

KB Price list
for enterprises and
municipalities served
at the branch



NA PARTNERSTVÍ ZÁLEŽÍ



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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

>> Packages and current accounts

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>> Payment system

Packages and current accounts

>> Packages

	Profi Account	Profi Account GOLD	Profi Account for Starting Entrepreneurs	Profi Account for BD and SVJ	Fee charged without a package
Monthly fee	CZK 169 ¹⁾	CZK 499	CZK 169 ¹⁾	CZK 169 ¹⁾	–
Bonus within MojeOdměny concept	–	–	CZK 70 / 169	CZK 43	–
Final monthly fee	–	–	CZK 99 / 0	CZK 126	–
CZK current account maintenance	✓	✓	✓	✓	CZK 100/monthly
Monthly account statement electronically	✓	✓	✓	✓	free of charge
Debit card included in the package	Profi Card	Gold Business Card and Deposit Card	Profi Card	Profi Card	see the chapter on Cards
Telephone banking Expresní linka KB	✓	✓	✓	✓	CZK 170/monthly
Internet banking MojeBanka and/or MojeBanka Business including direct banking service Přímý kanál and Mobilní banka	✓	✓	✓	✓	see the chart enclosed in the chapter on Direct banking
Price per item within Profi Account package					
MojeBanka / MojeBanka Business	together 10 free of charge	together 100 free of charge	together 10 free of charge	together 10 free of charge	CZK 6
Přímý kanál					CZK 6
Profibanka					CZK 6
Mobilní banka					CZK 6
Book entry from a client's standing payment order or from incoming collection from other bank					CZK 6
Incoming payments					CZK 6
Outgoing collection					CZK 6
Surcharge for a payment to / from another bank					free of charge
Price per item					
Expresní linka KB	CZK 19	CZK 19	CZK 19	CZK 19	CZK 19
Branch - processing of paper payment order in CZK the day of submitting the order to the bank ²⁾	CZK 69	CZK 69	CZK 69	CZK 69	CZK 69
Processing of other paper orders (e.g. collection box, collection order between accounts managed in KB) - except for examples stated in the note ²⁾	CZK 39	CZK 39	CZK 39	CZK 39	CZK 39
Book entry from a client's standing order to automatic transfer	CZK 6	CZK 6	CZK 6	CZK 6	CZK 6
MojePlatba	CZK 6	CZK 6	CZK 6	CZK 6	CZK 6



	Profi Account	Profi Account GOLD	Profi Account for Starting Entrepreneurs	Profi Account for BD and SVJ	Fee charged without a package
Other products					
10 transactions package ³¹	CZK 39/monthly	CZK 39/monthly	CZK 39/monthly	CZK 39/monthly	–
25 transactions package ³¹	CZK 95/monthly	CZK 95/monthly	CZK 95/monthly	CZK 95/monthly	–
50 transactions package ³¹	CZK 179/monthly	CZK 179/monthly	CZK 179/monthly	CZK 179/monthly	–
75 transactions package ³¹	CZK 255/monthly	CZK 255/monthly	CZK 255/monthly	CZK 255/monthly	–
100 transactions package ³¹	CZK 329/monthly	CZK 329/monthly	CZK 329/monthly	CZK 329/monthly	–
200 transactions package ³¹	CZK 549/monthly	CZK 549/monthly	CZK 549/monthly	CZK 549/monthly	–
Monthly account statement by mail	CZK 35	CZK 35	CZK 35	CZK 35	CZK 35/monthly
Current account	CZK 60	3 rd and further Current account CZK 60	CZK 60	CZK 60	CZK 60/monthly
MůjÚčet Plus	–	free of charge ⁴¹	–	–	–
Profibanka ⁴¹	CZK 290	CZK 290	CZK 290	CZK 290	CZK 290/monthly
Silver Business Card	CZK 990	CZK 990	CZK 990	CZK 990	CZK 990/yearly
Gold Business Card	CZK 1,990	CZK 1,990	CZK 1,990	CZK 1,990	CZK 1,990/yearly
Profi Merlin insurance (collective)	CZK 468	CZK 468	CZK 468	CZK 468	CZK 468/yearly
Profi bill protection	CZK 990/CZK 1,990	CZK 990/CZK 1,990	CZK 990/CZK 1,990	CZK 990/CZK 1,990	CZK 990/1,990 /yearly

The authorizations for empowered persons are, in terms of services MojeBanka / MojeBanka Business, included in a package Profi Account free of charge. In case of purchasing / usage the service Profibanka, the authorizations are charged for all empowered persons within the service MojeBanka, MojeBanka Business or the service Přímý kanál.



¹¹ MojeOdměny Concept - benefits for starting entrepreneurs!

Bonus for starting entrepreneurs, i.e. clients, who started their business not earlier than 2 years before opening Profi Account, is provided for 2 years after account opening. Client will always get back 100%, i.e. CZK 169 from the monthly fee for Profi Account back in case he realizes 1 active transaction monthly.

For the following 2 years (i.e. 3rd and 4th year after Profi Account opening) client will get back monthly bonus in the amount of CZK 70 from the monthly fee for Profi Account in case he keeps fulfilling the same condition of 1 active transaction monthly.

If a client has more Profi Accounts, the mentioned bonus will be provided only to the oldest client Profi Account.



MojeOdměny Concept - benefits for Housing Cooperatives and Flat Owner Associations

Housing Cooperatives and Flat Owner Associations will always get back CZK 43 from the monthly fee for Profi Account the following month!

²¹ 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.

³¹ Package of transactions comprises transactions carried out via internet banking MojeBanka, MojeBanka Business or Profibanka, Mobilní banka, book entries from a client's standing payment order, from incoming collections from other banks, outgoing collections, book entries on credit side of a transactions.



⁴¹ MojeOdměny Concept - benefits for owners of Profi Account / Profi Account GOLD and Profibanka

Owners of Profibanka who are also owners of Profi Account at the same time will always get back CZK 100 from the monthly fee for Profibanka.

Detailed description of MojeOdměny concept you can find in MojeOdměny-details section or also on www.mojeodmeny.cz

⁵¹ Exclusive of the outgoing payments to other banks through MojeBanka, MojeBanka Business, Profibanka, Přímý kanál, Mobilní banka a MojePlatba.

⁴¹ Providing of a MůjÚčet Plus account, if the ProfiÚčet GOLD package is open, to FOP / PO or to the statutory body or to a member of the statutory body in PO.

>> Direct debit mandate / 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 - with the use of a self-service box	CZK 39	CZK 39	free of charge
At 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

>> Current accounts

>> Current account for insurance transfer ¹⁾

	monthly fee
Current account for insurance transfer	free of charge
It includes the following products and services:	
CZK current account maintenance, one monthly account statement electronically, 1 to 5 item acquired in a calendar month through MojeBanka / MojeBanka Business, and the sum of these two services (price per item processing within the interbank payment system is not included), all items cleared on the basis of an automatic transfer to the debit of the current account (price per payment to another bank not included), 1 to 5 item resulting from the cash deposit in CZK or foreign currency.	

>> Current (book account) account

The total price is the sum of the price for current account maintenance, according to price for other current accounts in CZK and foreign currency, or the package and price for account administration according to part Credits, sub-part Credit administration

>> Current account for church organizations

	monthly fee
Current account for church organizations	free of charge
Including the following products and services:	
CZK current account maintenance, internet banking MojeBanka and MojeBanka Business, one monthly electronic statement.	

>> 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

>> Current accounts for safekeeping with a notary public / lawyer / proving executor ¹⁾

	monthly fee
Interest bearing accounts in CZK	CZK 60
Non-interest bearing accounts in CZK and in foreign currency	free of charge
Current account for safekeeping includes the following services: Current account maintenance, including electronic statements with any frequency or by mail with monthly frequency, all domestic non-cash transactions, cash operations (except for the deposit of coins and mixed deposit of coins and banknotes through cash counters if the deposit contains more than 50 pieces of coins) and the issuance and payment of private cheques.	

>> Current account for an executor ¹⁾

	monthly fee
Current account maintenance	CZK 60

¹⁾ Current account package for Business clients is a condition for carrying out the account.

>> Other current accounts

Monthly fee	Current accounts in CZK and foreign currency	Current escrow account in CZK	Current account (Housing Development Fund)	Current account in CZK for development project financing
First independent current account in CZK and in foreign currency maintenance, if client does not possess package current account	CZK 100	CZK 100	CZK 100	CZK 100
Maintenance of the second and other independent current account in CZK or foreign currency in the case when client owns a package account, or any other independent current account in CZK or foreign currency	CZK 60	CZK 60	CZK 60	CZK 60
Conducting of every loan account taking up, including commitment or sending statement of account (it is cleared from the current account of Housing Development Fund)	-	-	CZK 35	-
Maintenance of current accounts in CZK within package Municipality	free of charge	-	-	-
Maintenance of non-remunerated current accounts in CZK, USD, EUR ¹⁾	free of charge	-	-	-

¹⁾ The account is established under the conditions for active business current account / package served at the branch or at Corporate and Business Divisions. Accounts are intended for specific deals and hedging of active deals and for subjects with specific needs for saving deposits for the purpose of keeping a record, in particular for insolvency administrators, municipalities, entities under the municipalities management / created by the municipalities, public universities, hospitals, public research institutions, foundations and endowment funds and notaries for charge of court fees.

>> Account statements

Monthly fee	Electronically	By mail	Personal taking at branch
Monthly ²⁾	free of charge	CZK 35 / CZK 30 ³⁾	CZK 135
Weekly	free of charge	CZK 140	CZK 240
Daily upon account movement	free of charge	CZK 525	CZK 625
Mailing of the account statements to two addresses	¹⁾	¹⁾	¹⁾
Other services to account statements			
Mailing of current account statement abroad upon Client's request	sent by SWIFT – MT 940 CZK 50 per sent page, max. CZK 3,000 monthly	CZK 69	-
Statement by request of the client	ordering of archive statement by means of direct banking service - MojeBanka, MojeBanka Business, Profibanka or MultiCash KB free of charge	-	account statement print-out: CZK 100 + CZK 2,50 per each printed page, data recorded on CD: CZK 100 + CZK 200 for CD recording



Other services

Establishing, changing and canceling bookings blocking and current accounts in CZK and foreign currency	CZK 100
Current account transfer between KB branches upon clients' request while maintaining the account number	free of charge
Current account or package cancellation upon Client's request	free of charge
Mediation fee for opening a current account abroad	CZK 2,500
Sending by post of the reminder after exceeding the available account balance – being at the origin of an unauthorized debit	CZK 100
Sending by post of the reminder – calling for settlement of the unauthorized debit (reminder is charged if amount of the debt is equal or higher than CZK 1,000)	CZK 500

Fees are in CZK and are counted in currency of account. Actual "deviza střed" KB exchange rate is used.

¹⁾ For issuing of the second account statement a fee shall be charged in relation to the frequency of such issuing in accordance to valid KB Price list.

This fee cannot be charged neither in case of the daily and monthly turnover statements, nor in case of the daily movements account statements; it can be charged in case of the periodical account statements only (weekly up to annual) on condition that the same frequency is applied in both copies of particular statement.

²⁾ Monthly statements for all current accounts within the Municipality package are free of charge.

³⁾ Monthly statement for Current (book account) account.

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

	Profi Card	Silver Business Card	Gold Business Card
Card type	embossed		
Annual fee for card	CZK 390	CZK 990	CZK 1 990
Annual fee for MyCard - card with individual design	free of charge	-	-
Issuing of card with individual design MyCard - own photo / gallery	CZK 149 one-off fee for 3 years ¹⁾	-	-
Issuing of card with individual design MyCard - limited edition	CZK 349 one-off fee for 3 years ¹⁾	-	-
Card payments at merchants	free of charge	free of charge	free of charge
Enabling / disabling the debit 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
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
Cash withdrawal from ATM of other domestic banks	CZK 39	CZK 39	free of charge
Cash withdrawal from ATM abroad	CZK 99	CZK 99	free of charge
Cash Advance	CZK 149	CZK 149	CZK 149
Cash back	free of charge	free of charge	free of charge
Balance inquiry in KB ATM	free of charge	free of charge	free of charge
Balance inquiry in ATM of other banks	CZK 25	CZK 25	CZK 25
Sending of one payment card statement by mail	CZK 5	CZK 5	CZK 5
Delivery of one payment card statement at branch	CZK 5	CZK 5	CZK 5
Sending of one payment card statement electronically	free of charge	free of charge	free of charge
Change of PIN in KB ATMs	CZK 19	free of charge	free of charge
PIN delivery via SMS	free of charge	free of charge	free of charge
PIN delivery by mail	free of charge	free of charge	free of charge
PIN delivery at branch	CZK 100	free of charge	free of charge
Repeated delivery of PIN	CZK 50 ³⁾	free of charge	free of charge
Non-standard delivery of a card and/or PIN - in KB headquarters in personally	CZK 2,000	CZK 2,000	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	CZK 2,000	CZK 2,000



	Profi Card	Silver Business Card	Gold Business Card
Non-standard delivery of a card and/or PIN - delivery abroad ³¹ (card and PIN are sent separately)	CZK 1,000	CZK 1,000	CZK 1,000
Card unblocking after typing PIN for five times incorrectly	free of charge	free of charge	free of charge
Change of weekly limits through of the service MojeBanka, MojeBanka Business, Profibanka	free of charge	free of charge	free of charge
Change of weekly limits through of the 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
Card stoplisting	CZK 1,000 ²¹	CZK 1,000 ²¹	CZK 1,000 ²¹
Card stoplisting initiated by KB	free of charge	free of charge	free of charge
Issuing of replacement card after stoplisting ⁴¹ / duplicate ³¹	CZK 200	CZK 200	CZK 200
Issuing of duplicate card with individual design MyCard ³¹ / change of individual design MyCard - own photo / gallery	CZK 149	-	-
Issuing of duplicate card with individual design MyCard ³¹ / change of individual design MyCard - limited edition	CZK 349	-	-
Issuing of evidence related to notification about loss / theft / unauthorised usage of card	free of charge	free of charge	free of charge
Emergency Cash Advance	CZK 3,500 ³¹	CZK 3,500 ³¹	CZK 3,500 ³¹
Emergency Card Replacement	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 ⁵¹	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 ⁵¹	1%, min. CZK 29	1%, min. CZK 29	1%, min. CZK 29
Travel insurance to embossed cards	-	✓	-
Travel insurance to Gold Business Cards	-	-	✓
Supplementary services in the price of card	-	Roadside assistance service	Roadside assistance service

¹¹ Fee is charged together with annual charge for the card. In the case of a card issued / arranged within a package, this charge is made separately.

²¹ Card stoplisting is free of charge for Microenterprises.

³¹ In case of Merlin property insurance, the fee will be returned.

⁴¹ Fee for issuing of card substitute after stoplisting is charged only for Microenterprises. In case of Merlin property insurance, the fee for issuing of card substitute after stoplisting will be returned.

⁵¹ 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 cards

	Deposit Card	e-Card
Card type		virtual
Annual fee for card	CZK 99	CZK 65
Annual fee for MyCard - card with individual design	-	-
Issuing of card with individual design MyCard - own photo / gallery	-	-
Issuing of card with individual design MyCard - limited edition	-	-
Card payments at merchants	-	free of charge
Enabling / disabling the debit card for online payments	-	-
Express enabling / disabling the card for online payments	-	-
Cash withdrawal from KB ATM	-	-
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	-
Cash withdrawal from ATM of other domestic banks	-	-
Cash withdrawal from ATM abroad	-	-
Cash Advance	-	-
Cash back	-	-
Balance inquiry in KB ATM	free of charge	-
Balance inquiry in ATM of other banks	CZK 25	-
Sending of one payment card statement by mail	CZK 5	CZK 5
Delivery of one payment card statement at branch	CZK 5	CZK 5
Sending of one payment card statement electronically	free of charge	free of charge
Change of PIN in KB ATMs	CZK 19	-
PIN delivery via SMS	free of charge	-
PIN delivery by mail	free of charge	-
PIN delivery at branch	CZK 100	-
Repeated delivery of PIN	CZK 50 ³⁾	-
Non-standard delivery of a card and/or PIN - in KB headquarters in personally	CZK 2,000	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	CZK 2,000
Non-standard delivery of a card and/or PIN - delivery abroad ³⁾ (card and PIN are sent separately)	CZK 1,000	CZK 1,000
Card unblocking after typing PIN for five times incorrectly	free of charge	-
Change of weekly limits through of the service MojeBanka, MojeBanka Business, Profibanka	-	free of charge
Change of weekly limits through of the service Expresní linka KB	-	CZK 19
Express change of weekly limits	-	CZK 19



	Deposit Card	e-Card
Change of weekly limits at branch	–	CZK 69
Card stoplisting	CZK 200 ²⁾	CZK 200 ²⁾
Card stoplisting initiated by KB	free of charge	free of charge
Issuing of replacement card after stoplisting ⁴⁾ / duplicate ³⁾	CZK 200	–
Issuing of duplicate card with individual design MyCard ³⁾ / change of individual design MyCard - own photo / gallery	–	–
Issuing of duplicate card with individual design MyCard ³⁾ / change of individual design MyCard - limited edition	–	–
Issuing of evidence related to notification about loss / theft / unauthorised usage of card	free of charge	free of charge
Emergency Cash Advance	–	–
Emergency Card Replacement	–	–
Incoming Payment on card into a current / credit account in KB, to which the card is issued ⁵⁾	–	–
Incoming Express Payment on card into a current / credit account in KB, to which the card is issued ⁵⁾	–	–
Travel insurance to embossed cards	–	–
Travel insurance to Gold Business Cards	–	–
Supplementary services in the price of card	–	–

¹⁾ Fee is charged together with annual charge for the card. In the case of a card issued / arranged within a package, this charge is made separately.

²⁾ Card stoplisting is free of charge for Microenterprises.

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

⁴⁾ Fee for issuing of card substitute after stoplisting is charged only for Microenterprises. In case of Merlin property insurance, the fee for issuing of card substitute after stoplisting will be returned.

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.

Credit cards

Business World

Monthly fee for card	CZK 59 / free of charge ¹⁾
Interest rate for calculation of interest on credit	see KB interest rates announcement
Card payments at merchants	free of charge
Cash withdrawal at KB ATM	1%, min. CZK 30
Cash withdrawal at ATM of other domestic banks	1%, min. CZK 100
Cash withdrawal from ATM abroad	1%, min. CZK 100 1 withdrawal monthly for free
Cash Advance	1%, min. CZK 100
Cash back	free of charge
Balance inquiry in KB ATM	free of charge
Balance inquiry in ATM of other banks	CZK 25
Sending of one credit card statement by mail - monthly	CZK 30
Sending of one credit card statement electronically - monthly	free of charge
Cashless transfer from a credit card account to other account in CZK	1%
Change of PIN in KB ATMs	CZK 19
PIN delivery via SMS	free of charge
PIN delivery by mail	free of charge
PIN delivery at branch	CZK 100
Repeated delivery of PIN	free of charge
Non-standard delivery of a card and/or PIN - in KB headquarters in personally	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 ⁴⁾ (card and PIN are sent separately)	CZK 1,000
Card unblocking after typing PIN for five times incorrectly	free of charge
Lowering and raising of credit limit	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
Other changes in the contract initiated by a client	free of charge
Express change of weekly limits	CZK 19
Express enabling / disabling the card for online payments	CZK 19
Mailing a notification of an overdraft of the credit limit	CZK 20
Mailing of 2 nd and any other reminder if non-execution of installment, fee is due after mailing of reminder; fee is one-off and non-refundable; fee is collected if total debt exceeds CZK 400 after due date	CZK 500
Card stoplisting	CZK 1,000 ³⁾



	Business World
Card stoplisting initiated by KB	free of charge
Issuing of replacement card after stoplisting ⁴⁾ / duplicate ²⁾	CZK 200
Issuing of evidence related to notification about loss / theft / unauthorised usage of card	free of charge
Emergency Cash Advance	CZK 3,500 ²⁾
Emergency Card Replacement	CZK 4,000
Incoming Payment on card into a current / credit account in KB, to which the card is issued ⁵⁾	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⁾ Free of charge if non-cash payments realized with the use of the Business World credit card for the current month exceed CZK 5,000.

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

³⁾ Credit card stoplisting is free of charge for Microenterprises.

⁴⁾ Fee for issuing of card substitute after stoplisting is charged only for Microenterprises. In case of Merlin property insurance, the fee for issuing of card substitute after stoplisting will be returned.

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.

>> Payment card acceptance

>> Profi payment terminal (monthly fee) ¹⁾

Turnover per calendar month CZK 0 - 9,999	CZK 399 monthly
Turnover per calendar month >= CZK 10,000	free of charge
Dismounting of each payment terminal	CZK 1,500 + 21% VAT
Dismounting of each payment terminal, within the period of up to 6 months from its installation	CZK 1,500 + 21% VAT

Merchant is not obliged to pay the Monthly price from the day of respective payment terminal installation till the end of the following second calendar month.

¹⁾ The monthly price is given according to the turnover level reached by means of payment cards on the particular payment terminal, or internet payment gateway. All transactions recorded by the Bank from the first till the last day of the respective calendar month are included into the turnover.

For the price setting it is considered

- level of turnover reached by means of payment cards in the respective calendar month or
 - average level of turnover reached by means of payment cards for the previous three months (for the seasonality reason).
- The higher of the two turnovers is always used.

>> Payment card acceptance on internet e-commerce (monthly fee) ²⁾

Turnover per calendar month CZK 0 - 9,999	CZK 199 monthly
Turnover per calendar month >= CZK 10,000	free of charge

²⁾ Monthly price is determined by the amount of turnover achieved through payment cards to all Internet payment gateways in total per business ID. Until this turnover includes all transactions settled by the bank from the first to the last day of the calendar month.

For determining this price is used above turnover generated through credit cards each month.

>> Fee for statement ³⁾

	Electronically	By mail
Monthly	free of charge	free of charge
Fortnightly	free of charge	CZK 50
Weekly	free of charge	CZK 150
Daily	free of charge	CZK 500

³⁾ The fee is connected to a statement for each shop. The fee is charged for the service for a particular frequency (the fee will be charged once per calendar month and will be accounted for if at least one statement is generated).

>> Electronic Registration of Sales - monthly fee ⁴⁾

Fee for Electronic Registration of Sales on a payment terminal	CZK 200 + 21% VAT monthly
Fee for support service for Electronic Registration of Sales at a cash register	CZK 200 + 21% VAT monthly

⁴⁾ Monthly fee is charged for each merchant's payment terminal with Electronic Registration of Sales and for each cash register with provided Electronic Registration of Sales support.

Direct banking

>> Services of direct banking

	Expresní linka KB	MojeBanka / MojeBanka Business ¹⁾	MojeBanka / MojeBanka Business + Přímý kanál	Profibanka	Mobilní banka
Monthly maintenance	CZK 170	CZK 170	CZK 290	CZK 290 ²⁾	free of charge
Authorization for a first person empowered	free of charge	free of charge	free of charge	free of charge	free of charge
Authorization for a second and each other empowered person	CZK 75	CZK 75	CZK 75	CZK 75	free of charge

>> Sending the requested Notifications

	Via an e-mail	Via an SMS message	SMS messages requested via the automated voice system	Via fax message
Notification sending	free of charge	CZK 2.50	CZK 2.50 ³⁾	CZK 5

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

²⁾ Owners of Profi účet / Profi účet GOLD and Profibanka will always get back 100 CZK of the monthly fee of Profibanka within the frame of MojeOdměny concept.

³⁾ Price for solicited transaction history is CZK 0.5 per one SMS.

>> Other services to direct banking

>> Expresní linka KB

EL KB within the MUNICIPALITY package	first year free of charge, incl. authorized persons and the one-time fee for the authorization
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

Internet banking MojeBanka / MojeBanka Business within MUNICIPALITY package Internet banking MojeBanka / MojeBanka Business with the service Přímý kanál within MUNICIPALITY package	first year free of charge, incl. the authorized persons
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

>> Profibanka

Setting-up of the PC banking Profibanka	CZK 3,000
PC banking Profibanka within the MUNICIPALITY package	establishment free of charge
Setting-up of the PC banking Profibanka for several entities with one common statutory representative or owner	CZK 5,000
PC banking Profibanka within the MUNICIPALITY package	first year free of charge, incl. the authorized persons
PC banking Profibanka for the members of a statutory body and owners of the companies using Profibanka for personal accounts as well, incl. the setting-up of the service and an authorization for authorized persons	free of charge

>> MultiCash KB

Setting-up of the MultiCash KB	CZK 10,000 (outside the Czech Republic: individually)
Setting-up of the MultiCash KB (for clients using this service in another bank)	CZK 2,500
Maintenance of the MultiCash KB	CZK 500 monthly
MultiCash KB services	
Receiving of account statements from other banks in SWIFT MT940 format	CZK 1,000 for setting-up of each service, monthly fee individually
RFT Instructions (SWIFT MT101)	CZK 1,000 for setting-up of each service, monthly fee individually
Distant signing function	CZK 500 for setting-up of the service
Maintenance intervention (in case of malfunction caused by the client), reinstallation of the service (on the client's request), additional training and the like	individually

>> Security of the direct banking services

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

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

>> eTrading

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

>> Maintenance services for direct banking

Installation or launching of any application or combination of applications of the direct banking on one computer of a client (including the journey) within the territory of the Czech Republic.	CZK 2,400 + 21% VAT
Installation or launching of any application or combination of applications of the direct banking on the second and every additional computer of a client within one trip (place) within the territory of the Czech Republic.	CZK 1,900 + 21% VAT
Maintenance intervention - express - within 6 hours from its order by a client (remedy of a defect, reinstallation, launching an application) for any applications within the direct banking on the territory of the Czech Republic (only if ordered on the requested business day by 12.00 am).	CZK 2,700 + 21% VAT
Maintenance intervention within 24 hours from its order by a client (remedy of a defect, reinstallation, launching an application) for any applications within the direct banking on the territory of the Czech Republic (business days only).	CZK 2,200 + 21% VAT

The prices apply to cases, when the mentioned maintenance services are provided by an external subcontractor, with which KB has concluded a contract for such services.

The price of the installation of any application or combination of application of the direct banking includes the travel expenses and the fee for the installation and launching and application or combination of applications of the direct banking on one workstation of a client.

The prices for the installation of application of the direct banking also include a possible installation of a reading device for chip-cards, however, only if they were ordered together with the installation of the application.

In case of a journey abroad for the purpose of an installation, remedy of a defect, reinstallation, and consultations, the price is set on individual basis in accordance with the actual demonstrable expenses.

>> MojePlatba

Setting-up of MojePlatba service	individually
Monthly maintenance fee	individually
Monthly fee from the amount of transactions	individually

>> TF Online

Arrangement of the TF Online service	free of charge
Using the TF Online service	free of charge

Payment system

>> Most common items of cashless payment system

	Expresní linka KB	MojeBanka, MojeBanka Business, Profibanka, Přímý kanál, MultiCash KB	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
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
Incoming payment (incoming collection not included) - valid for Profi Account	CZK 6	CZK 6	CZK 6	CZK 6	CZK 6	CZK 6
Surcharge for a payment to / from another bank - valid for Profi Account	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Incoming payment (incoming collection not included)	CZK 5	CZK 5	CZK 5	CZK 5	CZK 5	CZK 5
Surcharge for a payment to / from another bank	CZK 2	CZK 2 ²⁾	CZK 2 ²⁾	CZK 2 ²⁾	CZK 2	CZK 2

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

>> 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
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

>> Domestic payments and payment 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
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	
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 via direct banking	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 - incoming creditor	
SEPA Direct Debit - incoming within KB	CZK 5
SEPA Direct Debit - incoming from KBSK	CZK 7
SEPA Direct Debit - incoming from another bank	CZK 145
Initiation of SEPA Direct Debit order to another bank (Settlement of the month following its initiation)	CZK 50
Request for cancellation of SEPA Direct Debit by creditor	CZK 50
SEPA Direct Debit - outgoing debtor	
SEPA Direct Debit - outgoing within KB ¹⁾	CZK 6
SEPA Direct Debit - outgoing to KBSK ¹⁾	CZK 10
SEPA Direct Debit - outgoing to another bank ¹⁾	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

¹⁾ Reversal - creditor may request a SEPA Direct Debit reversal according to the outgoing payments initiated by SEPA Direct Debit.



Other services

Instruction modification, cancellation of payments abroad	CZK 400
Confirmation or SWIFT notification of payments abroad	CZK 200
Payment transfer prepared based on SWIFT MT 101 notice	individually
Registration CID (annual fee)	individually

>> Cash operations on the accounts of entrepreneurs in branch service

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 CZK	from CZK account	CZK 75
	from foreign currency account	2%, min. CZK 50
Cash withdrawal in foreign currency	from CZK account	2%, min. CZK 50
	from foreign currency account	CZK 75
Extra fee for cash pay-out in CZK by closed package (realized by a single cheque)		CZK 500

>> Cash deposits on CZK account

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 in CZK	coins max. 50 pcs.	closed package / night vault	CZK 9	
		over the counter	up to CZK 0,5 mil. incl.	CZK 29
			above CZK 0,5 mil.	CZK 75
			third party ¹⁾	CZK 75
above 50 pcs. of coins	closed package / night vault	1%, min CZK 70		
	over the counter	3%, min CZK 100		
Cash deposit in foreign currency ²⁾	coins max. 10 pcs. (KB accepted only EUR coins)	closed package / night vault	2%, min. CZK 50	
		over the counter		
	Cash deposit EUR coins		10%	
Deposit of foreign currency banknotes which are not generally traded			10%	



Cash deposits on foreign currency account

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 in CZK	coins max. 50 pcs.	closed package / night vault	2%, min. CZK 50
		over the counter	
		closed package / night vault	3%, min. CZK 100
		over the counter	
Cash deposit in foreign currency ²⁾	above 50 pcs. of coins	closed package / night vault	CZK 9
		over the counter	up to CZK 0,5 mil. incl.
	above CZK 0,5 mil.		CZK 75
	third party ¹⁾		CZK 75
	Cash deposit EUR coins		
Deposit of foreign currency banknotes which are not generally traded			10%



Other services

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 deposit in CZK to accounts maintained by ČNB (by closed package or night vault)	CZK 200
Exchange up to 100 pcs (inclusive) of one nominal value	free of charge
Other CZK exchanges	3%, min. CZK 100

¹⁾ Third person is a person, who is not holder of the account or person not stated in specimen signature to the account, to which the cash is deposited, or who does not have a money order with stamp of account holder's company, into which the cash is deposited. Third person pays the fee in cash.

²⁾ In case of a mixed deposit of banknotes and coins in EUR, such a deposit is entered in two items (banknotes and coins separately), if the mixed deposit comprises more than 10 pieces of coins. Concerning the deposit over the counter a client submits two money orders, or communicates two deposit requests. For deposit by means of enclosed wrapping or night vault the client inserts two money orders into the enclosed wrapping to make a deposit of banknotes and coins. If not, the deposit is considered to be a deposit of coins. Mixed deposit including lower number of coins is entered as deposit of banknotes, which are generally traded.

Financing

>> Financing

>> Credits

>> Bills of exchange

>> Documentary payments

Credits

Rules for setting and fee collection, stated in "Business loans in general", are valid for all business loans if not stated differently.

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

The only exception is the fee for processing and evaluation of a loan application, fee for credit realization and fee for funds reservation, where the fee may be paid in the same currency as the loan is provided (calculated fixed fee in CZK will be calculated according to "foreign currency sale" rate and a fee in % from loan amount will be calculated in the currency of the loan).

Credit Agreements Concluded with Inland Entrepreneurial Subjects and Territorial Self-Governing Entities

	Profi loan	Revolving Profi loan, M-Profi loan, Profi loan MEDICUM	Profi loan FIX	Business loan
Processing and evaluation of a loan application (credit promise)	free of charge	free of charge	free of charge	CZK 2,000 + 0.3%, max. CZK 30,000 ¹⁾
For credit realization (credit promise)	CZK 1,000 + 0.6%	CZK 1,000 + 0.6%	free of charge	CZK 2,000 + 0.6%
Monthly credit administration - in case of contractually arranged credit amount up to CZK 100 ths., contracted from 1. 7. 2010 ³⁾	CZK 200	CZK 200	CZK 200	CZK 600
Monthly credit administration - in case of contractually arranged credit amount from CZK 100 ths. up to CZK 1mil., contracted from 1. 7. 2010 ³⁾	CZK 300	CZK 300	CZK 300	CZK 600
Monthly credit administration - in case of contractually arranged credit amount up to CZK 1 mil., contracted until 30. 6. 2010 ³⁾	CZK 300	–	CZK 300	CZK 600
Monthly credit administration – in case of contractually arranged credit amount above CZK 1 mil. ³⁾	CZK 600	CZK 600	CZK 300	CZK 600
Administration of credit with a state financial subsidy (subsidy pursuant to Governmental Decree No. 244/1995 Coll. as amended)	–	–	–	–
Drawing of a credit on a record proposal	–	–	–	–
Modification in agreement of stipulated terms and conditions of credit in CZK and foreign currency initiated by client ⁵⁾	CZK 1,000 + 0.6%	CZK 1,000 + 0.6%	CZK 1,000 + 0.6%	0.6%, min. CZK 5,000
Change of statement of credit account form	free of charge	free of charge	free of charge	free of charge
Funds reservation ⁶⁾	0.9% p.a.	0.9% p.a.	0.9% p.a.	0.9% p.a.
Funds reservation for municipalities ⁶⁾	0.2% - 0.9% p.a.	0.2% - 0.9% p.a.	0.2% - 0.9% p.a.	0.2% - 0.9% p.a.
Modification in agreement on credit initiated by bank	free of charge	free of charge	free of charge	free of charge
Accounting item settled on credit account	free of charge	free of charge	free of charge	free of charge
Credit account statement electronically	free of charge	free of charge	free of charge	free of charge
Sending credit account statement by mail	CZK 20 monthly	CZK 20 monthly	CZK 20 monthly	CZK 20 monthly ⁷⁾
Payment protection insurance - collective, only for FOP ⁸⁾	–	–	free of charge	–
Payment protection insurance - optional, only for FOP ⁹⁾	0,1% monthly from the loan amount provided	0,1% monthly from the loan amount provided	0,1% monthly from the loan amount provided	–
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



	Profi loan	Revolving Profi loan, M-Profi loan, Profi loan MEDICUM	Profi loan FIX	Business loan
Offer of credit interest rates	free of charge	free of charge	free of charge	free of charge
Fee for services related to credit offering to foreign subjects	individually	individually	individually	individually

¹¹ Fee is set from the amount of requested credit (credit promise) in CZK or in the currency of the loan, as regards business plan from the proposed amount to finance by credit.

Fee is lump sum and non-refundable, presentation of receipt is condition for discussing of credit application, credit promise, or business plan evaluation.

Action price for Medicum loan is discount 50%

²¹ Fee is set from the value of approved loans (loan promise) in CZK and foreign currency; fee is one-off for loans for a defined period; in the case of revolving loans and overdrafts for an indefinite period payment is made regularly for an arranged period, for example annually; in case of the loan promise, fee shall be collected at the moment of loan promise issuing; in case of a loan promise for projects, where the client will be apply for a subsidy from state budget CR or EU funds, fee can be split in two payments; first part shall be collected at the moment of promise issuing, second part at the moment of application submission.

Action price for Medicum loan is discount 50%

³¹ Fee shall be collected from the date of efficiency of a credit agreement for each, even already began calendar month, during the whole duration of the credit transaction; fee regards also overdrafts.

⁴¹ Fee shall be collected monthly – starting in the month during which an agreement related to state subsidy has been concluded till the month when the agreement related to state subsidy is terminated; in case of a zero per cent interest rate of state financial subsidy, fee for credit administration with state subsidy shall be same as the credit administration fee without subsidy.

⁵¹ Fee is set from the value of credit arranged in agreement on credit and lowered by settled installments to a date of application submitting and in case of overdraft or revolving loan from the amount of limit arranged in the agreement; fee is lump sum and non-refundable.

⁶¹ Fee of all credit transactions shall be set from non-drawn value of credit and shall be settled if exceeds CZK 30, fee shall be settled with no limitation on overdraft credits. Fee shall be collected from the date of efficiency conclusion of a credit agreement for each, even already began calendar month, during the whole duration of the credit transaction.

⁷¹ Valid for loans and business mortgages contracted from 1. 7. 2010, for loans and business mortgages contracted until 31. 06. 2010 free of charge.

⁸¹ Valid for Profi loans FIX contracted before 15. 4. 2012.

⁹¹ Not valid for Revolving Profi loan.

Credit Agreements Concluded with Inland Entrepreneurial Subjects and Territorial Self-Governing Entities

	The program Bytový dům (credits for housing associations and asso- ciations of flat owners)	Loans for municipalities (mortgages exclusive)	Mortgage loan	Profi mortgage loan
Processing and evaluation of a loan applicati- on (credit promise)	free of charge	individually	1%, min. CZK 10,000	free of charge
For credit realization (credit promise)	free of charge	individually	0.8%, min. CZK 10,000	CZK 1,000 + 0.6%
Monthly credit administration - in case of contractually arranged credit amount up to CZK 100 ths., contracted from 1. 7. 2010 ³⁾	CZK 200	CZK 300	CZK 600	CZK 200
Monthly credit administration - in case of contractually arranged credit amount from CZK 100 ths. up to CZK 1mil., contracted from 1. 7. 2010 ³⁾	CZK 200	CZK 300	CZK 600	CZK 300
Monthly credit administration - in case of contractually arranged credit amount up to CZK 1 mil., contracted until 30. 6. 2010 ³⁾	CZK 200	CZK 300	CZK 600	-
Monthly credit administration - in case of contractually arranged credit amount above CZK 1 mil. ³⁾	CZK 200	CZK 300	CZK 600	CZK 600
Administration of credit with a state financial subsidy (subsidy pursuant to Governmental Decree No. 244/1995 Coll. as amended)	-	-	CZK 900 ⁴⁾	-
Drawing of a credit on a record proposal	-	-	-	CZK 1,500
Modification in agreement of stipulated terms and conditions of credit in CZK and foreign currency initiated by client ⁵⁾	0.6%, min. CZK 5,000	0.6%, min. CZK 5,000	0.6%, min. CZK 5,000	CZK 1,000 + 0.6%
Change of statement of credit account form	free of charge	free of charge	free of charge	free of charge
Funds reservation ⁶⁾	0.9% p.a.	0.9% p.a.	0.9% p.a.	0.9% p.a.
Funds reservation for municipalities ⁶⁾	0.2% - 0.9% p.a.	0.2% - 0.9% p.a.	0.2% - 0.9% p.a.	0.2% - 0.9% p.a.
Modification in agreement on credit initiated by bank	free of charge	free of charge	free of charge	free of charge
Accounting item settled on credit account	free of charge	free of charge	free of charge	free of charge
Credit account statement electronically	free of charge	free of charge	free of charge	free of charge
Sending credit account statement by mail	CZK 20 monthly ⁷⁾	CZK 20 monthly ⁷⁾	CZK 20 monthly ⁷⁾	CZK 20 monthly ⁷⁾
Payment protection insurance - collective, only for FOP ⁸⁾	-	-	-	-
Payment protection insurance - optional, only for FOP ⁹⁾	-	-	-	0,1% monthly from the loan amount provided
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



	The program Bytový dům (credits for housing associations and asso- ciations of flat owners)	Loans for municipalities (mortgages exclusive)	Mortgage loan	Profi mortgage loan
Offer of credit interest rates	free of charge	free of charge	free of charge	free of charge
Fee for services related to credit offering to foreign subjects	individually	individually	individually	individually

¹¹ Fee is set from the amount of requested credit (credit promise) in CZK or in the currency of the loan, as regards business plan from the proposed amount to finance by credit.

Fee is lump sum and non-refundable, presentation of receipt is condition for discussing of credit application, credit promise, or business plan evaluation.

Action price for Medicum loan is discount 50%

²¹ Fee is set from the value of approved loans (loan promise) in CZK and foreign currency; fee is one-off for loans for a defined period; in the case of revolving loans and overdrafts for an indefinite period payment is made regularly for an arranged period, for example annually; in case of the loan promise, fee shall be collected at the moment of loan promise issuing; in case of a loan promise for projects, where the client will be apply for a subsidy from state budget CR or EU funds, fee can be spit in two payments; first part shall be collected at the moment of promise issuing, second part at the moment of application submission.

Action price for Medicum loan is discount 50%

³¹ Fee shall be collected from the date of efficiency of a credit agreement for each, even already began calendar month, during the whole duration of the credit transaction; fee regards also overdrafts.

⁴¹ Fee shall be collected monthly – starting in the month during which an agreement related to state subsidy has been concluded till the month when the agreement related to state subsidy is terminated; in case of a zero per cent interest rate of state financial subsidy, fee for credit administration with state subsidy shall be same as the credit administration fee without subsidy.

⁵¹ Fee is set from the value of credit arranged in agreement on credit and lowered by settled installments to a date of application submitting and in case of overdraft or revolving loan from the amount of limit arranged in the agreement; fee is lump sum and non-refundable.

⁶¹ Fee of all credit transactions shall be set from non-drawn value of credit and shall be settled if exceeds CZK 30, fee shall be settled with no limitation on overdraft credits. Fee shall be collected from the date of efficiency conclusion of a credit agreement for each, even already began calendar month, during the whole duration of the credit transaction.

⁷¹ Valid for loans and business mortgages contracted from 1. 7. 2010, for loans and business mortgages contracted until 31. 06. 2010 free of charge.

⁸¹ Valid for Profi loans FIX contracted before 15. 4. 2012.

⁹¹ Not valid for Revolving Profi loan.



Authorized overdrafts

Reservation of funds	0.90% p.a.
Reservation of funds for municipalities	individually
Fee is set from the non-drawn amount of authorized overdraft.	
Sending of notice - notice on the occurrence of unpermitted limit	CZK 250
Sending of notice - notice on the occurrence of unpermitted limit (reminder is charged if amount of the debt is equal or higher than CZK 1,000)	CZK 500



Export consumer loans

Fee for processing of financing offer In case of credit realization fee shall be reimbursed to Client by means of lowering contractual processing commission	individually in accordance with realized operations, max. CZK 75,000
Fee for preparation, processing of data, and conclusion of an agreement	individually
Amendment of contractual documentation	individually



Forfeiting and purchase of receivables

Liability commission	individually
Lump sum processing fee	individually



Other services

Risk assessment related to pledges Fee comprises fixing of a standard value of real estate (as per type and size), value of chattels proposed by a client to pledge KB claim incl. assessment of risk related to acceptance of pledge; fee is lump sum and non-refundable.	individually
Risk assessment connected with drawing of credit pledged by real estate property being constructed Fee comprises preparation of Report on state of construction / reconstruction, its transfer to sales point, KB risk evaluation connected with drawing of credit pledged by constructed real estate property; fee is lump sum and non-refundable.	individually



Subsidy - processing of application

Subsidy - processing of application fixed fee	individually
Subsidy - this fee is charged if the subsidy is approved	individually

Guarantees

	Profi Guarantee	Outgoing Guarantees
For processing and evaluation of bank guarantee application	free of charge ¹⁾	0.30%, min. CZK 5,000 ²⁾ max. CZK 30,000
For preparation of documentation related to granting of bank guarantee ⁴⁾	CZK 1,000 + 0,60% ¹⁾	0.60%, min. CZK 5,000 ²⁾
Amendment of the agreement on provision of bank guarantee / amendment of bank guarantee (counter-guarantee) ^{1) 5)}	CZK 1,000 + 0,60%	0.60%, min. CZK 5,000 ²⁾
For providing of bank guarantee (counter-guarantee) ⁶⁾	individually	individually ³⁾
Amendment of the agreement on provision of bank guarantee (counter-guarantee) initiated by the bank	free of charge	free of charge
For demand for payment presented under the guarantee (counter-guarantee)	CZK 3,000	CZK 3,000

¹⁾ Shall be used also even in case of Profi Guarantee promise.

²⁾ Shall be used also in case of counter-guarantee, bank guarantee promise.

³⁾ Could be used also in the case of bank guarantee promise.

⁴⁾ Fee shall be calculated from guaranteed amount in accordance to documentation.

⁵⁾ Fee shall be calculated from the actual guaranteed amount.

⁶⁾ Fee in % p.a. shall be calculated in accordance to credit risk degree.

Incoming Guarantees

Advising of guarantee issued by other bank / advising of guarantee amendment	CZK 2,000
Demand for payment (request for payment) under incoming guarantee issued by other bank (sending of demand for payment), verification of demand's wording	CZK 3,000
Providing of other services in connection with incoming bank guarantee (e.g. verification of signatures on letter of guarantee, examination of guarantee wording from business point of view, sending of declaration about cancellation of guarantee, etc.)	CZK 1,500
Sending of documents by courier service	according to real costs

The paid fees, according to items connected with Guarantees are nonreversible.

In case of business transactions in foreign currency, the fee is counted in foreign currency and the client pays in CZK.

For the conversion of the amount to CZK, the exchange rate "foreign exchange - sell" will be used in accordance with the Exchange rates of KB, a. s.

Bills of exchange

>> Domestic and foreign bills of exchange

Discount of inland Bills of exchange (discount commission)	0.2% of Bill of exchange amount, min. CZK 2,000 ²⁾
Discount of foreign Bills of exchange (discount commission)	0.5% of Bill of exchange amount
Repurchase of bills of exchange issued by MF ČR (commission) ¹⁾	0.05% of Bill of exchange amount, min. CZK 1,000, max. CZK 10,000
Provision of disbursement of endorsed bill of exchange issued by FNM or MF ČR ¹⁾	0.3% of Bill of exchange amount, min. CZK 1,000, max. CZK 15,000
Unnegotiated bill deposit for each even commenced week of safekeeping exceeding period set in "an application of discount of Bills of exchange" in case of non-discounted and non-collected Bill of exchange	CZK 50 + 21% VAT

>> Bills of exchange in terms of the documentary collection¹⁾

Providing of Bill of exchange collection	0.3% of Bill of exchange amount, min. CZK 1,000, max. CZK 20,000
Providing of protest because of not paying by Bill of exchange	CZK 1,000 + actually incurred costs
Providing of the inbound Bill of exchange acceptance and its return	CZK 500 + actual costs
Providing of collection of Bills of exchange (outbound) with negative result	CZK 1,000
Sending documents / bill of exchange by courier service	according to the messenger's price list

¹⁾ Item on KB Price list also set for Individuals.

²⁾ For domestic bills of exchange in foreign currency the minimum amount is not applied.

Documentary payments

Documentary Letter of Credit ¹⁾

Import Letter of Credit

L/C issuance and increase in amount	0.3% min. CZK 1,000 for the first quarter (90 days), (0.25% for the amount exceeding CZK 30 mil., 0.2% for the amount exceeding CZK 150 mil.) + 0.1% for each additional month commenced (30 days), (plus individual risk surcharge, if applicable). To be taken upfront, due on the date of issuance, for the entire validity period.
Validity extension	0.1% min. CZK 1,000 for each additional month commenced (30 days), (plus individual risk surcharge, if applicable). To be taken upfront, due on the date of amendment, for the entire validity period.
Amendment	CZK 750
Payment commission	0.25% of document's value, min. CZK 1,000, applicable also if documents returned or released free of payment
Deferred payment commission	0.25%, min CZK 1,000 for each quarter (90 days) commenced, (plus individual risk surcharge if applicable), plus Payment fee (0.25% of document's value, min. CZK 1,000, applicable also if documents returned or released free of payment)
Release of goods consigned to KB	CZK 500

Export Letter of Credit

Advising fee (applies also to increase in amount)	0.2%, min. CZK 1,000
Advising fee in case L/C issued by KB	0.1%, min. CZK 500
Confirmation commission	individually, min. CZK 1,500. To be taken upfront, due on the date of adding confirmation, in % p.a. of the L/C amount covered, for the entire exposure period (incl. validity, def. Payment, L/C amount increase and extended expiry period)
Amendment	CZK 750
Payment fee	0.3% of document's value, min. CZK 1,000
Payment fee in case L/C issued by KB	0.125%, min. CZK 1,000
Payment fee in case documents sent for collection or released free of payment	0.3% of document's value, min. CZK 1,000
Discrepancy fee	CZK 500
Assignment of proceeds in favour of a third party	CZK 2,000
Transfer of L/C	0.15% of the amount transferred, min. CZK 2,000
Transfer of proceeds to another financial institution	CZK 2,000
Processing of a forfaiting transaction upon request of a third party	CZK 3,000

Fees are deducted either from L/C proceeds or debited to client's account with KB.
Fees are applicable also if L/C remained unutilized.

>> Documentary Collection ¹⁾	
>> Import Collection	
Handling fee	0.3% of collection's value, min. CZK 1,000, max. CZK 20,000
Release of goods consigned to KB	CZK 500
>> Export Collection	
Handling fee	0.3% of collection's value, min. CZK 1,000, max. CZK 20,000
Tracers, amendment of instructions	CZK 200
Fees are deducted either from collection proceeds or debited to client's account with KB. Fees are applicable even if documents are returned/rejected or released free of payment.	
>> Domestic Collection related to delivery of a vehicle registration	
Domestic Collection related to delivery of a vehicle registration	CZK 420
>> Other items related to documentary payments ¹⁾	
Pre-check of documents	CZK 500
Courier service	actual costs incurred
SWIFT message	CZK 150
Facsimile transmission	CZK 30 per page

¹⁾ Item on KB Price list also set for Individuals.

Saving and investing

- >> Saving 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	Profi Saving account Bonus	Term account	KB Guaranteed deposit Premium
Account maintenance	free of charge	free of charge	free of charge
Sending of one account statement	electronically - monthly	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
Incoming payment in CZK from other domestic bank	free of charge	free of charge	free of charge
Book entry charged on account	free of charge	free of charge	free of charge
Premature withdrawal from account	-	CZK 250	2% from drawn amount
Cash withdrawal at maturity date	-	free of charge	free of charge
Cash withdrawal in case of account cancellation	free of charge	-	-
Deposit of cash in CZK to an account held in foreign currency	-	1%, min. CZK 30, max. CZK 1,000	-
Deposit in cash of valid foreign currency banknotes to an account in CZK	-	1%, min. CZK 50, max. CZK 500	2%, min. CZK 50
Other cash operations	as in the chart enclosed in the chapter on Payment system		
Immobilization of Client's deposits / accounts	CZK 1,000	CZK 1,000	CZK 1,000

Mutual funds

>> KB funds

>> 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

Insurance

>> Payment card insurance

>> Profi Merlin (collective)

Fee for insurance

CZK 468 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

>> Profi payment insurance (subscription policy) - only for physical individuals entrepreneurs

Fee for insurance - option Klasik

CZK 990 yearly

Fee for insurance - option Extra

CZK 1,990 yearly

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

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				
Agreement on cash withdrawal in a short way from account maintained in KB - fee for one paying out KB branch	CZK 80	-	-	-
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
Issuing of a bank reference to a client of KB in Czech or English	CZK 500 + 21% VAT
Procuring of bank information on domestic or foreign subject	CZK 500 + bank expenses + 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.

>> Report for the purpose of audit

Bank report for audit purposes	CZK 1,500 + CZK 200 for each account + 21% VAT
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Other services

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

Usage of a night depository for first two returnable containers and for every client's workroom according to delivered list and for every next container

free of charge

For single returned returnable container or in advance provided disposable package

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
Consulting services - fee for every started consulting hour	CZK 500 + 21% VAT

>> 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

>> Safekeeping of backbond - be related to: ²⁾

Safekeeping of movable and attached assets in favour of KB (except oversized large belongings, e.g. paintings)	CZK 300 yearly + 21% VAT
The safekeeping of securities pledged in favour of KB	CZK 300 yearly + 21% VAT

The fee comprises storage and picking up of the object from safekeeping.

²⁾ It is set by fixed price in disregard of amount of business transaction and value of the attachment for every year (including partial).

No more offered services

>> Packages

	Efekt	Komfort	Excelent	Fee charged without a product
Monthly fee	CZK 234	CZK 367	CZK 812	-
CZK current account maintenance	✓	✓	✓	CZK 100/monthly
Maintenance of current account in foreign currency	-	-	✓ (EUR / USD)	CZK 100/monthly
Monthly account statement electronically	✓	✓	✓	free of charge
Dynamic Card ³⁾	✓	-	✓	CZK 270 yearly
Business Silver Card	-	✓	✓	CZK 990 yearly
Business Gold Card	-	-	✓	CZK 1,990 yearly
Telephone banking Expresní linka KB	✓	✓	✓	CZK 170/monthly
Internet banking MojeBanka and/or MojeBanka Business	✓	✓	-	CZK 170/monthly
PC banking Profibanka	-	✓	✓	CZK 290/monthly
Internet banking MojeBanka and/or MojeBanka Business with Přímý kanál	-	-	✓	CZK 290/monthly
Mobilní banka	✓	✓	✓	free of charge
Duo account	free of charge	free of charge	free of charge	only with business account package
Price per item				
Expresní linka KB	together 5 free of charge	CZK 19	CZK 19	CZK 19
MojeBanka / MojeBanka Business		together 20 free of charge	together 50 free of charge	CZK 6
Profibanka	CZK 6			CZK 6
Přímý kanál	CZK 6	CZK 6	CZK 6	CZK 6
Mobilní banka	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 ¹⁾	CZK 69	CZK 69	CZK 69	CZK 69
Processing of other paper orders [e.g. self-service box, collection order between accounts managed in KB) - except for examples stated in the note ¹⁾	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
Book entry from a client's standing order to automatic transfer	CZK 6	CZK 6	CZK 6	CZK 6
Incoming payments (incoming collection not included)	5 free of charge	20 free of charge	50 free of charge	CZK 5
Outgoing collection	CZK 6	CZK 6	CZK 6	CZK 6



	Efekt	Komfort	Excelent	Fee charged without a product
Surcharge for a payment to / from another bank	CZK 2 ²⁾	CZK 2 ²⁾	CZK 2 ²⁾	CZK 2 ²⁾

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

³⁾ Dynamic Card after their expiry would not be renewed. The client can be provided free of charge to the Profi Card Package Efekt.



Other variants of the package

- Efekt package in option with combination of direct banking services Expresní linka KB and MojeBanka, MojeBanka Business or MojeBanka, MojeBanka Business and Direct Channel or Expresní linka KB, MojeBanka, MojeBanka Business and Direct Channel for CZK 334 monthly
- Komfort package in option with the services of direct banking MojeBanka, MojeBanka Business and Profibanka; or Expresní linka KB, MojeBanka, MojeBanka Business and Profibanka; or Expresní linka KB and Profibanka or extending these option to Direct Channel for CZK 467 monthly
- The package Excellent including the services Expresní linka KB, MojeBanka, MojeBanka Business, Direct channel and Profibanka (Profibanka setting up is not included in package fee) for CZK 989 monthly

In case of purchasing the service Profibanka, the authorizations are charged for authorized persons within the service MojeBanka, MojeBanka Business or the service Přímý kanál.

The authorizations for authorized person are, in terms of the direct banking services included in the package Komfort and Excelent, free of charge.



Statements of account - no more offered frequencies



Statement of account	electronically	by mail	personal taking in branch
Fortnightly	–	CZK 70	CZK 170



Debit cards



	Card Dynamic
Card type	electronic
Annual fee for card	CZK 270
Card payments at merchants	free of charge
Enabling / disabling the debit card for online payments	free of charge
Express enabling / disabling the card for online payments	CZK 19
Cash withdrawal from KB ATM	free of charge
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
Cash withdrawal from ATM of other domestic banks	CZK 39
Cash withdrawal from ATM abroad	CZK 99
Cash Advance	CZK 149
Cash back	free of charge
Balance inquiry in KB ATM	free of charge
Balance inquiry in ATM of other banks	CZK 25
Sending of one payment card statement by mail	CZK 5
Delivery of one payment card statement at branch	CZK 5
Sending of one payment card statement electronically	free of charge



	Card Dynamic
Change of PIN in KB ATMs	CZK 19
PIN delivery via SMS	free of charge
PIN delivery by mail	free of charge
PIN delivery at branch	CZK 100
Repeated delivery of PIN	CZK 50 ¹⁾
Card unblocking after typing PIN for five times incorrectly	free of charge
Change of weekly limits through of the service MojeBanka, MojeBanka Business, Profibanka	free of charge
Change of weekly limits through of the service Expresní linka KB	CZK 19
Express change of weekly limits	CZK 19
Change of weekly limits at branch	CZK 69
Card stoplisting	CZK 200 ²⁾
Card stoplisting initiated by KB	free of charge
Issuing of evidence related to notification about loss / theft / unauthorised usage of card	free of charge
Emergency Cash Advance	CZK 3,500 ¹⁾
Emergency Card Replacement	CZK 4,000
Incoming Payment on card into a current / credit account in KB, to which the card is issued ³⁾	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⁾ In case of Merlin property insurance, the fee will be returned.

²⁾ Card stoplisting is free of charge for Microenterprises.

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.

Credit cards

Credit Card for entrepreneurs (MasterCard)

Annual fee for card	CZK 700
Annual fee for MyCard - card with individual design	CZK 99 ¹⁾
Interest rate for calculation of interest on credit	see KB interest rates announcement
Card payments at merchants	free of charge
Cash withdrawal at KB ATM	1%, min. CZK 30
Cash withdrawal at ATM of other domestic banks	1%, min. CZK 100
Cash withdrawal from ATM abroad	1%, min. CZK 100 1 withdrawal monthly for free
Cash Advance	1%, min. CZK 100
Cash back	free of charge
Balance inquiry in KB ATM	free of charge
Balance inquiry in ATM of other banks	CZK 25
Sending of one credit card statement by mail - monthly	CZK 30
Sending of one credit card statement electronically - monthly	free of charge
Change of PIN in KB ATMs	CZK 19
PIN delivery via SMS	free of charge
PIN delivery by mail	free of charge
PIN delivery at branch	CZK 100
Repeated delivery of PIN	free of charge
Non-standard delivery of a card and/or PIN - in KB headquarters personally	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 ⁴⁾ (card and PIN are sent separately)	CZK 1,000
Card unblocking after typing PIN for five times incorrectly	free of charge
Lowering and raising of credit limit	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
Express change of weekly limits	CZK 19
Express enabling / disabling the card for online payments	CZK 19
Other changes in the contract initiated by a client	free of charge
Mailing a notification of an overdraft of the credit limit	CZK 20
Mailing of 2 nd and any other reminder if non-execution of installment, fee is due after mailing of reminder; fee is one-off and non-refundable; fee is collected if total debt exceeds CZK 400 after due date	CZK 500
Card stoplisting	CZK 1,000 ³⁾
Card stoplisting initiated by KB	free of charge



	Credit Card for entrepreneurs (MasterCard)
Issuing of replacement card after stoplisting ⁴⁾ / duplicate ²⁾	CZK 200
Issuing of evidence related to notification about loss / theft / unauthorised usage of card	free of charge
Emergency Cash Advance	CZK 3,500 ²⁾
Emergency Card Replacement	CZK 4,000
Incoming Payment on card into a current / credit account in KB, to which the card is issued ⁵⁾	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⁾ Charge is made together with annual charge for credit card.

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

³⁾ Credit card stoplisting is free of charge for Microenterprises.

⁴⁾ Fee for issuing of card substitute after stoplisting is charged only for Microenterprises. In case of Merlin property insurance, the fee for issuing of card substitute after stoplisting will be returned.

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.



Credit Agreements Concluded with Inland Entrepreneurial Subjects and Territorial Self-Governing Entities



	EU Profi loan
Credit administration - in case of contractually arranged credit amount till CZK 1 mil.	CZK 300 ¹⁾
Credit administration - in case of contractually arranged credit amount above CZK 1 mil.	CZK 600 ¹⁾

¹⁾ In case that EU Profi loan is provided together with Profi loan or another EU Profi loan, loan administration with shorter maturity is for free.



Payment card insurance



Profi Merlin - individual

Premium - option 1	CZK 348 yearly
Premium - option 2	CZK 588 yearly



Accident insurance



Profi Patron (collective)

Fee for insurance - option 1 (the main indemnity up to CZK 240,000)	CZK 990 yearly
Fee for insurance - option 2 (the main indemnity up to CZK 480,000)	CZK 1,940 yearly

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 Pricelist.
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 for Entrepreneurs, enterprises and municipalities at branch service" will be provided to a client from this segment for the price stated for this service or this product in the "Price list for enterprises and municipalities served by Corporate and Business Divisions". Prices for all related services to the product will be charged also according to the "Price list for enterprises and municipalities served by Corporate and Business Divisions", where the product is stated.

1. Profi účet

1.1 Starting entrepreneurs

1.1.1. FIRST 2 YEARS AFTER PROFİ ACCOUNT OPENING

A) CONDITIONS FOR PROVIDING BONUS WITHIN THE MOJEODMĚNY CONCEPT

1. Bonus for starting entrepreneurs will be provided to Profi Account only to starting entrepreneurs, i.e. clients, who had started their business not earlier than two years before opening this Profi Account or to clients with transferred business package / current account in CZK within those two years to Profi Account
2. The bonus will be provided to clients mentioned in Article No.1 in two years following opening of a Profi Account or a transfer of a current account in CZK to a Profi Account
3. Bonus will be provided to clients fulfilling the above conditions in case they realize 1 active transaction on Profi Account within the particular calendar month. 1 active transaction represents a cashless payment order, cash deposit or withdrawal at the counter in any currency or a transaction realized via a debit card issued to Profi Account
4. For stating whether the condition was fulfilled or not, for cashless payment orders the due date is considered and for transactions realized via a debit card issued to Profi Account the date when the transactions have been accounted (written-off the account) by KB is considered
5. If a client has more Profi Accounts, bonuses and conditions are valid only for the oldest Profi Account of the client

B) THE BONUS AMOUNT PROVIDED

1. If conditions on bonus provision are met in current month, 100%, i.e. CZK 169 of a monthly fee for maintenance of a Profi Account will be returned next month. If a client has more Profi Accounts, the Bonus will be provided only to the oldest Profi Account of the client

1.1.2. FOLLOWING 2 YEARS AFTER PROFİ ACCOUNT OPENING

A) CONDITIONS FOR PROVIDING BONUS WITHIN THE MOJEODMĚNY CONCEPT

1. Bonus will be provided to clients stated in article 1.1.1. also in the 3rd and 4th year after Profi Account opening, for the same conditions as in previous two years

B) THE BONUS AMOUNT PROVIDED

1. If conditions on bonus provision are met in current month, CZK 70 of a monthly fee for maintenance of a Profi Account will be returned next month. If a client has more Profi Accounts, the Bonus will be provided only to the oldest Profi Account of the client

1.2 Housing Cooperatives and Flat Owner Associations

A) CONDITIONS FOR PROVIDING BONUS WITHIN THE MOJEODMĚNY CONCEPT

1. Bonus is provided to clients - Housing Cooperatives and Flat Owner Associations

B) THE BONUS AMOUNT PROVIDED

1. If conditions on bonus provision are met in current month, CZK 43 of a monthly fee for maintenance of a Profi Account will be returned next month. If a client has more Profi Accounts, the Bonus will be provided only to the oldest Profi Account of the client

A) CONDITIONS FOR PROVIDING BONUS WITHIN THE MOJEODMĚNY CONCEPT

1. Bonus will be provided to clients - owners of PC banking Profibanka, who pay a Pricelist price for this service, and who are owners of Profi Account / Profi Account GOLD at the same time

B) THE BONUS AMOUNT PROVIDED

1. If conditions on bonus provision are met in current month, CZK 100 of a Pricelist monthly fee for maintenance of Profibanka will be returned the next month