

## Price List of Services of PPF banka a.s. for Legal Entities

This price list applies to existing clients of PPF banka a.s., which was the first banking service is provided prior before July 1, 2010.

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1. Current accounts in CZK						
<b>1.1. Legal entities</b>						
1.1.1.	Account opening	free				
1.1.2.	Account maintenance	free				
1.1.3.	Account closing	free				
1.1.4.	Account statement according in the frequency (monthly fee) *	Electronically Homebanking	Electronically e-mail	In person	By mail	Foreign mail
1.1.4.1.	Daily (when account shows movement)	free	free	400 CZK	400 CZK	600 CZK
1.1.4.2.	Weekly (per calendar week)	free	free	300 CZK	300 CZK	500 CZK
1.1.4.3.	Monthly	free	free	150 CZK	150 CZK	350 CZK
1.1.4.4.	Quarterly / Annually	free	free	100 CZK	100 CZK	300 CZK
* Legal entities - small businesses are provided an extract in the frequencies of daily, weekly or monthly only.						
<b>1.2. Foundations and charity funds</b>						
1.2.1.	Account opening	free				
1.2.2.	Account maintenance	free				
1.2.3.	Account closing	free				
1.2.4.	Account statement according in the frequency (monthly fee)	Electronically Homebanking	Electronically e-mail	In person	By mail	
1.2.4.1.	Daily (when account shows movement)	free	free	free	free	
1.2.4.2.	Weekly (per calendar week)	free	free	free	free	
1.2.4.3.	Monthly	free	free	free	free	
1.2.4.4.	Quarterly / Annually	free	free	free	free	

2. Current accounts in foreign currencies						
<b>2.1. Legal entities</b>						
<b>Foundations and charity funds</b>						
2.1.1.	Account opening	free				
2.1.2.	Account maintenance	free				
2.1.3.	Account closing	free				
2.1.4.	Account statement in EUR according in the frequency (monthly fee) *	Electronically Homebanking	Electronically e-mail	In person	By mail	Foreign mail
2.1.4.1.	Daily (when account shows movement)	free	free	12 EUR	12 EUR	20 EUR
2.1.4.2.	Weekly (per calendar week)	free	free	10 EUR	10 EUR	18 EUR
2.1.4.3.	Monthly	free	free	8 EUR	8 EUR	16 EUR
2.1.4.4.	Quarterly / Annually	free	free	4 EUR	4 EUR	12 EUR
2.1.5.	Account statement in USD according in the frequency (monthly fee)					
2.1.5.1.	Daily (when account shows movement)	free	free	15 USD	15 USD	26 USD
2.1.5.2.	Weekly (per calendar week)	free	free	13 USD	13 USD	24 USD
2.1.5.3.	Monthly	free	free	11 USD	11 USD	22 USD
2.1.5.4.	Quarterly / Annually	free	free	7 USD	7 USD	18 USD
2.1.6.	Account statement in GBP according in the frequency (monthly fee)					
2.1.6.1.	Daily (when account shows movement)	free	free	12 GBP	12 GBP	20 GBP
2.1.6.2.	Weekly (per calendar week)	free	free	10 GBP	10 GBP	18 GBP
2.1.6.3.	Monthly	free	free	8 GBP	8 GBP	16 GBP
2.1.6.4.	Quarterly / Annually	free	free	4 GBP	4 GBP	12 GBP
2.1.7.	Account statement in CHF according in the frequency (monthly fee)					
2.1.7.1.	Daily (when account shows movement)	free	free	18 CHF	18 CHF	32 CHF
2.1.7.2.	Weekly (per calendar week)	free	free	16 CHF	16 CHF	30 CHF
2.1.7.3.	Monthly	free	free	14 CHF	14 CHF	28 CHF
2.1.7.4.	Quarterly / Annually	free	free	10 CHF	10 CHF	24 CHF
2.1.8.	Account statement in RUB according in the frequency (monthly fee)					
2.1.8.1.	Daily (when account shows movement)	free	free	640 RUB	640 RUB	960 RUB
2.1.8.2.	Weekly (per calendar week)	free	free	480 RUB	480 RUB	800 RUB
2.1.8.3.	Monthly	free	free	240 RUB	240 RUB	560 RUB
2.1.8.4.	Quarterly / Annually	free	free	160 RUB	160 RUB	480 RUB
2.1.9.	Account statement in other individually defined currencies	free				
* Legal entities - small businesses are provided an extract in the frequencies of daily, weekly or monthly only.						

3. Term deposits and Depository bills		
<b>3.1. Term deposits with a fixed term in CZK and foreign currencies</b>		
3.1.1.	Deposit account opening and maintenance	free
3.1.2.	Deposit account statements	free
3.1.3.	Minimal value of the term deposit in CZK	10,000 CZK
3.1.4.	Minimal value of the term deposit in a foreign currency	equivalent of 10,000 CZK
3.1.5.	Premature termination of the agreed term	5% of the collected amount
<b>3.2. Term deposits with a repetitive period (revolving TD) in CZK and foreign currencies</b>		
3.2.1.	Deposit account opening and maintenance	free
3.2.2.	Deposit account statements	free
3.2.3.	Minimal value of the term deposit in CZK	10,000 CZK
3.2.4.	Minimal value of the term deposit in a foreign currency	equivalent of 10,000 CZK
3.2.5.	Premature termination of the agreed term	5% of the collected amount
<b>3.3. Deposit Bill of Exchange in CZK and foreign currencies</b>		
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.	Depository bill custody	free

4. Payment system		
Cut-off time is the deadline for Payment Order acceptance by the Bank, so that the moment of acceptance of the Payment Order corresponds to the Maturity Date of the Payment Order.		
<b>4.1. Domestic cashless payments</b>		
<b>4.1.1. Incoming payments</b>		
4.1.1.1.	within the Bank	free
4.1.1.2.	from a different Provider	3.50 CZK
<b>4.1.2. Outgoing payments - standard</b>		
<b>4.1.2.1. Electronically</b>		
4.1.2.1.1.	within the Bank	free
4.1.2.1.2.	to a different Provider	4 CZK
<b>4.1.2.2. Paper medium</b>		
4.1.2.2.1.	within the Bank	20 CZK
4.1.2.2.2.	to a different Provider	20 CZK
The monetary funds are debited from the client's account on day D. The Recipient's Provider will receive the monetary funds on day D+1.		
<b>4.1.3. Outgoing payments - express</b>		
4.1.3.1.	Paper medium	200 CZK
4.1.3.2.	Electronically	100 CZK
4.1.3.3.	after cut-off time *	1000 CZK
* Express payment transactions may be performed only upon prior agreement with the Bank. Condition for the expression of the payment transaction is sufficient available balance in the account by the cut of time for express payment transaction. The monetary funds are debited from the Client's account on day D. The Recipient's Provider will receive the monetary funds on day D and will be credited to the Recipient's account also on day D. Express payments are not offered within the Bank - they are credited to the account always on day D (D+0) by standard. In exceptional cases, a Payment Order may be delivered to the Bank via fax, provided the correct fax code is use.		
<b>4.1.4. Direct debit payment order</b>		
4.1.4.1.	within the Bank	free
4.1.4.2.	to a different Provider	free
<b>4.1.5. Standing orders for payment/transfer and direct debit</b>		
<b>4.1.5.1. Paper medium</b>		
4.1.5.1.1.	Setup of a standing order	free
4.1.5.1.2.	Setup of direct debit	free
4.1.5.1.3.	Change/cancellation of a standing order	20 CZK
4.1.5.1.4.	Change/cancellation of direct debit	20 CZK
<b>4.1.5.2. Payment made on the basis of a standing order</b>		
4.1.5.2.1.	within the Bank	free
4.1.5.2.2.	to a different Provider	4 CZK
<b>4.1.5.3. Payment made on the basis of a direct debit order, arising from a standing order - direct debit approval</b>		
4.1.5.3.1.	within the Bank	free
4.1.5.3.2.	to a different Provider	4 CZK
<b>4.1.6. Other domestic payment system services</b>		
4.1.6.1.	Change/cancellation of a payment order before settlement (fee per item)	100 CZK
4.1.6.2.	Issue of payment transaction confirmation by the Client's request	100 CZK
4.1.6.3.	Notice of non-effected payment/transfer	free
4.1.6.4.	Non-supplementation of monetary funds to the client's account within 7 calendar days from the day of sending the notice	100 CZK
<b>4.2. Foreign cashless payments</b>		
<b>4.2.1. Intraday transfer between accounts maintained by the Bank (D+0)</b>		
4.2.1.1.	Electronically	free
4.2.1.2.	Paper medium	50 CZK
D is the day when the monetary funds are debited from the Client's account. The Bank will credit the monetary funds to the recipient's account also on day D.		
<b>4.2.2. Incoming payments from abroad in CZK and foreign currencies, or domestic incoming payments in foreign currencies</b>		
4.2.2.1.	Cross-border payments	150 CZK
4.2.2.2.	Other payments	175 CZK
D is the day when the monetary funds were credited to the Bank's nostro account. In order to process the incoming payment with reduced foreign exchange on day D (upon prior agreement with the Bank), the payment instruction from a different Provider must be delivered to the Bank by 3:00 pm on day D.		
<b>4.2.3. Payments outgoing abroad in CZK or foreign currencies, or outgoing domestic in foreign currencies</b>		
<b>4.2.3.1. Electronically</b>		
4.2.3.1.1.	cross-border payments	200 CZK
4.2.3.1.2.	other payments	250 CZK and contingent fees of the other banks for the OUR fee alternative
<b>4.2.3.2. Paper medium</b>		
4.2.3.2.1.	cross-border payments	350 CZK
4.2.3.2.2.	other payments	350 CZK and contingent fees of the other banks for the OUR fee alternative
D is the day when the monetary funds are debited from the Client's account.		
<b>4.2.4. Other foreign payment system services</b>		
4.2.4.1.	Extra fee for processing of a payment order delivered after the cut-off time (upon prior agreement with the bank)	1,000 CZK
4.2.4.2.	Fee for reduction of a foreign exchange (upon prior agreement with the bank)	1,000 CZK
4.2.4.3.	Cancellation of a payment order before implementation (upon prior agreement with the bank)	200 CZK
4.2.4.4.	Cancellation of a payment order after implementation (upon prior agreement with the bank) - without guarantee	1,000 CZK and contingent fees of the other banks
4.2.4.5.	Correction of a payment instruction at the client's request	500 CZK and contingent fees of the other banks
4.2.4.6.	Investigation of an outgoing payment on the basis of a complaint by another bank	1,000 CZK and contingent fees of the other banks (complaints due to the client's erroneous payment instruction)
4.2.4.7.	Complaint in respect of a payment at the client's request	500 CZK + and contingent fees charged by the other banks in the event of an unjustified complaint, free in the event of a justified complaint
4.2.4.8.	Issue of payment transaction confirmation by the Client's request	100 CZK
4.2.4.9.	Returned payment (due to incorrect payment instructions from the Client)	500 CZK and contingent fees of the other banks

4.3. Cash operations		
<b>4.3.1. Cash operations in CZK</b>		
4.3.1.1.	Cash deposit in CZK to an account in any currency	free
4.3.1.2.	Cash deposit in CZK - instalment on a revolving credit and/or instalment on a credit card loan paid in cash by a third party (the depositor is neither the owner nor a person with the right of disposition over the account to which the cash deposit is being credited)	100 CZK
4.3.1.3.	Cash withdrawal in CZK from an account maintained in CZK	20 CZK
4.3.1.4.	Cash deposit and withdrawal from an account with a term deposit	free
4.3.1.5.	Replacement of damaged and obsolete bank notes in preclusion	free
4.3.1.6.	Replacement of incomplete bank notes (replacement under the valid degree of the CNB)	100 CZK
4.3.1.7.	Replacement of incomplete coins (replacement under the valid degree of the CNB)	free
4.3.1.8.	Replacement of commemorative coins	free
4.3.1.9.	Replacement of bank notes or coins depending on the total number of accepted and provided pieces of bank notes and coins	
	up to 299 pieces (sum of accepted and provided pieces)	free
	from 300 pieces (sum of accepted and provided pieces)	200 CZK
<b>4.3.2. Cash operations in foreign currencies</b>		
4.3.2.1.	Cash deposit and withdrawal to an account with a term deposit in any currency	free
4.3.2.2.	Deposit of foreign currency to an account maintained in any currency	free
4.3.2.3.	Withdrawal of any currency from an account maintained in:	
	CZK	20 CZK
	EUR	1 EUR
	USD	1 USD
	GBP	1 GBP
	CHF	1 CHF
	Cash withdrawal in CZK, EUR, USD, CHF, GBP from an account maintained in RUB	40 RUB
<b>4.3.3. Foreign exchange services</b>		
4.3.3.1.	Foreign exchange purchase	2%
4.3.3.2.	Sale of foreign exchange for CZK	1%

### 5. Documentary operations

<b>5.1. Export and domestic SUPPLIER L/Cs (letters of credit)</b>		
5.1.1.	Notification or increasing of the L/C amount	0.10%, min. 600 CZK
5.1.2.	Confirmation/deferred maturity – depending on the quality of the assumed risk of the issuing bank and the territory	individually
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.	L/C change; for each change (except for increasing)	1,000 CZK
5.1.6.	Assignment of the proceeds from a L/C (including effecting the payment)	1,000 CZK
5.1.7.	Release of goods sent to the bank's disposal	500 CZK
5.1.8.	L/C transfer	0.20%, min. 1,500 CZK
5.1.9.	Pre-examination of documents	1,200 CZK
SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service. Accepted documentary payment orders are subject to the above stated fees applicable to export and domestic supplier L/Cs.		
<b>5.2. Import and domestic CUSTOMER L/Cs (letters of credit)</b>		
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 other commenced quarter (+risk surcharge depending on the credit risk level)
5.2.2.	Deferred maturity	0.30%, min. 1,500 CZK for each commenced quarter (+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.	L/C change; for each change (except for increasing)	1,000 CZK
5.2.6.	Release of goods sent to the bank's disposal	500 CZK
5.2.7.	Discrepancies in documents	1,200 CZK
SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service.		
<b>5.3. COLLECTIONS and BILLS OF EXCHANGE under documentary collection</b>		
5.3.1.	Processing of collection, returning of outstanding documents abroad, delivery of documents without payment	0.30%, min. 1,000 CZK max. 25,000 CZK
5.3.2.	Processing of domestic collection in CZK, procurement of collection of an inland bill of exchange	0.20%, min. 1,000 CZK
5.3.3.	Procurement of a bill of exchange acceptance*	500 CZK
5.3.4.	Mediation of a protest for non-payment of a bill of exchange + contingent expenses connected with the protest of the bill of exchange**	1,000 CZK
5.3.5.	Release of goods sent to the bank's disposal	500 CZK
5.3.6.	Domestic collection connected with handover of a registration document	400 CZK
5.3.7.	Change of collection conditions, demand for payment	250 CZK
SWIFT expenses and courier and other contingent postal expenses will be charged upon provision of the respective service. *If an accepted bill remains with the collecting/presenting bank until maturity, acceptance is arranged free of charge. **Non-clients are required to make a deposit amounting to 3,500 CZK to cover notary fees.		

### 6a) Payment cards ČSOB \*

<b>*From September 1 2010 are these cards offered</b>		
<b>6.1. Maintenance of payment cards</b>		
6.1.1.	MasterCard Standard	45 CZK/month <sup>1)</sup>
6.1.2.	MasterCard Business	2,400 CZK/year <sup>1)</sup>
6.1.3.	MasterCard Gold	4,200 CZK/year <sup>1)</sup>
6.1.4.	Visa Electron	20 CZK/month <sup>1)</sup>
6.1.5.	Visa Classic	45 CZK/month <sup>1)</sup>
6.1.6.	Visa Business	2,400 CZK/year <sup>1)</sup>
6.1.7.	Visa Gold	4,200 CZK/year <sup>1)</sup>

6.2. Payment card insurance		
<b>6.2.1. Insurance of medical expenses during foreign travels</b>		
6.2.1.1.	Standard	300 CZK/year <sup>1)</sup>
6.2.1.2.	Standard Family	800 CZK/year <sup>1)</sup>
6.2.1.3.	Exclusive*	1,000 CZK/year <sup>1)</sup>
6.2.1.4.	Exclusive Family	2,200 CZK/year <sup>1)</sup>
6.2.1.5.	Gold**	1,400 CZK/year <sup>1)</sup>
6.2.1.6.	Gold Family	2,600 CZK/year <sup>1)</sup>
Based on the payment card, insurance connected with the payment card may be arranged. *Insurance "Exclusive" is an automatic part of "Exclusive" cards – included in the price of the card. **Insurance "Gold" is an automatic part of "Gold" cards – included in the price of the card.		
<b>6.2.2. Insurance against unauthorised usage of a payment card due to its loss or theft</b>		
6.2.2.1.	Basic - indemnity limit of 15,000 CZK	150 CZK/year <sup>1)</sup>
6.2.2.2.	Classic - indemnity limit of 50,000 CZK	460 CZK/year <sup>1)</sup>
6.2.2.3.	Super - indemnity limit of 85,000 CZK	800 CZK/year <sup>1)</sup>
6.2.2.4.	Premium - indemnity limit of 150,000 CZK	1,080 CZK/year <sup>1)</sup>
6.2.2.5.	Extra - indemnity limit of 200,000 CZK	1,300 CZK/year <sup>1)</sup>
Insurance is optional for all types of cards		
<b>6.2.3. DAS legal protection insurance for motorists</b>		
Not offered separately from 1 May 2007; it remains a free part of "Business" and "Gold" cards		
When insurance connected with a payment card is being changed, a fee in the full amount applicable to the newly required insurance is charged. The fee is charged again at the anniversary of the payment card validity. Insurance programmes are valid for the validity term of the payment card.		
6.3. Payment card usage		
<b>6.3.1. Card usage in the Czech Republic</b>		
6.3.1.1.	Payment for goods and services	free
6.3.1.2.	Cash withdrawal from CSOB ATMs	6 CZK
6.3.1.3.	Cash withdrawal from the ATMs of other banks	30 CZK
6.3.1.4.	Cash withdrawal at the counters of PPF banka a.s.	not available
6.3.1.5.	Cash withdrawal at the counters of other banks / exchange offices	150 CZK + 0.50% of the withdrawn amount
<b>6.3.2. Card usage abroad</b>		
6.3.2.1.	Payment for goods and services	free
6.3.2.2.	Cash withdrawal from CSOB ATMs in the Slovak Republic	6 CZK
6.3.2.3.	Cash withdrawal from ATMs	80 CZK + 0.50% of the withdrawn amount
6.3.2.4.	Cash withdrawal at a counter / exchange office	200 CZK + 0.50% of the withdrawn amount
<b>6.4. Other services connected with payment cards</b>		
6.4.1.	Offsetting of an item upon withdrawal from an ATM	free
6.4.2.	Offsetting of an item upon a payment for goods and services	free
6.4.3.	Express issuance of a payment card	500 CZK <sup>1)</sup>
6.4.4.	Repeated issuance of the PIN at the client's request	150 CZK <sup>1)</sup>
6.4.5.	Renewed issuance of a payment card with the original validity (due to damage, loss, premature renewal, etc.)	250 CZK <sup>1)</sup>
6.4.6.	Change of the limit at the client's request	20 CZK <sup>1)</sup>
6.4.7.	Refusal to take over an issued/automatically renewed card	equal to the annual card maintenance fee
6.4.8.	Unjustified complaint in respect of a card transaction	300 CZK <sup>1)</sup>
6.4.9.	Issuance of replacement cash abroad (only for embossed cards)	3,000 CZK <sup>1)</sup>
6.4.10.	Issuance of a replacement card abroad (only for embossed cards)	4,000 CZK <sup>1)</sup>
6.4.11.	Fees charged by a partner bank for special services at the client's request (authorisation, telex, fax etc.)	amount of the fee charged by the foreign bank
6.4.12.	Procurement of documents of a business transaction at the client's request	200 CZK <sup>1)</sup>
6.4.13.	Permanent limitation of card validity	free
6.4.14.	Temporary limitation of the card validity (applies only to authorised transactions)	free
<sup>1)</sup> + 20% VAT		

## 6b) Payment cards PPF Bank \*

* This service is offered from September 1 2010		
<b>6.5. Maintenance of payment cards</b>		
6.5.1.	MasterCard elektronik	40 CZK/month
6.5.2.	MasterCard embossed	100 CZK/month
6.5.3.	MasterCard Gold As part of the payment card insurance for trips abroad TOP monthly premium rate of 87 CZK is included in the price of this card.	480 CZK/month
<b>6.6. Payment card insurance</b>		
<b>6.6.1. Insurance for trips abroad</b>		
6.6.1.1.	Quality	36 CZK/month
<b>6.6.2. Insurance unauthorized use of payment cards as a result of its loss or theft</b>		
6.6.2.1.	Basic	10 CZK/month
6.6.2.2.	Standard	25 CZK/month
6.6.2.3.	Standard Plus	40 CZK/month
6.6.2.4.	Extra	75 CZK/month
<b>6.7. Payment card usage</b>		
<b>6.7.1. Card usage in the Czech Republic</b>		
6.7.1.1.	Payment for goods and services	free
6.7.1.2.	Cash withdrawal from ATMs	30 CZK
6.7.1.3.	Cash withdrawal at the counters of PPF banka a.s.	Not implemented
6.7.1.4.	Cash withdrawal at the counters of other banks / exchange offices - Cash Advance	150 CZK + 0,50% the withdrawn amount
<b>6.7.2. Card usage abroad</b>		
6.7.2.1.	Payment for goods and services	free
6.7.2.2.	Cash withdrawal from ATMs	100 CZK + 0,50% the withdrawn amount
6.7.2.3.	Cash withdrawal at the counters of other banks / exchange offices - Cash Advance	200 CZK + 0,50% the withdrawn amount
<b>6.8. Other services connected with payment cards</b>		
6.8.1.	Offsetting of an item upon withdrawal from an ATM	free
6.8.2.	Offsetting of an item upon a payment for goods and services	free
6.8.3.	Express issuance of a payment card	500 CZK
6.8.4.	Repeated issuance of the PIN at the client's request	200 CZK
6.8.5.	Renewed issuance of a payment card with the original validity (due to damage, loss etc.)	200 CZK
6.8.6.	Change of the limit at the client's request	20 CZK
6.8.7.	Refusal to take over an issued/automatically renewed card	Of the monthly fee for maintaining the card
6.8.8.	Complaint in respect of a card transaction	free + any fees other banks
6.8.9.	Procurement of documents of a business transaction at the client's request	200 CZK + any fees other banks
6.8.10.	Permanent limitation of card validity	free
6.8.11.	Balance inquiry at an ATM	10 CZK

7. Electronic banking		
7.1.	Homebanking	
7.1.1.	Implementation of homebanking (GEMINI 5)	free
7.1.2.	Usage of homebanking	free
7.1.3.	Consultancy and maintenance of homebanking	free
7.1.4.	Services provided on the client's premises in cases not caused by the Bank	300 CZK <sup>1)</sup> for each commenced hour
<sup>1)</sup> + 20% VAT		

8. Credit transactions		
8.1.	Introductory information about the services of PPF banka a.s.	free
8.2.	Assessment of an application for credit or guarantee	individually
8.3.	Preparation of contractual documents	individually
8.4.	Promise of credit or guarantee	individually
8.5.	Commitment fee for a provided guarantee	individually
8.6.	Credit account opening	free
8.7.	Credit administration	300 CZK/month
8.8.	Interest rates of credit transactions	individually
8.9.	Services related to an agent's activities	free
8.10.	Execution of a rider to the contract at the client's request	individually
8.11.	Contractual penalty for breach of duty	1% of the loan sum, min. 50,000,- CZK
8.12.	Remuneration for reservation of funds	Arranged individually, max. up to the amount of the credit rate specified in the Credit Contract; determined from the unutilized sum
8.13.	Purchase of receivables	Minimal value of a purchased receivable 100,000 CZK

9. Capital and monetary market services		
9.1.	Remuneration for Procurement or mediation of trades in domestic and foreign shares and other property securities traded on the domestic market	

Giving an order to procure the purchase or sale of an investment instrument, its modification or cancellation is free or charge. The Remuneration for Procurement or mediation of a trade in shares and other property securities is charged in dependence on the trade volume. Concerning trades without monetary settlement (or transfers of securities), the declared price is used for calculation. The Remuneration is calculated separately for each transaction, based on the table below. No minimum Remuneration is determined.

The fees of BCPP, RMS, CDCP are not included in the Remuneration and will be paid separately in the amount in which they are charged to PPF banka a.s.

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

Costs and fees connected with implementation of trades :

The fees of BCPP, RMS, SCP and UNIVYC are not included in the Remuneration and will be paid separately in the amount in which they are charged to PPF banka a.s.

9.2.	Remuneration for Procurement or mediation of trades in foreign shares and other property securities traded on a foreign market	
Giving an order to procure the purchase or sale of an investment instrument, its modification or cancellation is free or charge. The Remuneration for Procurement or mediation of a trade in shares and other property securities is charged in the respective currency in dependence on the trade volume. The Remuneration is calculated separately for each transaction, based on the table below.		

9.2.1.	Shares - developed markets		Fixed amount + percentage of the amount exceeding the lower limit of the range in CZK
	Type of security	Volume of realised trade	
	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		Fixed amount + percentage of the amount exceeding the lower limit of the range in CZK
	Type of security	Volume of realised trade	
	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.	Trades with ADR and GDR		Fixed amount + percentage of the amount exceeding the lower limit of the range in CZK
	Type of security	Volume of realised trade	
	ADR and GDR	up to and incl. 3 mil. USD	0,60%
	ADR and GDR	above 3 mil. USD	0,30%

Concerning other markets not shown in the table, the Remuneration is determined individually.

The minimum Remuneration of PPF banka a.s. is 180 USD for Amex, Nysse and Nasdaq markets and 180 EUR per trade for European markets.

Costs and fees connected with implementation of trades:

Fees at transfer points connected with the procurement or mediation of trade in foreign shares and other property securities are included in the Remuneration of PPF banka a.s. However, the Remuneration does not include other fees and costs connected with the specifics of implementation of trades on individual local markets (in particular, without limitation, costs of Stamp Duty, securities registration fees, extraordinary depository and notary fees, postal or courier costs etc.) These fees and costs will be paid by the customer separately in the amount in which they are charged to PPF banka a.s.

9.3. Remuneration for Procurement or mediation of trades in domestic and foreign bonds			
Giving an order to procure the purchase or sale of an investment instrument, its modification or cancellation is free of charge. The Remuneration for Procurement or mediation of a trade in bonds is charged in dependence on the volume. Concerning trades without monetary settlement (or transfers of securities), the declared price is used for calculation. The Remuneration is calculated separately for each transaction, based on the table below. No minimum Remuneration is determined. The maximum amount is 30,000 CZK or a foreign currency equivalent.			
Trade volume		Remuneration of PPF banka a.s.	
Lower limit of the range	Supper limit of the range	Percentage of the amount	
0 CZK	unlimited	0,02%	
Costs and fees connected with implementation of trades: The fees of BCPP, RMS, CDCP and fees of other transfer points, settlement systems, authorised administrators and secondary administrators are not included in the Remuneration of PPF banka a.s. and will be paid by the customer separately in the amount in which they are charged to PPF banka a.s.			
9.4. Remuneration for implementation of a Settlement Instruction *)			
9.4.1.	Implementation of each Settlement Instruction	1,000 CZK	
Costs and fees connected with implementation of a Settlement Instruction: The fee of RMS, CDCP and fees of other settlement systems, authorised administrators and secondary administrators are not included in the Remuneration of PPF banka a.s. and will be paid by the customer separately in the amount in which they are charged to PPF banka a.s. *) Is charged when a Trader does not procure a trade and/or does not administer securities for the customer simultaneously.			
9.5. Remuneration for Procurement or mediation and settlement of trades on a monetary market			
9.5.1. Deposits and treasury notes			
9.5.1.1.	Remuneration for procurement or mediation of a trade with a depository	200 CZK/trade	
9.5.1.2.	Remuneration for procurement or mediation of a trade	4 basis points p.a. of the CZK equivalent of the volume of the transacted trade	
9.5.2. FX market			
9.5.2.1.	Remuneration for procurement or mediation of a trade with a depository	200 CZK/trade	
9.5.2.2.	Remuneration for procurement or mediation of a trade	2 basis points p.a. of the CZK equivalent of the volume of the transacted trade	
9.6. Remuneration for services of related to keeping securities account in the CDCP			
9.6.1.	Opening an account in securities CDCP	100 CZK	
9.6.2.	Status of the registration statement CDCP	100 CZK	
9.6.3.	Amendment extract from the register of CDCP	200 CZK	
9.6.4.	Processing lien (for each operation CDCP)	500 CZK	
9.7. Remuneration for administration of securities and settlement of transactions			
	Country/Market	Remuneration for administration	Transaction fees (CZK)
9.7.1.	Czech Republic - Central registr - shares	0,050	500
9.7.2.	Czech Republic - Central registr - bonds	0,020	500
9.7.3.	Czech Republic - separate registration	0,050	500
9.7.4.	Eurobonds	0,022	1,200
9.7.5.	Ireland	0,046	1,950
9.7.6.	Italy	0,050	1,300
9.7.7.	Luxembourg	0,046	2,280
9.7.8.	Hungary	0,120	2,930
9.7.9.	Germany	0,025	1,000
9.7.10.	Netherlands	0,050	1,000
9.7.11.	Poland	0,130	2,000
9.7.12.	Austria	0,046	1,950
9.7.13.	Slovakia	0,160	2,600
9.7.14.	USA	0,022	1,000
9.7.15.	Great Britain	0,022	1,800
The remuneration of PPF banka a.s. for administration of securities is calculated from the market value of the securities on the last day of the calendar month. For debt securities managed in a central repository CDCP is a reward for the administration calculated from the nominal value of securities on the ultima of the calendar month. All fees and costs of third parties accrued in connection with the provision of services related to securities administration under a Contract for Administration of Securities are not included in the Remuneration of PPF banka a.s. and will be paid by the customer separately in the amount in which they are charged to PPF banka a.s. The amounts of the stated remuneration of PPF banka a.s. and the fees connected with the administration of securities do not include VAT, which will be added in the respective amount, if applied.			
9.8. Remuneration for administration and settlement of securities transactions *)			
	Country/Market	Remuneration for administration( % p.a.)	Transaction fees (CZK)
9.8.1.	Czech Republic - Central registr - shares	0,040	500,-
9.8.2.	Czech Republic - Central registr - bonds	0,015	500,-
9.8.3.	Czech Republic - separate registration	0,040	500,-
The remuneration of PPF banka a.s. for administration of securities is calculated from the market value of the securities on the last day of the calendar month. For debt securities managed in a central repository CDCP is a reward for the administration calculated from the nominal value of securities on the ultima of the calendar month. The amounts of the stated remuneration of PPF banka a.s. and the fees connected with the administration of securities do not include VAT, which will be added in the respective amount, if applied. *) Is charged when a Trader does not procure a trade and/or does not administer securities for the customer simultaneously.			
9.9. Common provisions and other conditions of capital and monetary market services			
In respect of any product or service, the Bank reserves the right to charge a lower Remuneration than the Remuneration to which it would be entitled under the Pricelist of Services of PPF banka, a.s. or to waive the entitlement to Remuneration. The Remuneration of PPF banka a.s. for services or for procurement or mediation of trades in investment instruments not stated in this Pricelist is determined individually. The Bank informs customers of the possibility that in connection to investment services or transactions related to investment instruments, additional costs may arise for customers, including taxes which are not paid by the bank and are not charged to customers. The complete pricelists of services of BCPP, RMS, CDCP are available on the websites: <a href="http://www.pse.cz">www.pse.cz</a> , <a href="http://www.rmsystem.cz">www.rmsystem.cz</a> , <a href="http://www.cdcp.cz">www.cdcp.cz</a> and <a href="http://www.univyc.cz">www.univyc.cz</a> .			

10. Bank information		
10.1.	Issuance of bank information and references about a client of the Bank	
10.1.1.	Data from client accounts at the request of the client or a third party	1,000 CZK <sup>1)</sup>
10.1.2.	Other information (e.g. financial standing assessment)	1,000 CZK <sup>1)</sup>
10.1.3.	Provision of bank information for the needs of auditing companies	1,000 CZK <sup>1)</sup>
10.1.4.	Provision of bank information to authorised parties for the purpose of executing a decision	250 CZK <sup>1)</sup>
<sup>1)</sup> + 20% VAT		

11. Other services and fees		
11.1.	Duplicate of an account statement (for 1 statement)	
11.1.1.	For a term within the past 12 months	50 CZK
11.1.2.	For a term exceeding 12 months	200 CZK
11.2.	Issuance of a cheque-book to an account	150 CZK
11.3.	Blocking / Immobilisation of funds on an account (at the client's request), including issuance of confirmation	500 CZK
11.4.	Issuance of balance account confirmation	500 CZK
11.5.	Issuance of other confirmations at the client's request	200 CZK
11.6.	Maintenance and other activities related to a "Communal Account"	free
11.7.	Administration of a contribution in foundation of a company, provided the PPF banka is the contribution administrator	individually
11.8.	Collection of a cheque	1% of the cheque amount, min. 500 CZK
11.9.	Collection of a cheque with a negative result	500 CZK and costs charged by the intermediary bank
11.10.	Complaint in respect of a cheque	500 CZK and costs charged by the intermediary bank and fees of the other banks

12. Accounts for the deposit / increasing of the statutory minimum capital before register entry		
12.1.	Services related to the opening, maintenance of special account, including confirmations	1000 CZK
12.2.	Account maintenance fee (unless an statement from register is submitted within 30	100 CZK/month

13. Safety deposit boxes		
13.1.	Box height 48,5 mm	500 CZK/month <sup>1)</sup>
13.2.	Box height 98,5 mm	750 CZK/month <sup>1)</sup>
13.3.	Box height 148,5 mm	1 000 CZK/month <sup>1)</sup>
13.4.	Refundable deposit for the key to the safe deposit	5 000 CZK
Conditions of rental safety deposit boxes is an account of PPF banka <sup>1)</sup> + 20% VAT		

14. General provisions		
14.1.	If the price list, prices that are charged a monthly basis, prices are charged for each of the remaining period.	
14.2.	For the services not stated in the Pricelist of Services of PPF banka a.s., the Bank charges a fee amounting to 100 CZK for every 15 minutes of work or a fee individually agreed with the client.	
14.3.	In addition to remunerations and fees stated in the Pricelist of Services of PPF banka a.s., the Bank also charges contingent costs charged by foreign and domestic banks or other companies, arising from operations implemented at the client's request.	
14.4.	In accordance with the Bank's business policy, different rates of fees and remunerations may be determined for selected clients.	