

# PRICE LIST FOR PRODUCTS AND SERVICES FOR PRIVATE INDIVIDUALS

## PART 2

We are continuously developing our services. Thus, for better orientation, our price list is split into two parts. The first part includes the currently offered products and services, while the other mainly consists of obsolete products and services. Both parts together form the Price list of products and services for private individuals (the "Price list"). You may be using services from both parts of the Price list and thus we recommend that you always use the Price list along with the relevant agreement, the General business conditions of Raiffeisenbank a.s. ("GBC"), the product conditions and technical conditions, if applicable. As of 1 April 2018, fees for services provided under the eKonto STANDARD price plan are charged according to the eKonto SMART price plan. Also, services provided under the eKonto COMFORT price plan are subject to fees stipulated for the eKonto KOMPLET price plan. If any document refers to the Price list of products and services for eKonto STANDARD or COMFORT price plans, it refers to the Price list.

This price list is effective as of 1. 4. 2018

## CONTENTS

1. PRICE PROGRAMS .....	1
2. ACCOUNTS AND DEPOSITS .....	3
3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS .....	4
4. DIRECT BANKING .....	5
5. PAYMENT CARDS .....	6
6. LOAN PRODUCTS .....	8
7. STATEMENTS .....	10

## 1. PRICE PROGRAMS

### 1.1. Additional packages

We do not offer additional packages since 1. 4. 2017. So they cannot be activated after this date. Services included in additional packages activated before 1. 4. 2017 are still provided.

Item Name	eKonto KOMPLET	eKonto SMART
1. Unlimited number of withdrawals from ATMs of all banks abroad	included	CZK 40 per month
2. Unlimited number of SMS messages, for example changes in balance and account movements	CZK 20 per month	
3. Operating account through any communication channel including points of sale and telephone	included	CZK 20 per month
4. Unlimited number of cash withdrawals at points of sale counters	CZK 40 per month	

## 1.2. Insurance

Item Name	eKonto SMART, eKonto KOMPLET, eKonto EXCLUSIVE, eKonto STUDENT, eKonto Výhody Prémium, eKonto Základní cena
1. Protect+ accident insurance	

## 1.3. eKonto

eKonto is a price program for consumers in which the amount of fees is dependent on compliance with the agreed conditions and the client does not pay a flat rate fee for the price program. Depending on whether the conditions specified below for the application of Premium benefits are met, individual services are provided as a part of the eKonto price program for a discounted price, for free as a part of the Premium benefits, or for a basic price.

### The client pays fees as a part of the Premium benefits if the following conditions are met:

On the day of payment of the respective fee, the client uses a debit card (except a MasterCard InternetCard) and the credit turnover (the credit turnover shall be understood to be the sum of all amounts received on the client's account and amounts deposited into the account in cash) on the account is not less than CZK 25,000 a month, or on the day of payment of the relevant fee, the client uses a debit card and the balance on their current and savings accounts, term deposits and the price of investment instruments managed for the client by the bank two days before the end of the month is not less than CZK 500,000.

The credit turnover shall not include incoming payments from either the current or savings accounts of the same holder, transfers from term deposits to the account, transfers between currency elements of the account, credited interest or reverse card transactions. The credit turnover will include payment transactions performed between 00:01 of the last calendar day of the previous calendar month until 24:00 of the day that precedes the last calendar day of the calendar month for which compliance with the conditions for the application of benefits is assessed. Facts that were taken into consideration when assessing compliance with the conditions for applying benefits for one account as a part of a price program cannot be taken into consideration for another account. The credit turnover is always assessed on the account for which the relevant price program was agreed to. For the purposes of stipulating the amount of fees for cash withdrawals in CZK by a debit card from an ATM of another bank in the Czech Republic, compliance with the aforementioned conditions is assessed for the previous calendar month.

## 1.4. Kompletkonto

Kompletkonto is a price program for consumers through which you can use the banking services specified in this section and below (marked with the relevant symbol) or those banking services that this price list states are "included." Such banking services are not subject to any independent fees. The non-use of any banking services included in a price program does not influence the amount of the fee.

Item Name	Kompletkonto Optimum	Hypoteční Kompletkonto	Kompletkonto Start, Kompletkonto Klasik
1. Flat-rate fee	CZK 500 per month	free	CZK 500 per month

## 1.5. Banking services provided as a part of the Kompletkonto price program for a flat-rate fee

Item Name	Kompletkonto Optimum	Hypoteční Kompletkonto	Kompletkonto Start	Kompletkonto Klasik
1. Maintenance of one Kompletkonto savings account	included	cannot be applied		included
2. Internet banking	included	only one of the banking services		included
3. Telephone banking <sup>1)</sup>	included	only one of the banking services		included
4. GSM banking <sup>1)</sup>	included	only one of the banking services		included
5. Maintenance of one electronic debit card	included			
6. Maintenance of one emboss debit payment card	two cards	included	cannot be applied	included
7. Maintenance and management of overdraft	included			
8. Travel insurance for one debit card	included		cannot be applied	
1) Internet/telephone/GSM banking services that are not charged independently.				
Note: The fee for the specified banking service is included in the flat-rate fee.				

## 2. ACCOUNTS AND DEPOSITS

### 2.1. Current accounts in the eKonto price program

Item Name	eKonto Výhody Prémium	eKonto Základní cena	eKonto STUDENT
1. Maintenance of one current account	CZK 50 per month	CZK 200 per month	CZK 49 per month
2. Maintenance of the first to third secondary currencies on the account (for each currency element) <sup>1)</sup>	included	CZK 29 per month	included
3. Maintenance of the fourth and each subsequent secondary currency on the account (for each currency element) <sup>1)</sup>	CZK 29 per month		included
4. Protect accident insurance	CZK 20 per month		
1) The fee is billed only in the event of a movement in a currency element of an account during a billing period or if the balance on it on the day of settlement is higher than or equal to USD 3, GBP 2, EUR 3, CHF 5, CZK 100, PLN 15, CAD 5, HUF 100, JPY 100 - depending on the currency in which the specific currency element of the account is maintained.			

### 2.2. Current accounts in the Kompletkonto price program

Item Name	Kompletkonto Optimum, Hypoteční Kompletkonto, Kompletkonto Start, Kompletkonto Klasik
1. Maintenance of one current account	included

### 2.3. Current accounts outside of price programs (independent current accounts)

Item Name	Item fee
1. Maintenance of one current account	CZK 200 per month

### 2.4. Savings accounts and term deposits

Unless provided otherwise below for savings accounts, the client shall pay the bank fees for making payment transactions and direct banking processes related to a savings account as stipulated for current accounts outside of price programs in the case of an Efektkonto Prémium or Efektkonto and Včelička savings accounts, or in the case of an Kompletkonto savings account, as stipulated for the Kompletkonto Optimum price program.

Item Name	Efektkonto Prémium, Efektkonto	Spořicí Účet Kompletkonto	Včelička	Term deposits
1. Account maintenance	CZK 50 per month	cannot be applied		
2. Direct banking	CZK 90 per month	included		cannot be applied
3. Children's accident insurance from MetLife pojišťovna a.s. (formerly AMCICO AIG Life)	cannot be applied	included	CZK 70 per month	cannot be applied
4. Protector insurance programme from MetLife pojišťovna a.s. (formerly AMCICO AIG Life)	cannot be applied		depending on the level of protection CZK 65 - CZK 650 per month	cannot be applied
5. Early withdrawal	cannot be applied			2% of the early withdrawn amount, min. 1 000 CZK

## 3. PAYMENT METHODS, CASH AND EXCHANGE TRANSACTIONS

### 3.1. Cashless domestic payments

Item Name	eKonto STUDENT	eKonto	Current Accounts outside of price plans and price programs, Kompletkonto Start, Hypoteční Kompletkonto, Kompletkonto Klasik, Kompletkonto Optimum
<b>1. Processing of incoming payments</b>			
1.1. Processing of incoming payments in CZK from another Czech bank credited to the client's foreign currency account	cannot be applied		CZK 150
1.2. Processing of a payment not specified in line 1.1	included	CZK 9	
<b>2. Processing of outgoing payments</b>			
2.1. Input by internet banking / mobil banking	included	CZK 9	
2.2. Input on a paper medium at a point of sale / by telephone banking	CZK 50	CZK 59	
2.3. Input by internet banking / mobil banking as an express payment	CZK 100		
2.4. Input on a paper medium at a point of sale / by telephone banking as an express payment	CZK 150	CZK 220	
2.5. In CZK from an account that was in a currency other than CZK	CZK 150		
<b>3. Standing payment orders / standing orders for direct debit / intelligent direct debit / direct debit / direct debit orders / SIPO / intelligent saving</b>			
3.1. Setting / changing through a paper medium at a point of sale / by telephone banking (cannot be made for a direct debit order)	CZK 50		
3.2. Processing of an outgoing payment as a part of a direct debit / SIPO or generated by standing payment orders	included	CZK 9	
3.3. Processing of an incoming payment as a part of a direct debit	included	CZK 9	
3.4. Processing of an incoming payment as a part of a standing order for direct debit	included	CZK 9	cannot be applied
3.5. Processing of an incoming / outgoing payment as a part of intelligent saving included	included	CZK 9	cannot be applied
<b>4. Automatic transfers of an over-the-limit balance</b>			
4.1. Change / cancellation	cannot be applied		CZK 30
4.2. Processing of an incoming / outgoing payment as part of an automatic transfer of an over-the-limit balance	cannot be applied		CZK 9

### 3.2. Cashless foreign payments

Item Name	eKonto STUDENT	eKonto	Current Accounts outside of price plans and price programs	Kompletkonto
<b>1. Incoming/outgoing payments</b>				
1.1. Incoming/Outgoing Europayment and SEPA payments up to EUR 50 000 included <sup>1)</sup>	CZK 200 / CZK 220			
1.2. Incoming/outgoing payment in EUR or CZK from and to Tatra banka a.s. based in Slovakia	included	free of charge / CZK 5	included / CZK 5	free of charge / CZK 5
1.3. Surcharge for the express outgoing payment (express payment can only be sent in EUR or USD for Multi currency accounts)	CZK 500			
1.4. Outgoing Internal bank foreign currency payment without a currency conversion	CZK 5		cannot be applied	

Item Name	eKonto STUDENT	eKonto	Current Accounts outside of price plans and price programs	Kompletkonto
1.5. Outgoing Internal bank foreign currency payment with currency conversion			CZK 150	
1.6. Other incoming/outgoing payment not specified in previous lines 1.1. to 1.5. <sup>2)</sup>			1% of payment amount, min. CZK 300, max. CZK 1 200 / 1% of payment amount, min. CZK 300, max. CZK 1 500	
<b>2. Other monetary performance in connection with foreign payment transactions</b>				
2.1. Cancellation of received payment order if the amount is still available to the bank			CZK 500	
2.2. Surcharge for delivering a payment order on a paper medium			CZK 500	
2.3. Price of other services agreed in technical conditions and connected with cashless foreign payments. Fee is charged for the service.			CZK 500 + costs paid to other banks	
1)	Europayment – a payment in EUR up to EUR 50,000 in EEA countries with a valid, correctly input bank identification code, the Beneficiary's IBAN, SHA type fee and without any special processing requirements. SEPA payment – a payment in EUR between SEPA member banks (in the EEA, Switzerland and Monaco) with a valid, correctly input Beneficiary's IBAN, SHA type fee and without any special processing requirements.			
2)	For outgoing payments sent with the OUR fee type, the fees of other banks are subsequently billed in full.			
Note:	In case of incoming and outgoing payments in EUR, where account of payer and payee is maintained in euro currency by credit institution, which is a member of the Raiffeisen Financial Group (the list is available on <a href="http://www.rb.cz">www.rb.cz</a> ) the final fee for its processing calculated according to the rules in section 3.2. Cashless foreign payment transactions is reduced by 20%.			

### 3.3. Cash transactions

Item Name	eKonto, eKonto STUDENT	Current Accounts outside of price plans and price programs, Kompletkonto
1. The first deposit in each calendar month		included
2. The second and subsequent deposit in each calendar month	CZK 29	CZK 29 <sup>1)</sup>
3. Surcharge for cash deposit to an account, if the deposit is not made by the account holder/a signatory and provided it is not the bank's receivable		CZK 95
4. The first withdrawals in each calendar month	included	CZK 85 <sup>2)</sup>
5. The second and subsequent withdrawals in each calendar month	CZK 85	CZK 85 <sup>2)</sup>
6. Surcharge for the withdrawal of cash over CZK 500,000 or its equivalent in foreign currency		0.15 % of the withdrawn amount for day
7. Compensation for the bank's cost upon non-collection or partial non-collection of cash on the requested day		1% of the unwithdrawn amount
8. Transfer of funds crediting an account held with Raiffeisen stavební spořitelna a.s.		CZK 100
9. Transfer of funds crediting an account held with another financial institution in the CR		3 % of the amount deposited, min. CZK 100
1)	If this concerns a single-currency account that is in a foreign currency, the fee is, depending on the account currency, EUR 1, USD 2, GBP 1, CHF 2, AUD 2, DKK 9, NOK 10, SEK 12, NZD 2, HRK 9, PLN 5, CAD 2, JPY 200, HUF 300, or the equivalent of CZK 30 translated at the exchange rate stipulated by the exchange rate list at the time the fee is debited to the account.	
2)	If this concerns a single-currency account that is in a foreign currency, the fee is, depending on the account currency, EUR 3, USD 4, GBP 3, CHF 4, AUD 5, DKK 25, NOK 30, SEK 30, NZD 5, HRK 24, PLN 14, CAD 5, JPY 400, HUF 1,000, or the equivalent of CZK 85 translated at the exchange rate stipulated by the exchange rate list at the time the fee is debited to the account.	

## 4. DIRECT BANKING

### 4.1. Direct banking services – Kompletkonto and current accounts outside of price plans and price programs

Item Name	Kompletkonto Optimum	Current Accounts outside of price plans and price programs	Hypoteční Kompletkonto, Kompletkonto Start	Kompletkonto Klasik	eKonto STUDENT
1. Service maintenance	included	CZK 90	one service free, otherwise CZK 90 <sup>1)</sup>	included	cannot be applied

Item Name	Kompletkonto Optimum	Current Accounts outside of price plans and price programs	Hypoteční Kompletkonto, Kompletkonto Start	Kompletkonto Klasik	eKonto STUDENT
1) The services are Internet, Telephone and GSM Banking.					

## 4.2. Direct banking services – eKonto

Item Name	eKonto Výhody Prémium	eKonto Základní cena
1. Service maintenance	free	CZK 90

## 4.3. Other

Item Name	Kompletkonto Optimum, Current Accounts outside of price plans and price programs, Kompletkonto Start, Kompletkonto Klasik	eKonto Výhody Prémium, eKonto Základní cena
1. Sending of requested information by text message		CZK 4
2. Set-up of the Inform me service via telephone banking	—	CZK 50

# 5. PAYMENT CARDS

## 5.1. Debit cards

The fees specified in this section apply to a contactless stickers, if the service is available for contactless sticker.

Item Name	eKonto	Kompletkonto Start, Kompletkonto Klasik, Kompletkonto Optimum, Hypoteční Kompletkonto, Efektonto Prémium, Efektonto	Current Accounts outside of price plans and price programs	eKonto STUDENT
<b>1. Card administration <sup>1)</sup></b>				
1.1. Electronic card Debit MasterCard BASIC, VISA Electron, Maestro	CZK 55 / CZK 0 per month <sup>2)</sup>	included / CZK 75 per month <sup>3)</sup>	CZK 75 per month	included one debit card / each other CZK 45 per month
1.2. Embossed card Debit MasterCard STANDARD, VISA Classic, MC Standard	CZK 75 / CZK 0 per month <sup>4)</sup>	included / CZK 95 per month <sup>3)</sup>	CZK 95 per month	CZK 65 per month
1.3. Embossed card Debit MasterCard GOLD BASE	CZK 85 per month	cannot be applied		CZK 85 per month
1.4. Embossed card Debit MasterCard GOLD, Visa Gold, MC Gold	CZK 350 per month			
1.5. MasterCard InternetCard	CZK 15 per month	cannot be applied		CZK 15 per month
1.6. MasterCard contactless sticker	CZK 10 / CZK 0 per month <sup>2)</sup>	cannot be applied		included one contactless sticker/ each other CZK 10 per month
<b>2. Insurance for debit cards <sup>5)</sup></b>				
2.1. Travel insurance agreed from 11 March 2013	CZK 89 per month			
2.2. Travel insurance agreed until 10 March 2013	CZK 50 per month			
2.3. ZÁKLAD card fraud insurance	CZK 15 per month			
2.4. PLUS card fraud insurance	CZK 69 per month			
<b>3. Card transactions</b>				
3.1. Withdrawal in CZK from Raiffeisenbank a.s. ATMs	CZK 10			included

Item Name	eKonto	Kompletkonto Start, Kompletkonto Klasik, Kompletkonto Optimum, Hypoteční Kompletkonto, Efektkonto Prémium, Efektkonto	Current Accounts outside of price plans and price programs	eKonto STUDENT
3.2. Withdrawals in CZK from ATMs of another banks in the Czech Republic		CZK 40		included
3.3. Withdrawals from ATMs abroad		CZK 100 + 0.5% of the withdrawn amount		included
3.4. Cash withdrawal by card at bank counter/exchange office (Manual Cash Advance)		CZK 150 + 0.5% of the withdrawn amount		
3.5. Exchange rate surcharge		0.2% of the value of the middle exchange rate for the respective transaction currency by the bank's list of exchange rate		
<b>4. Other services</b>				
4.1. Express issuance of a card (incl. a PIN for the card) with personal acceptance at a point of sale or express issuance of a regenerated PIN		CZK 2,000		
4.2. Issue of a replacement debit card (unless the card is issued after being blocked by the bank)		CZK 200		
1) Sales are discontinued for Visa Electron, Maestro, MC Standard, Visa Gold, MC Gold, MasterCard InternetCard; the card cannot be reissued.				
2) Basic Price / Prémium Benefits. The price as a part of the Premium benefits is applied to no more than one electronic debit card or one debit card in the form of a contactless sticker.				
3) The relevant banking service is included in the price to the extent to which it is stipulated in part 1.4, items 5 and 6 of this price list. If the relevant banking service is not included in the price, the specified price will be applied.				
4) Basic Price / Prémium Benefits. The price as a part of the Premium benefits is applied to no more than one embossed debit card.				
5) The fee is billed in the event that the agreed to insurance is valid at least one day in the month.				

## 5.2. Credit cards

Item Name	Gold, Life, Classic, BILLA	Visa Gold, Visa Extra, Visa Classic, Visa Exclusive, MC Animal Life, Visa Premium Banking, Generali, Vodafone
<b>1. Card administration</b>		
1.1. Primary card	Gold CZK 199 per month/ included in eKonto EXCLUSIVE; Life, BILLA CZK 50 per month; Classic free	CZK 89 per month; Visa Gold CZK 199 per month
1.2. Supplementary card	free (Generali not available)	
1.3. Contactless sticker	free	cannot be applied
<b>2. Card transactions</b>		
2.1. Cash withdrawal (excluding Cash back)	3,5 % of the withdrawn amount, min. CZK 89	
2.2. Cash withdrawal at a merchant cash desk (Cash back)	CZK 10	
2.3. Exchange rate surcharge	0,20 % of the value of the middle exchange rate for the respective transaction currency as per the Bank's List of Exchange Rate	
<b>3. Interest rates</b>		
3.1. The interest rate for payments for goods and services	Gold 22,80 % p.a.; Life, BILLA, Classic 23,99 % p.a., unless otherwise specified in the Credit Card Issuance Agreement	Specified in the Credit Card Issuance Agreement
3.2. The interest rate for cash withdrawals	29,99 % p.a., unless otherwise specified in the Credit Card Issuance Agreement	Specified in the Credit Card Issuance Agreement
<b>4. Card repayment and services for a card</b>		
4.1. Minimum amount due	3,2 % of the total outstanding amount, min. CZK 200	
4.2. Kredit Info	CZK 19 per month	
4.3. Direct debit for the total outstanding amount	CZK 29 per month	
<b>5. Insurance (actively offered)</b>		

Item Name	Gold, Life, Classic, BILLA	Visa Gold, Visa Extra, Visa Classic, Visa Exclusive, MC Animal Life, Visa Premium Banking, Generali, Vodafone
5.1. Travel insurance agreed from 1 January 2013 (including)	CZK 89 per month (Visa Gold free of charge)	
5.2. Insurance for ability to repay the credit card bill	0,69 % monthly of the total outstanding amount as of the statement date	

### 5.3. Insurance to credit cards - not offered

Item Name	ČSA, MALL.cz, BILLA, O2 Gold, O2 Classic, Gold, Life, Classic	DE LUXE, STYLE, EASY, Visa Gold, Visa Extra, Visa Classic, Visa Exclusive, MC Animal Life, Visa Premium Banking, Generali, Vodafone
1. Insurance for ability to repay the credit card bill	0,69 % monthly of the total outstanding amount as of the statement date	
2. Family insurance for travels and stay	CZK 79 per month (ČSA free of charge)	cannot be applied
3. Personal insurance for travels and stay	CZK 49 per month (ČSA not available)	cannot be applied
4. Insurance for ability to repay the credit card bill - PRIMA	0,49 % monthly of the total outstanding amount as of the statement date	cannot be applied
5. Insurance of regular payments - Standard	CZK 199 per month	cannot be applied
6. Insurance of regular payments - Plus	CZK 299 per month	cannot be applied
7. Insurance of regular payments - Exclusive	CZK 399 per month	cannot be applied
8. Card fraud insurance 100	CZK 79 per month	cannot be applied
9. Safety with Your Card Insurance	CZK 89 per month	cannot be applied
10. Travel insurance agreed until 31 December 2012 (including)	cannot be applied	CZK 50 per month (Visa Gold free of charge)
11. Card fraud insurance "ZÁKLAD"	cannot be applied	CZK 15 per month (Visa Gold free of charge)
12. Card fraud insurance "PLUS", incl. insurance against loss/theft of personal items and insurance against forced withdrawal /robbery at an ATM	cannot be applied	CZK 69 per month
13. Insurance of ability to repay the credit	cannot be applied	0,25 % monthly of the total outstanding amount as of the statement date
14. Balance cancellation insurance	cannot be applied	1 % monthly of the total outstanding amount as of the statement date, max. CZK 500

## 6. LOAN PRODUCTS

### 6.1. Universal personal loans and special purpose loans

Item Name	Special purpose loan	Universal Personal Loan
<b>1. Use and maintenance of loan</b>	free <sup>1)</sup>	CZK 99
<b>2. Costs related to extraordinary instalments (premature repayment)</b>	free	1% (0.5%) of the amount of the extraordinary instalment <sup>2)</sup>
<b>3. Amendment to contractual conditions based on client's proposal</b>	CZK 300	
<b>4. Insurance type A</b>	free	
<b>5. Insurance type B</b>		
5.1. loans up to CZK 200,000 inclusive	CZK 199 per month	CZK 95 / 119 per month
5.2. loans up to CZK 500,000 inclusive	CZK 359 per month	CZK 95 / 119 per month
5.3. loans up to CZK 1,000,000 inclusive	CZK 729 per month	CZK 95 / 119 per month
5.4. loans up to CZK 2,000,000 inclusive	CZK 1,149 per month	CZK 95 / 119 per month
<b>6. Request for payment of an outstanding amount</b>	CZK 500	
1)	For loans granted prior to 1 January 2013, it is CZK 150 per month.	
2)	The cost reimbursement amount is 1% of the prematurely repaid part of the total consumer loan amount if the time between the premature instalment and the agreed to end of the consumer loan exceeds one year. If it does not exceed one year, the reimbursement of costs will not exceed 0.5 % of the prematurely repaid part of the total consumer loan amount.	



## 6.2. One-off drawing of consumer loans

Item Name	Quick loan	One-Click loan
<b>1. The use and management of loans</b>	free <sup>1)</sup>	
<b>2. Costs related to extraordinary instalments (premature repayment)</b>		
2.1. For loans provided between 1 December 2014 and 31 March 2017	free	
2.2. For loans provided between 7 July 2010 and 30 November 2014	free	1% (0.5%) of the amount of the extraordinary instalment <sup>2)</sup>
2.3. For loans provided between 1 July 2009 and 6 July 2010	4% of the extraordinary instalment	
2.4. For loans provided between 1 May 2009 and 30 June 2009	free	4% of the extraordinary instalment
2.5. For loans provided between 1 September 2008 and 31 December 2008	free	4% of the extraordinary instalment
2.6. For loans provided between 1 October 2005 and 31 January 2006	free	4% of the extraordinary instalment
1)	For loans granted prior to 1 January 2013, it equals CZK 99 per month.	
2)	The cost reimbursement amount is 1% of the prematurely repaid part of the total consumer loan amount if the time between the premature instalment and the agreed to end of the consumer loan exceeds one year. If it does not exceed one year, the reimbursement of costs will not exceed 0.5 % of the prematurely repaid part of the total consumer loan amount.	

## 6.3. Progressive drawing of consumer loans

Item Name	Optimum instalment	Low instalment – loan
<b>1. The use and management of loans</b>	free <sup>1)</sup>	
<b>2. Costs related to extraordinary instalments (premature repayment)</b>		
2.1. For loans provided between 1 January 2011 and 30 June 2015	free	1% (0.5%) of the amount of the extraordinary instalment <sup>2)</sup>
2.2. For loans provided between 1 July 2009 and 31 October 2010	free	4% of extraordinary instalment
2.3. For loans provided between 1 September 2008 and 31 December 2008	free	
1)	For loans granted prior to 1 January 2013, it is CZK 99 per month.	
2)	The cost reimbursement amount is 1% of the prematurely repaid part of the total consumer loan amount if the time between the premature instalment and the agreed to end of the consumer loan exceeds one year. If it does not exceed one year, the reimbursement of costs will not exceed 0.5 % of the prematurely repaid part of the total consumer loan amount.	

## 6.4. Personal overdraft

Item Name	Item fee
1. Provision including renewal of the option to draw	CZK 200
2. Use of personal overdraft in any relevant month <sup>1)</sup>	CZK 90 / CZK 0 per month <sup>2)</sup>
3. Amendments to the contractual terms initiated by the client	CZK 200
4. Request for settlement of outstanding amount	CZK 500
1)	For transactions concluded on or before 28 February 2005, the transaction name "Maintenance and management of loan" is used.
2)	Basic Price / Prémium Benefits.

## 6.5. Overdraft

Item Name	Item fee
1. Provision including renewal of the option to draw	CZK 200
2. Use and management	CZK 90 per month
3. Amendments to the client's contractual conditions	CZK 200
4. Request for payment of an outstanding amount	CZK 500

## 6.6. Transferred unpermitted debits

Item Name	Item fee
1. The use and management of loans	CZK 99 per month
2. Costs related to extraordinary instalments (premature repayment)	free
3. Request for payment of an outstanding amount	CZK 500

## 7. STATEMENTS

### 7.1. Statements of current, savings accounts, term deposits and card transactions

Item Name	eKonto	eKonto STUDENT	Current Accounts outside of price plans and price programs, Kompletkonto
<b>1. Change to statement setup via telephone banking / at a point of sale</b>	CZK 50		free
<b>2. Compiling and delivering a statement</b>			
2.1. Mail	CZK 40		
2.2. Fax	cannot be applied	CZK 50	CZK 100
2.3. Point of sale	cannot be applied	CZK 50	
<b>3. Copy of a statement electronic / mail / point of sale <sup>1)</sup></b>	CZK 200		
<b>4. An extraordinary statement at the client's request</b>	CZK 200		cannot be applied
<b>5. Card transactions statement</b>			
5.1. Compiling a monthly statement including sending by mail	CZK 40		
5.2. Compiling a copy or a one-off generation of a statement including sending by mail	CZK 200		
1)	Copy of a statement for Kompletkonto and Current Accounts outside price plans and price programs is disposal at a point of sale only.		