

# Price List

**Komerční banka, a. s.,  
pobočka zahraničnej banky**

Valid as of October 5, 2025

CONTENT

- » Content ..... 2
- » Banking services ..... 3
- » Direct banking ..... 7
- » Payment cards ..... 8
- » Documentary business ..... 9
- » Loans and bank guarantees ..... 10
- » Others fees ..... 11
- » General settlements ..... 12

|                                                                            |                     |
|----------------------------------------------------------------------------|---------------------|
| <b>Current accounts</b>                                                    |                     |
| Opening the current account in EUR and foreign currency                    | free of charge      |
| Current account in EUR and foreign currency maintenance                    | 5,00 EUR/month      |
| <b>Term accounts</b>                                                       |                     |
| Opening and maintenance of the savings account in EUR and foreign currency | free of charge      |
| Early withdrawal from the account                                          | 10,00 EUR           |
| <b>Account statements</b>                                                  |                     |
| <b>Statements sent by post</b>                                             |                     |
| Yearly                                                                     | 1,50 EUR/month      |
| Quarterly                                                                  | 3,00 EUR/month      |
| Monthly                                                                    | 5,00 EUR/month      |
| Fortnightly                                                                | 9,00 EUR/month      |
| Weekly                                                                     | 15,00 EUR/month     |
| Daily upon account movement                                                | 20,00 EUR/month     |
| <b>Statements in SWIFT MT940 format</b>                                    | <b>individually</b> |
| <b>Statements in SWIFT MT942 format</b>                                    | <b>individually</b> |
| <b>Statements sent in electronic format (Profibanka, KB Syline)</b>        |                     |
| Yearly                                                                     | 0,20 EUR/month      |
| Quarterly                                                                  | 0,50 EUR/month      |
| Monthly                                                                    | 1,20 EUR/month      |
| Fortnightly                                                                | 3,80 EUR/month      |
| Weekly                                                                     | 5,00 EUR/month      |
| Daily upon account movement                                                | 7,00 EUR/month      |



Note: The account statement fee is charged at the end of month according to the periodicity of the statements. The account statement fees for a current account in foreign currency are listed in EUR. Conversion is accomplished using the Komerční banka, a.s., pobočka zahraničnej banky middle foreign exchange rate.

| Cancellation of an account                                                                                                                    |                |
|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| Current account in EUR and foreign currency, savings account in EUR and foreign currency (one-off on cancellation of the account)             | free of charge |
| Payment services                                                                                                                              |                |
| Cash collection                                                                                                                               | individually   |
| Payments and direct debits between accounts in Komerční banka, a.s. pobočka zahraničnej banky (in EUR as well as in another foreign currency) | free of charge |
| Establishment, change to and cancellation of a standing order (delivered via Profibanka direct banking)                                       | free of charge |
| Establishment, change to and cancellation of a consent to direct debit (delivered via Profibanka direct banking)*                             | free of charge |
| EuroPayment in real time delivered in written form (in person, by post, by fax, by e-mail)                                                    | 35,00 EUR      |



\* direct debit in foreign currency is possible to make only within Komerční banka, pobočka zahraničnej banky

Note: The fees relating to current accounts in foreign currency are listed in EUR. Conversion is accomplished using the current Komerční banka, a.s., pobočka zahraničnej banky middle foreign exchange rate.

| SEPA payments                                                                             |                |
|-------------------------------------------------------------------------------------------|----------------|
| Incoming payments                                                                         |                |
| SEPA payment and SEPA Instant Payment                                                     | 0,25 EUR       |
| Outgoing payments                                                                         |                |
| To clients of Komerční banka, pobočka zahraničnej banky                                   |                |
| - SEPA payment delivered in written form (in person, by post, by fax, by e-mail)          | free of charge |
| - SEPA payment delivered via Profibanka direct banking services                           | free of charge |
| To clients of other financial institutions                                                |                |
| - SEPA payment delivered in written form (in person, by post, by fax, by e-mail)          | 2,00 EUR       |
| - SEPA payment delivered via Profibanka direct banking services                           | 0,35 EUR       |
| Outgoing SEPA Instant Payments                                                            |                |
| To clients of Komerční banka, pobočka zahraničnej banky                                   | free of charge |
| To clients of other financial institutions                                                | 0,35 EUR       |
| Priority outgoing payments                                                                |                |
| To clients of other financial institutions                                                |                |
| - Priority SEPA payment delivered in written form (in person, by post, by fax, by e-mail) | 25,00 EUR      |
| - Priority SEPA payment delivered via Profibanka direct banking services                  | 15,00 EUR      |
| Outgoing payments to clients of Komerční banka, a.s. (in the Czech Republic)              |                |
| - SEPA payment delivered in written form (in person, by post, by fax, by e-mail)          | 2,00 EUR       |
| - SEPA payment delivered via Profibanka direct banking services                           | 0,35 EUR       |
| Outgoing payments based on standing order                                                 |                |
| Outgoing payments based on standing order in EUR*                                         | 0,35 EUR       |



\* it's possible to make it only within banks in Slovakia

| SEPA Direct Debit                                                                                           |                |
|-------------------------------------------------------------------------------------------------------------|----------------|
| SEPA Direct Debit - incoming                                                                                | 0,25 EUR       |
| SEPA Direct Debit - outgoing                                                                                | 0,35 EUR       |
| Initiation of SEPA Direct Debit order - delivered via Profibanka direct banking services                    | free of charge |
| Initiation of SEPA Direct Debit order - delivered in written form (in person, by post, by fax, by e-mail)   | free of charge |
| Assessment of request for delivering of SEPA Direct Debit orders                                            | individually   |
| Registration of SEPA Direct Debit Mandate delivered in written form (in person, by post, by fax, by e-mail) | free of charge |
| Registration of SEPA Direct Debit Mandate delivered via Profibanka direct banking services                  | free of charge |
| Change of SEPA Direct Debit Mandate delivered in written form (in person, by post, by fax, by e-mail)       | 2,00 EUR       |
| Change of SEPA Direct Debit Mandate delivered via Profibanka direct banking services                        | 1,00 EUR       |
| Cancellation of SEPA Direct Debit Mandate delivered in written form (in person, by post, by fax, by e-mail) | 2,00 EUR       |
| Cancellation of SEPA Direct Debit Mandate delivered via Profibanka direct banking services                  | 1,00 EUR       |
| Registration CID / change of entries                                                                        | individually   |



Note:

Fees for SEPA payment, SEPA Instant Payment, SEPA Direct Debit and processing of a standing orders are charged at the end of month.

| Other services                                                                                                                        |                                         |
|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| Agreement to provide information about account balances by phone with an agreed password                                              | 2,00 EUR/month                          |
| Blocking and reservation of account funds and confirmation of this (blocking, escrow agreement)                                       | individually                            |
| Changes to a current account (signature, rights of disposal)                                                                          | 3,00 EUR                                |
| Duplication of statement or copy                                                                                                      | 2,00 EUR/1 page                         |
| Statement on request by the client via Profibanka direct banking                                                                      | 0,20 EUR/1 page                         |
| Copy of an archived document                                                                                                          |                                         |
| Within 12 months                                                                                                                      | 10,00 EUR                               |
| Over 12 months                                                                                                                        | 20,00 EUR                               |
| Proceeding confirmation of a SEPA payment, SEPA Instant Payment, account maintenance or client's account balance                      | 7,00 EUR                                |
| Cash pooling                                                                                                                          | individually                            |
| Agreement on keeping of register of suspended payments                                                                                | 8,00 EUR                                |
| Notification on implementation of a payment order or non-implementation of a payment sent by post                                     | 1,00 EUR                                |
| Cancellation of a written payment order                                                                                               | 2,00 EUR                                |
| Amendments and supplements after execution of payment due to client error                                                             | 5,00 EUR<br>+ according to actual costs |
| Reminder sending by post to the account holder for an unauthorized debit and failure to comply with conditions of account maintenance | 15,00 EUR                               |

| Foreign payments                                                                                                                                                                           |                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| Incoming payments                                                                                                                                                                          |                                                                         |
| Incoming payment from a client of another financial institution                                                                                                                            |                                                                         |
| payment in foreign currency and payment in EUR, which does not comply with the criteria for SEPA payment                                                                                   | 0,5 %, min. 9,50 EUR<br>max. 40,00 EUR                                  |
| Incoming payment from Komerční banka, a.s. client (in the Czech Republic)                                                                                                                  | 0,25 EUR                                                                |
| Outgoing standard payments                                                                                                                                                                 |                                                                         |
| To clients of other financial institutions                                                                                                                                                 |                                                                         |
| payment in foreign currency and payment in EUR, which does not comply with the criteria for SEPA payment, delivered in the form of a written order (in person, by post, by fax, by e-mail) | 0,90 % min. 9,50 EUR<br>max. 73,00 EUR                                  |
| payment in foreign currency and payment in EUR, which does not comply with the criteria for SEPA payment, delivered via Profibanka direct banking                                          | 0,90 %, min. 9,50 EUR<br>max. 73,00 EUR                                 |
| Outgoing urgent payments                                                                                                                                                                   |                                                                         |
| To clients of other financial institutions                                                                                                                                                 |                                                                         |
| payment in foreign currency and payment in EUR, which does not comply with the criteria for SEPA payment, (in person, by post, by fax, by e-mail)                                          | 0,90 %, min. 19,00 EUR<br>max. 190,00 EUR                               |
| payment in foreign currency and payment in EUR, which does not comply with the criteria for SEPA payment, delivered via Profibanka direct banking                                          | 0,90 %, min. 11,00 EUR<br>max. 110,00 EUR                               |
| Outgoing payments to clients of Komerční banka, a.s. (in the Czech Republic)                                                                                                               |                                                                         |
| To Komerční banka, a.s. clients (in the Czech Republic), delivered in the form of a written order (in person, by post, by fax, by e-mail)                                                  | 2,00 EUR                                                                |
| To Komerční banka, a.s. clients (in the Czech Republic) delivered via Profibanka direct banking                                                                                            | 0,35 EUR                                                                |
| Corrections, supplementations or cancellations                                                                                                                                             |                                                                         |
| Before implementation of payment                                                                                                                                                           | 5,00 EUR<br>+ according to actual costs                                 |
| After implementation of payment                                                                                                                                                            | 20,00 EUR<br>+ according to actual costs<br>+ fees of the foreign banks |
| Other fees                                                                                                                                                                                 |                                                                         |
| Confirmation about the processing of a payment order abroad                                                                                                                                | 7,00 EUR<br>+ according to actual costs                                 |
| Verification of a foreign payment transaction                                                                                                                                              | 15,00 EUR<br>+ according to actual costs<br>+ fees of the foreign banks |
| Change of the payment instruction based on the recipient's request                                                                                                                         | 15,00 EUR                                                               |
| Payment order initiated via SWIFT MT101                                                                                                                                                    | individually                                                            |
| Resending foreign payment advice                                                                                                                                                           | 5,00 EUR<br>+ according to actual costs                                 |
| Notification of unexecuted payment order                                                                                                                                                   | 1,00 EUR                                                                |



Note: Fees in foreign payment services are cleared in the equivalent value of the pertinent currency, in which the account is held and to which the payment is made using the Komerční banka, a.s., pobočka zahraničnej banky middle foreign exchange rate.

If the Komerční banka, a.s., pobočka zahraničnej banky client marks the payment abroad as "BEN", the recipient of the payment settles the fees of Komerční banka, a.s., pobočka zahraničnej banky, fees of recipients' bank and possible fees of intermediary banks.

If the Komerční banka, a.s., pobočka zahraničnej banky client marks the payment abroad as "OUR", the payer settles the fees of Komerční banka, a.s., pobočka zahraničnej banky, fees of recipients' bank and possible fees of intermediary banks.

If the Komerční banka, a.s., pobočka zahraničnej banky client marks the payment abroad as "SHA", the payer settles the fees of Komerční banka, a.s., pobočka zahraničnej banky, and the recipient settles the recipients' bank and possible fees of intermediary banks.

If nothing is marked, the payer settles the fees of Komerční banka, a.s., pobočka zahraničnej banky, the recipient settles the fees of recipients' bank and possible fees of intermediary banks.

| Direct banking - Profibanka                                                                                                                                                                                                                                                                 |                                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|
| One-off fee for setting-up of Profibanka direct banking                                                                                                                                                                                                                                     |                                     |
| Setting-up of Profibanka direct banking                                                                                                                                                                                                                                                     | 120,00 EUR                          |
| Setting-up of direct banking for several entities with a joint statutory representative or owner                                                                                                                                                                                            | 202,00 EUR                          |
| Monthly fee for management of Profibanka direct banking including charging of authorised parties                                                                                                                                                                                            |                                     |
| Maintenance of Profibanka direct banking                                                                                                                                                                                                                                                    | 11,00 EUR/month                     |
| Authorization for a second and each other empowered person                                                                                                                                                                                                                                  | 3,00 EUR/month                      |
| Services for Profibanka direct banking                                                                                                                                                                                                                                                      |                                     |
| Installation or launching of any application or combination of applications of the direct banking on one computer of a client (including the journey) within the territory of the Slovakia *                                                                                                | 97,00 EUR + corresponding VAT rate  |
| Maintenance intervention - express - within 6 hours from its order by a client (remedy of a defect, reinstallation, launching an application) for any applications within the direct banking on the territory of the Slovakia (only if ordered on the requested business day by 12:00 a.m.) | 109,00 EUR + corresponding VAT rate |
| Maintenance intervention within 24 hours from its order by a client (remedy of a defect, reinstallation, launching an application) for any applications within the direct banking on the territory of the Slovakia (business days only)                                                     | 89,00 EUR + corresponding VAT rate  |
| One-off fees for securing Profibanka direct banking (issue of chip cards and chip card readers)                                                                                                                                                                                             |                                     |
| Issue of the chip card Môjklúč                                                                                                                                                                                                                                                              | 35,00 EUR                           |
| Issue of the chip card reader with keyboard                                                                                                                                                                                                                                                 | 35,00 EUR + corresponding VAT rate  |
| Issue of a complete set of Môjklúč chip card and reader with keyboard                                                                                                                                                                                                                       | 60,00 EUR                           |
| Direct banking – KB SKyline                                                                                                                                                                                                                                                                 |                                     |
| Establishment and management of KB SKyline direct banking                                                                                                                                                                                                                                   | free of charge                      |



\* An individual price based on real costs will be charged for outbound journey for these purposes such as installation, repair of failures, relaunching of the application and consulting.

| Annual fee for the payment card                                                                                                                              |                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| Prestige Card                                                                                                                                                | 40,00 EUR      |
| Gold Card                                                                                                                                                    | 120,00 EUR     |
| Card transactions                                                                                                                                            |                |
| Card payments at merchants                                                                                                                                   | free of charge |
| Cash withdrawal from ATM in Slovakia and abroad                                                                                                              | 1,30 EUR       |
| Card duplicate                                                                                                                                               |                |
| Issue of a duplicate card                                                                                                                                    | 11,50 EUR      |
| Limitation of the effectiveness of the payment card                                                                                                          |                |
| Card stoplisting                                                                                                                                             | free of charge |
| Technical steps                                                                                                                                              |                |
| Repeated sending of a personal identification number (PIN)                                                                                                   | 8,00 EUR       |
| Change in payment card data (account number, limit etc.)                                                                                                     | 1,66 EUR       |
| Other services                                                                                                                                               |                |
| Emergency Card Replacement (issuing of a surrogate card without PIN abroad after its loss, pilferage of card, etc., outside the Czech Republic and Slovakia) | 160,00 EUR     |
| Emergency Cash Advance (surrogate cash at counter after loss, pilferage of card, etc.; outside the Czech Republic and Slovakia)                              | 140,00 EUR     |

| Import letter of credits (L/C)                                                |                                                                                                         |
|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| Pre-advice                                                                    | free of charge                                                                                          |
| Issuance, increase of L/C value                                               | 0,30 %, min. 120 EUR<br>for the first quarter,<br>0,10 %, min. 120 EUR<br>each further month<br>started |
| L/C validity extension                                                        | 0,10 %, min. 120 EUR<br>for each month<br>started                                                       |
| L/C amendment                                                                 | 120,00 EUR                                                                                              |
| Documents control and/or Payment (or returning documents without payment)     | 0,30 %, min. 120,00 EUR                                                                                 |
| Deferred payment (for the each quarter started)                               | 0,30 %, min. 120,00 EUR                                                                                 |
| Undrawn L/C cancellation/undrawn L/C expiry                                   | free of charge                                                                                          |
| Release of goods consigned to Komerční banka, a.s., pobočka zahraničnej banky | 120,00 EUR                                                                                              |



Note: The applicant remains ultimately liable for payment of the uncollected charges and expenses of the beneficiary's bank.

| Export letter of credits (L/C)                                                                                                                       |                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| Pre-advice                                                                                                                                           | free of charge                             |
| L/C advising, Increase of advised L/C amount                                                                                                         | 0,20 %, min. 120,00 EUR                    |
| L/C confirmation, increase of confirmed L/C amount, extension of confirmed L/C expiry<br>(for confirmation period including deferred payment period) | individually                               |
| Amendment advice                                                                                                                                     | 120,00 EUR                                 |
| Documents control and / or Sending the documents for payment and / or Payment                                                                        | 0,30 %, min. 120,00 EUR                    |
| Deferred payment                                                                                                                                     | free of charge                             |
| L/C transfer                                                                                                                                         | 0,20 %, min. 120,00 EUR                    |
| Amendment transfer                                                                                                                                   | free of charge                             |
| Assignment of proceeds                                                                                                                               | 80,00 EUR                                  |
| Documentary and clean collections (bill collections)                                                                                                 |                                            |
| Handling fee / Import collection *                                                                                                                   | 0,30 %, min. 120,00 EUR<br>max. 800,00 EUR |
| Handling fee / Export collection*                                                                                                                    | 0,30 %, min. 120,00 EUR<br>max. 800,00 EUR |
| Amendment of collection instructions                                                                                                                 | 120,00 EUR                                 |
| Tracer (2nd and subsequent)                                                                                                                          | 20,00 EUR                                  |
| Release of goods consigned to Komerční banka, a.s., pobočka zahraničnej banky                                                                        | 120,00 EUR                                 |
| Protesting the bill                                                                                                                                  | free of charge                             |



\* the fee is also applied when documents are released to the drawee without payment, or against clean payment effected, or if the documents are returned unpaid

| Loans                                                                                                                                          |              |
|------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| Management fee for credit transaction when the credit has been provided / loan promise / fee for arranging the possibility to draw on the loan | individually |
| Management fee for Framework agreement on Provision of Financial Services / Fee for arranging of possibility to draw on the loan               | individually |
| Fee for change to the agreed conditions based on clients request                                                                               | individually |
| Commitment fee for non-drawing on the loan / Cost for reservation of funds*                                                                    | individually |
| Discount provision for bills purchase                                                                                                          | individually |
| Loan administration fee (including statements from the loan accounts)                                                                          | individually |



\* the fee will be charged in % from the non drawn loan volume

| Bank guarantees granted                                                                               |                                              |
|-------------------------------------------------------------------------------------------------------|----------------------------------------------|
| Processing and evaluation of an application for a bank guarantee issuance / amendment*                | 0,30 %, min. 200,00 EUR<br>max. 1 200,00 EUR |
| Processing and preparation of documentation related to granting a bank guarantee                      | 0,60 %, min. 200,00 EUR                      |
| Changing agreement on provision of a bank guarantee / Amendment of a bank guarantee/counter-guarantee | 0,60 %, min. 200,00 EUR                      |
| Provision/Issuance of a bank guarantee (counter-guarantee)**                                          | individually                                 |
| Call under bank guarantee                                                                             | 200,00 EUR                                   |



\* shall be applied even in case of counter-guarantee or promise of a bank guarantee

\*\* shall also be applied for a promise of a bank guarantee

| Bank guarantees received                                                                                                                                                                                                                                     |              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| Advising of 3rd bank guarantee / bank guarantee amendment                                                                                                                                                                                                    | 120,00 EUR   |
| Providing other services related to bank guarantee (e.g. verification of signatures on guarantee, reviewing of guarantee wording, dispatch of notice on termination of bank guarantee, dispatch of call to render a settlement from the bank guarantee etc.) | 120,00 EUR   |
| Buyer's credits                                                                                                                                                                                                                                              |              |
| Fee for processing of a financial offer*                                                                                                                                                                                                                     | individually |
| Fee for preparation of contractual documentation and processing of underlying data                                                                                                                                                                           | individually |
| Fee for changing the contractual documentation                                                                                                                                                                                                               | individually |



\* in case that buyer's credit is granted, this fee might be reimbursed (by reduction of processing fee under contract)

| Forfeiting and Receivables Discounting |              |
|----------------------------------------|--------------|
| Commitment fee                         | individually |
| One off processing fee*                | individually |



\* subject to VAT

| Správy o záležitostiach týkajúcich sa klienta                                                                              |                                           |
|----------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| Provision of a report according § 91, part 4, section a) e) and i) of the act No. 483/2001 Act on Banks in current wording | 36,50 EUR *                               |
| Provision of information to the auditor of our client requested by the client                                              | 80,00 EUR *                               |
| Provision of bank information about a client of Komerční banka, a.s., pobočka zahraničnej banky                            | 20,00 EUR *                               |
| Mediation of banking, office or credit information about domestic and foreign entities                                     | 20,00 EUR * + according to actual costs * |
| Other services subject to client request, not included in the Price List                                                   | 4,00 EUR for each 15 min. *               |



\* plus corresponding VAT rate according to the effective Act on VAT

| Telecommunications services related to banking information |            |
|------------------------------------------------------------|------------|
| Sending a message via the S.W.I.F.T system                 | 5,00 EUR** |



\*\* in addition to the fee, VAT will be charged according to the Act on VAT if:  
 – the provided service relating to the invoiced fee is subject to VAT  
 – the service is provided as a independent service

| Courier service                                 |                              |
|-------------------------------------------------|------------------------------|
| Delivery of documentation via a courier service | according to actual costs*** |



\*\*\* plus corresponding VAT rate according to the effective Act on VAT

| Other                                                                                                                                                                                      |                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| Deposit balance increment fee                                                                                                                                                              | Annually 1) on December 31 |
| The fee for an increment in the balance when the total balance amounts up to EUR 4 million, inclusive, in all currencies or an equivalent in a foreign currency in the client's account(s) | free of charge             |
| The fee for an increment in the balance when the total balance amounts to over EUR 4 million in all currencies or an equivalent in a foreign currency in the client's account(s)           | 0,20 % *                   |
| Deposit fees                                                                                                                                                                               | Monthly **                 |
| Client's deposits fee up to the set volume (incl.) expressed in respective currency                                                                                                        | free of charge             |
| Client's deposits fee in EUR currency for the volume exceeding 2 mil. EUR                                                                                                                  | 0,00 % p.a.                |
| Client's deposits fee in CZK currency for the volume exceeding 500 mil. CZK                                                                                                                | 0,15 % p.a.                |
| Client's deposits fee in GBP currency for the volume exceeding 15 mil. GBP                                                                                                                 | 0,15 % p.a.                |
| Client's deposits fee in PLN currency for the volume exceeding 70 mil. PLN                                                                                                                 | 0,15 % p.a.                |
| Client's deposits fee in CHF currency for the volume exceeding 20 mil. CHF                                                                                                                 | 1,00 % p.a.                |
| Client's deposits fee in USD currency for the volume exceeding 20 mil. USD                                                                                                                 | 0,15 % p.a.                |



\* The deposit balance increment fee is charged annually as at 31 December and is calculated on the positive difference between the total balance as at 31 December and the highest of the following three values:

- average total annual balance for the period from 1 October of the preceding year to 30 September of the relevant year, or
- an amount equalling EUR 4 million or its equivalent in a foreign currency, while into a total volume of client deposits as at 31.12. of the relevant year are also included all outgoing payments to other banks made on this day, with the exception of payments made and at the same time accrued to the beneficiary's account in another bank as at 31.12. of relevant year.

The total balance is the sum of funds deposited in all of the client's current and term accounts, with the exception of term accounts with individual interest rate. Komerční banka, a. s., pobočka zahraničnej banky is authorized calculate fee annually and the fee is payable no later than on the fifth business day of February of the following year, while is authorized to deduct it from client's account no later than last day of March of the same year. If the client has not selected any account for fees, Komerční banka, a. s. pobočka zahraničnej banky deduct the fee from any of his accounts.

*For converting foreign currencies into EUR and vice versa, the ECB's current rate is used.*

\*\* The fee is calculated daily (actual/actual day count), if the daily balance exceeds the above limit on the aggregate sum of all client's current and term accounts in Komerční banka, a. s., pobočka zahraničnej banky in the relevant currency. Term deposits with an individual interest rate are excluded from the deposit base subject to the fee. Komerční banka, a. s., pobočka zahraničnej banky is entitled to charge the fee monthly in the currency of the relevant account whereas the fee shall become due and payable no later than on the fifth 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, Komerční banka, a. s. pobočka zahraničnej banky shall be entitled to debit the fee from any of the client's accounts at its discretion.

## GENERAL SETTLEMENTS

1. For selected types of accounts of certain customer groups, individual rates for fees may be determined in accordance with the commercial policy of Komerční banka, a.s., pobočka zahraničnej banky.
2. Conversion in terms of accounts in foreign currency (premium, discount) represents 3%.
3.
  - a. In terms of settlements from abroad and settlements at home in foreign currency, the client receives settlement in full without a fee being charged, in case it is a payment carried out without expenses for the recipient (settlement with OUR fee). If the minimum fee exceeds the amount of payment, the fee is not charged (does not apply to SEPA Direct Debits).
  - b. In terms of settlements abroad and settlements at home in foreign currency, the client pays fees according to the type of fee chosen.
  - c. In terms of settlements abroad and settlements at home in foreign currency marked BEN or SHA, the client pays additional fees of other banks, which are charged to Komerční banka, a. s. pobočka zahraničnej banky (in the case of payment of low amounts).
  - d. Fees in Foreign payment services are billed at the equivalent value of the pertinent currency using the Komerční banka, a. s. pobočka zahraničnej banky middle foreign exchange rate.
4. In case of payments performing to abroad, the foreign bank may charge the party making the payment order additional fees in the event of stipulation of incomplete or incorrect information about the recipient of the payment, as a result of which the payment could not be processed automatically (incorrect account number for the recipient, incorrect bank details). The level of additional fees depends on the specific conditions of the pertinent bank and will be cleared from the account of the party ordering the payment.
5. Komerční banka, a. s. pobočka zahraničnej banky, is entitled, apart from the charges as stipulated in this price list, to also charge compensation for all fees paid to an administration or other authority (e.g. fees for a statement from the commercial register and similar) in the event of requirement to ascertain or check identification or other personal details (e.g. if the client fails to report a change in the commercial register etc.).
6. Komerční banka, a. s. pobočka zahraničnej banky and the Client have explicitly agreed that in cases when the valid Act No. 492/2009 Coll. on Payment Services and on amendments and supplements to certain acts (hereinafter the "Act") or other legal acts enable departure from certain provisions of the Act in the case that the Client is legal person, those of such provisions of the Act, or their parts respectively, which contravene the Contract (including documents forming its part) shall not apply to the contractual relationship established by the Contract. Such provisions of the Act, or their parts respectively, shall also not apply if they contravene any amendments to the Contract, or documents forming its part, which will be carried out in a manner agreed therein.