

PRICE LIST

Citfin, spořitelní družstvo



BASIC FEES ASSOCIATED WITH A CORPORATE ACCOUNT AGREEMENT

The price of the service

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

* 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.

FOREIGN EXCHANGE TRADES

Internetbanking

the execution of the foreign exchange trades	free of charge
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CASHLESS DOMESTIC PAYMENT

Incoming payments

Internetbanking Phonebanking

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

Standing 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
cancelling	free of charge

Direct debit authorization

establishing	free of charge
changing	free of charge
cancelling	free of charge

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CASHLESS INTERNATIONAL PAYMENT

Incoming international payments

Internetbanking

received Euro payment	free of charge
received payment (SHA)	free of charge
received payment (BEN)	free of charge
received payment (OUR)	free of charge

Outgoing international payments

sent Euro payments	CZK 2
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 issued by Citfin	CZK 0
a SWIFT message that has been requested from the correspondent bank	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 + actual costs
an investigation arising from the request of a foreign bank	CZK 500 + actual costs

Interest rate card

announced annual interest rates for all currencies	0 % p.a.
an unauthorised overdraft	0 % p.a.

FEES RELATED TO A PAYMENT ACCOUNT UNDER § 255 OF THE PSA (Act No. 370/2017 Coll., on Payment Services)

processing of application	EUR 3,000*
account maintenance in CZK	EUR 500 per month*
compliance (EDD – Enhanced Due Diligence)	EUR 1,000 per year*

* The fee will be charged in CZK using the current ČNB (Czech National Bank) mid exchange rate.

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Euro Payment means a non-cash payment transaction abroad in euros directed to or from an EEA country with SHA payment instructions, at NORMAL speed, with the account number in IBAN format and BIC of the transferring institution of both payer and payee.

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

URGENT - funds are credited to the recipient's bank account on the day of the order's due date.

Urgent payments can only be made in EUR, USD, GBP and CAD. Urgent payment orders in EUR currency can be entered via PB channels on a business day until 3:00 p.m. Urgent payment orders in other currencies can be entered via PB channels on a business day until 1:00 p.m.

PRIORITY PAYMENT - payment orders for a cashless 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 settled and sent to CERTIS on the same business day.