



Name of account provider: **PPF banka a.s.**

Account name: **payment account**

Date: **1. 4. 2019**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Price list of services of PPF banka a.s. for Natural Persons and Natural Persons – Sole Traders.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	0 CZK
Payments (excluding cards)	
Incoming payment (domestic – within the Bank)	0 CZK
Incoming payment (domestic – from a different Provider)	3,50 CZK
Outgoing payment (domestic – electronic within the Bank)	0 CZK
Outgoing payment (domestic – electronic to a different Provider)	4 CZK
Outgoing payment (domestic – paper medium within the Bank)	90 CZK
Outgoing payment (domestic – paper medium to a different Provider)	90 CZK
Outgoing payment (domestic instant – within the Bank)	0 CZK
Outgoing payment (domestic instant – to a different Provider)	4 CZK
Outgoing payment (domestic express – electronic)	100 CZK
Outgoing payment (domestic express – paper medium)	200 CZK
Outgoing payment (domestic express – after cut-off time)	1.000 CZK
Standing order (setting up / changing / canceling)	0 CZK
Standing order (outgoing payment – within the Bank)	0 CZK
Standing order (outgoing payment – to a different Provider)	4 CZK
Direct debit (order - within the Bank / to a different Provider)	0 CZK
Direct debit (setting up / changing / canceling)	0 CZK
Direct debit (outgoing payment – within the Bank)	0 CZK
Direct debit (outgoing payment – to a different Provider)	4 CZK
Direct debit (SIPO – setting up / changing /canceling)	0 CZK
Direct debit (SIPO outgoing payment – within the Bank)	0 CZK
Direct debit (SIPO – outgoing payment – to a different Provider)	4 CZK
Revocation of a Payment Order for Outgoing payment prior to the Maturity Date	0 CZK

Cancelling a Domestic Payment Order for Outgoing payment on the Maturity Date (following prior agreement with the Bank), fee per individual order	100 CZK
Confirmation of performance of a Domestic Outgoing payment / Incoming payment issued at a Client's request	100 CZK
Notice of Outgoing payment / Incoming payment not performed	0 CZK
Complaint of Outgoing Payment / Incoming payment on the Client's request	0 CZK
Incoming payment (foreign – within the Bank)	0 CZK
Incoming payment (foreign – from a different Provider with charging option SHA and BEN)	175 CZK
Incoming payment (foreign – from a different Provider with charging option OUR)	0 CZK
Any additional fees for Foreign incoming payment charged by other bank, including fees unpaid by Sedner's bank in case of charging option OUR	full amount
Incoming payment (SEPA – within the Bank)	0 CZK
Incoming payment (SEPA – from a different Provider)	150 CZK
Outgoing payment (foreign – electronic within the Bank)	0 CZK
Outgoing payment (foreign – electronic to a different Provider)	250 CZK + any fees of other banks in the case of the charging option OUR
Outgoing payment (foreign – paper medium within the Bank)	0 CZK
Outgoing payment (foreign – paper medium to a different Provider)	350 CZK + any fees of other banks in the case of the charging option OUR
Outgoing payment (SEPA – electronic within the Bank)	0 CZK
Outgoing payment (SEPA – electronic to a different Provider)	150 CZK
Outgoing payment (SEPA – paper medium within the Bank)	0 CZK
Outgoing payment (SEPA – paper medium to a different Provider)	300 CZK
Surcharge for performance of an Outgoing payment received after the cut-off time (following prior agreement with the Bank)	1.000 CZK
Surcharge for an earlier value date (following prior agreement with the Bank)	1.000 CZK
Revocation of an Outgoing payment prior to the Maturity Date (following prior agreement with the Bank)	0 CZK
Cancellation of an Outgoing payment on the Maturity Date (following prior agreement with the Bank)	500 CZK
Cancellation of a performed Foreign Outgoing payment (following prior agreement with the Bank), without guarantee	500 CZK + any fees of other banks
Change of a realized Foreign Outgoing payment at the Client's request	500 CZK + any fees of other banks
Investigation of a Foreign Outgoing payment based on a request from another bank for additional information to Client's payment instruction	500 CZK + any fees of other banks
Complaint of Foreign Outgoing payment on the Client's request	0 CZK
Delivery of additional information on performed Foreign Outgoing payment to the Client on its request	500 CZK + any fees of other banks
Confirmation of performance of a Foreign Outgoing payment issued at a Client's request	100 CZK
Returned Foreign Outgoing payment	500 CZK + any fees of other banks
Any additional fees for Foreign outgoing payment charged by other bank, including fees unpaid by Bank of Beneficiary	full amount
Cards and cash	
Payment by Card at the Merchant	0 CZK
Cash withdrawal (ATM – card use in the Czech Republic)	30 CZK

Cash withdrawal (ATM – card use abroad)	100 CZK + 0,50 % of amount drawn
Cash withdrawal (CA – Cash Advance at counters of other banks/Exchange offices in the Czech Republic)	150 CZK + 0,50 % of amount drawn
Cash withdrawal (CA – Cash Advance at counters of other banks/Exchange offices abroad)	200 CZK + 0,50 % of amount drawn
Cash withdrawal from account (branch)	0 CZK
Cash withdrawals exceeding, individually or in total for one Business day, amount of CZK 500.000 or its equivalent in a foreign currency	0,20 % of the amount withdrawn within one Business day
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
Other services	
Statement fee – account statement electronically – Natural persons / Natural persons – Sole traders – in frequencies daily (after account activity), weekly (calendar week), monthly	0 CZK
Statement fee - account statement sent by post or personally – Natural persons – in frequency monthly	Monthly fee 300 CZK/ 12 EUR/15 USD/ 12 GBP/18 CHF/ 480 RUB Total annual fee 3.600 CZK/ 240 EUR/180 USD/ 240 GBP/216 CHF/ 5.760 RUB
Statement fee - account statement sent by post or personally – Natural persons – Sole traders– in frequency monthly	Měsíčně 600 CZK/ 20 EUR/26 USD/ 20 GBP/32 CHF/ 960 RUB Celkový roční poplatek 7.200 CZK/ 240 EUR/312 USD/ 240 GBP/384 CHF/ 11.520 RUB
Providing of debit card (MasterCard – Embossed)	Monthly fee 48 CZK Total annual fee 576 CZK
Providing of debit card (MasterCard Gold)	Monthly fee 360 CZK Total annual fee 4.320 CZK
SMS notification (Payment Transaction performed by the payment card)	3 CZK
Internet banking	Monthly fee 100 CZK Total annual fee 1.200 CZK
Internet banking (purchase of Hardware OTP Toke)	1.200 CZK / piece
SMS notification (User logins to Internet Banking)	0 CZK
Email notification set up by the Client in Internet banking	0 CZK
SMS notification (Other SMS set up by the Client in Internet banking)	3 CZK
Internet banking (technical services and repairs performed at the Client's premises in cases for which Bank is not at fault)	300 CZK + VAT (21 %) for each (commenced) hour