



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

Account name: **payment account**

Date: **1. 12. 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 instant – within the Bank)	0 CZK
Incoming payment (domestic – from a different Provider)	5 CZK
Incoming payment (domestic instant – from a different Provider)	5 CZK
Outgoing payment (domestic – electronic within the Bank)	0 CZK
Outgoing payment (domestic – electronic to a different Provider)	5 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)	5 CZK
Outgoing payment (domestic express – electronic)	5 CZK
Outgoing payment (domestic express – paper medium)	90 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)	5 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)	5 CZK
Revocation of a Payment Order for Outgoing payment prior to the Maturity Date	0 CZK

Canceling a 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 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 (in EUR in EEA, including SEPA- within the Bank)	0 CZK
Incoming payment (in EUR in EEA, including SEPA- from a different Provider – charging options SHA)	5 CZK
Incoming payment (in EUR in EEA, including SEPA- from a different Provider – charging options OUR)	charge paid by Payer
Incoming payment (in EUR in EEA, including SEPA- any additional fees for Incoming payment charged by other Provider, including fees upaid by Sender's bank in case of charging option OUR)	full amount
Outgoing payment (in EUR in EEA, including SEPA - electronic within the Bank)	0 CZK
Outgoing payment (in EUR in EEA, including SEPA – electronic to a different Provider – charging options SHA)	5 CZK
Outgoing payment (in EUR in EEA, including SEPA – electronic to a different Provider – charging options OUR (expect SEPA))	1 500 CZK + any fees of other banks
Outgoing payment (in EUR in EEA, including SEPA – paper medium within the Bank)	90 CZK
Outgoing payment (in EUR in EEA, including SEPA – paper medium to a different Provider – charging options SHA)	90 CZK
Outgoing payment (in EUR in EEA, including SEPA – paper medium to a different Provider – charging options OUR (expect SEPA))	2 000 CZK + any fees of other banks
Incoming payment (in other foreign currencies and EUR from non-EEA countries within the Bank)	0 CZK
Incoming payment (in other foreign currencies and EUR from non-EEA countries from a different Provider – charging options SHA, BEN)	1 200 CZK
Incoming payment (in other foreign currencies and EUR from non-EEA countries from a different Provider – charging options OUR)	charge paid by Payer
Incoming payment (in other foreign currencies and EUR from non-EEA countries - any additional fees for Incoming payment charged by other Provider, including fees upaid by Sender's bank in case of charging option OUR)	full amount
Outgoing payment (in other foreign currencies and EUR to non-EEA countries – electronic within the Bank)	0 CZK
Outgoing payment (in other foreign currencies and EUR to non-EEA countries – electronic to a different Provider – charging options SHA)	1 500 CZK
Outgoing payment (in other foreign currencies and EUR to non-EEA countries – electronic to a different Provider – charging options OUR)	1 500 CZK + other fees of other banks
Outgoing payment (in other foreign currencies and EUR to non-EEA countries – paper medium within the Bank)	90 CZK
Outgoing payment (in other foreign currencies and EUR to non-EEA countries – paper medium to a different Provider – charging options SHA)	2 000 CZK

Outgoing payment (in other foreign currencies and EUR to non-EEA countries – paper medium to a different Provider – charging options OUR)	2 000 CZK + any fees of other banks
Surcharge for the performance of Outgoing payment received after the cut-off time (following prior agreement with the Bank)	1.000 CZK
Surcharge for urgent payment (following prior agreement with the Bank)	1 000 CZK + any fees of other banks
Revocation of Outgoing payment prior to the Maturity Date	0 CZK
Cancellation of Outgoing payment on the Maturity Date (following prior agreement with the Bank)	1 500 CZK
Sending request for cancellation of performed Outgoing payment at the Client's request, without guarantee	1 500 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 realized 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 Outgoing payment on the Client's request	0 CZK
Delivery of additional information on performed Outgoing payment to the Client on its request	1 000 CZK + any fees of other banks
Manual intervention of the Bank in processing the Client's Payment order due to incomplete or missing information in the Payment instruction	300 CZK
Confirmation of performance of Outgoing payment issued at a Client's request	300 CZK
Returned 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 - in frequencies daily (after account activity), weekly (calendar week), monthly	0 CZK
Statement fee - account statement sent by post or personally – monthly frequency	0 CZK
Providing a debit card (MasterCard – Embossed)	Monthly fee 100 CZK Total annual fee 1 200 CZK
Providing a debit card (MasterCard Gold)	Monthly fee 480 CZK Total annual fee 5 760 CZK
SMS notification (Payment Transaction performed by the payment card)	3 CZK
Internet banking (use of services)	0 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)	0 CZK
Internet banking (technical services and repairs performed at the Client's premises in cases for which Bank is not at fault)	1 000 CZK + VAT (21 %) for each (commenced) hour