

KB PRICE LIST



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QUALITY AND CUSTOMER EXPERIENCE

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.

Point of sales 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 point of sales. 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
- 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

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

DAY-TO-DAY BANKING

Packages and Current Accounts

| | | Monthly fee | | | | |
|---|--|------------------------------|---------|-----------|-----------|-----------|
| Komplet Plus package CZK current account, another current account in CZK or in a foreign currency, Business Silver Card, electronic statement of each current account included in the package, Profibanka, MojeBanka Business, Mobilní banka and Přímý kanál direct banking service | | CZK 569 | | | | |
| Outgoing and incoming domestic electronic payment packages | | Number of processed payments | | | | |
| | | 100 | 200 | 500 | 800 | 1 000 |
| Monthly fee | | CZK 329 | CZK 549 | CZK 1,320 | CZK 2,020 | CZK 2,400 |
| Package of transactions comprises domestic transactions carried out via internet banking MojeBanka, MojeBanka Business, Profibanka, Mobilní banka and Přímý kanál, MultiCash KB and MojePlatba service, if agreed, book entries from a client's domestic standing payment order, domestic incoming and outgoing collections, book entries on credit side of a domestic transactions. Packages include outgoing instant payments and Payments a Contact as well. | | | | | | |
| Other Current Accounts and special-purpose accounts | | Monthly fee | | | | |
| Current Account in CZK or in a foreign currency | | CZK 195 | | | | |
| Current Account in CZK or in a foreign currency as part of the package for Municipalities one monthly statement of account sent by post or electronically Expresní linka, including authorized individuals and the one-off authorization fee for free in the 1 st year MojeBanka / MojeBanka Business services plus Přímý kanál service, including authorized individuals for free in the 1 st year Profibanka service, including authorized individuals for free in the 1 st year | | free of charge | | | | |
| Current Account in CZK for religious organizations Including MojeBanka, MojeBanka Business and one electronic statement of account per month | | free of charge | | | | |
| Current Account in CZK or in a foreign currency for depositing legal entity's funds prior to incorporation Statement of account sent electronically with any frequency or by post daily upon a movement on the account | | free of charge | | | | |
| Current Account opened for the Housing Development Fund | | CZK 195 | | | | |
| | | CZK 35 | | | | |
| Supplementary accounts | | Monthly fee | | | | |
| (it is necessary to hold any of the above Current Accounts) | | | | | | |
| Current Escrow Account in CZK | | CZK 195 | | | | |
| Current account in CZK for development project financing | | CZK 195 | | | | |
| Cash Pooling | | individual | | | | |
| Current (overdraft) account The total price consists of the fee for maintaining the Current Account/package and the fee for administering the overdraft credit | | individual | | | | |
| Current accounts for safekeeping with a notary public / lawyer / proving executor / real estate broker - interest bearing accounts in CZK / Non-interest bearing accounts in CZK and in foreign currency Electronic statements with any frequency or by post with monthly frequency All domestic non-cash transactions Cash operations (max 50 coins) Current account package for Business clients is a condition for carrying out the account | | CZK 60 / free of charge | | | | |
| Zero-interest Current Accounts in CZK, USD, EUR This account can only be opened for a holder of an active business-purpose Current Account/package served by the branches or the Corporate and Business Divisions. The accounts are designed for specific transactions and active trades, as well as for entities with specific needs for safekeeping various deposits for the purposes of proof and accountancy, such as insolvency administrators, municipalities, organizations established by municipalities / public companies, public universities, university hospitals, public research institutions, foundations, endowment funds and notaries (for the collection of court fees). | | free of charge | | | | |

| Other services | |
|---|-----------------------|
| 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 ¹⁾ |

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

| Sending account statements (unless provided as part of the package) | | | |
|---|----------------|---------|---------------------------------|
| Frequency | Monthly fee | | |
| | Electronically | By post | Personal collection at a branch |
| Monthly | CZK 30 | CZK 100 | CZK 190 |
| Weekly | CZK 95 | CZK 350 | CZK 650 |
| Daily ¹⁾ | CZK 395 | CZK 650 | CZK 1,450 |
| Account statements covering monthly turnovers (clients obtaining data electronically) | CZK 15 | CZK 35 | CZK 60 |
| Account statements covering daily turnovers (clients obtaining data electronically) | CZK 50 | CZK 200 | CZK 90 |

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. If a paper and electronic statement is arranged for a Current Account at the same time, the latter is provided for free.

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

| (+ The price of mailing the Current Account statement abroad is added to the respective fee. | |
|--|--|
| Mailing a Current Account statement abroad (fee per envelope) | CZK 100 |
| Statements in SWIFT format | Mailing a Current Account statement abroad upon Client's request |
| Statement abroad in the MT 940 format (for each account and BIC / SWIFT code) | CZK 50 per sent page, max. CZK 3,000 monthly |
| Daily statement abroad in the MT 942 format (for each account and BIC / SWIFT code) | individual |

| Statements by request | |
|---|---|
| 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 | Currency | | | | | | |
| | over CZK 100 million up to CZK 1 billion incl. | over CZK 1 billion | over CHF 40 thousand | over SEK 400 thousand | over DKK 300 thousand | over JPY 5 million | over PLN 200 thousand |
| Deposit fee ¹⁾ | 0.15 % per annum | 0.3 % per annum | 1 % per annum | 1 % per annum | 1 % per annum | 0.5 % per annum | 0.5 % per annum |
| Up to the volume of deposits (incl.) expressed in respective currency - free of charge. | | | | | | | |

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 fee in EUR currency | |
|---|--------------------------------|
| Clients' deposit fee in EUR | 1.00 % per annum ¹⁾ |
| Deposit fee in clients' EUR currency, whose business is defined under Sect. 17a of Act No. 21/1992 Coll., On Banks as amended or under Sect. 4 of Act No. 277/2013 Coll., On Currency Exchange as amended | 1.00 % per annum ¹⁾ |

1) The fee is calculated daily (actual/actual day count) from the volume of balance of all current, savings, term, and deposit accounts of the KB client in the relevant currency. Term deposits with an individual interest rate (TVIS) 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 ¹⁾ 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 ²⁾ | 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 | 0.20% |

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.

2) If the client is a member of the economically connected group, the bank is entitled to charge the client a fee even if the aggregate sum of the client's funds deposited in all currencies as of 31 December is equal to or less than CZK 100 million, but the sum of the funds deposited for all members of the economically connected group is greater than CZK 100 million.

A member of the economically connected group shall mean:

- An entity that has direct or indirect control over the client, or has a direct or indirect stake in the client's equity capital, or
- The client's controlling entity, or
- An entity over which the client has direct or indirect control, or in whose equity capital the client has a direct or indirect stake, or which the client controls, or
- An entity that is so interconnected with the client that, if it experiences financial difficulties, particularly in terms of financing or repaying, the client would most likely face difficulties in financing or repaying as well.

Cards

| Debit cards | | | |
|---|-------------------------|--|---|
| Issuing of debit cards | Profi Card | Silver Business Card | Gold Business Card |
| Included in the package for free | - | Komplet Plus | - |
| Annual fee for the card (unless it is part of the account) | CZK 390 | CZK 990 | CZK 1,990 |
| Services included in the card price | - | Travel insurance provided along with embossed cards, Roadside assistance service | Personal Gold card Travel insurance, Roadside assistance services |
| MojeKarta service | CZK 45 yearly | CZK 45 yearly | CZK 45 yearly |
| Cash withdrawal | | | |
| from the shared ATM's network ¹⁾ | free of charge | | |
| from ATMs of other domestic banks and Selected european states ^{2) 3)} | CZK 39 | CZK 39 | free of charge |
| from ATMs abroad - other states ²⁾ | CZK 99 | CZK 99 | free of charge |
| 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 ¹⁾ | 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 | CZK 50 ⁴⁾ | free of charge | 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 ⁵⁾ | | |
| Non-standard change of a card parameters | 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 | | |
| at a branch | CZK 100 | | |
| Other | | | |
| Card blacklisting | free of charge | | |
| Issuing a duplicate | CZK 200 ⁴⁾ | | |
| Issuing a replacement card after blacklisting | CZK 200 ⁴⁾ | | |
| Emergency Cash Advance | CZK 3,500 ⁴⁾ | | |
| 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 ⁶⁾ | free of charge | | |
| Incoming Express Payment to the card credited to the current account kept with KB, along with which the card is issued ⁶⁾ | 1 %, min. CZK 29 | | |

- 1) The shared ATM's network includes ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank.
- 2) ATM cash withdrawals fees mentioned here don't include fees which may be required by ATM operators in connection with cash withdrawals.
- 3) For Selected european states see KB Price list, part Explanation of Used Abbreviations and Terms.
- 4) The fee shall be returned in case of the Profi Merlin property insurance.
- 5) In case of Merlin property insurance, the fee will be returned.
- 6) 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.

| Other cards | |
|--|-------------------------|
| Issuing of card | Deposit Card |
| Annual fee for the card (unless it is part of the account) | CZK 99 |
| Cash deposit | |
| through a KB deposit ATM | free of charge |
| Balance inquiry | |
| at the shared ATM's network ¹⁾ | 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 | CZK 50 ²⁾ |
| Non-standard services | |
| Non-standard delivery of a card (by courier in the Czech Republic / abroad, personally in KB headquarters) | CZK 1,000 ³⁾ |
| Non-standard change of a card parameters | CZK 100 |
| Online change of card parameters | |
| through MojeBanka, MojeBanka Business, Mobilní banka | free of charge |
| through Expresní linka KB | CZK 100 |
| at a branch | CZK 100 |
| Other | |
| Card blacklisting | free of charge |
| Issuing a replacement card after blacklisting | CZK 200 ²⁾ |
| Issuing a duplicate | CZK 200 ²⁾ |
| Incoming Payment to the card credited to the current account kept with KB, along with which the card is issued ⁴⁾ | - |
| Incoming Express Payment to the card credited to the current account kept with KB, along with which the card is issued ⁴⁾ | - |

- 1) The shared ATM's network includes ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank.
- 2) The fee shall be returned in case of the Profi Merlin property insurance.
- 3) In case of Merlin property insurance, the fee will be returned.
- 4) 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.

| Credit cards | | |
|--|--|--|
| | Corporate Card | Gold Corporate Card |
| Annual fee for the credit cards | CZK 990 | CZK 2,990 |
| Monthly fee for an automatic installment in the interest-free period | CZK 29 | |
| Services included in the card price | Travel insurance provided along with Corporate Cards, Card abuse insurance | Travel insurance provided along with to Gold Corporate Cards, Card abuse insurance, DragonPass ¹⁾ |
| Interest rate for computing interest on credit | see KB's notice on interest rates | |
| Cash withdrawal | | |
| from the shared ATM's network ²⁾ | 1 %, min. CZK 30 | |
| from ATMs of other domestic banks and Selected european states ^{3) 4)} | 1 % min. CZK 100 free of charge 1 withdrawal abroad | |
| from ATMs abroad - other states ³⁾ | | |
| 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 ²⁾ | free of charge | |
| at ATMs of other banks | CZK 25 | |
| Statements | | |
| Sending one statement electronically or by post | 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) | CZK 1,000 ⁵⁾ | |
| Non-standard change of a card parameters | 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 | | |
| Providing a copy of the statement via Contact center - electronically | free of charge | free of charge |
| Card blacklisting | free of charge | |
| Issuing a replacement card after blacklisting | CZK 200 ⁶⁾ | |
| Issuing a duplicate | CZK 200 ⁶⁾ | |
| Emergency Cash Advance | CZK 3,500 ⁶⁾ | |
| Emergency Card Replacement | CZK 4,000 | |
| 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 ⁷⁾ | |
| Incoming Payment to the card credited to the credit account kept with KB, along with which the card is issued ⁸⁾ | free of charge | |

Credit cards

| | Corporate Card | Gold Corporate Card |
|---|------------------|---------------------|
| Incoming Express Payment to the card credited to the credit account kept with KB, along with which the card is issued ⁸⁾ | 1 %, min. CZK 29 | |

- 1) 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.
- 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) In case of Merlin property insurance, the fee will be returned.
- 6) The fee shall be returned in case of the Profi Merlin property insurance.
- 7) These are purposefully incurred costs related to the recovery of the overdue amount of debt, including costs associated with sending of the reminder.
- 8) 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.

Payment card insurance

| Credit card insurance | Profi Merlin (collective) |
|-----------------------|---------------------------|
| Insurance fee | CZK 468 yearly |

Direct Banking

Direct banking services

| | Expresní linka KB | MojeBanka / MojeBanka Business ¹⁾ | MojeBanka / MojeBanka Business + Přímý kanál | Profibanka | Mobilní banka |
|---|-------------------|--|---|------------|----------------|
| Monthly maintenance | CZK 170 | CZK 170 | CZK 290 | CZK 290 | free of charge |
| Authorising the second and each additional authorised individual (free of charge for the first authorised individual) | CZK 75 | CZK 75 | CZK 75 | CZK 75 | 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 ¹⁾ |

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

Other services provided along with direct banking

| Expresní linka KB | Fee for service |
|---|-----------------|
| Modification of an existing EL KB authorization | free of charge |
| Mailing a mini-statement - electronically | free of charge |
| Mailing a mini-statement - by post | CZK 100 |
| Repeated sending of the PIN code upon request | CZK 160 |

| MojeBanka / MojeBanka Business / Mobilní banka | Fee for service |
|---|-----------------|
| 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 |

| Profibanka | Fee for service |
|--|-----------------|
| Establishing Profibanka PC banking | free of charge |
| Profibanka PC banking for the members of a statutory body and owners of the companies using Profibanka for personal accounts as well, incl. establishing the service and appointing the authorized individuals | free of charge |

| MultiCash KB | Fee for service |
|---|---|
| Establishing the service - new installation | CZK 5000 |
| Establishing MultiCash KB – connection to the existing installation of another bank ¹⁾ | CZK 1,500 |
| Providing of the service | CZK 500 monthly |
| Receiving of account statements from other banks in the SWIFT MT 940 format | CZK 1,000 for establishing each service, monthly fee: individual |
| RFT Instructions (SWIFT MT 101) | CZK 1,000 for establishing each service, monthly fee: individual |
| Distant signing function | CZK 500 for establishing the service |
| Service intervention of an external supplier (reinstallation, upgrade, training, etc.) | bank costs + 21 % VAT |

1) If service intervention is required, an additional service fee will be charged.

| MojePlatba | Fee for service |
|---|----------------------------------|
| Establishing MojePlatba service, a monthly provision fee and a monthly fee for a volume of transactions | individual |
| TF OnLine, eTrading | Fee for service |
| Establishing and provision of the service | free of charge |
| MůjPodpis | Fee for Service |
| 1 st to 5 th document signed via the MůjPodpis service in a given month | free of charge |
| 6 th and any other document signed via the MůjPodpis service in a given month | CZK 80 + 21 % VAT |
| Security of the direct banking services | Fee for service |
| Providing and using of the KB Klíč and Security Password | free of charge |
| Providing and using of the Business Certificate | free of charge |
| Providing and using of 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 ¹⁾ |
| Issuing a chip card reader with a keyboard | CZK 800 + 21 % VAT ¹⁾ |
| Issuing the MůjKlíč chip card for a Personal Certificate on the chip card | CZK 800 ¹⁾ |

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

| Direct banking maintenance services | Fee for service |
|---|---|
| Installing direct banking in the Czech Republic on one computer / on the second and each additional computer | CZK 2,400 + 21% VAT / CZK 1,900 + 21% VAT |
| Defect rectification, reinstallation, and putting in service of the application (in the Czech Republic) within 24 hours of reporting (on business days only) | CZK 2,200 + 21% VAT |
| Defect rectification, reinstallation, and putting in service of the application (in the Czech Republic) within 6 hours of reporting (only if ordered on a business day by 12.00 noon) | CZK 2,700 + 21% VAT |

The prices apply to cases, when the mentioned maintenance services are provided by an external subcontractor, with which KB has concluded a contract for such services. The price of the installation of any application or combination of application of the direct banking includes the travel expenses and the fee for the installation and launching and application or combination of applications of the direct banking on one workstation of a client. The prices for the installation of application of the direct banking also include a possible installation of a reading device for chip-cards, however, only if they were ordered together with the installation of the application. In case of a journey abroad for the purpose of an installation, remedy of a defect, reinstallation, and consultations, the price is set on individual basis in accordance with the actual demonstrable expenses.

Payment System

Domestic payments

| | |
|----------------------------------|---------------------|
| Incoming payments | |
| Incoming payment | CZK 6 |
| Outgoing payments | Fee for the payment |
| Electronic payment ¹⁾ | CZK 6 |
| Outgoing instant payment | CZK 6 |
| Payment a Contact | CZK 6 |
| Expresní linka KB ²⁾ | CZK 60 |
| With Assistance ²⁾ | CZK 100 |

1) Electronic payment = especially a payment made via Mobilní banka, MojeBanka, MojeBanka Business, MojePlatba, Profibanka, Přímý kanál or MultiCash KB, including indirectly entering of payment order, if it is possible to use these services to operate the given account.

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

(+) 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 (if submitted via direct banking services by 14.30 hrs or with Assistance by 13.00 hrs) | CZK 100 |
|---|---------|

Payments under standing orders; direct debit collections

| | |
|-------------------------------------|---------------------|
| | Fee for the payment |
| Payment under a standing order | CZK 6 |
| Payment under an automatic transfer | |
| Incoming collection | |
| Outgoing collection | |

Management of standing payment orders, automatic transfers and direct debit mandates (incl. SIPO) depending on the below services

| | Creation | Modification | Cancellation |
|---|----------------|----------------|----------------|
| Electronically ¹⁾ | free of charge | free of charge | free of charge |
| Expresní linka KB | CZK 60 | CZK 60 | free of charge |
| With Assistance | CZK 100 | CZK 100 | free of charge |
| 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 | free of charge |

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

| | |
|---|--------|
| Other | Fee |
| Notification of a non-executed order or explanation of non-payment sent by post | CZK 30 |

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 |
|--|-------------------------------------|
| SEPA payment | CZK 6 |
| 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 |
| No fee is charged if the payment amount is lower than the fee. | |

| Outgoing SEPA payments | Fee |
|--|---------|
| | CZK 6 |
| 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 |

| Paper form standing payment orders – foreign payments and FX payments outside KB and KBSK | 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 payment made under a standing payment order is equal to that of outgoing electronic foreign payments and FX payments outside KB. No extra charge is added. | |

SEPA Direct Debit**Debtor (payer)**

| | Fee |
|--|----------------|
| Outgoing SEPA Direct Debit collection | CZK 6 |
| Management of outgoing SEPA Direct Debit collections | Fee |
| Request for Refusal by the debtor / Request for Refund by the debtor | CZK 50 |
| SEPA Direct Debit mandate – establishing / change / cancellation made electronically ¹⁾ | 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) 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.

Creditor (payee)

| | Fee |
|---|------------|
| Incoming SEPA Direct Debit collection | CZK 6 |
| Assessment of request for delivering of SEPA Direct Debit orders | individual |
| Management of incoming SEPA Direct Debit collections | Fee |
| Request for cancellation of an initiated Direct Debit Order by the creditor | CZK 50 |
| Request for the Reversal of funds credited under the SEPA Direct Debit collection | CZK 6 |

Other services

| | 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 |
| Payments processed based on the SWIFT MT 101 notice | 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 | CZK 125 |
| Cash withdrawal at a branch up to 50 pcs of CZK coins | CZK 125 |
| Cash deposit / Withdrawal made in CZK over 50 pcs coins and Cash deposit made in EUR over 10 pcs coins ¹⁾ | 5 %, min. CZK 125 |
| Cash deposit made through a sealed envelope / a night safe (up to 50 pcs of CZK coins / 10 pcs of EUR coins) ¹⁾ | individual |
| Cash deposit made through a sealed envelope at a branch and at a KB Cash centre / a night safe (over 50 pcs of CZK coins / 10 pcs of EUR coins) ¹⁾ | 3 %, min. CZK 125 |
| Cash withdrawal (over 50 pcs of CZK coins / 10 pcs of EUR coins) made through a sealed envelope in a KB Cash centre | 3 %, min. CZK 125 |
| Other cash transactions | |
| Cash deposit by third person (max. 50 pcs of CZK coins) ²⁾ | 5 % min. CZK 125, max. CZK 500 |
| Cash deposit made in CZK to accounts kept with other banks and / or the ČNB | 5 %, min. CZK 125 |
| Cash deposit in CZK into accounts maintained with ČNB made through a sealed envelope / a night safe | CZK 1,000 |
| Cash deposit in CZK over the counter into accounts of KB subsidiaries - MPSS and KB PS | free of charge |
| CZK exchange sorted banknotes and coins over 100 pcs of one nominal value | 10 %, min. CZK 250 |
| Monthly volume of processed cash over CZK 5 million related to cash transactions executed by a client whose business is defined under Sect. 17a(2) of Act No. 21/1992 Coll., On Banks or under Sect. 4 of Act No. 277/2013 Coll., On Currency Exchange | individual ³⁾ |
| Monthly volume of processed cash over CZK 2 million | 0.15 % ⁴⁾ |

1) A mixed deposit of EUR banknotes and coins is typed in two items (banknotes and coins separately) as long as the mixed deposit contains more than 10 coins. In case of an over-the-counter deposit the client submits two money orders depending on the deposited amount. If money is deposited in a sealed envelope or over a night safe, the client inserts two money orders into the sealed envelope to make a deposit of banknotes and coins. Failing this, the deposit is considered to be a deposit of coins. A mixed deposit containing a lower number of coins is typed as a deposit of banknotes that are commonly purchased.

2) 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 nor brings a cash slip bearing a rubber stamp of the account holder's company. A third person shall pay the fee in cash.

3) 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 0.5 million or a foreign currency equivalent per calendar month, we shall charge an individually arranged fee for the aggregate amount of the client's identified cash transactions executed for the purpose of carrying out client's own commercial and financial activities. The fee shall be charged in the following month.

Cash transactions mean deposits and withdrawals made over the counter or in sealed envelopes, through night safes, through KB ATMs and/or deposits through Coin terminals.

KB is entitled to charge this kind of fee. If it decides to do so, the Bank shall charge the client with a 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 it from the client's account no later than the last day of the same month.

If the client has not set aside any account from which to debit the fees, the Bank shall debit the fee 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. If such a fee has not been arranged, the fee for processing a monthly volume of cash shall be charged.

4) 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 or in sealed envelopes, through night safes, through KB ATMs and/or deposits through Coin terminals.

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.

Sending a notice of realization cash deposit via closed package based on concluded contract

| | |
|----------------|----------------|
| Electronically | free of charge |
| By post | CZK 250 |

Cash deposit in CZK via the Coin terminal based on concluded contract

| | |
|----------------------------|------------------|
| up to 100 pcs. coins incl. | Individual |
| Over 100 pcs. coins | 2 %, min. CZK 80 |

| Profi Payment Insurance | | |
|---|--|---|
| | Profi payment insurance - option Klasik | Profi payment insurance - option Extra |
| Insurance fee | CZK 990 yearly | CZK 1,990 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

The rules of fee setting and collection stated in the section "Loans / credits" apply to all business loans/credits, unless specified otherwise.

In case of business transactions in a foreign currency, the fees calculated in a foreign currency are to be paid in CZK. For the respective conversion of the fee to CZK, "foreign currency - sell rate" according to "KB Exchange List" valid on date of the settlement from the client's account shall be used.

The only exception is the fee for processing and evaluation of a loan/credit application, the fee for the credit realization and the fee for the funds reservation, where the fee may be paid in the currency in which the loan/credit is provided (the calculated fixed fee in CZK shall be converted using the "foreign currency - sell rate" and the fee representing a percentage of the loan/credit amount shall be calculated in the currency of the loan/credit).

| Loans / credits for entrepreneurs entity and municipalities | |
|--|-----------------|
| Processing and evaluation of a credit application (committed credit) | individual |
| Loan (committed credit) realization | |
| Loan administration ¹⁾ | |
| Entrepreneurs entity | individual |
| Entrepreneurs entity - contracts executed in KB Sales Centres by 31 December 2006 ²⁾ | CZK 700 monthly |
| Municipalities | CZK 300 monthly |
| Modification of the terms and conditions of the CZK and foreign currency credit set forth in the contract, initiated by the client | individual |

1) The fee shall be collected starting from the effective date of a credit contract for each calendar month or fraction of a month, throughout the duration of the credit transaction. It also applies to overdraft credits.

2) The fee is paid as long as an individual fee is not agreed in the contract.

| Frame agreement of financial services providing (RAS) | |
|---|------------|
| Arranging the possibility to draw the funds under the RAS | individual |
| Modification of the terms and conditions set forth in the Frame Agreement ¹⁾ | |
| The fee shall be based on the total amount of the Global Credit Line limit and shall substitute the fees for the processing and evaluation of the credit application. | |

1) One-off and non-refundable fee.

| Other services related to financing | |
|--|-----------------------|
| Evaluation of risks related to: | |
| pledge of property | individual |
| drawdown of a credit secured with real estate under construction | |
| Grant application: | |
| grant application processing fixed fee | individual |
| fee charged upon the grant approval | |
| Funds reservation: | |
| authorized overdrafts | 0.60 % per annum |
| authorized overdrafts for municipalities ¹⁾ | individual |
| except authorized overdrafts ²⁾ | individual |
| Credit account statement (monthly): | |
| electronically | free of charge |
| by post ³⁾ | CZK 100 |
| Other | |
| Providing a copy of the statement via Contact center - electronically | 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 ⁴⁾ |

1) The fee is calculated from the unutilized portion of the authorized overdraft facility.

2) All credit transaction fees shall be calculated from the unutilised portion of the credit facility and shall be settled as long as it exceeds CZK 30; however, no limitation applies to overdraft credit fees. The fee shall be paid starting from the credit contract effective date for each calendar month or fraction of a month, throughout the duration of the credit transaction.

3) Applicable to business credits and business mortgages contracted on 01 July 2010 and later; free of charge for business credits and business mortgages contracted until 30 June 2010.

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

| Export customer loans | |
|--|--|
| Fee for processing of a financing offer ¹⁾ | individual in accordance with realized operations, max. CZK 75,000 |
| Fee for preparation, processing of data, and execution of the contract | individual |
| Amendment of contractual documents | |

1) If the credit is realized, the fee shall be reimbursed to the client by reducing the contractual processing commission.

| Forfeiting | |
|------------------------|------------|
| Liability commission | individual |
| One-off processing fee | |

Guarantees

| Outgoing Guarantees | |
|--|--------------------------|
| Processing and evaluating the bank guarantee application | individual ¹⁾ |
| Preparing the documentation related to granting the bank guarantee | |
| Provision of the bank guarantee | |
| Amendment to the contract for the provision of the bank guarantee / change to a bank guarantee | |
| Drawdown of the provided guarantee / counter-guarantee | CZK 3,000 |

1) Applicable also to counter-guarantees and/or bank guarantee commitments.

| Incoming Guarantees | |
|---|-------------------------|
| Advising a guarantee issued by another bank / advising a guarantee amendment | CZK 2,000 |
| Demand for payment (request for payment) under an incoming guarantee issued by another bank (sending the demand for payment), verification of the contents of the demand of incoming guarantee | CZK 3,000 |
| Providing other services in connection with an incoming bank guarantee (e.g. verification of signatures on the letter of guarantee, examination of the contents of the guarantee from a business point of view, sending off a declaration the termination of a guarantee, etc.) | CZK 1,500 |
| Sending of documents by courier service | according to real costs |
| SWIFT message | CZK 200 |

Bills of Exchange

| Domestic and foreign bills of exchange | |
|---|--|
| Discounting domestic Bills of Exchange (discount commission) | individual |
| Discounting foreign Bills of Exchange (discount commission) | 0.5% of Bill of Exchange amount |
| Repurchase of Bills of Exchange issued by MF of CR (commission) ¹⁾ | 0.05 % of Bill of Exchange amount, min. CZK 1,000, max. CZK 10,000 |
| Provision of the disbursement of an endorsed bill of exchange issued by FNM or MF of CR ¹⁾ | 0.3% of Bill of Exchange amount, min. CZK 1,000, max. CZK 15,000 |
| Not negotiated bill deposit for each week or portion of a week of safekeeping exceeding the period set out in an application for discounting the Bills of Exchange in case of a non-discounted and non-collected Bill of Exchange | CZK 50 + 21% VAT |
| Provision of the protest for an unpaid Bill of Exchange ¹⁾ | CZK 1,000 + actually incurred costs |
| Provision of the inbound Bill of Exchange acceptance and its return ¹⁾ | CZK 500 + actually incurred costs |
| Provision of the collection of Bills of Exchange (outbound) with negative result ¹⁾ | CZK 1,000 |

1) Applicable also to natural persons - individuals.

Documentary Payments

Letter of Credit

Applicable also to natural persons - individuals.

| Import Letter of Credit | |
|---|--|
| L/C issuance and increase in amount (incl. tolerance) ¹⁾ | 0.30 %, min. CZK 3,000 for the first quarter (90 days), + 0.10 %, min. CZK 3,000 for each additional month commenced (30 days) |
| Validity extension ¹⁾ | 0.10 %, min. CZK 3,000 for each additional month commenced (30 days) |
| Amendment | CZK 3,000 |
| Payment of documents, issue return of documents without payment | 0.30 % of document's value, min. CZK 3,000 |
| Deferred payment commission ²⁾ | 0.30 %, min. CZK 3,000 for each quarter (90 days) |
| Individual risk premium ³⁾ | individual |

1) Due on the day of issuance / changes for the entire validity period of the letter of credit.

2) Due together with the amount for redemption of documents.

3) Charged for the entire validity period of the letter of credit, resp. for the deferred maturity period.

| Export Letter of Credit | |
|--|--|
| Advising fee (applicable also to an increase in amount) (incl. tolerance) | 0.2 %, min. CZK 3,000 |
| Confirmation commission (for the entire validity period including deferred payment, if applicable) | individual |
| Amendment | CZK 3,000 |
| Document checking, payment fee | 0.3% of document's value, min. CZK 3,000 |
| Pre-check of documents | CZK 3,000 |
| Discrepancy fee | CZK 3,000 |
| Assignment of proceeds in favour of a third party | CZK 2,000 |
| Transfer of a L/C | 0.20 % from the sum transferred, min. CZK 3,000 |

Documentary Collection

Applicable also to natural persons - individuals.

| Import / Export DC | |
|----------------------------|--|
| Handling fee ¹⁾ | 0.30 % of collection's value, min. CZK 3,000, max. CZK 20,000 |
| Amendment of instructions | CZK 3,000 |

1) Due from the client's account even in the case of documents issue without payment or in case of returning documents from abroad.

| Other items in connection with documentary payments | |
|---|--|
| Courier service | according to the cost of messenger's service |
| SWIFT message | CZK 200 |
| Release of goods consigned to KB | CZK 3,000 |
| Payment tracer | CZK 500 |
| Transfer - payment to another financial institution | CZK 2,000 |
| Preparation of a draft payment instrument | CZK 3,000 |
| Applicable also to natural persons - individuals. | |

SAVINGS AND INVESTMENTS

Term Accounts and Saving Accounts

| Term accounts and savings accounts in CZK and in a foreign currency | | |
|--|---|-----------------|
| | Term account | Savings account |
| Account maintenance | free of charge | free of charge |
| Sending a statement of account | electronically and/or by post | electronically |
| 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 | - |
| Incoming payment in CZK from another domestic bank | free of charge | free of charge |
| Transaction in the account | free of charge | free of charge |
| Early withdrawal from the account | CZK 250 ¹⁾ | - |
| Cash withdrawal at the maturity date | 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 | - |
| Other cash operations | see the table in the chapter "Payment system" | |
| Immobilization of Client's deposits / accounts | CZK 1,000 | - |

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

Mutual Funds

KB Funds

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.

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.

| Trading on the Prague Stock Exchange, Subscription on the START market, Initial Public Offering of Bonds, Trading in Bonds outside the Prague Stock Exchange | 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 |
|------------------------|--------------------------------------|

| 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 ¹⁾. 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 % |
| <p>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.</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. | |

| 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 ¹⁾ and International Investment Instruments (Eurobonds, Euro Certificates) | CZK 1,000 |
| Transfer / Transition – Securities from other countries than the Selected Countries ¹⁾ 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 ¹⁾ 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 |

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.

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.

| 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 ¹⁾ |

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.

| 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 ¹⁾ | free of charge | CZK 2,000 |
| Termination of the lien (security interest) / suspension of the right to dispose ¹⁾ | | |

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 ¹⁾ | CZK 50 |
|--|--------|

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 ¹⁾ | CZK 150 |
| For Clients who do not have an account with the Bank ¹⁾ | 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 ¹⁾ | CDS fee + CZK 5,000 ²⁾ |
| For Clients who do not have an account with the Bank ¹⁾ | CDS fee + CZK 7,000 ²⁾ |

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 ¹⁾ | 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 | 0.20 % (annually, as at 31 December) ¹⁾ |

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:

- a) 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
- b) 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 |
|--|----------------------------|

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 bank information on domestic or foreign entity | CZK 500 + bank expenses + 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. | |

Report for audit purposes

| | |
|---|----------------------|
| Bank report for audit purposes - electronic application | CZK 2,000 + 21 % VAT |
| Bank report for audit purposes - paper application | CZK 4,000 + 21 % VAT |

Other Services

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

| | |
|--|----------------|
| Usage of night depository for first two returnable containers per each client's facility according to a delivered list and for each additional container | free of charge |
| For a single returnable container or a non-returnable container provided to the clients in advance | free of charge |

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 ³ incl. | CZK 3,000 + 21% VAT |
| | Size: from 15,001 to 30,000 cm ³ incl. | CZK 4,500 + 21% VAT |
| | Size: over 30,000 cm ³ | 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 |

Safekeeping and transfer of documents for vehicles

| | |
|--|--------------------|
| Safekeeping and transfer of documents for vehicles (for each document) | CZK 800 + 21 % VAT |
|--|--------------------|

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 |
| Consultation - for each hour commenced | CZK 500 + 21 % VAT |

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

| | |
|----------------|-------------------|
| 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 | individual |
| 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 |

Safekeeping of a pledge - specifically: ¹⁾

| | |
|--|---------------------------|
| Safekeeping of movables pledged in favour of KB (except oversized items, e.g. paintings) | CZK 300 yearly + 21 % VAT |
| Safekeeping of securities pledged in favour of KB | CZK 300 yearly + 21 % VAT |
| The fee covers storing and removing the object from safekeeping. | |

1) The fee is fixed, notwithstanding the amount of a transaction and the value of the pledge, for each year or part thereof.

SERVICES NO LONGER PROVIDED

Day-to-day Banking

Cards

Debit cards

| | Prestige Business Card |
|--|---|
| Issuing of debit card | |
| Included in the package for free | - |
| Annual fee for the card (unless it is part of the account) | CZK 990 |
| Services included in the card price | Travel insurance provided along with embossed cards |
| MojeKarta service | CZK 45 yearly |
| Cash withdrawal | |
| from the shared ATM's network ¹⁾ | free of charge |
| from ATMs of other domestic banks and Selected european states ²⁾ | CZK 39 |
| from ATMs abroad - other states | 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 ¹⁾ | 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 | CZK 50 ³⁾ |
| Non-standard services | |
| Non-standard delivery of a card (by courier in the Czech Republic / abroad, personally in KB headquarters) | CZK 1,000 ⁴⁾ |
| Non-standard change of a card parameters | 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 |
| at a branch | CZK 100 |

| Debit cards | |
|--|-------------------------|
| Issuing of debit card | Prestige Business Card |
| Other | |
| Card blacklisting | free of charge |
| Issuing a duplicate | CZK 200 ³⁾ |
| Issuing a replacement card after blacklisting | CZK 200 ³⁾ |
| Emergency Cash Advance | CZK 3,500 ³⁾ |
| 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 ⁵⁾ | free of charge |
| Incoming Express Payment to the card credited to the current account kept with KB, along with which the card is issued ⁵⁾ | 1 %, min. CZK 29 |

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

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

3) The fee shall be returned in case of the Profi Merlin property insurance.

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

5) 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.

| Statements | | |
|------------|---------------------------------|---------|
| | Monthly fee | |
| | Personal collection at a branch | By post |
| Biweekly | CZK 360 | CZK 160 |

Financing

| EU Profi loans | |
|--|-----------------|
| Credit administration - in case of a contractually arranged credit amount up to CZK 1 mil. ¹⁾ | CZK 300 monthly |
| Credit administration - in case of a contractually arranged credit amount above CZK 1 mil. ¹⁾ | CZK 600 monthly |

1) If the EU Profi Credit is provided along with the Profi Credit or another EU Profi Credit, the credit with a shorter maturity is administered for free.

| M-Profi loan, Profi loan MEDICUM | |
|---|-----------------|
| Credit administration - in case of a contractually arranged credit facility up to CZK 100 thousand ¹⁾ | CZK 200 monthly |
| Credit administration - in case of a contractually arranged credit facility above CZK 100 thousand and up to CZK 1 mil. ¹⁾ | CZK 300 monthly |
| Credit administration - in case of a contractually arranged credit facility above CZK 1 mil. ¹⁾ | CZK 600 monthly |

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 | |
|---|-----------------|
| Credit administration ¹⁾ | CZK 600 monthly |
| Administration of the credit with a state financial subsidy (subsidy pursuant to Governmental Decree No. 244/1995 Coll. as amended) ²⁾ | CZK 900 monthly |

1) The fee is collected starting from the effective date of a credit contract for each calendar month or fraction of a month, throughout the duration of the credit transaction.

2) The fee is collected monthly, starting with the month in which the State Aid Agreement is executed until the month in which the State Aid Agreement is terminated. If the state financial aid interest rate is 0%, the fee for administering the credit support from the state financial aid shall be the same as the fee for administering the credit without any subsidy.

Savings and Insurance

Payment cards insurance

| | Profi Merlin - individual - 1st option | Profi Merlin - individual - 2nd option |
|---------------|--|--|
| Insurance fee | CZK 348 yearly | CZK 588 yearly |

Accident insurance

| | Profi Patron (collective) - 1st option | Profi Patron (collective) - 2nd option |
|---------------|--|--|
| Insurance fee | CZK 990 yearly | CZK 1,940 yearly |

Other Services

File of non-executed payments

| | |
|---|------------|
| Contractually agreed keeping of the file of non-executed payments (monthly) | CZK 10,000 |
| Itemized statement from a file of payments | CZK 400 |

ABBREVIATIONS AND GENERAL PROVISIONS

Explanation of Used Abbreviations and Terms

| | |
|--|--|
| Adjusting | 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.). |
| Assistance | 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. |
| ATM | Automatic teller machine. |
| AÚV | Accrued interest. |
| Banking services | 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. |
| PSE | Prague Stock Exchange. |
| BD | Housing Cooperative. |
| BEST | Banking Electronic System - a format of data transfer between a client and KB within direct banking. |
| Current account | 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. |
| Current balance | 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. |
| BIC | International identifier bank code (Business Identifier Code) that allows unique identification of the bank in the country (the bank's SWIFT address). |
| CDS | Central Depository of Securities |
| Securities | Physical (certificated) securities, book-entered securities or immobilized securities. |
| CID | 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. |
| CKB | Headquarters of Komerční banka, a.s. |
| ČNB | Česká národní banka / Czech National Bank. |
| EDI BEST | Electronic Data Interchange Banking Electronic System - a format of data transfer between a client and KB within direct banking. |
| EIB | European Investment Bank. |
| EL KB | Expresní linka KB / KB Express Line. |
| FNM | Fond národního majetku / National Property Fund. |
| FOO | Natural person (physical entity) - non-business. |
| FOP | Natural person (Physical entity) - business. |
| IBAN | International Bank Account Number, used to uniquely identify a client's account, country and bank in which the client's account is held. |
| ISIN | International Security Identification Number. |
| JB | Other bank. |
| KB | 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. |
| KB PS | KB Penzijní společnost, a.s. |
| KBSK | Komerční banka, a.s., a foreign bank subsidiary. |
| KM | Compatible media - a data transfer format. |
| KP | Komerční pojišťovna, a.s. |
| MF of CR | Ministry of Finance of the Czech Republic. |
| MPSS | Modrá pyramida stavební spořitelna, a.s. |
| MT | Message Type - a swift message type. |
| Adjusted credit turnover with respect to the client | 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. |

| | |
|---|---|
| Adjusted credit turnover with respect to the account | 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. |
| BD | Business Division. |
| Personal certificate | Electronic certificate linking the identification data of a client with his/her public electronic key. |
| P-client | 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. |
| per annum | Annually. |
| PIN | Personal Identification Number. |
| "OUR" Payment | Fees charged by other domestic and foreign banks are paid by the payer (debtor). OUR can not be used for payments within the EEA. |
| PO | Legal entity. |
| POB | KB branch. |
| Incentive | 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). |
| RFT order | Request for Transfer – a payment instruction in the SWIFT MT 101 format. |
| PPN | Suspension of the owner's right to dispose of the investment instrument. |
| Preclusive period of bank-bills | 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). |
| Private placement | A manner of offering and selling securities by non-public offering to a limited number of investors - in particular to clients of private banking. |
| Direct banking | 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. |
| SEPA Direct Debit | 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. |
| SEPA payment | 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). |
| SIPO | Centralized collection of payments. |
| KB Group | 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. |
| SVJ | Flat Owner Associations. |
| SWIFT | The Society for Worldwide Interbank Financial Telecommunication S.C. |
| Selected european states (ATM cash withdrawal) | 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

The services and products not listed in this "Price list for Entrepreneurs, enterprises and municipalities served by the Corporate and Business Divisions" shall be provided to the client from this segment for the price stated for a given service or product in the "Price list for Entrepreneurs, Enterprises and municipalities served by branches". Prices of all related services to such a product shall also be charged according to the "Price list for Entrepreneurs, Enterprises and municipalities served by branches", in which the given product is listed.

- 1.** A fee for bank services shall be collected in accordance with an agreement between KB and the client concerning the fee. In addition to the collected fee, the client is to pay a value added tax in case of taxable items of the Price list at the amount stated by Act No. 235/2004 Coll., as amended. The basis for the calculation of the value added tax is the total amount as per the Price list.
- 2a.** As for payments from abroad made in foreign currencies and in CZK as well as payments in a foreign currency made from another domestic bank, in case the minimum fee exceeds the payment amount, the fee is not charged (this does not apply to "small payments (q.v.)", to a single payment up to CZK 10,000 or equivalent made to the client per month, and to SEPA Direct Debit (q.v.)).
- 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.** As for payments abroad made in CZK and in a foreign currency and domestic payments made in a foreign currency outside KB and labelled with the BEN or SHA charge code, the Client shall reimburse additional costs charged by other banks to KB (in case of small payments).
- 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 fee for a payment from/to abroad is calculated using the KB "mean" exchange rate.

-
- 3.** In addition to the fees stated in this Price list, KB is also entitled to charge the client with possible additional expenses required by other banks in connection with payment transactions, provided banking services, postage, and communication expenses. In addition to the fees listed in this Price list, KB is also entitled to ask the client to reimburse all the fees and charges paid to any administrative or other authority (e.g. a fee for an extract from the Commercial Register, from the civil registry, etc.) incurred while finding or verifying identification data and other similar data (in particular if the client fails to report a change of his/her domicile or a change in the data entered in the Commercial Register, if KB unofficially learns of the client's death, etc.).
-
- 4.** If the individual contracts for services entered by and between the client and the Bank contain the terms remuneration, charge or remittance, it is deemed to be the fee as per this Price list.
-
- 5.** The fees paid in CZK and collected in cash shall be rounded to the closest valid nominal value of the legal currency in circulation.
-
- 6.** The Bank accepts CZK and EUR coins only.
-
- 7.** If there are several fees applicable to a cash banking operation to be charged for a service on a day of operation, the Bank shall charge only the highest one to the client.
-