

# PRICE LIST OF FINANCIAL OPERATIONS AND SERVICES

for natural and legal persons



I. OPENING, MAINTENANCE AND CANCELLATION OF ACCOUNTS	
1. Account opening	free of charge
2. Account maintenance	free of charge
3. Account cancellation	free of charge

II. ELECTRONIC ACCOUNT ADMINISTRATION	
1. Opening of Electronic account administration (Internet banking)	free of charge
2. Operation of Electronic account administration	free of charge
3. Opening and cancellation of sub-accounts of current accounts	free of charge
4. Authorization code sent in a text message	free of charge

## III. CASHLESS PAYMENT SYSTEM

All types of payments supported by Fio bank a.s. as tools of cashless payment system are delineated in detail in document "Information about general terms and conditions for transfers of funds, types of supported payments and posting periods", which forms an integral part of the General Terms and Conditions.

1. Single incoming payments	
a) payment in any currency from an account kept with Fio Financial Group	free of charge
b) standard payment in CZK	free of charge
c) standard payment in EUR from Slovakia	free of charge
d) international payment in EUR	CZK 20
e) international payment in other currencies supported for account maintenance	CZK 100
f) payment received through an account of Fio Banka, a.s. kept with ČSOB a.s.	CZK 5
g) return of non-deliverable payment sent in CZK in favor of an account in CZ or in EUR in favor of an account in SR	free of charge
h) return of another non-deliverable payment	CZK 50
2. Single outgoing payments	
a) payment in favor of an account kept with Fio Financial Group	free of charge
b) standard payment in CZK in favor of an account in the Czech Republic	free of charge
c) standard payment in EUR in favor of an account in the Slovak Republic	free of charge
d) standard <i>Euro-Payment</i> in EUR	CZK 20
e) accelerated payment in CZK in favor of an account in Czech Republic	CZK 1.50
f) priority payment – morning, in CZK in favor of an account in the Czech Republic	CZK 50
g) priority payment – afternoon, in CZK in favor of an account in the Czech Republic	CZK 100
h) priority <i>Euro-Payment</i> in EUR	CZK 250
i) other international payments in EUR	
I. with payment instruction SHA or BEN	CZK 200
II. with payment instruction OUR	0.50 % of the transferred volume, min. CZK 200 max. CZK 1250
j) international payment in a currency other than EUR	
I. with the payment instruction SHA or BEN	CZK 200
II. with the payment instruction OUR	CZK 500
k) payment by using a payment card	free of charge

<b>3. Repeated incoming and outgoing payments</b>	
a) sending a payment by standing order or direct debit mandate in any currency in favor of an account kept with Fio Financial Group	free of charge
b) sending a payment by standing order, direct debit mandate or SIPO in currency CZK in favor of an account kept in CZ	free of charge
c) sending Euro-Payment by standing order or direct debit mandate in currency EUR in favor of an account kept in SR	free of charge
d) sending Euro-Payment by standing order or direct debit mandate in currency EUR in favor of an account kept in other countries	CZK 20
e) receipt of payment in any currency by direct debit order from an account kept with Fio Financial Group	free of charge
f) receipt of payment in currency CZK by direct debit order from an account kept in CZ	free of charge
g) receipt of payment in currency EUR by direct debit order in SEPA from an account kept in SR	free of charge
h) receipt of payment in currency EUR by direct debit order in SEPA from an account kept in other countries	CZK 20
i) establishing or changing a direct debit authorization incl. SIPO	free of charge
j) establishing or changing a standing order	free of charge
k) establishing or changing a direct debit order	free of charge
l) evaluation of application for active SEPA direct debit	CZK 300
m) application for return of payment in currency EUR send by SEPA direct debit	CZK 300
<b>4. Surcharge for an order or instruction submitted in person<sup>1)</sup></b>	CZK 30
<b>5. Revocation of a payment order</b>	
a) revocation of a single payment order before date of its validity	free of charge
b) revocation of a direct debit authorization, incl. SIPO	free of charge
c) revocation of a standing order	free of charge
d) revocation of a direct debit order	free of charge
e) revocation of a payment order on the day of its validity <sup>2)</sup>	CZK 60

<sup>1)</sup> Establishing of a standing order or direct debit mandate by an officer of Fio banka, a.s. within the bank switching process under the Code of the Czech Banking Association "Mobility of Clients - Bank Account Switching Procedures" **is exempt from this fee.**

<sup>2)</sup> A payment instruction may be revoked on the due date only if the respective payment has not yet been provided for further processing by Fio banka, a.s. to the relevant intermediating institution (ČNB, NBS, ECB, correspondence bank of Fio banka, a.s.).

[SIPO=direct debit payments for utilities]

**Additional information to international payments – CONSEQUENCES OF USE OF FEE PAYMENT INSTRUCTIONS**

Type of payment \ Fee payment instruction	“Beneficiary pays all charges” - BEN	“Fees are shared” - SHA	“Payer pays all fees” - OUR
International incoming payment sent in currency of any EU/EEC country from any EU/ECC country	The beneficiary may receive a payment reduced by a fee of the sender’s bank and fees paid to intermediating banks, and a fee is charged under the price list separately to the beneficiary*	The sender will receive the whole amount sent, and is charged a fee under the price list separately	The beneficiary will receive the whole amount sent, and no fee is charged to the beneficiary*
Other international incoming payments	A fee is charged separately to the beneficiary under the price list, the payment credited may be reduced by a fee of the sender’s bank and a fee paid to intermediating banks	A fee is charged separately to the beneficiary under the price list, however, the payment credited may be reduced by a fee paid to intermediating banks	No fees are charged to the beneficiary, who will receive the whole amount sent
International outgoing payment sent in currency of any EU/ECC country to any EU/ECC country	This payment option is not possible - for payments in currencies of ECC countries sent to EEC countries, the client must choose SHA option in the box “Fee”	A fee is charged separately to the sender under the price list, the beneficiary will receive the whole amount sent	This payment option is not possible - for payments in currencies of ECC countries sent to EEC countries, the client must choose SHA option in the box “Fee”
Other international outgoing payment	The sender is charged no fees, however, the beneficiary may receive the payment reduced by a fee of the sender’s bank and fees paid to intermediating banks	A fee is charged separately to the sender under the price list, however, the beneficiary may receive the payment reduced by fees paid to intermediating banks	A fee is charged separately to the sender under the price list, the beneficiary will receive the whole amount sent

\* The option “Shared fees” (SHA) must be indicated in the box “Fees” for payments in currencies of ECC countries sent to ECC countries. Nevertheless, the respective Regulation has not yet been implemented in all countries and it is therefore temporarily possible to receive payments from certain EU/ECC countries with the options BEN or OUR.

<b>IV. CASH TRANSACTIONS</b>	
1. Cash deposit in CZK at the bank counter by an authorized person <sup>1)</sup>	free of charge
2. Cash deposit in CZK at the bank counter by a third person <sup>2)</sup>	CZK 70 at the detriment of the depositor
3. Cash withdrawal in CZK at the bank counter over CZK 1,000 inclusive / less than CZK 1.000 <sup>1)</sup>	free of charge / CZK 30
4. Cash deposit or withdrawal in EUR or USD at the bank counter (the lowest acceptable nominal value of money is EUR 1, or USD 1)	0.5 % of the volume, min. CZK 75 max. CZK 250
5. Cash deposit through an account of Fio banka, a.s. kept with another financial institution <sup>3)</sup>	CZK 5
6. Announcement of cash withdrawal	
a) if the total announced amount does not exceed a fivefold the average monthly account balance in one calendar month	free of charge
b) in other cases	0.1% of the amount over the limit as per 6a
7. Non-performed announced withdrawal	0.2% of the announced amount
8. Deposit / required withdrawal	
a) up to 100 pieces (inclusive) of coins of one nominal value in CZK <sup>4)</sup>	free of charge
b) 101 and more pieces of coins of one nominal value in CZK <sup>4)</sup>	CZK 20 for every commenced 50 pcs exceeding 100 pcs as per item 8a
c) 50 and more pieces in EUR	2% of the volume, min. CZK 125
9. Exchange of banknotes and coins in CZK	
a) up to 100 pieces (inclusive) of one nominal value <sup>5)</sup>	free of charge
b) 101 and more pieces of one nominal value <sup>6)</sup>	CZK 20 for every commenced 50 pcs exceeding 100 pcs as per item 9a
10. Deposit or exchange of unsorted banknotes and coins <sup>6)</sup>	as per item 8 or 9 plus CZK 50 for every commenced 15 min. of work
11. Cash deposit in CZK in favor of an account in CZK kept with another payment services provider in CZ	2 % of the volume, min. CZK 100

- 1) If a period less 90 minutes expires between a withdrawal from any account (or withdrawals from any accounts) and a deposit to any account (or deposits to any accounts) performed by one natural person, a fee of CZK 60 will be charged for every such deposit.
- 2) A third person is understood as any natural person who is not the account owner, or a person authorized to act on behalf of the account owner, or a person appointed by the account owner to dispose of the balance in the scope of deposits performed. In case a third person declines to pay the respective fee, the deposit of such third person will not be accepted.
- 3) Deposit may be subject to a fee under the price list of the financial institution where an account of Fio banka, a.s. is kept.
- 4) Quantities of coins in transactions done on accounts of the same owner are added up for the purpose of calculating the fee.
- 5) Quantities of money submitted on one business day by the same person are added up for the purpose of calculating the fee.
- 6) Upon acceptance of banknotes or coins, the bank is entitled to require that banknotes and coins should be sorted by nominal values, and, packed in an appropriate manner, if so justified by the quantity of the same. This requirement does not apply to cases when the bank receives the performance of its receivables.

**Note:**

For cash transactions in paragraphs 1-4, customers may avail services of the bank counters of Fio banka, a.s., and the branch offices of the foreign bank in the Slovak Republic, subject to a different fee schedule for these transactions:

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|--|---|
| 1. Cash deposit in EUR by an authorized person   | free of charge  |
| 2. Cash deposit in EUR by a third person   | CZK 70 translated into EUR using valid exchange rate of ČNB |
| 3. Cash withdrawal in EUR over the equivalent of CZK 1.000 inclusive / less than the equivalent of CZK 1.000 | free of charge / CZK 30                                     |
| 4. Deposit or withdrawal in CZK or USD (lowest acceptable nominal value of money is CZK 1, or USD 1)         | 0.5% of the volume, min. CZK 75, max. CZK 250               |

<b>V. PAYMENT CARDS OF FIO BANKA</b>		
1. Fee for a payment card		
a) Maestro PayPass		one-off fee of CZK 99
b) MasterCard Debit PayPass	first and second card for an account issued for various holders are free of charge, in other cases: one-off fee CZK 99	
c) MasterCard Standard PayPass		one-off fee of CZK 99
d) MasterCard Business PayPass		CZK 110 monthly
e) MasterCard Gold PayPass		CZK 275 monthly
f) VISA Classic payWave		one-off fee of CZK 150
g) VISA Business payWave		CZK 110 monthly
h) VISA Gold payWave		CZK 275 monthly
2. Fees for using a payment card <sup>1)</sup>		
a) Withdrawal from Fio banka ATM <sup>2)</sup>		free of charge / CZK 9
10 withdrawals in a calendar month are provided free of charge. Unused withdrawals free of charge will not be transferred to the following month.		
b) ATM withdrawal from other ATM networks in the Czech Republic		free of charge / CZK 30
A free-of-charge withdrawal is provided to a card owner for every whole amounts of CZK 4,000, or EUR 160 (according to the account currency) of the sum of posted transactions carried out by the relevant payment card through payment terminals or internet payment gateways for one closed calendar month. The number of free-of-charge withdrawals is limited to five in one month. The bank awards a one-off bonus of two withdrawals free of charge for every new card issued.		
c) ATM withdrawal abroad		0.50 % + CZK 80
d) Balance query at ATM of Fio banka <sup>2)</sup>		free of charge
e) Balance query at another AMT		CZK 9
f) Assigning a credit payment effected through services MasterCard MoneySend or Visa Personal Payments impute		1% of the transaction volume, min. CZK 30, max. to the amount of payment received
3. Additional services provided in connection with payment cards		
a) Surcharge for express issue of a payment card		CZK 1.000
b) Surcharge for provision of PIN in paper form		CZK 200
c) Change of PIN electronically or at any ATM		CZK 20
d) Change of the payment card limit (electronically / in person)		free of charge / CZK 30
e) Blocking of a payment card		free of charge
f) Issue of a replacement payment card at the customer's request		CZK 99
g) Emergency payment card abroad		CZK 5.000
h) Travel insurance (Standard / Exclusive / Gold) <sup>3)</sup>		CZK 25 / CZK 60 / CZK 75 per month
i) Loss and theft insurance (Basic / Classic / Extra)		CZK 10 / CZK 30 / CZK 60 per month
j) Legal protection insurance for drivers D.A.S. (type A / type B)		CZK 500 / CZK 1.000 per year
4. Fees related to use of a payment card issued within a special scheme as a replacement for a ČSOB card <sup>1)</sup>		
a) Withdrawal from ATM of Fio <sup>2)</sup> (first 10 transactions in a month / other transactions)		Free of charge / CZK 6
b) Withdrawal from ATM of ČSOB in the Czech Republic or Slovak Republic		CZK 6
c) Withdrawal from ATM of other networks in the Czech Republic		CZK 35
d) Withdrawal from ATM abroad		0.5 % + CZK 80
e) Balance query at ATM of ČSOB in CZ		free of charge
f) Balance query at ATMs other than in item e)		CZK 9
g) Assigning a credit payment effected through services MasterCard MoneySend or Visa Personal Payments		1% of the transaction volume, min. CZK 30, max. to the amount of payment received

- 1) In the scope of services under par. 2, payment cards issued within a special scheme as a replacement of a ČSOB card with the option of temporary validity of the price list for ČSOB cards are regulated by fee payment terms and conditions under Section V par. 4 of this Price List. Validity of these deviating fee payment terms and conditions expires on an individual basis as at the day of expiration of a replaced ČSOB card, or earlier, if recalled unilaterally by the customer.
- 2) ATM of Fio Bank is understood as any ATM operated by Pharro Praha CZ a.s. under the trade name Pharro. Every such ATM is painted in Fio bank's colours and features the bank's logo.
- 3) In addition to the payment card holder, the insurance applies to the holder's family members (husband/wife) as well as children up to 18 years of age.

## VI. FEES FOR SERVICES PROVIDED IN CONNECTION WITH LOAN ACCOUNTS

1. Preparation of a credit line for a loan to be used for trading in investment tools, agreed by virtue of a general investment contract	Free of charge
2. Preparation of a credit line for a loan to be used for trading in investment tools on markets in CZ, agreed by virtue of other contracts	
a) Quarterly rate for a credit line less than CZK 15,000,000	0.47 % of the credit line
b) Quarterly rate for a credit line less than CZK 25,000,000	0.42 % of the credit line
c) Quarterly rate for a credit line less than CZK 40,000,000	0.37 % of the credit line
d) Quarterly rate for a credit line over CZK 40,000,000 inclusive	0.30 % of the credit line
3. Preparation of a credit line for using a business loan	On an individual basis
4. Preparation of a credit line for a loan to be used for short-term financing of farmers	On an individual basis
5. Updating of the List of Assigned Receivables for a loan for short-term financing of farmers	On an individual basis

Fees for other services related to loans for trading in investment instruments are provided in the separate Price List of services related to loans for trading in investment instruments.

Fees for services related to overdraft loans for natural persons are provided in the separate Rate Tariff for overdraft loans for natural persons.

Fees for services related to overdraft loans for legal persons are provided in the separate Rate Tariff for overdraft loans for legal persons

## VII. FEES FOR SERVICES PROVIDED IN CONNECTION WITH MORTGAGE LOANS

1. Processing of a mortgage loan	free of charge
2. Preparation of real estate appraisal	paid by the customer to the surveyor
3. Use of a loan (fee)	free of charge
4. Failure to use the whole amount of a loan	free of charge
5. Maintenance of account for provision of a mortgage loan	free of charge
6. Change of the contract	
a) Change of personal data	free of charge
b) Change of the installment calendar in case of an extraordinary payment	free of charge
c) Increase of a mortgage loan	CZK 4,000
d) Additionally agreed change of real estate pledged as a security	CZK 4,000
e) Any other change of a contract not specified above	CZK 1,500
7. Extraordinary installment of a standard mortgage loan if the Service of Extraordinary Installment has been agreed	
a) in the volume up to 20 % inclusive of the nominal amount of the mortgage loan	free of charge
b) in the volume over 20 % of the nominal amount of the mortgage loan	2 % of the installment volume over 20 % of the nominal amount of a loan for every commenced year by the end of fixation period or margin validity
8. Extraordinary installment of a standard mortgage loan if the Service of Extraordinary Installment is not agreed	2 % of the installment volume for every commenced year by the end of fixation period or margin validity
9. Other services, actions and penalties related to mortgage loans	
a) Procurement of a document from the Land Register by remote access	CZK 100 incl. VAT / 1 page
b) Confirmation of interests paid - annual, for tax purposes	free of charge

c) Confirmation of interests paid - other, for tax purposes	CZK 100 incl. VAT
d) Other confirmations issued at the customer's request	CZK 200 incl. VAT
e) Issue of the bank's information about the balance as at the date indicated	CZK 1.000 incl. VAT
f) Sending the first reminder in case of breach of contractual obligations	CZK 100 incl. VAT
g) Sending the second and other reminders in case of breach of contractual obligations	CZK 500 incl. VAT
h) Failure to make an extraordinary installment in case of insufficient balance	free of charge

Fees for services related to American mortgage loans provided to customers in compliance with Act No. 145/2010 Coll., on Consumer Loans and on Amending Certain Acts, as amended by later regulations, are listed in the separate Price List for mortgage loans - American mortgages.

Fees for services related to American mortgage loans not falling under the regulation of Act No. 145/2010 Coll., on Consumer Loans and on Amending Certain Acts, as amended by later regulations, are listed in the separate Price List for mortgage loans - American mortgages.

<b>VIII. OTHER SERVICES PROVIDED IN CONNECTION WITH ACCOUNTS AND ADMINISTRATIVE SERVICES</b>	
1. Bank account statement	
a) Regular bank account statement delivered electronically	free of charge
b) Regular bank account statement delivered in person at the bank office	CZK 50
c) Regular bank account statement send by post	CZK 25
d) Extraordinary bank account statement	CZK 120 incl. VAT
2. Postage	
a) Postage for sending a bank account statement or other documents required by the customer in CZ <sup>1)</sup>	under the Price List of Postal Services of Česká pošta, s.p., min. CZK 15.73, max. CZK 71.39 incl. VAT
b) Postage for sending a bank account statement or other documents required by the customer outside CZ <sup>1)</sup>	under the Price List of Postal Services of Česká pošta, s.p, min. CZK 30.25 max. CZK 399.30 incl. VAT
3. Confirmation of account keeping, account balance or transfer from the account (Quittance)	CZK 120 incl. VAT
4. Identification of a non-deliverable payment received at the account of Fio banka, a.s. kept with another financial institution	CZK 200
5. Text message according to instructions of the account owner	CZK 2.40 incl. VAT
6. Blocking of funds on the account	
a) restriction of disposal rights by a password and/or of events that are bound to happen	free of charge
b) blocking under instructions from the account owner	CZK 30
c) restriction of disposal rights for consent of a third person	CZK 100
7. Provision of the bank's information based on an application of an authorized person as per Section 38 (3) (h) of Act No. 21/1992 Coll., the Act on Banks, as amended, i.e. a judicial executor appointed to conduct execution proceedings <sup>2)</sup>	CZK 250 incl. VAT
8. Confirmation for audit purposes (at the request of the customer or his/her auditor)	CZK 1,200 incl. VAT
9. Custody of a returned consignment undelivered by a postal provider	CZK 120 incl. VAT
10. Other acts performed by Fio employees (for every commenced 15 minutes)	CZK 250 incl. VAT
11. Preparation of CID / change in the CID register	CZK 300

1. Bank account statements or other documents required by the customer are sent as "Letters by second-class post" or "Consignments by second-class post" in accordance with Postal Terms and Conditions of Česká pošta, s.p., depending on the size and weight of the consignment. In case of any changes of the Price List of Česká pošta, a.s., the bank is entitled to charge postage according to the new Price List of Česká pošta, a.s., on the day when the new Price List is announced.

2. The fee will be charged only in cases when a judicial executor, authorized as per the above-stated statutory provision, submits his/her query about the bank's customer on the basis of a final decision that pronounced the customer's previous conduct as illegal (execution title).

**General provisions:**

- Fees defined in relation to various account types apply analogically to identical sub-accounts of the current account that may be opened by means of the service Electronic account administration.
- Accounts kept in foreign currencies are charged with fees in respective foreign currencies. Fees will be translated into the given currency rate using the valid exchange rate of the Czech National Bank [ČNB].
- Fees in the cashless payment system are determined for electronic submission of orders. Submission of orders in person is generally subject to a surcharge according to the Price List.
- An account kept with Fio Financial Group is understood primarily as an account kept with Fio banka, a.s., Fio o.c.p., a.s. or Družstevní záložna PSD, or, as the case may be, any other financial institution operating under trade name Fio.
- CZ stands for the Czech Republic, SR stands for the Slovak Republic.
- The Price List is valid uniformly to any natural or legal persons, unless otherwise stipulated in specific provisions of the Price List.
- In conformity with Section 54 (1) (2) of Act No. 235/2004 Coll., fees for financial activities (services) are exempt from the value added tax (VAT). Fees for non-financial activities (services) are indicated to contain VAT corresponding to the valid VAT rate for the given year.
- Should it be the case, a customer is obligated to inform Fio that he/she acts *vis-à-vis* Fio as a taxable person for VAT purposes, and, if also registered for VAT, such customer must provide his/her valid tax identification number. Unless the customer fails to communicate this fact, this customer will be considered, for VAT purposes, in all transactions as a non-taxable person, and no tax documents for services subject to VAT will issued to the customer.

Fees are debited from respective accounts or sub-accounts as at the day of provision of the given service, cumulatively as at the last day of a calendar month or as at the day of cancellation of an account. Fees for preparation of overdraft loans are debited from respective accounts as at the day of preparation of the credit line.

This Price List of Financial Transactions and Services was announced on 13.07.2015. Unless otherwise provided in the following sentence, the Price List becomes effective on 15.09.2015, whereas this Price List, when becoming effective, supersedes all previously valid Price Lists of Financial Transactions and Services.

With respect to contracts entered into from 14.07.2015, this Price List of Financial Transactions and Services becomes valid on the day of execution of these contracts.

In Prague, on 13. 07. 2015