

PRICE LIST OF SERVICES OF PPF BANKA A. S. FOR NATURAL PERSONS AND NATURAL PERSONS – SOLE TRADERS

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1. Payment accounts in CZK						
1.1.	Natural persons					
1.1.1.	Account opening	free of charge				
1.1.2.	Maintaining the account	free of charge				
1.1.3.	Account closing	free of charge				
		Electronic via Homebanking	Electronic via email	In person	By mail	Foreign mail
1.1.4.	Statement fee according to frequency (monthly fee)					
1.1.4.1.	Monthly	free of charge	free of charge	50 CZK	50 CZK	250 CZK
1.1.4.2.	Daily (when there is account activity)	free of charge	100 CZK	100 CZK	100 CZK	300 CZK
1.1.5.	Statement fee for 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.	Natural persons - Sole traders					
1.2.1.	Account opening	free of charge				
1.2.2.	Maintaining the account	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.	Statement fee according to frequency (monthly fee)					
1.2.4.1.	Daily (when there is account activity)	free of charge	free of charge	400 CZK	400 CZK	600 CZK
1.2.4.2.	Weekly (for each calendar week)	free of charge	free of charge	300 CZK	300 CZK	500 CZK
1.2.4.3.	Monthly	free of charge	free of charge	150 CZK	150 CZK	350 CZK
1.2.5.	Statement fee for 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.	Natural persons					
2.1.1.	Account opening	free of charge				
2.1.2.	Maintaining the account	free of charge				
2.1.3.	Account closing	free of charge				
		Electronic via Homebanking	Electronic via email	In person	By mail	Foreign mail
2.1.4.	Statement fee for EUR account, according to frequency (monthly fee)					
2.1.4.1.	Monthly	free of charge	free of charge	2 EUR	2 EUR	10 EUR
2.1.4.2.	Daily (when there is account activity)	free of charge	4 EUR	4 EUR	4 EUR	12 EUR
2.1.5.	Statement fee for USD account, according to frequency (monthly fee)					
2.1.5.1.	Monthly	free of charge	free of charge	3 USD	3 USD	13 USD
2.1.5.2.	Daily (when there is account activity)	free of charge	5 USD	5 USD	5 USD	15 USD
2.1.6.	Statement fee for GBP account, according to frequency (monthly fee)					
2.1.6.1.	Monthly	free of charge	free of charge	2 GBP	2 GBP	10 GBP
2.1.6.2.	Daily (when there is account activity)	free of charge	4 GBP	4 GBP	4 GBP	12 GBP
2.1.7.	Statement fee for CHF account, according to frequency (monthly fee)					
2.1.7.1.	Monthly	free of charge	free of charge	4 CHF	4 CHF	16 CHF
2.1.7.2.	Daily (when there is account activity)	free of charge	6 CHF	6 CHF	6 CHF	18 CHF
2.1.8.	Statement fee for RUB account, according to frequency (monthly fee)					
2.1.8.1.	Monthly	free of charge	free of charge	80 RUB	80 RUB	400 RUB
2.1.8.2.	Daily (when there is account activity)	free of charge	160 RUB	160 RUB	160 RUB	480 RUB
2.1.9.	Statement fee for accounts in other individually defined currencies					
		free of charge				
2.1.10.	Statement fee for MT940 format from EUR account					
2.1.10.1.	Setting up MT940 service	40 EUR				
2.1.10.2.	Generation and sending of MT940	20 EUR/month				
2.1.11.	Statement fee for MT940 format from USD account					
2.1.11.1.	Setting up MT940 service	40 USD				
2.1.11.2.	Generation and sending of MT940	20 USD/ month				
2.1.12.	Statement fee for MT940 format from GBP account					
2.1.12.1.	Setting up MT940 service	30 GBP				
2.1.12.2.	Generation and sending of MT940	15 GBP/ month				

2.1.13.	Statement fee for MT940 format from CHF account					
2.1.13.1.	Setting up MT940 service	40 CHF				
2.1.13.2.	Generation and sending of MT940	20 CHF/ month				
2.1.14.	Statement fee for MT940 format from RUB account					
2.1.14.1.	Setting up MT940 service	2 200 RUB				
2.1.14.2.	Generation and sending of MT940	1 100 RUB/ month				
2.1.15.	Statement fee for MT940 format from accounts in other individually defined currencies					
	individually					
2.2.	Natural persons – Sole traders					
2.2.1.	Account opening	free of charge				
2.2.2.	Maintaining the account	free of charge				
2.2.3.	Account closing	free of charge				
		Electronic via Homebanking	Electronic via email	In person	By mail	Foreign mail
2.2.4.	Statement fee in EUR, according to frequency (monthly fee)					
2.2.4.1.	Daily (when there is account activity)	free of charge	free of charge	12 EUR	12 EUR	16 EUR
2.2.4.2.	Weekly (for each calendar week)	free of charge	free of charge	10 EUR	10 EUR	18 EUR
2.2.4.3.	Monthly	free of charge	free of charge	8 EUR	8 EUR	16 EUR
2.2.5.	Statement fee in USD, according to frequency (monthly fee)					
2.2.5.1.	Daily (when there is account activity)	free of charge	free of charge	15 USD	15 USD	26 USD
2.2.5.2.	Weekly (for each calendar week)	free of charge	free of charge	13 USD	13 USD	24 USD
2.2.5.3.	Monthly	free of charge	free of charge	11 USD	11 USD	22 USD
2.2.6.	Statement fee in GBP, according to frequency (monthly fee)					
2.2.6.1.	Daily (when there is account activity)	free of charge	free of charge	12 GBP	12 GBP	20 GBP
2.2.6.2.	Weekly (for each calendar week)	free of charge	free of charge	10 GBP	10 GBP	18 GBP
2.2.6.3.	Monthly	free of charge	free of charge	8 GBP	8 GBP	16 GBP
2.2.7.	Statement fee in CHF, according to frequency (monthly fee)					
2.2.7.1.	Daily (when there is account activity)	free of charge	free of charge	18 CHF	18 CHF	32 CHF
2.2.7.2.	Weekly (for each calendar week)	free of charge	free of charge	16 CHF	16 CHF	30 CHF
2.2.7.3.	Monthly	free of charge	free of charge	14 CHF	14 CHF	28 CHF
2.2.8.	Statement fee in RUB, according to frequency (monthly fee)					
2.2.8.1.	Daily (when there is account activity)	free of charge	free of charge	640 RUB	640 RUB	960 RUB
2.2.8.2.	Weekly (for each calendar week)	free of charge	free of charge	480 RUB	480 RUB	800 RUB
2.2.8.3.	Monthly	free of charge	free of charge	240 RUB	240 RUB	560 RUB
2.2.9.	Statement fee for accounts in other individually defined currencies					
	free of charge					
2.2.10.	Statement fee for MT940 format from EUR account					
2.2.10.1.	Setting up MT940 service	40 EUR				
2.2.10.2.	Generation and sending of MT940	20 EUR/ month				
2.2.11.	Statement fee for MT940 format from USD account					
2.2.11.1.	Setting up MT940 service	40 USD				
2.2.11.2.	Generation and sending of MT940	20 USD/ month				
2.2.12.	Statement fee for MT940 format from GBP account					
2.2.12.1.	Setting up MT940 service	30 GBP				
2.2.12.2.	Generation and sending of MT940	15 GBP/ month				
2.2.13.	Statement fee for MT940 format from CHF account					
2.2.13.1.	Setting up MT940 service	40 CHF				
2.2.13.2.	Generation and sending of MT940	20 CHF/ month				
2.2.14.	Statement fee for MT940 format from RUB account					
2.2.14.1.	Setting up MT940 service	2 200 RUB				
2.2.14.2.	Generation and sending of MT940	1 100 RUB/ month				
2.2.15.	Statement fee for MT940 format from accounts 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.	Statement fee	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.	Statement fee	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 (domestic)	
4.1.1.1.	within the Bank	free of charge
4.1.1.2.	from a different Provider	3.50 CZK
4.1.2.	Outgoing payments (domestic)	
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	4 CZK
4.1.2.2.	Paper medium	
4.1.2.2.1.	within the Bank	5 CZK
4.1.2.2.2.	to a different Provider	9 CZK
Funds are debited from the Client's account on day D. The Payee'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 Outgoing payments can be performed after the cut-off time only following prior agreement with the Bank.**

Performance of express Outgoing payment is conditional upon having a sufficient available balance on the account at the latest as of the cut-off time for the express Outgoing payment.

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 Outgoing 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 (including SIPO)	
4.1.4.1.	Setting up / Changing / Cancelling a Direct debit	free of charge
4.1.4.2.	Direct debit (order) within the Bank / to a different Provider	free of charge
4.1.4.3.	Outgoing payment made on the basis of a Direct debit	
4.1.4.3.1.	within the Bank	free of charge
4.1.4.3.2.	to a different Provider	4 CZK
4.1.5.	Standing order	
4.1.5.1.	Setting up / Changing / Cancelling a Standing order	free of charge
4.1.5.2.	Outgoing payment made on the basis of a Standing order	
4.1.5.2.1.	within the Bank	free of charge
4.1.5.2.2.	to a different Provider	4 CZK
4.1.6.	Other domestic payment services	
4.1.6.1.	Revocation of a Payment Order for Outgoing payment prior to the Maturity Date	free of charge
4.1.6.2.	Cancelling a Payment Order for Outgoing payment 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 Outgoing payment / Incoming payment issued at a Client' request	100 CZK
4.1.6.4.	Notice of Outgoing payment / Incoming payment not performed	free of charge
4.1.6.5.	Complaint of Outgoing payment / Incoming payment on the Client's request	free of charge

4.2.	Foreign cashless payments	
4.2.1.	Intrabank Outgoing payment between accounts held at the Bank	
4.2.1.1.	Electronic	free of charge
4.2.1.2.	Paper medium	free of charge
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 in CZK and foreign currencies, or domestic incoming Payment Transactions in foreign currencies	
4.2.2.1.	Incoming payment (SEPA)	150 CZK
4.2.2.2.	Incoming payment (foreign) with charging options SHA and BEN	175 CZK
	Incoming payment (foreign) with charging option OUR	free of charge
	Fees not paid by Payer's bank for Incoming payment 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 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.	Outgoing payment (SEPA)	150 CZK
4.2.3.1.2.	Outgoing payment (foreign)	250 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.	Outgoing payment (SEPA)	300 CZK
4.2.3.2.2.	Outgoing payment (foreign)	350 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 Outgoing payment 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 Outgoing payment prior to the Maturity Date (following prior agreement with the Bank)	free of charge
4.2.4.4.	Cancellation of a Outgoing payment on the Maturity Date (following prior agreement with the Bank)	500 CZK
4.2.4.5.	Cancellation of a performed Outgoing payment (following prior agreement with the Bank), without guarantee	500 CZK + any fees of other banks
4.2.4.6.	Change of a realized Outgoing payment at the Client's request	500 CZK + any fees of other banks
4.2.4.7.	Investigation of an Outgoing payment 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 Outgoing payment on the Client's request	free of charge
4.2.4.9.	Delivery of additional information on performed Outgoing payment to the Client on its request	500 CZK + any fees of other banks
4.2.4.10.	Confirmation of performance of a Outgoing payment issued at a Client's request	100 CZK
4.2.4.11.	Returned Outgoing payment	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 currency	free of charge
4.3.2.2.	Cash deposits of foreign currency to an account in any currency	free of charge
4.3.2.3.	Cash withdrawals of any currency 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 order 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
	Arranging acceptance of bills of exchange*	
5.3.3.	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
	Acting as intermediary in protests for non-payment of a bill of exchange + any expenses connected with protesting bills of exchange**	
5.3.4.	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. Debit cards

6.1.	Providing of Debit card	
6.1.1.	MasterCard Embossed	
6.1.1.1.	for natural persons	48 CZK/month
6.1.1.2.	for sole traders - Commercial	48 CZK/month
6.1.2.	MasterCard Gold (Debit card includes Travel insurance TOP - the monthly charge of 87 CZK is included in the price of the Debit card.)	
6.1.2.1.	for natural persons	360 CZK/month
6.1.2.2.	for sole traders - Commercial	360 CZK/month
6.2.	Debit 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.	Debit card usage	
6.3.1.	Card use in the Czech Republic	
6.3.1.1.	Payment by Card at the Merchant	free of charge
6.3.1.2.	Cash withdrawal (ATM)	30 CZK
6.3.1.3.	Cash withdrawal (branch)	service not provided
6.3.1.4.	Cash withdrawal (CA) Cash Advance at counters of other banks/exchange offices	150 CZK + 0.50% of amount drawn
6.3.2.	Card use abroad	
6.3.2.1.	Payment by Card at the Merchant	free of charge
6.3.2.2.	Cash withdrawal (ATM)	100 CZK + 0.50% of amount drawn
6.3.2.3.	Cash withdrawal (CA) Cash Advance at counters of other banks/exchange offices	200 CZK + 0.50% of amount drawn
6.4.	Other services connected with Debit card	
6.4.1.	Clearing of item – cash withdrawal (ATM)	free of charge
6.4.2.	Clearing of item – payment by Card at the Merchant	free of charge
6.4.3.	Providing of Debit card (express issue)	500 CZK
6.4.4.	Re-issuance of a PIN	200 CZK
6.4.5.	Providing of Debit card (Duplicate)	200 CZK
6.4.6.	Change of limit at the Client's request	free of charge
6.4.7.	Claim of Debit card transaction	free of charge
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 Debit 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.	SMS notification on Payment Transaction performed by Debit card	3 CZK/SMS
6.4.13.	Providing of Debit card (Early Renewal)	free of charge

7. Electronic banking

7.1.	Homebanking (from October 31, 2018, service cannot be newly set up, already existing services continue to be provided according to the agreed conditions)	
7.1.1.	Setting up Homebanking services	free of charge
7.1.2.	Use of Homebanking services (including consultation and maintenance)	free of charge

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.	Internet banking	
7.2.1.	Setting up Internet banking services	free of charge
7.2.2.	Use of Internet banking 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.	Email notification set up by the Client in Internet banking	free of charge
7.2.6.	SMS notification (User logins to Internet banking)	free of charge
7.2.7.	SMS notification (other SMS set up by the Client in Internet banking)	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	300 CZK/month
	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' 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%
Developed World		United Kingdom (London Stock Exchange)	0.60%
		Australia (Australian Securities Exchange)	0.60%
		Hong Kong (Hong Kong Stock Exchange)	0.60%
		USA (NYSE/NASDAQ)	0.60%

		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"> Submitting the Order for Provision of the Transaction, modification of the Order or its cancellation is free of charge. Fee is calculated from the volume of Transaction and is charged in the currency of the Transaction. 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). Fee for Provision of the Transaction includes also the Expenses for Settlement of such Transaction.
9.2.	Settlement and Custody		
9.2.1.	Settlement and Custody (excluding Safekeeping)	Country / Market	Settlement (CZK)
			Custody (% p.a.)
		Austria	1800
		Belgium	1800
		Denmark	1800
		Finland	1800
		France	1800
		Germany	1800
		Greece	1800
		Ireland	1800
		Italy	1800
		Luxembourg	1800
		Netherlands	1800
		Portugal	1800
		Spain	1800
		Sweden	1800
		Switzerland	1800
		United Kingdom	1800
		Australia	1800
		Hong Kong	1800
		Canada	1800
		USA	1800
		Czech Republic – equity	1000
		Czech Republic – bonds	1500
		Czech Republic – T-bills	100
		Estonia	2500
		Hungary	2500
		Lithuania	2500
		Latvia	2500
		Poland	2500
		Rumania	2500
		Slovakia	2500
		Slovenia	2500
		Russia	2500
		Turkey	2500
	Other	International bonds ¹	1500
9.2.2.	Safekeeping of securities		
			0.1% p.a. of the face value of the securities

¹ International bond – security with ISIN beginning with “XS”

9.2.3. Common provisions for the Settlement and Administration services

- 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.
- 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.
- Settlement Fee is only charged if the Investment Instrument is not simultaneously provisioned by the Bank, i.e. the Client submits a separate Order for the Settlement.

9.3. Common provisions and further terms for Investment services

- 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.
- The Bank is entitled to charge lower fees for all products and services or not to charge the fees at all.
- Fees not included in this Price List will be determined individually.
- 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.

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 a 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.	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
11.7.	Processing of unpaid cheques taken over for collection	500 CZK + the costs of the drawee bank and/or the collecting bank
11.8.	Handing of cheque collection claims	free of charge
11.9.	Above- average account balance	0.15% of the Above-average account balance
11.10.	Providing of communication record	2 000 CZK

Above-average account balance means positive difference between:
(X) Actual total account balance and
(Y) Average account balance.
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.
Average account balance 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.

12. Safety deposit boxes

12.1.	A - Box height 48.5 mm	500 CZK/month ¹⁾
12.2.	B - Box height 98.5 mm	750 CZK/month ¹⁾
12.3.	C - Box height 148.5 mm	1 000 CZK/month ¹⁾
12.4.	D - Box height 198.5 mm	1 500 CZK/month ¹⁾
12.5.	Refundable deposit for keys to safety deposit boxes	10 000 CZK

¹⁾ + 21% VAT

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

13. General provisions

13.1.	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.
13.2.	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.
13.3.	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.
13.4.	In accordance with the Bank's business policy, different rates of fees and fees may be set for selected Clients.
13.5.	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.