PRICE LIST OF BANK SERVICES FOR INDIVIDUALS

Valid from 1 November, 2023

UniCredit Bank

PRICE LIST OF BANK SERVICES FOR INDIVIDUALS

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

Contents

1.	PACKAGES OF SERVICES	3 - 4
2.	CURRENT ACCOUNTS	5 - 7
3.	DEBIT CARDS	7
4.	PREPAID CARDS	8
5.	CREDIT CARDS	9 - 10
6.	ELECTRONIC BANKING SERVICES	11
7.	SERVICES PROVIDED WITH ACCOUNTS	12 - 14
8.	LOANS	15 - 17
9.	CASH, EXCHANGE AND OTHER RELATED SERVICES	18
10.	DEPOSIT ACCOUNTS	19
11.	SECURITY BROKERAGE AND SERVICES	20 - 21
12.	PRODUCTS AND SERVICES NO LONGER PROVIDED	22 - 36
13.	EXPLANATORY NOTES	37 - 38

This Price List of Banking Services for Individuals shall apply to the contractual relationship between the client – consumer and UniCredit Bank Czech Republic and Slovakia, a.s., pobočka zahraničnej banky, Bratislava (the Bank), provided the agreement between the client and the Bank provides otherwise.

The Bank is entitled to unilaterally change this Price List for reasons referred to in the respective agreement with the client or for reasons referred to in the Bank's General Business Terms and Conditions for the Performance of Banking Deals or in Special Product Business Terms and Conditions, or, as far as the generally binding legal regulations permit, also without stating any reason. If a change in the Price List is to be applied to existing contractual relationships, the Bank shall inform the clients beforehand about a change in the Price List and about the related clients' rights, in a manner and within a time-limit agreed in the respective agreement or set out by law, otherwise in a manner and within a time-limit appropriate to the respective contractual relationship. As regards a change associated with the client's right to terminate the respective agreement in the event of the client's disagreement with the change, the Bank shall inform the client of this right usually in the respective agreement or, depending on the circumstances, in a notification of change in the Price List.

1. PACKAGES OF SERVICES	DETSKY účet[1)]	START Account	OPEN Account	TOP Account
Age of the client	0-14 years	15 years and more	18 years and more	18 years and more
Monthly fee	0 EUR	0 EUR	4,90 EUR	12 EUR
Monthly fee if conditions are met	–	–	–	0 EUR
Non-cash credit turnover in a previous month on the client's main account	–	–	–	1,500 EUR
Total volume of deposits in UniCredit Bank[2)]	–	–	–	40,000 EUR
Keeping an account in EUR	✓	✓	✓	✓
Keeping a second account in EUR	–	–	✓	✓
Keeping another account in USD	–	–	–	✓
Keeping another account in another available foreign currency (The client can select 1 account from the following currencies: USD CZK, GBP, CHF, HUF, CAD).	–	–	–	✓
Monthly statement by e-mail or by Electronic Banking	✓	✓	✓	✓
Provision, administration and management of the permitted overdraft on the account	–	✓	✓	✓
Maximum number of payment cards	1	1	1	2[5)]
Debit payment card, Visa Detská karta (card with daily limit[3)] from 8 years of age)	✓	–	–	–
Debit payment card Visa Standard without travel insurance	–	✓	–	✓
Debit payment card Visa Standard with travel insurance	–	–	✓	–
Debit payment card Visa Premium with travel insurance	–	–	–	✓
Internet and Mobile Banking - Online Banking, Smart Banking (opening and maintenance)	✓[4)]	✓	✓	✓
Tool for logging and the signing of transactions:				
Smart Key (mobile token)	✓	✓	✓	✓
SMS Key - service settings	–	–	–	–
Cashless SEPA transactions - Credit	✓	✓	✓	✓
Administration of standing orders for payment and consent to electronic SEPA Direct Debit – entry, change and cancellation	–	✓	✓	✓
Balance transfer Standing Order reports - Sweeping electronically – entry, change and cancellation	–	✓	✓	✓
Cashless SEPA transactions - Standing Order, Sweep and Direct Debit[13.28.]	✓	✓	✓	✓

SEPA Debit transactions electronically[13.6.,13.28.]	✓	✓	✓	✓
Deposit of cash in EUR to accounts held in EUR at the branch	✓	✓	✓	✓
Cash withdrawals in EUR from accounts held in EUR at the branch	–	–	–	–
Cash deposits in EUR via UniCredit Bank ATMs in the Slovak Republic to accounts held with UniCredit Bank in the Slovak Republic	✓	✓	✓	✓
Cash withdrawals from UniCredit ATMs in the Slovak Republic or abroad using a debit card maintained as part of a package of services[13.1.]	✓	✓	✓	✓
Cash withdrawals from ATMs of other operators in the Slovak Republic / abroad with a debit card held as part of a package of services[13.1.]	–	yes, with a minimum withdrawal of EUR 80	✓	✓
Card payments in Slovakia and abroad[13.1.]	✓	✓	✓	✓
Mobile credit recharge operators through ATMs	✓	✓	✓	✓

Maximum number of service packages per client	1	1	1	1
Automatic transition when the client reaches the age	START Account	–	–	–

[1)]Until 31. 8. 2021 it was sold under the name DETSKÉ konto.
[2)]The average monthly assets of the client, which are stored here as a natural person citizen on current accounts, deposit products (TD, Savings accounts, Saving Books, Profit account), Pioneer investment products, EOM balance of RYTMUS product, RYTMUS SELECT, U Invest, U invest Plus and EOM balance of ERGO life insurance products). Credit turnover does not include previous payments between accounts of one client, credit interest, income from capital assets, TV automatic renewal, payments from the use of credit products, refunds of fees, payments.
The monthly package maintenance fee is charged only if the conditions are not met in the previous month. E.g. the monthly fee for January takes into account the fulfillment of the stated conditions during January. Unless they aren't the conditions for free guidance are met, the fee is charged at the end of February.
[3)]The limit is limited to ATM withdrawals and POS payments of up to 200 EUR per day for minors up to 15 years old.
[4)]For clients older than 8 years. Clients under the age of 8 have Internet Banking for preview only.
[5)]Within the TOP Account, there can be a maximum of 2 cards - 1 Visa Premium and 1 Visa Standard without travel insurance.

The price for the product/service marked "✓" is included in the monthly account fee. Fees for other services correspond to the standard fees in this Price List.

2. ACCOUNTS

2.1. Current accounts

Opening and maintenance	1,50 EUR; 41,43 CZK; 1,97 USD; 2,16 CAD; 1,19 GBP 1,82 CHF; 467,97 HUF - monthly

2.2. Reference account to deposits

Opening, maintanance, transaction, cancellation	free of charge

2.3. Escrow account

Demand of opening account	166 EUR; 4585,22 CZK; 218,16 USD; 238,63 CAD; 131,56 GBP; 201,01 CHF; 51788,50 HUF - one-off payment	
Reward to bank		by individual agreement

2.4. Packages – designed for clients who meet the conditions for this product generally binding legal regulations

	Základný bankový produkt (former name: Základný bankový produkt)	**Štandardný účet**
Maintenance	0 EUR	1,50 EUR
Statements sent electronically monthly	✓	✓
Electronic Banking Services: - Online Banking (Service establishment and use) - Tools for log in and the signing of transactions - Smart Key (mobile token) - Smart Banking (Service establishment and use)	✓	✓
SEPA Cashless transactions - Credit in EUR in SR	✓	✓
SEPA Cashless transactions - Credit in EUR abroad to EHP[13.19.]	–	
SEPA Cashless transactions - Debit - in EUR in SR remittance payment order at branch / via Online Banking, Smart Banking	✓	✓
SEPA Cashless transactions - Debit - in EUR abroad to EHP[13.19.] remittance payment order at branch via Online Banking	–	
SEPA Cashless transactions - standing order, sweep and Direct Debit in EUR in SR	✓	✓
SEPA Cashless transactions - standing order, sweep and Direct Debit in EUR abroad to EHP[13.19.]	–	
Cash transactions - Credit at branch	✓	✓
Cash transactions - Debit at branch	✓	✓
Visa Standard	✓	✓
Cash withdrawals with debit card from UniCredit Bank ATMs in SR	✓	✓
Cash withdrawals with debit card from ATMs UniCredit Bank in CR	–	✓
POS transaction	in SR	✓

Special debtor´s account - inviolable value of a dwelling	
Maintenance	2 EUR
Opening and cancellation	free of charge
One-off deposit or transfer of funds under special regulation in the currency of the euro	
Once per calendar month, the withdrawal of funds from the special debtor´s account in the amount of the special regulation in cash at the place where the bank or a branch of a foreign bank carries out its activity in the territory of the Slovak Republic	

The price for a product / service marked " ✓ " it is included in the monthly maintenance fee package.
Products and services utilised outside the scope of the account are charged under the particular sections hereof.

Services

2.5. Transparent account

Monthly fee	EUR 0
Keeping an account in EUR	✓
Account publishing on the bank´s website	✓
Monthly statement by e-mail or by Electronic Banking	✓
Maximum number of payment cards	1
Debit payment card Visa Standard without travel insurance	✓
Internet and Mobile Banking - Online Banking, Smart Banking (opening and maintenance)	✓
Smart Key (mobile token)	✓
Cashless SEPA transactions - Credit	✓
Administration of standing orders for payment and consent to SEPA Direct Debit electronically – entry, change and cancellation	✓
Balance transfer standing order reports - sweeping electronically – entry, change and cancellation	✓
Cashless SEPA transactions - standing order, sweep and Direct Debit[13.28.]	✓
SEPA Direct Debit transactions electronically[13.6.,13.28.]	✓
Deposit of cash in EUR to accounts held in EUR at the branch	✓
Cash deposits in EUR via UniCredit Bank ATMs in the Slovak Republic to accounts held with UniCredit Bank in the Slovak Republic	✓
Cash withdrawals from UniCredit ATMs in the Slovak Republic or abroad using a debit card maintained as part of the account[13.1.]	✓
Cash withdrawals from ATMs of other operators in the Slovak Republic / abroad with a debit card held as part of the account [13.1.]	yes, with a minimum withdrawal of EUR 80
Card payments in Slovakia and abroad[13.1.]	✓
Maximum number of transparent accounts per client	1

The price for the product/service marked "✓" is included in the monthly account fee. Fees for other services correspond to the standard fees in this Price List.

2.6. Account statements:

Monthly statement generation and delivery by e-mail or in Electronic Banking	free of charge		
Statements by post abroad	7 EUR	statement*	166,4 CZK; 7,9 USD; 10,4 CAD; 6,0 GBP; 6,8 CHF; 2619,2 HUF
Statements by post domestic	5 EUR	statement*	118,9 CZK; 5,6 USD; 7,4 CAD; 4,3 GBP; 4,8 CHF; 1870,9 HUF
Issuance of the statement duplicate (including duplicate of securities account statement, older than 1 year)	5 EUR	/pcs one-off payment	

2.7. Changes to account:

Account or package cancellation on the part of the client	free of charge	include pay instrument cancellation,
Account moving (switching code) - transfer account or package to another bank and execution of client´s request for transfer account or package to another bank	free of charge	

2.8. Restrictions on account:

Specimen signature block at the instance of the client	3,30 EUR	one-off payment
Deposit blockage and blockage change at the instance of the client and confirmation issuance	250 EUR	one-off payment
Reservation at the instance of the client	6,60 EUR	one-off payment

** 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. Other services

Provision of information to auditors	100,00 EUR + VAT
Issuance of bank confirmation	30,00 EUR + VAT

3. DEBIT CARDS

Debit Cards	**Visa Standard Visa Detská karta**	**Visa Premium***
Annual fee	8 EUR	80 EUR
Transactions using the debit card:		
Cash withdrawals with the debit card from UniCredit Bank in the SR and from ATMs of banks belonging to the UniCreditGroup abroad[13.18.]	0,30 EUR	0,30 EUR
Eurocash withdrawal from the ATMs of other banks in the SR and in EEA countries (for cards established till 31. 12. 2019)	1,50 EUR	1,50 EUR
Eurocash withdrawal from the ATMs of other banks in the SR and in EEA countries (for cards established from 1. 1. 2020)	3 EUR	3 EUR
Withdrawal of cash from ATMs elsewhere abroad	6 EUR	6 EUR
Payment at merchants in the SR and abroad	0,15 EUR	0,15 EUR
Cash withdrawal by means of Cash Advance Service in SR and abroad	2,5 % withdrawn amoun, min. 9,96 EUR	2,5 % withdrawn amoun, min. 9,96 EUR
Eurocash deposits via UniCredit Bank ATMs in the SR on accounts maintained by UniCredit Bank in the SR	free of charge	free of charge
Services:		
Extra fee for express card issuance	25 EUR	25 EUR
Limit change	5 EUR	5 EUR
Delivery of card / PIN / card and PIN to branch	10 EUR	10 EUR
Card blockage	free of charge	free of charge
Unjustified transaction complaint	free of charge	free of charge
Balance inquiry in other ATM	1 EUR	1 EUR
PIN reprint	5 EUR	5 EUR
Express issuance or reprint of PIN number	25 EUR	25 EUR
Card re-issuance after loss, theft, damage	10 EUR	10 EUR
Provision of cash in emergency	150 EUR	150 EUR
Card cancellation	free of charge	free of charge

**) product Debit Mastercard Gold is offered only to Private Banking clients.*

4. PREPAID CARDS

Prepaid Cards	**Gift card**
Annual fee	6,00 €
Supplementary card - annual fee	–
Transactions using prepaid card:	
Cash withdrawals with debit card from UniCredit Bank ATMs in the SR	–
Cash withdrawals with debit card from other ATMs and abroad	–
Payment at merchants in the SR and abroad	free of charge
Cash withdrawal by means of Cash Advance Service in SR and abroad	–
Services:	
Extra fee for express card issuance	–
Delivery of card / PIN / card and PIN to branch	–
Card blockage	free of charge
Unjustified transaction complaint	free of charge
PIN reprint	–
Statements by post domestic (monthly)	–
Express reprint of PIN number	–
Notification of unpaid due amount sent by text message or by email	–
Fee for reminder in the event of non-repayment and delayed payment	–
Card issuance after loss, theft, damage	–
Card cancellation	free of charge
Top-up (through branch)	–
Top-up (through electronic payment)	–
Transfer of credit balance	10,00 €
Balance enquiry through ATM	–
Balance enquiry through Infoline	free of charge

Minimum top-up of the prepaid card 20,-EUR

Minimum balance on the prepaid card 5,-EUR

5. CREDIT CARDS

Credit Cards	**VISA Basic**	**VISA Gold**
Main card - monthly fee[1)]	1,10 EUR	6 EUR
Main card - monthly fee in case of compliance with the conditions of the Loyalty Program	free of charge	free of charge
Supplementary card - monthly fee	0,50 EUR	1 EUR
Transactions using the payment card:		
Payment at merchant in the SR and abroad, inc. mobil credit via ATM	free of charge	free of charge
Cash withdrawal from UniCredit Bank ATM in the SR	1 % min. 3 EUR	1 % min. 3 EUR
Cash withdrawal from the ATM of other bank in SR and abroad	2 % min. 5 EUR	2 % min. 5 EUR
Cash withdrawal through the Cash Advance service in SR	2 % min. 10 EUR	2 % min. 10 EUR
Cashless transfer from the card account onto the target account in SR	1 EUR	1 EUR
Refinancing - Card Balance Transfer	free of charge	–
Services:		
Card issuance after loss, theft or damage	10 EUR	10 EUR
Reprint of PIN number	5 EUR	5 EUR
Extra fee for express card issuance	25 EUR	25 EUR
Express issuance or reprint of PIN number	25 EUR	25 EUR
Delivery of card / PIN / card and PIN to branch	10 EUR	10 EUR
Card blockage	free of charge	free of charge
Main card cancellation	free of charge	free of charge
Supplementary card cancellation	free of charge	free of charge
Statements by post domestic (monthly)	5 EUR	5 EUR
Monthly fee for 100% automatic payment amount due (100% recovery)	0,50 EUR	0,50 EUR
Emergency cash	–	150 EUR
Unjustified transaction complaint	free of charge	free of charge
Statement reprint	5 EUR	5 EUR
Notification of unpaid due amount sent by text message or by email	Up to real costs / for each information sent	Up to real costs / for each information sent
Fee for reminder in the event of non-repayment and delayed payment	First reminder - up to real costs	First reminder - up to real costs
Fee for reminder in the event of non-repayment and delayed payment	Second and other reminder - up to real costs	Second and other reminder - up to real costs
Credit Cards	**VISA Basic**	**VISA Gold**
Exceeding credit limit fee	free of charge	free of charge
Call for receivable remittance	free of charge	free of charge
Contractual penalty for receivable enforcement	free of charge	free of charge

[1)]Monthly fee is not applied for the first month of validity

The loyalty program covers the products of credit cards VISA Basic, VISA Gold Sphere and Visa Gold

If, during the cycle, the volume of cashless transactions on the card account achieves the minimum limit amount, indicated in the table, the monthly fee for the main card, if applied on that card, shall be returned for that cycle. The loyalty program does not cover cards that have delayed payments for more than 15 days.

Card type	**VISA Basic**	**VISA Gold**
The limit of the volume of charged cashless transactions done with the card	159 EUR	959 EUR
Monthly card fee	free of charge	free of charge

The debit transactions (payment for goods and services) done with the main card and with the supplementary cards, issued to that particular card account, are added to the volume of the charged card cashless transactions and the credit transactions (stornos, revers, chargebacks) are deducted. Neither the fees nor the interests are included in the volume of transactions.

Rules of the Loyalty Program – are released in the UniCredit Book on the internet page www.unicreditbank.sk.

6. ELECTRONIC BANKING SERVICES

Products and services	Online Banking - internet banking	Smart Banking - Mobile banking
Service establishment	free of charge	
Maintenance	free of charge	
Tools for signing and the signing of transactions:		
- Smart Key (mobile token)	free of charge	–
- Security Key – Token – delivery, initialization and change	60 EUR; 1426,6 CZK; 67,4 USD; 89,1 CAD; 51,5 GBP; 58 CHF; 22450,2 HUF – one off payment	–
- SMS Key - set-up and activation	20 EUR[1)] one-off payment	
- SMS Key – usage (fee charged for each SMS)	0,15 EUR; 3,6 CZK; 0,2 USD; 0,2 CAD; 0,1 GBP; 0,1 CHF; 56,1 HUF/SMS	
Cancellation of Online Banking service	free of charge	

6.3. Notifications

By SMS [13.23.]	
- Notification of transactions by Debit cards	0,15 EUR; 3,88 CZK; 0,16 USD; 0,22 CAD; 0,13 GBP; 0,16 CHF; 49,6 HUF / SMS
- Notification of transactions by Credit cards	
- Notification of Term Deposits (creation, prolongation, closure)	
- Notification of other transactions on account	
- Notification of actual balance on account	

[1)]SMS Key existing users of electronic banking services free of charge

7. SERVICES PROVIDED WITH ACCOUNTS

Payments

7.1. Cash payment transactions

Cash transactions - Credit	4 EUR; 95,1 CZK; 4,5 USD; 5,9 CAD; 3,4 GBP; 3,9 CHF; 1496,7 HUF / transaction
Cash transactions - Debit	7 EUR; 182,55 CZK; 8,77 USD; 10,56 CAD; 6,16 GBP; 7,88 CHF; 2490,18 HUF / transaction
One-time payment in cash by a third party[1)] (this fee is borne by a third party)	7 EUR/transaction

[1)]For the purposes of charging fees for a one-time payment in cash, a third party means a person who is not authorized for dealing with a deposit on a specimen signature or on a special power of attorney

7.2. Cashless payment transactions:

7.2.1. SEPA Credit Transfers

Cashless transactions - Credit	0,26 EUR; 6,7 CZK; 0,3 USD; 0,4 CAD; 0,2 GBP; 0,3 CHF; 104,8 HUF / transaction	
Cashless transactions - Debit - remittance payment order at branch	10 EUR; 237,8 CZK; 11,2 USD; 14,8 CAD; 8,6 GBP; 9,7 CHF; 3741,7 HUF / transaction	
Debit transactions electronically[13.6.]	0,26 EUR; 6,7 CZK; 0,3 USD; 0,4 CAD; 0,2 GBP; 0,3 CHF; 104,8 HUF / transaction	
Cashless transactions - standing order, sweep	0,26 EUR; 6,7 CZK; 0,3 USD; 0,4 CAD; 0,2 GBP; 0,3 CHF; 104,8 HUF / transaction	
Fee for the fast payment at the branch/electronically[13.6.], including through TARGET2	10 EUR; 268,64 CZK; 12,59 USD; 16,05 CAD; 9,24 GBP; 11,11 CHF; 3741,70 HUF / payment	
Voluntary settlement of execution	10 EUR	lump sum per transfer

7.2.2. SEPA Credit Transfers outside EEA[13.19.]

Cashless transactions - Credit	free of charge	
Payment orders submitted at the branch	1,00 %	of the amount, min.12, max.100 EUR
Payment orders sent electronically[13.6.]	1,00 %	of the amount, min.10, max.65 EUR
Payment orders through standing orders and sweeping	1,00 %	of the amount, min.10, max.65 EUR
Fee for the fast/urgent payment		in the amount of 100% of the basic fee

7.2.3. SEPA Direct Debits

Outgoing payment through SEPA Direct Debits	0,26 EUR	/transaction
Credit payment settled based on SEPA Direct Debits	0,26 EUR	/transaction
Refusal of SEPA Direct Debits by payer at the branch	10 EUR	at request
Refusal of SEPA Direct Debits electronically[13.6.]	free of charge	
Refund of SEPA Direct Debits by payer at the branch	10 EUR	at request
Refund of SEPA Direct Debits by payer electronically[13.6.]	free of charge	

7.2.4. Payments within UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank in SR v foreign currency and converse

Cashless transactions - Credit	0,26 EUR; 6,7 CZK; 0,3 USD; 0,4 CAD; 0,2 GBP; 0,3 CHF; 104,8 HUF / transaction
Payment orders submitted at the branch	10 EUR; 237,8 CZK; 11,2 USD; 14,8 CAD; 8,6 GBP; 9,7 CHF; 3741,7 HUF / transaction
Payment orders electronically[13.2.]	0,26 EUR; 6,7 CZK; 0,3 USD; 0,4 CAD; 0,2 GBP; 0,3 CHF; 104,8 HUF / transaction

Payment orders - standing order, sweep	0,26 EUR; 6,7 CZK; 0,3 USD; 0,4 CAD; 0,2 GBP; 0,3 CHF; 104,8 HUF / transaction	
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)	free of charge	
7.2.5. Payments 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	free of charge	
Outgoing payment in EUR, CZK to accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Czech Republic - submitted at the branch/electronically[13.6.] / standing orders	1,20 EUR	
Surcharge for the fee instruction OUR	19 EUR	for the payment
7.2.6. Cross-border payments (non SEPA)		
Credit payments with the fee for the recipient (SHA, BEN)[13.4.]	0,20 EUR	
Outgoing payments to EEA[13.19.] in currency EEA (SHA, OUR)[4)] including the payments in currency EEA to other banks in SK (SHA, OUR)[13.4.]:		
– Payment orders submitted at the branch	0,50 %	from the amount, min.12, max. 100 EUR
– Payment orders sent electronically[13.6.]	0,50 %	from the amount, min.10, max. 65 EUR
– Payment orders - standing order, sweep	0,50 %	from the amount, min.10, max. 65 EUR
Outgoing payments in EUR outside EEA countries[13.19.]. SEPA payments outside EEA countries. Outgoing payments in non-EEA currency (SHA, OUR, BEN): - to countries outside EEA - within EEA countries - to other banks in SR		
– Payment orders submitted at the branch	1,00 %	from the amount, min.12, max. 100 EUR
– Payment orders sent electronically[13.6.]	1,00 %	from the amount, min.10, max. 65 EUR
– Payment orders - standing order, sweep	1,00 %	from the amount, min.10, max. 65 EUR
Fee for fast/urgent payment to abroad and in SK at the branch, electronically[6)]		in the amount of 100% of the basic fee
Outgoing payments to the accounts of other banks within the UniCredit Group)[13.18.] (SHA, OUR, BEN)[13.4.] - include Flash payment[13.25.]		
– Payment orders submitted at the branch	0,40 %	from the amount, min.12, max.50 EUR
– Payment orders sent electronically[13.6.]	0,30 %	form the amount, min.10, max. 33 EUR
– Payment orders - standing order, sweep	0,30 %	form the amount, min.10, max. 33 EUR
Surcharge for the fee instruction OUR	19 EUR	for the payment
7.3. Administration of standing orders		
Establishment of SEPA standing order and SEPA sweeping electronically	free of charge	
Establishment of SEPA standing order and SEPA sweeping at the branch	10 EUR	
Change and cancellation of SEPA standing order and SEPA sweeping at the branch	10 EUR	
Change and cancellation of SEPA standing order and SEPA sweeping electronically[13.6.]	free of charge	
Establishment of cross-border standing order and cross-border sweeping electronically	free of charge	
Establishment of cross-border standing order and cross-border sweeping at the branch	10 EUR	
Change and cancellation of cross-border standing order and cross-border sweeping at the branch	10 EUR	
Change and cancellation of the cross-border standing order for payment and cross-border standing order transfer (sweeping) electronically [13.6.]	free of charge	

7.4. Administration of allowances with SEPA Direct Debit collection		
Establishment of Allowance of SDD collection electronically	free of charge	
Establishment of Allowance of SDD collection at the branch	10 EUR	
Change and cancellation of Allowance of SDD collection at the branch	10 EUR	
Change and cancellation of Allowance of SDD collection electronically[13.6.]	free of charge	
7.5. Cheques		
Cheque collection to the debit of the client´s account UniCredit Bank Czech Republic and Slovakia, a.s.:		
– Final payment	1,00 %	amount, min.10, max. 100 EUR
Cheque collection in UniCredit Group to the debit of the account of the client UniCredit Bank Czech Republic and Slovakia, a.s.:		
– Final payment	1,00 %	amount, min. 3, max. 83 EUR
Claims	16,60 EUR	+ fee of other banks
Stop payment cheque	16,60 EUR	
Returned or uncashed cheque for collection of the foreign bank	10 EUR	one-off payment
7.6. Services		
Advice notice for not performing the payment order, standing order, sweep or SDD - by post (based on the client's requirement)	5 EUR	1 not performing payment
Advice notice for not performing the payment order, standing order, sweep or SDD – electronically	free of charge	
Advice notice for not performing the payment order, standing order, sweep or SDD - by post	5 EUR	
Investigation of payment	20 EUR	+ fees of other banks
Request for change or cancellation of an executed payment	20 EUR	+ fees of other banks
Arrangement of remittance of pension plan benefits	free of charge	
Confirmation of a SEPA payment, SDD and cross-border payment	10 EUR	one off payment
Change or correction of a payment order prior to sending from the bank	20 EUR	one off payment
Sending of Swift message by e-mail	5 EUR	1 message

8. LOANS

8.1. Account overdraft:

Providing of permitted account ovedraft	1,50 %	one-off from the amount, min. 9,96 EUR
Keeping of permitted account ovedraft	0,10 %	from the limit monthly
Information about non-payment of payable consumer credit payments sent by SMS or by email	Up to real costs / for each information sent	
Fee for reminder in the event of non-repayment and delayed payment – First reminder (at the soonest after 5 calendar days of the instalment delay)	up to real costs	
– Second and other reminder (at the soonest after 20 calendar days of the instalment delay)	up to real costs	
Non-permitted overdraft - fee for reminder: – First reminder (at the soonest after 5 calendar days after an unauthorized overdraft)	up to real costs	
– Second and other reminder (at the soonest after 20 calendar days after an unauthorized overdraft)	up to real costs	

8. 2. Consumer loans

PRESTO Loan, PRESTO Úver na lepší domov

Fee for providing a loan	50 EUR	
Information about non-payment of payable consumer credit payments sent by SMS or by email	Up to real costs / for each information sent	
Fees for reminder sent: – First reminder (at the soonest after 5 calendar days of the instalment delay)	up to real costs	
– Second reminder (at the soonest after 20 calendar days of the instalment delay)	up to real costs	
– Third and other reminder, sent individually	up to real costs	
Repayment of the consumer loan before maturity[13.12:.]	The actual costs directly linked to the application for early repayment, 0.50% of the repaid amount, with the remaining maturity of the loan up to 1 year inclusive, or 1% of the amount repaid, with the remaining maturity of the loan over 1 year [13.24.]	
Declared maturity from the Bank	1,00%	from the amount to be paid min. 166 EUR
Fee for contract terms change	35 EUR	
Fee for cash deposit for part of a loan	2 EUR	by each deposit
Quantification of the balance of a loan	free of charge	

8.3. Mortgages

Mortgage loan for young people, Hypoúver Free, Hypoúver Invest		
Fees for processing the loan	0,90 %	from the amount, min. 200 EUR max. 1000 EUR
Fees for providing a loan - refinance	free of charge	
Fees for second and further drawdown	15 EUR	
Required documents not submitted to the bank	35 EUR	for each delayed document/month
Fees for reminder sent:		
Information about non-payment of payable consumer credit payments sent by SMS or by email	Up to real costs / for each information sent	
– First reminder (at the soonest after 5 calendar days of the instalment delay)	in amount of real cost for sending	
– Second reminder (at the soonest after 20 calendar days of the instalment delay)	in amount of real cost for sending	
– Third and other reminder, sent individually	in amount of real cost for sending	
Fees for higher credit limit agreement	0,90 %	from higher credit limit min. 200 EUR
Fees for contract terms change (including collateral contracts and documents and non-standard correction)	166 EUR	
Change of annuity loan from Kombi loan to anuity	free of charge	
Additional loan insurance[13.9.]	free of charge	
Repayment of the loan out of expiry date of the fixation period of the interest rate, or out of term of the change of interest rate if it is a variable interest rate[13.12.]:	real costs conected to early repayment requirement max. 1%	
Declared maturity from the Bank	1,00%	from the amount to be paid min. 166 EUR
Non-disbursement of the loan according to loan contract	500 EUR	on off
Fee for cash deposit for part of a loan	2 EUR	by each deposit
Penalty for non-insured real estate and no vinculation of real estate insurance	500 EUR	for each appeal defy

8.4. Loans for owners of flats
- Investment loan for owners of flats and non-residential premises and for Associations of Owners of Flats

Fee for processing of loan application	free of charge	
Fee for providing of the loan	0,80 %	from the loan amount, min. 85 EUR – up to 99 600 EUR including
	0,70 %	from the loan amount – up to 199.200 EUR including
	0,60 %	from the loan amount – up to 199.201 EUR including
Fee for loan administration	free of charge	
Fee for maintenance of loan limit	free of charge	

Fee for increase of loan limit	1,00%	from the volume of the increased loan limit, min. 16,60 EUR
Fee for an amount of undrawn credit - Overdraft loan	1,00%	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
Fee for early repayment of the loan	3,00%	from the early repaid principal
Fee for amendments in contractual documentation based on client´s initiative (including collater conditions chage)	0,25 %	from the loan limit, in case of investnment loans from the balance of the loan limit, min. 166 EUR
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. 166 EUR
Fee for the first request for payment	30,00 EUR	one-off payment
Fee for the second request for payment	50,00 EUR	one-off payment
Dunning letter or call in an event of failure to present financial statements within specified deadlines	100,00 EUR	one-off payment
Fee for breaching loan agreement conditions	Max. 300,00 EUR	one-off payment

9. CASH, EXCHANGE AND OTHER RELATED SERVICES

9.1. Cash services		
Handling banknotes and coins (usable banknotes and coins) within one day:		
– Deposit of sorted coins exceeding 100 pcs	5%	of received amount, min. 10 EUR
– Deposit of unsorted coins exceeding 100 pcs	10%	of received amount, min. 10 EUR
– Withdrawal of coins exceeding 100 pcs	5%	of drawn amount, min. 10 EUR
– Deposit of notes	free of charge	
– Exchange of notes and coins for other values of notes and coins	5%	of received amount, min. 10 EUR
– Commissional processing of banknotes and coins pursuant to the agreement on accepting of cash in closed packaging	2,50 %	from total amount, min. 10,00 EUR
Purchase, deposit and exchange of currencies with damage[13.17.]	5,00 %	from the amount of notes, max. EUR 66,40
Unreported cash withdrawal above the defined amount	0,20 %	from exceeding amount, min. EUR 16,60
Unperformed reported cash withdrawal above the defined amount	0,20 %	from unperformed amount, min. EUR 16,60
Cash disbursement using the Cash Advance service (VISA or MasterCard)	free of charge	
9.2. Safety boxes		
Annual rental	according to the box	
Size 1 (height of 5-8 cm/capacity to 9,000 cm^3)	125 EUR + VAT	
Size 2 (height of 10-15 cm/capacity to 16,000 cm^3)	250 EUR + VAT	
Size 3 (height of 20-30 cm/capacity to 40,000 cm^3)	375 EUR + VAT	
Size 4 (height above 30 cm/capacity above 40,000 cm^3)	500 EUR + VAT	
Main insurance (1 659,70 EUR)	5,81 EUR + VAT	
Annual fee for safety box insurance – for each EUR 331,94 at most to the insurance amount equivalent to EUR 50,000	1,16 EUR + VAT	
For each repeated access to the safe deposit box (more than once per business day)	5 EUR	
1. reminder for non-payment	17 EUR	
2. reminder for non-payment	50 EUR	
Contract denouncement on the part of the bank	66,40 EUR	
9.3. Exchange services		
Purchase of financial funds in foreign currency	free of charge	
Sale of financial funds in foreign currency	free of charge	
Cash conversion of financial funds to other currency (VN-VP)[13.8.]	free of charge	

10. DEPOSIT ACCOUNTS

10.1. Term deposits

Penalty fees for premature withdrawal and premature account closure	100,00 %	from interest credited up to the day of premature withdrawal

11. SECURITY BROKERAGE AND SERVICES

11.1. 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 brochur [13.22.]

** Services regarding investment certificates will be provided when the conditions of the Bank are met.*
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.

11.2. 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 EUR	
- Creating a copy of statements from the securities owners register kept in Amundi, change of personal data	40 EUR	
Requests of unit holders of other financial consultants*:**		
- Assignment of Amundi Group products in the securities owners register kept in Amundi	40 EUR	

It is noted, for the avoidance of doubt, that from the unit holders, whose financial consultant is not UniCredit Bank, requests 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 are valid fees listed above in this price list*
**** The condition for acceptance of a request from a unit holder is a provision of sufficient information to enable UniCredit Bank to fulfill its regulatory obligations*

11.3 Investment advisory

Investment advisory fee		free of charge

Note: Product for Private Banking clients

11.4. Providing custody/administration services

Administration of securities/evidence of assets[13.20.]	0,20 % p.a.	from the value, min. 3 EUR + VAT quarterly[13.21.]
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 EUR	
Operations with securities		
Transfer of securities without financial settlement (with change of ownership) to an account within UniCredit Bank (delivery/receipt)	20 EUR	
Transfer of securities without financial settlement (with change of ownership) to an account with a different custodian (delivery)	40 EUR	
Transfer of securities (without change of ownership) to an account within UniCredit Bank (delivery/receipt)	bez poplatku	
Transfer of securities (without change of ownership) to an account with a different custodian (delivery)	40 EUR + DPH	
Assignment of securities (per title) (receipt)	20 EUR	
Transfer of securities with financial settlement	0,07 %	of the trade volume, min. 35,00 EUR, max 200 EUR
Other services		
Unjustified transaction complaint		real costs + VAT
Note: In addition to the above-mentioned UniCredit Bank's fees for the provision of custody / administration services, they are paid to clients costs that UniCredit Bank pays to third parties, in particular CDCP fees.		

12. EXISTING PRODUCTS AND SERVICES NO LONGER PROVIDED BY THE BANK

12.1. Packages

		U konto		U konto TANDEM	U konto PREMIUM[4)]
ACCOUNT	Monthly fee under the following conditions[1)]	0 EUR	0 EUR	0 EUR	0 EUR
	Age of client	15–26 years	27 and more years	18 and more years	18 and more years
	Monthly cashless credit on the account (salary/income) for contracts concluded before 14. 6. 2021 or – the sum of deposits and investments in the bank[2)]	–	400 EUR	400 [3)]	1 800 [7)]
		–	–	–	35 000 EUR
	Monthly cashless credit on the account (salary/income) for contracts concluded from 15. 6. 2021[10)] or – the sum of deposits and investments in the bank[2)]	–	–	400 [3)]	1 800 [7)]
		–	–	–	35 000 EUR
	Monthly fee if the aforementioned conditions are not fulfilled	–	8 EUR	8 EUR	15 EUR
	Current account management	✓		✓	✓
	Statements monthly by e-mail or in Electronic Banking	✓		✓	✓
	Additional account - in EUR	–		–	2
	Additional account - in foreign currency	1		1	
	Opening of the permitted overdraft	✓		✓	✓
	Administration of the permitted overdraft	✓		✓	✓
CARDS	The maximum number of payment cards to account[8)]:	2		2	5[5)]
	Debit card - yearly fee:				
	– Visa Standard	✓		✓	✓
	– Visa Detská karta	–		–	–
	– Visa Premium[9)]	–		–	✓
	[9)]*Debit Mastercard Gold is offered only to Private Banking clients.*				
	Additional debit/prepaid card – Maestro Bratislavská mestská karta - yearly fee (Other fees charged by the bank in accordance with current banking services to citizens for debit/prepaid cards listed in Parts 3rd and 4th)	✓		✓	✓
	Credit Card – (monthly fee):				
	– VISA Basic	–	–	–	✓
	– VISA Classic Sphere[11)]	–	–	–	–
	– VISA Gold Sphere / VISA Gold	–	–	–	✓

ELECTRONIC BANKING	Electronic Banking Services			
	– Online Banking (opening and maintenance) – Tool for signing and the signing of transactions: Smart Key (mobile token)	✓	✓	✓
	– Smart Banking (opening and maintenance)	✓	✓	✓
	SMS Key - set up and activation[6)]	–	–	–
	SMS Key – usage (fee charged for each SMS)	–	–	✓
	SMS notification about transaction on account	–	–	✓
TRANSACTIONS	Cashless SEPA transactions - Credit	✓	✓	✓
	Cashless SEPA transactions - Debit - remittance payment order at branch[13.28.]	–	–	1
	Cashless SEPA transactions - standing order, sweep and direct debit[13.28.]	✓	✓	✓
	SEPA Debit transactions electronically[13.6.,13.28.]	✓	✓	✓
	Cash transactions - Credit at branch	✓	✓	✓
	Cash transactions - Debit at branch	–	–	2
	Cash withdrawals by debit card from UniCredit Bank ATMs in SR and from ATMs in EEA countries[13.1.]	✓	✓	✓
	Cash withdrawals by debit card from ATMs of other banks in SR and abroad[13.1.](for accounts set up before 31. 12. 2019)	✓	✓	✓
	Cash withdrawals by debit card from ATMs of other banks in SR and abroad (for accounts set up from 1. 1. 2020)	2 withdrawals	2 withdrawals	5 withdrawals
	POS transaction[13.1.]	✓	✓	✓
	Mobil credit via ATM	✓	✓	✓
OTHER SERVICE	Administration of standing orders and SEPA collections - electronically – instruction, change and cancellation	✓	✓	✓
	Administration of standing orders and SEPA collections - by branch - instruction, change and cancellation	✓	✓	✓
	Automatic transfers Sweep electronically – instruction, change and cancellation	✓	✓	✓
	Special services free of charge			
	– change of debit card limit	–	–	✓
	– reprint PIN	–	–	✓
	Automatic transition to U-konto account without any further action after reaching given age	✓ –	–	–

[1)] *Discount on monthly fee applies to the following calendar month after the fulfilment of the conditions. The discount is provided to two clients who are participants of the U konto TANDEM product and each of them has a separate service package maintained by the Bank with the U konto TANDEM service package.*
Client may only be a participant to one U konto TANDEM product.
On account cancellation day of one of the participants of U konto TANDEM or on the day of his account change to another type of account, the Bank has the right to change the Account of the other U konto TANDEM participant to a Standard Bank Product (U konto) under terms and conditions offered by the Bank at the time of change.

[2)] *The average monthly assets of the customer - citizen on current accounts, deposit products (TD, savings account, Saving Books, Profit account), Pioneer investment products, EOM balance of Rytmus product, RYTMUS SELECT, U Invest, U invest Plus and EOM balance of ERGO environmental products) are included.*
Transfers between accounts of one client, including those between accounts belonging to the U konto/U konto PREMIUM package or between accounts of U konto TANDEM participants, Credit Interests, investment incomes, TV automatic renewal, payments of loan products, refunds of fees or payments, are not included in credit turnover.

[3)] *Fulfilment of the credit condition for the discount from the account maintenance fee is considered jointly for the 2 service packages of clients who are participants of the U konto TANDEM product*

[4)] *U konto PREMIUM sold under the name Konto PREMIUM till 31. 1. 2016.*

[5)] *Maximum of 2 Premium/Gold cards - 1 credit and 1 debitIt is possible to include only main credit cards in a package, the additional cards could not be included. The card may be issued only in the name of the owner of the package.*

[6)] *SMS key for account holders to the accounts of service packages U konto and Konto PREMIUM established to 31. 1. 2016 inclusive - free of charge*

[7)] *Cashless credit turnover is assessed on the main client account in EUR.*

[8)] *Maximum of 2 Gold cards - 1 credit and 1 debit*
It is possible to include only main credit cards in a package, the additional cards could not be included. The card may be issued only in the name of the owner of the package.

[9)] *Debit Mastercard Gold is offered only to Private Banking clients.*

[10)] *Applies only to U konto that meet the conditions of the U konto Free campaign.*

[11)] *Credit cards Visa Classic Sphere could have been included in U konto PREMIUM package until 1. 12. 2022. Current card settings match the fee settings of credit card Visa Basic outside packages.*

The price for a product / service marked "✓" is included in the monthly maintenance fee package.
Products and services utilised outside the scope of the account are charged under the particular sections hereof.

12.2. Deposit and investment products

Profit account in EUR, USD, CHF, GBP, CZK		
Debits on account (non-cash, cash, EB transactions, cash withdraval by debit card)	0,50 EUR,13,81 CZK; 0,66 USD; 0,40 GBP; 0,61 CHF	
Account cancellation	free of charge	

12.3. Loans

Consumer loans
Loan Work & Travel (original name Uni Loan Work & Travel), Loan for young families, Plynoúver, Loan for students
Fees are according to Mortgage loan part 8.3

12.4. Mortgages

Klasik mortgage loan
For this product are fees according Mortgage loan part 8.3 booked

12.5. Current accounts

(Bežný účet - was on sale in 30. 4. 2010, Maratón konto, Študentské konto, Progres konto, Privat konto, Dotačné účty občanov) – opening and maintenance	2,62 EUR	monthly
12.6. Saving account		**Account Stužková**
Opening, maintanance, transaction, cancellation, statements by e-mail		free of charge
		Še3 account
Sending of statements by e-mail	free of charge	
Cash transactions – Credit	free of charge	
Cashless transactions – Credit	free of charge	
Cashless transactions – Debit - remittance payment order at branch	1 EUR	free of charge is withdrawal for 50% from actual amount
Cash transactions - Debit	2 EUR	
– except for the dates 1.6. and 1.12., when the withdrawal is free		
Penalty fees for premature withdrawal and withdrawal over the allowable amount	2,00 %	of the withdrawn amount, including the amount of penalties
		Bonus Účet (original name: UniBonus)
Penalty fees for premature withdrawal - account with notice period:		
1 month	1,00 %	of the withdrawn amount, including the amount of penalties
3 months	1,50 %	of the withdrawn amount, including the amount of penalties
6 months	2,00 %	of the withdrawn amount, including the amount of penalties
9 months	2,50 %	of the withdrawn amount, including the amount of penalties
12 months	2,50 %	of the withdrawn amount, including the amount of penalties

Saving account, Saving account PREMIUM		
Opening, maintanance, cancellation Statements sent electronically Cash deposit to account in bank branch Incoming SEPA payments in EUR	0 EUR	
Cash withdrawals from account in bank branch / Outgoing SEPA payments in EUR / SEPA payments by Standing Order, Sweeping and SEPA Direct Debit in EUR within SR and within other EEA countries – order submitted at the bank branch / electronically[13.6.]	2 EUR	/transaction one transaction per month free
Effective account		
Penalty fees for premature withdrawal	1,00 %	of the withdrawn amount, including the amount of penalties
12.7. Term deposits		
Deposits in CAD, GBP, CHF: Penalty fees for premature withdrawal and premature account closure - up to 1 month	1,00 %	p. a. for each started day before the due date from total amount of the original deposit, min. 5 3% min. ekviv. 5 EUR v CAD, GBP, CHF
	3,00 %	p.a. for each started day before the due date from total amount of the original deposit, min. 5 in CAD, GBP, CHF
Penalty fees for premature withdrawal and premature account closure - above 1 month	50,00 %	from interests credited up to the day of primature withdrawal if at least a half of the length of the originally agreed blockage period has lapsed CAD, GBP, CHF
	100,00 %	from interests credited up to the day of primature withdrawal if less than a half of the length of the originally agreed blockage period has lapsed CAD, GBP, CHF
12.8. Deposit books - with agreed term of restriction, without agreed term of restriction		
Cash transactions - Credit	2 EUR	/ transaction
Cash transactions - Debit	2 EUR	/ transaction
Issuance of the duplicate deposit book	3,30 EUR	
Amortization preceding execution	1,00 %	from disbursed amount, min. 9,96, max.99,58 EUR
Disbursement prohibition at the instance of the applicant	1,00 %	max. 49,79 EUR
Penalty fees for premature withdrawal for SKK	1,00 %	for each month before due date, max. up to interest, paid at the end of year or at closing an account 0,20 % CZK, USD, CAD, GBP, CHF, HUF

12.9. Debit Cards	Maestro / XtraKarta Maestro	MasterCard Standard/ VISA Classic	MasterCard Gold/ VISA Gold	VISA Classic Magna	StickAir - Contactless Debit Payment Sticker
Annual fee	8 EUR	25 EUR	80 EUR	25 EUR	5 EUR
Delivery of card / PIN / card and PIN to branch	10 EUR	10 EUR	10 EUR	10 EUR	10 EUR
Balance inquiry in other ATM	1 EUR	1 EUR	1 EUR	1 EUR	1 EUR

12.9. A Debit cards	Debit Mastercard	Debit Mastercard Gold	Maestro Bratislavská mestská karta
Annual fee	8 EUR	80 EUR	8 EUR
Transactions using the debit card:			
Cash withdrawals with debit card from UniCredit Bank in the SR and from ATMs of banks, belonging to the UniCreditGroup abroad (13.18).	0,30 EUR	0,30 EUR	0,30 EUR
Eurocash withdrawal from the ATM of other banks in the SR and in EEA countries (for cards established before 3112. 2019)	1,50 EUR	1,50 EUR	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)	3 EUR	3 EUR	3 EUR
Withdrawal of cash from ATM elsewhere abroad	6 EUR	6 EUR	6 EUR
Payment at merchants in the SR and abroad	0,15 EUR	0,15 EUR	0,15 EUR
Cash withdrawal by means of Cash Advance service in SR and abroad	2,5 % withdrawn amoun, min. 9,96 EUR	2,5 % withdrawn amoun, min. 9,96 EUR	2,5 % withdrawn amoun, min. 9,96 EUR
Services:			
Extra fee for express card issuance	25 EUR	25 EUR	25 EUR
Limit change	5 EUR	5 EUR	5 EUR
Card blockage	free of charge	free of charge	free of charge
Delivery of card / PIN / card and PIN to branch	10 EUR	10 EUR	10 EUR
Unjustified transaction complaint	free of charge	free of charge	free of charge
Balance inquiry in other ATM	1 EUR	1 EUR	1 EUR
PIN reprint	5 EUR	5 EUR	5 EUR
Express issuance or reprint of PIN number	25 EUR	25 EUR	25 EUR
Card issuance after loss, theft, damage	10 EUR	10 EUR	10 EUR
Provision of cash in emergency	150 EUR	150 EUR	–
Card cancellation	free of charge	free of charge	free of charge

12.10. Credit Cards	max karta	
Main card – monthly fee	1,15 EUR	

Other fees charged by the bank in accordance with current banking services to citizens for debit and credit cards listed in Parts 3rd-5th

12.10. A Credit Cards	VISA Classic Sphere	VISA Gold Sphere[2)]
Main card - monthly fee[1)]	2,29 EUR	6 EUR
Main card - monthly fee in case of compliance with the conditions of the Loyalty Program	free of charge	free of charge
Supplementary card - monthly fee	1 EUR	1 EUR
Transactions using the payment card:		
Payment at merchants in the SR and abroad, inc. mobile credit via ATM	free of charge	free of charge
Cash withdrawal from UniCredit Bank ATM in the SR	1 % min. 3 EUR	1 % min. 3 EUR
Cash withdrawal from the ATM of other bank in SR and abroad	2 % min. 5 EUR	2 % min. 5 EUR
Cash withdrawal through the Cash Advance service in SR	2 % min. 10 EUR	2 % min. 10 EUR
Cashless transfer from the card account onto the target account in SR	1 EUR	1 EUR
Refinancing - Card Balance Transfer	free of charge	free of charge
Services:		
Card issuance after loss, theft or damage	10 EUR	10 EUR
Reprint of PIN number	5 EUR	5 EUR
Extra fee for express card issuance	25 EUR	25 EUR
Express issuance or reprint of PIN number	25 EUR	25 EUR
Delivery of card / PIN / card and PIN to branch	10 EUR	10 EUR
Card blockage	free of charge	free of charge
Main card cancellation	free of charge	free of charge
Supplementary card cancellation	free of charge	free of charge
Statements by domestic post (monthly)	5 EUR	5 EUR
Monthly fee for 100% automatic payment amount due (100% recovery)	0,50 EUR	0,50 EUR
Emergency cash	150 EUR	150 EUR
Unjustified transaction complaint	free of charge	free of charge
Statement reprint	5 EUR	5 EUR
Notification of unpaid due amount sent by text message or by email	Up to real costs / for each information sent	Up to real costs / for each information sent
Fee for reminder in the event of non-repayment and delayed payment	First reminder - up to real costs	First reminder - up to real costs
Fee for reminder in the event of non-repayment and delayed payment	Second and other reminder - up to real costs	Second and other reminder - up to real costs
Credit limit exceeding	free of charge	free of charge
Call for receivable remittance	free of charge	free of charge
Contractual penalty for receivable enforcement	free of charge	free of charge

	VISA Basic	VISA Classic Sphere	VISA Gold Sphere
Risk insurance A (% from delinquent balance)	0,25 %	0,25 %	0,25 %
Risk insurance A (% from delinquent balance)	0,69 %	0,69 %	0,69 %

[1)]Monthly fee is not applied for the first month of validity

The Loyalty Program covers the products of Credit cards VISA Classic Sphere

If, during the cycle, the volume of cashless transactions on the card account achieves the minimum limit amount, indicated in the table, the monthly fee for the main card, if applied on that card, shall be returned for that cycle. The Loyalty Program does not cover cards that have delayed payments for more than 15 days.

Card type	VISA Classic Sphere	VISA Gold Sphere[2)]
The limit of the volume of charged cashless transactions done with the card	359 EUR	959 EUR
Monthly card fee	free of charge	free of charge

The debit transactions (payment for goods and services) made with the main card and with the supplementary cards, issued to that particular card account, are added to the volume of the charged card cashless transactions and the credit transactions (stornos, revers, chargebacks) are deducted therefrom. Neither the fees nor the interest are included into the volume of transactions.

Rules of the Loyalty Program – are released in the UniCredit Book on the internet page www.unicreditbank.sk.

[2)]The condition is valid from February 1, 2014.

12.12.A Prepaid card	StickAir-Contactless Prepaid Payment Sticker
Annual fee	7 EUR
Statements by domestic post (monthly)	4 EUR
Balance inquiry in other ATM	1 EUR
Delivery of card / PIN / card and PIN to branch	10 EUR
Notifification of non-payment of due amount by SMS or email	Up to real costs / for each information sent
Fee for reminder in the event of non-repayment and delayed payment	First reminder - up to real costs
Fee for reminder in the event of non-repayment and delayed payment	Second and other reminder - up to real costs
Additional Services	
	Emergency card
Annual fee	150 EUR

12.11. Packages no longer provided

	Packages - On sale until 31. 3. 2007	HVB Ekonomik konto	HVB Praktik konto	HVB Komfort konto	HVB Komfort konto Gold	Basic konto	Bonus konto
ACCOUNT	Maintenance/monthly	3,50 EUR	5 EUR	7,20 EUR	11,50 EUR	0,40 EUR	0,40 EUR/ 0,53 USD
	The package price includes:						
	Opening and maintenance of the current account	✓	✓	✓	✓	✓	✓
	Statements monthly by e-mail or in Electronic Banking	✓	✓	✓	✓	✓	✓
ELECTRONIC BANKING	Electronic Banking services (opening and maintenance) Tools for signing and the signing of transactions: Smart Key (mobile token)	–	Online Banking	Online Banking	Online Banking	Online Banking	–
TRANSACTIONS	SEPA Cashless transactions - Credit	–	1×	✓	✓	✓	–
	SEPA Cashless transactions - Debit – remittance payment order at branch[13.28.]	–	2×	✓	✓	–	–
	SEPA Debit transactions electronically[13.6., 13.28.]	✓	✓	✓	✓	✓	✓
	Cash transactions - Credit	✓	✓	✓	✓	✓	✓
CARDS	Visa Standard	✓	✓	–	–	✓	–
	Discount from the annual fee for debit Visa Standard without insurance	–	50 %	100 %	100 %	–	50 %
	Annual fee for credit (without insurance)	–	–	–	VISA Gold (main card)	–	–
	Fee for administration of the card account for credit card	–	–	–	VISA Gold (main card)	–	–
	Cash withdrawal from UniCredit Bank Slovakia ATM[13.14.] in SR and cash withdrawal from the ATM of UniCreditGroup banks[13.18.]	✓	✓	✓	✓	✓	–
	Discount on fee for cash withdrawal with debit card from the ATMs of other banks in SR for unlimited number of withdrawals in month[13.14.] (include cash withdrawal from the ATM in EHP[13.19.]	–	2×	4×	✓	–	–
	POS transaction in SR and abroad	✓	✓	✓	✓	✓	✓
OTHER SERVICES	Opening and maintenance of term account	✓	✓	✓	✓	✓	✓
	Opening of of the permitted overdraft[13.15.]	✓	✓	✓	✓		

The price for a product / service marked " ✓ " is included in the monthly maintenance fee package.
Products and services utilised outside the scope of the account are charged under the particular sections.

	Packages - on sale until 31. 3. 2007	Silver Balík (original name: UniBalík Silver, Silver Style)	Smart Balík (original name: UniBalík Smart, Style, UniBalík Euro, Smart Balík EUR)	Balík USD (original name: UniBalík US, US Style)	Young Balík USD[1)] (original name: UniBalík 26 US)
ACCOUNT	Maintenance monthly	9,90 EUR	6 EUR	3 USD	0,25 USD
	Statements monthly by e-mail or in Electronic Banking	✓	✓	✓	✓
ELECTRONIC BANKING	Electronic Banking services (opening and maintenance) Tools for signing and the signing of transactions: Smart Key (mobile token)	Online banking	Online banking	Online banking	Online banking
	SEPA Debit transactions electronically[13.6.]	✓	✓	–	–
	Block/unblocking of token	✓	✓	–	–
TRANSACTIONS	SEPA Cashless transactions - Credit	✓	✓	✓	–
	SEPA Cashless transactions - Debit - remittance payment order at branch[13.28.]	✓	3 free of charge	–	–
	Cash transactions - Credit	✓	✓	✓	✓
	Cash transactions - Debit	3 free of charge	–	–	–
	SEPA Cashless transactions - Standing Order, Sweep and Direct Debit[13.28.]	✓	3 x free	–	–
CARDS	Debit card	Visa Standard	Visa Standard with 50% discount	Visa Standard with 50% discount	Visa Standard with 50% discount
	Debit card - Visa Detská karta	50% discount	50% discount	–	–
	Credit card - card fee	–	–	–	–
	Cash withdrawal from UniCredit Bank Slovakia ATM[13.14.] in SR and cash withdrawal from the ATM of UniCreditGroup banks[13.18.]	✓	6 free of charge	6 free of charge	10 free of charge
	Cash withdrawals with debit card from the ATMs of other banks in the SR (including withdrawal of eurocash from ATM in EEA countries[13.19., 13.1.]	3 free of charge	–	–	–
	POS transaction[13.1.]	✓	✓	–	–
	Card services	100% change of limit	–	–	–
	Mobil credit via ATM	✓	✓		

OTHER SERVICES	Administration of Standing Orders and collections (instruction, change, cancellation)	✓	by Online Banking	–	–
	Opening and administration of the permitted overdraft	✓	✓	–	–
	Discount of the entrance fee for Pioneer fund purchases[13.27.]	20 %	10 %	–	–

[1)] Conditions apply for management package for clients from 15 years of age until 27 years of age. Subsequently, the bank pack changes to the current account in USD.
The price for a product / service marked " ✓ " it is included in the monthly maintenance fee package
Products and services utilised outside the scope of the account are charged under the particular sections.

Packages - On sale until 30. 11. 2013		Balík Champion	Gold Balík (original name: UniBalík Gold, Gold Style)	Young Balík 26[3)] original name: UniBalík 26, UniStyle 26, UniBalík 26 Euro, Young Balík 26 EUR)	Senior Balík (original name: UniBalík Senior)	B-Smart Account
ACCOUNT	Maintenance - monthly	10 EUR	19,99 EUR	0 EUR	2,90 EUR	4,90 EUR
	Loyalty program[1)]	✓	–	–	–	–
	Maintenance for family member	2,50 EUR monthly	–	–	–	–
	Statements monthly by e-mail or in Electronic Banking	✓	✓	✓	✓	✓
ELECTRONIC BANKING	Electronic Banking services (establishment and use) Tools for login and signing of transactions: Smart Key (token in mobile)	Online Banking, Smart Banking,	Online Banking, Smart Banking, Notifications	Online Banking, Smart Banking (up to 18 years passive access)	Online banking	Online banking
	SEPA Debit transactions electronically[13.6.]	✓	✓	✓	✓	✓
	Block/unblocking of token	✓	✓	–	–	✓
TRANSACTIONS	SEPA Cashless transactions - Credit	✓	✓	✓	✓	✓
	SEPA Cashless transactions - Debit - remittance payment order at branch[13.28.]	–	✓	–	–	–
	Cash transactions - Credit	✓	✓	–	–	–
	Cash transactions - Debit	1 free of charge	✓	–	0,8 EUR / withdraval	–
	SEPA Cashless transactions - Standing Order, Sweep and Direct Debit[13.28.]	✓	✓	–	–	–
CARDS	Debit card	Visa Standard or Maestro Bratislavská mestská karta	Visa Premium or Visa Standard or Maestro Bratislavská karta	Visa Standard or Maestro Bratislavská mestská karta free of charge	Visa Standard or Maestro Bratislavská mestská karta	–
	StickAir - Contactless Debit Payment Sticker	50 % discount	100 % discount	50 % discount	–	–
	Debit card for family member	Visa Standard annual fee 50% discount (POS transactions are free of charge, cash withdrawals are normally charged)	–	–	–	–

CARDS	Debit card – Visa Detská karta	✓ for children 15 years old, max.monthly limit 100 EUR	✓	–	–	–
	Credit card - annual fee	–	–	–	–	–
	Cash withdrawal from UniCredit Bank Slovakia ATMs[13.14.] in SR and cash withdrawal from the ATM of UniCreditGroup banks[13.18.]	✓	✓	10 free of charge	✓	–
	Cash withdrawals with debit card from the ATMs of other banks in the SR (including withdrawal of eurocash from ATMs in EEA countries[13.19., 13.1.]	–	✓	–	–	–
	POS transaction[13.1.]	✓	✓	✓	✓	–
	Card services	100% change of limit	100% change of limit reprint PIN	–	–	–
	Mobile credit via ATM	✓	✓	✓	✓	–
OTHER SERVICES	Administration of Standing Orders and collections (instruction, change, cancellation)	by Online Banking	✓	by Online Banking	–	by Online Banking
	Automatic transfers Sweep	–	✓	–	–	–
	Opening and administration of the permitted overdraft	✓	✓	✓	–	–
	Discount of the entrance fee for Pioneer fund purchases[13.27.]	–	30 %	–	–	–
	Discount of annual rental for Safety boxes	–	50 %	–	–	–

[1)]**Champion Package Loyalty Program benefits**
Account maintenance free of charge, if
– Average monthly balance on the account is EUR 5,000
– Sum of deposits and investments in the bank is EUR 30,000[2)],
– Sum of used installment loans and authorized overdraft at the end of month is EUR 50,000

Discount five-leaf of 2 EUR on monthly account maintenance fee if the following criteria are met:
– Debit card payments at POS minimum 5 x settled in the calendar month
– Monthly credit turnover on accounts Champion and packages is at least EUR 500
– The sum of deposits and investments in the bank is EUR 5,000[2)]
– The used loan at the end of month (regardless of loan amount, housing loan, consumer loan, credit card, authorized overdraft)
– Statements by email

[2)]The average monthly assets of the customer - citizen on current accounts, deposit products (TD, savings account, Saving Books, Profit account), Pioneer investment products, EOM balance of Rytmus product, RYTMUS SELECT, U Invest, U invest Plus and EOM balance of ERGO environmental products) are included.

The customers can claim their benefits at the end of the month following the month when they met the conditions.
The customers with delayed repayment, or unauthorized overdraft during the last year are excluded. The Loyalty Program is applied only to the standard Champion packages at a price of EUR 10. Loyalty program can be applied to more than one Champion package.

[3)]Conditions apply for management of package for clients from 15 years of age until 27 years of age. Subsequently, the bank pack changes to the U konto.
The price for a product / service marked " ✓ " is included in the monthly maintenance fee package
Products and services utilised outside the scope of the account are charged under the particular sections.

Packages - On sale until 13. 4. 2014		COOL konto[3)]	EXPRESNÉ konto	Konto CHAMPION	PERFEKTNÉ konto	SENIOR konto
ACCOUNT	Maintenance - monthly fee (free of charge in the month of opening account)	4,90 EUR	9,90 EUR	10 EUR	19,90 EUR	3,90 EUR
	Loyalty Program[1)]	–	–	✓	–	–
	Statements monthly by e-mail or in Electronic Banking	✓	✓	✓	✓	✓
ELECTRONIC BANKING	Electronic Banking services					
	– Online Banking (opening and maintenance) - Tools for signing and the signing of transactions: Smart Key (mobile token)	✓	✓	✓	✓	✓
	– Smart Banking	✓ Under 18 years old passive approach	✓	✓	✓	–
TRANSACTIONS	SEPA Cashless transactions – Credit	✓	✓	✓	✓	✓
	SEPA Cashless transactions – Debit - remittance payment order at branch[13.28.]	–	–	–	–	–
	SEPA Cashless transactions – Standing Order, Sweep and Direct Debit[13.28.]	–	–	✓	✓	✓
	SEPA Debit transactions electronically[13.6., 13.28.]	5	5	✓	✓	–
	Cash transactions - Credit	✓	✓	✓	✓	✓
	Cash transactions - Debit	–	–	–	1	1
	Cash withdrawal from UniCredit Bank Slovakia ATMs[13.14.] in SR and cash withdrawal from the ATMs of UniCreditGroup banks[13.18.]	✓	✓	✓	✓	✓
	Cash withdrawals with debit card from the ATMs of other banks in the SR (including withdrawal of eurocash from ATMs in EEA countries[13.19., 13.1.]	–	–	–	1	–
	POS transaction[13.1.]	✓	✓	✓	✓	✓
	Mobile credit via ATMs	✓	✓	✓	✓	✓
CARDS	– Max. number of debit card - annual fee	1	1	1	1	1
	– Visa Standard	✓	✓	✓	✓	✓
	StickAir - Contactless Debit Payment Sticker - yearly fee	✓	–	–	–	–
	Credit card - monthly fee	–	–	–	1	–
	– VISA Basic	–	–	–	✓	–
	– VISA Classic Sphere[4)]	–	–	–	–	–

OTHER SERVICES	Administration of Standing Orders and collections - by OnlineBanking - instruction, change and Cancellation	✓	✓	✓	✓	✓
	Administration of standing orders and collections - by branch - instruction, change and Cancellation	–	✓	✓	✓	✓
	Automatic transfers Sweep	–	–	–	✓	–
	Opening of the permitted overdraft	✓	✓	✓	✓	–
	Administration of the permitted overdraft	✓	✓	✓	✓	–
	Special services free of charge					
	– change of debit card limit	–	–	–	✓	–
	– reprint PIN	–	–	–	✓	–
	– token unlocking	–	–	–	✓	–
	Additional account - in foreign currency	–	–	1	1	–
	Automatically without any further act on reaching the age of transition to account	U konto	–	–	–	–

[1)]**Champion Loyalty Program benefits**
Account maintenance free of charge, if
– Average monthly balance on the account is EUR 5,000
– Sum of deposits and investments in the bank is EUR 30,000[2)],
– Sum of used installment loans and authorized overdraft at the end of month is EUR 50,000

Discount five-leaf of account Discount 2 EUR on monthly account maintenance fee if the following criteria are met:
– Debit card payments at POS minimum 5 x settled in the calendar month
– Monthly credit turnover on Champion accounts and packages is at least EUR 500
– The sum of deposits and investments in the bank is EUR 5,000[2)]
– The used loan at the end of month (regardless of loan amount, housing loan, consumer loan, credit card, authorized overdraft)
– Statements by email

[2)]The average monthly assets of the customer - citizen on current accounts, deposit products (TD, savings account, Saving Books, Profit account), Pioneer investment products, EOM balance of Rytmus product, RYTMUS SELECT, U Invest, U invest Plus and EOM balance of ERGO environmental products) are included.

The customers can claim their benefits at the end of the month following the month when they met the conditions.
The customers with delayed repayment, or unauthorized overdraft during the last year are excluded. The loyalty program is applied only to the standard Konto Champion at a price of EUR 10. The Loyalty Program can be applied to more than one Champion account.

[3)]Conditions apply for the management of package for clients from 15 years of age until 27 years of age. Subsequently, the bank pack changes to the U konto.

[4)]Credit cards Visa Classic Sphere could have been included in PERFEKTNÉ konto package until 1. 12. 2022. Current card settings match the fee settings of credit card Visa Basic outside packages.

The price for a product / service marked " ✓ " is included in the monthly maintenance fee package
Products and services utilised outside the scope of the account are charged under the particular sections.

13. EXPLANATORY NOTES:

The fees charged in a currency other than EUR, if not listed, are converted from the EUR fee by the midrange ECB foreign exchange rate on the day of operation (excluding Cross-border transfers). Fees charged in connection with accounts in foreign currencies will be applied as released, and will follow the Corporate Clients price list.

13.1. Free of charge transactions made with debit cards only in package offer
Additional surcharges for using a card include:

Card payments with merchants:

In certain countries, merchants may add surcharges to card payments to the total shopping price.
Such surcharges are at the merchant's discretion and their amount must not exceed the costs probably related to the merchant's costs of accepting payment cards. Merchants are obliged to inform the card holders of the amount of the surcharge in advance, usually via a written notification placed at the cash-desk in their shops.

Withdrawals from ATMs

When withdrawing money from ATMs, the owner of the ATM may charge an additional fee for using the ATM. The owner of the ATM is obliged to provide information as to the additional fee on the ATM's screen in the same language selected for using the ATM. If the user does not agree with the fee, he/she may cancel the withdrawal. UniCredit Bank only charges clients who withdraw cash from ATMs with a fee referred to in the Bank's applicable price list.

DCC - Dynamic currency conversion

Withdrawals from ATMs are usually paid out in the currency of the country where the transaction is being implemented. In some ATMs, the DCC - Dynamic currency conversion – service may be used. DCC is a service allowing for transactions in foreign currencies to be immediately converted into EUR, using the commercial exchange rate determined by the recipient bank. As for transactions where the DCC service has been used, the transaction is cleared using a commercial exchange rate defined by the recipient bank. The Bank processes transactions in EUR, i.e. the clearing currency is EUR.

13.2. Except of payments realized by Standing Order and SEPA Direct debit
13.3. ~~New services are not opened by the bank~~ INVALID
13.4. BEN - smooth payments with charges in profit of beneficiary
SHA - payments debiting as well as beneficiary as a mandator
OUR - payments with charges in profit of mandator
13.5. FX - foreign currency
13.6. Electronically - via Online Banking and Smart Banking services referred to in Chapter 6.
13.7. Exchange rates:
- deposit in EUR on account in FX (VP currency of acc.)
- deposit in FX on account in other FX (VN of deposit/VP currency of acc.)
- withdrawal in FX from EUR acc. (VP of acc.currency)
- withdrawal in EUR from FX acc. (VN of acc.currency)
- withdrawal in FX from other FX acc. (VP of withdr.curr.)
- cheque deposit in FX on account in EUR (VN currency of ch.)
- cheque deposit in FX on account in other FX (VN currency of ch./VP currency of acc.)
- cheque withdrawal in FX from EUR acc. (VP of ch.currency)
- cheque withdrawal in FX from other FX acc. (VP of withdr.ch. /VN acc.currency)
- cheque withdrawal in same currency as account (Middle rate)

13.8. VN - buy exchange rate
VP - sell exchange rate
13.9. Additional loan insurance is possible only if the loan is in the first half of loan maturity
13.10. Explanatory Note is canceled due to a cancellation fee
13.11. The prospectus is enclosed with the price list
13.12. Validity for loans repayed based on debtor request and also for loans payable on demand by the Bank because of breakage of contract condition
13.13. 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)
-order with not defined the name of the receiver
-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
13.14. Withdrawals with all debit cards issued to the package current account are included in the number of discount withdrawals
13.15. Achievement of the Bank conditions is mandatory
13.16. It does not substitute nor include the fee for payment by transfer and by check and by electronic media.
13.17. 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 edges, missing part of bank bills not larger than 1 cm of its width, or length compared to the standard size)

13.18. The Banks of UniCredit Group:
UniCredit Bank and 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)

13.19. EEA: European Economic Area:
Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Lithuania, Liechtenstein, Latvia, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovenia, Spain, Sweden, France Guayana (GF), Gibraltar (GI), Guadeloupe (GP), Martinique (MQ), and Réunion (RE)

13.20 The account without any securities is also charged. If the value of assets in Administration/Evidence is different, the fee shall be applied at a higher value. The fee applies to all types of financial instruments, including mutual funds with the exception for Amundi. 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.

13.21 The fee is calculated from the value of assets in Administration/Evidence of investment asset on the last business day of the quarter, charging on a quarterly basis.

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

13.23. 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 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 the day, when the payment to which the notification refers is debited to the account except for
- notifications of debit card transactions, when it is the decisive day, when the notification SMS is sent,
- transactions, which are posted during night processing and sent the next morning (e.g. interests and fees),
- SMS sent on the days off, which are for charging purposes summed up together with the SMS sent on the very next working day.

13.24. The bank will charge fees if the amount of repayment exceeds EUR 10,000 during the period of the last consecutive 12 months.

13.25. Flash payment - inbound and outbound payments in EUR or local currency of the country of the recipient's bank, without a need for conversion within the UniCredit Bank group

13.26. 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 clearing (non Sepa Credit Transfers)
- request for the modification of the client´s payment order on the request of beneficiary bank

13.27. Discount on entry fee for the purchase of Pioneer Funds does not apply in combination with other discounts and in the DUET PLUS program as well as regular investment programs

13.28. Except for SEPA countries outside the EEA