

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

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**1. Payment accounts in CZK**

<b>1.1.</b>	<b>Legal entities</b>					
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				
		<b>Electronic via Homebanking</b>	<b>Electronic via email</b>	<b>In person</b>	<b>By mail</b>	<b>Foreign mail</b>
<b>1.1.4.</b>	<b>Account statement, according to frequency (monthly fee) *</b>					
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
* <b>Legal entities - small businesses</b> can receive statements only on a daily, weekly or monthly basis.						
<b>1.1.5.</b>	<b>Account statement in MT940 format</b>					
1.1.5.1.	Setting up MT940 service	1 000 CZK				
1.1.5.2.	Generation and sending of MT940	500 CZK/month				
<b>1.2.</b>	<b>Foundations and endowment funds</b>					
1.2.1.	Account opening	free of charge				
1.2.2.	Account maintenance	free of charge				
1.2.3.	Account closing	free of charge				
		<b>Electronic via Homebanking</b>	<b>Electronic via email</b>	<b>In person</b>	<b>By mail</b>	<b>Foreign mail</b>
<b>1.2.4.</b>	<b>Account statement, according to frequency (monthly fee)</b>					
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				
<b>1.2.5.</b>	<b>Account statement in MT940 format</b>					
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**

<b>2.1.</b>	<b>Legal entities Foundations and endowment funds</b>					
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				
		<b>Electronic via Homebanking</b>	<b>Electronic via email</b>	<b>In person</b>	<b>By mail</b>	<b>Foreign mail</b>
<b>2.1.5.</b>	<b>Account statement in EUR, according to frequency (monthly fee) *</b>					
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
<b>2.1.6.</b>	<b>Account statement in USD, according to frequency (monthly fee) *</b>					
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
<b>2.1.7.</b>	<b>Account statement in GBP, according to frequency (monthly fee) *</b>					
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
<b>2.1.8.</b>	<b>Account statement in CHF, according to frequency (monthly fee) *</b>					
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
<b>2.1.9.</b>	<b>Account statement in RUB, according to frequency (monthly fee) *</b>					
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
<b>2.1.10.</b>	<b>Account statement for accounts in other individually defined currencies *</b>					
	free of charge					
* <b>Legal entities - small businesses</b> can receive statements only on a daily, weekly or monthly basis.						
<b>2.1.11.</b>	<b>Account statement in MT940 format in EUR</b>					
2.1.11.1.	Setting up MT940 service	40 EUR				
2.1.11.2.	Generation and sending of MT940	20 EUR/month				
<b>2.1.12.</b>	<b>Account statement in MT940 format in USD</b>					
2.1.12.1.	Setting up MT940 service	40 USD				
2.1.12.2.	Generation and sending of MT940	20 USD/ month				
<b>2.1.13.</b>	<b>Account statement in MT940 format in GBP</b>					
2.1.13.1.	Setting up MT940 service	30 GBP				
2.1.13.2.	Generation and sending of MT940	15 GBP/ month				
<b>2.1.14.</b>	<b>Account statement in MT940 format in CHF</b>					
2.1.14.1.	Setting up MT940 service	40 CHF				
2.1.14.2.	Generation and sending of MT940	20 CHF/month				
<b>2.1.15.</b>	<b>Account statement in MT940 format in RUB</b>					
2.1.15.1.	Setting up MT940 service	2 200 RUB				
2.1.15.2.	Generation and sending of MT940	1 100 RUB/ month				
<b>2.1.16.</b>	<b>Account statement in MT940 format in other individually defined currencies</b>					
	individually					
<b>3. Term deposits and Deposit notes</b>						
<b>3.1.</b>	<b>Term deposits with a fixed term in CZK and foreign currencies</b>					
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				
<b>3.2.</b>	<b>Term deposits with a recurring period (Revolving TD) in CZK and foreign currencies</b>					
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				
<b>3.3.</b>	<b>Deposit note 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.	Custody and safekeeping of deposit note	free of charge				
<b>4. Payments</b>						
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.						
<b>4.1.</b>	<b>Domestic cashless payments</b>					
<b>4.1.1.</b>	<b>Incoming Payment Transactions</b>					
4.1.1.1.		within the Bank	free of charge			
4.1.1.2.		from a different Provider	4 CZK			
<b>4.1.2.</b>	<b>Outgoing payments - standard</b>					
4.1.2.1.	<b>Electronic</b>					
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.	<b>Paper medium</b>					
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.						
<b>4.1.3.</b>	<b>Outgoing payments - express</b>					
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				
* <b>Express Payment Transactions can be performed after the cut-off time only following prior agreement with the Bank.</b>						
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.						

<b>4.1.4.</b>	<b>Direct debit Payment Order</b>	
4.1.4.1.	within the Bank	free of charge
4.1.4.2.	to a different Provider	free of charge
<b>4.1.5.</b>	<b>Standing orders: payments and consent for direct debit</b>	
4.1.5.1.	<b>Electronic</b>	
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.	<b>Paper medium</b>	
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.	<b>Payments made on the basis of a standing order</b>	
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.	<b>Payment made after receiving the request for direct debit on the basis of consent to direct debit consent</b>	
4.1.5.4.1.	within the Bank	free of charge
4.1.5.4.2.	to a different Provider	4 CZK
<b>4.1.6.</b>	<b>Other domestic payment services</b>	
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
<b>4.2.</b>	<b>Foreign cashless payments</b>	
<b>4.2.1.</b>	<b>Intrabank transfers between accounts held at the Bank</b>	
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.		
<b>4.2.2.</b>	<b>Foreign incoming Payment Transactions in CZK and foreign currencies, or domestic incoming Payment Transactions in foreign currencies</b>	
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.		
<b>4.2.3.</b>	<b>Foreign outgoing Payment Transactions in CZK and foreign currencies, or domestic outgoing Payment Transactions in foreign currencies</b>	
4.2.3.1.	<b>Electronic</b>	
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.	<b>Paper medium</b>	
4.2.3.2.1.	SEPA Payment Transactions	350 CZK
4.2.3.2.2.	Foreign Payment 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.		
<b>4.2.4.</b>	<b>Other foreign payment services</b>	
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
<b>4.3.</b>	<b>Cash payments</b>	
<b>4.3.1.</b>	<b>Cash operations in CZK</b>	
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.	<b>Exchange of banknotes and coins sorted by denomination</b>	
	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.	<b>Exchange of banknotes and coins not sorted by denomination (following prior agreement with the Bank)</b>	
	for each 100 pcs (rounded up)	100 CZK
<b>4.3.2.</b>	<b>Cash operations in foreign currencies – EUR / USD / GBP / CHF</b>	
4.3.2.1.	Cash deposits and withdrawals to a deposit account in any currency	free of charge
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
<b>4.3.3.</b>	<b>Foreign exchange services – in EUR / USD / GBP / CHF</b>	
4.3.3.1.	Purchase of foreign currencies	2%
4.3.3.2.	Sale of foreign currencies for CZK	1%
<b>5. Documentary operations</b>		
<b>5.1.</b>	<b>Export and domestic SUPPLIER letters of credit</b>	
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.	<b>MasterCard Embossed</b>	
	Commercial	100 CZK/month
6.1.2.	<b>MasterCard Gold</b> (payment card includes Travel insurance TOP - 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. Travel insurance		
6.2.1.1.	Quality	36 CZK/month
6.2.2. Card misuse Insurance		
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



<b>6.3.2.</b>	<b>Card use abroad</b>	
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
<b>6.4.</b>	<b>Other services connected with payment cards</b>	
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
<b>7. Electronic banking</b>		
<b>7.1.</b>	<b>Homebanking</b>	
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 <sup>1)</sup> for each (commenced) hour
<b>7.2.</b>	<b>Internetbanking</b>	
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 <sup>1)</sup> 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
<sup>1)</sup> + 21% VAT		
<b>8. Credit transactions</b>		
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. Investment Services				
9.1 Fees for the Provision of Investment Instruments				
9.1.1	Equity, ETF, Certificates or any similar Investment Instruments	Trading Venue	Percentage of Amount	
Western Europe	Austria (Vienna Stock Exchange)		0.60%	
	Belgium (Euronext Brussels)		0.60%	
	Finland (NASDAQ OMX Helsinki)		0.60%	
	France (Euronext Paris)		0.60%	
	Italy (Borsa Italiana)		0.60%	
	Germany (Deutsche Börse)		0.60%	
	Greece (Athens Exchange)		0.60%	
	Netherlands (Euronext Amsterdam)		0.60%	
	Portugal (Euronext Lisbon)		0.60%	
	Spain (Madrid Stock Exchange)		0.60%	
	Switzerland (SIX Swiss Exchange)		0.60%	
	United Kingdom (London Stock Exchange)		0.60%	
Developed World	Australia (Australian Securities Exchange)		0.60%	
	Hong Kong (Hong Kong Stock Exchange)		0.60%	
	USA (NYSE/NASDAQ)		0.60%	
Central and Eastern Europe	Czech Republic (Prague Stock Exchange)		0.60%	
	Hungary (Budapest Stock Exchange)		0.70%	
	Poland (Warsaw Stock Exchange)		0.70%	
	Romania (Bucharest Stock Exchange)		1.10%	
	Slovakia (Bratislava Stock Exchange)		1.10%	
	Slovenia (Ljubljana Stock Exchange)		1.10%	
	Russia (MICEX)		1.40%	
	Turkey (Borsa Istanbul)		0.70%	
Other	Other Trading Venues		Individual	
9.1.2	Bonds	0.60% of the amount		
9.1.3	Other Investment Instruments	Individual		
9.1.4	Common provisions for the Provision of Investment Instruments			
	<ul style="list-style-type: none"> <li>Submitting the Order for Provision of the Transaction, modification of the Order or its cancellation is free of charge.</li> <li>Fee is calculated from the volume of the Transaction and is charged in the currency of the Transaction.</li> <li>Trading Venue fees and third party fees (e.g. brokers) related to Provision of a purchase or sale at the above Trading Venues are included in Bank's fee except for the Taxes (e.g., UK stamp duty or financial transaction tax).</li> <li>Fee for Provision of the Transaction includes also the Expenses for Settlement of such Transaction.</li> </ul>			
9.2. Settlement and Custody				
9.2.1	Settlement and Custody (excluding Safekeeping)	Country / Market	Settlement (CZK)	Custody (% p.a.)
Western Europe	Austria		1800	0.17%
	Belgium		1800	0.17%
	Denmark		1800	0.17%
	Finland		1800	0.17%
	France		1800	0.17%
	Germany		1800	0.17%
	Greece		1800	0.17%
	Ireland		1800	0.17%
	Italy		1800	0.17%
	Luxembourg		1800	0.17%
	Netherlands		1800	0.17%
	Portugal		1800	0.17%
	Spain		1800	0.17%
	Sweden		1800	0.17%
	Switzerland		1800	0.17%
United Kingdom		1800	0.17%	
Developed World	Australia		1800	0.17%
	Hong Kong		1800	0.17%
	Canada		1800	0.17%
	USA		1800	0.17%



Central and Eastern Europe	Czech Republic – equity	1000	0.10%
	Czech Republic – bonds	1500	0.05%
	Czech Republic – T-bills	100	0.02%
	Estonia	2500	0.25%
	Hungary	2500	0.25%
	Lithuania	2500	0.25%
	Latvia	2500	0.25%
	Poland	2500	0.25%
	Rumania	2500	0.25%
	Slovakia	2500	0.25%
	Slovenia	2500	0.25%
	Russia	2500	0.25%
Turkey	2500	0.25%	
Other	International bonds <sup>1</sup>	1500	0.05%
<b>9.2.2</b>	<b>Safekeeping of securities</b>		
0.1% p.a. of the face value of the securities			
<b>9.2.3</b>	<b>Common provisions for the Settlement and Administration services</b>		
<ul style="list-style-type: none"> <li>Administration fee is calculated daily from the market value of the Investment Instruments. If the Investment Instrument has no market value, the Bank will use a nominal value of the Investment Instrument for the valuation and calculation of the fee. For debt Investment Instruments registered in the registry of the CDCP, Custody Fee is calculated daily from the nominal value of the Investment Instruments.</li> <li>Administration fees include neither the Taxes (such as VAT that will be added to the amount, stamp duty or financial transaction tax) nor fees of third parties such as registration fees for securities, extraordinary depository or notary fees, postal or courier costs etc.</li> <li>Settlement Fee is only charged if the Investment Instrument is not simultaneously provisioned by the Bank, ie the Client submits a separate Order for the Settlement.</li> </ul>			
<b>9.3.</b>	<b>Common provisions and further terms for Investment services</b>		
<ul style="list-style-type: none"> <li>Terms with a large initial letter shall have the meanings defined in the Business Terms and Conditions of PPF banka a.s. for Investment Services.</li> <li>The Bank is entitled to charge lower fees for all products and services or not to charge the fees at all.</li> <li>Fees not included in this Price List will be determined individually.</li> <li>For the purposes of contracts relating to the provision of transactions, administration and settlement concluded between the Client and the Bank before January 1, 2018, the Customer is understood to be the Client and the fees listed in this Price List are considered to be the Fee.</li> </ul>			
<b>10. Bank information</b>			
<b>10.1.</b>	<b>Issuance of bank information and references regarding a client of the Bank</b>		
10.1.1.	Client account data, at the request of clients or third parties	1 000 CZK <sup>1)</sup>	
10.1.2.	Other information (e.g. a credit assessment)	1 000 CZK <sup>1)</sup>	
10.1.3.	Provision of bank information for the requirements of auditors	1 000 CZK <sup>1)</sup>	
10.1.4.	Provision of bank information to authorised entities for the purpose of the enforcement of decisions	250 CZK <sup>1)</sup>	
<sup>1)</sup> + 21% VAT			
<b>11. Other services and fees</b>			
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	

<sup>1</sup> International bond – security with ISIN beginning with “XS”

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:            (X) Actual total account balance and            (Y) Average account balance.  <b>Actual total account balance</b> 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.  <b>Average account balance</b> is the higher of the following amounts:            (a) sum of account balances on all Payment accounts of the Client as of October 31 of a respective calendar year;            or            (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.            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>	
11.11.	Providing of communication record	2 000 CZK
<b>12. Accounts for depositing / raising registered capital prior to incorporation</b>		
12.1.	Services connected with the opening and maintenance of a special account, including issuing certificates of confirmation	10 000 CZK
<b>13. Safety deposit boxes</b>		
13.1.	A - Box height 48.5 mm	500 CZK/month <sup>1)</sup>
13.2.	B - Box height 98.5 mm	750 CZK/month <sup>1)</sup>
13.3.	C - Box height 148.5 mm	1 000 CZK/month <sup>1)</sup>
13.4.	D - Box height 198.5 mm	1 500 CZK/month <sup>1)</sup>
13.5.	Refundable deposit for keys to safety deposit boxes	5 000 CZK
<sup>1)</sup> + 21% VAT		
Safety deposit boxes are rented only to clients holding accounts with Bank		
<b>14. General provisions</b>		
14.1.	Where this Price List states that prices are charged on a monthly basis, such prices are charged for every month commenced. When a Payment service is not utilized for whole month, only a proportional amount is charged or the service is free of charge.	
14.2.	Services not listed in this Price List 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 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.	