

Part

Content:

1. Current Accounts
2. Deposit and Saving Accounts
3. Escrow Accounts
4. TOP Business Account
5. LOTERY escrow account
6. Attorney Escrow Account, notary
7. Additional fee for maintenance of the Account
8. Booking Items
9. General Items

1. Current Accounts

Item	Text	Price
1.1.	Account set-up (in CZK or in foreign currency)	free of charge
1.2.	Monthly fee for account maintenance including account statements (depending on account statement frequency and means of delivery):	

	picked up at the counter	sent by mail	abroad	cumulated	PDF
daily	1 500	450	1 000	200	100
weekly	800	300	800	150	100
monthly	500	200	800	100	100
quaterly	300	100	800	-	-
yearly*	200	25	100	-	-

* Applies to all accounts that have negotiated maintenance with an annual statement until May 12, 2011, from 13 May 2011 the annual account statement is not included in the product offer.

Item	Text	Price
1.3.	Administration and maintenance of current account for newly established company, for payment of company capital contributions (cash lump sum payment when concluding the account contract)	400
1.4.	Sending of account statements via SWIFT message MT940	1,500 monthly / account **

*) In case of more than 1,000 movements on the account per month the service is priced individually.

2. Deposit and Saving Accounts

Item	Text	Price
2.1.	Deposit / Saving account set-up and maintenance	free of charge

2.2.	Penalty fee for early withdrawal from the deposit / saving account	amount withdrawn*2.00%* days till maturity/360, min. 0.50% from the withdrawn amount
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3. Escrow Accounts

Item	Text	Price
3.1.	Escrow account set-up and maintenance	individually priced, min. CZK 20,000

4. TOP Business Account

Item	Text	Price
4.1.	TOP Business Account set-up	free of charge
4.2.	Switch to TOP Business account	free of charge
	Standard Module - monthly fee	
4.3	Account maintenance (depending on the size of domestic payment package)	
4.3.1.	Domestic payment package 100	CZK 500
4.3.2.	Domestic payment package 200	CZK 950
4.3.3.	Domestic payment package 500	CZK 1,950
4.3.4.	Domestic payment package 1000	CZK 3,200
4.4.	Maintenance of another Current Account incl. PDF electronic account statement	CZK 30
	Module Plus - monthly fee	
4.5.	Extension of domestic payment package by 100	individually priced
4.6.	Extension of foreing payment package	individually priced
4.7.	Business 24 – higher security package (per each user)	CZK 70
4.8.	MultiCash (replacement of Business 24 service)	CZK 200
4.9.	Payment card	
4.9.1	Visa Business (per each card holder)	CZK 30
4.9.2	Visa Business Plus (per each card holder)	CZK 90
4.10.	Standard account statements mailed within the country	

	daily	weekly	monthly	quaterly
Sent by mail	405	270	170	70
PDF electronic	85	60	35	-

5. LOTERY ascrow account

Item	Text	Price
4.1.		individually priced, min. CZK 20,000

6. Attorney Escrow Account, notary

Item	Text	Price
6.1.	Account set-up	individually priced, min. 500
6.2.	Account maintenance	free of charge

7. Additional fee for maintenance of the Account

Item	Text	Price
7.1.	Additional fee for maintenance of the Account	
7.2.	Additional fee for maintenance of the Account	The bank is authorized to charge additional fee for maintenance of the Account (current account or other account types) in the amount of ****)

*) **Increased balances** : Difference between Account balances on 31.12. **) and Average Account balances ***) .

) **Account balances on 31.12. : Sum of closing balances of all accounts and term deposits per Client calculated in CZK based on exchange rate of the Czech National Bank (mid-rate) valid on 31.12. of the respective year. Possible negative balances on the accounts will be replaced by zero.

***) **Average Account balances** : Average of the sum of closing balances of all accounts per client from 1.1. to 30.11. of the respective year calculated in CZK based on exchange rate of the Czech National Bank (mid-rate) valid on 31.12. of the respective year plus average of the sum of term deposits per client from January to November (always position by end of the respective month) of the respective year calculated in CZK based on exchange rate of the Czech National Bank (mid-rate) valid on 31.12. of the respective year. The result is increased by 10%. Possible negative balances on the accounts will be replaced by zero.

*****)

CZK 220,- calculated per day from every CZK 50,000,000 exceeding the closing balance of CZK 100,000,000 on accounts maintained in CZK,

DKK 11,- calculated per day from every DKK 500,000 exceeding the closing balance of DKK 1,000,000 on accounts maintained in DKK,

EUR 20,- calculated per day from every EUR 2,000,000 exceeding the closing balance of EUR 25,000,000 on accounts maintained in EUR,

CHF 20,- calculated per day from every CHF 500,000 exceeding the closing balance of CHF 1,000,000 on accounts maintained in CHF,

JPY 220,- calculated per day from every JPY 25,000,000 exceeding the closing balance of JPY 10,000,000 on accounts maintained in JPY and
 SEK 35,- calculated per day from every SEK 1,500,000 exceeding the closing balance of SEK 5,000,000 on accounts maintained in SEK
 on last working day of the month.

8. Booking Items

Item	Text	Price
8.1.	Credit item *)	2
8.2.	Debit item *)	4

*) Extra fee of non-cash payments item or cash transactions item.

The account maintenance fee is also payable for the whole period if an account is opened or closed during the respective period.

Note: If services, which are subject to VAT, are provided to persons registered for VAT in another EU member state or to foreigners liable to taxation, the tax duty lies outside the Czech Republic and therefore the fee is not subject to VAT.

9. General Items

Item	Text	Price
9.1.	Duplicate of current account statements	
9.1.1.	Statements from the last 12 months	75
9.1.2.	Statements older than 12 months	300
9.2.	Notice to settle account balance, notice to settle due amount	150
9.3.	Restrictions on current account funds disposal on client's request (e.g. account blocking, funds blocking)	500
9.4.	Account changes on client's request (e.g. signature change, statement frequency change)	300
9.6.	Information about payment transactions - Private clients, Micros	
9.6.1.	Private clients, Micros	free of charge
9.6.2	Other Corporate clients	30
9.7.	Deposit / account balance confirmation, at client's request If a non-financial service is provided 21% VAT is payable.	500

The account maintenance fee is also payable for the whole period if an account is opened or closed during the respective period.

Note:

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