

**RATE SCHEDULE VALID AS OF  
17 MARCH 2008**



<b>A. Current accounts and services provided with them</b>		
<b>1. Standard current accounts and current accounts for export support</b>		
1.1	Setting up and running a current account in CZK or a foreign currency	no charge
1.2	Setting up each subsequent client account within the framework of the same credit case	no charge
1.3	Cancelling a current account in CZK or a foreign currency	no charge
<b>2. Cashless payments</b>		
<b>Domestic (in CZK)</b>		
2.1	Payment in CZK from CZK accounts	CZK 5
2.2	Payment in CZK from CZK accounts express	CZK 200
2.3	Payment in CZK from foreign currency accounts	1% min. CZK 30 max. CZK 100
2.4	Payment in CZK to CZK accounts	CZK 4
2.5	Payment in CZK to foreign currency accounts	1% min. CZK 30 max. CZK 100
<b>Payments to/from abroad and foreign currency payments within the Czech Republic</b>		
2.6	Payments from a client account	0.9% min. CZK 200 max. CZK 1500
2.7	Payments to the benefit of a client account **	0.9% min. CZK 200 max. CZK 1000
2.8	Internal transfers between accounts of the same CEB client	no charge
<b>3. Cashless documentary payments</b>		
<b>Documentary export credit (supplier - as part of export financing)</b>		
3.1	Advice of letter of credit	no charge
3.2	Change to letter of credit	no charge
3.3	Payment from letter of credit *	0.25 % from the amount paid out, min. CZK 2000
3.4	Confirmation of letter of credit	individual
<b>Documentary export credit (supplier)</b>		
3.5	Advice of letter of credit	0.15 % from the advised amount min. CZK 2000
3.6	Change to letter of credit	CZK 1 000
3.7	Payment from letter of credit *	0.25 % from the amount paid out, min. CZK 2000
3.8	Confirmation of letter of credit	individual
<b>Documentary import credit (buyer)</b>		
3.9	Issuing of letter of credit due within 90 days	0.2% min. CZK 1 000
3.10	For each subsequent commenced 90 days	0.15% min. CZK 1 000
3.11	Change to letter of credit	CZK 1 000
3.12	Increase in amount	CZK 1 000 + 0.1 % of the increase

3.13	Extension of letter of credit by 90 days	0.20% min. CZK 1 000
3.14	For each subsequent commenced 90 days	0.15% min. CZK 1 000
3.15	Payment from letter of credit or acceptance of documents	0.2% of the value of the documents, min. CZK 1000
3.16	Acceptance of a commodity paper or a deferred payment	0.2% of the invoiced amount for each commenced 30 days, min. CZK 1 000
3.17	Cancellation of letter of credit or deletion from documentation if not used	CZK 1 000
<b>Documentary export credit (supplier)</b>		
3.18	Securing and payment of collection	0.2% of the collection amount min. CZK 1 000
3.19	Unsuccessful collection	CZK 1 000
3.20	Payment reminder	CZK 300
<b>Documentary import credit (buyer)</b>		
3.21	Securing and payment of collection	0.2% of the collection amount min CZK 1000
3.22	Unsuccessful collection	CZK 1 000
3.23	Administration of commodity paper intended for collection in portfolio	CZK 2 000
3.24	Protesting a commodity paper	CZK 1 000 + costs connected with the protest
<b>4.</b>	<b>Cash payments</b>	<b>Not provided by the bank</b>
<b>5. Other payment-related services</b>		
5.1	Reservation and blocking of funds on a client account on the instigation of CEB or another authorised person	no charge
5.2	Reservation and blocking of funds on a client account on the instigation of the client	CZK 200
5.3	Changes and corrections to a payment order	CZK 500
5.4	Cancellation of a payment order before implementation	CZK 500
5.5	Enquiry proceedings after a payment (complaint instigated by the client)	CZK 500
5.6	Complaint from a foreign bank due to incomplete or unclear client instruction	CZK 300 + any fees from the foreign bank
5.7	Preparation of account statement	no charge
5.8	Preparation of a copy of an account statement upon request by client	CZK 50
5.9	Sending an account statement to the client's address (including postage)	CZK 30
5.10	Confirmation of a payment (upon client request)	CZK 30
<b>B Deposit accounts and related services</b>		
1.1.	Setting up and running a deposit account	no charge
1.2.	Cancellation of a deposit account	no charge
<b>Payments to the benefit of a client account (depositing the principal)</b>		
1.3	In CZK	no charge
1.4	In a foreign currency	no charge
<b>Payments from a client account (returning the principal and sending interest)</b>		
1.5	In CZK	no charge
1.6	In a foreign currency	no charge
1.7	Preparation of an account statement	no charge
1.8	Sending an account statement to the client's address	no charge

1.9	Preparation of a copy of an account statement upon request by client	CZK 50
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<b>C</b>	<b>Credit and guarantee transactions</b>	▼
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1.1.	Request for the preparation of a credit	no charge
1.2.	Request for a bank guarantee	no charge
1.3.	credit management fee	individually as per Agreement
1.4	commitment fee	individually as per Agreement
1.5	charges for establishing or confirmation of guarantee	individually as per Agreement
1.6	further possible charges connected with granting of financing	individually as per Agreement
1.7	working out of contractual documentation	individually as per Agreement

<b>D</b>	<b>Purchase of receivables</b>	▼
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1.1.	commitment fee – up to 1 month	without charges
1.2.	commitment fee – more than 1 month	0,3% p.a. from the undrawn portion of approved purchase
1.3.	administrative fee	individually as per Agreement

<b>F</b>	<b>Other bank services</b>	▼
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<b>1.</b>	<b>Other services</b>	
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1.1.	Copying documents	no charge
1.2.	Finding a bank document	no charge
1.3.	Charging fees for provided services	no charge
1.4.	Issuing a document demonstrating the payment of a fee for a provided service	no charge
1.5.	Unjustified client complaint	no charge
1.6.	Obtaining information about foreign banks	CZK 1 000 + actual costs of the foreign bank
1.7.	Other operations not listed in the rate schedule carried out upon request by the client or third parties authorised by the client, including the issuing of confirmations upon request of the client and information provided in accordance with generally binding legal regulations	CZK 500 for each commenced hour of work
1.8.	Issuing a code book for the client to send written instructions	CZK 400

<b>2.</b>	<b>Telecommunications services upon request by the client</b>	
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	<b>SWIFT</b>	
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2.1	Domestic	CZK 30 per message
2.2	Abroad	CZK 40 per message

	<b>Telex</b>	
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2.3	Domestic	CZK 50 per message
2.4	To Europe	CZK 100 per message
2.5	To states outside Europe	CZK 150 per message
2.6.	Sending documents via courier services	According to the actual charges

\* The bank will charge a fee even in the event payment from the letter of credit is not made due to non-payment by the opening bank.

\*\* The client will cover the costs (fees paid by CEB for accepted payments that should have been paid by the principal on the basis of instructions in the transfer order) if they are not paid by the foreign bank within three months from the date the payment is credited to the account.

General provisions:

1. Prices for services not listed in the rate schedule are stipulated by special agreement between Czech Export Bank (hereinafter only "CEB") and the client.
2. Apart from fees and the prices of services listed in the rate schedule, CEB will also charge the client any eventual costs charged by other banks or other persons in connection with the operation carried out for the client, unless agreed otherwise. Further procedures are subject to the provisions of points 5 and 6 to a reasonable extent.
3. Fees charged in connection with funds transfers include the fees of CEB and of facilitating banks. These fees are paid according to the principal's choice. Selecting BEN means that the fees of CEB and the facilitating banks are paid by the payment recipient. Selecting SHA means that the principal is stipulating that the CEB client will only pay the CEB fees, and selecting OUR means that the payment principal will pay the CEB fees as well as the fees of the facilitating banks.
4. CEB is entitled to obtain all materials it considers essential to provide services to the client (account owner) and at the client's expense. The client is obligated to pay such costs by the date given in the billing from CEB.
5. The prices for services and the fees given in the rate schedule are stipulated in CZK. Prices for services, fees and costs are paid in CZK, in the currency of the payment or in the currency of the account that the applicable payment has been credited to or deducted from. To convert the prices for services, fees and costs stipulated in CZK into the applicable currency, the current CEB mean exchange rate valid on the date of re-invoicing is used.
6. The payment of prices for services, fees and costs is carried out through a cashless transfer of an amount corresponding to the price for the provided services; if the client has a current account with CEB, through setting off the CEB claim relating to the payment of the price for the services against the client's claim relating to the payment of funds from the account with CEB. For this purpose the client will maintain a minimum balance of CZK 1500 or the amount given in the current account contract on his current account.  
In the event that the client does not have a current account with CEB or if it is not possible to set off the claims, the client will pay CEB the price for these services, fees and costs on the basis of billing by the deadline and in the manner given, or through a reduction in the interest or principal paid out of an amount corresponding to the price for these services, fees and costs (the information given above applies to the setting off of the CEB and client claims).
7. CEB is obligated to issue the client, on request, a document demonstrating the payment of the price for services if this information is not clear from the document regarding the service provided.
8. To convert one currency to another for a single client (currency conversion as part of incoming and outgoing payments) the buy and sell rates given on the CEB exchange list valid on the day of the conversion, i.e. on the day the transfer is made from the client's account or the day a payment is credited to the client's account (hereinafter only the "CEB Rate", are used:

- a) Payments in CZK from a foreign currency account are converted using the "Currency-buy" CEB Rate;
  - b) Payments in a currency other than CZK from a CZK account are converted using the "Currency-sell" CEB Rate;
  - c) Payments in a currency other than CZK from an account in a currency other than CZK are converted using the "Currency-sell" CEB Rate into CZK and then the "Currency-buy" CEB Rate to the account currency;
  - d) Payments in CZK credited to a foreign currency account are converted using the "Currency-sell" CEB Rate;
  - e) Payments in a currency other than CZK credited to a CZK account are converted using the "Currency-buy" CEB Rate;
  - f) Payments in a currency other than CZK credited to a foreign currency account are converted using the "Currency-buy" CEB Rate to CZK and then the "Currency-sell" CEB Rate to the account currency.
9. The CEB exchange list, together with this rate schedule for services provided by CEB, is published at the CEB registered offices.
10. The prices for services subject to value-added tax are listed without this tax. Pursuant to the provisions of Section 51 of Act No. 235/2004 Coll. on value-added tax, as amended, services provided within the scope of this regulation are considered as financial activities exempt from value added tax without the right to a tax deduction, with the exception of part D, Other Banking Services, point 2, which are subject to value-added tax.
11. This rate schedule becomes valid and effective on the date it is issued and replaces the CEB rate schedule of 15 December 2005.