

## FOREIGN EXCHANGE TRANSACTIONS

|   | Price of a service |
|---|--------------------|
| execution of the trade  | free of charge     |
| deposit on a payment account maintained by Citfin - Finanční trhy, a.s. (hereinafter referred to as Citfin - FT) for the client (i.e. transfer of the currency sold by the client from the client's own bank account) <sup>2)</sup> | free of charge     |
| transfer from a payment account maintained by Citfin - FT (i.e. transfer of the currency purchased by the client to the client's own bank account) <sup>2)</sup>  | free of charge     |
| the maintenance of a payment account maintained by Citfin - FT for the client   | free of charge     |
| monthly sending of a statement from a payment account maintained by Citfin - FT for the client  | free of charge     |

## NON-CASH PAYMENTS

### Outgoing payment transactions in domestic or foreign currency

|  | Price of a service |
|--|--------------------|
| outgoing payment transactions in foreign currency with SHA charges <sup>1)</sup> | max. CZK 200       |
| outgoing payment transactions in foreign currency with OUR charges               | SHA+ CZK 500       |
| outgoing payment transactions in foreign currency with BEN-type fees             | free of charge     |
| outgoing payment transactions in CZK within the Czech Republic                   | free of charge     |
| surcharge for executing an outgoing Urgent payment transaction                   | CZK 600            |
| receiving payment instructions using Phonebanking                                | CZK 0              |
| charge for a payment order in the paper form                                     | CZK 200            |

### Incoming payment transactions in domestic or foreign currency

|  | Price of a service                             |
|--|--|
| incoming payment transactions in foreign currency with SHA charges <sup>1)</sup> | max. CZK 200                                   |
| incoming payment transactions in foreign currency with OUR charges               | free of charge                                 |
| incoming payment transactions in foreign currency with BEN-type fees             | SHA + actual costs charged by the payer's bank |
| incoming payment transactions in CZK <sup>3)</sup>                               | free of charge                                 |

## OTHER FEES

### Additional services

|  | Price of a service        |
|--|---------------------------|
| repeated issuance of PIN for IB                          | CZK 200                   |
| change / cancellation of a payment order on the due date | CZK 500<br>+ actual costs |
| confirmation of outgoing payment at the client's request | CZK 100                   |
| SWIFT message issued by Citfin                           | CZK 0                     |
| SWIFT message requested from the correspondent bank      | CZK 100                   |

### Investigation

|   |                           |
|---|---------------------------|
| a request to investigate a submitted payment instruction    | CZK 500<br>+ actual costs |
| an investigation arising from the request of a foreign bank | CZK 500<br>+ actual costs |

### Interest rate card

|  |    |
|--|----|
| announced annual interest rates (p.a.) | 0% |
|--|----|

- 1) If no bank fees are charged to Citfin - FT during its implementation the service will be provided free of charge (this particularly concerns non-cash foreign currency transfers within ING Bank, Raiffeisenbank, KB, Česká spořitelna, ČSOB, MONETA Money Bank and Fio Bank).
- 2) If bank fees are charged to Citfin - FT during its implementation the service will not be provided free of charge and will be charged in accordance with the standard price list of the relevant bank (this particularly concerns foreign currency deposits made in cash to Citfin - FT accounts and non-cash foreign currency transfers from and to bank accounts apart from ING Bank, Raiffeisenbank, KB, Česká spořitelna, ČSOB, MONETA Money Bank and Fio Bank).
- 3) Outgoing and incoming CZK payments to and from foreign banks are charged in the same manner as outgoing and incoming foreign currency payment transactions.

**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. For payments in USD the fee type OUR can be changed by the corresponding foreign bank to the SHA type or BEN type, therefore the recipient can receive a lower amount.

**Note:**

At the client's request fees for the foreign exchange payment services may be charged in foreign currencies.

In this case, the CNB exchange rate - the midday value on the day of the transaction - will be used to convert the service price from CZK.