

# PRICELIST OF BANK SERVICES FOR ENTREPRENEURS

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

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## 1. PACKAGES OF SERVICES

<b>1.1. Packages in EUR</b>	<b>U KONTO ENTREPRENEUR</b>	<b>U KONTO BUSINESS</b>	<b>KONTO HOME</b>
Opening and maintenance	8,00 EUR/0,00 EUR*	5 EUR	4,00 EUR/2,00 EUR*
Statement by e-mail or in Electronic banking	1 x monthly	1 x monthly	1 x monthly
SEPA Credit Transfers <sup>21)</sup>	unlimited	unlimited	30 transactions
SEPA Credit Transfers - standing orders and sweeping and payments through SEPA Direct Debits <sup>21)</sup>			
Debit SEPA Credit Transfers through electronic banking <sup>21)</sup>			
Fee of selected transactions** outside of package			0,15 EUR/transaction
Maximum monthly total turnover within package***	unlimited	100 000,00 EUR	unlimited
Fee for exceeding the maximum monthly total turnover within package****	x	2 EUR for every started 2 000 EUR	x
Administration of standing orders and allowance of SEPA Direct Debits - instruction, change, cancellation	✓	✓	✓
Cash deposits to account at the branch	✓	10 transactions	1 EUR
Electronic banking services (opening and maintenance)	product of internet banking BusinessNet Professional (establishment and keeping), Smart Banking	product of internet banking BusinessNet Professional (establishment and keeping), Smart Banking	product of internet banking BusinessNet Professional (establishment and keeping), Smart Banking
International payment debit card Visa Business Professional	1 pcs	3 pcs	x
Cash withdrawals by the debit card from UniCredit Bank ATMs in SR and withdrawals from ATM in EEA countries <sup>1)</sup>	✓	✓	x
Cash withdrawals by the debit card from ATM of other banks in SR and abroad <sup>1)</sup> (for accounts set up till 31.12.2019)	✓	✓	x
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	x
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/ discount to the package <sup>1)</sup>	✓	✓	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)	1 account	4 accounts	x

### Optional banking and non-banking services and discounts:

International Desk services	✓	✓	x
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*Standard fees are charged for other services, not indicated in the packages.*

*\* Discount conditions for monthly fee (monthly fee discount for next calendary 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 and sweeping and payments through SEPA Direct Debits*

*Debit SEPA Credit Transfers<sup>2)</sup> through electronic banking*

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

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

*The fee will not be charged clients from segment Freelancers.*

<b>1.2. Package in EUR for freelancers</b>	<b>KONTO PROFESIA Plus</b>
Opening and maintenance	6 EUR/0 EUR*
Statement by e-mail or in Electronic banking	1 x monthly
SEPA Credit Transfers <sup>21)</sup>	20 transactions
SEPA Credit Transfers - standing orders and sweeping and payments through SEPA Direct Debits <sup>21)</sup>	
Debit SEPA Credit Transfers through electronic banking <sup>21)</sup>	
Fee of selected transactions** beyond package	0,15 EUR/transaction
Debit SEPA Credit Transfers at the branch <sup>21)</sup>	x
Administration of standing orders and allowance of SEPA Direct Debits - instruction, change, cancellation	x
Cash deposits to account at the branch	✓
Cash withdrawals from account at the branch	x
Electronic banking services (opening and maintenance)	product of internet banking BusinessNet Professional (establishment and keeping), Smart Banking
International payment debit card Visa Business Standard	1 ks***
International payment debit card Visa Business Professional	
International payment debit card Visa Business Premium	
Cash withdrawals from ATMs of the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group <sup>a)</sup> abroad, only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Cash withdrawals from ATMs of other banks in SR and in EEA <sup>b)</sup> only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	3 cash withdrawals
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
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
Fee for providing of Overdraft loan	✓
Fee for regular annual monitoring of Overdraft loan	✓
Fee for maintenance of Overdraft loan	x
<b>1.3. Package for clients who meet the conditions for this product generally binding legal regulations.</b>	<b>Special debtor's account - inviolable value of a dwelling (for natural persons entrepreneurs)</b>
Maintenance	2 EUR per month
Opening and cancellation	✓
one-off deposit or transfer of funds under a 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 package.	

*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 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<sup>2)</sup> through electronic banking*

*\*\*\* Gold debit card is only for clients with profession: notary, lawyer, dentist, doctor, executor, bailiff, pharmacist, veterinary, tax advisor and auditor.*

## 2. CURRENT ACCOUNTS

	EUR		Other currencies
<b>2.1. Current account</b>			
Opening and maintenance	<b>3,29</b>	monthly	4,32 USD; 90,88 CZK; 4,71 AUD; 4,73 CAD; 3,98 CHF; 24,51 DKK; 2,61 GBP; 25,10 HRK; 1 026,41 HUF; 452 JPY; 27,14 NOK; 13,75 PLN; 14,53 RON; 30,23 SEK
Establishment, maintenance of another current account - social fund, reserve fund and other funds according by law	<b>0,00</b>	Free of charge	
Establishment, maintenance of another CA only for purposes of salary payment	<b>0,00</b>	Free of charge	
Maintenance of a special account for drawing loans from Ministry of Agriculture SR – to current account maintained in the Bank	<b>0,00</b>	Free of charge	
Establishment of a special account for drawing loans from the Ministry of Agriculture SR	<b>6,64</b>	monthly	
Cancellation of special account for drawing loans from the Ministry of Agriculture SR	<b>0,00</b>	Free of charge	
Product change (for change of account onto a services package and for change of package of interior 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)	<b>6,60</b>	one-off payment	
Account or package cancellation initiated by client	<b>6,60</b>	plus halier balance on the cancelled account	
Current account or package cancellation initiated by the bank, sending of the account denunciation (upon the drop below the minimum balance)	<b>16,60</b>	one-off payment	
<b>2.2. Current account in SKK for Associations of Apartment Owners and Administrators</b>			
opening, maintenance	<b>1,00</b>	monthly	
<b>2.3. Current accounts with special treatment</b>			
Establishment and maintenance of account "Notarial custody", Notarial custody - Liquidation of the inheritance in EUR, USD	<b>0,00</b>	Free of charge	
<b>2.4. Reference account to deposits</b>			
opening, maintenance, transactions, cancellation	<b>0,00</b>	Free of charge	
<b>2.5. Escrow account</b>			
Fee for processing of the Escrow account opening application	<b>166,00</b>	one-off payment	
Commission to bank	<b>by agreement</b>		

Fee for draft of contract on escrow account (lump sum fee payable when submission of the draft of contract is required)	<b>166,00</b>	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)	<b>166,00</b>	one-off payment	

## **2.6. Additional accounts within the Slovak Countryside Development Program for years 2007 to 2013**

Establishment and maintenance of a special subsidy account for the investment loans from European funds within the Slovak Countryside Development Program for years 2007 to 2013	<b>0,00</b>	free of charge	
Establishment and maintenance of a special subsidy account for the investment loans EU - PRV and Combined investment loans EU - PRV	<b>0,00</b>	free of charge	

## **2.7. Other services**

Elaboration of confirmation of made payment upon client's request	<b>10,00</b>	/ one-off payment	
Elaboration of bank's confirmation	<b>16,60</b>	one-off payment + VAT	
Change of the place of account maintenance	<b>10,00</b>	one-off payment	
Specimen signature change upon the client's request	<b>6,60</b>	one-off payment	
Blocking of specimen signature upon client's request	<b>6,60</b>	one-off payment	
Deposit blockage upon the client's request and confirmation issuance	<b>100,00</b>	one-off payment	
Reservation upon the client's request (opening, keeping, cancellation)	<b>6,60</b>	one-off payment	
Blockage change upon the client's request	<b>100,00</b>	one-off payment	
Reminder in case of unauthorised overdraft:			
- first reminder	<b>10,00</b>	one-off payment	
- second reminder	<b>20,00</b>	one-off payment	

## **2.8. Account statements**

Statements by post domestic	<b>4,00</b>	/statement*	4,36 USD; 100 CZK; 6,48 AUD; 5,84 CAD; 4,32 CHF; 29,80 DKK; 3,60 GBP; 29,60 HRK; 1322,40 HUF; 464 JPY; 40 NOK; 17,44 PLN; 18,88 RON; 43,2 SEK
Statements by post to abroad	<b>6,00</b>	/statement*	6 EUR; 6,54 USD; 150 CZK; 8,76 CAD; 5,40 GBP; 6,48 CHF; 1983 HUF; 9,72 AUD; 44,7 DKK; 44,4 HRK; 696 JPY; 60 NOK; 26,16 PLN; 28,32 RON; 64,80 SEK



Account bank statement through SWIFT in MT 940 format including the MT 942	<b>132,78</b>	/message*	174,50 USD; 3 667,62 CZK; 190,13 AUD; 190,87 CAD; 160,78 CHF; 989,30 DKK; 105,23 GBP; 1 012,97 HRK; 41 424,56 HUF; 18 270 JPY; 1 095,24 NOK; 554,87 PLN; 586,42 RON; 1 219,92 SEK
Statement by e-mail	<b>0,30</b>	/statement*	0,39 USD; 8,29 CZK; 0,43 AUD; 0,43 CAD; 0,36 CHF; 2,24 DKK; 0,24 GBP; 2,29 HRK; 93,59 HUF; 41 JPY; 2,47 NOK; 1,25 PLN; 1,32 RON; 2,76 SEK
Statement in Electronic banking	<b>0,30</b>	/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; 2,29 HRK; 93,59 HUF; 41 JPY; 2,47 NOK; 1,25 PLN; 1,32 RON; 2,76 SEK
Issuance of the statement duplicate	<b>5,00</b>	first two pages, each additional page EUR 1	

\* 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).

## 2.9. Customer fees for over-limit deposits

Fee for customer deposits up to and including the specified limit in the relevant currency	<b>0,00</b>	free of charge	
Fee for customer over-limit deposits in EUR, for volumes over 1 mil. EUR	<b>0,5% p. a.*</b>		
Fee for customer over-limit deposits in CHF, for volumes over 1 mil. CHF	<b>0,5% p. a.*</b>		

\* The fee for customer over-the-limit deposits equals the multiple of the fee and the base. The base equals the difference between the customer's daily balance in given currency and the amount of 1.000.000. If the base is negative, the fee equals zero. The daily balance consists of the customer's funds deposited on all the customer's accounts including term deposits and depository bills of exchange in given currency. In the case of account "Notarial custody", balances of accounts of such beneficial owners shall be summed up where the given amount has been achieved. The fee is calculated on daily basis, charged monthly and can be deducted from any of the customer's current account during the following month.

### 3. PAYMENT SYSTEM

	EUR		Other currencies
<b>3.1. Cash transactions:</b>			
Cash deposit to account at the branch (free of charge for sole traders)*	6,00	/transaction	6,54 USD; 150 CZK; 8,76 CAD; 5,40 GBP; 6,48 CHF; 1983 HUF; 9,72 AUD; 44,7 DKK; 44,4 HRK; 696 JPY; 60 NOK; 26,16 PLN; 28,32 RON; 64,80 SEK
Cash withdrawal from account at the branch	6,00	/transaction	6,54 USD; 150 CZK; 8,76 CAD; 5,40 GBP; 6,48 CHF; 1983 HUF; 9,72 AUD; 44,7 DKK; 44,4 HRK; 696 JPY; 60 NOK; 26,16 PLN; 28,32 RON; 64,80 SEK

\* Freelancers clients have a cash deposit to account at the branch for the accounts they use for the exercise of their profession free of charge

### 3.2. Cashless transactions:

#### 3.2.1. SEPA Credit Transfers (domestic and cross-border payments to EEA<sup>b)</sup>)

Credit transaction	0,27	/transaction	0,35 USD; 7,46 CZK; 0,39 AUD; 0,39 CAD; 0,33 CHF; 2,01 DKK; 0,21 GBP; 2,06 HRK; 84,23 HUF; 37 JPY; 2,23 NOK; 1,13 PLN; 1,19 RON; 2,48 SEK
Outgoing payment - by payment orders submitted at the branch	6,00	/transaction	6,54 USD; 150 CZK; 8,76 CAD; 5,40 GBP; 6,48 CHF; 1983 HUF; 9,72 AUD; 44,7 DKK; 44,4 HRK; 696 JPY; 60 NOK; 26,16 PLN; 28,32 RON; 64,80 SEK
Outgoing payment - through electronic banking	0,15	/transaction	0,20 USD; 4,14 CZK; 0,21 AUD; 0,22 CAD; 0,18 CHF; 1,12 DKK; 0,12 GBP; 1,14 HRK; 46,80 HUF; 20 JPY; 1,24 NOK; 0,63 PLN; 0,66 RON; 1,38 SEK
Outgoing payment - through standing orders and sweeping	0,27	/transaction	0,35 USD; 7,46 CZK; 0,39 AUD; 0,39 CAD; 0,33 CHF; 2,01 DKK; 0,21 GBP; 2,06 HRK; 84,23 HUF; 37 JPY; 2,23 NOK; 1,13 PLN; 1,19 RON; 2,48 SEK
Fee for the fast/urgent payment by branch/EB services and through TARGET2	66,39	/transaction	87,25 USD; 1 833,81 CZK; 95,06 AUD; 95,44 CAD; 80,39 CHF; 494,65 DKK; 52,61 GBP; 506,48 HRK; 20 712,28 HUF; 9 135 JPY; 547,62 NOK; 277,44 PLN; 293,21 RON; 609,96 SEK
Voluntary settlement of execution	10,00	one-off transaction	

#### 3.2.2. SEPA Direct Debits

Outgoing payment through SEPA Direct Debits	0,27	/transaction	
Credit payment settled based on SEPA Direct Debits	0,27	/transaction	
Refusal of SEPA Direct Debits by payer through electronic banking	0,00		
Refusal of SEPA Direct Debits by payer at the branch	6,00	at request	
Refund of SEPA Direct Debits by payer at the instigation of beneficiary through electronic banking	0,00		
Refund of SEPA Direct Debits by payer at the instigation of beneficiary at the branch	6,00	at 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	<b>0,27</b>	/transaction	0,35 USD; 7,46 CZK; 0,39 AUD; 0,39 CAD; 0,33 CHF; 2,01 DKK; 0,21 GBP; 2,06 HRK; 84,23 HUF; 37 JPY; 2,23 NOK; 1,13 PLN; 1,19 RON; 2,48 SEK
Outgoing payment - by payment orders submitted at the brach	<b>6,00</b>	/transaction	6,54 USD; 150 CZK; 8,76 CAD; 2,92 GBP; 6,48 CHF; 1983 HUF; 9,72 AUD; 44,7 DKK; 44,4 HRK; 696 JPY; 60 NOK; 26,16 PLN; 28,32 RON; 64,80 SEK
Outgoing payment - through electronic banking	<b>0,15</b>	/transaction	0,20 USD; 4,14 CZK; 0,21 AUD; 0,22 CAD; 0,18 CHF; 1,12 DKK; 0,12 GBP; 1,14 HRK; 46,80 HUF; 20 JPY; 1,24 NOK; 0,63 PLN; 0,66 RON; 1,38 SEK
Outgoing payment - through standing orders and sweeping	<b>0,27</b>	/transaction	0,35 USD; 7,46 CZK; 0,39 AUD; 0,39 CAD; 0,33 CHF; 2,01 DKK; 0,21 GBP; 2,06 HRK; 84,23 HUF; 37 JPY; 2,23 NOK; 1,13 PLN; 1,19 RON; 2,48 SEK
Cashless conversion among accounts of different currencies within UniCredit Bank Czech republic and Slovakia, a.s., Branch Office of a Foreign Bank in SR (exchange DN/DP)	<b>6,64</b>	/transaction	

### 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	<b>0,00</b>		
Outgoing payment in CZK to accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Czech Republic - submitted at the branch/through electronic banking/standing orders	<b>1,20</b>	/transaction	33,15 CZK

### 3.2.5. Cross-border payments and SEPA Credit Transfers outside EEA<sup>b)</sup>

Credit payments with the fee for the recipient (SHA, BEN) <sup>4)</sup>	<b>0,50%</b>	from the amount min. 10, max. 100	
Extra fee for the payment with fee instruction OUR	<b>19,00</b>	/payment	

#### Outgoing payments:

- outgoing payment - by payment order submitted at the brach	<b>1,00%</b>	from the amount min. 10, max. 100	
- outgoing payment - through electronic banking	<b>1,00%</b>	from the amount min. 10, max. 100	
- outgoing payment - through standing orders and sweeping	<b>1,00%</b>	from the amount min. 10, max. 100	
Fee for the fast/urgent payment to abroad and in SK at the branch, through EB services and through TARGET2			in amount 100% of the basic fee

**Outgoing payments to the accounts of other banks within the UniCredit Groupa) (SHA, OUR, BEN)<sup>4)</sup> including Flash payment:**

- outgoing payment - by payment order submitted at the brach	<b>1,00%</b>	from the amount min. 5, max. 50
- outgoing payment - through electronic banking	<b>1,00%</b>	from the amount min. 5, max. 33
- outgoing payment - through standing orders and sweeping	<b>1,00%</b>	from the amount min. 5, max. 50

**3.3. Administration of standing orders**

Establishment of SEPA standing order and SEPA sweeping at the branch and through electronic banking	<b>0,00</b>		
Change and cancellation of SEPA standing order and SEPA sweeping at the branch	<b>1,70</b>		
Change and cancellation of SEPA standing order and SEPA sweeping through electronic banking	<b>0,00</b>		
Establishment of cross-border standing order and cross-border sweeping at the branch	<b>0,00</b>		
Establishment of cross-border standing order through electronic banking	<b>0,00</b>		
Change and cancellation of cross-border standing order and cross-border sweeping at the branch	<b>3,30</b>		
Change and cancellation of cross-border standing order through electronic banking	<b>0,00</b>		

**3.4. Administration of allowances with SEPA Direct Debit collection**

Establishment of Allowance of SDD collection at the branch and through EB system	<b>0,00</b>		
Change and cancellation of Allowance of SDD collection at the branch	<b>1,70</b>		
Change and cancellation of Allowance of SDD collection through electronic banking	<b>0,00</b>		

**3.5. Cheques**

Cheque collections in favor of client accounts in UniCredit Bank Czech republic and Slovakia, a.s., Branch Office of a Foreign Bank (Cash letter service)	<b>1,00%</b>	min. EUR 10, max. EUR 33
Cheque collections in favor of client accounts in UniCredit Bank Czech republic and Slovakia, a.s., Branch Office of a Foreign Bank (Final payment)	<b>1,00%</b>	min. EUR 10, max. EUR 33 + fees of other banks and fees of transfer company
Claim	<b>16,60</b>	+ fees of other banks
Cheque unpaid or given back for collection by a foreign bank	<b>10,00</b>	+ fees of other banks
Stop Payment cheque	<b>11,62</b>	+ fees of other banks

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

### 3.6. Other services

Allocation or change of CID for collector	<b>10,00</b>	one-off payment
Surcharge for payment orders submitted by fax and mail <sup>3)</sup>	<b>10,00</b>	monthly (regardless of the number of accounts)
Authentication of payment orders submitted per fascimile and mail <sup>3)</sup>		telecommunication fees, min.1,70 EUR
Distribution of a fax table, loss or a damage of the fax table	<b>3,30</b>	one-off
Notice on uncompleted payment orders, standing orders and collecting orders on client's initiative	<b>1,00</b>	1 notification on non-performance
Change or correction of a payment order prior to sending from the bank	<b>20 EUR</b>	one-off
Investigation of payment	<b>20 EUR</b>	+ fees of other banks
Request for change or cancellation of an executed payment	<b>20 EUR</b>	+ fees of other banks
Sending of Swift message by fax		
- within the SR	<b>16,60</b>	1 message
- out of the SR	<b>33,20</b>	1 message
Sending of Swift message by e-mail	<b>5,00</b>	1 message
Termination of the contract by the bank	<b>66,40</b>	

## 4. CASH, EXCHANGE AND OTHER RELATED SERVICES

EUR		
<b>4.1. Cash services</b>		
Handling with coins and notes within one day		
- deposit of sorted coins exceeding 100 pcs	<b>5%</b>	of received amount, min. 6 EUR
- deposit of unsorted coins exceeding 100 pcs	<b>10%</b>	of received amount, min. 6 EUR
- withdrawal of coins exceeding 100 pcs	<b>5%</b>	of drawn amount, min. 6 EUR
- exchange of notes and coins for other nominal values	<b>5%</b>	of received amount, min. 6 EUR
- commission proceeding of notes or coins	<b>2,50%</b>	from deposit amount, min. 6 EUR
For unreported cash withdrawal above the defined amount	<b>0,20%</b>	from exceeding amount, min. 16,60
For unwithdrawn booked cash	<b>0,20%</b>	from unwithdrawn amount, min. 16,60
EUR cash disbursement using the Cash Advance service (VISA or MasterCard)	<b>0,00</b>	free of charge
Purchase, deposit and exchange of less damaged Euro banknotes and coins 17)	<b>5,00%</b>	from the total amount, max. 66,40
<b>4.2. Safety boxes</b>		
Annual rental		
Size 1 (height of 5-8 cm/capacity to 9000 cm <sup>3</sup> )	<b>100,00</b>	+ VAT
Size 2 (height of 10-15 cm/capacity to 16000 cm <sup>3</sup> )	<b>200,00</b>	+ VAT
Size 3 (height of 20-30 cm/capacity to 40000 cm <sup>3</sup> )	<b>300,00</b>	+ VAT
Size 4 (height above 30 cm/capacity above 40000 cm <sup>3</sup> )	<b>400,00</b>	+ VAT
Basic box insurance with limited 1659,70 EUR	<b>5,81</b>	+ VAT
annual fee for strong box insurance for each 331,94 EUR, however as max. to maximum insurance in equivalent of 50 000,- EUR	<b>1,16</b>	+ VAT
For each repeated access to the safety box (more than once per business day)	<b>5,00</b>	
1. reminder for non-payment	<b>16,60</b>	
2. reminder for non-payment	<b>53,11</b>	
Contract denouncement on the part of the bank	<b>66,40</b>	
<b>4.3. Services of night safe available on selected branches</b>		
Fee for granted access rights to the facility of night safe per contractual client	<b>6,64</b>	/month
Commissional processing of deposits in cash received through the night safe per client per day		
-sum in cash up to 3300 EUR including	<b>1,00</b>	/cover

-sum in cash over 3300 EUR		0,2 % from the received amount of cash
Fee for providing of packages for depositing cash:		
- exchange covers: cassettes, bags	<b>0</b>	Free of charge
- one-off covers: plastic bag, paper bag	<b>1,00</b>	
Damage or loss of exchange packages, access cards and keys to the night safe		
- night safe cassette	<b>83,00</b>	
- lockable bag to the night safe	<b>16,60</b>	
- identification magnetic card to the night safe	<b>16,60</b>	
- access key to the night safe	<b>16,60</b>	
<b>4.4. Exchange services <sup>7)</sup></b>		
Purchase of financial funds in foreign currency	<b>1%</b>	from total amount
Sale of financial funds in foreign currency	<b>1%</b>	from total amount
Cash conversion of financial funds to other currency (VN-VP) <sup>8</sup>	<b>0</b>	Free of charge
Conversion upon depositing or withdrawal to/from account in another currency	<b>0</b>	Free of charge
Coins purchase in foreign currency <sup>5</sup>	<b>25%</b>	from the amount min. 6,60
<b>4.5. Cash cheques</b>		
Issuance of cheque book with cheques	<b>5,00</b>	one-off payment
Issuance of 1 cheque pcs	<b>0,50</b>	/ 1 cheque

## 5. DEPOSIT PRODUCTS

	EUR		CZK	USD	CAD	CHF	GBP
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### 5.1. Saving account - Bonus account (originally UniBonus)

Opening and keeping	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					

### 5.2. Term deposits

Opening and keeping of term deposits	0,00	Free of charge					
Transactions	0,00	Free of charge					
Penalty fees for premature withdrawal and premature account closing	1,00%	p.a. for each started day before the due date from total amount of the original deposit min 5 EUR	"3% min. equiv. 5 EUR"	"3% min. equiv. 5 EUR"	"3% min. equiv. 5 EUR"	"3% min. equiv. 5 EUR"	"3% min. equiv. 5 EUR"
Statements	0,00	Free of charge					

### 5.3 . Financial bills of exchange

Bill of exchange issuance	0,00	Free of charge					
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### 5.4. Deposit certificates

Amortization proceedings execution	1,00%	from disbursed amount					
		min. 300					
		max.3000					



## 6. LOANS

EUR		
<b>6.1. Fee for processing of loan application</b>		
Investment loan for owners of flats and non-residential premises and for Associations of Owners of Flats	<b>0,00</b>	Free of charge
Overdraft loan	<b>0,00</b>	Free of charge
Investment loan	<b>0,00</b>	Free of charge
<b>6.2. Fee for providing of the loan</b>		
(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*	<b>1,00%</b>	from loan limit, min. 80
* Within the packages of services BIZNIS KONTO GOLD and KONTO PROFESIA Plus is fee for providing of the Overdraft free of charge		
Instalment loan	<b>80,00</b>	
Investment loan	<b>by agreement</b>	min. 0,7%, max.1% from the loan limit amount, min 100
Investment loan for owners of flats and non-residential premises and for Associations of Owners of Flats		-up to 99 600 EUR including: 0,8% from the loan amount, min. 85 EUR
		-up to 199.200 EUR including: 0.7% from the loan amount;
		-since to 199.201 EUR including: 0.6% from the loan amount;
<b>6.3. Fee for loan administration</b>		
Overdraft loan - regular anual monitoring of the loan*	<b>1,00%</b>	from loan limit
* monitoring is executed on the date anniversary of the signing of the credit agreement, Within the packages of services BIZNIS KONTO GOLD and KONTO PROFESIA Plus is fee for monitoring of the Overdraft loan free of charge		
Investment loan**	<b>by agreement</b>	min. 0.7%, max.1% p.a. from the loan limit amount, min. 100
Investment loan for owners of flats and non-residential premises and for Associations of Owners of Flats	<b>0,00%</b>	Free of charge
** fee is payable no later than within 15 days of the first month of new calendar year, calculated from balance of principal of the loan amount as at 31.12. previous year		
<b>6.4. Fee for maintenance of loan limit</b>		
(fee is payable monthly)		
Overdraft loan*	<b>0,10%</b>	from the loan limit
* Within the package of services BIZNIS KONTO GOLD is fee for maintenance of loan limit free of charge		
Installment loan	<b>8,00</b>	
<b>6.5. Fee for increase of loan limit</b>		
Overdraft loan	<b>1,00%</b>	from the volume of the increased loan limit, min 16,60
Instalment loan	<b>1,00%</b>	from the volume of the increased loan limit, min 16,60
<b>6.6. Fee for early repayment of the loan</b>		
Installment loan, Investment loan	<b>3,00%</b>	from the early repaid principal
Investment loan for owners of flats and non-residential premises and for Associations of Owners of Flats	<b>3,00%</b>	from the early repaid principal

### 6.7. Fee for undrawn loan amount

A fee for an amount of undrawn credit - Overdraft loan*	<b>1,00% p.a.</b>	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 until the last day of the permitted credit drawing (including this day) thereby it is due always by the last day of the month for the past month.
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\* The fee is applied to Overdraft loans contracted before 31.05.2016 (including)

A fee from the undrawn credit framework (Investment loan, Investment loan for owners of flats and non-residential premises and for Associations of Owners of Flats, Instalment loan)	<b>1,00%</b>	Fee is calculated from difference amount between the contractual amount of credit and a real drawn amount of credit after drawing period
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### 6.8. Fee for withdrawal from agreement

A fee for amendments in contractual documentation based on client's initiative (including collateral conditions change)	<b>0,25%</b>	from the loan limit, in case of investment loans from the balance of the loan, min. 166 EUR
Withdrawal from credit contract from a client part (a fee for termination of a credit relationship prior the first credit drawing)	<b>1,00%</b>	flat from amount of credit, min. 166 EUR
Fee for early termination of Agreement on overdraft facility	<b>3,00%</b>	from provided loan limit

### 6.9. Others

A fee for the first request for payment*	<b>30,00</b>	one-off payment
A fee for the second request for payment	<b>50,00</b>	one-off payment
Dunning letter or call in an event of failure to present financial statements within specified deadlines	<b>100,00</b>	one-off payment
Fee for breaching Loan agreement conditions	<b>max. 300,00</b>	one-off payment

\* This fee does not apply to the SVB loans. For SVB loans, the fee for the first request for payment is up to real costs.

## 7. CARDS

	EUR	EUR	EUR	EUR
<b>7.1. Debit cards</b>	<b>Visa Business Standard Deposit</b>	<b>Visa Business Standard</b>	<b>Visa Business Professional</b>	<b>Visa Business Premium</b>
Annual fee	0,00	7,00	27,00	50,00
<b>Transactions using the card:</b>				
Cash withdrawal from the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group abroad <sup>a)</sup>	x	0,30	0,30	0,30
Eurocash withdrawal from the ATM of other banks in SR and in EEA <sup>b)</sup> (for cards established till 31.12.2019)	x	1,50	1,50	1,50
Eurocash withdrawal from the ATM of other banks in the SR and in EEA countries (for cards established from 1.1.2020)	x	2,00	2,00	2,00
Cash withdrawal from ATM elsewhere abroad	x	2% from the withdrawn amount, min. 5,00	2% from the withdrawn amount, min. 5,00	2% from the withdrawn amount, min. 5,00
Payment at merchant in SR and abroad, recharging mobile operators credit via ATM	x	0,15	0,15	0,15
Cash withdrawal using the Cash Advance service in the SR and abroad	x	2.5% from the withdrawn amount, min. 10,00	2,5% from the withdrawn amount, min. 10,00	2,5% from the withdrawn amount, min. 10,00
<b>Services:</b>				
extra fee for express card issuance (within 2 business days)	25,00	25,00	25,00	25,00
Delivery of card / PIN / card and PIN to branch	10,00	10,00	10,00	10,00
limit change	5,00	5,00	5,00	5,00
card blockage	5,00	5,00	5,00	5,00
Balance inquiry in other ATM	1,00	1,00	1,00	1,00
PIN reprint (up to 10 working days)	5,00	5,00	5,00	10,00
Expres PIN reprint (up to 3 working days)	25,00	25,00	25,00	25,00
Change of PIN code through the ATM	2,50	2,50	2,50	2,50
card re-issuance after loss, theft, damage	3,50	3,50	13,50	10,00
provision of cash in emergency	x	x	real costs	real costs

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

**7.2. Prepaid cards****Maestro Prepaid Business**

Annual fee	7,00
<b>Transactions using the card:</b>	
ATM Cash withdrawal UniCredit Bank in SR	0,30
ATM Cash withdrawal of another bank in SR and cash withdrawal abroad	3,00
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
<b>Services:</b>	
Card blockage	5,00
Unjustified transaction complaint	real costs, min.5,00
PIN reprint (up to 10 working days)	5,00
Expres PIN reprint (up to 3 working days)	25,00
Change of PIN code through the ATM	1,00
Statements by post domestic (monthly)	4,00
Card re-issuance after loss, theft, damage	5,00
Delivery of card / PIN / card and PIN to branch	10,00
extra fee for express card issuance (within 2 business days)	25,00
Card cancellation	5,00
Balance inquiry in other ATM	1,00
change of limit	5,00
Top up (through branch)	0,00
Top up (through electronic payment)	0,00
Transfer of credit balance	1,50

**7.3. Credit cards****VISA Business****VISA Business  
GOLD**

Annual fee	40,00	65,00
<b>Transactions using the card:</b>		
Payment at merchant in SR and abroad, recharging mobile operators credit via ATM	0	0
Cash withdrawal from the UniCredit Bank ATM in SR	1%, min. 3,50	1%, min 3,50
Cash withdrawal from the ATM of other banks in SR and cash withdrawal abroad	2%, min 6,00	2%, min 6,00
Cash withdrawal using the Cash Advance service in SR and abroad	2%, min 10,00	2%, min 10,00
<b>Services:</b>		
Extra fee for express card issuance within 2 working days	25,00	25,00
Statements by post domestic (monthly)	4,00	4,00
Expres PIN number reprint (up to 3 working days)	25,00	25,00
Card issuance after loss, theft or damage	10,00	10,00
Delivery of card / PIN / card and PIN to branch	10,00	10,00
Change of loan limit upon the client's request	4,98	4,98
Change of the cash withdrawal limit	5,00	5,00
Balance inquiry in other ATM	1,00	1,00
Reprint of PIN number (up to 10 working days)	5,00	5,00
Change of PIN code through the ATM	2,5	2,5

Card blockage	5,00	5,00
Card cancellation	5,00	5,00
Card cancellation by breach of agreement	0,00	0,00
Provision of cash in emergency	real costs	real costs
Statement reprint	4,00	4,00
Reminder no. 1	10,00	10,00
Reminder no. 2	20,00	20,00
Fee for overdraft of the loan limit of the card, exceeding the loan limit of the card	5,00	5,00
Fee for refunding of the money paid by client to the instalment account of the bank	5,00	5,00

#### **7.4. Special payment cards**

##### **Corporate purchase card**

Issuance fee	16,60	one-off payment
Change of the daily limit of transactions	3,32	
Card blocking in the Authorisation center	3,32	
Unjustified transaction complaint	4,98	
Re-issuance of the card, the validity of which has not expired (upon loss,theft,damage)	8,30	
Fee for express card issuance	33,19	
For the use of one payment card of electronic equipment	1,66	monthly

## 8. BUSINESS FINANCE

	EUR	OTHER CURRENCY	NOTE
<b>8.1. Documentary and clean collections</b>			
collection handling fee (even if unutilized)	0,20%		min. EUR 50,00, max. EUR 1.000,00
collecting instructions amendment	16,6		
release of documents without payment under collection	33,2		based on sending bank instructions only
arranging of bill acceptance	33,2		
arranging of bill protest	66,4		+ real costs
bill coacceptance	individually		refer to art. 9.4. below
bill safe-keeping	10		in advance for each quarter started + VAT
<b>8.2. Letters of Credit - received</b>			
pre-advising	33,2		
letter of credit advising to the client	0,20%		of max. value of letter of credit or its increase, min. EUR 50,00
letter of credit advising to the third bank	70		
advising of letter of credit amendment	33,2		
letter of credit confirmation (even if increased)	individually		min. EUR 50,00
documents overtaking and processing	0,10%		min. EUR 33,20, max. EUR 66,40
preliminary documents checking	33,2		
documents checking	0,15%		min. EUR 66,40
letter of credit transfer	0,30%		min. EUR 66,40
assignment of letter of credit proceeds	0,10%		min. EUR 50,00, max. EUR 100,00
acceptance of a draft within letter of credit	0,15%		min. EUR 33,20, max. EUR 665,00
cancellation of an unutilised letter of credit	66,4		
<b>8.3. Letters of Credit - issued</b>			
pre-advising	33,2		
letter of credit opening	min. 0,50% in case of credit coverage, resp. min. 0,30% in case of cash collateral		of a max. value of letter of credit, however at least EUR 100,00, paid in advance for each three months of L/C validity; the fee is also applied when the L/C amount is increased
letter of credit amendment	50		
letter of credit payoff	0,30%		min. EUR 66,40
deferred payment above 30 days under a letter of credit	0,20%		min. EUR 33,20 monthly, in advance per each next started 30 days of a deferred maturity

cancellation of an unutilised letter of credit	66,4		
charge for discrepant documents	50	USD 70,00	for each set of documents
<b>8.4. Bank Guarantees - issued</b>			
issuance of a bank guarantee or of a binding promise to issue a bank guarantee or co-acceptance of a bill	min. 0,75% in case of credit coverage, resp. min. 0,30% in case of cash collateral		however at least EUR 100,00, paid in advance for each three months of guarantee validity; the fee is also applied when the guaranteed amount is increased
non-binding promise to issue a bank guarantee	66,4		
bank guarantee amendment	50		
elaboration of the guarantee wording (other than a standard text)	166		
payment upon calling under a bank guarantee	0,30%		min. EUR 66,40
pre-mature cancellation of bank guarantee	70		
<b>8.5. Bank Guarantees - received</b>			
bank guarantee advising / registration of a bank guarantee received by a client based on his request	50		
advising of bank guarantee amendment	33,2		
verification of signatures in range of a bank guarantee / of bank guarantee authenticity	16,6		
<b>8.6. Financing and purchase of receivables</b>			
Financing of receivables			
handling fee	individually		
up-front fee	individually		
commitment fee	individually		
penalty interest rate surcharge	individually		
Purchase of receivables, forfaiting			
handling fee	individually		+ VAT
up-front fee	individually		+ VAT
commitment fee	individually		+ VAT
penalty interest rate surcharge	individually		+ VAT
<b>8.7. Common</b>			
claims, demands, reminders (the 2nd and next one)	16,6		
release of goods consigned to the bank address	33,2		
SWIFT charge	1,7		
sending of documents by courier service	real costs		
rescission of contract prior to bank guarantee issuance / letter of credit opening / first drawing under a limit for financing or purchase of receivables	165,97		
other services	by agreement		

*Remarks:*

*The fees are charged for from a current account of the client when they rise or by discounting from the payment, if applicable*

*The fees charged for every started period are accounted at the beginning of each period*

*For accounts held in foreign currency, prices in EUR are charged (if prices are published only in EUR and are to be settled from account in foreign currency) as an equivalent in account currency recalculated according to the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank exchange rate either Foreign currency - Middle, if minimum or maximum fees are concerned, or Foreign currency - Buy, if flat fees are concerned, valid at the booking date unless otherwise stated in the contractual documentation concluded with the client*

*The Bank reserves the right to fix the prices different from those specified in the price list based on the individual approach*



## 9. ELECTRONIC BANKING SERVICES

	EUR		Other currencies
<b>9.1. BusinessNet Professional - Internet Banking</b>			
Access establishment	<b>20,00</b>	one-off payment	
Multisignature definition	<b>80,00</b>	one-off payment	
Multisignature settings / Assigning the authority for new user to accounts (beyond establishing the service)	<b>12,00</b>		
Fee for making account/s available for the service	<b>12,00</b>	monthly	15,77 USD; 331,46 CZK; 17,18 AUD; 17,25 CAD; 14,53 CHF; 89,41 DKK; 9,51 GBP; 91,55 HRK; 3 743,75 HUF; 1 651 JPY; 98,98 NOK; 50,15 PLN; 53,00 RON; 110,25 SEK
Multisignature settings / Changing the setting of authority for user to accounts	<b>12,00</b>		
Authentication and authorisation tools:			
Smart key (mobile token)	<b>0,00</b>	Free of charge	
SMS key - setting and initialization	<b>10,00</b>	one-off payment	
SMS key – usage (price per every SMS)	<b>0,05</b>		
Security key - Token - delivery, initialization and change	<b>40,00</b>	one-off payment	VAT free
Blocking and unblocking of Security tool	<b>10,00</b>	one-off payment	
Outgoing payment electronically	<b>0,15</b>	per transaction	
Cancellation of BusinessNet Professional access	<b>0,00</b>	one-off payment	
Fee for setting of profile International User	<b>40,00</b>	"por user one-off payment"	
<b>9.2. BusinessNet Connect - optional module to BussinessNet Professional</b>			
Implementation fee	<b>80,00</b>	one-off payment	
Monthly fee	<b>8,00</b>	one-off payment	
Certificate setting/unblock certificate* /user	<b>8,00</b>	one-off payment	
Blocking of certificate	<b>0,00</b>	free of charge	
Cancellation of the product	<b>0,00</b>	free of charge	
<i>*Validation of certificates one year</i>			
<b>9.3. Smart Banking - Mobile Banking</b>			
Access establishment	<b>0,00</b>	Free of charge	
Fee for making account/s available for the service	<b>1,00</b>	monthly	1,31 USD; 27,62 CZK; 1,43 AUD; 1,44 CAD; 1,21 CHF; 7,45 DKK; 0,79 GBP; 7,63 HRK; 311,98 HUF; 137 JPY; 8,25 NOK; 4,18 PLN; 4,42 RON; 9,19 SEK
Outgoing payment electronically	<b>0,15</b>	per transaction	
Cancellation of Smart Banking access	<b>0,00</b>	one-off payment	
<b>9.4. Notifications</b>			
By SMS messages <sup>6)</sup>			

Notification of transactions by Debit cards	<b>0,15</b>	per transaction	0,16 USD; 3,88 CZK; 0,24 AUD; 0,22 CAD; 0,16 CHF; 1,11 DKK; 0,13 GBP; 1,11 HRK; 49,59 HUF; 17,4 JPY; 1,50 NOK; 0,65 PLN; 0,70 RON; 1,62 SEK
Other transactions on account	<b>0,15</b>	per transaction	0,16 USD; 3,88 CZK; 0,24 AUD; 0,22 CAD; 0,16 CHF; 1,11 DKK; 0,13 GBP; 1,11 HRK; 49,59 HUF; 17,4 JPY; 1,50 NOK; 0,65 PLN; 0,70 RON; 1,62 SEK
Notification of actual balance on account	<b>0,15</b>	per transaction	0,16 USD; 3,88 CZK; 0,24 AUD; 0,22 CAD; 0,16 CHF; 1,11 DKK; 0,13 GBP; 1,11 HRK; 49,59 HUF; 17,4 JPY; 1,50 NOK; 0,65 PLN; 0,70 RON; 1,62 SEK

### 9.5. E-mailBanking

Service establishment	<b>0,00</b>	Free of charge	
Sending of e-mail messages	<b>0,33</b>	monthly	0,43 USD; 9,12 CZK; 0,47 AUD; 0,47 CAD; 0,40 CHF; 2,46 DKK; 0,26 GBP; 2,52 HRK; 102,95 HUF; 45 JPY; 2,72 NOK; 1,38 PLN; 1,46 RON; 3,03 SEK
Service cancellation	<b>0,00</b>	Free of charge	

### 9.6. Services

Maintenance servis, consultation, training	<b>66,50</b>	per hour	
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### 9.7. MultiCash

Installation* of MultiCash basic modul	<b>85,00</b>		111,71 USD
Installation* of MultiCash payment modul Slovensko in all the available language mutations	<b>85,00</b>		111,71 USD
Assigning the authority for new user to accounts (beyond establishing the service)	<b>12,00</b>		
Installation* of payment modul of other country in all the available language mutations	<b>115,00</b>		151,13 USD
Blocking/unblocking user's access	<b>12,00</b>		66,71 USD
Installation* of electronic signature module in all the available language mutations	<b>35,00</b>		46,00 USD
Changing the setting of authority for user to accounts	<b>12,00</b>		
Single fee for SW activation	<b>70,00</b>		
Maintenance services and training (for every started hour)	<b>66,50</b>	per hour	
Fee for making account/s available for the service	<b>16,60</b>	monthly	21,82 USD; 458,52 CZK; 23,77 AUD; 23,86 CAD; 20,10 CHF; 123,68 DKK; 13,16 GBP; 126,64 HRK; 5 178,85 HUF; 2 284,15 JPY; 136,93 NOK; 69,37 PLN; 73,31 RON; 152,51 SEK

\* Installation in the territory of the Slovak Republic; outside the territory of the Slovak Republic - actual costs on the installation outside the territory of the Slovak Republic are added to the above-mentioned fees for installation

## 10. SECURITY BROKERAGE AND SERVICES

### 10.1. Equities and bonds

Bonds - intermediation of purchase	1,00 %	of the transaction amount, min. 50 EUR
Bonds - sale before maturity	0,35 %	of the transaction amount, min. 50 EUR
Equities – intermediation of purchase/sale/subscription on an exchange or OTC	1,00 %	of the transaction amount, min. 50 EUR
Investment certificates, structured bonds, other securities – intermediation of purchase/sale on an exchange or OTC*	1,00 %	of the transaction amount, min. 50 EUR
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 will be met.

\*\* Detailed information regarding the concrete issue will be provided on request.

Note: The UniCredit fee already includes the stock exchange/broker expenses. The UniCredit fee excludes any expenses and charges paid to third parties by UniCredit Bank in excess of the stock exchange/broker expenses; such charges include e.g. transaction tax applied where appropriate (France, Italy etc.) or stamp duty (e.g. the United Kingdom). If a partial settlement occurs owing to tight market conditions, each partial settlement will be charged separately.

### 10.2. Mutual Funds of Amundi Group

#### Requests of unit holders whose financial consultant is UniCredit Bank:

- purchase, exchange or noncash redemption of Amundi Group products		according to 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 noncash redemption of Amundi Group products		according to the valid price list of funds of Amundi Group, + 40 EUR
- assignment and transfer of Amundi Group products in the securities owners register kept in Amundi	40,00	
- creating a copy of statements from the securities owners register kept in Amundi, change of personal data	40,00	

#### Requests of unit holders of other financial consultants\*\*\*:

- assignment of Amundi Group products in the securities owners register kept in Amundi	40,00	
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It is noted for the avoidance of doubt that from the unit holders, whose financial consultant is not UniCredit Bank, will not be accepted the request for a transaction other than mentioned above unless UniCredit Bank specifies otherwise.

\*\* For the assignment and transfer of Amundi Group products as a part of the safekeeping provided by UniCredit Bank are valid fees 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

### 10.3. 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	

## Operations with securities

Transfer of securities without financial settlement (with change of ownership) to an account within UniCredit Bank (delivery/receipt)	20,00	
Transfer of securities without financial settlement (with change of ownership) to an account with a different custodian (delivery)	40,00	
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 + DPH	
Assignment of securities (per title) (receipt)	20,00	
Transfer of securities with financial settlement	0,08 %	of the trade volume, min 35 EUR, max 332 EUR

## Other services

Registration of the lien into the registry of liens	0,20 %	min 35 EUR max 2500 EUR
Change and cancellation of a lien in the lien registry	50,00	
Registration of eligible persons on the account	10,00	
Registration of suspension of right to disposing	7,00	
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 the 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 on 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 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., NCDGP, 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 a equivalent recalculated 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 different from those specified in the price list, individually.

## 11. CONSULTATION, ADVISORY, INTERMEDIATION, RECLAMATION, INFORMATION

<b>EUR</b>	
Consultation upon the first contact with client	free of charge
Bank information and bank references acquired for the needs of client	33,19 + surcharge of 0,33 for each next additional original + surcharge of 6,64 for preferential processing + VAT + fess of the foreign bank
Intermediation of a foreign business offer	0,1% from the value of the concluded deal, min. 33,19, max. 331,94+ VAT
Intermediation of advertising in foreign banks	39,83 + VAT
<b>Fees for telecommunication and courier services:</b>	
telephone advice-notice	
in SR	1,66 + VAT
in Europe	19,92 + VAT
in other countries	33,20+ DPH
Sending of documents by courier service	courier service fees + VAT"
Separately charges works of other extraordinary services	8,30 for each (even started) 15 min. of work (VAT by type of service)
A4 photocopy of a document	0,33 / page + VAT
Confirmation for auditors	66,39 + VAT
Providing the reports on interest rates for the purposes of legal proceedings to participants of the proceedings or other purposes	1,66 for each (even started) 15 min. of work; max. 66,39 + VAT

## 12. Products and services not provided by the bank anymore:

EUR	
<b>BIZNIS KONTO START</b>	
Opening and maintenance	4,50 EUR/2,00 EUR*/0 EUR**
Statement by e-mail or in Electronic banking	1 x monthly
SEPA Credit Transfers <sup>21)</sup>	30 transactions
SEPA Credit Transfers - standing orders and sweeping and payments through SEPA Direct Debits <sup>21)</sup>	
Debit SEPA Credit Transfers through electronic banking <sup>21)</sup>	
Fee of selected transactions*** beyond package	0,15 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 Professional (establishment and keeping), Smart Banking
International payment debit card Maestro	1 pcs
"International payment debit card MasterCard Business/VISA Classic	x
International payment debit card MasterCard Business Gold/VISA GOLD	x
Cash withdrawals from ATMs of the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Groupa) abroad only for the cards issued free-of-charge/ discount to the package1)	✓
Cash withdrawals from ATMs of other banks in SR and in EEA b) only for the cards issued freeof-charge/discount to the package1)	x
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package1)	✓
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 of annual fee of credit card	x
<b>BIZNIS KONTO MASTER</b>	
Opening and maintenance	11,11 EUR/5 EUR *
Statement by e-mail or in Electronic banking	1 x monthly

SEPA Credit Transfers <sup>21)</sup>	
SEPA Credit Transfers - standing orders and sweeping and payments through SEPA Direct Debits <sup>21)</sup>	60 transactions
Debit SEPA Credit Transfers through electronic banking <sup>21)</sup>	
Fee of selected transactions*** beyond package	0,15 EUR/transaction
Debit SEPA Credit Transfers at the branch <sup>21)</sup>	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 Professional (establishment and keeping), Smart Banking
International payment debit card Maestro	2 pcs
International payment debit card MasterCard Business/VISA Classic	x
International payment debit card MasterCard Business Gold/VISA GOLD	x
Cash withdrawals from ATMs of the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Groupa) abroad only for the cards issued free-of-charge/ discount to the package <sup>1)</sup>	✓
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 <sup>1)</sup>	2 cash withdrawals
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
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 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 of annual fee of credit card	x
<b>BIZNIS KONTO GOLD</b>	
Opening and maintenance	22,22 EUR/10 EUR *
Statement by e-mail or in Electronic banking	20 x monthly
SEPA Credit Transfers <sup>21)</sup>	
SEPA Credit Transfers - standing orders and sweeping and payments through SEPA Direct Debits <sup>21)</sup>	unlimited
Debit SEPA Credit Transfers through electronic banking <sup>21)</sup>	
Fee of selected transactions*** beyond package	x
Debit SEPA 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 Professional (establishment and keeping), Smart Banking
International payment debit card Maestro	3 pcs (only 1 debit card can be GOLD)
International payment debit card MasterCard Business/VISA Classic	x
International payment debit card MasterCard Business Gold/VISA GOLD	x
Cash withdrawals from ATMs of the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Groupa) abroad only for the cards issued free-of-charge/ discount to the package <sup>1)</sup>	✓
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 <sup>1)</sup>	✓
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
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 providing 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 calendary month)

BIZNIS KONTO START average monthly credit balance on package account over 10 000 EUR

BIZNIS KONTO MASTER average monthly credit balance on package account over 15 000 EUR

BIZNIS KONTO GOLD average monthly credit balance on package account over 30 000 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 new entrepreneur within 12 months of their licence to conduct business (i.e. Start-up) is maintenance fee automatically free of charge for the first 12 months.

\*\*\* selected transactions:

SEPA Credit Transfers

SEPA Credit Transfers - standing orders and sweeping and payments through SEPA Direct Debits

Debit SEPA Credit Transfers<sup>2)</sup> through electronic banking



**UniProfit**

a) Opening of account UniProfit (entrance fee)	4,00%
Account keeping	0,00
Statements generated after transaction and by Dec. 31 of the relevant calendar year	0,00
Penalty fees for premature withdrawal	1,00%

**Password Current / Deposit account**

Enter of password (regardless the number of accounts)	16,60
- phone password change	9,96
- phone information on Current / Deposit account status	6,64

**Payment card VIACARD and the electronic equipment TELEPASS**

Intermediation fee for administration upon the use of VIACARD (PK) payment card and /or the electronic equipment TELEPAS (EZ)	1,66 monthly
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*Establishment and keeping of an EUR current account to service packages (Biznis package and Biznis Plus package) free of charge (with statement generated monthly, distributed by land mail)*

**UniCredit Bank PRODUCTS:****PACKAGES OF SERVICES FOR ENTREPRENEURS**

<b>Biznis Smart (before Biznis Balik Smart)</b>	4,50 EUR/2,00 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
SEPA Credit Transfers - standing orders and sweeping and payments through SEPA Direct Debits (domestic and cross-border payments to EEA <sup>b)</sup> )	x
Debit SEPA Credit Transfers (domestic and cross-border payments to EEA <sup>b)</sup> ) through electronic banking	20 transactions
Fee of selected transactions* beyond package	x
Debit SEPA Credit Transfers at the branch (domestic and cross-border payments to EEA <sup>b)</sup> )	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 (establishment and keeping), Smart Banking
UniTel service (opening)	x
International payment debit card Maestro	P
International payment debit card MasterCard Business/VISA Classic	x
International payment debit card MasterCard Business Gold/VISA GOLD	x

Transactions by debit payment card in ATMs of the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Groupa) abroad) only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Transactions by debit payment card in ATMs of the other banks SR only for the cards issued free-of-charge/discount to the package <sup>1)</sup> (including withdrawals of eurocash in EEA countriesb))	x
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
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
<i>** Discount conditions for monthly fee (monthly fee discount for next calendary month) average monthly credit balance on package account over 10 000 EUR</i>	
<b>Biznis Champion</b>	<b>11,11 EUR/5 EUR **</b>
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 paymets)	55 transactions
SEPA Credit Transfers - standing orders and sweeping and payments through SEPA Direct Debits (domestic and cross-border paymets to EEA <sup>b)</sup> )	
Debit SEPA Credit Transfers (domestic and cross-border paymets to EEA <sup>b)</sup> ) through electronic banking	
Fee of selected transactions* beyond package	0,15 EUR/transaction
Debit SEPA Credit Transfers at the branch (domestic and cross-border paymets to EEA <sup>b)</sup> )	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 (establishment and keeping), Smart Banking
UniTel service (opening)	✓
International payment debit card Maestro	✓
International payment debit card MasterCard Business/VISA Classic	8,30 EUR
International payment debit card MasterCard Business Gold/VISA GOLD	x
Transactions by debit payment card in ATMs of the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Groupa) abroad) only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Transactions by debit payment card in ATMs of the other banks SR only for the cards issued free-of-charge/discount to the package <sup>1)</sup> (including withdrawals of eurocash in EEA countriesb))	x

Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
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)	✓
<i>** Discount conditions for monthly fee (monthly fee discount for next calendary month) average monthly credit balance on package account over 15 000 EUR</i>	
<b>Biznis Champion Plus</b>	<b>33,33 EUR/15 EUR **</b>
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 paymets)	200 transactions
SEPA Credit Transfers - standing orders and sweeping and payments through SEPA Direct Debits (domestic and cross-border paymets to EEA <sup>b)</sup> )	
Debit SEPA Credit Transfers (domestic and cross-border paymets to EEA <sup>b)</sup> ) through electronic banking	
Fee of selected transactions* beyond package	0,10 EUR/transaction
Debit SEPA Credit Transfers at the branch (domestic and cross-border paymets to EEA <sup>b)</sup> )	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 Professional (establishment and keeping), Smart Banking
UniTel service (opening)	✓
International payment debit card Maestro	✓
International payment debit card MasterCard Business/VISA Classic	✓
International payment debit card MasterCard Business Gold/VISA GOLD	26,50 EUR
Transactions by debit payment card in ATMs of the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Groupa) abroad) only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Transactions by debit payment card in ATMs of the other banks SR only for the cards issued free-of-charge/discount to the package <sup>1)</sup> (including withdrawals of eurocash in EEA countriesb)	✓
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
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)	✓
<i>** Discount conditions for monthly fee (monthly fee discount for next calendary month) average monthly credit balance on package account over 30 000 EUR</i>	

<b>Biznis Balík Mini (before UniBalík Biznis Mini)</b>	<b>4,99 EUR/monthly</b>
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 EURO payments)	10 transactions
Cashless transactions through electronic banking (domestic payments and EURO payments)	10 transactions
Administration of standing orders and collections (instruction, change, cancellation)	
Electronic banking services (opening and maintenance)	EmailBanking, internet banking product BusinessNet or Online Banking (establishment and keeping)
<b>UniTel service (opening)</b>	
International payment debit card Maestro	
Transactions by debit payment card in ATMs of the 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 <sup>1)</sup>	
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	
Installation of POS terminal (up to 10 days)	
Optional banking and non-banking services and discounts:	
International Desk services	
<b>Supplementary insurance to international debit payment cards, in the following packages:</b>	
BASIC for yearly price of 12,95 EUR	
STANDARD for yearly price of 29,54 EUR	
STANDARD WINTER for yearly price of 39,50 EUR	
PREMIUM for yearly price of 66,06 EUR	
<b>Biznis Balík (before UniBalík Biznis, before Balík Business Style)</b>	<b>9,99 EUR/monthly</b>
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 EURO payments)	20 transactions
Cashless transactions - debit (except for Standing orders and Collections) (domestic payments and EURO payments)	5 transactions
Cashless transactions - debit (Standing orders and Collections) (domestic payments and EURO payments)	5 transactions
Cashless transactions through electronic banking (domestic payments and EURO payments)	30 transactions
Administration of standing orders and collections (instruction, change, cancellation)	
Electronic banking services (opening and maintenance)	EmailBanking, internet banking product BusinessNet or Online Banking (establishment and keeping)
<b>UniTel service (opening)</b>	
International payment debit card Maestro	

International payment debit card MasterCard Business/VISA Classic	8,30 EUR
Transactions by debit payment card in ATMs of the 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 <sup>1)</sup>	
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	
Installation of POS terminal (up to 10 days)	
Optional banking and non-banking services and discounts:	
International Desk services	
<b>Supplementary insurance to international debit payment cards, in the following packages:</b>	
BASIC for yearly price of 12,95 EUR	
STANDARD for yearly price of 29,54 EUR	
STANDARD WINTER for yearly price of 39,50 EUR	
PREMIUM for yearly price of 66,06 EUR	
<b>Biznis Balík Plus (before UniBalík Biznis Plus, befote Balík Business Style Plus)</b>	<b>21,99 EUR monthly</b>
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
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
Administration of standing orders and collections (instruction, change, cancellation)	
Electronic banking services (opening and maintenance)	EmailBanking, internet banking product BusinessNet or Online Banking (establishment and keeping)
<b>UniTel service (opening)</b>	
International payment debit card Maestro	
International payment debit card MasterCard Business/VISA Classic	
<b>International payment debit card MasterCard Business Gold/VISA GOLD</b>	<b>26,56 EUR</b>
Transactions by debit payment card in ATMs of the 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 <sup>1)</sup>	
Transactions by debit payment card in ATMs of the other banks SR only for the cards issued free-of-charge/discount to the package <sup>1)</sup> (including withdrawals of EURocash 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 <sup>1)</sup>	
Installation of POS terminal (up to 10 days)	

**Optional banking and non-banking services and discounts:**

International Desk services	
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**Supplementary insurance to international debit payment cards, in the following packages:**

BASIC for yearly price of 12,95 EUR	
STANDARD for yearly price of 29,54 EUR	
STANDARD WINTER for yearly price of 39,50 EUR	
PREMIUM for yearly price of 66,06 EUR	

**CASH EXCHANGE AND OTHER RELATED SERVICES****Strong box custody of the client values**

Custody of certificates of deposit, bank deposit books and other values issued by the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank	6,64 monthly + VAT
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**LOANS****Fee for processing of loan application**

Real loan (before UniREAL)	<b>0,00</b>
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**Fee for providing of the loan**

Installment loan	by agreement, min. 0,7%, max.1% from the loan limit amount, min 100
EU direct payments - revolving (3 years)	1% from the loan limit amount, min 100
EU direct payments (1 year)	1% from the loan limit amount, min 100
Real loan (before UniREAL)	by agreement, min. 0,7%, max.1% from the loan limit amount, min 100
Warehouse certificates with maturity from 2 months up to 1year – for every acquired warehouse certificate	by agreement, max. 0,95% from amount of reserve receivables /(VAT free)
Merchandise certificates with maturity from 2 to 6 months - for every merchandise certificate	by agreement, max. 0,50% from amount of reserve receivables /(VAT free)
Short - time loans from European funds within the Slovak Countryside Development Program for years 2007 - 2013	by agreement, fee is payable one-off from the agreed loan amount
Investment loan EU - PRV and Combined investment loan EU - PRV	by agreement, fee is payable one-off from the agreed loan amount

**6.3. Fee for loan administration**

Investment loans EU - PRV, Combined investment loans EU - PRV	by agreement, min. 0.7%, max.1% p.a. from the loan limit amount, min. 100
Real loan (before UniREAL)	by agreement, min. 0.7%, max.1% p.a. from the loan limit amount, min. 100

**6.6. 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 - time loans from European funds within the Slovak Countryside Development Program for years 2007 - 2013	3% from the early repaid principal

<b>Fee for undrawn loan amount</b>	
A fee for an amount of undrawn short time loan provided within Rural development program in 2007-2013	1% Fee is calculated from difference amount between the contractual amount of credit and a real drawn amount of credit after drawing period
A fee for an amount of undrawn investment loans EU - RDP and for combined investment loans EU - RDP	1% Fee is calculated from difference amount between the contractual amount of credit and a real drawn amount of credit after drawing period
A fee for an amount of undrawn investment loans - Real loan (before UniREAL)	1% Fee is calculated from difference amount between the contractual amount of credit and a real drawn amount of credit after drawing period
<b>6.9. Bills of exchange</b>	
<b>Discount of bill of exchange</b>	
- Discount of agricultural bills of exchange – with maturity up to 90 days	by agreement, min. 0,30%, max.0,50% from the amount of bill of exchange min 166 EUR, (VAT free)
- Discount of agricultural bills of exchange – with maturity from 90 up to 180 days	by agreement, min. 0.45%, max.0.80% from the amount of the bill of exchange min 166 EUR, (VAT free) (VAT free)
- Discount of bills of exchange in EUR	by agreement, min. 0.7%, max.1% from the amount of the bill of exchange min 498 EUR, (VAT free)
Collection of bill of exchange not domiciled in the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank – acquisition of collection of bill of exchange from party that domiciled the bill of exchange	33,19 + fees charged by domicile (VAT free)
Repurchase of financial bills of exchange in foreign currency	by agreement /VAT free/
<b>HVB Bank Slovakia PRODUCTS:</b>	
<b>HVB Corporate packages</b>	
<b>**Corporate package Mini</b>	<b>EUR 3.40 / month</b>
keeping of an EUR current account	
one account statement monthly by e-mail	
term deposit account	
domestic payment transactions 10 pcs. (*) (domestic payment and EURopayment)	
international payment card Maestro	
OnlineBanking	
<b>**Corporate package Basic</b>	<b>EUR 4.80 / month</b>
keeping of an EUR current account	
one account statement monthly by e-mail	
term deposit account	
domestic payment transactions 20 pcs. (*) (domestic payment and EURopayment)	
international payment card Maestro	
OnlineBanking	

<b>**Corporate package Economy</b>	<b>EUR 7.40 / monthly</b>
keeping of an 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)	
international payment card Maestro	
Online Banking	
the possibility to buy another debit payment card Maestro with 50% discount	
<b>**Corporate package Bonus</b>	<b>EUR 14.40 / monthly</b>
keeping of an 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)	
international payment cards 2x Maestro	
Online Banking	
MultiCash - software activation	
the possibility to buy another debit payment card Maestro with 50% discount	
<b>**Corporate package Optimum</b>	<b>EUR 33.60 / monthly</b>
keeping of an 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	
Corporate packages Mini, Basic	
MultiCash - software and software activation	
the possibility to buy another debit payment card Maestro 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:

_ a surcharge for the written charging order	EUR 0.10
fee for transactions, which are included in the price of the package* exceeding the items included in the package (domestic payment and EUR payment)	EUR 0.40

### 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
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\* 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 UniBank Biznis or UniBank Biznis Plus or onto a current account
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### Transactions - Domestic payments

Assignment of facsimile chart <sup>3)</sup>	EUR 3.30 one-off payment
Fee for loss or damage to facimile chart <sup>3)</sup>	EUR 3.30 one-off payment

### Term and investment products

Investment bill of exchange	
Issue of an investment bill of exchange	free of charge

### Debit cards

#### Maestro

Annual fee	7 EUR
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#### Transactions using the card:

Cash withdrawal from the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group abroad)	0,30 EUR
Eurocash withdrawal from the ATM of other banks in SR and in EEA (b) (for cards established till 31.12.2019)	1,50 EUR
Eurocash withdrawal from the ATM of other banks in the SR and in EEA countries (for cards established from 1.1.2020)	2,00 EUR
Cash withdrawal from ATM elsewhere abroad	2% z vyberanej sumy, min 5,00 EUR
Payment at merchant in SR and abroad, recharging mobile operators credit via ATM	0,15 EUR
Cash withdrawal using the Cash Advance service in the SR and abroad	2,5% z vyberanej sumy, min. 10,00 EUR

#### Services:

Extra fee for express card issuance (within 2 business days)	25 EUR
Delivery of card / PIN / card and PIN to branch	10 EUR
Limit change	5 EUR
Card blockage	5 EUR
Balance inquiry in other ATM	1 EUR
PIN reprint (up to 10 working days)	5 EUR
Express PIN reprint (up to 3 working days)	25 EUR
Change of PIN code through the ATM	2,50 EUR
Card re-issuance after loss, theft, damage	3,50 EUR
Provision of cash in emergency	-

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

**Mastercard Business/Visa Classic**

Annual fee	27 EUR
<b>Transactions using the card:</b>	
Cash withdrawal from the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group abroad)	0,30 EUR
Eurocash withdrawal from the ATM of other banks in SR and in EEA (b) (for cards established till 31.12.2019)	1,50 EUR
Eurocash withdrawal from the ATM of other banks in the SR and in EEA countries (for cards established from 1.1.2020)	2,00 EUR
Cash withdrawal from ATM elsewhere abroad	2% z vyberanej sumy, min 5,00 EUR
Payment at merchant in SR and abroad, recharging mobile operators credit via ATM	0,15 EUR
Cash withdrawal using the Cash Advance service in the SR and abroad	2,5% z vyberanej sumy, min. 10,00 EUR
<b>Services:</b>	
Extra fee for express card issuance (within 2 business days)	25 EUR
Delivery of card / PIN / card and PIN to branch	10 EUR
Limit change	5 EUR
Card blockage	5 EUR
Balance inquiry in other ATM	1 EUR
PIN reprint (up to 10 working days)	5 EUR
Expres PIN reprint (up to 3 working days)	25 EUR
Change of PIN code through the ATM	2,50 EUR
Card re-issuance after loss, theft, damage	13,50 EUR
Provision of cash in emergency	real costs
<i>Fees for international debit and credit payment cards in FX are collected in FX, calculating the FX equivalent from EUR</i>	

**Mastercard Business Gold / Visa Gold**

Annual fee	50 EUR
<b>Transactions using the card:</b>	
Cash withdrawal from the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group abroad)	0,30 EUR
Eurocash withdrawal from the ATM of other banks in SR and in EEA (b) (for cards established till 31.12.2019)	1,50 EUR
Eurocash withdrawal from the ATM of other banks in the SR and in EEA countries (for cards established from 1.1.2020)	2,00 EUR
Cash withdrawal from ATM elsewhere abroad	2% z vyberanej sumy, min 5,00 EUR
Payment at merchant in SR and abroad, recharging mobile operators credit via ATM	0,15 EUR
Cash withdrawal using the Cash Advance service in the SR and abroad	2,5% z vyberanej sumy, min.10,00 EUR
<b>Services:</b>	
Extra fee for express card issuance (within 2 business days)	25 EUR
Delivery of card / PIN / card and PIN to branch	10 EUR
Limit change	5 EUR
Card blockage	5 EUR
Balance inquiry in other ATM	1 EUR
PIN reprint (up to 10 working days)	10 EUR
Expres PIN reprint (up to 3 working days)	25 EUR

Change of PIN code through the ATM	2,50 EUR
Card re-issuance after loss, theft, damage	10 EUR
Provision of cash in emergency	real costs

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

### **Payment cards HVB Bank Slovakia**

#### **Debit payment cards**

Transactions done by means of debit payment cards:	
- posting of a transaction done on the account in case of cash withdrawals by card from an ATM in SR (accounting item)	EUR 0.40
- accounting item in case of cashless transactions done by card in SR in the case of Current account and HVB Corporate packages Economy, Bonus, Optimum	EUR 0.12
- accounting item in case of cashless transactions by card in SR in the case of HVB Corporate packages Mini, Basic	EUR 0.40
- accounting item in case of abroad transactions	
- withdrawal of cash from an HVB Bank ATM in SR	free of charge
- withdrawal of cash from an ZBK ATM in SR	EUR 0.33
- withdrawal of cash from an ATM abroad	2 % from the withdrawn amount, min. EUR 5.98
- withdrawal of cash at the bank counter in SR	2 % from the withdrawn amount, min. EUR 5.98
- withdrawal of cash at the bank counter abroad	2.5 % from the withdrawn amount, min. EUR 8.30

#### **StickAir Contactless Prepaid Payment Sticker Maestro**

StickAir - Contactless Debit Payment Sticker / Delivery of card / PIN / card and PIN to branch	10 EUR
- annual fee	EUR 4.98
Balance inquiry in other ATM	4 EUR
- travel insurance including insurance of costs of medical treatment (variant Standard) individually	EUR 28.88
- emergency card abroad	EUR 248.95
- emergency cash abroad	EUR 182.57
- Card blocking	
- change of the daily drawing limit - urgent	EUR 4.98
- PIN code reprinting	EUR 4.98
- issue of an alternative card	EUR 4.98
- express card and PIN code issue (within 24 hours)	EUR 49.80
- unauthorised complaint abroad	real costs

#### **VISA Electron**

- annual fee	EUR 4.98
- card blocking	EUR 4.98
- change of the daily drawing limit – urgent	EUR 4.98
- issue of an alternative card	EUR 4.98
- PIN code reprinting	EUR 4.98
- unauthorised complaint abroad	real costs

**MasterCard Standard Bussiness**

- annual fee	EUR 31.53
- with travel insurance individual (variant Gold)	EUR 116.18
Additional services	
- travel insurance including insurance of the medical treatment costs (variant Standard)	
- individual	EUR 28.88
- travel insurance including insurance of costs of medical treatment (variant Standard)	
- individually	EUR 30.87
Emergency services	
- emergency card abroad	EUR 248.95
- emergency cash abroad	EUR 182.57
- card blocking	EUR 82.98
Other fees	
- change of the daily drawing limit - urgent	EUR 4.98
- PIN code reprinting	EUR 4.98
- issue of an alternative card	EUR 13.28
- express card and PIN code issue (within 24 hours)	
- unauthorised complaint abroad	real costs

**Additional services**

- annual fee	EUR 31.53
Additional services	
- travel insurance - individual (variant Classic)	EUR 21.58
- travel insurance including insurance of the costs of medical treatment, insurance of abuse of payment card and loss or stealing of keays and personal documents - individual (variant Gold)	EUR 39.83
Emergency services	
- emergency card abroad	
- emergency cash abroad	
- card blockling	EUR 82.98
other fees	
- change of the daily drawing limit - urgent	EUR 4.98
- PIN code reprinting	EUR 4.98
- issue of an alternative card	VISA Classic
- unauthorised complaint abroad	real costs

**HVB Credit card Business****VISA Classic**

Annual fee	EUR 73.03
Administration of card account	free of charge
Transactions done by card	
- payment for goods and services locally and abroad	free of charge
- withdrawal of cash from an HVB Bank ATM in SR	EUR 1.66
- withdrawal of cash from ZBK ATM in SR	1,5 %, min 4,98EUR
- 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

Additional services	
Travel – insurance of costs of medical treatment and travel insurance:	
- individually	included in the price of the card
Emergency services	
- emergency card abroad	EUR 129.46
- emergency cash abroad	EUR 43.15
- card blocking <sup>1</sup>	EUR 82.98
Other fees	
- production and sending of statement	EUR 0.83
- sending of statement copy	EUR 1.66
- change of loan limit <sup>2</sup>	EUR 4.98
- PIN-code reprinting and sending	EUR 4.98
- issue of alternative card	EUR 13.28
- unauthorised complaint abroad	real costs
- exceeding of loan limit	EUR 4.98
- reminder	EUR 6.64
- invitation to settle an obligation	EUR 13.28
- invitation to settle an total obligation	EUR 16,60
- A penalty for recovery	10 % z celkovej pohľadávky, min 33,19 EUR

<sup>1)</sup> 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.

<sup>2)</sup> the limit may be increased after 6 months only

### Diners Club

Annual fee:	
- main card	EUR 165.97
- additional card	EUR 82.98
Diners Club / ČSA	
Annual fee:	
- main card	EUR 199.16
- additional card	EUR 99.58
Transactions done by Diners Club cards:	
- payment by card for goods and services in SR and abroad	bezplatne
- withdrawal of cash from ATM in SR and abroad	2.5 % from the withdrawn amount + EUR 2.99 for transaction
- withdrawal of cash at the counter in SR and abroad	4 % from the withdrawn amount
Other fees:	
- card blocking	free of charge
- issue of an alternative card	free of charge
- instalment delay	monthly 2.5 % from the unsettled amount
IAPA card	
- yearly fee	EUR 56.43
Emergency card	
- yearly fee	EUR 150

## Loans and Guaranties

### Mortgage loan

Fee for processing of loan application	EUR 99.58 - one-off
Fee for providing of the loan (The fee shall be calculated from the amount of the loan limit agreed in the loan agreement. The fee is due on the day of signing of the agreement or actually on the day of the first loan drawdown at the latest.)	-up to EUR 165 969.59 including: 0.6% from the loan volume, min. EUR 66.39 -up to EUR 331 939.19 including: 0.7% from the loan volume; -up to EUR 1 659 695.94 including: 0.9% from the loan volume; -exceeding EUR 1 659 695.94 1% from the loan volume;
Fee for loan limit increase	EUR 66.39 + fee for providing of the 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	EUR 3.98 monthly
Fee for not submitting of the documents required by the Bank, resulting from the contractual relations (one-off)	EUR 99.58
Other fees (sending of reminder)	1 <sup>st</sup> reminder EUR 16.60 2 <sup>nd</sup> reminder EUR 53.11

### HVB Business loans

#### Overdraft loan

- Processing fee for current account	0.9% flat from the loan volume, min.EUR 165.97
- Processing fee for HVB Corporate accounts	0.7% flat from the loan volume, min.EUR 132.78
- Fee for loan increase	0.5% flat from the volume of loan increase min. EUR 132.78
- Fee for loan prolongation*	0,3% flat from the volume of the loan, min. EUR 165.97
- client's withdrawal from contract	3.0% flat from the volume of the provided loan limit min. EUR 165.97
- unauthorised overdraft	The interest rate applicable on the unauthorised debit balance on the current account

\* If client executed his/her payments through the accounts in HVB Bank Slovakia a.s. amounting to more than 80% of his/her annual earnings from the previous year, he/she can be excused from the loan prolongation fee.

#### Bank guarantees

The same fees apply, as those indicated in the section Guarantees.

#### Investment loan

- Processing fee for a current account	0.9% flat from the loan volume, min. EUR 165.97
- Processing fee for HVB Corporate accounts	0.7% flat from the loan volume, min. EUR 132.78
- In the case of gradual loan drawdown, fee for 3rd and following drawing	16,60 EUR
- Commission from the undrawn part of the loan	0.5% flat from the undrawn part of the loan, min.EUR 165.97

- 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. EUR 165.97
- Late payment interest	The interest rate valid for the unauthorised debit balance on the current account of corporate clients
Fee for keeping of the loan limit (the fee is due monthly)	
Operating loans - overdraft	<b>0.10% from the loan limit</b>
Fee for loan limit increase	
<b>Operating loans</b>	
- overdraft	<b>1% from the volume of the increased loan limit</b>
<b>Fee for not drawing the full amount of the loan</b> Investment loan (HVB Bank)	free of charge
<b>Fee for client's withdrawal from contract</b> Overdraft loan (HVB Bank) <sup>3)</sup>	free of charge
<b>Fee for increase of loan limit</b> Overdraft loan (HVB Bank) <sup>3)</sup>	free of charge
<b>Fee for drawing of the 4th and following tranche of the loan</b> Investment loan for SVB (HVB Bank) <sup>3)</sup>	0.00
<b>Fee for the 3rd and following drawing in the case of gradual loan drawdown</b> Investment loan (HVB Bank) <sup>3)</sup>	0.00
<b>General (joint) fees</b>	
- Fee for failure to adhere to the conditions of the loan agreement - not submitting of financial statements	EUR 165.97
- Fee for change in the loan agreement, done upon client's request	EUR 165.97
- 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. EUR 165.97
- 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	EUR 16.60
- 2nd reminder	EUR 33.19
- 3rd reminder	EUR 49.79
<b>HVB corporate loans</b>	
<b>HVB Corporate loan Flexible</b>	
- processing fee for current account	1% from the loan volume, min. EUR 82.98
- processing fee for HVB Corporate accounts	0.80% from the loan volume, min. EUR 82.98
- fee for loan prolongation	EUR 66.39
<b>Loans for corporate clients</b>	
Providing of the loan in EUR and foreign currency, acceptance credits	
- upon overdraft of loans	by agreement

- upon overdraft of loans in foreign currency	by agreement
Issue of loan commitment	0.5% from the loan amount, min. EUR 165.97
Commission from the loan limit	0.25% quarterly
Commission for loan processing	min. EUR 165.97
Commission for granting of the loan / prolongation / change	2% from the loan amount, min. EUR 331.94
Commission for the early repayment of the loan / part of the loan	1% from the early repaid loan, min. EUR 331.94
Commission from the undrawn part of the loan	0.375% quarterly
Assignment of the rent claim: <sup>1</sup>	
Revision of the assigned claim	EUR 99.582 EUR / day + travel costs
Keeping of the assigned claim	
- 1 rent claim	EUR 16.60
- 2 - 10 rent claims	EUR 33.19
- 11 - 30 rent claims	EUR 66.39
- more than 30 rent claims	individually, min. EUR 99.58
Assignment of a claim (except for the rent claim)	EUR 99.58 per day + travel costs
Revision of the assigned claim	
Keeping of the assigned claim	
- 1 claim	EUR 16.60 monthly
- 2 - 10 claims	EUR 66.39 monthly
- 11 - 30 claims	EUR 165.97 monthly
- more than 30 claims	individually, min. EUR 165.97 + EUR 3.32 for each claim exceeding 30, max. EUR 331.94
Reminder fees	
- 1st reminder	EUR 16.60
- 2nd reminder	EUR 33.19
- 3rd reminder	EUR 49.79
*Conselling regardless providing of the loan	EUR 33.19 / per 1 hour
*Forfeiting	by agreement
<sup>1</sup> due according to the periodicity of rent payments, i.e.	e.g. in the casae of 4 rent claims due quarterly - EUR 132.78 annually, if due monthly - EUR 398.33.
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	EUR 33.19/ per tranche
<b>Reminder fees:</b>	
- 1st reminder	EUR 16.60
- 2nd reminder	EUR 33.19
- 3rd reminder	EUR 49.79



Fee for early repayment of the loan	4 % from the early instalment min. EUR 99.58
<b>EBRD loans</b>	
Fee for providing of the loan	
- EBRD 2004 – overdraft, for operation purposes	min. 0,5%, max.1% from the loan limit amount
- EBRD 2006 – overdraft, for operation purposes	min. 0,5%, max.1% from amount of loan limit
- EBRD 2004 – investment	min. 0,5%, max.1% from the loan limit amount
- EBRD 2006 – investment	min. 0,5%, max.1% from the loan limit amount
Fee for loan administration	
- EBRD 2004 – investment	min. 0,5%, max.1% from the loan limit amount
- EBRD 2006 – investment	min. 0,5%, max.1% from the loan limit amount
Fee for increase of loan limit	
- EBRD 2004 – overdraft, for operation purposes	min. 0,5%, max.1% from the loan limit amount, min 16,60 EUR
- EBRD 2006 – overdraft, for operation purposes	min. 0,5%, max.1% from amount of credit, min 16,60 EUR
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
<b>Guarantees</b>	
<b>Issued guarantees</b>	
- guarantee commission <sup>1</sup>	0.75% p.q., min. EUR 49.79 p.q.
- production of the guarantee	EUR 99.58 standard text EUR 165.97 other text
- modification of the guarantee conditions	EUR 66.39
- use of the guarantee	0.3%, min. EUR 66.39
Received guarantees	
- advice of an incoming guarantee	EUR 49.79
- change of the guarantee conditions	EUR 66.39
- use of the guarantee	0.15%, min. EUR 33.19
- registration of the direct guarantee upon client's request	EUR 33.19
Overhead rate (postal charges, telephone)	EUR 19.92 (EUROpe) EUR 33.19 (oversea)
Complaints, reminders	EUR 16.60

<sup>1</sup> The fees shall be charged quarterly upon the ultimatum of the third month of the respective quarter (i.e. always as of 31.3., 30.6., 30.9., 31.12.) of the current year. The percentage rate p.a. shall be calculated based on the exact number of days / 360.

**BusinessNet**

Service establishment	50,00 EUR one-off payment
Fee for making account/s available for the service	4,98 EUR monthly
<b>Authentication and authorisation tools:</b>	
Smart key assignment (authorization and authentication tool Token in mobile)	0,00 EUR
Sale of Token delivery (authentication tool)	10,00 EUR one-off payment
SMS code assignment (authorization tool)	0,00 EUR
Blocking and unblocking of token	3,32 EUR one-off payment
SMS code assignment (authorization tool)	0,00 EUR
Smart key assignment (authorization and authentication tool)	0,00 EUR
Cashless transaction - debit through BusinessNet	0,15 EUR/transaction
Cancellation of BusinessNet access	3,32 EUR one-off payment
Fee for setting of profile International User	40,00 EUR por user one-off payment

**Online Banking - Internet Banking**

Access establishment	0,00 EUR
Fee for making account/s available for the service	1,00 EUR monthly
<b>Authentication and authorisation tools:</b>	
Smart key (mobile token)	0,00 EUR
SMS key - setting and initialization	10,00 EUR one-off payment
Security key - Token - delivery, initialization	15,00 EUR one-off payment
Outgoing payment electronically	0,15 EUR/transaction
Cancellation of Online Banking access	0,00 EUR
Fee for setting of profile International User	40,00 EUR por user 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 the prices different from prices specified in the price list based on the individual approach*

*Fees in a currency different than SKK, if not indicated, are converted to SKK fee using the NBS Middle rate on the settlement day (except for Cross-border payments)*

*For Cross-border payments are the fees converted by using Foreign Exchange Sell or Foreign Exchange Buy of UniCredit Bank in the settlement day*

*Fees are charged in connection with accounts in foreign currencies, as released, applying the Corporate Clients Price-list.*

a) *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), UniCredit Bank (Hungary)*

b) *European Economic Area):*

*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), Réunion (RE)*

c) *EEA currencies, we are providing with:*

*BGN, CZK, DKK, EUR, HUF, HRK, CHF, NOK, PLN, RON, SEK*

*The Bank reserves the right to fix the prices different from those specified in the price list on an individual approach.*

1) *Free of charge transaction made by Debit cards only by cards in package offer*

*Free-of-charge transactions refers only to transactions that were entered on client's account in the current month. Eg. transactions executed on the last working day of the month are entered to the client's account in the next month, that are included in the transaction in the next month.*

2) *Except for the payments done pursuant to standing orders and allowances with SEPA Direct Debit collection*

3) *Bank does not establish new services*

4) *BEN - incoming clean payments with the expenses to be settled by the beneficiary SHA - incoming payments with the expenses to be settled both by remitter and beneficiary OUR - incoming clean payments with the expenses to be settled by remitter"*

5) *CM - foreign currency*

6) *The fees for the SMS notifications shall be charged at the end of 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 proceeds 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, when it is the decisive day the day, when the notification SMS is sent,*
- the transactions, which are posted during the night processing and sent the next morning (e.g. interests and fees),*
- the SMS sent for the days off, which are for the charging purposes summed up together with the SMS sent on the very next working day.*

7) *Rates for transactions:*

- FX deposit on SKK account (FX purchase of the account currency)*
- SKK deposit onto FX account (FX sale of the account currency)*
- FX deposit onto FX account (FX purchase of the deposited currency/FX sale of the account currency)*
- FX withdrawal from SKK account (FX sale of the withdrawal currency)*
- SKK withdrawal from FX account (Fx purchase 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 the loans with agreed loan insurance Cardiff 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 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 into 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 and by check and by electronic media.*
- 17) *Unusable bank bills/coins are authentic, damaged by circulation so that they are not able to circulate any more (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 of fee collection in case of the necessity to make client's order/request change:*
  - *order with the sender's bank instruction (in 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 beneficiary bank*
- 20) *Main reasons of fee collection in case of the necessity to make client's order/request change:*
  - *order with missing or wrong SWIFT code*
  - *order with the sender's bank instruction (in 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 beneficiary bank*
- 21) *Except for SEPA countries outside the EEA*