



# PRICE LIST

**VALID AS OF MAY 1st, 2008**



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## I. ACCOUNT MAINTENANCE

### OPEENING AND MAINTENANCE OF CURRENT ACCOUNTS

Opening of current account *	free of charge
Account maintenance (monthly)	CZK 200
Limiting of withdrawals from account, blocking of funds upon the account owner's request	CZK 100
Non-accounting instructions initiated by the client (e.g. change of address, specimen signatures, frequency of sending the account statements).....	free of charge
Closing of account	free of charge
Generating and sending of account statements (including postal fees) in the Czech Republic	
a) monthly, quarterly, semi-annually, yearly	free of charge
b) different frequency (after movement, weekly)	CZK 200
c) personal collection at counter (regardless of frequency)	CZK 350
Issuance of balance confirmation upon client's request	CZK 200
Issuance of duplicate statement at client's request	
a) within 360 calendar days after generation of the account statement	CZK 200
b) after 360 calendar days	CZK 450
Issuance of cheque book	CZK 200
Delivery of information via telephone (monthly payment)	CZK 100

### OPENING AND MAINTENANCE OF DEPOSIT ACCOUNTS

Opening and maintenance of term deposit in CZK and foreign currencies **	free of charge
Closing of term deposit in CZK and foreign currency at the maturity date	free of charge
Closing of term deposit in CZK and foreign currency before the maturity date (early termination/withdrawal)	contractual***

### CASH DEPOSITS AND WITHDRAWALS

CZK cash deposit up to and including CZK 100.000 ****	free of charge
CZK cash deposit over CZK 100.000 ****	CZK 100
CZK cash withdrawal	0.1 % min. CZK 50 max. CZK 2.000
Foreign currency cash deposit and withdrawal *****	0.1 %, min. CZK 60

\* A minimum deposit of CZK 10.000 is required to open a first current account.

\*\* Term deposits are possible only in CZK, SKK, EUR, USD and GBP. A minimum deposit of CZK 100.000, USD 3.500, SKK 140.000, EUR 3.500 and GBP 2.000 is required

\*\*\* It is determined based on the remaining maturity of the deposit

\*\*\*\* Total amount for 1 day

\*\*\*\*\* The Bank carries out cash operations only in EUR

Withdrawal of amounts over CZK 300.000 or their foreign currency equivalent must be announced 2 working days in advance. VUB charges a fee of CZK 1.500 for announced but not executed withdrawal by the client.

## II. E-BANKING

<b>ESTABLISHMENT FEES BASED ON THE SPECIFICATION OF THE ORDER (INFORMATIVE OVERVIEW)</b>
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Installation of e-banking	free of charge
Monthly fee	CZK 1.000
On-site assistance at client	individually based on costs incurred by the Bank

## III. DOMESTIC PAYMENTS, PAYMENTS WITHIN VUB

Incoming payment	CZK 5
Outgoing payment upon client order from an account with VUB, a.s. via the Clearing Centre	
- order on paper form	CZK 20
- order by fax (only in case of signed agreement on sending of payment orders by fax)	CZK 20
- order by electronic media	CZK 5
Payment upon counterparty's order (direct debit) from account with VÚB, a.s. via the Clearing Centre	CZK 20
Transfers between accounts within VUB Prague	free of charge
Express payments	CZK 750
Issuance, change and cancellation of standing payment order	CZK 30
Issuance, change and cancellation of direct debit order	CZK 30
Change, correction and cancellation of original payment instruction	CZK 80
Refuse of a payment order due to insufficient funds on the account for 5 days	CZK 100
Confirmation of execution of payment	CZK 200

## IV. FOREIGN PAYMENTS

### 1. PAYMENTS BETWEEN ACCOUNTS WITH VUB PRAHA AND VUB SR

Incoming payment to account with VUB Prague	free of charge
Outgoing payment to account with VUB SR	free of charge

### 2. FOREIGN CURRENCY PAYMENTS FROM ABROAD (INCOMING PAYMENTS)

In favour of foreign currency account (clean payment)	CZK 300
In favour of CZK account (clean payment)	CZK 300
Cash advance	CZK 2.000
Express incoming payment	basic fee + CZK 750

Note: Effective from march 31th, 2008 incoming payment in CZK (over CZK 2.000,--) in favour of account with other bank in CR than VUB Prague, will be charged CZK 250,-- flat.

### 3. FOREIGN CURRENCY PAYMENTS TO ABROAD (OUTGOING PAYMENTS)

Foreign currency and CZK deposited in cash	CZK 1.200
Standard payments from CZK or foreign currency account:	
- order on paper form	CZK 750
-order via electronic media	CZK 500
Express outgoing payment (value D)	basic fee + CZK 750
Fast payment (value D+1)	basic fee + CZK 250
Release, change and cancellation of standing payment order to abroad	CZK 200
Claim about a payment executed abroad at client's request	CZK 150
Claim of foreign bank due to incomplete or unclear payment instructions given by the client (the costs incurred by the foreign banks, if any, are not included)	CZK 200
Changes and corrections to instructions, order cancellation at client's request after its execution (the costs incurred by the foreign banks, if any, are not included)	CZK 750 + incurred costs
Changes and corrections to instructions, order cancellation at client's request before its execution, return of the unexecuted payment order (if applicable)	CZK 100
Confirmation of execution of payment	CZK 200
Non-execution of payment order due to insufficient funds in the account	CZK 200
Transfers between accounts held in different currencies within the Bank (conversion)	free of charge
For a cheque from collection – for a VÚB, a.s., Prague branch client	
- credit to CZK account	1 % min. CZK 200, max. CZK 2.000
- credit to foreign currency account	1 % min. CZK 200, max. CZK 2.000
For a cheque from collection – not VÚB client	CZK 200 + actual costs related to its execution

In addition to the fees listed in the fees and charges list the Bank charges also the actual costs charged by the bank abroad.

### 4. OTHER SERVICES

Complaint about wrong account number and name	CZK 600
Return of unidentified payment	CZK 500
Copy of SWIFT message – Czech Republic	CZK 100
from abroad	CZK 200
Investigation of executed payment within 3 months	CZK 300 + CZK 100 for each SWIFT message
Investigation of executed payment after 3 months	CZK 600 + CZK 100 for each SWIFT message

## V. DOCUMENTARY LETTERS OF CREDIT

### **Documentary letter of credit – import**

Pre-advice of letter of credit		CZK 1.000
Opening of letter of credit	0.1 % of the LC value for each commenced calendar month of its validity, min.	CZK 3.000
Amendment fee	CZK 3.000 + fee for extension and/or increasing of the LC	
Cancellation, not using of the letter of credit		CZK 3.000
Disbursement and checking of documents	0,3% of the value of the LC, min.	CZK 2.000
Deferred payment	0,25% of the value of the documents for each commenced month of deferred payment, min.	CZK 2.000
Checking and payment of documents		CZK 1.500

### **Documentary letter of credit – export**

Pre-advice of letter of credit		1.000 CZK
Advice of letter of credit	0,25% of the value of the LC, min.	CZK 3.000
Confirmation of letter of credit	based on bank and territory risk, min. 0,1% z of the value of the LC for each commenced month of validity of the confirmation, min.	CZK 3.000
Amendment in the conditions of the letter of credit		CZK 2.000 + advice fee for LC increase
Cancellation, not using of the letter of credit		CZK 3.000
Checking and payment of documents	0,3% of the value of the documents, min.	CZK 2.000
Deferred payment	0,25% of the value of the documents for each commenced month of deferred payment, min.	CZK 2.000
Pre-checking of documents	0.05% of the value of the documents, min	CZK 1.000
Transfer of letter of credit	0.3 % of the value of transferred LC, min.	CZK 3.000
Confirmation on transfer of performance		CZK 2.000 for issuing the confirmation
Charge for discrepancies in documents		CZK 1.500

Charges for telephone, fax, SWIFT, postal charges etc. are charged separately.

Fees and charges are collected from the client's account immediately when they originate. The fees and charges are not returned even if the letter of credit has not been used or was used partially.

## VI. DOCUMENTARY COLLECTIONS

### Documentary collection – export

Collection fee	0.3 % flat fee, min. CZK 2.000
Amendment to collection instructions	CZK 1.000
Complaints/reminders (charged for the second and each following complaint)	CZK 1.000
Release of documents without payment	0.3 % flat fee, min. CZK 2.000

### Documentary collection – import

Collection fee	0.3 % flat fee, min. CZK 2.000
Amendment to collection instructions	CZK 1.000
Complaints/reminders (charged for the second and each following complaint)	CZK 1.000
Release of documents without payment	0.3 % flat fee, min. CZK 2.000
Release of goods sent at VÚB, a. s. Prague branch disposal	CZK 1.000
Establishment of a protest for a bill of exchange	CZK 1.000 + notary charges based on the actual value of the bill

Charges for telephone, fax, SWIFT, postal charges etc. are charged separately.  
The fees and charges are collected from the client's account at the time of their origination.

## VII. BILLS OF EXCHANGE

### BILLS OF EXCHANGE – IMPORT, EXPORT

Collection fee	0.3% min. CZK 2.000 max. CZK 30.000
a) for owner of account with VÚB, a. s. , Prague branch	0.3% min. CZK 2.000 max. CZK 30.000
b) others	0.4% min. CZK 3.500 max. CZK 50.000
Charge for a amendment	CZK 1.000
Complaints/reminders (charged for the second and each following complaint)	CZK 1.000
Co-acceptance of bill of exchange	0.3% min. CZK 1.000
Establishment of a protest for a bill of exchange	CZK 1.000 + notary charges based on the actual value of the bill
Aval	0.5% - 2.5% per month, min. CZK 5.000, max. CZK 30.000

## VIII. LOANS

<b>LOANS AND DISCOUNTED BILLS OF EXCHANGE (in CZK and foreign currency)</b>
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Fees and charges for granting of loans and discounting of bills of exchange are determined individually

## IX. BANK GUARANTEE

<b>Bank guarantees – received</b>
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Fee for guarantee advice		CZK 2.000
Charge for a amendment		CZK 1.000
Fee for execution of a guarantee	0.1 % flat rate, min. CZK 1.000	
Confirming an received guarantee	0,1% monthly, min. CZK 1.000	
Charge for a payment		CZK 1.000

<b>Bank guarantees – issued</b>
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Fee for issuance of a guarantee	0.5 % - 4.0 % p.a., min. CZK 5.000	
One-off charge for issuance of a guarantee		CZK 1.000
Charge for a amendment		CZK 1.000
Charge for a payment		CZK 1.000
Drafting of individual text of the guarantee		CZK 3.000

Charges for telephone, fax, SWIFT, postal charges etc. are charged separately.  
The fees and charges are collected from the client's account at the time of their origination.

## X. OTHER SERVICES

<b>TELECOMMUNICATION AND POSTAL SERVICES</b>	
SWIFT, telegram	
\$ to ČR	CZK 50 per message
\$ to Europe	CZK 150 per message
\$ to other countries	CZK 400 per message
Telefax	
\$ to ČR	CZK 40 per page
\$ to Europe	CZK 80 per page
\$ to other countries	CZK 200 per page
Sending of documents using a messenger	based on applicable messenger fees and charges lists
Postal charges	based on applicable rates in the Czech Republic and abroad
Sending of a reminder for not observing the business terms & conditions	CZK 500

<b>SPECIAL SERVICES</b>	
Issuance of confirmation at client's request	CZK 200
A flat rate for every (commenced) 15 minutes of work is charged for other services not included in the fees and charges list	CZK 250

<b>BANKING &amp; OFFICE INFORMATION</b>	
Issuance of banking information - domestic	CZK 500
Issuance of confirmation for audit purposes	CZK 1.000
Provision of information to an authorised person based on execution title or to a person who has incurred damage (pursuant to Section 38, Articles 5 and 6 of Act No. 21/1992. on Banks)	CZK 500

## XI. GENERAL PROVISIONS

In addition to the fees and charges stated for the individual items of the Fees and Charges List there are also charged the costs incurred by other banks, including foreign banks, and charges for services that originated in order to meet the client's requests and the costs charged to the Bank for transfer operations during processing of postal orders.

The fees and charges are charged in the account currency of the account which the respective operation relates to; this is done by charging the fees and charges to the amount paid to the client or to the amount credited (by deduction from the account) to the account.

Fees and charges are rounded so that the amounts received or paid out in CZK are whole crowns.

For fees and charges charged in foreign currency the fees and charges defined in CZK are converted to foreign currency by using the exchange rates list of VÚB, a. s., Prague branch valid on the day of provision of the service according to the type of the executed transaction.

Charges for monetary services not listed in the Fees and Charges List or for services exceeding the scope of services normally provided as part of the services included in the Fees and Charges List, may be determined contractually by the branch manager.

The fees and charges are charged to the beneficiary (BEN), sending party (OUR), or they are shared by the beneficiary and the sending person (SHA).

BEN – fees and charges charged by VÚB, foreign or domestic banks are charged to the beneficiary (i.e. the payment beneficiary will receive the amount stated in the payment order reduced by the fees and charges charged by VÚB and foreign or domestic banks)

SHA – fees and charges charged by VÚB are charged to the sending party and the fees and charges charged by foreign or domestic banks are charged to the beneficiary (i.e. the amount stated in the payment order is sent abroad and the payment beneficiary receives the amount reduced by the fees and charges charged by foreign or domestic banks. The VÚB client's account is debited with the fees and charges charged by VÚB and the with the amount stated in the payment order)



OUR – Fees and charges charged by VÚB, foreign banks or domestic banks are charged to the sending party (i.e. the amount stated in the payment order is sent to abroad, the payment beneficiary receives the full amount of the payment. The VÚB client's account is debited with the amount in the payment order, the fees and charges charged by VÚB and later with the fees and charges charged by foreign or domestic banks)

