

TARIFF OF FEES

VALID AS OF 1 JULY 2014

A. Current accounts and services provided with them ▼		
1. Standard current accounts and current accounts for export support		
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
2. Cashless payments		
Domestic (in CZK)		
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
Payments to/from abroad and foreign currency payments within the Czech Republic		
2.6a	Payments from a client account	0,9 % min. CZK 200 max. CZK 1500
2.6b	Europayments from a client account of up to 50 000 EUR ¹	CZK 300
2.7	Payments to the benefit of a client account	0,9 %, min. CZK 200 max. CZK 1000
2.7b	Europayments to the benefit of a client account of up to 50 000 EUR ¹	CZK 250
2.8	Internal transfers between accounts of the same CEB client	No charge
3. Cashless documentary payments		
Export Documentary Letter of Credit		
3.1a	Advise of letter of credit, advise of increase in the amount of letter of credit	0,15 % of the amount advised min. CZK 2000
3.1b	Advise of letter of credit within the framework of the export financing issued in favor of the Czech exporter if its issuing is explicitly required by CEB	No charge
3.1c	Advice of letter of credit for the amount above equivalent 1 mio. EUR	Individually
3.2	Confirmation of letter of credit, increase in amount and/or extension of the confirmed letter of credit	Individually
3.3a	Change to letter of credit (excluding the increase in amount)	CZK 1000
3.3b	Change to letter of credit within the framework of the export financing issued in favor of the Czech exporter if its issuing is explicitly required by CEB	No charge
3.4	Registration of letter of credit	CZK 1000
3.5	Preliminary examination of documents	CZK 80 for each document, max. CZK 1000
3.6	Payment from letter of credit or examination of documents	0,25 % of the amount paid out, min. CZK 2000
3.6b	Payment from letter of credit or examination of documents under the advised letter of credit for the amount above equivalent 1 mio. EUR	Individually
3.7	Transfer of letter of credit	0,15 % of the amount of letter of credit transferred, min. CZK 1000
3.8	Transfer of yield from letter of credit in favor of clients of other banks in the CR	CZK 1000
3.9	Notice of assignment of yield of letter of credit and/or acceptance of irrevocable payment order	CZK 1000
3.10	Cancellation of letter of credit / deletion from records if L/C not used	CZK 1000
Import Documentary Letter of Credit		
3.11a	Issuing of letter of credit	0,2 % min. CZK 1000

¹ Valid for payments in EUR within the EU/EEA countries containing the account number in international format IBAN, the beneficiary bank in the format BIC – SWIFT code, code pricing SHA and without any specific processing requirements.

	- due within 90 days	
3.11b	- for each subsequent commenced 90 days	0,15 % min. CZK 1000
3.11c	Issuing of letter of credit for the amount above equivalent 1 mio. EUR	Individually
3.12	Change to letter of credit (excluding increase in amount and extension)	CZK 1000
3.13	Increase in amount of letter of credit	CZK 1000 + 0,1 % of the increase
3.14a	Extension of validity of letter of credit - extension by 90 days	0,2 % min. CZK 1000
3.14b	- for each subsequent commenced 90 days	0,15 % min. CZK 1000
3.15	Payment from letter of credit or acceptance and examination of documents	0,2 % of the value of documents, min. CZK 1000
3.15b	Payment from letter of credit or acceptance and examination of documents under the issued letter of credit for the amount above equivalent 1 mio. EUR	Individually
3.16	Deferred payment	0,2 % of the invoiced amount for each commenced 30 days, min. CZK 1000
3.17	Cancellation of letter of credit / Deletion from records if L/C not used <i>Client will be fully charged for expenses of courier services.</i>	CZK 1000
Export Documentary Collection (supplier)		
3.18	Securing and payment of collection	0,2 % of the collection amount min. CZK 1000
3.19	Unsuccessful collection	CZK 1000
3.20	Payment reminder <i>Client will be fully charged for expenses of courier services.</i>	CZK 300
Import Documentary Collection (buyer)		
3.21	Securing and payment of collection	0,2 % of the collection amount min. CZK 1000
3.22	Unsuccessful collection	CZK 1000
3.23	Administration of bill of exchange for collection in portfolio	CZK 2000
3.24	Protesting a bill of exchange	CZK 1000 + costs associated with the protest

4. Cash payments	Not provided by CEB
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5. Other payment-related services
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5.1	Reservation and blocking of funds on a client account on the instigation of CEB or another authorized 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 Deposit accounts and related services	▼
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1.1.	Setting up and running a deposit account	No charge
1.2.	Cancellation of a deposit account	No charge
Payments to the benefit of a client account (depositing the principal)		
1.3	In CZK	No charge
1.4	In a foreign currency	No charge
Payments from a client account (returning the principal and sending interest)		
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

C Guarantees

Issued guarantees

1.1	Preparation of contractual documentation	Individually
1.2	Issuance of guarantee	Individually
1.3	Confirmation of guarantee	Individually
1.4	Guarantee amendment	Individually
1.5	Demand for payment under issued guarantee	Individually

Advised guarantees

1.6	Guarantee advising	CZK 1000
1.7	Guarantee amendment advising	CZK 1000
1.8	Demand for payment under advised guarantee	CZK 1500

D Credit transactions

1.1.	Fee for credit granting	Individually
1.2.	Management fee	Individually
1.3.	Fee for fund reservation (commitment fee)	Individually
1.4	Preparation of contractual documentation	Individually
1.5	Fee for changes of approved financing conditions, including guarantees ²	

Amount of credit up to 10 mil. EUR, fee CZK 50 000
Amount of credit from 10 up to 50 mil. EUR,
fee CZK 100 000
Amount of credit more than 50 mil. EUR,
fee CZK 200 000
Small and medium sized enterprises regardless the
amount of credit, fee CZK 5000

E Purchase of receivables

1.1.	Fee for fund reservation (commitment fee) – up to 3 months	No charge
1.2.	Fee for fund reservation (commitment fee) – more than 3 months	Individually
1.3.	Fee for preparation of contractual documentation	From 0 to 0,5 % from the amount of financing

F Other bank services

1. Other services

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 a provided service	No charge
1.5.	Unjustified client complaint	No charge
1.6.	Obtaining information about foreign banks	CZK 1000 + 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 authorized by the client, including confirmations provided upon request by the client and information provided in accordance with generally binding legal regulations	CZK 500 for each commenced hour of work

2. Telecommunications services upon request by the client

SWIFT

2.1	Domestic	CZK 30 per message
2.2	Abroad	CZK 40 per message

Telex

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

Courier services

2.6.	Sending documents via courier services.	Charged according to actual costs
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² Changes in financing conditions, to which the charge is related, will be determined in the relevant loan agreement.

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 and on the CEB website.
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 1 July 2014 and replaces the CEB rate schedule of 25 July 2013.