PRICE LIST OF BANKING FACILITIES PROVIDED TO CORPORATE BANKING CUSTOMERS

Valid from 1 June, 2023

UniCredit Bank

PRICE LIST OF BANKING FACILITIES PROVIDED TO CORPORATE BANKING CUSTOMERS

UniCredit Bank Czech Republic and Slovakia, a.s., pobočka zahraničnej banky

Valid from 1 June, 2023

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1. CURRENT ACCOUNTS

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
1.1. Current account			
Current account opening and maintenance	3,29	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; 452,70 JPY; 27,14 NOK; 13,75 PLN; 14,53 RON; 30,23 SEK; 478,48 RUB	Per month; RUB /per quarter
Special current account opening and maintenance: social fund, reserves, other funds implied by law or current account only for reimbursement of wages	Free of charge		
1.2. Account statements			
Assumed in person in bank	8,00	8,72 USD; 200 CZK; 12,96 AUD; 11,68 CAD; 8,64 CHF; 59,60 DKK; 7,20 GBP; 59,20 HRK; 2644,80 HUF; 928 JPY; 80 NOK; 34,88 PLN; 37,76 RON; 86,40 SEK; 387,84 RUB	For a statement
Issue of paper statement copy	30,00		For a statement
Sent by mail to Slovakia	4,00	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; 193,92 RUB	For a statement
Sent by e-mail	0,30	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; 41,28 JPY; 2,47 NOK; 1,25 PLN; 1,33 RON; 2,76 SEK; 14,54 RUB	For an e-mail
Sent by mail to abroad	6,00	6,54 USD; 150 CZK; 9,72 AUD; 8,76 CAD; 6,48 CHF; 44,7 DKK; 5,40 GBP; 44,4 HRK; 1983 HUF; 696 JPY; 60 NOK; 26,16 PLN; 28,32 RON; 64,80 SEK; 290,88 RUB	For a statement
Electronic sent by SWIFT in MT940 including MT942	132,78	174,50 USD; 3 667,62 CZK; 190,13 AUD; 190,87 CAD; 160,78 CHF; 989,30 DKK; 105,23 GBP; 1012,97 HRK; 41 424,56 HUF; 18 270,42 JPY; 1095,24 NOK; 554,87 PLN; 586,42 RON; 1 219,92 SEK; 6 436,98 RUB	Per month /per account
Electronic in format camt 053 - establishing service	60,00		One-off
Electronic in format camt 053 - fee for using the service	40,00		Per month /per account
Electronic in format camt 052 - establishing service	60,00		One-off
Electronic in format camt 052 - fee for using the service	40,00		Per month /per account

1. CURRENT ACCOUNTS

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
1.3. Current account cancellation			
Current account and package cancellation	6,60	8,67 USD; 182,30 CZK; 9,45 AUD; 9,49 CAD; 7,99 CHF; 49,17 DKK; 5,23 GBP; 50,35 HRK; 2 059,06 HUF; 908,15 JPY; 54,44 NOK; 27,58 PLN; 29,15 RON; 60,64 SEK; 319,96 RUB	On bank´s initiative + cent balance, max. to the level of account balance
1.4. Escrow accounts			
Fee for application processing for escrow account opening	166,00		
Bank commission	By agreement		
1.5. Transparent current account			
Opening and maintenance of a transparent current account	Individually		
1.6. Reserved and pledged current account funds			
Funds reservation (set up, change, cancel)	6,60		
Funds pledge (set up, change)	100,00		
1.7. Bank confirmation			
Issue of bank confirmation	16,60		+ VAT
Issue of the bank´s acknowledgment for SZRB about Pledgor - a bank customer meeting the liability for notify a debtor of establishing a claim from the account and acceptance of the right of lien registered in the Notary Central Registry of Lien. (Note: The aforementioned acknowledgement is issued only in case the client has no loan in UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank)	500,00		
1.8. Additional fees for maintenance of an account which the bank may charge to the client			
The additional fee for maintenance of an account for an increment in client deposits when the total amount of deposited funds in all currencies is no more than 1,75M EUR as of 31 December	Free of charge		
The additional fee for maintenance of an account for an increment in client deposits when the total amount of deposited funds in all currencies is more than 1,75M EUR as of 31 December	0,20 %*		

*The deposit balance increment fee equals the base multiplied by the fee. The base equals the difference between the total amount of the client deposits as of 31 December, and average daily balance of the client deposits for the period from 1 September to 30 November of the relevant year. If the base is negative, the fee equals zero. The total amount of the client deposits consists of the client's funds deposited in current, savings, term and deposit accounts, and in deposit bills in all currencies. The fee is calculated annually and can be charged from any of the customer's accounts, and is payable during January of the following year. For converting foreign currencies into EUR and conversely, UniCredit Bank Czech Republic and Slovakia, a.s., Branch of a Foreign Bank's average rate as of 31 December of the relevant year is used.

1.9. Fees from over-the-limit deposits which the bank is entitled to charge the client			
Fee for client's deposits within given threshold in given currency	Free of charge		
Fee for client's over-the-limit deposits in CZK above 100M CZK	0,50% p.a.*		
Fee for client's deposits in EUR above 0 EUR	0,90% p.a.*		

1. CURRENT ACCOUNTS

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
Fee for client's over-the-limit deposits in CHF above 100,000 CHF	0,50 % p.a.*		

* Fee for over-the-limit deposits equals the base multiplied by the fee. The base equals the difference between the daily balance of the client in the given currency, and the above-mentioned threshold. If the base is negative, the fee equals zero. The daily balance consists of the client's funds deposited in current, savings, term and deposit accounts, and in deposit bills in the given currency as of the end of the day. The fee is calculated on a daily basis, charged monthly, and can be deducted from any of the customer's accounts during the following month.

1.10. Other services

Change of account keeping branch	10,00		
Change package to account	6,60		
Change or blocation of specimen signature based on client´s initiative	6,60		
Fee for reminder notice in case of unauthorised overdraft or account balance below ordered minimum amount of funds:			
First reminder	10,00		
Second reminder	20,00		

1.11. Bank does not provide following services:

Premium Package	1,66 + 33,16		1,66 one-off + 33,16 per month
Opening and keeping of a current account			
Opening and keeping of a Premium entrepreneurial account			
Issue of a finance bill			
Making accounts available through MultiCash			
GSM-banking, Notification, Internet Banking products			
Periodical statements in a frequency stated in days sent by e-mail			
International payment card Maestro			
Mini Package	3,40		Per month
Current account keeping in EUR			
One account statement distributed by e-mail			
Fixed-date account			
SEPA credit transfer within EEA 10 times[1)]			
International payment card Maestro			
Making accounts available through Internet Banking			
Basic Package	4,80		Per month
Current account keeping in EUR			
One account statement distributed by e-mail			
Fixed-date account			
SEPA credit transfer within EEA 20 times[1)]			
International payment card Maestro			
Making accounts available through Internet Banking			

1. CURRENT ACCOUNTS

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
Economy Package	7,40		Per month
Current account keeping in EUR			
One account statement distributed by e-mail			
Progressive interest on a current account			
Fixed-date account			
SEPA credit transfer within EEA 45 times[1)]			
International payment card Maestro			
Making accounts available through Internet Banking			
An option to purchase an additional Maestro debit payment card with a 50 % discount			
Bonus Package	14,40		Per month
Current account keeping in EUR			
One account statement distributed by e-mail			
Progressive interest on a current account			
Fixed-date account			
SEPA credit transfer within EEA 75 times[1)]			
International payment cards 2 x Maestro			
Making accounts available through Internet Banking			
MultiCash - software activation			
An option to purchase an additional Maestro debit payment card with a 50 % discount			
Optimum Package	33,60		Per month
Current account keeping in EUR			
One account statement distributed by e-mail			
Progressive interest on a current account			
Fixed-date account			
SEPA credit transfer within EEA 145 times[1)]			
International payment cards 2 x Maestro			
Making accounts available through Internet Banking, MultiCash			
MultiCash - software activation			
An option to purchase an additional Maestro debit payment card with a 50 % discount			

Notes:

[1)] A prepaid amount of SEPA credit transfers within EEA in Mini and Basic packages includes: electronic and written payment orders, collection, and standing orders. Other services and products are charged based on a valid price list of the UniCredit Bank Czech Republic and Slovakia a.s., Branch Office of a Foreign Bank.

[2)] For Economy, Bonus, Optimum packages: electronic payment orders, other services and products are charged based on a valid price list of the UniCredit Bank Czech Republic and Slovakia a.s., Branch Office of a Foreign Bank.

The Bank reserves the right to fix the prices differently from those specified in the price list and the individual approach.

For accounts managed in a foreign currency, prices in EUR are charged (if prices in a foreign currency are not published) as a recalculated equivalent according to the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank exchange rate.

2. DEPOSIT PRODUCTS

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
2.1. Fixed-date deposits			
Penalty charges for premature withdrawal	1,00 % p.a.	3,00 % p.a.	Per each day from withdrawal date to original maturity, min 5,00 EUR
2.2. Certificates of deposit			
To perform an amortization proceeding	1,00 %		From amount withdrawn, min. 9,96 EUR max. 99,58 EUR
2.3. Term deposit with structured revenue			
Penalty charges for premature withdrawal	1,00 %		From amount withdrawn for each default month (incl. any month begun) until maturity, 12 % for SafeProfit minimum 6 %
2.4. Bank does not provide following services			
Bonus account			
Penalty charges for premature withdrawal by notice period:			
7 days	0,50 %		From amount withdrawn
14 days	0,50 %		From amount withdrawn
1 month	1,00 %		From amount withdrawn
3 months	1,50 %		From amount withdrawn
6 months	2,00 %		From amount withdrawn
9 months	2,50 %		From amount withdrawn
12 months	2,50 %		From amount withdrawn
Bill of exchange			
Establishment of a bill of exchange	Free of charge		

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For accounts managed in a foreign currency, prices in EUR are charged (if prices in a foreign currency are not published) as s recalculated equivalent according to the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank exchange rate.

3. SEPA CREDIT TRANSFER

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
3.1. Incoming payments[1)]			
Incoming payments	0,24	0,26 USD; 6 CZK; 0,38 AUD; 0,35 CAD; 0,25 CHF; 1,78 DKK; 0,21 GBP; 1,77 HRK; 79,34 HUF; 27,84 JPY; 2,4 NOK; 1,04 PLN; 1,13 RON; 2,59 SEK; 11,64 RUB	
3.2. Outgoing payments[1)]			
Via Electronic Banking	0,24	0,26 USD; 6 CZK; 0,38 AUD; 0,35 CAD; 0,25 CHF; 1,78 DKK; 0,21 GBP; 1,77 HRK; 79,34 HUF; 27,84 JPY; 2,4 NOK; 1,04 PLN; 1,13 RON; 2,59 SEK; 11,64 RUB	
Via Standing Order, level balance Standing Order - Sweeping or Direct Debit	0,24	0,26 USD; 6 CZK; 0,38 AUD; 0,35 CAD; 0,25 CHF; 1,78 DKK; 0,21 GBP; 1,77 HRK; 79,34 HUF; 27,84 JPY; 2,4 NOK; 1,04 PLN; 1,13 RON; 2,59 SEK; 11,64 RUB	
Via branch	7,00	7,63 USD; 175 CZK; 11,34 AUD; 10,22 CAD; 7,56 CHF; 52,15 DKK; 6,30 GBP; 51,8 HRK; 2313,5 HUF; 812 JPY; 70 NOK; 30,52 PLN; 33,04 RON; 75,60 SEK; 339,36 RUB	
Urgent payments and urgent payments via TARGET2	60,00	65,40 USD; 1 500 CZK; 97,20 AUD; 87,60 CAD; 64,80 CHF; 447 DKK; 54 GBP; 444 HRK; 19 830 HUF; 6 960 JPY; 600 NOK; 261,60 PLN; 283,20 RON; 648 SEK; 2 908,80 RUB	
Surcharge for a payment via branch (valid for corporate packages Mini and Basic)	7,00		
Fee for payments exceeding package[2)]	0,40		
3.3. Other charges			
Cashless conversion	6,64		Per transaction
Cancelling a payment order before it is sent from the bank	20,00		
Voluntary execution payment	10,00		Per transaction
Changing or correcting a payment order before it is sent from the bank[3)]	20,00		Per payment order
Payment investigation	20,00		Per payment order + other banks' charges
Request for a change / return of sent payment	20,00		Per payment order + other banks' charges
Standing Order or level balance Standing Order - Sweeping or Direct Debit authorization			
Order	Free of charge		
Change and cancellation			
Via branch	1,70		
Via Electronic Banking	Free of charge		
Advice & confirmations			
Advice on unexecuted payment, Standing Order or Direct Debit	1,00		For advice
Confirmation of SEPA credit transfer/ Direct Debit	10,00		

3. SEPA CREDIT TRANSFER

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
Payment orders sent by e-mail/fax			
Surcharge for e-mail/fax transmitted payment orders	10,00		Monthly, regardless of the number of accounts available for the submission of payment orders by e-mail
Verification of the payment order authenticity submitted by e-mail	Telecomm. fees		Min. 1,70 EUR for each verification
Distribution of a code table, loss or damage of a code table	3,30		One-off

Notes:

[1] Except accounting for interest, bank fees, withholding tax and settlement of payment for service of receiving of payment card through POS terminals and WebCard; the fee also applies to payments within the bank in foreign currency and returned SEPA payments to the payer's account.

[2] Valid for corporate packages Mini and Basic for electronic payment orders, Direct Debit and Standing Order.

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For accounts managed in a foreign currency, prices in EUR are charged (if prices in a foreign currency are not published) as a recalculated equivalent according to the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank exchange rate.

[3] Reasons for fee collection necessary to make client order/request changes
- *Order with sender's bank special instruction field filled, unless otherwise agreed with the client*
- *Request for change of payment instructions on the incoming payment (redirect payment from the original to another account)*
- *Order with missing beneficiary name*
- *Cancellation of client payment order before proccesing by the bank*
- *Request for modification of client payment order at the request of the beneficiary's bank*

SEPA DIRECT DEBIT

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
3.4. Incoming payments			
Incoming payments on creditor account	0,24	0,26 USD; 6 CZK; 0,38 AUD; 0,35 CAD; 0,25 CHF; 1,78 DKK; 0,21 GBP; 1,77 HRK; 79,34 HUF; 27,84 JPY; 2,4 NOK; 1,04 PLN; 1,13 RON; 2,59 SEK; 11,64 RUB	
3.5. Outgoing payments[1]			
Outgoing payments from debtor account	0,24	0,26 USD; 6 CZK; 0,38 AUD; 0,35 CAD; 0,25 CHF; 1,78 DKK; 0,21 GBP; 1,77 HRK; 79,34 HUF; 27,84 JPY; 2,4 NOK; 1,04 PLN; 1,13 RON; 2,59 SEK; 11,64 RUB	
3.6. Other charges			
Payment investigation	20,00		+ other bank charges
CID - assign and change	10,00		
Request for Direct Debit refusal by the payer			
Via branch	7,00		
Via electronic banking	Free of charge		
Request for Direct Debit reverse by the payee			
Via branch	7,00		
Via Electronic Banking	Free of charge		

SEPA DIRECT DEBIT

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
Payment orders sent by e-mail/fax			
Surcharge for e-mail/fax transmitted payment orders	10.00		Monthly, regardless of the number of accounts available for the submission of payment orders by e-mail
Authentication of payment orders	Telecommunication fees		At least 1,70 EUR per authentication
Allocation of a code table or a fee for loss and damage of the code table	3.30		One-off

4. CASH SERVICES

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
4.1. Cash services for the account holder			
Cash deposit	7,00	8,77 USD; 182,55 CZK; 10,56 CAD; 6,16 GBP; 7,88 CHF; 2490,18 HUF; 11,32 AUD; 53,36 DKK; 53,85 HRK; 960,47 JPY; 72,74 NOK; 32,13 PLN; 35,28 RON; 72,67 SEK; 364,43 RUB	
Cash withdrawal[1)]	7,00	8,77 USD; 182,55 CZK; 10,56 CAD; 6,16 GBP; 7,88 CHF; 2490,18 HUF; 11,32 AUD; 53,36 DKK; 53,85 HRK; 960,47 JPY; 72,74 NOK; 32,13 PLN; 35,28 RON; 72,67 SEK; 364,43 RUB	
4.2. Cash services[2)]			
Handling of coins and banknotes			
Deposit of sorted coins exceeding 100 pcs	5 % of received amount, min. 7 EUR		
Deposit of unsorted coins exceeding 100 pcs	10 % of received amount, min. 7 EUR		
Withdrawal of coins exceeding 100 pcs	5 % of drawn amount, min. 7 EUR		
Deposit of banknotes	Free of charge		
Exchange of coins	5 % of received amount, min. 7 EUR		
Exchange of banknotes	5 % of received amount, min. 7 EUR		
Unreported cash withdrawal	0,20 %		From an amount, min. 16,60 EUR
Reserved cash unwithdrawn	0,20 %		From undrawn amount, min. 16,60 EUR
Purchase, deposit and exchange of unused EURO banknotes and coins	5,00 %		From a total amount, max. 66,40 EUR
Private cheques			
Issuing a cash chequebook with cash cheques	5,00		
Issuing of 1 cash cheque	0,50		
4.3. Exchange services			
Purchase of coins in foreign currencies	25,00 %		From amount of coins min. 6.60 EUR
4.4. Packaged cash balance receiving			
Commissioning of notes or coins	by individual agreement		
4.5. Night safe box services			
Providing access rights to the night safe box	6,64		Monthly per contractual client
Commissioned processing of cash money per client per day			
Cash up to 3,300 EUR including	1,00		Per case
Cash exceeding 3,300 EUR	0,20 %		From the amount of the cash accepted

A fee for provision of cash cases:			
Exchangeable packs: cassettes, briefcases	Free of charge		
One-shot pack: plastic bag, paper bag	1,00		Per piece
Depreciation of a loss of the exchangeable cases, access cards and keys to the night safe box:			
Night safe box cassette	83,00		
Lockable briefcase for the night safe box	16,60		
Magnetic ID card for the night safe box	16,60		
Access key for the night safe box	16,60		
4.6. Safe deposit box rental			
Annual rental of safe box:			
Scale 1 (5-8 cm, volume up to 9000 cm^3)	125,00		+ VAT
Scale 2 (10-15 cm, volume up to 16000 cm^3)	250,00		+ VAT
Scale 3 (20-30 cm, volume up to 40000 cm^3)	375,00		+ VAT
Scale 4 (Over 30 cm, volume over 40000 cm^3)	500,00		+ VAT
Insurance:			
Basic insurance of safe box for the limit of 1,659.70 EUR	5,81		Per year + VAT
Fee for safe box insurance for each 331,94 EUR, to maximum insurance equivalent to 50,000 EUR	1,162		Per year + VAT
Penalty reminders:			
1st reminder	17,00		
2nd reminder	50,00		
Contract notice on bank´s initiative	66,40		
Fee for professional care of non-withdrawn deposit, calculated from rental termination date	3 x RP		Annual rent of safe box according to price list
4.7. Storage of client´s valuables in a safe box			
Storage of financial notes and other valuables issued by UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank	6,64		Monthly + VAT

Notes:

[1] Cash withdrawal by private cheque included.

[2] Exchange rates for transactions:
- *Deposit in foreign currency to account in EUR (VN of account currency)*
- *Deposit in EUR to account in foreign currency (VP of account currency)*
- *Deposit in foreign currency to account in other foreign currency (VN of deposited currency/VP of account currency)*
- *Withdrawal in foreign currency from account in EUR (VP of account currency)*
- *Withdrawal in EUR from account in foreign currency (VN of account currency)*
- *Withdrawal in foreign currency from account in other foreign currency (VP of withdrawn currency/VN of account currency)*

[3] Except individual entrepreneurs who deposit without fees

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CHEQUES

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
5.1. Cashing a cheque			
In favor of client account in UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank	1,00 %		Min. 10 EUR max. 33 EUR + fees of other banks and fees of shipping company both in the case of the collection of the cheque to the final payment
5.2. Other fees			
Claim	16,60		+ Fees of other banks
A cheque unpaid or given back for collection by a foreign bank	10,00		+ Fees of other banks
Stop payment cheque	11,62		+ Fees of other banks

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6. FOREIGN PAYMENTS AND SEPA PAYMENTS OUTSIDE EEA

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
6.1. Incoming foreign payments and SEPA payments outside EEA[1) 2)]			
Incoming payment	0,50 %		Min. 10 EUR, max. 100 EUR
6.2. Outgoing foreign payment and SEPA payment outside EEA[1) 2)]			
Surcharge for payment submitted via branch	20,00		
Outgoing payments[3)]	1,00 %		Min. 10 EUR, max. 100 EUR
Outgoing Flash payment[4)]	1,00 %		Min. 10 EUR, max. 100 EUR
Outgoing urgent payment and urgent payment via TARGET2	2,00 %		Min. 20 EUR, max. 200 EUR
Surcharge for payment with charge instruction "OUR"[6)]	19,00		Per payment
6.3. Other Charges[1) 2)]			
Sending the balance of a cancelled account to another bank	40,00		
Cancelling a payment order before it is sent from the bank	20,00		
Changing or correcting a payment order before it is sent from the bank[5)]	20,00		+ Other banks' charges
Payment investigation	20,00		+ Other banks' charges
Request for a changing/returning of sent payment	20,00		+ Other banks' charges
Re-crediting of a returned payment	20,00		+ Other banks' charges
Foreign currency exchange of payment from or to client account	6,64		Per payment
Advice & confirmations:			
Advice of inexecuted payment, standing or collection order	1,00		For advice
Confirmation of cross-border payment	10,00		
E-mail/fax notification of a copy of cross-border payment Swift report	5,00		
Cross-border Standing Order or Sweeping:			
Opening	Free of charge		
Changing or cancellation	3,30		

Notes:

[1)] Fee is calculated from payment amount in the local currency. Local currency equivalent of a payment is calculated by the Bank's foreign exchange currency sell rate.

[2)] Fee from account in other than local currency is collected by the Bank's foreign currency exchange buy rate.

[3)] Including SEPA payment

[4)] Flash payment is an intragroup payment within UCG - in EUR or local currency of a receiving bank with no foreign currency exchange. Bank will realize the payment with value date D+1 without the need to indicate urgent priority by client.

[5)] Reasons for fee collection necessary to make client order/request changes

- Order with sender's bank special instruction field filled, unless otherwise agreed with the client

- Request for change of payment instructions in the incoming payment (redirect payment from the original to another account)

- Cancellation of client payment order before proccesing by the bank

- Request for modification of client payment order at the request of the beneficiary's bank

[6)] Extra fee is charged for foreign payments.

The Bank reserves the right to fix the prices differently from those specified in the price list and the individual approach.

For accounts managed in a foreign currency, prices in EUR are charged (if prices in a foreign currency are not published) as a recalculated equivalent according to the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank exchange rate.

7. ELECTRONIC BANKING

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
7.1. BusinessNet Professional - Internet Banking			
Establishing of the service including definition of structured signature authorizations	100,00		
Fee for using the service	12,00	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; 1 651,19 JPY; 98,98 NOK; 50,15 PLN; 53,00 RON; 110,25 SEK; 581,74 RUB	Monthly
Service cancellation	3,32		
SMS Key – use (price per SMS)	0.05	0,07 USD; 1,38 CZK; 0,07 AUD; 0,07 CAD; 0,06 CHF; 0,37 DKK; 0,04 GBP; 0,38 HRK; 15,60 HUF; 6,00 JPY; 0,41 NOK; 0,21 PLN; 0,22 RON; 0,46 SEK; 2,42 RUB	Monthly
7.2. BusinessNet Connet - optional module to BusinessNet Professional, Direct Channel			
Note: The product can only be arranged for the BusinessNet Professional product.			
Establishing of the service	80,00		
Fee for using the service	8,00		
Certificate setting/unblock certificate* /user	8,00		
Blocking of certificate	Free of charge		
Cancellation of the service	Free of charge		
**validation of certificates one year*			
Direct banking – common fees			
Establishing the setting of authority for user (beyond establishing the product)	12,00		
Changing authority setting for user accounts	12,00		
Electronic token	54,00		
Set up an electronic banking profile for International User	40,00		Per user, one-off charged
SMS Key – setting-up and initiation	10,00	13,10 USD; 276,20 CZK; 14,30 AUD; 14,40 CAD; 12,10 CHF; 74,50 DKK; 7,90 GBP; 76,30 HRK; 3 119,80 HUF; 1 376,00 JPY; 82,50 NOK; 41,80 PLN; 44,20 RON; 91,90 SEK; 484,80 RUB	
SMS Key – use (price per SMS)	0,05	0,07 USD; 1,38 CZK; 0,07 AUD; 0,07 CAD; 0,06 CHF; 0,37 DKK; 0,04 GBP; 0,38 HRK; 15,60 HUF; 6,00 JPY; 0,41 NOK; 0,21 PLN; 0,22 RON; 0.46 SEK; 2,42 RUB	
Blocking/unblocking user authority settings	12,00		
7.3. MultiCash			
Establishing user authority settings (beyond establishing the product)	12,00		
Changing authority settings for user accounts	12,00		
Blocking/unblocking user authority settings	12,00		

Fee for establishing the service (including training)	275,00 (SEPA module, SKA module, module of electronic signature, activation of the product)	361,41 USD	
Payment modules for one country	Free of charge		
Establishing the electronic payment service for each additional country	115,00	151,13 USD	
Fee for using the service	27,00	35,48 USD; 745,79 CZK; 38,66 AUD; 38,81 CAD; 32,69 CHF; 201,17 DKK; 21,40 GBP; 205,98 HRK; 8423,43 HUF; 3 715,18 JPY; 222,71 NOK; 112,83 PLN; 119,25 RON; 248,06 SEK; 1308,92 RUB	Monthly
Connection to the bank*	70,00	91,99 USD	One-off
**If on-site professional assistance is required, an additional service fee is charged.*			
7.4. UC eBanking global			
Establishing the product	Individually		
Fee for using the product	Individually		
Changing the setting (including blocking and unblocking the user or establishing the user / cancelling the product	Individually		
7.5. EuropeanGate Executing			
Establishing the service	60,00		Account
Fee for using the service	50,00	65,71 USD	Monthly per account
7.6. EuropeanGate Forwarding			
Establishing the sevice	400,00	525,68 USD	
Fee for using the service	20,00	21,80 USD	Monthly per account
7.7. Smart Banking - Mobile Banking			
Fee for establishing the service	Free of charge		
Fee for using the service	1,00	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; 137,60 JPY; 8,25 NOK; 4,18 PLN; 4,42 RON; 9,19 SEK; 48,48 RUB	Monthly
Service cancellation	Free of charge		
7.8. Notifications			
Establishing the service			
Via branch	40,00		
Via Electronic Banking	Free of charge		
Sending SMS message (balances and transactions on the account)	0,15	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; 7,26 RUB	Per SMS[2)]
Sending e-mail message (balances, payments, card payments, enrolment, list of exchange rates)	0,33	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; 45,41 JPY; 2,72 NOK; 1,38 PLN;1,46 RON; 3,03 SEK; 16,00 RUB	Monthly
Cancellation of the service	Free of charge		
7.9. E-mail Banking			
Establishing the service	Free of charge		

Fee for sending of e-mail messages	0,33	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; 45,41 JPY; 2,72 NOK; 1,38 PLN; 1,46 RON; 3,03 SEK; 16,00 RUB	Monthly, regardless of number of e-mail addresses or number of accounts
Changes in settings	Free of charge		
Change of ciphering password	Free of charge		
Service cancellation	Free of charge		
7.10. SWIFTNET*			
SWIFT FIN/FileACT			
Set-up (implementation, exchange of keys, tests)	Individually		One flat fee
SWIFT service maintenance	100,00		Monthly
Testing one type of payment format or statement	500,00		
Amendment	50,00		Per item
Registration for MA-CUG service at SWIFT	1200,00		
Service related to investigations of the payments	50,00		Per each started hour
**The above charges do not include the fees per execution of payment orders and direct debits.*			
7.11. MT101 Executing			
Establishing the service	75,00		Account
Monthly fee	40,00		Monthly per account
Processing a MT101 message	Depending on the type of the resulting payment		
7.12. Services			
Services, training and consultation provided by a bank employee	66,50		Per hour, for each started hour
7.13. Bank does not provide following services			
Telephonic password for accounts:			
Telephonic password change	9,96		One-off
Information about account balance and transactions by phone	7,00		Per month
EuropeanGate - passive connection (client accounts operated from abroad) for clients migrated from Europakonto			
Service activation	166,00	218,16 USD	One-off
To make account/s available for the service	22,20	29,18 USD	Monthly
BusinessNet			
Establishing the service	50,00		
Fee for using the service	4,98	6,63 USD; 125,89 CZK; 6,44 AUD; 6,73 CAD; 6,08 CHF; 37,04 DKK; 4,22 GBP; 37,48 HRK; 1 502,10 HUF; 513,66 JPY; 38,35 NOK; 21,73 PLN; 21,61 RON; 44,76 SEK; 205,27 RUB	Monthly
Service cancellation	3,32		
Online Banking			
Establishing the service	Free of charge		
Fee for using the service	1,00	1,33 USD; 25,28 CZK; 1,29 AUD; 1,35 CAD; 1,22 CHF; 7,44 DKK; 0,85 GBP; 7,53 HRK; 301,63 HUF; 103,14 JPY; 7,70 NOK; 4,36 PLN; 4,34 RON; 8,99 SEK; 41,22 RUB	Monthly

Service cancellation	3,32		

Notes:

[1)] 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

[2)] The charge period for notification via SMS starts on the last bank business day, preceding the calendar month and ending on the date immediately preceding the last bank business day of the current calendar month in which fees are charged. For charging is the crucial day when the payment, which the notification realetes, posted on the account (except notifications debit card transactions when the effective date of sending notification SMS messages).

The Bank reserves the right to fix the prices differently from those specified in the price list and the individual approach.

For accounts managed in a foreign currency, prices in EUR are charged (if prices in a foreign currency are not published) as a recalculated equivalent according to the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank exchange rate.

8. CASH POOLING

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
8.1. Local Cash Pooling – effective (within UniCredit Bank Czech Republic and Slovakia, a.s.)			
Establishing the service	400,00		
Change of settings	100,00		Per change
Pooling transaction	0,27	0,35 USD; 7,45 CZK; 0,39 AUD; 0,39 CAD; 0,33 CHF; 2,01 DKK; 0,22 GBP; 2,06 HRK; 84,23 HUF; 37,15 JPY; 2,23 NOK; 1,13 PLN; 1,19 RON; 2,48 SEK; 13,09 RUB	
Monthly fee	35,00		Monthly per account
Cancellation of service	100,00		
8.2. Cross-border Cash Pooling – subordinate account			
Establishing the service	500,00		
Change of settings	150,00		
Monthly fee	150,00		Monthly per account
Cancellation of service	150,00		
8.3. Cross-border Cash Pooling – master account			
Establishing the service	500,00		
Change of settings	150,00		
Monthly fee	150,00		Monthly per account
Cancellation of service	150,00		
8.4. Target balancing			
Establishing the service	500,00		
Change of settings	150,00		
Monthly fee	150,00		Monthly per account
Cancellation of service	150,00		
8.5. Shadow accounts and Trustee Interest Calculation & Settlement			
Opening of a shadow account	250,00		
Modification of a shadow account features	150,00		
Monthly fee - maintenance of shadow account	25,00		Monthly per account
Cancelling a shadow account	150,00		

9. PAYMENT CARDS

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
9.1. Debit payment cards			
Transaction charges			
Cash withdrawal via ATM			
UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank and UCG[1)] banks abroad	0,30		
Other banks in SR and within EEA[2)]	1,50		
Other ATM abroad	2,00 %		Min. 4,98 EUR
Cash withdrawal using Cash Advance service in SR	2,50 %		Min. 9,96 EUR
EFTPOS terminal payment (mobile operator prepaid phone card funding via ATM)	0,10		
Service charges			
Delivery of card / PIN / card and PIN to the branch	10,00		
Balance inquiry in ATM of other bank	1,00		
Visa Business Standard			
Annual fee	6,70		
Limit change	4,98		
PIN change	Free of charge		
Card blocking	4,98		
Cancellation of the card	Free of charge		
Unjustified complaint	Real costs		Min. 4,98 EUR
Issuing of PIN (within 10 working days)	4,98		
Express PIN issue	25,00		
Extra charge for express issue of the card	49,79		
Reissuing of the card, which has not yet expired (due to loss, theft, damage)	4,98		
Visa Business Standard Deposit			
Annual fee	0,00		
Limit change	4,98		
PIN change	Free of charge		
Card blocking	4,98		
Cancellation of the card	Free of charge		
Unjustified complaint on dealing	Real costs		Min. 4,98 EUR
Issue of PIN (within 10 working days)	4,98		
Express PIN issue	25,00		
Extra charge for express issue of the card	49,79		
Reissuing of the card, which has not yet expired (due to loss, theft, damage)	4,98		

9. PAYMENT CARDS

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
Visa Business Professional			
Annual fee	39,83		
Limit change	9,96		
PIN change	2,50		
Card blocking	49,79		
Cancellation of the card	Free of charge		
Unjustified complaint	Real costs		Min. 4,98 EUR
Issue of PIN (within 10 working days)	9,96		
Express PIN issue	25,00		
Extra charge for express issue of the card	66,39		
Provision of cash in need or emergency card abroad	Actual costs		
Reprinting of card, having not yet expired (due to loss, theft, damage)	13,28		
Visa Business Premium, Mastercard Business Gold			
Annual fee	116,18		
Limit change	9,96		
PIN change	Free of charge		
Card blocking	49,79		
Cancellation of the card	Free of charge		
Unjustified complaint	Real costs		Min. 4,98 EUR
Issue of PIN (within 10 working days)	9,96		
Express PIN edition	25,00		
Extra charge for express issue of the card	82,98		
Provision of cash in need or emergency card abroad	Actual costs		
Reissuing of the card having not yet expired (in loss, theft, damage)	13,28		
9.2. Credit payment cards			
Transaction charges			
ATM Cash withrawal			
UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank	1,00 %		Min. 3,32 EUR
Other bank in SR and abroad	2,00 %		Min. 6,64 EUR
Cash withdrawal using Cash Advance service	2,00 %		Min. 8,30 EUR
EFTPOS terminal payment (mobile operator prepaid phone card funding via ATM)	Free of charge		
Service charges			
Annual fee			
VISA Business	73,03		
VISA Business GOLD	129,46		

9. PAYMENT CARDS

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
Express issuing of the card within 2 working days	66,39		
Card issuing after loss, theft or damage	13,28		
Change of a loan or a cash limit of the card	4,98		
Issue of PIN (within 10 working days)	4,98		
Express PIN issue	25,00		
Change of PIN code	Free of charge		
VISA Business card blocking	49,79		
Cancellation of the card	4,98		
Cancellation of the card due to contract breach	33,19		
Provision cash in need or emergency card abroad	Actual costs		
Unjustified complaint	Real costs		Min. 13,28 EUR
Statement reprinting	3,32		
Charge for sending money back paid by a client on a bank installment account	4,98		
Charge for an overdraft of a loan framework of a card exceeding a loan limit of the card	4,98		
Stipulated fine for installment extortion	10,00 %		Of a due amount, min. 16,60 EUR
A fee for amendments in contract documents based on client´s initiative	33,19		
Penalty reminder for default on credit card account			
First reminder	6,64		
Second reminder	16,60		
9.3. Prepaid payment cards[3)]			
Transaction charges			
ATM Cash withrawal			
UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank	0,30		
Other bank in SR and abroad	3,00		
Cash withdrawal using Cash Advance service	2,00 %		Min. 10,00 EUR
EFTPOS terminal payment (mobile operator prepaid phone card funding via ATM)	Free of charge		
Service charges			
Annual fee	7,00		
Express issuing of the card within 2 working days	49,79		
Card issuing after loss, theft or damage	4,98		
Change of a limit	4,98		

9. PAYMENT CARDS

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
Issue of PIN (within 10 working days)	4,98		
Express PIN edition	25,00		
Change of PIN code (via ATM)	Free of charge		
Card blocking	4,98		
Cancellation of the card	4,98		
Unjustified complaint	Real costs		Min. 4,98 EUR
Transfer of credit balance from the card	1,50		

Notes:

[1] *UniCredit Group banks:*
UniCredit Bank Banja Luka (Bosna a Hercegovina), UniCredit Bulbank (Bulharsko), HypoVereinsbank (Nemecko), UniCredit Banca, UniCredit Banca di Roma, Banco di Sicilia, Bipop Carire (Taliansko), Zagrebačka Banka (Chorvátsko), Bank Austria (Rakúsko), UniCredit Pekao (Poľsko), UniCredit Tiriac Bank (Rumunsko), UniCredit Bank (Rusko), UniCredit Bank (Srbsko), UniCredit Bank Czech Republic and Slovakia, a.s., pobočka zahraničnej banky (Slovensko), UniCredit Bank (Slovinsko), UniCredit Bank Czech Republic and Slovakia, a.s.(Česká republika), Yapi Kredi (Turecko), UniCredit Bank (Ukrajina), UniCredit Bank (Maďarsko)

[2] *European Economic Area are member states of the European Community + Norway, Iceland and Liechtenstein.*

[3] *Minimum amount of transaction for prepaid card top-up 20,-EUR. Minimum balance for prepaid card 5,-EUR.*

The Bank reserves the right to fix the prices differently from those specified in the price list and the individual approach.

For accounts managed in a foreign currency, prices in EUR are charged (if prices in a foreign currency are not published) as a recalculated equivalent according to the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank exchange rate.

10. LOANS

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
10.1. A fee for a processing of request for a credit transaction			
Commission for credit processing (one-off charge due as latest 2 working days after request receipt) by credit amount:			
Credit transactions up to EUR 330 000 (including)	165,97		VAT free
Credit transactions up to EUR 1 660 000 (including)	232,36		VAT free
Credit transactions over EUR 1 660 000	331,94		VAT free
10.2. Establishment of credit promise			
	0,50 %		From credit amount min.EUR 165,97
10.3. Initial charge for assuming a commitment to grant credit			
Commission for provision of credit prolongation, change. (A charge is calculated from the credit amount agreed in contract on credit, from amount of credit framework agreed in contract on credit framework and is reduced by a charge for the processing of request for credit transaction. A charge is due on the day when the contract is signed, at the latest on the first day of credit drawing).			
Credit framework[1)]	0,70 %		From amount of credit framework, min. 995,82 EUR /VAT free/
Short term credits (on operating financing, other financial needs)[2)]	1,00 %		From amount of credit, min. 929,43 EUR /VAT free /
Credit framework for purchased down payment request[2)] warehouse down payment requests[1)]	0,70 %		From amount of credit framework
Account current credits[2)]	0,70 %		From amount of credit limit, min. 199,16 EUR /VAT free/
Medium-term and long-term credits[2)]	1,70 %		From credit amount, min. 995,82 EUR /VAT free/
Swift credit (account current and financially secured)	1,00 %		From credit limit
Operating credit (automatic and secured)	1,00 %		From amount of credit limit, min. 82,98 EUR
Shortened investment credit	1,00 %		From amount of credit limit, min. 82,98 EUR
Credits in range of EXIMBANK programme (SR) to support exportation	2,00 %		From credit amount, min. 896,24 EUR /VAT free/
Credits in range of PUP (national agency for development of small and medium entrepreneurship)	1,70 %		From credit amount, min. 995,82 EUR /VAT free/
Special-purpose credits drawn by a company purchase card due at the latest the first day of credit drawing, including credit resumption by an amendment	1,20 %		From credit amount, min. 829,85 EUR /VAT free/
Credits for purchased down payment requests due from 2 months until 1 year for each purchased down payment request	0,95 %		From amount of reserve receivables /VAT free/

10. LOANS

	PRICE (EUR)	PRICE (OTHER CURRENCY)	NOTE
Credits for goods down payment requests due from within 2 months up to half a year /180 days/, for each goods down payment request	0,50 %		Of amount of reserve receivables /VAT free/
Credits in range of EBOR 2004 and 2005 programme to support a small and medium entrepreneurship	1,00 %		From credit amount, min. 82,98 EUR /VAT free/
Short term loans provided within Rural development program in 2007-2013	Individually		One-off charge from loan limit payable
Investment loans EU - RDP and for combined investment loans EU - RDP	Individually		One-off charge from loan limit payable
Syndicated credit (participation in funding of investment projects)	By agreement		
Fee for repurchase of receivables	By agreement		

Notes:

[1] Fee applies only to the committment to provide active bank products, i.e. it does not supersede fees stated by this price list for particular active bank products provided by the credit framework.

[2] The client does not pay if the fee is assigned to a particular kind of credit in particular.

10.4. Credit administration fee / commission from a credit framework

For current account credits, a fee is due by each started quarter at the latest by the last day of the month following expiry of the calendar quarter from the credit limit by the last day of the previous quarter.

For short-term credits, the fee is due at the latest on the last day of the month following the expiry of the calendar quarter from the credit amount by the last day of the previous quarter.

For medium-term and long-term credits, the fee is due at the latest by the last day of the first month of the calendar year, counted from the amount of credit by the 31 December of the previous year.

Short-term credits with an option of a repeated drawing and current account credits[1]	0,30 %		Min. 199,16 EUR /VAT free/
Medium-term and long-term credits[1]	1,00 % p.a.		Min. 929,43 EUR /VAT free/
A shortened investment credit	1,20 % p.a.		Min. 82,98 EUR
Credits in range of PUP (national agency for development of small and medium entrepreneurship)	1,70 % p.a.		Min. 995,82 EUR /VAT free/
Credits in range of EBOR 2004 and 2005 programme to support small and medium entrepreneurship (account current, operating and investment)	1,00 % p.a.		Min. 16,60 EUR
Overdraft with notice period - regular annual loan monitoring (monitoring is executed on the anniversary date of the signing of the credit agreement, in exceptional cases on another date once a year)	0,70 %		Of the amount of the agreed amount of the loan limit, payble annually

Notes:

*[1] Does not apply to the current charged for initial charge by **

10. LOANS

	PRICE (EUR)	OTHER CURRENCY	NOTE
10.5. Other fees / general (common) fees			
A fee for amendments in contract documents based on client´s initiative (including collateral conditions change; this fee is not charged if initial charge for assuming a commitment to grant credit was charged at the time of signing)	0,25 %		From loan limit before disbursement, after disbursement from outstanding amount, min. 331,94 EUR
Fee for an amount of undrawn credit / commission on 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 on the day following the first day of the agreed period of drawing until the last day of the permitted credit drawing (including this day) thereby due on the last day of the month for the past month.	1,00 % p. a.		VAT free
Fee from the undrawn credit framework / commission on an undrawn part of credit counted daily from the difference between the contractual agreed amount of credit framework and a real drawn amount of credits starting on the day following the first day of the agreed period for drawing until the last day of the permitted credit drawing (including this day) thereby due on the last day of the month for the past month.	1,00 % p. a.		VAT free
A fee for an amount of an undrawn short-term loan provided within Rural development program in 2007-2013	Individually		Fee is calculated from difference between the contractual amount of credit and a real drawn amount of credit during credit drawing period, a fee is counted daily according to actual position of undrawan credit limit
A fee for an amount of undrawn investment loans EU - RDP and for combined investment loans EU - RDP	Individually		Fee is calculated from difference between the contractual amount of credit and a real drawn amount of credit during credit drawing period, a fee is counted daily according to actual position of undrawan credit limit
A charge for breaking the terms of credit contract - financial statements have not been submitted	165,97		

10. LOANS

	PRICE (EUR)	OTHER CURRENCY	NOTE
A fee for a premature payment of credit principal / commission for a premature payment of a credit (a one-off charge paid at the same time with an exceptional instalment) for:			
EBOR 2004 and 2005 credits	0,50 %		From a prematurely paid principal /VAT free/
Short-term loan provided within Rural development program in 2007-2013	Individually		One-off fee is payable and calculated from a prematurely paid principal
Investment loans EU - RDP and for combined investment loans EU - RDP	Individually		One-off fee is payable and calculated from a prematurely paid principal
Other loans	4,00 %		From a prematurely paid principal /VAT free/
Withdrawal from credit contract from client part (a fee for termination of a credit relationship prior the first credit drawing)	1,00 %		Flat from amount of credit, min. 165,97 EUR
A charge for unfulfilment of % minimum credit turnover through the client´s accounts in UCB* stated by a credit contract	1,00 %		Flat from credit balance or credit framework - possibly account current Business credit
A fee for increment of Swift credit limit (account current and financial secured credit)	1,00 %		From amount of an increased credit limit, min. 16,60 EUR
A fee for increment of working capital loan (account current and financially secured one)	1,00 %		From amount of an increased credit limit from the first granted limit, min. 16,60 EUR
Keeping a limit of a Swift credit (account current and financially secured one)	0,10 %		From monthly limit
Keeping of limit of an operating credit (automatic and secured one)	0,10 %		From monthly limit
Assessment of risks associated with pledging a property*	0,2 % of the loan amount, min. 200,00		

**Price includes the assessment of the regular price (arm's length price) of the property (according to the type and size), which secures receivables of UniCredit Bank Czech Republic and Slovakia, and risk evaluation related to property.*

A fee for registration of a backup right for booked securities in CD SR	331,94		+ charges CD SR /VAT free/
A fee for cancellation of backup right registration of the booked securities in CD SR.	165,97		VAT free
A fee for evaluation of the credibility of the securities offered by the client to secure the credit (the bank is entitled to collect the fee regardless a final statement of its evaluation):			
In request for credit transaction	99,58		VAT free
Annually in range of security monitoring	99,58		VAT free
Reminder charges			
1st reminder	17,00		
2nd reminder	50,00		

10. LOANS

	PRICE (EUR)	OTHER CURRENCY	NOTE
10.6. Bussines credits - account current credit			
Processing charge for a current account	0,90 %		Flat from credit amount, min. 165,97 EUR
Processing fee for packages	0,70 %		Flat from credit amount, min. 132,78 EUR
A fee for credit increment	0,50 %		Flat from amount of a credit increase, min. 132,78 EUR
Fee for a credit prolongation*	0,30 %		Flat from amount of credit, min. 165,97 EUR
Client´s withdrawal from a contract	3,00 %		Flat from amount of granted credit framework, min. 165,97 EUR
Unpermitted overdrawing	Interest rate valid for unpermitted debit balance on current account of company clients		
** If a client performed their system of payment through UCB accounts in amount exceeding more than 80% of their annual takings from a previous year, their credit prolongation fee may be forgiven.*			
10.7. Bussines credits - investment credit			
Processing fee for Current Account	0,90 %		Flat from amount of credit, min. 165,97 EUR
Processing fee for packages	0,70 %		Flat from amount of credit, min. 132,78 EUR
In a gradually drawing of credit a fee for the 3rd nad next drawings	16,60		
Commission for a undrawn part of credit	0,50 %		Flat from undrawn part of credit, min. 165,97 EUR
A charge for an premature instalment of credit/part of credit	3,00 %		Flat from a balance of credit, from a premature instalment, min. 165,97 EUR
Interest from delay	Interest rate valid for an unpermitted balance on a current account of company clients		
10.8. Company credit Flexible			
Processing fee	1,00 %		From amount of credit, min. 82,98 EUR
Processing fee for packages	0,80 %		From amount of credit, min. 82,98 EUR
Prolongation fee	82,98		
10.9. Receivable cession from rent [1)]			
Revision of an cesed receivable	99,582		Per day + travelling costs

10. LOANS

	PRICE (EUR)	OTHER CURRENCY	NOTE
Keeping of an cesed receivable			
1 receivable from rent	16,60		
2 -10 receivables from rent	33,19		
11-30 receivables from rent	66,39		
More than 30 receivables from rent	Individually		Min. 99,58 EUR

Notes:

[1] Due by frequency of the rent payments, i.e. in four receivables of rents, which are due quarterly - 132,78 EUR per year, if they are due monthly 398,33 EUR

10.10. Cession of receivable /except of receivable from rent

Revision of a ceded receivable	99,582		Per day + travelling costs
Administration of a ceded receivable			
1 receivable	16,60		Per month
2 -10 receivables	66,39		Per month
11-30 receivables	165,97		Per month
more than 30 receivables	Individually		Min. 165,97 EUR + 3,32 EUR for each receivable over 30, max. 331,94 EUR

10.11. Consultation regardless of credit provision

	33,19		Per hour + VAT

10.12. Funding of Flat owners community

Processing fee	1,00 %		From amount of credit, in min. 331,94 EUR, max. 1161,79 EUR
Gradual drawing of fee for the 4th and subsequent tranches	33,19		Per tranche
A charge for a premature payment of a credit	4,00 %		From a premature instalment, min. 99,58 EUR

10.13. Mortgages

Mortgages and civic credits for entrepreneurs

A charge for application processing	132,78		
A charge for a credit provision	0,90 %		From amount of credit
Keeping of a credit account	6,64		Per month
Change of contract terms for a client part (except for increament of the amount)	165,97		
Increment of credit amount	99,58		+ charge for granting a credit
Premature payment of the credit	4,00 %		From a premature paid amount of credit
Amount of an undrawn credit	5,00 %		From an undrawn amount of credit
A charge for non-delivery of documents requested by the bank resulting from contractual relationship	99,58		

10. LOANS

	PRICE (EUR)	OTHER CURRENCY	NOTE
10.14. Loans from SR Ministry of Agriculture			
A fee for services of the bank system of payment (one-off payment prior to the first drawing of the loan)	0,10 %		From amount of an approved loan, max. 99,58 EUR
Fee for development of contract and amendment for an approved drawing of a loan			
Amounts up to 16,600 EUR	33,19		
Amounts exceeding 16,600 EUR	165,97		
10.15. Bills of exchange			
Bill of exchange discount:			
Agriculture bills of exchange discount			
– Due within 90 days	By agreement		
– Due within from 90 days up to 180 days	By agreement		
Commercial bills of exchange discount (in EUR)	By agreement		
Collecting order for bill of exchange not being addressed in UCB*			
– Arrangement of collecting order for a bill of exchange with a domicile	0,15 %		Min. 33,19 EUR, max. 663,88 EUR
Rebuy of financial bill of exchange (in foreign currency)	By agreement		
** UCB – UniCredit Bank Czech Republic and Slovakia a.s., pobočka zahraničnej banky*			
10.16. Direct payments			
Credit charges			
A fee for a request assumption	Free of charge		
A fee for a premature payment of credit principal	Individually		One-off fee is payable from the amount of the prematurely returned principal (except for the preferential repayment of the principal)
Fee for granting credit from credit volume for every yearly cycle	0,70 %		From credit amount
Fee for amount of undrawn credit / 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 due by the last day of the month for the past month.	1,00 % p. a.		VAT free
A fee for a special subsidies account			
Account establishment and keeping	Free of charge		Excl. interest
A fee for a premature payment of credit principal	Free of charge		
Primary deposit and minimum balance	Free of charge		

The Bank reserves the right to fix the prices differently from those specified in the price list and the individual approach.

For accounts managed in a foreign currency, prices in EUR are charged (if prices in a foreign currency are not published) as a recalculated equivalent according to exchange rate.

11. TRADE FINANCE

	PRICE (EUR)	OTHER CURRENCY	NOTE
11.1. Documentary and clean collections			
Collection handling fee (even if unutilized)	0,30%		Min. 100,00 EUR
Collecting instructions amendment	80,00		
Arranging of bill acceptance	40,00		
11.2. Letters of Credit - received			
Letter of credit advising to the client or third bank	0,20 %		Of max. value of letter of credit or its increase, min. 100,00 EUR
Advising of letter of credit amendment	80,00		
Letter of credit confirmation (even if increased)	Individually		
Preliminary document checking	100,00 (set) 20,00 (one document)		
Letter of credit payment:			
a) with document checking	0,30 %		Min. 100,00 EUR
b) without document checking	0,15 %		Min. 60,00 EUR, max. 100,00 EUR
Letter of credit transfer	0,30 %		Min. 100,00 EUR
Assignment of letter of credit proceeds	100,00		
Cancellation of an unutilised letter of credit	80,00		
11.3. Letters of Credit - Issued			
Fee for letter of credit opening	150,00		
Credit commission for letter of credit opening	in %; set up as per client's creditworthiness; charged for the respective period		Of max. value of letter of credit, at least 100,00 EUR, paid in advance for each three months of L/C duration from its opening to termination, inclusive of any deferred maturity period or validity extension period of L/C; the fee is also applied when the L/C amount is increased
Letter of credit amendment	80,00		
Letter of credit payoff	0,30 %		Min. 100,00 EUR
Cancellation of an unutilised letter of credit	80,00		
Charge for discrepant documents	110,00	110,00 USD	Per each set of documents

11. TRADE FINANCE

	PRICE (EUR)	OTHER CURRENCY	NOTE
11.4. Bank Guarantees - issued			
Credit commission for issuance of a bank guarantee or of a binding promise to issue a bank guarantee or co-acceptance of a bill	in %; set up as per client's creditworthiness; charged for the respective period		At least 100,00 EUR, paid in advance for each three months of guarantee validity; the fee is also applied when the guaranteed amount is increased
Fee for issuance of a bank guarantee/ promise to issue a bank guarantee – standard text	100,00		
Bank guarantee amendment	80,00		
Elaboration of the guarantee wording (other than a standard text)	200,00		
Payment upon calling under a bank guarantee	0,30 %		Min. 100,00 EUR
Pre-mature cancellation of bank guarantee	80,00		
11.5. Bank Guarantees - received			
Bank guarantee advising / registration of a bank guarantee received by a client based on his request	100,00		
Advising of bank guarantee amendment	80,00		
Verification of signatures in range of a bank guarantee / of bank guarantee authenticity	50,00		
11.6. Purchase of receivables			
Purchase of receivables, forfeiting			
Handling fee	Individually		+ VAT
Up-front fee	Individually		+ VAT
Commitment fee	Individually		+ VAT
Penalty interest rate surcharge	Individually		+ VAT

11. TRADE FINANCE

	PRICE (EUR)	OTHER CURRENCY	NOTE
11.7. Common			
Administrative fee*	Individually, min. 100,00 EUR		* Non-standard processing, non-binding assessment of the received Letter of Credit or bank guarantee wording, withdrawing from the contract or application before bank guarantee issuance or Letter of Credit opening, preparation of the draft of bank guarantee or Letter of Credit wording, other services
Release of goods consigned to the bank address	80,00		
SWIFT charge	8,00	8,00 USD	
Sending of documents by courier service	Expected costs		
Fee for a payment/transfer of proceeds to a third bank	100,00		

Remarks:

The fees are charged from a current account of the client when they raise or discount the payment, if applicable.

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

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

For accounts held in a foreign currency, prices in EUR are charged (if prices are published only in EUR and are to be settled from an account in a 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. 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.

12. SECURITY BROKERAGE AND SERVICES

	PRICE (EUR)	OTHER CURRENCY	NOTE
12.1. 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 are 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.

12.2. 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 non-cash 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		

It is noted for the avoidance of doubt that from the unit holders, whose financial consultant is not UniCredit Bank, the request for a transaction other than mentioned above, unless UniCredit Bank specifies otherwise, will not be accepted.

*** For the assignment and transfer of Amundi Group products as a part of the safekeeping provided by UniCredit Bank, the fees listed above in this price list are valid.*
**** The condition for acceptance of a request from unit holder is provision of sufficient information to enable UniCredit Bank to fulfill its regulatory obligations*

12. SECURITY BROKERAGE AND SERVICES

	PRICE (EUR)	OTHER CURRENCY	NOTE
12.3. 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 price list
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. 35,00 EUR, max. 332,00 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
Translations, notary verifications and other related administrative procedures provided by the bank based on client´s request	Fees of third parties		

12. SECURITY BROKERAGE AND SERVICES

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

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

For accounts managed in a foreign currency, prices in EUR are charged (if prices in a foreign currency are not published) as a recalculated equivalent according to the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank exchange rate.

The Bank reserves the right to fix the prices differently from those specified in the price list, individually.

13. CONSULTATIONS, CONSULTANCY, INTERVENTION, COMPLAINTS, INFO.

	PRICE (EUR)	OTHER CURRENCY	NOTE
13.1. Consultations, information			
Consultations on first contact with the client	Free of charge		
Bank information and banker´s reference provided for the client's needs	33,19		0,332 EUR surcharge for each extra original + 6,64 EUR for priority processing + VAT + charges to foreign bank
Intervention in foreign commercial offer	0,10 %		Of the value of the concluded transaction, min. of 33,19 EUR and max. of 331,94 EUR + VAT
Intervention in advertising in foreign banks	39,83		+ VAT
13.2. Telecommunication and Courier Service Charges			
	In compliance with actual costs, but a minimum of:		
Telephone advice			
Throughout the SR	1,66		+ VAT
Throughout Europe	19,92		+ VAT
In other countries	33,19		+ VAT
Sending the documents by courier service	Courier service fees		+ VAT
Separately accounted works of other additional services	8,298		For each and started 15 min. of work (VAT depends on service type)
A4 document photocopy	0,332		Sheet + VAT
Confirmation for auditors	66,39		+ VAT
Provide the participants in proceedings with the interest rate reports for the purposes of court action	1,66		For each and started 15 min. of work; a minimum of 16,60 EUR, a maximum of 66,39 EUR + VAT

The Bank reserves the right to fix the prices differently from those specified in the price list and the individual approach.

For accounts managed in a foreign currency, prices in EUR are charged (if prices in a foreign currency are not published) as a recalculated equivalent according to the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank exchange rate.

14. PRODUCTS OF OTHER COMPANIES

	PRICE (EUR)	OTHER CURRENCY	NOTE
14.1. Additional annual insurance to international debit (DC) and credit (CC) payment cards			
Object insured			
STANDARD	29,88 / 2,49		Yearly / monthly
PREMIUM	52,68 / 4,39		Yearly / monthly
14.2. Open shares fund			
Fee for shares fund issue -entrance fee	By a sale leaflet of fund		
Fee for a repurchase of allotment certificate	Free of charge		
Shares fund management charge	By a sale leaflet of fund		
Current account opened for investment purpose (opening, keeping, cancellation)	Free of charge		
Change in range of palety funds	Difference in fees for issue		
Transfer of allotment certificate	9,96	13,09 USD	Per transfer/ fund
14 .3. International Airline Passengers Association			
IAPA karta	56,43		Annual fee; www.iapa.com
14.4. Bank does not provide following services			
VIACARD payment card			
Mediatory charge for administration in usage of VIACARD payment card			1,66 per month for each VIACARD
Corporate payment card			
Charge for issuing			16,60
Change of daily limit			3,32
Blocking of a card in an authorization centre			3,32
Unjustified complaint			4,98
Reissuing of a card having not yet expired (in loss, theft, damage)			8,30
Charge for an express issue of a card			33,19

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