



PRICE LIST

EFFECTIVE FROM NOVEMBER 1, 2009

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I. ACCOUNT MAINTENANCE

OPENING AND MAINTENANCE OF CURRENT ACCOUNTS

Opening of a current account *	free of charge
Account maintenance (monthly)	CZK 100
Limiting of withdrawals from account, blocking of funds upon the account holder's request	CZK 200
Non-accounting instructions initiated by the client (e.g. change of address, specimen signatures, frequency of sending the account statements)	CZK 50
Closing of an account	free of charge
Generating and sending of account statements (including postal fees) in the Czech Republic	
a) monthly	free of charge
b) different frequency (after transactions, weekly)	CZK 200
c) personal collection at the counter (regardless of frequency)	CZK 350
Issuance of balance confirmation upon client's request	CZK 100
Issuance of duplicate statement at client's request	
a) within 360 calendar days after generation of the account statement	CZK 100
b) after 360 calendar days	CZK 450
Issuance of cheque book 1 pcs	CZK 100
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 (or equivalent in other currencies) ****	free of charge
CZK cash deposit over CZK 100,000 (or equivalent in other currencies)****	CZK 200
CZK cash withdrawal	.1 % min. CZK 50 max. CZK 2,000
Foreign currency cash deposit and withdrawal *****	0.1 %, min. CZK 60

* A minimum deposit of CZK 100,000 (or equivalent in foreign currency) is required to open the first current account.

** Term deposits can be kept only in CZK, EUR, USD, and GBP. A minimum deposit of CZK 100,000 (or equivalent in foreign currency) is required

*** Its specification is based on the remaining maturity of the deposit, minimum of 50 CZK

**** Total amount for 1 day

***** The Bank makes cash transactions only in CZK and 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

ESTABLISHMENT FEES BASED ON THE SPECIFICATION OF THE ORDER (INFORMATIVE OVERVIEW)
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One installation of e-banking	free of charge
Monthly fee	CZK 1,000
On-site assistance at client	Set individually based on costs incurred by the Bank

III. DOMESTIC PAYMENTS, PAYMENTS WITHIN VUB

Incoming payment	CZK 5
Outgoing payment upon client's order from an account with VUB Prague to the account of the beneficiary in a different bank in the Czech Republic	
- order on paper form	CZK 20
- order by facsimile (only in case of signed agreement on sending of payment orders by facsimile)	CZK 20
- order by electronic media	CZK 5
Payment upon counterparty's order (direct debit) from account with VÚB Prague via the Clearing Centre	CZK 5
Transfers between accounts within VUB Prague	free of charge
Express payments	CZK 400
Issuance, change, and cancellation of standing payment order	CZK 50
Maintenance of standing payment order	Free of charge
Issuance, change, and cancellation of direct debit order	CZK 50
Change, correction, and cancellation of original payment instruction before sending it from the bank (1 item)	CZK 50
Refusal of a payment order due to insufficient funds on the account (after 3 days) *	CZK 100
Confirmation of execution of payment	CZK 200

* In case of insufficient funds on the client's current account on the day of submitting a payment order, it will be repeated for 3 days. See Rules of Payment Processing.

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. INCOMING PAYMENTS

Incoming payment	CZK 300
Cash advance	CZK 2,000
Express incoming payment	basic fee + CZK 750

3. OUTGOING PAYMENTS

Foreign currency and CZK deposited in cash (non-client)	CZK 1,200
Standard payments from CZK or foreign currency account:	
-order on paper form	CZK 750
-order via facsimile (only in case of signed agreement of sending payment orders by facsimile)	CZK 750
-order via electronic media	CZK 500
Express outgoing payment	basic fee + CZK 750
Issuance, change, and cancellation of standing payment order to abroad	CZK 200
Claim of a payment executed abroad on client's request	CZK 300
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 on 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 on 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 (after 3 days) **	CZK 200
Transfers between accounts kept 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. In case of insufficient or incorrect information given about the beneficiary (incorrect beneficiary's bank account, incorrect bank connection, and missing account number in the form of IBAN), the penalty may be charged by the foreign bank subject to the foreign bank's specific conditions.

** In case of insufficient funds on the client's current account on the day of submitting a payment order, it will be repeated for 3 days. See Rules of Payment Processing.

4. GUARANTEED "OUR" FEES into EEC countries *)

Foreign payments in all currencies in favour of VUB clients in SR	Free of charge
Standard and express payments from CZK or foreign currency account	CZK 750

*Fees charged by the Bank as a surcharge in addition to the standard fees in case of sending a payment order into one of the EEC countries or Switzerland in different foreign currency with the payment instruction "OUR". The Bank guarantees the crediting of the payment to the beneficiary in full amount without any other fees charged by the beneficiary or correspondent bank. Definitions of instructions to the fees (SHA, BEN, OUR, gOUR) are to be found in the Rules of Payment Processing.

V. OTHER PAYMENT SERVICES

Rejection of payment processing due to incorrectly provided instructions by Client, or manual processing of payment due to insufficient instructions provided by Client	CZK 100
Copy of SWIFT message – sent via electronic media (email)	CZK 150
- sent via post within the Czech Republic	CZK 200
- sent via post outside the Czech Republic	CZK 300
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

VI. DOCUMENTARY LETTERS OF CREDIT
Documentary letter of credit – import

Pre-advice of letter of credit	CZK 1,000
Opening of letter of credit	0.2 % of the LC value for each commenced calendar month of its validity, min. CZK 3,000
Amendment fee	CZK 3,000 + fee for prolongation and/or increasing of the LC
Cancellation, not using 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
Charge for discrepancies in documents	CZK 1,500

Documentary letter of credit – export

Pre-advice of letter of credit	CZK 1,000
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. 0.2% 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

Payment and checking 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, facsimile, SWIFT, postal charges etc. are charged separately.

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

VII. DOCUMENTARY COLLECTIONS

Documentary collection – export

Collection fee	0.3 % flat fee, min. CZK 2,000
Amendment to collection instructions	CZK 1,000
Claims/reminders (charged for the second and each following claim)	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
Claims/reminders (charged for the second and each following claim)	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, facsimile, SWIFT, postal charges etc. are charged separately.

The fees and charges are collected from the client's account immediately upon their occurrence.

VIII. BILLS OF EXCHANGE

BILLS OF EXCHANGE – IMPORT, EXPORT	
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Collection fee		
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	
Amendment fee		CZK 1,000
Claims/reminders (charged for the second and each following claim)		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		Set individually

IX. LOANS

LOANS AND DISCOUNTED BILLS OF EXCHANGE (in CZK and foreign currency)

Fees and charges for granting loans and discounting bills of exchange are determined individually.

X. BANK GUARANTEE

Bank guarantees – received

Fee for guarantee advice		CZK 2,000
Charge for an amendment		CZK 1,000
Fee for execution of a guarantee	0.1 % flat rate, min. CZK 3,000	
Confirming received guarantee	0.2% monthly, min. CZK 1,000	
Charge for a payment		CZK 1,000

Bank guarantees – issued

Fee for issuance of a guarantee	0.5 % - 4.0 % p.a., min. CZK 3,000	
One-off charge for issuance of a guarantee		CZK 1,500
Charge for amendment		CZK 1,500
Charge for a payment		CZK 1,500
Fee for execution of a guarantee	0.1 % flat rate, min. CZK 3,000	
Proposal of individual text of a guarantee		CZK 3,000

Charges for telephone, facsimile, SWIFT, postal charges etc. are charged separately.
The fees and charges are collected from the client's account immediately upon their occurrence.

XI. OTHER SERVICES

TELECOMMUNICATION AND POSTAL SERVICES

SWIFT, telegram		
▪ domestic		CZK 50 per message
▪ to Europe		CZK 150 per message
▪ to other countries		CZK 400 per message
Telefax		
▪ domestic		CZK 50 per page
▪ to Europe		CZK 100 per page
▪ to other countries		CZK 200 per page
Sending of documents using a courier		based on current courier's price lists
Postal charges		based on current rates in the Czech Republic and abroad
Sending of a reminder for not observing the business terms & conditions		CZK 500

SPECIAL SERVICES

Issuance of confirmation on 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

BANKING & OFFICE INFORMATION

Issuance of banking information - domestic	CZK 500
Issuance of confirmation for audit purposes	CZK 1,000

XII. GENERAL PROVISIONS

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

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

Fees and charges are rounded up 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 VUB, 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 Price List or for services exceeding the scope of services normally provided as part of the services included in the Price List, may be determined contractually.

In cases of foreign payments the Client determines which party pays the fees of the transaction (SHA, BEN, OUR, gOUR). See Rules of Payment Processing.