EUR, max. 2 500,00 EUR
Change and cancellation of a lien in the lien registry	50,00 EUR	
Registration of eligible persons on the account	10,00 EUR	
Registration of suspension of right to disposing	7,00 EUR	
Safekeeping of physical securities		Fee and terms by agreement
Unjustified transaction complaint		Real costs + vat
Current/reference account opened in relation to a securities account	With no fee for account keeping	On condition the use thereof for other purposes is excluded

** The account without any securities is also charged. If the value of assets in Administration/Evidence is different, the fee shall be applied at a higher value.*
The fee applies to all types of financial instruments, including mutual funds with the exception for Amundi.
*** The fee is calculated from the value of assets in Administration/Evidence of investment asset on the last business day of the quarter. Charging is on a quarterly basis.*
Note: UniCredit Bank has made maximum effort to estimate the value, having based itself on the prices provided by third party depositories or by other relevant data providers operating on the market. Prices provided by third parties are referred to as either market prices or their estimated values. Nominal values of the held investment instruments, or, the technical figure 0.000001 may be alternatively used in place of the price as a rule where the market value or estimated value of the held investment instrument is unavailable. If the CDCP (CDCP CZ) has included the held investment instruments in the list of issues for which no securities maintenance fee is charged, the technical figure 0.000001 must be used without exception.
While UniCredit Bank considers the sources trusted and provides information obtained from them in good faith, it is nevertheless unable to guarantee and therefore assumes no liability whatsoever for this information's up-to-date status, completeness and correctness, and hence, no liability for that information. The presented values and prices do not constitute an offer to sell or the solicitation of an offer to buy any of the above investment instruments.

The thirds parties mean namely CDCP SR, JSC., NCDCP, JSC., BCPB, JSC. foreign depository, foreign custodian, foreign broker, notary, translator, etc. in case that their services are necessary to perform the activities agreed with a client.

For accounts managed in foreign currency, prices in EUR are charged (if prices in foreign currency are not published) as an equivalent recalculation according to UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank exchange rate.
The Bank reserves the right to fix the prices differently and individually from those specified in the price list.

10. PRODUCTS AND SERVICES NO LONGER PROVIDED BY THE BANK

10.1. Packages in EUR	**U KONTO ENTREPRENEUR**	**U KONTO BUSINESS**
Opening and maintenance	8,00 EUR/0,00 EUR*	5,00 EUR
Statement by e-mail or in Electronic Banking	1 x monthly	1 x monthly
SEPA Credit Transfers[21)]	Unlimited	Unlimited
Incoming SEPA instant credit transfer		
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debit through SEPA Direct Debits[21)]		
Debit SEPA Credit Transfers through Electronic Banking[21)]		
Debit SEPA Instant Credit Transfer		
Fee of selected transactions** outside of package		
Maximum monthly total turnover within package***	Unlimited	100 000,00 EUR
Fee for exceeding the maximum monthly total turnover within package****	x	2,00 EUR for every started 2 000,00 EUR
Administration of Standing Orders and allowance of SEPA Direct Debits – instruction, change, cancellation	✓	✓
Cash deposits to account at the branch	✓	10 transactions
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet / BusinessNet Professional (establishment and maintenance), BusinessNet Mobile / Business Smart Banking	Product of Internet Banking BusinessNet / BusinessNet Professional (establishment and maintenance), BusinessNet Mobile / Business Smart Banking
Debit card Debit Business Standard	1 pcs	3 pcs
Cash withdrawals with debit card from UniCredit Bank ATMs in SR and withdrawals from ATM in EEA countries[1)]	✓	✓
Cash withdrawals by the debit card from ATM of other banks in SR and abroad[1)] (for accounts set up before 31.12.2019)	✓	✓
Cash withdrawals by debit card from ATMs of other banks in SR and abroad(for accounts set up from 1.1.2020)	2 withdrawals	2 withdrawals
Payment through payment terminals in the SR and abroad for cards issued free-of-charge/discount to the package[1)]	✓	✓
Opening and maintenance of current account in foreign currency CZK/PLN/HUF/ USD/GBP/ free of monthly charge (with monthly generated bank statement sent by mail/generated bank statement through Electronic Banking)	1 account	4 accounts
Optional banking and non-banking services and discounts:		
International Desk services	✓	✓
Current account for drawing loans from Ministry of Agriculture SR		
Maintenance of a special account for drawing loans from Ministry of Agriculture SR – to current account maintained in the Bank	0,00 EUR	
Establishment of a special account for drawing loans from the Ministry of Agriculture SR	6,64 EUR	Monthly
Monthly Cancellation of special account for drawing loans from the Ministry of Agriculture SR	0,00 EUR	
Current account in SKK for Associations of Apartment Owners and Aministrators		
Opening, maintenance	1,00 EUR	Monthly

Standard fees are charged for other services, not indicated in the packages.
** Discount conditions for monthly fee (monthly fee discount for next calendar month)*

U KONTO ENTREPRENEUR monthly credit turnover on package account min. 400 EUR
KONTO HOME average monthly credit balance on package account over 15 000 EUR

(Discount does not apply for customers with individual package conditions)

*** Selected transactions:*
SEPA Credit Transfers
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debit through SEPA Direct Debits
Debit SEPA Credit Transfers[2)] through Electronic Banking

**** The limit shall be counted as turnover on all accounts involved in the U Konto BUSINESS package*

***** The fee will not be charged for the first exceeding of the maximum monthly total turnover on package in the year. Freelancers will not be charged the fee.*

BIZNIS KONTO START

Opening and maintenance	4,50 EUR/0,00 EUR**
Statement by e-mail or in Electronic Banking	1 x monthly
SEPA Credit Transfers[21)]	30 transactions
Incoming SEPA Instant Credit Transfer	
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debit through SEPA Direct Debits[21)]	
Debit SEPA Credit Transfers through Electronic Banking[21)]	
Debit SEPA Instant Credit Transfers through Electronic Banking [21)]	
Fee of selected transactions*** beyond package	0,26 EUR/transaction
Debit SEPA Credit Transfers at the branch	x
Administration of Standing Orders and allowance of SEPA Direct Debits – instruction, change, cancellation	x
Cash deposits to account at the branch	x
Cash withdrawals from account at the branch	x
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet / BusinessNet Professional (establishment and maintenance), BusinessNet Mobile / Business Smart Banking
Debit card Debit Business Standard	1 pcs
Debit card Debit Business World	x
Cash withdrawals from ATMs of the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group [a)] abroad only for the cards issued free-of-charge/discount to the package[1)]	✓
Cash withdrawals from ATMs of other banks in SR and in EEA [b)] only for the cards issued free-of-charge/discount to the package[1)]	x
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package[1)]	✓
Card blocking	x
Opening and maintenance of current account in foreign currency CZK/PLN/HUF/ USD/GBP/free of monthly charge (with monthly generated bank statement sent by mail/generated bank statement through Electronic Banking)	x
Fee for providing of Overdraft loan	x

Fee for regular annual monitoring of Overdraft loan	x
Fee for maintenance of Overdraft loan	x
Optional banking and non-banking services and discounts:	
International Desk services	✓
Discount on annual credit card fee	x
BIZNIS KONTO MASTER	
Opening and maintenance	11,11 EUR/5,00 EUR *
Statement by e-mail or in Electronic Banking	1 x monthly
SEPA Credit Transfers[21)]	60 transactions
Incoming SEPA Instant Credit Transfer	
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA DIrect Debit through SEPA Direct Debits[21)]	
Debit SEPA Credit Transfers through Electronic Banking[21)]	
Debit SEPA Instant Credit Transfers through Electronic Banking[21)]	
Fee for selected transactions*** beyond package	0,26 EUR/transaction
Debit SEPA Credit Transfers and SEPA instant Credit Transfers at the branch[21)]	5 transactions
Administration of Standing Orders and allowance of SEPA Direct Debits – instruction, change, cancellation	✓
Cash deposits to account at the branch	3 transactions
Cash withdrawals from account at the branch	x
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet / BusinessNet Professional (establishment and maintenance), BusinessNet Mobile / Business Smart Banking
Debit card Debit Business Standard	2 pcs
Debit card Debit Business World	x
Cash withdrawals from ATMs of UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group [a)] abroad only for the cards issued free-of-charge/discount to the package[1)]	✓
Cash withdrawals from ATMs of other banks in SR and in EEA [b)] only for the cards issued free-of-charge/discount to the package[1)]	2 cash withdrawals
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package[1)]	✓
Card blocking	x
Opening and maintenance of current account in foreign currency CZK/PLN/HUF/ USD/GBP/ free of monthly charge (with monthly generated bank statement sent by mail/generated bank statement through Electronic Banking)	3 accounts
Fee for provision of Overdraft loan	x
Fee for regular annual monitoring of Overdraft loan	x
Fee for maintenance of Overdraft loan	x
Optional banking and non-banking services and discounts:	
International Desk services	✓
Discount of annual fee of credit card	x

BIZNIS KONTO GOLD	
Opening and maintenance	22,22 EUR/10,00 EUR *
Statement by e-mail or in Electronic Banking	20 x monthly
SEPA Credit Transfers[21)]	Unlimited
Incoming SEPA Instant Credit Transfer	
SEPA Credit Transfers – Standing Orders and Sweeping and payments through SEPA Direct Debits[21)]	
Debit SEPA Credit Transfers through Electronic Banking[21)]	
Debit SEPA Instant Credit Transfers through Electronic Banking[21)]	
Fee of selected transactions*** beyond package	x
Debit SEPA Credit Transfers and SEPA instant Credit Transfers at the branch	20 transactions
Administration of Standing Orders and allowance of SEPA Direct Debits – instruction, change, cancellation	✓
Cash deposits to account at the branch	10 transactions
Cash withdrawals from account at the branch	5 transactions
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet / BusinessNet Professional (establishment and maintenance), BusinessNet Mobile / Business Smart Banking
Debit card Debit Business Standard	3 (only one card can be Debit Business World)
Debit card Debit Business World	
Cash withdrawals from ATMs of UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group [a)] abroad only for the cards issued free-of-charge/discount to the package[1)]	✓
Cash withdrawals from ATMs of other banks in SR and in EEA [b)] only for the cards issued free-of-charge/discount to the package[1)]	✓
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package[1)]	✓
Card blocking	✓
Opening and maintenance of current account in foreign currency CZK/PLN/HUF/ USD/GBP/free of monthly charge (with monthly generated bank statement sent by mail/generated bank statement through Electronic Banking)	5 accounts
Fee for provision of Overdraft loan	✓
Fee for regular annual monitoring of Overdraft loan	✓
Fee for maintenance of Overdraft loan	✓
Optional banking and non-banking services and discounts:	
International Desk services	✓
Discount of annual fee of credit card	50%

Standard fees are charged for other services, not indicated in the packages.
** Discount conditions for monthly fee (monthly fee discount for next calendar month)*

BIZNIS KONTO MASTER Average monthly credit balance on package account over 15 000,00 EUR
BIZNIS KONTO GOLD Average monthly credit balance on package account over 30 000,00 EUR

(Discount does not apply for customers with individual package conditions and does not apply for clients with a discount from maintenance of loan limit fee on Overdraft loan)

*** In the case of establishment of the package of services by a new entrepreneur within 12 months of their licence to conduct business (i.e., Start-up) the maintenance fee is automatically free of charge for the first 12 months.*

**** Selected transactions:*
SEPA Credit Transfers
SEPA Credit Transfers – Standing orders, Sweeping and payments through SEPA Direct Debits
Debit SEPA Credit Transfers[2)] through Electronic Banking

UniCredit Bank PRODUCTS:
PACKAGES OF SERVICES FOR ENTREPRENEURS

Biznis Smart (before, Biznis Balík Smart)	4,50 EUR
Opening and maintenance	✓
Opening and maintenance of Bonus account in EUR	x
Statement by e-mail or in Electronic Banking	1 x monthly
SEPA Credit Transfers (domestic and cross-border payments)	5 transactions
Incoming SEPA Instant Credit Transfer	5 transactions
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debit (domestic and cross-border payments to EEA[b)])	x
Debit SEPA Credit Transfers (domestic and cross-border payments to EEA[b)]) through Electronic Banking	20 transactions
Debit SEPA Instant Credit Transfers through Electronic Banking[21)]	20 transactions
Fee of selected transactions* beyond package	x
Debit SEPA Credit Transfers at the branch (domestic and cross-border payments to EEA[b)])	x
Administration of Standing Orders and allowance of SEPA Direct Debits collection (instruction, change, cancellation)	x
Cash deposits to account at the branch	x
Cash withdrawals from account at the branch	x
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet / BusinessNet Professional (establishment and maintenance), BusinessNet Mobile / Business Smart Banking
Debit card Debit Business Standard	✓
Debit card Debit Business World	x
Transactions by debit payment card in ATMs of UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Group abroad) only for the cards issued free-of-charge/discount to the package[1)]	✓
Transactions by debit payment card in ATMs of the other banks SR only for the cards issued free-of-charge/discount to the package[1)] (including withdrawals of eurocash in EEA countries[b)])	x

Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package[1)]	✓
Card blocking	x
Opening and maintenance of current account in CZK or in USD free of monthly charge (with monthly generated bank statement sent by mail)	x
Biznis Champion	**11,11 EUR / 5,00 EUR****
Opening and maintenance	✓
Opening and maintenance of Bonus account in EUR	✓
Statement by e-mail or in Electronic Banking	1 x monthly
SEPA Credit Transfers (domestic and cross-border payments)	55 transactions
Incoming SEPA Instant Credit Transfer	
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debit (domestic and cross-border payments to EEA[b)])	
Debit SEPA Credit Transfers (domestic and cross-border payments to EEA[b)]) through Electronic Banking	
Debit SEPA Instant Credit Transfers through Electronic Banking[21)]	
Fee of selected transactions* beyond package	0,26 EUR/transaction
Debit SEPA Credit Transfers and SEPA instant Credit Transfers at the branch (domestic and cross-border payments to EEA[b)])	5 transactions
Administration of Standing Orders and allowance of SEPA Direct Debits collection (instruction, change, cancellation)	✓
Cash deposits to account at the branch	3 transactions
Cash withdrawals from account at the branch	x
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet / BusinessNet Professional (establishment and maintenance), BusinessNet Mobile / Business Smart Banking
Debit card Debit Business Standard	✓
Debit card Debit Business World	x
Transactions by debit payment card in ATMs of UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Group abroad) only for the cards issued free-of-charge/discount to the package[1)]	✓
Transactions by debit payment card in ATMs of the other banks SR only for the cards issued free-of-charge/discount to the package[1)] (including withdrawals of EUR cash in EEA countries [b)]	x
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package[1)]	✓
Card blocking	x
Opening and maintenance of current account in CZK or in USD free of monthly charge (with monthly generated bank statement sent by mail)	✓
*** Discount conditions for monthly fee (monthly fee discount for next calendar month)* *Average monthly credit balance on package account over 15 000,00 EUR*	
Biznis Champion Plus	**33,33 EUR / 15,00 EUR ****
Opening and maintenance	✓
Opening and maintenance of Bonus account in EUR	✓
Statement by e-mail or in Electronic Banking	20 x monthly

SEPA Credit Transfers (domestic and cross-border payments)	200 transactions
Incoming SEPA Instant Credit Transfer	
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debits (domestic and cross-border payments to EEA[b)])	10 transactions
Debit SEPA Credit Transfers (domestic and cross-border payments to EEA[b)]) through Electronic Banking	70 transactions
Debit SEPA Instant Credit Transfers through Electronic Banking[21)]	
Fee of selected transactions* beyond package	0,26 EUR/transaction
Debit SEPA Credit Transfers and SEPA instant Credit Transfers at the branch (domestic payments and cross-border payments to EEA[b)])	20 transactions
Administration of Standing Orders and allowance of SEPA Direct Debits collection (instruction, change, cancellation)	✓
Cash deposits to account at the branch	10 transactions
Cash withdrawals from account at the branch	5 transactions
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet / BusinessNet Professional (establishment and maintenance), BusinessNet Mobile / Business Smart Banking
Debit card Debit Business Standard	✓
Debit card Debit Business World	26,50 EUR
Transactions by debit payment card in ATMs of UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Group[a)] abroad) only for the cards issued free-of-charge/discount to the package[1)]	✓
Transactions by debit payment card in ATMs of the other banks SR only for the cards issued free-of-charge/discount to the package[1)] (including withdrawals of EUR cash in EEA countries[b)])	✓
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package[1)]	✓
Card blocking	✓
Opening and maintenance of current account in CZK or in USD free of monthly charge (with monthly generated bank statement sent by mail)	✓
*** Discount conditions for monthly fee (monthly fee discount for next calendary month)* *Average monthly credit balance on package account over 30 000 EUR*	
Biznis Balík Mini (before, UniBalík Biznis; before, Balík Business Style)	**4,99 EUR monthly**
Opening and maintenance of current account in EUR	
Opening and maintenance of Bonus account in EUR	
Statements sent by post (locally) or by e-mail	
Cashless transactions – Credit (domestic payments and EUR payments)	10 transactions
Incoming SEPA Instant Credit Transfer	10 transactions
Cashless transactions through Electronic Banking (domestic payments and EUR payments)	10 transactions
Debit SEPA Instant Credit Transfers through Electronic Banking[21)]	10 transactions
Administration of Standing Orders and collections (instruction, change, cancellation)	
Electronic Banking services (opening and maintenance)	Internet Banking product BusinessNet / BusinessNet Professional or Online Banking (establishment and maintenance)

Debit card Debit Business Standard	✓
Transactions by debit payment card in ATMs of UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Group abroad) [a)] only for the cards issued free-of-charge/discount to the package[1)]	
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package[1)]	
Installation of POS terminal (up to 10 days)	
Optional banking and non-banking services and discounts:	
International Desk services	
Biznis Balík (before, UniBalík Biznis; before, Balík Business Style)	**9,99 EUR monthly**
Opening and maintenance of current account in EUR	
Opening and maintenance of Bonus account in EUR	
Statements sent by post (locally) or by e-mail	
Cashless transactions – Credit (domestic payments and EUR payments)	20 transactions
Incoming SEPA Instant Credit Transfer	
Cashless transactions – Debit (except for Standing Orders and Collections) (domestic payments and EUR payments)	5 transactions
Cashless transactions – Debit (Standing Orders and Collections) (domestic payments and EUR payments)	5 transactions
Cashless transactions through Electronic Banking (domestic payments and EUR payments)	30 transactions
Debit SEPA Instant Credit Transfers through Electronic Banking[21)]	
Administration of Standing Orders and collections (instruction, change, cancellation)	
Electronic Banking services (opening and maintenance)	Internet Banking product BusinessNet / BusinessNet Professional or Online Banking (establishment and maintenance)
Debit card Debit Business Standard	✓
Transactions by debit payment card in ATMs of UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Group abroad) [a)] only for the cards issued free-of-charge/discount to the package[1)]	
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package[1)]	
Installation of POS terminal (up to 10 days)	
Optional banking and non-banking services and discounts:	
International Desk services	
Biznis Balík Plus (before, UniBalík Biznis Plus; before Balík Business Style Plus)	**21,99 EUR monthly**
Opening and maintenance of current account in EUR	
Opening and maintenance of Bonus account in EUR	
Statements sent by post (locally) or by e-mail	
Cashless transactions – Credit (domestic payments and EUR payments)	50 transactions
Incoming SEPA Instant Credit Transfer	
Cashless transactions – Debit (except for Standing Orders and Collections) (domestic payments and EUR payments)	20 transactions

Cashless transactions – Debit (Standing Orders and Collections) (domestic payments and EUR payments)	10 transactions
Cashless transactions through Electronic Banking (domestic payments and EUR payments)	70 transactions
Debit SEPA Instant Credit Transfers through Electronic Banking[21)]	
Administration of Standing Orders and collections (instruction, change, cancellation)	
Electronic Banking services (opening and maintenance)	Internet Banking product BusinessNet / BusinessNet Professional or Online Banking (establishment and maintenance)
Debit card Debit Business Standard	✓
Debit card Debit Business World	26,56 EUR
Transactions by debit payment card in ATMs of UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Group abroad) [a)] only for the cards issued free-of-charge/discount to the package[1)]	
Transactions by debit payment card in ATMs of other banks in the SR only for the cards issued free-of-charge/discount to the package[1)] (including withdrawals of EUR cash in EEA countries)	
Temporary increase of payment card limit	
Card blocking	
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package[1)]	
Installation of POS terminal (up to 10 days)	

Saving account – Bonus account (originally UniBonus)

	EUR		CZK	USD	CAD	CHF	GBP
Opening and maintenance	0,00	Free of charge					
Transactions	0,00	Free of charge					
Account cancellation	0,00	Free of charge					
Penalty fees for premature withdrawal in EUR and in FX							
§ 7 days	0,50%	From withdrawn amount		0,50%			
§ 14 days	0,50%	From withdrawn amount		0,50%			
§ 1 month	1,00%	From withdrawn amount		1,00%			
§ 3 months	1,50%	From withdrawn amount		1,50%			
§ 6 months	2,00%	From withdrawn amount		2,00%			
§ 9 months	2,50%	From withdrawn amount		2,50%			
§ 12 months	2,50%	From withdrawn amount		2,50%			
Statements	0,00%	Free of charge					

Deposit certificates

Amortization proceedings execution	1,00%	From disbursed amount min. 9,96 EUR, max. 99,58 EUR					

LOANS

Fee for loan administration	
Investment loans EU – PRV, Combined investment loans EU – PRV	By agreement, min. 0,70%, Max.1% p.a. from the loan limit amount, min. 100,00 EUR
Real loan (before UniREAL)	By agreement, min. 0,70%, Max.1% p.a. from the loan limit amount, min. 100,00 EUR
Fee for early repayment of the loan	
Investment loans EU – PRV, Combined investment loans EU – PRV	3% from the early repaid principal
Real loan (before UniREAL)	3% from the early repaid principal
Short-term loans from European funds within the Slovak Countryside Development Program for years 2007–2013	3% from the early repaid principal

HVB Bank Slovakia PRODUCTS:
HVB Corporate packages

****Corporate package Mini**	**3,40 EUR monthly**
Maintenance of a EUR current account	
One account statement monthly by e-mail	
Term Deposit account	
Domestic payment transactions 10 pcs. (*) (domestic payment and EUR payment)	
Debit card Debit Business Standard	
OnlineBanking	
****Corporate package Basic**	**4,80 EUR monthly**
Keeping of an EUR current account	
One account statement monthly by e-mail	
Term deposit account	
domestic payment transactions 20 pcs. (*) (domestic payment and EUR payment)	
Debit card Debit Business Standard	
OnlineBanking	
****Corporate package Economy**	**7,40 EUR monthly**
Maintenance of a EUR current account	
One account statement monthly by e-mail	
Progressive interest-bearing on current account	
Term Deposit account	
Domestic payment transactions 45 pcs. (*) (domestic payment and EUR payment)	
Debit card Debit Business Standard	
Online Banking	
The possibility to buy another debit card Debit Business Standard with 50% discount	
****Corporate package Bonus**	**14,40 EUR monthly**
Maintenance of a EUR current account	
One account statement monthly by e-mail	
Progressive interest-bearing on current account	
Term Deposit account	
Domestic payment transactions 75 pcs. (*) (Domestic payment and EUR payment)	

Debit cards 2x Debit Business Standard	
Online Banking	
MultiCash – software activation	
The possibility to buy another debit card Debit Business Standard with 50% discount	
****Corporate package Optimum**	**33,60 EUR monthly**
Maintenance of a EUR current account	
One account statement monthly by e-mail	
Progressive interest-bearing on current account	
Term deposit account	
Domestic payment transactions 145 pcs. (*) (Domestic payment and EUR payment)	
Domestic payment system and clearing for corporate packages	
Debit cards 2x Debit Business Standard	
Corporate packages mini, basic	
Multicash – software and software activation	
The possibility to buy another debit card Debit Business Standard with 50% discount	

** The pre-paid volume of domestic payment transactions includes, in the case of Corporate packages Mini and Basic: electronic and written Payment Orders, Collections, and Standing Orders. In the case of Corporate packages Economy, Bonus, Optimum: electronic Payment Orders. Other services*

*** Corporate package, before HVB Corporate account*

Domestic payment system and clearing for corporate packages	
Corporate packages Mini, Basic payment charging order – processing:	
Surcharge for the written charging order	0,26 EUR
Fee for transactions, included in the price of the package* exceeding the items included in the package (domestic payment and EUR payment)	0,26 EUR
Corporate packages Economy, Bonus, Optimum	
Credit and debit transactions on the current account for the purposes of the social fund, reserve fund and other funds under the Act (domestic payments and EUR payments)	Standard prices

** The pre-paid volume of domestic payment transactions includes, in the case of Corporate packages Mini and Basic: electronic and written Payment Orders, Collections, and Standing Orders.*

Fee for abolition of the HVB Corporate account	9,96 EUR does not refer to the change onto the UniBalík Biznis or UniBalík Biznis Plus or onto a current account

Prepaid cards		Visa Business Prepaid
Annual fee		7,00 EUR
Transactions using the card:		
ATM cash withrawal UniCredit Bank in SR		0,30 EUR
ATM cash withdrawal of another bank in SR and cash withdrawal abroad		3,00 EUR
Cash withdrawal using Cash Advance service in SR and abroad		2%, min. 10,00 EUR
Payment at merchant in SR and abroad, recharging mobile operators credit via ATM		0,00 EUR
Currency exchange fee		0,5 %
Other services:		
Card blockage		5,00 EUR
Unjustified transaction complaint		Real costs, min. 5,00 EUR
PIN reprint (up to 10 working days)		10,00 EUR
Express PIN reprint (up to 3 working days)		35,00 EUR
Statements by domestic post (monthly)		4,00 EUR
Card re-issuance after loss, theft, damage		10,00 EUR
Delivery of card / PIN / card and PIN to branch		20,00 EUR
Extra fee for express card issuance (within 2 business days)		35,00 EUR
Card cancellation		5,00 EUR
Change of limit		5,00 EUR
Top-up (through branch)		0,00 EUR
Top-up (through electronic payment)		0,00 EUR
Transfer of credit balance		1,50 EUR
Credit cards	**VISA Business**	**VISA Business GOLD**
Annual fee	40,00 EUR	65,00 EUR
Transactions using the card:		
Cash withdrawal from the UniCredit Bank ATM in SR	1%, min. 3,50 EUR	1%, min 3,50 EUR
Cash withdrawal from the ATM of other banks in SR and cash withdrawal abroad	2%, min 6,00 EUR	2%, min 6,00 EUR
Cash withdrawal using the Cash Advance service in SR and abroad	2%, min 10,00 EUR	2%, min 10,00 EUR
Currency exchange fee	0,5 %	0,5 %
Other services:		
Extra fee for express card issuance (within 2 working days)	35,00 EUR	35,00 EUR
Statements by domestic post (monthly)	5,00 EUR	5,00 EUR
Express PIN number reprint (up to 3 working days)	35,00 EUR	35,00 EUR
Card issuance after loss, theft or damage	10,00 EUR	10,00 EUR
Delivery of card / PIN / card and PIN to branch	20,00 EUR	20,00 EUR
Change of loan limit upon the client's request	5,00 EUR	5,00 EUR
Change of the cash withdrawal limit	5,00 EUR	5,00 EUR
Reprint of PIN number (up to 10 working days)	10,00 EUR	10,00 EUR
Card blockage	5,00 EUR	5,00 EUR

Card cancellation	5,00 EUR	5,00 EUR
Card cancellation by breach of agreement	0,00 EUR	0,00 EUR
Statement reprint	5,00 EUR	5,00 EUR
Reminder	10,00 EUR	10,00 EUR
Fee for Overdraft of the loan limit of the card, exceeding the loan limit of the card	5,00 EUR	5,00 EUR
Fee for refunding money paid by client to the instalment account of the Bank	5,00 EUR	5,00 EUR

Payment cards HVB Bank Slovakia

HVB Credit card Business	**VISA Classic**
Annual fee	73,03 EUR
Transactions made by card	
– Withdrawal of cash from an HVB Bank ATM in SR	1,66 EUR
– Withdrawal of cash from ZBK ATM in SR	1,5 %, min 4,98 EUR
– Withdrawal of cash from an ATM abroad	2 %, min 8,30 EUR
– Withdrawal of cash at the bank counter in SR and abroad	2 %, min 8,30 EUR
Emergency services	
– Card blocking[1)]	82,98 EUR
Other fees:	
– Production and sending of statement	0,83 EUR
– Sending of statement copy	1,66 EUR
– Change of loan limit[2)]	4,98 EUR
– PIN-code reprinting and sending	4,98 EUR
– Issue of alternative card	13,28 EUR
– Unauthorised complaint abroad	real costs
– Exceeding of loan limit	4,98 EUR
– Reminder	6,64 EUR
– Invitation to settle an obligation	13,28 EUR
– Invitation to settle a total obligation	16,60 EUR
– A penalty for recovery	10 % of the total receivable, min. 33,19 EUR
Currency exchange fee	0,5 %

[1)] Requested by client or decided by the Bank, e,g., in case of failure to adhere to the obligation to return the card to the Bank.
[2)] The limit may be increased after only 6 months.

Loans and Guaranties
Mortgage loan

Fee for early repayment of the loan	4% from the volume
Fee for not drawing the whole amount of the loan	5% from the volume
Fee for keeping and administration of the loan	3,98 EUR monthly
Fee for not submitting the documents required by the Bank, resulting from the contractual relations (one-off)	99,58 EUR
Other fees (sending of reminder)	1st reminder, 16,60 EUR 2nd reminder, 53,11 EUR

HVB Business loans **Overdraft loan**	
– Fee for loan prolongation*	0,3% flat from the volume of the loan, min. 165,97 EUR
– Client withdrawal from contract	3,0% flat from the volume of the provided loan limit min. 165,97 EUR
– unauthorised overdraft	The interest rate applicable on the unauthorised debit balance on the current account
** If client executed payments through the accounts in HVB Bank Slovakia a.s. amounting to more than 80% of annual earnings from the previous year, they can be excused from the loan prolongation fee.*	
Investment loan	
For 3rd and following drawing	
– Commission from the undrawn part of the loan	0,5% flat from the undrawn part of the loan, min. 165,97 EUR
– Fee for early loan repayment / part of the loan	3% flat from the loan balance, or actually from the early instalment of the loan, min. 165,97 EUR
– Late payment interest	The interest rate valid for the unauthorised debit balance on the current account of corporate clients
Operating loans – Overdraft	**0,10% from the loan limit**
Operating loans	
– Overdraft	**1% from the volume of the increased loan limit**
Fee for not drawing the full amount of the loan Investment loan (HVB Bank)	Free of charge
Fee for client's withdrawal from contract Overdraft loan (HVB Bank)[3)]	Free of charge
Fee for drawing of the 4th and following tranche of the loan Investment loan for SVB (HVB Bank)[3)]	Free of charge
Fee for the 3rd and following drawing in the case of gradual loan drawdown Investment loan (HVB Bank)[3)]	Free of charge
General (joint) fees	
– Fee for failure to adhere to the conditions of the loan agreement – not submitting of financial statements	165,97 EUR
– Fee for change in the loan agreement, done upon client's request	165,97 EUR
– Withdrawal from the loan agreement by client (fee for termination of the loan relation before the first loan drawdown)	1% flat from the loan volume, min. 165,97 EUR
– Fee for non-performance of the % of the minimum credit transactions done through the client's accounts in HVB Bank Slovakia a.s., as specified in the loan agreement:	1% flat from the loan balance or the loan limit in case of Overdraft business loan
Reminder fees:	
– 1st reminder	16,60 EUR
– 2nd reminder	33,19 EUR
– 3rd reminder	49,79 EUR
HVB Corporate loans **HVB Corporate loan Flexible**	
Fee for loan prolongation	66,39 EUR
Commission for granting of the loan / prolongation / change	2% from the loan amount, min. 331,94 EUR

Commission for the early repayment of the loan / part of the loan	1% from the early repaid loan, min. 331,94 EUR
Commission from the undrawn part of the loan	0,375% quarterly
Assignment of the rent claim:[1]	
Revision of the assigned claim	99,582 EUR per day + travel costs
Keeping of the assigned claim	
– 1 rent claim	16,60 EUR
– 2–10 rent claims	33,19 EUR
– 11–30 rent claims	66,39 EUR
– More than 30 rent claims	Individually, min. 99,58 EUR
Assignment of a claim (except for the rent claim):	
Revision of the assigned claim	99,58 EUR per day + travel costs
Keeping of the assigned claim:	
– 1 claim	16,60 EUR monthly
– 2–10 claims	66,39 EUR monthly
– 11–30 claims	165,97 EUR monthly
– more than 30 claims	Individually, min. 165,97 EUR + EUR 3,32 for each claim exceeding 30, max. 331,94 EUR
Reminder fees:	
– 1st reminder	16,60 EUR
– 2nd reminder	33,19 EUR
– 3rd reminder	49,79 EUR
Counselling regardless of the provision of the loan	33,19 EUR per 1 hour
Forfeiting	By agreement
[1]Due according to the periodicity of rent payments, i.e.	For example, in In the case of 4 rent claims due quarterly – 132,78 EUR annually, if due monthly – 398,33 EUR.
Financing of communities of apartment owners	
Processing fee	1 % from the loan amount, min. EUR 331,94 max. EUR 1161,79
In the case of gradual loan drawdown, the fee for the 3rd and following tranche	33,19 EUR per tranche
Reminder fees:	
– 1st reminder	16,60 EUR
– 2nd reminder	33,19 EUR
– 3rd reminder	49,79 EUR
Fee for early repayment of the loan	4 % from the early instalment min. 99,58 EUR
EBRD loans	
Fee for early repayment of the loan	
– EBRD 2004 – Investment	0,50% from the early repaid principal
– EBRD 2006 – Investment	0,50% from the early repaid principal
Online Banking – Internet Banking	
Access establishment	0,00 EUR
Fee for making account(s) available for the service	1,00 EUR monthly

Authentication and authorisation tools:	
Smart Key (mobile token)	0,00 EUR
SMS Key – setting and initialization	20,00 EUR one-off payment
SMS key – use	0,20 EUR per SMS
Security Key – Token – delivery, initialization	80,00 EUR one-off payment

EXPLANATORY NOTES

This pricelist of bank services for entrepreneurs shall 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.

The Bank reserves the right to fix prices differently from those specified in the price list based on an individual approach.
Fees in a currency different than SKK, if not indicated, are converted to SKK fees using the NBS Middle rate on the settlement day (except for cross-border payments). For cross-border payments, fees are converted using the Foreign Exchange Sell or Foreign Exchange Buy rates of UniCredit Bank on the settlement day.

a) *Fees are charged in connection with accounts in foreign currencies, as released, applying the Corporate Clients Price-list, for the following banks of the UniCredit Group: UniCredit Bank a UniCredit Bank Banja Luka (Bosnia&Herzegovina), UniCredit Bulbank (Bulgaria), HypoVereinsbank (Germany), UniCredit (Italy), Zagrebačka Banka (Croatia), Bank Austria (Austria), UniCredit Bank (Romania), UniCredit Bank (Russia), UniCredit Bank (Serbia), UniCredit Bank (Slovenia), UniCredit Bank (Czech Republic and Slovakia), and UniCredit Bank (Hungary)*

b) *The Bank serves the following EEA countries: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Croatia, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovenia, Spain, Sweden, France Guayana (GF), Gibraltar (GI), Guadeloupe (GP), Martinique (MQ), and Réunion (RE).*

c) *For EEA currencies, including BGN, CZK, DKK, EUR, HUF, NOK, PLN, RON, and SEK, the Bank reserves the right to fix prices differently from those specified in the price list on an individual approach.*

1) *Free-of-charge transactions made by debit cards are only applicable for cards in a package offer. Free-of-charge transactions refer only to transactions that were entered on the client's account in the current month. For example, transactions executed on the last working day of the month are entered into the client's account in the next month and included in the transaction in the following month, except for payments made pursuant to Standing Orders and allowances with SEPA Direct Debit collection.*
2) *In addition to payments made on the basis of standing orders and Agreements with SEPA direct debit.*
3) ~~*The Bank does not establish new services.*~~ **INVALID**
4) *Regarding incoming payments, BEN refers to clean payments with expenses to be settled by the beneficiary; SHA refers to incoming payments with expenses to be settled by both remitter and beneficiary, and OUR refers to incoming clean payments with expenses to be settled by the remitter.*
5) *CM denotes foreign currency.*
6) *The fees for SMS notifications shall be charged at the end of the calendar month. The prices valid at the moment of charging will be used for billing the fees. The period of billing of fees for notifications by means of the SMS starts on the last working day of the previous calendar month and ends on the day which precedes the last working day of the bank of the current calendar month in which the fees are charged. For charging, it is decisive the day when the payment to which the notification concerns is debited to the account, except for the notifications of debit card transactions. In such cases, the decisive day is the day when the notification SMS is sent. Also, the transactions posted during the night processing and sent the next morning (e.g., interests and fees) and the SMS sent for days off, which are summed up together with the SMS sent on the very next working day, are excluded.*
7) *Rates for transactions are as follows:*
   – FX deposit on SKK account (FX purchase of the account currency)
   – SKK deposit onto FX account (FX sale of the account currency)
   – FX withdrawal from FX account (FX sale of the withdrawn currency/FX purchase of the account currency)
   – Depositing FX cheques onto SKK account (FX purchase of the cheque currency)
   – Depositing FX cheques onto FX account (FX purchase of the deposited cheque/FX sale of the account currency)
   – Withdrawal of FX cheques from SKK account (FX sale of the cheque currency)
   – Withdrawal of FX cheques from the account in another FX (FX sale of the withdrawn cheque/FX purchase of the account currency)
   – Depositing/withdrawal of a cheque of the same currency as that of the account – middle
8) *VN – FX purchase VP – FX sale*
9) *For loans with agreed loan insurance Cardif, free-of-charge.*
10) *Installment exceeding the 1-multiple of the standard annuity one.*
11) *The leaflet is attached to the pricelist.*
12) *The fees (intermediation of deals, except for "payment for intermediation of the deal with government bonds") do not include the fees settled by the CD, which are paid by the client to the bank in the amount of the fee charged by the CD.*
13) *The fees also include the VAT, applicable at the time of service providing.*
14) *The withdrawals by means of all the debit payment cards issued together with the current account of the package are included in the number of the discounted withdrawals.*

15) After fulfilling the bank's conditions.

16) It does not substitute nor include the fee for payment by transfer, check, and electronic media.

17) Unusable bank bills/coins are authentic, damaged by circulation so that they are not able to circulate anymore (written all over, torn, washed, corroded, with damaged edge, missing part of bank bills not larger than 1 cm of its width, or length compared to the standard size).

18) Fees associated with the securities accounts for foreign securities in case of the shareholders of UniCredit Bank Slovakia a.s, who opened the securities account in context with the exchange of shares of UniCredit Bank Slovakia a.s. for shares of UniCredit Bank Czech Republic and Slovakia, a.s, for the purpose of shares taking-over of UniCredit Bank Czech Republic and Slovakia, a.s., on this account, are followed by the Pricelist of bank services for individuals.

19) Main reasons for fee collection in case of the necessity to make a client's order/request change:
- *Order with the sender's bank instruction (in the field with special instruction for the payer's bank).*
- *Request for the change of payment instruction in the incoming payment (redirect the payment from the original to another account).*
- *Recall of the client's order before sending it to the clearing.*
- *Request for the modification of the client's payment order on the request of the beneficiary bank.*

20) Main reasons for fee collection in case of the necessity to make a client's order/request change:
- *Order with missing or wrong SWIFT code.*
- *Order with the sender's bank instruction (in the field with special instruction for the payer's bank).*
- *Request for the change of payment instruction in the incoming payment (redirect the payment from the original to another account).*
- *Recall of the client's order before sending it to the clearing (non-SEPA Credit Transfers).*
- *Request for the modification of the client's payment order on the request of the beneficiary bank.*

21) Except for SEPA countries outside the EEA.