

## Costs and fees related to investment instruments

Komerční banka, a.s. (hereinafter as „KB“) is required to inform customers on costs and fees charged for provided investment services and/ or products (so called ex-ante information) according to act no. 256/2004 Coll., on Capital Market Business, § 15d and according to Article 50 of Commission Delegated Regulation (EU) 2017/565.

Below you will find respective information broken down to individual product categories.

The information below is an estimate of maximum costs and fees based on the price of products traded in past at common market conditions. The final costs for services and products may differ according to the circumstances of individual transaction. Apart from these costs and fees, KB and the customer may agree on other costs and fees charged for other related services.

Costs and fees are calculated at amount of CZK 250 000 (approximately EUR 10 000).

### Vanilla products

Maturity	Shorter than 1 year	From 1 year and up to 12 years	From 12 and up to 20 years	Longer than 20 years
Max Margin (v %) – product costs	1 %	1 % p.a.	12,5 %	15 %
Max Margin (in CZK) – costs of product	2 500	2 500	31 250	37 500
Costs of service (in %)	0	0	0	0
Costs of service (in CZK)	0	0	0	0
Total costs (in %)	1 %	1 % p.a.	12,5 %	15 %
Total costs (v CZK)	2 500	2 500	31 250	37 500

Vanilla interest and credit derivatives

Vanilla Equity derivatives

Vanilla commodity products based on indexes

Vanilla Deposits

### Specific cases of vanilla FX products

	FX Swap G10	FX Swap 10 Others	FX Forward a FX Option G10	FX Forward a FX Option Others
Max Margin (in %) – costs of product	0,5	1,5	1,5	4,5
Max Margin (in CZK) – costs of product	1250	3750	3750	11 250
Costs of service (in %)	0	0	0	0
Costs of service (in CZK)	0	0	0	0
Total costs (in %)	0,5	1,5	1,5	4,5

Total costs (in CZK)	1250	3750	3750	11 250
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G10: Shall one currency of the currency transaction be one of the following: USD, EUR, GBP, CHF, YEN, CAD, NOK, SEK, DKK, AUD, NZD.

## Bonds

	Government	Others
Max Margin (in %) – costs of product	0,5	1
Max Margin (in CZK) – costs of product	1250	2500
Costs of service (in %)	0	0
Costs of service (in CZK)	0	0
Total costs (in %)	0,5	1
Total costs (in CZK)	1250	2500

## Commodity derivatives

	Commodity derivatives	Commodity derivatives with an agricultural underlying asset
Max Margin (v %) – costs of product	1,5	2
Max Margin (in CZK) – costs of product	3750	5000
Costs of service (in %)	0	0
Costs of service (in CZK)	0	0
Total costs (in %)	1,5	2
Total costs (in CZK)	3750	5000

## Certificates

Following costs cover not only margin of Komerční banka, a.s. but also possible costs and fees.

	0 - 1 year	2 years	3 years	4 years	More than 4 years
Max Margin (in %) – costs of product	2,5	4	6	7	7% + 1 p.a. over 4 years (e.g. 8 % for 5 years)
Max Margin (in CZK) – costs of product	6250	10 000	15 000	17 500	17 500 + 1 p.a. (e.g. 20 000)
Costs of service (in %)	0	0	0	0	0
Costs of service (in CZK)	0	0	0	0	0
Total costs (in %)	2,5	4	6	7	7% + 1 p.a. over 4 years (e.g. 8 % for 5 years)

Total costs (in CZK)	6250	10 000	15 000	17 500	17 500 + 1 p.a. (e.g. 20 000)
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### Structured products

	0 - 1 year	2 years	3 years	4 years	More than 4 years
Max Margin (in %) – costs of product	2,5	4	6	7	7% + 1 p.a. over 4 years (e.g. 8 % for 5 years)
Max Margin (in CZK) – costs of product	6250	10 000	15 000	17 500	17 500 + 1 p.a. (e.g. 20 000)
Costs of service (in %)	0	0	0	0	0
Costs of service (in CZK)	0	0	0	0	0
Total costs (in %)	2,5	4	6	7	7% + 1 p.a. over 4 years (e.g. 8 % for 5 years)
Total costs (in CZK)	6250	10 000	15 000	17 500	17 500 + 1 p.a. (e.g. 20 000)