

**TARIFF OF FEES
VALID AS OF 15 DECEMBER 2019**



A. Payment accounts		
1. Payment accounts		
1.1	Opening and provision of a current account in CZK or a foreign currency	Free of charge
1.2	Opening each subsequent client account within the framework of the same credit	Free of charge
1.3	Closing a current account in CZK or a foreign currency	Free of charge
1.4	Fee for amount of funds in all current and commercial current accounts exceeding limit	0.16 % from the amount of funds by which the total amount of funds in CZK and/or foreign currency current and commercial current accounts of the client exceeds, as of 31 December, the amount of CZK 100 million (charged once per year)
1.5	Reservation and blocking of funds on a client account on the instigation of CEB or another authorized person	Free of charge
1.6	Reservation and blocking of funds on a client account on the instigation of the client	CZK 200
1.7	Preparation of an account statement	Free of charge
1.8	Preparation of a copy of an account statement upon client's request	CZK 50
1.9	Sending an account statement to the client's address	CZK 39
1.10	Confirmation of a payment (upon client request)	CZK 30
B. Payments		
1. Cashless payments		
1.1 Domestic – incoming and outgoing payments to/from the Czech Rep. in CZK		
1.1.1	Outgoing payment	CZK 6
1.1.2	Incoming payment	CZK 6
1.1.3	Express payment surcharge ¹ (item added to outgoing payment)	CZK 200
1.2 Foreign – payments to/from abroad both in CZK and foreign currency and foreign currency payments within the Czech Republic		
1.2.1	Outgoing payment	0.9 %, min. CZK 200, max. CZK 1 500
1.2.2	Outgoing payment - Europayment ²	CZK 6
1.2.3	Incoming payment	0.9 %, min. CZK 200, max. CZK 1 000
1.2.4	Incoming payment – Europayment ²	CZK 6
1.2.5	Internal transfers between accounts of the same CEB client	Free of charge
1.2.6	Express payment surcharge ¹ (item added to outgoing payment)	CZK 200
2. Documentary payments		
Export Documentary Letter of Credit		
2.1a	Advise of a letter of credit, advise of increase in the amount of a letter of credit	0.15 % of the amount advised, min. CZK 2 000
2.1b	Advise of a 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	Free of charge
2.1.c	Advise of a letter of credit for the amount above equivalent EUR 1 million	Individual
2.2	Confirmation of a letter of credit, increase in the amount and/or extension of the confirmed letter of credit	Individual
2.3a	Change to a letter of credit (excluding the increase in the amount)	CZK 1 000
2.3b	Change to a 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	Free of charge
2.4	Registration of a letter of credit or a change to a letter of credit	CZK 1 000

¹ **Express payment** – outgoing payment within the domestic and foreign payment system processed in a shortened period for crediting to the beneficiary's bank account and submitted by 12 a.m. at the specified Moment of acceptance of the payment order

² **Europayment** – incoming and outgoing payments in EUR, including national currencies of EEA member states. Accounts of both payer and payee must be maintained within the EU/EEA countries and must contain the account numbers in the international IBAN format, SHA charging code.

2.5	Preliminary examination of documents	CZK 80 for each document, max. CZK 1 000
2.6a	Payment from a letter of credit or examination of documents	0.25 % of the amount paid out, min. CZK 2 000
2.6b	Payment from a letter of credit or examination of documents under the advised letter of credit for the amount above equivalent EUR 1 million	Individual
2.7	Transfer of a letter of credit	0.15 % of the amount of letter of credit transferred, min. CZK 1 000
2.8	Transfer of yield from a letter of credit in favor of clients of other banks in the CR	CZK 1 000
2.9	Notice of assignment of yield of a letter of credit and/or acceptance of irrevocable payment order	CZK 1 000
2.10	Cancellation of a letter of credit / Deletion from records if L/C not used <i>Client will be fully charged for expenses of courier services.</i>	CZK 1 000
Import Documentary Letter of Credit		
2.11a	Issuing of a letter of credit - due within 90 days	0.2 %, min. CZK 1 000
2.11b	- for each subsequent commenced 90 days	0.15 %, min. CZK 1 000
2.11c	Issuing of a letter of credit for the amount above equivalent EUR 1 million	Individual
2.12	Change to a letter of credit (excluding increase in the amount and extension)	CZK 1 000
2.13	Increase in the amount of a letter of credit	CZK 1000 + 0.1 % of the increase
2.14a	Extension of validity of a letter of credit - extension by 90 days	0.2 %, min. CZK 1 000
2.14b	- for each subsequent commenced 90 days	0.15 %, min. CZK 1 000
2.15a	Payment from letter of credit or acceptance and examination of documents	0.2 % of the value of documents, min. CZK 1 000
2.15b	Payment from a letter of credit or acceptance and examination of documents under the issued letter of credit for the amount above equivalent EUR 1 million	Individual
2.16	Deferred payment	0.2 % of the invoiced amount for each commenced 30 days, min. CZK 1 000
2.17	Cancellation of a letter of credit / Deletion from records if L/C not used <i>Client will be fully charged for expenses of courier services.</i>	CZK 1 000
Export Documentary Collection (supplier)		
2.18	Securing and payment of collection	0.2 % of the collection amount, min. CZK 1 000
2.19	Unsuccessful collection	CZK 1 000
2.20	Payment reminder <i>Client will be fully charged for expenses of courier services.</i>	CZK 300
Import Documentary Collection (buyer)		
2.21	Securing and payment of collection	0.2 % of the collection amount, min. CZK 1 000
2.22	Unsuccessful collection	CZK 1 000
2.23	Administration of bill of exchange for collection in portfolio	CZK 2 000
2.24	Protesting a bill of exchange <i>Client will be fully charged for expenses of courier services.</i>	CZK 1 000 + cost associated with the protest
3.	Cash payments	Not provided by CEB
4.	Other payment-related services	
4.1	Changes, corrections or cancellation of a payment order before its implementation upon client's request	Free of charge
4.2	Changes, corrections or cancellation of a payment order after its implementation upon client's request	CZK 500 + any fees from the foreign bank
4.3	Complaint about making an incoming or outgoing payment at the request of the client or the intermediary bank demanding clarification of incomplete data or unclear client instructions	CZK 500 + any fees from the foreign bank
C. Deposit accounts and related services ▼		
1.1	Opening and provision of a deposit account	Free of charge
1.2	Closing of a deposit account	Free of charge
Payments to the benefit of a client account (depositing the loan principal)		
1.3	In CZK	Free of charge
1.4	In a foreign currency	Free of charge
Payments from a client account (returning the loan principal and sending interest)		
1.5	In CZK	Free of charge
1.6	In a foreign currency	Free of charge

1.7	Preparation of an account statement	Free of charge
1.8	Sending an account statement to the client's address	Free of charge
1.9	Preparation of a copy of an account statement upon client's request	CZK 50

D. Guarantees		
Issued guarantees		
1.1	Issuance / amendment of a guarantee	Individual
1.2	Issuance / amendment of a guarantee certificate	Individual
1.3	Guarantee commission	Individual
Advised guarantees		
1.4	Guarantee advising	CZK 1 000
1.5	Guarantee amendment advising	CZK 1 000
1.6	Demand for payment under advised guarantee	CZK 1 500

E. Credit transactions		
1.1	Fee for credit granting / amending	Individual
1.3	Fee for fund reservation (commitment fee)	Individual

F. Purchase of receivables		
From the contract		
1.1	Fee for product granting / amending	Individual
From the letter of credit		
1.2	Fee for product granting / amending	Individual

G. Other bank services		
1. Other services		
1.1	Copying documents	Free of charge
1.2	Finding a bank document	Free of charge
1.3	Billing fees for provided services	Free of charge
1.4	Issuing a document confirming the payment of fees for provided services	Free of charge
1.5	Unjustified client complaint	Free of 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 Tariff of Fees carried out upon request by the client or third parties authorized by the client, including confirmations provided upon client's request and information provided in accordance with generally binding legal regulations	CZK 500 for each commenced hour of work
1.8	Confirmation for audit issued to a foreign financial institution	CZK 1 000
1.9	Confirmation for audit issued to other entities	Free of charge
2. Telecommunications services upon client's request		
SWIFT		
2.1	Domestic	CZK 30 per message
2.2	Abroad	CZK 40 per message
Courier services		
2.3	Sending documents via courier services	Charged according to actual cost

General provisions:

- Prices for services not listed in the Tariff of Fees are stipulated by special agreement between Czech Export Bank (hereinafter only „CEB“) and the client.
- Apart from fees and the prices of services listed in the Tariff of Fees, 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, to a reasonable extent, subject to the provisions of points 5 and 6.
- Fees charged in connection with funds transfers include the fees of CEB and of facilitating banks. These fees are paid according to the payer's choice. Selecting BEN means that the payment recipient pays the fees of CEB and the facilitating banks. Selecting SHA means that the payer is stipulating that the CEB

client will only pay the CEB fees, and selecting OUR means that the payer will pay the CEB fees as well as the fees of the facilitating banks.

4. CEB is entitled to obtain all documents it considers necessary 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 price for services and the fees given in the Tariff of Fees are stipulated in CZK. Price 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 price for services, fees and costs stipulated in CZK into the applicable currency, CEB uses its current exchange rate valid on the date of re-invoicing.
6. The payment of price 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 payment 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 1 500 or the amount given in the payment account contract.

If the client does not have a payment 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 obliged to issue, upon client's 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 into another for a single client (currency conversion as part of incoming and outgoing payments) CEB uses the buy and sell rates given on its exchange rate list valid on the day of the conversion, i.e. on the day a 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“), as follows:
 - 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 valid Tariff of Fees for services provided by CEB, is published at the CEB registered seat 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 G, Other Banking Services, which are subject to value-added tax, unless the reverse charge regime applies to the recipient of the payment.