

ČSOB Price List

for legal entities and private individuals-entrepreneurs



Czech Republic, changes from 1 November 2023 to 1 July 2024

original – new

SERVICES AND PRODUCTS NO LONGER AVAILABLE	27
Accounts (ČSOB Commercial Account, ČSOB Company Account, ČSOB Business Account, personally picked-up account statements at a branch and duplicate accounts statements)	27
Cards (debit Visa Electron, Visa Classic, Visa Business, Visa Gold, MasterCard Standard, MasterCard Business, MasterCard Gold, credit MasterCard non-embossed, MasterCard Gold, travel insurance (Standard, Exclusive, Gold, including the Family option))	28
Loans	30

Introductory provisions

All the fees are charged according to the contractual provisions between ČSOB and the Client; the fees are charged either in CZK or an equivalent amount of the account currency.

The fees listed in the part Accounts and payments also apply to the products and services listed in the other parts of the schedule of fees.

In addition to the fees stated in this Price List ČSOB is we are entitled to charge the Client the actual expenses charged by other entities and the costs charged by other banks and institutions for providing services as well as the postage for the posted parcel (according to the Czech Post Price List). ČSOB also charges fees agreed with the Client individually.

~~ČSOB is entitled to propose changes in this Price List. Clients will be informed about any changes and their effectiveness in the agreed way. The applicable Price List is available to Clients at the public premises of ČSOB branches and at www.csob.cz.~~

If the contractual documentation or other relevant documents refer to the Poštovní spořitelna Schedule of Fees, the Poštovní spořitelna Schedule of Fees for Legal Entities and for Natural Persons - Entrepreneurs or the ČSOB Poštovní spořitelna Schedule of Fees for Legal Entities and for Natural Persons - Entrepreneurs, it shall be the case of this ČSOB Schedule of Fees for Legal Entities and for Natural Persons - Entrepreneurs for legal entities and for natural persons - entrepreneurs from 1 July 2024 on.

This ČSOB Fee of Schedules for Legal Entities and for Natural Persons - Entrepreneurs supersedes the ČSOB Schedule of Fees for Legal Entities and for Natural Persons - Entrepreneurs effective since 1 November 2023 and the ČSOB Poštovní spořitelna Schedule of Fees for Legal Entities and for Natural Persons - Entrepreneurs effective since 1 November 2023.

Accounts

Account's name	Accounts for small and medium-sized firms and entrepreneurs			Special accounts for municipalities, housing co-operatives and non-profit organizations		
	ČSOB Account Online	ČSOB Account	ČSOB Account Extra ¹⁾	ČSOB Account for Municipalities	ČSOB Account for Residential Buildings	ČSOB Account for Non-profit Organisations
Account management with electronic statements (monthly/weekly/after account activity)	free of charge	CZK 129	individually	CZK 50	CZK 50 / free of charge ²⁾	CZK 50 / free of charge ²⁾
Monthly postal account statements	CZK 55 CZK 100	CZK 55 CZK 100	CZK 55 CZK 100	CZK 55 CZK 100	CZK 55 CZK 100	CZK 55 CZK 100
Discounted payment transactions (per incoming/outgoing item) – Domestic and SEPA incoming payments, Domestic outgoing payments entered electronically, Instant outgoing payments, Direct debit, Standing orders and SEPA (free of charge monthly) ²⁾³⁾	50	50	individually	–	–	–
Submitting and assessing an overdraft application	free of charge	free of charge	free of charge	free of charge	–	–
Transaction/card ČSOB Info 24 / My Info SMS messages (monthly free of charge)	10/10	10/10	20/20	3/5	3/5	3/5
Service charge at the branch ³⁾ addressed via a ČSOB branch ⁴⁾	CZK 129	free of charge	free of charge	free of charge	free of charge	free of charge

Electronic banking for an account						
ČSOB CEB (monthly maintenance fee) ⁴⁾⁵⁾	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
ČSOB CEB Plus (monthly maintenance fee) ⁴⁾⁵⁾	CZK 100	CZK 100	free of charge	CZK 100	CZK 100	CZK 100
ČSOB CEB – account servicing by the another service holder (monthly authorization fee)	free of charge	free of charge	free of charge	CZK 100	free of charge	free of charge
Issuance of a security certificate for Electronic banking service (including a chip card)	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500
Issuance of the first chip card reader	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500
Standard certificate renewal online (in electronic banking)	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500	CZK 500
Cards and account insurance						
International embossed card Business Standard (MasterCard or VISA) and/or Deposit card (monthly free of charge)	2	2	3 ⁵⁾⁶⁾	1	1	1
Card loss or theft insurance for a debit card issued free of charge for an account	Basic	Basic	Classic ⁶⁾⁷⁾	Basic	–	–

– The service is not part of the account or is not available.

1) This is an account negotiated on the basis of the relevant account agreement concluded from 1 November 2022.

2) When you open an account via the ČSOB online website, account maintenance with electronic statements is free of charge.

2)3) Services free of charge also include payments in EUR from/to the EU/EEA, i.e. SEPA payments, payments within ČSOB ČR, payments from/to ČSOB SR.

3)4) If the Client has this type of current account, this fee also applies to the Client's other accounts. An overview of the transactions to which this fee applies is available at <https://www.csob.cz/poplatky-firemni-ucet-online> and applies to each individual transaction.

4)5) Virtual branch free of charge.

5)6) One of the free cards within the ČSOB Account Extra can be Business Premium (Mastercard or Visa).

6)7) In the ČSOB Account Extra, insurance only applies to the Business Premium card (Mastercard or Visa).

Accounts for natural persons entrepreneurs		
Account name	ČSOB Account for Entrepreneurs Online ¹⁾	ČSOB Account for Entrepreneurs
Monthly statement sent by post	€ZK-55 CZK 100	€ZK-55 CZK 100

1) The account can only be obtained through the online process at <https://www.csob.cz/portal/firmy/bezne-ucty/onlineucet>.

2) The free of charge items include also payments in EUR currency from/to EU/EEA, i.e. SEPA payments, payments within ČSOB ČR, payments from/to ČSOB SR.

3) This is 1 selected Insurance form the following 3: Legal protection Insurance for Entrepreneurs, Rento Insurance, Insurance of Internet Risks. This service is not provided in the Czech Post network.

ČSOB Current Account in CZK and foreign currencies	
Monthly postal account statements	€ZK-55 CZK 100

	Current Account – Notary and Attorney Escrow	Current Account – Court Bailiff Account	Current Account – Real Estate Escrow
Account maintenance (monthly) with postal account statements (monthly)	free of charge	free of charge	€ZK-55 CZK 100
Cash deposits by third parties	free of charge	€ZK-250 CZK 300	–

Supplementary services for current payment accounts	
Extra fee for a postal account statement sent weekly/ after each transaction for a ČSOB Business Account, ČSOB Account, ČSOB Account, ČSOB Account Online, ČSOB Account Extra, ČSOB Account for Entrepreneurs, Account for legal entities, ČSOB Account for Entrepreneurs Online, ČSOB Current Account in CZK and foreign currency and Current Account – real estate escrow	CZK175 / CZK 350
Extra fee for a postal account statement sent weekly/ after each transaction for a ČSOB Account for Municipalities, ČSOB Account for Residential Buildings and ČSOB Account for Non-profit Organisations and Account for non-profit organisations	CZK 90 / CZK 250
Account change/cancellation within the KBC or IBOS group done remotely at the client's request	CZK 1,500

Other forms and documents sent to the account holder on the basis of an order (1pc)	CZK 1
Payout of the balance of a cancelled account by cheque	CZK 50

Cards

Debit cards	MasterCard Business Standard ¹⁾ / VISA Business Standard	MasterCard Business Premium ¹⁾ / VISA Business Premium	MasterCard Business Gold ¹⁾ / VISA Business Gold
-------------	---	---	---

2) Applies to withdrawals from ČSOB (Czech Republic and Slovakia), KBC Brussels (Belgium), CBC (Belgium), K&H (Hungary), UBB (Bulgaria) ATMs.

Credit cards	MasterCard Business ¹⁾
--------------	-----------------------------------

5) Applies to withdrawals from ČSOB (Czech Republic and Slovakia), KBC Brussels (Belgium), CBC (Belgium), K&H (Hungary), UBB (Bulgaria) ATMs.

Other card services and transactions	
Changing the card limit at a ČSOB branch or by phone	CZK 50 CZK 100
Card takeover at a ČSOB branch	CZK 200
Issuing or changing the design of an Image card (except credit and deposit cards) ¹⁾	CZK 200
Withdrawal at the counter /exchange office in the ČR and abroad (Cash Advance)	CZK 200
Express issue of a card (within 3 working days)	CZK 1 000 CZK 1 500
Reissuing a card, except an Image card (loss, theft, premature renewal etc.) Provision of a renewed debit or credit card if the original card is lost or stolen or if the client applies for its early renewal	CZK 300

Domestic and foreign payments

Domestic payments

Cashless operations		
Incoming payment (including incoming payments from an FX account)		CZK 5 CZK 6
	Internet banking services ¹⁾	At the counter
Outgoing payment	CZK 5 CZK 6	CZK 125 CZK 150
Outgoing instant payment	CZK 5 CZK 6	-
Standing payment order (per outgoing item)	CZK 5 CZK 6	CZK 5 CZK 6
Direct debit (per outgoing item)	CZK 5 CZK 6	CZK 5 CZK 6
Outgoing payment from an FX or CZK account to an FX account	CZK 5 CZK 6	CZK 125 CZK 150
Establishing a standing payment order, direct debit, collection permit	free of charge	CZK 125 CZK 150
Changing a one-off/standing payment order, direct debit, collection permit	free of charge	CZK 125 CZK 150

Cash operations at ČSOB	
Deposit to a current payment account	CZK 50 CZK 70
Deposit to a current payment account over CZK 1 million ¹⁾	0.1% of the processed cash
Deposit by a third person to an account ²⁾	CZK 250 CZK 300
Withdrawal from a current payment account in the currency of the account	CZK 100 CZK 150 (or the equivalent of CZK 100 CZK 150 in the currency of the account)

Withdrawal from a current payment account in CZK / foreign currency from an account denominated in another currency	CZK 100 CZK 150 (or the equivalent of CZK 100 CZK 150 in the currency of the account) + 1% of the withdrawn amount
---	--

Czech Post Office services and transactions	
Debit or deposit card cash deposit to a current payment account	CZK 20 CZK 30
Document cash deposit (code 90 for CZK, code 95 for EUR)	CZK 50 CZK 70
Processing of cash contained in each individual secured package in CZK	CZK 50 CZK 70
Outgoing debit card payment	CZK 35 CZK 50
Payment by voucher at a Czech Post branch Cash processing at the post office , up to CZK 5,000 / up to CZK 50,000 for every additional CZK 50,000 (if only partial)	CZK 22 / CZK 33 / CZK 10

Secure packing and night safe box at ČSOB branches	
Processing cash received in each secure packing or night safety deposit bag	CZK 50 CZK 70

Cash transactions by clients of ČSOB, whose business activities correspond to those of financial institutions or institutions under ~~Section 17a of Act 21/1992 253/2008 Coll.~~ ¹⁾

1) Processing of cash credited to the current payment account of a ČSOB client that has the character of the business activities of a financial institution or institutions pursuant to ~~Section 17a and~~ Law No. ~~21/1992 253/2008 Coll.~~, ~~on Banks~~ as subsequently amended or a health insurance company, leasing or factoring company. The fees for other cash transactions (not included in this table) are charged based on the rates provided in Price List section ~~A+~~ ACCOUNTS AND PAYMENTS | Domestic and foreign payments.

ČSOB FlexiCash Plus – cash removal and replenishment

ČSOB FlexiCash Plus – cash removal						
Volume of processed cash	Up to CZK 1,000,000	Up to CZK 3,000,000	Up to CZK 7,000,000	Up to CZK 30,000,000	Up to CZK 60,000,000	Over CZK 60,000,000
CZK – in banknotes ¹⁾	0.0403% 0.0504%	0.0399% 0.0499%	0.0370% 0.0462%	0.0365% 0.0456%	0.0340% 0.0425%	0.0330% 0.0412%
CZK – in coins ²⁾	0.46% 0.8%	0.46% 0.8%	0.46% 0.8%	0.46% 0.8%	0.46% 0.8%	0.46% 0.8%
EUR – in banknotes and coins ¹⁾	0.0450% 0.0562%	0.0427% 0.0533%	0.0403% 0.0504%	0.0399% 0.0499%	0.0381% 0.0476%	0.0370% 0.0462%

2) The ~~0.46%~~ 0.8% processing rate applies to the entire volume of cash deducted if the average ratio of coins deducted per month exceeds 90% of the volume of cash deducted.

Foreign payments

Incoming payment from abroad in CZK and foreign currencies and from the CR in foreign currencies	
SEPA payment ¹⁾ and other payments in EUR within the EU/EEA	CZK 5 CZK 6
Incoming payment at the request of a ČSOB Client in the CR and SR	CZK 5 CZK 6
Incoming payment on the basis of SEPA direct debit	CZK 5 CZK 6

Outgoing payment to abroad in CZK and foreign currencies and to the CR in foreign currencies		
	ČSOB Electronic Banking (ČSOB Elektronické bankovníctví) ²⁾	At the counter
SEPA payment ¹⁾ and other payments in EUR within the EU/EEA	CZK 5 CZK 6	CZK 5 CZK 6 + CZK 120 CZK 144 ⁴⁾
Outgoing payment in favour of a ČSOB Client in the ČR and SR ³⁾	CZK 5 CZK 6	CZK 5 CZK 6 + CZK 120 CZK 144 ⁴⁾
Outgoing payment abroad in CZK and in a foreign currency and in the Czech Republic in a foreign currency	1%, min. CZK 250, max. CZK 1,500	1%, min. CZK 250, max. CZK 1,500 + CZK 120 CZK 144 ⁴⁾
Outgoing payment according to a SEPA direct debit	CZK 5 CZK 6	

Other services for foreign payments

Establishing a standing payment order abroad in CZK or a foreign currency, or in a foreign currency in the Czech Republic, through a written document at the counter

~~CZK 100~~ CZK 150

Electronic banking

ČSOB Electronic banking

	ČSOB Internet Banking ¹⁾	ČSOB Phone Banking (ČSOB Telefonní bankovníctví)
Authorization of outgoing payments Disposition – SMS key and input Initial password	CZK 2.50 ³⁾	-

3) We do not charge a fee if the client authorizing the **Outgoing Payment Disposition** is under 18 years or over 65 years.

Loans and guarantees

Other loan transactions	Permitted overdraft	Small Loan for Entrepreneurs	Fast Business Loan
Extraordinary loan instalment – for loans up to CZK 1 mil. (inclusive)	-	2% of the amount of the loan instalment, min. CZK 5,000	2% of the amount of the loan instalment, min. CZK 5,000
Extraordinary loan instalment – for loans over CZK 1 mil.	-	Individually	Individually

Savings and investments

Savings and term deposit accounts

Establishing and maintaining incl. a monthly statement (by post or electronically / by mail)	free of charge / CZK 100
A deposit made by a third party to a non-payment time deposit account or savings payment account at the ČSOB counter	CZK 250 CZK 300

1) The minimum fee charged is ~~CZK 50~~ CZK 200 or the equivalent in the currency of a foreign current account.

Other services

Cheques	Cashless	In cash
Deposit/withdrawal from an account by cheque	CZK 6 / CZK 9	- / CZK 100 CZK 150

Services and products no longer available

Accounts

Account name	ČSOB Business Account	ČSOB Account	ČSOB Account Extra ³⁾
Monthly statement sent by post	CZK 55 CZK 100	CZK 55 CZK 100	CZK 55 CZK 100

	Account for legal entities	Account for non-profit organization
Account maintenance (monthly fee)	CZK 50 ¹⁾	CZK 50
Sending of a statement - electronically / by mail (monthly)	free of charge / CZK 100	free of charge / CZK 35
Account cancellation	free of charge	free of charge

Discounted payment transactions - 10 outgoing payments entered in Internet Banking including ČSOB Smart, applies to the first 5 outgoing domestic payment transactions within the bank and the first 5 outgoing domestic payment transactions outside the bank, excluding outgoing immediate, priority and direct debit payments (monthly)	free of charge	free of charge
Electronic banking services (ČSOB Internet banking including ČSOB Smart) - setting up and maintenance of the service	free of charge	free of charge

1) The account is maintained without a monthly maintenance fee for half a year from its opening.

Services provided free of charge to Post Accounts opened before 23 October 2011

In Max:

No monthly account maintenance fee for half a year from account opening, provision of one payment card, 10 outgoing payments made in Internet Banking including ČSOB Smart free of charge (applies to the first 5 outgoing domestic payment transactions within the bank and the first 5 outgoing domestic payment transactions outside the bank, excluding outgoing immediate, priority and direct debit payments), free services and work related to the execution of loan for one Business Credit Card, maintenance of one VISA Classic or Mastercard Standard payment card (1 year from the date of opening), opening and maintenance of the ČSOB Savings Account for Entrepreneurs including sending of statements, maintenance of the Current Account in EUR.

Cards

Debit cards	Visa Electron	Visa Classic	Visa Business	Visa Gold	MasterCard Standard	MasterCard Business	MasterCard Gold
Cash deposit credited to a current payment account by debit card at the Czech Post Office	€ZK 20 CZK 30	€ZK 20 CZK 30	€ZK 20 CZK 30	€ZK 20 CZK 30	€ZK 20 CZK 30	€ZK 20 CZK 30	€ZK 20 CZK 30
Outgoing payment by debit card at the Czech Post Office	€ZK 35 CZK 50	€ZK 35 CZK 50	€ZK 35 CZK 50	€ZK 35 CZK 50	€ZK 35 CZK 50	€ZK 35 CZK 50	€ZK 35 CZK 50

Business account

Services related to each credit card provided to a credit account (annual) ¹⁾	CZK 350
Automatic full repayment of account (annual)	CZK 200
Client-initiated change of contractual terms	CZK 2,000
Cash withdrawals from ČSOB ATMs in the Czech Republic and in Slovakia, KBC Brussels and CBC (Belgium), K&H Hungary (Hungary), UBB Bulgaria (Bulgaria)	CZK 5 +1% of the amount withdrawn
Cash withdrawals from ATMs of other banks in the Czech Republic, or cash withdrawals in EUR from ATMs in EU/EEA countries and in Switzerland, Monaco, Andorra and the Vatican	CZK 50 +1% of the amount withdrawn
Cash withdrawals from ATMs abroad except for cash withdrawals in EUR from ATMs in EU/EEA countries and in Switzerland, Monaco, Andorra and the Vatican	CZK 150
Cash withdrawal by a credit card at a Czech post office	CZK 50 +1% of the amount withdrawn
Electronic transfer from the credit card limit to the client's current account held in ČSOB	1% of amount transferred
Cash deposit credited to an account associated with a credit card based on a credit card at Czech Post Office branches	free of charge
Cash deposit through a cash deposit ČSOB ATM to accounts maintained by ČSOB	free of charge
Change of card limit for ATMs and merchants via Internet banking including ČSOB Smart / at the point of sale or by phone	free of charge / CZK 100
Change of card limit for online payments	free of charge

The prices for the services provided are collected by wire transfer from the account.

1) The scope of the fee includes in particular: activities enabling the client to draw funds from the credit card, recording of all transactions booked or calculation of the mandatory and full repayment and interest for the current period paid by the client, reservation of financial resources, the possibility of using the interest-free period, security of internet card payments (3D Secure), processing of the credit account statement and its delivery to the client, advisory services to the branch network, 24-hour telephone/client centre consultation services.

Other services and card related transactions ¹⁾	
Card operation statement (excluding credit and deposit cards)	CZK 50 / quarter
Copy of a card operation statement at the Client's request	CZK 100

1) For other fees see **Part A** of Cards – Other services and card-related transactions.

Insurance for cards ¹⁾			
Debit Mastercard insurance			Insurance fee (annual)
Safe card			CZK 132
Accident insurance			CZK 60
Travel insurance / Family travel insurance			CZK 360 / CZK 960
Liability for damage			CZK 396
Travel insurance ²⁾	Standard / Standard Family	Exclusive / Exclusive Family	Gold / Gold Family
Premium (p.a.)	CZK 300 / CZK 800	CZK 1,000 / CZK 2,200	CZK 1,400 / CZK 2,600
Exclusive Family and Gold Family travel insurance for Gold and Business cards (annually)	–	–	CZK 1,200
Injury liability insurance	free of charge	free of charge	free of charge
Accident insurance	–	free of charge	free of charge
Limit for medical expenses insurance	CZK 1,000,000	CZK 2,000,000	CZK 2,000,000
Limit for luggage insurance	–	–	CZK 20,000
Limit for air ticket and trip cancellation	–	–	–
Limit for travel interruption/early return	–	–	–
Limit for missed departure	–	–	–

– The service is not included.

1) **Services are not available for deposit cards:**

Travel insurance and loss and theft insurance is valid for one (1) year with a valid card only. The premium is charged once a year in advance for the next 12 months, usually on the last working day of the month in which the insurance is arranged and then always in the month of the anniversary of establishing insurance. For changes or the establishment of additional insurance, the premium is charged for the full amount of the new insurance.

2) The Family insurance option applies to 2 adults including the card holder and 3 children under the age of 21.

3) Both options do not apply to credit cards.

Loans for Entrepreneurs and Legal Entities

	Permitted overdraft for business	Investment loan for business, Small investment loan
Loan administration services (monthly)	CZK 150 ¹⁾	CZK 200 ¹⁾
Client-initiated change of contractual terms	CZK 2,000	CZK 2,000
Change of credit limit (increase/decrease) at the client's request	free of charge	–
Internal collateral value analysis for a comprehensive assessment of the application for loan	–	CZK 4,500
Fee for making an electronic extract of a title deed from the Land Registry	–	CZK 250 / extract
Fee for external legal and other services ²⁾	–	contractually

The prices for the services provided are collected by wire transfer from the account.

– Service is not available

1) The fee covers in particular: activities enabling the client to draw funds from the credit limit granted, recording of all transactions booked, automatic repayment of the loan principal, interest and related fees from the client's current payment account, reservation of financial resources, evaluation of the client's performance and compliance with the contractual terms, processing of the credit account statement and its delivery to the client, advisory services of the branch network and 24-hour telephone/client centre consultation services.

2) If the fee is collected separately, it will be taxed at 21% VAT.

Fees for other loan transactions	
Reminder/request to pay the outstanding amount	CZK 300 / CZK 500
Breach of contractual terms	CZK 500