

**KB Price list**  
for enterprises and  
municipalities served  
at Corporate and  
Business Divisions



NA PARTNERSTVÍ ZÁLEŽÍ



**KB**

# Content

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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](mailto:stiznostiareklamace@kb.cz)



Ombudsman of KB Group  
Na Příkopě 969/33  
114 07 Praha 1  
[ombudsman@kb.cz](mailto: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

>> Deposit fees

>> Cards

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>> Payment system

## Packages and current accounts

### Legend:

✓ included in package

>>

### Komplet <sup>1)</sup>

Monthly fee	CZK 569
CZK current account maintenance	✓
Maintenance of the second CZK current account or the current account	✓
Monthly e-statement of account to every current account in the package	✓
Silver Business Card	✓
Profibanka and/or MojeBanka Business <sup>1)</sup> including direct banking service Přímý kanál and Mobilní banka	✓
<b>Other products</b>	
100 transactions package <sup>2)</sup>	CZK 240/monthly
200 transactions package <sup>2)</sup>	CZK 460/monthly
500 transactions package <sup>2)</sup>	CZK 930/monthly
800 transactions package <sup>2)</sup>	CZK 1,390/monthly
1,000 transactions package <sup>2)</sup>	CZK 1,690/monthly

<sup>1)</sup> The authorizations for empowered persons are, in terms of services Profibanka and MojeBanka Business, included in a Komplet package free of charge. In case of purchasing / usage the another paid direct banking services over the Komplet settings then the authorizations are charged for all empowered persons which had been in Komplet for free.

<sup>2)</sup> Package of transactions comprises transactions carried out via Profibanka / MojeBanka / MojeBanka Business / Přímý kanál / Mobilní banka / MultiCash KB, if concluded. Other items are charged - see [Payment System](#).

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### Current account in CZK and in foreign currency for the clients at Corporate and Business Divisions

Maintenance of a separate current account in CZK or foreign currency, provided the client does not possess a package current account	CZK 195 monthly
Maintenance of current accounts within the Municipality package	free of charge
Maintenance of non-remunerated current accounts in CZK, USD, EUR <sup>3)</sup>	free of charge

<sup>3)</sup> 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.

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### Current (overdraft) account

The total sum includes the price for current account or package maintenance as well as the price for credit administration

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### Current account for church organizations

CZK current account maintenance, internet banking MojeBanka and MojeBanka Business, one monthly electronic statement	free of charge
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>>	<b>Current account for money-deposits of a legal entity before establishing (e.g. authorized capital before establishing)</b>	
	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.	<p style="text-align: right;"><b>this fee is paid only once</b></p> <p style="text-align: center;"><b>free of charge</b></p>
>>	<b>Current account (Housing Development Fund)</b>	
	CZK current account maintenance, see Current account in CZK and in foreign currency for the clients served at Corporate and Business Divisions (valid also for branches)	
	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)	<b>CZK 35 monthly</b>
>>	<b>Current account in CZK for development project financing</b>	
	CZK current account maintenance, see Current account in CZK and in foreign currency for the clients served at Corporate and Business Divisions (valid also for branches)	
>>	<b>Current Escrow Account In CZK</b>	
	Maintainance of Current Escrow Account see item current account in CZK and in foreign currency	
>>	<b>Cash pooling</b>	
	Cash pooling (valid also for clients served at branches)	<b>individually</b>
>>	<b>Other services</b>	
>>	<b>Price for sending statements by mail</b>	
		<b>monthly fee</b>
	Monthly	<b>CZK 85</b>
	Monthly statements for all current accounts within the Municipality package	<b>free of charge</b>
	Monthly to the Komplet package	<b>CZK 85</b>
	Fortnightly (no more arranged)	<b>CZK 160</b>
	Weekly	<b>CZK 350</b>
	Daily upon account movement	<b>CZK 650</b>
	Account statements of monthly turnovers (clients obtaining data in electronic way)	<b>CZK 35</b>
	Account statements of daily turnovers (clients obtaining data in electronic way)	<b>CZK 200</b>
	Mailing of the account statements to two addresses	<b>2)</b>

<sup>2)</sup> For issuing of the second account statement a fee shall be charged in relation to frequency of such issuing in accordance to valid KB Price list. This service cannot be provided neither in case of the daily and monthly turnover statements, nor in case of the daily movements account statements; it can be provided in case of the periodical account statements only (weekly up to monthly) on condition that the same frequency shall be applied in both copies of particular statement.

## >> Price for personal taking in branch

	monthly fee
Monthly	CZK 190
Fortnightly (no more arranged)	CZK 360
Weekly	CZK 650
Daily upon account movement	CZK 1,450
Account statements of monthly turnovers (clients obtaining data in electronic way)	CZK 60
Account statements of daily turnovers (clients obtaining data in electronic way)	CZK 90

## >> Price for electronic statements

	monthly fee
Monthly	CZK 30
Monthly statements for all current accounts within the Municipality package	free of charge
Weekly	CZK 95
Daily upon account movement	CZK 395
Account statements of monthly turnovers	CZK 15
Account statements of daily turnovers	CZK 50

In case of use paper and electronic statement at once, are electronic statements free of charge (only by Current account in CZK and in foreign currency for the clients served at Corporate and Business Divisions)

## >> Mailing of current account statement abroad upon Client's request

Mailing of current account statement abroad upon Client's request	CZK 69
Statement in SWIFT – MT 940 form	CZK 50 per sent page, max. CZK 3,000 monthly
Daily statement in the MT 942 format	individually

## >> Statement by request of the client (at branch)

Account statement print-out	CZK 100 + CZK 2,50 per each printed page
Data recorded on CD	CZK 100 + CZK 200 for CD recording

## >> Statement by request of the client (via direct banking)

Ordering of archive statement by means of direct banking service - MojeBanka, MojeBanka Business, Profibanka or MultiCash KB	free of charge
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## >> File of non-executed payments

Agreed upon maintenance of file of non-executed payments (monthly)	CZK 10,000
Itemized statement from transfers file	CZK 400



## 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



## Deposit fees

### >> Deposit fee

Fee for client's deposits in a defined volume (including), in the relevant currency	free of charge
<b>Fee for client's deposits in CZK</b>	
Fee for client's deposits in CZK over CZK 100 million up to CZK 1 billion incl.	0.15% per annum <sup>1)</sup>
Fee for client's deposits in CZK over CZK 1 billion	0.3% per annum <sup>1)</sup>
Fee for client's deposits in EUR over EUR 10 million	0.5% per annum <sup>1)</sup>
Fee for client's deposits in CHF over CHF 40 thousand	1% per annum <sup>1)</sup>
Fee for client's deposits in SEK over SEK 400 thousand	1% per annum <sup>1)</sup>
Fee for client's deposits in DKK over DKK 300 thousand	1% per annum <sup>1)</sup>
Fee for client's deposits in JPY over JPY 5 million	0.5% per annum <sup>1)</sup>

<sup>1)</sup> 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 5<sup>th</sup> Business Day of the next succeeding month. The fee may not be debited from the client's account after the last day of the same month. If the client has not selected a specific fee account, KB shall be entitled to debit the fee from any of the client's accounts at its discretion.

### >> Deposit balance increment fee

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

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

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

The total volume of the client's deposits as at 31 December of the relevant year shall also comprise all outgoing payments to other banks executed on that day or, if the 31 December is not a Business Day, on the last Business Day of the relevant year, excluding payments executed and, at the same time, credited to the payee's account kept with another bank on the last Business Day of the relevant year.

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

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

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

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

# Cards

## Debit cards

	Profi Card	Prestige Business	Silver Business Card
Card type	embossed		
Annual fee for card	CZK 390	CZK 990	CZK 990
Annual fee for MyCard - card with individual design	free of charge	free of charge	-
Issuing of card with individual design MyCard - own photo / gallery	CZK 149 one-off fee for 3 years <sup>1)</sup>	CZK 149 one-off fee for 3 years <sup>1)</sup>	-
Issuing of card with individual design MyCard - limited edition	CZK 349 one-off fee for 3 years <sup>1)</sup>	CZK 349 one-off fee for 3 years <sup>1)</sup>	-
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	CZK 39
Cash withdrawal from ATM abroad	CZK 99	CZK 99	CZK 99
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	CZK 19	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 <sup>3)</sup>	CZK 50 <sup>3)</sup>	free of charge
Non-standard delivery of a card and/or PIN - in KB headquarters personally	CZK 2,000	CZK 2,000	CZK 2,000



	Profi Card	Prestige Business	Silver Business Card
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
Non-standard delivery of a card and/or PIN - delivery abroad <sup>3)</sup> (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 Expresní 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 <sup>2)</sup>	CZK 1,000 <sup>2)</sup>	CZK 1,000 <sup>2)</sup>
Card stoplisting initiated by KB	free of charge	free of charge	free of charge
Issuing of replacement card after stoplisting <sup>4)</sup> / duplicate <sup>3)</sup>	CZK 200	CZK 200	CZK 200
Issuing of duplicate card with individual design MyCard <sup>3)</sup> / change of individual design MyCard - own photo / gallery	CZK 149	CZK 149	-
Issuing of duplicate card with individual design MyCard <sup>3)</sup> / change of individual design MyCard - limited edition	CZK 349	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 <sup>3)</sup>	CZK 3,500 <sup>3)</sup>	CZK 3,500 <sup>3)</sup>
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 <sup>5)</sup>	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 <sup>5)</sup>	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

<sup>1)</sup> 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.

<sup>2)</sup> Card stoplisting is free of charge for Microenterprises.

<sup>3)</sup> In case of Profi Merlin property insurance, the fee will be returned.

<sup>4)</sup> 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.

<sup>5)</sup> 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

	Gold Business Card	Deposit Card	e-Card
Card type	embossed		virtual
Annual fee for card	CZK 1,990	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	-	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	free of charge	-
Cash withdrawal from ATM of other domestic banks	free of charge	-	-
Cash withdrawal from ATM abroad	free of charge	-	-
Cash Advance	CZK 149	-	-
Cash back	free of charge	-	-
Balance inquiry in KB ATM	free of charge	free of charge	-
Balance inquiry in ATM of other banks	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	free of charge	CZK 19	-
PIN delivery via SMS	free of charge	free of charge	-
PIN delivery by mail	free of charge	free of charge	-
PIN delivery at branch	free of charge	CZK 100	-
Repeated delivery of PIN	free of charge	CZK 50 <sup>3)</sup>	-
Non-standard delivery of a card and/or PIN - in KB headquarters 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
Non-standard delivery of a card and/or PIN - delivery abroad <sup>3)</sup> (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	-
Change of weekly limits through of the service MojeBanka, MojeBanka Business, Profibanka	free of charge	-	free of charge



	Gold Business Card	Deposit Card	e-Card
Change of weekly limits through of the service Expressní linka KB	CZK 19	–	CZK 19
Express change of weekly limits	CZK 19	–	CZK 19
Change of weekly limits at branch	CZK 69	–	CZK 69
Card stoplisting	CZK 1,000 <sup>2)</sup>	CZK 200 <sup>2)</sup>	CZK 200 <sup>2)</sup>
Card stoplisting initiated by KB	free of charge	free of charge	free of charge
Issuing of replacement card after stoplisting <sup>4)</sup> / duplicate <sup>3)</sup>	CZK 200	CZK 200	–
Issuing of duplicate card with individual design MyCard <sup>3)</sup> / change of individual design MyCard - own photo / gallery	–	–	–
Issuing of duplicate card with individual design MyCard <sup>3)</sup> / 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	free of charge
Emergency Cash Advance	CZK 3,500 <sup>3)</sup>	–	–
Emergency Card Replacement	CZK 4,000	–	–
Incoming Payment on card into a current / credit account in KB, to which the card is issued <sup>5)</sup>	free of charge	–	–
Incoming Express Payment on card into a current / credit account in KB, to which the card is issued <sup>5)</sup>	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	–	–

<sup>1)</sup> 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.

<sup>2)</sup> Card stoplisting is free of charge for Microenterprises.

<sup>3)</sup> In case of Profi Merlin property insurance, the fee will be returned.

<sup>4)</sup> 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.

<sup>5)</sup> 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

	Corporate Card	Gold Corporate Card
Card type	corporate	
Annual fee for card	CZK 990	CZK 2,990
Monthly fee for automatic installment in interest-free period	CZK 29	CZK 29
Interest rate for calculation of interest on credit	see KB interest rates	see KB interest rates
Card payments at merchants	free of charge	free of charge
Cash withdrawal at KB ATM	1%, min. CZK 30	1%, min. CZK 30
Cash withdrawal at ATM of other domestic banks	1%, min. CZK 100	1%, min. CZK 100
Cash withdrawal from ATM abroad	1%, min. CZK 100 1 withdrawal monthly for free	1%, min. CZK 100 1 withdrawal monthly for free
Cash Advance	1%, min. CZK 100	1%, min. CZK 100
Cash back	free of charge	free of charge
Balance inquiry in KB ATM	free of charge	free of charge
Balance inquiry in ATM of other banks	CZK 25	CZK 25
Sending of one credit card statement electronically and/or by mail	free of charge	free of charge
Cashless transfer from a credit card account to other account in CZK	1%	1%
Change of PIN in KB ATMs	CZK 19	CZK 19
PIN delivery via SMS	free of charge	free of charge
PIN delivery by mail	free of charge	free of charge
PIN delivery at branch	free of charge	free of charge
Repeated delivery of PIN	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
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 (card and PIN are sent separately)	CZK 1,000	CZK 1,000
Card unblocking after typing PIN for five times incorrectly	free of charge	free of charge
Lowering and raising of credit limit	free of charge	free of charge
Card data change (weekly limit, enabling / disabling the card for online payments, name, etc.) through EL KB or at branch	free of charge	free of charge
Express change of weekly limits	CZK 19	CZK 19
Express enabling / disabling the card for online payments	CZK 19	CZK 19
Other changes in the contract initiated by a client	free of charge	free of charge
Sending by post a notification of an overdraft of the credit limit	CZK 20	CZK 20
Sending by post of 2 <sup>nd</sup> 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	CZK 500



	Corporate Card	Gold Corporate Card
Card stoplisting	CZK 1,000 <sup>2)</sup>	CZK 1,000 <sup>2)</sup>
Card stoplisting initiated by KB	free of charge	free of charge
Issuing of replacement card after stoplisting <sup>3)</sup> / duplicate <sup>1)</sup>	200,-	200,-
Issuing of evidence related to notification about loss / theft / unauthorised usage of card	free of charge	free of charge
Emergency Cash Advance	CZK 3,500 <sup>1)</sup>	CZK 3,500 <sup>1)</sup>
Emergency Card Replacement	CZK 4,000	CZK 4,000
Travel insurance to Corporate Cards	✓	-
Travel insurance to Gold Corporate Cards	-	✓
Additional services	Card abuse insurance	Card abuse insurance, Priority Pass <sup>4)</sup>

<sup>1)</sup> In case of Profi Merlin property insurance, the fee will be returned.

<sup>2)</sup> Card stoplisting is free of charge for Microenterprises

<sup>3)</sup> 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.

<sup>4)</sup> Concerning Standard Membership Priority Pass, where for each entrance a fee is charged according to the conditions of the program available at [www.prioritypass.com](http://www.prioritypass.com)

>> Payment card acceptance

>> Profi payment terminal (monthly fee) <sup>1)</sup>

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

Seller 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.

<sup>1)</sup> 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) <sup>2)</sup>

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

<sup>2)</sup> 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 <sup>3)</sup>

	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

<sup>3)</sup> 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 <sup>4)</sup>

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

<sup>4)</sup> 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 Business / MojeBanka <sup>1)</sup>	MojeBanka Business / MojeBanka + Přímý kanál	Profibanka	Mobilní banka
Monthly maintenance	CZK 170	CZK 170	CZK 290	CZK 290	free of charge
Authorization for the 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 SMS message	SMS messages requested via the automated voice system	Via fax message
Notification sending	free of charge	CZK 2,50	CZK 2,50 <sup>2)</sup>	CZK 5

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

<sup>2)</sup> 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
<b>Mailing a mini-statement and other correspondence upon a request of a EL KB client from the KB call center</b>	
Electronically or fax	free of charge
By mail	CZK 35
Repeated sending of the PIN number	CZK 160

### >> MojeBanka Business / MojeBanka / Mobilní banka

Internet banking MojeBanka Business / MojeBanka within the MUNICIPALITY package Internet banking MojeBanka Business / MojeBanka with the service Přímý kanál within the 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 Profibanka service	CZK 3,000
Establishment of service within the MUNICIPALITY package	free of charge
Setting-up of the Profibanka service for several entities with one common statutory representative or owner	CZK 5,000
Maintenance of service within the MUNICIPALITY package	first year free of charge, incl. the authorized persons
Profibanka service 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
<b>MultiCash KB services</b>	
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 <sup>11</sup>	CZK 390
Issue of the chip card reader type GEM PC TWIN <sup>11</sup>	CZK 250 + 21% VAT
Issue of a complete set of MůjKlíč chip card and reader <sup>11</sup> (type GEM PC TWIN)	CZK 640
Issue of the chip card reader with keyboard <sup>11</sup>	CZK 250 + 21% VAT
Issue of a complete set of MůjKlíč chip card and reader (with keyboard) <sup>11</sup>	CZK 640
Issue of the optical key card	CZK 1,000
Blocking or unblocking of the optical key card	free of charge

<sup>11</sup> 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
<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>	

>> MojePlatba	
Setting-up of MojePlatba service	individually
Monthly maintenance fee <sup>11</sup>	individually
Monthly fee from transaction amount	individually

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

## Payment system

### >> 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
Book entry originated by use of payment card	free of charge
Item originated from a warrant of execution	CZK 39
Book entry on credit side of transaction originated on automatic transfer of credit installments (including accessories)	free of charge
Book entry to debit and in favor of KB Client's account from or to another bank (it is added to the book entry fee)	CZK 2

### >> Outgoing payments

Incoming collections	free of charge
Resulting from a standing order	CZK 2.50
Resulting from a standing order to automatic transfer	CZK 10
Book entry resulting from a payment order in CZK - processed by the branch on the day of submission <sup>1)</sup>	CZK 69
Processing of other paper orders (e.g. self-service box, collection order between accounts managed in KB) - except for the examples stated in the note <sup>1)</sup>	CZK 39
Telephone banking Expresní linka KB	CZK 19
Internet banking MojeBanka Business / MojeBanka	CZK 2.90
Mobilní banka	CZK 2.90
PC banking Profibanka and Přímý kanál	CZK 2.90
MojePlatba service	CZK 2.90
MultiCash KB	CZK 2.90

<sup>1)</sup> 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.

### >> Item processing

Added to outgoing payments, incoming collection	CZK 2.50
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### >> Incoming payments and Outgoing collections (ie. payment from the client account to which they had not ordered, except for all cash operations)

Incoming payment (exclude incoming collection)	CZK 5
Outgoing collection	CZK 5

>> 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 direct banking services MojeBanka Business, Profibanka, Přímý kanál (format: KM, BEST, EDI BEST)	free of charge
Text message for recipient stated in paper order	free of charge

>> Direct debit mandate	
Establishing, changing or cancellation by means of direct banking services MojeBanka Business / MojeBanka	free of charge
Establishment / change by means of telephone banking Expresní linka KB	CZK 29
Establishment / change by means of paper form with the use of a self-service box	CZK 39
Establishment / change by means of paper form at the branch	CZK 69
Cancellation submitted by means of telephone banking Expresní linka KB or paper form	free of charge

>> Permanent payment orders and automatic transfer orders	
Establishing, change submitted by means of direct banking services MojeBanka Business / MojeBanka or Profibanka	free of charge
Establishment / change by means of telephone banking Expresní linka KB	CZK 29
Establishment / change by means of paper form via a paper carrier with the use of a self-service box	CZK 39
Establishment / change by means of paper form at the branch	CZK 69
Cancellation ordered by means of direct banking services MojeBanka Business / MojeBanka internet banking or Profibanka, Expresní linka KB telephone banking or by means of paper form	free of charge
Establishing, change of 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, KB PS, KP and IKS KB	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 services	
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	CZK 7
<b>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</b>	
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
<b>Following items are added to fees for each type of foreign payment</b>	
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
Item processing	CZK 2,50



## 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
Assessment of request for delivering of SEPA Direct Debit orders	individually
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 <sup>1)</sup>	CZK 6
SEPA Direct Debit - outgoing to KBSK <sup>1)</sup>	CZK 10
SEPA Direct Debit - outgoing to another bank <sup>1)</sup>	CZK 195
Refusal of SEPA Direct Debit by debtor	CZK 50
Refund of SEPA Direct Debit by debtor	CZK 50
SEPA Direct Debit Mandate - registration / change / cancellation through MojeBanka / MojeBanka Business / Profibanka	free of charge
SEPA Direct Debit Mandate registration / change in paper form	CZK 69
SEPA Direct Debit Mandate cancellation in paper form	free of charge



## Other services

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

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

## Cash operations on the accounts of Corporate and Business Divisions

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	+ Fee for book entry processing
KB ATM cash withdrawal		see chapter Cards	-
<b>Withdrawals over the counter in branch</b>			
Up to CZK 100 th. incl.	Cash withdrawal in CZK	from CZK account	CZK 75
	Cash withdrawal in foreign currency	from foreign currency account	
	Cash withdrawal in CZK	from foreign currency account	2%, min. CZK 50
	Cash withdrawal in foreign currency	from CZK account	
Above CZK 100 th.	Cash withdrawal in CZK	from CZK account	CZK 150
	Cash withdrawal in foreign currency	from foreign currency account	
	Cash withdrawal in CZK	from foreign currency account	2%, min. CZK 50
	Cash withdrawal in foreign currency	from CZK account	
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	+ Fee for book entry processing	
KB ATM cash deposit		free of charge	-	
Cash deposit in CZK	coins max. 50 pcs.	closed package / night vault	individually	
		over the counter	up to CZK 0,5 mil. incl.	1 <sup>st</sup> to 5 <sup>th</sup> deposit CZK 0 6 <sup>th</sup> and further deposits CZK 95
			above CZK 0,5 mil.	CZK 95
			third party <sup>1)</sup>	CZK 75
above 50 pcs. of coins	closed package / night vault	1%, min CZK 70	CZK 11,50	
	over the counter	3%, min CZK 100		
Cash deposit in foreign currency <sup>2)</sup>	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	+ Fee for book entry processing	
KB ATM cash deposit			free of charge	-	
Cash deposit in CZK	coins max. 50 pcs.	closed package / night vault	2%, min. CZK 50	CZK 11,50	
		over the counter			
	above 50 pcs. of coins	closed package / night vault	2%, min. CZK 50		
		over the counter	3%, min. CZK 100		
Cash deposit in foreign currency <sup>2)</sup>	coins max. 10 pcs. (KB accepted only EUR coins)	closed package / night vault	individually		
		over the counter	up to CZK 0,5 mil. incl.		1 <sup>st</sup> to 5 <sup>th</sup> deposit CZK 0 6 <sup>th</sup> and further deposits CZK 95
			above CZK 0,5 mil.		CZK 95
	third party <sup>1)</sup>	CZK 75			
	Cash deposit of EUR coins			10%	
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
Cash operations on accounts owned by another banks	individually
Exchange up to 100 pcs (inclusive) of one nominal value	free of charge
Other CZK exchanges	3%, min. CZK 100

<sup>1)</sup> 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.

<sup>2)</sup> 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

#### >> Loans

#### >> Guarantees

#### >> Bills of exchange

#### >> Documentary payments

## Loans

### >> Loan Agreements Concluded with Domestic Entrepreneurial Subjects and Territorial Self-Governing Entities

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).

### >> Business loans in general

For complete processing and evaluation of the loan application (loan promise) / for first project analyses and indicative offer processing	individually
<b>Medicum loan</b>	discount 50%
For loan (loan promise) realization	individually
Fee is set from the value of approved loan (loan promise) in CZK and foreign currency; fee is lump sum; 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 submit.	
<b>Medicum loan</b>	discount 50%
Loan administration <sup>3)</sup>	individually
For contracts concluded in KB Sales Centers by 31 <sup>st</sup> of December, 2006 (in case that an individual price is not agreed in the contract).	CZK 700 monthly

### >> Profi loan, Revolving Profi loan, M-Profi loan, Profi loan MEDICUM

Processing and evaluation of a loan application	free of charge
For credit realization	CZK 1,000 + 0.6%
Credit administration - in case of contractually arranged loan amount up to CZK 100 thousand <sup>1)3)</sup>	CZK 200 monthly
Credit administration - in case of contractually arranged loan amount above CZK 100 thousand up to CZK 1 mil. <sup>1)3)</sup>	CZK 300 monthly
Credit administration - in case of contractually arranged loan amount up to CZK 1 mil. <sup>2)3)</sup>	CZK 300 monthly
Credit administration - in case of contractually arranged loan amount above CZK 1 mil. <sup>3)</sup>	CZK 600 monthly

<sup>1)</sup> For loans arranged since 1 July 2010.

<sup>2)</sup> For loans arranged until 30 June 2010.



## Profi loan FIX

Processing and evaluation of a loan application	free of charge
For credit realization	free of charge
Credit administration - in case of contractually arranged loan amount up to CZK 100 thousand <sup>1) 3)</sup>	CZK 200 monthly
Credit administration - in case of contractually arranged loan amount above CZK 100 thousand <sup>1) 3)</sup>	CZK 300 monthly
Credit administration <sup>2) 3)</sup>	CZK 300 monthly

<sup>1)</sup> For loans arranged since 1 July 2010.

<sup>2)</sup> For loans arranged until 30 June 2010.



## Loans for municipalities (mortgages exclusive)

Processing and evaluation of a loan (credit promise) application	individually
For credit (credit promise) realization	individually
Credit administration <sup>3)</sup>	CZK 300 monthly



## The program Bytový dům - credits for housing associations and associations of flat owners

Processing and evaluation of a loan (loan promise) application	free of charge
For credit (credit promise) realization	free of charge
Credit administration <sup>3)</sup>	CZK 200 monthly



## RAS / KB FlexiRámeč

For arranging of possibility to draw within the framework of RAS / KB FlexiRámeč	individually
The fee shall be charged from the total amount of the Global Credit Line limit and will substitute the fees for processing and evaluation of the loan application.	



## Mortgage loans

Processing and evaluation of the loan application (credit promise) in CZK and foreign currency	1%, min. CZK 10,000
Processing and evaluation of the loan application (credit promise) in CZK and foreign currency for municipalities	0.8%, min. CZK 10,000
Credit administration <sup>3)</sup>	CZK 600 monthly
Administration of credit with a state financial subsidy (subsidy pursuant to Governmental Decree No. 244/1995 Coll. as amended)	CZK 900 monthly
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.	



## Profi mortgage loan

Processing and evaluation of a loan application	free of charge
For credit realization	CZK 1,000 + 0.6%
Credit administration - in case of contractually arranged loan amount up to CZK 100 thousand <sup>3)</sup>	CZK 200 monthly
Credit administration - in case of contractually arranged loan amount above CZK 100 thousand up to CZK 1 mil. <sup>3)</sup>	CZK 300 monthly
Credit administration - in case of contractually arranged loan amount above CZK 1 mil. <sup>3)</sup>	CZK 600 monthly
Drawing of a credit on a record proposal	CZK 1,500

<sup>3)</sup> Fee shall be collected from the date of efficiency of a loan agreement for each even commenced calendar month during the whole duration of the credit transaction; fee refers also to overdrafts.



## Services related to loans

Modification in agreement of stipulated terms and conditions of the loan in CZK and foreign currency initiated by the client	individually
The fee is lump sum and non-refundable.	
Modification in RAS of stipulated terms and conditions initiated by client	individually
Change of statement of credit account form	free of charge
Funds reservation (exclusive authorized overdraft)	individually
Fee of all loan transactions shall be set from the non-drawn amount of the loan and shall be settled in case it exceeds CZK 30, in case of overdrafts the fee shall be settled with no limitation. 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.	
Modification of loan agreement initiated by bank	free of charge
Accounting item settled on loan account	free of charge
Sending of statement of credit account electronically	free of charge
Sending of statement of credit account by mail <sup>1)</sup>	CZK 20 monthly
Sending of statement of credit account by mail for Profi loans	CZK 20 monthly
Sending of 1 <sup>st</sup> notice - notice of failure to make payment of a credit instalment	CZK 100
Sending of 2 <sup>nd</sup> 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
The fee is being collected after mailing of reminder, fee is lump sum and non-refundable.	
Offer of interest rates on loan	free of charge
Fee for services related to providing loans to foreign subjects	individually



## Authorized overdrafts

Reservation of funds	0.60% 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 100
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

<sup>11</sup> Valid for loans and business mortgages contracted from 1. 7. 2010, for loans and business mortgages contracted until 30. 06. 2010 free of charge.



## Export customer loans

Fee for processing of financing offer	individually in accordance with realized operations, max. CZK 75,000
In case of loan realization the fee shall be reimbursed to the Client by means of lowering contractual processing.	
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	individually
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 receivables incl. assessment of risk related to acceptance of the pledge; the fee is lump sum and non-refundable.	
Risk assessment connected to drawing of loan pledged by real estate property currently in construction	individually
The fee comprises a preparation of the Report on state of construction / reconstruction, its transfer to sales point, KB risk evaluation related to the loan drawing pledged by the real estate property in construction; the fee is lump sum and non-refundable.	



## Subsidy - processing of application

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

## Guarantees



### Outgoing Guarantees

For processing and evaluation of bank guarantee application <sup>1) 2)</sup>	individually
For processing and evaluation of bank guarantee application under Frame Agreement for clients served at Corporate and Business Divisions <sup>1) 2)</sup>	individually
For preparation of documentation related to granting of bank guarantee <sup>1) 3)</sup>	individually
Amendment of the agreement on provision of bank guarantee / amendment of bank guarantee (counter-guarantee) <sup>4)</sup>	individually, at least CZK 2,000
For providing of bank guarantee (counter-guarantee) <sup>5)</sup>	individually <sup>4)</sup>
Amendment of the agreement on provision of bank guarantee (counter-guarantee) initiated by the bank	free of charge
For demand for payment presented under the guarantee (counter-guarantee)	CZK 3,000

<sup>1)</sup> Shall be used also in case of counter-guarantee, bank guarantee promise.

<sup>2)</sup> Shall be calculated from required guaranteed amount.

<sup>3)</sup> Fee shall be calculated from guaranteed amount in accordance to documentation.

<sup>4)</sup> Fee shall be calculated from the actual guaranteed amount.

<sup>5)</sup> Could be used also in the case of bank guarantee promise.

<sup>6)</sup> Fee in % p.a. shall be calculated in accordance to the 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



## Profi Guarantee

For processing and evaluation of bank guarantee application <sup>1)</sup>	free of charge
For elaboration of documentation related to granting of bank guarantee <sup>1) 2)</sup>	1 000,- + 0.60%
Change of the agreement to provide bank guarantee / bank guarantee agreement <sup>1) 3)</sup>	individually, at least CZK 2,000
For providing of bank guarantee <sup>4)</sup>	individually
Bank guarantee agreement amendment initiated by the Bank	free of charge
For application of provided Profi guarantee	CZK 3,000

<sup>1)</sup> Item will be used also in case of promise of Profi guarantee.

<sup>2)</sup> The fee will be set from the amount of bank guarantee mentioned in the respective documentation. <sup>1)</sup>

<sup>3)</sup> Fee shall be set from the current guaranteed amount.

<sup>4)</sup> Fee in % p.a. shall be set in accordance to credit risk degree.

Prices paid according to all the above principles (in Part Guarantees) of the Price List are irreversible.

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 domestic Bills of exchange (discount commission)	individually
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) <sup>1)</sup>	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 <sup>1)</sup>	0.3% of Bill of exchange amount, min. CZK 1,000, max. CZK 15,000
Unnegotiated bill deposit for each, even already began 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 collection <sup>1)</sup>

Providing of Bill of exchange collection	0.3% of Bill of exchange amount, min. CZK 1,000, max. CZK 20,000
Providing of protest for an unpaid 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 (outgoing) with negative result	CZK 1,000
Sending documents / bill of exchange by courier service	according to the messenger's price list

<sup>1)</sup> Item on KB Price list also set for Individuals.

## Documentary payments

### >> Documentary Letter of Credit

#### >> 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 mio, 0.2% for the amount exceeding CZK 150 mio) + 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

>> 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

Pre-check of documents

CZK 500

Courier service

actual costs incurred

SWIFT message

CZK 150

Facsimile transmission

CZK 30 per page

Investment  
banking

- >> Investment banking
  - >> Term and saving accounts
  - >> Mutual funds
  - >> Investment banking

## Term and saving accounts

### >> Term and savings accounts in CZK and foreign currency

Services included in account	Term account	KB Guaranteed deposit Premium	Savings account
Account maintenance	free of charge	free of charge	free of charge
Sending of one account statement	electronically and/or by mail		electronically
Transfer from account to an account within KB in the same currency	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	-
Deposit of cash in CZK to timed account held in foreign currency	1%, min. CZK 30, max. CZK 1,000	-	-
Deposit in cash of valid foreign currency banknotes to timed 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	-

### >> Deposit Bill of exchange

Issue and honouring of KB Bill of exchange	free of charge
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## 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](http://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	
<b>Bonds</b>	monthly according to the daily values
- for the sum of nominal value CZK 0 - 10,000,000 <sup>1)</sup>	0.05% of the amount
- for the sum of nominal value above CZK 10,000,000 <sup>1)</sup>	0.04% of the amount
<b>Trade-able stocks and other Securities at PSE</b>	monthly according to the daily values
- for the sum of market value CZK 0 - 3,000,000 <sup>1)</sup>	0.06% of the amount
- for the sum of market value CZK 3,000,001 - 10,000,000 <sup>1)</sup>	0.05% of the amount
- for the sum of market value above CZK 10,000,001 <sup>1)</sup>	0.04% of the amount
<b>Non-tradeable shares and other Securities</b>	monthly according to the daily values
- for the sum of nominal value <sup>1)</sup>	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 <sup>1)</sup>	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 <sup>1)</sup>	CZK 500





## Statements from Securities

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



## Other services

Other services requiring the communication with CDS <sup>1)</sup>	individually
Tax refundation	CZK 1,500 + fee paid to third parties



## Extract from Issue Records in CDS

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

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

<sup>2)</sup> 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
<b>Cheque issuance and delivery</b>				
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	-	-
<b>Cheque settlement</b>				
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 150	CZK 400	-	CZK 400
<b>Other cheques operations</b>				
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 <sup>1)</sup>	CZK 200 for each report <sup>2)</sup>	-	-
Processing of unpaid cheque or cheque verification of cheque at issuer bank	-	-	CZK 250	-

<sup>1)</sup> In case of returning of KB private cheque the fee is not charged.

<sup>2)</sup> Service of cancellation of stop payment is not provided.

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

## Bank information

### >> Bank information

### >> Providing bank information about KB Client

Basic information	CZK 500 + 21% VAT
Extensive information	CZK 1,000 + 21% VAT
Issue of a bank reference to a client of KB in Czech or English	CZK 500 + 21% VAT
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 cm<sup>3</sup> (including)

CZK 1,020 + 21% VAT

With value of saved things up to 1 million CZK  
Size: from 15,000 to 30,000 cm<sup>3</sup> (including)

CZK 2,040 + 21% VAT

With value of saved things up to 1 million CZK  
Size: from 30,000 to 50,000 cm<sup>3</sup> (including)

CZK 3,060 + 21% VAT

With value of saved things up to 1 million CZK  
Size: over 50,000 cm<sup>3</sup>

CZK 4,080 + 21% VAT

With value of saved things up to 10 million CZK  
Size: up to 15,000 cm<sup>3</sup> (including)

CZK 3,060 + 21% VAT

With value of saved things up to 10 million CZK  
Size: from 15,000 to 30,000 cm<sup>3</sup> (including)

CZK 6,120 + 21% VAT

With value of saved things up to 10 million CZK  
Size: from 30,000 to 50,000 cm<sup>3</sup> (including)

CZK 9,180 + 21% VAT

With value of saved things up to 10 million CZK  
Size: over 50,000 cm<sup>3</sup>

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 cm<sup>3</sup> (including)

CZK 1,400 + 21% VAT

With value of saved things up to 1 million CZK  
Size: from 15,000 to 30,000 cm<sup>3</sup> (including)

CZK 2,700 + 21% VAT

With value of saved things up to 1 million CZK  
Size: from 30,000 to 50,000 cm<sup>3</sup> (including)

CZK 4,000 + 21% VAT

With value of saved things up to 1 million CZK  
Size: over 50,000 cm<sup>3</sup>

CZK 5,400 + 21% VAT

With value of saved things up to 10 million CZK  
Size: up to 15,000 cm<sup>3</sup> (including)

CZK 3,990 + 21% VAT

With value of saved things up to 10 million CZK  
Size: from 15,000 to 30,000 cm<sup>3</sup> (including)

CZK 7,990 + 21% VAT

With value of saved things up to 10 million CZK  
Size: from 30,000 to 50,000 cm<sup>3</sup> (including)

CZK 11,990 + 21% VAT

With value of saved things up to 10 million CZK  
Size: over 50,000 cm<sup>3</sup>

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

## >> 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
Counsel - for every working hour (including partial hour)	CZK 500 + 21% VAT

### >> Other services in KB Price list - concretely unlisted flat rate for 15 minutes (incl. partial) <sup>1)</sup>

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

<sup>1)</sup> 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	individually
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 pledge - be related to <sup>2)</sup>

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

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

<sup>2)</sup> It is set by fixed price in disregard of amount of business transaction and value of the attachment for every year.



## No more offered services

### >> 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
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 <sup>1)</sup>
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 Dynamic

Card stoplisting	CZK 200 <sup>2)</sup>
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 <sup>1)</sup>
Emergency Card Replacement	CZK 4,000
Incoming Payment on card into a current / credit account in KB, to which the card is issued <sup>3)</sup>	free of charge
Incoming Express Payment on card into a current / credit account in KB, to which the card is issued <sup>3)</sup>	1%, min. CZK 29

<sup>1)</sup> In case of Profi Merlin property insurance, the fee will be returned.

<sup>2)</sup> Card stoplisting is free of charge for Microenterprises.

<sup>3)</sup> 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.



## EU Profi loans (This loan is now not being established by Komerční banka)

Credit administration - in case of contractually arranged loan amount up to CZK 1 mil.	CZK 348 yearly
Credit administration - in case of contractually arranged loan amount above CZK 1 mil.	CZK 588 yearly
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 cards insurance



### Profi Merlin - individual

Insurance - 1 <sup>st</sup> option	CZK 348 yearly
Insurance - 1 <sup>nd</sup> option	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

## Abbreviations

Adjusting	Sorting, packing and labeling of packages of banknotes and coins in accordance with the rules set down by the valid legal regulation (especially the ČNB Notification no. 37/1994 Coll.)
ATM	Automatic teller machine
AÚV	Accrued interest
Banking product	Any banking agreement, service and a product provided by Bank based on Bank's banking license, including investment services provided by Bank as a securities dealer
BD	Housing Cooperative
BEST	Banking Electronic System - format of data transfer between a client and KB within direct banking
BIC	International identifier bank code (Business Identifier Code) that allows unique identification of the bank in the country
CDS	Central Depository Securities Inc.
CID	Creditor Identifier, mandatory part of SEPA Direct Debit under SEPA rules. CID is up to 35-character code, and used to uniquely identify the creditor of SEPA Direct Debits. CID for the Czech Republic has a fixed length of 12 digits and is published by the Czech National Bank.
CKB	Headquarters of Komerční banka, a.s.
CP	Security
Current account	An account managed on the basis of a contract concerning a current account (in accordance with the provisions of the § 2662 et seq. of the Law no. 89/2012 Coll., Commercial Code, as amended), to which the bank accepts payments and deposits for the client and carries out payments and payouts
Current balance	Accounting account balance which does not reflect authorized overdraft limit, blocking and reserve funds on the account and transactions made on the account during that business day on-line.
ČNB	Česká národní banka / Czech National Bank
Direct banking	Remote communication with KB using the following services of telephone banking Expresní linka KB, internet banking MojeBanka, MojeBanka Business, Profibanka, MultiCash KB, mobile banking Mobilní banka and the system Přímý kanál. Service Mobilní banka contains of applications Mobilní banka and Mobilní banka Business.
EDI BEST	Electronic Data Interchange Banking Electronic System - format of data transfer between a client and KB within direct banking
EIB	European Investment Bank
EL KB	Expresní linka KB / Express Line KB
Electronic personal certificate	Electronic certificate, which links the identification data of a client with his public electronic key
F00	Physical entity
FNM	Fond národního majetku / Fund of national property
FOP	Physical entity – entrepreneur
IBAN	International Bank Account Number - is used to uniquely identify a client's account, country and bank in which client's account is kept
IKS KB	Investiční kapitálová společnost KB, a.s.
ISIN	International Security Identification Number
KB	Komerční banka, a. s., registered office: Praha 1, Na Příkopě 33 čp. 969, PSČ 114 07, IČ: 4531 7054, registered in the Companies Register managed by the Municipal Court in Prague, section B, insert 1360
KB Group	Komerční banka, a.s., Komerční pojišťovna, a.s., KB Penzijní společnost, a.s., Modrá pyramida stavební spořitelna, a.s., Investiční kapitálová společnost KB, a.s., SG Equipment Finance Czech Republic s.r.o., ESSOX s.r.o., a Faktoring KB, a.s.
KB PS	KB Penzijní společnost, a.s.
KBSK	Komerční banka, a.s., subsidiary of foreign bank
KM	Compatible media - format of data transfer
KP	Komerční pojišťovna, a.s.
MF ČR	Ministry of Finance of the Czech Republic
Microenterprise	Small enterprise as defined by § 75 paragraph 4 for Law on payment services in its amended version
MPSS	Modrá pyramida stavební spořitelna, a.s.
MT	Message Type - swift message type
p. a.	Annually

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

## General information

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

The services not shown in this "Price list for Entrepreneurs, enterprises and municipalities served by Corporate and Business Divisions" will be provided to a client from this segment for the price stated for this service or this product in the "Price list for Entrepreneurs, Enterprises and municipalities served in the branch service". Prices for all related services to the product will be charged also according to the "Price list for Entrepreneurs, Enterprises and municipalities served at branch service", where the product is stated.