

If **you do not meet** at least one of the following criteria, you may be charged a monthly fee of CZK 1,490 for the KB Premium service. This translation is informative only to help you understand to conditions and is not legally binding.

Your eligibility for having the Top Offer account maintenance fee waived is assessed retroactively for every month throughout the entire reference period. The reference period corresponds to no more than the previous 12 calendar months. **The fee is charged on a monthly basis retroactively, which means that the assessment of the eligibility to have the fee waived does not take into account transactions completed in the month in which the fee is charged, but transactions completed during previous months.** If you do not meet at least one of the applicable criteria in the relevant reference period, we may charge you the standard monthly account maintenance fee in accordance with the Price List until you meet the applicable criteria during an entire reference period to be eligible to have the Top Offer account maintenance fee waived.

How is the fulfilment of the individual criteria assessed?

Criterion:

- The total value of your savings and investments with Komerční banka and/or Modrá pyramida stavební spořitelna (MPSS) and/or Komerční pojišťovna (KP) and/or KB Penzijní společnost (KB PS) and/or Amundi Czech Republic amounts to CZK 3,000,000 or higher. A condition for taking into account investments with Amundi Czech Republic is that they are arranged through KB or MPSS.

The fulfilment of this criterion is assessed in consideration of the balance at the end of the six preceding calendar months. You are only charged the fee if the median balance during the six-month period is below CZK 3,000,000.

Criterion:

- Funds credited to your personal current accounts maintained by KB for you as a consumer amount to CZK 100,000 or higher, and at least one incoming payment amounts to CZK 70,000 or higher.

The fulfilment of this criterion is assessed in consideration of the six preceding calendar months. You are only charged the fee if this criterion is met in fewer than four out of the six assessed months.

Criterion:

- During the past 12 months, funds⁷⁾ credited to your personal current accounts maintained by KB for you as a consumer amounted to CZK 100,000 or higher per month on average, and at the same time you have **long-term** savings or investments with KB and/or MPSS and/or KP and/or KB PS and/or Amundi Czech Republic in the total amount of CZK 1,000,000 or higher.

The fulfilment of this criterion is assessed in consideration of the 12 preceding calendar months. You are only charged the fee if the average monthly amount of funds credited to your accounts during the 12 preceding months is below CZK 100,000, or if the median value of your savings and investments during the 12 preceding months is lower than CZK 1,000,000.

⁷⁾ Credited funds mean the total net sum of funds credited to all of your accounts maintained by KB for you as a consumer as part of both cash and cashless transactions. The total net amount of funds credited monthly includes funds you transfer to accounts maintained for you as a consumer from your business accounts. The total amount of credited funds does not include funds you transfer from your accounts maintained for you as a consumer.

The total amount of credited funds does not include credited interest, bonuses, cancelled outgoing payments, and other administrative transactions. Likewise, credited funds do not include funds credited to savings accounts and term deposits. The same applies to credit card and loan instalments, which are not included in the total amount of credited funds.

Criterion:

- The sum of all of your instalments for loans from KB (consumer, mortgage, and pre-mortgage loans) and/or building savings scheme loans from MPSS amounts to CZK 30,000 or higher.

The fulfilment of this criterion is assessed in consideration of the six preceding calendar months. You are only charged the fee if the median balance of monthly instalments during the assessed six-month period is below CZK 30,000.

KB PREMIUM

Criterion:

- The sum of your mortgage loans from KB and/or building savings scheme loans from MPSS amounts to CZK 6,000,000 or higher (the aggregate sum of loans received under relevant loan agreements). If your Top Offer account was opened before 31 December 2022, you meet the requirement for having the account maintenance fee waived if the sum of your mortgage loans from KB and/or building savings scheme loans from MPSS amounts to CZK 5,000,000 or higher.

The fulfilment of this criterion is assessed in consideration of the last two calendar months. You are only charged the fee if this criterion is not met at the end of any of the days in the reference period.

No maintenance fee is charged for newly opened Top Offer accounts during the period of six calendar months on condition that you did not have a Top Offer account during the 12 preceding calendar months.

If you had a Top Offer account during the 12 preceding calendar months, your eligibility for having the Top Offer account maintenance fee waived is assessed based on your fulfilment of the individual criteria as per the above.

Validity from: 1 July 2023