

PRICE LIST OF SERVICES OF PPF banka a.s. for Legal Entities

Contents

	Page
1. Payment accounts in CZK	2
1.1. Legal entities	2
1.2. Foundations and Endowment funds	2
2. Payment accounts in foreign currency	2
2.1. Legal entities, foundations and endowment funds	2
3. Term deposits and Deposit notes	3
3.1. Term deposits with a fixed term in CZK and foreign currencies	3
3.2. Term deposits with a recurring period (Revolving TD) in CZK and foreign currencies	3
3.3. Deposit note in CZK and foreign currencies	3
4. Payments	3
4.1. Domestic cashless payments	3
4.2. Foreign cashless payments	4
4.3. Cash payments	5
5. Documentary operations	6
5.1. Export and domestic SUPPLIER letters of credit	6
5.2. Import and domestic CUSTOMER letters of credit	6
5.3. COLLECTIONS and BILLS OF EXCHANGE under documentary collection	6
5.4. Other Services	7
6. Payment cards	7
6.1. Maintenance of payment cards	7
6.2. Payment card insurance	7
6.3. Payment card usage	7
6.4. Other services connected with payment cards	7
7. Electronic banking	8
7.1. Homebanking	8
7.2. Internetbanking	8
8. Credit transactions	8
9. Capital and money market services	9
9.1. Fees for the Provision of the purchase or sale of domestic and foreign shares and other equity securities tradeable on the domestic Regulated Market	9
9.2. Fees for the Provision of transactions in foreign shares and other equity securities trade on foreign markets	9
9.3. Fees for the Provision of the purchase or sale of domestic and foreign bonds	10
9.4. Fees for the performance of an Order for the settlement of a transaction	10
9.5. Fees for Provision of a transaction and Settlement of a transaction on a money market	10
9.6. Fees for maintaining records and for settling transactions at the CSD and other CSD services*)	11
9.7. Fees for Administration of Investment Instruments and settlement of transactions	11
9.8. Fees for Safekeeping of securities	12
9.9. Common provisions and other conditions applying to capital and money market services	12
10. Bank information	12
10.1. Issuance of bank information and references regarding a Client of the Bank	12
11. Other services and fees	12
12. Accounts for depositing / rating registered capital prior to incorporation	12
13. Safety deposit boxes	13
14. General provisions	13

1. Payment accounts in CZK						
1.1. Legal entities						
1.1.1.	Account opening	free of charge				
1.1.2.	Account maintenance (monthly fee)	100 CZK				
1.1.3.	Account closing	free of charge				
		Electronic via Homebanking	Electronic via email	In person	By mail	Foreign mail
1.1.4. Account statement, according to frequency (monthly fee) *						
1.1.4.1.	Daily (when there is account activity)	free of charge	free of charge	400 CZK	400 CZK	600 CZK
1.1.4.2.	Weekly (for each calendar week)	free of charge	free of charge	300 CZK	300 CZK	500 CZK
1.1.4.3.	Monthly	free of charge	free of charge	150 CZK	150 CZK	350 CZK
1.1.4.4.	Quarterly / Annually	free of charge	free of charge	100 CZK	100 CZK	300 CZK
* Legal entities - small businesses can receive statements only on a daily, weekly or monthly basis.						
1.1.5. Account statement in MT940 format						
1.1.5.1.	Setting up MT940 service	1 000 CZK				
1.1.5.2.	Generation and sending of MT940	500 CZK/month				
1.2. Foundations and endowment funds						
1.2.1.	Account opening	free of charge				
1.2.2.	Account maintenance	free of charge				
1.2.3.	Account closing	free of charge				
		Electronic via Homebanking	Electronic via email	In person	By mail	Foreign mail
1.2.4. Account statement, according to frequency (monthly fee)						
1.2.4.1.	Daily (when there is account activity)	free of charge				
1.2.4.2.	Weekly (for each calendar week)	free of charge				
1.2.4.3.	Monthly	free of charge				
1.2.4.4.	Quarterly / Annually	free of charge				
1.2.5. Account statement in MT940 format						
1.2.5.1.	Setting up MT940 service	1 000 CZK				
1.2.5.2.	Generation and sending of MT940	500 CZK/month				
2. Payment accounts in foreign currency						
2.1. Legal entities Foundations and endowment funds						
2.1.1.	Account opening	free of charge				
2.1.2.	Account maintenance (monthly fee) in currencies EUR / USD / GBP / CHF / RUB	4 EUR / 5 USD / 4 GBP / 6 CHF / 160 RUB				
2.1.3.	Account maintenance in other individually defined currencies	free of charge				
2.1.4.	Account closing	free of charge				
		Electronic via Homebanking	Electronic via email	In person	By mail	Foreign mail
2.1.5. Account statement in EUR, according to frequency (monthly fee) *						
2.1.5.1.	Daily (when there is account activity)	free of charge	free of charge	12 EUR	12 EUR	20 EUR
2.1.5.2.	Weekly (for each calendar week)	free of charge	free of charge	10 EUR	10 EUR	18 EUR
2.1.5.3.	Monthly	free of charge	free of charge	8 EUR	8 EUR	16 EUR
2.1.5.4.	Quarterly / Annually	free of charge	free of charge	4 EUR	4 EUR	12 EUR
2.1.6. Account statement in USD, according to frequency (monthly fee) *						
2.1.6.1.	Daily (when there is account activity)	free of charge	free of charge	15 USD	15 USD	26 USD
2.1.6.2.	Weekly (for each calendar week)	free of charge	free of charge	13 USD	13 USD	24 USD
2.1.6.3.	Monthly	free of charge	free of charge	11 USD	11 USD	22 USD
2.1.6.4.	Quarterly / Annually	free of charge	free of charge	7 USD	7 USD	18 USD
2.1.7. Account statement in GBP, according to frequency (monthly fee) *						
2.1.7.1.	Daily (when there is account activity)	free of charge	free of charge	12 GBP	12 GBP	20 GBP
2.1.7.2.	Weekly (for each calendar week)	free of charge	free of charge	10 GBP	10 GBP	18 GBP
2.1.7.3.	Monthly	free of charge	free of charge	8 GBP	8 GBP	16 GBP
2.1.7.4.	Quarterly / Annually	free of charge	free of charge	4 GBP	4 GBP	12 GBP
2.1.8. Account statement in CHF, according to frequency (monthly fee) *						

2.1.8.1.	Daily (when there is account activity)	free of charge	free of charge	18 CHF	18 CHF	32 CHF
2.1.8.2.	Weekly (for each calendar week)	free of charge	free of charge	16 CHF	16 CHF	30 CHF
2.1.8.3.	Monthly	free of charge	free of charge	14 CHF	14 CHF	28 CHF
2.1.8.4.	Quarterly / Annually	free of charge	free of charge	10 CHF	10 CHF	24 CHF
2.1.9.	Account statement in RUB, according to frequency (monthly fee) *					
2.1.9.1.	Daily (when there is account activity)	free of charge	free of charge	640 RUB	640 RUB	960 RUB
2.1.9.2.	Weekly (for each calendar week)	free of charge	free of charge	480 RUB	480 RUB	800 RUB
2.1.9.3.	Monthly	free of charge	free of charge	240 RUB	240 RUB	560 RUB
2.1.9.4.	Quarterly / Annually	free of charge	free of charge	160 RUB	160 RUB	480 RUB
2.1.10.	Account statement for accounts in other individually defined currencies *					
		free of charge				
* Legal entities - small businesses can receive statements only on a daily, weekly or monthly basis.						
2.1.11.	Account statement in MT940 format in EUR					
2.1.11.1.	Setting up MT940 service	40 EUR				
2.1.11.2.	Generation and sending of MT940	20 EUR/month				
2.1.12.	Account statement in MT940 format in USD					
2.1.12.1.	Setting up MT940 service	40 USD				
2.1.12.2.	Generation and sending of MT940	20 USD/ month				
2.1.13.	Account statement in MT940 format in GBP					
2.1.13.1.	Setting up MT940 service	30 GBP				
2.1.13.2.	Generation and sending of MT940	15 GBP/ month				
2.1.14.	Account statement in MT940 format in CHF					
2.1.14.1.	Setting up MT940 service	40 CHF				
2.1.14.2.	Generation and sending of MT940	20 CHF/month				
2.1.15.	Account statement in MT940 format in RUB					
2.1.15.1.	Setting up MT940 service	2200 RUB				
2.1.15.2.	Generation and sending of MT940	1100 RUB/ month				
2.1.16.	Account statement in MT940 format in other individually defined currencies					
		individually				
3. Term deposits and Deposit notes						
3.1.	Term deposits with a fixed term in CZK and foreign currencies					
3.1.1.	Deposit account opening and maintenance	free of charge				
3.1.2.	Deposit account statements	free of charge				
3.1.3.	Minimum amount of term deposit in CZK	10 000 CZK				
3.1.4.	Minimum amount of term deposit in a foreign currency	equivalent of 10 000 CZK				
3.1.5.	Premature termination of the agreed term	5% of amount withdrawn				
3.2.	Term deposits with a recurring period (Revolving TD) in CZK and foreign currencies					
3.2.1.	Deposit account opening and maintenance	free of charge				
3.2.2.	Deposit account statements	free of charge				
3.2.3.	Minimum amount of term deposit in CZK	10 000 CZK				
3.2.4.	Minimum amount of term deposit in a foreign currency	equivalent of 10 000 CZK				
3.2.5.	Premature termination of the agreed term	5% of amount withdrawn				
3.3.	Deposit note in CZK and foreign currencies					
3.3.1.	Minimum nominal value in CZK	5 000 000 CZK				
3.3.2.	Minimum nominal value in foreign currency	equivalent of 5 000 000 CZK				
3.3.3.	Custody and safekeeping of deposit note	free of charge				
4. Payments						
The cut-off time is the deadline for the receipt of a Payment Order by the Bank if the Time of Receipt of a Payment Order is to match the Maturity Date of the Payment Order.						
4.1.	Domestic cashless payments					
4.1.1.	Incoming Payment Transactions					
4.1.1.1.		within the Bank	free of charge			
4.1.1.2.		from a different Provider	4 CZK			
4.1.2.	Outgoing payments - standard					
4.1.2.1.	Electronic					
4.1.2.1.1.		within the Bank	free of charge			
4.1.2.1.2.		to a different Provider	5 CZK			

4.1.2.2.	Paper medium	
4.1.2.2.1.	within the Bank	45 CZK
4.1.2.2.2.	to a different Provider	45 CZK
Funds are debited from the Client's account on day D. The Beneficiary's Provider receives the Funds on day D+1.		
4.1.3.	Outgoing payments - express	
4.1.3.1.	Paper medium	200 CZK
4.1.3.2.	Electronic	100 CZK
4.1.3.3.	after cut-off time *	1 000 CZK
* Express Payment Transactions can be performed after the cut-off time only following prior agreement with the Bank. Performance of express Payment Transactions is conditional upon having a sufficient available balance on the account at the latest as of the cut-off time for the express Payment Transaction. Funds are debited from the Client's account on day D. The Beneficiary's Provider receives the Funds on day D and also credits them to the Beneficiary's account on day D. Express payments are not offered within the Bank - intrabank payments are always credited to accounts on day D (D+0) as standard. In exceptional cases a Payment Order may be delivered to the Bank by fax or email, subject to use of the correct numerical code.		
4.1.4.	Direct debit Payment Order	
4.1.4.1.	within the Bank	free of charge
4.1.4.2.	to a different Provider	free of charge
4.1.5.	Standing orders: payments and consent for direct debit	
4.1.5.1.	Electronic	
4.1.5.1.1.	Setting up a standing order	free of charge
4.1.5.1.2.	Changing / cancelling a standing order	free of charge
4.1.5.2.	Paper medium	
4.1.5.2.1.	Setting up / cancelling a standing order	free of charge
4.1.5.2.2.	Setting up / cancelling direct debit consent	free of charge
4.1.5.2.3.	Changing a standing order	20 CZK
4.1.5.2.4.	Changing direct debit consent	20 CZK
4.1.5.3.	Payments made on the basis of a standing order	
4.1.5.3.1.	within the Bank	free of charge
4.1.5.3.2.	to a different Provider	4 CZK
4.1.5.4.	Payment made after receiving the request for direct debit on the basis of consent to direct debit consent	
4.1.5.4.1.	within the Bank	free of charge
4.1.5.4.2.	to a different Provider	4 CZK
4.1.6.	Other domestic payment services	
4.1.6.1.	Revocation of a Payment Order prior to the Maturity Date	free of charge
4.1.6.2.	Cancelling a Payment Order on the Maturity Date (following prior agreement with the Bank), fee per individual order	100 CZK
4.1.6.3.	Confirmation of performance of a Payment Transaction issued at a Client's request	100 CZK
4.1.6.4.	Notice of Payment Transaction not performed	free of charge
4.1.6.5.	Complaint of Payment Transaction on the Client's request	free of charge
4.2.	Foreign cashless payments	
4.2.1.	Intrabank transfers between accounts held at the Bank	
4.2.1.1.	Electronic	150 CZK
4.2.1.2.	Paper medium	200 CZK
D is the day on which Funds are debited from the Client's account. The Bank will also credit the Funds to the Beneficiary's account on day D.		
4.2.2.	Foreign incoming Payment Transactions in CZK and foreign currencies, or domestic incoming Payment Transactions in foreign currencies	
4.2.2.1.	SEPA Payment Transactions	200 CZK
4.2.2.2.	Foreign Payment Transactions, with charging options SHA and BEN,	1 200 CZK
	Foreign Payment Transactions, with charging option OUR	free of charge
	Fees not paid by Payer's bank for incoming payments in the case of the charging option OUR	full amount
D is the day when the Funds were credited to the Bank's Nostro Account. In order for an incoming Payment Transaction with express foreign exchange to be performed on day D		

(following prior agreement with the Bank) the payment instruction from the other Provider must be delivered to the Bank on day D by 4.00 p.m.

4.2.3.	Foreign outgoing Payment Transactions in CZK and foreign currencies, or domestic outgoing Payment Transactions in foreign currencies	
4.2.3.1.	Electronic	
4.2.3.1.1.	SEPA Payment Transactions	200 CZK
4.2.3.1.2.	Foreign Payment Transactions	1 500 CZK + any fees of other banks in the case of the charging option OUR
4.2.3.2.	Paper medium	
4.2.3.2.1.	SEPA Payment Transactions	350 CZK
4.2.3.2.2.	ForeignPayment Transactions	1 500 CZK + any fees of other banks in the case of the charging option OUR
D is the day on which Funds are debited from the Client's account.		
4.2.4.	Other foreign payment services	
4.2.4.1.	Surcharge for the performance of a Payment Order received after the cut-off time (following prior agreement with the Bank)	1 000 CZK
4.2.4.2.	Surcharge for an earlier value date (following prior agreement with the Bank)	1 000 CZK
4.2.4.3.	Revocation of a Payment Order prior to the Maturity Date (following prior agreement with the Bank)	free of charge
4.2.4.4.	Cancellation of a Payment Order on the Maturity Date (following prior agreement with the Bank)	500 CZK
4.2.4.5.	Cancellation of a performed Payment Transaction (following prior agreement with the Bank), without guarantee	500 CZK + any fees of other banks
4.2.4.6.	Change of a realized payment instruction at the Client's request	500 CZK + any fees of other banks
4.2.4.7.	Investigation of an outgoing Payment Transaction based on a request from another bank for additional information to Client's payment instruction	500 CZK + any fees of other banks
4.2.4.8.	Complaint of Payment Transaction on the Client's request	500 CZK + fees of other banks in the event of an unjustified complaint, free in the event of a justified complaint
4.2.4.9.	Delivery of additional information on performed Payment Transaction to the Client on its request	500 CZK + any fees of other banks
4.2.4.10.	Confirmation of performance of a Payment Transaction issued at a Client's request	100 CZK
4.2.4.11.	Returned Payment Transaction	500 CZK + any fees of other banks
4.3.	Cash payments	
4.3.1.	Cash operations in CZK	
4.3.1.1.	Cash deposits in CZK to an account in any currency	free of charge
4.3.1.2.	Cash deposits in CZK - repayments of revolving credit and/or credit card debt made in cash by a third party (the depositor is neither the owner nor a person authorised to handle the account to which the cash deposit is being made)	100 CZK
4.3.1.3.	Cash withdrawals in CZK from an account held in CZK	free of charge
4.3.1.4.	Cash deposits and withdrawals - deposit account	free of charge
4.3.1.5.	Exchange of routinely damaged, incomplete or invalid banknotes and coins	free of charge
4.3.1.6.	Exchange of commemorative coins	free of charge
4.3.1.7.	Exchange of banknotes and coins sorted by denomination	
	up to 100 pcs of one denomination	free of charge
	over 100 pcs, for each 100 pcs (rounded up) of one denomination	50 CZK
4.3.1.8.	Exchange of banknotes and coins not sorted by denomination (following prior agreement with the Bank)	
	for each 100 pcs (rounded up)	100 CZK
4.3.2.	Cash operations in foreign currencies – EUR / USD / GBP / CHF	
4.3.2.1.	Cash deposits and withdrawals to a deposit account in any	free of charge

	currency	
4.3.2.2.	Cash deposits to an account in any currency	free of charge
4.3.2.3.	Cash withdrawals from an account	free of charge
4.3.2.4.	Cash withdrawals exceeding, individually or in total for one (1) Business day, amount of CZK 500,000 or its equivalent in a foreign currency	0,20% of the amount withdrawn within one (1) Business day
4.3.2.5.	Failure to withdraw or recalling of notified cash withdrawal exceeding amount of CZK 500,000 or its equivalent in a foreign currency on a relevant day notified by the Client (for each unrealized cash withdrawal)	1% of the amount not withdrawn
4.3.3.	Foreign exchange services – in EUR / USD / GBP / CHF	
4.3.3.1.	Purchase of foreign currencies	2%
4.3.3.2.	Sale of foreign currencies for CZK	1%
5. Documentary operations		
5.1.	Export and domestic SUPPLIER letters of credit	
5.1.1.	Advising or increasing the L/C amount	0.10%, min. 600 CZK
5.1.2.	Confirmation/deferred maturity – depending on the level of credit risk assumed from the issuing bank and country	individual basis
5.1.3.	Acceptance of documents, examination and payment	0.30%, min. 1 500 CZK
5.1.4.	Acceptance of documents, examination and payment (L/C in CZK)	0.20%, min. 1 000 CZK
5.1.5.	Amendment of L/C; for each amendment (except for increases)	1 000 CZK
5.1.6.	Assignment of the proceeds of a L/C (including performing payment)	1 000 CZK
5.1.7.	Release of goods consigned to the Bank	500 CZK
5.1.8.	Transfer of L/C	0.20%, min. 1 500 CZK
5.1.9.	Pre-examination of documents	1 200 CZK
Accepted documentary Payment Orders are subject to the above stated fees for export and domestic supplier L/Cs.		
5.2.	Import and domestic CUSTOMER letters of credit	
5.2.1.	Opening, increasing and extension	0.30%, min. 1 500 CZK for the first quarter + 0.15%, min. 1 000 CZK for each additional (commenced) quarter (+ a risk surcharge depending on the credit risk level)
5.2.2.	Deferred payment date/maturity	0.30%, min. 1 500 CZK for each (commenced) quarter (+ a risk surcharge depending on the credit risk level + fees for acceptance of documents, examination and payment)
5.2.3.	Acceptance of documents, examination and payment	0.30%, min. 1 500 CZK
5.2.4.	Acceptance of documents, examination and payment (L/C in CZK)	0.20%, min. 1 000 CZK
5.2.5.	Amendment of L/C; for each amendment (except for increases)	1 000 CZK
5.2.6.	Release of goods consigned to the Bank	500 CZK
5.3.	COLLECTIONS and BILLS OF EXCHANGE under documentary collection	
5.3.1.	Processing of collection, international return of unpaid documents, issuance of documents without payment	0.30%, min. 1 000 CZK max. 25 000 CZK
5.3.2.	Processing of domestic collection in CZK, arranging collection of domestic bills of exchange	0.20%, min. 1 000 CZK
5.3.3.	Arranging acceptance of bills of exchange*	
	bill of exchange with a bill amount in CZK	500 CZK
	bill of exchange with a bill amount in EUR	20 EUR
	bill of exchange with a bill amount in USD	30 USD
5.3.4.	Acting as intermediary in protests for non-payment of a bill of exchange + any expenses connected with protesting bills of exchange**	
	bill of exchange with a bill amount in CZK	1 000 CZK
	bill of exchange with a bill amount in EUR	40 EUR

	bill of exchange with a bill amount in USD	60 USD
5.3.5.	Release of goods consigned to the Bank	500 CZK
5.3.6.	Domestic collection in connection with the handover of a registration certificate	400 CZK
5.3.7.	Change of collection conditions, demands for payment	250 CZK
*If an accepted bill of exchange is kept with the collecting/presenting bank until maturity, acceptance is arranged free of charge.		
**Non-clients are required to make an advance deposit of 3 500 CZK against notary's fees.		
5.4. Other services*		
5.4.1.	Expenses for SWIFT	150 CZK
5.4.2.	Expenses for courier services and any other delivery services	Actual costs
*The prices will be factored in during the provision of the respective service.		
6. Payment cards		
6.1. Maintenance of payment cards		
6.1.1. MasterCard Electronic (issuance terminated from 1.6.2017)		
	Commercial	40 CZK/month
6.1.2. MasterCard Embossed		
	Commercial	100 CZK/month
6.1.3. MasterCard Gold (payment card includes TOP international travel insurance - the monthly charge of 87 CZK is included in the price of the payment card)		
	Commercial	480 CZK/month
6.2. Payment card insurance		
6.2.1. International travel insurance		
6.2.1.1.	Quality	36 CZK/month
6.2.2. Insurance for unauthorised use of payment cards as a result of loss or theft		
6.2.2.1.	Basic	10 CZK/month
6.2.2.2.	Standard	25 CZK/month
6.2.2.3.	Standard Plus	40 CZK/month
6.2.2.4.	Extra	75 CZK/month
6.3. Payment card usage		
6.3.1. Card use in the Czech Republic		
6.3.1.1.	Payments for goods and services	free of charge
6.3.1.2.	Cash withdrawal from ATMs	30 CZK
6.3.1.3.	Cash withdrawal at counters of the Bank	service not provided
6.3.1.4.	Cash withdrawal at counters of other banks/exchange offices - Cash Advance	150 CZK + 0.50% of amount drawn
6.3.2. Card use abroad		
6.3.2.1.	Payments for goods and services	free of charge
6.3.2.2.	Cash withdrawal from ATMs	100 CZK + 0.50% of amount drawn
6.3.2.3.	Cash withdrawal at counters of other banks/exchange offices - Cash Advance	200 CZK + 0.50% of amount drawn
6.4. Other services connected with payment cards		
6.4.1.	Charge for withdrawals at ATMs	free of charge
6.4.2.	Charge for payments for goods and services	free of charge
6.4.3.	Express issue of a payment card	500 CZK
6.4.4.	Re-issuance of a PIN	200 CZK
6.4.5.	Early Renewal or Duplicate of a payment card	200 CZK
6.4.6.	Change of limit at the Client's request	free of charge
6.4.7.	Claim of payment card transaction	free of charge + any fees of other banks
6.4.8.	Request of documentation in regard to a business transaction at the Client's request	200 CZK + any fees of other banks
6.4.9.	Permanent limitation on Card validity	free of charge
6.4.10.	Balance inquiry at an ATM	10 CZK
6.4.11.	Change of PIN at an ATM	free of charge
6.4.12.	Sending SMS notification on Payment Transaction performed by the payment card	3 CZK/SMS

7. Electronic banking

7.1. Homebanking		
7.1.1.	Setting up Homebanking services	3 000 CZK per 1 installation
7.1.2.	Use of Homebanking services (including consultation and maintenance)	300 CZK/month
7.1.3.	Technical services and repairs performed at the Client's premises in cases for which the Bank is not at fault	300 CZK ¹⁾ for each (commenced) hour
7.2. Internetbanking		
7.2.1.	Setting up Internetbanking services	free of charge
7.2.2.	Use of Internetbanking services (including the sending of an SMS code to a domestic telephone number)	100 CZK/month
7.2.3.	Purchase of Hardware OTP Token	1 200 CZK/pc
7.2.4.	Technical services and repairs performed at the Client's premises in cases for which the Bank is not at fault	300 CZK ¹⁾ for each (commenced) hour
7.2.5.	Sending email notifications set up by the Client in Internetbanking	free of charge
7.2.6.	Sending SMS notifications of User logins to Internetbanking	free of charge
7.2.7.	Sending other SMS notifications set up by the Client in Internetbanking	3 CZK/SMS
¹⁾ + 21% VAT		
8. Credit transactions		
8.1.	Introductory information about the services of the Bank	free of charge
8.2.	Assessment of applications for credit or guarantees	individual basis
8.3.	Preparation of contractual documents	individual basis
8.4.	Promise of credit or guarantee	individual basis
8.5.	Commitment fee for provided guarantee	individual basis
8.6.	Opening of credit account	free of charge
8.7.	Credit management	
	credit provided in CZK	300 CZK/month
	credit provided in EUR	12 EUR/month
	credit provided in USD	15 USD/month
	credit provided in RUB	500 RUB/month
	credit provided in a currency other than those listed above	300 CZK/month
8.8.	Services associated with agent's activities	free of charge
8.9	Preparation of amendment to agreements at the Client's request	individual basis
8.10	Contractual penalty for breach of obligation	1% of Loan Amount or the amount of the guarantee or letter of credit, min. 50 000 CZK
8.11	Fees for commitment of funds	agreed on an individual basis, maximally in the amount of the interest rate specified in the Credit Agreement; determined according to the amount of the unused line of credit

9. Capital and money market services
9.1. Fees for the Provision of the purchase or sale of domestic and foreign shares and other equity securities tradeable on the domestic Regulated Market

Submission of an Order for provision of the purchase or sale of an Investment Instrument, its modification or cancellation is free of charge. Fee is charged for the Provision of the purchase and sale of shares and other equity securities based on the size of the transaction. Fee is calculated separately for each transaction according to the table below. No minimum Fee is specified.

	Size of Transaction - lower and upper bounds in CZK (from - to)	Fixed amount + percentage of the amount exceeding the lower bound in CZK
	0 - 100 000	0 + 2.00%
	100 001 - 500 000	2 000 + 1.00%
	500 001 - 1 000 000	6 000 + 0.80%
	1 000 001 - 5 000 000	10 000 + 0.50%
	5 000 001 - 10 000 000	30 000 + 0.20%
	10 000 001 - 50 000 000	40 000 + 0.10%
	50 000 001 - 100 000 000	80 000 + 0.05%
	100 000 001 and above	105 000 + 0.00%

Fees and Costs connected with performing transactions:

The Fees of the PSE and CSD are not included in the Fee and will be paid separately in the amount in which they are charged to the Bank.

The current values of these Fees are published on the internet at:

http://www.cdcp.cz/CDCP_downloads/Rules_Regulation/ENG/CDCP_price_list.pdf and

<http://ftp.pse.cz/Info.bas/Cz/Predpisy/sazeb.pdf>.

In cases where a Dealer arranges the Provision of the purchase or sale of Investment Instruments at the CSD for a Client without Administration of such Investment Instruments, the Client is also charged the Fee according to point 9.6. below.

9.2. Fees for the Provision of transactions in foreign shares and other equity securities traded on foreign markets

Submission of an Order for provision of the purchase or sale of an Investment Instrument, its modification or cancellation is free of charge. Fee is charged for the Provision of the purchase and sale of shares and other equity securities based on the size of the transaction in a given currency. Fee is calculated separately for each transaction according to the table below.

9.2.1.	Shares - developed markets		Percentage of amount
	Type of security	Size of transaction performed	
	USA	without differentiation	0.60%
	Great Britain	without differentiation	0.60%
	Austria	without differentiation	0.66%
	Luxembourg	without differentiation	0.60%
	Belgium	without differentiation	0.60%
	Denmark	without differentiation	0.60%
	Finland	without differentiation	0.60%
	France	without differentiation	0.60%
	Germany	without differentiation	0.60%
	Netherlands	without differentiation	0.60%
	Italy	without differentiation	0.60%
	Norway	without differentiation	0.60%
	Portugal	without differentiation	0.60%
	Spain	without differentiation	0.60%
	Sweden	without differentiation	0.60%
	Switzerland	without differentiation	0.60%
	Ireland	without differentiation	0.60%

9.2.2.	Shares - emerging markets		Percentage of amount
	Type of security	Size of transaction performed	
	Poland	without differentiation	0.90%
	Romania	without differentiation	1.00%
	Turkey	without differentiation	0.90%
	Hungary	without differentiation	0.90%
	Russia	without differentiation	0.90%
	Greece	without differentiation	0.90%
	Slovakia	without differentiation	0.90%
9.2.3.	Transactions with ADR and GDR		Percentage of amount
	Type of security	Size of transaction performed	
	ADR and GDR	up to and incl.3 mil. USD	0.60%
	ADR and GDR	above 3 mil. USD	0.30%

For other markets not shown in the table, Fee is determined on an individual basis (the Client will be informed of the amount of the Fee prior to the provision of the relevant investment service).

The minimum Fee of the Bank is 180 USD for the Trading Venues Amex, Nyse and Nasdaq and 180 EUR for European Trading Venues/markets per transaction.

Fees and Costs connected with performing transactions:

The Fees of Trading Venues and third parties (e.g. securities dealers) connected with the Provision of the purchase or sale of foreign shares and other equity securities are included in the Fee of the Bank. Their current values are published on the websites of the respective Trading Venues and third parties. The amounts of the Fees of Trading Venues and third parties are available via the internet on the websites of the respective Trading Venues and third parties. Information about such third parties, their websites where the tariffs of their fees are published, and potentially about the tariffs themselves is available from Bank employees.

Fee may include additional fees and costs connected with the specifics of performing transactions at particular Trading Venues (including, without limitation to Stamp Duty, fees for the registration of securities, notary's fees, costs for postal and courier services etc.). These fees and costs will be paid by the Client separately in the amount in which they are charged to the Bank.

9.3. Fees for the Provision of the purchase or sale of domestic and foreign bonds

Submission of an order for provision of the purchase or sale of an Investment Instrument, its modification or cancellation is free or charge. Fee is charged for the Provision of the purchase and sale of bonds based on the size of the transaction. Fee is calculated separately for each transaction according to the table below. No minimum Fee is specified.

Size of transaction		Fee of the Bank
Lower bound	Upper bound	Percentage of amount
0 CZK	unlimited	0.02%

Fees and Costs connected with performing transactions:

The Fees of the PSE and CSD are not included in the Fee of the Bank and will be paid separately by the Client in the amount in which they are charged to the Bank.

The current values of these Fees are published on the internet at:

http://www.cdcp.cz/CDCP_downloads/Rules_Regulation/ENG/CDCP_price_list.pdf and

<http://ftp.pse.cz/Info.bas/Cz/Predpisy/sazeb.pdf>.

In cases where a Dealer arranges the Provision of the purchase or sale of domestic bonds at the CSD for a Client without Administration of such Investment Instruments, the Client is also charged the Fee according to point 9.6. below.

9.4. Fees for the performance of an Order for the settlement of a transaction *)

9.4.1.	Performance of each Order for the settlement of a transaction	1 000 CZK
--------	---	-----------

Fees and Costs connected with performing Orders to Settle transactions:

The Fees of the CSD and Fees of other Settlement Systems. Authorised Administrators and Secondary Administrators are not included in the Fee of the Bank and will be paid separately by the Client in the amount in which they are charged to the Bank.

The current values of these Fees are published on the internet at:

http://www.cdcp.cz/CDCP_downloads/Rules_Regulation/ENG/CDCP_price_list.pdf and

<http://www.clearstream.com/ci/dispatch/en/subcat/7PMJC7029MMIS>.

*) This is charged if a Dealer does not arrange the provision of transactions and the administration of securities for a Client at the same time.

9.5. Fees for Provision of a transaction and Settlement of a transaction on a money market			
9.5.1. Deposits and treasury notes			
9.5.1.1.	Fees for Provision of a transaction or Settlement of a transaction with a depository institution	200 CZK/transaction	
9.5.1.2.	Fees for Provision of a transaction or Settlement of a transaction	4 basis points p.a. of the CZK equivalent of the value of the concluded transaction	
9.5.2. FX market			
9.5.2.1.	Fees for Provision of a transaction or Settlement of a transaction with a depository institution	200 CZK/transaction	
9.5.2.2.	Fees for Provision of a transaction or Settlement of a transaction	4 basis points p.a. of the CZK equivalent of the value of the concluded transaction	
9.6. Fees for maintaining records and for settling transactions at the CSD and other CSD services*)			
	Country/Market	Fees for maintaining records (% p.a.)	Fees for processing transactions (CZK)
9.6.1.	Czech Republic - Central Register - shares	0.040	500 CZK
9.6.2.	Czech Republic - Central Register - bonds	0.015	500 CZK
9.6.3.	Czech Republic - independent register	0.040	500 CZK
9.6.4.	Other CSD services		as per CSD price list
<p>The Bank's Fee for maintaining records is calculated on a daily basis from the market value of the relevant securities.</p> <p>Where a security does not have a market value, the face value of the security will be used for valuation and for calculating the fee. In the case of debt securities registered with the CSD, Fee for maintaining records is calculated on a daily basis from the face value of the securities.</p> <p>The above Fees and the Bank's Fees for maintaining records do not include VAT, which will be added at the relevant rate where applicable.</p> <p>*) This is charged if a Dealer handles the provision and settlement of transactions at the CSD for a Client without securities administration.</p>			
9.7. Fees for Administration of Investment Instruments and settlement of transactions			
	Country/Market	Fees for administration (% p.a.)	Fees for processing transactions (CZK)
9.7.1.	Czech Republic - Central Register - shares	0.050	500 CZK
9.7.2.	Czech Republic - Central Register - bonds	0.020	500 CZK
9.7.3.	Czech Republic - independent register	0.050	500 CZK
9.7.4.	Eurobonds	0.022	1 200 CZK
9.7.5.	Ireland	0.046	1 950 CZK
9.7.6.	Italy	0.050	1 300 CZK
9.7.7.	Luxembourg	0.046	2 280 CZK
9.7.8.	Hungary	0.120	2 930 CZK
9.7.9.	Germany	0.025	1 000 CZK
9.7.10.	Netherlands	0.050	1 000 CZK
9.7.11.	Poland	0.130	2 000 CZK
9.7.12.	Austria	0.046	1 950 CZK
9.7.13.	Slovakia	0.160	2 600 CZK
9.7.14.	USA	0.022	1 000 CZK
9.7.15.	Great Britain	0.022	1 800 CZK
<p>The Fee of the Bank for the Administration of Investment Instruments is calculated on a daily basis from the market value of the relevant Investment Instruments.</p> <p>Where an Investment Instrument does not have a market value, the face value of the Investment Instrument will be used for valuation and for calculating the Fee. In the case of debt Investment Instruments whose administration is carried out at the CSD, Fee for Administration is calculated on a daily basis from the face value of the Investment Instruments.</p> <p>All other Fees and Costs of third parties arising in connection with the provision of the services involved in the Administration of Investment Instruments based on a relevant Client Agreement (such as Stamp Duty, financial transaction taxes, fees for the registration of securities, extraordinary fees of depository institutions, notary's s fees, costs for postal and courier services etc.) are not included in the Fee and will be paid separately by the Client in the amount in which they are charged to the Bank.</p> <p>The above Fees of the Bank and Fees in connection with the Administration of Investment Instruments do not include VAT, which will</p>			

be added at the relevant rate where applicable.		
9.8. Fees for Safekeeping of securities		
9.8.1.	Safekeeping of securities	0.1% p.a. of the face value of the securities
9.9. Common provisions and other conditions applying to capital and money market services		
<p>The Bank reserves the right to charge a lower Fee for any and all products and services than it would be entitled to charge according to this Price List of Services or, as the case may be, to waive its right to a Fee altogether.</p> <p>Fees of the Bank for services or for the Provision of transactions in Investment Instruments which are not specified in this Price List of Services shall be specified on an individual basis.</p> <p>The Bank advises Clients of the fact that additional costs, including taxes, may arise for Clients in connection with investment services or transactions involving Investment Instruments, which are not covered by the Bank and which it does not charge to Clients.</p>		
10. Bank information		
10.1. Issuance of bank information and references regarding a client of the Bank		
10.1.1.	Client account data, at the request of clients or third parties	1 000 CZK ¹⁾
10.1.2.	Other information (e.g. a credit assessment)	1 000 CZK ¹⁾
10.1.3.	Provision of bank information for the requirements of auditors	1 000 CZK ¹⁾
10.1.4.	Provision of bank information to authorised entities for the purpose of the enforcement of decisions	250 CZK ¹⁾
¹⁾ + 21% VAT		
11. Other services and fees		
11.1.	Duplicate account statement (per statement)	
11.1.1.	for up to the last 12 months	50 CZK
11.1.2.	for a period exceeding 12 months	200 CZK
11.2.	Issuance of a chequebook for an account	150 CZK
11.3.	Blocking of funds on an account (at the Client's request), including the issuance of confirmation	500 CZK
11.4.	Issuance of account balance confirmation	500 CZK
11.5.	Issuance of other types of confirmation at the client's request	200 CZK
11.6.	Administration of deposited contributions during company incorporation if Bank is the contribution administrator	individual basis
11.7.	Procurement of cheque collection	1% of the value of the cheque, min. 500 CZK, max. 5 000 CZK + the costs of the drawee bank and/or the collecting bank
11.8.	Processing of unpaid cheques taken over for collection	500 CZK + the costs of the drawee bank and/or the collecting bank
11.9.	Unjustified claims for cheque collection	500 CZK + the costs of the drawee bank and/or the collecting bank
11.10.	Above- average account balance	0,15% of the Above-average account balance
<p>Above-average account balance means positive difference between:</p> <p>(X) Actual total account balance and</p> <p>(Y) Average account balance.</p> <p>Actual total account balance means sum of account balances on all Payment accounts of the Client as of December 31 of a respective calendar year. This fee will not be charged if the Actual total account balance does not exceed CZK 100,000,000.</p> <p>Average account balance is the higher of the following amounts:</p> <p>(a) sum of account balances on all Payment accounts of the Client as of October 31 of a respective calendar year; or</p> <p>(b) sum of average account balances on all Payment accounts of the Client for the period from January 1 to October 31 of a respective calendar year, rounded to nearest million.</p> <p>For the purpose of calculation and payment of this fee account balances denominated in foreign currencies shall be converted to Czech crowns in the manner set out in the General business conditions of PPF bank a.s.</p>		
12. Accounts for depositing / raising registered capital prior to incorporation		
12.1.	Services connected with the opening and maintenance of a special account, including issuing certificates of confirmation	10 000 CZK

13. Safety deposit boxes

13.1.	A - Box height 48.5 mm	500 CZK/month ¹⁾
13.2.	B - Box height 98.5 mm	750 CZK/month ¹⁾
13.3.	C - Box height 148.5 mm	1 000 CZK/month ¹⁾
13.4.	D - Box height 198.5 mm	1 500 CZK/month ¹⁾
13.5.	Refundable deposit for keys to safety deposit boxes	5 000 CZK
¹⁾ + 21% VAT		

Safety deposit boxes are rented only to clients holding accounts with Bank

14. General provisions

14.1.	Where this Price List of Services states that prices are charged on a monthly basis, such prices are charged for every month commenced.
14.2.	Services not listed in this Price List of Services are charged by the Bank at the rate of 100 CZK per every 15 min. of work performed, or a fee is agreed on an individual basis with the Client.
14.3.	In addition to the fees and fees stated in this Price List of Services the Bank also charges any costs charged by foreign and domestic banks or other companies in connection with operations performed at the Client's request.
14.4.	In accordance with the Bank's business policy, different rates of fees and fees may be set for selected Clients.
14.5.	The Bank is entitled to charge the Above-average account balance fee as of the last Business day of a calendar month following December 31 of the calendar year as of which this fee is determined. The Bank is entitled to charge the Above-average account balance fee from an account designed by the Client for fee charging or, if there is no such account, from Client's CZK Payment account or, if there is no such CZK Payment account, from any other account determined by the Bank.