

LIST OF FEES AT BANKA CREDITAS, a.s., RELATING TO DEPOSIT PRODUCTS AND ASSOCIATED FINANCIAL SERVICES

EFFECTIVE FROM 1.1.2017

CONTENTS

1 OPENING PROVISIONS	2
1.1 Introduction	2
1.2 Definition of terms and rules of interpretation	2
2 ESCROW ACCOUNT	2
2.1 Natural persons not undertaking business, natural persons undertaking business and legal persons	2
3 OTHER FEES AND SANCTIONS RELATING TO DEPOSIT PRODUCTS AND ASSOCIATED FINANCIAL SERVICES	2
3.1 Natural persons not undertaking business, natural persons undertaking business and legal persons	2
4 FINAL PROVISIONS	3
4.1 General provisions	3
4.2 Repealing provision	3
4.3 Transitional provisions	3
4.4 Effect	3

1 OPENING PROVISIONS

1.1 Introduction

1.1.1 This LIST OF FEES AT BANKA CREDITAS, a.s., RELATING TO DEPOSIT PRODUCTS AND ASSOCIATED FINANCIAL SERVICES (hereinafter referred to as the “List of Fees”) is issued by the Bank in accordance with the General Commercial Terms and Conditions of the Bank (hereinafter referred to as the “GCTaC”). This List of Fees is a List of Fees in accordance with the GCTaC.

1.1.2 This List of Fees specifies a list of other Financial Services provided by the bank in relation to deposit products and/or Financial Services associated with them, unless specified in the relevant Commercial Terms and Conditions of the Bank for a deposit product or associated Financial Service.

1.1.3 In accordance with Section 1751 of the Civil Code, this List of Fees constitutes, based on a reference thereto, part of the content of each Contract on the basis of which a deposit product is established for the Client and administered by the Bank or on the basis of which the Bank provides the Client with other Financial Services associated with a deposit product and is consequently an inseparable part thereof. The Client is obliged to familiarize him/herself with this List of Fees and to respect it.

1.2 Definition of terms and rules of interpretation

1.2.1 Unless it ensues otherwise from the context of this List of Fees, the terms beginning with a capital letter used in this List of Fees or the other terms used in this List of Fees which relate to the singular and plural of such terms shall have the meaning laid down in the GCTaC, in the relevant Commercial Terms and Conditions, in the Advice or elsewhere in the wording of this List of Fees.

1.2.2 The rules of interpreting the documents issued by the Bank, i.e. the GCTaC, the Commercial Terms and Conditions, the Advice and the List of Fees, are provided in paragraph 1.4 of the GCTaC.

2 ESCROW ACCOUNT

2.1 Natural persons not undertaking business, natural persons undertaking business and legal persons

Escrow account*	Fees
Opening an account	0.2 % of the deposited amount, a minimum of CZK 5,000
Administering/closing an account	Free
Amending/making an addendum to the Escrow Account Contract at the request of the Clients	CZK 3,000
Other associated operations and services	Free

*The detailed terms and conditions of opening, closing and administering an Escrow Account and the provision of the Financial Services of the Bank associated with this are invariably regulated individually in the Escrow Account Contract entered into between the Bank and the Client.

3 OTHER FEES AND SANCTIONS RELATING TO DEPOSIT PRODUCTS AND ASSOCIATED FINANCIAL SERVICES

3.1 Natural persons not undertaking business, natural persons undertaking business and legal persons

Other services	Fees
Non-standard services (investigating payments, searching for documents) and other services not expressly specified in the List of Fees or in the Commercial Terms and Conditions	CZK 75 for each 15 minutes of work commenced
Issuing confirmation for Accounts and other products (Confirmation of Holding an Account at the Bank, Confirmation of Account Balance, credit/debit advice etc.)	CZK 50
Surcharge for sending documentation abroad by post	Postal costs
Exchanging sorted bank notes or coins in CZK, up to 100 units*	Free
Exchanging sorted bank notes or coins in CZK, over 100 units*	3 %, minimum CZK 150, maximum CZK 2,000
Exchanging unsorted bank notes or coins in CZK*	3 %, minimum CZK 150, maximum CZK 2,000

*This fee applies to one Client per one Business Day. Notification must be given 2 Business Days in advance. Notification may be required in writing.

Failure to observe contractual terms and conditions	Fees / sanctions
Sending a first reminder in the case of failure to observe contractual terms and conditions	CZK 150
Sending a second and each further reminder in the case of failure to observe contractual terms and conditions	CZK 350
Contractual interest on the late payment of unauthorized debit for each commenced day of delay	0.2 % of the amount of unauthorized debit

4 FINAL PROVISIONS**4.1 General provisions**

4.1.1 All fees and sanctions specified hereunder in the List of Fees are stated in CZK. Fees and sanctions relating to Accounts held in a foreign currency are charged by the Bank at the relevant equivalent in that foreign currency according to the exchange rate of the Czech National Bank valid at the time of the due date/charging of the fee/sanction.

4.2 Repealing provision

4.2.1 On the date on which it enters into effect, this List of Fees repeals and replaces

- a) the List of Fees of Zápůjčka CREDITAS, spořitelní družstvo, relating to deposit products and associated services for natural persons not undertaking business effective from 27.10.2016;
- b) the List of Fees of Zápůjčka CREDITAS, spořitelní družstvo, relating to deposit products and associated services for natural persons undertaking business and for legal persons effective from 27.10.2016.

4.3 Transitional provisions

4.3.1 N/A

4.4 Effect

4.4.1 This List of Fees enters into effect on 1.1.2017 on the condition that the transformation of the legal form of the savings and loans cooperative Zápůjčka CREDITAS, spořitelní družstvo, to that of the joint stock company Banka CREDITAS a.s. has been entered in the Commercial Register not later than on that date, otherwise on the date of such entry.