

# PRICELIST OF BANK SERVICES FOR INDIVIDUALS

Valid from July 1, 2018

# PRICELIST OF BANK SERVICES FOR INDIVIDUALS

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

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This Price List of Banking Services for Individuals shall apply to the contractual relationship between the client – consumer and UniCredit Bank Czech Republic and Slovakia, a.s., pobočka zahraničnej banky, Bratislava (the Bank), provided the agreement between the client and the Bank provides otherwise.

The Bank is entitled to unilaterally change this Price List for reasons referred to in the respective agreement with the client or for reasons referred to in the Bank's General Business Terms and Conditions for the Performance of Banking Deals or in special product business terms and conditions or, as far as the generally binding legal regulations permit, also without stating any reason. If a change in the Price List is to be applied to existing contractual relationships, the Bank shall inform the clients beforehand about a change in the Price List and about the related clients' rights, in a manner and within a time-limit agreed in the respective agreement or set out by law, otherwise in a manner and within a time-limit appropriate to the respective contractual relationship. As regards a change associated with the client's right to terminate the respective agreement in the event of the client's disagreement with the change, the Bank shall inform the client of this right usually in the respective agreement or, depending on the circumstances, in a notification of change in the Price List.

1. PACKAGES		DETSKÉ konto	U konto		U konto TANDEM	U konto PREMIUM <sup>4)</sup>
ACCOUNT	Monthly fee under the following conditions <sup>1)</sup>	0 EUR	0 EUR	0 EUR	0 EUR	0 EUR
	– the age of the client	0–14 years	15–26 years	27 and more years	18 and more years	18 and more years
	– monthly cashless credit on the account (salary) or	–	–	–	400 EUR <sup>3)</sup>	1 800 EUR <sup>9)</sup>
	– the sum of deposits and investments in the bank <sup>2)</sup>					35 000 EUR
	Monthly fee if the aforementioned conditions are not fulfilled	0 EUR	–	8 EUR	8 EUR	15 EUR
	Current account management	✓		✓	✓	✓
	Statements monthly (in SR)	✓		✓	✓	✓
	Additional account - in EUR	–		–	–	2
	Additional account - in foreign currency	–		1	1	
	Opening of the permitted overdraft	–		✓	✓	✓
Administration of the permitted overdraft	–		✓	✓	✓	
CARDS	The maximum number of payment cards to account:	1		2	2	5 <sup>5)</sup>
	Debit card - yearly fee:					
	– Debit MasterCard	card with monthly limit <sup>7)</sup> from 8 years of age		✓	✓	✓
	– Debit MasterCard Gold	–		–	–	✓
	– StickAir - Contactless Debit Payment Sticker	–		–	–	✓
	– yearly fee					
	Additional debit/prepaid card					
	– Maestro Bratislavská mestská karta - yearly fee	–		✓	✓	✓
	(Other fees charged by the bank in accordance with current banking services to citizens for debit/prepaid cards listed in Parts 3 <sup>rd</sup> and 4 <sup>th</sup> )					
	Credit Card – (monthly fee):					
– VISA Electron	–		–	–	✓	
– VISA Classic Sphere	–		–	–	✓	
– VISA Gold Sphere	–		–	–	✓	

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	✓	✓
	– Smart Banking (opening and maintenance)	–	✓ Under 18 years old passive approach	✓	✓
	SMS key - delivery and initialization <sup>8)</sup>	✓	–	–	–
	SMS notification about transaction on account	–	by debit cards	by Debit Cards	✓
TRANSACTIONS	Cashless SEPA transactions - Credit	✓	✓	✓	✓
	Cashless SEPA transactions - Debit - remittance payment order at branch	–	–	–	1
	Cashless SEPA transactions - standing order, sweep and direct debit	–	✓ <sup>6)</sup>	✓ <sup>6)</sup>	✓
	SEPA Debit transactions electronically <sup>13.6.</sup>	–	✓ <sup>6)</sup>	✓ <sup>6)</sup>	✓
	Cash transactions - Credit at branch	✓	✓	✓	✓
	Cash transactions - Debit at branch	1	–	–	2
	Cash withdrawals by the debit card from UniCredit Bank ATMs in SR and withdrawals from ATM in EEA countries <sup>13.1.</sup>	✓	✓ <sup>6)</sup>	✓ <sup>6)</sup>	✓
	Cash withdrawals by the debit card from ATM of other banks in SR and abroad <sup>13.1.</sup>	–	✓ <sup>6)</sup>	✓ <sup>6)</sup>	✓
	POS transaction <sup>13.1.</sup>	✓	✓ <sup>6)</sup>	✓ <sup>6)</sup>	✓
Mobil credit via ATM	✓	✓ <sup>6)</sup>	✓ <sup>6)</sup>	✓	
OTHER SERVICE	Administration of standing orders and SEPA collections - electronically – instruction, change and cancelation	–	✓	✓	✓
	Administration of standing orders and SEPA collections - by branch - instruction, change and cancelation	–	✓	✓	✓
	Automatic transfers Sweep electronically – instruction, change and cancelation	–	✓	✓	✓
	Special services free of charge				
	– change of debit card limit	–	–	–	✓
	– reprint PIN	–	–	–	✓
Automatically without any further act on reaching the age of transition to account U konto	✓	✓	–	–	

- <sup>1)</sup>Discount on monthly fee applies to the following calendar month after the fulfilment of the conditions. The discount is provided to two clients who are participants of the U konto TANDEM product and each of them has a separate service package maintained with the Bank with the U konto TANDEM service package.  
Client may only be a participant to one U konto TANDEM product.  
The Bank has the right one of the U konto TANDEM participants on the account cancellation date or on the day of its change to another type of account to change the Account of the other account participant to a Standard Bank Product (U konto) under terms and conditions offered by the Bank at the time of the change.
- <sup>2)</sup>The average monthly assets of the customer - citizen on current accounts, deposit products (TD, savings account, Saving Books, Profit account), Pioneer investment products, EOM balance of Rytmus product, RYTMUS SELECT, U Invest, U invest Plus 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.
- <sup>3)</sup>Fulfilment of the credit condition for the discount from the account maintenance fee is considered jointly for the 2 service packages of clients who are participant to the U konto TANDEM product
- <sup>4)</sup>U konto PREMIUM sold under the name Konto PREMIUM till 31. 1. 2016.
- <sup>5)</sup>Maximum of 2 Gold cards - 1 credit and 1 debit  
In a package it is possible to include only main credit cards, not additional. The card may be issued only in the name of the owner of the package.
- <sup>6)</sup>If the conditions for maintenance of account free of charge are not fulfilled, these items are charged by standard fee.
- <sup>7)</sup>The limit is limited to ATM withdrawals and POS payments of up to 200 EUR per month for minors up to 15 years old
- <sup>8)</sup>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
- <sup>9)</sup>Cashless credit turnover is assessed on the main client account in EUR.

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The price for a product / service marked "✓" it is included in the monthly maintenance fee package.  
Products and services utilised outside the scope of the account are charged under the particular sections hereof.

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## 2. ACCOUNTS

	EUR	
<b>2.1. Current accounts</b>		
opening and maintenance	1,50 EUR; 41,43 CZK; 1,97 USD; 2,16 CAD; 1,19 GBP 1,82 CHF; 467,97 HUF - monthly	
<b>2.2. Reference account to deposits</b>		
opening, maintenance, transaction, cancelling		free of charge
<b>2.3. Escrow account</b>		
demand of opening account	166 EUR; 4585,22 CZK; 218,16 USD; 238,63 CAD; 131,56 GBP; 201,01 CHF; 51788,50 HUF - one-off payment	
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 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 <sup>13.19</sup> .	–	
SEPA Cashless transactions - Debit - in EUR in SR remittance payment order at branch / via Online Banking, Smart Banking	✓	✓
SEPA Cashless transactions - Debit - in EUR abroad to EHP <sup>13.19</sup> remittance payment order at branch via 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 <sup>13.19</sup> .	–	
Cash transactions - Credit at branch	✓	✓
Cash transactions - Debit at branch	✓	✓
Debit MasterCard	✓	✓
Cash withdrawals by the debit card from UniCredit Bank ATMs in SR	✓	✓
Cash withdrawals by the debit card from ATMs UniCredit Bank in CR	–	✓
POS transaction	in SR	✓

**Special debtor's account - inviolable value of a dwelling**

Maintenance	2 EUR
Opening and cancelling	free of charge

one-off deposit or transfer of funds under a special regulation in the currency of the euro

Once per calendar month, the withdrawal of funds from the special debtor's account in the amount of the special regulation in cash at the place where the bank or a branch of a foreign bank carries out its activity in the territory of the Slovak Republic

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

*Products and services utilised outside the scope of the account are charged under the particular sections hereof.*

**Services****2.5. Account statements:**

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

**2.6. Changes to account:**

Account or package cancellation on the part of the client	free of charge	include pay instrument cancellation,
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	free of charge	

**2.7. Restrictions on account:**

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

**2.8. Others:**

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

### 3. DEBIT CARDS

<b>Debit Cards</b>	<b>Debit MasterCard</b>	<b>Maestro Bratislavská mestská karta</b>	<b>Debit MasterCard Gold</b>	<b>StickAir - Contactless Debit Payment Sticker</b>
annual fee	8 EUR	8 EUR	80 EUR	5 EUR
<b>Transactions using the debit card:</b>				
Cash withdrawals by the debit card from UniCredit Bank in the SR and from ATMs of banks, belonging to the UniCreditGroup abroad <sup>13,18.</sup>	0,30 EUR	0,30 EUR	0,30 EUR	–
Eurocash withdrawal from the ATM of other banks in the SR and in EEA countries	1,50 EUR	1,50 EUR	1,50 EUR	–
Withdrawal of cash from ATM elsewhere abroad	5 EUR	5 EUR	5 EUR	–
Payment at merchant in the SR and abroad	0,15 EUR	0,15 EUR	0,15 EUR	free of charge
Cash withdrawal by means of Cash Advance Service in SR and abroad	2,5 % withdrawn amount, min. 9,96 EUR	2,5 % withdrawn amount, min. 9,96 EUR	2,5 % withdrawn amount, min. 9,96 EUR	–
<b>Services:</b>				
extra fee for express card issuance (2 days)	25 EUR	25 EUR	25 EUR	–
limit change	5 EUR	5 EUR	5 EUR	5 EUR
card blockage	free of charge	free of charge	free of charge	free of charge
unjustified transaction complaint	free of charge	free of charge	free of charge	free of charge
PIN reprint	5 EUR	5 EUR	5 EUR	5 EUR
Expres issuance or reprint of PIN number	25 EUR	25 EUR	25 EUR	25 EUR
change of PIN code (through ATM)	2,50 EUR	2,50 EUR	2,50 EUR	–
card re-issuance after loss, theft, damage	10 EUR	10 EUR	10 EUR	10 EUR
provision of cash in emergency	150 EUR	–	150 EUR	–
emergency card	150 EUR	–	150 EUR	–
IAPA card - annual fee	56,43 EUR	–	56,43 EUR	–
card cancellation	free of charge	free of charge	free of charge	free of charge



## 4. PREPAID CARDS

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

*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

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

<sup>1)</sup>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

<b>Card type</b>	<b>VISA Electron</b>	<b>VISA Classic Sphere</b>	<b>VISA Gold Sphere<sup>2)</sup></b>
the limit of the volume of charged cashless transactions done with the card	159 EUR	359 EUR	959 EUR
monthly card fee	free of charge	free of charge	free of charge

*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](http://www.unicreditbank.sk).*

<sup>2)</sup>*The condition is valid from February 1, 2014.*

## 6. ELECTRONIC BANKING SERVICES

Products and services	Online Banking	Smart Banking - mobil banking
Service establishment and use	free of charge	
Keeping	0,40 EUR; 11,05 CZK; 0,53 USD; 0,58 CAD; 0,32 GBP; 0,48 CHF; 124,79 HUF <sup>1)</sup> - monthly	
<b>Tools for signing and the signing of transactions:</b>		
- Online Banking key - token in mobile	free of charge	-
- Security key – Token – delivery and initialization	15 EUR; 414,33 CZK; 19,71 USD; 21,56 CAD; 11,89 GBP; 18,16 CHF; 4679,68 HUF - one-off payment	-
- SMS key - delivery and initialization	10 EUR <sup>2)</sup> one-off payment	
- SMS key - delivery and initialization - to the package of services	8 EUR <sup>2)</sup> one-off payment	
Cancellation of Online Banking service	free of charge	
International user profil	40 EUR; 1104,87 CZK; 52,57 USD; 57,50 CAD; 31,70 GBP; 48,44 CHF; 12479,16 HUF - one-off payment	

### 6.3. Notifications

By SMS messages<sup>13,23.</sup>

- notification of transactions by Debit cards	free of charge
- notification of transactions by Credit cards	free of charge
" - notification of Term deposits (create, prolongation, close)	free of charge
- notification of other transactions on account	0,05 EUR; 1,38 CZK; 0,07 USD; 0,07 CAD; 0,04 GBP; 0,06 CHF; 15,60 HUF / SMS
- notification of actual balance on account	0,05 EUR; 1,38 CZK; 0,07 USD; 0,07 CAD; 0,04 GBP; 0,06 CHF; 15,60 HUF / SMS

<sup>1)</sup>In the event that it is connected only to a credit card, use of the service is free of charge

<sup>2)</sup>SMS key existing users of electronic banking services free of charge

## 7. SERVICES PROVIDED WITH ACCOUNTS

### Payments

#### 7.1. Cash payment transactions

Cash transactions - Credit	free of charge	
Cash transactions - Debit	4 EUR; 110,48 CZK; 5,26 USD; 5,76 CAD; 3,18 GBP; 4,84 CHF; 1247,92 HUF / transaction	
Payment in cash on account 3. person	4 EUR	/transaction
Disbursed in cash	1,00 %	of the amount, min. 5 EUR

#### 7.2. Cashless payment transactions:

##### 7.2.1. SEPA Credit Transfers

Cashless transactions - Credit	0,15 EUR; 4,14 CZK; 0,20 USD; 0,22 CAD; 0,12 GBP; 0,18 CHF; 46,80 HUF / transaction	
Cashless transactions - Debit - remittance payment order at branch	4 EUR; 110,48 CZK; 5,26 USD; 5,76 CAD; 3,18 GBP; 4,84 CHF; 1247,92 HUF / transaction	
Debit transactions electronically <sup>13.6.</sup>	0,10 EUR; 2,76 CZK; 0,13 USD; 0,14 CAD; 0,08 GBP; 0,12 CHF; 31,20 HUF / transaction	
Cashless transactions - standing order, sweep	0,27 EUR; 7,46 CZK; 0,35 USD; 0,39 CAD; 0,21 GBP; 0,33 CHF; 84,23 HUF / transaction	
Fee for the fast payment at the branch/electronically <sup>13.6.</sup> , including through TARGET2	66,39 EUR; 1833,61 CZK; 87,25 USD; 95,44 CAD; 52,61 GBP; 80,39 CHF; 20712,28 HUF / payment	
Voluntary settlement of execution	10 EUR	lump sum per transfer

##### 7.2.2. SEPA Credit Transfers outside EEA<sup>13.19.</sup>

Cashless transactions - Credit	free of charge	
Payment orders submitted at the branch	1,00 %	of the amount, min.10 max.100 EUR
Payment orders sent electronically <sup>13.6.</sup>	1,00 %	of the amount, min.5 max.65 EUR
Payment orders through standing orders and sweeping	1,00 %	of the amount, min.5 max.65 EUR
Fee for the fast/urgent payment, including through TARGET2		in the amount of 100% of the basic fee

##### 7.2.3. SEPA Direct Debits

Outgoing payment through SEPA Direct Debits	0,27 EUR	/transaction
Credit payment settled based on SEPA Direct Debits	0,15 EUR	/transaction
Refusal of SEPA Direct Debits by payer at the branch	4 EUR	application
Refusal of SEPA Direct Debits electronically <sup>13.6.</sup>	free of charge	
Refund of SEPA Direct Debits by payer at the branch	4 EUR	application
Refund of SEPA Direct Debits by payer electronically <sup>13.6.</sup>	free of charge	

##### 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	0,15 EUR; 4,14 CZK; 0,20 USD; 0,22 CAD; 0,12 GBP; 0,18 CHF; 46,80 HUF / transaction	
Payment orders submitted at the branch	4 EUR; 110,48 CZK; 5,26 USD; 5,76 CAD; 3,18 GBP; 4,84 CHF; 1247,92 HUF / transaction	
Payment orders electronically <sup>13.2.</sup>	0,10 EUR; 2,76 CZK; 0,13 USD; 0,14 CAD; 0,08 GBP; 0,12 CHF; 31,20 HUF / transaction	
Payment orders - standing order, sweep	0,27 EUR; 7,46 CZK; 0,35 USD; 0,39 CAD; 0,21 GBP; 0,33 CHF; 84,23 HUF / transaction	
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)	free of charge	

### 7.2.5. Payments within UniCredit Bank in CZ and in SR

Payments in EUR or CZK from accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Czech Republic	free of charge	
Outgoing payment in CZK to accounts in UniCredit Bank Czech Republic and Slovakia, a.s. in Czech Republic - submitted at the branch/electronically <sup>13.6.</sup> / standing orders	1,20 EUR	
Surcharge for the fee instruction OUR	19 EUR	for the payment

### 7.2.6. Cross-border payments (non SEPA)

Credit payments with the fee for the recipient (SHA, BEN) <sup>13.4.</sup>	free of charge	
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#### **Outgoing payments to EEA<sup>13.19.</sup> in currency EEA (SHA, OUR)<sup>4)</sup> including the payments in currency EEA to other banks in SK (SHA, OUR)<sup>13.4.</sup> :**

– payment orders submitted at the branch	0,50 %	from the amount, min. 10 max. 100 EUR
– payment orders sent electronically <sup>13.6.</sup>	0,50 %	from the amount, min. 5 max. 65 EUR
– payment orders - standing order, sweep	0,50 %	from the amount, min. 5 max. 65 EUR

#### **Outgoing payments in EUR outside EEA countries<sup>13.19.</sup>. SEPA payments outside EEA countries.**

##### **Outgoing payments in non-EEA currency (SHA, OUR, BEN):**

- to countries outside EEA
- within EEA countries
- to other banks in SR

– payment orders submitted at the branch	1,00 %	from the amount, min. 10 max. 100 EUR
– payment orders sent electronically <sup>13.6.</sup>	1,00 %	from the amount, min. 5 max. 65 EUR
– payment orders - standing order, sweep	1,00 %	from the amount, min. 5 max. 65 EUR

Fee for the fast/urgent payment to abroad and in SK at the branch, electronically <sup>6)</sup> , including through TARGET2		in the amount of 100% of the basic fee
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#### **Outgoing payments to the accounts of other banks within the UniCredit Group)<sup>13.18.</sup> (SHA, OUR, BEN)<sup>13.4.</sup> - include Flash payment<sup>13.25.</sup>**

– payment orders submitted at the branch	0,40 %	from the amount, min.5 max.50 EUR
– payment orders sent electronically <sup>13.6.</sup>	0,30 %	form the amount, min.5 max. 33 EUR
– payment orders - standing order, sweep	0,30 %	form the amount, min.5 max. 33 EUR
Surcharge for the fee instruction OUR	19 EUR	for the payment

### 7.3. Administration of standing orders

Establishment of SEPA standing order and SEPA sweeping	free of charge	
Change and cancellation of SEPA standing order and SEPA sweeping at the branch	1,70 EUR	
Change and cancellation of SEPA standing order and SEPA sweeping electronically <sup>13.6.</sup>	free of charge	
Establishment of cross-border standing order and cross-border sweeping	free of charge	
Change and cancellation of cross-border standing order and cross-border sweeping at the branch	3,30 EUR	
Change and cancellation of cross-border standing order electronically <sup>13.6.</sup>	free of charge	

### 7.4. Administration of allowances with SEPA Direct Debit collection

Establishment of Allowance of SDD collection	free of charge	
Change and cancellation of Allowance of SDD collection at the branch	1,70 EUR	
Change and cancellation of Allowance of SDD collection electronically <sup>13.6.</sup>	free of charge	

## 7.5. Cheques

Cheque collection – in favor of clients account in UniCredit Bank	1,00 %	min.10 max.100 EUR
– 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 – crediting client's account in UniCredit Bank	1,00 %	min.3 max.83 EUR
– cash letter	1,00 %	without extra fee
– final payment	1,00 %	+ fee of other banks + fees of transfer company
Claims	16,60 EUR	+ fee of other banks
Stop Payment cheque	16,60 EUR	
Returned or uncashed cheque for collection of the foreign bank	10 EUR	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 EUR	/1 not performing payment
SEPA Payment and SDD identification (based on the client's requirement)	6,60 EUR	one-off payment
Identification/inspection of the cross-border payment - non SEPA (due to client's requirement)	16,60 EUR	+ arisen costs
Intermediation of SEPA payment refunding (based on the client's requirement)	3,30 EUR	one-off payment
Intermediation of the payment refunding	16,60 EUR	+ fees of foreign banks
Arrangement of remittance of pension plan benefits	free of charge	
Standing orders submitted by e-mail/fax: <sup>13.3.</sup>		
– Standing orders submitted by e-mail/fax	10 EUR	monthly
– Verification of standing orders		telecom. fees, min.1,70 EUR/ 1 verific.
– Allocation of table	3,30 EUR	one off payment
– Loss and defect of table	3,30 EUR	one off payment
Confirmation of a SEPA payment, SDD and cross-border payment	10 EUR	one off payment
Fee for change of payment order or instruction <sup>13.13.</sup>	11,60 EUR	one off payment
Fee for change of payment order or instruction (non SEPA) <sup>13.26.</sup>	16,60 EUR	for setting up
Sending of Swift message by fax		
– within the SR	16,60 EUR	/1 message
– out of the SR	33,20 EUR	/1 message
Sending of Swift message by e-mail	5 EUR	/1 message

## 8. LOANS

### 8.1. Account overdraft:

Providing of Permitted account overdraft	1,50 %	one-off from the amount, min. 9,96 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	

### 8.2. Consumer loans

#### PRESTO Loan, PRESTO Úver na lepší domov

Fee for providing a loan	50 EUR	
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 <sup>13.12.</sup> :		
for loans provided to 10.6.2010 incl. <sup>13.24.</sup>	4,00 %	from premature paid amount
for loans provided from 11.6.2010 if remaining loan tenor is up to 1 year (incl.) <sup>13.24.</sup>	0,50 %	from premature paid amount
for loans provided from 11.6.2010 if remaining loan tenor is over 1 year <sup>13.24.</sup>	1,00 %	from premature paid amount
Declared maturity from the Bank	1,00%	from the amount to be paid min. 166 EUR
Fee for contract terms change	35 EUR	
Fee for processing of a request for early termination of the insurance of the ability to repay loan (including the cases of termination of insurance on grounds of early repayment of loan; this is except when a client asks for and draws down a new loan with the insurance from identical insurer)	3 %	of the fee for inclusion in the insurance
Fee for contract violation	1,00 %	from the loan amount
Fee for cash deposit for part of a loan	2 EUR	by each deposit
Quantification of the balance of a loan	free of charge	

### 8.3. Mortgages

#### Mortgage loan for young people, Hypóuver Free, Hypóuver Invest

Fees for processing the loan	0,90 %	from the amount, min. 200 EUR max. 1000 EUR
Fees for providing a loan - refinance	free of charge	
Fees for second and further drawdown	15 EUR	
Required documents not submitted to the bank	35 EUR	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 EUR
Fees for contract terms change (including collateral contracts and documents and non-standard correction)	166 EUR	
Change of annuity loan from Kombi loan to annuity	free of charge	
Additional loan insurance <sup>13.9.</sup>	free of charge	
Fee for processing of a request for early termination of the insurance of the ability to repay loan (including the cases of termination of insurance on grounds of early repayment of loan; this is except when a client asks for and draws down a new loan with the insurance from identical insurer)	5 %	of the fee for inclusion in the insurance
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 <sup>13.12.</sup> :	real costs connected to early repayment requirement max. 1%	
Declared maturity from the Bank	1,00%	from the amount to be paid min. 166 EUR
Non disbursement of the loan according to loan contract	500 EUR	on off
Fee for cash deposit for part of a loan	2 EUR	by each deposit
Penalty for non insured real estate and no vinculation of real estate insurance	500 EUR	for each appeal defy

**8.4. Loans for owners of flats****- Investment loan for owners of flats and non-residential premises and for Associations of 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	free of charge	
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 collateral conditions change)	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

### 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)	0,20 EUR	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	0,20 EUR	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 <sup>13.17.</sup>	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)	free of charge	

### 9.2. Safety boxes

Annual rental	According to the box	
Size 1 (height of 5-8 cm/capacity to 9,000 cm <sup>3</sup> )	100 EUR + VAT	
Size 2 (height of 10-15 cm/capacity to 16,000 cm <sup>3</sup> )	200 EUR + VAT	
Size 3 (height of 20-30 cm/capacity to 40,000 cm <sup>3</sup> )	300 EUR + VAT	
Size 4 (height above 30 cm/capacity above 40,000 cm <sup>3</sup> )	400 EUR + VAT	
Main insurance (1 659,70 EUR)	5,81 EUR + 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 EUR + VAT	
For each repeated access to the safe deposit box (more than once per business day)	5 EUR	
1. reminder for non-payment	17 EUR	
2. reminder for non-payment	50 EUR	
Contract denouncement on the part of the bank	66,40 EUR	

### 9.3. Exchange services

Purchase of financial funds in foreign currency	free of charge	
Sale of financial funds in foreign currency	free of charge	
Cash conversion of financial funds to other currency (VN-VP) <sup>13.8.</sup>	free of charge	

### 9.4. Cash cheques

Issuance of cheque book	5 EUR	one-off payment
Issuance of 1 cheque pcs	0,50 EUR	/ 1 cheque

## 10. DEPOSIT ACCOUNTS

### 10.1. Saving account

#### 10.1.1. Saving account, Saving account PREMIUM

Opening, maintenance, cancelling Statements sent electronically Cash deposit to account in bank branch Incoming SEPA payments in EUR	0 EUR	
Cash withdrawals from account in bank branch / Outgoing SEPA payments in EUR / SEPA payments by Standing Order, Sweeping and SEPA direct debit in EUR within SR and within other EEA countries – order submitted at the bank branch / electronically <sup>13.6.</sup>	2 EUR	/transaction one transaction per month free

#### 10.1.2. 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. ekvív. 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

### Fee for realized trading with bonds: (without VAT)

– from the trade volume	0,5 %	min. 35 EUR
Provision of buying dematerialized Slovak Government Bonds and Government Bills on Primary Market		primary market of state bonds free of charge

### Fee for realized trading with stocks and other securities: (without VAT)

– from the trade volume	1,00 %	min. 35 EUR
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### Subscriptions of new investment certificates issues: (without VAT)\*

Subscription of new investment certificates issues within UniCredit Group		according to prospectus <sup>13.22.</sup>
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### Security Brokerage Charges: (without VAT)

– charge for the change in order		free of charge
– charge for non-realised transactions		free of charge

### Evidence of assets: (without VAT)<sup>13.20.</sup>

From the value of Evidence of assets <sup>13.28:</sup>	0,20 %	p. a., min.2 max.30 EUR monthly <sup>13.21.</sup>
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### Operations with securities: (without VAT)

instruction for securities transfer without a financial settlement	17 EUR	
instruction for securities transfer (heritage)	17 EUR	
non implemented instruction for securities transfer	10 EUR	
instruction for securities transfer with financial settlement	35 EUR	+ 0,07% of the trade volume, max. 200 EUR

### 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 EUR	

### Mutual Funds:

Application for non-cash redemption, for exchange, for transfer (heritage), for transfer (without a financial settlement) of Pioneer mutual funds, Issuance of the duplicate statement, change personal data, change parameters of one-off or regular investment programs

Unitholders in customer care by distributor UniCredit Bank		Free of charge
Unitholders in customer care by other distributor's	15 EUR	

### 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

### 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 EUR	13,81 CZK; 0,66 USD; 0,40 GBP; 0,61 CHF
Account statement overtaken in person	free of charge	free of charge
Account cancellation	free of charge	

### 12.2. Loans

#### Consumer loans

#### Loan Work & Travel (original name Uni Loan Work & Travel), Loan for young families, Plynoúver, Loan for students

For this product are fees according Mortgage loan part 8.3 booked

### 12.3. Mortgages

#### Klasik mortgage loan

For this product are fees according Mortgage loan part 8.3 booked

### 12.4. Strong box custody of the client values

Certificate of deposit, bank deposit and other values issued by UniCredit Bank in SR	6,64 EUR	/month + VAT
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### 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 EUR	monthly
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### 12.6. Electronic banking

#### Telebanking

keeping	free of charge	
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#### UniTel

Cashless transactions - Debit – remittance payment order by UniTel	4 EUR; 110,48 CZK; 5,26 USD; 5,76 CAD; 3,18 GBP; 4,84 CHF; 1247,92 HUF/transaction	
Change and cancellation of SEPA standing order and SEPA sweeping via UniTel	1,70 EUR	
Change and cancellation of cross-border standing order and cross-border sweeping via UniTel	3,30 EUR	
Change and cancellation SDD via UniTel	1,70 EUR	

### 12.7. Saving account

Opening, maintenance, transaction, cancelling, statements by e-mail		<b>Account Stučková</b> free of charge
		<b>Še3 account</b>
Sending of statements by e-mail	free of charge	
Cash transactions – Credit	free of charge	
Cashless transactions – Credit	free of charge	
Cashless transactions – Debit - remittance payment order at branch	1 EUR	free of charge is withdrawal for 50% from actual amount
Cash transactions - Debit	2 EUR	
– 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

		<b>Bonus Účet (original name: UniBonus)</b>
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
<b>12.8. Term deposits</b>		
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 primature 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 primature withdrawal if less than a half of the length of the originally agreed blockage period has lapsed CAD, GBP, CHF
<b>12.9. Deposit books - with agreed term of restriction, without agreed term of restriction</b>		
Cash transactions - Credit	2 EUR	/ transaction
Cash transactions - Debit	2 EUR	/ transaction
Issuance of the duplicate deposit book	3,30 EUR	
Amortization proceeding execution	1,00 %	from disbursed amount, min. 9,96, max.99,58 EUR
Disbursement prohibition at the instance of the applicant	1,00 %	max. 49,79 EUR
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

<b>12.10. Debit Cards</b>	<b>Maestro / XtraKarta Maestro</b>	<b>MasterCard Standard/ VISA Classic</b>	<b>MasterCard Gold/ VISA Gold</b>	<b>VISA Classic Magna</b>
annual fee	8 EUR	25 EUR	80 EUR	25 EUR
<b>12.11. Credit Cards</b>	<b>max karta</b>			
mani card – monthly fee	1,15 EUR			
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 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	-	1×	✓	✓	✓	-
	SEPA Cashless transactions - Debit – remittance payment order at branch	-	2×	✓	✓	-	-
	SEPA Debit transactions electronically <sup>13.6.</sup>	✓	✓	✓	✓	✓	✓
	Cash transactions - Credit	✓	✓	✓	✓	✓	✓
CARDS	Debit MasterCard	✓	✓	-	-	✓	-
	discount from the annual fee for debit MasterCard without insurance	-	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)	-	-
	Cash withdrawal from UniCredit Bank Slovakia ATM <sup>13.14.</sup> in SR and cash withdrawal from the ATM of UniCreditGroup banks <sup>13.18.</sup>	✓	✓	✓	✓	✓	-
	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 <sup>13.14.</sup> (include cash withdrawal from the ATM in EHP <sup>13.19.</sup>	-	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 <sup>13,15.</sup>	✓	✓	✓	✓		
	instructions for domestic standing orders and collections in written form, through the Telefónservis service	✓	✓	✓	✓	-	-
<i>The price for a product / service marked " ✓ " it is included in the monthly maintenance fee package  Products and services utilised outside the scope of the account are charged under the particular sections hereof.</i>							

<b>Packages</b> - was on sale until 31.3.2007		<b>Silver Balik</b> (original name: UniBalik Silver, Silver Style)	<b>Smart Balik</b> (original name: UniBalik Smart, Style, UniBalik Euro, Smart Balik EUR)	<b>Balik USD</b> (original name: UniBalik US, US Style)	<b>Young Balik</b> USD <sup>1)</sup> (original name: UniBalik 26 US)
<b>ACCOUNT</b>	Maintenance monthly	9,90 EUR	6 EUR	3 USD	0,25 USD
	Statements monthly	✓	✓	✓	✓
<b>ELECTRONIC BANKING</b>	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 electronically <sup>13.6.</sup>	✓	✓	-	-
	Block/deblock of token	✓	✓	-	-
<b>TRANSACTIONS</b>	SEPA Cashless transactions - Credit	✓	✓	✓	-
	SEPA Cashless transactions - Debit - remittance payment order at branch	✓	3 free of charge	-	-
	Cash transactions - Credit	✓	✓	✓	✓
	Cash transactions - Debit	3 free of charge	-	-	-
	SEPA Cashless transactions - standing order, sweep and direct debit	✓	3 x free	-	-
<b>CARDS</b>	Debit card	Debit MasterCard	Debit MasterCard with 50% discount	Debit MasterCard with 50% discount	Debit MasterCard with 50% discount
	Debit Card - Debit MasterCard (monthly limit)	50% discount	50% discount	-	-
	Credit Card - card fee	VISA Classic Sphere with 50% discount	-	-	-
	Cash withdrawal from UniCredit Bank Slovakia ATM <sup>13.14.</sup> in SR and cash withdrawal from the ATM of UniCreditGroup banks <sup>13.18.</sup>	✓	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 <sup>13.19., 13.1.</sup>	3 free of charge	-	-	-
	POS transaction <sup>13.1.</sup>	✓	✓	-	-
	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 <sup>13.27.</sup>	20 %	10 %	-	-

*<sup>1)</sup>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  
Products and services utilised outside the scope of the account are charged under the particular sections hereof.*

Packages - was on sale until 30.11.2013		Balík Champion	Gold Balík (original name: UniBalík Gold, Gold Style)	Young Balík 26 <sup>5)</sup> original name: UniBalík 26, UniStyle 26, UniBalík 26 Euro, Young Balík 26 EUR)	Senior Balík (original name: UniBalík Senior)	B-Smart account
ACCOUNT	Maintenance - monthly	10 EUR	19,99 EUR	0 EUR	2,90 EUR	4,90 EUR
	Loyalty program <sup>1)</sup>	✓	–	–	–	–
	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 electronically <sup>13.6.</sup>	✓	✓	✓	✓	✓
	Block/deblock of token	✓	✓	–	–	✓
TRANSACTIONS	SEPA Cashless transactions - Credit	✓	✓	✓	✓	✓
	SEPA Cashless transactions - Debit - remittance payment order at branch	–	✓	–	–	–
	Cash transactions - Credit	✓	✓	–	–	–
	Cash transactions - Debit	1 free of charge	✓	–	0,8 EUR / withdral	–
	SEPA Cashless transactions - standing order, sweep and direct debit	✓	✓	–	–	–
CARDS	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	Debit MasterCard yearly fee 50% discount (POS transactions are free of charge, cash withdrawals are normally charged)	–	–	–	–

CARDS	Debetná karta - Debit MasterCard (monthly limit)	✓ for children 15 years old, max.monthly limit 100 EUR	✓	-	-	-
	Credit Card - yearly fee	-	VISA Electron or VISA Classic Sphere	-	-	-
	Cash withdrawal from UniCredit Bank Slovakia ATM <sup>13.14.</sup> in SR and cash withdrawal from the ATM of UniCreditGroup banks <sup>13.18.</sup>	✓	✓	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 <sup>13.19., 13.1.</sup>	-	✓	-	-	-
	POS transaction <sup>13.1.</sup>	✓	✓	✓ (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 <sup>13.27.</sup>	-	30 %	-	-	-
	Discount of Annual rental for Safety boxes	-	50 %	-	-	-

**1) 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<sup>2)</sup>, 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 2 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<sup>2)</sup>
- The used loan at the end of month (regardless of loan amount, housing loan, consumer loan, credit card, authorized overdraft)
- Statements by email

<sup>2)</sup>The average monthly assets of the customer - citizen on current accounts, deposit products (TD, savings account, Saving Books, Profit account), Pioneer investment products, EOM balance of Rytmus product, RYTMUS SELECT, U Invest, U invest Plus 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 10. Loyalty program can be applied to more than one package Champion.

<sup>3)</sup>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  
Products and services utilised outside the scope of the account are charged under the particular sections hereof.

Packages - was on sale until 13.4.2014		COOL konto <sup>3)</sup>	EXPRESNÉ konto	Konto CHAMPION	PERFEKTNÉ konto	SENIOR konto
ACCOUNT	Maintenance - monthly fee (in the month of opening account free of charge)	4,90 EUR	9,90 EUR	10 EUR	19,90 EUR	3,90 EUR
	Loyalty program <sup>1)</sup>	-	-	✓	-	-
	Statements monthly	✓	✓	✓	✓	✓
ELECTRONIC BANKING	Electronic banking services					
	- Online Banking (opening and maintenance) - Tools for signing and the signing of transactions: Online Banking key - token in mobile	✓	✓	✓	✓	✓
	- Smart Banking	✓ Under 18 years old passive approach	✓	✓	✓	-
	SMS notification about transaction on account	debet card	-	debet card	15	debet card
TRANSACTIONS	SEPA Cashless transactions - Credit	✓	✓	✓	✓	✓
	SEPA Cashless transactions - Debit - remittance payment order at branch	-	-	-	-	-
	SEPA Cashless transactions - standing order, sweep and direct debit	-	-	✓	✓	✓
	SEPA Debit transactions electronically <sup>13.6.</sup>	5	5	✓	✓	-
	Cash transactions - Credit	✓	✓	✓	✓	✓
	Cash transactions - Debit	-	-	-	1	1
	Cash withdrawal from UniCredit Bank Slovakia ATM <sup>13.14.</sup> in SR and cash withdrawal from the ATM of UniCreditGroup banks <sup>13.18.</sup>	✓	✓	✓	✓	✓
	Cash withdrawals by the debit card from the ATMs of other banks in the SR (including Withdrawal of eurocash from ATM in EEA countries <sup>13.19., 13.1.</sup>	-	-	-	1	-
	POS transaction <sup>13.1.</sup>	✓	✓	✓	✓	✓
	Mobil credit via ATM	✓	✓	✓	✓	✓
CARDS	- Max. number of Debit card - yearly fee	1	1	1	1	1
	- Debit MasterCard	✓	✓	✓	✓	✓
	StickAir - Contactless Debit Payment Sticker - yearly fee	✓	-	-	-	-
	Credit Card - monthly fee	-	-	-	1	-
	- VISA Electron	-	-	-	✓	-
	- VISA Classic Sphere	-	-	-	✓	-

OTHER SERVICES	Administration of standing orders and collections - by OnlineBanking - instruction, change and cancelation	✓	✓	✓	✓	✓
	Administration of standing orders and collections - by branch - instruction, change and cancelation	–	✓	✓	✓	✓
	Automatic transfers Sweep	–	–	–	✓	–
	Opening of the permitted overdraft	✓	✓	✓	✓	–
	Administration of the permitted overdraft	✓	✓	✓	✓	–
	Special services free of charge					
	– change of debit card limit	–	–	–	✓	–
	– reprint PIN	–	–	–	✓	–
	– token unlocking	–	–	–	✓	–
	Additional account - in foreign currency	–	–	1	1	–
Automatically without any further act on reaching the age of transition to account	U konto	–	–	–	–	

#### **1) 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<sup>2)</sup>, 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 2 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<sup>2)</sup>
- The used loan at the end of month (regardless of loan amount, housing loan, consumer loan, credit card, authorized overdraft)
- Statements by email

<sup>2)</sup>The average monthly assets of the customer - citizen on current accounts, deposit products (TD, savings account, Saving Books, Profit account), Pioneer investment products, EOM balance of Rytmus product, RYTMUS SELECT, U Invest, U invest Plus 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 10. Loyalty program can be applied to more than one Konto Champion.

<sup>3)</sup>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. Products and services utilised outside the scope of the account are charged under the particular sections hereof.



### 13. EXPLANATORY NOTES:

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.

13.1. Free of charge transaction made by Debit cards only by cards in package offer

Additional surcharges for using a card

#### **Card payments with merchants:**

In certain countries, merchants may add surcharges to card payments to the total shopping price.

Such surcharges are at the merchant's discretion and their amount must not exceed the costs probably related to the merchant's costs of accepting payment cards. Merchants are obliged to inform the card holders of the amount of the surcharge in advance, usually via a written notification placed at the cash-desk in their shops.

#### **Withdrawals from ATMs**

When withdrawing money from ATMs, the owner of the ATM may charge an additional fee for using the ATM. The owner of the ATM is obliged to provide information as to the additional fee on the ATM's screen in the same language selected for using the ATM. If the user does not agree with the fee, he/she may cancel the withdrawal. UniCredit Bank only charges clients who withdraw cash from ATMs with a fee referred to in the Bank's applicable price list.

#### **DCC - Dynamic currency conversion**

Withdrawals from ATMs are usually paid out in the currency of the country where the transaction is being implemented. In some ATMs, the DCC - Dynamic currency conversion – service may be used. DCC is a service allowing for transaction in foreign currency to be immediately converted into EUR, using the commercial exchange rate determined by the recipient bank. As for transactions where the DCC service has been used, the transaction is cleared using a commercial exchange rate defined by the recipient bank. The Bank processes transactions in EUR, i.e. the clearing currency is EUR.

13.2. Except of payments realized by Standing order and SEPA Direct debit

13.3. New services are not opened by the bank

13.4. 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

13.5. FX - foreign currency

13.6. Electronically - via Online Banking and Smart Banking services referred to in Chapter 6.

13.7. Exchange rates:

- 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)

13.8. VN - buy exchange rate

VP - sell exchange rate

13.9. Additional loan insurance is possible only if the loan is in the first half of loan maturity

13.10. Explanatory Note is canceled due to a cancellation fee

13.11. The prospectus is enclosed to the price list.

13.12. valid for loans repayed based on debtor request and also for loans payable on demand by bank because of breakage of contract condition

13.13. 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 bank)

-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

13.14. The withdrawals with all debit cards issued to the package current account are included in the number of discount withdrawals.

13.15. Achievement of the Bank conditions is mandatory

13.16. It does not substitute nor include the fee for payment by transfer and by check and by electronic media.

- 13.17. 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).
- 13.18. The banks of UniCredit Group:  
 UniCredit Bank Nova Banjalučka Banka (Bosna a Hercegovina), UniCredit Bulbank (Bulharsko), HypoVereinsbank (Nemecko), UniCredit Banca, UniCredit Banca di Roma, Banco di Sicilia, Bipop Carire (Taliansko), Zagrebačka Banka (Chorvátsko), Bank Austria (Rakúsko), UniCredit Pekao (Poľsko), UniCredit Tiriac 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)
- 13.19. 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)
- 13.20. The account without any securities is also charged.
- 13.21. The Fee is calculated from the value of assets in Evidence of investment asset on the last business day of the month, charging is on monthly basis.
- 13.22. Detailed information regarding the concrete issue will be provided on request.
- 13.23. 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.
- 13.24. The bank will charge fee if the amount of repayment payment exceeds EUR 10,000 during the period of the last consecutive 12 months.
- 13.25. 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
- 13.26. 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)
  - request for the change of payment instruction in the incoming payment (redirect the payment from the original to another account)
  - 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
- 13.27. Discount from the entry fee for the purchase of Pioneer Funds does not apply in combination with other discounts and in the DUET PLUS program as well as regular investment programs
- 13.28. The fee applies to all types of financial instruments, including mutual funds with the exception for Pioneer.