

# KB Price list for Individuals



NA PARTNERSTVÍ ZÁLEŽÍ



# Content

>>	Day to day banking
>>	Credits
>>	Savings and investing
>>	Insurance
>>	Other services
>>	Abbreviations and general information

## 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

>> Current accounts

>> Deposit fees

>> Cards

>> Direct banking

>> Payment system

## Current accounts

### Legend:

- ✓ included in package
- not included in package

## Current accounts

	MůjÚčet Gold	MůjÚčet Plus	MůjÚčet	Student account - G2.2	MůjÚčet Junior
Monthly fee	CZK 169	CZK 39	free of charge	free of charge	free of charge
Monthly account statement electronically	✓	✓	✓	✓	✓
Payment card	Gold card	Plus card	Embossed card	Embossed G2 card	Junior card
Cash withdrawal from KB ATM	✓	✓	✓	✓	✓
Cash withdrawal from ATM of other domestic banks	✓	2 withdrawals monthly free of charge, next CZK 39	CZK 39	CZK 39	CZK 39
Telephone banking Expresní linka KB, MojeBanka, Mobilní banka	✓	✓	✓	✓	only MojeBanka
Current account in CZK or foreign currency	29,-	29,-	29,-	29,- <sup>11</sup>	-
1 current account in EUR / USD	-	-	-	CZK 19 including Embossed payment card	-
Conclusion of authorized account unsecured standard overdraft	✓	✓	✓	✓ <sup>11</sup>	-
G2 Erasmus offer	-	-	-	<a href="http://www.g2.cz/erasmus">www.g2.cz/erasmus</a> for more call us free of charge 800 426 352	-

<sup>11</sup> Unable to establish to a person under 18 years of age.

## Domestic payments

	MůjÚčet Gold	MůjÚčet Plus	MůjÚčet	Student account - G2.2	MůjÚčet Junior
Incoming payments	✓	✓	✓	✓	✓
<b>Outgoing payments</b>					
Electronic payments <sup>21</sup>	✓	✓	CZK 6	✓	CZK 6
Expresní linka KB	CZK 19	CZK 19	CZK 19	CZK 19	CZK 19
Processing of other paper orders	CZK 39	CZK 39	CZK 39	CZK 39	CZK 39
Branch - processing of paper payment order in CZK the day of submitting the order bank <sup>31</sup>	CZK 69	CZK 69	CZK 69	CZK 69	CZK 69
Surgary for a payment from/to another bank	free of charge	free of charge	free of charge	free of charge	free of charge
<b>Following optional items are added to outgoing payments</b>					
Irrevocable payment in CZK from CZK account (with confirmation)	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50
Express payment in CZK from an account in CZK to another domestic bank before 2 pm by means of Direct Banking before 12.30 pm on paper form	CZK 90	CZK 90	CZK 90	CZK 90	CZK 90



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

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

<sup>3)</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.

## Other current accounts

	TOP offer	Basic payment account	KB Start Account	Single CZK and foreign currency current account
Monthly fee	CZK 490 <sup>11</sup>	CZK 60	free of charge (KB start account is intended only to the clients who have subscribed for a Banking product)	CZK 50
Monthly account statement electronically	✓	✓	✓	-
Monthly current account statement by mail	✓	-	-	-
Payment card	2 Gold cards or 1 debit PLATINUM, Embossed card, e-Card	Embossed card	-	-
Telephone banking Expresni linka KB	✓	-	✓	-
MojeBanka and MojeBanka business	✓	✓	✓	-
Mobile banking Mobilní banka	✓	✓	-	-
MůjKlíč chip card + chip card reader	✓	-	-	-
CZK, USD or EUR current account including monthly account statement electronically	2 accounts	-	-	-
Monthly statement of account in CZK, USD or EUR by mail	✓	-	-	-
Conclusion of authorized account unsecured standard overdraft	✓	-	-	-
Other services included in account	2x Insurance of payment cards Merlin	-	-	-

### <sup>11</sup> Conditions on which TOP offer is free of charge or for half of price

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

## Domestic payments

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



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

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

<sup>3)</sup> Regardless of the direct banking channel used for realization of the transaction.

<sup>4)</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.

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



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



**this fee is paid only once**

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

free of charge



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



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

<sup>1)</sup> SIPO direct debit mandate cannot be processed through MojeBanka Business direct banking channel.



## >> Account statements

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

## >> Other services

Establishing, changing and canceling bookings blocking and current accounts in CZK and foreign currency	CZK 100
Current account transfer between KB branches upon clients' request while maintaining the account number	free of charge
Current account or package cancellation upon Client's request	free of charge
Sending by post of the reminder after exceeding the available account balance - being at the origin of an unauthorized debit	CZK 250
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

<sup>1)</sup> For issuing of the second account statement a fee shall be charged in relation to the frequency of such issuing in accordance to valid KB Price list. This fee cannot be charged neither in case of the daily and monthly turnover statements, nor in case of the daily movements account statements; it can be charged in case of the periodical account statements only (weekly up to monthly) on condition that the same frequency is applied in both copies of particular statement.

## Deposit fees

### >> Deposit fee

Fee for client's deposits in a defined volume (including), in the relevant currency	free of charge
Fee for client's deposits in CHF over CHF 40 thousand	1% per annum <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

	Gold card	Plus card	Embossed card	Embossed G2 card	Junior card
Card type	embossed	embossed	embossed	embossed	electronic
Free of charge in account	MůjÚčet Gold, TOP offer	MůjÚčet Plus	MůjÚčet, TOP offer	G2.2 account	MůjÚčet Junior
Annual fee for card out of account	CZK 1,990	CZK 490	CZK 390	CZK 390	–
Services in the price of card	Travel insurance to Gold cards, Assistance service for motorists	–	–	–	–
Optional travel insurance Easy to KB debit cards	–	CZK 20 monthly	CZK 20 monthly	CZK 20 monthly	–
Annual fee for MyCard - card with individual design	–	free of charge	free of charge	free of charge	free of charge
Issuing of card with individual design MyCard - own photo / gallery	–	CZK 149 one-off fee <sup>1)</sup>	CZK 149 one-off fee <sup>1)</sup>	free of charge	free of charge
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>	CZK 349 one-off fee for 3 years <sup>1)</sup>	CZK 349 one-off fee for 3 years <sup>1)</sup>
<b>Cash withdrawals</b>					
from KB ATM	free of charge	free of charge	free of charge	free of charge	free of charge
from ATM of other domestic banks	free of charge	2 withdrawals monthly free of charge, next CZK 39	CZK 39	CZK 39	CZK 39
from ATM abroad	free of charge	CZK 99	CZK 99	1 free of charge, next CZK 99	CZK 99
Cash Advance	CZK 149	CZK 149	CZK 149	CZK 149	CZK 149
Cash back	free of charge	free of charge	free of charge	free of charge	free of charge
<b>Cash deposit</b>					
through KB deposit ATM	free of charge	free of charge	free of charge	free of charge	free of charge
<b>Balance inquiry</b>					
in KB ATM	free of charge	free of charge	free of charge	free of charge	free of charge
in ATM of other banks	CZK 25	CZK 25	CZK 25	CZK 25	CZK 25
<b>Statement</b>					
sending electronically	free of charge	free of charge	free of charge	free of charge	free of charge
sending by mail or delivery at branch	CZK 5	free of charge	free of charge	CZK 5	free of charge



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

<sup>1)</sup> Charge is made together with annual charge for card.

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

<sup>2)</sup> In case of Merlin property insurance, the fee will be returned.

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

<sup>4)</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 card PLATINUM

The most prestigious debit card

Including in TOP offer

Fee for card out of package - CZK 6 490

Fee for second PLATINUM card - CZK 4 900

Client also receives Priority Pass<sup>®</sup> and PLATINUM insurance

No more fees

## >> Credit cards

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



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

<sup>2)</sup> In case of Merlin property insurance, the fee will be returned.

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

<sup>4)</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.

<sup>5)</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)

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

## >> Other cards

>>

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

<sup>2)</sup> In case of Merlin property insurance, the fee will be returned.

## Direct banking

### >> Services of direct banking

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

### >> Sending the requested Notifications

	Via an e-mail	Via SMS message	SMS messages requested via the automatic voice system	Push notification
Notification sending	free of charge	CZK 2,50	CZK 2,50 <sup>2)</sup>	free of charge

<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

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

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

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

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

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



>> eTrading

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

>> Security of the direct banking services

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

## Payment system

### >> Most common items of cashless payment system

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

<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.

<sup>2)</sup> Does not apply to items related to the repayment of loans for Individuals.

### >> Other items

### >> Cashless payment system

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

### >> Other services

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

## >> Domestic payments and payments to and from abroad

### >> Domestic payments

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

### >> Payments from abroad

SEPA payment up to EUR 50,000 inclusive	CZK 145
SEPA payment above EUR 50,000	CZK 1,095
Payment from abroad in CZK and foreign currency and from the Czech Republic in foreign currency credited to account of KB client - charges "OUR"	free of charge
Payment from abroad in CZK and foreign currency and from the Czech Republic in foreign currency credited to account of KB client	0,9%, min. CZK 225, max. CZK 1,095
Payment from KBSK clients	CZK 7
Small payment, one payment to a customer per month up to CZK 10,000	CZK 100
<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 and small payment (one payment per month equivalent to CZK 10,000)</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, provided by the direct banking service	free of charge
Urgent payment made via direct banking service for SEPA payment and payment abroad in CZK and foreign currency and payment to the Czech Republic (outside of KB) in foreign currency	CZK 600
Fee to cover all costs of realization of payment by client (payment "OUR") for payment abroad in CZK and foreign currency and payment to the Czech Republic (outside of KB) in foreign currency and payment for KBSK clients	CZK 800



## Standing order for payments abroad

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



## SEPA Direct Debit

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



## Other services

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

## >> Cash operations on the accounts of Individuals

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

## >> Withdrawals

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

## >> Deposits

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

<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, into which the cash is deposited. Third person pays the fee in cash.

## >> Other services

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

## >> Exchange Office Operations

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

## Credits

>>

Credits

>>

Consumer loans

>>

Mortgage loans

>>

Authorized overdrafts

# Credits

## Consumer loans

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



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

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



## Mortgage loans

	Mortgage loan, American mortgage	Mortgage for refinancing	Non-purpose part of Mortgage 2in1	Pre-Mortgage loan
<b>Evaluation of a loan application</b>	CZK 2,900	free of charge	free of charge	CZK 2,000
<b>Evaluation of risks related to:</b>				
residential unit / house - express <sup>9)</sup>	CZK 1,000	free of charge	-	CZK 1,000
Residential unit / house - standard	CZK 4,500	free of charge	-	CZK 4,500
Other types of real estate	individually	free of charge	-	individually
Preparing of Construction Status Report (Report)	CZK 1,000 for 1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> Report / CZK 2,900 for 4 <sup>th</sup> and following Report	-	-	CZK 1,000 for 1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> Report / CZK 2,900 for 4 <sup>th</sup> and following Report
<b>Credit drawing after proposal for authorization to register loan</b>	CZK 1,500	free of charge	free of charge	CZK 1,500
<b>Loan drawing</b>	free of charge	free of charge	free of charge	free of charge
<b>Credit administration <sup>1)</sup></b>	free of charge	free of charge	free of charge	free of charge
<b>Credit account statement (monthly):</b>				
Electronically	free of charge	free of charge	free of charge	free of charge
By mail	CZK 20	CZK 20	CZK 20	CZK 20
<b>Loan flexibility (monthly) <sup>2)</sup></b>	CZK 19	CZK 19	CZK 19	-
<b>Changes in contract:</b>				
Personal data of a client, change of the account number (within KB only) for the credit redemption, or change of the statement of the account form	free of charge	free of charge	free of charge	free of charge
Other changes <sup>3)</sup>	CZK 4,000	CZK 4,000	CZK 4,000	CZK 4,000
<b>Written confirmations about:</b>				
The amount of credit interest based on contract party requirements (not dealing with automatically sent confirmations <sup>8)</sup> )	CZK 200 + 21% VAT	CZK 200 + 21% VAT	CZK 200 + 21% VAT	CZK 200 + 21% VAT
consent to burden of pledged property <sup>10)</sup>	CZK 500 + 21% VAT	CZK 500 + 21% VAT	CZK 500 + 21% VAT	CZK 500 + 21% VAT
<b>Not drawing or not full drawing of loan <sup>4)</sup></b>	5% from undrawn amount	5% from undrawn amount	5% from undrawn amount	-
<b>Premature repayment</b>	see contract conditions	see contract conditions	see contract conditions	free of charge <sup>5) 4)</sup>
<b>Sending of notice of failure to make payment of a credit instalment:</b>				
1 <sup>st</sup> notice	CZK 250	CZK 250	CZK 250	CZK 250
2 <sup>nd</sup> and following notice	CZK 500	CZK 500	CZK 500	CZK 500
<b>Contracts concluded and with interest rate renewal as of 1. 1. 2013</b>				
Loan flexibility (monthly)	CZK 99	CZK 99	CZK 99	-



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

<sup>1)</sup> Fee shall be collected from the date of conclusion of a credit agreement for each even started calendar month during the whole duration of the credit transaction.

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

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

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

<sup>5)</sup> It includes the price of item for the paper payment order in the form of a request for early repayment.

<sup>6)</sup> Valid only in case of repayment from the mortgage loan granted by KB, a.s.

<sup>7)</sup> Should repayment of the specific part of a loan from 2v1 Mortgage be repaid prematurely, the non-specific loan maintenance fee will be set at the same amount as for a specific loan.

<sup>8)</sup> KB does not send automatically a written confirmation about the amount of credit interest based on contract party requirements for American mortgage.

<sup>9)</sup> The accelerated Risk Assessment can only be performed for completed flats / family homes in selected locations, as long as the client provides an electronic documentation. This assessment cannot be used for an American Mortgage.

<sup>10)</sup> Fee is charged only once in case of issuing of the confirmation together for the purpose and non-purpose part of 2v1 Mortgage.



## Authorized overdrafts

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

## Savings and investing

>> Savings and investing

>> Term and saving accounts

>> Mutual funds

>> Investment banking

## Term and saving accounts

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

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

### >> Deposit Bill of exchange

Issue and honouring of KB Bill of exchange

free of charge

## Mutual funds

>> KB funds

>> Funds KB PSA

>> Funds AMUNDI CR

>> Funds AMUNDI

The fees mentioned in this part of the pricelist are charged by the company Amundi Czech Republic, investiční společnost, a.s., Amundi group, or by 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.amundi-cr.cz](http://www.amundi-cr.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.

## >> 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

>> Credit insurance

## Insurance

### >> Payment card insurance

### >> Merlin (collective)

Fee for insurance

CZK 348 yearly

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

### >> Payment insurance

### >> MojePojištění (subscription policy)

Fee for insurance - option Klasik

CZK 468 yearly

Fee for insurance - option Klasik +

CZK 828 yearly

Fee for insurance - option Extra

CZK 1,428 yearly

Fee for insurance - option Extra +

CZK 2,388 yearly

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

### >> Credit insurance <sup>1)</sup>

### >> Risk life insurance for a mortgage loan

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

0.025% per month of the insurance money

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

0.045% per month of the insurance money

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

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

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

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

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

risk premium  
(until the date of the termination)

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

Other services

>> Other services

>> Cheques

>> Bank Information

>> Other services

>> No more offered services

## Cheques

### >> Cheques

	KB private cheques	KB bank cheques	Foreign cheques and domestic cheques payable with another bank	Loro and Nostro cheques
<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 100	CZK 400	-	CZK 400
<b>Other cheques operations</b>				
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

Acquiring credit information about a domestic or international entity

CZK 100 + expenses of the agency + 21% VAT

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

CZK 250 + 21% VAT

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

## Other services

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

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

free of charge

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

With value of saved things up to 1 million CZK  
Size: up to 15,000 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

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

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

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

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

>> Other services

>> Amortization of lost, shattered or dispossessed document

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

>> Other services in KB Price list – concretely unlisted flat rate for 15 minutes (incl. partial) <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	0.4% of administered amount, min. CZK 12,000
Change in the account number or the time period at the request of client	CZK 1,500
Other changes at the client's request	0.2% of administered amount, min. CZK 6,000
Make confirmation for purpose of granting social benefits and pension	free of charge



## No more offered services

### Legend:

- ✓ included in package
- not included in package

## ⇒ Packages and current accounts

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

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

	Premium account	The Blue account	The Blue account Plus	Duo account	B-account
Monthly fee	CZK 299	free of charge <sup>2)</sup>	free of charge <sup>3)</sup>	free of charge <sup>4)</sup>	CZK 50
CZK current account maintenance	✓	✓	✓	✓	✓
Monthly account statement electronically	-	-	-	-	-
Monthly current account statement by mail	✓	-	-	-	-
Conclusion of authorized account unsecured standard overdraft	✓	-	-	-	-
Conclusion of authorized account unsecured overdraft Start	-	-	-	-	-
Internet banking MojeBanka (including monthly statement electronically) <sup>5)</sup>	✓	✓	✓	✓	-
Telephone banking Expresní linka KB	✓	✓	✓	✓	-
Mobile banking Mobilní banka	✓	-	-	-	-
Prima card	-	-	-	-	-
Electronic card <sup>8)</sup>	-	✓	2x	✓	-
Embossed card	✓	-	-	-	-
Gold Card	✓	-	-	-	-
e-Card	✓	-	-	-	-
MůjKlíč chip card + chip card reader	✓	-	-	-	-
EUR current account maintenance	✓	-	-	-	-
Monthly statement of account in EUR electronically and/or by mail	✓	-	-	-	-
Cash operations	see Cash operations				
<b>Price per item</b>					
Expresní linka KB	CZK 19	CZK 19	CZK 19	CZK 19	CZK 19
MojeBanka / MojeBanka Business	free of charge	CZK 6	CZK 6	CZK 6	CZK 6
MojePlatba	free of charge	CZK 6	CZK 6	CZK 6	CZK 6

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

## Packages and current accounts <sup>5)</sup>

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

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

<sup>2)</sup> Blue account is free of charge if:  
monthly net credit turnover on this account is higher than CZK 10,000, while the owner of the account has an active contract for any product MPSS.  
They are not met at the same time both the above conditions for CZK 49 monthly.  
Direct banking second channel - Expresní linka KB or MojeBanka for CZK 50 monthly.

<sup>3)</sup> Blue account Plus is free of charge if:  
monthly net credit turnover on this account is higher than CZK 25,000, while the owner of the account has an active contract for any product MPSS.  
They are not met at the same time both the above conditions for CZK 99 monthly.

<sup>4)</sup> Duo account is designed for owners of KB business packages.

<sup>5)</sup> In case the package includes a direct banking service MojeBanka, it is also possible to ask for the service MojeBanka Business, which will be free of charge.

<sup>6)</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.

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

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

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

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

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

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

## Debit cards

	Embossed Card - design Lady	Electronic card <sup>4)</sup>	Kontakt card	Prima card	MojeMobilní karta
Card type	embossed	electronic	electronic	electronic	card application for smartphones
Account in which included	–	–	–	Child account	–
Annual fee for card	CZK 390	CZK 250	CZK 490	free of charge	CZK 99
Annual fee for MyCard - card with individual design	–	CZK 99 <sup>2)</sup>	–	–	–
Enabling / disabling the card for online payments	free of charge	free of charge	free of charge	–	–
Express enabling / disabling the card for online payments	CZK 19	CZK 19	CZK 19	–	–
Cash withdrawal from KB ATM	free of charge	free of charge	free of charge	CZK 9 / 2 withdrawals free of charge in month	–
Cash deposit in CZK through KB deposit ATM on behalf of an account in CZK or in foreign currency, to which the card was issued	free of charge	free of charge	free of charge	free of charge	–
Cash withdrawal from ATM of other domestic banks	CZK 39	CZK 39	CZK 39	CZK 39	–
Cash withdrawal from ATM abroad	CZK 99	CZK 99	CZK 99	CZK 99	–
Cash Advance	CZK 149	CZK 149	CZK 149	CZK 149	CZK 149
Cash back	free of charge	free of charge	free of charge	free of charge	free of charge
Balance inquiry in KB ATM	free of charge	free of charge	free of charge	free of charge	–
Balance inquiry in ATM of other banks	CZK 25	CZK 25	CZK 25	CZK 25	–
Sending of one payment card statement by mail	CZK 5	CZK 5	CZK 5	CZK 5	CZK 5
Delivery of one payment card statement at branch	CZK 5	CZK 5	CZK 5	CZK 5	CZK 5
Sending of one payment card statement electronically	free of charge	free of charge	free of charge	free of charge	free of charge
Change of PIN in KB ATMs	free of charge	free of charge	free of charge	free of charge	–
Repeated delivery of PIN	CZK 50 <sup>1)</sup>	CZK 50 <sup>1)</sup>	CZK 50 <sup>1)</sup>	CZK 50	–
Change of weekly limits through of service MojeBanka, MojeBanka Business	free of charge	free of charge	free of charge	–	free of charge
Change of weekly limits through of service Expressní linka KB	CZK 19	CZK 19	CZK 19	–	CZK 19
Express change of weekly limits	CZK 19	CZK 19	CZK 19	–	CZK 19
Change of weekly limits at branch	CZK 69	CZK 69	CZK 69	free of charge	CZK 69
Card stoplisting	free of charge	free of charge	free of charge	free of charge	free of charge
Emergency Cash Advance	CZK 3,500 <sup>1)</sup>	CZK 3,500 <sup>1)</sup>	CZK 3,500 <sup>1)</sup>	–	–
Emergency Card Replacement	CZK 4,000	CZK 4,000	CZK 4,000	CZK 4,000	–
Incoming Payment on card into a current / credit account in KB, to which the card is issued <sup>3)</sup>	free of charge	free of charge	free of charge	free of charge	–
Incoming Express Payment on card into a current / credit account in KB, to which the card is issued <sup>3)</sup>	1%, min. CZK 29	1%, min. CZK 29	1%, min. CZK 29	1%, min. CZK 29	–

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

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

<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.

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

## Credit cards

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

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

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

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

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

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

<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.

## >> Statements of account – no more arranged frequencies

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

## Personal loans

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

<sup>1)</sup> The fee is collected only in case the loan is provided to client.

<sup>2)</sup> Fee shall be set from the credit's value.

<sup>3)</sup> Fee shall be collected from the date of conclusion of a credit agreement for each even started calendar month during the whole duration of the credit transaction.

<sup>4)</sup> Free of charge in case of restructuring of client account or change of installment date.

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

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

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

## Personal loans

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

<sup>1)</sup> The fee is collected only in case the loan is provided to client.

<sup>2)</sup> Fee shall be set from the credit's value.

<sup>3)</sup> Fee shall be collected from the date of conclusion of a credit agreement for each even started calendar month during the whole duration of the credit transaction.

<sup>4)</sup> Free of charge in case of restructuring of client account or change of installment date.

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

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

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



## Mortgage loans

### Bridging Mortgage loan

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

<sup>1)</sup> The fee is collected only in case the loan is provided to client.

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

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

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

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

## >> Term and saving accounts

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

## >> Payment card insurance

### >> Merlin – individual

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

## >> Accident insurance

### >> Patron <sup>1)</sup>

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

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

## Abbreviations and general information

>> Abbreviations and general information

>> Abbreviations

>> General information

>> MojeOdměny - details

## Abbreviations

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

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

## General information

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

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

### 1. MůjÚčet, MůjÚčet Plus, MůjÚčet Gold

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

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

##### 1.1.1. Profi program

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

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

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

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

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

#### 3) THE BONUS AMOUNT WITHIN Profi program ON Profi účet

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

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

### 2. TOP offer

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

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

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

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

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

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

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

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

#### 3) THE KB MojePlány BONUS AMOUNT

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

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

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

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

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

#### Example:

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

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

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

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

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

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

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

#### 3) THE KB MojePlány BONUS AMOUNT

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

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

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

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

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

#### Example:

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