

SEPA PAYMENTS FOR THE SAME PRICE AS DOMESTIC PAYMENTS

By equalizing the fees for incoming and outgoing SEPA payments with those for domestic payments, the basic mission of SEPA has been fulfilled, i.e. any borders have actually been eliminated in respect of making payments and direct debits in EUR within and between SEPA countries. From now on, we will charge you the same prices for incoming and outgoing SEPA payments as for domestic payments (i.e. payments made in CZK within the Czech Republic).

When are the fees going to change?

Starting from 15 December 2019, the fees charged to all clients of KB belonging to all segments will be substantially reduced.

The fee reduction applies to the following payments:

- **Outgoing and incoming SEPA payments** (including payments made under SEPA standing payment orders),
- Payment credited and debited via SEPA Direct Debit,
- Establishing, changing and cancelling a SEPA standing payment order or SEPA Direct Debit mandate.

How are the fees going to change?

The limit of EUR 50,000 will no longer apply to incoming and outgoing SEPA payments. The SEPA payment fee will therefore be the same, notwithstanding the amount of the payment. The newly introduced SEPA payment fees and SEPA Direct Debit fees are shown below.

Type of SEPA payment / SEPA direct debit	Fee	Surcharge
Outgoing electronic SEPA payment, including payments made under a SEPA standing payment order	Free of charge or CZK 6*	—
Outgoing electronic SEPA payment made within the bank or to KBSK, initiated under the URGENT mode	Free of charge or CZK 6*	—
Outgoing electronic SEPA payment made to another bank, initiated under the URGENT mode	Free of charge or CZK 6*	CZK 90
Outgoing SEPA payment made within the bank or to KBSK submitted on a paper-based form at a KB branch under the URGENT mode	CZK 69	—
Outgoing SEPA payment made to another bank submitted on a paper-based form at a KB branch under the URGENT mode	CZK 69	CZK 90
Incoming SEPA payment	Free of charge or CZK 6*	—
Payment debited via SEPA Direct Debit	CZK 6	—
Payment credited via SEPA Direct Debit	CZK 6	—

* Free of charge or CZK 6, depending on the account type – see the table below.

Have you got an account with preferential fees charged for domestic payments?

If incoming and outgoing domestic electronic payments, or incoming domestic payments, are provided for free along with your account, you will also have free incoming and outgoing SEPA payments or, as the case may be, incoming SEPA payments. It depends on the type of the account you use and the transactions that are part of it.

Please check which type of account you have and how much you will pay for your SEPA payments starting from 15 December 2019:

Outgoing and incoming electronic SEPA payments for free	Incoming SEPA payments for free, outgoing electronic SEPA payments for CZK 6	Outgoing electronic SEPA payments for CZK 6, incoming electronic SEPA payments for CZK 6
TOP offer	MůjÚčet	Profi účet
MůjÚčet Gold	Basic Payment Account	Profi účet Gold
MůjÚčet Plus		Komplet Plus
G2.2. (CZK)		Current Account in CZK or in a foreign currency

For more detailed information about SEPA payment fees with respect to different types of accounts see the KB Price list.

Further rules applicable to the new SEPA payment fees charged by KB as of 15 December 2019

The SEPA payments for which the reduced fees are charged are not included in any transaction package or in the number of domestic payments that are covered by your account maintenance fee. The fee of each outgoing or incoming electronic SEPA payment is shown in the tables above. This rule applies to the following accounts:

- MůjÚčet, Profi účet, Profi účet Gold, Komplet, Komplet Plus, Perfekt konto, Excelent, Komfort, Efekt, Current account for insurance premium transfer



800 521 521

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