

# KB PRICE LIST



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## DID YOU KNOW THAT...

### What you may know about KB fees



In the shared ATM network, which includes ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank, you can withdraw cash and check your account balance for **free**.



You can deposit cash into your account through our deposit ATMs for **free**. Our deposits ATMs network is the widest in Czech Republic.



Do you need to withdraw cash abroad? With a debit Gold Card, cash withdrawals from ATMs worldwide are **free**. In addition, you also get your travel insurance with the card.



Customize your cards! Via Internet banking, you can change the limits on your card for **free** and with immediate effect, lock/unlock your card, or enable/disable Internet payments.



We assist you in an emergency. In the case of a theft, loss or other trouble related to your card, you can have your card put on the blacklist for **free**.  
**NONSTOP HELPLINE 955 512 230**



KB offers debit cards with a design of your choice for children and students for **free**.



Go for electronic account statements. We will send you your statements **free of charge** directly to your e-mail box or Internet banking mailbox.

All the services we offer and related fees are listed in the following sections of this tariff of Fees. It's up to you how you choose to use our services.

## QUALITY AND CUSTOMER EXPERIENCE

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### Complaints and claims

Despite our efforts to provide you the best services, you may find that you are not satisfied with maintenance of our accounts or the other services.

#### Branch

If you are not satisfied with our services, you can contact your bank advisor. You may submit your possible complaint or claim electronically, by telephone or in person at any branch. More information can be found [here](#).

#### You can also contact us via:

- on free Infoline of Komerční banka 800 521 521
- at the email address [mojebanka@kb.cz](mailto:mojebanka@kb.cz)
- via our [form](#)

#### Customer Experience

If you are not satisfied with resolving your first-instance complaint or complaint, you can write to the second instance, specifically the Customer Experience department.

Komerční banka, a. s.  
Customer experience  
náměstí Junkových 2772/1  
155 00 Praha 5  
[stiznostiareklamace@kb.cz](mailto:stiznostiareklamace@kb.cz)

#### KB Ombudsman

If you do not agree to resolving your complaint or complaint by Customer Experience, you have the opportunity to contact an independent Ombudsman in writing, in accordance with the Ombudsman's Charter.

Ombudsman  
Komerční banka, a.s.  
náměstí Junkových 2772/1  
155 00 Praha 5  
[ombudsman@kb.cz](mailto:ombudsman@kb.cz)

## DAY-TO-DAY BANKING

### Current Accounts and Payments

Accounts					
	MůjÚčet GOLD	MůjÚčet Plus	MůjÚčet	G2.2 Student account in CZK, EUR and USD	MůjÚčet Junior
Monthly fee	CZK 169	CZK 39	free of charge	free of charge / CZK 100 <sup>1)</sup>	free of charge
Monthly statement of account sent electronically	✓	✓	✓	✓	✓
Payment card Included in the account	Gold Card	Plus Card	Embossed Card	Embossed G2 Card / Gold Card	Junior Card
Cash withdrawal from the shared ATM's network <sup>2)</sup>	✓	✓	✓	✓	✓
Cash withdrawal from ATMs of other domestic banks and Selected european states <sup>3) 4)</sup>	✓	2 withdrawals monthly free of charge, next CZK 39	CZK 39	CZK 39 / free of charge <sup>5)</sup>	CZK 39
MojeBanka, Mobilní banka, Expresní linka KB service	✓	✓	✓	✓	MojeBanka, Mobilní banka
Other current account in CZK or foreign currency	CZK 29	CZK 29	CZK 29	CZK 29 <sup>6)</sup>	-
Conclusion of authorized account unsecured standard overdraft in CZK	✓	✓	✓	✓ <sup>6)</sup>	-
Domestic payments and SEPA payments					
Incoming payments	free of charge	free of charge	free of charge	free of charge	free of charge
Domestic outgoing payments					
Electronic payment <sup>7)</sup>	free of charge	free of charge	CZK 6	free of charge	free of charge
Outgoing instant payment	free of charge	free of charge	CZK 6	free of charge <sup>8)</sup>	free of charge
Payment a Contact	free of charge	free of charge	CZK 6	free of charge <sup>8)</sup>	free of charge
Expresní linka KB <sup>9)</sup>	CZK 60	CZK 60	CZK 60	CZK 60	-
With Assistance <sup>9)</sup>	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100
Outgoing SEPA payments					
Electronic SEPA payment	free of charge	free of charge	CZK 6	free of charge	-
(+) <sup>10)</sup> The below optional fees are added to the outgoing payment					
Express payment made in CZK to another bank in the Czech Republic at the due date	CZK 100	CZK 100	CZK 100	CZK 100	-
Urgent outgoing SEPA payment (non KBSK) at the due date	CZK 100	CZK 100	CZK 100	CZK 100	-

Accounts					
	MůjÚčet GOLD	MůjÚčet Plus	MůjÚčet	G2.2 Student account in CZK, EUR and USD	MůjÚčet Junior
Domestic payments under standing orders; direct debit collections					
Direct debit mandate (incl. SIPO) and placing standing orders for free of charge payment in the first 3 months following account opening are allowed	free of charge	free of charge	free of charge	free of charge	-
Payment under a standing order	free of charge	free of charge	CZK 6	free of charge	-
Payment under an automatic transfer	CZK 6	CZK 6	CZK 6	free of charge	-
Incoming collection	free of charge	free of charge	CZK 6	free of charge	-
Outgoing collection	free of charge	free of charge	CZK 6	free of charge	-

1) Monthly fee for account with Gold card.

2) The shared ATM's network includes ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank.

3) ATM cash withdrawals fees mentioned here don't include fees which may be required by ATM operators in connection with cash withdrawals.

4) For Selected european states see KB Price list, part Explanation of Used Abbreviations and Terms.

5) Valid for Gold Card withdrawals.

6) Unable to establish to a person under 18 years of age.

7) MojeBanka, MojeBanka business, MojePlatba, Mobilní banka, including indirectly entering of payment order, are especially used for realization of the transaction.

8) Only for accounts in CZK.

9) Payment with Assistance to MPSS, KB PS, KP and Amundi CR accounts free of charge.

Other current accounts					
	TOP offer	Current Account in CZK or in a foreign currency	Basic Payment Account	Protected account CZK <sup>1)</sup>	Protected account EUR <sup>1)</sup>
Monthly fee	CZK 1,490 <sup>2)</sup>	CZK 50	free of charge	free of charge	free of charge
Monthly statement of account sent electronically	✓	-	✓	✓	✓
Monthly statement of account sent by post	✓	-	-	-	-
Payment card included in the account	2 card PLATINUM <sup>3)</sup> or 2 Gold Cards, Embossed Card	-	Embossed Card	Embossed Card	Embossed Card
2 credit cards World Elite included in the account	✓ <sup>3)</sup>	-	-	-	-
Cash withdrawal from the shared ATM's network <sup>4)</sup>	✓	-	✓	✓	✓
Cash withdrawal from ATMs of other domestic banks and Selected european states <sup>5) 6)</sup>	✓	-	CZK 39	CZK 39	CZK 39
Internet banking MojeBanka	✓	-	✓	✓	-
Mobile banking Mobilní banka	✓	-	✓	✓	-
Telephone banking Expresní linka KB	✓	-	-	✓	-
MůjKlíč chip card + chip card reader	✓	-	-	-	-
CZK, USD or EUR current account including monthly account statement electronically	2x	-	-	-	-
Monthly statement of account in CZK, USD or EUR by post	✓	-	-	-	-

Other current accounts					
	TOP offer	Current Account in CZK or in a foreign currency	Basic Payment Account	Protected account CZK <sup>1)</sup>	Protected account EUR <sup>1)</sup>
Conclusion of authorized account unsecured standard overdraft in CZK	✓	-	-	-	-
Services included in the account	2x Merlin Payment Card Insurance	-	-	-	-
Domestic payments and SEPA payments					
Incoming payments	free of charge	CZK 6	free of charge	free of charge <sup>7)</sup>	CZK 6 <sup>7)</sup>
Domestic outgoing payments					
Electronic payment <sup>8)</sup>	free of charge	CZK 6	CZK 6	CZK 6	CZK 6
Outgoing instant payment	free of charge	CZK 6 <sup>9)</sup>	CZK 6	CZK 6	CZK 6
Payment a Contact	free of charge	CZK 6	CZK 6	CZK 6	CZK 6
Expresní linka KB <sup>10)</sup>	CZK 60	CZK 60	-	CZK 60	-
With Assistance <sup>10)</sup>	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100
Outgoing SEPA payments					
Electronic SEPA payment	free of charge	CZK 6	CZK 6	CZK 6	CZK 6
(+) The below optional fees are added to the outgoing payment					
Express payment made in CZK to another bank in the Czech Republic at the due date	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100
Urgent outgoing SEPA payment (non KBSK) at the due date	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100
Domestic payments under standing orders; direct debit collections					
Direct debit mandate (incl. SIPO) and placing standing orders for free of charge payment in the first 3 months following account opening are allowed	free of charge	-	-	-	-
Payment under a standing order	free of charge	CZK 6	CZK 6	CZK 6	CZK 6
Payment under an automatic transfer	CZK 6	CZK 6	CZK 6	CZK 6	CZK 6
Incoming collection	free of charge	CZK 6	CZK 6	-	-
Outgoing collection	free of charge	CZK 6	CZK 6	CZK 6	CZK 6

1) According to Section 304 Subsection 2 to 6, Section 304d Subsection 4 and Section 304e Subsection 1 and 2 of the Act No. 99/1963 Coll., as amended.

2) **What conditions do you need to meet to obtain a TOP Offer account with no maintenance fees?**

You can have the maintenance fee for the TOP Offer account waived if you meet at least one of the following requirements. The values in CZK apply to their equivalents in foreign currencies.

- The total value of your savings and investments with Komerční banka and/or Modrá pyramida (MPSS) and/or Komerční pojišťovna (KP) and/or KB Penzijní společnost (KB PS) and/or Amundi Czech Republic in the preceding month amounted to CZK 3,000,000 or higher.
- In the preceding month, funds credited to your personal current accounts maintained by KB for you as a consumer amounted to CZK 100,000 or higher, and at least one of the incoming payments amounted to CZK 70,000 or higher.
- During the past 12 months, funds credited to your current account maintained by KB for you as a consumer amounted to CZK 100,000 or more per month on average, and at the same time you have savings or investments with KB and/or MPSS and/or KP and/or KB PS and/or Amundi Czech Republic that total CZK 1,000,000 or higher.
- The sum of all of your instalments for loans from KB (consumer, mortgage, and pre-mortgage loans) and/or building savings scheme loans from MPSS in the preceding month amounted to CZK 30,000 or higher.
- The sum of your mortgage loans provided by KB and/or building savings scheme loans from MPSS amounts to CZK 6,000,000 or higher (the aggregate sum of loans received under relevant loan agreements).
- You are a client served by Komerční banka Private Banking.

How to fulfil the individual criteria you can see [here](#).

3) One card for account holder and one card for a family member.

4) The shared ATM's network includes ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank.

5) For Selected european states see KB Price list, part Explanation of Used Abbreviations and Terms.

6) ATM cash withdrawals fees mentioned here don't include fees which may be required by ATM operators in connection with cash withdrawals.

- 7) Only domestic incoming payment.  
 8) MojeBanka, MojeBanka business, MojePlatba, Mobilní banka, including indirectly entering of payment order, are especially used for realization of the transaction.  
 9) Not available for accounts in foreign currency.  
 10) Payment with Assistance to MPSS, KB PS, KP and Amundi CR accounts free of charge.

<b>Management of standing payment orders, automatic transfers and direct debit mandates (incl. SIPO) <sup>1)</sup> depending on the below services</b>			
	Creation	Modification	Cancellation
Electronically <sup>2)</sup>	free of charge	free of charge	free of charge
Expresní linka KB	CZK 60	CZK 60	
With Assistance	CZK 100	CZK 100	
Standing payment order and direct debit credited on MPSS / KB PS / KP / Amundi Czech Republic accounts via all channels	free of charge	free of charge	

1) SIPO direct debit mandate cannot be processed through MojeBanka Business direct banking channel.

2) MojeBanka, MojeBanka business, MojePlatba, Mobilní banka, including indirectly entering of payment order, are especially used for realization of the transaction.

<b>Other services</b>	
Establishing, changing and cancelling of blocking and reservation of funds in current accounts in CZK and a foreign currency	CZK 100
Sending of notice of exceeding the Limit and demand for settlement of an debit balance (the reminder is charged if the amount of the debt is equal to or higher than CZK 500)	CZK 500 <sup>1)</sup>

1) These are purposefully incurred costs related to the recovery of the overdue amount of debt, including costs associated with sending of the reminder.

<b>Current Account in CZK or in a foreign currency for depositing legal entity's funds prior to incorporation</b>	
Statement of account sent electronically with any frequency or by post daily upon a movement on the account	
Current Account in CZK or in a foreign currency for depositing legal entity's funds prior to incorporation (e.g. authorized capital before establishing)	free of charge

<b>Other</b>	
Notification of a non-executed order or explanation of non-payment sent by post	CZK 30

<b>Sending account statements</b>			
Frequency	Monthly fee		
	Electronically	By post	Personal collection at a branch
Monthly	free of charge	CZK 100	CZK 160
Weekly	free of charge	CZK 240	CZK 340
Daily <sup>1)</sup>	free of charge	CZK 900	CZK 1,000

In case of the weekly and monthly frequency, the statements can be mailed at two different addresses (however, only with the same frequency). The fee is charged for each statement according to the above prices.

1) Daily upon a movement on the account or regardless of movement on the account.

<b>(+) The price of mailing the Current Account statement abroad is added to the respective fee</b>	
Mailing a Current Account statement abroad (fee per envelope)	CZK 100

<b>Statements by request</b>	
Providing of a statement copy via direct banking services - MojeBanka, MojeBanka Business, Profibanka or MultiCash KB	free of charge
Creation of a statement copy	CZK 75 per each statement, max. CZK 1,500
Copy of statement and transaction history recorded on USB flash disc	CZK 250



Deposit fees					
Deposit volume subject to charge	up to the volume of (incl.) expressed in respective currencies	Currency			
		over CHF 40 thousand	over SEK 400 thousand	over DKK 300 thousand	over JPY 5 million
Deposit fee <sup>1)</sup>	free of charge	1 % per annum	1 % per annum	1 % per annum	0.5 % per annum

1) The fee is calculated daily (actual/actual day count), if the daily balance exceeds the above limit on the aggregate sum of all current, savings, term, and deposit accounts and deposit notes of the KB client in the relevant currency. Term deposits with an individual interest rate and Trading deposit notes are excluded from the deposit base subject to the fee.

KB is entitled to charge the fee monthly. KB shall charge the fee, if any, monthly, in the currency of the relevant account. The fee shall become due and payable on the 5th Business Day of the next succeeding month. The fee may not be debited from the client's account after the last day of the same month. If the client has not selected a specific fee account, KB shall be entitled to debit the fee from any of the client's accounts at its discretion.

Deposit balance increment fee	Annually <sup>1)</sup> on December 31
The fee for an increment in clients' deposits where the total amount of deposited funds in all currencies amounts to no more than CZK 100 million as at 31 December	free of charge
The fee for an increment in clients' deposits where the total amount of deposited funds in all currencies exceeds CZK 100 million as at 31 December	0.15% <sup>1)</sup>

1) The deposit balance increment fee equals the base and a multiple of the fee. The base equals the difference between the total amount of the client's deposits as at 31 December of the relevant year and the higher of the following two values:

- An average daily balance of the client's deposits for the period from 1 October of the preceding year to 30 September of the relevant year, or
- CZK 100 million.

The total volume of the client's deposits as at 31 December of the relevant year shall also comprise all outgoing payments to other banks in the Czech Republic or abroad executed on the last Business Day.

If the base is less than zero, the fee equals zero.

The base consists of the client's funds deposited in current, savings, term and deposit accounts and in deposit notes denominated in all currencies, excluding term deposits with an individual interest rate and Trading deposit notes.

KB is entitled to charge the fee annually. The fee shall become due and payable on the 5th Business Day of the following February. The fee may not be debited from the client's account after the last day of the following March. If the client has not selected a specific fee account, KB may debit the fee from any of the Client's accounts kept with KB at its discretion.

The KB middle exchange rate effective as at the day of the fee calculation is used for the conversion of foreign currencies into CZK and vice versa.

## Cards

Debit cards					
Issuing of debit cards	Gold Card	Plus Card	Embossed Card	Embossed G2 Card	Junior Card
Included in the package for free	MůjÚčet GOLD, TOP offer, G2.2	MůjÚčet Plus	MůjÚčet, TOP offer	G2.2	MůjÚčet Junior
Fee for the card (unless it is part of the account)	CZK 165 monthly	CZK 45 monthly	CZK 35 monthly / free of charge <sup>1)</sup>	CZK 35 monthly	-
Services included in the card price	Personal Gold card Travel insurance, Roadside assistance services	-	-	-	-
My travel insurance	-	CZK 30 monthly	CZK 30 monthly	CZK 30 monthly	-
My travel insurance family	-	CZK 40 monthly	CZK 40 monthly	CZK 40 monthly	-
Assistance services for cyclists	CZK 25 monthly	CZK 25 monthly	CZK 25 monthly	CZK 25 monthly	-
MojeKarta service	CZK 45 yearly	CZK 45 yearly	CZK 45 yearly	free of charge	free of charge
Cash withdrawal					
from the shared ATM's network <sup>2)</sup>	free of charge				
from ATMs of other domestic banks and Selected european states <sup>3) 4)</sup>	free of charge	2 withdrawals monthly free of charge, next CZK 39	CZK 39	CZK 39 <sup>5)</sup> / CZK 99 <sup>6)</sup> free of charge	CZK 39
from ATMs abroad - other states <sup>3)</sup>	free of charge	CZK 99	CZK 99	1 withdrawal abroad	CZK 99
Cash Advance - in other domestic banks and abroad	CZK 200				
Cash back	free of charge				
Cash deposit					
through a KB deposit ATM	free of charge				
Balance inquiry					
at the shared ATM's network <sup>2)</sup>	free of charge				
at ATMs of other banks	CZK 25				
PIN					
Change of PIN at KB ATMs	free of charge				
Standard delivery	free of charge				
Repeated delivery	free of charge	CZK 50 <sup>7)</sup>	CZK 50 <sup>7)</sup>	CZK 50 <sup>7)</sup>	CZK 50 <sup>7)</sup>

Debit cards					
Issuing of debit cards	Gold Card	Plus Card	Embossed Card	Embossed G2 Card	Junior Card
Non-standard services					
Non-standard delivery of a card (by courier in the Czech Republic / abroad, personally in KB headquarters)			CZK 1,000 <sup>7)</sup>		
Non-standard change of a card parameters	CZK 100	CZK 100	CZK 100 <sup>8)</sup>	CZK 100	-
On-line administration of a card - change of limit, able / disable of internet payments, permission of balance inquiry at ATMs, unlock / lock of the card					
through MojeBanka, MojeBanka Business, Mobilní banka			free of charge		
through Expresní linka KB	CZK 100	CZK 100	CZK 100 <sup>8)</sup>	CZK 100	-
at a branch	CZK 100	CZK 100	CZK 100 <sup>9)</sup>	CZK 100	free of charge
Other					
Card administration via Contact center	CZK 100	CZK 100	CZK 100 <sup>8)</sup>	CZK 100	-
Card blacklisting			free of charge		
Issuing of replacement card after blacklisting / duplicate			CZK 200 <sup>7)</sup>		
Emergency Cash Advance			CZK 3,500 <sup>7)</sup>		
Emergency Card Replacement			CZK 4,000		
Incoming Payment to the card credited to the current account kept with KB, along with which the card is issued <sup>10)</sup>			free of charge		
Incoming Express Payment to the card credited to the current account kept with KB, along with which the card is issued <sup>10)</sup>			1 %, min. CZK 29		

- 1) Free of charge for Current accounts in EUR, USD, GBP, CAD, CHF.
- 2) The shared ATM's network includes ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank.
- 3) ATM cash withdrawals fees mentioned here don't include fees which may be required by ATM operators in connection with cash withdrawals.
- 4) For Selected european states see KB Price list, part Explanation of Used Abbreviations and Terms.
- 5) Fee for cash withdrawal from ATMs of other domestic banks and Selected european states.
- 6) Fee for cash withdrawal from ATMs abroad - other states.
- 7) In case of Merlin property insurance, the fee will be returned.
- 8) Not available for Embossed card provided to the Child account.
- 9) The fee is not charged in case of Embossed card provided with a Child account.
- 10) These are VISA Direct or Mastercard MoneySend incoming payments. A percentage of the fee for an Express Payment incoming to the card ("Incoming amount") is calculated from the Incoming amount on the day of its settlement by the card company.

### Debit card PLATINUM

The most prestigious debit card  
Including in TOP offer

Fee for 1<sup>st</sup> and other card out of package - CZK 550 monthly per card

Client also receives DragonPass <sup>1)</sup>, Premium card travel insurance, Roadside assistance services, Assistance services for cyclists and Lifestyle assistance services  
No more fees

1) This is a paid membership of the Classic Membership DragonPass, where each entrance to the lounge is charged to the client in the amount of 26 EUR. For more information see [www.dragonpass.com](http://www.dragonpass.com). Applies to new and renewed cards from the 1<sup>st</sup> April 2021.

Credit cards				
	Infinite	Credit Card World Elite	A Card	4U Card
Fee for the credit cards	CZK 850 monthly	CZK 550 monthly / free of charge <sup>1)</sup>	free of charge	free of charge
Fee for issue of second credit card	CZK 450 monthly	CZK 550 monthly / free of charge <sup>1)</sup>	free of charge	free of charge
Monthly fee for administration and management of credit account	free of charge	free of charge	CZK 59 / free of charge <sup>2)</sup> CZK 29 / free of charge <sup>3)</sup>	free of charge
Monthly fee for automatic installment in grace period	free of charge	free of charge	CZK 29 <sup>4)</sup>	free of charge
Services included in the card price	Infinite insurance, DragonPass <sup>5)</sup> , Roadside assistance services	Premium card travel insurance, Roadside assistance services, Assistance services for cyclists, Lifestyle assistance services, DragonPass <sup>6)</sup>	For more information: <a href="#">A card</a>	Optional payment protection insurance, Optional assistance service Home
MojeKarta service	-	-	-	CZK 45 yearly
Interest rate for computing interest on credit	see KB's notice on interest rates			
Cash withdrawal				
from the shared ATM's network <sup>7)</sup>	free of charge	free of charge	1 %, min. CZK 30	1 withdrawal monthly free of charge, next CZK 59
from ATMs of other domestic banks and Selected european states <sup>8) 9)</sup>	free of charge	free of charge	1 %, min. CZK 100	
from ATMs abroad - other states <sup>8)</sup>	free of charge	free of charge	1 %, min. CZK 100	CZK 99
Cash Advance - in other domestic banks and abroad	free of charge	free of charge	1 %, min. CZK 100	1 %, min. CZK 100
Cash back	free of charge	free of charge	free of charge	free of charge
Balance inquiry				
at the shared ATM's network <sup>7)</sup>	free of charge			
at ATMs of other banks	free of charge	free of charge	CZK 25	CZK 25
Statements				
Sending one credit card statement electronically	free of charge			
Sending of one credit card statement by post	free of charge	free of charge	CZK 100	CZK 100
Delivery of one credit card statement at branch	free of charge	free of charge	-	-
PIN				
Change of PIN at KB ATMs	free of charge			
Standard delivery	free of charge			
Repeated delivery	free of charge			
Non-standard services				
Non-standard delivery of a card (by courier in the Czech Republic / abroad, personally in KB headquarters)	free of charge	free of charge	CZK 1,000 <sup>10)</sup>	CZK 1,000 <sup>10)</sup>
Non-standard change of a card parameters	free of charge	free of charge	CZK 100	CZK 100
On-line administration of a card - change of limit, able / disable of internet payments, permission of balance inquiry at ATMs, unlock / lock of the card				
through MojeBanka, MojeBanka Business, Mobilní banka	free of charge			
through Expresní linka KB	free of charge			
at a branch	free of charge			
Other				

Credit cards				
	Infinite	Credit Card World Elite	A Card	4U Card
Card administration via Contact centre	free of charge			
Providing a copy of the statement via Contact center - electronically	free of charge			
Cashless transfer from a credit card account to another CZK account	1 %			
Other changes in the contract initiated by a client	free of charge			
Sending a credit limit overdraft notification	CZK 20			
Sending of notice of failure to make payment of the credit instalment (the reminder is charged if the amount of the debt is equal to or higher than CZK 500)	CZK 500 <sup>11)</sup>			
Card blacklisting	free of charge			
Issuing of replacement card after blacklisting / duplicate	free of charge	free of charge	CZK 200 <sup>10)</sup>	CZK 200 <sup>10)</sup>
Emergency Cash Advance	free of charge	free of charge	CZK 3,500 <sup>10)</sup>	CZK 3,500 <sup>10)</sup>
Emergency Card Replacement	free of charge	free of charge	CZK 4,000	CZK 4,000
Incoming Payment to the card credited to the credit account kept with KB, along with which the card is issued <sup>12)</sup>	free of charge			
Incoming Express Payment to the card credited to the credit account kept with KB, along with which the card is issued <sup>12)</sup>	free of charge	free of charge	1 %, min. CZK 29	1 %, min. CZK 29
Optional ability to repay insurance in case of loss of employment, long-continuing illness, permanent disablement or death	-	-	0,49 % of the withdrawn amount monthly <sup>13)</sup>	free of charge
Optional assistance service Home	-	-	-	free of charge

1) Free of charge for clients with Top nabídka account.

2) Free of charge if non-cash payments of A Card exceed CZK 3,000 during a given calendar month.

3) Valid for owners of G2.2 and G2 student accounts in case the benefits are agreed in personal credit card agreement.  
Free of charge if non-cash payments of A Card exceed CZK 1,500 during a given calendar month.

4) The fee is always charged regardless of whether the service was used in the given period.

5) This is a paid membership of the Classic Membership DragonPass, which includes ten free entrances to DragonPass airport lounges per year. After the entries are used up, each additional entry is charged by EUR 26. For more information see [www.dragonpass.com](http://www.dragonpass.com).

6) This is a paid membership of the Classic Membership DragonPass, which includes four free entrances to DragonPass airport lounges per year. After the entries are used up, each additional entry is charged by EUR 26. For more information see [www.dragonpass.com](http://www.dragonpass.com).

7) The shared ATM's network includes ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank.

8) ATM cash withdrawals fees mentioned here don't include fees which may be required by ATM operators in connection with cash withdrawals.

9) For Selected european states see KB Price list, part Explanation of Used Abbreviations and Terms.

10) In case of Merlin property insurance, the fee will be returned.

11) These are purposefully incurred costs related to the recovery of the overdue amount of debt, including costs associated with sending of the reminder.

12) These are VISA Direct or Mastercard MoneySend incoming payments. A percentage of the fee for an Express Payment incoming to the card ("Incoming amount") is calculated from the Incoming amount on the day of its settlement by the card company.

13) The withdrawn amount means the total amount stated on the account statement to a credit card for the previous calendar month.

**Card's insurance**

Card's insurance	Merlin (collective)
Insurance fee	CZK 348 yearly
Settlement of the insurance fee, as specified in the agreement subscribing for insurance, is done the first working day following the agreement as well as the first working day of each year for which the insurance has been prolonged, respectively to increase of the drawn loan. In case the client's account lacks the enough amount of money for settling the insurance fee, the fee is charged to overdraft. If the insurance is arranged to a new account, the fee will be charged after activation of the account by the initial deposit.	
Card's insurance	Merlin Junior (collective)
Insurance fee	CZK 39 monthly

## Direct Banking

### Services of direct banking

	Expresní linka KB	MojeBanka / MojeBanka Business <sup>1)</sup>	Mobilní banka
Monthly maintenance	CZK 39	free of charge	free of charge
Authorization for the first person empowered	free of charge	free of charge	free of charge
Authorization for a second and each other empowered person	CZK 55	free of charge	free of charge

1) If both services are provided together, the fee is charged only once.

Sending the requested Notifications	Fee for notification
Push notification	free of charge
E-mail notification	free of charge
SMS notification	CZK 3
SMS messages requested via the automated voice system	CZK 3 <sup>1)</sup>

1) Price for solicited transaction history is CZK 1 per one SMS.

### Other services to direct banking

#### Expresní linka KB

Setting-up of the authorization for EL KB	free of charge
Modification of an existing EL KB authorization	free of charge

#### Mailing a mini-statement and other correspondence upon a request of a EL KB client from the KB call center

Electronically or fax	free of charge
By mail	CZK 100
Repeated sending of the PIN number	CZK 160

#### MojeBanka/MojeBanka Business / Mobilní banka

Processing of an order for an administration via direct banking systems	free of charge
One-of change of subject limit via MojeBanka / MojeBanka Business / Mobilní banka	free of charge
One-of change of subject limit via Contact Center	CZK 29

#### eTrading

Establishing and provision of the service	free of charge
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#### MůjPodpis

1 <sup>st</sup> to 5 <sup>th</sup> document signed via the MůjPodpis service in a given month	free of charge
6 <sup>th</sup> and any other document signed via the MůjPodpis service in a given month	CZK 80 + 21 % VAT

**Security of the direct banking services**

Providing and using of the KB Klíč and Security Password	free of charge
Assessment of documents for the providing of electronic signature KB Klíč via KB website	CZK 1
Providing and using the personal certificate in a file or on a chip card for the direct banking services	free of charge
Issuing a complete set of MůjKlíč chip card and reader (with keyboard)	CZK 1,400 <sup>1)</sup>
Issuing a chip card reader with a keyboard	CZK 800 + 21 % VAT <sup>1)</sup>
Issuing the MůjKlíč chip card for a Personal Certificate on the chip card	CZK 800 <sup>1)</sup>

1) It applies also to issuing of the chip card MůjKlíč and the chip card reader for MultiCash KB.

**Payment System****Domestic payments**

Cashless payment system	Fee
Crediting of interest, transfer of interest from account to account/deposit, transfer of withdrawing tax and settlement of service fees	free of charge
Standing order for automatic transfer resulting from the automatic transfer of credit installments (including accessories)	free of charge
Other services	Fee
Notification of a non-executed order or explanation of non-payment sent by post	CZK 30
Setting up of direct debit mandate for payments on product VITAL Grant	free of charge

**Foreign payments and FX payments outside KB**

Foreign payments are outgoing and incoming payments in CZK and in a foreign currency to / from abroad and payments in a foreign currency to / from other banks in the Czech Republic. We distinguish payments to / from KBSK, SEPA payments and other foreign payments, which also include foreign currency payments made outside KB in the Czech Republic. More information about foreign payments can be found [here](#).

Incoming payments	Fee
Payment from KBSK clients (non SEPA payment)	CZK 6
Foreign payment – "OUR" charge type	free of charge
Other foreign payments	0.9 %, min. CZK 225, max. CZK 1,095
Small payment, one payment to a customer per month up to CZK 10,000 (non SEPA payment)	CZK 100
No fee is charged if the payment amount is lower than the fee.	

Outgoing SEPA payments	Fee
SEPA payment - paper form	CZK 100
SEPA payment to KBSK	CZK 6
The below optional fee is added to the outgoing SEPA payment	
Urgent outgoing SEPA payment (non KBSK) at the due date	CZK 100

Other foreign outgoing payments	Fee
Foreign outgoing payment - electronically	0,9 %, min. CZK 250 max. CZK 1,500
Foreign outgoing payment - paper form	CZK 300 + 0,9 %, min. CZK 250 max. CZK 1,500
Payment to KBSK (non SEPA payment)	CZK 6
( + ) The below optional fees are added to the outgoing payment	
Urgent foreign outgoing payment on the due date (not applicable for outgoing payment to KBSK (non SEPA payment))	CZK 600
Any and all costs of a foreign payment are paid by the payer (debtor) – "OUR" charge code – this approach is only applicable to payments made to countries outside the EEA	CZK 800



<b>Paper form standing payment orders – foreign payments and FX payments outside KB and KBSK</b>	Fee
Establishing / changing - SEPA payment	CZK 100
Establishing / changing - non SEPA payment	CZK 300
Cancellation - SEPA payment and non SEPA payment	free of charge
The fee for the SEPA payment made under a standing payment order is equal to outgoing electronic SEPA payment. No extra fee is added. The fee for the payment made under a standing payment order - non SEPA payment is equal to outgoing electronic foreign payments and FX payments outside KB. No extra fee is added.	

<b>Management of outgoing SEPA Direct Debit collections</b>	Fee
SEPA Direct Debit collection	CZK 6 / free of charge <sup>1)</sup>
Request for Refusal by the debtor / Request for Refund by the debtor	CZK 50
SEPA Direct Debit mandate – establishing /change / cancellation made electronically <sup>2)</sup>	free of charge
SEPA Direct Debit mandate – establishing / change made by a paper order	CZK 100
SEPA Direct Debit mandate – cancellation made by a paper order	free of charge

1) Valid for Student account G2.2 in EUR.

2) Electronically = especially a payment made via MojeBanka, MojeBanka Business, Profibanka, including indirectly entering of payment order, if it is possible to use these services to operate the given account.

<b>Other services</b>	Fee
Instruction modification, cancellation of outgoing payments abroad and outgoing FX payments made outside KB	CZK 600
Confirmation or SWIFT notification of outgoing payments abroad and outgoing FX payments made outside KB	CZK 200
Registration CID (annual fee)	individual

## Cash operations

Fees for cash services and transactions listed in the KB Price list always depend on the account type, or more precisely on the segment of the account holder. The fee for cash transactions, which are not connected with the KB client's account, such as money exchange, deposits and withdrawals connected with accounts administered by ČNB and deposits to accounts kept with other banks, shall always be paid in cash.

Cash deposit / withdrawal in CZK / foreign currency	
Cash deposit at a branch up to 50 pcs of CZK coins	free of charge
Cash withdrawal at a 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>	5 % min. CZK 125, max. CZK 500
Cash deposit in CZK over the counter into accounts of KB subsidiaries - MPSS and KB PS	free of charge
Cash deposit made in CZK to accounts kept with other banks and / or the ČNB	5 %, min. CZK 125
CZK exchange sorted banknotes and coins over 100 pcs of one nominal value	10 %, min. CZK 250
Monthly volume of processed cash over CZK 2 million	0.15 % <sup>2)</sup>

1) A third party is a person who is not the account holder and is neither listed in a specimen signatures list pertaining to the account into which the money is deposited. A third person shall pay the fee in cash.

2) If the sum of cash transactions executed by the owner and/or a third party to the debit/credit of client's all current accounts exceeds CZK 2 million or a foreign currency equivalent per calendar month, we shall charge 0.15% of the aggregate amount exceeding the limit in the following month.

Cash transactions mean deposits and withdrawals made over the counter and/or through KB ATMs.

KB is entitled to charge the fee. If it decides to do so, the Bank shall charge the client with the monthly fee in the currency of the relevant account, which shall fall due on the 5th Business Day of the following month. The Bank is entitled to debit the fee from the client's account (unless the client is a client-consumer) no later than the last day of the same month. If the client has not set aside any account from which to debit the fee, the Bank shall debit them from any of client's accounts upon its discretion. If the fee is debited from a foreign currency account, KB's mean exchange rate effective on the last calendar day of the month for which the fee is calculated shall be used for converting the fee from CZK.

## Exchange Office Operations

Sale and purchase of foreign currency banknotes	free of charge
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## Payment insurance

### Payment insurance (collective)

	Insurance fee
MojePojištění - option Klasik	CZK 468 yearly
MojePojištění - option Klasik +	CZK 828 yearly
MojePojištění - option Extra	CZK 1,428 yearly
MojePojištění - option Extra+	CZK 2,388 yearly

Settlement of the insurance fee, as specified in the agreement subscribing for insurance, is done the first working day following the agreement as well as the first working day of each year for which the insurance has been prolonged. In case the client's account lacks the enough amount of money for settling the insurance fee, the fee is charged to overdraft. If the insurance is arranged to a new account, the fee will be charged after activation of the account by the initial deposit.

# FINANCING

## Loans / Credits

Consumer loans NEW		
	Personal loan	Optimal loan
Evaluation of a loan application	CZK 850 <sup>1)</sup>	
Credit administration (for contracts concluded as of 1. 1. 2013)	free of charge	
Credit administration <sup>2)</sup> (for contracts concluded before 31. 12. 2012) - monthly	CZK 80	CZK 50

1) The fee is collected only in case the loan is provided to client.

2) The fee shall be collected from the date of conclusion of a credit agreement for each even started calendar month during the whole duration of the credit transaction.

Consumer loans - other common items	
Loan drawing	free of charge
Premature repayment	free of charge
Issuing confirmation about the amount of credit interest based on contract party requirements (not dealing with automatically sent confirmations)	CZK 200 + 21 % VAT
Credit account statement (monthly):	
electronically	free of charge
by post	CZK 100 <sup>1)</sup>
Changes in contract:	
personal data of a client, change of the account number (within KB only) for the credit redemption, restructuring of client account, change of installment date, change of the statement of the account form, additional submission / cancelation of voluntary payment protection insurance	free of charge
other changes	CZK 2,000
Insurance	
Payment protection insurance - voluntary (valid for contracts concluded as of 20. 8. 2013, price for one insured) <sup>2)</sup>	0.17 % monthly from loan contract amount
Payment protection insurance - collective (valid for contracts concluded until 19. 8. 2013)	free of charge <sup>3)</sup>
Notice of failure	
Sending of notice of failure to make payment of a credit instalment (the reminder is charged if the amount of the debt is equal to or higher than CZK 500)	CZK 500 <sup>4) 5)</sup>

1) Valid for personal loans contracted from 1. 7. 2010, for personal loans contracted until 30. 6. 2010 free of charge.

2) Price includes inclusion in insurance. Fee is paid in a single sum for all insured persons. The first insurance fee is paid at the commencement of the loan, and then each month for the entire duration of the loan. Not available for Blue loan.

3) Valid only for Personal Loan and Optimal Loan.

4) Is not collected for Gaudeamus loans arranged until 21 February 2008 inclusive.

5) These are purposefully incurred costs related to the recovery of the overdue amount of debt, including costs associated with sending of the reminder.

Mortgage loans		
	Mortgage loan / American mortgage / Mortgage loan without real estate specification	Mortgage for refinancing
Mortgage loan processing including evaluation of risk related to	CZK 4,900	free of charge
Evaluation of risks of the use:		
of a residential dwelling unit or family house		CZK 4,900 <sup>1)</sup>
of other types of real estate		individually <sup>1)</sup>
preparing of Construction Status Report	CZK 1,500	-
Others		
Credit drawing after proposal for authorization to register loan		free of charge
Loan drawing		free of charge
Credit administration <sup>1)</sup>		free of charge
Not drawing or not full drawing of loan <sup>2)</sup>		5 % from undrawn amount
Premature repayment		see contract conditions
Processing changes in contract		CZK 3,000
Credit account statement (monthly) electronically:		free of charge
Consent to disposition of collateral		CZK 500
Notice of failure		
Sending of notice of failure to make payment of a credit instalment (the reminder is charged if the amount of the debt is equal to or higher than CZK 500)		CZK 500 <sup>3)</sup>

1) The fee is only charged when the evaluation of risks takes place during the term of the loan.

2) The fee for not drawing is charged in case the client has not started to draw the loan in the Agreed drawing period. The fee for not full drawing of a loan is charged in case that the amount not drawn reaches more than 20% of the contracted amount in the Agreed drawing period.

3) These are purposefully incurred costs related to the recovery of the overdue amount of debt, including costs associated with sending of the reminder.

	Mortgage loan / American mortgage / Mortgage loan without real estate specification	Mortgage for refinancing
Contracts concluded before 31.10.2023		
Credit account statement (monthly by post)		CZK 100
Loan flexibility (monthly) <sup>1)</sup>		CZK 19
Contracts concluded and with interest rate renewal as of 1. 1. 2013		
Loan flexibility (monthly)	CZK 99 <sup>2)</sup>	CZK 99
Contracts concluded before 31.12.2012		
Credit administration/loan flexibility (monthly) <sup>3)</sup>		CZK 150/ CZK 250
Loans contracted before 30.6.2010		
Credit account statement (monthly by post)		free of charge

1) Valid for loans contracted from 1. 12. 2016 (not applicable for American mortgage and Mortgage loan without real estate specification) and for loans contracted before this date, where the fee for flexibility was negotiated. The service is not provided from 1.11.2023.

2) Not valid for Mortgage loan without real estate specification and American mortgage.

3) The fee shall be collected from the date of conclusion of a credit agreement for each even started calendar month during the whole duration of the credit transaction.

Other services related to financing		
Providing a copy of the statement via Contact center - electronically		free of charge

<b>Risk life insurance for a mortgage loan</b>	
	Insurance fee
Option A – insurance in case of death and full disability, client's age at entry of 18 – 35 (inclusive)	0.025 % per month of the insurance money
Option A – insurance in case of death and full disability, client's age at entry of 46 – 60 (inclusive)	0.045 % per month of the insurance money
Option B – insurance in case of death, full disability and incapacity for work	0.025 % per month of the insurance money + 0.01 % per month of the insured loan
Option C – insurance in case of death, full disability, incapacity for work and loss of employment	0.025 % per month of the insurance money + 0.02 % per month of the insured loan
Cancellation of the insurance on the policyholder's request within 2 months after the beginning of the insurance	risk premium (until the date of the termination)
Products of Komerční pojišťovna a.s. for which KB intermediates sales. The fees mentioned in this part of the pricelist are charged by the company Komerční pojišťovna, a.s. The price for services is collected on the basis of an agreement between a client and the entity. The fees mentioned in this part of the pricelist are presented only for the informative purpose.	

<b>Authorized overdrafts</b>	
Arrangement of and authorized unsecured overdraft and authorized overdraft Start	free of charge
Modification of the authorized unsecured overdraft limit and authorized unsecured overdraft Start	free of charge
Contractual fine for breaking the limit of authorized overdraft Start, fine is collected in case of breaking the limit by more than CZK 200	CZK 200
Funds reservation (calculated from their unutilized portion)	free of charge
Sending of notice of exceeding the Limit and demand for settlement of an debit balance (the reminder is charged if the amount of the debt is equal to or higher than CZK 500)	CZK 500 <sup>1)</sup>

1) These are purposefully incurred costs related to the recovery of the overdue amount of debt, including costs associated with sending of the reminder.

## SAVINGS AND INVESTMENTS

### Term Accounts and Saving Accounts

Term accounts in CZK and foreign currency and saving accounts			
	KB Bonus Saving account, KB Bonus Saving account Invest	Saving account Junior	Term account
Account maintenance	free of charge		
Sending a statement of account	electronically and/or by mail monthly, if in a given month will be held on account payment transactions	electronically monthly, if in a given month will be held on account payment transactions	electronically and/or by post
Providing a copy of the statement via Contact center - electronically	free of charge	free of charge	free of charge
Transfer from an account to another account within KB in the same currency	free of charge	-	free of charge
Incoming payment in CZK from another domestic bank and incoming SEPA payment	free of charge	-	free of charge
Transaction in the account	free of charge		
Early withdrawal from the account	-	-	CZK 250 <sup>1)</sup>
Cash withdrawal at the maturity date	-	-	free of charge
Cash withdrawal in case of account cancellation	free of charge	free of charge	-
Cash withdrawal in a foreign currency from a CZK account	-	-	free of charge
Cash withdrawal in CZK from foreign currency account	-	-	free of charge
Deposit of cash in CZK to an account held in a foreign currency	-	-	1 %, min. CZK 30 , max. CZK 1,000
Deposit in cash of valid foreign currency banknotes to an CZK account	-	1 %, min. CZK 50, max. CZK 500	1 %, min. CZK 50, max. CZK 500
Other cash operations	see the table in the chapter "Payment system"		
Immobilization of Client's deposits / accounts	CZK 500		
Domestic incoming payments and SEPA incoming payments and 1 outgoing domestic electronic payment from the account in a calendar month up to a maximum of CZK 50,000	-	free of charge	-
MojeBanka, Mobile banking Mobilní banka	-	free of charge	-
Processing of all orders for an administration	-	free of charge	-

1) To the early withdrawal fee KB shall be entitled to charge additional fee according to the relevant product conditions.

## Mutual Funds

### KB Funds

### Funds KB PSA

### Amundi CR Funds

### AMUNDI Funds

The fees mentioned in this part of the pricelist are charged by the company Amundi Czech Republic, investiční společnost, a.s., Amundi group, or by another investment company where KB is an intermediary bank. The price for the services is collected on the basis of a price agreement. Exact current fees charged for the respective funds are available in the price list at [www.amundi-cr.cz](http://www.amundi-cr.cz).

The mutual funds management fee and other fees paid to the individual investment companies may vary. The management fees are calculated by the investment companies and deducted continuously from the net business assets of the relevant funds. Every KB branch shall give you more information upon request. All the details concerning the individual types and amounts of fees paid to the fund managing companies may be found in the statutes/prospectus of the relevant fund. An investor acknowledges that KB may, in connection to the purchase and management of mutual funds, obtain from the mutual funds a remuneration / commission or other form of payment, and by submitting the relevant order an investor confirms that he/she was duly informed about the fact by KB.

## Investment Banking

### Financial Market Products

The fees shall be determined individually, by a separate contract for each transaction.

### Securities and Gold

Commercial fees are charged in the transaction currency. All the other fees are charged in CZK or, as the case may be, in another currency maintained in the Portfolio.

### Transactions in Securities and Gold

In the case of submitting an Instruction, which is dealt with in over a period of several days, the fee is calculated for every day separately. Submitting an Instruction for changing the price limit means canceling an original Instruction and submitting a new Instruction to the market.

<b>Trading on the Prague Stock Exchange, Subscription on the START market, Initial Public Offering of Bonds, Trading in Bonds outside the Prague Stock Exchange</b>	Via Online Portfolio application	By phone to Dealing KB
Up to CZK 300,000	0.60 %, min. CZK 100	0.80 %, min. CZK 1,500
CZK 300,001 to 1,000,000	CZK 1,200 + 0.20 %	CZK 1,650 + 0.25 %
CZK 1,000,001 to 3,000,000	CZK 1,500 + 0.17 %	CZK 2,750 + 0.14 %
CZK 3 000 001 and over	CZK 3,000 + 0.12 %	CZK 3,350 + 0.12 %

In the case of bonds, the fee is calculated from the trade volume excluding aliquot interest yield (accrued interest). The Prague Stock Exchange fee is added to the aforementioned fees in the case of a transaction carried out on Prague Stock Exchange. The Bank may change the fees for the primary subscription of bonds based on the issue conditions or the conditions of the administrator of the issue, while the change of the fees shall always be notified to the Client before the subscription. The Central Securities Depository fee is added to the OTC trade fee.

### Initial Public Offering of Stocks

The Bank shall always set the fees for the initial public offering of stocks on a case-by-case basis and shall publish it before the subscription.

### Trading in Treasury Bills within the Short-Term Bond System

CZK 1,000,000 and over	0.05 % of the volume, min. CZK 5,000
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Trading in Securities on Stock Exchanges Abroad	Via Online Portfolio application	By phone to Dealing KB
Up to CZK 300,000	0.70 %, min. CZK 800	0.80 %, min. CZK 1,500
CZK 300,001 to CZK 1,000,000	CZK 600 + 0.50 %	CZK 300 + 0.70 %
CZK 1,000,001 to CZK 3,000,000	CZK 1,100 + 0.45 %	CZK 1,800 + 0.55 %
CZK 3,000,001 and over	CZK 5,600 + 0.30 %	CZK 12,300 + 0.20 %

The aforementioned Minimum Fee in the case of online Instruction order submission applies to Securities traded in the USA, Germany, France, the Netherlands, Austria and Australia <sup>1)</sup>. In the case of bonds, the fee is calculated from the trade volume excluding aliquot interest yield (accrued interest). When stocks, ETFs, and certificates are purchased or sold in the USA for an amount less than USD 10.00, an additional surcharge of 0.6 US cent shall be charged per stock/certificate. This surcharge may be altered depending on terms and conditions of a relevant foreign broker. In addition to the Bank's fee, the Client shall be charged a tax or a fee according to the local regulations of the relevant market or country. The fees include the Transaction Settlement costs.

1) The minimum fee for trading in Securities traded on other foreign markets is CZK 1,100.

#### Trading in Foreign Securities - Investment Certificates outside Regulated Markets

Up to CZK 3,500,000	0.80 %, min. CZK 1,500
CZK 3,500,001 to CZK 5,000,000	0.60 %
CZK 5,000,001 and over	0.45 %
The fees include the Transaction Settlement costs.	

#### Trading in Other Securities outside Regulated Markets

Fees for Transactions in other Securities concluded outside a regulated market are arranged on a case-by-case basis.

#### Funds Purchasing

Money market funds	0.20 %
Bond funds	0.50 %
Balanced funds	0.60 %
Stock / equity, alternative, & other funds	0.80 %

In the case of certain funds (mostly qualified investor funds - so-called FQIs - or Hedge funds), the amount of the fee may vary. The Client shall be informed about the amount of the fee before placing an instruction. If the Client purchases another fund at the same time while selling a fund, he/she shall only pay a half of the purchased fund fee. Funds issued by Amundi Czech Republic, investiční společnost, a.s. or other companies of the Amundi Group may only be purchased by clients of the Private Banking segment. Other funds may be purchased by clients of all service segments. In connection with the settlement of an Instruction, the Bank may receive an Incentive which, depending on the type of the fund, shall be within the range specified in the table below.

Type of the fund	Minimum / Maximum / Median
Money market funds	0 / 0.30 / 0.11
Bond funds	0 / 1.20 / 0.58
Mixed funds	0 / 1.20 / 0.60
Stock/equity, alternative, & other funds	0 / 1.20 / 0.83

The amount of the Incentive with regard to a specific fund shall be detailed at the Client's request.

#### Procuring a Purchase of Gold for EUR

EUR 20,000 to EUR 399 999	2 % of the volume
EUR 400,000 and over	individually
The purchase / sale procurement fee includes VAT.	

#### Procuring a Purchase of Gold for CZK

Up to CZK 9,999,999	4 % of the volume
CZK 10,000,000 and over	individually
The purchase / sale procurement fee includes VAT.	



## Transfers and Transitions of Securities

### Transfers and Transitions of Securities within the Separate or Linked Registers Kept with the Bank

Transfer between accounts held with the Bank. To be paid by the transferrer.	CZK 500
Transition between accounts held with the Bank. To be paid by the transferee.	CZK 650

### Transfers and Transitions of Securities outside the Separate or Linked Registers Kept with the Bank

Transfer between accounts held with the Central Securities Depository (incl. transfers from not-included registers)	CZK 500
Transition between accounts held with the Central Securities Depository	CZK 650
Transfer / Transition - Sovereign Bonds and other Securities of the Selected Countries <sup>1)</sup> and International Investment Instruments (Eurobonds, Euro Certificates)	CZK 1,000
Transfer / Transition – Securities from other countries than the Selected Countries <sup>1)</sup> and Funds	CZK 2 000
Crediting the Securities to an account with the Central Securities Depository at the initiative of the Client (book-entry process, initial public offering, issuance of units)	CZK 500
In addition to the Bank's fee, the Client shall be charged a tax or a fee according to the local regulations of the relevant market or country.	

1) The Selected Countries are: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Japan, Luxembourg, The Netherlands, Norway, Poland, Portugal, Slovakia, Spain, Sweden, Switzerland, UK, and USA.

## Securities Management

The management fees referred to herein relate to securities kept in the owner's account opened by the Bank, in the registers linked to the central register of dematerialized securities kept with the Central Securities Depository, or by a central depository abroad. The same applies to the owner's account opened in the registers linked the central register (or a similar register) kept under non-Czech law.

If the Client requests that the securities be kept in the owner's account in the central register held with the central depository or a central depository abroad (or in a similar register kept under non-Czech law), the management fees shall be increased due to higher external costs and costs of related processes. The specific amount of the fees shall be determined individually and communicated to the Client if the Client should request this service.

The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

The minimum monthly fee for the Securities Management is CZK 15.00.

Czech Bonds Kept with the Central Securities Depository and Marketable on the Prague Stock Exchange	Monthly, depending on daily balances
For the sum of the nominal values	0.02 % per annum
Czech Securities Kept with the Central Securities Depository and Marketable on the Prague Stock Exchange (except Czech Bonds)	Monthly, depending on daily balances
For the volume at the market value of the portfolio up to CZK 3,000,000	0.06 % per annum
For the volume at the market value of the portfolio between CZK 3,000,001 and CZK 10,000,000	0.05 % per annum
For the volume at the market value of the portfolio over CZK 10,000,000	0.04 % per annum
Czech Securities Kept with the Central Securities Depository and Non-Marketable on the Prague Stock Exchange	Monthly, depending on daily balances
Bonds - for the sum of the nominal values	0.10 % per annum
Shares - for the sum of the nominal values	
Foreign Securities Kept in a Separate Register with the Central Securities Depository	Monthly, depending on daily balances
For the volume at the market value of the portfolio up to CZK 3,000,000	0.03 % per annum
For the volume at the market value of the portfolio between CZK 3,000,001 and CZK 10,000,000	0.02 % per annum
For the volume at the market value of the portfolio over CZK 10,000,000	0.01 % per annum
In addition to the Bank's fee, the Client shall cover the costs incurred by the Central Securities Depository. If a given share is not marketable on the Prague Stock Exchange, the number of the shares multiplied by the default value determined by the Central Securities Depository in the given period shall be used as the basis for the calculation of the fee.	

Instruments kept outside the Central Securities Depository register	Monthly, depending on daily balances
Sovereign Bonds of the Selected Countries <sup>1)</sup> and International Investment Instruments (Eurobonds, Euro Certificates)	0.04 % per annum
Securities of the Selected Countries	0.06 % per annum
Selected Funds (incl. FQI)	0.02 % per annum
Non-Selected Funds	0.04 % per annum
Securities of other countries than the Selected Countries	0.15 % per annum
Treasury bills within the Short-Term Bond System (calculated from the nominal value)	CZK 500 monthly + 0.013 % per annum
Securities kept in the Bank's separate register (physical and immobilised)	0.05 % per annum
<p>The Selected Countries are: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Japan, Luxembourg, The Netherlands, Norway, Poland, Portugal, Slovakia, Spain, Sweden, Switzerland, UK, and USA.</p> <p>The Selected Fund is a fund in respect of which the Bank receives an Incentive, whose amount depends on the type of the fund and is within the range specified in the table below.</p>	
Type of the fund	Minimum / Maximum / Median
Money market funds	0 / 0.30 / 0.11
Bond funds	0 / 1.20 / 0.58
Mixed funds	0 / 1.20 / 0.60
Stock / equity, alternative, & other funds	0 / 1.20 / 0.83
The amount of the Incentive with regard to a specific fund shall be detailed at the Client's request.	

## Other Non-Commercial Fees

### Administrative Operations

Sending Statements and Reports electronically	free of charge
Sending Statements and Reports within the Czech Republic	CZK 100
Sending Statements and Reports abroad	CZK 200
Submitting an Instruction for a transfer / transition of Securities	free of charge
Payment of dividends and interest on the Securities registered in the Portfolio Account	
Payment of the principal on bonds registered in the Portfolio Account	

Submitting an Instruction	Via Online Portfolio application	Over the telephone at Dealing KB
Procuring a purchase or sale of Securities / Cancelling an active Instruction	free of charge	
Changing the price limit (per ISIN)	-	free of charge
Cashless withdrawal from the Cash Subaccount	free of charge	CZK 50 <sup>1)</sup> <sup>2)</sup>

1) The fee is charged in the currency of withdrawal for which it is charged. KB's mean exchange rate effective on the day the fee is charged is used for the currency conversion.

2) The fee does not apply to clients of the Private Banking segment and clients using the Top Offer service.

Lien on Securities / Suspension of the right of owner to dispose of the investment instrument	Bank is the creditor / mandator	Bank is not the creditor / mandator
Registration / modification in the registration of the lien (security interest) / suspension of the right to dispose <sup>1)</sup>	free of charge	CZK 2,000
Termination of the lien (security interest) / suspension of the right to dispose <sup>1)</sup>		

1) The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

### Statement of the Portfolio Account and the Central Securities Depository Register

Statement of the portfolio account as at any previous date - at the Client's request <sup>1)</sup>	CZK 50
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1) The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

**Statement of the Not-Included Registers kept with the Central Securities Depository**

For Clients who have an account with the Bank <sup>1)</sup>	CZK 150
For Clients who do not have an account with the Bank <sup>1)</sup>	CZK 600

1) The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

**Statement of the Central Securities Depository Recording of the Issue**

For Clients who have an account with the Bank <sup>1)</sup>	CDS fee + CZK 5,000 <sup>2)</sup>
For Clients who do not have an account with the Bank <sup>1)</sup>	CDS fee + CZK 7,000 <sup>2)</sup>

1) The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

2) The fee charged by the Central Securities Depository as per its tariff of fees is billed to the Client.

Safekeeping of Gold	Monthly, depending on daily balances
Safekeeping of Gold in EUR	0.10 % of the market price of Gold per annum
Safekeeping of Gold CZK	0.30 % of the market price of Gold per annum
Retrieval of Gold from safekeeping	free of charge

**Other services**

Other services requiring communication with the Central Securities Depository <sup>1)</sup>	individual
Tax refund assurance	CZK 3,000 + fee paid to third parties
Ensuring one vote at one general meeting in the Czech Republic	CZK 2,000
Ensuring one vote at one general meeting abroad	CZK 6,000

KB shall be entitled to charge the Client for all costs, including any and all third party fees, reasonably incurred in connection with the performance of its rights and obligations under Regulation (EU) No. 909/2014 of the European Parliament and of the Council on improving securities settlement in the European Union and central securities depositories and amending Directives 98/26/EC and 2014/65/EU and Regulation (EU) No. 236/2012 ("CSDR"), Directive (EU) 2017/828 of the European Parliament and of the Council of 17 May 2017 amending Directive 2007/36/EC as regards the promotion of long-term shareholder engagement ("SRDII") and legislation related to the CSDR and the SRDII. KB shall always inform the client of the amount of these costs prior to the provision of the service in question.

1) The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

**Fee for the Client's Balance Surplus in the Portfolio Accounts**

Fee for the client's balance surplus in the portfolio accounts, if the total amount of the funds deposited in all currencies is CZK 100,000,000 or less as at 31 December	free of charge
Fee for the client's balance surplus in the portfolio accounts, if the total amount of the funds deposited in all currencies is greater than CZK 100,000,000 as at 31 December	0.15 % <sup>1)</sup> (annually, as at 31 December)

1) The fee for the client's balance surplus in the portfolio accounts is equal to the multiple of the fee and the basis. The basis is equal to the difference between the client's total balance in the portfolio accounts as of 31 December and the higher of the following two values:

- the client's daily average balance in the portfolio accounts for the period from 1 October of the previous year to 30 September of the decisive year, or
- CZK 10,000,000.

The total volume of client's balances in the portfolio accounts as of 31 December of the decisive year shall also include all outgoing payments to other banks made on that day or on the last Business Day of the decisive year, if 31 December is not a Business Day, with the exception of outgoing payments executed and, at the same time, credited to the beneficiary's account with another bank on the last Business Day of the decisive year.

If the basis is less than zero, the fee shall be zero.

KB shall be entitled to charge the fee once a year. It shall fall due and payable on the 5th Business Day of February of the next succeeding year. The Bank shall be entitled to debit it from the Client's account no later than the last day of March of the same year. If the Client has not set aside a fee account, the Bank shall debit the fee from any of Client's accounts kept with the Bank, at its discretion.

KB's mean exchange rate effective on the day of the calculation of the fee shall be used for converting foreign currencies to CZK and vice versa.

## OTHER SERVICES

### Cheques

#### Foreign cheques and domestic cheques payable with another bank

Cashing of a cheque after the collection into an account kept with KB	CZK 300 for cheques up to amount of CZK 20,000, 1.5 %, max. CZK 10,000 for cheques above amount of CZK 20,000 + foreign bank expenses
Prompt cashing of a cheque into an account kept with KB	CZK 500 for cheques up to amount of CZK 25,000, 2% for cheques above amount of CZK 25,000 + foreign bank expenses
Prompt cashing of foreign welfare cheques into an account kept with KB	CZK 100 + foreign bank expenses
Processing of an unpaid cheque or verification of cheque at an issuer bank	CZK 250

#### KB Bank cheques

Stop payment, countermand or returning of cheque	CZK 200 for each report
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### Bank Information

#### Providing bank information about a KB Client

Basic information	CZK 500 + 21 % VAT
Extensive information	CZK 1,000 + 21 % VAT
Issuing a bank reference to a KB client in Czech or in English	CZK 500 + 21 % VAT
Procuring credit information on a domestic or foreign entity	CZK 100 + expenses of the agency + 21 % VAT

If an applicant requires information about several subjects, the fee shall be charged for each piece of information related to a particular subject.

### Other Services

#### Deposits, safekeeping, rentals and use of a night depository and safe-deposit

For single returned returnable container or in advance provided disposable package to clients – is related to cashless branch	free of charge
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#### Rental of a safe-deposit (yearly fee)

For clients with KB current account		
Value of deposited items up to CZK 10 million	Size: up to 15,000 cm <sup>3</sup> incl.	CZK 3,000 + 21% VAT
	Size: from 15,001 to 30,000 cm <sup>3</sup> incl.	CZK 4,500 + 21% VAT
	Size: over 30,000 cm <sup>3</sup>	CZK 6,000 + 21% VAT
Value of deposited items over CZK 10 million		individual + 21% VAT

#### Telecommunication services related to bank information

Message submitted by SWIFT	200 + 21 % DPH
Message communicated over the telephone - per 1 min.	30 + 21 % DPH
E-mail message	free of charge

#### Test of professional competency for distribution of pension saving and additional pension saving products

Test of professional competency (Fee includes one attempt and issuance of Certificate of completion of the professional competency examination)	CZK 2,200 + 21% VAT
Issuance of a duplicate of the Certificate of completion of the professional competency examination in case of loss	free of charge

**Test of professional competency of providing or mediation of consumer loan other than housing loan or consumer loan for housing**

Test of professional competency (Fee includes one attempt and issuance of Certificate of successfully passing the exam of the professional competency)	CZK 2,200 + 21% VAT
Issuance of a duplicate of the Certificate of successfully passing the exam of the professional competency in case of loss	free of charge

**Other services****Amortization of a lost, damaged or dispossessed document**

Document amortized by the court	CZK 150
Document amortized by the bank	CZK 200
Prohibition of payment (blocking) under documents, that are amortized by court upon being lost, damaged or dispossessed (if the document is amortized after the payment has been prohibited, the fee is not charged)	CZK 150
Prohibition of payment (blocking) under documents, that are amortized by bank upon being lost, damaged or dispossessed (if the document is amortized after the payment has been prohibited, the fee is not charged)	CZK 200

**Other services not listed in the KB Price list - flat rate per 15 minutes (or part thereof) <sup>1)</sup>**

VAT-free	CZK 150
Subject to VAT	CZK 150 + 21% VAT

1) If the flat rate is subject to VAT according to Act No. 235/2004 Coll., The VAT Act, as amended, the VAT is added (21%).

**Execution of the Purchase Price Administration Agreement**

Execution	0.2% of administered amount, min. CZK 6,000, max. CZK 20,000
Execution with an individual adjustment at client's request	0.4 % of administered amount, min. CZK 12,000
Change in the account number or the time period at client's request	CZK 1,500
Other changes at client's request	0.2% of administered amount, min. CZK 6,000

**Make confirmation for purpose of granting social benefits and pension**

Make confirmation for purpose of granting social benefits and pension	free of charge
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## SERVICES NO LONGER PROVIDED

### Current Accounts

Prices are stated in CZK and are settled in the current account currency. For converting is used current exchange rate "foreign exchange centre" KB.

	Child account	G2	G2 above standard	IDEAL account	Perfekt account	Extra account	Premium account
Monthly fee	free of charge	free of charge	CZK 20	CZK 22	CZK 49 <sup>1)</sup>	CZK 125	CZK 299
CZK current account maintenance	✓	✓	✓	✓	✓	✓	✓
Monthly statement of account sent electronically	only upon account movement <sup>2)</sup>	✓	✓	-	✓	✓	✓
Monthly statement of account sent by post		✓	✓	-	-	✓	✓
Conclusion of authorized account unsecured standard overdraft	-	✓	✓	-	-	✓	✓
Conclusion of authorized account unsecured overdraft Start	-	-	-	✓	✓	-	-
Internet banking MojeBanka	✓ <sup>3)</sup>	-	✓ <sup>3)</sup>	-	✓ <sup>3)</sup>	✓ <sup>3)</sup>	✓ <sup>3)</sup>
Mobile banking Mobilní banka	✓	-	✓	-	✓	✓	✓
Telephone banking Expresní linka KB	-	✓	✓	-	✓	✓	✓
Embossed card	✓	✓	2x	✓	✓	2x	✓
Gold Card	-	-	-	-	-	-	✓
MůjKlíč chip card + chip card reader	-	-	-	-	-	-	✓
EUR current account maintenance	-	-	✓	-	-	✓	✓
Monthly statement of account in CZK, USD or EUR electronically and/or by post	-	-	Yes (electronically)	-	-	✓	✓
Cash operations	1 cash withdrawal in CZK per month	see cash operations					

1) Perfekt account in variation with telephone banking Expresní linka KB and internet banking MojeBanka for CZK 85 monthly.

2) Child account includes one account statement sent electronically and/or by post with monthly frequency only if there was at least one payment transaction.

3) In case the package includes a direct banking service MojeBanka, it is also possible to ask for the service MojeBanka Business, which will be free of charge.

Price per item							
	Child account	G2	G2 above standard	IDEAL account	Perfekt account	Extra account	Premium account
Domestic payments							
Electronic payment <sup>1)</sup>	CZK 6	-	free of charge	CZK 6	together 4 free of charge, next CZK 6	free of charge	free of charge
Outgoing instant payment	CZK 6	-	free of charge	CZK 6		free of charge	free of charge
Payment a Contact	CZK 6	-	free of charge	CZK 6		free of charge	free of charge
Expresní linka KB <sup>2)</sup>	-	CZK 60	CZK 60	CZK 60	CZK 60	CZK 60	CZK 60
With Assistance <sup>2)</sup>	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100	CZK 100
Book entry from a client's standing payment order	-	CZK 6	CZK 6	CZK 6	CZK 6	free of charge	free of charge
Book entry from a client's standing order to automatic transfer	-	CZK 6	CZK 6	CZK 6	CZK 6	CZK 6	CZK 6
Incoming payment	free of charge	free of charge	free of charge	CZK 6	CZK 6	free of charge	free of charge
Incoming collection	-	CZK 6	free of charge	CZK 6	CZK 6	free of charge	free of charge
Outgoing collection	-	free of charge	free of charge	CZK 6	CZK 6	free of charge	free of charge
SEPA payments							
Incoming SEPA payment	free of charge	free of charge	free of charge	CZK 6	CZK 6	free of charge	free of charge
Electronic outgoing SEPA payment	-	CZK 6	free of charge	CZK 6	CZK 6	free of charge	free of charge

1) MojeBanka, MojeBanka business, MojePlatba, Mobilní banka, including indirectly entering of payment order, are especially used for realization of the transaction.

2) Payment with Assistance to MPSS, KB PS, KP and Amundi CR accounts free of charge.

Package of transactions		Monthly fee
<b>G2.2 (15-30 years old) Package of transactions</b> Package of domestic payments transactions for G2.2 contracted until 31. 7. 2016		free of charge <sup>1)</sup>
<b>MůjÚčet Package of transactions</b> Package of domestic payment transactions for MůjÚčet contracted until 31. 7. 2017		CZK 39 <sup>1)</sup>

1) Package of transactions includes entries for all transactions carried out via MojeBanka / MojeBanka Business / Mobilní banka / MojePlatba / Profibanka, if concluded, entries from standing payment orders, from incoming collections from other banks, from outgoing collections. Package of transactions include outgoing instant payment as well.

Statements			
	Electronically	By post	Personal collection at a branch
Biweekly	-	CZK 70	CZK 170

## Cards

## Optional travel insurance Easy to KB cards

Optional travel insurance Easy to KB cards

CZK 20 monthly

## Credit cards

	Mastercard	Lady Card	Viva Card
Fee for the cards	CZK 30 monthly	free of charge	free of charge
Fee for issue of second credit card	CZK 30 monthly	free of charge	CZK 20 monthly
Monthly fee for administration and management of credit account	CZK 20 <sup>1)</sup>	CZK 59 / free of charge <sup>2)</sup> CZK 29 / free of charge <sup>3)</sup>	CZK 30 / 5 <sup>4)</sup>
Monthly fee for automatic installment in grace period	-	CZK 29 <sup>5)</sup>	CZK 29 <sup>5)</sup>
Services included in the card price	-	For more information: <a href="#">Lady card</a>	Payment protection insurance, Travel insurance Easy
Interest rate for computing interest on credit	see KB's notice on interest rates		
Cash withdrawal			
from the shared ATM's network <sup>6)</sup>	1 %, min. CZK 30		
from ATMs of other domestic banks and Selected european states <sup>7) 8)</sup>	1 % min. CZK 50 <sup>9)</sup> / 1 % min. CZK 100 <sup>10)</sup>	1 %, min. CZK 100	1% min. CZK 50
from ATMs abroad - other states <sup>7)</sup>	free of charge 1 withdrawal abroad	1 %, min. CZK 100	1 %, min. CZK 100
Cash Advance - in other domestic banks and abroad	1 %, min. CZK 100		
Cash back	free of charge		
Balance inquiry			
at the shared ATM's network <sup>6)</sup>	free of charge		
at ATMs of other banks	CZK 25		
Statements			
Sending one credit card statement electronically	free of charge		
Sending of one credit card statement by post	CZK 100		
PIN			
Change of PIN at KB ATMs	free of charge		
Standard delivery	free of charge		
Repeated delivery	free of charge		
Non-standard services			
Non-standard delivery of a card (by courier in the Czech Republic / abroad, personally in KB headquarters)	CZK 1,000 <sup>11)</sup>		
Non-standard change of a card parameters	CZK 100		



Credit cards			
	Mastercard	Lady Card	Viva Card
On-line administration of a card - change of limit, able / disable of internet payments, permission of balance inquiry at ATMs, unlock / lock of the card			
through MojeBanka, MojeBanka Business, Mobilní banka		free of charge	
through Expresní linka KB		free of charge	
at a branch		free of charge	
Other			
Providing a copy of the statement via Contact center - electronically		free of charge	
Card administration via Contact centre		free of charge	
Card blacklisting		free of charge	
Cashless transfer from a credit card account to another CZK account		1 %	
Other changes in the contract initiated by a client		free of charge	
Sending a credit limit overdraft notification		CZK 20	
Sending of notice of failure to make payment of the credit instalment (the reminder is charged if the amount of the debt is equal to or higher than CZK 500)		CZK 500 <sup>12)</sup>	
Issuing of replacement card after blacklisting / duplicate		CZK 200 <sup>11)</sup>	
Emergency Cash Advance		CZK 3,500 <sup>11)</sup>	
Emergency Card Replacement		CZK 4,000	
Incoming Payment to the card credited to the credit account kept with KB, along with which the card is issued <sup>13)</sup>		free of charge	
Incoming Express Payment to the card credited to the credit account kept with KB, along with which the card is issued <sup>13)</sup>		1 %, min. CZK 29	
Optional ability to repay insurance in case of loss of employment, long-continuing illness, permanent disablement or death	-	0,49 % of the withdrawn amount monthly <sup>14)</sup>	-

1) Valid for owners of the following students current accounts: G2.2 and G2, if this price is included in their Personal Credit Card Contract.

2) Free of charge if non-cash payments of Lady Card exceed CZK 1,500 during a given calendar month.

3) Valid for owners of G2.2 and G2 student accounts in case the benefits are agreed in personal credit card agreement.

Free of charge if non-cash payments of Lady Card exceed CZK 1,500 during a given calendar month.

4) Monthly fee for administration and management of credit account - G2.2 account.

5) The fee is always charged regardless of whether the service was used in the given period.

6) The shared ATM's network includes ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank.

7) ATM cash withdrawals fees mentioned here don't include fees which may be required by ATM operators in connection with cash withdrawals.

8) For Selected european states see KB Price list, part Explanation of Used Abbreviations and Terms.

9) Fee for cash withdrawal from ATMs of other domestic banks and Selected european states.

10) Fee for cash withdrawal from ATMs abroad - other states.

11) In case of Merlin property insurance, the fee will be returned.

12) These are purposefully incurred costs related to the recovery of the overdue amount of debt, including costs associated with sending of the reminder.

13) These are VISA Direct or Mastercard MoneySend incoming payments. A percentage of the fee for an Express Payment incoming to the card ("Incoming amount") is calculated from the Incoming amount on the day of its settlement by the card company.

14) The withdrawn amount means the total amount stated on the account statement to a credit card for the previous calendar month.

## Financing

## Consumer loans

	Blue loan	Premium loan	Perfekt loan	Gaudeamus loan
Credit administration (for contracts concluded as of 1. 1. 2013)	-	free of charge	free of charge	free of charge
Credit administration - montly <sup>1)</sup> (for contracts concluded before 31. 12. 2012)	free of charge	CZK 80	free of charge	CZK 50
Payment protection insurance - collective (valid for contracts concluded until 19. 8. 2013)	free of charge	free of charge	free of charge	-

1) The fee shall be collected from the date of conclusion of a credit agreement for each even started calendar month during the whole duration of the credit transaction.

	MojePůjčka Plus	Loan for notebook	Real Estate loan	Garant loan
Evaluation of risks related to:				
residential unit / house - express	-	-	CZK 1,000	
residential unit / house - standard	-	-	CZK 4,500	
other types of real estate	-	-	individually	
Evaluation of risk connected to loan drawing	-	-	individually	-
Others				
Credit administration (for contracts concluded as of 1. 1. 2013)	free of charge			
Credit administration - monthly <sup>1)</sup> (for contracts concluded before 31. 12. 2012)	CZK 50	free of charge	CZK 80	CZK 150
Credit drawing after proposal for authorization to register loan	-	-	CZK 1,500	
Consent to disposition of collateral	-	-	-	CZK 500
Payment protection insurance - collective (valid for contracts concluded until 19. 8. 2013)	free of charge	-	free of charge	-

1) The fee shall be collected from the date of conclusion of a credit agreement for each even started calendar month during the whole duration of the credit transaction.

## Mortgage loans

	Bridging Mortgage loan	Non-purpose part of Mortgage 2in1	Pre-Mortgage loan
Evaluation of risks related to:			
of a residential dwelling unit or family house	CZK 4,900 <sup>1)</sup>	-	CZK 4,900 <sup>1)</sup>
of other types of real estate	individually <sup>1)</sup>	-	individually <sup>1)</sup>
preparing of Construction Status Report	-	-	CZK 1,500
Others			
Credit administration <sup>1)</sup>	free of charge		
Credit administration (for contracts concluded as of 1. 1. 2013)	free of charge	free of charge	-
Credit administration - monthly <sup>2)</sup> (for contracts concluded before 31. 12. 2012)	CZK 150	CZK 150	-
Credit drawing after proposal for authorization to register loan	free of charge		
Loan drawing	free of charge		
Not drawing or not full drawing of loan <sup>3)</sup>	5 % from undrawn amount <sup>3)</sup>	5 % from undrawn amount	-
Irregular repayment at the moment of interest rate fixation change	free of charge	free of charge	-
Premature repayment	see contract conditions		
Processing changes in contract	CZK 3,000		
Consent to disposition of collateral	CZK 500		
Credit account statement (monthly):			
electronically	free of charge		
by post	CZK 100 <sup>4)</sup>		
Contracts concluded and with interest rate renewal as of 1. 1. 2013			
Loan flexibility (monthly)	CZK 99	CZK 99	-
Loan flexibility (monthly) <sup>5)</sup>	CZK 19	CZK 19	-
Loans contracted before 30. 11. 2016, where the interest rate has not been renewed after 1. 12. 2016			
Early repayment of non-purpose part of the loan in Mortgage 2in1:			
loan maturity occurs for more than one year	-	1% of premature repayment	-
loan maturity occurs within one year	-	0,5 % of premature repayment	-
Contracts concluded before 31.12.2012			
Credit administration/loan flexibility (monthly) <sup>2)</sup>	CZK 150/ CZK 250	CZK 80 / CZK 250 <sup>6)</sup>	-
Loans contracted before 30.6.2010			
Credit account statement (monthly by post)	free of charge	free of charge	free of charge
Notice of failure			
Sending of notice of failure to make payment of a credit instalment (the reminder is charged if the amount of the debt is equal to or higher than CZK 500)	CZK 500 <sup>7)</sup>		

1) The fee is only charged when the evaluation of risks takes place during the term of the loan.

2) The fee shall be collected from the date of conclusion of a credit agreement for each even started calendar month during the whole duration of the credit transaction.

3) The fee for not drawing is charged in case the client has not started to draw the loan in the Agreed drawing period. The fee for not full drawing of a loan is charged in case that the amount not drawn reaches more than 20% of the contracted amount in the Agreed drawing period.

4) The service is not provided from 1.11.2023.

5) Valid for loans contracted from 1. 12. 2016 (not applicable for American mortgage and Mortgage loan without real estate specification) and for loans contracted before this date, where the fee for flexibility was negotiated. The service is not provided from 1.11.2023.

6) Should repayment of the specific part of a loan from 2v1 Mortgage be repaid prematurely, the non-specific loan maintenance fee will be set at the same amount as for a specific loan.

7) These are purposefully incurred costs related to the recovery of the overdue amount of debt, including costs associated with sending of the reminder.

## Savings and Insurance

Term and saving accounts		
	Personal N-account	KB Guaranteed deposit
Account maintenance	free of charge	free of charge
Sending a statement of account	electronically and/or by mail monthly, if in a given month will be held on account payment transactions	electronically and/or by post
Providing a copy of the statement via Contact center - electronically	free of charge	free of charge
Transfer from an account to another account within KB in the same currency	free of charge	free of charge
Transaction in the account	free of charge	free of charge
Incoming payment in CZK from another domestic bank	free of charge	free of charge
Early withdrawal from the account	-	free of charge
Cash withdrawal in case of account cancellation	free of charge	-
Cash withdrawal in CZK from a CZK account	free of charge	free of charge
Cash withdrawal in a foreign currency from a CZK account	-	-
Cash withdrawal at the maturity date	-	free of charge
Other cash operations	see the table in the chapter "Payment system"	see the table in the chapter "Payment system"
Immobilization of Client's deposits / accounts	CZK 500	CZK 500
Cash withdrawal in CZK from foreign currency account	-	-
Deposit of cash in CZK to an account held in a foreign currency	-	1 %, min. CZK 30 , max. CZK 1,000
Deposit in cash of valid foreign currency banknotes to an CZK account	-	1 %, min. CZK 50, max. CZK 500

Payment card insurance	
Merlin - individual	Insurance fee
Basic premium	CZK 276 yearly
Discounted premium (second insurance for one account)	CZK 192 yearly

Accident insurance	
Patron	Insurance fee
Premium - option 1 (the main indemnity up to CZK 120,000)	CZK 480 yearly
Premium - option 2 (the main indemnity up to CZK 240,000)	CZK 950 yearly

Products of Komerční pojišťovna a.s. for which KB intermediates sales. The fees mentioned in this part of the pricelist are charged by the company Komerční pojišťovna, a.s. The price for services is collected on the basis of an agreement between a client and the entity. The fees mentioned in this part of the pricelist are presented only for the informative purpose.

## ABBREVIATIONS AND GENERAL PROVISIONS

### Explanation of Used Abbreviations and Terms

<b>Adjusting</b>	Sorting, packing and labelling of packages of banknotes and coins in accordance with the rules set down by applicable regulations (in particular the Act No. 136/2011 Coll.).
<b>Assistance</b>	Shall mean the provision of a selected service to the Client by an employee of the Bank's point of sale. Assistance shall also mean the processing of a written Order sent by the Client by mail or electronically.
<b>ATM</b>	Automatic teller machine.
<b>AÚV</b>	Accrued interest.
<b>Banking services</b>	Any banking deals, services and products provided by the Bank based on its banking licence, including investment services provided by the Bank acting as a security broker/dealer.
<b>PSE</b>	Prague Stock Exchange.
<b>BD</b>	Housing Cooperative.
<b>BEST</b>	Banking Electronic System - a format of data transfer between a client and KB within direct banking.
<b>Current account</b>	An account managed on the basis of a current account contract (in accordance with the provisions of Section 2662 seq. of Act No. 89/2012 Coll., the Commercial Code, as amended), to which the bank accepts payments and deposits for the client and carries out payments and payouts.
<b>Current balance</b>	Accounting balance of the account, which does not reflect any authorized overdraft limit, blocking and reserving the funds in the account, and transactions made on-line in the account during a given business day.
<b>BIC</b>	International identifier bank code (Business Identifier Code) that allows unique identification of the bank in the country (the bank's SWIFT address).
<b>CDS</b>	Central Depository of Securities
<b>Securities</b>	Physical (certificated) securities, book-entered securities or immobilized securities.
<b>CID</b>	Creditor Identifier, a mandatory part of SEPA Direct Debit under SEPA rules. CID is an up-to-35-characters code used to uniquely identify the creditor of SEPA Direct Debits. CID for the Czech Republic has a fixed length of 12 digits and is published by the Czech National Bank.
<b>CKB</b>	Headquarters of Komerční banka, a.s.
<b>ČNB</b>	Česká národní banka / Czech National Bank.
<b>EDI BEST</b>	Electronic Data Interchange Banking Electronic System - a format of data transfer between a client and KB within direct banking.
<b>EEA</b>	European Economic Area.
<b>EIB</b>	European Investment Bank.
<b>EL KB</b>	Expresní linka KB / KB Express Line.
<b>FNM</b>	Fond národního majetku / National Property Fund.
<b>FOO</b>	Natural person (physical entity) - non-business.
<b>FOP</b>	Natural person (Physical entity) - business.
<b>IBAN</b>	International Bank Account Number, used to uniquely identify a client's account, country and bank in which the client's account is held.
<b>ISIN</b>	International Security Identification Number.
<b>JB</b>	Other bank.
<b>KB</b>	Komerční banka, a. s., registered office: Praha 1, Na Příkopě 33 čp. 969, Postal Code: 114 07, IČO (Company ID): 4531 7054, entered in the Commercial Register kept by the Municipal Court in Prague, section B, insert 1360.
<b>KB PS</b>	KB Penzijní společnost, a.s.
<b>KBSK</b>	Komerční banka, a.s., a foreign bank subsidiary.
<b>KM</b>	Compatible media - a data transfer format.
<b>KP</b>	Komerční pojišťovna, a.s.
<b>MF of CR</b>	Ministry of Finance of the Czech Republic.
<b>MPSS</b>	Modrá pyramida stavební spořitelna, a.s.
<b>MT</b>	Message Type - a swift message type.
<b>Adjusted credit turnover with respect to the client</b>	A sum total of all amounts incoming in a given month to all accounts (deposit and credit accounts) of one client kept with KB. The adjusted credit turnover includes transfers from other financial institutions or other entities within KB, credited interest and cash deposits to the client's account. The adjusted credit turnover does not include the transactions where the payer is the same client or the same economic subject (transfers between accounts of the same client or the same economic subject). Furthermore, the adjusted credit turnover does not include technical transfers from internal KB accounts, which are not considered an economic income in the client's account. The adjusted credit turnover is calculated from the first day until the last day of a calendar month.

<b>Adjusted credit turnover with respect to the account</b>	A sum total of all transfers from other financial institutions or from other entities within KB incoming to the client's account kept with KB, credited interest and cash deposits in the client's account. Amounts transferred from other accounts of the same client (non-business) are not included. The adjusted credit turnover is calculated from the first day until the last day of a current month.
<b>BD</b>	Business Division.
<b>Personal certificate</b>	Electronic certificate linking the identification data of a client with his/her public electronic key.
<b>P-client</b>	A client who has entered with KB into a Frame Agreement concerning the selling / buying of Securities (P-client), under which KB manages a portfolio of Securities for the client for an indefinite period of time.
<b>per annum</b>	Annually.
<b>PIN</b>	Personal Identification Number.
<b>"OUR" Payment</b>	Fees charged by other domestic and foreign banks are paid by the payer (debtor). OUR can not be used for payments within the EEA.
<b>PO</b>	Legal entity.
<b>POB</b>	KB branch.
<b>Incentive</b>	is a fee, commission, or other benefit received by the Bank in connection with the provision of an investment service to a client by a third party (usually a provider or administrator of the investment instrument).
<b>RFT order</b>	Request for Transfer – a payment instruction in the SWIFT MT 101 format.
<b>PPN</b>	Suspension of the owner's right to dispose of the investment instrument.
<b>Preclusive period of bank-bills</b>	A period of time set by a given bank of issue whereby the banknotes are only accepted in a restricted mode set out by this reserve bank (and are not accepted by the commercial network any longer).
<b>Private placement</b>	A manner of offering and selling securities by non-public offering to a limited number of investors - in particular to clients of private banking.
<b>Direct banking</b>	Remote communication with KB using the following services of telephone banking: Expressní linka KB, internet banking: MojeBanka, MojeBanka Business, Profibanka, Mobilní banka, Mobilní banka Business and MultiCash KB service and the Přímý kanál/Direct Channel system. Mobilní banka consists of the following applications: Mobilní banka and Mobilní banka Business.
<b>SEPA Direct Debit</b>	A cashless transfer of funds from a payer's (debtor's) account made in EUR and initiated by a payee (creditor) submitted via the creditor's bank, based on a previous agreement with the debtor.
<b>SEPA payment</b>	A cashless transfer of funds in EUR whose amount is not limited. Both the payer and payee's (debtor and creditor's) account may be denominated in any currency but must be kept in the SEPA Area. The order might contain IBAN, BIC (optional). Fees related to the transfer shall be shared by the payer and the payee ("SLEV" or "SHA" fees).
<b>SIPO</b>	Centralized collection of payments.
<b>KB Group</b>	Komerční banka, a.s., Komerční pojišťovna, a.s., KB Penzijní společnost, a.s., Modrá pyramida stavební spořitelna, a.s., SG Equipment Finance Czech Republic s.r.o., ESSOX s.r.o., a Faktoring KB, a.s.
<b>SVJ</b>	Flat Owner Associations.
<b>SWIFT</b>	The Society for Worldwide Interbank Financial Telecommunication S.C.
<b>Selected european states (ATM cash withdrawal)</b>	List of countries with a special price for ATM cash withdrawal: EEA states (Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden) and selected european states Albania, Andorra, Belarus, Bosnia and Herzegovina, Kosovo, Moldavia, Monaco, Montenegro, North Macedonia, San Marino, Serbia, Switzerland, Ukraine, United Kingdom, Vatican).

## General Provisions

1. A fee for bank services will be collected in accordance with an agreement concerning the fee concluded between KB and a client. Simultaneously with the collected fee a client is to pay a value added tax in case of taxable items of the Price list at the amount stated by the Law no. 235/2004 Coll., as amended. The basis for the calculation of the value added tax is the total amount in accordance with the Price list.
- 2a. In terms of settlements from abroad in foreign currencies and CZK, as well as domestic settlements in a foreign currency outside of KB, in case the minimum fee exceeds the payment itself, the fee is not charged (this does not apply for "small payment" - see small payment, one payment per month for a client in equivalent to CZK 10,000 and SEPA Direct Debit).
- 2b. As for payments abroad made in CZK and in a foreign currency and domestic payments made in a foreign currency outside KB, the client shall pay the fee according to the selected type of a charge.
- 2c. In case of remittances abroad in CZK and foreign currency and inland remittances in a foreign currency outside KB marked BEN or SHA the Client shall pay additional costs of other banks, which have been charged to KB (in case of small amount remittances).
- 2d. In case of payments' initiation of on-line payments to the abroad via direct or mobile banking channels, the exchange rate margin is set in CZK.
- 2e. The price of payment from abroad and to other countries is calculated with the use of "average" KB exchange rate.
3. In addition to the fees stated in this Price list, KB is also authorized to charge to a client potential additional expenses required by other banks in connection to the payment transactions and provided bank services, postage, and communication expenses. KB is also authorized, in addition to fees listed in this Price list, to charge to a client a compensation of all the fees settled to an administrative or other authority (e.g. a fee for an abstract from the Companies Register, an abstract from the evidence of the population, etc.) in terms of the necessary finding or verification of identification or other similar data (especially if a client does not report a change of the domicile, change of data registered in the Companies Register, if KB unofficially learns of a decease of a client, etc.).

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4. If in the individual contracts concerning providing services concluded between a client and the Bank the terms remuneration, fee or remittance are mentioned, it is deemed to be the price in accordance to this Price list.

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  5. In case of fees collected in cash in CZK, the collected amount of the fee shall be rounded to the closest valid nominal value of legal currency in circulation.

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  6. Bank accepts coins only in CZK.

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  7. In case there are more fees applicable to cash banking operation to book for the service on a day of operation, the Bank will charge only the highest one to a client.
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The services not shown in this "Price list - Individuals", which are stated in the "Price list for Entrepreneurs, enterprises and municipalities in branch service" in the chapters Payment system: direct banking services: Profibanka, Direct banking, MůjPodpis, Security of the direct banking services, Cheques, Bills of exchange and Documentary Payments will be provided to a client (physical entity - individual) for the price stated in the mentioned chapters of the "Price list for Entrepreneurs, enterprises and municipalities in branch service".

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## MOJEODMĚNY - DETAILS

### 1. MůjÚčet, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka

#### 1.1. Programs within MojeOdměny concept to MůjÚčet, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka

A client is always entitled to one of the mentioned Programs offered within MojeOdměny concept to MůjÚčet, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka. Bonuses provided within these other Programs cannot be added to bonuses according to this article No.1 MůjÚčet, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka.

#### Profi program

##### 1) BONUS WITHIN Profi Program CAN BE PROVIDED ONLY TO A CLIENT WITH A MůjÚčet, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka WHO:

- has as an entrepreneur / enterprise established and conducted Profi účet or
- is a statutory body or a member of a statutory body in a corporate entity, which has established and conducted Profi účet

##### 2) CONDITIONS ON WHICH THE BONUS IS PROVIDED WITHIN PROFI PROGRAM

These conditions of activity are linked to a Physical entity (FOO). - e.g. for condition of activity „assets under management“ is not important the total amount of business account where the client is an owner but the total amount his/her own deposits.

- one incoming payment per month credited to the account or
- the total amount of clients' money in KB, MPSS, KP, KB PS or in company Amundi Czech Republic based on the agreement contracted in KB by the last business day in a month reaches at least CZK 100,000 (or the equivalent in a foreign currency), or
- regular monthly deposits into products of KB (in term and/or savings accounts), MPSS, KP, KB PS or products of the company Amundi Czech Republic based on the agreement contracted in KB in any amount (or the equivalent in a foreign currency), or
- existence of an agreement of a mortgage loan or a personal loan, not repaid yet, in KB and/or in MPSS and/or personal credit card in KB

##### 3) THE BONUS AMOUNT WITHIN PROFI PROGRAM ON PROFI ÚČET

- if you meet 1 condition on MůjÚčet, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka on which the bonus is provided in given month, you will get back 50 % (CZK 50) of the monthly fee for Profi účet account maintenance following month to Profi účet
- if you meet 2 conditions or more on MůjÚčet, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka on which the bonus is provided in given month, you will get back 100 % (CZK 99) of the monthly fee for Profi účet account maintenance following month to Profi účet

Whether the conditions are met or not, it is reviewed for a Profi účet in the month of transfer from a different current account and each month following the transfer/opening of a Profi účet package.

### 2. TOP offer

#### TOP offer IS FREE OF CHARGE CONDITIONS

You can have the maintenance fee for the TOP Offer account waived if you meet at least one of the following requirements.

- The values in CZK apply to their equivalents in foreign currencies. The total value of your savings and investments with Komerční banka and/or Modrá pyramida (MPSS) and/or Komerční pojišťovna (KP) and/or KB Penzijní společnost (KB PS) and/or Amundi Czech Republic in the preceding month amounted to CZK 3,000,000 or higher.
- In the preceding month, funds credited to your personal current accounts maintained by KB for you as a consumer amounted to CZK 100,000 or higher, and at least one of the incoming payments amounted to CZK 70,000 or higher.
- During the past 12 months, funds credited to your current account maintained by KB for you as a consumer amounted to CZK 100,000 or more per month on average, and at the same time you have savings or investments with KB and/or MPSS and/or KP and/or KB PS and/or Amundi Czech Republic that total CZK 1,000,000 or higher.
- The sum of all of your instalments for loans from KB (consumer, mortgage, and pre-mortgage loans) and/or building savings scheme loans from MPSS in the preceding month amounted to CZK 30,000 or higher.
- The sum of your mortgage loans provided by KB and/or building savings scheme loans from MPSS amounts to CZK 6,000,000 or higher (the aggregate sum of loans received under relevant loan agreements).
- You are a client served by Komerční banka Private Banking.

How to fulfil the individual criteria you can see [here](#).

### 3. KB MojePlány

#### 3.1. KB MojePlány (My Plans) (arranged after 1. 8. 2017 and before or on 17. 9. 2017)

##### 1) WHO IS ELIGIBLE FOR THE KB MojePlány BONUS?

The bonus provided according to the KB MojePlány rule can only be granted to the clients who have arranged for the MojePlány – commercial proposal.

As part of the KB MojePlány rule, the client may receive a bonus in the form of a refund of the monthly fee for maintaining the MůjÚčet Gold.

##### 2) WHAT SHOULD YOU DO TO BECOME ELIGIBLE FOR THE KB MojePlány BONUS?

- Regular monthly deposits into products of MPSS and/or KP and/or KB PS and/or Amundi Czech Republic totalling to at least CZK 3,000 (or an equivalent in a foreign currency). Deposits into term accounts and saving accounts are not considered the deposits as per the foregoing sentence.

##### 3) THE KB MojePlány BONUS AMOUNT

- If the bonus terms and conditions are met in a given month, 100% of the monthly fee for maintaining the MůjÚčet Gold shall be refunded in the next coming month.



In the case of the oldest MůjÚčet Gold, the fulfilment of the bonus terms and conditions is assessed starting from the month of transferring the funds from another Current Account and in each subsequent month after the transfer/establishing the MůjÚčet Gold.

This benefit is provided to the client during the fulfillment of conditions, ie. the closed commercial proposal and regular monthly deposits.

In case of concurrence of a frame agreement arranged until 31.07.2017 (including deposit payment) and a commercial proposal arranged after 01. 08. 2017 (including deposit payment), a higher bonus will be paid to the client.

The bonuses provided according to the KB MojePlány rule cannot be cumulated with other bonuses provided under other MojeOdměny Programmes.

**Example:**

Mr. Novák has arranged the MojePlány – commercial proposal with. Since he travels abroad very often, he opened the MůjÚčet Gold account with the Golden Card, which includes a comprehensive travel insurance policy, driver assistance service, and many other benefits. Further, Mr. Novák makes monthly deposits of CZK 2,000 to KB PS and CZK 1,700 to MPSS in order to receive the maximum contribution from the state and also save for his retirement. Hence, he deposits CZK 3,700 per month in total and is entitled for the bonus totalling to 100% of the monthly fee for maintaining the MůjÚčet Gold package.