

PRICELIST OF BANK SERVICES FOR INDIVIDUALS

Valid from April 1, 2016

Life is full of ups and downs.
We're there for both.

Welcome to
 **UniCredit Bank**

PRICELIST OF BANK SERVICES FOR INDIVIDUALS

UniCredit Bank Czech Republic and Slovakia, a.s.,
branch of a foreign bank in the Slovak Republic

Valid from April 1, 2016

With the exception:

- part 1. Packages, part 2. Accounts, 2.4. Packages - designed for clients who meet the conditions for this product generally binding legal regulations, - part 6. Electronic Banking Services - valid from February 1, 2016
- part Loans - valid from March 21, 2016

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This pricelist of bank services for individuals shall apply to the contractual relationship between the client and UniCredit Bank Czech Republic and Slovakia, a.s. in the case of a contract concluded with UniCredit Bank Slovakia, a.s. or through UniCredit Bank Czech Republic and Slovakia, a.s., branch of a foreign bank in the Slovak Republic.

1. PACKAGES		DETSKÉ konto	U konto		U konto PREMIUM (to 31.1.2016 named Konto PREMIUM)	Standard fees out of package
ACCOUNT	Monthly fee under the following conditions ^{*)}	0 EUR	0 EUR	0 EUR	0 EUR	–
	– the age of the client	0–14 years	15–26 years	27 and more years	–	–
	– monthly cashless credit on the account (salary) or			400 EUR	1 800 EUR	–
	– the sum of deposits and investments in the bank ^{**)}	–	–	–	35 000 EUR	–
	Monthly fee if the aforementioned conditions are not fulfilled	0 EUR	–	8 EUR	15 EUR	–
	Current account management	✓	✓	✓	✓	1,50 Eur
	Statements monthly	✓	✓	✓	✓	0 EUR
	Additional account - in EUR	–	–			1,50 EUR monthly
	Additional account - in foreign currency	–	1		2	66,23 CZK; 3,49 USD; 3,54 CAD; 2,22 GBP; 3,20 CHF; 790,26 HUF
	Opening of the permitted overdraft	–	✓	✓	✓	1,5 % z objemu, min. 9,96 EUR
	Administration of the permitted overdraft	–	✓	✓	✓	0,10% z limitu mesačne
CARDS	The maximum number of payment cards to account:	1	1	4 ^{****)}		
	Debit card - yearly fee:					–
	– Maestro (issued card + card renewal and replacement card within 31. 8. 2014)	(card with monthly limit from 10 years of age)	✓	✓	✓	8,00 EUR yearly
	– Debit MasterCard	card with monthly limit from 8 ^{*****)} / 10 years of age	✓	✓	✓	8,00 EUR yearly
	– Maestro (issued card + card renewal and replacement card within 31. 8. 2014)	–	–	✓	✓	25,00 EUR yearly
	– MasterCard Gold (issued card + card renewal and replacement card within 31. 8. 2014)	–	–	✓	✓	80,00 EUR yearly
	– Debit MasterCard Gold	–	–	✓	✓	80,00 EUR yearly

CARDS	– StickAir - Contactless Debit Payment Sticker – yearly fee	–	–	✓	5,00 EUR yearly
	Credit Card – (monthly fee):				
	– VISA Electron	–	–	✓	1,10 EUR monthly
	– VISA Classic Sphere	–	–	✓	2,29 EUR monthly
	– VISA Gold Sphere	–	–	✓	5,00 EUR monthly
ELECTRONIC BANKING	Electronic banking services				
	– Online Banking (opening and maintenance) - Tool for signing and the signing of transactions: Online Banking key - token in mobile	pasiv	✓ Under 18 years old passive approach	✓	0,40 EUR maintenance monthly
	– Smart Banking (opening and maintenance)	–	✓ Under 18 years old passive approach	✓	0,40 EUR maintenance monthly
	SMS key - delivery and initialization *****)	✓	–	–	10,00 EUR one-off payment
	SMS notification about transaction on account	–	by debit cards	✓	0,05 EUR / SMS
TRANSACTIONS	Cashless SEPA transactions - Credit (domestic payments and abroad)	✓	✓	✓	0,15 EUR / transaction
	Cashless SEPA transactions - Debit - remittance payment order at branch (domestic payments and abroad to EHP)	–	–	1	1,00 EUR / transaction
	Cashless SEPA transactions - standing order, sweep and direct debit (domestic payments and abroad to EHP ¹⁹⁾)	–	✓****)	✓	0,27 EUR / transaction
	SEPA Debit transactions: - through the Online Banking (domestic and abroad to EHP) - through the Smart Banking (only domestic) ²	–	✓****)	✓	0,10 EUR / transaction
	Cash transactions - Credit at branches	✓	✓	✓	0 EUR / transaction
	Cash transactions - Debit at branches	1	–	2	2,00 EUR / transaction
	Cash withdrawals by the debit card from UniCredit Bank ATMs in SR and withdrawals from ATM in EEA countries ¹⁾	✓	✓****)	✓	0,30 EUR / transaction
	Cash withdrawals by the debit card from ATM of other banks in SR and abroad ¹⁾	–	✓****)	✓	5,00 EUR / transaction

TRANSACTIONS	POS transaction in SR ¹⁾	–	✓****)	✓	0,15 EUR / transaction
	POS transaction abroad ¹⁾	–	✓****)	✓	0,15 EUR / transaction
	Mobil credit via ATM	–	✓****)	✓	0,15 EUR / transaction
OTHER SERVICES	Administration of standing orders and SEPA collections - electronically - instruction, change and cancelation	–	✓	✓	0/ 0/ 0 EUR
	Administration of standing orders and SEPA collections - by branch - instruction, change and cancelation	–	✓	✓	0 / 1,70 / 1,70 EUR
	Automatic transfers Sweep electronically - instruction, change and cancelation	–	–	✓	0/ 0/ 0 EUR
	Special services free of charge				
	– change of debit card limit	–	–	✓	5,00 EUR
	– reprint PIN	–	–	✓	5,00 EUR
	Automatically without any further act on reaching the age of transition to account U konto	✓	–	–	

¹⁾Discount on monthly fee applies to the following calendar month after the fulfilment of the conditions.

²⁾The average monthly assets of the customer - citizen on current accounts, deposit products (TD, savings account, Financial bills, Saving Books, Profit account), Pioneer investment products, EOM balance of Rytmus product and EOM balance of ERGO environmental products) are included.

To credit turnover are not included transfers between accounts of one client, Credit Interest, investment income TV automatic renewal, payment of loan products, refunds of fees payments.

³⁾Maximum of 2 Gold cards - 1 credit and 1 debit

⁴⁾If the conditions for maintenance of account free of charge are not fulfilled, these items are charged by standard fee.

⁵⁾valid from 25.3.2016

⁶⁾SMS key for account holders to the accounts of service packages U konto and Konto PREMIUM established to 31.1.2016 inclusive - free of charge

The price for a product / service marked "✓" it is included in the monthly maintenance fee package.

2. ACCOUNTS

	EUR	
2.1. Current accounts		
opening and maintenance	1,50	monthly 41,43 CZK; 1,97 USD; 2,16 CAD; 1,19 GBP 1,82 CHF; 467,97 HUF
2.2. Reference account to deposits		
opening, maintenance, transaction, cancelling	0,00	monthly
2.3. Escrow account		
demand of opening account	166,00	one-off payment 4585,22 CZK; 218,16 USD; 238,63 CAD; 131,56 GBP; 201,01 CHF; 51788,50 HUF
reward to bank		by individual agreement

2.4. Packages – designed for clients who meet the conditions for this product generally binding legal regulations

	Základný bankový produkt (former name: Základný bankový produkt)	Štandardný účet
Maintenance	0,00 EUR	1,50 EUR
Statements sent electronically monthly	✓	✓
Electronic Banking Services: - Online Banking (Service establishment and use) - Tools for signing and the signing of transactions - Online Banking key (token in mobile) - Smart Banking (Service establishment and use)	✓	✓
SEPA Cashless transactions - Credit in EUR in SR	✓	✓
SEPA Cashless transactions - Credit in EUR abroad to EHP ¹⁹⁾	–	
SEPA Cashless transactions - Debit - in EUR in SR remittance payment order at branch	✓	✓
SEPA Cashless transactions - Debit - in EUR abroad to EHP ¹⁹⁾ remittance payment order at branch	–	
SEPA Debit transactions in EUR in SR through the Online Banking, Smart Banking	✓	✓
SEPA Debit transactions in EUR abroad to EHP through the Online Banking	–	
SEPA Cashless transactions - standing order, sweep and direct debit in EUR in SR	✓	✓
SEPA Cashless transactions - standing order, sweep and direct debit in EUR abroad to EHP ¹⁹⁾	–	
Cash transactions - Credit	✓	✓
Cash transactions - Debit	✓	✓
Debit card (issued card + card renewal and replacement card within 31.8.2014)	Maestro ^{*)}	–
Debit MasterCard	✓ ^{*)}	✓
Cash withdrawals by the debit card from UniCredit Bank ATMs in SR	✓	✓
Cash withdrawals by the debit card from ATMs of banks, belonging to the UniCreditGroup abroad ¹⁾	–	
POS transaction	in SR	✓

Services

2.5. Account statements:

Monthly statement generation and delivery	0,00	
Statements sent shorter as monthly	0,60	/statement, charged for a statement from the previous period 16,57 CZK; 0,79 USD; 0,86 CAD; 0,48 GBP; 0,73 CHF; 187,19 HUF
Issuance of the statement duplicate (including duplicate of securities account statement, older than 1 year)	5,00	/pcs one-off payment

2.6. Changes to account:

Account or package cancellation on the part of the client – over 12 month from account providing	0,00	include pay instrument cancellation, one-off payment
– to 12 month from account providing	0,00	include pay instrument cancellation, one-off payment
Account moving (switching code) - transfer account or package to another bank and execution of client's request for transfer account or package to another bank	0,00	

2.7. Restrictions on account:

Specimen signature block at the instance of the client	3,30	one-off payment
Deposit blockage and blockage change at the instance of the client and confirmation issuance	100,00	one-off payment
Reservation at the instance of the client	6,60	one-off payment

2.8. Others:

Document photocopy (A4)	0,30	/ page + VAT
For each even started 15 min. of performing other extra services	8,30	for each started 15 min. + VAT by kind of service
Provision of information to auditors	66,39	+ VAT
Banking information to third parties (eg. Interest rates for the purpose of court proceedings ...)	1,68	for each started quarter hour, min. 16,64 EUR, max. 66,39 EUR + VAT
Issuance of bank confirmation	16,60	one-off payment

^{*)}Of the cards may be issued free of charge just 1 card

The price for a product / service marked "✓" it is included in the monthly maintenance fee package.

3. DEBIT CARDS

Debit Cards	Debit MasterCard	Maestro Bratislavská mestská karta	Debit MasterCard Gold	StickAir - Contactless Debit Payment Sticker
annual fee	8,00	8,00	80,00	5,00
Transactions using the debit card:				
Cash withdrawals by the debit card from UniCredit Bank in the SR and from ATMs of banks, belonging to the UniCreditGroup abroad ¹⁸⁾	0,30	0,30	0,30	–
Eurocash withdrawal from the ATM of other banks in the SR and in EEA countries	1,50	1,50	1,50	–
Withdrawal of cash from ATM elsewhere abroad	5,00	5,00	5,00	–
Payment at merchant in the SR and abroad	0,15	0,15	0,15	0,00
Cash withdrawal by means of Cash Advance Service in SR and abroad	2,5 % withdrawn amount, min. 9,96	2,5 % withdrawn amount, min. 9,96	2,5 % withdrawn amount, min. 9,96	–
Services:				
extra fee for express card issuance (2 days)	25,00	25,00	25,00	–
limit change	5,00	5,00	5,00	5,00
card blockage	0,00	0,00	0,00	0,00
unjustified transaction complaint	0,00	0,00	0,00	0,00
PIN reprint	5,00	5,00	5,00	5,00
Expres issuance or reprint of PIN number	25,00	25,00	25,00	25,00
change of PIN code (through ATM)	2,50	2,50	2,50	–
card re-issuance after loss, theft, damage	10,00	10,00	10,00	10,00
provision of cash in emergency	150	–	150	–
emergency card	150	–	150	–
IAPA card - annual fee	56,43	–	56,43	–
card cancellation	0,00	0,00	0,00	0,00

4. PREPAID CARDS

Prepaid cards	Gift card	StickAir - Contactless Prepaid Payment Sticker	Maestro Bratislavská mestská karta
annual fee	6,00	7,00	3,00
additional card - annual fee	–	–	3,00
Transactions using the debit card:			
Cash withdrawals by the debit card from UniCredit Bank ATMs in the SR	–	–	0,20
Cash withdrawals by the debit card from UniCredit Bank ATMs in the SR	–	–	5,00
Payment at merchant in the SR and abroad	0,00	0,00	0,00
Cash withdrawal by means of Cash Advance Service in SR and abroad	–	–	5,00
Services:			
extra fee for express card issuance (2 days)	–	–	25,00
card blockage	0,00	0,00	0,00
unjustified transaction complaint	0,00	0,00	0,00
PIN reprint	–	3,32	3,32
Expres reprint of PIN number	–	25,00	25,00
change of PIN code (through ATM)	–	–	2,50
card re-issuance after loss, theft, damage	–	5,00	5,00
card cancellation	0,00	0,00	0,00
Top up (through branch)	–	0,00	0,00
Top up (through electronic payment)	–	0,00	0,00
Transfer of credit balance	10,00	0,00	0,00
Balance Enquiry - through ATM	–	–	0,00
Balance Enquiry - through UniTel	0,00	0,00	0,00

Minimum top-up of the prepaid card 20,-EUR (Except Gift Card)

Minimum balance on the prepaid card 5,-EUR (Except Gift Card)

5. CREDIT CARDS

Credit Cards	VISA Electron	VISA Classic Sphere	VISA Gold Sphere
main card - annual fee	–	–	–
additional card - annual fee	–	–	–
main card - monthly fee ^{*)}	1,10	2,29	6,00
Main card - monthly fee in case of compliance with the conditions of the Loyalty Program	0,00	0,00	0,00
administration of card account - additional card / monthly	0,50	1,00	1,00
Transactions using the payment card:			
Payment at merchant in the SR and abroad, inc. mobil credit via ATM	0,00	0,00	0,00
Cash withdrawal from UniCredit Bank ATM in the SR	1 % min. 3,00	1 % min. 3,00	1 % min. 3,00
Cash withdrawal from the ATM of other bank in SR and abroad	2 % min. 5,00	2 % min. 5,00	2 % min. 5,00
Cash withdrawal through the Cash Advance service in SR	2 % min. 10,00	2 % min. 10,00	2 % min. 10,00
Cashless transfer from the card account onto the target account in SR	1,00	1,00	1,00
Refinancing - Card Balance Transfer	4 %, max. 40 €	4 %, max. 40 €	–
Services:			
IAPA card - annual fee	56,43	56,43	56,43
Card issuance after loss, theft or damage	10,00	10,00	10,00
Reprint of PIN number	5,00	5,00	5,00
Extra fee for express card issuance (2 days)	25,00	25,00	25,00
Express issuance or reprint of PIN number	25,00	25,00	25,00
Change of PIN code through the ATM	2,50	2,50	2,50
Card blockage	0,00	0,00	0,00
Main card cancellation	0,00	0,00	0,00
Additional card cancellation	0,00	0,00	0,00
Monthly fee for 100% automatic payment amount due (100% recovery)	0,50	0,50	0,50
Emergency card provision	–	150	150
Emergency cash		150	150
Unjustified transaction complaint	0,00	0,00	0,00
Statement reprint	2,00	2,00	2,00
Reminder no. 1	3,32	3,32	3,32
Reminder no. 2	16,60	16,60	16,60
Credit limit exceeding	0,00	0,00	0,00
Call for receivable remittance	0,00	0,00	0,00
Contractual penalty for receivable enforcement	0,00	0,00	0,00
Risk insurance A (% from delinquent balance)	0,25 %	0,25 %	0,25 %
Risk insurance A (% from delinquent balance)	0,69 %	0,69 %	0,69 %

^{*)}Monthly fee is not applied for the first month of validity

The loyalty program covers the products of Credit cards VISA Electron and VISA Classic Sphere a VISA Gold Sphere

If, during the cycle, the volume of the cashless transactions on the card account achieves the minimum limit amount, indicated in the table, the monthly fee for the main card, if applied on that card, shall be returned for that

	EUR	EUR	EUR
Card type	VISA Electron	VISA Classic Sphere	VISA Gold Sphere*
the limit of the volume of charged cashless transactions done with the card	159,00	359,00	959,00
monthly card fee	0,00	0,00	0,00

The debit transactions (payment for goods and services) done with the main card and with the additional cards, issued to that particular card account, are added to the volume of the charged card cashless transactions and the credit transactions (stornos, revers, charge-backs) are deducted therefrom. Neither the fees nor the interests are included into the volume of transactions.

Rules of the Loyalty Program – „Loyalty Program“ are released in UniCredit Book on the internet page www.unicreditbank.sk.

**The condition is valid from February 1, 2014.*

6. ELECTRONIC BANKING SERVICES

	EUR	
6.1. Online Banking		
Service establishment and use	0,00	
Keeping	0,40 ^{*)}	monthly 11,05 CZK; 0,53 USD; 0,58 CAD; 0,32 GBP; 0,48 CHF; 124,79 HUF

Tools for signing and the signing of transactions:

Online Banking key - token in mobile	0,00	
Security key – Token – delivery and initialization	15,00	one-off payment 414,33 CZK; 19,71 USD; 21,56 CAD; 11,89 GBP; 18,16 CHF; 4679,68 HUF
SMS key - delivery and initialization	10,00 ^{**)}	one-off payment
SMS key - delivery and initialization - to the package of services	8,00 ^{**)}	one-off payment
Cancellation of Online Banking service	0,00	
International user profil	40,00	one-off payment 1104,87 CZK; 52,57 USD; 57,50 CAD; 31,70 GBP; 48,44 CHF; 12479,16 HUF

6.2. Smart Banking - mobil banking

Service establishment and use	0,00	
Keeping	0,40	monthly 11,05 CZK; 0,53 USD; 0,58 CAD; 0,32 GBP; 0,48 CHF; 124,79 HUF
Cancellation	0,00	

6.3. Notifications

By SMS messages ²³⁾		
– notification of transactions by Debit cards	0,00	
– notification of transactions by Credit cards	0,00	
– notification of Term deposits (create, prolongation, close)	0,00	
– notification of other transactions on account	0,05	/ SMS 1,38 CZK; 0,07 USD; 0,07 CAD; 0,04 GBP; 0,06 CHF; 15,60 HUF
– notification of actual balance on account	0,05	/ SMS 1,38 CZK; 0,07 USD; 0,07 CAD; 0,04 GBP; 0,06 CHF; 15,60 HUF

^{*)}In the event that it is connected only to a credit card, use of the service is free of charge

^{**)} SMS key existing users of electronic banking services free of charge

7. SERVICES PROVIDED WITH ACCOUNTS

Payments	EUR	
7.1. Cash payment transactions		
Cash transactions - Credit	0,00	/transaction
Cash transactions - Debit	2,00	/transaction 55,24 CZK; 2,63 USD; 2,88 CAD; 1,59 GBP; 2,42 CHF; 623,96 HUF
Payment in cash on account 3. person	1,00	/transaction
Disbursed in cash	1,00 %	of the amount, min. 5 Eur

7.2. Cashless payment transactions:

7.2.1. SEPA Credit Transfers (domestic and cross-border payments to EEA¹⁹⁾)

Cashless transactions - Credit (D+0)	0,15	/transaction 4,14 CZK; 0,20 USD; 0,22 CAD; 0,12 GBP; 0,18 CHF; 46,80 HUF
Cashless transactions - Debit - remittance payment order at branch (domestic D+1, abroad D+2)	1,00	/transaction 27,62 CZK; 1,31 USD; 1,44 CAD; 0,79 GBP; 1,21 CHF; 311,98 HUF
Debit transactions through the Online Banking (domestic and abroad D+1), and Smart Banking (only domestic D+1) ²⁾	0,10	/transaction 2,76 CZK; 0,13 USD; 0,14 CAD; 0,08 GBP; 0,12 CHF; 31,20 HUF
Cashless transactions - standing order, sweep (D+1)	0,27	/transaction 7,46 CZK; 0,35 USD; 0,39 CAD; 0,21 GBP; 0,33 CHF; 84,23 HUF
Fee for the fast payment at the branch/electronically ⁶⁾ , including through TARGET2 (D+0)	66,39	/payment 1833,61 CZK; 87,25 USD; 95,44 CAD; 52,61 GBP; 80,39 CHF; 20712,28 HUF
Voluntary settlement of execution	10,00	lump sum per transfer

7.2.2. SEPA Credit Transfers outside EEA¹⁹⁾

Cashless transactions - Credit (D+0)	0,00	
Payment orders submitted at the branch (D+2)	1,00 %	of the amount, min.10 max.100
Payment orders sent electronically ⁶⁾ (D+2)	1,00 %	of the amount, min.5 max.65
Payment orders through standing orders and sweeping (D+2)	1,00 %	of the amount, min.5 max.65
Fee for the fast/urgent payment, including through TARGET2 (D+1)		in the amount of 100% of the basic fee

7.2.3. SEPA Direct Debits

Outgoing payment through SEPA Direct Debits	0,27	/transaction
Credit payment settled based on SEPA Direct Debits	0,15	/transaction
Refusal of SEPA Direct Debits by payer at the branch	1,30	application
Refusal of SEPA Direct Debits electronically ⁶⁾	0,00	
Refund of SEPA Direct Debits by payer at the branch	1,30	application
Refund of SEPA Direct Debits by payer electronically ⁶⁾	0,00	

7.2.4. Payments within UniCredit Bank Czech Republic and Slovakia, a.s., Branch Office of a Foreign Bank in SR v foreign currency and converse

Cashless transactions - Credit (D+0)	0,15	/transaction 4,14 CZK; 0,20 USD; 0,22 CAD; 0,12 GBP; 0,18 CHF; 46,80 HUF
Payment orders submitted at the branch (D+0)	1,00	/transaction 27,62 CZK; 1,31 USD; 1,44 CAD; 0,79 GBP; 1,21 CHF; 311,98 HUF
Payment orders through the Online Banking, Smart Banking ²⁾ (D+0)	0,10	/transaction 2,76 CZK; 0,13 USD; 0,14 CAD; 0,08 GBP; 0,12 CHF; 31,20 HUF
Payment orders - standing order, sweep (D+0)	0,27	/transaction 7,46 CZK; 0,35 USD; 0,39 CAD; 0,21 GBP; 0,33 CHF; 84,23 HUF
Cashless conversion among accounts of different currencies within UniCredit Bank Czech republic and Slovakia, a.s., Branch Office of a Foreign Bank in SR (exchange DN/DP)	0,00	

7.2.5. Payments within UniCredit Bank in CZ and in SR

Payments in EUR or CZK from accounts in UniCredit Bank Czech Republik and Slovakia, a.s. in Czech Republic (D+0)	0,00	
Outgoing payment in CZK to accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Czech Republic - submitted at the branch/electronically ⁶⁾ /standing orders (D+1)	1,20	

7.2.6. Cross-border payments (non SEPA)

Credit payments with the fee for the recipient (SHA, BEN ⁴⁾) (D+0)	0,00	
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Outgoing payments to EEA¹⁹⁾ in currency EEA (SHA, OUR)⁴⁾ including the payments in currency EEA to other banks in SK (SHA, OUR)⁴⁾:

– payment orders submitted at the branch (D+2)	0,50 %	from the amount, min. 10 max. 100
– payment orders sent electronically ⁶⁾ in EUR D+1, in other currencies D+2)	0,50 %	from the amount, min. 5 max. 65
– payment orders - standing order, sweep (in EUR D+1, in the other currencies D+2)	0,50 %	from the amount, min. 5 max. 65

Outgoing payments to countries to outside EEA in currency EEA¹⁹⁾ (SHA, OUR)⁴⁾ including the payments in currency EEA¹⁹⁾ to other banks in SK (SHA, OUR)⁴⁾:

– payment orders submitted at the branch (D+2)	1,00 %	from the amount, min.10 max.100 + fees of other banks
– payment orders sent electronically ⁶⁾ (D+2)	1,00 %	from the amount, min. 5 max. 65 + fees of other banks
– payment orders - standing order, sweep (D+2)	1,00 %	from the amount, min. 5 max. 65 + fees of other banks
Fee for the fast/urgent payment to abroad and in SK at the branch, electronically ⁶⁾ , including through TARGET2 (D+1)		in the amount of 100% of the basic fee

Outgoing payments to the accounts of other banks within the UniCredit Group¹⁸⁾ (SHA, OUR, BEN)⁴⁾:

– payment orders submitted at the branch (D+2; Flash payments ²⁵⁾ D+1)	0,40 %	from the amount, min.5 max.50 + fees of other banks
– payment orders sent electronically ⁶⁾ (D+2; Flash payments ²⁵⁾ D+1)	0,30 %	from the amount, min.5 max. 33 + fees of other banks
– payment orders - standing order, sweep (D+2; Flash payments ²⁵⁾ D+1)	0,30 %	from the amount, min.5 max. 33 + fees of other banks

7.3. Administration of standing orders

Establishment of SEPA standing order and SEPA sweeping	0,00	
Change and cancellation of SEPA standing order and SEPA sweeping at the branch	1,70	
Change and cancellation of SEPA standing order and SEPA sweeping electronically ⁶⁾	0,00	
Establishment of cross-border standing order and cross-border sweeping	0,00	
Change and cancellation of cross-border standing order and cross-border sweeping at the branch	3,30	
Change and cancellation of cross-border standing order electronically ⁶⁾	0,00	

7.4. Administration of allowances with SEPA Direct Debit collection

Establishment of Allowance of SDD collection	0,00	
Change and cancellation of Allowance of SDD collection at the branch	1,70	
Change and cancellation of Allowance of SDD collection electronically ⁶⁾	0,00	

7.5. Cheques

Cheque collection – in favor of clients account in UniCredit Bank	1,00 %	min.10 max.100
– cash letter	1,00 %	without extra fee
– final payment	1,00 %	+ fee of other banks + fees of transfer company
Cheque collecting order in UniCredit Group	1,00 %	min.3 max.83
– crediting client's account in UniCredit Bank	1,00 %	
– cash letter	1,00 %	without extra fee
– final payment	1,00 %	+ fee of other banks + fees of transfer company
Claims	16,60	+ fee of other banks
Stop Payment cheque	16,60	
Returned or uncashed cheque for collection of the foreign bank	10,00	one-off payment + fee of other banks

7.6. Services

Advice notice for not performing the payment order, standing order, sweep or SDD - by post (based on the client's requirement)	1,00	/1 not performing payment
SEPA Payment and SDD identification (based on the client's requirement)	6,60	one-off payment
Identification/inspection of the cross-border payment - non SEPA (due to client's requirement)	16,60	+ arisen costs
Intermediation of SEPA payment refunding (based on the client's requirement)	3,30	one-off payment
Intermediation of the payment refunding	16,60	+ fees of foreign banks
Arrangement of remittance of pension plan benefits	0,00	
Standing orders submitted by e-mail/fax: ³⁾		
– Standing orders submitted by e-mail/fax	10,00	monthly
– Verification of standing orders		telecom. fees, min.1,70 EUR/ 1 verific.
– Allocation of table	3,30	one off payment
– Loss and defect of table	3,30	one off payment

Confirmation of a SEPA payment, SDD and cross-border payment	10,00	one off payment
Fee for change of payment order or instruction ¹³⁾	11,60	one off payment
Fee for change of payment order or instruction (non SEPA) ²⁶⁾	16,60	for setting up
Sending of Swift message by fax		
– within the SR	16,60	/1 message
– out of the SR	33,20	/1 message
Sending of Swift message by e-mail	5,00	/1 message

8. LOANS

8.1. Account overdraft:

Providing of Permitted account overdraft	1,50 %	one-off from the amount, 9,96 min. EUR
Keeping of Permitted account overdraft	0,10 %	from the limit monthly
Fee for reminder in the event of non-repayment and delayed payment		
– First reminder (at the soonest after 5 calendar days of the instalment delay)	up to real costs	
– Second and other reminder (at the soonest after 20 calendar days of the instalment delay)	up to real costs	
Non-Permitted overdraft - fee for reminder:		
– First reminder (at the soonest after 5 calendar days after an unauthorized overdraft)	up to real costs	
– Second and other reminder (at the soonest after 20 calendar days after an unauthorized overdraft)	up to real costs	
	EUR	

8.2. Consumer loans

PRESTO Loan, Loan for students

Fee for providing a loan	50	
Fees for Reminder sent:		
– First reminder (at the soonest after 5 calendar days of the instalment delay)	up to real costs	
– Second reminder (at the soonest after 20 calendar days of the instalment delay)	up to real costs	
– Third and other reminder, sent individually	up to real costs	
Repayment of the consumer loan before maturity:		
for loans provided to 10.6.2010 incl. ²⁴⁾	4,00 %	from premature paid amount
for loans provided from 11.6.2010 if remaining loan tenor is up to 1 year (incl.) ²⁴⁾	0,50 %	from premature paid amount
for loans provided from 11.6.2010 if remaining loan tenor is over 1 year ²⁴⁾	1,00 %	from premature paid amount
Fee for contract terms change	35,00	
Fee for contract violation	1,00 %	from the loan amount
Fee for cash deposit for part of a loan	2,00	by each deposit
Quantification of the balance of a loan	0,00	

8.3. Mortgages

Mortgage loan for young people, Hypoúver Free, Hypoúver Invest

Fees for processing the loan	0,90 %	from the amount, min. 200 max. 1000
Fees for providing a loan - refinance	0,00	
Fees for second and further drawdown	15,00	
Required documents not submitted to the bank	35,00	for each delayed document/ month
Fees for Reminder sent:		
– First reminder (at the soonest after 5 calendar days of the instalment delay)	in amount of real cost for sending	
– Second reminder (at the soonest after 20 calendar days of the instalment delay)	in amount of real cost for sending	
– Third and other reminder, sent individually	in amount of real cost for sending	
Fees for higher credit limit agreement	0,90 %	from higher credit limit min. 200
Fees for contract terms change (including collateral contracts and documents and non-standard correction)	166,00	
Change of annuity loan from Kombi loan to annuity	0,00	
Additional loan insurance ⁹⁾	0,00	
Repayment of the loan out of expiry date of the fixation period of the interest rate, or out of term of the change of interest rate if it is a variable interest rate ¹²⁾ :	real costs conected to early repayment requirement max. 1%	
Non disbursment of the loan according to loan contract	500,00	on off
Fee for cash depozit for part of a loan	2,00	by each deposit
Penalty for non insured real estate and no vinculation of real estate insurance	500,00	for each appeal defy

8.4. Loans for owners of flats

Fee for processing of loan application	0,00 %	
Fee for providing of the loan	0,80 %	from the loan amount, min. 85 EUR – up to 99 600 EUR including
	0,70 %	from the loan amount – up to 199.200 EUR including
	0,60 %	from the loan amount – up to 199.201 EUR including
Fee for loan administration	0,00	from the amount of loan
Fee for early repayment of the loan	3,00 %	from the early repaid principal
Fee for undrawn loan amount	1,00 %	Fee is calculated from difference amount between the contractual amount of credit and a real drawn amount of credit after drawing period
A fee for amendments in contractual documentation based on client's initiative (including collater conditions chage)	0,25 %	from the loan limit, in case of investment loans from the balance of the loan limit, min. 166 EUR
Withdrawal from credit contract from a client part (a fee for termination of a credit relationship prior the first credit drawing)	1,00 %	flat from amount of credit, min.166 EUR

9. CASH, EXCHANGE AND OTHER RELATED SERVICES

	EUR	
9.1. Cash services		
Handling with banknotes and coins (usable banknotes and coins) within the day:		
– deposit of coins exceeding 100 pcs. (first 100 pcs. free of charge)	0,10	for every started 10 pcs of coins, min. EUR 1
– deposit of notes	free of charge	
– exchange of notes and coins for other nominal values	0,10	for every started 10 pcs of notes/coins, min. EUR 2
– commission processing of banknotes and coins pursuant to the agreement on accepting of cash in closed packings	2,50 %	from total amount, min. EUR 3
Purchase, deposit and exchange of currencies little damaged ¹⁷⁾	5,00 %	from the amount of notes, max. EUR 66,40
For unreported cash withdrawal above the defined amount	0,20 %	from exceeding amount, min. EUR 16,60
For unperformed reported cash withdrawal above the defined amount	0,20 %	from unperformed amount, min. EUR 16,60
Cash disbursement using the Cash Advance service (VISA or MasterCard)	0,00	
9.2. Safety boxes		
Annual rental		According to the box
Size 1 (height of 5-8 cm/capacity to 9,000 cm ³)	16,60	+ VAT
Size 2 (height of 10-15 cm/capacity to 16,000 cm ³)	29,87	+ VAT
Size 3 (height of 20-30 cm/capacity to 40,000 cm ³)	49,79	+ VAT
Size 4 (height above 30 cm/capacity above 40,000 cm ³)	66,39	+ VAT
Main insurance (1 659,70 EUR)	5,81	+ VAT
Annual fee for safety box insurance – for each EUR 331,94 at most to the insurance amount equivalent to EUR 50,000	1,16	+ VAT
1. reminder for non-payment	17,00	
2. reminder for non-payment	50,00	
Contract denouncement on the part of the bank	66,40	
9.3. Strong box custody of the client values		
Certificate of deposit, bank deposit and other values issued by UniCredit Bank in SR	6,64	/month + VAT
9.4. Exchange services		
Purchase of financial funds in foreign currency	0,00	
Sale of financial funds in foreign currency	0,00	
Cash conversion of financial funds to other currency (VN-VP) ⁸⁾	0,00	
9.5. Cash cheques		
Issuance of cheque book	5,00	one-off payment
Issuance of 1 cheque pcs	0,50	/ 1 cheque

10. DEPOSIT ACCOUNTS

10.1. Saving account

10.1.1. Effective account

Penalty fees for premature withdrawal	1,00 %	of the withdrawn amount, including the amount of penalties
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10.2. Term deposits

Deposits in EUR: Penalty fees for premature withdrawal and premature account closure - up to 1 month	1,00 %	p.a. for each started day before the due date from total amount of the original deposit, min. 5 EUR;
Deposits in CZK, USD, HUF: Penalty fees for premature withdrawal and premature account closure - up to 1 month	3,00 %	p.a. for each started day before the due date from total amount of the original deposit, min. ekviv. 5 EUR v CZK, USD, HUF
Penalty fees for premature withdrawal and premature account closure - above 1 month	50,00 %	from interests credited up to the day of premature withdrawal if at least a half of the length of the originally agreed blockage period has lapsed EUR, CZK, USD, HUF
	100,00 %	from interests credited up to the day of premature withdrawal if less than a half of the length of the originally agreed blockage period has lapsed EUR, CZK, USD, HUF

11. SECURITY BROKERAGE AND SERVICES

	EUR	
Fee for the volume of trading with shares: (without VAT)		
– to EUR 165 000	1,00 %	min.35,00
– over EUR 165 000		by individual agreement
Fee for implemented turnover of fixed interest securities: (without VAT)		
– to EUR 330 000	0,50 %	from the trade volume, min.35,00
– over EUR 330 000	0,30 %	from the trade volume, min.35,00
Provision of futures of Slovak Government Papers and Government Bills of Credit on Booked Security Primary Market		primary market of state bonds free of charge
Fee for the volume of trading with investment certificates: (without VAT)*		
– to EUR 165 000	1,00 %	from the trade volume, min.35,00
– over EUR 165 00		by individual agreement
Subscriptions of new investment certificates issues: (DPH oslob.)*		
Subscription of new investment certificates issues within UniCredit Group		difference between initial subscription price and nominal value according to prospectus ²²⁾
Security Brokerage Charges: (without VAT)		
– charge for the change in order		free of charge
– charge for non-realised transactions	17,00	
Securities account: (without VAT)²⁰⁾		
Securities account for domestic securities:	0,20 %	p. a., min.2,00 max.30,00 monthly ²¹⁾
Foreign securities account according to safekeeping country:		
Foreign securities held in countries: Australia, Belgium, Brazil, Bulgaria, Denmark, Finland, France, Netherlands, Hong Kong, Iceland, Ireland, Japan, South Africa, SAE, Canada, Germany, New Zealand, Norway, Portugal, Austria, Singapore, Spain, Switzerland, Sweden, Italy, USA, U.K.	0,20 %	p. a., min.2,00 max.30,00 monthly ²¹⁾
Foreign securities held in countries: Argentina, Czech rep., Estonia, Indonesia, Hungary, Mexico, Poland, Russia, Thailand, Turkey	0,40 %	p. a., min.2,00 max.30,00 monthly ²¹⁾
Foreign securities held in countries: Cyprus, Čína, Grécko, Južná Kórea, Malaysia	0,60 %	p. a., min.2,00 max.30,00 monthly ²¹⁾
Zahraničné CP uschované v ostatných krajinách okrem SR		individual ²¹⁾
Operations with securities: (without VAT)		
instruction for securities transfer without a financial settlement	17,00	
instruction for securities transfer (heritage)	7,00	+ 0,05 per each piece
instruction for securities transfer (without client change)	17,00	
instruction for securities transfer (devise)	17,00	
non implemented instruction for securities transfer	10,00	
instruction for transfer with financial settlement	35,00	+ 0,07% of the trade volume, max. 200,00
registration of the lien into the registry of liens	0,20 %	min.35,00 max. 2500,00
Change and cancelation	50,00	
Registration of eligible persons on the account	10,00	
registration of suspension of right to disposing	7,00	

Administration of securities:

administration of foreign book securities (from the securities volume – in market/nominal value - annually) including collection of proceeds and dividends from securities.		free of charge
unjustified transaction complaint		real costs + VAT
Account statement of the securities owner kept in UniCredit Bank above the scope agreed upon in the contract	5,00	

Other services BCPB and CDCP Charges:

– BCPB charges		according to the BCPB pricelist
– CDCP charges		according to the CDCP pricelist

**services regarding investment certificates will be provided when the conditions of the Bank will be met*

12. EXISTING PRODUCTS AND SERVICES NO LONGER PROVIDED BY THE BANK

	EUR	
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12.1. Deposit and investment products

Profit account in EUR, USD, CHF, GBP, CZK		
Debits on account (non cash, cash, EB transactions, cash withdrawal by debit card)	0,50	13,81 CZK; 0,66 USD; 0,40 GBP; 0,61 CHF
Account statement overtaken in person	0,00	free of charge
Account cancellation	0,00	

12.2. Loans**Consumer loans****Loan Work & Travel (original name Uni Loan Work & Travel), Loan for young families, Plynoúver**

Fee for administration of loan account	0,00	monthly
Fees for Reminder sent:		
– First reminder (at the soonest after 5 calendar days of the instalment delay)	17,00	
– Second reminder (at the soonest after 20 calendar days of the instalment delay)	50,00	
– Third and other reminder, sent individually	50,00	
From premature paid amount, pre-mature repayment – bank decision (for loans provided to 10. 6. 2010 incl.) ²⁴⁾	4,00 %	from premature paid amount
From premature paid part of a loan and whole loan amount if remaining loan tenor is up to 1 year (incl.) (for loans provided from 11.6.2010) ²⁴⁾	0,50 %	from premature paid amount
From premature paid part of a loan and whole loan amount if remaining loan tenor is over 1 year (for loans provided from 11.6.2010) ²⁴⁾	1,00 %	from premature paid amount
Fee for contract terms change	35,00	
Fee for contract violation	1,00 %	from the loan amount
Fee for cash deposit for part of a loan	2,00	by each deposit
Quantification of the balance of a loan	20,00	

12.3. Mortgages

Klasik mortgage loan

Fees for processing the loan	0,90 %	from the amount, min. 200
Fees for loan administration	0,00	
Fees for second and further drawdown	15,00	
Required documents not submitted to the bank	35,00	for each delayed document/month
Fees for Reminder sent:		document
– First reminder (at the soonest after 5 calendar days of the instalment delay)	17,00	
– Second reminder (at the soonest after 20 calendar days of the instalment delay)	50,00	
– Third and other reminder, sent individually	50,00	
Fees for higher credit limit agreement	0,90 %	from higher credit limit min. 200
Fees for contract terms change (including collateral contracts and documents and non-standard correction)	166,00	
Fees for contract terms change (changing pledge of insurance benefit)	83,00	
Change of annuity loan from Kombi loan to annuity	332,00	
Additional loan insurance ⁹⁾	0,00	
Premature loan repayment, pre-mature repayment – bank decision	5,00 %	from premature paid amount, min. 166
Fee for extra loan repayment ¹⁰⁾	5,00 %	from extra repayment amount, min. 166
Non disbursement of the loan according to loan contract	500,00	on off
Loan tenor cutting	2,50 %	from loan amount on date application for loan tenor cutting, min. 80
Fee for cash deposit for part of a loan	2,00	by each deposit
From premature paid whole loan amount, by the end of fixation of interest rate	0,00 %	from premature paid amount
Quantification of the balance of a loan	40,00	

12.4. Strong boxes, safe boxes, postal boxes

Safety boxes for deposit books

Rental	19,92	
1. reminder for not paying	9,96	
2. reminder for not paying	16,60	
Contract denunciation	33,19	

Postal box

Rental	9,96	annually, always in advance + VAT
1. reminder for not paying	9,96	
2. reminder for not paying	16,60	
Contract denunciation	33,19	

12.5. Current accounts

(Bežný účet - was on sale in 30. 4. 2010, Maratón konto, Študentské konto, Progres konto, Privat konto, Dotačné účty občanov) – opening and keeping	2,62	monthly
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12.6. Electronic banking

Telebanking		
keeping	0,00	monthly
UniTel		
Cashless transactions - Debit – remittance payment order by UniTel	1,00	/transaction 27,62 CZK; 1,31 USD; 1,44 CAD; 0,79 GBP; 1,21 CHF; 311,98 HUF
Change and cancellation of SEPA standing order and SEPA sweeping via UniTel	1,70	
Change and cancellation of cross-border standing order and cross-border sweeping via UniTel	3,30	
Change and cancellation SDD via UniTel	1,70	

12.7. Saving account

		Account Stužková
Opening, maintenance, transaction, cancelling, statements by e-mail		0,00
		Še3 account
Sending of statements by e-mail	0,00	
Cash transactions – Credit	0,00	
Cashless transactions – Credit	0,00	
Cashless transactions – Debit - remittance payment order at branch	1,00	free of charge is withdrawal for 50% from actual amount
Cash transactions - Debit	2,00	
– except for the dates 1.6. and 1.12., when the withdrawal is free		
Penalty fees for premature withdrawal and withdrawal over the allowable amount	2,00 %	of the withdrawn amount, including the amount of penalties
		Bonus Účet (original name: UniBonus)
Penalty fees for premature withdrawal - account with notice period:		
1 month	1,00 %	of the withdrawn amount, including the amount of penalties
3 months	1,50 %	of the withdrawn amount, including the amount of penalties
6 months	2,00 %	of the withdrawn amount, including the amount of penalties
9 months	2,50 %	of the withdrawn amount, including the amount of penalties
12 months	2,50 %	of the withdrawn amount, including the amount of penalties

12.8. Term deposits

Deposits in CAD, GBP, CHF: Penalty fees for premature withdrawal and premature account closure - up to 1 month	1,00 %	p. a. for each started day before the due date from total amount of the original deposit, min. 5 3% min. ekviv. 5 EUR v CAD, GBP, CHF
	3,00 %	p.a. for each started day before the due date from total amount of the original deposit, min. 5 in CAD, GBP, CHF
Penalty fees for premature withdrawal and premature account closure - above 1 month	50,00 %	from interests credited up to the day of premature withdrawal if at least a half of the length of the originally agreed blockage period has lapsed CAD, GBP, CHF
	100,00 %	from interests credited up to the day of premature withdrawal if less than a half of the length of the originally agreed blockage period has lapsed CAD, GBP, CHF

12.9. Deposit books - with agreed term of restriction, without agreed term of restriction

Issuance of the duplicate deposit book	3,30	
Deposit book cancellation	3,30	
Amortization proceeding execution	1,00 %	from disbursed amount, min.9,96, max.99,58
Disbursement prohibition at the instance of the applicant	1,00 %	max.49,79
Penalty fees for premature withdrawal for SKK	1,00 %	for each month before due date, max. up to interest, paid at the end of year or at closing an account 0,20 % CZK, USD, CAD, GBP, CHF, HUF

12.10. Debit Cards

	Maestro / XtraKarta Maestro	MasterCard Standard/ VISA Classic	MasterCard Gold/ VISA Gold	VISA Classic Magna
annual fee	8,00	25,00	80,00	25,00

12.11. Credit Cards

	VISA Gold	max karta
mani card – monthly fee	5,00	1. year free of charge, next 1,15

Other fees charged by the bank in accordance with current banking services to citizens for debit and credit cards listed in Parts 3rd-5th

12.12. Not provided Packages

Packages - was on sale until 31.3.2007		HVB Ekonomik konto	HVB Praktik konto	HVB Komfort konto	HVB Komfort konto Gold	Basic konto	Bonus konto
ACCOUNT	Maintenance/monthly	3,50 EUR	5,00 EUR	7,20 EUR	11,50 EUR	0,40 EUR	0,40 EUR/ 0,53 USD
	The package price includes:						
	Opening and keeping of the current account	✓	✓	✓	✓	✓	✓
	Statements monthly	✓	✓	✓	✓	✓	✓
ELECTRONIC BANKING	Electronic banking services (opening and maintenance) Tools for signing and the signing of transactions: Online Banking key - token in mobile	–	Online Banking	Online Banking	Online Banking	Online Banking	–
TRANSACTIONS	SEPA Cashless transactions - Credit (domestic payments and abroad)	–	1×	✓	✓	✓	–
	SEPA Cashless transactions - Debit – remittance payment order at branch (domestic payments and abroad)	–	2×	✓	✓	–	–
	SEPA Debit transactions: – through the Online Banking (domestic and abroad to EHP); – through the Smart Banking (only domestic) ²⁾	✓	✓	✓	✓	✓	✓
	Cash transactions - Credit	–	–	✓	✓	–	–
CARDS	annual fee for debit card Maestro without insurance (issued card + card renewal and replacement card within 31. 8. 2014) ¹⁾	✓	✓	–	–	✓	–
	Debit MasterCard ¹⁾	✓	✓	–	–	✓	–
	discount from the annual fee for debit MasterCard Standard without insurance (issued card + card renewal and replacement card within 31. 8. 2014) ¹⁾	–	50 %	100 %	100 %	–	50 %
	discount from the annual fee for debit MasterCard without insurance ¹⁾	–	50 %	100 %	100 %	–	50 %
	annual fee for credit (without insurance)	–	–	VISA Classic (main card)	VISA Gold (main card)	–	–
	fee for administration of the card account for credit card	–	–	VISA Classic (main card)	VISA Gold (main card)	–	–

CARDS	Cash withdrawal from UniCredit Bank Slovakia ATM ¹⁴⁾ in SR and cash withdrawal from the ATM of UniCreditGroup banks ¹⁸⁾	✓	✓	✓	✓	✓	–
	discount from the fee for cash withdrawal by the debit card from the ATMs of other banks in SR for unlimited number of withdrawals in month 14 (include cash withdrawal from the ATM in EHP ¹⁹⁾	–	2×	4×	✓	–	–
	POS transaction in SR and abroad	✓	✓	✓	✓	✓	✓
OTHER SERVICES	setup and use of UniTel	✓	✓	✓	✓		
	opening and keeping of term account	✓	✓	✓	✓	✓	✓
	opening of of the permitted overdraft ¹⁵⁾	✓	✓	✓	✓		
	instructions for domestic standing orders and collections in written form, through the Telefónservis service	✓	✓	✓	✓	–	–
¹⁴⁾ Of the cards may be issued free of charge just 1 card ¹⁵⁾ Of the cards may be issued free of charge just 1 card The price for a product / service marked "✓" it is included in the monthly maintenance fee package							

Packages - was on sale until 31.3.2007		Silver Balík (original name: UniBalík Silver, Silver Style)	Smart Balík (original name: UniBalík Smart, Style, UniBalík Euro, Smart Balík EUR)	Balík USD (original name: UniBalík US, US Style)	Young Balík USD**) (original name: UniBalík 26 US)
ACCOUNT	Maintenance	6,00 EUR monthly	3,50 EUR monthly	3,00 USD monthly	0,25 USD monthly
	Statements monthly	✓	✓	✓	✓
ELECTRONIC BANKING	Electronic banking services (opening and maintenance) Tools for signing and the signing of transactions: Online Banking key - token in mobile	Online Banking, Notification of transaction by Debit cards	Online Banking, Notification of transaction by Debit cards	Online Banking, Notification of transaction by Debit cards	Online Banking, Notification of transaction by Debit cards
	SEPA Debit transactions: – through the Online Banking (domestic and abroad to EHP); – through the Smart Banking (only domestic) ²⁾	✓	✓	–	–
	Block/deblock of token	✓	✓	–	–
TRANSACTIONS	SEPA Cashless transactions - Credit (domestic payments and abroad)	✓	✓	✓	–
	SEPA Cashless transactions - Debit - remittance payment order at branch (domestic payments and abroad to EHP ¹⁹⁾)	✓	3 free of charge	–	–
	Cash transactions - Credit	3 free of charge	–	–	–
	Cash transactions - Debit	3 free of charge	–	–	–
	SEPA Cashless transactions - standing order, sweep and direct debit (domestic payments and abroad to EHP ¹⁹⁾)	✓	3 x free	–	–
CARDS	Debit card – (issued card + card renewal and replacement card within 31. 8. 2014) ¹⁾	MasterCard Standard/VISA Classic or Maestro	MasterCard Standard/VISA Classic with 50 % discount or Maestro free of charge	MasterCard Standard/VISA Classic with 50 % discount	MasterCard Standard/VISA Classic with 50 % discount
	Debit card ¹⁾	Debit MasterCard	Debit MasterCard with 50% discount	Debit MasterCard with 50% discount	Debit MasterCard with 50% discount
	XtraKarta (issued card + card renewal and replacement card within 31.8.2014)	50% discount	50% discount	–	–
	Debit Card - Debit MasterCard (monthly limit)	50% discount	50% discount	–	–
	XtraCard - card fee	VISA Classic Sphere with 50% discount	–	–	–

CARDS	Cash withdrawal from UniCredit Bank Slovakia ATM ¹⁴⁾ in SR and cash withdrawal from the ATM of UniCreditGroup banks ¹⁸⁾	✓	6 free of charge	6 free of charge	10 free of charge
	Cash withdrawals by the debit card from the ATMs of other banks in the SR (including Withdrawal of eurocash from ATM in EEA countries ¹⁹⁾) ¹⁾	3 free of charge	–	–	–
	POS transaction in SR ¹⁾	✓	✓	–	–
	POS transaction abroad ¹⁾	✓	✓	–	–
	Card services	100% change of limit	–	–	–
	Mobil credit via ATM	✓	✓		
OTHER SERVICES	Administration of standing orders and collections (instruction, change, cancellation)	✓	by Online Banking	–	–
	Opening and administration of the permitted overdraft	✓	✓	–	–
	Discount of the entrance fee for purchases Pioneer funds	20 %	10 %	–	–
¹⁾ Of the cards may be issued free of charge just 1 card ¹⁸⁾ Conditions apply management package for clients from 15 years of age until reaching 27 years of age account holder. Subsequently, the bank pack changes to the current account in USD. The price for a product / service marked "✓" it is included in the monthly maintenance fee package					

Packages - was on sale until 30.11.2013		Balík Champion	Gold Balík (original name: UniBalík Gold, Gold Style)	Young Balík 26 ⁸⁾ original name: UniBalík 26, UniStyle 26, UniBalík 26 Euro, Young Balík 26 EUR)	Senior Balík (original name: UniBalík Senior)	B-Smart account
ACCOUNT	Maintenance (in the month of opening account free of charge)	5,00 EUR monthly	9,99 EUR monthly	0 EUR monthly	0,60 EUR monthly	1 EUR monthly
	Loyalty program *	0/1/2/3/4 EUR monthly	–	–	–	–
	Maintenance for family member **	2,50 EUR monthly	–	–	–	–
	Statements monthly	✓	✓	✓	✓	✓
ELECTRONIC BANKING	Electronic banking services (opening and maintenance) Tools for signing and the signing of transactions: Online Banking key - token in mobile	Online Banking, Smart Banking, Notifications of debet card transaction	Online Banking, Smart Banking, Notifications	Online Banking, Smart Banking (under 18 years old passive approach), Notifications of debet card transactions	Online Banking, Notifications of debet card transactions	Online Banking, Notifications of debet card transactions
	SEPA Debit transactions: – through the Online Banking (domestic and abroad to EHP); – through the Smart Banking (only domestic) ²⁾	✓	✓	✓	✓	✓
	Block/deblock of token	✓	✓	–	–	✓
	SEPA Cashless transactions - Credit (domestic payments and abroad)	✓	✓	✓	✓	✓
TRANSACTIONS	SEPA Cashless transactions - Debit - remittance payment order at branch (domestic payments and abroad to EHP ¹⁹⁾)	–	✓	–	–	–
	Cash transactions - Credit	✓	✓	–	–	–
	Cash transactions - Debit	1 free of charge	✓	–	0,8 EUR / withdraval	–
	SEPA úhrady Trvalým příkazom na úhradu, Trvalým příkazom na prevod zostatku (sweeping) a platby SEPA inkasom (tuzemské a cezhraničné do EHP ¹⁹⁾)	✓	✓	–	–	–

CARDS	Debit card - (issued card + card renewal and replacement card within 31. 8. 2014)****)	Maestro or Maestro Bratislavská mestská karta	MasterCard Gold/VISA Gold or debit MasterCard Standard/ VISA Classic or Maestro or Maestro Bratislavská mestská karta	Maestro or Maestro Bratislavská mestská karta or Xtrakarta	Maestro or Maestro Bratislavská mestská karta	–
	Debit card****)	Debit MasterCard or Maestro Bratislavská mestská karta	Debit MasterCard Gold or Debit MasterCard or Maestro Bratislavská karta	Debit MasterCard od Maestro Bratislavská mestská karta free of charge	Debit MasterCard or Maestro Bratislavská mestská karta	–
	StickAir - Contactless Debit Payment Sticker	50 % discount	100 % discount	50 % discount	–	–
	Debit card for family member (issued card + card renewal and replacement card within 31. 8. 2014)****)	MasterCard Standard/VISA Classic, yearly fee with 50% discount (POS transactions free of charge, cash withdrawals are normally charged)	–	–	–	–
	Debit card for family member****)	Debit MasterCard yearly fee 50% discount (POS transactions are free of charge, cash withdrawals are normally charged)	–	–	–	–
	XtraKarta (už vydaná karta + obnova karty a náhradná karta do 31.8.2014)	✓ for children 10 - 15 years old, max.monthly limit 100 EUR	✓	–	–	–
	Debetná karta - Debit MasterCard (mesačný limit)	✓ for children 8 - 15 years old, max.monthly limit 100 EUR	✓	–	–	–
	Credit Card - yearly fee	–	VISA Electron or VISA Classic Sphere	–	–	–

CARDS	Cash withdrawal from UniCredit Bank Slovakia ATM ¹⁴⁾ in SR and cash withdrawal from the ATM of UniCreditGroup banks ¹⁸⁾	✓	✓	10 free of charge (include transaction by MasterCard Standard/VISA Classic)	✓	–
	Cash withdrawals by the debit card from the ATMs of other banks in the SR (including Withdrawal of eurocash from ATM in EEA countries ^{19) 1)}	–	✓	–	–	–
	POS transaction in SR ¹⁾	✓	✓	✓ (include transaction by MasterCard Standard/VISA Classic)	✓	–
	POS transaction abroad ¹⁾	✓	✓	✓ (include transaction by MasterCard Standard/VISA Classic)	✓	–
	Card services	100% change of limit	100% change of limit reprint PIN	–	–	–
	Mobil credit via ATM	✓	✓	✓ (include transaction by MasterCard Standard/VISA Classic)	✓	–
OTHER SERVICES	Administration of standing orders and collections (instruction, change, cancellation)	by Online Banking	✓	by Online Banking	–	by Online Banking
	Automatic transfers Sweep	–	✓	–	–	–
	Opening and administration of the permitted overdraft	✓	✓	✓	–	–
	Discount of the entrance fee for purchases Pioneer funds	–	30 %	–	–	–
	Discount of Annual rental for Safety boxes	–	50 %	–	–	–

***Loyalty program of Champion Package to claim benefits**

Account maintenance free of charge, if

- the average monthly balance on the account is EUR 5,000 or
- the sum of deposits and investments in the bank is EUR 30,000 ^{***}, or
- the sum of used installment loans and authorized overdraft at the end of month is EUR 50,000

Discount five-leaf to the account Discount 1 EUR on monthly account maintenance fee if the following criteria are fulfilled:

- Debit card payments at POS minimum 5 x settled in the calendar month
- Monthly credit turnover on accounts Champion and packages is at least EUR 500
- The sum of deposits and investments in the bank is EUR 5,000 ^{***}
- The used loan at the end of month (regardless of loan amount, housing loan, consumer loan, credit card, authorized overdraft)
- Statements by email

^{**}The average monthly assets of the customer - citizen on current accounts, deposit products (TD, savings account, Financial bills, Saving Books, Profit account), Pioneer investment products, EOM balance of Rytmus product and EOM balance of ERGO environmental products) are included.

The customers can claim their benefits at the end of the month following the month when they met the conditions. The customers with delayed repayment, or unauthorized overdraft during the last year are excluded. The loyalty program is applied only to the standard Champion packages at a price of EUR 5. Loyalty program can be applied to more than one package Champion.

^{****})Of the cards may be issued free of charge just 1 card

^{*****})Of the cards may be issued free of charge just 1 card

[&])Conditions apply management package for clients from 15 years of age until reaching 27 years of age account holder. Subsequently, the bank pack changes to the U konto.

The price for a product / service marked " ✓ " it is included in the monthly maintenance fee package

Packages - was on sale until 13.4.2014		COOL konto**)	EXPRESNÉ konto	Konto CHAMPION	PERFEKTNÉ konto	SENIOR konto	Standard fees out of package
ACCOUNT	Maintenance - monthly fee (in the month of opening account free of charge)	0 EUR	2 EUR	5 EUR	8 EUR	1 EUR	1,50 EUR
	Loyalty program*	–	–	✓	–	–	–
	Statements monthly	✓	✓	✓	✓	✓	0 EUR
ELECTRONIC BANKING	Electronic banking services						
	– Online Banking (opening and maintenance) - Tools for signing and the signing of transactions: Online Banking key - token in mobile	✓	✓	✓	✓	✓	0,40 EUR maintenance monthly
	– Smart Banking	✓ Under 18 years old passive approach	✓	✓	✓	–	0,40 EUR maintenance monthly
	SMS notification about transaction on account	debet card	–	debet card	15	debet card	0,05 EUR / SMS
TRANSACTIONS	SEPA Cashless transactions – Credit (domestic payments and abroad)	✓	✓	✓	✓	✓	0,15 EUR / transaction
	SEPA Cashless transactions – Debit - remittance payment order at branch (domestic payments and abroad to EHP ¹⁹⁾)	–	–	–	–	–	1,00 EUR / transaction
	SEPA Cashless transactions – standing order, sweep and direct debit (domestic payments and abroad to EHP ¹⁹⁾)	–	–	✓	✓	✓	0,27 EUR / transaction
	SEPA Debit transactions: – through the Online Banking (domestic and abroad to EHP); – through the Smart Banking (only domestic) ²⁾	5	5	✓	✓	–	0,10 EUR / transaction
	Cash transactions - Credit	✓	✓	✓	✓	✓	0 EUR / transaction
	Cash transactions - Debit	–	–	–	1	1	2,00 EUR / transaction
	Cash withdrawals by the debit card from UniCredit Bank ATMs ¹⁾	✓	✓	✓	✓	✓	0,30 EUR / transaction
	Cash withdrawals by the debit card from the ATMs of other banks in the SR (including Withdrawal of eurocash from ATM in EEA countries ^{19) 1)}	–	–	–	1	–	1,50 EUR / transaction

TRANSACTIONS	Cash withdrawals by the debit card from ATM of UniCredit Group banks ^{18) 1)}	✓	✓	✓	✓	✓	0,30 EUR / transaction
	POS transaction in SR ¹⁾	✓	✓	✓	✓	✓	0,15 EUR / transaction
	POS transaction abroad ¹⁾	✓	✓	✓	✓	✓	0,15 EUR / transaction
	Mobil credit via ATM	✓	✓	✓	✓	✓	0,15 EUR / transaction
CARDS	– Max. number of Debit card - yearly fee	1	1	1	1	1	
	– Maestro (issued card + card renewal and replacement card within 31. 8. 2014) or Maestro Bratislavská mestská karta	•	•	•	•	•	8,00 EUR yearly
	– Debit MasterCard	•	•	•	•	•	8,00 EUR yearly
	– MasterCard Standard or VISA Classic (issued card + card renewal and replacement card within 31. 8. 2014)	–	–	•	•	–	25,00 EUR yearly
	StickAir - Contactless Debit Payment Sticker - yearly fee	✓	–	–	–	–	5,00 EUR yearly
	Credit Card - monthly fee	–	–	–	1	–	
	– VISA Electron	–	–	–	•	–	1,10 EUR monthly
	– VISA Classic Sphere	–	–	–	•	–	2,29 EUR monthly
OTHER SERVICES	Administration of standing orders and collections - by OnlineBanking - instruction, change and cancelation	✓	✓	✓	✓	✓	0/0/0 EUR
	Administration of standing orders and collections - by branch - instruction, change and cancelation	–	✓	✓	✓	✓	0/1,70/1,70 EUR
	Automatic transfers Sweep	–	–	–	✓	–	4,00 EUR
	Opening of the permitted overdraft	✓	✓	✓	✓	–	1,5% one-off from the amount, 9,96 EUR min.
	Administration of the permitted overdraft	✓	✓	✓	✓	–	0,10% from the limit monthly

OTHER SERVICES	Special services free of charge						
	– change of debit card limit	–	–	–	✓	–	5,00 EUR
	– reprint PIN	–	–	–	✓	–	5,00 EUR
	– token unlocking	–	–	–	✓	–	3,30 EUR
	Additional account - in foreign currency	–	–	1	1	–	66,23 CZK; 3,49 USD; 3,54 CAD; 2,22 GBP; 3,20 CHF; 790,26 HUF
	Automatically without any further act on reaching the age of transition to account	U konto	–	–	–	–	

*Loyalty program of Konto Champion to claim benefits

Account maintenance free of charge, if

- the average monthly balance on the account is EUR 5,000 or
- the sum of deposits and investments in the bank is EUR 30,000 ***, or
- the sum of used installment loans and authorized overdraft at the end of month is EUR 50,000

Discount five-leaf to the account Discount 1 EUR on monthly account maintenance fee if the following criteria are fulfilled:

- Debit card payments at POS minimum 5 x settled in the calendar month
- Monthly credit turnover on accounts Champion and packages is at least EUR 500
- The sum of deposits and investments in the bank is EUR 5,000 ***
- The used loan at the end of month (regardless of loan amount, housing loan, consumer loan, credit card, authorized overdraft)
- Statements by email

***The average monthly assets of the customer - citizen on current accounts, deposit products (TD, savings account, Financial bills, Saving Books, Profit account), Pioneer investment products, EOM balance of Rytmus product and EOM balance of ERGO environmental products) are included.

The customers can claim their benefits at the end of the month following the month when they met the conditions. The customers with delayed repayment, or unauthorized overdraft during the last year are excluded. The loyalty program is applied only to the standard Konto Champion at a price of EUR 5. Loyalty program can be applied to more than one Konto Champion.

**)Conditions apply management package for clients from 15 years of age until reaching 27 years of age account holder. Subsequently, the bank pack changes to the U konto.

The price for a product / service marked " ✓ " it is included in the monthly maintenance fee package

13. EXPLANATORY NOTES:

This pricelist of bank services for individuals shall apply to the contractual relationship between the client and UniCredit Bank Czech Republic and Slovakia, a.s. in the case of a contract concluded with UniCredit Bank Slovakia, a.s. or through UniCredit Bank Czech Republic and Slovakia, a.s., branch of a foreign bank in the Slovak Republic.

If the client disagrees with the change of charges on your account, before the proposed effective date of these changes, the right to immediately terminate the contract and cancel your account free of charge (within the meaning of § 33 of the Payment Services).

The Bank reserves the right to fix the prices different from those specified in the price list and the individual approach.

The fees in currency different from EUR, if they don't listed, are converted from EUR fee by the foreign exchange rate of ECB midrange on the operation day (exclude Cross border transfers).

Fees are charged in connection with accounts in foreign currencies, as released, applying the Corporate Clients Price-list.

- 1) Free of charge transaction made by Debit cards only by cards in package offer
- 2) Except of payments realized by Standing order and SEPA Direct debit
- 3) New services are not opened by the bank
- 4) BEN – smooth payments with charges in profit of beneficiary
SHA – payments debiting as well as beneficiary as a mandator
OUR – payments with charges in profit of mandator
- 5) CM – foreing currency
- 6) Electronically - via Online Banking and Smart Banking services referred to in Chapter 6.
- 7) Exchange rates:
 - deposit in FX on account in EUR (VN currency of acc.)
 - deposit in EUR on account in FX (VP currency of acc.)
 - deposit in FX on account in other FX (VN of deposit/VP currency of acc.)
 - withdrawal in FX from EUR acc. (VP of acc.currency)
 - withdrawal in EUR from FX acc. (VN of acc.currency)
 - withdrawal in FX from other FX acc. (VP of withdr.curr.)
 - cheque deposit in FX on account in EUR (VN currency of ch.)
 - cheque deposit in FX on account in other FX (VN currency of ch./VP currency of acc.)
 - cheque withdrawal in FX from EUR acc. (VP of ch.currency)
 - cheque withdrawal in FX from other FX acc. (VP of withdr.ch. /VN acc.currency)
 - cheque withdrawal in same currency as account (Middle rate)
- 8) VN – buy exchange rate
VP – sell exchange rate
- 9) Additional loan insurance is possible only if the loan is in the first half of loan maturity
- 11) The prospectus is enclosed to the price list
- 12) valid for loans repayed based on debtor request and also for loans payable on demand by bank because of breakage of contract conditions
- 13) Main reasons of fee collection in case of the necessity to make client's order/request change:
 - order with the sender's bank instruction (in field with special instruction for the payer's ban)
 - request for the change of payment instruction in the incoming payment (redirect the payment from the original to another account)
 - order with not defined the name of the receiver
 - recall of the client's order before sending it to the clearing
 - request for the modification of the client's payment order on the request of beneficiary bank

- 14) The withdrawals with all debit cards issued to the package current account are included in the number of discount withdrawals
- 15) Achievement of the Bank conditions is mandatory
- 16) It does not substitute nor include the fee for payment by transfer and by check and by electronic media
- 17) Unusable bank bills/coins are authentic, damaged by circulation so that they are not able to circulate any more (written all over, torn, washed, corroded, with damaged edge, missing part of bank bills not larger than 1 cm of its width, or length compared to the standard size)
- 18) The banks of UniCredit Group:
UniCredit Bank Nova Banja Luka Banka (Bosna a Hercegovina), UniCredit Bulbank (Bulharsko), HypoVereinsbank (Nemecko), UniCredit Banca, UniCredit Banca di Roma, Banco di Sicilia, Bipol Carire (Taliansko), Zagrebačka Banka (Chorvátsko), Bank Austria (Rakúsko), UniCredit Pekao (Poľsko), UniCredit Tiriak Bank (Rumunsko), UniCredit Bank (Rusko), UniCredit Bank (Srbsko), UniCredit Bank (Slovensko), UniCredit Bank (Slovinsko), UniCredit Bank (Česká republika), Yapi Kredi (Turecko), UniCredit Bank (Ukrajina), UniCredit Bank (Maďarsko)
- 19) EEA:European Economic Area:
Belgicko, Bulharsko, Cyprus, ČR, Chorvátsko, Dánsko, Estónsko, Fínsko, Francúzsko, Grécko, Holandsko, Írsko, Island, Litva, Lotyšsko, Luxembursko, Maďarsko, Malta, Nemecko, Nórsko, Poľsko, Portugalsko, Rakúsko, Rumunsko, Slovinsko, Španielsko, Švédsko, Taliansko, Veľká Británia, Lichtenštajnsko, Francúzska Guayana (GF), Gibraltar (GI), Guadeloupe (GP), Martinique (MQ), Réunion (RE)
- 20) The empty account is also charging
- 21) Frequency of charges calculation is on daily basis from market value (foreign sec.) or from nominal value (domestic sec.), charging is on monthly basis
- 22) The reward for UniCredit Bank UniCredit Bank Czech Republic and Slovakia, a.s. represents the difference between initial subscription price and indicative price. Detailed information regarding the concrete issue will be provided on request.
- 23) The fees for the SMS notifications shall be charged at the end of calendar month. The prices valid at the moment of charging will be used for billing the fees.
The period of billing of fees for notifications by means of the SMS starts on the last working day of the previous calendar month and ends on the day which proceeds the last working day of the bank of the current calendar month in which the fees are charged.
For charging it is decisive the day, when the payment to which the notification concerns is debited to the account except for
 - the notifications of debit card transactions, when it is the decisive day the day, when the notification SMS is sent,
 - the transactions, which are posted during the night processing and sent the next morning (e.g. interests and fees),
 - the SMS sent for the days off, which are for the charging purposes summed up together with the SMS sent on the very next working day.
- 24) The bank will charge fee if the amount of repayment payment exceeds EUR 10,000 during the period of the last consecutive 12 months.
- 25) Flash payment - inbound and outbound payments in EUR or local currency of the country of the recipient's bank, without a need for conversion within the UniCredit Bank group
- 26) Main reasons of fee collection in case of the necessity to make client's order/request change:
 - order with missing or wrong SWIFT code
 - order with the sender's bank instruction (in field with special instruction for the payer's bank)
 - order with the BEN 's fee instruction for payments to the EEA countries on behalf of EEA countries; the Bank will change BEN 's fee instruction to SHA
 - request for the change of payment instruction in the incoming payment (redirect the payment from the original to another account)
 - order with not defined the name of the receiver
 - recall of the client's order before sending it to the clearing (non Sepa Credit Transfers)
 - request for the modification of the client's payment order on the request of beneficiary bank