

# PRICE LIST OF BANK SERVICES FOR ENTREPRENEURS

Valid from 10 December 2024

# PRICE LIST OF BANK SERVICES FOR ENTREPRENEURS

UniCredit Bank Czech Republic and Slovakia, a.s.,  
branch of a foreign bank in the Slovak Republic

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## 1. PACKAGES OF SERVICES

<b>1.1. Packages in EUR</b>	<b>Účet BUSINESS START</b>	<b>Účet BUSINESS OPEN</b>	<b>Účet BUSINESS TOP</b>	<b>KONTO HOME</b>
Establishment and maintenance Applies to accounts opened before 31.1. 2023	5,00 EUR/ 0,00 EUR*	7,00 EUR/ 3,50 EUR*	15,00 EUR	4,00 EUR/ 2,00 EUR*
Establishment and maintenance Valid for accounts opened from 1. 2. 2023	5,00 EUR/ 0,00 EUR*	7,00 EUR/ 0,00 EUR*	15,00 EUR	4,00 EUR/ 2,00 EUR*
Statement sent by e-mail or to Electronic Banking	1 x monthly	1 x monthly	1 x monthly	1 x monthly
Fee of selected transactions** beyond package	0,26 EUR/ transaction	0,26 EUR/ transaction	0,26 EUR/ transaction	0,26 EUR/ transaction
Incoming SEPA instant credit transfer SEPA payments received <sup>21)</sup> SEPA payments by Standing Order and SEPA payments by Direct Debit <sup>21)</sup> SEPA payments sent via Electronic Banking <sup>21)</sup>	Unlimited	50 transactions on the main account, valid for accounts opened before January 31, 2023  100 transactions on the main account valid for accounts opened from 1 February 2023	500 transactions on the main account	30 transactions
Outgoing SEPA instant credit transfer through Electronic Banking <sup>21)</sup>				
Management of Standing Orders and SEPA Direct Debit consents – entry, change, cancellation	✓	✓	✓	✓
Electronic Banking services (Set-up and management)	BusinessNet professional Internet Banking product (establishment of accounts and making them accessible), Smart Banking	BusinessNet professional Internet Banking product (establishment of accounts and making them accessible), Smart Banking	BusinessNet professional Internet Banking product (establishment of accounts and making them accessible), Smart Banking	BusinessNet professional Internet Banking product (establishment of accounts and making them accessible), Smart Banking
Maximum number of payment cards linked to the account	1	2	2	1
Debit Business Standard payment card	✓	✓	✓	✓
Debit Business World payment card with travel insurance***	x	x	✓	x
Cash deposits in EUR via UniCredit Bank ATMs in Slovakia to UniCredit Bank accounts in Slovakia	✓	✓	✓	✓
Cash withdrawal by debit card from UniCredit Bank ATMs in Slovakia and from ATMs of banks belonging to UniCreditGroup abroad <sup>1)</sup>	✓	✓	✓	✓
Cash withdrawals by debit card from ATMs of other banks in the Slovak Republic and abroad <sup>1)</sup>	Yes, with a minimum withdrawal of EUR 80	✓	✓	x
Payment at the merchant via payment terminals in the Slovakia and abroad for cards issued free / with a discount on the package <sup>1)</sup>	✓	✓	✓	✓
Maintenance of a current account in EUR or in a foreign currency	1	2	3	1

Maintenance of an account in EUR (main account)	✓	✓	✓	✓
Opening and maintenance of a second account in CZK/PLN/HUF/USD/GBP/ EUR without a monthly account maintenance fee (with a statement generated monthly and sent by e-mail/statement generated through Electronic Banking)	x	✓	✓	x
Opening and maintenance of a third account in CZK/PLN/HUF/USD/GBP/ EUR without a monthly account maintenance fee (with a statement generated monthly and sent by e-mail/statement generated through Electronic Banking)	x	x	✓	x

**Optional banking and non-banking services and discounts:**

International Desk services	✓	✓	✓	x
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*Other services not shown in the packages are subject to standard fees*

*BUSINESS START is intended only for individual entrepreneurs.*

*\* Conditions for a discount on the monthly fee (application of the discount on the monthly fee for the following calendar month):*

*Účet BUSINESS START monthly credit turnover of min. EUR 400 on the package account*

*Účet BUSINESS OPEN 50% discount for 12 months from the date of opening the account valid for accounts opened before 31. 1. 2023*

*100% discount for 12 months from the date of opening account valid for accounts opened from 1. 2. 2023*

*Účet BUSINESS OPEN monthly credit turnover on the package account min. 800 EUR valid for accounts opened from 1. 2. 2023*

*Účet BUSINESS OPEN minimum average monthly balance on the main euro account 10 000 EUR valid for accounts opened from 1. 2. 2023*

*KONTO DOMOV average monthly credit balance of more than EUR 15,000 on the package account*

*(discount does not relate to clients with individual conditions of service package management )*

*\*\* Selected transactions:*

*SEPA Credit Transfers*

*SEPA Credit Transfers – Standing Orders and Sweeping and payments through SEPA Direct Debits*

*Debit SEPA Credit Transfers<sup>2)</sup> through Electronic Banking*

*\*\*\* for card contracts concluded after 1. 8. 2024*

<b>1.2. Package in EUR for freelancers</b>	<b>PROFESIA Plus</b>
Opening and maintenance of main account in EUR	6 EUR/0 EUR*
Statement by e-mail or in Electronic Banking	1 x monthly
SEPA Credit Transfers <sup>21)</sup>	50 transactions on main account  Valid for accounts opened from July 1, 2022.
Incoming SEPA instant credit transfer	
SEPA Credit Transfers – Standing Orders and payments through SEPA Direct Debits <sup>21)</sup>	
Debit SEPA Credit Transfers through Electronic Banking <sup>21)</sup>	20 transactions on main account  Valid for accounts opened before June 30, 2022.
SEPA Credit Transfers <sup>21)</sup>	
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debits <sup>21)</sup>	
Outgoing SEPA instant credit transfer through Electronic Banking <sup>21)</sup>	20 transactions on main account  Valid for accounts opened before June 30, 2022.
Debit SEPA Credit Transfers through Electronic Banking <sup>21)</sup>	
Fee of selected transactions** beyond package	0,26 EUR/transaction
Debit SEPA Credit Transfers at the branch <sup>21)</sup>	x
Administration of Standing Orders and allowance of SEPA Direct Debits – instruction, change, cancellation	x
Deposits by account holder, in cash to account at the branch	✓
Withdrawals by account holder, in cash from the account at the branch	x
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet Professional (establishment and maintenance), Smart Banking
Payment card Debit Business Standard	1 ks***
Payment card Debit Business World with travel insurance ****	
Cash withdrawals from ATMs of the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group <sup>a)</sup> abroad, only for the cards issued free-of-charge/discount on the package <sup>1)</sup>	✓
Cash withdrawals from ATMs of other banks in SR and in EEA <sup>b)</sup> only for the cards issued free-of-charge/discount on the package <sup>1)</sup>	3 cash withdrawals
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount on the package <sup>1)</sup>	✓
Opening and maintenance of current account in foreign currency CZK/PLN/HUF/USD/GBP/ free of monthly charge (with monthly generated bank statement sent by mail/generated bank statement through Electronic Banking) Valid for accounts opened before June 30, 2022.	1 account
Establishment and maintenance of a current account in a foreign currency CZK / PLN / HUF / USD /GBP / EUR without monthly account management fee (with monthly generated statement sent by e-mail / generated statement via Electronic Banking) Valid for accounts opened from July 1, 2022.	2 accounts
Fee for provision of Overdraft loan	✓
Fee for regular annual monitoring of Overdraft loan	✓
Fee for maintenance of Overdraft loan	x

<b>1.3. Package for clients who meet the conditions for this product's generally binding legal regulations</b>	<b>Special debtor's account – inviolable value of a dwelling (for natural person entrepreneurs)</b>
Maintenance	2 EUR per month
Opening and cancellation	✓
One-off deposit or transfer of funds under special regulation in the currency of the euro	
Once per calendar month, the withdrawal of funds from the special debtor's account in the amount of the special regulation in cash at the place where the bank or a branch of a foreign bank carries out its activity in the territory of the Slovak Republic	
Standard fees are charged for other services, not indicated in the package.	
<i>Standard fees are charged for other services, not indicated in the packages.</i>	
* <i>Discount conditions for monthly fee (monthly fee discount for next calendary month)</i>	
<i>KONTO PROFESIA Plus: average monthly credit balance on package account over 6 000 EUR and also in the case of opening the account Notarial custody regardless of the balance (discount does not apply for customers with individual package conditions and does not apply for clients with a discount from maintenance of loan limit fee on overdraft loan)</i>	
** <i>Selected transactions:</i>	
<i>SEPA Credit Transfers</i>	
<i>SEPA Credit Transfers – Standing Orders and Sweeping and payments through SEPA Direct Debits</i>	
<i>Debit SEPA Credit Transfers<sup>2)</sup> through Electronic Banking</i>	
*** <i>Debit Business World card is only for clients with the profession: notary, lawyer, dentist, doctor, executor, insolvency administrator, pharmacist, veterinarian, tax advisor, auditor, architect, clinical psychologist and speech therapist, dental hygienist, dental technician, physiotherapist. Valid for accounts opened from July 1, 2022.</i>	
<i>Debit Business World card is only for clients with the profession: notary, lawyer, dentist, doctor, executor, insolvency administrator, pharmacist, veterinarian, tax advisor and auditor. Valid for cards issued by 30.6.2022.</i>	
**** <i>for card contracts concluded after 1. 8. 2024</i>	

## 2. CURRENT ACCOUNTS

	EUR		Other currencies
<b>2.1. Current account</b>			
Opening and maintenance	<b>4,00</b>	Monthly	4,50 USD; 95,10 CZK; 6,60 AUD; 5,90 CAD; 3,98 CHF; 29,80 DKK; 3,40 GBP; 25,10 HRK; 1 496,70 HUF; 622,50 JPY; 45,10 NOK; 17,80 PLN; 19,80 RON; 46,00 SEK
Establishment, maintenance of another current account – social fund, reserve fund and other funds according to law	<b>0,00</b>	Free of charge	
Establishment, maintenance of another CA only for purposes of salary payment	<b>0,00</b>	Free of charge	
Product change (for change of account onto a services package and for change of package of inferior category to a package of superior category or change of a CA in EUR to a CA in other currency in case of 2 CA in EUR, the fee is not charged)	<b>6,60</b>	One-off payment	
Account or package cancellation initiated by client	<b>6,60</b>	Plus halier balance on the cancelled account	
Current account or package cancellation initiated by the bank, sending of the account denunciation (upon dropping below the minimum balance)	<b>16,60</b>	One-off payment	
Establishment and management of a special subsidies account	<b>0,00</b>	Free of charge	
<b>2.2. Current accounts with special treatment</b>			
Establishment and maintenance of Notarial Custody account – liquidation of inheritance in EUR, USD	<b>0,00</b>	Free of charge	
<b>2.3. Reference account to deposits</b>			
Opening, maintenance, transactions, cancellation	<b>0,00</b>	Free of charge	
<b>2.4. Escrow account</b>			
Fee for processing of the Escrow account opening application	<b>166,00</b>	One-off payment	
Commission to bank	<b>By agreement</b>		
Fee for draft of contract on Escrow account (lump sum fee payable when submission of the draft of contract is required)	<b>166,00</b>	One-off payment	
Fee for elaboration of amendment to contract on Escrow account (lump sum fee payable no later than on the date of signing of amendment to the contract)	<b>166,00</b>	One-off payment	

## 2.5. Transparent account

Monthly fee	5 EUR
Establishment and maintenance	✓
Account publishing on the Bank's website	✓
Statement sent by e-mail or to Electronic Banking	1 x monthly
Incoming SEPA instant credit transfer	Unlimited
SEPA payments received <sup>21)</sup>	
SEPA payments by Standing Order and Direct Debit <sup>21)</sup>	
Outgoing SEPA instant credit transfer through Electronic Banking <sup>21)</sup>	
SEPA payments sent via Electronic Banking <sup>21)</sup>	
Management of Standing Orders and SEPA Direct Debit consents – entry, change, cancellation	✓
Electronic Banking services (set-up and management)	BusinessNet professional Internet Banking product (establishment of accounts and making them accessible), Smart Banking
Maximum number of payment cards linked to the account	✓
Debit Business Standard payment card	✓
Cash deposits in EUR via UniCredit Bank ATMs in Slovakia to UniCredit Bank accounts in Slovakia	✓
Cash withdrawal by debit card from UniCredit Bank ATMs in Slovakia and from ATMs of banks belonging to UniCreditGroup abroad <sup>1)</sup>	✓
Cash withdrawals by debit card from ATMs of other banks in the Slovak Republic and abroad <sup>1)</sup>	Yes, with a minimum withdrawal of 80 EUR
Other services not shown in the monthly fee are subject to standard fees.	

## 2.6. Other services

Providing bank reports or confirmations for audit purposes		100,00 EUR + VAT	
Elaboration of confirmation of made payment upon client's request	<b>10,00</b>	One-off payment	
Elaboration of bank's confirmation		30,00 EUR + VAT	
Change of the place of account maintenance	<b>10,00</b>	One-off payment	
Deposit blockage upon the client's request and confirmation issuance	<b>250,00</b>	One-off payment	
Reservation upon the client's request (opening, maintenance, cancellation)	<b>10,00</b>	One-off payment	
Blockage change upon the client's request	<b>250,00</b>	One-off payment	
Reminder in case of unauthorised overdraft:			
– First reminder	<b>10,00</b>	One-off payment	
– Second reminder	<b>20,00</b>	One-off payment	



## 2.7. Account statements

Statements by domestic post	<b>5,00</b>	Per statement*	5,6 USD; 118,9 CZK; 8,2 AUD; 7,4 CAD; 4,8 CHF; 37,2 DKK; 4,3 GBP; 1870,9 HUF; 778,2 JPY; 56,4 NOK; 22,3 PLN; 24,7 RON; 57,6 SEK
Statements by post to abroad	<b>7,00</b>	Per statement*	7,9 USD; 166,4 CZK; 11,5 AUD; 10,4 CAD; 6,8 CHF; 52,1 DKK; 6 GBP; 2619,2 HUF; 1089,4 JPY; 79 NOK; 31,2 PLN; 34,6 RON; 80,6 SEK
Account bank statement through SWIFT in MT 940 format including the MT 942	<b>140,00</b>	/message*	157,2 USD; 3328,8 CZK; 230,6 AUD; 207,8 CAD; 135,3 CHF; 1042,9 DKK; 120,1 GBP; 52383,8 HUF; 21788,2 JPY; 1579,9 NOK; 623,7 PLN; 691,3 RON; 1611,4 SEK
Statement by e-mail	<b>0,30</b>	Per statement*	0,39 USD; 8,29 CZK; 0,43 AUD; 0,43 CAD; 0,36 CHF; 2,24 DKK; 0,24 GBP; 2,29 HRK; 93,59 HUF; 41 JPY; 2,47 NOK; 1,25 PLN; 1,32 RON; 2,76 SEK
Statement in Electronic Banking	<b>0,30</b>	Per statement and every user*	0,39 USD; 8,29 CZK; 0,43 AUD; 0,43 CAD; 0,36 CHF; 2,24 DKK; 0,24 GBP; 2,29 HRK; 93,59 HUF; 41 JPY; 2,47 NOK; 1,25 PLN; 1,32 RON; 2,76 SEK
Issuance of duplicate statement	<b>5,00</b>	First two pages, each additional page EUR 1	

\* The account statement fee is charged retrospectively. If statements are generated on a monthly basis, the fee charged at the end of the current month applies to the statement for the previous month (e.g. the fee for the May statement will be charged at the end of June).

### 3. PAYMENT SYSTEM

	EUR		Other currencies
<b>3.1. Cash transactions:</b>			
Cash deposit to account at the branch for legal entities	<b>7,00</b>	Per transaction	8,77 USD; 182,55 CZK; 10,56 CAD; 6,16 GBP; 7,88 CHF; 2490,18 HUF; 11,32 AUD; 53,36 DKK; 53,85 HRK; 960,47 JPY; 72,74 NOK; 32,13 PLN; 35,28 RON; 72,67 SEK
Cash deposit to account at the branch for sole traders	<b>7,00</b>	Per transaction	8,77 USD; 182,55 CZK; 10,56 CAD; 6,16 GBP; 7,88 CHF; 2490,18 HUF; 11,32 AUD; 53,36 DKK; 53,85 HRK; 960,47 JPY; 72,74 NOK; 32,13 PLN; 35,28 RON; 72,67 SEK
Cash withdrawal from account at the branch	<b>7,00</b>	Per transaction	8,77 USD; 182,55 CZK; 10,56 CAD; 6,16 GBP; 7,88 CHF; 2490,18 HUF; 11,32 AUD; 53,36 DKK; 53,85 HRK; 960,47 JPY; 72,74 NOK; 32,13 PLN; 35,28 RON; 72,67 SEK
<b>3.2. Cashless transactions:</b>			
<b>3.2.1. SEPA Credit Transfers (domestic and cross-border payments to EEA<sup>b)</sup>)</b>			
Credit transaction	<b>0,26</b>	Per transaction	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
Incoming SEPA instant credit transfer	<b>0,26</b>	Per transaction	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
Outgoing payment – by payment orders submitted at the branch	<b>20,00</b>	Per transaction	22,5 USD; 517,8 CZK; 34,2 AUD; 30,8 CAD; 19,3 CHF; 153 DKK; 17,7 GBP; 8147,8 HUF; 33074,8 JPY; 241,7 NOK; 88,6 PLN; 102 RON; 234,3 SEK
Outgoing payment – through Electronic Banking	<b>0,26</b>	Per transaction	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
SEPA instant credit transfer – through Electronic Banking	<b>0,26</b>	Per transaction	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
Outgoing payment – through Standing Orders and Sweeping	<b>0,26</b>	Per transaction	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
Fee for the fast/urgent payment by branch/EB services and through TARGET2	<b>60,00</b>	Per transaction	65,4 USD; 1 500 CZK; 97,2 AUD; 87,6 CAD; 64,8 CHF; 447 DKK; 54 GBP; 444 HRK; 19 830 HUF; 6 960 JPY; 600 NOK; 261,6 PLN; 283,2 RON; 648 SEK
Voluntary settlement of execution	<b>20,00</b>	One-off transaction	
<b>3.2.2. SEPA Direct Debits</b>			
Outgoing payment through SEPA Direct Debits	<b>0,26</b>	Per transaction	
Credit payment settled based on SEPA Direct Debits	<b>0,26</b>	Per transaction	
Refusal of SEPA Direct Debits by payer through Electronic Banking	<b>0,00</b>		
Refusal of SEPA Direct Debits by payer at the branch	<b>20,00</b>	On request	

Refund of SEPA Direct Debits by payer at the instigation of beneficiary through Electronic Banking	<b>0,00</b>		
Refund of SEPA Direct Debits by payer at the instigation of beneficiary at the branch	<b>20,00</b>	On request	

### 3.2.3. Credit transfers within UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank in SR v foreign currency and converse

Credit transaction	<b>0,26</b>	Per transaction	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
Outgoing payment – by payment orders submitted at the brach	<b>20,00</b>	Per transaction	22,5 USD; 517,8 CZK; 34,2 AUD; 30,8 CAD; 19,3 CHF; 153 DKK; 17,7 GBP; 8147,8 HUF; 33074,8 JPY; 241,7 NOK; 88,6 PLN; 102 RON; 234,3 SEK
Outgoing payment – through Electronic Banking	<b>0,26</b>	Per transaction	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
SEPA instant credit transfer – through Electronic Banking	<b>0,26</b>	Per transaction	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK
Outgoing payment – through Standing Orders and Sweeping	<b>0,26</b>	Per transaction	0,3 USD; 6,7 CZK; 0,5 AUD; 0,4 CAD; 0,3 CHF; 2,1 DKK; 0,2 GBP; 104,8 HUF; 43,6 JPY; 3,2 NOK; 1,2 PLN; 1,4 RON; 3,2 SEK

### 3.2.4. Credit transfers within UniCredit Bank in CZ and in SR

Payments in EUR or CZK from accounts in UniCredit Bank Czech Republik and Slovakia, a.s. in Czech Republic	<b>0,00</b>		
Outgoing payment in EUR, CZK to accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Czech Republic – through Electronic Banking/Standing Orders	<b>1,20</b>	Per transaction	28,53 CZK
Outgoing payment in EUR, CZK to accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Czech Republic – through Electronic Banking/Standing Orders	<b>20,00</b>	Per transaction	517,80 CZK

### 3.2.5. Cross-border payments and SEPA Credit Transfers outside EEA<sup>b)</sup>

Credit payments with the fee for the recipient (SHA, BEN) <sup>4)</sup>	<b>0,50%</b>	Min. 10, max. 100	
Extra fee for the payment with fee instruction OUR	<b>19,00</b>	Per payment	

#### Outgoing payments:

– Outgoing payment – by payment order submitted at the brach	<b>1,00%</b>	Min. 15, max. 100	
– Outgoing payment – through Electronic Banking	<b>1,00%</b>	Min. 12, max. 100	
– Outgoing payment – through Standing Orders and Sweeping	<b>1,00%</b>	Min. 12, max. 100	
Fee for the fast/urgent payment to abroad and in SK at the branch, through EB services			100% of the basic fee

**Outgoing payments to the accounts of other banks within the UniCredit Groupa) (SHA, OUR, BEN)<sup>4)</sup>****including Flash payment:**

– Outgoing payment – by payment order submitted at the brach	<b>1,00%</b>	Min. 12, max. 50
– Outgoing payment – through Electronic Banking	<b>1,00%</b>	Min. 10, max. 33
– Outgoing payment – through Standing Orders and Sweeping	<b>1,00%</b>	Min. 10, max. 50

**3.3. Administration of Standing Orders**

Establishment of SEPA Standing Order and SEPA Sweeping through Electronic Banking	<b>0,00</b>	
Establishment of SEPA Standing Order and SEPA Sweeping at the branch	<b>20,00</b>	
Change and cancellation of SEPA Standing Order and SEPA Sweeping through Electronic Banking	<b>0,00</b>	
Change and cancellation of SEPA Standing Order and SEPA Sweeping at the branch	<b>20,00</b>	
Establishment of cross-border Standing Order and cross-border Sweeping at the branch	<b>0,00</b>	
Establishment of cross-border Standing Order through Electronic Banking	<b>0,00</b>	
Change and cancellation of cross-border Standing Order and cross-border Sweeping at the branch	<b>20,00</b>	
Change and cancellation of cross-border Standing Order through Electronic Banking	<b>0,00</b>	

**3.4. Administration of allowances with SEPA Direct Debit collection**

Establishment of Allowance of SDD collection through EB system	<b>0,00</b>	
Establishment of Consent with SEPA Direct Debit at the business location	<b>20,00</b>	
Change and cancellation of Allowance of SDD collection at the branch	<b>20,00</b>	
Change and cancellation of Allowance of SDD collection through Electronic Banking	<b>0,00</b>	

**3.5. Other services**

Allocation or change of CID for collector	<b>10,00</b>	One-off payment
Notice on uncompleted payment orders, Standing Orders and collecting orders on client's initiative	<b>5,00</b>	1 notification on non-performance
Advice notice for not performing the payment order, standing order, sweep or SDD – by post	<b>5,00</b>	
Notice of non-realization of a payment entered by a one-time order for payment, Standing order for payment, Standing order for transfer balance or SEPA direct debit delivery electronically	<b>Free of charge</b>	
Change or correction of a payment order prior to sending from the bank	<b>20 EUR</b>	One-off

Investigation of payment	<b>20 EUR</b>	+ Fees of other banks
Processing of payments to/from high risk third countries*	<b>20 EUR</b>	One-off + other transaction fees
Request for correction or refund of the payment made	<b>20 EUR</b>	+ Fees of other banks
Sending of Swift message by e-mail	<b>5,00</b>	1 message

\* *processing payments to/from high-risk third countries. The current list of countries is available on the finance portal. ec.europa.eu and fatf-gafi.org.*

### **3.6. Acquiring – payment operations through acceptance of payment cards**

Payment terminal	<b>10,00 EUR*</b>	
E-commerce service GP Webpay	<b>10,00 EUR*</b>	
UniCredit Bank SoftPOS <i>UniCredit Bank SoftPOS = SW application that is installed in the client's device and allows to accept contactless payment cards.</i>	<b>4,75 EUR**</b>	
Self-service terminal	<b>10,00 EUR**</b>	
Establishing the e-commerce service (GP Webpay)	<b>125 EUR ***</b>	
Establishing the e-commerce service (Push payment)	<b>35 EUR ***</b>	

\* *Monthly fee for each payment terminal/e-commerce (GP Webpay), where the minimum mandatory turnover 1499,99 EUR by payment cards for the given month will not be achieved.*

\*\* *Monthly fee will be applied to each activated device.*

\*\*\* *One-time fee for each established e-commerce service.*

#### 4. CASH, EXCHANGE AND OTHER RELATED SERVICES

EUR		
<b>4.1. Cash services</b>		
Handling with coins and notes within one day		
– Deposit of sorted coins exceeding 100 pcs	<b>5%</b>	Min. 10,00 EUR of received amount
– Deposit of unsorted coins exceeding 100 pcs	<b>10%</b>	Min. 10,00 EUR of received amount
– Withdrawal of coins exceeding 100 pcs	<b>5%</b>	Min. 10,00 EUR of drawn amount
– Exchange of notes and coins for other nominal values	<b>5%</b>	Min. 10,00 EUR of received amount
– Commissioned processing of notes or coins	<b>2,50%</b>	Min. 10,00 EUR from deposit amount
For unreported cash withdrawal above the defined amount	<b>0,20%</b>	Min. 16,60 EUR from exceeded amount
For unwithdrawn booked cash	<b>0,20%</b>	Min. 16,60 EUR from unwithdrawn amount
EUR cash disbursement using the Cash Advance service (VISA or MasterCard)	<b>0,00</b>	Free of charge
Purchase, deposit and exchange of less damaged Euro banknotes and coins	<b>5,00%</b>	Max. 66,40 EUR from total amount
<b>4.2. Safety boxes</b>		
Annual rental		
Size 1 (Height of 5–8 cm/capacity to 9000 cm <sup>3</sup> )	<b>125,00</b>	+ VAT
Size 2 (Height of 10–15 cm/capacity to 16000 cm <sup>3</sup> )	<b>250,00</b>	+ VAT
Size 3 (Height of 20–30 cm/capacity to 40000 cm <sup>3</sup> )	<b>375,00</b>	+ VAT
Size 4 (Height above 30 cm/capacity above 40000 cm <sup>3</sup> )	<b>500,00</b>	+ VAT
Basic box insurance limited to 1659,70 EUR	<b>5,81</b>	+ VAT
Annual fee for strong box insurance for each 331,94 EUR, with maximum insurance equivalent to 50 000,– EUR	<b>1,16</b>	+ VAT
For each repeated access to the safety box (more than once per business day)	<b>5,00</b>	
1. Reminder for non-payment	<b>16,60</b>	
2. Reminder for non-payment	<b>53,11</b>	
Contract denouncement on the part of the bank	<b>66,40</b>	
<b>4.3. Services of night safe available at selected branches</b>		
Fee for granted access rights to the facility of night safe per contractual client	<b>6,64</b>	Per month
Commissioned processing of deposits in cash received through the night safe per client per day		
– Sum in cash up to 3300 EUR inclusive	<b>1,00</b>	Per cover
– Sum in cash over 3300 EUR	<b>0,20%</b>	from the received cash amount

Fee for provision of packages for depositing cash:		
– Exchange covers: cassettes, bags	<b>0,00</b>	Free of charge
– One-off covers: plastic bag, paper bag	<b>1,00</b>	
Damage or loss of exchange packages, access cards and keys to the night safe		
– Night safe cassette	<b>83,00</b>	
– Lockable bag for the night safe	<b>16,60</b>	
– Magnetic ID card for the night safe the night safe	<b>16,60</b>	
– Access key to the night safe	<b>16,60</b>	
<b>4.4. Exchange services<sup>7)</sup></b>		
Coins purchase in foreign currency	<b>25%</b>	From the amount min. 6,60 EUR

## 5. DEPOSIT PRODUCTS

### 5.1. Term deposits

Opening and maintenance of term deposits	0,00	Free of charge
Penalty fees for premature withdrawal and premature account closing	100%	from interest credited up to the day of premature withdrawal

## 6. LOANS

EUR

### 6.1. Fee for processing of loan application

Investment loan for owners of flats and non-residential premises and for Associations of Owners of Flats	<b>0,00</b>	Free of charge
Overdraft loan	<b>0,00</b>	Free of charge
Investment loan	<b>0,00</b>	Free of charge
Hypotéka PRESTO Business	<b>0,00</b>	Free of charge

### 6.2. Fee for providing the loan

(Fee defined in % will be calculated from the loan limit amount agreed in the loan agreement. Fee is payable on the date of signing of the agreement or no later than on the date of first loan drawdown.)

Overdraft loan*	<b>1,00%</b>	From loan limit, min. 100 EUR
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\* Within the packages of services BIZNIS KONTO GOLD and KONTO PROFESIA Plus, there is a fee for the provision of the free-of-charge overdraft.

Instalment loan	<b>1,00 %</b>	From loan limit, min. 100 EUR
Investment loan	<b>By agreement</b>	Min. 0,7%, max. 1% from the loan limit amount, min. 100 EUR
Investment loan for owners of flats and non-residential premises and for Associations of Owners of Flats		– Up to 99,600 EUR including: 0,8% from the loan amount, min. 85 EUR
		– Up to 199,200 EUR including: 0,7% from the loan amount;
		– Up to 199,201 EUR including: 0,6% from the loan amount;
Hypotéka PRESTO Business	<b>0,90%</b>	From loan limit, min. 200 EUR, max. 1000 EUR

### 6.3. Fee for loan administration

Overdraft loan – regular annual monitoring of the loan*	<b>1,00%</b>	From loan limit, min. 100 EUR
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\* Monitoring is executed on the anniversary of the signing of the credit agreement, Within the packages of services BIZNIS KONTO GOLD and KONTO PROFESIA Plus, there is a fee for the provision of the free-of-charge overdraft.

Investment loan**	<b>By agreement</b>	Min. 0.7%, max. 1% p.a. From the loan limit amount, min. 100 EUR
Investment loan for owners of flats and non-residential premises and for Associations of Owners of Flats	<b>0,00%</b>	Free of charge

\*\* The fee is payable no later than within 15 days of the first month of new calendar year, calculated from the the balance of the principal of the loan amount as of 31.12. the previous year.

### 6.4. Fee for maintenance of loan limit

(fee is payable monthly)

Overdraft loan*	<b>8,00</b>	
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\* Within the package of services BIZNIS KONTO GOLD is fee for maintenance of loan limit free of charge

Installment loan	<b>8,00</b>	
Hypotéka PRESTO Business	<b>8,00</b>	

### 6.5. Fee for increase of loan limit

Overdraft loan	<b>1,00%</b>	From the volume of the increased loan limit, min. 100 EUR
Instalment loan	<b>1,00%</b>	From the volume of the increased loan limit, min. 100 EUR



### 6.6. Fee for early repayment of the loan

Installment loan, Investment loan	<b>3,00%</b>	From the early repaid principal
Investment loan for owners of flats and non-residential premises and for Associations of Owners of Flats	<b>3,00%</b>	From the early repaid principal
Hypotéka PRESTO Business	<b>3,00%</b>	From the early repaid principal

### 6.7. Fee for undrawn loan amount

A fee for an amount of undrawn credit – Overdraft loan*	<b>1,00% p.a.</b>	Commission from an undrawn part of credit is counted daily from the difference between the contractual amount of credit and a real drawn amount of credit starting with a day following after the first day of the agreed period of drawing until the last day of the permitted credit drawing (including this day) thereby it is due always by the last day of the month for the past month.
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\* The fee is applied to Overdraft loans contracted before 31.05.2016 (including)

A fee from the undrawn credit framework (Investment loan, Investment loan for owners of flats and non-residential premises and for Associations of Owners of Flats, Instalment loan)	<b>1,00%</b>	Fee is calculated from the difference amount between the contractual amount of credit and a real drawn amount of credit after drawing period
A fee from the undrawn credit framework – Hypotéka PRESTO Business	<b>1,00%</b>	Fee is calculated from difference amount between the contractual amount of credit and real drawn amount of credit after drawing period

### 6.8. Fee for withdrawal from agreement

A fee for amendments in contractual documentation based on client's initiative (including collateral conditions change)	<b>0,25%</b>	From the loan limit, in case of investment loans from the balance of the loan, min. 166 EUR
Withdrawal from credit contract from a client part (a fee for termination of a credit relationship prior the first credit drawing)	<b>1,00%</b>	Flat from amount of credit, min. 166 EUR
Fee for early termination of Agreement on overdraft facility	<b>3,00%</b>	From provided loan limit

### 6.9. Others

A fee for the first request for payment*	<b>30,00</b>	One-off payment
A fee for the second request for payment	<b>50,00</b>	One-off payment
Dunning letter or call in an event of failure to present financial statements within specified deadlines	<b>100,00</b>	One-off payment
Fee for breaching loan agreement conditions	<b>max. 300,00</b>	One-off payment

\* This fee does not apply to SVB loans. For SVB loans, the fee for the first request for payment is up to real costs.

## 7. CARDS

	EUR	EUR	EUR
<b>7.1. Debit cards</b>	<b>Debit Business Standard Deposit</b>	<b>Debit Business Standard</b>	<b>Debit Business World</b>
Annual fee	7,00	12,00	50,00
<b>Insurance</b>			
TRAVEL Basic – basic travel insurance monthly	1,13 EUR	1,13 EUR	Free of charge
TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance) monthly	3,61 EUR	3,61 EUR	3,16 EUR
SAFE Basic – insurance for your payment card, personal belongings and online purchases – insurance coverage of EUR 1,600 monthly	1,30 EUR	1,30 EUR	1,30 EUR
SAFE Plus – insurance for your payment card, personal belongings and online purchases – insurance coverage of EUR 4,000 monthly	1,73 EUR	1,73 EUR	1,73 EUR
<b>Transactions using the card:</b>			
Cash withdrawal from the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group abroad <sup>a)</sup>	x	0,30	0,30
Eurocash withdrawal from the ATM of other banks in SR and in EEA <sup>b)</sup> (for cards established till 31.12.2019)	x	1,50	1,50
Eurocash withdrawal from the ATM of other banks in the SR and in EEA countries (for cards established from 1.1.2020)	x	3,00	3,00
Cash withdrawal from ATM elsewhere abroad	x	2% from the withdrawn amount, min. 6,00	2% from the withdrawn amount, min. 6,00
Payment at merchant in SR and abroad, recharging mobile operators credit via ATM	x	0,15	0,15
Cash withdrawal using the Cash Advance service in the SR and abroad	x	2.5% from the withdrawn amount, min. 10,00	2,5% from the withdrawn amount, min. 10,00
Eurocash deposits via UniCredit Bank ATMs in the SR on accounts maintained by UniCredit Bank in the SR	Free of charge	Free of charge	Free of charge
<b>Services:</b>			
Express fee for express card issuance (within 2 business days)	25,00	25,00	25,00
Delivery of card / PIN / card and PIN to branch	10,00	10,00	10,00
Limit change	5,00	5,00	5,00
Card blockage	5,00	5,00	5,00
Balance inquiry at other ATM	1,00	1,00	1,00
PIN reprint (up to 10 working days)	5,00	5,00	10,00
Expres PIN reprint (up to 3 working days)	25,00	25,00	25,00
Card re-issuance after loss, theft, damage	3,50	3,50	10,00
Provision of cash in emergency	x	x	Real costs

*Fees for international debit and credit payment cards in FX are collected in FX, calculating the FX equivalent from EUR.*

<b>7.2. Credit cards</b>	<b>Credit Business Standard</b>	<b>Credit Business World</b>
Annual fee	40,00	65,00
<b>Insurance</b>		
TRAVEL Basic – basic travel insurance monthly	1,13 EUR	Free of charge
TRAVEL Plus – supplementary travel insurance (available only in combination with TRAVEL Basic insurance) monthly	3,61 EUR	3,16 EUR
SAFE Basic – insurance for your payment card, personal belongings and online purchases – insurance coverage of EUR 1,600 monthly	1,30 EUR	1,30 EUR
SAFE Plus – insurance for your payment card, personal belongings and online purchases – insurance coverage of EUR 4,000 monthly	1,73 EUR	1,73 EUR
<b>Transactions using the card:</b>		
Payment at merchant in SR and abroad, recharging mobile operators credit via ATM	Free of charge	Free of charge
Cash withdrawal from the UniCredit Bank ATM in SR	1%, min. 3,50	1%, min 3,50
Cash withdrawal from the ATM of other banks in SR and cash withdrawal abroad	2%, min 6,00	2%, min 6,00
Cash withdrawal using the Cash Advance service in SR and abroad	2%, min 10,00	2%, min 10,00
Currency exchange fee	0,5 %	0,5 %
<b>Services:</b>		
Extra fee for express card issuance (within 2 working days)	25,00	25,00
Statements by domestic post (monthly)	5,00	5,00
Express PIN number reprint (up to 3 working days)	25,00	25,00
Card issuance after loss, theft or damage	10,00	10,00
Delivery of card / PIN / card and PIN to branch	10,00	10,00
Change of loan limit upon the client's request	5,00	5,00
Change of the cash withdrawal limit	5,00	5,00
Reprint of PIN number (up to 10 working days)	5,00	5,00
Card blockage	5,00	5,00
Card cancellation	5,00	5,00
Card cancellation by breach of agreement	0,00	0,00
Provision of cash in emergency	Real costs	Real costs
Statement reprint	5,00	5,00
Reminder no. 1	10,00	10,00
Reminder no. 2	20,00	20,00
Fee for Overdraft of the loan limit of the card, exceeding the loan limit of the card	5,00	5,00
Fee for refunding money paid by client to the instalment account of the Bank	5,00	5,00

## 8. TRADE FINANCE

	EUR	OTHER CURRENCY	NOTE
<b>8.1. Documentary and clean collections</b>			
Collection handling fee (even if unutilized)	0,30%		Min. 100,00 EUR
Collection instructions amendment	80,00		
Arrangement of bill acceptance	40,00		
<b>8.2. Letters of Credit – received</b>			
Letter of Credit advising to the client or third bank	0,20%		Of max. value of Letter of Credit or its increase, min. 100,00 EUR
Advising of Letter of Credit amendment	80,00		
Letter of Credit confirmation (even if increased)	Individually		
Preliminary Documents checking	100,00 (set) 20,00 (1 document)		
Letter of Credit payment: a) with documents checking b) without documents checking	a) 0,30% b) 0,15%		a) min. 100,00 EUR b) min. 60,00 EUR, max. 100,00 EUR
Letter of Credit transfer	0,30%		Min. 100,00 EUR
Assignment of Letter of Credit proceeds	100,00		
Cancellation of an unutilised Letter of Credit	80,00		
<b>8.3. Letters of Credit – issued</b>			
Fee for Letter of Credit opening	150,00		
Credit commission for Letter of Credit opening	In %; set up as per client's creditworthiness; charged for the respective period		Of max. value of Letter of Credit, at least EUR 100,00, paid in advance for each three months of L/C duration from its opening to termination, inclusive of any deferred maturity period or validity extension period of L/C, if any; the fee is also applied when the L/C amount is increased
Letter of Credit amendment	80,00		
Letter of Credit payoff	0,30%		Min. 100,00 EUR
Cancellation of an unutilised Letter of Credit	80,00		
Charge for discrepant documents	110,00	110,00 USD	Per each set of documents

#### 8.4. Bank Guarantees – issued

Credit commission for issuance of a bank guarantee or of a binding promise to issue a bank guarantee or co-acceptance of a bill	In %; set up based on client's creditworthiness; charged for the respective period		At least 100,00 EUR, paid in advance for each three months of guarantee validity; the fee is also applied when the guaranteed amount is increased
Fee for issuance of a bank guarantee / promise to issue a bank guarantee (standard text)	100,00		
Bank guarantee amendment	80,00		
Elaboration of guarantee wording (other than a standard text)	200,00		
Payment upon calling under a bank guarantee	0,30%		Min. 100,00 EUR
Pre-mature cancellation of bank guarantee	80,00		

#### 8.5. Bank Guarantees – received

Bank guarantee advising / registration of a bank guarantee received by a client based on his request	100,00		
Advising of bank guarantee amendment	80,00		
Verification of signatures in range of a bank guarantee / of bank guarantee authenticity	50,00		

#### 8.6. Purchase of receivables

Purchase of receivables, forfeiting			
Handling fee	Individually		+ VAT
Up-front fee	Individually		+ VAT
Committment fee	Individually		+ VAT
Penalty interest rate surcharge	Individually		+ VAT

#### 8.7. Common

Administrative fee*	Individually, min. 100,00		
Release of goods consigned to the bank address	80,00		
SWIFT charge	8,00	8,00 USD	
Delivery of documents by courier service	Expected costs		
Fee for a payment/transfer of proceeds to a third bank	100,00		

\* Non-standard processing, non-binding assessment of the received Letter of Credit or bank guarantee wording, withdrawing from the contract or application before bank guarantee issuance or Letter of Credit opening, preparation of the draft of bank guarantee or Letter of Credit wording, other services

#### Remarks:

The fees are charged from the current account of the client when they rise or by discounting from the payment, if applicable.

The fees charged for every started period are accounted at the beginning of each period.

For accounts held in foreign currency, prices in EUR are charged (if prices are published only in EUR and are to be settled from account in foreign currency) as an equivalent in account currency recalculated according to the UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank exchange rate either Foreign currency – Middle, if minimum or maximum fees are concerned, or Foreign currency – Buy, if flat fees are concerned, valid at the booking date unless otherwise stated in the contractual documentation concluded with the client.

The Bank reserves the right to fix the prices different from those specified in the price list based on the individual approach.

## 9. Electronic Banking SERVICES

	EUR		Other currencies
<b>9.1. BusinessNet Professional – Internet Banking</b>			
Access establishment	<b>20,00</b>	One-off payment	
Multi-signature definition	<b>80,00</b>	One-off payment	
Multi-signature settings / Assigning the authority for new user to accounts (beyond establishing the service)	<b>12,00</b>		
<b>Authentication and autorisation tools</b>			
Fee for making account/s available for the service	<b>12,00</b>	Monthly	15,77 USD; 331,46 CZK; 17,18 AUD; 17,25 CAD; 14,53 CHF; 89,41 DKK; 9,51 GBP; 91,55 HRK; 3 743,75 HUF; 1 651 JPY; 98,98 NOK; 50,15 PLN; 53,00 RON; 110,25 SEK
Multi-signature settings / Changing the setting of authority for user to accounts	<b>12,00</b>		
Authentication and authorisation tools:			
Smart Key (mobile token)	<b>0,00</b>	Free of charge	
SMS Key – setting and initialization	<b>15,00</b>	One-off payment	
SMS Key – usage (price per every SMS)	<b>0,20</b>		
Security Key – Token – delivery, initialization and change	<b>60,00</b>	One-off payment	VAT free
Blocking and unblocking of Security tool	<b>10,00</b>	One-off payment	
Cancellation of Business Net Professional access	<b>0,00</b>	One-off payment	
Fee for setting of profile International User	<b>40,00</b>	One-off payment per user	
<b>9.2. BusinessNet Connect – optional module to Bussiness Net Professional</b>			
Implementation fee	<b>80,00</b>	One-off payment	
Monthly fee	<b>8,00</b>	One-off payment	
Certificate setting/unblock certificate* /user	<b>8,00</b>	One-off payment	
Blocking of certificate	<b>0,00</b>	Free of charge	
Cancellation of the product	<b>0,00</b>	Free of charge	
<i>* Validation of certificates for one year</i>			
<b>9.3. Smart Banking – Mobile Banking</b>			
Access establishment	<b>0,00</b>	Free of charge	
Cancellation of service	<b>0,00</b>	One-off payment	
<b>9.4. Notifications</b>			
By SMS messages <sup>6)</sup>			
Notification of transactions by Debit cards	<b>0,20</b>	Per transaction	0,20 EUR; 0,3 USD; 6,4 CZK; 0,4 AUD; 0,4 CAD; 0,3 CHF; 2,0 DKK; 0,2 GBP; 101,0 HUF; 42,0 JPY; 3,0 NOK; 1,2 PLN; 1,3 RON; 3,1 SEK

Other transactions on account	<b>0,20</b>	Per transaction	0,20 EUR; 0,3 USD; 6,4 CZK; 0,4 AUD; 0,4 CAD; 0,3 CHF; 2,0 DKK; 0,2 GBP; 101,0 HUF; 42,0 JPY; 3,0 NOK; 1,2 PLN; 1,3 RON; 3,1 SEK
Notification of actual balance on account	<b>0,20</b>	Per transaction	0,20 EUR; 0,3 USD; 6,4 CZK; 0,4 AUD; 0,4 CAD; 0,3 CHF; 2,0 DKK; 0,2 GBP; 101,0 HUF; 42,0 JPY; 3,0 NOK; 1,2 PLN; 1,3 RON; 3,1 SEK

### 9.5. E-mail Banking

Service establishment	<b>0,00</b>	Free of charge	
Sending of e-mail messages	<b>0,33</b>	Monthly	0,43 USD; 9,12 CZK; 0,47 AUD; 0,47 CAD; 0,40 CHF; 2,46 DKK; 0,26 GBP; 2,52 HRK; 102,95 HUF; 45 JPY; 2,72 NOK; 1,38 PLN; 1,46 RON; 3,03 SEK
Service cancellation	<b>0,00</b>	Free of charge	

### 9.6. Services

Maintenance service, consultation, training	<b>66,50</b>	Per hour	
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### 9.7. MultiCash

Installation* of MultiCash basic module	<b>85,00</b>		111,71 USD
Installation* of MultiCash payment module Slovensko in all available languages	<b>85,00</b>		111,71 USD
Assigning the authority for new user to accounts (beyond establishing the service)	<b>12,00</b>		
Installation* of payment modul of other country in all available languages	<b>115,00</b>		151,13 USD
Blocking/unblocking user's access	<b>12,00</b>		66,71 USD
Installation* of electronic signature module in all available languages	<b>35,00</b>		46,00 USD
Changing the setting of authority for user accounts	<b>12,00</b>		
Single fee for SW activation	<b>70,00</b>		
Maintenance services and training (for every started hour)	<b>66,50</b>	Per hour	
Fee for making account/s available for the service	<b>16,60</b>	Monthly	21,82 USD; 458,52 CZK; 23,77 AUD; 23,86 CAD; 20,10 CHF; 123,68 DKK; 13,16 GBP; 126,64 HRK; 5 178,85 HUF; 2 284,15 JPY; 136,93 NOK; 69,37 PLN; 73,31 RON; 152,51 SEK

\* Installation in the territory of the Slovak Republic; outside the territory of the Slovak Republic – actual costs on the installation outside the territory of the Slovak Republic are added to the above-mentioned fees for installation.

## 10. SECURITY BROKERAGE AND SERVICES

### 10.1. Equities and bonds

Bonds – intermediation of purchase	1,00 %	Min. 50 EUR transaction amount
Bonds – sale before maturity	0,35 %	Min. 50 EUR transaction amount
Equities – intermediation of purchase/sale/subscription on an exchange or OTC	1,00 %	Min. 50 EUR transaction amount
Investment certificates, structured bonds, other securities – intermediation of purchase/sale on an exchange or OTC*	1,00 %	Min. 50 EUR transaction amount
Investment certificates, structured bonds, other securities – subscription of newly issued instruments*		individually, according to the sales brochure**

\* Services regarding investment certificates will be provided when the conditions of the Bank are met.

\*\* Detailed information regarding the issue will be provided on request.

Note: The UniCredit Bank fee already includes stock exchange/broker expenses. The UniCredit Bank fee excludes any expenses and charges paid to third parties by UniCredit Bank in excess of stock exchange/broker expenses; such charges include e.g. transaction tax applied where appropriate (France, Italy etc.) or stamp duty (e.g. the United Kingdom). If a partial settlement occurs owing to tight market conditions, each partial settlement will be charged separately.

### 10.2. Mutual Funds of Amundi Group

#### Requests of unit holders whose financial consultant is UniCredit Bank:

– Purchase, exchange or noncash redemption of amundi group products		In accordance with the valid price list for funds of Amundi Group
– Assignment and transfer of amundi group products in the securities owners register kept in amundi**	Free of charge	
– Making a copy of statements from the securities owners register kept in amundi, change of personal data	Free of charge	

#### Requests of unit holders whose financial consultant is Amundi\*\*\*:

– Exchange or non-cash redemption of amundi group products		In accordance with the valid price list of funds of Amundi Group, + 40 EUR
– Assignment and transfer of amundi group products in the securities owners register kept in amundi	40,00	
– Copy of statements from the securities owners register kept in amundi, change of personal data	40,00	

#### Requests of unit holders of other financial consultants\*\*\*:

– Assignment of Amundi Group products in the securities owners register kept in Amundi	40,00	
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It is noted for the avoidance of doubt that from the unit holders, whose financial consultant is not UniCredit Bank, the request for a transaction other than mentioned above, and unless UniCredit Bank specifies otherwise, will not be accepted.

\*\* Valid fees for the assignment and transfer of Amundi Group products as a part of the safekeeping provided by UniCredit Bank are listed above in this price list.

\*\*\* The condition for acceptance of a request from unit holder is provision of sufficient information to enable UniCredit Bank to fulfill its regulatory obligations.

### 10.3. Providing custody/administration services

Administration of securities/Evidence of assets*	0,20 % p.a.	From the value, min. 49,80 EUR + VAT quarterly**
CDCP charges		According to the CDCP pricelist
Account statement of the securities owner kept in UniCredit Bank above the scope agreed upon in the contract	5,00	



**Operations with securities**

Transfer of securities without financial settlement (with change of ownership) to an account within UniCredit Bank (delivery/receipt)	20,00	
Transfer of securities without financial settlement (with change of ownership) to an account with a different custodian (delivery)	40,00	
Transfer of securities (without change of ownership) to an account within UniCredit Bank (delivery/receipt)	Free of charge	
Transfer of securities (without change of ownership) to an account with a different custodian (delivery)	40,00 + VAT	
Assignment of securities (per title) (receipt)	20,00	
Transfer of securities with financial settlement	0,08 %	Of the trade volume, min. 35 EUR, max. 332 Eur

**Other services**

Registration of the lien into the registry of liens	0,20 %	Min. 35 Eur max. 2500 EUR
Change and cancellation of a lien in the lien registry	50,00	
Registration of eligible persons on the account	10,00	
Registration of suspension of right to disposing	7,00	
Safekeeping of physical securities		Fee and terms by agreement
Unjustified transaction complaint		Real costs + vat
Current/reference account opened in relation to a securities account	With no fee for account keeping	On condition the use thereof for other purposes is excluded

\* The account without any securities is also charged. If the value of assets in Administration/Evidence is different, the fee shall be applied at a higher value.

The fee applies to all types of financial instruments, including mutual funds with the exception for Amundi.

\*\* The fee is calculated from the value of assets in Administration/Evidence of investment asset on the last business day of the quarter, charging is on quarterly basis.

Note: UniCredit Bank has made maximum effort to estimate the value, having based itself on the prices provided by third party depositories or by other relevant data providers operating on the market. Prices provided by third parties are referred to as either market prices or their estimated values. Nominal values of the held investment instruments, or, the technical figure 0.000001 may be alternatively used in place of the price as a rule where the market value or estimated value of the held investment instrument is unavailable. If the CDCP (CDCP CZ) has included the held investment instruments in the list of issues for which no securities maintenance fee is charged, the technical figure 0.000001 must be used without exception.

While UniCredit Bank considers the sources trusted and provides information obtained from them in good faith, it is nevertheless unable to guarantee and therefore assumes no liability whatsoever for this information's up-to-date status, completeness and correctness, and hence, no liability for that information. The presented values and prices do not constitute an offer to sell or the solicitation of an offer to buy any of the above investment instruments.

The thirds parties mean namely CDCP SR, JSC., NDCDP, JSC., BCPB, JSC., foreign depository, foreign custodian, foreign broker, notary, translator, etc. in case that their services are necessary to perform the activities agreed with a client.

For accounts managed in foreign currency, prices in EUR are charged (if prices in foreign currency are not published) as an equivalent recalculation according to UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank exchange rate.

The Bank reserves the right to fix the prices differently and individually from those specified in the price list.

## 11. PRODUCTS AND SERVICES NO LONGER PROVIDED BY THE BANK

<b>1.1. Packages in EUR</b>	<b>U KONTO ENTREPRENEUR</b>	<b>U KONTO BUSINESS</b>
Opening and maintenance	8,00 EUR/0,00 EUR*	5 EUR
Statement by e-mail or in Electronic Banking	1 x monthly	1 x monthly
SEPA Credit Transfers <sup>21)</sup>	Unlimited	Unlimited
Incoming SEPA instant credit transfer		
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debit through SEPA Direct Debits <sup>21)</sup>		
Debit SEPA Credit Transfers through Electronic Banking <sup>21)</sup>		
Debit SEPA Instant Credit Transfer		
Fee of selected transactions** outside of package		
Maximum monthly total turnover within package***	Unlimited	100 000,00 EUR
Fee for exceeding the maximum monthly total turnover within package****	x	2 EUR for every started 2 000 EUR
Administration of Standing Orders and allowance of SEPA Direct Debits – instruction, change, cancellation	✓	✓
Cash deposits to account at the branch	✓	10 transactions
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet Professional (establishment and maintenance), Smart Banking	Product of Internet Banking BusinessNet Professional (establishment and maintenance), Smart Banking
International payment debit card Visa Business Professional	1 pcs	3 pcs
Cash withdrawals with debit card from UniCredit Bank ATMs in SR and withdrawals from ATM in EEA countries <sup>1)</sup>	✓	✓
Cash withdrawals by the debit card from ATM of other banks in SR and abroad <sup>1)</sup> (for accounts set up before 31.12.2019)	✓	✓
Cash withdrawals by debit card from ATMs of other banks in SR and abroad(for accounts set up from 1.1.2020)	2 withdrawals	2 withdrawals
Payment through payment terminals in the SR and abroad for cards issued free-of-charge/discount to the package <sup>1)</sup>	✓	✓
Opening and maintenance of current account in foreign currency CZK/PLN/HUF/ USD/GBP/ free of monthly charge (with monthly generated bank statement sent by mail/generated bank statement through Electronic Banking)	1 account	4 accounts
<b>Optional banking and non-banking services and discounts:</b>		
International Desk services	✓	✓
<b>Current account</b>		
Maintenance of a special account for drawing loans from Ministry of Agriculture SR – to current account maintained in the Bank	0,00	Free of charge
Establishment of a special account for drawing loans from the Ministry of Agriculture SR	6,64	Monthly
Monthly Cancellation of special account for drawing loans from the Ministry of Agriculture SR	0,00	Free of charge
<b>Current account in SKK for Associations of Apartment Owners and Administrators</b>		
Opening, maintenance	1,00	Monthly

Standard fees are charged for other services, not indicated in the packages.

\* Discount conditions for monthly fee (monthly fee discount for next calendary month)

U KONTO ENTREPRENEUR monthly credit turnover on package account min. 400 EUR

KONTO HOME average monthly credit balance on package account over 15 000 EUR

(Discount does not apply for customers with individual package conditions)

\*\* Selected transactions:

SEPA Credit Transfers

SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debit through SEPA Direct Debits

Debit SEPA Credit Transfers<sup>2)</sup> through Electronic Banking

\*\*\* The limit shall be counted as turnover on all accounts involved in the U Konto BUSINESS package

\*\*\*\* The fee will not be charged for the first exceeding of the maximum monthly total turnover on package in the year.  
Freelancers will not be charged the fee.

EUR

### BIZNIS KONTO START

Opening and maintenance	4,50 EUR/0 EUR**
Statement by e-mail or in Electronic Banking	1 x monthly
SEPA Credit Transfers <sup>21)</sup>	
Incoming SEPA Instant Credit Transfer	
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debit through SEPA Direct Debits <sup>21)</sup>	30 transactions
Debit SEPA Credit Transfers through Electronic Banking <sup>21)</sup>	
Debit SEPA Instant Credit Transfers through Electronic Banking <sup>21)</sup>	
Fee of selected transactions*** beyond package	0,26 EUR/transaction
Debit SEPA Credit Transfers at the branch	x
Administration of Standing Orders and allowance of SEPA Direct Debits – instruction, change, cancellation	x
Cash deposits to account at the branch	x
Cash withdrawals from account at the branch	x
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet Professional (establishment and maintenance), Smart Banking
Payment debit card Visa Business Standard	1 pcs
Payment debit card Visa Business Professional	x
Payment debit card Visa Business Premium	x
Cash withdrawals from ATMs of the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group a) abroad only for the cards issued free-of-charge/ discount to the package <sup>1)</sup>	✓
Cash withdrawals from ATMs of other banks in SR and in EEA b) only for the cards issued freeof-charge/discount to the package <sup>1)</sup>	x
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Card blocking	x
Opening and maintenance of current account in foreign currency CZK/PLN/HUF/USD/GBP/free of monthly charge (with monthly generated bank statement sent by mail/generated bank statement through Electronic Banking)	x

Fee for providing of Overdraft loan	X
Fee for regular annual monitoring of Overdraft loan	X
Fee for maintenance of Overdraft loan	X
Optional banking and non-banking services and discounts:	
International Desk services	✓
Discount on annual credit card fee	X
<b>BIZNIS KONTO MASTER</b>	
Opening and maintenance	11,11 EUR/5 EUR *
Statement by e-mail or in Electronic Banking	1 x monthly
SEPA Credit Transfers <sup>21)</sup>	60 transactions
Incoming SEPA Instant Credit Transfer	
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debit through SEPA Direct Debits <sup>21)</sup>	
Debit SEPA Credit Transfers through Electronic Banking <sup>21)</sup>	
Debit SEPA Instant Credit Transfers through Electronic Banking <sup>21)</sup>	
Fee for selected transactions*** beyond package	0,26 EUR/transaction
Debit SEPA Credit Transfers at the branch <sup>21)</sup>	5 transactions
Administration of Standing Orders and allowance of SEPA Direct Debits – instruction, change, cancellation	✓
Cash deposits to account at the branch	3 transactions
Cash withdrawals from account at the branch	X
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet Professional (establishment and maintenance), Smart Banking
Payment debit card Visa Business Standard	2 pcs
Payment debit card Visa Business Professional	X
Payment debit card Visa Business Premium	X
Cash withdrawals from ATMs of UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group a) abroad only for the cards issued free-of-charge/ discount to the package <sup>1)</sup>	✓
Cash withdrawals from ATMs of other banks in SR and in EEA b) only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	2 cash withdrawals
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Card blocking	X
Opening and maintenance of current account in foreign currency CZK/PLN/HUF/USD/GBP/ free of monthly charge (with monthly generated bank statement sent by mail/generated bank statement through Electronic Banking)	3 accounts
Fee for provision of Overdraft loan	X
Fee for regular annual monitoring of Overdraft loan	X
Fee for maintenance of Overdraft loan	X
Optional banking and non-banking services and discounts:	
International Desk services	✓
Discount of annual fee of credit card	X
<b>BIZNIS KONTO GOLD</b>	
Opening and maintenance	22,22 EUR/10 EUR *

Statement by e-mail or in Electronic Banking	20 x monthly
SEPA Credit Transfers <sup>21)</sup>	Unlimited
Incoming SEPA Instant Credit Transfer	
SEPA Credit Transfers – Standing Orders and Sweeping and payments through SEPA Direct Debits <sup>21)</sup>	
Debit SEPA Credit Transfers through Electronic Banking <sup>21)</sup>	
Debit SEPA Instant Credit Transfers through Electronic Banking <sup>21)</sup>	
Fee of selected transactions**** beyond package	x
Debit SEPA Credit Transfers at the branch	20 transactions
Administration of Standing Orders and allowance of SEPA Direct Debits – instruction, change, cancellation	✓
Cash deposits to account at the branch	10 transactions
Cash withdrawals from account at the branch	5 transactions
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet Professional (establishment and maintenance), Smart Banking
Payment debit card Visa Business Standard	3 pcs (only 1 debit card can be GOLD)
Payment debit card Visa Business Professional	x
Payment debit card Visa Business Premium	x
Cash withdrawals from ATMs of UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group a) abroad only for the cards issued free-of-charge/ discount to the package <sup>1)</sup>	✓
Cash withdrawals from ATMs of other banks in SR and in EEA b) only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Card blocking	✓
Opening and maintenance of current account in foreign currency CZK/PLN/HUF/USD/GBP/free of monthly charge (with monthly generated bank statement sent by mail/generated bank statement through Electronic Banking)	5 accounts
Fee for provision of Overdraft loan	✓
Fee for regular annual monitoring of Overdraft loan	✓
Fee for maintenance of Overdraft loan	✓
Optional banking and non-banking services and discounts:	
International Desk services	✓
Discount of annual fee of credit card	50%

Standard fees are charged for other services, not indicated in the packages.

\* Discount conditions for monthly fee (monthly fee discount for next calendar month)

**BIZNIS KONTO MASTER** Average monthly credit balance on package account over 15 000 EUR

**BIZNIS KONTO GOLD** Average monthly credit balance on package account over 30 000 EUR

(Discount does not apply for customers with individual package conditions and does not apply for clients with a discount from maintenance of loan limit fee on Overdraft loan)

\*\* In the case of establishment of the package of services by a new entrepreneur within 12 months of their licence to conduct business (i.e. Start-up) the maintenance fee is automatically free of charge for the first 12 months.

\*\*\* Selected transactions:

SEPA Credit Transfers

SEPA Credit Transfers – Standing orders, Sweeping and payments through SEPA Direct Debits

Debit SEPA Credit Transfers<sup>2)</sup> through Electronic Banking

### UniCredit Bank PRODUCTS:

#### PACKAGES OF SERVICES FOR ENTREPRENEURS

<b>Biznis Smart (before Biznis Balík Smart)</b>	4,50 EUR
Opening and maintenance	✓
Opening and maintenance of Bonus account in EUR	x
Statement by e-mail or in Electronic Banking	1 x monthly
SEPA Credit Transfers (domestic and cross-border payments)	5 transactions
Incoming SEPA Instant Credit Transfer	5 transactions
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debit (domestic and cross-border payments to EEA <sup>b)</sup> )	x
Debit SEPA Credit Transfers (domestic and cross-border payments to EEA <sup>b)</sup> ) through Electronic Banking	20 transactions
Debit SEPA Instant Credit Transfers through Electronic Banking <sup>21)</sup>	20 transactions
Fee of selected transactions* beyond package	x
Debit SEPA Credit Transfers at the branch (domestic and cross-border payments to EEA <sup>b)</sup> )	x
Administration of Standing Orders and allowance of SEPA Direct Debits collection (instruction, change, cancellation)	x
Cash deposits to account at the branch	x
Cash withdrawals from account at the branch	x
Electronic Banking services (opening and maintenance)	Product of internet banking BusinessNet (establishment and maintenance), Smart Banking
Payment debit card Visa Business Standard	P
Payment debit card Visa Business Professional	x
Payment debit card Visa Business Premium	x
Transactions by debit payment card in ATMs of UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Group abroad) only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Transactions by debit payment card in ATMs of the other banks SR only for the cards issued free-of-charge/discount to the package <sup>1)</sup> (including withdrawals of eurocash in EEA countries <sup>b)</sup> )	x

Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Card blocking	x
Opening and maintenance of current account in CZK or in USD free of monthly charge (with monthly generated bank statement sent by mail)	x
<b>Biznis Champion</b>	<b>11,11 EUR/5 EUR **</b>
Opening and maintenance	✓
Opening and maintenance of Bonus account in EUR	✓
Statement by e-mail or in Electronic Banking	1 x monthly
SEPA Credit Transfers (domestic and cross-border payments)	55 transactions
Incoming SEPA Instant Credit Transfer	
SEPA Credit Transfers – Standing Orders, Sweeping, and payments through SEPA Direct Debit (domestic and cross-border payments to EEA <sup>b)</sup> )	
Debit SEPA Credit Transfers (domestic and cross-border payments to EEA <sup>b)</sup> ) through Electronic Banking	
Debit SEPA Instant Credit Transfers through Electronic Banking <sup>21)</sup>	
Fee of selected transactions* beyond package	0,26 EUR/transaction
Debit SEPA Credit Transfers at the branch (domestic and cross-border payments to EEA <sup>b)</sup> )	5 transactions
Administration of Standing Orders and allowance of SEPA Direct Debits collection (instruction, change, cancellation)	✓
Cash deposits to account at the branch	3 transactions
Cash withdrawals from account at the branch	x
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet (establishment and maintenance), Smart Banking
Payment debit card Visa Business Standard	✓
Payment debit card Visa Business Professional	8,30 EUR
Payment debit card Visa Business Premium	x
Transactions by debit payment card in ATMs of UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Group abroad) only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Transactions by debit payment card in ATMs of the other banks SR only for the cards issued free-of-charge/discount to the package <sup>1)</sup> (including withdrawals of EUR cash in EEA countries <sup>b)</sup> )	x
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Card blocking	x
Opening and maintenance of current account in CZK or in USD free of monthly charge (with monthly generated bank statement sent by mail)	✓
<i>** Discount conditions for monthly fee (monthly fee discount for next calendar month) Average monthly credit balance on package account over 15 000 EUR</i>	
<b>Biznis Champion Plus</b>	<b>33,33 EUR/15 EUR **</b>
Opening and maintenance	✓
Opening and maintenance of Bonus account in EUR	✓
Statement by e-mail or in Electronic Banking	20 x monthly



SEPA Credit Transfers (domestic and cross-border payments)	200 transactions
Incoming SEPA Instant Credit Transfer	
SEPA Credit Transfers – Standing Orders, Sweeping and payments through SEPA Direct Debits (domestic and cross-border payments to EEA <sup>b)</sup> )	10 transactions
Debit SEPA Credit Transfers (domestic and cross-border payments to EEA <sup>b)</sup> ) through Electronic Banking	70 transactions
Debit SEPA Instant Credit Transfers through Electronic Banking <sup>21)</sup>	
Fee of selected transactions* beyond package	0,26 EUR/transaction
Debit SEPA Credit Transfers at the branch (domestic payments and cross-border payments to EEA <sup>b)</sup> )	20 transactions
Administration of Standing Orders and allowance of SEPA Direct Debits collection (instruction, change, cancellation)	✓
Cash deposits to account at the branch	10 transactions
Cash withdrawals from account at the branch	5 transactions
Electronic Banking services (opening and maintenance)	Product of Internet Banking BusinessNet Professional (establishment and maintenance), Smart Banking
Payment debit card Visa Business Standard	✓
Payment debit card Visa Business Professional	✓
Payment debit card Visa Business Premium	26,50 EUR
Transactions by debit payment card in ATMs of UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Group a) abroad) only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Transactions by debit payment card in ATMs of the other banks SR only for the cards issued free-of-charge/discount to the package <sup>1)</sup> (including withdrawals of EUR cash in EEA countries <sup>b)</sup> )	✓
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	✓
Card blocking	✓
Opening and maintenance of current account in CZK or in USD free of monthly charge (with monthly generated bank statement sent by mail)	✓
<i>** Discount conditions for monthly fee (monthly fee discount for next calendary month) Average monthly credit balance on package account over 30 000 EUR</i>	
<b>Biznis Balík Mini (before UniBalík Biznis Mini)</b>	<b>4,99 EUR/monthly</b>
Opening and maintenance of current account in EUR	
Opening and maintenance of Bonus account in EUR	
Statements sent by post (locally) or by e-mail	
Cashless transactions – Credit (domestic payments and EUR payments)	10 transactions
Incoming SEPA Instant Credit Transfer	10 transactions
Cashless transactions through Electronic Banking (domestic payments and EUR payments)	10 transactions
Debit SEPA Instant Credit Transfers through Electronic Banking <sup>21)</sup>	10 transactions
Administration of Standing Orders and collections (instruction, change, cancellation)	
Electronic Banking services (opening and maintenance)	Email Banking, Internet Banking product BusinessNet or Online Banking (establishment and maintenance)



International payment debit card Visa Business Standard	
Transactions by debit payment card in ATMs of UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Group abroad) a) only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	
Installation of POS terminal (up to 10 days)	
Optional banking and non-banking services and discounts:	
International Desk services	
<b>Biznis Balík</b> (before UniBalík Biznis, before Balík Business Style)	<b>9,99 EUR/monthly</b>
Opening and maintenance of current account in EUR	
Opening and maintenance of Bonus account in EUR	
Statements sent by post (locally) or by e-mail	
Cashless transactions – Credit (domestic payments and EUR payments)	20 transactions
Incoming SEPA Instant Credit Transfer	
Cashless transactions – Debit (except for Standing Orders and Collections) (domestic payments and EUR payments)	5 transactions
Cashless transactions – Debit (Standing Orders and Collections) (domestic payments and EUR payments)	5 transactions
Cashless transactions through Electronic Banking (domestic payments and EUR payments)	30 transactions
Debit SEPA Instant Credit Transfers through Electronic Banking <sup>21)</sup>	
Administration of Standing Orders and collections (instruction, change, cancellation)	
Electronic Banking services (opening and maintenance)	Email Banking, Internet Banking product BusinessNet or Online Banking (establishment and maintenance)
Payment debit card Visa Business Standard	
Payment debit card Visa Business Professional	8,30 EUR
Transactions by debit payment card in ATMs of UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Group abroad) a) only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	
Installation of POS terminal (up to 10 days)	
Optional banking and non-banking services and discounts:	
International Desk services	
<b>Biznis Balík Plus</b> (before UniBalík Biznis Plus, before Balík Business Style Plus)	<b>21,99 EUR monthly</b>
Opening and maintenance of current account in EUR	
Opening and maintenance of Bonus account in EUR	
Statements sent by post (locally) or by e-mail	
Cashless transactions – Credit (domestic payments and EUR payments)	50 transactions
Incoming SEPA Instant Credit Transfer	
Cashless transactions – Debit (except for Standing Orders and Collections) (domestic payments and EUR payments)	20 transactions

Cashless transactions – Debit (Standing Orders and Collections) (domestic payments and EUR payments)	10 transactions
Cashless transactions through Electronic Banking (domestic payments and EUR payments)	70 transactions
Debit SEPA Instant Credit Transfers through Electronic Banking <sup>21)</sup>	
Administration of Standing Orders and collections (instruction, change, cancellation)	
Electronic Banking services (opening and maintenance)	Email Banking, Internet Banking product BusinessNet or Online Banking (establishment and maintenance)
Payment debit card Visa Business Standard	
Payment debit card Visa Business Professional	
Payment debit card Visa Business Premium	26,56 EUR
Transactions by debit payment card in ATMs of UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank (including cash withdrawal from ATMs of banks belonging to UniCredit Group abroad) a) only for the cards issued free-of-charge/discount to the package <sup>1)</sup>	
Transactions by debit payment card in ATMs of other banks in the SR only for the cards issued free-of-charge/discount to the package <sup>1)</sup> (including withdrawals of EUR cash in EEA countries)	
Temporary increase of payment card limit	
Card blocking	
Payment through payment terminals in the SR and abroad for the cards issued free-of-charge/discount to the package <sup>1)</sup>	
Installation of POS terminal (up to 10 days)	

#### **Saving account – Bonus account (originally UniBonus)**

	EUR		CZK	USD	CAD	CHF	GBP
Opening and maintenance	0,00	Free of charge					
Transactions	0,00	Free of charge					
Account cancellation	0,00	Free of charge					
Penalty fees for premature withdrawal in EUR and in FX							
§ 7 days	0,50%	From withdrawn amount		0,50%			
§ 14 days	0,50%	From withdrawn amount		0,50%			
§ 1 month	1,00%	From withdrawn amount		1,00%			
§ 3 months	1,50%	From withdrawn amount		1,50%			
§ 6 months	2,00%	From withdrawn amount		2,00%			
§ 9 months	2,50%	From withdrawn amount		2,50%			
§ 12 months	2,50%	From withdrawn amount		2,50%			
Statements	0,00%	Free of charge					

#### **Deposit certificates**

Amortization proceedings execution	1,00%	From disbursed amount min. 9,96 EUR, max. 99,58 EUR					
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## LOANS

<b>Fee for loan administration</b>	
Investment loans EU – PRV, Combined investment loans EU – PRV	By agreement, min. 0,70%, Max.1% P.A. From the loan limit amount, min. 100
Real loan (before UniREAL)	By agreement, min. 0,70%, Max.1% P.A. From the loan limit amount, min. 100
<b>Fee for early repayment of the loan</b>	
Investment loans EU – PRV, Combined investment loans EU – PRV	3% from the early repaid principal
Real loan (before UniREAL)	3% from the early repaid principal
Short-term loans from European funds within the Slovak Countryside Development Program for years 2007–2013	3% from the early repaid principal
<b>HVB Bank Slovakia PRODUCTS:</b>	
<b>HVB Corporate packages</b>	
<b>**Corporate package Mini</b>	<b>3.40 EUR / month</b>
Maintenance of a EUR current account	
One account statement monthly by e-mail	
Term Deposit account	
Domestic payment transactions 10 pcs. (*) (domestic payment and EUR payment)	
International payment card Visa Business Standard	
OnlineBanking	
<b>**Corporate package Basic</b>	<b>4.80 EUR / month</b>
keeping of an EUR current account	
one account statement monthly by e-mail	
term deposit account	
domestic payment transactions 20 pcs. (*) (domestic payment and EUR payment)	
international payment card Visa Business Standard	
OnlineBanking	
<b>**Corporate package Economy</b>	<b>7.40 EUR/ monthly</b>
Maintenance of a EUR current account	
one account statement monthly by e-mail	
Progressive interest-bearing on current account	
Term Deposit account	
Domestic payment transactions 45 pcs. (*) (domestic payment and EUR payment)	
International payment card Visa Business Standard	
Online Banking	
the possibility to buy another debit payment card Visa Business Standard with 50% discount	
<b>**Corporate package Bonus</b>	<b>14.40 EUR/ monthly</b>
Maintenance of a EUR current account	
One account statement monthly by e-mail	
Progressive interest-bearing on current account	
Term Deposit account	
Domestic payment transactions 75 pcs. (*) (Domestic payment and EUR payment)	
International payment cards 2x Visa business standard	
Online Banking	

MultiCash – software activation	
The possibility to buy another debit payment card Visa Business Standard with 50% discount	
<b>**Corporate package Optimum</b>	<b>33,60 EUR / monthly</b>
Maintenance of a EUR current account	
One account statement monthly by e-mail	
Progressive interest-bearing on current account	
Term deposit account	
Domestic payment transactions 145 pcs. (*) (Domestic payment and EUR payment)	
Domestic payment system and clearing for corporate packages	
Corporate packages mini, basic	
Multicash – software and software activation	
The possibility to buy another debit payment card visa business standard with 50% discount	

\* The pre-paid volume of domestic payment transactions includes, in the case of Corporate packages Mini and Basic: electronic and written Payment Orders, Collections, and Standing Orders. In the case of Corporate packages Economy, Bonus, Optimum: electronic Payment Orders. Other services

\*\* Corporate package, before HVB Corporate account

#### **Domestic payment system and clearing for corporate packages**

##### **Corporate packages Mini, Basic payment charging order – processing:**

Surcharge for the written charging order	0,26 EUR
Fee for transactions, included in the price of the package* exceeding the items included in the package (domestic payment and EUR payment)	0,26 EUR

##### **Corporate packages Economy, Bonus, Optimum**

Credit and debit transactions on the current account for the purposes of the social fund, reserve fund and other funds under the Act (domestic payments and EUR payments)	Standard prices
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\* The pre-paid volume of domestic payment transactions includes, in the case of Corporate packages Mini and Basic: electronic and written Payment Orders, Collections, and Standing Orders.

Fee for abolition of the HVB Corporate account	9,96 EUR does not refer to the change onto the UniBalík Biznis or UniBalík Biznis Plus or onto a current account
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**Debit cards**

	EUR	EUR	EUR	EUR
	Visa Business Standard Deposit	Visa Business Standard	Visa Business Professional	Visa Business Premium
Annual fee	7,00	12,00	45,00	50,00

**Transactions using the card:**

Cash withdrawal from the UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group abroad <sup>d)</sup>	x	0,30	0,30	0,30
Eurocash withdrawal from the ATM of other banks in SR and in EEA <sup>b)</sup> (for cards established till 31.12.2019)	x	1,50	1,50	1,50
Eurocash withdrawal from the ATM of other banks in the SR and in EEA countries (for cards established from 1.1.2020)	x	3,00	3,00	3,00
Cash withdrawal from ATM elsewhere abroad	x	2% from the withdrawn amount, min. 6,00	2% from the withdrawn amount, min. 6,00	2% from the withdrawn amount, min. 6,00
Payment at merchant in SR and abroad, recharging mobile operators credit via ATM	x	0,15	0,15	0,15
Cash withdrawal using the Cash Advance service in the SR and abroad	x	2,5% from the withdrawn amount, min. 10,00	2,5% from the withdrawn amount, min. 10,00	2,5% from the withdrawn amount, min. 10,00
Eurocash deposits via UniCredit Bank ATMs in the SR on accounts maintained by UniCredit Bank in the SR	Free of charge	Free of charge	Free of charge	Free of charge

**Services:**

Express fee for express card issuance (within 2 business days)	25,00	25,00	25,00	25,00
Delivery of card / PIN / card and PIN to branch	10,00	10,00	10,00	10,00
Limit change	5,00	5,00	5,00	5,00
Card blockage	5,00	5,00	5,00	5,00
Balance inquiry at other ATM	1,00	1,00	1,00	1,00
PIN reprint (up to 10 working days)	5,00	5,00	5,00	10,00
Expres PIN reprint (up to 3 working days)	25,00	25,00	25,00	25,00
Card re-issuance after loss, theft, damage	3,50	3,50	13,50	10,00
Provision of cash in emergency	x	x	Real costs	Real costs

*Fees for international debit and credit payment cards in FX are collected in FX, calculating the FX equivalent from EUR.*

**Mastercard Business/Visa Classic**

Annual fee	27 EUR
<b>Transactions using the card:</b>	
Cash withdrawal from UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group abroad)	0,30 EUR
Eurocash withdrawal from the ATM of other banks in SR and in EEA (b) (for cards established 31.12.2019)	1,50 EUR
Eurocash withdrawal from the ATM of other banks in the SR and in EEA countries (for cards established from 1.1.2020)	3,00 EUR

Cash withdrawal from ATM abroad elsewhere	2% z vyberanej sumy, min 6,00 EUR
Payment at merchants in SR and abroad, recharging mobile operators credit via ATM	0,15 EUR
Cash withdrawal using the Cash Advance service in the SR and abroad	2,5% z vyberanej sumy, min. 10,00 EUR

**Services:**

Extra fee for express card issuance (within 2 business days)	25 EUR
Delivery of card / PIN / card and PIN to branch	10 EUR
Limit change	5 EUR
Card blockage	5 EUR
Balance inquiry in other ATM	1 EUR
PIN reprint (up to 10 working days)	5 EUR
Expres PIN reprint (up to 3 working days)	25 EUR
Card re-issuance after loss, theft, damage	13,50 EUR
Provision of cash in emergency	Real costs

*Fees for international debit and credit payment cards in FX are collected in FX, calculating the FX equivalent from EUR*

**Mastercard Business Gold / Visa Gold**

Annual fee	50 EUR
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**Transactions using the card:**

Cash withdrawal from UniCredit Bank in SR and cash withdrawal from ATMs of banks belonging to UniCredit Group abroad	0,30 EUR
Eurocash withdrawal from the ATM of other banks in SR and in EEA (b) (for cards established before 31.12.2019)	1,50 EUR
Eurocash withdrawal from the ATM of other banks in the SR and in EEA countries (for cards established from 1.1.2020)	3,00 EUR
Cash withdrawal from ATM abroad elsewhere	2% z vyberanej sumy, min 6,00 EUR
Payment at merchants in SR and abroad, recharging mobile operators credit via ATM	0,15 EUR
Cash withdrawal using the Cash Advance service in the SR and abroad	2,5% z vyberanej sumy, min. 10,00 EUR

**Services:**

Extra fee for express card issuance (within 2 business days)	25 EUR
Delivery of card / PIN / card and PIN to branch	10 EUR
Limit change	5 EUR
Card blockage	5 EUR
Balance inquiry in other ATM	1 EUR
PIN reprint (up to 10 working days)	10 EUR
Expres PIN reprint (up to 3 working days)	25 EUR
Card re-issuance after loss, theft, damage	10 EUR
Provision of cash in emergency	Real costs

*Fees for international debit and credit payment cards in FX are collected in FX, calculating the FX equivalent from EUR*

**Prepaid cards**

**Visa Business Prepaid**

Annual fee	7,00
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**Transactions using the card:**

ATM cash withdrawal UniCredit Bank in SR	0,30
ATM cash withdrawal of another bank in SR and cash withdrawal abroad	3,00
Cash withdrawal using Cash Advance service in SR and abroad	2%, min. 10,00 EUR
Payment at merchant in SR and abroad, recharging mobile operators credit via ATM	0,00
Currency exchange fee	0,5 %

<b>Services:</b>		
Card blockage		5,00
Unjustified transaction complaint		Real costs, min. 5,00
PIN reprint (up to 10 working days)		5,00
Express PIN reprint (up to 3 working days)		25,00
Statements by domestic post (monthly)		4,00
Card re-issuance after loss, theft, damage		5,00
Delivery of card / PIN / card and PIN to branch		10,00
Extra fee for express card issuance (within 2 business days)		25,00
Card cancellation		5,00
Change of limit		5,00
Top-up (through branch)		0,00
Top-up (through electronic payment)		0,00
Transfer of credit balance		1,50
<b>Credit cards</b>	<b>VISA Business</b>	<b>VISA Business GOLD</b>
Annual fee	40,00	65,00
<b>Transactions using the card:</b>		
Payment at merchant in SR and abroad, recharging mobile operators credit via ATM	Free of charge	Free of charge
Cash withdrawal from the UniCredit Bank ATM in SR	1%, min. 3,50	1%, min 3,50
Cash withdrawal from the ATM of other banks in SR and cash withdrawal abroad	2%, min 6,00	2%, min 6,00
Cash withdrawal using the Cash Advance service in SR and abroad	2%, min 10,00	2%, min 10,00
Currency exchange fee	0,5 %	0,5 %
<b>Services:</b>		
Extra fee for express card issuance (within 2 working days)	25,00	25,00
Statements by domestic post (monthly)	5,00	5,00
Express PIN number reprint (up to 3 working days)	25,00	25,00
Card issuance after loss, theft or damage	10,00	10,00
Delivery of card / PIN / card and PIN to branch	10,00	10,00
Change of loan limit upon the client's request	5,00	5,00
Change of the cash withdrawal limit	5,00	5,00
Reprint of PIN number (up to 10 working days)	5,00	5,00
Card blockage	5,00	5,00
Card cancellation	5,00	5,00
Card cancellation by breach of agreement	0,00	0,00
Provision of cash in emergency	Real costs	Real costs
Statement reprint	5,00	5,00
Reminder no. 1	10,00	10,00
Reminder no. 2	20,00	20,00
Fee for Overdraft of the loan limit of the card, exceeding the loan limit of the card	5,00	5,00
Fee for refunding money paid by client to the instalment account of the Bank	5,00	

## Payment cards HVB Bank Slovakia

### Debit payment cards

Transactions made by means of debit payment cards:	
– Posting of a transaction made on the account in case of cash withdrawals by card from an ATM in SR (accounting item)	0,40 EUR
– Accounting item in case of cashless transactions done by card in SR in the case of Current account and HVB Corporate packages Economy, Bonus, Optimum	0,12 EUR
– Accounting item in case of cashless transactions by card in SR in the case of HVB Corporate packages Mini, Basic	0,40 EUR
– Accounting item in case of abroad transactions	
– Withdrawal of cash from an HVB Bank ATM in SR	Free
– Withdrawal of cash from an ZBK ATM in SR	0,33 EUR
– Withdrawal of cash from an ATM abroad	2 % from the withdrawn amount, min. EUR 5,98
– Withdrawal of cash at the bank counter in SR	2 % from the withdrawn amount, min. EUR 5,98
– Withdrawal of cash at the bank counter abroad	2,5 % from the withdrawn amount, min. EUR 8,30

### Mastercard Standard Business

– Annual fee	31,53 EUR
Emergency services	
– Emergency card abroad	248,95 EUR
– Emergency cash abroad	182,57 EUR
– Card blocking	82,98 EUR
Other fees	
– Change of the daily drawing limit – urgent	4,98 EUR
– PIN code reprinting	4,98 EUR
– Issue of an alternative card	13,28 EUR
– Express card and PIN code issue (within 24 hours)	
– Unauthorised complaint abroad	Real costs

### HVB Credit card Business

### VISA Classic

Annual fee	73,03 EUR
Administration of card account	Free of charge
Transactions made by card	
– Payment for goods and services locally and abroad	Free of charge
– Withdrawal of cash from an HVB Bank ATM in SR	1,66 EUR
– Withdrawal of cash from ZBK ATM in SR	1,5 %, min 4,98 EUR
– Withdrawal of cash from an ATM abroad	2 %, min 8,30 EUR
– Withdrawal of cash at the bank counter in SR and abroad	2 %, min 8,30 EUR
Emergency services	
– Emergency card abroad	129,46 EUR
– Emergency cash abroad	43,15 EUR
– Card blocking <sup>1)</sup>	82,98 EUR
Other fees:	
– Production and sending of statement	0,83 EUR
– Sending of statement copy	1,66 EUR
– Change of loan limit <sup>2)</sup>	4,98 EUR
– PIN-code reprinting and sending	4,98 EUR



– Issue of alternative card	13,28 EUR
– Unauthorised complaint abroad	real costs
– Exceeding of loan limit	4,98 EUR
– Reminder	6,64 EUR
– Invitation to settle an obligation	13,28 EUR
– Invitation to settle a total obligation	16,60 EUR
– A penalty for recovery	10% z celkovej pohľadávky, min. 33,19 EUR
Currency exchange fee	0,5 %

<sup>1)</sup> Requested by client or decided by the Bank e.g. in case of failure to adhere to the obligation to return the card to the Bank.

<sup>2)</sup> The limit may be increased after 6 months only

## Loans and Guaranties

### Mortgage loan

Fee for early repayment of the loan	4% from the volume
Fee for not drawing the whole amount of the loan	5% from the volume
Fee for keeping and administration of the loan	3,98 EUR monthly
Fee for not submitting of the documents required by the Bank, resulting from the contractual relations (one-off)	99,58 EUR
Other fees (sending of reminder)	1 <sup>st</sup> reminder 16,60 EUR 2 <sup>nd</sup> reminder 53,11 EUR

### HVB Business loans

#### Overdraft loan

– Fee for loan prolongation*	0,3% flat from the volume of the loan, min. 165,97 EUR
– Client withdrawal from contract	3,0% flat from the volume of the provided loan limit min. 165,97 EUR
– unauthorised overdraft	The interest rate applicable on the unauthorised debit balance on the current account

\* If client executed payments through the accounts in HVB Bank Slovakia a.s. amounting to more than 80% of annual earnings from the previous year, they can be excused from the loan prolongation fee.

### Bank guarantees

The same fees apply, as those indicated in the section Guarantees.

### Investment loan

for 3 <sup>rd</sup> and following drawing	
– Commission from the undrawn part of the loan	0,5% flat from the undrawn part of the loan, min. 165,97 EUR
– Fee for early loan repayment / part of the loan	3% flat from the loan balance, or actually from the early instalment of the loan, min. 165,97 EUR
– Late payment interest	The interest rate valid for the unauthorised debit balance on the current account of corporate clients
Operating loans – Overdraft	<b>0,10% from the loan limit</b>

### Operating loans

– Overdraft	<b>1% from the volume of the increased loan limit</b>
<b>Fee for not drawing the full amount of the loan</b> Investment loan (HVB Bank)	Free of charge
<b>Fee for client's withdrawal from contract</b> Overdraft loan (HVB Bank) <sup>2)</sup>	Free of charge

<b>Fee for drawing of the 4<sup>th</sup> and following tranche of the loan</b> Investment loan for SVB (HVB Bank) <sup>3)</sup>	Free of charge
<b>Fee for the 3<sup>rd</sup> and following drawing in the case of gradual loan drawdown</b> Investment loan (HVB Bank) <sup>3)</sup>	Free of charge
<b>General (joint) fees</b>	
– Fee for failure to adhere to the conditions of the loan agreement – not submitting of financial statements	165,97 EUR
– Fee for change in the loan agreement, done upon client's request	165,97 EUR
– Withdrawal from the loan agreement by client (fee for termination of the loan relation before the first loan drawdown)	1% flat from the loan volume, min. 165,97 EUR
– Fee for non-performance of the % of the minimum credit transactions done through the client's accounts in HVB Bank Slovakia a.s., as specified in the loan agreement:	1% flat from the loan balance or the loan limit in case of Overdraft business loan
Reminder fees:	
– 1 <sup>st</sup> reminder	16,60 EUR
– 2 <sup>nd</sup> reminder	33,19 EUR
– 3 <sup>rd</sup> reminder	49,79 EUR
<b>HVB corporate loans</b>	
<b>HVB Corporate loan Flexible</b>	
Fee for loan prolongation	66,39 EUR
Commission for granting of the loan / prolongation / change	2% from the loan amount, min. 331,94 EUR
Commission for the early repayment of the loan / part of the loan	1% from the early repaid loan, min. 331,94 EUR
Commission from the undrawn part of the loan	0,375% quarterly
Assignment of the rent claim: <sup>1</sup>	
Revision of the assigned claim	99,582 EUR / day + travel costs
Keeping of the assigned claim	
– 1 rent claim	16,60 EUR
– 2–10 rent claims	33,19 EUR
– 11–30 rent claims	66,39 EUR
– More than 30 rent claims	Individually, min. 99,58 EUR
Assignment of a claim (except for the rent claim)	99,58 EUR per day + travel costs
Revision of the assigned claim	
Keeping of the assigned claim	
– 1 claim	16,60 EUR monthly
– 2–10 claims	66,39 EUR monthly
– 11–30 claims	165,97 EUR monthly
– more than 30 claims	Individually, min. 165,97 EUR + EUR 3,32 for each claim exceeding 30, max. 331,94 EUR
Reminder fees	
– 1 <sup>st</sup> reminder	16,60 EUR
– 2 <sup>nd</sup> reminder	33,19 EUR
– 3 <sup>rd</sup> reminder	49,79 EUR
*Counselling regardless of the provision of the loan	33,19 EUR / per 1 hour
*Forfeiting	By agreement

<sup>1</sup> Due according to the periodicity of rent payments, i.e.	e.g. In the case of 4 rent claims due quarterly – 132,78 EUR annually, if due monthly – 398,33 EUR.
Financing of communities of apartment owners	
Processing fee	1 % from the loan amount, min. EUR 331,94 max. EUR 1161,79
In the case of gradual loan drawdown, the fee for the 3 <sup>rd</sup> and following tranche	33,19 EUR/ per tranche
<b>Reminder fees:</b>	
– 1 <sup>st</sup> reminder	16,60 EUR
– 2 <sup>nd</sup> reminder	33,19 EUR
– 3 <sup>rd</sup> reminder	49,79 EUR
Fee for early repayment of the loan	4 % from the early instalment min. 99,58 EUR
<b>EBRD loans</b>	
Fee for early repayment of the loan	
– EBRD 2004 – Investment	0,50% from the early repaid principal
– EBRD 2006 – Investment	0,50% from the early repaid principal
<b>Guarantees</b>	
<b>Issued guarantees</b>	
– Guarantee commission <sup>1</sup>	0,75% p.q., min. 49,79 EUR p.q.
– Production of the guarantee	99,58 EUR standard text 165,97 EUR other text
– Modification of the guarantee conditions	66,39 EUR
– Use of the guarantee	0,3%, min. 66,39 EUR
<b>Received guarantees</b>	
– Advice of an incoming guarantee	49,79 EUR
– Change of the guarantee conditions	66,39 EUR
– Use of the guarantee	0,15%, min. 33,19 EUR
– Registration of the direct guarantee upon client's request	33,19 EUR
Overhead rate (postal charges, telephone)	19,92 EUR (EUROpe) 33,19 EUR (oversea)
Complaints, reminders	16,60 EUR
<sup>1</sup> The fees shall be charged quarterly upon the ultimatum of the third month of the respective quarter (i.e. always as of 31.3., 30.6., 30.9., 31.12.) of the current year. The percentage rate p.a. shall be calculated based on the exact number of days / 360.	
<b>BusinessNet</b>	
Service establishment	50,00 EUR one-off payment
Fee for making account/s available for the service	4,98 EUR monthly
<b>Authentication and authorisation tools:</b>	
Smart key assignment (authorization and authentication tool Token in mobile)	0,00 EUR
Sale of Token delivery (authentication tool)	60,00 EUR one-off payment
SMS code assignment (authorization tool)	0,00 EUR
Blocking and unblocking of token	3,32 EUR one-off payment
SMS code assignment (authorization tool)	0,00 EUR
Smart key assignment (authorization and authentication tool)	0,00 EUR
Cashless transaction – debit through BusinessNet	0,15 EUR/transaction
Cancellation of BusinessNet access	3,32 EUR one-off payment
Fee for setting of profile International User	40,00 EUR per user one-off payment

**Online Banking – Internet Banking**

Access establishment	0,00 EUR
Fee for making account/s available for the service	1,00 EUR monthly
<b>Authentication and authorisation tools:</b>	
Smart Key (mobile token)	0,00 EUR
SMS Key – setting and initialization	20,00 EUR one-off payment
Security Key – Token – delivery, initialization	60,00 EUR one-off payment
Outgoing payment electronically	0,15 EUR/transaction
Cancellation of Online Banking access	0,00 EUR
Fee for setting of profile International User	40,00 EUR per user one-off payment

## EXPLANATORY NOTES

**This pricelist of bank services for entrepreneurs shall apply to the contractual relationship between the client and UniCredit Bank Czech Republic and Slovakia, a.s. in the case of a contract concluded with UniCredit Bank Slovakia, a.s. or through UniCredit Bank Czech Republic and Slovakia, a.s., branch of a foreign bank in the Slovak Republic.**

*The Bank reserves the right to fix prices differently from those specified in the price list based on an individual approach.*

*Fees in a currency different than SKK, if not indicated, are converted to SKK fees using the NBS Middle rate on the settlement day (except for cross-border payments). For cross-border payments, fees are converted using the Foreign Exchange Sell or Foreign Exchange Buy rates of UniCredit Bank on the settlement day.*

- a) *Fees are charged in connection with accounts in foreign currencies, as released, applying the Corporate Clients Price-list, for the following banks of the UniCredit Group: UniCredit Bank a UniCredit Bank Banja Luka (Bosnia&Herzegovina), UniCredit Bulbank (Bulgaria), HypoVereinsbank (Germany), UniCredit (Italy), Zagrebačka Banka (Croatia), Bank Austria (Austria), UniCredit Bank (Romania), UniCredit Bank (Russia), UniCredit Bank (Serbia), UniCredit Bank (Slovenia), UniCredit Bank (Czech Republic and Slovakia), and UniCredit Bank (Hungary)*
- b) *The Bank serves the following EEA countries: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Croatia, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovenia, Spain, Sweden, France Guayana (GF), Gibraltar (GI), Guadeloupe (GP), Martinique (MQ), and Réunion (RE).*
- c) *For EEA currencies, including BGN, CZK, DKK, EUR, HUF, HRK, NOK, PLN, RON, and SEK, the Bank reserves the right to fix prices differently from those specified in the price list on an individual approach.*
  - 1) *Free-of-charge transactions made by Debit cards are only applicable for cards in a package offer. Free-of-charge transactions refer only to transactions that were entered on the client's account in the current month. For example, transactions executed on the last working day of the month are entered into the client's account in the next month and included in the transaction in the following month, except for payments made pursuant to Standing Orders and allowances with SEPA Direct Debit collection.*
  - 2) *In addition to payments made on the basis of standing orders and Agreements with SEPA direct debit.*
  - 3) *The Bank does not establish new services: **INVALID***
  - 4) *Regarding incoming payments, BEN refers to clean payments with expenses to be settled by the beneficiary; SHA refers to incoming payments with expenses to be settled by both remitter and beneficiary, and OUR refers to incoming clean payments with expenses to be settled by the remitter.*
  - 5) *CM denotes foreign currency.*
  - 6) *The fees for SMS notifications shall be charged at the end of the calendar month. The prices valid at the moment of charging will be used for billing the fees. The period of billing of fees for notifications by means of the SMS starts on the last working day of the previous calendar month and ends on the day which precedes the last working day of the bank of the current calendar month in which the fees are charged. For charging, it is decisive the day when the payment to which the notification concerns is debited to the account, except for the notifications of debit card transactions. In such cases, the decisive day is the day when the notification SMS is sent. Also, the transactions posted during the night processing and sent the next morning (e.g., interests and fees) and the SMS sent for days off, which are summed up together with the SMS sent on the very next working day, are excluded.*
  - 7) *Rates for transactions are as follows:*
    - *FX deposit on SKK account (FX purchase of the account currency)*
    - *SKK deposit onto FX account (FX sale of the account currency)*
    - *FX withdrawal from FX account (FX sale of the withdrawn currency/FX purchase of the account currency)*
    - *Depositing FX cheques onto SKK account (FX purchase of the cheque currency)*
    - *Depositing FX cheques onto FX account (FX purchase of the deposited cheque/FX sale of the account currency)*
    - *Withdrawal of FX cheques from SKK account (FX sale of the cheque currency)*
    - *Withdrawal of FX cheques from the account in another FX (FX sale of the withdrawn cheque/FX purchase of the account currency)*
    - *Depositing/withdrawal of a cheque of the same currency as that of the account – middle*
  - 8) *VN – FX purchase VP – FX sale*
  - 9) *For loans with agreed loan insurance Cardif, free-of-charge.*
  - 10) *Installment exceeding the 1-multiple of the standard annuity one.*
  - 11) *The leaflet is attached to the pricelist.*
  - 12) *The fees (intermediation of deals, except for “payment for intermediation of the deal with government bonds”) do not include the fees settled by the CD, which are paid by the client to the bank in the amount of the fee charged by the CD.*
  - 13) *The fees also include the VAT, applicable at the time of service providing.*
  - 14) *The withdrawals by means of all the debit payment cards issued together with the current account of the package are included in the number of the discounted withdrawals.*

- 15) After fulfilling the bank's conditions.
- 16) It does not substitute nor include the fee for payment by transfer, check, and electronic media.
- 17) Unusable bank bills/coins are authentic, damaged by circulation so that they are not able to circulate anymore (written all over, torn, washed, corroded, with damaged edge, missing part of bank bills not larger than 1 cm of its width, or length compared to the standard size).
- 18) Fees associated with the securities accounts for foreign securities in case of the shareholders of UniCredit Bank Slovakia a.s, who opened the securities account in context with the exchange of shares of UniCredit Bank Slovakia a.s. for shares of UniCredit Bank Czech Republic and Slovakia, a.s, for the purpose of shares taking-over of UniCredit Bank Czech Republic and Slovakia, a.s., on this account, are followed by the Pricelist of bank services for individuals.
- 19) Main reasons for fee collection in case of the necessity to make a client's order/request change:
- Order with the sender's bank instruction (in the field with special instruction for the payer's bank).
  - Request for the change of payment instruction in the incoming payment (redirect the payment from the original to another account).
  - Recall of the client's order before sending it to the clearing.
  - Request for the modification of the client's payment order on the request of the beneficiary bank.
- 20) Main reasons for fee collection in case of the necessity to make a client's order/request change:
- Order with missing or wrong SWIFT code.
  - Order with the sender's bank instruction (in the field with special instruction for the payer's bank).
  - Request for the change of payment instruction in the incoming payment (redirect the payment from the original to another account).
  - Recall of the client's order before sending it to the clearing (non-SEPA Credit Transfers).
  - Request for the modification of the client's payment order on the request of the beneficiary bank.
- 21) Except for SEPA countries outside the EEA.