

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

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1. Payment and Special accounts			
1.1	Payment and Special accounts		
	Account opening	free of charge	
	Maintaining the account	free of charge	
	Account closing	free of charge	
Statement fee – account statement electronically			
	Daily (after account activity, weekly (calendar week), monthly)	free of charge	
Statement fee – account statement sent by post or personally			
	Monthly	free of charge	
2. Term deposits and Deposit notes			
2.1	Term deposits in CZK and foreign currencies		
	Deposit account opening and maintenance	free of charge	
	Statement fee	free of charge	
	Minimum amount of term deposit in CZK	100 000 CZK	
	Minimum amount of term deposit in a foreign currency	equivalent of 100 000 CZK	
	Premature termination of the agreed term	5 % of amount withdrawn	
2.2	Deposit note in CZK and foreign currencies		
	Minimum nominal value in CZK	5 000 000 CZK	
	Minimum nominal value in foreign currency	equivalent of 5 000 000 CZK	
	Custody and safekeeping of deposit note	free of charge	
3. Payments			
<i>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.</i>			
3.1	Domestic cashless payments		
Incoming payment domestic Standard, Express and Instant			
	within the Bank	free of charge	
	from a different Provider	7 CZK	
Outgoing payments domestic Standard and Instant*			
		Electronic	Paper medium
	within the Bank	free of charge	250 CZK
	to a different Provider	7 CZK	250 CZK
<i>*Instant payment is <u>electronic transfer</u> in CZK and can only be executed between participants connected to an instant payments scheme. The current maximum amount per payment can be found on the Bank's website.</i>			
Outgoing payment domestic Express			
		Electronic	Paper medium
	to a different Provider	200 CZK	250 CZK
	after cut-off time**	1 000 CZK	1 000 CZK
<i>**Express Outgoing payments can be executed after the cut-off time only following prior agreement with the Bank. Execution 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.</i>			
Direct debit			
	Setting up / Changing / Cancelling a Direct debit	free of charge	
	Direct debit (order) within the Bank / to a different Provider	free of charge	
Outgoing payment made on the basis of a Direct debit			
	within the Bank	free of charge	
	to a different Provider	7 CZK	
Standing order			
	Setting up / Changing / Cancelling a Standing order	free of charge	
Outgoing payment made on the basis of a Standing order			
	within the Bank	free of charge	
	to a different Provider	7 CZK	
Other domestic payment services			
	Revocation of a Payment Order for Outgoing payment prior to the Maturity Date	free of charge	
	Cancelling 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	
	Complaint of Outgoing payment / Incoming payment on the Client's request	free of charge	

3.2 Foreign cashless payments		
EUR transaction in European Economic Area (EEA)		
Incoming payment		
within the Bank	free of charge	
from a different Provider – charging options SHA (including SEPA)	7 CZK	
from a different Provider – charging options OUR	free of charge (charge paid by Payer)	
any additional fees for Incoming payment charged by other Provider, including fees unpaid by Sender 's bank in case of charging option OUR	full amount	
Outgoing payment		
	Electronic	Paper medium
within the Bank	free of charge	250 CZK
to a different Provider – charging options SHA (including SEPA)	7 CZK	250 CZK
to a different Provider – charging options OUR	1 500 CZK + any fees of other banks	2 000 CZK + any fees of other banks
to a different Provider via TARGET 2	200 CZK + any fees of other banks in case of charging option OUR	250 CZK + any fees of other banks in case of charging option OUR
Transactions in foreign currencies and CZK (including transactions in EUR outside of non-EEA countries)		
Incoming payment		
within the Bank	free of charge	
from a different Provider – charging options SHA, BEN	1 200 CZK	
from a different Provider – charging options OUR	free of charge (charge paid by Payer)	
any additional fees for Incoming payment charged by other Provider, including fees unpaid by Sender 's bank in case of charging option OUR	full amount	
Outgoing payment		
	Electronic	Paper medium
within the Bank	free of charge	250 CZK
to a different Provider – charging options SHA	1 500 CZK	2 000 CZK
to a different Provider – charging options OUR	1 500 CZK + any fees of other banks	2 000 CZK + any fees of other banks
Other foreign payment services		
Fees of other banks related to Outgoing payment in case of charging option OUR	700 CZK	
Surcharge for the performance of Incoming or Outgoing payment received after the cut-off time (following prior agreement with the Bank)	1 000 CZK	
Surcharge for express processing of outgoing payment in EUR in EEA (not applicable for outgoing payments to a different Provider via TARGET 2)	200 CZK	
Surcharge for express processing of foreign outgoing payment in other foreign currencies, including transactions in EUR to non-EEA countries	1 000 CZK	
Revocation of Outgoing payment prior to the Maturity Date	free of charge	
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 Payment instruction of Incoming or Outgoing payment at the Client's request (following prior agreement with the Bank)	500 CZK + any fees of other banks	
Investigation of additional information to Payment instruction based on a request from another bank	500 CZK + any fees of other banks	
Complaint of Outgoing payment on the Client's request	free of charge	
Delivery of additional information on performed Outgoing payment to the Client on its request	1 000 CZK + any fees of other banks	
Surcharge for supplementing of incomplete or missing mandatory data in the Payment Order	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 charged by other bank, including investigation fees	full amount	
3.3 Cash payments		
Cash operations in CZK / EUR / USD / GBP / CHF		
Cash deposits and withdrawals in listed currencies	free of charge	
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	
Cash withdrawals exceeding, individually or in total for one (1) Business day, amount of CZK 500 000 or its equivalent in a foreign currency	0,25 % of the amount withdrawn within one (1) 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
Exchange of routinely damaged, incomplete, or invalid banknotes and coins	free of charge
Exchange of commemorative coins	free of charge
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
Exchange of banknotes and coins not sorted by denomination (following prior agreement with the Bank)	
for each 100 pcs (rounded up)	100 CZK

4. Documentary operations

Individual

5. Debit cards

5.1	Providing a Debit card	
Mastercard Embossed		
	for Natural persons – <i>as of October 1, 2024, this type of Debit card cannot be provided</i>	100 CZK / month
	for Natural persons - Sole traders - Commercial	100 CZK / month
Mastercard Gold (Debit card includes free of charge Travel insurance TOP or Premium Individual, the monthly insurance rate is paid by the Bank on behalf of the Client)		
	for Natural persons – <i>as of October 1, 2024, this type of Debit card cannot be provided</i>	480 CZK / month
	for Natural persons - Sole traders - Commercial	480 CZK / month
Mastercard World Elite* (Debit card includes free of charge Travel insurance Premium Family, the monthly insurance rate is paid by the Bank on behalf of the Client)		
	for Natural persons	Individual
Mastercard World		
	for Natural persons	100 CZK / month
<i>*The World Elite card is issued individually only to selected Private Banking Clients.</i>		
5.2	Debit card insurance	
Travel insurance		
	Quality – <i>as of October 1, 2024, this type of Travel insurance cannot be arranged</i>	36 CZK / month
	Comfort Family for Natural persons	140 CZK / month
	Comfort Individual for Natural persons - Sole traders	65 CZK / month
Card misuse Insurance		
	Basic	10 CZK / month
	Standard	25 CZK / month
	Standard Plus	40 CZK / month
	Extra	75 CZK / month
5.3	Debit card usage	
Card use in the Czech Republic and in the European Union / European Economic Area		
	Payment by Card at the Merchant	free of charge
	Cash withdrawal (ATM)	45 CZK
	Cash withdrawal (CA) Cash Advance at counters of other banks/exchange offices	150 CZK + 0,50 % of amount drawn
Card use in the other countries		
	Payment by Card at the Merchant	free of charge
	Cash withdrawal (ATM)	125 CZK + 0,50 % of amount drawn
	Cash withdrawal (CA) Cash Advance at counters of other banks/exchange offices	200 CZK + 0,50 % of amount drawn
5.4	Other services connected with Debit card	
	Providing a Debit card (express issue)	free of charge
	Providing a Debit card (Duplicate)	200 CZK
	Providing a Debit card (Early Renewal)	free of charge
	Permanent limitation on Debit card validity	free of charge
	Restore of Duplicate functionality	150 CZK
	Change of limit at the Client's request	free of charge
	Re-issuance of a PIN	300 CZK
	Unblocking PIN as per Client's request	150 CZK
	Change of PIN at an ATM	free of charge

Balance inquiry at an ATM	10 CZK
Re-issuance of a e-PIN - change via Electronic Banking channels	free of charge
Re-issuance of a e-PIN - application via the Bank's Point of Sale	300 CZK
SMS notification on Payment Transaction performed by Debit card	3 CZK / SMS
Request of documentation in regard to a business transaction at the Client's request	200 CZK + any fees of third parties

6. Electronic banking

6.1	Mobile banking	
	Use of services	free of charge
6.2	Internet banking	
	Use of services	free of charge
	Purchase of Token	1 200 CZK / pc
	Providing and use of e-Token	free of charge
	SMS or Email notification	free of charge

7. Credit transactions

Individual

8. Investment Services

8.1	Fees for the Provision of Investment Instruments	
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 Helsinki)	0,60 %
	France (Euronext Paris)	0,60 %
	Italy (Borsa Italiana)	0,60 %
	Germany (Deutsche Börse – XETRA, Börse Frankfurt)	0,60 %
	Greece (Athens Stock Exchange)	0,60 %
	Netherlands (Euronext Amsterdam)	0,60 %
	Portugal (Euronext Lisbon)	0,60 %
	Spain (Madrid Stock Exchange)	0,60 %
	Sweden (Nasdaq Stockholm)	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 %
	Kazakhstan (Kazakhstan Stock Exchange)	1,10 %
	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

Bonds

0,60 % of the amount

Units in collective investment undertakings (excluding ETF)

3,00 % of the amount

Other Investment Instruments

Individual

Common provisions for the Provision of Investment Instruments

- 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 also includes the Expenses for Settlement of such Transaction.

8.2 Settlement and Custody

Settlement and Custody (excluding Safekeeping)	Country / Market	Settlement (CZK)	Custody (% p.a.)
Western Europe	Austria	1 800	0,19 % ¹⁾
	Belgium	1 800	0,19 % ¹⁾
	Denmark	1 800	0,19 % ¹⁾
	Finland	1 800	0,19 % ¹⁾
	France	1 800	0,19 % ¹⁾
	Germany	1 800	0,19 % ¹⁾
	Greece	1 800	0,19 % ¹⁾
	Ireland	1 800	0,19 % ¹⁾
	Italy	1 800	0,19 % ¹⁾
	Luxembourg	1 800	0,19 % ¹⁾
	Netherlands	1 800	0,19 % ¹⁾
	Portugal	1 800	0,19 % ¹⁾
	Spain	1 800	0,19 % ¹⁾
	Sweden	1 800	0,19 % ¹⁾
	Switzerland	1 800	0,19 % ¹⁾
United Kingdom	1 800	0,19 % ¹⁾	
Developed World	Australia	1 800	0,19 % ¹⁾
	Hong Kong	1 800	0,19 % ¹⁾
	Canada	1 800	0,19 % ¹⁾
	USA	1 800	0,19 % ¹⁾
Central and Eastern Europe	Czech Republic – equity	1 000	0,10 % ¹⁾
	Czech Republic – bonds	1 500	0,05 % ¹⁾
	Czech Republic – investment funds	1 000	0,02 % ¹⁾
	Czech Republic – T-bills	100	0,02 % ¹⁾
	Estonia	2 500	0,25 % ¹⁾
	Hungary	2 500	0,25 % ¹⁾
	Kazakhstan	2 500	0,25 % ¹⁾
	Lithuania	2 500	0,25 % ¹⁾
	Latvia	2 500	0,25 % ¹⁾
	Poland	2 500	0,25 % ¹⁾
	Rumania	2 500	0,25 % ¹⁾
	Slovakia	2 500	0,25 % ¹⁾
	Slovenia	2 500	0,25 % ¹⁾
	Russia	2 500	0,25 % ¹⁾
Turkey	2 500	0,25 % ¹⁾	
Other	Foreign investment funds**	1 500	0,02 % ¹⁾
	International bonds*	1 500	0,05 % ¹⁾

Safekeeping of securities

0,10 % p.a. of the face value of the securities¹⁾

¹⁾service is subject to VAT (DPH)

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 financial transaction tax or stamp duty) 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.

* International bond – security with ISIN beginning with “XS”.

** Foreign investment funds are all units in collective investment undertakings that are managed by a person based outside the Czech Republic.

8.3 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.

9. Bank information**Issuance of bank information and references regarding a client of the Bank**

Client account data, at the request of clients or a third parties	2 000 CZK ¹⁾
Other information (e.g., a credit assessment)	2 000 CZK ¹⁾
Provision of bank information for the requirements of auditors	2 000 CZK ¹⁾
Provision of bank information to authorised entities for the purpose of the enforcement of decisions	250 CZK ¹⁾

¹⁾service is subject to VAT (DPH)**10. Other services and fees**

Duplicate account statement (per statement)		
	for up to the last 12 months	100 CZK
	for a period exceeding 12 months	200 CZK
Issuance of a chequebook for an account		150 CZK
Blocking of funds on an account (at the Client's request), including the issuance of confirmation		500 CZK
Issuance of confirmation at the client's request		500 CZK
Above average account balance		0,15 % of the Above-average account balance

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.

Providing of communication record	2 000 CZK
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11. Safety deposit boxes

A - Box height 48.5 mm	1 000 CZK / month ¹⁾
B - Box height 98.5 mm	1 500 CZK / month ¹⁾
C - Box height 148.5 mm	2 000 CZK / month ¹⁾
D - Box height 198.5 mm	2 500 CZK / month ¹⁾
E – Box height 248,5 mm	3 000 CZK / month ¹⁾
Refundable deposit for keys to safety deposit boxes	10 000 CZK

¹⁾service is subject to VAT (DPH)*Safety deposit boxes are rented only to clients holding accounts with Bank.***12. General provisions**

If the individual contracts for services entered by and between the Client and the Bank contain the terms remuneration, charge, or remittance, it is deemed to be the price as per this Price List or the fee individually agreed between the Client and the Bank. Simultaneously with the collected fee a Client is to pay a value added tax (DPH) in case of taxable items of the Price list at the amount stated by the Law no. 235/2004 Coll., as amended.

The Price list numbering of sections and items serves only for easier orientation and is not binding for amendments referring to the Price List. The items agreed with the Client in the Contract always refer to the same item of the Price List.

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.

Services not listed in this Price List are charged by the Bank at the rate of 100 CZK per each started 15 minutes of work performed, or a fee is agreed on an individual basis between the Client and the Bank.

In addition to the fees stated in this Price list, Bank is also entitled to charge the Client with possible additional expenses required by other banks in connection with payment transactions, provided banking services, postage, and communication expenses. In addition to the fees listed in this Price list, Bank is also entitled to ask the Client to reimburse all the fees and charges paid to any administrative or other authority (e.g. a fee for an extract from the Commercial Register, from the civil registry, etc.) incurred while finding or verifying identification data and other similar data (in particular if the client fails to report a change of his/her domicile or a change in the data entered in the Commercial Register, if Bank unofficially learns of the client's death, etc.)

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.

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Companies Register of the Municipal Court in Prague, file number B 1834 | ID 47116129 | VAT CZ47116129