

# Pricelist of Products and Services – Individuals

## Everyday Services

### Tariffs

All tariffs include free domestic payments – both incoming and outgoing – including instant payments, Payment a Contact, standing orders, and direct debits, payments through MojePlatba service, as well as incoming and outgoing SEPA payments. Cash withdrawals and debit card balance enquiries are also free in the shared ATM network, which includes ATMs of KB, MONETA Money Bank, Air Bank, and UniCredit Bank, and cash deposits through KB deposit ATMs.

	START	STANDARD	KOMFORT	EXCLUSIVE
Monthly fee for the tariff	free of charge	CZK 39	CZK 89	CZK 169
Monthly fee for the tariff for clients between the ages 6 and 18 years <sup>1)2)</sup>	free of charge	free of charge discount 100 %	×	×
Monthly fee for the tariff for clients between the ages 18 and 26 years <sup>1)</sup>	free of charge	free of charge discount 100 %	CZK 44,50 discount 50 %	CZK 169

### Maintenance of an account – Current account

Number of accounts	1 account CZK only	1 account	up to 3 accounts	up to 10 accounts
Several currencies in one account	×	✓	✓	✓
Option of a more favourable exchange rate <sup>3)</sup>	×	×	✓	✓
Proxy (agent) authorised to operate the account	✓	✓	✓	✓

### Debit cards

#### Debit card issuance

Number of debit cards issued to the tariff	1 card	up to 2 cards	up to 6 cards	up to 100 cards
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#### Design of cards in the tariff

Monthly fee (in addition to the offer of designs included in the tariff for free)	CZK 19	CZK 19	CZK 19	free of charge
Monthly fee for clients between the ages 6 and 18 years <sup>1)</sup>	free of charge	free of charge	×	×

**ATMs**

Cash withdrawal at ATMs in the Czech Republic operated by other banks or in the Selected European Countries <sup>4) 5)</sup>	CZK 39	twice a month free of charge <sup>6)</sup> , CZK 39 per each extra withdrawal	free of charge	free of charge
Cash withdrawal at ATMs abroad, outside the Selected European Countries <sup>4) 5)</sup>	CZK 99	CZK 99	CZK 99	free of charge

<sup>1)</sup> The discount shall cease to apply on the day after reaching the specified age.

<sup>2)</sup> The Start Tariff is available only for clients between the age of 6 and 15.

<sup>3)</sup> With the Comfort and Exclusive Tariffs, you exchange your money at market rates, i.e., you can get a more favourable exchange rate compared to the KB Exchange Rate List. Market rates are available 24 hours every business day. On weekends and holidays, you can exchange your money according to the current KB Exchange Rate List. You can learn more about the option of a more favourable Negotiated Rate / Exchange Rate in Article 3 of the Payment Rules

<sup>4)</sup> The above fees for ATM cash withdrawals do not include any fees that may be charged by ATM operators in connection with the cash withdrawals.

<sup>5)</sup> The Selected European Countries are: EEA member countries, plus Albania, Andorra, Belarus, Bosnia and Herzegovina, Kosovo, Moldova, Monaco, Montenegro, North Macedonia, San Marino, Serbia, Switzerland, Ukraine, United Kingdom, and Vatican.

<sup>6)</sup> Applies to each debit card provided under the tariff.

**Extra services**

			<b>Bezpečí</b>	<b>Bezpečí +</b>
Monthly fee			CZK 39	CZK 99
	<b>Cestování</b>	<b>Cestování +</b>	<b>Cestování Rodina</b>	<b>Cestování Rodina +</b>
Monthly fee	CZK 39	CZK 69	CZK 99	CZK 129

**ATM services**

Enquire about account balances at ATMs operated by other banks CZK 25

**Debit Card Services**

Provision of a duplicate card CZK 200

Cash withdrawal at other bank in the Czech Republic or abroad – Cash Advance CZK 200

Non-standard delivery of a card by courier in the Czech Republic / abroad, personally in KB headquarters CZK 1,000

Incoming express payment to the card to be credited to the account with which the card has been issued 1 %, min. CZK 29

**Foreign Payments and Foreign Currency Payments outside KB****Incoming and outgoing payment**

Up to CZK 20,000 CZK 200

Over CZK 20,000 1 %, max. CZK 1,200

**Cash Desk Services****Cash Deposit / Withdrawal in CZK / foreign currency**

Cash Deposit at a Bank branch up to 50 pcs of CZK coins free of charge

Cash withdrawal at a Bank branch up to 50 pcs of CZK coins CZK 125

Cash Deposit / Withdrawal over 50 pcs of CZK coins 5 %, min. CZK 125

**Other cash transactions**

Cash deposit by third person (max. 50 pcs of CZK coins) <sup>1)</sup> and Cash Deposit made in CZK to accounts kept with other banks and / or the CNB	5 %, min. CZK 125
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Exchange of a set of sorted CZK banknotes and coins containing more than 100 pieces of the same denomination	10 %, min. CZK 250
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<sup>1)</sup> A third party is a person who is not the account holder or a authorized person to handling the account into which the money is deposited. A third person shall pay the fee in cash, up to the maximum amount of CZK 500 per transaction.

**Internet Banking**

Provision and use of methods for identification, authentication, creation of an electronic signature and, where applicable, KB Banking Identity	free of charge
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Establishing, maintaining, and cancelling KB+ Internet Banking	free of charge
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**Loans****Personal loan, Consolidation**

Evaluation of the loan application and changes to the contract	free of charge
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**Mortgage loan, American loan, Mortgage loan without real estate specification, Mortgage for refinancing**

Provision of a mortgage loan including evaluation of risks associated with the collateral	CZK 4,900 <sup>1)</sup>
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Processing of a loan modification	CZK 3,000
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Consent to disposition of collateral	CZK 500
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Evaluation of risks of the use of a residential dwelling unit or family house as collateral	CZK 4,900 <sup>2)</sup>
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Evaluation of risks of the use of other types of real estate as collateral	individual <sup>2)</sup>
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Preparation of the Report on the State of Construction and Reconstruction	CZK 1,500
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<sup>1)</sup> Free of charge for mortgage refinancing.

<sup>2)</sup> The fee is only charged when the evaluation of risks takes place during the term of the loan.

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## Savings and Investments

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### Savings accounts

Incoming and outgoing domestic payments and incoming SEPA payments	free of charge
Incoming payment from abroad	see Foreign Payments and Foreign Currency Payments outside KB

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### Mutual funds

The current fees for the Amundi CR Funds are available in the relevant pricelist for the given fund type published on the [www.amundi-kb.cz](http://www.amundi-kb.cz) website.

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## Other Services

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### Services with assistance

Mediation of a selected service with the help of a relationship manager or over the telephone (fee for 1 service)

#### Debit cards

Card service operation	CZK 100
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#### Payment transactions (domestic payments, SEPA payments, and foreign payments)

submitting a one-off payment, setting up/changing a standing order, authorising a direct debit	CZK 100
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#### Cash transactions

Printing a transaction confirmation	CZK 100
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### Sending a reminder

Exceeding the Limit and request to pay the amount due	
Failure to make a payment	CZK 500 <sup>1)</sup>

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<sup>1)</sup> Reasonable costs incurred in connection with the collection of the overdue amount, including the costs associated with sending the reminder. It is collected if the amount due is equal to or greater than CZK 500.

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## General Provisions

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1. The fees for the banking services are collected in CZK and settled in the account currency or in the account main currency (on the case of Multi-Currency Accounts). The fees will be converted using the current KB mean rate.
2. Unless specified otherwise in a particular case, we shall start charging the fee for the tariff from the next succeeding day after you have chosen it. The tariff fee, or a pro rata portion thereof, shall be payable on the last day of the calendar month for which it is charged, unless otherwise stated. If the tariff is changed during the month, the pro rata portion of the fee for the original tariff shall be payable at the date of such change while the pro rata portion for the new tariff shall be payable on the last day of the calendar month for which it is charged. If, for any reason, the process of cancellation of the last account under the tariff is initiated, the pro rata portion for the calendar month in question shall be payable at the date on which the cancellation of the last account is initiated and the tariff charge shall no longer be charged from that date. Unless we agree otherwise, we may debit the tariff fee from any of your accounts as we choose (we shall generally debit it from your oldest current account held under the tariff). You can find out which account we shall debit the fee from in the KB+ mobile or web app, where you can also change the selection of the account.
3. Where the term 'price', 'charge' or 'reimbursement' is used in the respective contracts for the provision of services entered into by and between us, it means the fee as set out in this Pricelist of Products and Services.
4. Unless we agree otherwise with you, we shall provide you with products and services not listed in this Pricelist of Products and Services or free.

**This Pricelist of Products and Services shall take effect as from 1 May 2024 and shall repeal and replace the Pricelist of Products and Services effective from 1 February 2024.**

FOR INFORMATION ONLY