

KB Price list for Individuals



NA PARTNERSTVÍ ZÁLEŽÍ



KB

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We are interested in your satisfaction

Komerční banka tries to provide services of the best quality therefore joined to programme Quality Guarantee. However, in case you are not satisfied with your account maintenance or our services, please, contact your bank advisor. If he does not manage to solve your problem or complain, you can contact your branch in a paper form. If you are not satisfied with the solution of a branch, please, contact division of Quality and Customer Experience. In case you would still not agree with the provided solution, you can contact an independent Ombudsman of KB Group in a paper form.



Komerční banka, a. s.
Quality and Customer Experience
Na Příkopě 969/33
114 07 Praha 1
stiznostiareklamace@kb.cz



Ombudsman of KB Group
Na Příkopě 969/33
114 07 Praha 1
ombudsman@kb.cz

We do not charge hidden fees

We offer you a complete Price list that provides you information about all fees. In order to make your orientation easier, we arranged the Price list in a clear and coherent form. We do not charge any hidden fees, so we provide you a complete Price list available at branches and on Internet.

Day to day banking

>> Day to day banking

>> Current accounts

>> Deposit fees

>> Cards

>> Direct banking

>> Payment system

Current accounts

Legend:

- ✓ included in package
- not included in package

Current accounts

| | MůjÚčet Gold | MůjÚčet Plus | MůjÚčet | Student account - G2.2 | MůjÚčet Junior |
|---|--------------|---|----------------|---|----------------|
| Monthly fee | CZK 169 | CZK 39 | free of charge | free of charge | free of charge |
| Monthly account statement electronically | ✓ | ✓ | ✓ | ✓ | ✓ |
| Payment card | Gold card | Plus card | Embossed card | Embossed G2 card | Junior card |
| Cash withdrawal from KB ATM | ✓ | ✓ | ✓ | ✓ | ✓ |
| Cash withdrawal from ATM of other domestic banks | ✓ | Plus card 2 monthly free of charge, CZK 39 | CZK 39 | CZK 39 | CZK 39 |
| Telephone banking Expresní linka KB, MojeBanka, Mobilní banka | ✓ | ✓ | ✓ | ✓ | only MojeBanka |
| Current account in CZK or foreign currency | 29,- | 29,- | 29,- | 29,- ¹⁾ | - |
| 1 current account in EUR / USD | - | - | - | CZK 19 including Embossed payment card | - |
| Conclusion of authorized account unsecured standard overdraft | ✓ | ✓ | ✓ | ✓ ¹⁾ | - |
| G2 Erasmus offer | - | - | - | www.g2.cz/erasmus for more call us free of charge 800 426 352 | - |

¹⁾ Unable to establish to a person under 18 years of age.

Domestic payments

| | MůjÚčet Gold | MůjÚčet Plus | MůjÚčet | Student account - G2.2 | MůjÚčet Junior |
|---|----------------|----------------|----------------|------------------------|----------------|
| Incoming payments | ✓ | ✓ | ✓ | ✓ | ✓ |
| Outgoing payments | | | | | |
| Electronic payments ²⁾ | ✓ | ✓ | CZK 6 | ✓ | CZK 6 |
| Expresní linka KB | CZK 19 | CZK 19 | CZK 19 | CZK 19 | CZK 19 |
| Processing of other paper orders | CZK 39 | CZK 39 | CZK 39 | CZK 39 | CZK 39 |
| Branch - processing of paper payment order in CZK the day of submitting the order bank ³⁾ | CZK 69 | CZK 69 | CZK 69 | CZK 69 | CZK 69 |
| Surgary for a payment from/to another bank | free of charge | free of charge | free of charge | free of charge | free of charge |
| Following optional items are added to outgoing payments | | | | | |
| Irrevocable payment in CZK from CZK account (with confirmation) | CZK 50 | CZK 50 | CZK 50 | CZK 50 | CZK 50 |
| Express payment in CZK from an account in CZK to another domestic bank before 2 pm by means of Direct Banking before 12.30 pm on paper form | CZK 90 | CZK 90 | CZK 90 | CZK 90 | CZK 90 |



| | MůjÚčet Gold | MůjÚčet Plus | MůjÚčet | Student account - G2.2 | MůjÚčet Junior |
|--|--------------|--------------|---------|------------------------|----------------|
| Standing orders | | | | | |
| Direct debit mandate (incl. SIPO) and placing standing orders for free of charge payment in the first 3 months following account opening are allowed | ✓ | ✓ | ✓ | ✓ | - |
| Book entry from a client's standing payment order | ✓ | ✓ | CZK 6 | ✓ | - |
| Book entry from a client's standing order to automatic transfer | CZK 6 | CZK 6 | CZK 6 | ✓ | - |
| Outgoing collection | ✓ | ✓ | CZK 6 | ✓ | - |
| Other items | | | | | |
| Item originated from a warrant of execution | CZK 39 | CZK 39 | CZK 39 | CZK 39 | CZK 39 |
| Post dispatched notification of uncompleted order or of the reasons of uncompleted order | CZK 20 | CZK 20 | CZK 20 | CZK 20 | CZK 20 |

²⁾ MojeBanka, MojeBanka business, MojePlatba, Mobilní banka are used for realization of the transaction.

³⁾ Will be used in case of paper payment order in CZK sent from current account in CZK to an account in the same currency in KB or to an account in other bank.

Other current accounts

| | TOP offer | Basic payment account | KB Start Account | Single CZK and foreign currency current account |
|--|--|-----------------------|---|---|
| Monthly fee | CZK 490 ¹⁾ | CZK 60 | free of charge (KB start account is intended only to the clients who have subscribed for a Banking product) | CZK 50 |
| Monthly account statement electronically | ✓ | ✓ | ✓ | - |
| Monthly current account statement by mail | ✓ | - | - | - |
| Payment card | 2 Gold cards or 1 debit PLATINUM, MojeMobilní karta, Embossed card, e-Card | Embossed card | - | - |
| Telephone banking Expresní linka KB | ✓ | - | ✓ | - |
| MojeBanka and MojeBanka business | ✓ | ✓ | ✓ | - |
| Mobile banking Mobilní banka | ✓ | ✓ | - | - |
| Optical key card, MůjKlíč chip card + chip card reader | ✓ | - | - | - |
| CZK, USD or EUR current account including monthly account statement electronically | 2 accounts | - | - | - |
| Monthly statement of account in CZK, USD or EUR by mail | ✓ | - | - | - |
| Conclusion of authorized account unsecured standard overdraft | ✓ | - | - | - |
| Other services included in account | 2× Insurance of payment cards Merlin | - | - | - |

¹⁾ Conditions on which TOP offer is free of charge or for half of price

- TOP offer is monthly free of charge if the total amount of your money in KB and/or in MPSS and/or KP and/or KB PS and/or IKS KB by the last business day in a last month reached at least CZK 5,000,000 or more (or equivalent in a foreign currency) and/or your purged credit turnover reached at least CZK 150,000 last month.
- you will pay only CZK 245 in a month if your money in KB and/or in MPSS and/or KP and/or KB PS and/or IKS KB by the last business day in a last month reached at least CZK 2,500,000 or more (or equivalent in a foreign currency) and/or your purged credit turnover reached at least CZK 80,000.

Domestic payments

| | TOP offer | Basic payment account | KB Start Account | Single CZK and foreign currency current account |
|--|----------------|-----------------------|--|---|
| Incoming payments | ✓ | ✓ | ✓ | CZK 5 |
| Outgoing payments | | | | |
| Electronic payments ²⁾ | ✓ | CZK 6 | CZK 6 (1 free of charge) ³⁾ | CZK 6 |
| Expresní linka KB | CZK 19 | - | CZK 19 | CZK 19 |
| Processing of other paper orders | CZK 39 | CZK 39 | CZK 39 | CZK 39 |
| Branch - processing of paper payment order in CZK the day of submitting the order bank ⁴⁾ | CZK 69 | CZK 69 | CZK 69 | CZK 69 |
| Surcharge for a payment from/to another bank | free of charge | free of charge | free of charge | CZK 2 ⁵⁾ |
| Following optional items are added to outgoing payments | | | | |
| Irrevocable payment in CZK from CZK account (with confirmation) | CZK 50 | CZK 50 | CZK 50 | CZK 50 |
| Express payment in CZK from an account in CZK to another domestic bank | CZK 90 | CZK 90 | CZK 90 | CZK 90 |



| | TOP offer | Basic payment account | KB Start Account | Single CZK and foreign currency current account |
|--|-----------|-----------------------|------------------|---|
| Standing orders | | | | |
| Direct debit mandate (incl. SIPO) and placing standing orders for free of charge payment in the first 3 months following account opening are allowed | ✓ | - | - | - |
| Book entry from a client's standing payment order | ✓ | CZK 6 | CZK 6 | CZK 6 |
| Book entry from a client's standing order to automatic transfer | CZK 6 | CZK 6 | CZK 6 | CZK 6 |
| Outgoing collection | ✓ | CZK 6 | CZK 6 | CZK 6 |
| Other items | | | | |
| Item originated from a warrant of execution | CZK 39 | CZK 39 | CZK 39 | CZK 39 |
| Post dispatched notification of uncompleted order or of the reasons of uncompleted order | CZK 20 | CZK 20 | CZK 20 | CZK 20 |

²⁾ MojeBanka, MojeBanka business, MojePlatba, Mobilní banka are used for realization of the transaction.

³⁾ Regardless of the direct banking channel used for realization of the transaction.

⁴⁾ Will be used in case of paper payment order in CZK sent from current account in CZK to an account in the same currency in KB or to an account in other bank.

⁵⁾ Exclusive of the outgoing payments to other banks through MojeBanka, MojeBanka Business, Profibanka, Přímý kanál, Mobilní banka a MojePlatba.



Current account for money-deposits of a legal entity before establishing (e.g. authorized capital before establishing)



this fee is paid only once

Maintenance of current account in CZK or foreign currency of a monetary means a legal entity before the establishing (eg. investment in the company's share capital) including electronic statements sent by e-mail with any frequency or by mail with a daily frequency during movement on the account.

free of charge



Direct debit mandate (incl. SIPO ¹⁾) / Standing payment orders and orders to automatic transfer



| | Creation | Modification | Cancellation |
|--|----------------|----------------|----------------|
| Telephone banking Expresní linka KB | CZK 29 | CZK 29 | free of charge |
| Internet banking MojeBanka / MojeBanka Business | free of charge | free of charge | free of charge |
| At branch in paper form with the use of a self-service box | CZK 39 | CZK 39 | free of charge |
| In the branch in paper form | CZK 69 | CZK 69 | free of charge |
| Standing payment orders in paper form or by means of telephone banking Expresní linka KB to accounts of subsidiary and partner companies of Komerční banka - MPSS, KP, KB PS and IKS KB. | free of charge | free of charge | free of charge |

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

Deposit fees

>> Deposit fee

| | |
|---|------------------------------|
| Fee for client's deposits in a defined volume (including), in the relevant currency | free of charge |
| Fee for client's deposits in CHF over CHF 40 thousand | 1% per annum ¹⁾ |
| Fee for client's deposits in SEK over SEK 400 thousand | 1% per annum ¹⁾ |
| Fee for client's deposits in DKK over DKK 300 thousand | 1% per annum ¹⁾ |
| Fee for client's deposits in JPY over JPY 5 million | 0.5% per annum ¹⁾ |

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.

Cards

>> Debit cards

| | Gold card | Plus card | Embossed card | Embossed G2 card | Junior card |
|---|--|---|---|---|---|
| Card type | embossed | embossed | embossed | embossed | electronic |
| Free of charge in account | MůjÚčet Gold, TOP offer | MůjÚčet Plus | MůjÚčet, TOP offer | G2.2 account | MůjÚčet Junior |
| Annual fee for card out of account | CZK 1,990 | – | CZK 490 | CZK 490 | – |
| Services in the price of card | Travel insurance to Gold cards, Assistance service for motorists | – | – | – | – |
| Annual fee for MyCard - card with individual design | – | free of charge | free of charge | free of charge | free of charge |
| Issuing of card with individual design MyCard - own photo / gallery | – | CZK 149 one-off fee ¹⁾ | CZK 149 one-off fee ¹⁾ | free of charge | free of charge |
| Issuing of card with individual design MyCard - limited edition | – | CZK 349 one-off fee for 3 years ¹⁾ | CZK 349 one-off fee for 3 years ¹⁾ | CZK 349 one-off fee for 3 years ¹⁾ | CZK 349 one-off fee for 3 years ¹⁾ |
| Cash withdrawals | | | | | |
| from KB ATM | free of charge | free of charge | free of charge | free of charge | free of charge |
| from ATM of other domestic banks | free of charge | 2 withdrawals monthly free of charge, next CZK 39 | CZK 39 | CZK 39 | CZK 39 |
| from ATM abroad | free of charge | CZK 99 | CZK 99 | 1 free of charge, next CZK 99 | CZK 99 |
| Cash Advance | CZK 149 | CZK 149 | CZK 149 | CZK 149 | CZK 149 |
| Cash back | free of charge | free of charge | free of charge | free of charge | free of charge |
| Cash deposit | | | | | |
| through KB deposit ATM | free of charge | free of charge | free of charge | free of charge | free of charge |
| Balance inquiry | | | | | |
| in KB ATM | free of charge | free of charge | free of charge | free of charge | free of charge |
| in ATM of other banks | CZK 25 | CZK 25 | CZK 25 | CZK 25 | CZK 25 |
| Statement | | | | | |
| sending electronically | free of charge | free of charge | free of charge | free of charge | free of charge |
| sending by mail or delivery at branch | CZK 5 | free of charge | free of charge | CZK 5 | free of charge |



| | Gold card | Plus card | Embossed card | Embossed G2 card | Junior card |
|--|-----------------|---|----------------------|----------------------|----------------------|
| PIN | | | | | |
| Change of PIN in KB ATM | free of charge | first change free of charge - fee will be returned, next CZK 19 | CZK 19 | CZK 19 | free of charge |
| Standard delivery | free of charge | free of charge | free of charge | free of charge | free of charge |
| Selivery at branch | free of charge | CZK 100 | CZK 100 | CZK 100 | free of charge |
| Repeated delivery of PIN | free of charge | CZK 50 ²⁾ | CZK 50 ²⁾ | CZK 50 ²⁾ | CZK 50 ²⁾ |
| Non - standard services | | | | | |
| Delivery of a card and/or PIN - in KB headquarters personally | CZK 2,000 | CZK 2,000 | CZK 2,000 | CZK 2,000 | CZK 2,000 |
| Express delivery of a card and/or PIN within CR (card and PIN are sent separately) | CZK 2,000 | CZK 2,000 | CZK 2,000 | CZK 2,000 | CZK 2,000 |
| Delivery of a card and/or PIN delivery abroad (card and PIN are sent separately) ²⁾ | CZK 1,000 | CZK 1,000 | CZK 1,000 | CZK 1,000 | CZK 1,000 |
| Limits | | | | | |
| Change of weekly limits through of service MojeBanka, MojeBanka business | free of charge | free of charge | free of charge | free of charge | - |
| Change of weekly limits through of Expresni linka KB | CZK 19 | CZK 19 | CZK 19 | CZK 19 | - |
| Express change of weekly limits | CZK 19 | CZK 19 | CZK 19 | CZK 19 | - |
| Change of weekly limits at branch | CZK 69 | CZK 69 | CZK 69 | CZK 69 | free of charge |
| Other services | | | | | |
| Enabling / disabling the card for online payments | free of charge | free of charge | free of charge | free of charge | free of charge |
| Express enabling / disabling the card for online payments | CZK 19 | CZK 19 | CZK 19 | CZK 19 | CZK 19 |
| Stoptlisting | free of charge | free of charge | free of charge | free of charge | free of charge |
| Issuing of replacement card after stoplisting ³⁾ / duplicate ²⁾ | CZK 200 | CZK 200 | CZK 200 | CZK 200 | CZK 200 |
| Issuing of duplicate card with individual design MyCard ²⁾ / change of individual design MyCard - own photo / gallery | - | CZK 149 | CZK 149 | CZK 149 | CZK 149 |
| Issuing of duplicate card with individual design MyCard ²⁾ / change of individual design MyCard - limited edition | - | CZK 349 | CZK 349 | CZK 349 | CZK 349 |
| Emergency Cash Advance ²⁾ | CZK 3,500 | CZK 3,500 | CZK 3,500 | CZK 3,500 | - |
| Emergency Card Replacement | CZK 4,000 | CZK 4,000 | CZK 4,000 | CZK 4,000 | CZK 4,000 |
| Incoming Payment on card into a current / credit account in KB, to which the card is issued ⁴⁾ | free of charge | free of charge | free of charge | free of charge | free of charge |
| Express incoming Payment on card into a current / credit account in KB, to which the card is issued ⁴⁾ | 1%, min. CZK 29 | 1%, min. CZK 29 | 1%, min. CZK 29 | 1%, min. CZK 29 | 1%, min. CZK 29 |

¹⁾ Charge is made together with annual charge for card.

In the case of a card issued/arranged within a package, this charge is made separately.

²⁾ In case of Merlin property insurance, the fee will be returned.

³⁾ Service available also for Micro-enterprises. In case of Merlin property insurance, the fee for issuing of card substitute after stoplisting will be returned.

⁴⁾ This is the incoming payment VISA Direct or MasterCard MoneySend.

A percentage of the fee for Express Payment on card ("Incoming amount") is calculated from the incoming amount on the day of its accounting treatment for the card company.

>> Debit card PLATINUM

The most prestigious debit card

Including in TOP offer

Fee for card out of package - CZK 6 490

Fee for second PLATINUM card - CZK 4 900

Client also receives Priority Pass[®], card for smartphones - MojeMobilní karta and PLATINUM insurance

No more fees

>> Credit cards

| | Infinite | PLATINUM | A karta / Lady karta | Viva karta |
|--|---|--|--|---|
| Annual fee for card | CZK 9,990 | CZK 6,490 | free of charge | free of charge |
| Annual fee for issue of second card to credit account | CZK 4,990 | CZK 4,900 | free of charge | CZK 200 |
| Monthly fee for administration and management of credit account | free of charge | free of charge | CZK 59 (free of charge if non-cash payments exceed CZK 3,000) | CZK 30 |
| Monthly fee for administration and management of credit account - G2.2 account | free of charge | free of charge | CZK 29 (free of charge if non-cash payment month exceed CZK 1,500) | CZK 5 |
| Monthly fee for automatic installment in grace period | free of charge | free of charge | CZK 29 | - |
| Services in the price of card | Infinite insurance, Priority Pass, Global Visa Wifi | PLATINUM insurance, Priority Pass [®] | More information: A karta, Lady karta | Payment protection insurance, Travel insurance Easy |
| Interest rate for calculation of interest on credit | see KB interest rates announcement | | | |
| Cash withdrawals | | | | |
| from KB ATM | free of charge | free of charge | 1%, min. CZK 30 | 1%, min. CZK 30 |
| from ATM of other domestic banks | free of charge | free of charge | 1%, min. CZK 100 | 1%, min. CZK 50 |
| from ATM abroad | free of charge | free of charge | 1%, min. CZK 100 | 1%, min. CZK 100 |
| Cash Advance | free of charge | free of charge | 1%, min. CZK 100 | 1%, min. CZK 100 |
| Cash back | free of charge | free of charge | free of charge | free of charge |
| Balance inquiry | | | | |
| in KB ATM | free of charge | free of charge | free of charge | free of charge |
| in ATM of other banks | free of charge | free of charge | CZK 25 | CZK 25 |
| Statement | | | | |
| electronically | free of charge | free of charge | free of charge | free of charge |
| sending by mail | free of charge | free of charge | CZK 30 | CZK 30 |
| delivery at branch | free of charge | free of charge | - | - |
| PIN | | | | |
| Change of PIN in KB ATM | free of charge | free of charge | CZK 19 | CZK 19 |



| | Infinite | PLATINUM | A karta / Lady karta | Viva karta |
|--|----------------|----------------|---|-----------------|
| Standard delivery | free of charge | free of charge | free of charge | free of charge |
| Delivery at branch | free of charge | free of charge | CZK 100 | CZK 100 |
| Repeated delivery of PIN | free of charge | free of charge | free of charge | free of charge |
| Non - standard services | | | | |
| Delivery of a card and/or PIN - in KB headquarters personally | free of charge | free of charge | CZK 2,000 | CZK 2,000 |
| Express delivery of a card and/or PIN within CR (card and PIN are sent separately) | free of charge | free of charge | CZK 2,000 | CZK 2,000 |
| Delivery of a card and/or PIN delivery abroad (card and PIN are sent separately) ²⁾ | free of charge | free of charge | CZK 1,000 | CZK 1,000 |
| Limits | | | | |
| Lowering and raising of credit limit | free of charge | free of charge | free of charge | free of charge |
| Card data change (weekly limit, enabling / disabling the card for online payments, name, etc.) through EL KB or at branch | free of charge | free of charge | free of charge | free of charge |
| Change of weekly limits through of service MojeBanka, MojeBanka business, Expresni linka KB or at branch | free of charge | free of charge | - | - |
| Express change of weekly limits | free of charge | free of charge | CZK 19 | CZK 19 |
| Other services | | | | |
| Cashless transfer from a credit card account to other account in CZK | free of charge | free of charge | 1% | 1% |
| Other changes in the contract initiated by a client | CZK 200 | CZK 200 | CZK 200 | CZK 200 |
| Express enabling / disabling the card for online payments | free of charge | free of charge | CZK 19 | CZK 19 |
| Sending reminders in the absence of regular installments by email or SMS | free of charge | free of charge | free of charge | free of charge |
| Sending notification of overdraft of credit limit | CZK 20 | CZK 20 | CZK 20 | CZK 20 |
| Sending reminders in the absence of regular installments | CZK 500 | CZK 500 | CZK 500 | CZK 500 |
| Stoplisting | free of charge | free of charge | free of charge | free of charge |
| Issuing of replacement card after stoplisting ³⁾ / duplicate ²⁾ | free of charge | free of charge | CZK 200 | CZK 200 |
| Emergency Cash Advance ²⁾ | free of charge | free of charge | CZK 3,500 | CZK 3,500 |
| Emergency Card Replacement | free of charge | free of charge | CZK 4,000 | CZK 4,000 |
| Incoming Payment on card into a current / credit account in KB, to which the card is issued ⁴⁾ | free of charge | free of charge | free of charge | free of charge |
| Express incoming Payment on card into a current / credit account in KB, to which the card is issued ⁴⁾ | free of charge | free of charge | 1%, min. CZK 29 | 1%, min. CZK 29 |
| Optional ability to repay insurance in case of loss of employment, long-continuing illness, permanent disablement or death | - | - | 0,49% of the withdrawn amount monthly ⁶⁾ | - |

²⁾ In case of Merlin property insurance, the fee will be returned.

³⁾ Service available also for Micro-enterprises. In case of Merlin property insurance, the fee for issuing of card substitute after stoplisting will be returned.

⁴⁾ This is the incoming payment VISA Direct or MasterCard MoneySend.

A percentage of the fee for Express Payment on card ("Incoming amount") is calculated from the incoming amount on the day of its accounting treatment for the card company.

⁵⁾ Concerning Standard Membership Priority Pass, where for each entrance a fee is charged according to the conditions of the program available at www.prioritypass.com

⁶⁾ The withdrawn amount means the total amount stated on the account statement to a credit card for the given month.

>> Other cards

| | MojeMobilní karta | e-Card |
|--|----------------------------------|----------------|
| Card type | card application for smartphones | virtual |
| Free of charge in account | TOP offer | TOP offer |
| Annual fee out of package | CZK 99 | CZK 65 |
| Cash withdrawals | | |
| Cash Advance | CZK 149 | - |
| Cash back | free of charge | - |
| Statements | | |
| electronically | free of charge | free of charge |
| sending by mail or delivery at branch | CZK 5 | CZK 5 |
| Non - standard services | | |
| Delivery of a card and/or PIN - in KB headquarters personally | - | 2 000,- |
| Express delivery of a card and/or PIN within CR (card and PIN are sent separately) | - | 2 000,- |
| Delivery of a card and/or PIN delivery abroad (card and PIN are sent separately) ²⁾ | - | 1 000,- |
| Limits | | |
| Change of weekly limits through of services MojeBanka, MojeBanka business | free of charge | free of charge |
| Change of weekly limits through of Expresni linka KB | CZK 19 | CZK 19 |
| Express change of weekly limits | CZK 19 | CZK 19 |
| Change of weekly limits at branch | CZK 69 | CZK 69 |
| Other services | | |
| Stoplisting | free of charge | free of charge |

²⁾ In case of Merlin property insurance, the fee will be returned.

Direct banking

>> Services of direct banking

| | Expresní linka KB | MojeBanka / MojeBanka Business ¹⁾ | Mobilní banka |
|---|-------------------|---|----------------|
| Monthly maintenance | CZK 39 | CZK 39 | free of charge |
| Authorization for the first person empowered | free of charge | free of charge | free of charge |
| Authorization for the 2 nd and each other empowered person | CZK 55 | CZK 44 | free of charge |

>> Sending the requested Notifications

| | Via an e-mail | Via SMS message | SMS messages requested via the automatic voice system | Via fax message |
|----------------------|----------------|-----------------|---|-----------------|
| Notification sending | free of charge | CZK 2,50 | CZK 2,50 ²⁾ | CZK 5 |

¹⁾ In case both services are provided, the price is accounted only once.

²⁾ Price for solicited transaction history is CZK 0.5 per one SMS.

>> Other services to direct banking

>> Expresní linka KB

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

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

| | |
|------------------------------------|----------------|
| Electronically or fax | free of charge |
| By mail | CZK 35 |
| Repeated sending of the PIN number | CZK 160 |

>> MojeBanka / MojeBanka Business / Mobilní banka

| | |
|--|----------------|
| Processing of an order for an administration submitted on a paper media | CZK 100 |
| The first order for an administration after the setting-up of the direct banking service is free of charge | |
| Processing of an order for an administration via direct banking systems | free of charge |

>> eTrading

| | |
|------------------------------------|----------------|
| Setting-up of the service eTrading | free of charge |
| The use of the service eTrading | free of charge |

>> Security of the direct banking services

| | |
|--|-------------------|
| Issue or reissue of the Personal certificate for the direct banking services | free of charge |
| Issue of the chip card MůjKlíč | CZK 390 |
| Issue of the chip card reader type GEM PC TWIN | CZK 250 + 21% VAT |
| Issue of a complete set of MůjKlíč chip card and reader (type GEM PC TWIN) | CZK 640 |
| Issue of the chip card reader with keyboard | CZK 250 + 21% VAT |
| Issue of a complete set of MůjKlíč chip card and reader (with keyboard) | CZK 640 |
| Issue of the optical key card | CZK 1,000 |
| Blocking or unblocking of the optical key card | free of charge |

Payment system

>> Most common items of cashless payment system

>>

| | Expresní linka KB | MojeBanka, MojeBanka Business, Profibanka, Přímý kanál | Mobilní banka | MojePlatba | Self-service box (paper form) | Branch (paper form) |
|---|-------------------|--|---------------|------------|-------------------------------|----------------------|
| Book entry resulting from a payment order | CZK 19 | CZK 6 | CZK 6 | CZK 6 | CZK 39 | CZK 39 ²⁾ |
| Book entry resulting from a payment order in CZK - processed by the branch on the day of submission ¹⁾ | - | - | - | - | - | CZK 69 |
| Book entry resulting from a collection order within KB | - | CZK 6 | - | - | CZK 39 | CZK 39 |

¹⁾ Will be used in case of paper payment order in CZK sent from current account in CZK to an account in the same currency in KB or to an account in other bank.

²⁾ Does not apply to items related to the repayment of loans for Individuals.

>> Other items

>> Cashless payment system

| | |
|---|----------------|
| Crediting of interest, transfer of interest from account to account / deposit, transfer of withdrawing tax and settlement of service fees | free of charge |
| Originated by use of payment card | free of charge |
| Item originated from a warrant of execution | CZK 39 |
| Standing order for automatic transfer resulting from the automatic transfer of credit installments (including accessories) | free of charge |
| For payments submitted in paper order | |
| Text message for recipient stated in paper order | free of charge |
| Incoming payments for Child account | free of charge |

>> Other services

| | |
|--|----------------|
| Post dispatched notification of uncompleted order or of the reasons of uncompleted order | CZK 20 |
| Dispatch of a batch of payment orders through MojeBanka Business, Profibanka, Přímý kanál (format: KM, BEST, EDI BEST) | free of charge |
| Setting up of direct debit mandate for payments on product VITAL Grant | free of charge |

>> Domestic payments and payments to and from abroad

>> Domestic payments

| | |
|--|--------|
| Irrevocable payment in CZK from CZK account (with confirmation) | CZK 50 |
| Express payment in CZK from CZK account to another domestic bank presented on paper form | |
| Super express (presented on due date before 12.30 pm) | CZK 90 |
| Express payment in CZK from an account in CZK to another domestic bank submitted by means of Direct Banking | |
| Express (presented on due date before 2 pm) | CZK 90 |

>> Payments from abroad

| | |
|--|------------------------------------|
| SEPA payment up to EUR 50,000 inclusive | CZK 145 |
| SEPA payment above EUR 50,000 | CZK 1,095 |
| Payment from abroad in CZK and foreign currency and from the Czech Republic in foreign currency credited to account of KB client - charges "OUR" | free of charge |
| Payment from abroad in CZK and foreign currency and from the Czech Republic in foreign currency credited to account of KB client | 0,9%, min. CZK 225, max. CZK 1,095 |
| Payment from KBSK clients | CZK 7 |
| Small payment, one payment to a customer per month up to CZK 10,000 | CZK 100 |
| Following items are added to fees for SEPA payment, payment from KBSK clients, payment from abroad in CZK and foreign currency and from the Czech Republic in foreign currency credited to account of KB client - charges "OUR", standard payment from abroad in CZK and in foreign currency, payment from the Czech Republic in foreign currency credited to account of KB client and small payment (one payment per month equivalent to CZK 10,000) | |
| Incoming payment | CZK 5 |
| Cash payment | CZK 500 |
| Payment through bank issued cheque | CZK 200 |

We do not charge payments from abroad that are smaller than the fee for them.



Payments abroad

| | |
|--|-----------------------------------|
| SEPA payment up to EUR 50,000 inclusive | CZK 195 |
| SEPA payment above EUR 50,000 | CZK 1,500 |
| Payment abroad in CZK and foreign currency and payment to the Czech Republic (outside of KB) in foreign currency | 0.9% min. CZK 250, max. CZK 1,500 |
| Payment for KBSK clients | CZK 10 |
| Following items are added to fees for each type of foreign payment | |
| Payment made on paper form for all previously mentioned types of payments (KBSK clients payments included) | CZK 300 |
| Express payment made on paper form for payment abroad in CZK and foreign currency and payment to the Czech Republic (outside of KB) in foreign currency | CZK 600 |
| Urgent payment made on paper form for SEPA payment and payment abroad in CZK and foreign currency and payment to the Czech Republic (outside of KB) in foreign currency | CZK 1,000 |
| Express payment processing, provided by the direct banking service | free of charge |
| Urgent payment made via direct banking service for SEPA payment and payment abroad in CZK and foreign currency and payment to the Czech Republic (outside of KB) in foreign currency | CZK 600 |
| Fee to cover all costs of realization of payment by client (payment "OUR") for payment abroad in CZK and foreign currency and payment to the Czech Republic (outside of KB) in foreign currency and payment for KBSK clients | CZK 800 |



Standing order for payments abroad

| | |
|---|----------------|
| Setting / change in paper form | CZK 300 |
| Standing order for payments abroad cancellation in paper form | free of charge |
| Fees for payments resulting from payment abroad are charged according to the type of payment abroad and to the way of its processing. | |
| Post dispatched notification of uncompleted payment abroad | CZK 20 |



SEPA Direct Debit

| | |
|--|----------------|
| SEPA Direct Debit - outgoing debtor | |
| SEPA Direct Debit - outgoing within KB | CZK 6 |
| SEPA Direct Debit - outgoing to KBSK | CZK 10 |
| SEPA Direct Debit - outgoing to another bank | CZK 195 |
| Refusal of SEPA Direct Debit by debtor | CZK 50 |
| Refund of SEPA Direct Debit by debtor | CZK 50 |
| SEPA Direct Debit Mandate - registration / change / cancellation through MojeBanka / MojeBanka Business / Profibanka | free of charge |
| SEPA Direct Debit Mandate registration / change in paper form | CZK 69 |
| SEPA Direct Debit Mandate cancellation in paper form | free of charge |



Other services

| | |
|---|--------------|
| Instruction modification, cancellation of payments abroad | CZK 400 |
| Confirmation or SWIFT notification of payments abroad | CZK 200 |
| Registration CID (annual fee) | individually |

>> Cash operations on the accounts of Individuals

Fees for cash services and transactions listed in the KB Price list are always applied according to the account type or more precisely the segment of the account holder. In case of cash transactions, which are not connected with the account of KB client such as money exchange, foreign exchange, deposits and withdrawals on accounts administered in ČNB, there is applicable a fee charged in cash.

>> Withdrawals

| The fee is always charged from an account | Withdrawal fee |
|--|-------------------|
| KB ATM cash withdrawal | see chapter Cards |
| Cash withdrawal in the same currency as the account is maintained | CZK 75 |
| Cash withdrawal in a different currency than the account is maintained | free of charge |

>> Deposits

| The fee is paid in cash or from an account when the depositor is an authorised party of the account | Deposit fee |
|--|------------------|
| KB ATM cash deposit | free of charge |
| Cash deposit over the counter (CZK coins max. 50 pcs) | free of charge |
| Cash deposit by third person ¹⁾ (CZK coins max. 50 pcs) | CZK 75 |
| Cash deposit if the deposit contains more than 50 pcs of CZK coins, including cash deposit to an account kept with another bank (cash deposit to Child account - free of charge) | 3%, min. CZK 100 |
| Cash deposit of foreign currency banknotes which are not generally traded | 10% |

¹⁾ Third person is a person, who is not holder of the account or person not stated in specimen signature to the account, into which the cash is deposited. Third person pays the fee in cash.

>> Other services

| | |
|---|------------------|
| Cash withdrawal in CZK from accounts maintained by ČNB | CZK 100 |
| Cash deposit in CZK over the counter to accounts of KB subsidiaries - MPSS and KB PS | free of charge |
| Cash deposit in CZK over the counter to accounts kept with other banks | CZK 149 |
| Cash deposit in CZK over the counter to accounts kept with other banks - super express (handed over no later than at 12.30) | 2%, min. CZK 200 |
| Cash deposits in CZK to accounts maintained by ČNB | 2%, min. CZK 200 |
| Exchange up to 100 pcs (inclusive) of one nominal value | free of charge |
| Other CZK exchanges | 3%, min. CZK 100 |

>> Exchange Office Operations

| | |
|---|--------------------|
| Sale and purchase of foreign currency banknotes (per each currency) | 2,50%, min. CZK 50 |
| Purchase of banknotes of foreign currency which is not normally purchased | 20%, min. CZK 50 |

Credits

>>

Credits

>>

Consumer loans

>>

Mortgage loans

>>

Authorized overdrafts

Credits

>> Consumer loans

| | Personal loan | Optimal loan | Gaudeamus loan |
|---|---|---|---|
| Processing and evaluation of a loan application ¹⁾ | CZK 490 | free of charge | free of charge |
| Monthly credit administration ³⁾ (for contracts concluded as of 1. 1. 2013) | free of charge | free of charge | free of charge |
| Monthly credit administration ³⁾ (for contracts concluded before 31. 12. 2012) | CZK 80 | CZK 50 | CZK 50 |
| Evaluation of risks related to the real estate pledge - standard | - | - | - |
| Evaluation of risks related to the real estate pledge - express | - | - | - |
| Evaluation of risk connected to loan drawing | - | - | - |
| Changes in contract - personal data of a client, change of the account number (within KB only) for the credit redemption, or change of the statement of the account form, additional submission / cancelation of voluntary payment protection insurance | free of charge | free of charge | free of charge |
| Modification in agreement of stipulated terms and conditions of credit initiated by client | CZK 2,000 ⁴⁾ | CZK 2,000 ⁴⁾ | CZK 2,000 ⁴⁾ |
| Issuing confirmation about the amount of credit interest based on contract party requirements (not dealing with automatically sent confirmations) | CZK 200 + 21 % VAT | CZK 200 + 21 % VAT | CZK 200 + 21 % VAT |
| Loan drawing | free of charge | free of charge | free of charge |
| Credit drawing after proposal for authorization to register loan | - | - | - |
| Credit account statement electronically | free of charge | free of charge | free of charge |
| Service of sending credit account statement in paper form | CZK 20 monthly ⁵⁾ | CZK 20 monthly ⁵⁾ | CZK 20 monthly ⁵⁾ |
| Premature repayment | free of charge ⁸⁾ | free of charge ⁸⁾ | free of charge ⁸⁾ |
| Payment protection insurance - collective (valid for contracts concluded until 19. 8. 2013) | free of charge | free of charge | - |
| Payment protection insurance - voluntary (valid for contracts concluded as of 20. 8. 2013, price for first or one insured) ⁷⁾ | 0,10% monthly from loan contract amount | 0,10% monthly from loan contract amount | 0,10% monthly from loan contract amount |
| Payment protection insurance - voluntary (valid for contracts concluded as of 20. 8. 2013, price for second to fourth insured, price per one person) ⁷⁾ | 0,08% monthly from loan contract amount | 0,08% monthly from loan contract amount | 0,08% monthly from loan contract amount |
| Sending of 1 st notice - notice of failure to make payment of a credit instalment | CZK 250 | CZK 250 | CZK 250 ⁴⁾ |
| Sending of 2 nd notice and following notices when failing to make loan repayment (reminder is charged if amount of the debt is higher than CZK 1,000) | CZK 500 | CZK 500 | CZK 500 ⁴⁾ |
| SCD registration / modification in the registration of the collateral right where KB is the creditor | - | - | - |



| | Personal loan | Optimal loan | Gaudeamus loan |
|---|---------------|--------------|----------------|
| Signing of removal of the collateral right where KB is the creditor | - | - | - |

- ¹⁾ The fee is collected only in case the loan is provided to client.
- ²⁾ Fee shall be set from the credit's value.
- ³⁾ 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.
- ⁴⁾ Free of charge in case of restructuring of client account or change of installment date.
- ⁵⁾ Valid for personal loans contracted from 1. 7. 2010, for personal loans contracted until 30. 6. 2010 free of charge.
- ⁶⁾ Is not collected for Gaudeamus loans arranged until 21 February 2008 inclusive.
- ⁷⁾ Price includes inclusion in insurance. Fee is paid in a single sum for all insured persons. The first insurance fee is paid at the commencement of the loan, and then each month for the entire duration of the loan.
- ⁸⁾ It includes the price of item for the paper payment order in the form of a request for early repayment.

Mortgage loans

| | Mortgage loan, American mortgage | Mortgage for refinancing | Non-purpose part of Mortgage 2in1 | Pre-Mortgage loan |
|--|---|-----------------------------|--------------------------------------|---|
| Evaluation of a loan application | CZK 2,900 | free of charge | free of charge | CZK 2,000 |
| Evaluation of risks related to: | | | | |
| residential unit / house - express ¹⁰⁾ | CZK 1,000 | free of charge | - | CZK 1,000 |
| Residential unit / house - standard | CZK 4,500 | free of charge | - | CZK 4,500 |
| Other types of real estate | individually | free of charge | - | individually |
| Preparing of Construction Status Report (Report) | CZK 1,000 for 1 st , 2 nd , 3 rd Report / CZK 2,900 for 4 th and following Report | - | - | CZK 1,000 for 1 st , 2 nd , 3 rd Report / CZK 2,900 for 4 th and following Report |
| Credit drawing after proposal for authorization to register loan | CZK 1,500 | free of charge | free of charge | CZK 1,500 |
| Loan drawing | free of charge | free of charge | free of charge | free of charge |
| Credit administration ¹¹⁾ | free of charge | free of charge | free of charge | free of charge |
| Credit account statement (monthly): | | | | |
| Electronically | free of charge | free of charge | free of charge | free of charge |
| By mail | CZK 20 | CZK 20 | CZK 20 | CZK 20 |
| Loan flexibility (monthly) ²⁾ | CZK 19 | CZK 19 | CZK 19 | - |
| Changes in contract: | | | | |
| Personal data of a client, change of the account number (within KB only) for the credit redemption, or change of the statement of the account form | free of charge | free of charge | free of charge | free of charge |
| Other changes ³⁾ | CZK 4,000 | CZK 4,000 | CZK 4,000 | CZK 4,000 |
| Written confirmations about: | | | | |
| The amount of credit interest based on contract party requirements (not dealing with automatically sent confirmations ⁹⁾) | CZK 200 + 21% VAT | CZK 200 + 21% VAT | CZK 200 + 21% VAT | CZK 200 + 21% VAT |
| The amount of credit account balance ⁴⁾ | CZK 1,250 + 21% VAT | CZK 1,250 + 21% VAT | CZK 1,250 + 21% VAT | CZK 1,250 + 21% VAT |
| Not drawing or not full drawing of loan ⁵⁾ | 5% from undrawn amount | 5% from undrawn amount | 5% from undrawn amount | - |
| Premature repayment | see contract conditions | see contract conditions | see contract conditions | free of charge ^{6) 7)} |
| Sending of notice of failure to make payment of a credit instalment: | | | | |
| 1 st notice | CZK 250 | CZK 250 | CZK 250 | CZK 250 |
| 2 nd and following notice | CZK 500 | CZK 500 | CZK 500 | CZK 500 |
| Contracts concluded and with interest rate renewal as of 1. 1. 2013 | | | | |
| Loan flexibility (monthly) | CZK 99 | CZK 99 | CZK 99 | - |



| | Mortgage loan, American mortgage | Mortgage for refinancing | Non-purpose part of Mortgage 2in1 | Pre-Mortgage loan |
|---|-------------------------------------|-----------------------------|--------------------------------------|----------------------|
| Loans contracted before 30. 11. 2016, where the interest rate has not been renewed after 1. 12. 2016 | | | | |
| Early repayment of non-purpose part of the loan in Mortgage 2in1: | | | | |
| Loan maturity occurs for more than one year | - | - | 1% of premature repayment | - |
| Loan maturity occurs within one year | - | - | 0,5% of premature repayment | - |
| Contracts concluded before 31. 12. 2012 | | | | |
| Credit administration / loan flexibility (monthly) ¹⁾ | CZK 150 / CZK 250 | CZK 150 / CZK 250 | CZK 80 ⁸⁾ / CZK 250 | CZK 150 / CZK 250 |
| Not drawing or not full drawing of loan | free of charge | free of charge | free of charge | free of charge |
| Loans contracted before 30. 6. 2010 | | | | |
| Credit account statement in paper form (monthly) | free of charge | free of charge | free of charge | free of charge |

¹⁾ 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.

²⁾ Valid for loans contracted from 1. 12. 2016 (not applicable for American mortgage) and for loans contracted before this date, where the fee for flexibility was negotiated.

³⁾ Free of charge in case of restructuring of client account, change of installment date or shortening the time of loan drawing.

⁴⁾ Fee is charged only once in case of issuing of the confirmation together for the purpose and non-purpose part of 2v1 Mortgage. Valid only for loans contracted before 30. 11. 2016, where the interest rates has not been renewed after 1. 12. 2016.

⁵⁾ The fee for not drawing is charged in case the client has not started to draw the loan in the Agreed drawing period. The fee for not full drawing of a loan is charged in case that the amount not drawn reaches more than 20% of the contracted amount in the Agreed drawing period.

⁶⁾ It includes the price of item for the paper payment order in the form of a request for early repayment.

⁷⁾ Valid only in case of repayment from the mortgage loan granted by KB, a.s.

⁸⁾ Should repayment of the specific part of a loan from 2v1 Mortgage be repaid prematurely, the non-specific loan maintenance fee will be set at the same amount as for a specific loan.

⁹⁾ KB does not send automatically a written confirmation about the amount of credit interest based on contract party requirements for American mortgage.

¹⁰⁾ The accelerated Risk Assessment can only be performed for completed flats / family homes in selected locations, as long as the client provides an electronic documentation. This assessment cannot be used for an American Mortgage.



Authorized overdrafts

| | |
|--|----------------|
| Arrangement of and authorized unsecured overdraft and authorized overdraft Start | free of charge |
| Modification of the authorized unsecured overdraft limit and authorized unsecured overdraft Start | free of charge |
| Contractual fine for breaking the limit of authorized overdraft Start, fine is collected in case of breaking the limit by more than CZK 200 | CZK 200 |
| Resource reservation | free of charge |
| Sending of 1 st reminder - notice on the occurrence of unpermitted limit (applies to permitted secured debit) | CZK 250 |
| Sending of 2 nd reminder - call to settle the debt; charged if the total obligation after due date exceeds CZK 1,000 (applies to permitted secured debit) | CZK 500 |

Savings and investing

>> Savings and investing

>> Term and saving accounts

>> Mutual funds

>> Investment banking

Term and saving accounts

>> Term accounts in CZK and foreign currency and saving accounts

| Services included in account | KB Bonus Saving account, KB Bonus Aktiv Saving account, KB Bonus Saving account Invest | KB Guaranteed deposit | KB Guaranteed deposit Premium | Term account |
|---|---|---------------------------------|-------------------------------|---------------------------------|
| Account maintenance | free of charge | free of charge | free of charge | free of charge |
| Sending of one account statement | electronically and/or by mail monthly, if in a given month will be held on account payment transactions | electronically and/or by mail | | |
| Transfer from account to an account within KB in the same currency | free of charge | free of charge | free of charge | free of charge |
| Incoming payment in CZK from other domestic bank | free of charge | free of charge | free of charge | free of charge |
| Book entry charged on account | free of charge | free of charge | free of charge | free of charge |
| Premature withdrawal from account | - | free of charge | 2% from drawn amount | CZK 250 |
| Cash withdrawal at maturity date | - | free of charge | free of charge | free of charge |
| Cash withdrawal in case of account cancellation | free of charge | - | - | - |
| Cash withdrawal in foreign currency from current account in CZK | - | - | - | free of charge |
| Cash withdrawal in CZK from foreign currency account | - | - | - | free of charge |
| Deposit of cash in CZK to an account held in foreign currency | - | 1%, min. CZK 30, max. CZK 1,000 | - | 1%, min. CZK 30, max. CZK 1,000 |
| Deposit in cash of valid foreign currency banknotes to an account held in CZK | - | 1%, min. CZK 50, max. CZK 500 | 2%, min. CZK 50 | 1%, min. CZK 50, max. CZK 500 |
| Other cash operations | as in the chart enclosed in the chapter on Payment system | | | |
| Immobilization of Client's deposits / accounts | CZK 500 | CZK 500 | CZK 500 | CZK 500 |

>> Deposit Bill of exchange

Issue and honouring of KB Bill of exchange

free of charge

Mutual funds

>> KB funds

>> Funds KB PSA

>> Funds IKS KB

>> Funds AMUNDI

The fees mentioned in this part of the pricelist are charged by the company IKS KB, a.s., Amundi group, or by other investment company where KB is an intermediary bank. The price for the services is collected on the basis of an price agreement. Exact current charges for each funds are available on the Price list at www.iks-kb.cz

The management fee for mutual funds and other fees paid to the individual investment companies 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 will give you more information upon request. All the details concerning the individual types and amounts of fees paid to the companies managing funds 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 was informed about the fact properly by KB.

Investment banking

>> Securities transactions houses

>> Administrative fees

| | |
|---|--|
| Fee for P-client portfolio maintenance, charged at the contract termination or on 31. 12. | CZK 30 per each month of contract duration |
| Fee for manipulation with certificated securities | CZK 200 + insurance |
| Fee for sending information on completed transactions in electronic form | free of charge |
| Fee for sending information on completed transactions by mail | CZK 20 |
| Fee for submitting an Order regarding the purchase or sale of Securities | free of charge |
| Fee for submitting an Order regarding the price limit change (for each ISIN) | CZK 20 |
| Fee for submitting an Order regarding the cancellation of an active Order | CZK 20 |
| Fee for submitting an Order to transfer securities | CZK 50 |
| Fee for submitting an Order to passing securities | CZK 50 |
| Dividend and interest pay-off from Securities registered on Portfolio account | free of charge |
| Bond principal pay-off from bonds registered on Portfolio account | free of charge |

>> Stock exchange transactions

| | |
|----------------------------|---------------------|
| CZK 1 - 100,000 | 0.90%, min. CZK 100 |
| CZK 100,001 - 1,000,000 | CZK 600 + 0.30% |
| CZK 1,000,001 - 2,000,000 | CZK 1,900 + 0.17% |
| CZK 2,000,001 - 6,000,000 | CZK 2,100 + 0.16% |
| CZK 6,000,001 - 20,000,000 | CZK 3,300 + 0.14% |
| CZK 20,000,001 and more | individually |

Besides, the fee according to Prague Stock Exchange pricelist is charged.

| >> OTC trades with bonds and primary issue - volume in nominal value (without accrued interest) | |
|---|--------------------------------------|
| CZK 1 - 5,000,000 | CZK 1,700 + 0.10%, min. CZK 2,700 |
| CZK 5,000,001 and more | CZK 4,200 + 0.05% |
| Besides, the fee according to CDS pricelist is charged. Bank may change fee for primary bonds issue according to conditions of the issuer or conditions of the emission administrator, Client is informed prior to bond subscription. | |

| >> Primary stock subscription |
|---|
| Fees for primary stock subscription are always determined by the Bank on individual basis; fees are announced prior to the subscription |

| >> Transfers and passing of the Securities | |
|---|---------|
| Request for Security transfer settlement (for each ISIN) | CZK 500 |
| Request for Security transition settlement (for each ISIN) | CZK 300 |
| Transfer of Client's account from unclassified register at CDS to Client's Portfolio account | CZK 300 |
| Transfer of particular Securities from Client's account in unclassified register at CDS to Client's Portfolio account | CZK 300 |
| Transfer between two accounts administered by the Bank in keeping separate records or records based on separate records of investment instruments (for each ISIN) | CZK 300 |

| >> Processing of Securities | |
|--|---------------------------------------|
| Bonds | monthly according to the daily values |
| - for the sum of nominal value CZK 0 - 10,000,000 ¹⁾ | 0.05% of the amount |
| - for the sum of nominal value above CZK 10,000,000 ¹⁾ | 0.04% of the amount |
| Trade-able stocks and other Securities at PSE | monthly according to the daily values |
| - for the sum of market value CZK 0 - 3,000,000 ¹⁾ | 0.06% of the amount |
| - for the sum of market value CZK 3,000,001 - 10,000,000 ¹⁾ | 0.05% of the amount |
| - for the sum of market value above CZK 10,000,001 ¹⁾ | 0.04% of the amount |
| Non-tradeable shares and other Securities | monthly according to the daily values |
| - for the sum of nominal value ¹⁾ | 0.10% of the amount |
| CZK 15 is the minimum monthly fee for processing of Securities | |

| >> Lien of Securities / Suspension of the right of owner to dispose of the investment instrument | |
|---|----------------|
| Registration / modification in the registration of the right of lien / PPN where the Bank is the creditor / for Bank | free of charge |
| Registration / modification in the registration of the right of lien / PPN where the Bank is not the creditor / commander ¹⁾ | CZK 500 |
| Termination of the right of lien / PPN where the Bank is the creditor / commander | free of charge |
| Termination of the right of lien / PPN where the Bank is not the creditor / commander ¹⁾ | CZK 500 |



Statements from Securities

| | |
|--|----------------|
| Statement from Portfolio account | free of charge |
| Ownership statement from the central register at CDS ¹⁾ | CZK 50 |
| Statement from items not registered at CDS | |
| - for the Client with the account at the Bank ¹⁾ | CZK 150 |
| - for the Client without the account at the Bank ¹⁾ | CZK 300 |



Other services

| | |
|---|---------------------------------------|
| Other services requiring the communication with CDS ¹⁾ | individually |
| Tax refundation | CZK 1,500 + fee paid to third parties |



Extract from Issue Records in CDS

| | |
|--|-----------------------------------|
| Extract from the issue record | |
| - for the Client with the account in the Bank ¹⁾ | CDS fee + CZK 5,000 ²⁾ |
| - for the Client without the account in the Bank ¹⁾ | CDS fee + CZK 7,000 ²⁾ |

¹⁾ Prices do not include VAT, which will be added in the case of applying at the appropriate amount.

²⁾ CDS fee is set in CDS pricelist and charged to the Client.



Financial Market Products

Fees are set individually, by means of a separate agreement for each business transaction.

Insurance

>> Insurance

>> Payment card insurance

>> Payment insurance

>> Credit insurance

Insurance

>> Payment card insurance

>> Merlin (collective)

Fee for insurance

CZK 348 yearly

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

>> Payment insurance

>> MojePojištění (subscription policy)

Fee for insurance - option Klasik

CZK 468 yearly

Fee for insurance - option Klasik +

CZK 828 yearly

Fee for insurance - option Extra

CZK 1,428 yearly

Fee for insurance - option Extra +

CZK 2,388 yearly

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

>> Credit insurance ¹⁾

>> Risk life insurance for a mortgage loan

Option A – insurance in case of death and full disability, client's age at entry of 18 – 35 (inclusive)

0.025% per month of the insurance money

Option A – insurance in case of death and full disability, client's age at entry of 46 – 60 (inclusive)

0.045% per month of the insurance money

Option B – insurance in case of death, full disability and incapacity for work

0.025% per month of the insurance money +
0.01% per month of the insured loan

Option C – insurance in case of death, full disability, incapacity for work and loss of employment

0.025% per month of the insurance money +
0.02% per month of the insured loan

Cancellation of the insurance on the policyholder's request within 2 months after the beginning of the insurance

risk premium
(until the date of the termination)

¹⁾ Products of Komerční pojišťovna a.s. for which KB intermediates sales. The fees mentioned in this part of the pricelist are charged by the company Komerční pojišťovna, a.s. The price for services is collected on the basis of an agreement between a client and the entity. The fees mentioned in this part of the pricelist are presented only for the informative purpose.

Other services

>> Other services

>> Cheques

>> Bank Information

>> Other services

>> No more offered services

Cheques

>> Cheques

| | KB private cheques | KB bank cheques | Foreign cheques and domestic cheques payable with another bank | Loro and Nostro cheques |
|--|---------------------------------------|---------------------------------------|---|-------------------------|
| Cheque issuance and delivery | | | | |
| Issue of a cheque - paid from an account in KB | CZK 5 | CZK 300 | - | - |
| Delivery of cheque to client by mail | CZK 150 | CZK 150 | - | - |
| Getting cheques at KB branch | CZK 300 | CZK 300 | - | - |
| Cheque settlement | | | | |
| Settlement of cheque's value after collection into account in KB | - | - | CZK 200 for cheques up to amount of CZK 20 ths., 1% for cheques above amount of CZK 20 ths. + foreign bank expenses | - |
| Prompt cheque settlement into account in KB | free of charge | free of charge | CZK 500 for cheques up to amount of CZK 25 ths., 2% for cheques above amount of CZK 25 ths. + foreign bank expenses | free of charge |
| Prompt settlement of foreign welfare cheques into account in KB | - | - | CZK 100 | - |
| Cash settlement of cheque | CZK 100 | CZK 400 | - | CZK 400 |
| Other cheques operations | | | | |
| Collection of KB private cheque from abroad | CZK 750 | - | - | - |
| Stop payment, countermand, cancellation of stop payment / countermand or returning of cheque | CZK 200 for each report ¹⁾ | CZK 200 for each report ²⁾ | - | - |
| Processing of unpaid cheque or cheque verification of cheque at issuer bank | - | - | CZK 250 | - |

¹⁾ In case of returning of KB private cheque the fee is not charged.

²⁾ Service of cancellation of stop payment is not provided.

Fees are charged in the same currency of clients' account, in case of cash we use the same currency of proceeded cash. For converting is used current exchange rate "foreign exchange centre" KB.

Bank information

>> Bank information

>> Providing bank information about KB Client

Basic information

CZK 500 + 21% VAT

Extensive information

CZK 1,000 + 21% VAT

Issue of a bank reference to a client of KB in Czech or English

CZK 500 + 21% VAT

Acquiring credit information about a domestic or international entity

CZK 100 + expenses of the agency + 21% VAT

Providing information to an authorized person in accordance to an execution title, that suffered damage (as per § 38 para 6 of Bank's Act No. 21/1992 Coll.)

CZK 250 + 21% VAT

If claimant requires information about more subjects, the fee shall be charged for each information related to particular subject.

Other services

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

For single returned returnable container or in advance provided disposable package to clients – is related to cashless branch

free of charge

>> Rental of safe-deposit (yearly) - for client's of KB Group

With value of saved things up to 1 million CZK
Size: up to 15,000 cm³ (including)

CZK 1,020 + 21% VAT

With value of saved things up to 1 million CZK
Size: from 15,000 to 30,000 cm³ (including)

CZK 2,040 + 21% VAT

With value of saved things up to 1 million CZK
Size: from 30,000 to 50,000 cm³ (including)

CZK 3,060 + 21% VAT

With value of saved things up to 1 million CZK
Size: over 50,000 cm³

CZK 4,080 + 21% VAT

With value of saved things up to 10 million CZK
Size: up to 15,000 cm³ (including)

CZK 3,060 + 21% VAT

With value of saved things up to 10 million CZK
Size: from 15,000 to 30,000 cm³ (including)

CZK 6,120 + 21% VAT

With value of saved things up to 10 million CZK
Size: from 30,000 to 50,000 cm³ (including)

CZK 9,180 + 21% VAT

With value of saved things up to 10 million CZK
Size: over 50,000 cm³

CZK 12,240 + 21% VAT

With value of saved things over 10 million CZK

individually + 21% VAT

>> Rental of safe-deposit (yearly) - for clients who did not subscribed for any other product in KB Group

With value of saved things up to 1 million CZK
Size: up to 15,000 cm³ (including)

CZK 1,400 + 21% VAT

With value of saved things up to 1 million CZK
Size: from 15,000 to 30,000 cm³ (including)

CZK 2,700 + 21% VAT

With value of saved things up to 1 million CZK
Size: from 30,000 to 50,000 cm³ (including)

CZK 4,000 + 21% VAT

With value of saved things up to 1 million CZK
Size: over 50,000 cm³

CZK 5,400 + 21% VAT

With value of saved things up to 10 million CZK
Size: up to 15,000 cm³ (including)

CZK 3,990 + 21% VAT

With value of saved things up to 10 million CZK
Size: from 15,000 to 30,000 cm³ (including)

CZK 7,990 + 21% VAT

With value of saved things up to 10 million CZK
Size: from 30,000 to 50,000 cm³ (including)

CZK 11,990 + 21% VAT

With value of saved things up to 10 million CZK
Size: over 50,000 cm³

CZK 15,990 + 21% VAT

With value of saved things over 10 million CZK

individually + 21% VAT

>> Telecommunication services related to bank information

| | |
|---|-------------------|
| For a message submitted by SWIFT | CZK 150 + 21% VAT |
| For message handed up by phone – per 1 min. | CZK 30 + 21% VAT |
| Fax message – per 1 page | CZK 30 + 21% VAT |
| E-mail message | free of charge |

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

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

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

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

>> Other services

>> Amortization of lost, shattered or dispossessed document

| | |
|---|---------|
| Document amortized by the court | CZK 150 |
| Document amortized by the bank | CZK 200 |
| Prohibition of payment (blocking) from documents, that are amortized by court when they are lost, shattered or dispossessed (if follow up document amortization after prohibition of payment, the fee is not collected) | CZK 150 |
| Prohibition of payment (blocking) from documents, that are amortized by bank when they are lost, shattered or dispossessed (if follow up document amortization after prohibition of payment, the fee is not collected) | CZK 200 |

>> Other services in KB Price list – concretely unlisted flat rate for 15 minutes (incl. partial) ¹⁾

| | |
|---------------|------------------|
| VAT-free | CZK 75 |
| Liable to VAT | CZK 75 + 21% VAT |

¹⁾ If it is flat rate liable to VAT according to valid statutory text number 235/2004 digest about VAT, then it is applied tax rate (21%) by the item.

>> Conclusion of an agreement about the administration of purchase price Purchase Price Administration

| | |
|--|--|
| Conclusion | 0.2% of administered amount, min. CZK 6,000, max. CZK 20,000 |
| Conclusion with individual adjustment at the client's request | 0.4% of administered amount, min. CZK 12,000 |
| Change in the account number or the time period at the request of client | CZK 1,500 |
| Other changes at the client's request | 0.2% of administered amount, min. CZK 6,000 |
| Make confirmation for purpose of granting social benefits and pension | free of charge |

No more offered services

Legend:

- ✓ included in package
- not included in package

⇒ Packages and current accounts

| | Child account | G2 | G2 above standard | IDEAL account | Perfekt account | Extra account |
|---|--|-------------------------------------|-----------------------|---------------|---------------------------|----------------|
| Monthly fee | free of charge | free of charge | CZK 20 | CZK 22 | CZK 49 ¹¹⁾ | CZK 125 |
| CZK current account maintenance | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Monthly account statement electronically | only upon account movement ¹⁰⁾ | - | - | - | - | - |
| Monthly current account statement by mail | | ✓ | ✓ | - | - | ✓ |
| Conclusion of authorized account unsecured standard overdraft | - | ✓ | ✓ | - | - | ✓ |
| Conclusion of authorized account unsecured overdraft Start | - | - | - | ✓ | ✓ | - |
| Internet banking MojeBanka (including monthly statement electronically) ⁵⁾ | ✓ | - | ✓ | - | ✓ | ✓ |
| Telephone banking Expresní linka KB | - | ✓ | ✓ | - | ✓ | ✓ |
| Mobile banking Mobilní banka | ✓ | - | ✓ | - | - | ✓ |
| Prima card | ✓ | - | - | - | - | - |
| Electronic card ⁸⁾ | - | ✓ | 2x | ✓ | ✓ | ✓ |
| Embossed card | - | - | ✓ | - | - | ✓ |
| Gold Card | - | - | - | - | - | - |
| e-Card | - | - | ✓ | - | - | ✓ |
| Optical key card | - | - | - | - | - | - |
| MůjKlíč chip card + chip card reader | - | - | - | - | - | - |
| EUR current account maintenance | - | - | ✓ | - | - | ✓ |
| Monthly statement of account in EUR electronically and/or by mail | - | - | ✓ (electronically) | - | - | ✓ |
| Cash operations | processing of cash deposit in CZK, 1 cash withdrawal in CZK over the counter in month | see Cash operations | | | | |
| Price per item | | | | | | |
| Expresní linka KB | - | CZK 19 | CZK 19 | CZK 19 | CZK 19 | CZK 19 |
| MojeBanka / MojeBanka Business | CZK 6 | CZK 6 | free of charge | CZK 6 | together 2 free of charge | free of charge |
| MojePlatba | CZK 6 | CZK 6 | free of charge | CZK 6 | 2 free of charge | free of charge |

| | Child account | G2 | G2 above standard | IDEAL account | Perfekt account | Extra account |
|---|----------------|---------------------|---------------------|---------------------|---------------------|----------------|
| Mobilní banka | CZK 6 | free of charge | free of charge | CZK 6 | CZK 6 | free of charge |
| Branch - processing of paper payment order in CZK the day of submitting the order to the bank ⁴⁾ | CZK 69 | CZK 69 | CZK 69 | CZK 69 | CZK 69 | CZK 69 |
| Processing of other paper orders (e.g. self-services box, collection order between accounts managed in KB) - except for examples stated in the note ⁴⁾ | CZK 39 | CZK 39 | CZK 39 | CZK 39 | CZK 39 | CZK 39 |
| Book entry from a client's standing payment order | - | CZK 6 | CZK 6 | CZK 6 | CZK 6 | free of charge |
| Book entry from a client's standing order to automatic transfer | - | CZK 6 | CZK 6 | CZK 6 | CZK 6 | CZK 6 |
| Incoming payment (incoming collection not included) | free of charge | free of charge | free of charge | CZK 5 | CZK 5 | free of charge |
| Outgoing collection | - | free of charge | free of charge | CZK 6 | CZK 6 | free of charge |
| Supplementary charge for item processed in framework of interbank payment system | free of charge | CZK 2 ⁷⁾ | CZK 2 ⁷⁾ | CZK 2 ⁷⁾ | CZK 2 ⁷⁾ | free of charge |
| Direct debit mandate (incl. SIPO) and placing standing orders for free of charge payment in the first 3 months following account opening are allowed | - | - | - | ✓ | ✓ | ✓ |

| | Premium account | The Blue account | The Blue account Plus | Duo account | B-account |
|---|----------------------------|------------------------------|------------------------------|------------------------------|-----------|
| Monthly fee | CZK 299 | free of charge ²⁾ | free of charge ³⁾ | free of charge ⁴⁾ | CZK 50 |
| CZK current account maintenance | ✓ | ✓ | ✓ | ✓ | ✓ |
| Monthly account statement electronically | - | - | - | - | - |
| Monthly current account statement by mail | ✓ | - | - | - | - |
| Conclusion of authorized account unsecured standard overdraft | ✓ | - | - | - | - |
| Conclusion of authorized account unsecured overdraft Start | - | - | - | - | - |
| Internet banking MojeBanka (including monthly statement electronically) ⁵⁾ | ✓ | ✓ | ✓ | ✓ | - |
| | | or | | | |
| Telephone banking Expresní linka KB | ✓ | ✓ | ✓ | ✓ | - |
| Mobile banking Mobilní banka | ✓ | - | - | - | - |
| Prima card | - | - | - | - | - |
| Electronic card ⁸⁾ | - | ✓ | 2× | ✓ | - |
| Embossed card | ✓ | - | - | - | - |
| Gold Card | ✓ | - | - | - | - |
| e-Card | ✓ | - | - | - | - |
| Optical key card | ✓ | - | - | - | - |
| MůjKlíč chip card + chip card reader | ✓ | - | - | - | - |
| EUR current account maintenance | ✓ | - | - | - | - |
| Monthly statement of account in EUR electronically and/or by mail | ✓ | - | - | - | - |
| Cash operations | <u>see Cash operations</u> | | | | |
| Price per item | | | | | |
| Expresní linka KB | CZK 19 | CZK 19 | CZK 19 | CZK 19 | CZK 19 |



| | Premium account | The Blue account | The Blue account Plus | Duo account | B-account |
|---|-----------------|---------------------|-----------------------|---------------------|---------------------|
| MojeBanka / MojeBanka Business | free of charge | CZK 6 | CZK 6 | CZK 6 | CZK 6 |
| MojePlatba | free of charge | CZK 6 | CZK 6 | CZK 6 | CZK 6 |
| Mobilní banka | free of charge | CZK 6 | CZK 6 | CZK 6 | CZK 6 |
| Branch - processing of paper payment order in CZK the day of submitting the order to the bank ⁶⁾ | CZK 69 | CZK 69 | CZK 69 | CZK 69 | CZK 69 |
| Processing of other paper orders (e.g. self-services box, collection order between accounts managed in KB) - except for examples stated in the note ⁶⁾ | CZK 39 | CZK 39 | CZK 39 | CZK 39 | CZK 39 |
| Book entry from a client's standing payment order | free of charge | CZK 6 | CZK 6 | CZK 6 | CZK 6 |
| Book entry from a client's standing order to automatic transfer | CZK 6 | CZK 6 | CZK 6 | CZK 6 | CZK 6 |
| Incoming payment (incoming collection not included) | free of charge | CZK 5 | CZK 5 | CZK 5 | CZK 5 |
| Outgoing collection | free of charge | CZK 6 | CZK 6 | CZK 6 | CZK 6 |
| Supplementary charge for item processed in framework of interbank payment system | free of charge | CZK 2 ⁷⁾ | CZK 2 ⁷⁾ | CZK 2 ⁷⁾ | CZK 2 ⁷⁾ |
| Direct debit mandate (incl. SIPO) and placing standing orders for free of charge payment in the first 3 months following account opening are allowed | ✓ | ✓ | ✓ | ✓ | - |



Packages and current accounts ⁵⁾

| | |
|---|-----------------|
| Expres account KB | CZK 85 monthly |
| Includes the following products and services: CZK current account maintenance, embossed card (first year free of charge, then according to current annual price of the card), telephone banking Expresní linka KB, Internet banking MojeBanka, one electronic account statement with monthly frequency | |
| A-account KB | CZK 210 monthly |
| Includes the following products and services: CZK current account maintenance, 2 embossed cards, all withdrawals from a KB ATM a month executed with each of these cards, telephone banking Expresní linka KB, internet banking MojeBanka, MojeBanka Business, Profibanka, Přímý kanál, Mobilní banka and MojePlatba, one statement of account in electronic and/or mail form or personal taking at branch with any frequency, setting-up (change, cancellation) of drawing of financial funds into the overdraft (secured and unsecured), entry of standing payment orders, setting up / changes / cancellations or automated transfers of excess balances in favour of selected accounts administered by KB, optical key card | |
| G2.2 (15-30 years old) Package of transactions ⁹⁾ | |
| Package of transactions for G2.2 contracted until 31. 7. 2016 | free of charge |
| MůjÚčet Package of transactions ⁹⁾ | |
| Package of transactions for MůjÚčet contracted until 31. 7. 2017 | CZK 39 monthly |

⁵⁾ Perfekt account in variation with telephone banking Expresní linka KB and internet banking MojeBanka for CZK 85 monthly.

⁶⁾ Blue account is free of charge if:
monthly net credit turnover on this account is higher than CZK 10,000, while the owner of the account has an active contract for any product MPSS.
They are not met at the same time both the above conditions for CZK 49 monthly.
Direct banking second channel - Expresní linka KB or MojeBanka for CZK 50 monthly.

⁷⁾ Blue account Plus is free of charge if:
monthly net credit turnover on this account is higher than CZK 25,000, while the owner of the account has an active contract for any product MPSS.
They are not met at the same time both the above conditions for CZK 99 monthly.

⁸⁾ Duo account is designed for owners of KB business packages.

⁹⁾ In case the package includes a direct banking service MojeBanka, it is also possible to ask for the service MojeBanka Business, which will be free of charge.

⁶⁾ Will be used in case of paper payment order in CZK sent from current account in CZK to an account in the same currency in KB or to an account in other bank.

⁷⁾ Exclusive of the outgoing payments to other banks through MojeBanka, MojeBanka Business, Profibanka, Přímý kanál, Mobilní banka and MojePlatba.

⁸⁾ The electronic card is at the end of its validity replaced on embossed cards.

⁹⁾ Package of transactions includes entries for all transactions carried out via MojeBanka / MojeBanka Business / Mobilní banka / MojePlatba / Profibanka, if concluded, entries from standing payment orders, from incoming collections from other banks, from outgoing collections. Book entries from paper payment orders (branch, box) and via Expresní linka KB are charged in compliance with KB Price list.

¹⁰⁾ Child account includes one account statement sent electronically and/or by mail with monthly frequency only if there was at least one payment transaction.

Prices are stated in CZK and are settled in the current account currency.

For converting is used current exchange rate "foreign exchange centre" KB.

Debit cards

| | Embossed Card - design Lady | Electronic card ⁴⁾ | Kontakt card | Prima card |
|--|--------------------------------|-------------------------------|----------------------|---|
| Card type | electronic | electronic | electronic | electronic |
| Account in which included | – | – | – | Child account |
| Annual fee for card | CZK 490 | CZK 250 | CZK 490 | free of charge |
| Annual fee for MyCard - card with individual design | – | CZK 99 ²⁾ | – | – |
| Enabling / disabling the card for online payments | free of charge | free of charge | free of charge | – |
| Express enabling / disabling the card for online payments | CZK 19 | CZK 19 | CZK 19 | – |
| Cash withdrawal from KB ATM | free of charge | free of charge | free of charge | CZK 9 / 2 withdrawals free of charge in month |
| Cash deposit in CZK through KB deposit ATM on behalf of an account in CZK or in foreign currency, to which the card was issued | free of charge | free of charge | free of charge | free of charge |
| Cash withdrawal from ATM of other domestic banks | CZK 39 | CZK 39 | CZK 39 | CZK 39 |
| Cash withdrawal from ATM abroad | CZK 99 | CZK 99 | CZK 99 | CZK 99 |
| Cash Advance | CZK 149 | CZK 149 | CZK 149 | CZK 149 |
| Cash back | free of charge | free of charge | free of charge | free of charge |
| Balance inquiry in KB ATM | free of charge | free of charge | free of charge | free of charge |
| Balance inquiry in ATM of other banks | CZK 25 | CZK 25 | CZK 25 | CZK 25 |
| Sending of one payment card statement by mail | CZK 5 | CZK 5 | CZK 5 | CZK 5 |
| Delivery of one payment card statement at branch | CZK 5 | CZK 5 | CZK 5 | CZK 5 |
| Sending of one payment card statement electronically | free of charge | free of charge | free of charge | free of charge |
| Change of PIN in KB ATMs | CZK 19 | CZK 19 | CZK 19 | free of charge |
| Repeated delivery of PIN | CZK 50 ¹⁾ | CZK 50 ¹⁾ | CZK 50 ¹⁾ | CZK 50 |
| Change of weekly limits through of service MojeBanka, MojeBanka Business | free of charge | free of charge | free of charge | – |
| Change of weekly limits through of service Expressní linka KB | CZK 19 | CZK 19 | CZK 19 | – |
| Express change of weekly limits | CZK 19 | CZK 19 | CZK 19 | – |
| Change of weekly limits at branch | CZK 69 | CZK 69 | CZK 69 | free of charge |
| Card stoplisting | free of charge | free of charge | free of charge | free of charge |



| | Embossed Card - design Lady | Electronic card ⁴⁾ | Kontakt card | Prima card |
|--|--|--------------------------------------|-------------------------|-------------------|
| Card type | electronic | electronic | electronic | electronic |
| Emergency Cash Advance | CZK 3,500 ¹⁾ | CZK 3,500 ¹⁾ | CZK 3,500 ¹⁾ | – |
| Emergency Card Replacement | CZK 4,000 | CZK 4,000 | CZK 4,000 | CZK 4,000 |
| Incoming Payment on card into a current / credit account in KB, to which the card is issued ³⁾ | free of charge | free of charge | free of charge | free of charge |
| Incoming Express Payment on card into a current / credit account in KB, to which the card is issued ³⁾ | 1%, min. CZK 29 | 1%, min. CZK 29 | 1%, min. CZK 29 | 1%, min. CZK 29 |

¹⁾ In case of Merlin property insurance, the fee will be returned.

²⁾ Charge is made together with annual charge for card. In the case of a card issued / arranged within an account, this charge is made separately.

³⁾ This is the incoming payment VISA Direct or MasterCard MoneySend. A percentage of the fee for Express Payment on card („Incoming amount”) is calculated from the incoming amount on the day of its accounting treatment for the card company.

⁴⁾ The electronic card is at the end of its validity replaced on embossed cards.

Credit cards

| | VISA Electron | MasterCard |
|--|------------------------------------|--|
| Account in which included | – | – |
| Annual fee for card | – | CZK 350 |
| Annual fee for issue of second card to account | CZK 200 | CZK 350 |
| Annual fee for MyCard - card with personal design | CZK 99 ¹⁾ | CZK 99 ¹⁾ |
| Monthly fee for administration and management of credit account | CZK 30 / 5 ⁴⁾ | CZK 20 |
| Interest rate for calculation of interest on credit | see KB interest rates announcement | see KB interest rates |
| Cash withdrawal at KB ATM | 1%, min. CZK 30 | 1%, min. CZK 30 |
| Cash withdrawal at ATM of other domestic banks | 1%, min. CZK 50 | 1%, min. CZK 50 |
| Cash withdrawal from ATM abroad | 1%, min. CZK 100 | 1%, min. CZK 100, 1 withdrawal for free |
| Cash Advance | 1%, min. CZK 100 | 1%, min. CZK 100 |
| Cash back | free of charge | free of charge |
| Balance inquiry in KB ATM | free of charge | free of charge |
| Balance inquiry in ATM of other domestic banks | CZK 25 | CZK 25 |
| Sending of one credit card statement by mail - monthly | CZK 30 | CZK 30 |
| Sending of one credit card statement electronically - monthly | free of charge | free of charge |
| Cashless transfer from a credit account with a credit card to account in CZK | 1% | 1% |
| Change of PIN in KB ATMs | CZK 19 | CZK 19 |
| PIN delivery via SMS | free of charge | free of charge |
| Payment card PIN delivery by mail | free of charge | free of charge |
| Payment card PIN delivery at branch | CZK 100 | CZK 100 |
| Repeated delivery of PIN to payment card by mail | free of charge | free of charge |
| Non-standard delivery of a card and/or PIN - in KB headquarters in person | – | CZK 2,000 |
| Non-standard delivery of a card and/or PIN - express delivery within CR (card and PIN are sent separately) | – | CZK 2,000 |
| Non-standard delivery of a card and/or PIN - delivery abroad ³⁾ (card and PIN are sent separately) | – | CZK 1,000 |
| Lowering and raising of credit limit | free of charge | free of charge |
| Card data alteration (weekly limit, enabling / disabling the credit card for online payments, name, etc.) through EL KB or at branch | free of charge | free of charge |
| Express change of weekly limits | CZK 19 | CZK 19 |
| Express enabling / disabling the card for online payments | CZK 19 | CZK 19 |
| Other changes in the contract initiated by a client | CZK 200 | CZK 200 |
| Sending by post a notification of an overdraft of the credit limit | CZK 20 | CZK 20 |
| Sending by post a reminder in case a regular installment is not carried out | CZK 500 | CZK 500 |

| | | |
|---|-------------------------|-------------------------|
| Card stoplisting | free of charge | free of charge |
| Issuing of card substitute after stoplisting ²⁾ / issuing of a duplicate ³⁾ | CZK 200 | CZK 200 |
| Emergency Cash Advance (surrogate cash at counter after loss, pilferage of credit card etc.) | CZK 3,500 ³⁾ | CZK 3,500 ³⁾ |
| Emergency Card Replacement (issuing of a surrogate credit card without PIN abroad after its loss, pilferage of credit card, etc.) | CZK 4,000 | CZK 4,000 |
| Incoming Payment on card into a current / credit account in KB, to which the card is issued ⁵⁾ | free of charge | free of charge |
| Incoming Express Payment on card into a current / credit account in KB, to which the card is issued ⁵⁾ | 1%, min. CZK 29 | 1%, min. CZK 29 |
| Travel insurance to Blue Credit Card | - | - |
| Ability to repay insurance | ✓ | - |

¹⁾ Fee is charged together with annual fee for credit card. In case of a credit card issued for free, this fee is charged separately.

²⁾ Service available also for Micro-enterprises. In case of Merlin property insurance, the fee for issuing of card substitute after stoplisting will be returned.

³⁾ In case of Merlin property insurance, the fee will be returned.

⁴⁾ Valid for owners of the following students current accounts: G2.2 and G2, if this price is included in their Personal Credit Card Contract.

⁵⁾ This is the incoming payment VISA Direct or MasterCard MoneySend. A percentage of the fee for Express Payment on card („Incoming amount“) is calculated from the incoming amount on the day of its accounting treatment for the card company.

>> Statements of account – no more arranged frequencies

| Statement of account | Electronically | By mail | Personal taking at branch |
|----------------------|----------------|---------|---------------------------|
| Fortnightly | - | CZK 70 | CZK 170 |

Personal loans

| | The Blue Loan | Premium loan | Perfekt loan | Personal loan secured |
|---|------------------------------|---|---|---|
| Processing and evaluation of a loan application ¹⁾ | free of charge | free of charge | free of charge | 0,8%, max. CZK 2,900 ²⁾ |
| Monthly credit administration ³⁾ (for contracts concluded as of 1. 1. 2013) | - | free of charge | free of charge | free of charge |
| Monthly credit administration ³⁾ (for contracts concluded before 31. 12. 2012) | free of charge | free of charge | free of charge | CZK 80 |
| Evaluation of risks related to the real estate pledge - standard | - | - | - | - |
| Evaluation of risks related to the real estate pledge - express | - | - | - | - |
| Evaluation of risk connected to loan drawing | - | - | - | - |
| Changes in contract - personal data of a client, change of the account number (within KB only) for the credit redemption, or change of the statement of the account form, additional submission / cancelation of voluntary payment protection insurance | free of charge | free of charge | free of charge | free of charge |
| Modification in agreement of stipulated terms and conditions of credit initiated by client | CZK 2,000 | CZK 2,000 ⁴⁾ | CZK 2,000 ⁴⁾ | CZK 2,000 ⁴⁾ |
| Loan drawing | free of charge | free of charge | free of charge | free of charge |
| Credit drawing after proposal for authorization to register loan | - | - | - | - |
| Credit account statement electronically | free of charge | free of charge | free of charge | free of charge |
| Service of sending credit account statement in paper form | CZK 20 | CZK 20 monthly ⁵⁾ | CZK 20 monthly ⁵⁾ | CZK 20 monthly ⁵⁾ |
| Premature repayment | free of charge ⁷⁾ | free of charge ⁷⁾ | free of charge ⁷⁾ | free of charge ⁷⁾ |
| Payment protection insurance - collective (valid for contracts concluded until 19. 8. 2013) | free of charge | free of charge | free of charge | - |
| Payment protection insurance - voluntary (valid for contracts concluded as of 20. 8. 2013, price for first or one insured) ⁶⁾ | - | 0,10% monthly from loan contract amount | 0,10% monthly from loan contract amount | 0,10% monthly from loan contract amount |
| Payment protection insurance - voluntary (valid for contracts concluded as of 20. 8. 2013, price for second to fourth insured, price per one person) ⁶⁾ | - | 0,08% monthly from loan contract amount | 0,08% monthly from loan contract amount | 0,08% monthly from loan contract amount |
| Sending of 1 st notice - notice of failure to make payment of a credit instalment | CZK 250 | CZK 250 | CZK 250 | CZK 250 |
| Sending of 2 nd notice and following notices when failing to make loan repayment (reminder is charged if amount of the debt is higher than CZK 1,000) | CZK 500 | CZK 500 | CZK 500 | CZK 500 |
| Issuing confirmation about the amount of credit interest based on contract party requirements (not dealing with automatically sent confirmations) | CZK 200 + 21% VAT | CZK 200 + 21% VAT | CZK 200 + 21% VAT | CZK 200 + 21% VAT |
| SCD registration / modification in the registration of the collateral right where KB is the creditor | - | - | - | free of charge |
| Signing of removal of the collateral right where KB is the creditor | - | - | - | free of charge |

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

²⁾ Fee shall be set from the credit's value.

³⁾ 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.

⁴⁾ Free of charge in case of restructuring of client account or change of installment date.

⁵⁾ Valid for personal loans contracted from 1. 7. 2010, for personal loans contracted until 30. 6. 2010 free of charge.

⁶⁾ The fee is collected since an insurance contract begin for every month even incomplete during the loan is active.

⁷⁾ It includes the price of item for the paper payment order in the form of a request for early repayment.

Personal loans

| | MojePůjčka Plus | Loan for notebook | Real Estate loan | Garant loan |
|---|--|--|---|---|
| Processing and evaluation of a loan application ¹⁾ | free of charge | free of charge | 0,8%, min. CZK 1,500 max. CZK 6,000 ²⁾ | CZK 6,000 |
| Monthly credit administration ³⁾ (for contracts concluded as of 1. 1. 2013) | free of charge | free of charge | free of charge | free of charge |
| Monthly credit administration ³⁾ (for contracts concluded before 31. 12. 2012) | CZK 50 | free of charge | CZK 80 | CZK 150 |
| Evaluation of risks related to the real estate pledge - standard | - | - | CZK 3,500 residential unit / CZK 4,500 house / other types of real estates individually | CZK 3,500 residential unit / CZK 4,500 house / other types of real esta- tes individually |
| Evaluation of risks related to the real estate pledge - express | - | - | CZK 1,000 residential unit / house | CZK 1,000 residential unit / house |
| Evaluation of risk connected to loan drawing | - | - | individually | - |
| Changes in contract - personal data of a client, change of the account number (within KB only) for the credit redempti- on, or change of the statement of the account form, additional submission / cancelation of voluntary payment protection insurance | free of charge | free of charge | free of charge | free of charge |
| Modification in agreement of stipulated terms and conditions of credit initiated by client | CZK 2,000 ⁴⁾ | CZK 2,000 ⁴⁾ | CZK 2,000 ⁴⁾ | CZK 2,000 ⁴⁾ |
| Loan drawing | free of charge | free of charge | free of charge | free of charge |
| Credit drawing after proposal for autho- rization to register loan | - | - | CZK 1,500 | CZK 1,500 |
| Credit account statement electronically | free of charge | free of charge | free of charge | free of charge |
| Service of sending credit account state- ment in paper form | CZK 20 monthly ⁵⁾ | CZK 20 monthly ⁵⁾ | CZK 20 monthly ⁵⁾ | CZK 20 monthly ⁵⁾ |
| Premature repayment | free of charge ⁷⁾ | free of charge ⁷⁾ | free of charge ⁷⁾ | free of charge ⁷⁾ |
| Payment protection insurance - collective (valid for contracts conclu- ded until 19. 8. 2013) | free of charge | - | free of charge | - |
| Payment protection insurance - voluntary (valid for contracts conclu- ded as of 20. 8. 2013, price for first or one insured) ⁶⁾ | 0,10% monthly from loan contract amount | 0,10% monthly from loan contract amount | 0,10% monthly from loan contract amount | 0,10% monthly from loan contract amount |
| Payment protection insurance - voluntary (valid for contracts conclu- ded as of 20. 8. 2013, price for second to forth insured, price per one person) ⁶⁾ | 0,08% monthly from loan contract amount | 0,08% monthly from loan contract amount | 0,08% monthly from loan contract amount | 0,08% monthly from loan contract amount |
| Sending of 1 st notice - notice of failure to make payment of a credit instalment | CZK 250 | CZK 250 | CZK 250 | CZK 250 |
| Sending of 2 nd notice and following notices when failing to make loan repa- yment (reminder is charged if amount of the debt is higher than CZK 1,000) | CZK 500 | CZK 500 | CZK 500 | CZK 500 |
| Issuing confirmation about the amount of credit interest based on contract party requirements (not dealing with automatically sent confirmations) | CZK 200 + 21% VAT | CZK 200 + 21% VAT | CZK 200 + 21% VAT | CZK 200 + 21% VAT |
| SCD registration / modification in the registration of the collateral right whe- re KB is the creditor | - | - | - | - |
| Signing of removal of the collateral right where KB is the creditor | - | - | - | - |

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

²⁾ Fee shall be set from the credit's value.

³⁾ 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.

⁴⁾ Free of charge in case of restructuring of client account or change of installment date.

⁵⁾ Valid for personal loans contracted from 1. 7. 2010, for personal loans contracted until 30. 6. 2010 free of charge.

⁶⁾ The fee is collected since an insurance contract begin for every month even incomplete during the loan is active.

⁷⁾ It includes the price of item for the paper payment order in the form of a request for early repayment.

Mortgage loans

Bridging Mortgage loan

| | |
|--|---|
| Processing and evaluation of a loan application ¹⁾ | CZK 2,900 |
| Monthly credit administration ²⁾ (for contracts concluded or with interest rate renewal as of 1. 1. 2013) | free of charge |
| Monthly credit administration ²⁾ (for contracts concluded before 31. 12. 2012) | CZK 150 |
| Evaluation of risks related to the real estate pledge - standard | CZK 3,500 residential unit / CZK 4,500 house / other types of real estates individually |
| Evaluation of risks related to the real estate pledge - express | CZK 1,000 residential unit / house |
| Evaluation of risk connected to loan drawing | individually |
| Credit drawing after proposal for authorization to register loan | CZK 1,500 |
| Irregular repayment at the moment of interest rate fixation change | free of charge |
| Changes in contract - personal data of a client, change of the account number (within KB only) for the credit redemption, or change of the statement of the account form | free of charge |
| Modification in agreement of stipulated terms and conditions of credit initiated by client | CZK 4,000 ³⁾ |
| Issuing confirmation about the amount of credit interest based on contract party requirements (not dealing with automatically sent confirmations) | CZK 200 + 21% VAT |
| Confirmation about amount of credit account balance | CZK 1,250 + 21% VAT |
| Loan drawing | free of charge |
| Not drawing or not full drawing of loan (for contracts concluded as of 1. 1. 2013) | 5% from undrawn amount ⁴⁾ |
| Credit account statement electronically | free of charge |
| Service of sending credit account statement in paper form | CZK 20 monthly ⁵⁾ |
| Premature repayment | see contract conditions |
| Sending of 1 st notice - notice of failure to make payment of a credit instalment | CZK 250 |
| Sending of 2 nd notice and following notices when failing to make loan repayment (reminder is charged if amount of the debt is higher than CZK 1,000) | CZK 500 |

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

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

³⁾ Free of charge in case of restructuring of client account, change of installment date or shortening the time of loan drawing.

⁴⁾ The fee for not drawing is charged in case the client has not started to draw the loan in the Agreed drawing period. The fee for not full drawing of a loan is charged in case that the amount not drawn reaches more than 20% of the contracted amount in the Agreed drawing period.

⁵⁾ Valid for loans contracted from 1. 7. 2010, for loans contracted until 30. 6. 2010 free of charge.

>> Term and saving accounts

| Services in account included | KB Saving account | Personal N-account |
|--|---|---|
| Setting up and keeping of an account | free of charge | free of charge |
| Sending of one account statement | electronically and/or by mail monthly, if in a given month will be held on account payment transactions | electronically and/or by mail monthly, if in a given month will be held on account payment transactions |
| Transfer from account to an account within KB in the same currency | free of charge | free of charge |
| Book entry charged on account | free of charge | free of charge |
| Cash withdrawal in currency of account | free of charge | free of charge |
| Premature withdrawal from account | - | free of charge |
| Cash withdrawal in case of account cancellation | free of charge | free of charge |
| Other cash operations | as in the chart enclosed in the chapter on Payment system | |
| Immobilization of Client's deposits / accounts | CZK 500 | CZK 500 |

>> Payment card insurance

>> Merlin – individual

| | |
|---|----------------|
| Basic premium | CZK 276 yearly |
| Discounted premium (second insurance for one account) | CZK 192 yearly |

>> Accident insurance

>> Patron ¹⁾

| | |
|---|----------------|
| Premium - option 1 (the main indemnity up to CZK 120,000) | CZK 480 yearly |
| Premium - option 2 (the main indemnity up to CZK 240,000) | CZK 950 yearly |

¹⁾ Products of Komerční pojišťovna a.s. for which KB intermediates sales. The fees mentioned in this part of the pricelist are charged by the company Komerční pojišťovna, a.s. The price for services is collected on the basis of an agreement between a client and the entity. The fees mentioned in this part of the pricelist are presented only for the informative purpose.

Abbreviations and general information

>> Abbreviations and general information

>> Abbreviations

>> General information

>> MojeOdměny - details

Abbreviations

| | |
|---------------------------------|---|
| Adjusting | Sorting, packing and labeling of packages of banknotes and coins in accordance with the rules set down by the valid legal regulation (especially the ČNB Notification no. 37/1994 Coll.) |
| ATM | Automatic teller machine |
| AÚV | Accrued interest |
| Banking product | Any banking agreement, service and a product provided by Bank based on Bank's banking license, including investment services provided by Bank as a securities dealer |
| BD | Housing Cooperative |
| BEST | Banking Electronic System - format of data transfer between a client and KB within direct banking |
| BIC | International identifier bank code (Business Identifier Code) that allows unique identification of the bank in the country |
| CDS | Central Depository Securities Inc. |
| CID | Creditor Identifier, mandatory part of SEPA Direct Debit under SEPA rules. CID is up to 35-character code, and 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. |
| CP | Security |
| Current account | An account managed on the basis of a contract concerning a current account (in accordance with the provisions of the § 2662 et seq. of the Law no. 89/2012 Coll., Commercial Code, as amended), to which the bank accepts payments and deposits for the client and carries out payments and payouts |
| Current balance | Accounting account balance which does not reflect authorized overdraft limit, blocking and reserve funds on the account and transactions made on the account during that business day on-line. |
| ČNB | Česká národní banka / Czech National Bank |
| Direct banking | Remote communication with KB using the following services of telephone banking Expresní linka KB, internet banking MojeBanka, MojeBanka Business, Profibanka, MultiCash KB, mobile banking Mobilní banka and the system Přímý kanál. Service Mobilní banka contains of applications Mobilní banka and Mobilní banka Business. |
| EDI BEST | Electronic Data Interchange Banking Electronic System - format of data transfer between a client and KB within direct banking |
| EIB | European Investment Bank |
| EL KB | Expresní linka KB / Express Line KB |
| Electronic personal certificate | Electronic certificate, which links the identification data of a client with his public electronic key |
| F00 | Physical entity |
| FNM | Fond národního majetku / Fund of national property |
| FOP | Physical entity – entrepreneur |
| IBAN | International Bank Account Number - is used to uniquely identify a client's account, country and bank in which client's account is kept |
| IKS KB | Investiční kapitálová společnost KB, a.s. |
| ISIN | International Security Identification Number |
| KB | Komerční banka, a. s., registered office: Praha 1, Na Příkopě 33 čp. 969, PSČ 114 07, IČ: 4531 7054, registered in the Companies Register managed by the Municipal Court in Prague, section B, insert 1360 |
| KB Group | Komerční banka, a.s., Komerční pojišťovna, a.s., KB Penzijní společnost, a.s., Modrá pyramida stavební spořitelna, a.s., Investiční kapitálová společnost KB, a.s., SG Equipment Finance Czech Republic s.r.o., ESSOX s.r.o., a Faktoring KB, a.s. |
| KB PS | KB Penzijní společnost, a.s. |
| KBSK | Komerční banka, a.s., subsidiary of foreign bank |
| KM | Compatible media - format of data transfer |
| KP | Komerční pojišťovna, a.s. |
| MF ČR | Ministry of Finance of the Czech Republic |
| Microenterprise | Small enterprise as defined by § 75 paragraph 4 for Law on payment services in its amended version |
| MPSS | Modrá pyramida stavební spořitelna, a.s. |
| MT | Message Type - swift message type |
| p. a. | Annually |

| | |
|-----------------------------------|---|
| P-klient | A client, who has concluded a General contract with KB concerning the selling / buying of Securities (P-client), in terms of which KB manages a portfolio of Securities for the client for an indefinite period of time |
| Payment "OUR" | Fees of other inland and foreign banks are paid by payer |
| PIN | Personal Identification Number |
| PO | Legal entity |
| POB | KB branch |
| PPN | Suspension of the right of owner to dispose of the investment instrument |
| Preclusive period of bank-bills | Period of time set by respective reserve bank in which the banknotes shall be accepted in restricted regime only se by this reserve bank (not accepted in commercial network any longer) |
| Private placement | The way how securities are offered and sold by non-public issue, dedicated to limited number of investors - in particular to clients of private banking |
| PSE | Prague Stock Exchange |
| Purged credit turnover on client | Is the sum of all amounts incoming in given month to all accounts (deposit and credit accounts) of one client in KB. Purged credit turnover includes transfers from other financial institutions or other clients within KB, credited interests and cash deposits to client's account. Purged credit turnover does not include 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 purged credit turnover does not include technical transfers from internal KB accounts, which are not rated as economic income on client's account. Purged credit turnover is calculated from the first day until the last day of the calendar month. |
| Purged credit turnover on account | Is the sum of all transfers from other financial institutions or from other client within KB, credited interests and cash deposits on client's account. Amounts transferred from other accounts of the same client are not included. Purged credit turnover is calculated from the first day until the last day of the current month. |
| RFT order | Request for Transfer - request for payment order in the SWIFT MT 101 format |
| Securities | Paper securities, book securities or immobilized securities |
| SEPA payment | Is a cashless transfer of funds in EUR whose amount is not limited. Both the payer and payee'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). |
| SEPA Direct Debit | Is a cashless transfer of funds from a debtor's account made in EUR and initiated by a creditor submitted via the creditor's bank, based on a previous agreement with the debtor. |
| SIPO | Centralized collection of payments |
| SWIFT | The Society for Worldwide Interbank Financial Telecommunication S.C. |
| VAT | Value added tax |

General information

1. A fee for bank services will be collected in accordance with an agreement concerning the fee concluded between KB and a client. Simultaneously with the collected fee a client is to pay a value added tax in case of taxable items of the Price list at the amount stated by the Law no. 235/2004 Coll., as amended. The basis for the calculation of the value added tax is the total amount in accordance with the Price list.
2.
 - a. In terms of settlements from abroad in foreign currencies and CZK, as well as domestic settlements in a foreign currency outside of KB, a client is going to receive the full amount of the settlement in case it is a payment carried out without expenses for the recipient (payment "OUR"). If the minimum fee exceeds the payment itself, the fee is not charged (this does not apply for "small payment" - see small payment, one payment per month for a client in equivalent to CZK 10,000 and SEPA Direct Debit).
 - b. In case of remittance abroad in CZK and foreign currency and inland remittances in a foreign currency outside KB, a client shall pay the price in accordance to the selected type of fee.
 - c. In case of remittances abroad in CZK and foreign currency and inland remittances in a foreign currency outside KB marked BEN or SHA the Client shall pay additional costs of other banks, which have been charged to KB (in case of small amount remittances).
 - d. SEPA payments submitted in paper form are processed accordingly express no extra charge for speed.
 - e. The price of payment from abroad and to other countries is calculated with the use of "average" KB exchange rate.
3. In addition to the fees stated in this Price list, KB is also authorized to charge to a client potential additional expenses required by other banks in connection to the payment transactions and provided bank services, postage, and communication expenses. KB is also authorized, in addition to fees listed in this Price list, to charge to a client a compensation of all the fees settled to an administrative or other authority (e.g. a fee for an abstract from the Companies Register, an abstract from the evidence of the population, etc.) in terms of the necessary finding or verification of identification or other similar data (especially if a client does not report a change of the domicile, change of data registered in the Companies Register, if KB unofficially learns of a decease of a client, etc.).
4. If in the individual contracts concerning providing services concluded between a client and the Bank the terms remuneration, fee or remittance are mentioned, it is deemed to be the price in accordance to this Price list.
5. In case of fees collected in cash in CZK, the collected amount of the fee shall be rounded to the closest valid nominal value of legal currency in circulation.
6. Bank accepts coins only in CZK and EUR.
7. In case there are more fees applicable to cash banking operation to book for the service on a day of operation, the Bank will charge only the highest one to a client.

The services not shown in this "Price list - Individuals", which are stated in the "Price list for Entrepreneurs, enterprises and municipalities at branch service" in the chapters Payment system: direct banking services: Profibanka, Direct banking, Cheques, Bills of exchange and Documentary Payments will be provided to a client (physical entity - individual) for the price stated in the mentioned chapters of the "Price list for Entrepreneurs, enterprises and municipalities at branch service".

1. MůjÚčet, MůjÚčet Plus, MůjÚčet Gold

1.1. Programs within MojeOdměny concept to MůjÚčet, MůjÚčet Plus, MůjÚčet Gold

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

1.1.1. Profi program

1) BONUS WITHIN Profi program CAN BE PROVIDED ONLY TO A CLIENT WITH A MůjÚčet, MůjÚčet Plus, MůjÚčet Gold WHO:

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

2) CONDITIONS ON WHICH THE BONUS IS PROVIDED WITHIN Profi program

These conditions of activity are linked to a Physical entity (F00). – e.g. for condition of activity "assets under management" is not important the total amount of business account where the client is an owner but the total amount his/her own deposits.

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

3) THE BONUS AMOUNT WITHIN Profi program ON Profi účet

- if you meet 1 condition on MůjÚčet on which the bonus is provided in given month, you will get back 50% [CZK 85] of the monthly fee for Profi účet account maintenance following month to Profi účet
- if you meet 2 conditions or more on MůjÚčet on which the bonus is provided in given month, you will get back 100% [CZK 169] of the monthly fee for Profi účet account maintenance following month to Profi účet

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

2. TOP offer

1) CONDITIONS ON WHICH TOP offer IS FREE OF CHARGE OR FOR HALF OF PRICE

- TOP offer is monthly free of charge if the total amount of your money in KB and/or in MPSS and/or KP and/or KB PS and/or IKS KB by the last business day in a last month reached at least CZK 5,000,000 or more (or equivalent in a foreign currency) and/or your purged credit turnover reached at least CZK 150,000 CZK last month
- you will pay only CZK 245 in a month if your money in KB and/or in MPSS and/or KP and/or KB PS and/or IKS KB by the last business day in a last month reached at least CZK 2,500,000 or more (or equivalent in a foreign currency) and/or your purged credit turnover reached at least CZK 80,000

3.1. KB MojePlány (My Plans) (arranged after 1. 8. 2017)

1) WHO IS ELIGIBLE FOR THE KB MojePlány BONUS?

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

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

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

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

3) THE KB MojePlány BONUS AMOUNT

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

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

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

In case of concurrence of a frame agreement arranged until 31. 7. 2017 (including deposit payment) and a commercial proposal arranged after 1. 8. 2017 (including deposit payment), a higher bonus will be paid to the client.

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

Example:

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

3.2. KB MojePlány (My Plans) (arranged before/or on 31. 7. 2017)

1) WHO IS ELIGIBLE FOR THE KB MojePlány BONUS?

The bonus provided according to the KB MojePlány rule can only be granted to the clients who have entered into the KB MojePlány – frame agreement.

As part of the KB MojePlány rule, the client may receive a bonus in the form of a refund of 1/12 the Golden Card annual fee as per the effective Tariff of Fee.

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

- regular monthly deposits into products of KB (term accounts and/or saving accounts) and/or MPSS and/or KP and/or KB PS and/or IKS KB totalling to at least CZK 5,000 (or an equivalent in a foreign currency)

3) THE KB MojePlány BONUS AMOUNT

- if the bonus terms and conditions are met in a given month, 1/12 of the actually paid Golden Card annual fee shall be refunded in the next coming month

In the case of the Golden Card, the fulfilment of the bonus terms and conditions is assessed only with respect to the oldest issued Golden Card linked to any account held by a client – natural person (non-business).

The bonus totalling to 1/12 of the Golden Card annual fee is calculated from the amount of the annual fee actually paid for that card.

The client shall be entitled for the bonus for the period of up to 3 years from the date of execution of the KB MojePlány – frame agreement.

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

Example:

Mrs. Nováková currently uses her MůjÚčet, uses the Golden Card to pay for her shopping at home and abroad, and entered into the KB MojePlány – frame agreement with Komerční banka. Further, Mrs. Nováková makes monthly deposits of CZK 1,700 to MPSS and CZK 3,500 to KB PS 3rd pillar to save for her retirement. Hence, she deposits CZK 5,200 per month in total and is entitled for the Golden card bonus of CZK 166 (i.e. 1/12 of the Golden Card annual fee).