



PRICE LIST

**KOMERČNÍ BANKA, a. s.,
pobočka zahraničnej banky**

Valid as of July 1, 2024

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Current accounts	
Opening the current account in EUR and foreign currency	free of charge
Current account in EUR and foreign currency maintenance	5,00 EUR/month
Term accounts	
Opening and maintenance of the savings account in EUR and foreign currency	free of charge
Early withdrawal from the account	10,00 EUR
Account statements	
Statements sent by post	
Yearly	1,50 EUR/month
Quarterly	3,00 EUR/month
Monthly	5,00 EUR/month
Fortnightly	9,00 EUR/month
Weekly	15,00 EUR/month
Daily upon account movement	20,00 EUR/month
Statements in SWIFT MT940 format	
	individually
Statements in SWIFT MT942 format	
	individually
Statements sent in electronic format (Profibanka, KB Syline)	
Yearly	0,20 EUR/month
Quarterly	0,50 EUR/month
Monthly	1,20 EUR/month
Fortnightly	3,80 EUR/month
Weekly	5,00 EUR/month
Daily upon account movement	7,00 EUR/month



Note: The account statement fee is charged at the end of month according to the periodicity of the statements. The account statement fees for a current account in foreign currency are listed in EUR. Conversion is accomplished using the Komerční banka, a.s., pobočka zahraničnej banky middle foreign exchange rate.

Cancellation of an account	
Current account in EUR and foreign currency, savings account in EUR and foreign currency (one-off on cancellation of the account)	free of charge
Payment services	
Cash collection	individually
Payments and direct debits between accounts in Komerční banka, a.s. pobočka zahraničnej banky (in EUR as well as in another foreign currency)	free of charge
Establishment, change to and cancellation of a standing order (delivered via Profibanka direct banking)	free of charge
Establishment, change to and cancellation of a consent to direct debit (delivered via Profibanka direct banking)*	free of charge
EuroPayment in real time delivered in written form (in person, by post, by fax, by e-mail)	35,00 EUR



* direct debit in foreign currency is possible to make only within Komerční banka, pobočka zahraničnej banky

Note: The fees relating to current accounts in foreign currency are listed in EUR. Conversion is accomplished using the current Komerční banka, a.s., pobočka zahraničnej banky middle foreign exchange rate.

SEPA payments	
Incoming payments	
SEPA payment	0,25 EUR
Outgoing payments	
To clients of Komerční banka, pobočka zahraničnej banky	
- SEPA payment delivered in written form (in person, by post, by fax, by e-mail)	free of charge
- SEPA payment delivered via Profibanka direct banking services	free of charge
To clients of other financial institutions	
- SEPA payment delivered in written form (in person, by post, by fax, by e-mail)	2,00 EUR
- SEPA payment delivered via Profibanka direct banking services	0,35 EUR
Priority outgoing payments	
To clients of other financial institutions	
- Priority SEPA payment delivered in written form (in person, by post, by fax, by e-mail)	25,00 EUR
- Priority SEPA payment delivered via Profibanka direct banking services	15,00 EUR
Outgoing payments to clients of Komerční banka, a.s. (in the Czech Republic)	
- SEPA payment delivered in written form (in person, by post, by fax, by e-mail)	2,00 EUR
- SEPA payment delivered via Profibanka direct banking services	0,35 EUR
Outgoing payments based on standing order	
Outgoing payments based on standing order in EUR*	0,35 EUR



* it's possible to make it only within banks in Slovakia

SEPA Direct Debit	
SEPA Direct Debit - incoming	0,25 EUR
SEPA Direct Debit - outgoing	0,35 EUR
Initiation of SEPA Direct Debit order - delivered via Profibanka direct banking services	free of charge
Initiation of SEPA Direct Debit order - delivered in written form (in person, by post, by fax, by e-mail)	free of charge
Assessment of request for delivering of SEPA Direct Debit orders	individually
Registration of SEPA Direct Debit Mandate delivered in written form (in person, by post, by fax, by e-mail)	free of charge
Registration of SEPA Direct Debit Mandate delivered via Profibanka direct banking services	free of charge
Change of SEPA Direct Debit Mandate delivered in written form (in person, by post, by fax, by e-mail)	2,00 EUR
Change of SEPA Direct Debit Mandate delivered via Profibanka direct banking services	1,00 EUR
Cancellation of SEPA Direct Debit Mandate delivered in written form (in person, by post, by fax, by e-mail)	2,00 EUR
Cancellation of SEPA Direct Debit Mandate delivered via Profibanka direct banking services	1,00 EUR
Registration CID / change of entries	individually



Note:

Fees for SEPA payment, SEPA Direct Debit and processing of a standing orders are charged at the end of month.

Other services	
Agreement to provide information about account balances by phone with an agreed password	2,00 EUR/month
Blocking and reservation of account funds and confirmation of this (blocking, escrow agreement)	individually
Changes to a current account (signature, rights of disposal)	3,00 EUR
Duplication of statement or copy	2,00 EUR/1 page
Statement on request by the client via Profibanka direct banking	0,20 EUR/1 page
Copy of an archived document	
Within 12 months	10,00 EUR
Over 12 months	20,00 EUR
Proceeding confirmation of a SEPA payment, account maintenance or client's account balance	7,00 EUR
Cash pooling	individually
Agreement on keeping of register of suspended payments	8,00 EUR
Notification on implementation of a payment order or non-implementation of a payment sent by post	1,00 EUR
Cancellation of a written payment order	2,00 EUR
Amendments and supplements after execution of payment due to client error	5,00 EUR + according to actual costs
Reminder sending by post to the account holder for an unauthorized debit and failure to comply with conditions of account maintenance	15,00 EUR

Foreign payments	
Incoming payments	
Incoming payment from a client of another financial institution	
payment in foreign currency and payment in EUR, which does not comply with the criteria for SEPA payment	0,5 %, min. 9,50 EUR max. 40,00 EUR
Incoming payment from Komerční banka, a.s. client (in the Czech Republic)	0,25 EUR
Outgoing standard payments	
To clients of other financial institutions	
payment in foreign currency and payment in EUR, which does not comply with the criteria for SEPA payment, delivered in the form of a written order (in person, by post, by fax, by e-mail)	0,90 % min. 9,50 EUR max. 73,00 EUR
payment in foreign currency and payment in EUR, which does not comply with the criteria for SEPA payment, delivered via Profibanka direct banking	0,90 %, min. 9,50 EUR max. 73,00 EUR
Outgoing urgent payments	
To clients of other financial institutions	
payment in foreign currency and payment in EUR, which does not comply with the criteria for SEPA payment, (in person, by post, by fax, by e-mail)	0,90 %, min. 19,00 EUR max. 190,00 EUR
payment in foreign currency and payment in EUR, which does not comply with the criteria for SEPA payment, delivered via Profibanka direct banking	0,90 %, min. 11,00 EUR max. 110,00 EUR
Outgoing payments to clients of Komerční banka, a.s. (in the Czech Republic)	
To Komerční banka, a.s. clients (in the Czech Republic), delivered in the form of a written order (in person, by post, by fax, by e-mail)	2,00 EUR
To Komerční banka, a.s. clients (in the Czech Republic) delivered via Profibanka direct banking	0,35 EUR
Corrections, supplementations or cancellations	
Before implementation of payment	5,00 EUR + according to actual costs
After implementation of payment	20,00 EUR + according to actual costs + fees of the foreign banks
Other fees	
Confirmation about the processing of a payment order abroad	7,00 EUR + according to actual costs
Verification of a foreign payment transaction	15,00 EUR + according to actual costs + fees of the foreign banks
Change of the payment instruction based on the recipient's request	15,00 EUR
Payment order initiated via SWIFT MT101	individually
Resending foreign payment advice	5,00 EUR + according to actual costs
Notification of unexecuted payment order	1,00 EUR



Note: Fees in foreign payment services are cleared in the equivalent value of the pertinent currency, in which the account is held and to which the payment is made using the Komerční banka, a.s., pobočka zahraničnej banky middle foreign exchange rate.

If the Komerční banka, a.s., pobočka zahraničnej banky client marks the payment abroad as "BEN", the recipient of the payment settles the fees of Komerční banka, a.s., pobočka zahraničnej banky, fees of recipients' bank and possible fees of intermediary banks.

If the Komerční banka, a.s., pobočka zahraničnej banky client marks the payment abroad as "OUR", the payer settles the fees of Komerční banka, a.s., pobočka zahraničnej banky, fees of recipients' bank and possible fees of intermediary banks.

If the Komerční banka, a.s., pobočka zahraničnej banky client marks the payment abroad as "SHA", the payer settles the fees of Komerční banka, a.s., pobočka zahraničnej banky, and the recipient settles the recipients' bank and possible fees of intermediary banks.

If nothing is marked, the payer settles the fees of Komerční banka, a.s., pobočka zahraničnej banky, the recipient settles the fees of recipients' bank and possible fees of intermediary banks.

Direct banking - Profibanka	
One-off fee for setting-up of Profibanka direct banking	
Setting-up of Profibanka direct banking	120,00 EUR
Setting-up of direct banking for several entities with a joint statutory representative or owner	202,00 EUR
Monthly fee for management of Profibanka direct banking including charging of authorised parties	
Maintenance of Profibanka direct banking	11,00 EUR/month
Authorization for a second and each other empowered person	3,00 EUR/month
Services for Profibanka direct banking	
Installation or launching of any application or combination of applications of the direct banking on one computer of a client (including the journey) within the territory of the Slovakia *	97,00 EUR + 20 % VAT
Maintenance intervention - express - within 6 hours from its order by a client (remedy of a defect, reinstallation, launching an application) for any applications within the direct banking on the territory of the Slovakia (only if ordered on the requested business day by 12:00 a.m.)	109,00 EUR + 20 % VAT
Maintenance intervention within 24 hours from its order by a client (remedy of a defect, reinstallation, launching an application) for any applications within the direct banking on the territory of the Slovakia (business days only)	89,00 EUR + 20 % VAT
One-off fees for securing Profibanka direct banking (issue of chip cards and chip card readers)	
Issue of the chip card Môjklúč	35,00 EUR
Issue of the chip card reader with keyboard	35,00 EUR + 20 % VAT
Issue of a complete set of Môjklúč chip card and reader with keyboard	60,00 EUR
Direct banking – KB SKYline	
Establishment and management of KB SKYline direct banking	free of charge



* An individual price based on real costs will be charged for outbound journey for these purposes such as installation, repair of failures, relaunching of the application and consulting.

Annual fee for the payment card	
Prestige Card	40,00 EUR
Gold Card	120,00 EUR
Card transactions	
Card payments at merchants	free of charge
Cash withdrawal from ATM in Slovakia and abroad	1,30 EUR
Card duplicate	
Issue of a duplicate card	11,50 EUR
Limitation of the effectiveness of the payment card	
Card stoplisting	free of charge
Technical steps	
Repeated sending of a personal identification number (PIN)	8,00 EUR
Change in payment card data (account number, limit etc.)	1,66 EUR
Other services	
Emergency Card Replacement (issuing of a surrogate card without PIN abroad after its loss, pilferage of card, etc., outside the Czech Republic and Slovakia)	160,00 EUR
Emergency Cash Advance (surrogate cash at counter after loss, pilferage of card, etc.; outside the Czech Republic and Slovakia)	140,00 EUR

Import letter of credits (L/C)	
Pre-advice	25,00 EUR
Issuance, increase of L/C value	0,30 % for the first quarter, min. 66,00 EUR 0,10 % za každý ďalší začatý mesiac, min. 50,00 EUR
Predĺženie akreditívu	0,10 % for each month started, min. 50,00 EUR
L/C amendment	50,00 EUR
Documents control and/or Payment (or returning documents without payment)	0,25 %, min. 66,00 EUR
Deferred payment (monthly, for 2nd and each consecutive month)	0,20 %, min. 50,00 EUR
Discrepancy fee (for account of L/C beneficiary)	99,00 EUR
Undrawn L/C cancellation/undrawn L/C expiry	66,00 EUR
Release of goods consigned to Komerční banka, a.s., pobočka zahraničnej banky	50,00 EUR



Note: The applicant remains ultimately liable for payment of the uncollected charges and expenses of the beneficiary's bank.

Export letter of credits (L/C)	
Pre-advice	30,00 EUR
L/C advising, Increase of advised L/C amount	0,20 %, min. 66,00 EUR max. 5 000,00 EUR
L/C confirmation, increase of confirmed L/C amount, extension of confirmed L/C expiry (for confirmation period including deferred payment period)	per the issuing bank's rating
Amendment advice	50,00 EUR
Documents control and/or Sending the documents for payment and/or Payment	0,30 %, min. 70,00 EUR
Deferred payment	free of charge
L/C transfer	0,30 %, min. 100,00 EUR
Amendment transfer	50,00 EUR
Assignment of proceeds	50,00 EUR
Documentary and clean collections (bill collections)	
Handling fee /Import collection *	0,25 %, min. 35,00 EUR max. 1 600,00 EUR
Handling fee/Export collection*	0,25 %, min. 35,00 EUR max. 1 600,00 EUR
Amendment of collection instructions	25,00 EUR
Tracer (2nd and subsequent)	10,00 EUR
Release of goods consigned to Komerční banka, a.s., pobočka zahraničnej banky	50,00 EUR
Protesting the bill	70,00 EUR + according to actual costs



* the fee is also applied when documents are released to the drawee without payment, or against clean payment effected, or if the documents are returned unpaid

Loans	
Management fee for credit transaction when the credit has been provided/loan promise/fee for arranging the possibility to draw on the loan	individually
Management fee for Framework agreement on Provision of Financial Services / Fee for arranging of possibility to draw on the loan	individually
Fee for change to the agreed conditions based on clients request	individually
Commitment fee for non-drawing on the loan / Cost for reservation of funds*	individually
Discount provision for bills purchase	individually
Loan administration fee (including statements from the loan accounts)	individually

! * the fee will be charged in % from the non drawn loan volume

Bank guarantees granted	
Processing and evaluation of an application for a bank guarantee issuance / amendment*	100,00 EUR
Processing and preparation of documentation related to granting a bank guarantee	100,00 EUR
Changing agreement on provision of a bank guarantee/Amendment of a bank guarantee/counter-guarantee	100,00 EUR
Provision/Issuance of a bank guarantee (counter-guarantee)**	2,50 % p.a., min. 50,00 EUR per quarter
Call under bank guarantee	80,00 EUR

! * shall be applied even in case of counter-guarantee or promise of a bank guarantee

** shall also be applied for a promise of a bank guarantee

Bank guarantees received	
Advising of 3rd bank guarantee/bank guarantee amendment	50,00 EUR
Processing call under 3rd bank guarantee	80,00 EUR
Providing other services related to bank guarantee (e.g. verification of signatures on guarantee, reviewing of guarantee wording, dispatch of notice on termination of bank guarantee etc.)	50,00 EUR
Buyer's credits	
Fee for processing of a financial offer*	individually
Fee for preparation of contractual documentation and processing of underlying data	individually
Fee for changing the contractual documentation	individually

! * in case that buyer's credit is granted, this fee might be reimbursed (by reduction of processing fee under contract)

Forfeiting and Receivables Discounting	
Commitment fee	individually
One off processing fee*	individually

! * subject to VAT

Správy o záležitostiach týkajúcich sa klienta	
Provision of a report according § 91, part 4, section a) e) and i) of the act No. 483/2001 Act on Banks in current wording	36,50 EUR *
Provision of information to the auditor of our client requested by the client	55,00 EUR *
Provision of bank information about a client of Komerční banka, a.s., pobočka zahraničnej banky	20,00 EUR *
Mediation of banking, office or credit information about domestic and foreign entities	20,00 EUR * + according to actual costs *
Other services subject to client request, not included in the Price List	4,00 EUR for each 15 min. *

! * plus corresponding VAT rate according to the effective Act on VAT

Telecommunications services related to banking information	
Sending a message via the S.W.I.F.T system	5,00 EUR**

! ** in addition to the fee, VAT will be charged according to the Act on VAT if:
 – the provided service relating to the invoiced fee is subject to VAT
 – the service is provided as a independent service

Courier service	
Delivery of documentation via a courier service	according to actual costs***

! *** plus corresponding VAT rate according to the effective Act on VAT

Other	
Deposit balance increment fee	Annually 1) on December 31
The fee for an increment in the balance when the total balance amounts up to EUR 4 million, inclusive, in all currencies or an equivalent in a foreign currency in the client's account(s)	free of charge
The fee for an increment in the balance when the total balance amounts to over EUR 4 million in all currencies or an equivalent in a foreign currency in the client's account(s)	0,20 % *
Deposit fees	Monthly **
Client's deposits fee up to the set volume (incl.) expressed in respective currency	free of charge
Client's deposits fee in EUR currency for the volume exceeding 2 mil. EUR	0,00 % p.a.
Client's deposits fee in CZK currency for the volume exceeding 500 mil. CZK	0,15 % p.a.
Client's deposits fee in GBP currency for the volume exceeding 15 mil. GBP	0,15 % p.a.
Client's deposits fee in PLN currency for the volume exceeding 70 mil. PLN	0,15 % p.a.
Client's deposits fee in CHF currency for the volume exceeding 20 mil. CHF	1,00 % p.a.
Client's deposits fee in USD currency for the volume exceeding 20 mil. USD	0,15 % p.a.

! * The deposit balance increment fee is charged annually as at 31 December and is calculated on the positive difference between the total balance as at 31 December and the highest of the following three values:

- average total annual balance for the period from 1 October of the preceding year to 30 September of the relevant year, or
- an amount equalling EUR 4 million or its equivalent in a foreign currency, while into a total volume of client deposits as at 31.12. of the relevant year are also included all outgoing payments to other banks made on this day, with the exception of payments made and at the same time accrued to the beneficiary's account in another bank as at 31.12. of relevant year.

The total balance is the sum of funds deposited in all of the client's current and term accounts, with the exception of term accounts with individual interest rate. Komerční banka, a. s., pobočka zahraničnej banky is authorized calculate fee annually and the fee is payable no later than on the fifth business day of February of the following year, while is authorized to deduct it from client's account no later than last day of March of the same year. If the client has no selected any account for fees, Komerční banka, a. s. pobočka zahraničnej banky deduct the fee from any of his accounts.

For converting foreign currencies into EUR and vice versa, the ECB's current rate is used.

** The fee is calculated daily (actual/actual day count), if the daily balance exceeds the above limit on the aggregate sum of all client's current and term accounts in Komerční banka, a. s., pobočka zahraničnej banky in the relevant currency. Term deposits with an individual interest rate are excluded from the deposit base subject to the fee. Komerční banka, a. s., pobočka zahraničnej banky is entitled to charge the fee monthly in the currency of the relevant account whereas the fee shall become due and payable no later than on the fifth Business Day of the next succeeding month. The fee may not be debited from the client's account after the last day of the same month. If the client has not selected a specific fee account, Komerční banka, a. s. pobočka zahraničnej banky shall be entitled to debit the fee from any of the client's accounts at its discretion.

GENERAL SETTLEMENTS

1. For selected types of accounts of certain customer groups, individual rates for fees may be determined in accordance with the commercial policy of Komerční banka, a.s., pobočka zahraničnej banky.
2. Conversion in terms of accounts in foreign currency (premium, discount) represents 3%.
3.
 - a. In terms of settlements from abroad and settlements at home in foreign currency, the client receives settlement in full without a fee being charged, in case it is a payment carried out without expenses for the recipient (settlement with OUR fee). If the minimum fee exceeds the amount of payment, the fee is not charged (does not apply to SEPA Direct Debits).
 - b. In terms of settlements abroad and settlements at home in foreign currency, the client pays fees according to the type of fee chosen.
 - c. In terms of settlements abroad and settlements at home in foreign currency marked BEN or SHA, the client pays additional fees of other banks, which are charged to Komerční banka, a. s. pobočka zahraničnej banky (in the case of payment of low amounts).
 - d. Fees in Foreign payment services are billed at the equivalent value of the pertinent currency using the Komerční banka, a. s. pobočka zahraničnej banky middle foreign exchange rate.
4. In case of payments performing to abroad, the foreign bank may charge the party making the payment order additional fees in the event of stipulation of incomplete or incorrect information about the recipient of the payment, as a result of which the payment could not be processed automatically (incorrect account number for the recipient, incorrect bank details). The level of additional fees depends on the specific conditions of the pertinent bank and will be cleared from the account of the party ordering the payment.
5. Komerční banka, a. s. pobočka zahraničnej banky, is entitled, apart from the charges as stipulated in this price list, to also charge compensation for all fees paid to an administration or other authority (e.g. fees for a statement from the commercial register and similar) in the event of requirement to ascertain or check identification or other personal details (e.g. if the client fails to report a change in the commercial register etc.).
6. Komerční banka, a. s. pobočka zahraničnej banky and the Client have explicitly agreed that in cases when the valid Act No. 492/2009 Coll. on Payment Services and on amendments and supplements to certain acts (hereinafter the "Act") or other legal acts enable departure from certain provisions of the Act in the case that the Client is legal person, those of such provisions of the Act, or their parts respectively, which contravene the Contract (including documents forming its part) shall not apply to the contractual relationship established by the Contract. Such provisions of the Act, or their parts respectively, shall also not apply if they contravene any amendments to the Contract, or documents forming its part, which will be carried out in a manner agreed therein.