

BASIC FEES ASSOCIATED WITH A CORPORATE ACCOUNT

opening an account and a currency subaccount	free of charge
account maintenance in CZK	free of charge
subaccount maintenance in a foreign currency	free of charge
establishing direct banking channels	free of charge
direct banking	free of charge
compiling and sending an electronic statement from a current account	free of charge
compiling and sending a statement in paper form	CZK 30
cancelling the account and the currency subaccount	free of charge
notification* via SMS	CZK 2
notification* via e-mail	free of charge

FOREIGN EXCHANGE TRANSACTIONS

	Internetbanking
the execution of the trade	free of charge

CASHLESS DOMESTIC PAYMENT

	Internetbanking Phonebanking
Received payments	
from Citfin (including in a foreign currency)	free of charge
from another bank	free of charge
Transfer to the CZK account	
to the account at Citfin (also in a foreign currency)	free of charge
to an account that is held in another bank	CZK 2
Priority payment by 1:00 p.m.	CZK 30
Permanent payment orders	
establishing	free of charge
changing	free of charge
cancelling	free of charge
Direct debit consent	
establishing	free of charge
changing	free of charge
zrušení	free of charge
Direct debit order	
establishing	free of charge
changing	free of charge
cancelling	free of charge

* Notification of the movement on the client's account via SMS or e-mail that the client sets in the BankServis Internet Banking for each currency individually.

NON-CASH PAYMENT ABROAD
Foreign payments received in foreign currency

	Internetbanking
received Europayment	free of charge
received payment (SHA)	free of charge
received payment (BEN)	free of charge
received payment (OUR)	free of charge

Payments sent abroad

sent Europayments	the first 3 payments per month are FREE OF CHARGE, any additional payments cost CZK 20.60
sent payments (SHA)	CZK 190
sent payments (BEN)	free of charge
surcharge for OUR payment	CZK 500
surcharge for an URGENT expedited payment	CZK 600

OTHER FEES
Additional services

repeated issuance of a PIN for IB	CZK 200
change / cancellation of a payment order on its due date	CZK 500 + the actual costs
confirmation of an outgoing payment at the client's request	CZK 100
a SWIFT message that has been requested from the correspondent bank	CZK 0
SWIFT zpráva vyžádaná od	CZK 100
the 2 nd notification concerning an unauthorised overdraft	CZK 100
the 3 rd notification concerning an unauthorised overdraft	CZK 200

Investigation

a request to investigate a payment instruction that has been submitted	CZK 500 + the actual costs
an investigation arising from the request of a foreign bank	CZK 500 + the actual costs

Interest rate card

announced annual interest rates (p.a.)	0 %
an unauthorised overdraft (p.a.)	0 %

Europayment – refers to a payment order that is made-out in the EUR currency and then routed to the EEA using the SHA charging method and the NORMAL payment rate, with an account number in the IBAN format and the BIC of the payee's transferring institution.

SHA – the payer pays the fees of his/her bank, the payee pays the fees of his/her bank and also, where applicable, the fees of any other intermediary banks.

BEN – the payee pays all the fees, i.e. the fees of his/her bank, the payer's fees and where applicable, also the fees of any other intermediary banks.

OUR – the payer pays all the fees, i.e. the fees of his/her bank, the fees of the payee's bank and, where applicable, also the fees of any other intermediary banks. The costs of the other banks depend on the fees of the intermediary banks and the payee's bank.

URGENT – funds are credited to the recipient's bank account on the day of the order's maturity date. Urgent payments can only be made in EUR, USD, GBP and CAD. Urgent payment orders can be entered via PB channels on a business day until 1:00 p.m.

PRIORITY PAYMENT – payment orders for a non-cash domestic payment with a due date identical to the current calendar date and also a priority type of payment can be entered via the PB channels until 1:00 p.m. on a business day. An order of this kind will be cleared and sent to CERTIS on the same business day.