

KB PRICE LIST



Table of contents

Did you know that...

- What you may know about KB fees

Quality Commitments

- Try us out
- Complaints and claims

Day-to-day Banking

- Current Accounts and Payments
- Cards
- Direct Banking
- Payment System

Financing

- Loans / Credits

Savings and Investments

- Term Accounts and Saving Accounts
- Mutual Funds
- Investment Banking

Other Services

- Cheques
- Bank Information
- Other Services

Services no Longer Provided

- Current Accounts
- Package of transactions
- Statements
- Cards
- Financing
- Savings and Insurance

Abbreviations and General Provisions

- Explanation of Used Abbreviations and Terms
- General Provisions

MojeOdměny - details

- 1. MůjÚčet, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka
- 2. TOP offer
- 3. KB MojePlány

DID YOU KNOW THAT...

What you may know about KB fees



As a KB debit card holder, you can use all services provided by our ATMs for **free**. You can withdraw and deposit cash, change your PIN code, or check your account balance at no charge.



You can deposit cash into your account through our deposit ATMs for **free**. Our deposits ATMs network is the widest in Czech Republic.



Do you need to withdraw cash abroad? With a debit Gold Card, cash withdrawals from ATMs worldwide are **free**. In addition, you also get your travel insurance with the card.



Customize your cards! Via Internet banking, you can change the limits on your card for **free** and with immediate effect, lock/unlock your card, or enable/disable Internet payments.



We assist you in an emergency. In the case of a theft, loss or other trouble related to your card, you can have your card put on the blacklist for **free**.
NONSTOP HELPLINE 955 512 230



We care about your safety: we have **free** Trusteer Rapport software in place to protect your Internet banking.



KB offers debit cards with a design of your choice for children and students for **free**.



Go for electronic account statements. We will send you your statements **free of charge** directly to your e-mail box or Internet banking mailbox.

All the services we offer and related fees are listed in the following sections of this tariff of Fees. It's up to you how you choose to use our services.

Still hesitating? Take advantage of our **Quality Guarantee offer and try out our most frequently used services.**

QUALITY COMMITMENTS

Try us out

If you're not satisfied with your newly opened account and most frequently used services during the first six months, we'll refund all the associated fees.

The guarantee applies to our most common services:

- **Account management for a newly opened current accounts:**
 - MůjÚčet Plus
 - MůjÚčet Gold
 - G2.2 Student account
 - TOP offer
 - Current account in CZK or in foreign currency for natural persons - individuals
- **Account management and administration for loan resources of credit card:**
 - A card
 - Lady card
 - Viva card
- **Providing a debet card, credit card:**
 - Embossed Card
 - Plus Card
 - Gold Card
 - Platinum VISA
 - Credit card Platinum

Complaints and claims

Despite our efforts to provide you the best services, you may find that you are not satisfied with maintenance of our accounts or the other services.

Branch If you are not satisfied with our services, you can contact your bank advisor. You may submit your possible complaint or claim electronically, by telephone or in person at any branch. More information can be found [here](#).

You can also contact us via:

- on free Infoline of Komerční banka 800 521 521
- at the email address mojebanka@kb.cz
- via our [form](#)

Customer Experience If you are not satisfied with resolving your first-instance complaint or complaint, you can write to the second instance, specifically the Customer Experience department.

Komerční banka, a. s.
Customer experience
náměstí Junkových 2772/1
155 00 Praha 5
stiznostiareklamace@kb.cz

KB Ombudsman If you do not agree to resolving your complaint or complaint by Customer Experience, you have the opportunity to contact an independent Ombudsman in writing, in accordance with the Ombudsman's Charter.

Ombudsman
Komerční banka, a.s.
náměstí Junkových 2772/1
155 00 Praha 5
ombudsman@kb.cz

DAY-TO-DAY BANKING

Current Accounts and Payments

Accounts					
	MůjÚčet GOLD	MůjÚčet Plus	MůjÚčet	G2.2 Student account in CZK, EUR and USD	MůjÚčet Junior
Monthly fee	CZK 169	CZK 39	free of charge	free of charge / CZK 100 ¹⁾	free of charge
Monthly statement of account sent electronically	✓	✓	✓	✓	✓
Payment card Included in the account	Gold Card	Plus Card	Embossed Card	Embossed G2 Card / Gold Card	Junior Card
Cash withdrawal from KB ATM	✓	✓	✓	✓	✓
Cash withdrawal from ATMs of other domestic banks and Selected european states ^{2) 3)}	✓	2 withdrawals monthly free of charge, next CZK 39	CZK 39	CZK 39 / free of charge ⁴⁾	CZK 39
MojeBanka, Mobilní banka, Expresní linka KB service	✓	✓	✓	✓	MojeBanka, Mobilní banka
Other current account in CZK or foreign currency	CZK 29	CZK 29	CZK 29	CZK 29 ⁵⁾	-
Conclusion of authorized account unsecured standard overdraft in CZK	✓	✓	✓	✓ ⁵⁾	-
Domestic payments and SEPA payments					
Incoming payments	free of charge	free of charge	free of charge	free of charge	free of charge
Domestic outgoing payments					
Electronic payment ⁶⁾	free of charge	free of charge	CZK 6	free of charge	CZK 6
Outgoing instant payment	free of charge	free of charge	CZK 6	free of charge	CZK 6
Expresní linka KB	CZK 29	CZK 29	CZK 29	CZK 29	-
Paper-based payment order ^{7) 8)}	CZK 69	CZK 69	CZK 69	CZK 69	CZK 69
Paper-based payment order processed at a branch on the date of submission ^{7) 8)}	CZK 99	CZK 99	CZK 99	CZK 99	CZK 99
Outgoing SEPA payments					
Electronic SEPA payment	free of charge	free of charge	CZK 6	free of charge	-
(+) The below optional fees are added to the outgoing payment					
Paper-based payment order - irrevocable domestic payment	CZK 50	CZK 50	CZK 50	CZK 50	CZK 50
Express payment made in CZK to another bank in the Czech Republic at the due date	CZK 90	CZK 90	CZK 90	CZK 90	-
Urgent outgoing SEPA payment (non KBSK) at the due date	CZK 90	CZK 90	CZK 90	CZK 90	-

Accounts					
	MůjÚčet GOLD	MůjÚčet Plus	MůjÚčet	G2.2 Student account in CZK, EUR and USD	MůjÚčet Junior
Domestic payments under standing orders; direct debit collections					
Direct debit mandate (incl. SIPO) and placing standing orders for free of charge payment in the first 3 months following account opening are allowed	free of charge	free of charge	free of charge	free of charge	-
Payment under a standing order	zdarma	zdarma	CZK 6	zdarma	-
Payment under an automatic transfer	CZK 6	CZK 6	CZK 6	free of charge	-
Incoming collection	free of charge	free of charge	CZK 6	free of charge	-
Outgoing collection	free of charge	free of charge	CZK 6	free of charge	-

- 1) Monthly fee for account with Gold card.
- 2) ATM cash withdrawals fees mentioned here don't include fees which may be required by ATM operators in connection with cash withdrawals.
- 3) For Selected european states see Explanation of Used Abbreviations and Terms.
- 4) Valid for Gold Card withdrawals.
- 5) Unable to establish to a person under 18 years of age.
- 6) MojeBanka, MojeBanka business, MojePlatba, Mobilní banka are used for realization of the transaction.
- 7) Paper-based payment order in CZK to MPSS, KB PS, KP and Amundi CR accounts free fo charge.
- 8) 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	Current Account in CZK or in a foreign currency
Monthly fee	CZK 490 ¹⁾	free of charge	CZK 50
Monthly statement of account sent electronically	✓	✓	-
Monthly statement of account sent by post	✓	-	-
Payment card Included in the account	2 Gold Cards or 1 debit card PLATINUM, Embossed Card, e-Card	Embossed Card	-
Internet banking MojeBanka	✓	✓	-
Mobile banking Mobilní banka	✓	✓	-
Telephone banking Expresní linka KB	✓	-	-
MůjKlíč chip card + chip card reader	✓	-	-
CZK, USD or EUR current account including monthly account statement electronically	2x	-	-
Monthly statement of account in CZK, USD or EUR by post	✓	-	-
Conclusion of authorized account unsecured standard overdraft in CZK	✓	-	-
Services included in the account	2x Merlin Payment Card Insurance	-	-
Domestic payments and SEPA payments			
Incoming payments	free of charge	free of charge	CZK 6
Domestic outgoing payments			
Electronic payment ²⁾	free of charge	CZK 6	CZK 6
Outgoing instant payment	free of charge	CZK 6	CZK 6 ³⁾
Expresní linka KB	CZK 29	-	CZK 29
Paper-based payment order ^{4) 5)}	CZK 69	CZK 69	CZK 69
Paper-based payment order processed at a branch on the date of submission ^{4) 5)}	CZK 99	CZK 99	CZK 99
Outgoing SEPA payments			
Electronic SEPA payment	free of charge	CZK 6	CZK 6
(+) The below optional fees are added to the outgoing payment			
Paper-based payment order - irrevocable domestic payment	CZK 50	CZK 50	CZK 50
Express payment made in CZK to another bank in the Czech Republic at the due date	CZK 90	CZK 90	CZK 90
Urgent outgoing SEPA payment (non KBSK) at the due date	CZK 90	CZK 90	CZK 90
Domestic payments under standing orders; direct debit collections			
Direct debit mandate (incl. SIPO) and placing standing orders for free of charge payment in the first 3 months following account opening are allowed	free of charge	-	-
Payment under a standing order	zdarma	CZK 6	CZK 6
Payment under an automatic transfer	CZK 6	CZK 6	CZK 6
Incoming collection	free of charge	CZK 6	CZK 6
Outgoing collection	free of charge	CZK 6	CZK 6

1) TOP offer free of charge conditions

- TOP offer is monthly free of charge if the total amount of your money in KB and/or MPSS and/or KP and/or KB PS and/or Amundi Czech Republic by the last Business Day in a last month reached at least CZK 1,500,000 or more (or equivalent in a foreign currency) and/or your purged credit turnover for all your accounts reached at least CZK 100,000 CZK last month,
- and/or the total sum of your provided mortgage loans in KB and/or building savings loans secured by real estate provided by MPSS, by the last Business Day in a last month reached at least CZK 5,000,000 (the sum of the contracted amounts is included).

- 2) MojeBanka, MojeBanka business, MojePlatba, Mobilní banka are used for realization of the transaction.
 3) Not available for accounts in foreign currency.
 4) Paper-based payment order in CZK to MPSS, KB PS, KP and Amundi CR accounts free of charge.
 5) 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.

Management of standing payment orders, automatic transfers and direct debit mandates (incl. SIPO) ¹⁾ depending on the below services			
	Creation	Modification	Cancellation
Electronically ²⁾	free of charge	free of charge	free of charge
Expresní linka KB	CZK 29	CZK 29	free of charge
Paper-based payment order - through a self-service box	CZK 69	CZK 69	free of charge
Paper-based payment order - at a branch	CZK 99	CZK 99	free of charge
Standing payment order credited on MPSS / KB PS / KP / Amundi Czech Republic accounts via all channels	free of charge	free of charge	free of charge

- 1) SIPO direct debit mandate cannot be processed through MojeBanka Business direct banking channel.
 2) MojeBanka, MojeBanka business, MojePlatba, Mobilní banka are used for realization of the transaction.

Other services	
Establishing, changing and cancelling of blocking and reservation of funds in current accounts in CZK and a foreign currency	CZK 100
Sending by post of a reminder after exceeding the available account balance / a default reminder	CZK 250
Sending by post of a reminder - demand for settlement of an unauthorized debit balance / a debit balance (the reminder is charged if the amount of the debt is equal to or higher than CZK 1,000)	CZK 500

Current Account in CZK or in a foreign currency for depositing legal entity's funds prior to incorporation	
Statement of account sent electronically with any frequency or by post daily upon a movement on the account	
Current Account in CZK or in a foreign currency for depositing legal entity's funds prior to incorporation (e.g. authorized capital before establishing)	free of charge

Other	
Payment of the execution	CZK 69 for the first payment in the calendar month
Notification of a non-executed order or explanation of non-payment sent by post	CZK 20

Sending account statements			
Frequency	Monthly fee		
	Electronically	By post	Personal collection at a branch
Monthly	free of charge	CZK 39	CZK 135
Weekly	free of charge	CZK 140	CZK 240
Daily upon a movement on the account	free of charge	CZK 525	CZK 625

In case of the weekly and monthly frequency, the statements can be mailed at two different addresses (however, only with the same frequency). The fee is charged for each statement according to the above prices.

(+) The price of mailing the Current Account statement abroad is added to the respective fee	
Mailing a Current Account statement abroad (fee per envelope)	CZK 69

Statements by request	
Providing of a statement copy via direct banking services - MojeBanka, MojeBanka Business, Profibanka or MultiCash KB	free of charge
Creation of a statement copy	CZK 50 per each statement, max. CZK 1,500
Copy of statement recorded on USB flash disc	CZK 250

Deposit fees					
Deposit volume subject to charge	up to the volume of (incl.) expressed in respective currencies	Currency			
		over CHF 40 thousand	over SEK 400 thousand	over DKK 300 thousand	over JPY 5 million
Deposit fee ¹⁾	free of charge	1 % per annum	1 % per annum	1 % per annum	0.5 % per annum

1) 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 5th 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	Annually ¹⁾ on December 31
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% ¹⁾

1) 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 5th 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	embossed ¹⁾
Included in the package for free	MůjÚčet GOLD, TOP offer, G2.2	MůjÚčet Plus	MůjÚčet, TOP offer	G2.2	MůjÚčet Junior
Annual fee for the card (unless it is part of the account)	CZK 1,990	CZK 490	CZK 390 / free of charge ²⁾	CZK 390	-
Services included in the card price	Travel insurance provided along with Gold cards, Roadside assistance service	-	-	-	-
Optional travel insurance Easy to KB cards	-	CZK 20 monthly	CZK 20 monthly	CZK 20 monthly	-
Issuing MojeKarta, a card with a personalised design	CZK 149 one-of fee for 3 years ³⁾	CZK 149 one-of fee for 3 years ³⁾	CZK 149 one-of fee for 3 years ³⁾	free of charge	free of charge
Cash withdrawal					
from KB ATMs	free of charge				
from ATMs of other domestic banks and Selected european states ^{4) 5)}	free of charge	2 withdrawals monthly free of charge, next CZK 39	CZK 39	CZK 39 ⁶⁾ / CZK 99 ⁷⁾ free of charge 1 withdrawal abroad	CZK 39
from ATMs abroad - other states ⁴⁾	free of charge	CZK 99	CZK 99		CZK 99
Cash Advance - in other domestic banks and abroad	CZK 149				
Cash back	free of charge				
Cash deposit					
through a KB deposit ATM	free of charge				
Balance inquiry					
at KB ATMs	free of charge				
at ATMs of other banks	CZK 25				
Statements					
Sending one payment card statement electronically	free of charge				
Sending one payment card statement by post, or its delivery at a branch	CZK 5	CZK 5	CZK 5	CZK 5	free of charge
PIN					
Change of PIN at KB ATMs	free of charge				
Standard delivery	free of charge				
Delivery at a branch	free of charge	CZK 100	CZK 100	CZK 100	free of charge
Repeated delivery	free of charge	CZK 50 ⁸⁾	CZK 50 ⁸⁾	CZK 50 ⁸⁾	CZK 50 ⁸⁾

Debit cards					
	Gold Card	Plus Card	Embossed Card	Embossed G2 Card	Junior Card
Non-standard services					
Delivery of a card and/or PIN - personally in KB headquarters			CZK 2,000		
Delivery of a card and/or PIN - express delivery within the Czech Republic (the card and PIN are sent separately)			CZK 2,000		
Delivery of a card and/or PIN - delivery abroad (card and PIN are sent separately)			CZK 1,000 ⁸⁾		
Non-standard change of a card parameters	CZK 69	CZK 69	CZK 69 ⁹⁾	CZK 69	-
On-line administration of a card - change of limit, able / disable of internet payments, permission of balance inquiry at ATMs, unlock / lock of the card					
through MojeBanka, MojeBanka Business, Mobilní banka			free of charge		
through Expresní linka KB	CZK 29	CZK 29	CZK 29 ⁹⁾	CZK 29	-
at a branch	CZK 99	CZK 99	CZK 99 ¹⁰⁾	CZK 99	free of charge
Other					
Card blacklisting			free of charge		
Issuing of replacement card after blacklisting / duplicate			CZK 200 ⁸⁾		
Issuing a duplicate MojeKarta card with a personalised design ⁸⁾ / change of the MojeKarta personalised design			CZK 149		
Emergency Cash Advance			CZK 3,500 ⁸⁾		
Emergency Card Replacement			CZK 4,000		
Incoming Payment to the card credited to the current account kept with KB, along with which the card is issued ¹¹⁾			free of charge		
Incoming Express Payment to the card credited to the current account kept with KB, along with which the card is issued ¹¹⁾			1 %, min. CZK 29		

1) The electronic Junior card was issued until 2. 9. 2019.

2) Free of charge for Current accounts in EUR, USD, GBP, CAD, CHF.

3) The fee is charged together with the annual charge for the card. If the card is issued/arranged as part of a package, this fee is charged separately.

4) ATM cash withdrawals fees mentioned here don't include fees which may be required by ATM operators in connection with cash withdrawals.

5) For Selected european states see Explanation of Used Abbreviations and Terms.

6) Fee for cash withdrawal from ATMs of other domestic banks and Selected european states.

7) Fee for cash withdrawal from ATMs abroad - other states.

8) In case of Merlin property insurance, the fee will be returned.

9) Not available for Embossed card provided to the Child account.

10) The fee is not charged in case of Embossed card provided with a Child account.

11) These are VISA Direct or Mastercard MoneySend incoming payments. A percentage of the fee for an Express Payment incoming to the card ("Incoming amount") is calculated from the Incoming amount on the day of its settlement by 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 ¹⁾ and PLATINUM insurance

No more fees

1) 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.

Other cards	
	e-Card
Annual fee for the card (unless it is part of the account)	CZK 65
Included in the package for free	TOP offer
Statements	
Sending one card statement electronically	free of charge
Sending one payment card statement by post, or its delivery at a branch	CZK 5
Non-standard services	
Delivery of a card - personally in KB headquarters	CZK 2,000
Delivery of a card - express delivery within the Czech Republic	CZK 2,000
Delivery of a card - delivery abroad	CZK 1,000 ¹⁾
Non-standard change of a card parameters	CZK 69
Online change of card parameters - change of limit, unlock / lock of the card	
through MojeBanka, MojeBanka Business, Mobilní banka	free of charge
through Expresní linka KB	CZK 29
at a branch	CZK 99
Other	
Card blacklisting	free of charge
Incoming Payment to the card credited to the current account kept with KB, along with which the card is issued ²⁾	free of charge
Incoming Express Payment to the card credited to the current account kept with KB, along with which the card is issued ²⁾	1 %, min. CZK 29

1) In case of Merlin property insurance, the fee will be returned.

2) These are VISA Direct or Mastercard MoneySend incoming payments. A percentage of the fee for an Express Payment incoming to the card ("Incoming amount") is calculated from the Incoming amount on the day of its settlement by the card company.

Credit cards					
	Infinite	PLATINUM	A Card / Lady Card	4U Card	Viva Card
Annual fee for the credit cards	CZK 9,900	CZK 6,490	free of charge	free of charge	free of charge
Annual fee for issue of second card to credit account		CZK 4,900	free of charge	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 ¹⁾ CZK 29 / free of charge ²⁾	free of charge	CZK 30 / 5 ³⁾
Monthly fee for automatic installment in grace period	free of charge	free of charge	CZK 29	free of charge	CZK 29
Services included in the card price	Infinite insurance, Priority Pass ⁴⁾ , Global Visa Wifi, Roadside assistance service	PLATINUM insurance, Priority Pass ⁵⁾	For more information: A card, Lady card	Optional payment protection insurance, Optional assistance service Home	Payment protection insurance, Travel insurance Easy
Issuing MojeKarta, a card with a personalised design	-	-	-	CZK 149 one-of fee for 3 years ⁶⁾	CZK 149 one-of fee for 3 years ⁶⁾
Interest rate for computing interest on credit	see KB's notice on interest rates				
Cash withdrawal					
form KB ATMs	free of charge	free of charge	1 %, min. CZK 30	1 withdrawal monthly free of charge, next CZK 59	1 %, min. CZK 30
from ATMs of other domestic banks and Selected european states ^{7) 8)}	free of charge	free of charge	1 %, min. CZK 100		1% min. CZK 50
from ATMs abroad - other states ⁷⁾	free of charge	free of charge	1 %, min. CZK 100	CZK 99	1 %, min. CZK 100
Cash Advance - in other domestic banks and abroad	free of charge	free of charge	1 %, min. CZK 100	1 %, min. CZK 100	1 %, min. CZK 100
Cash back	free of charge	free of charge	free of charge	free of charge	free of charge
Balance inquiry					
at KB ATMs	free of charge				
at ATMs of other banks	free of charge	free of charge	CZK 25	CZK 25	CZK 25
Statements					
Sending one credit card statement electronically	free of charge				
Sending of one credit card statement by post	free of charge	free of charge	CZK 39	CZK 39	CZK 39
Delivery of one credit card statement at branch	free of charge	free of charge	-	-	-
PIN					
Change of PIN at KB ATMs	free of charge				
Standard delivery	free of charge				
Delivery at a branch	free of charge	free of charge	CZK 100	CZK 100	CZK 100
Repeated delivery	free of charge				
Non-standard services					
Delivery of a card and/or PIN - personally in KB headquarters	free of charge	free of charge	CZK 2,000	CZK 2,000	CZK 2,000
Delivery of a card and/or PIN - express delivery within the Czech Republic (the card and PIN are sent separately)	free of charge	free of charge	CZK 2,000	CZK 2,000	CZK 2,000
Delivery of a card and/or PIN - delivery abroad (card and PIN are sent separately)	free of charge	free of charge	CZK 1,000 ⁹⁾	CZK 1,000 ⁹⁾	CZK 1,000 ⁹⁾
Non-standard change of a card parameters	free of charge	free of charge	CZK 69	CZK 69	CZK 69
On-line administration of a card - change of limit, able / disable of internet payments, permission of balance inquiry at ATMs, unlock / lock of the card					
through MojeBanka, MojeBanka Business, Mobilní banka	free of charge				

Credit cards					
	Infinite	PLATINUM	A Card / Lady Card	4U Card	Viva Card
through Expressní linka KB	free of charge				
at a branch	free of charge				
Other					
Cashless transfer from a credit card account to another CZK account	free of charge	free of charge	1 %	1 %	1 %
Other changes in the contract initiated by a client	free of charge				
Sending a credit limit overdraft notification	CZK 20				
Sending reminders in the absence of regular installments	CZK 500				
Card blacklisting	free of charge				
Issuing of replacement card after blacklisting / duplicate	free of charge	free of charge	CZK 200 ⁹⁾	CZK 200 ⁹⁾	CZK 200 ⁹⁾
Issuing a duplicate MojeKarta card with a personalised design ⁹⁾ / change of the MojeKarta personalised design	-	-	-	CZK 149	CZK 149
Emergency Cash Advance	free of charge	free of charge	CZK 3,500 ⁹⁾	CZK 3,500 ⁹⁾	CZK 3,500 ⁹⁾
Emergency Card Replacement	free of charge	free of charge	CZK 4,000	CZK 4,000	CZK 4,000
Incoming Payment to the card credited to the credit account kept with KB, along with which the card is issued ¹⁰⁾	free of charge				
Incoming Express Payment to the card credited to the credit account kept with KB, along with which the card is issued ¹⁰⁾	free of charge	free of charge	1 %, min. CZK 29	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 ¹¹⁾	free of charge	-
Optional assistance service Home	-	-	-	free of charge	-

1) Free of charge if non-cash payments exceed CZK 3,000.

2) Free of charge if non-cash payment month exceed CZK 1,500.

3) Monthly fee for administration and management of credit account - G2.2 account.

4) Concerning Standard Membership Priority Pass, where for each entrance above the special offer a fee is charged according to the conditions of the program available at www.prioritypass.com

5) 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.

6) Fee is charged together with annual fee for credit card. In case of a credit card issued for free, this fee is charged separately.

7) ATM cash withdrawals fees mentioned here don't include fees which may be required by ATM operators in connection with cash withdrawals.

8) For Selected european states see Explanation of Used Abbreviations and Terms.

9) In case of Merlin property insurance, the fee will be returned.

10) These are VISA Direct or Mastercard MoneySend incoming payments. A percentage of the fee for an Express Payment incoming to the card ("Incoming amount") is calculated from the Incoming amount on the day of its settlement by the card company.

11) The withdrawn amount means the total amount stated on the account statement to a credit card for the previous calendar month.

Card's insurance

Card's insurance	Merlin (collective)
Insurance fee	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.	
Card's insurance	Merlin Junior (collective)
Insurance fee	CZK 39 monthly

Direct Banking

Services of direct banking

	Expresní linka KB	MojeBanka / MojeBanka Business ¹⁾	Mobilní banka
Monthly maintenance	CZK 39	free of charge	free of charge
Authorization for the first person empowered	free of charge	free of charge	free of charge
Authorization for a second and each other empowered person	CZK 55	free of charge	free of charge

1) If both services are provided together, the fee is charged only once.

Sending the requested Notifications	Fee for notification
Push notification	free of charge
E-mail notification	free of charge
SMS notification	CZK 2,50
SMS messages requested via the automated voice system	CZK 2,50 ¹⁾

1) Price for solicited transaction history is CZK 0.50 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 EL KB authorization	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 39
Repeated sending of the PIN number	CZK 160

MojeBanka/MojeBanka Business / Mobilní banka

Processing an administration order submitted on a paper-based form (the first administration order submitted after the establishing the direct banking service is free of charge)	CZK 100
Processing of an order for an administration via direct banking systems	free of charge
One-of change of subject limit via MojeBanka / MojeBanka Business / Mobilní banka	free of charge
One-of change of subject limit via Contact Center	CZK 29

eTrading

Establishing and provision of the service	free of charge
---	----------------

Security of the direct banking services

Providing and using of the KB Klíč and Security Password	free of charge
Providing and using the Personal Certificate in a file or on a chip card for the direct banking services	free of charge
Issuing the MůjKlíč chip card for a Personal Certificate on the chip card	CZK 390
Issuing the chip card reader type GEM PC TWIN	CZK 250 + 21 % VAT
Issuing a complete set of a MůjKlíč chip card and a reader (type GEM PC TWIN)	CZK 640
Issuing a chip card reader with a keyboard	CZK 250 + 21 % VAT
Issuing a complete set of MůjKlíč chip card and reader (with keyboard)	CZK 640
Issuing the optical key card	CZK 1,000
Blocking or unblocking the optical key card	free of charge

Payment System**Domestic payments**

Cashless payment system	Fee
Crediting of interest, transfer of interest from account to account/deposit, transfer of withdrawing tax and settlement of service fees	free of charge
Payment of the execution	CZK 69 for the first payment in the calendar month
Standing order for automatic transfer resulting from the automatic transfer of credit installments (including accessories)	free of charge
For payments submitted in paper order	
Text message for recipient stated in paper order	free of charge
Other services	
Notification of a non-executed order or explanation of non-payment sent by post	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

Foreign payments and FX payments outside KB

Foreign payments are outgoing and incoming payments in CZK and in a foreign currency to / from abroad and payments in a foreign currency to / from other banks in the Czech Republic. We distinguish payments to / from KBSK, SEPA payments and other foreign payments, which also include foreign currency payments made outside KB in the Czech Republic. More information about foreign payments can be found [here](#).

Incoming payments	Foreign payment processing fee
Payment from KBSK clients (non SEPA payment)	CZK 7
Foreign payment – “OUR” charge type	free of charge
Other foreign payments	0.9 %, min. CZK 225 max. CZK 1,095
Small payment, one payment to a customer per month up to CZK 10,000 (non SEPA payment)	CZK 100
No fee is charged if the payment amount is lower than the fee.	
(+) The below optional fees are added to the outgoing payment	
Cash payment	CZK 500
Payment through a bank cheque	CZK 200

Outgoing payments		Foreign payment processing fee		
		STANDARD (within 2 Business Days)	EXPRESS (next succeeding Business Day)	URGENT (the same Business Day)
SEPA payment	Paper form	-	CZK 69	CZK 159
SEPA payment to KBSK	Paper form	-	CZK 69	CZK 69
Payment to KBSK (non SEPA payment)	Paper form	-	CZK 10	CZK 10
	Paper form	-	CZK 310	CZK 310
Other foreign payments The basic fee is 0.9%, min. CZK 250, max. CZK 1,500; the other options are expressed as a surcharge to this fee.	Electronically	-	0,9 %, min. CZK 250 max. CZK 1,500	+ CZK 600
	Paper form	+ CZK 300	+ CZK 900	+ CZK 1,300

(+) The below optional fees are added to the outgoing payment	Fee
Any and all costs of a foreign payment are paid by the payer (debtor) – "OUR" charge code – this approach is only applicable to payments made to countries outside the EEA	CZK 800

Paper form standing payment orders – foreign payments and FX payments outside KB	Fee
Establishing / changing - SEPA payment	CZK 99
Establishing / changing - non SEPA payment	CZK 300
Cancellation - SEPA payment and non SEPA payment	free of charge
Post dispatched notification of uncompleted payment abroad	CZK 20

The fee for the SEPA payment made under a standing payment order is equal to outgoing electronic SEPA payment. No extra fee is added.
The fee for the payment made under a standing payment order - non SEPA payment is equal to outgoing electronic foreign payments and FX payments outside KB. No extra fee is added.

SEPA Direct Debit

Management of outgoing SEPA Direct Debit collections	Fee
SEPA Direct Debit collection	CZK 6 / free of charge ¹⁾
Request for Refusal by the debtor / Request for Refund by the debtor	CZK 50
SEPA Direct Debit mandate – establishing /change / cancellation made electronically ²⁾	free of charge
SEPA Direct Debit mandate – establishing / change made by a paper order	CZK 99
SEPA Direct Debit mandate – cancellation made by a paper order	free of charge

1) Valid for Student account G2.2 in EUR.

2) Electronically = a payment made via MojeBanka, MojeBanka Business, Profibanka, if it is possible to use these services to operate the given account.

Other services	Fee
Instruction modification, cancellation of outgoing payments abroad and outgoing FX payments made outside KB	CZK 400
Confirmation or SWIFT notification of outgoing payments abroad and outgoing FX payments made outside KB	CZK 200
Registration CID (annual fee)	individual

Cash operations

Fees for cash services and transactions listed in the KB Price list always depend on the account type, or more precisely on the segment of the account holder. The fee for cash transactions, which are not connected with the KB client's account, such as money exchange, deposits and withdrawals connected with accounts administered by ČNB, shall always be paid in cash.

Withdrawals	
The fee is always charged from an account	Withdrawal fee
ATM cash withdrawal	see chapter Cards
Cash withdrawal in the same currency as the account is maintained	CZK 80
Cash withdrawal in a different currency than the account is maintained	free of charge
Cash withdrawal in CZK with more than 50 coins	3 %, min. CZK 100

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 (CZK coins max. 50 pcs) ¹⁾	CZK 100
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 % of total deposit amount, min. CZK 100

1) A third party is a person who is not the account holder and is neither listed in a specimen signatures list pertaining to the account into which the money is deposited nor brings a cash slip bearing a rubber stamp of the account holder's company. A third person shall pay the fee in cash.

Other services	
Monthly volume of processed cash between CZK 2 million and CZK 5 million (incl.)	0.10 % ¹⁾
Monthly volume of processed cash over CZK 5 million	0.15 % ²⁾
Cash withdrawals in CZK from accounts maintained with ČNB (CZK coins max. 50 pcs)	CZK 100
Cash deposit in CZK over the counter into accounts of KB subsidiaries - MPSS and KB PS	free of charge
Cash deposit in CZK over the counter into accounts kept with other banks	CZK 299
Cash deposit in CZK over the counter into accounts kept with other banks - super express (submitted on the due date before 13.00 pm)	2 %, min. CZK 200
Cash deposits in CZK to accounts maintained with ČNB	2 %, min. CZK 200
CZK exchange sorted banknotes and coins over 100 pcs of one nominal value	3 %, min. CZK 100

1) If the sum of cash transactions executed by the owner and/or a third party to the debit/credit of client's all current accounts exceeds CZK 2 million per calendar month, we shall charge 0.10% of the amount between CZK 2 million and CZK 5 million (including) in the following month. Cash transactions mean deposits and withdrawals made over the counter or in sealed envelopes, through night safes, and/or through KB ATMs, including cashed cheques.

2) If the sum of cash transactions executed by the owner and/or a third party to the debit/credit of client's all current accounts exceeds CZK 5 million or a foreign currency equivalent per calendar month, we shall charge 0.15% of the aggregate amount exceeding the limit in the following month. Cash transactions mean deposits and withdrawals made over the counter or in sealed envelopes, through night safes, and/or through KB ATMs, including cashed cheques.

KB is entitled to charge the above fees (see paragraph 1 or 2). If it decides to do so, the Bank shall charge the client with the monthly fees in the currency of the relevant account, which shall fall due on the 5th Business Day of the following month. The Bank is entitled to debit the fees from the client's account (unless the client is a client-consumer) no later than the last day of the same month. If the client has not set aside any account from which to debit the fees, the Bank shall debit them from any of client's accounts upon its discretion. If the fees are debited from a foreign currency account, KB's mean exchange rate effective on the last calendar day of the month for which the fees are calculated shall be used for converting the fees from CZK.

Exchange Office Operations	
Sale and purchase of foreign currency banknotes	free of charge

Payment insurance

Payment insurance (collective)

	Insurance fee
MojePojištění - option Klasik	CZK 468 yearly
MojePojištění - option Klasik +	CZK 828 yearly
MojePojištění - option Extra	CZK 1,428 yearly
MojePojištění - 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.

FINANCING

Loans / Credits

Consumer loans NEW			
	Personal loan	Optimal loan	Gaudeamus loan
Evaluation of a loan application	CZK 490 ¹⁾	free of charge	free of charge
Credit administration (for contracts concluded as of 1. 1. 2013)	free of charge		
Credit administration ²⁾ (for contracts concluded before 31. 12. 2012) - monthly	CZK 80	CZK 50	CZK 50

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

2) The 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.

Consumer loans - other common items	
Loan drawing	free of charge
Premature repayment	free of charge ¹⁾
Issuing confirmation about the amount of credit interest based on contract party requirements (not dealing with automatically sent confirmations)	CZK 200 + 21 % VAT
Credit account statement (monthly):	
electronically	free of charge
by post	CZK 39 ²⁾
Changes in contract:	
personal data of a client, change of the account number (within KB only) for the credit redemption, restructuring of client account, change of installment date, change of the statement of the account form, additional submission / cancelation of voluntary payment protection insurance	free of charge
other changes	CZK 2,000
Insurance	
Payment protection insurance - voluntary (valid for contracts concluded as of 20. 8. 2013, price for first or one insured) ³⁾	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) ³⁾	0,08 % monthly from loan contract amount
Payment protection insurance - collective (valid for contracts concluded until 19. 8. 2013)	free of charge ⁴⁾
Sending of notice of failure to make payment of a credit instalment	
1 st notice	CZK 250 ⁵⁾
2 nd and following notice	CZK 500 ⁵⁾

1) It includes the price of item for the paper payment order in the form of a request for early repayment.

2) Valid for personal loans contracted from 1. 7. 2010, for personal loans contracted until 30. 6. 2010 free of charge.

3) 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. Not available for Blue loan.

4) Valid only for Personal Loan and Optimal Loan.

5) Is not collected for Gaudeamus loans arranged until 21 February 2008 inclusive.

Mortgage loans				
	Mortgage loan, American mortgage	Mortgage for refinancing	Non-purpose part of Mortgage 2in1	Pre-Mortgage loan
Evaluation of a loan application	CZK 2,900	free of charge	free of charge	CZK 2,000
Evaluation of risks related to:				
residential unit / house - express ¹⁾	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 st , 2 nd , 3 rd Report CZK 2,900 for 4 th and following Report	-	-	CZK 1,000 for 1 st , 2 nd , 3 rd Report CZK 2,900 for 4 th and following Report
Others				
Credit drawing after proposal for authorization to register loan	CZK 1,500	free of charge	free of charge	CZK 1,500
Loan drawing	free of charge	free of charge	free of charge	free of charge
Credit administration ^{1) 2)}	free of charge	free of charge	free of charge	free of charge
Loan flexibility (monthly) ³⁾	CZK 19	CZK 19	CZK 19	-
Not drawing or not full drawing of loan ⁴⁾	5 % from undrawn amount	5 % from undrawn amount	5 % from undrawn amount	-
Premature repayment	see contract conditions	see contract conditions	see contract conditions	free of charge ^{5) 6)}
Credit account statement (monthly):				
electronically	free of charge	free of charge	free of charge	free of charge
by post	CZK 39	CZK 39	CZK 39	CZK 39
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	free of charge	free of charge	free of charge
Other changes ⁷⁾	CZK 4,000	CZK 4,000	CZK 4,000	CZK 4,000
Written confirmations about:				
the amount of credit interest based on contract party requirements (not dealing with automatically sent confirmations) ⁸⁾	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	CZK 500 + 21 % VAT	CZK 500 + 21 % VAT ⁹⁾	CZK 500 + 21 % VAT
Sending of notice of failure to make payment of a credit instalment				
1 st notice	CZK 250	CZK 250	CZK 250	CZK 250
2 nd and following notice	CZK 500	CZK 500	CZK 500	CZK 500

1) 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.

2) The 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.

3) 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.

4) 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.

5) Valid only in case of repayment from the mortgage loan granted by KB, a.s.

6) It includes the price of item for the paper payment order in the form of a request for early repayment.

7) Free of charge in case of restructuring of client account, change of installment date or shortening the time of loan drawing.

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

9) Fee is charged only once in case of issuing of the confirmation together for the purpose and non-purpose part of 2v1 Mortgage.

	Mortgage loan, American mortgage	Mortgage for refinancing	Non-purpose part of Mortgage 2in1	Pre-Mortgage loan
Contracts concluded and with interest rate renewal as of 1. 1. 2013				
Loan flexibility (monthly)	CZK 99	CZK 99	CZK 99	-
Loans contracted before 30. 11. 2016, where the interest rate has not been renewed after 1. 12. 2016				
Early repayment of non-purpose part of the loan in Mortgage 2in1:				
loan maturity occurs for more than one year	-	-	1% of premature repayment	-
loan maturity occurs within one year	-	-	0,5 % of premature repayment	-
Contracts concluded before 31.12.2012				
Credit administration/loan flexibility (monthly) ¹⁾	CZK 150/ CZK 250	CZK 150/ CZK 250	CZK 80 / CZK 250 ²⁾	CZK 150 / -
Not drawing or not full drawing of loan	free of charge	free of charge	free of charge	free of charge
Loans contracted before 30.6.2010				
Credit account statement in paper form (monthly)	free of charge	free of charge	free of charge	free of charge

1) The 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.

2) 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.

Risk life insurance for a mortgage loan

	Insurance fee
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)
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.	

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
Funds reservation (calculated from their unutilized portion) ¹⁾	free of charge
Sending a reminder - notice on an unauthorized overdraft / notice on default	CZK 250
Sending a reminder - demand for settlement of an unauthorized debit balance / a debit balance (the reminder is charged if the amount of the debt is equal to or higher than CZK 1,000)	CZK 500

1) The fee is calculated from the unutilized portion of the authorized overdraft facility.

SAVINGS AND INVESTMENTS

Term Accounts and Saving Accounts

Term accounts in CZK and foreign currency and saving accounts				
	KB Bonus Saving account, KB Bonus Aktiv Saving account, KB Bonus Saving account Invest	Saving account Junior	KB Guaranteed deposit	Term account
Account maintenance	free of charge			
Sending a statement of account	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 post	
Transfer from an account to another account within KB in the same currency	free of charge	-	free of charge	free of charge
Incoming payment in CZK from another domestic bank and incoming SEPA payment	free of charge	-	free of charge	free of charge
Transaction in the account	free of charge			
Early withdrawal from the account	-	-	free of charge	CZK 250
Cash withdrawal at the maturity date	-	-	free of charge	free of charge
Cash withdrawal in case of account cancellation	free of charge	free of charge	-	-
Cash withdrawal in a foreign currency from a CZK account	-	-	-	free of charge
Cash withdrawal in CZK from foreign currency account	-	-	-	free of charge
Deposit of cash in CZK to an account held in a 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 CZK account	-	1 %, min. CZK 50, max. CZK 500	1 %, min. CZK 50, max. CZK 500	1 %, min. CZK 50, max. CZK 500
Other cash operations	see the table in the chapter "Payment system"	free of charge cash deposit in CZK	see the table in the chapter "Payment system"	
Immobilization of Client's deposits / accounts	CZK 500	CZK 500	CZK 500	CZK 500
Domestic incoming payments and SEPA incoming payments 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	-	free of charge	-	-
Processing of all orders for an administration		free of charge		
Deposit Bill of Exchange				
Issue and honouring the KB Bill of Exchange	free of charge			

Mutual Funds

KB Funds

Funds KB PSA

Amundi CR Funds

AMUNDI Funds

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 another investment company where KB is an intermediary bank. The price for the services is collected on the basis of a price agreement. Exact current fees charged for the respective funds are available in the price list at www.amundi-cr.cz.

The mutual funds management fee and other fees paid to the individual investment companies may 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 shall give you more information upon request. All the details concerning the individual types and amounts of fees paid to the fund managing companies 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/she was duly informed about the fact by KB.

Investment Banking

Financial Market Products

The fees shall be determined individually, by a separate contract for each transaction.

Securities and Gold

Commercial fees are charged in the transaction currency, all the other fees in CZK.

Transactions in Securities and Gold

Trading on the Prague Stock Exchange

Up to CZK 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 over	individual

The Prague Stock Exchange surcharge shall be added to the above fees.

Trading in Bonds outside the Prague Stock Exchange; Initial Public Offering of Bonds - the volume is expressed in the nominal value (except the aliquot interest yield)

Up to CZK 5,000,000	CZK 1,700 + 0.10 %, min. CZK 2,700
CZK 5,00,001 and over	CZK 4,200 + 0.05 %

The Prague Stock Exchange surcharge and the Central Securities Depository surcharge shall be added to the above fees. The Bank may change the fees for the initial public offering of bonds depending on the terms of issue and/or the issuer's terms and conditions. The Bank shall always notify the Client of any change in the fees before the subscription.

Initial Public Offering of Stocks

The Bank shall always set the fees for the initial public offering of stocks on a case-by-case basis and shall publish it before the subscription.

Trading in Treasury Bills within the Short-Term Bond System

CZK 1,000,000 and over	0.05 % of the volume, min. CZK 5,000
------------------------	--------------------------------------

Trading in Securities on Stock Exchanges Abroad

Up to CZK 3,500,000	0.70 %, min. CZK 1,500
CZK 3,500,001 to CZK 5,000,000	0.50 %
CZK 5,000,001 and over	0.35 %

When stocks, ETFs, and certificates are purchased in the USA for an amount less than USD 10.00, an additional surcharge of 0.5 US cent shall be charged per stock/certificate. This surcharge may be altered depending on terms and conditions of a relevant foreign broker. In addition to the Bank's fee, the Client shall be charged a tax or a fee according to the local regulations of the relevant market or country. The fees include the Transaction Settlement costs.

Trading outside Regulated Markets

Fees for Transactions concluded outside a regulated market are arranged on a case-by-case basis.

Funds Purchasing

Money market funds	0.20 %
Bond funds	0.50 %
Balanced funds	0.60 %
Stock / equity, alternative, & other funds	0.80 %

In the case of certain funds (mostly qualified investor funds - so-called FQIs - or Hedge funds), the amount of the fee may vary. The Client shall be informed about the amount of the fee before placing an instruction. If the Client purchases another fund at the same time while selling a fund, he/she shall only pay a half of the purchased fund fee. In connection with the settlement of an Instruction, the Bank may receive an Incentive which, depending on the type of the fund, shall be within the range specified in the table below.

Type of the fund	Minimum / Maximum / Median
Money market funds	0 / 0.30 / 0.11
Bond funds	0 / 1.20 / 0.58
Mixed funds	0 / 1.20 / 0.60
Stock/equity, alternative, & other funds	0 / 1.20 / 0.83

The amount of the Incentive with regard to a specific fund shall be detailed at the Client's request.

Procuring a Purchase of Gold for EUR

EUR 20,000 to EUR 399 999	2 % of the volume
EUR 400,000 and over	individually

The purchase / sale procurement fee includes VAT.

Procuring a Purchase of Gold for CZK

Up to CZK 9,999,999	4 % of the volume
CZK 10,000,000 and over	individually

The purchase / sale procurement fee includes VAT.

Transfers and Transitions of Securities**Transfers and Transitions of Securities and Gold within the Separate or Linked Registers Kept with the Bank**

Transfer between accounts held with the Bank. To be paid by the transferer.	CZK 500
Transition between accounts held with the Bank. To be paid by the transferee.	CZK 650

Transfers and Transitions of Securities and Gold outside the Separate or Linked Registers Kept with the Bank	
Transfer between accounts held with the Central Securities Depository (incl. transfers from not-included registers)	CZK 500
Transition between accounts held with the Central Securities Depository	CZK 650
Transfer / Transition - Sovereign Bonds of the Selected Countries ¹⁾ and International Investment Instruments (Eurobonds, Euro Certificates)	CZK 800
Transfer / Transition - Other securities of the Selected Countries ¹⁾	CZK 1 000
Transfer / Transition – Securities from other countries than the Selected Countries ¹⁾ and Funds	CZK 2 000
Crediting the Securities to an account with the Central Securities Depository at the initiative of the Client (book-entry process, initial public offering, issuance of units)	CZK 500
In addition to the Bank's fee, the Client shall be charged a tax or a fee according to the local regulations of the relevant market or country.	

1) The Selected Countries are: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Japan, Luxembourg, The Netherlands, Norway, Poland, Portugal, Slovakia, Spain, Sweden, Switzerland, UK, and USA

Securities Management

The management fees referred to herein relate to securities kept in the owner's account opened by the Bank, in the registers linked to the central register of dematerialized securities kept with the Central Securities Depository, or by a central depository abroad. The same applies to the owner's account opened in the registers linked the central register (or a similar register) kept under non-Czech law.

If the Client requests that the securities be kept in the owner's account in the central register held with the central depository or a central abroad depository (or in a similar register kept under non-Czech law), the management fees shall be increased due to higher external costs and costs of related processes. The specific amount of the fees shall be determined individually and communicated to the Client if the Client should request this service.

The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

The minimum monthly fee for the Securities Management is CZK 15.

Czech Bonds Kept with the Central Securities Depository and Marketable on the Prague Stock Exchange	Monthly, depending on daily balances
For the sum of the nominal values	0.02 % per annum
Czech Securities Kept with the Central Securities Depository and Marketable on the Prague Stock Exchange (except Czech bonds)	Monthly, depending on daily balances
For the volume at the market value of the portfolio up to CZK 3,000,000	0.06 % per annum
For the volume at the market value of the portfolio between CZK 3,000,001 and CZK 10,000,000	0.05 % per annum
For the volume at the market value of the portfolio over CZK 10,000,000	0.04 % per annum
Czech Securities Kept with the Central Securities Depository and Non-Marketable on the Prague Stock Exchange	Monthly, depending on daily balances
Shares - for the sum of the nominal values	0.10 % per annum
Bonds - for the sum of the nominal values	0.10 % per annum
Foreign Securities Kept in a Separate Register with the Central Securities Depository	Monthly, depending on daily balances
For the volume at the market value of the portfolio up to CZK 3,000,000	0.03 % per annum
For the volume at the market value of the portfolio between CZK 3,000,001 and CZK 10,000,000	0.02 % per annum
For the volume at the market value of the portfolio over CZK 10,000,000	0.01 % per annum
In addition to the Bank's fee, the Client shall cover the costs incurred by the Central Securities Depository. If a given share is not marketable on the Prague Stock Exchange, the number of the shares multiplied by the default value determined by the Central Securities Depository in the given period shall be used as the basis for the calculation of the fee.	

Instruments kept outside the Central Securities Depository register	Monthly, depending on daily balances
Securities kept in the Bank's separate register	0.05 % per annum
Other securities of the Selected Countries	0.06 % per annum
Securities of other countries than the Selected Countries	0.15 % per annum
Treasury bills within the Short-Term Bond System (calculated from the nominal value)	CZK 500 monthly + 0.013 % per annum
Sovereign Bonds of the Selected Countries ¹⁾ and International Investment Instruments (Eurobonds, Euro Certificates)	0.04 % per annum
Non-Selected Funds	0.04 % per annum
Selected Funds	0.02 % per annum

The Selected Countries are: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Japan, Luxembourg, The Netherlands, Norway, Poland, Portugal, Slovakia, Spain, Sweden, Switzerland, UK, and USA.

The Selected Fund is a fund in respect of which the Bank receives an incentive, whose amount depends on the type of the fund and is within the range specified in the table below.

Type of the fund	Minimum / Maximum / Median
Money market funds	0 / 0.30 / 0.11
Bond funds	0 / 1.20 / 0.58
Mixed funds	0 / 1.20 / 0.60
Stock / equity, alternative, & other funds	0 / 1.20 / 0.83

The amount of the Incentive with regard to a specific fund shall be detailed at the Client's request.

Other Non-Commercial Fees

Administrative Operations

Maintaining the Portfolio Account for P-Clients; payable upon the termination of the contract or as at 31 December	CZK 30 per each month or a fraction of a month of contract duration
Sending a confirmation of concluded Transactions (electronically)	free of charge
Sending a confirmation of concluded Transactions (by post)	CZK 39
Submitting an Instruction for procuring a purchase / sale of Securities	free of charge
Submitting an Instruction for changing the overall limit (per ISIN)	
Submitting an Instruction for cancelling an active Instruction	
Submitting an Instruction for a transfer of Securities	
Submitting an Instruction for a transition of Securities	
Payment of dividends and interest on the Securities registered in the Portfolio Account	
Payment of the principal on bonds registered in the Portfolio Account	

Lien on Securities / Suspension of the right of owner to dispose of the investment instrument	Bank is the creditor / mandator	Bank is not the creditor / mandator
Registration / modification in the registration of the lien (security interest) / suspension of the right to dispose ¹⁾	free of charge	CZK 500
Termination of the lien (security interest) / suspension of the right to dispose ¹⁾		

1) The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

Statement of the Portfolio Account and the Central Securities Depository Register

Periodic statement of the portfolio account (monthly, quarterly)	free of charge
Statement of the portfolio account as at any previous date - at the Client's request ¹⁾	CZK 50
Statement of the ownership from the Central Securities Depository Register ¹⁾	CZK 200

1) The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

Statement of the Not-Included Registers kept with the Central Securities Depository

For Clients who have an account with the Bank ¹⁾	CZK 150
For Clients who do not have an account with the Bank ¹⁾	CZK 600

1) The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

Statement of the Central Securities Depository Recording of the Issue

For Clients who have an account with the Bank ¹⁾	CDS fee + CZK 5,000 ²⁾
For Clients who do not have an account with the Bank ¹⁾	CDS fee + CZK 7,000 ²⁾

1) The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

2) The fee charged by the Central Securities Depository as per its tariff of fees is billed to the Client.

Safekeeping of Gold

Safekeeping of Gold in EUR	0.10 % of the market price of Gold per annum ¹⁾
Safekeeping of Gold CZK	0.30 % of the market price of Gold per annum ¹⁾
Retrieval of Gold from safekeeping	free of charge

1) The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

Other services

Other services requiring communication with the Central Securities Depository ¹⁾	individual
Tax refund assurance	CZK 1,500 + fee paid to third parties

1) The above fees do not include VAT. If this service is used, the applicable VAT shall be added.

Fee for the Client's Balance Surplus in the Portfolio Accounts

Fee for the client's balance surplus in the portfolio accounts, if the total amount of the funds deposited in all currencies is CZK 100,000,000 or less as at 31 December	free of charge
Fee for the client's balance surplus in the portfolio accounts, if the total amount of the funds deposited in all currencies is greater than CZK 100,000,000 as at 31 December	0.15 % ¹⁾ (annually, as at 31 December)

1) The fee for the client's balance surplus in the portfolio accounts is equal to the multiple of the fee and the basis. The basis is equal to the difference between the client's total balance in the portfolio accounts as of 31 December and the higher of the following two values:

- a) the client's average daily balance in the portfolio accounts for the period from 1 October of the previous year to 30 September of the decisive year, or
- b) CZK 10,000,000.

The total volume of client's balances in the portfolio accounts as of 31 December of the decisive year shall also include all outgoing payments to other banks made on that day or on the last Business Day of the decisive year, if 31 December is not a Business Day, with the exception of outgoing payments executed and, at the same time, credited to the beneficiary's account with another bank on the last Business Day of the decisive year.

If the basis is less than zero, the fee shall be zero.

The Bank shall be entitled to charge the fee once a year. It shall fall due and payable on the 5th Business Day of February of the following year. The Bank shall be entitled to debit it from the Client's account no later than the last day of March of the same year. If the Client has not set aside a fee account, the Bank shall debit the fee from any of Client's accounts kept with the Bank, at its discretion.

KB's mean exchange rate effective on the day of the calculation of the fee shall be used for converting foreign currencies to CZK and vice versa.

OTHER SERVICES

Cheques

Cheques				
	KB private cheques	KB Bank cheques	Foreign cheques and domestic cheques payable with another bank	Loro and Nostro cheques
Cheque issuance and delivery				
Issuance of a cheque - paid from an account kept with KB	CZK 5	CZK 300	-	-
Delivery of a cheque to the client by post	CZK 150	CZK 150	-	-
Picking up a cheque at a KB branch	CZK 300	CZK 300	-	-
Cashing of a cheque				
Cashing of a cheque after the collection into an account kept with KB	-	-	CZK 200 for cheques up to amount of CZK 20,000, 1 %, max. CZK 5,000 for cheques above amount of CZK 20,000 + foreign bank expenses	-
Prompt cashing of a cheque into an account kept with KB	free of charge	free of charge	CZK 500 for cheques up to amount of CZK 25,000, 2% for cheques above amount of CZK 25,000 + foreign bank expenses	free of charge
Prompt cashing of foreign welfare cheques into an account kept with KB	-	-	CZK 100 + foreign bank expenses	-
Cash settlement of a cheque ¹⁾	CZK 100 ²⁾	CZK 400	-	CZK 400
Other cheque transactions				
Collection of a KB private cheque from abroad	CZK 750	-	-	-
Stop payment, countermand, cancellation of a stop payment/countermand or returning of cheque	CZK 200 for each report ³⁾	CZK 200 for each report ⁴⁾	-	-
Processing of an unpaid cheque or verification of cheque at an issuer bank	-	-	CZK 250	-
The fees are charged in the currency of the clients' account or in the currency in which the cash is deposited / withdrawn. The fees are converted using the KB "foreign exchange - mean exchange rate" valid at the date of a given transaction.				

1) Cashed cheques are subject to the fee for a monthly volume of cash processed in excess of CZK 5 million (see the chapter "Cash transactions").

2) In case of cash withdrawal with more than 50 pcs CZK coins we charge 3%, min. CZK 100.

3) The fee is not charged in case of returning of a KB private cheque.

4) The stop payment cancellation service is not provided.

Bank Information

Providing bank information about a KB Client	
Basic information	CZK 500 + 21 % VAT
Extensive information	CZK 1,000 + 21 % VAT
Issuing a bank reference to a KB client in Czech or in English	CZK 500 + 21 % VAT
Procuring credit information on a domestic or foreign entity	CZK 100 + expenses of the agency + 21 % VAT
Providing information to an authorized person in accordance to an enforcement order or to an individual that suffered damage (as per Section 38 (6) of Act No. 21/1992 Coll., On Banks)	CZK 250 + 21 % VAT
If an applicant requires information about several subjects, the fee shall be charged for each piece of information related to a 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 a safe-deposit (yearly)

For clients:		with KB current account	other
Value of deposited items up to CZK 10 million	Size: up to 15,000 cm ³ incl.	CZK 1,500 + 21% VAT	CZK 3,000 + 21% VAT
	Size: from 15,001 to 30,000 cm ³ incl.	CZK 2,500 + 21% VAT	CZK 5,000 + 21% VAT
	Size: from 30,001 to 50,000 cm ³ incl.	CZK 3,500 + 21% VAT	CZK 7,000 + 21% VAT
	Size: over 50,001 cm ³	CZK 4,500 + 21% VAT	CZK 9,000 + 21% VAT
Value of deposited items over CZK 10 million		individual + 21% VAT	

Telecommunication services related to bank information

Message submitted by SWIFT	150 + 21 % DPH
Message communicated over the telephone - per 1 min.	30 + 21 % DPH
Fax message - per 1 page	30 + 21 % DPH
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 a lost, damaged or dispossessed document

Document amortized by the court	CZK 150
Document amortized by the bank	CZK 200
Prohibition of payment (blocking) under documents, that are amortized by court upon being lost, damaged or dispossessed (if the document is amortized after the payment has been prohibited, the fee is not charged)	CZK 150
Prohibition of payment (blocking) under documents, that are amortized by bank upon being lost, damaged or dispossessed (if the document is amortized after the payment has been prohibited, the fee is not charged)	CZK 200

Other services not listed in the KB Price list - flat rate per 15 minutes (or part thereof) ¹⁾

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

1) If the flat rate is subject to VAT according to Act No. 235/2004 Coll., The VAT Act, as amended, the VAT is added (21%).

Execution of the Purchase Price Administration Agreement	
Execution	0.2% of administered amount, min. CZK 6,000, max. CZK 20,000
Execution with an individual adjustment at client's request	0.4 % of administered amount, min. CZK 12,000
Change in the account number or the time period at client's request	CZK 1,500
Other changes at client's request	0.2% of administered amount, min. CZK 6,000
Make confirmation for purpose of granting social benefits and pension	
Make confirmation for purpose of granting social benefits and pension	free of charge

SERVICES NO LONGER PROVIDED

Current Accounts

Prices are stated in CZK and are settled in the current account currency. For converting is used current exchange rate "foreign exchange centre" KB.

	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 ¹⁾	CZK 125
CZK current account maintenance	✓	✓	✓	✓	✓	✓
Monthly statement of account sent electronically	only upon account movement ²⁾	✓	✓	-	✓	✓
Monthly statement of account sent by post		✓	✓	-	-	✓
Conclusion of authorized account unsecured standard overdraft	-	✓	✓	-	-	✓
Conclusion of authorized account unsecured overdraft Start	-	-	-	✓	✓	-
Internet banking MojeBanka	✓ ³⁾	-	✓ ³⁾	-	✓ ³⁾	✓ ³⁾
Mobile banking Mobilní banka	✓	-	✓	-	✓	✓
Telephone banking Expresní linka KB	-	✓	✓	-	✓	✓
Embossed card ⁴⁾	✓ ⁵⁾	✓	2x	✓	✓	2x
e-Card	-	-	✓	-	-	✓
MůjKlíč chip card + chip card reader	-	-	-	-	-	-
EUR current account maintenance	-	-	✓	-	-	✓
Monthly statement of account in CZK, USD or EUR electronically and/or by mail	-	-	Yes (electronically)	-	-	✓
Cash operations	1 cash withdrawal in CZK per month	see cash operations				

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

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

3) 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.

4) The Electronic card is at the end of its validity replaced by the Embossed card.

5) The Prima card is at the end of its validity replaced by the Embossed card.

Price per item						
	Child account	G2	G2 above standard	IDEAL account	Perfekt account	Extra account
Domestic payments						
MojeBanka / MojeBanka Business (incl. outgoing instant payment)	CZK 6		free of charge	CZK 6	together 2 free of charge	free of charge
Mobilní banka (incl. outgoing instant payment)	CZK 6	-	free of charge	CZK 6	CZK 6	free of charge
MojePlatba	CZK 6		free of charge	CZK 6	2 free of charge	free of charge
Expresní linka KB	-	CZK 29	CZK 29	CZK 29	CZK 29	CZK 29
Paper-based payment order ^{1) 2)}	CZK 69	CZK 69	CZK 69	CZK 69	CZK 69	CZK 69
Paper-based payment order processed at a branch on the date of submission ^{1) 2)}	CZK 99	CZK 99	CZK 99	CZK 99	CZK 99	CZK 99
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	free of charge	free of charge	free of charge	CZK 6	CZK 6	free of charge
Incoming collection	-	CZK 6	free of charge	CZK 6	CZK 6	free of charge
Outgoing collection	-	free of charge	free of charge	CZK 6	CZK 6	free of charge
SEPA payments						
Incoming SEPA payment	free of charge	free of charge	free of charge	CZK 6	CZK 6	free of charge
Electronic outgoing SEPA payment	-	CZK 6	free of charge	CZK 6	CZK 6	free of charge

¹⁾ Paper-based payment order in CZK to MPSS, KB PS, KP and Amundi CR accounts free of charge.

²⁾ 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.

	Premium account	Blue account	Blue account Plus	A-account KB	B-account
Monthly fee	CZK 299	free of charge ¹⁾	free of charge ²⁾	CZK 210	CZK 50
CZK current account maintenance	✓	✓	✓	✓	-
Monthly statement of account sent electronically	✓	✓	✓	-	-
Monthly statement of account sent by post	✓	-	-	-	-
One statement of account in electronic and/or mail form or personal taking at branch with any frequency	-	-	-	✓	-
Conclusion of authorized account unsecured standard overdraft	✓	-	-	✓	-
Internet banking MojeBanka	✓ ³⁾	✓ ³⁾	✓ ³⁾	✓ ³⁾	-
Mobile banking Mobilní banka	✓	✓	✓	✓	-
Telephone banking Expresní linka KB	✓	✓	✓	✓	-
Embossed card ⁴⁾	✓	✓	2x	2x	-
Gold Card	✓	-	-	-	-
e-Card	✓	-	-	-	-
MůjKlíč chip card + chip card reader	✓	-	-	-	-
EUR current account maintenance	✓	-	-	-	-
Monthly statement of account in CZK, USD or EUR electronically and/or by mail	✓	-	-	-	-

1) 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.

2) 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.

3) 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.

4) The Electronic card is at the end of its validity replaced by the Embossed card.

	Premium account	Blue account	Blue account Plus	A-account KB	B-account
Domestic payments					
MojeBanka / MojeBanka Business (incl. outgoing instant payment)	free of charge	CZK 6	CZK 6	CZK 6	CZK 6
Mobilní banka (incl. outgoing instant payment)	free of charge	CZK 6	CZK 6	CZK 6	CZK 6
MojePlatba	free of charge	CZK 6	CZK 6	CZK 6	CZK 6
Expresní linka KB	CZK 29	CZK 29	CZK 29	CZK 29	CZK 29
Paper-based payment order ^{1) 2)}	CZK 69	CZK 69	CZK 69	CZK 69	CZK 69
Paper-based payment order processed at a branch on the date of submission ^{1) 2)}	CZK 99	CZK 99	CZK 99	CZK 99	CZK 99
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	free of charge	CZK 6	CZK 6	CZK 6	CZK 6
Incoming collection	free of charge	CZK 6	CZK 6	CZK 6	CZK 6
Outgoing collection	free of charge	CZK 6	CZK 6	CZK 6	CZK 6
SEPA payments					
Incoming SEPA payment	free of charge	CZK 6	CZK 6	CZK 6	CZK 6
Electronic outgoing SEPA payment	free of charge	CZK 6	CZK 6	CZK 6	CZK 6

¹⁾ Paper-based payment order in CZK to MPSS, KB PS, KP and Amundi CR accounts free of charge.

²⁾ 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.

Package of transactions	
	Monthly fee
G2.2 (15-30 years old) Package of transactions Package of domestic payments transactions for G2.2 contracted until 31. 7. 2016	free of charge ¹⁾
MůjÚčet Package of transactions Package of domestic payment transactions for MůjÚčet contracted until 31. 7. 2017	CZK 39 ¹⁾

¹⁾ 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. Package of transactions include outgoing instant payment as well.

Statements			
	Electronically	By post	Personal collection at a branch
Biweekly	-	CZK 70	CZK 170

Cards

Debit cards				
	Embossed Card - design Lady	Electronic Card ¹⁾	Kontakt Card	Prima Card
Card type	embossed	electronic	electronic	electronic
Included in the package for free	-	-	-	Child account
Annual fee for the card (unless it is part of the account)	CZK 390	CZK 250	CZK 490	free of charge
Annual fee for MojeKarta - a card with a personalised design	-	CZK 99 ²⁾	-	-
Cash withdrawal				
from KB ATMs	free of charge	free of charge	free of charge	2 withdrawals monthly free of charge, next CZK 9
from ATMs of other domestic banks and Selected european states ^{3) 4)}	CZK 39	CZK 39	CZK 39	CZK 39
from ATMs abroad - other states ³⁾	CZK 99	CZK 99	CZK 99	CZK 99
Cash Advance - in other domestic banks and abroad	CZK 149	CZK 149	CZK 149	CZK 149
Cash back	free of charge	free of charge	free of charge	free of charge
Cash deposit				
through a KB deposit ATM	free of charge	free of charge	free of charge	free of charge
Balance inquiry				
at KB ATMs	free of charge	free of charge	free of charge	free of charge
at ATMs of other banks	CZK 25	CZK 25	CZK 25	CZK 25
Statements				
Sending one debit card statement electronically	free of charge	free of charge	free of charge	free of charge
Sending one payment card statement by post, or its delivery at a branch	CZK 5	CZK 5	CZK 5	free of charge
PIN				
Change of PIN at KB ATMs	free of charge	free of charge	free of charge	free of charge
Repeated delivery	CZK 50 ⁵⁾	CZK 50 ⁵⁾	CZK 50 ⁵⁾	CZK 50
Non-standard services				
Non-standard change of a card parameters	CZK 69	CZK 69	CZK 69	-
On-line administration of a card - change of limit, able / disable of internet payments, permission of balance inquiry at ATMs, unlock / lock of the card				
through MojeBanka, MojeBanka Business, Mobilní banka	free of charge	free of charge	free of charge	-
through Expresní linka KB	CZK 29	CZK 29	CZK 29	-
at a branch	CZK 99	CZK 99	CZK 99	free of charge
Other				
Card blacklisting	free of charge	free of charge	free of charge	free of charge
Emergency Cash Advance	CZK 3,500 ⁵⁾	CZK 3,500 ⁵⁾	CZK 3,500 ⁵⁾	-
Emergency Card Replacement	CZK 4,000	CZK 4,000	CZK 4,000	CZK 4,000
Incoming Payment to the card credited to the current account kept with KB, along with which the card is issued ⁶⁾	free of charge	free of charge	free of charge	free of charge
Incoming Express Payment to the card credited to the current account kept with KB, along with which the card is issued ⁶⁾	1 %, min. CZK 29	1 %, min. CZK 29	1 %, min. CZK 29	1 %, min. CZK 29

- 1) The Electronic card is at the end of its validity replaced on Embossed cards.
- 2) The fee is charged together with the annual charge for the card. If the card is issued/arranged as part of a package, this fee is charged separately.
- 3) ATM cash withdrawals fees mentioned here don't include fees which may be required by ATM operators in connection with cash withdrawals.
- 4) For Selected european states see Explanation of Used Abbreviations and Terms.
- 5) In case of Merlin property insurance, the fee will be returned.
- 6) These are VISA Direct or Mastercard MoneySend incoming payments. A percentage of the fee for an Express Payment incoming to the card ("Incoming amount") is calculated from the Incoming amount on the day of its settlement by the card company.

Credit cards		
	VISA Electron	Mastercard
Annual fee for the cards	-	CZK 350
Annual fee for issue of second card to credit account	CZK 200	CZK 350
Monthly fee for administration and management of credit account	CZK 30 / 5 ¹⁾	CZK 20
Annual fee for MojeKarta - a card with a personalised design	CZK 99 ²⁾	CZK 99 ²⁾
Interest rate for computing interest on credit	see KB's notice on interest rates	see KB's notice on interest rates
Cash withdrawal		
from KB ATMs	1 %, min. CZK 30	1 %, min. CZK 30
from ATMs of other domestic banks and Selected european states ^{3) 4)}	1% min. CZK 50	1 % min. CZK 50 ⁵⁾ / 1 % min. CZK 100 ⁶⁾ free of charge 1 withdrawal abroad
from ATMs abroad - other states ³⁾	1 %, min. CZK 100	
Cash Advance - in other domestic banks and abroad	1 %, min. CZK 100	1 %, min. CZK 100
Cash back	free of charge	free of charge
Balance inquiry		
at KB ATMs	free of charge	free of charge
at ATMs of other banks	CZK 25	CZK 25
Statements		
Sending one credit card statement electronically	free of charge	free of charge
Sending of one credit card statement by post	CZK 39	CZK 39
Delivery of one credit card statement at branch	-	-
PIN		
Change of PIN at KB ATMs	free of charge	free of charge
Standard delivery	free of charge	free of charge
Delivery at a branch	CZK 100	CZK 100
Repeated delivery	free of charge	free of charge
Non-standard services		
Delivery of a card and/or PIN - personally in KB headquarters	-	CZK 2,000
Delivery of a card and/or PIN - express delivery within the Czech Republic (the card and PIN are sent separately)	-	CZK 2,000
Delivery of a card and/or PIN - delivery abroad (card and PIN are sent separately)	-	CZK 1,000 ⁷⁾
Non-standard change of a card parameters	CZK 69	CZK 69

Credit cards		
	VISA Electron	Mastercard
On-line administration of a card - change of limit, able / disable of internet payments, permission of balance inquiry at ATMs, unlock / lock of the card		
through MojeBanka, MojeBanka Business, Mobilní banka	free of charge	free of charge
through Expresní linka KB	free of charge	free of charge
at a branch	free of charge	free of charge
Other		
Cashless transfer from a credit card account to another CZK account	1 %	1 %
Other changes in the contract initiated by a client	free of charge	free of charge
Sending a credit limit overdraft notification	CZK 20	CZK 20
Sending reminders in the absence of regular installments	CZK 500	CZK 500
Card blacklisting	free of charge	free of charge
Issuing of replacement card after blacklisting / duplicate	CZK 200 ⁷⁾	CZK 200 ⁷⁾
Emergency Cash Advance	CZK 3,500 ⁷⁾	CZK 3,500 ⁷⁾
Emergency Card Replacement	CZK 4,000	CZK 4,000
Incoming Payment to the card credited to the credit account kept with KB, along with which the card is issued ⁸⁾	free of charge	free of charge
Incoming Express Payment to the card credited to the credit account kept with KB, along with which the card is issued ⁸⁾	1 %, min. CZK 29	1 %, min. CZK 29
Payment protection insurance	✓	-

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

2) Fee is charged together with annual fee for credit card. In case of a credit card issued for free, this fee is charged separately.

3) ATM cash withdrawals fees mentioned here don't include fees which may be required by ATM operators in connection with cash withdrawals.

4) For Selected european states see Explanation of Used Abbreviations and Terms.

5) Fee for cash withdrawal from ATMs of other domestic banks and Selected european states.

6) Fee for cash withdrawal from ATMs abroad - other states.

7) In case of Merlin property insurance, the fee will be returned.

8) These are VISA Direct or Mastercard MoneySend incoming payments. A percentage of the fee for an Express Payment incoming to the card ("Incoming amount") is calculated from the Incoming amount on the day of its settlement by the card company.

Financing

Consumer loans

	Blue loan	Premium loan	Perfekt loan	Personal loan secured
Credit administration (for contracts concluded as of 1. 1. 2013)	-	free of charge	free of charge	free of charge
Credit administration - montly ¹⁾ (for contracts concluded before 31. 12. 2012)	free of charge	CZK 80	free of charge	free of charge
Payment protection insurance - collective (valid for contracts concluded until 19. 8. 2013)	free of charge	free of charge	free of charge	-
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

1) The 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.

	MojePůjčka Plus	Loan for notebook	Real Estate loan	Garant loan
Evaluation of risks related to:				
residential unit / house - express	-	-	CZK 1,000	
residential unit / house - standard	-	-	CZK 4,500	
other types of real estate	-	-	individually	
Evaluation of risk connected to loan drawing	-	-	individually	-
Others				
Credit administration (for contracts concluded as of 1. 1. 2013)	free of charge			
Credit administration - monthly ¹⁾ (for contracts concluded before 31. 12. 2012)	CZK 50	free of charge	CZK 80	CZK 150
Credit drawing after proposal for authorization to register loan	-	-	CZK 1,500	
Consent to burden of pledged property	-	-	-	CZK 500 + 21 % VAT
Payment protection insurance - collective (valid for contracts concluded until 19. 8. 2013)	free of charge	-	free of charge	-

1) The 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.

Mortgage loans

	Bridging Mortgage loan
Evaluation of risks related to:	
residential unit / house - express ¹⁾	CZK 1,000
residential unit / house - standard	CZK 4,500
other types of real estate	individually
Evaluation of risk connected to loan drawing	individually
Others	
Credit administration (for contracts concluded as of 1. 1. 2013)	free of charge
Credit administration - monthly ²⁾ (for contracts concluded before 31. 12. 2012)	CZK 150
Credit drawing after proposal for authorization to register loan	CZK 1,500
Not drawing or not full drawing of loan	5 % from undrawn amount ³⁾
Irregular repayment at the moment of interest rate fixation change	free of charge
Premature repayment	see contract conditions
Credit account statement (monthly):	
electronically	free of charge
by post	CZK 39 ⁴⁾
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
other changes	CZK 4,000 ⁵⁾
Written confirmations about:	
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
Sending of notice of failure to make payment of a credit instalment	
1 st notice	CZK 250
2 nd and following notice	CZK 500

1) 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.

2) The 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.

3) 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.

4) Valid for loans contracted from 1. 7. 2010, for loans contracted until 30. 6. 2010 free of charge.

5) Free of charge in case of restructuring of client account, change of installment date or shortening the time of loan drawing.

Savings and Insurance

Term and saving accounts

	Personal N-account
Account maintenance	free of charge
Sending a statement of account	electronically and/or by mail monthly, if in a given month will be held on account payment transactions
Transfer from an account to another account within KB in the same currency	free of charge
Transaction in the account	free of charge
Early withdrawal from the account	-
Cash withdrawal in case of account cancellation	free of charge
Cash withdrawal in CZK from a CZK account	free of charge
Cash withdrawal in a foreign currency from a CZK account	-
Other cash operations	see the table in the chapter "Payment system"
Immobilization of Client's deposits / accounts	CZK 500

Payment card insurance

Merlin - individual	Insurance fee
Basic premium	CZK 276 yearly
Discounted premium (second insurance for one account)	CZK 192 yearly

Accident insurance

Patron	Insurance fee
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

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 PROVISIONS

Explanation of Used Abbreviations and Terms

Adjusting	Sorting, packing and labelling of packages of banknotes and coins in accordance with the rules set down by applicable regulations (in particular the ČNB Decree No. 37/1994 Coll.).
ATM	Automatic teller machine.
AÚV	Accrued interest.
Banking services	Any banking deals, services and products provided by the Bank based on its banking licence, including investment services provided by the Bank acting as a security broker/dealer.
PSE	Prague Stock Exchange.
BD	Housing Cooperative.
BEST	Banking Electronic System - a format of data transfer between a client and KB within direct banking.
Current account	An account managed on the basis of a current account contract (in accordance with the provisions of Section 2662 seq. of Act No. 89/2012 Coll., the Commercial Code, as amended), to which the bank accepts payments and deposits for the client and carries out payments and payouts.
Current balance	Accounting balance of the account, which does not reflect any authorized overdraft limit, blocking and reserving the funds in the account, and transactions made on-line in the account during a given business day.
BIC	International identifier bank code (Business Identifier Code) that allows unique identification of the bank in the country (the bank's SWIFT address).
CDS	Central Depository of Securities
Securities	Physical (certificated) securities, book-entered securities or immobilized securities.
CID	Creditor Identifier, a mandatory part of SEPA Direct Debit under SEPA rules. CID is an up-to-35-characters code 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.
ČNB	Česká národní banka / Czech National Bank.
EDI BEST	Electronic Data Interchange Banking Electronic System - a format of data transfer between a client and KB within direct banking.
EEA	European Economic Area.
EIB	European Investment Bank.
EL KB	Expresní linka KB / KB Express Line.
FNM	Fond národního majetku / National Property Fund.
FOO	Natural person (physical entity) - non-business.
FOP	Natural person (Physical entity) - business.
IBAN	International Bank Account Number, used to uniquely identify a client's account, country and bank in which the client's account is held.
ISIN	International Security Identification Number.
JB	Other bank.
KB	Komerční banka, a. s., registered office: Praha 1, Na Příkopě 33 čp. 969, Postal Code: 114 07, IČO (Company ID): 4531 7054, entered in the Commercial Register kept by the Municipal Court in Prague, section B, insert 1360.
KB PS	KB Penzijní společnost, a.s.
KBSK	Komerční banka, a.s., a foreign bank subsidiary.
KM	Compatible media - a data transfer format.
KP	Komerční pojišťovna, a.s.
MF of CR	Ministry of Finance of the Czech Republic.
MPSS	Modrá pyramida stavební spořitelna, a.s.
MT	Message Type - a swift message type.
Adjusted credit turnover with respect to the client	A sum total of all amounts incoming in a given month to all accounts (deposit and credit accounts) of one client kept with KB. The adjusted credit turnover includes transfers from other financial institutions or other entities within KB, credited interest and cash deposits to the client's account. The adjusted credit turnover does not include the 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, the adjusted credit turnover does not include technical transfers from internal KB accounts, which are not considered an economic income in the client's account. The adjusted credit turnover is calculated from the first day until the last day of a calendar month.

Adjusted credit turnover with respect to the account	A sum total of all transfers from other financial institutions or from other entities within KB incoming to the client's account kept with KB, credited interest and cash deposits in the client's account. Amounts transferred from other accounts of the same client (non-business) are not included. The adjusted credit turnover is calculated from the first day until the last day of a current month.
BD	Business Division.
Personal certificate	Electronic certificate linking the identification data of a client with his/her public electronic key.
P-client	A client who has entered with KB into a Frame Agreement concerning the selling / buying of Securities (P-client), under which KB manages a portfolio of Securities for the client for an indefinite period of time.
per annum	Annually.
PIN	Personal Identification Number.
"OUR" Payment	Fees charged by other domestic and foreign banks are paid by the payer (debtor). OUR can not be used for payments within the EEA.
PO	Legal entity.
POB	KB branch.
Incentive	is a fee, commission, or other benefit received by the Bank in connection with the provision of an investment service to a client by a third party (usually a provider or administrator of the investment instrument).
RFT order	Request for Transfer – a payment instruction in the SWIFT MT 101 format.
PPN	Suspension of the owner's right to dispose of the investment instrument.
Preclusive period of bank-bills	A period of time set by a given bank of issue whereby the banknotes are only accepted in a restricted mode set out by this reserve bank (and are not accepted by the commercial network any longer).
Private placement	A manner of offering and selling securities by non-public offering to a limited number of investors - in particular to clients of private banking.
Direct banking	Remote communication with KB using the following services of telephone banking: Expresní linka KB, internet banking: MojeBanka, MojeBanka Business, Profibanka, Mobilní banka, Mobilní banka Business and MultiCash KB service and the Přímý kanál/Direct Channel system. Mobilní banka consists of the following applications: Mobilní banka and Mobilní banka Business.
SEPA Direct Debit	A cashless transfer of funds from a payer's (debtor's) account made in EUR and initiated by a payee (creditor) submitted via the creditor's bank, based on a previous agreement with the debtor.
SEPA payment	A cashless transfer of funds in EUR whose amount is not limited. Both the payer and payee's (debtor and creditor'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).
SIPO	Centralized collection of payments.
KB Group	Komerční banka, a.s., Komerční pojišťovna, a.s., KB Penzijní společnost, a.s., Modrá pyramida stavební spořitelna, a.s., SG Equipment Finance Czech Republic s.r.o., ESSOX s.r.o., a Faktoring KB, a.s.
SVJ	Flat Owner Associations.
SWIFT	The Society for Worldwide Interbank Financial Telecommunication S.C.
Selected european states (ATM cash withdrawal)	List of countries with a special price for ATM cash withdrawal: EEA states (Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom) and selected european states Albania, Andorra, Belarus, Bosnia and Herzegovina, Kosovo, Liechtenstein, Moldavia, Monaco, Montenegro, San Marino, Serbia, Ukraine, Vatican).

General Provisions

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.
- 2a. 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).
- 2b. V rámci úhrad do zahraničí v Kč a cizí měně a úhrad do tuzemska v cizí měně mimo KB hradí klient cenu dle zvoleného typu poplatku.
- 2c. 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).
- 2d. SEPA payments submitted in paper form are processed accordingly express no extra charge for speed.
- 2e. 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 in branch service" in the chapters Payment system: direct banking services: Profibanka, Direct banking, MůjPodpis, Security of the direct banking services, Cheques, Bills of exchange and Documentary Payments 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 in branch service".

MOJEODMĚNY - DETAILS

1. MůjÚčet, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka

1.1. Programs within MojeOdměny concept to MůjÚčet, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka

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

Profi program

1) BONUS WITHIN Profi Program CAN BE PROVIDED ONLY TO A CLIENT WITH A MůjÚčet, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka 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 (FOO). - 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 Amundi Czech Republic 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 Amundi Czech Republic 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, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka on which the bonus is provided in given month, you will get back 50 % (CZK 50) of the monthly fee for Profi účet account maintenance following month to Profi účet
- if you meet 2 conditions or more on MůjÚčet, MůjÚčet Plus, MůjÚčet Gold, TOP nabídka on which the bonus is provided in given month, you will get back 100 % (CZK 99) 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

TOP offer IS FREE OF CHARGE CONDITIONS

- TOP offer is monthly free of charge if the total amount of your money in KB and/or MPSS and/or KP and/or KB PS and/or Amundi Czech Republic by the last Business Day in a last month reached at least CZK 1,500,000 or more (or equivalent in a foreign currency) and/or your purged credit turnover for all your accounts reached at least CZK 100,000 CZK last month,
- and/or the total sum of your provided mortgage loans in KB and/or building savings loans secured by real estate provided by MPSS, by the last Business Day in a last month reached at least CZK 5,000,000 (the sum of the contracted amounts is included).

3. KB MojePlány

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 Amundi Czech Republic 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, ie. the closed commercial proposal and regular monthly deposits.

In case of concurrence of a frame agreement arranged until 31.07.2017 (including deposit payment) and a commercial proposal arranged after 01. 08. 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 Amundi Czech Republic 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, Mr. Nováková makes monthly deposits of CZK 1,700 to MPSS and CZK 3,500 to KB PS 3rd 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).