



# PRICE LIST

**KOMERČNÍ BANKY, A. S.,  
pobočky zahraničnej banky**

Valid as of November 1, 2021

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<b>Current accounts</b>	
<b>Opening of a current account in EUR and foreign currency</b>	<b>free of charge</b>
<b>Maintenance of a current account in EUR and foreign currency</b>	<b>EUR 5.00/month</b>
<b>Term accounts</b>	
<b>Opening and maintenance of a term account in EUR and foreign currency</b>	<b>free of charge</b>
<b>Account statements</b>	
<b>Statements sent by post</b>	
Yearly	EUR 1.50/month
Quarterly	EUR 3.00/month
Monthly	EUR 5.00/month
Fortnightly	EUR 9.00/month
Weekly	EUR 15.00/month
Daily after every movement	EUR 20.00/month
<b>Statements in SWIFT MT940 format</b>	<b>individually</b>
<b>Statements in SWIFT MT942 format</b>	<b>individually</b>
<b>Statements sent in electronic format (Profibanka, KB Skyline)</b>	
Yearly	EUR 0.20/month
Quarterly	EUR 0.50/month
Monthly	EUR 1.20/month
Fortnightly	EUR 3.80/month
Weekly	EUR 5.00/month
Daily after every movement	EUR 7.00/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	
<b>Current account in EUR and foreign currency, term account in EUR and foreign currency (one-off on cancellation of the account)</b>	<b>free of charge</b>
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)	EUR 35.00

**!** \* 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	
<b>Incoming payments</b>	
SEPA payment	EUR 0.25
<b>Outgoing payments</b>	
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)	EUR 2.00
- SEPA payment delivered via Profibanka direct banking services	EUR 0.35
<b>Priority outgoing payments</b>	
To clients of other financial institutions	
- Priority SEPA payment delivered in written form (in person, by post, by fax, by e-mail)	EUR 25.00
- Priority SEPA payment delivered via Profibanka direct banking services	EUR 15.00
<b>Outgoing payments to clients of Komerční banka, a.s. (in the Czech Republic)</b>	
- SEPA payment delivered in written form (in person, by post, by fax, by e-mail)	EUR 2.00
- SEPA payment delivered via Profibanka direct banking services	EUR 0.35
<b>Outgoing payments based on standing order</b>	
- Outgoing payments based on standing order in EUR *	EUR 0.35

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

SEPA Direct Debit	
SEPA Direct Debit - incoming	EUR 0.25
SEPA Direct Debit - outgoing	EUR 0.35
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)	EUR 2,00
Change of SEPA Direct Debit Mandate delivered via Profibanka direct banking services	EUR 1,00
Cancellation of SEPA Direct Debit Mandate delivered in written form (in person, by post, by fax, by e-mail)	EUR 2,00
Cancellation of SEPA Direct Debit Mandate delivered via Profibanka direct banking services	EUR 1,00
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	EUR 2.00/month
Blocking and reservation of account funds and confirmation of this (blocking, escrow agreement)	individually
Changes to a current account (signature, right of disposal)	EUR 3.00
Duplication of a statement or copy	EUR 2.00/1 page
Statement on request by the client via Profibanka direct banking	EUR 0.20/1 page
Copy of an archived document	
Within 12 months	EUR 10.00
Over 12 months	EUR 20.00
Processing confirmation of a SEPA payment, account maintenance or client's account balance	EUR 7.00
Cash pooling	individually
Agreement on keeping of a register of suspended payments	EUR 8.00
Notification on implementation of a payment order or non-implementation of a payment sent by post	EUR 1.00
Cancellation of a written payment order	EUR 2.00
Amendments and supplements after execution of payment due to client error	EUR 5.00 + 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	EUR 15.00

Foreign payment services	
<b>Incoming payments</b>	
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	0.50%, min. EUR 9.50, max. EUR 40.00
Incoming payment from a Komerční banka, a.s. clients (in the Czech Republic)	EUR 0.25
<b>Outgoing standard payments</b>	
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. EUR 9.50, max. EUR 73.00
- 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. EUR 9.50, max. EUR 73.00
<b>Outgoing urgent payments</b>	
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. EUR 19.00 max. EUR 190.00
- 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. EUR 11.00, max. EUR 110.00
<b>Outgoing payments to clients of Komerční banka, a.s. (in the Czech Republic)</b>	
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)	EUR 2,00
To Komerční banka, a.s. clients (in the Czech Republic) delivered via Profibanka direct banking	EUR 0,35
<b>Corrections, supplementations or cancellations</b>	
Before implementation of payment	EUR 5.00 + according to actual costs
After implementation of payment	EUR 20.00 + according to actual costs + fees of the foreign banks

Other fees	
Confirmation about the processing of a payment order abroad	EUR 7.00 + according to actual costs
Verification of a foreign payment transaction	EUR 15.00 + according to actual costs + fees of the foreign banks
Change in the payment instruction based on the recipient's request	EUR 15.00
Payment order initiated via SWIFT MT 101	individually
Resending foreign payment advice	EUR 5.00 + according to actual costs
Notification of unexecuted payment order	EUR 1.00



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 zahraniční banky middle foreign exchange rate.

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

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

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

Direct banking – Profibanka	
<b>One-off fee for establishment of Profibanka direct banking</b>	
Establishment of Profibanka direct banking	EUR 120.00
Establishment of direct banking for several entities with a joint statutory representative or owner	EUR 202.00
<b>Monthly fee for management of Profibanka direct banking including charging of authorised parties</b>	
Management of Profibanka direct banking	EUR 11.00
Authorisation for a second and each subsequent authorised party	EUR 3.00
<b>Services for Profibanka direct banking</b>	
Installation and setting into operation of the Profibanka direct banking application on one client computer (including call out) in Slovakia *	EUR 97.00 + 20% VAT
Express service work within 6 hours of it being ordered (removal of defects, reinstallation, setting applications into operation) in Slovakia (only when ordered on the required working day by 12.00 noon)	EUR 109.00 + 20% VAT
Service work within 24h of ordering by the client (removal of defects, reinstallation, setting applications into operation) in Slovakia (only on working days)	EUR 89.00 + 20% VAT
<b>One-off fees for securing Profibanka direct banking (issue of chip cards and chip card readers)</b>	
Issue of a Můjklúč chip card	EUR 15.00
Issue of the chip card reader with keyboard	EUR 10.00 + 20% VAT
Issue of a complete set of Můjklúč chip card and reader with keyboard	EUR 25.00
Direct banking – KB SKyline	
<b>Establishment and management of KB SKyline direct banking</b>	<b>free of charge</b>



\* 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

<b>Annual fee for the payment card</b>	
<b>Prestige Card</b>	<b>EUR 40.00</b>
<b>Gold Card</b>	<b>EUR 120.00</b>
<b>Cash withdrawal</b>	
<b>Card payments at merchants</b>	<b>free of charge</b>
<b>Cash withdrawal from ATM in Slovakia and abroad</b>	<b>EUR 1.30</b>
<b>Issue of a duplicate card</b>	
<b>Embossed payment cards</b>	<b>EUR 11.50</b>
<b>Statements</b>	
Statements sent in electronic format (Profibanka, KB SKyline)	free of charge
Statements sent by post	2,00 EUR/month
<b>Limitation of the effectiveness of a payment card</b>	
<b>Stoplisting of a Gold Card, Business Silver Card</b>	<b>EUR 126.00</b>
<b>Stoplisting of Profi Card, Prestige Card</b>	<b>EUR 59.70</b>
<b>Stoplisting for the following reasons</b>	
In case of termination of the agreement on card issue on the part of Komerční banka, a.s., pobočka zahraničnej banky, if the card holder / the account owner did not violate the conditions for maintenance of the account or the conditions for using MasterCard payment cards of Komerční banka, a.s., pobočka zahraničnej banky	free of charge
On account cancellation instigated by Komerční banka, a.s., pobočka zahraničnej banky, if client did not violate the conditions for account maintenance, by virtue of a negative account balance, or execution imposed on the account	free of charge
In case of expiry of the client	free of charge
<b>Technical steps</b>	
Repeated sending of a personal identification number (PIN)	EUR 8.00
Change in payment card data (account number, limit etc.)	EUR 1.66
<b>Other services</b>	
Emergency Card Replacement (issuing of a surrogate card without PIN abroad after its loss, pilferage of card, etc., outside the Czech Republic and Slovakia)	EUR 160.00
Emergency Cash Advance (surrogate cash at counter after loss, pilferage of card, etc.; outside the Czech Republic and Slovakia)	EUR 140.00

Import letter of credit (L/C)	
Pre-advice	EUR 25.00
Issuance, Increase of the L/C value	0.30% for the first quarter, min. EUR 66.00 0.10% each further month started, min. EUR 50.00
L/C validity extension	0.10% for each month started, min. EUR 50.00
L/C amendment	EUR 50.00
Document control and/or payment (or return of documents without payment)	0.25%, min. EUR 66.00
Deferred payment (for each month, from 2nd)	0.20%, min. EUR 50.00
Discrepancy fee (for recipient's account)	EUR 99.00
Undrawn L/C cancellation/undrawn L/C expiry	EUR 66.00
Release of goods consigned to Komerční banka, a.s., pobočka zahraničnej banky	EUR 50.00



Note:

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

Export letter of credit (L/C)	
Pre-advice	EUR 30.00
L/C advising, Increase of advised L/C amount	0.20% , min. EUR 66.00 max. EUR 5,000.00
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	EUR 50.00
Document control and/or sending of the documents for payment or letter of credit payment	0.30% , min. EUR 70.00
Deferred payment	free of charge
L/C transfer	0.30% , min. EUR 100.00
Amendment transfer	EUR 50.00
Assignment of proceeds	EUR 50.00
<b>Documentary and clean collection (bill collection)</b>	
Handling/Import collection *	0.25%, min. EUR 35.00 max. EUR 1,600.00
Handling/Export collection *	0.25%, min. EUR 35.00 max. EUR 1,600.00
Change of collecting instructions	EUR 25.00
Tracer (2nd and subsequent)	EUR 10.00
Release of goods consigned to Komerční banka, a.s., pobočka zahraničnej banky	EUR 50.00
Protesting the bill	EUR 70.00 + 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 client 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 *	EUR 100.00
Processing and preparation of documentation relating to granting of a bank guarantee	EUR 100.00
Changing agreement on provision of a bank guarantee/Amendment of a bank guarantee/counter-guarantee	EUR 100.00
Provision/Issuance of a bank guarantee (counter-guarantee) **	2.50% p.a., min. EUR 50.00 per quarter
Call under bank guarantee	EUR 80.00

**!** \* 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	EUR 50.00
Processing call under 3rd bank guarantee	EUR 80.00
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.)	EUR 50.00
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

Sending a fax-message	
<b>Inland</b>	
Including VAT	EUR 1.30/page *
Not including VAT	EUR 1.30/page
<b>Europe</b>	
Including VAT	EUR 3.30/page *
Not including VAT	EUR 3.30/page
<b>Other countries</b>	
Including VAT	EUR 6.30/page *
Not including VAT	EUR 6.30/page
Sending a message via the S.W.I.F.T system	
<b>Type NORMAL (N)</b>	
Including VAT	EUR 3.00 *
Not including VAT	EUR 3.00
<b>Type Urgent (U)</b>	
Including VAT	EUR 5.00 *
Not including VAT	EUR 5.00
Telephone call	
<b>Inland</b>	
Including VAT	EUR 1.00 every 3 min. *
Not including VAT	EUR 1.00 every 3 min.
<b>Europe</b>	
Including VAT	EUR 8.30 every 3 min. *
Not including VAT	EUR 8.30 every 3 min.
<b>Other countries</b>	
Including VAT	EUR 16.60 every 3 min. *
Not including VAT	EUR 16.60 every 3 min.



\* 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 services	
<b>Delivery of documentation via a courier service</b>	<b>according to actual costs *</b>



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

Reports on matters concerning the client	
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	EUR 36.50 *
Provision of information to the auditor of our client requested by the client	EUR 55.00 *
Provision of bank information about a client of Komerční banka, a.s., pobočka zahraničnej banky	EUR 20.00 *
Mediation of banking, office or credit information about domestic and foreign entities	EUR 20.00 * + according to actual costs *
Other services subject to client request, not included in the Price List	EUR 4.00 for each 15 min. *

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

Other	
<b>Deposit balance increment fee</b>	<b>annually * on December 31</b>
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 % *
<b>Deposit fees</b>	<b>Monthly **</b>
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	0,70 % 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 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 to data recorded 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.