

Everyday Services

Tariffs

All tariffs include free domestic payments – both incoming and outgoing – including instant payments, Payment a Contact, standing orders, and direct debits, payments through MojePlatba service, as well as incoming and outgoing SEPA payments. Cash withdrawals and debit card balance inquiries in the shared ATM network, which includes ATMs operated by KB, MONETA Money Bank, Air Bank, and UniCredit Bank, and cash deposits via deposit ATMs of KB, MONETA Money Bank, and Air Bank are also free of charge.

	Start	Standard	Komfort	Exclusive
Monthly fee for the tariff	free of charge	CZK 39	CZK 89	CZK 169 ¹⁾
Monthly fee for the tariff for clients between the ages 6 and 18 years ²⁾	free of charge	free of charge discount 100 %	×	×
Monthly fee for the tariff for clients between the ages 18 and 26 years ²⁾	free of charge	free of charge discount 100 %	CZK 44,50 discount 50 %	CZK 169

Maintenance of an account – Current account

Number of accounts	1 account	1 account	up to 3 accounts	up to 10 accounts
CZK account	✓	×	×	×
Several currencies in one account	×	✓	✓	✓
Option of a more favourable exchange rate ³⁾	×	×	✓	✓
Proxy (agent) authorised to operate the account	✓	✓	✓	✓

Debit cards

Debit card issuance

Number of debit cards issued to the tariff	1 card	up to 2 cards	up to 6 cards	up to 100 cards
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Design of cards in the tariff

Monthly fee (in addition to the offer of designs included in the tariff for free)	CZK 19	CZK 19	CZK 19	free of charge
Monthly fee for clients between the ages 6 and 18 years ²⁾	free of charge	free of charge	×	×

ATMs

Cash withdrawal at ATMs in the Czech Republic operated by other banks or in the Selected European Countries ^{4) 5)}	CZK 49	twice a month free of charge ⁶⁾ , CZK 49 per each extra withdrawal	free of charge	free of charge
Cash withdrawal at ATMs abroad, outside the Selected European Countries ^{4) 5)}	CZK 99	CZK 99	CZK 99	free of charge

¹⁾ Free of charge provided that the KB Premium service is arranged separately.

²⁾ The discount shall cease to apply on the day after reaching the specified age.

³⁾ With the Comfort and Exclusive Tariffs, you exchange your money at market rates, i.e., you can get a more favourable exchange rate compared to the KB Exchange Rate List. Market rates are available 24 hours every business day. On weekends and holidays, you can exchange your money according to the current KB Exchange Rate List. You can learn more about the option of a more favourable Negotiated Rate / Exchange Rate in Article 3 of the Payment Rules.

⁴⁾ The above fees for ATM cash withdrawals do not include any fees that may be charged by ATM operators in connection with the cash withdrawals.

⁵⁾ The Selected European Countries are: EEA member countries, plus Albania, Andorra, Belarus, Bosnia and Herzegovina, Kosovo, Moldova, Monaco, Montenegro, North Macedonia, San Marino, Serbia, Switzerland, Ukraine, United Kingdom, and Vatican.

⁶⁾ Applies to each debit card provided under the tariff.

Extra services

			Bezpečí	Bezpečí+
Monthly fee			CZK 39	CZK 99
	Cestování	Cestování+	Cestování Rodina	Cestování Rodina+
Monthly fee	CZK 39	CZK 99	CZK 69	CZK 129
				Premium
Monthly fee				CZK 1,490 ¹⁾

¹⁾ Free of charge provided that the KB Premium Conditions are met.

ATM services

Enquire about account balances at ATMs operated by other banks	CZK 49
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Debit Card Services

Provision of a duplicate card	CZK 200
Cash withdrawal at other bank in the Czech Republic or abroad – Cash Advance	1 %, min. CZK 350
Non-standard delivery of a card by courier in the Czech Republic / abroad, personally in KB headquarters	CZK 1,000
Incoming express payment to the card to be credited to the account with which the card has been issued	1 %, min. CZK 29

Foreign Payments and Foreign Currency Payments outside KB

Incoming (SHAR / CRED fees only) and outgoing payment	
Up to CZK 20,000	CZK 200
Over CZK 20,000	1 %, max. CZK 1,200

Other services

Instruction modification, cancellation of outgoing payments abroad and outgoing FX payments made outside KB

CZK 600

Cash Desk Services**Cash Deposit / Withdrawal in CZK / foreign currency**

Cash Deposit at a Bank branch up to 50 pcs of CZK coins

free of charge

Cash withdrawal at a Bank branch up to 50 pcs of CZK coins

CZK 125

Cash Deposit / Withdrawal over 50 pcs of CZK coins

5 %, min. CZK 125

Other cash transactions

Cash deposit by third person (max. 50 pcs of CZK coins) ¹⁾ and Cash Deposit made in CZK to accounts kept with other banks and / or the CNB

5 %, min. CZK 125

Exchange of a set of sorted CZK banknotes and coins containing more than 100 pieces of the same denomination

10 %, min. CZK 250

Monthly volume of processed cash over CZK 2 million (or a foreign currency equivalent) ²⁾

0.15 %

¹⁾ A third party is a person who is not the account holder or a authorized person to handling the account into which the money is deposited. A third person shall pay the fee in cash, up to the maximum amount of CZK 500 per transaction.

²⁾ This amount includes the cumulative deposits into/withdrawals from all your current accounts made by you, your agents or third parties at a branch or through an ATM. We are entitled to charge a fee due on the 5th Business Day of the following month and debit your account by the last day of that month at our discretion.

Internet Banking

Provision and use of methods for identification, authentication, creation of an electronic signature and, where applicable, KB Banking Identity

free of charge

Establishing, maintaining, and cancelling KB+ Internet Banking

free of charge

Loans**Personal loan, Consolidation**

Evaluation of the loan application

CZK 850 ¹⁾

Loan administration, changes to the contract

free of charge

Group optional insurance of ability to repay the consumer loan

0.17 % of the credit principal per month

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

Mortgage loan, American loan, Mortgage loan without real estate specification, Mortgage for refinancing

Provision of a mortgage loan including evaluation of risks associated with the collateral

CZK 4,900 ¹⁾

Processing of a loan modification

CZK 3,000

Consent to disposition of collateral

CZK 500

Evaluation of risks of the use of a residential dwelling unit or family house as collateral

CZK 4,900 ²⁾

Evaluation of risks of the use of other types of real estate as collateral

individual ²⁾

Preparation of the Report on the State of Construction and Reconstruction

CZK 1,500

Efficiently incurred administrative cost related to early repayment

CZK 1,000

1) Free of charge for mortgage refinancing.

2) The fee is only charged when the evaluation of risks takes place during the term of the loan.

Credit cards

Unless stipulated otherwise, the fees are listed in the KB Price List for Individuals.

Issuance of the World Elite credit card

free of charge provided
that the KB Premium
service is arranged
separately**Savings and Investments****Savings account**

Incoming and outgoing domestic payments and incoming SEPA payments

free of charge

Incoming payment from abroad

see Foreign Payments
and Foreign Currency
Payments outside KB**Term account**

Incoming and outgoing domestic payments

free of charge

Early withdrawal fee

see Products & Services
Terms and Conditions**Mutual funds**The current fees for the Amundi CR Funds are available in the relevant pricelist for the given fund type published on the www.amundi-kb.cz website.**Other Services****Services with assistance**

Mediation of a selected service with the help of a relationship manager or over the telephone (fee for 1 service)

Debit cards

Card service operation (change of limit, enabling/disabling internet payments, change of card contact details, enabling/disabling automatic card renewal)

CZK 100 ¹⁾**Payment transactions (domestic payments, SEPA payments, and foreign payments)**

Submitting a one-off payment, setting up/changing a standing order, authorising a direct debit, authorizing a deposited payment, topping up a prepaid mobile phone card, issuing a transaction confirmation / direct debit mandate

CZK 100 ²⁾**Cash transactions**

Printing a transaction confirmation

CZK 100

1) Free of charge for account holders over 65 years of age.

2) Payments made by clients over 65 years of age, payments between client's own accounts, and payments to MPSS, KB PS, KP, and Amundi CR accounts are free of charge.

Sending a reminder

Exceeding the Limit and request to pay the amount due

Failure to make a payment

CZK 500 ¹⁾

- ¹⁾ Reasonable costs incurred in connection with the collection of the overdue amount, including the costs associated with sending the reminder. It is collected if the amount due is equal to or greater than CZK 500.

General Provisions

1. The fees for the banking services are collected in CZK and settled in the account currency or in the account main currency (on the case of Multi-Currency Accounts). The fees will be converted using the current KB mean rate. The amount of the fees collected in cash in CZK shall be rounded to the nearest valid denomination of legal tender money in circulation.
2. Unless specified otherwise in a particular case, we shall start charging the fee for the tariff from the next succeeding day after you have chosen it. The tariff fee, or a pro rata portion thereof, shall be payable on the last day of the calendar month for which it is charged, unless otherwise stated. If the tariff is changed during the month, the pro rata portion of the fee for the original tariff shall be payable at the date of such change while the pro rata portion for the new tariff shall be payable on the last day of the calendar month for which it is charged. If, for any reason, the process of cancellation of the last account under the tariff is initiated, the pro rata portion for the calendar month in question shall be payable at the date on which the cancellation of the last account is initiated and the tariff charge shall no longer be charged from that date. Unless we agree otherwise, we may debit the tariff fee from any of your accounts as we choose (we shall generally debit it from your oldest current account held under the tariff). You can find out which account we shall debit the fee from in the KB+ mobile or web app, where you can also change the selection of the account.
3. Where the term 'price', 'charge' or 'reimbursement' is used in the respective contracts for the provision of services entered into by and between us, it means the fee as set out in this Pricelist of Products and Services.
4. Unless we agree otherwise with you, we shall provide you with products and services not listed in this Pricelist of Products and Services or free.
5. The Bank accepts coins only in CZK.

This Pricelist of Products and Services shall take effect as from 1 May 2025 and shall repeal and replace the Pricelist of Products and Services effective from 1 February 2025.