

# KB PRICE LIST



**Table of contents**

Quality Commitments

---

- We Care about Your Satisfaction

Day-to-day Banking

---

- Packages and Current Accounts
- Cards
- Direct Banking
- Payment System
- Profi Payment Insurance

Financing

---

- Loans / Credits
- Guarantees
- Bills of Exchange
- Documentary Payments

Savings and Investments

---

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

Other Services

---

- Cheques
- Bank Information
- Other Services

Services no Longer Provided

---

- Day-to-day Banking
- Financing
- Savings and Insurance
- Other Services

Abbreviations and General Provisions

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- Explanation of Used Abbreviations and Terms
- General Provisions

## QUALITY COMMITMENTS

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### We Care about Your Satisfaction

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.

**Point of sales** 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 point of sales. 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](mailto: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](mailto: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](mailto:ombudsman@kb.cz)

## DAY-TO-DAY BANKING

### Packages and Current Accounts

		Monthly fee				
<b>Komplet Plus package</b> CZK current account, another current account in CZK or in a foreign currency, Business Silver Card, electronic statement of each current account included in the package, Profibanka, MojeBanka Business, Mobilní banka and Přímý kanál direct banking service		CZK 569				
Outgoing and incoming domestic electronic payment packages	Number of processed payments					
	100	200	500	800	1 000	
Monthly fee	CZK 329	CZK 549	CZK 1,320	CZK 2,020	CZK 2,400	
Package of transactions comprises domestic transactions carried out via internet banking MojeBanka, MojeBanka Business, Profibanka, Mobilní banka and Přímý kanál, MultiCash KB and MojePlatba service, if agreed, book entries from a client's domestic standing payment order, domestic incoming and outgoing collections, book entries on credit side of a domestic transactions. Packages include outgoing instant payments and Payments a Contact as well.						
Other Current Accounts and special-purpose accounts		Monthly fee				
<b>Current Account in CZK or in a foreign currency</b>		CZK 195				
<b>Current Account in CZK or in a foreign currency as part of the package for Municipalities</b> one monthly statement of account sent by post or electronically Expresní linka, including authorized individuals and the one-off authorization fee for free in the 1 <sup>st</sup> year MojeBanka / MojeBanka Business services plus Přímý kanál service, including authorized individuals for free in the 1 <sup>st</sup> year Profibanka service, including authorized individuals for free in the 1 <sup>st</sup> year		free of charge				
<b>Current Account in CZK for religious organizations</b> Including MojeBanka, MojeBanka Business and one electronic statement of account per month		free of charge				
<b>Current Account in CZK or in a foreign currency for depositing legal entity's funds prior to incorporation</b> Statement of account sent electronically with any frequency or by post daily upon a movement on the account		free of charge				
<b>Current Account opened for the Housing Development Fund</b> Each escrow account linked to the loan, including mailing / handing over statements of account CZK 35 per month		CZK 195				
Supplementary accounts		Monthly fee				
(it is necessary to hold any of the above Current Accounts)						
<b>Current Escrow Account in CZK</b>		CZK 195				
<b>Current account in CZK for development project financing</b>		CZK 195				
<b>Cash Pooling</b>		individual				
<b>Current (overdraft) account</b> The total price consists of the fee for maintaining the Current Account/package and the fee for administering the overdraft credit		individual				
<b>Current accounts for safekeeping with a notary public / lawyer / proving executor / real estate broker</b> - interest bearing accounts in CZK / Non-interest bearing accounts in CZK and in foreign currency Electronic statements with any frequency or by post with monthly frequency All domestic non-cash transactions Cash operations (max 50 coins) and the issuance and payment of private cheques Current account package for Business clients is a condition for carrying out the account		CZK 60 / free of charge				
<b>Zero-interest Current Accounts in CZK, USD, EUR</b> This account can only be opened for a holder of an active business-purpose Current Account/package served by the branches or the Corporate and Business Divisions. The accounts are designed for specific transactions and active trades, as well as for entities with specific needs for safekeeping various deposits for the purposes of proof and accountancy, such as insolvency administrators, municipalities, organizations established by municipalities / public companies, public universities, university hospitals, public research institutions, foundations, endowment funds and notaries (for the collection of court fees).		free of charge				

Other services	
Establishing, changing and cancelling of blocking and reservation of funds in current accounts in CZK and a foreign currency	CZK 100
Sending of notice of exceeding the Limit and demand for settlement of an debit balance (the reminder is charged if the amount of the debt is equal to or higher than CZK 500)	CZK 500 <sup>1)</sup>

1) These are purposefully incurred costs related to the recovery of the overdue amount of debt, including costs associated with sending of the reminder.

Sending account statements (unless provided as part of the package)			
Frequency	Monthly fee		
	Electronically	By post	Personal collection at a branch
Monthly	CZK 30	CZK 85	CZK 190
Weekly	CZK 95	CZK 350	CZK 650
Daily <sup>1)</sup>	CZK 395	CZK 650	CZK 1,450
Account statements covering monthly turnovers (clients obtaining data electronically)	CZK 15	CZK 35	CZK 60
Account statements covering daily turnovers (clients obtaining data electronically)	CZK 50	CZK 200	CZK 90

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. If a paper and electronic statement is arranged for a Current Account at the same time, the latter is provided for free.

1) Daily upon a movement on the account or regardless of movement on the account.

(+ 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 100
Statements in SWIFT format	Mailing a Current Account statement abroad upon Client's request
Statement abroad in the MT 940 format (for each account and BIC / SWIFT code)	CZK 50 per sent page, max. CZK 3,000 monthly
Daily statement abroad in the MT 942 format (for each account and BIC / SWIFT code)	individual

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 75 per each statement, max. CZK 1,500
Copy of statement and transaction history recorded on USB flash disc	CZK 250

Deposit fees							
Deposit volume subject to charge	Currency						
	over CZK 100 million up to CZK 1 billion incl.	over CZK 1 billion	over CHF 40 thousand	over SEK 400 thousand	over DKK 300 thousand	over JPY 5 million	over PLN 200 thousand
Deposit fee <sup>1)</sup>	0.15 % per annum	0.3 % per annum	1 % per annum	1 % per annum	1 % per annum	0.5 % per annum	0.5 % per annum
Up to the volume of deposits (incl.) expressed in respective currency - free of charge.							

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 fee in EUR currency	
Clients' deposit fee in EUR	1.00 % per annum <sup>1)</sup>
Deposit fee in clients' EUR currency, whose business is defined under Sect. 17a of Act No. 21/1992 Coll., On Banks as amended or under Sect. 4 of Act No. 277/2013 Coll., On Currency Exchange as amended	1.00 % per annum <sup>1)</sup>

1) The fee is calculated daily (actual/actual day count) from the volume of balance of all current, savings, term, and deposit accounts of the KB client in the relevant currency. Term deposits with an individual interest rate (TVIS) 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 <sup>1)</sup> 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 <sup>2)</sup>	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	0.20%

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 in the Czech Republic or abroad executed on the last Business Day.

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.

2) If the client is a member of the economically connected group, the bank is entitled to charge the client a fee even if the aggregate sum of the client's funds deposited in all currencies as of 31 December is equal to or less than CZK 100 million, but the sum of the funds deposited for all members of the economically connected group is greater than CZK 100 million.

A member of the economically connected group shall mean:

- An entity that has direct or indirect control over the client, or has a direct or indirect stake in the client's equity capital, or
- The client's controlling entity, or
- An entity over which the client has direct or indirect control, or in whose equity capital the client has a direct or indirect stake, or which the client controls, or
- An entity that is so interconnected with the client that, if it experiences financial difficulties, particularly in terms of financing or repaying, the client would most likely face difficulties in financing or repaying as well.

## Cards

Debit cards			
Issuing of debit cards	Profi Card	Silver Business Card	Gold Business Card
Included in the package for free	-	Komplet Plus	-
Annual fee for the card (unless it is part of the account)	CZK 390	CZK 990	CZK 1,990
Services included in the card price	-	Travel insurance provided along with embossed cards, Roadside assistance service	Personal Gold card Travel insurance, Roadside assistance services
MojeKarta service	CZK 45 yearly	CZK 45 yearly	CZK 45 yearly
Cash withdrawal			
from the shared ATM's network <sup>1)</sup>	free of charge		
from ATMs of other domestic banks and Selected european states <sup>2) 3)</sup>	CZK 39	CZK 39	free of charge
from ATMs abroad - other states <sup>2)</sup>	CZK 99	CZK 99	free of charge
Cash Advance - in other domestic banks and abroad	CZK 200		
Cash back	free of charge		
Cash deposit			
through a KB deposit ATM	free of charge		
Balance inquiry			
at the shared ATM's network <sup>1)</sup>	free of charge		
at ATMs of other banks	CZK 25		
PIN			
Change of PIN at KB ATMs	free of charge		
Standard delivery	free of charge		
Delivery at a branch	CZK 150	free of charge	free of charge
Repeated delivery	CZK 50 <sup>4)</sup>	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 <sup>4)</sup>		
Non-standard change of a card parameters	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		
at a branch	CZK 99		
Other			
Card blacklisting	free of charge		
Issuing a duplicate	CZK 200 <sup>4)</sup>		
Issuing a replacement card after blacklisting	CZK 200 <sup>4)</sup>		
Emergency Cash Advance	CZK 3,500 <sup>4)</sup>		
Emergency Card Replacement	CZK 4,000		

Debit cards			
Issuing of debit cards	Profi Card	Silver Business Card	Gold Business Card
Incoming Payment to the card credited to the current account kept with KB, along with which the card is issued <sup>5)</sup>		free of charge	
Incoming Express Payment to the card credited to the current account kept with KB, along with which the card is issued <sup>5)</sup>		1 %, min. CZK 29	

1) The shared ATM's network includes ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank.

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 KB Price list, part Explanation of Used Abbreviations and Terms.

4) The fee shall be returned in case of the Profi Merlin property insurance.

5) 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.

Other cards	
Issuing of card	Deposit Card
Annual fee for the card (unless it is part of the account)	CZK 99
Cash deposit	
through a KB deposit ATM	free of charge
Balance inquiry	
at the shared ATM's network <sup>1)</sup>	free of charge
at ATMs of other banks	CZK 25
PIN	
Change of PIN at KB ATMs	free of charge
Standard delivery	free of charge
Delivery at a branch	CZK 150
Repeated delivery	CZK 50 <sup>2)</sup>
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 <sup>2)</sup>
Non-standard change of a card parameters	CZK 69
Online change of card parameters	
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
Issuing a replacement card after blacklisting	CZK 200 <sup>2)</sup>
Issuing a duplicate	CZK 200 <sup>2)</sup>
Incoming Payment to the card credited to the current account kept with KB, along with which the card is issued <sup>3)</sup>	-
Incoming Express Payment to the card credited to the current account kept with KB, along with which the card is issued <sup>3)</sup>	-

1) The shared ATM's network includes ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank.

2) The fee shall be returned in case of the Profi Merlin property insurance.

3) 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		
	Corporate Card	Gold Corporate Card
Annual fee for the credit cards	CZK 990	CZK 2,990
Monthly fee for an automatic installment in the interest-free period	CZK 29	
Services included in the card price	Travel insurance provided along with Corporate Cards, Card abuse insurance	Travel insurance provided along with Gold Corporate Cards, Card abuse insurance, DragonPass <sup>1)</sup>
Interest rate for computing interest on credit	see KB's notice on interest rates	
Cash withdrawal		
from the shared ATM's network <sup>2)</sup>	1 %, min. CZK 30	
from ATMs of other domestic banks and Selected european states <sup>3) 4)</sup>	1 % min. CZK 100 free of charge 1 withdrawal abroad	
from ATMs abroad - other states <sup>3)</sup>		
Cash Advance - in other domestic banks and abroad	1 %, min. CZK 100	
Cash back	free of charge	
Balance inquiry		
at the shared ATM's network <sup>2)</sup>	free of charge	
at ATMs of other banks	CZK 25	
Statements		
Sending one statement electronically, by post or its delivery at a branch	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	
Repeated delivery	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 <sup>5)</sup>	
Non-standard change of a card parameters	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	free of charge	
at a branch	free of charge	
Other		
Providing a copy of the statement via Contact center - electronically	free of charge	free of charge
Card blacklisting	free of charge	
Issuing a replacement card after blacklisting	CZK 200 <sup>5)</sup>	
Issuing a duplicate	CZK 200 <sup>5)</sup>	
Emergency Cash Advance	CZK 3,500 <sup>5)</sup>	
Emergency Card Replacement	CZK 4,000	
Cashless transfer from a credit card account to another CZK account	1 %	
Other changes in the contract initiated by a client	free of charge	
Sending a credit limit overdraft notification	CZK 20	

Credit cards		
	Corporate Card	Gold Corporate Card
Sending of notice of failure to make payment of the credit instalment (the reminder is charged if the amount of the debt is equal to or higher than CZK 500)	CZK 500 <sup>6)</sup>	
Incoming Payment to the card credited to the credit account kept with KB, along with which the card is issued <sup>7)</sup>	free of charge	
Incoming Express Payment to the card credited to the credit account kept with KB, along with which the card is issued <sup>7)</sup>	1 %, min. CZK 29	

1) This is a paid membership of the Classic Membership DragonPass, which includes four free entrances to DragonPass airport lounges per year.

After the entries are used up, each additional entry is charged by EUR 26. For more information see [www.dragonpass.com](http://www.dragonpass.com).

2) The shared ATM's network includes ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank.

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 KB Price list, part Explanation of Used Abbreviations and Terms.

5) The fee shall be returned in case of the Profi Merlin property insurance.

6) These are purposefully incurred costs related to the recovery of the overdue amount of debt, including costs associated with sending of the reminder.

7) 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.

Payment card acceptance <sup>1)</sup>	Profi terminal <sup>2)</sup>	Payment card acceptance on internet <sup>3)</sup>
Turnover per calendar month CZK 0 to CZK 9,999 / over CZK 10,000	CZK 399 monthly / free of charge	CZK 199 monthly / free of charge
Uninstalling each payment terminal	CZK 1,500 + 21% VAT	-
Uninstalling each payment terminal, within the period of up to 6 months from its installation	CZK 1,500 + 21% VAT	-

1) Seller is not obliged to pay the Monthly price from the day of respective payment terminal installation till the end of the following second calendar month.

2) The monthly price is given according to the turnover level reached by means of payment cards on the particular payment terminal, or internet payment gateway. All transactions recorded by the Bank from the first till the last day of the respective calendar month are included into the turnover.

For the price setting it is considered

- level of turnover reached by means of payment cards in the respective calendar month or
- average level of turnover reached by means of payment cards for the previous three months (for the seasonality reason).

The higher of the two turnovers is always used.

3) Monthly price is determined by the amount of turnover achieved through payment cards to all Internet payment gateways in total per business ID. Until this turnover includes all transactions settled by the bank from the first to the last day of the calendar month.

For determining this price is used above turnover generated through credit cards each month.

Statements <sup>1)</sup>	Monthly fee			
	Monthly	Biweekly	Weekly	Daily
Electronically	free of charge	free of charge	free of charge	free of charge
By post	free of charge	CZK 50	CZK 150	CZK 500

1) The fee is connected to a statement for each shop. The fee is charged for the service for a particular frequency (the fee will be charged once per calendar month and will be accounted for if at least one statement is generated).

Electronic Records of Sales (ERS)	Monthly fee <sup>1)</sup>	
	ERS on a payment terminal	ERS at a cash register
Fee for service	200 + 21 % VAT monthly	200 + 21 % VAT monthly
The monthly fee is charged for the merchant's each payment terminal with Electronic Records of Sales and for each cash register with the arranged ERS support.		

1) Monthly fee is charged for each merchant's payment terminal with Electronic Registration of Sales and for each cash register with provided Electronic Registration of Sales support.

## Payment card insurance

Credit card insurance	Profi Merlin (collective)
Insurance fee	CZK 468 yearly

## Direct Banking

## Direct banking services

	Expresní linka KB	MojeBanka / MojeBanka Business <sup>1)</sup>	MojeBanka / MojeBanka Business + Přímý kanál	Profibanka	Mobilní banka
Monthly maintenance	CZK 170	CZK 170	CZK 290	CZK 290	free of charge
Authorising the second and each additional authorised individual (free of charge for the first authorised individual)	CZK 75	CZK 75	CZK 75	CZK 75	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 3
SMS messages requested via the automated voice system	CZK 3 <sup>1)</sup>

1) Price for solicited transaction history is CZK 1 per one SMS.

## Other services provided along with direct banking

Expresní linka KB	Fee for service
Modification of an existing EL KB authorization	free of charge
Mailing a mini-statement - electronically	free of charge
Mailing a mini-statement - by post	CZK 60
Repeated sending of the PIN code upon request	CZK 160

MojeBanka / MojeBanka Business / Mobilní banka	Fee for service
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

Profibanka	Fee for service
Establishing Profibanka PC banking	free of charge
Profibanka PC banking for the members of a statutory body and owners of the companies using Profibanka for personal accounts as well, incl. establishing the service and appointing the authorized individuals	free of charge

MultiCash KB	Fee for service
Establishing the service - new installation	CZK 5000
Establishing MultiCash KB – connection to the existing installation of another bank <sup>1)</sup>	CZK 1,500
Providing of the service	CZK 500 monthly
Receiving of account statements from other banks in the SWIFT MT 940 format	CZK 1,000 for establishing each service, monthly fee: individual
RFT Instructions (SWIFT MT 101)	CZK 1,000 for establishing each service, monthly fee: individual
Distant signing function	CZK 500 for establishing the service
Service intervention of an external supplier (reinstallation, upgrade, training, etc.)	bank costs + 21 % VAT

1) If service intervention is required, an additional service fee will be charged.

MojePlatba	Fee for service
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MojePlatba	Fee for service
Establishing MojePlatba service, a monthly provision fee and a monthly fee for a volume of transactions	individual
TF OnLine, eTrading	Fee for service
Establishing and provision of the service	free of charge
MůjPodpis	Fee for Service
1 <sup>st</sup> to 5 <sup>th</sup> document signed via the MůjPodpis service in a given month	free of charge
6 <sup>th</sup> and any other document signed via the MůjPodpis service in a given month	CZK 80 + 21 % VAT
Security of the direct banking services	Fee for service
Providing and using of the KB Klíč and Security Password	free of charge
Providing and using of the Business Certificate	free of charge
Providing and using of the personal certificate in a file or on a chip card for the direct banking services	free of charge
Issuing a complete set of MůjKlíč chip card and reader (with keyboard)	CZK 640 <sup>1)</sup>
Issuing a chip card reader with a keyboard	CZK 450 + 21% VAT <sup>1)</sup>
Issuing the MůjKlíč chip card for a Personal Certificate on the chip card	CZK 390 <sup>1)</sup>

1) It applies also to issuing of the chip card MůjKlíč and the chip card reader for MultiCash KB.

Direct banking maintenance services	Fee for service
Installing direct banking in the Czech Republic on one computer / on the second and each additional computer	CZK 2,400 + 21% VAT / CZK 1,900 + 21% VAT
Defect rectification, reinstallation, and putting in service of the application (in the Czech Republic) within 24 hours of reporting (on business days only)	CZK 2,200 + 21% VAT
Defect rectification, reinstallation, and putting in service of the application (in the Czech Republic) within 6 hours of reporting (only if ordered on a business day by 12.00 noon)	CZK 2,700 + 21% VAT

The prices apply to cases, when the mentioned maintenance services are provided by an external subcontractor, with which KB has concluded a contract for such services. The price of the installation of any application or combination of application of the direct banking includes the travel expenses and the fee for the installation and launching and application or combination of applications of the direct banking on one workstation of a client. The prices for the installation of application of the direct banking also include a possible installation of a reading device for chip-cards, however, only if they were ordered together with the installation of the application. In case of a journey abroad for the purpose of an installation, remedy of a defect, reinstallation, and consultations, the price is set on individual basis in accordance with the actual demonstrable expenses.

## Payment System

### Domestic payments

Incoming payments	
Incoming payment	CZK 6
Outgoing payments	Fee for the payment
Electronic payment <sup>1)</sup>	CZK 6
Outgoing instant payment	CZK 6
Payment a Contact	CZK 6
Expresní linka KB <sup>2)</sup>	CZK 60
Paper-based payment order <sup>2) 3)</sup>	CZK 100

1) Electronic payment = a payment made via Mobilní banka, MojeBanka, MojeBanka Business, MojePlatba, Profibanka, Přímý kanál or MultiCash KB, if it is possible to use these services to operate the given account.

2) Payment order to MPSS, KB PS, KP and Amundi CR accounts free of charge.

3) 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.

### (+) The below optional fees are added to the outgoing payment

Express payment made in CZK to another bank in the Czech Republic at the due date (if submitted via direct banking services by 14.30 hrs or using a paper-based order by 13.00 hrs)	CZK 100
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### Payments under standing orders; direct debit collections

	Fee for the payment
Payment under a standing order	CZK 6
Payment under an automatic transfer	
Incoming collection	
Outgoing collection	

### Management of standing payment orders, automatic transfers and direct debit mandates (incl. SIPO) depending on the below services

	Creation	Modification	Cancellation
Electronically <sup>1)</sup>	free of charge	free of charge	free of charge
Expresní linka KB	CZK 60	CZK 60	free of charge
Paper-based payment order	CZK 100	CZK 100	free of charge
Standing payment order and direct debit credited on MPSS / KB PS / KP / Amundi Czech Republic accounts via all channels	free of charge	free of charge	free of charge

1) Electronic payment = a payment made via Mobilní banka, MojeBanka, MojeBanka Business, Profibanka, if it is possible to use these services to operate the given account.

Other	Fee
Notification of a non-executed order or explanation of non-payment sent by post	CZK 30

**Transitional provision from 1. 10. 2019**

For clients which have special rates arranged for at least one of the below fees, will still pay the special rates and, apart from these, the original fees as set forth below will apply to them, until agreed otherwise between them and Komerční banka.

Incoming payments	Fee for the payment	+ Fee for the processing	+ Surcharge for a payment outside KB
Incoming payment	CZK 5	free of charge	CZK 2

  

Outgoing payments	Fee for the payment	+ Fee for the processing	+ Surcharge for a payment outside KB
Electronic payment <sup>1)</sup>	CZK 2.50	CZK 2.90	CZK 2
Expresní linka KB <sup>2)</sup>		CZK 60	
Paper-based payment order <sup>2) 3)</sup>		CZK 100	

1) Electronic payment = a payment made via Mobilní banka, MojeBanka, MojeBanka Business, MojePlatba, Profibanka, Přímý kanál or MultiCash KB, if it is possible to use these services to operate the given account.

2) Payment order to MPSS, KB PS, KP and Amundi CR accounts free of charge.

3) 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.

**Payments under standing orders; direct debit collections**

	Fee for the payment	+ Fee for the processing	+ Surcharge for a payment outside KB
Payment under a standing order	CZK 2.50	CZK 2.50	CZK 2
Payment under an automatic transfer		CZK 10	
Incoming collection from other bank		-	
Incoming collection within KB		CZK 2.90	-
Outgoing collection	-	CZK 5	CZK 2

**Other**

	Fee for the payment	+ Fee for the processing	+ Surcharge for a payment outside KB
Payment based on enforcement proceedings	CZK 2.50	CZK 69 for the first payment in the calendar month	CZK 2

## 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	Fee
SEPA payment	CZK 6
Payment from KBSK clients (non SEPA payment)	CZK 6
Foreign payment – "OUR" charge type	free of charge
Other foreign payments	0.9 %, min. CZK 225, max. CZK 1,095
No fee is charged if the payment amount is lower than the fee.	

Outgoing SEPA payments	Fee
	CZK 6
SEPA payment - paper form	CZK 100
SEPA payment to KBSK	CZK 6
The below optional fee is added to the outgoing SEPA payment	
Urgent outgoing SEPA payment (non KBSK) at the due date	CZK 100

Other foreign outgoing payments	Fee
Foreign outgoing payment - electronically	0,9 %, min. CZK 250 max. CZK 1,500
Foreign outgoing payment - paper form	CZK 300 + 0,9 %, min. CZK 250 max. CZK 1,500
Payment to KBSK (non SEPA payment)	CZK 6
( + ) The below optional fees are added to the outgoing payment	
Urgent foreign outgoing payment on the due date (not applicable for outgoing payment to KBSK (non SEPA payment))	CZK 600
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 and KBSK	Fee
Establishing / changing - SEPA payment	CZK 100
Establishing / changing - non SEPA payment	CZK 300
Cancellation - SEPA payment and non SEPA payment	free of charge
The fee for the payment made under a standing payment order is equal to that of outgoing electronic foreign payments and FX payments outside KB. No extra charge is added.	

**SEPA Direct Debit****Debtor (payer)**

	Fee
Outgoing SEPA Direct Debit collection	CZK 6
Management of outgoing SEPA Direct Debit collections	Fee
Request for Refusal by the debtor / Request for Refund by the debtor	CZK 50
SEPA Direct Debit mandate – establishing / change / cancellation made electronically <sup>1)</sup>	free of charge
SEPA Direct Debit mandate – establishing / change made by a paper order	CZK 100
SEPA Direct Debit mandate – cancellation made by a paper order	free of charge

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

**Creditor (payee)**

	Fee
Incoming SEPA Direct Debit collection	CZK 6
Assessment of request for delivering of SEPA Direct Debit orders	individual
Management of incoming SEPA Direct Debit collections	Fee
Request for cancellation of an initiated Direct Debit Order by the creditor	CZK 50
Request for the Reversal of funds credited under the SEPA Direct Debit collection	CZK 6
<b>Other services</b>	<b>Fee</b>
Instruction modification, cancellation of outgoing payments abroad and outgoing FX payments made outside KB	CZK 600
Confirmation or SWIFT notification of outgoing payments abroad and outgoing FX payments made outside KB	CZK 200
Registration CID (annual fee)	individual
Payments processed based on the SWIFT MT 101 notice	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, foreign exchange, deposits and withdrawals connected with accounts administered by ČNB, shall always be paid in cash.

Withdrawals			Withdrawal fee
The fee is always deducted from an account			
ATM cash withdrawal			see chapter Cards
Withdrawals over the counter in a branch	Cash withdrawal in CZK	from a CZK account	CZK 100
	Cash withdrawal in a foreign currency	from a foreign currency account	
	Cash withdrawal in CZK	from a foreign currency account	2 %, min. CZK 80
	Cash withdrawal in a foreign currency	from a CZK account	
Cash withdrawal in CZK with more than 100 coins			5 %, min. CZK 120
Cash withdrawal in CZK with more than 100 coins in sealed envelope			2 %, min. CZK 80

Cash deposits in CZK account			Deposit fee
The fee is paid in cash or deducted from an account, if the depositor is an authorised party of the account			
KB ATM cash deposit			free of charge
Cash deposit in CZK	Max. 50 coins	sealed envelope / night safe	individual
		over the counter	CZK 75
		over the counter by third party <sup>1)</sup>	CZK 125
	Over 100 coins	sealed envelope / night safe	2 % of total deposit amount, min. CZK 80
over the counter		5 % of total deposit amount, min. CZK 120	
Cash deposit in a foreign currency <sup>2)</sup>	Max. 10 coins (we accept EUR coins only)	sealed envelope / night safe	2 %, min. CZK 80
		over the counter	
Cash deposit in EUR coins			10 %
Cash deposit in CZK via the Coin terminal based on concluded contract	up to 100 pcs. coins incl.		Individual
	over 100 pcs. coins		2 %, min. CZK 80

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.

2) A mixed deposit of EUR banknotes and coins is typed in two items (banknotes and coins separately) as long as the mixed deposit contains more than 10 coins. In case of an over-the-counter deposit the client submits two money orders depending on the deposited amount. If money is deposited in a sealed envelope or over a night safe, the client inserts two money orders into the sealed envelope to make a deposit of banknotes and coins. Failing this, the deposit is considered to be a deposit of coins. A mixed deposit containing a lower number of coins is typed as a deposit of banknotes that are commonly purchased.

Cash deposits in a foreign currency account			
The fee is paid in cash or deducted from an account, if the depositor is an authorised party of the account			Deposit fee
KB ATM cash deposit			free of charge
Cash deposit in CZK	Max. 100 coins	sealed envelope / night safe	2 %, min. CZK 80
		over the counter	
	Over 100 coins	sealed envelope / night safe	2 %, min. CZK 80
		over the counter	5 % of total deposit amount, min. CZK 120
Cash deposit in a foreign currency <sup>1)</sup>	Max 10 coins (we accept EUR coins only)	sealed envelope / night safe	individual
		over the counter	CZK 75
		over the counter by third party <sup>2)</sup>	CZK 125
	Cash deposit of EUR coins		10 %

1) A mixed deposit of EUR banknotes and coins is typed in two items (banknotes and coins separately) as long as the mixed deposit contains more than 10 coins. In case of an over-the-counter deposit the client submits two money orders depending on the deposited amount. If money is deposited in a sealed envelope or over a night safe, the client inserts two money orders into the sealed envelope to make a deposit of banknotes and coins. Failing this, the deposit is considered to be a deposit of coins. A mixed deposit containing a lower number of coins is typed as a deposit of banknotes that are commonly purchased.

2) 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.

Sending a notice of realization cash deposit via closed package based on concluded contract	
Electronically	free of charge
By post	CZK 60

Cash exchange	
CZK exchange sorted banknotes and coins over 100 pcs of one nominal value	7 %, min. CZK 200

Other services	
Monthly volume of processed cash over CZK 5 million related to cash transactions executed by a client whose business is defined under Sect. 17a(2) of Act No. 21/1992 Coll., On Banks or under Sect. 4 of Act No. 277/2013 Coll., On Currency Exchange	individual <sup>1)</sup>
Monthly volume of processed cash between CZK 2 million and CZK 5 million (incl.)	0.10 % <sup>2)</sup>
Monthly volume of processed cash over CZK 5 million	0.15 % <sup>3)</sup>
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	2 %, min. CZK 300
Cash deposit in CZK into accounts maintained with ČNB (made through a night safe or in a sealed envelope)	CZK 800
Cash operations on accounts owned by another banks	individual

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 0.5 million or a foreign currency equivalent per calendar month, we shall charge an individually arranged fee for the aggregate amount of the client's identified cash transactions executed for the purpose of carrying out client's own commercial and financial activities. The fee shall be charged in the following month.

Cash transactions mean deposits and withdrawals made over the counter or in sealed envelopes, through night safes, through Coin terminals and/or through KB ATMs, including cashed cheques.

KB is entitled to charge this kind of fee. If it decides to do so, the Bank shall charge the client with a monthly fee 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 it from the client's account 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 the fee from any of client's accounts upon its discretion. If the fee is debited from a foreign currency account, KB's mean exchange rate effective on the last calendar day of the month for which the fee is calculated shall be used for converting the fee from CZK. If such a fee has not been arranged, the fee for processing a monthly volume of cash shall be charged.

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 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, through Coin terminals and/or through KB ATMs, including cashed cheques.

3) 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, through Coin terminals and/or through KB ATMs, including cashed cheques.

KB is entitled to charge the above fees (see paragraph 2 or 3). 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.

<b>Profi Payment Insurance</b>		
	Profi payment insurance - option Klasik	Profi payment insurance - option Extra
Insurance fee	CZK 990 yearly	CZK 1,990 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

The rules of fee setting and collection stated in the section "Loans / credits" apply to all business loans/credits, unless specified otherwise.

In case of business transactions in a foreign currency, the fees calculated in a foreign currency are to be paid in CZK. For the respective conversion of the fee to CZK, "foreign currency - sell rate" according to "KB Exchange List" valid on date of the settlement from the client's account shall be used.

The only exception is the fee for processing and evaluation of a loan/credit application, the fee for the credit realization and the fee for the funds reservation, where the fee may be paid in the currency in which the loan/credit is provided (the calculated fixed fee in CZK shall be converted using the "foreign currency - sell rate" and the fee representing a percentage of the loan/credit amount shall be calculated in the currency of the loan/credit).

Loans / credits for entrepreneurs entity and municipalities	
Processing and evaluation of a credit application (committed credit)	individual
Loan (committed credit) realization	
Loan administration <sup>1)</sup>	
Entrepreneurs entity	individual
Entrepreneurs entity - contracts executed in KB Sales Centres by 31 December 2006 <sup>2)</sup>	CZK 700 monthly
Municipalities	CZK 300 monthly
Modification of the terms and conditions of the CZK and foreign currency credit set forth in the contract, initiated by the client	individual

1) The fee shall be collected starting from the effective date of a credit contract for each calendar month or fraction of a month, throughout the duration of the credit transaction. It also applies to overdraft credits.

2) The fee is paid as long as an individual fee is not agreed in the contract.

Frame agreement of financial services providing (RAS)	
Arranging the possibility to draw the funds under the RAS	individual
Modification of the terms and conditions set forth in the Frame Agreement <sup>1)</sup>	
The fee shall be based on the total amount of the Global Credit Line limit and shall substitute the fees for the processing and evaluation of the credit application.	

1) One-off and non-refundable fee.

Other services related to financing	
Evaluation of risks related to:	
pledge of property	individual
drawdown of a credit secured with real estate under construction	
Grant application:	
grant application processing fixed fee	individual
fee charged upon the grant approval	
Funds reservation:	
authorized overdrafts	0.60 % per annum
authorized overdrafts for municipalities <sup>1)</sup>	individual
except authorized overdrafts <sup>2)</sup>	individual
Credit account statement (monthly):	
electronically	free of charge
by post <sup>3)</sup>	CZK 60
Other	
Providing a copy of the statement via Contact center - electronically	free of charge
Notice of failure	
Sending of notice of failure to make payment of a credit instalment (the reminder is charged if the amount of the debt is equal to or higher than CZK 500)	CZK 500 <sup>4)</sup>

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

2) All credit transaction fees shall be calculated from the unutilised portion of the credit facility and shall be settled as long as it exceeds CZK 30; however, no limitation applies to overdraft credit fees. The fee shall be paid starting from the credit contract effective date for each calendar month or fraction of a month, throughout the duration of the credit transaction.

3) Applicable to business credits and business mortgages contracted on 01 July 2010 and later; free of charge for business credits and business mortgages contracted until 30 June 2010.

4) These are purposefully incurred costs related to the recovery of the overdue amount of debt, including costs associated with sending of the reminder.

Export customer loans	
Fee for processing of a financing offer <sup>1)</sup>	individual in accordance with realized operations, max. CZK 75,000
Fee for preparation, processing of data, and execution of the contract	individual
Amendment of contractual documents	

1) If the credit is realized, the fee shall be reimbursed to the client by reducing the contractual processing commission.

Forfeiting	
Liability commission	individual
One-off processing fee	

## Guarantees

Outgoing Guarantees	
Processing and evaluating the bank guarantee application	individual <sup>1)</sup>
Preparing the documentation related to granting the bank guarantee	
Provision of the bank guarantee	
Amendment to the contract for the provision of the bank guarantee / change to a bank guarantee	
Drawdown of the provided guarantee / counter-guarantee	CZK 3,000

1) Applicable also to counter-guarantees and/or bank guarantee commitments.

Incoming Guarantees	
Advising a guarantee issued by another bank / advising a guarantee amendment	CZK 2,000
Demand for payment (request for payment) under an incoming guarantee issued by another bank (sending the demand for payment), verification of the contents of the demand of incoming guarantee	CZK 3,000
Providing other services in connection with an incoming bank guarantee (e.g. verification of signatures on the letter of guarantee, examination of the contents of the guarantee from a business point of view, sending off a declaration the termination of a guarantee, etc.)	CZK 1,500
Sending of documents by courier service	according to real costs
SWIFT message	CZK 200

## Bills of Exchange

Domestic and foreign bills of exchange	
Discounting domestic Bills of Exchange (discount commission)	individual
Discounting foreign Bills of Exchange (discount commission)	0.5% of Bill of Exchange amount
Repurchase of Bills of Exchange issued by MF of CR (commission) <sup>1)</sup>	0.05 % of Bill of Exchange amount, min. CZK 1,000, max. CZK 10,000
Provision of the disbursement of an endorsed bill of exchange issued by FNM or MF of CR <sup>1)</sup>	0.3% of Bill of Exchange amount, min. CZK 1,000, max. CZK 15,000
Not negotiated bill deposit for each week or portion of a week of safekeeping exceeding the period set out in an application for discounting the Bills of Exchange in case of a non-discounted and non-collected Bill of Exchange	CZK 50 + 21% VAT
Provision of the protest for an unpaid Bill of Exchange <sup>1)</sup>	CZK 1,000 + actually incurred costs
Provision of the inbound Bill of Exchange acceptance and its return <sup>1)</sup>	CZK 500 + actually incurred costs
Provision of the collection of Bills of Exchange (outbound) with negative result <sup>1)</sup>	CZK 1,000

1) Applicable also to natural persons - individuals.

## Documentary Payments

### Letter of Credit

Applicable also to natural persons - individuals.

Import Letter of Credit	
L/C issuance and increase in amount (incl. tolerance) <sup>1)</sup>	0.30 %, min. CZK 3,000 for the first quarter (90 days), + 0.10 %, min. CZK 3,000 for each additional month commenced (30 days)
Validity extension <sup>1)</sup>	0.10 %, min. CZK 3,000 for each additional month commenced (30 days)
Amendment	CZK 3,000
Payment of documents, issue return of documents without payment	0.30 % of document's value, min. CZK 3,000
Deferred payment commission <sup>2)</sup>	0.30 %, min. CZK 3,000 for each quarter (90 days)
Individual risk premium <sup>3)</sup>	individual

1) Due on the day of issuance / changes for the entire validity period of the letter of credit.

2) Due together with the amount for redemption of documents.

3) Charged for the entire validity period of the letter of credit, resp. for the deferred maturity period.

Export Letter of Credit	
Advising fee (applicable also to an increase in amount) (incl. tolerance)	0.2 %, min. CZK 3,000
Confirmation commission (for the entire validity period including deferred payment, if applicable)	individual
Amendment	CZK 3,000
Document checking, payment fee	0.3% of document's value, min. CZK 3,000
Pre-check of documents	CZK 3,000
Discrepancy fee	CZK 3,000
Assignment of proceeds in favour of a third party	CZK 2,000
Transfer of a L/C	0.20 % from the sum transferred, min. CZK 3,000

### Documentary Collection

Applicable also to natural persons - individuals.

Import / Export DC	
Handling fee <sup>1)</sup>	0.30 % of collection's value, min. CZK 3,000, max. CZK 20,000
Amendment of instructions	CZK 3,000

1) Due from the client's account even in the case of documents issue without payment or in case of returning documents from abroad.

Other items in connection with documentary payments	
Courier service	according to the cost of messenger's service
SWIFT message	CZK 200
Release of goods consigned to KB	CZK 3,000
Payment tracer	CZK 500
Transfer - payment to another financial institution	CZK 2,000
Preparation of a draft payment instrument	CZK 3,000
Applicable also to natural persons - individuals.	

## SAVINGS AND INVESTMENTS

### Term Accounts and Saving Accounts

Term accounts and savings accounts in CZK and in a foreign currency		
	Term account	Savings account
Account maintenance	free of charge	free of charge
Sending a statement of account	electronically and/or by post	electronically
Providing a copy of the statement via Contact center - electronically	free of charge	free of charge
Transfer from an account to another account within KB in the same currency	free of charge	-
Incoming payment in CZK from another domestic bank	free of charge	free of charge
Transaction in the account	free of charge	free of charge
Early withdrawal from the account	CZK 250	-
Cash withdrawal at the maturity date	free of charge	-
Deposit of cash in CZK to an account held in a foreign currency	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	-
Other cash operations	see the table in the chapter "Payment system"	
Immobilization of Client's deposits / accounts	CZK 1,000	-

### Mutual Funds

#### KB Funds

#### 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](http://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 Except Bonds

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 on the Prague Stock Exchange

Up to CZK 1,000,000	0.27 %, min. CZK 100
CZK 1,000,001 - 5,000,000	CZK 1,700 + 0.1 %
CZK 5,000,001 and over	CZK 4,200 + 0.05 %

The fee is calculated from the volume of the transaction; the aliquot interest yield (accrued interest) is not included. 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

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 fee is calculated from the volume of the transaction; the aliquot interest yield (accrued interest) is not included. 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
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### 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 or sold 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 in Foreign Securities - Investment Certificates outside Regulated Markets

Up to CZK 3,500,000	0.80 %, min. CZK 1 500
CZK 3,500,001 to CZK 5,000,000	0.60 %
CZK 5,000,001 and over	0.45 %

The fees include the Transaction Settlement costs.

### Trading in Other Securities Outside Regulated Markets

Fees for Transactions in other Securities 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 %
<p>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. Funds issued by Amundi Czech Republic, investiční společnost, a.s. or other companies of the Amundi Group may only be purchased by clients of the Private Banking segment. Other funds may be purchased by clients of all service segments. 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.</p>	
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 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 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 <sup>1)</sup> and International Investment Instruments (Eurobonds, Euro Certificates)	CZK 800
Transfer / Transition - other Securities of the Selected Countries <sup>1)</sup>	CZK 1 000
Transfer / Transition - Securities from other countries than the Selected Countries <sup>1)</sup> 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 to 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
Bonds - for the sum of the nominal values	0.10 % per annum
Shares - for the sum of the nominal values	

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
Sovereign Bonds of the Selected Countries <sup>1)</sup> and International Investment Instruments (Eurobonds, Euro Certificates)	0.04 % per annum
Securities of the Selected Countries	0.06 % per annum
Selected Funds (incl. FQI)	0.02 % per annum
Non-Selected Funds	0.04 % 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
Securities kept in the Bank's separate register (physical and immobilised)	0.05 % 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 Statements and Reports electronically	free of charge
Sending Statements and Reports within the Czech Republic	CZK 39
Sending Statements and Reports abroad	CZK 108
Submitting an Instruction for a transfer of Securities	free of charge
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	

Submitting an Instruction	Via Online Portfolio application	By phone to Dealing KB
Procuring a purchase / sale of Securities	free of charge	CZK 100 <sup>1)</sup>
Changing the price limit (per ISIN)		
Cancelling an active Instruction		
Cashless withdrawal from the Cash Subaccount		CZK 50 <sup>2)</sup>

1) On the Prague Stock Exchange.

2) The fee is charged in the currency of paid withdrawal. For currency conversion the KB average exchange rate as of the day, when the fee was charged, is used.

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 <sup>1)</sup>	free of charge	CZK 500
Termination of the lien (security interest) / suspension of the right to dispose <sup>1)</sup>		

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**

Statement of the portfolio account as at any previous date - at the Client's request <sup>1)</sup>	CZK 50
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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 <sup>1)</sup>	CZK 150
For Clients who do not have an account with the Bank <sup>1)</sup>	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 <sup>1)</sup>	CDS fee + CZK 5,000 <sup>2)</sup>
For Clients who do not have an account with the Bank <sup>1)</sup>	CDS fee + CZK 7,000 <sup>2)</sup>

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	Monthly, depending on daily balances
Safekeeping of Gold in EUR	0.10 % of the market price of Gold per annum <sup>1)</sup>
Safekeeping of Gold CZK	0.30 % of the market price of Gold per annum <sup>1)</sup>
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 <sup>1)</sup>	individual
Tax refund assurance	CZK 1,500 + fee paid to third parties
Ensuring one vote at one general meeting in the Czech Republic	CZK 2,000
Ensuring one vote at one general meeting abroad	CZK 6,000
KB shall be entitled to charge the Client for all costs, including any and all third party fees, reasonably incurred in connection with the performance of its rights and obligations under Regulation (EU) No. 909/2014 of the European Parliament and of the Council on improving securities settlement in the European Union and central securities depositories and amending Directives 98/26/EC and 2014/65/EU and Regulation (EU) No. 236/2012 ("CSDR"), Directive (EU) 2017/828 of the European Parliament and of the Council of 17 May 2017 amending Directive 2007/36/EC as regards the promotion of long-term shareholder engagement ("SRDII") and legislation related to the CSDR and the SRDII. KB shall always inform the client of the amount of these costs prior to the provision of the service in question.	

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	0.20 % (annually, as at 31 December) <sup>1)</sup>

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 100	CZK 300	-	-
Delivery of a cheque to the client by post	CZK 200	CZK 200	-	-
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 300 for cheques up to amount of CZK 20,000, 1.5 %, max. CZK 10,000 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 <sup>1)</sup>	CZK 150 <sup>2)</sup>	CZK 400	-	CZK 400
Other cheque transactions				
Agreement on a cash withdrawal in a short way from an account kept with KB - fee for one paying-out KB branch	CZK 80	-	-	-
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 <sup>3)</sup>	CZK 200 for each report <sup>4)</sup>	-	-
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 100 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 bank information on domestic or foreign entity	CZK 500 + bank expenses + 21 % VAT
Procuring credit information on a domestic or foreign entity	CZK 100 + expenses of the agency + 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.	

### Report for audit purposes

Bank report for audit purposes - electronic application	CZK 2,000 + 21 % VAT
Bank report for audit purposes - paper application	CZK 4,000 + 21 % VAT

## Other Services

### Deposits, safekeeping, rentals and use of a night depository and safe-deposit

Usage of night depository for first two returnable containers per each client's facility according to a delivered list and for each additional container	free of charge
For a single returnable container or a non-returnable container provided to the clients in advance	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 <sup>3</sup> incl.	CZK 2,000 + 21% VAT	CZK 4,000 + 21% VAT
	Size: from 15,001 to 30,000 cm <sup>3</sup> incl.	CZK 3,500 + 21% VAT	CZK 7,000 + 21% VAT
	Size: over 30,001 cm <sup>3</sup>	CZK 5,000 + 21% VAT	CZK 10,000 + 21% VAT
Value of deposited items over CZK 10 million		individual + 21% VAT	

### Safekeeping and transfer of technical licenses for cars

Safekeeping and transfer of technical licenses for cars (for each technical license)	CZK 800 + 21 % VAT
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### Telecommunication services related to bank information

Message submitted by SWIFT	200 + 21 % DPH
Message communicated over the telephone - per 1 min.	30 + 21 % DPH
E-mail message	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
Consultation - for each hour commenced	CZK 500 + 21 % VAT

<b>Other services not listed in the KB Price list - flat rate per 15 minutes (or part thereof) <sup>1)</sup></b>	
VAT-free	CZK 150
Subject to VAT	CZK 150 + 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%).

<b>Execution of the Purchase Price Administration Agreement</b>	
Execution	0.2% of administered amount, min. CZK 6,000, max. CZK 20,000
Execution with an individual adjustment at client's request	individual
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

<b>Safekeeping of a pledge - specifically: <sup>1)</sup></b>	
Safekeeping of movables pledged in favour of KB (except oversized items, e.g. paintings)	CZK 300 yearly + 21 % VAT
Safekeeping of securities pledged in favour of KB	CZK 300 yearly + 21 % VAT
The fee covers storing and removing the object from safekeeping.	

1) The fee is fixed, notwithstanding the amount of a transaction and the value of the pledge, for each year or part thereof.



## SERVICES NO LONGER PROVIDED

### Day-to-day Banking

#### Cards

##### Debit cards

	Prestige Business Card
Issuing of debit card	
Included in the package for free	-
Annual fee for the card (unless it is part of the account)	CZK 990
Services included in the card price	Travel insurance provided along with embossed cards
MojeKarta service	CZK 45 yearly
<b>Cash withdrawal</b>	
from the shared ATM's network <sup>1)</sup>	free of charge
from ATMs of other domestic banks and Selected european states <sup>2)</sup>	CZK 39
from ATMs abroad - other states	CZK 99
Cash Advance - in other domestic banks and abroad	CZK 200
Cash back	free of charge
<b>Cash deposit</b>	
through a KB deposit ATM	free of charge
<b>Balance inquiry</b>	
at the shared ATM's network <sup>1)</sup>	free of charge
at ATMs of other banks	CZK 25
<b>PIN</b>	
Change of PIN at KB ATMs	free of charge
Standard delivery	free of charge
Delivery at a branch	free of charge
Repeated delivery	CZK 50 <sup>3)</sup>
<b>Non-standard services</b>	
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 <sup>3)</sup>
Non-standard change of a card parameters	CZK 69
<b>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</b>	
through MojeBanka, MojeBanka Business, Mobilní banka	free of charge
through Expresní linka KB	CZK 29
at a branch	CZK 99

Debit cards	
Issuing of debit card	Prestige Business Card
Other	
Card blacklisting	free of charge
Issuing a duplicate	CZK 200 <sup>3)</sup>
Issuing a replacement card after blacklisting	CZK 200 <sup>3)</sup>
Emergency Cash Advance	CZK 3,500 <sup>3)</sup>
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 <sup>4)</sup>	free of charge
Incoming Express Payment to the card credited to the current account kept with KB, along with which the card is issued <sup>4)</sup>	1 %, min. CZK 29

1) The shared ATM's network includes ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank.

2) For Selected european states see KB Price list, part Explanation of Used Abbreviations and Terms.

3) The fee shall be returned in case of the Profi Merlin property insurance.

4) 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.

Other cards	
Issuing of card	e-Card
Annual fee for the card (unless it is part of the account)	CZK 65
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 <sup>1)</sup>
Non-standard change of a card parameters	CZK 69
Online change of card parameters	
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
Issuing a duplicate	-
Issuing a replacement card after blacklisting	CZK 200 <sup>1)</sup>
Incoming Payment to the card credited to the current account kept with KB, along with which the card is issued <sup>2)</sup>	free of charge
Incoming Express Payment to the card credited to the current account kept with KB, along with which the card is issued <sup>2)</sup>	1 %, min. CZK 29

1) The fee shall be returned in case of the Profi Merlin property insurance.

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.

Statements		
	Monthly fee	
	Personal collection at a branch	By post
Biweekly	CZK 360	CZK 160

## Financing

### EU Profi loans

Credit administration - in case of a contractually arranged credit amount up to CZK 1 mil. <sup>1)</sup>	CZK 300 monthly
Credit administration - in case of a contractually arranged credit amount above CZK 1 mil. <sup>1)</sup>	CZK 600 monthly

1) If the EU Profi Credit is provided along with the Profi Credit or another EU Profi Credit, the credit with a shorter maturity is administered for free.

### M-Profi loan, Profi loan MEDICUM

Credit administration - in case of a contractually arranged credit facility up to CZK 100 thousand <sup>1)</sup>	CZK 200 monthly
Credit administration - in case of a contractually arranged credit facility above CZK 100 thousand and up to CZK 1 mil. <sup>1)</sup>	CZK 300 monthly
Credit administration - in case of a contractually arranged credit facility above CZK 1 mil. <sup>1)</sup>	CZK 600 monthly

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

Credit administration <sup>1)</sup>	CZK 600 monthly
Administration of the credit with a state financial subsidy (subsidy pursuant to Governmental Decree No. 244/1995 Coll. as amended) <sup>2)</sup>	CZK 900 monthly

1) The fee is collected starting from the effective date of a credit contract for each calendar month or fraction of a month, throughout the duration of the credit transaction.

2) The fee is collected monthly, starting with the month in which the State Aid Agreement is executed until the month in which the State Aid Agreement is terminated. If the state financial aid interest rate is 0%, the fee for administering the credit support from the state financial aid shall be the same as the fee for administering the credit without any subsidy.

## Savings and Insurance

### Payment cards insurance

	Profi Merlin - individual - 1st option	Profi Merlin - individual - 2nd option
Insurance fee	CZK 348 yearly	CZK 588 yearly

### Accident insurance

	Profi Patron (collective) - 1st option	Profi Patron (collective) - 2nd option
Insurance fee	CZK 990 yearly	CZK 1,940 yearly

## Other Services

### File of non-executed payments

Contractually agreed keeping of the file of non-executed payments (monthly)	CZK 10,000
Itemized statement from a file of payments	CZK 400

## ABBREVIATIONS AND GENERAL PROVISIONS

### Explanation of Used Abbreviations and Terms

<b>Adjusting</b>	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.).
<b>ATM</b>	Automatic teller machine.
<b>AÚV</b>	Accrued interest.
<b>Banking services</b>	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.
<b>PSE</b>	Prague Stock Exchange.
<b>BD</b>	Housing Cooperative.
<b>BEST</b>	Banking Electronic System - a format of data transfer between a client and KB within direct banking.
<b>Current account</b>	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.
<b>Current balance</b>	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.
<b>BIC</b>	International identifier bank code (Business Identifier Code) that allows unique identification of the bank in the country (the bank's SWIFT address).
<b>CDS</b>	Central Depository of Securities
<b>Securities</b>	Physical (certificated) securities, book-entered securities or immobilized securities.
<b>CID</b>	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.
<b>CKB</b>	Headquarters of Komerční banka, a.s.
<b>ČNB</b>	Česká národní banka / Czech National Bank.
<b>EDI BEST</b>	Electronic Data Interchange Banking Electronic System - a format of data transfer between a client and KB within direct banking.
<b>EIB</b>	European Investment Bank.
<b>EL KB</b>	Expresní linka KB / KB Express Line.
<b>FNM</b>	Fond národního majetku / National Property Fund.
<b>FOO</b>	Natural person (physical entity) - non-business.
<b>FOP</b>	Natural person (Physical entity) - business.
<b>IBAN</b>	International Bank Account Number, used to uniquely identify a client's account, country and bank in which the client's account is held.
<b>ISIN</b>	International Security Identification Number.
<b>JB</b>	Other bank.
<b>KB</b>	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.
<b>KB PS</b>	KB Penzijní společnost, a.s.
<b>KBSK</b>	Komerční banka, a.s., a foreign bank subsidiary.
<b>KM</b>	Compatible media - a data transfer format.
<b>KP</b>	Komerční pojišťovna, a.s.
<b>MF of CR</b>	Ministry of Finance of the Czech Republic.
<b>MPSS</b>	Modrá pyramida stavební spořitelna, a.s.
<b>MT</b>	Message Type - a swift message type.
<b>Adjusted credit turnover with respect to the client</b>	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.
<b>Adjusted credit turnover with respect to the account</b>	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.

<b>BD</b>	Business Division.
<b>Personal certificate</b>	Electronic certificate linking the identification data of a client with his/her public electronic key.
<b>P-client</b>	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.
<b>per annum</b>	Annually.
<b>PIN</b>	Personal Identification Number.
<b>“OUR” Payment</b>	Fees charged by other domestic and foreign banks are paid by the payer (debtor). OUR can not be used for payments within the EEA.
<b>PO</b>	Legal entity.
<b>POB</b>	KB branch.
<b>Incentive</b>	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).
<b>RFT order</b>	Request for Transfer – a payment instruction in the SWIFT MT 101 format.
<b>PPN</b>	Suspension of the owner’s right to dispose of the investment instrument.
<b>Preclusive period of bank-bills</b>	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).
<b>Private placement</b>	A manner of offering and selling securities by non-public offering to a limited number of investors - in particular to clients of private banking.
<b>Direct banking</b>	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.
<b>SEPA Direct Debit</b>	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.
<b>SEPA payment</b>	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).
<b>SIPO</b>	Centralized collection of payments.
<b>KB Group</b>	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.
<b>SVJ</b>	Flat Owner Associations.
<b>SWIFT</b>	The Society for Worldwide Interbank Financial Telecommunication S.C.
<b>Selected european states (ATM cash withdrawal)</b>	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, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden) and selected european states Albania, Andorra, Belarus, Bosnia and Herzegovina, Kosovo, Moldavia, Monaco, Montenegro, North Macedonia, San Marino, Serbia, Switzerland, Ukraine, United Kingdom, Vatican).

## General Provisions

The services and products not listed in this "Price list for Entrepreneurs, enterprises and municipalities served by the Corporate and Business Divisions" shall be provided to the client from this segment for the price stated for a given service or product in the "Price list for Entrepreneurs, Enterprises and municipalities served by branches". Prices of all related services to such a product shall also be charged according to the "Price list for Entrepreneurs, Enterprises and municipalities served by branches", in which the given product is listed.

- 1.** A fee for bank services shall be collected in accordance with an agreement between KB and the client concerning the fee. In addition to the collected fee, the client is to pay a value added tax in case of taxable items of the Price list at the amount stated by Act No. 235/2004 Coll., as amended. The basis for the calculation of the value added tax is the total amount as per the Price list.
- 2a.** As for payments from abroad made in foreign currencies and in CZK as well as payments in a foreign currency made from another domestic bank, in case the minimum fee exceeds the payment amount, the fee is not charged (this does not apply to "small payments (q.v.)", to a single payment up to CZK 10,000 or equivalent made to the client per month, and to SEPA Direct Debit (q.v.)).
- 2b.** As for payments abroad made in CZK and in a foreign currency and domestic payments made in a foreign currency outside KB, the client shall pay the fee according to the selected type of a charge.
- 2c.** As for payments abroad made in CZK and in a foreign currency and domestic payments made in a foreign currency outside KB and labelled with the BEN or SHA charge code, the Client shall reimburse additional costs charged by other banks to KB (in case of small payments).
- 2d.** In case of payments’ initiation of on-line payments to the abroad via direct or mobile banking channels, the exchange rate margin is set in CZK.
- 2e.** The fee for a payment from/to abroad is calculated using the KB “mean” exchange rate.
- 3.** In addition to the fees stated in this Price list, KB is also entitled to charge the client with possible additional expenses required by other banks in connection with payment transactions, provided banking services, postage, and communication expenses. In addition to the fees listed in this Price list, KB is also entitled to ask the client to reimburse all the fees and charges paid to any administrative or other authority (e.g. a fee for an extract from the Commercial Register, from the civil registry, etc.) incurred while finding or verifying identification data and other similar data (in particular if the client fails to report a change of his/her domicile or a change in the data entered in the Commercial Register, if KB unofficially learns of the client's death, etc.).

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4. If the individual contracts for services entered by and between the client and the Bank contain the terms remuneration, charge or remittance, it is deemed to be the fee as per this Price list.
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5. The fees paid in CZK and collected in cash shall be rounded to the closest valid nominal value of the legal currency in circulation.
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6. The Bank accepts CZK and EUR coins only.
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7. If there are several fees applicable to a cash banking operation to be charged for a service on a day of operation, the Bank shall charge only the highest one to the client.
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