

LIST OF CHARGES

Effective from November 1st, 2022

Applies to corporate clients and Commercial Bank clients

CURRENT ACCOUNT

Account Opening	free of charge
Account Closing	free of charge
Account Maintenance	CZK 1,000 monthly / per account

ACCOUNT STATEMENTS

E-mail PDF Statement (daily, weekly, monthly)	free of charge
Statement on demand	CZK 200 per statement
Customer's statement of transactions proceed by WorldLink system	CZK 200 monthly / per statement
SWIFT Statements (MT – 900, 910, 940, 942, 950)	CZK 1,000 monthly / per account

Accounting entry – Credit item	free of charge
Accounting entry – Debit item	free of charge

FUNDS TRANSFERS

DOMESTIC PAYMENTS AND PAYMENTS IN EUR CURRENCY WITHIN EEA [EFT Payments]

Domestic Incoming Payment and incoming payment in EUR currency within EEA [Receivables / Collections]

Domestic Incoming (via clearing) [ACH Receipt]	CZK 3.50 / item
SEPA Incoming Payment	CZK 3.50 / item
Foreign Incoming Payment in EUR currency	CZK 3.50 / item

Domestic Outgoing Payment and outgoing payment in EUR currency within EEA [Payments / Payables]

Domestic Outgoing (Internet banking) [ACH Payments]	CZK 5 / item
SEPA Outgoing Payment (Internet banking)	CZK 5 / item
SEPA DD Debtor Payment	CZK 5 / item
Domestic Outgoing (SWIFT) ¹⁾	CZK 50 / item
Foreign Outgoing Payment in EUR currency (SWIFT) ¹⁾	CZK 50 / item
Domestic Outgoing (written form)	CZK 150 / item
Foreign Outgoing Payment in EUR currency (written form)	CZK 150 / item
Additional fee for changing standard payment to express payment	CZK 1,000 / item

Domestic Outgoing Express Payment²⁾ and outgoing payment in EUR currency within EEA (express processing)

Domestic Outgoing Express Payment (Internet banking) [Wire Transfer – Structured]	CZK 200 / item
Foreign Outgoing Payment in EUR currency (Internet banking) ³⁾	CZK 200 / item
SEPA Outgoing Payment – Express (Internet banking)	CZK 200 / item
Domestic Outgoing Express Payment (written form) [Wire Transfer – Manual]	CZK 1,000 / item

Direct Debit

Request for Direct Debit (Internet banking) [ACH Direct Debit]	CZK 5 / item
Request for Direct Debit (written form)	CZK 150 / item
Debit Authorization set up / change	CZK 50 / item
Debit Authorization cancellation	free of charge

Internal Transfers

Internal Transfer (Internet banking) [Book Transfer - Structured]	CZK 5 / item
Internal Transfer in EUR currency (Internet banking)	CZK 5 / item
Internal Transfer (written form) [Book Transfer – Manual]	CZK 150 / item

Internal Transfer (SWIFT) [Book Transfer - SWIFT]	CZK 50 / item
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Permanent Payment Orders

Permanent Pmt. Inst. Acceptance / Change [ACH Standing Order]	CZK 50 / item
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Domestic Outgoing <i>[ACH Payment]</i>	CZK 5 / item
Internal Transfer <i>[Book Transfer - Structured]</i>	CZK 5 / item
Permanent Pmt. Inst. Cancellation <i>[ACH Standing Order Cancellation]</i>	free of charge

FOREIGN PAYMENTS (EXCEPT OF PAYMENTS IN EUR CURRENCY WITHIN EEA)

Foreign Incoming Payment *[Cross Border Collection]*

Foreign Incoming Payment <i>[Wire]</i>	1 % from total amount, min CZK 300 max CZK 1,100 / item
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Foreign Outgoing Payment *[Cross Border Payment]*

Foreign Outgoing Payment (Internet banking)	1 % from total amount, min CZK 200 max CZK 1,600 / item
Foreign Outgoing Payment (written form)	CZK 1,000 / item
Additional fee for electronic request of express processing	CZK 1,000 / item
Additional fee for changing standard payment to express payment	CZK 1,000 / item

Foreign Outgoing Payment (SWIFT)¹⁾ *[Wire Transfer – Structured]*

Foreign Outgoing Payment	CZK 600 / item
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SEPA Direct Debit

SEPA Direct Debit Mandate set up (Internet Banking)	free of charge
SEPA Direct Debit Mandate set up (written form)	CZK 1,000 / mandate
Annual fee for code maintenance in DD Beneficiary Register of Czech National Bank	CZK 300 / code

Internal Transfer

Internal Transfer (Internet banking) <i>[Book Transfer – Structured]</i>	CZK 25 / item
Internal Transfer (written form) <i>[Book Transfer – Manual]</i>	CZK 150 / item
Internal Transfer (SWIFT) <i>[Book Transfer - SWIFT]</i>	CZK 50 / item

Permanent Payment Order

Permanent Pmt. Inst. Acceptance / Change <i>[ACH Standing Order]</i>	CZK 50 / item
Foreign Outgoing Payment <i>[Cross Border Payments]</i>	1 % from total amount, min CZK 200 max CZK 1,600 / item

Internal Transfer (Internet banking) <i>[Book Transfer – Structured]</i>	CZK 25 / item
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Permanent Pmt. Inst. Cancellation <i>[ACH Standing Order Cancellation]</i>	free of charge
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FOREIGN OUTGOING PAYMENT – ADDITIONAL FEES ⁴⁾

OUR Fee	AUD 30 / BGN 50 / CAD 20 / CHF 30 / CNY 250 / CZK 550 / DKK 100 / EUR 20 / GBP 20 / HUF 6000 / JPY 6000 / KZT 4000 / MXN 400 / NOK 100 / NZD 30 / PLN 60 / RON 100 / RUB 500 / SEK 100 / TRY 50 / USD 20 ⁵⁾ / ZAR 150 / HKD 300 / HRK 150 / any other currency CZK 600 per item in all cases
NSTP Fee (Non Straight Through Processing)	CZK 200 / item

FOREIGN TRANSFERS IN EXOTIC CURRENCY ⁶⁾

Outgoing payment - Internet banking / written form <i>[Wire Transfer – Structured / Manual]</i>	1 % from total amount, min CZK 200 max CZK 1,600 / item
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BANK DRAFT <i>[Branch Draft – Structured / Manual]</i>	CZK 800 / item
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¹⁾ Outgoing payment based on received swift message (e.g. MT101, 104, 103, 202).

²⁾ Also called as „Super Express Pay. Out Auto“ on some kinds of account statements.

³⁾ In the case of Foreign Outgoing Payments in EUR currency, the Bank always sends such payment under express payment mode. This payment is credited to the account of the payee's provider on the same day it is remitted by the Bank.

⁴⁾ Fees charged by the Bank additionally

OUR Fee - If the client opts for OUR indicator on a Foreign Outgoing Payment (including CZK payment to abroad), an additional "OUR Fee" shall be charged by Bank to the client according to this List of Charges. The amount of the fee depends on the currency of payment.

International Manual – personal drawings without ATM	1.75 % plus CZK 50
Charge Cards	
Domestic ATM	1.75 % min. CZK 50
Domestic Manual – personal drawings without ATM	1.75 % plus CZK 50
International ATM	1.75 % min. CZK 50
International Manual – personal drawings without ATM	1.75 % plus CZK 50
EMERGENCY SERVICES FEES	
Emergency Card Replacement (Visa GCAS)	
Visa Gold Business	free of charge
Visa Business	CZK 6,000
Visa Classic	CZK 9,000
Visa Business Electron	not available
Emergency Cash Disbursement (Visa GCAS)	
Visa Gold Business	free of charge
Visa Business	CZK 4,000
Visa Classic	CZK 6,000
Visa Business Electron	CZK 6,000
FX RATE	
all cards	rate applied by Visa plus Bank's margin in amount of 2.25 % of total transaction amount
LATE PAYMENT FEE	
Charge Cards	2.5 % of overdue amount, min. CZK 500
SERVICE FEES	
Card Blocking	free of charge
Card Stop listing	free of charge
Card / PIN Replacement	CZK 300
REPORTING FEES	
Electronic statement through CitiManager system	free of charge
Printed statement	CZK 19 / per statement
Statement Duplicate	CZK 100 / per statement
Card Statements – data integration (Concur, MobileXpense, etc.)	CZK 1,000 monthly
Cardholder Report	CZK 250 / report
ADDITIONAL CUSTOMIZATION AND OTHER COSTS	
all cards	as per mutual agreement

CITIDIRECT INTERNET BANKING

Initial user training	free of charge
Express service call within 24 hours	CZK 2,000
Usage and maintenance of CitiDirect	CZK 2,500 monthly
Monthly maintenance fee includes:	
- Account Inquiry	
- Transaction Initiation	
- Electronic Statement Upload (CSV format)	
- Issuance of 4 SafeWord Cards	
Request for Transfer (MT101)	CZK 1,000 monthly
Resend PIN	CZK 500
Additional SafeWord Card issuance	CZK 500 monthly
Automated File and Report Delivery within use of CitiDirect - AFRD	CZK 500 monthly
Automated File and Report Delivery without use of CitiDirect - AFRD	CZK 500 monthly per each e-mail address
Access in to internet banking via mobile phone	CZK 500 monthly
Automated Report Delivery via CitiDirect - Delphi	CZK 1,000 monthly
Users profile reactivation fee after identity document expiration	CZK 1,000

CITICONNECT INTERNET BANKING

Usage and maintenance of CitiConnect	CZK 750 monthly per each account
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OTHER ACCOUNTS IN CITIBANK

Current Account Opening in Citibank abroad	CZK 10,000 per account
Access client to their accounts held in Citibank abroad	CZK 2,000 monthly
Opening of Special Registered Capital Account with the Bank	CZK 5,000 one-off fee

REPAIRS AND OTHER

Non-standard Payment Order	CZK 100 per payment
Fee for late recall of Payment Order	CZK 100 per payment
Correction prior its processed	CZK 100 per payment
Payment Advice (Telefax, SWIFT, Email)	CZK 250 per transaction
Request for payment investigation	CZK 1,000 per transaction + fee 3 rd party bank
Change / amendment to already processed outgoing payment	CZK 1,000 per transaction + fee 3 rd party bank
Change of credit value date on beneficiary side / Cancellation of already processed outgoing payment	CZK 2,500 per transaction + fee 3 rd party bank
Audit Report Preparation	CZK 1,500 per document
Bank Reference Preparation	CZK 1,500 per document
Report / Info requested by customer	CZK 250 per 15 min. of work
Billing Report Preparation	CZK 1,500 per account

LOAN PRODUCTS

Credit line approval / opening / renewal / change fee	Individually
Fee for preparation of an individual loan agreement	1 % of the maximum facility amount; min. CZK 10,000,
Preparation of an addendum to the contract in respect of the change requested by the client	max. CZK 100,000 CZK 3,000
Prices for processing of an appraisal of movables / real estate market value are set by the contractual partners of the Bank.	

LETTERS OF CREDIT / STANBY LETTER OF CREDIT

Import Letters of Credit

Import L/C Issuance	on individual basis, min. CZK 4,000
Tenor extension/ amount increase	on individual basis, min. CZK 2,000
Other amendments	CZK 2,000
Documents examination and payment of L/C (or return of documents without payment of L/C)	0.3 % from each payment (or from value of documents presented), min. CZK 3,000
SWIFT	CZK 250
Payment	CZK 350
Urgent Import L/C Issuance – subject to agreement	CZK 5,000 per L/C
Discrepancies in documents (set of documents)	CZK 2,000; EUR 80; USD 80
Refused and Returned documents handling	CZK 1,000

Export Letters of Credit

Advising	0.2 % min. CZK 2,000
Pre-advising	CZK 500
Registration of L/C	CZK 2,000
Negotiation of documents	0.3 % each from value of documents presented, min. CZK 3,000
Other Amendments	CZK 2,000
Preliminary review of documents	CZK 2,000
Export L/C Confirmation	subject to creditworthiness of the issuing Bank
Funds transfer to customer a/c held with another bank in CR	CZK 2,000
L/C transfer	0.2 %, min. CZK 4,000
Assignment of proceeds from L/C	CZK 2,000

LETTERS OF GUARANTEES / STANDBY L/C

L/G Issuance	on individual basis, min. CZK 5,000
L/G Advising / L/G amendment advising	CZK 2,000
L/G Registration / amendment registration	CZK 2,000
L/G Verification / amendment verification	CZK 1,000
L/G – Tenor or amount extension	on individual basis, min. CZK 2,000
Payment under L/G advised	CZK 2,500 + mail charges
Payment under L/G issued	CZK 2,000
Other Amendments	CZK 2,000 per item
Urgent L/G Issuance – subject to agreement	CZK 5,000 per L/G
Drafting of individual L/G wording	CZK 3000 per L/G

DOCUMENTARY COLLECTIONS

Import

Set of documents	0.3 % min. CZK 2,000 max. CZK 10,000
Payment (Funds transfer)	CZK 350
Cancellation of payment / Change of terms	CZK 1,000
Preferential processing of collection / payment – subject to agreement	CZK 2,000
Keeping of overdue or non-accepted documents	First month is free of charge, CZK 1,000 for each subsequent commenced month.

Export

Set of documents	0.3 % min. CZK 2,000 max, CZK 10,000
Returned set of documents	CZK 2,000 per set
Inquiry / urgency requested by customer	CZK 1,000 per transaction (1st free of charge)
Preferential processing of collection – subject to agreement	CZK 2,000

MAIL & COURIER SERVICES

Charges for registered mail based on provider (Česká pošta, DHL, UPS) as applied by the service provider

Postal charge (CR)	CZK 10
Postal charge (out of CR, in Europe)	CZK 17
Postal charge (out of Europe)	CZK 18
Registered mail (in CR)	CZK 50
Registered mail (abroad)	CZK 150
Registered mail with advice of delivery	CZK 100
Courier Service by Messenger	
- standard centre (up to 2 hours)	CZK 200 – CZK 300
- express centre (up to 1 hours)	CZK 350 – CZK 500
- standard over 10 km (up to 2 hours)	CZK 300 – CZK 600
- express over 10 km (up to 1 hours)	CZK 450 – CZK 900

Courier Service by EMS

- received next day	CZK 150
Fax	CZK 60 / page, max. CZK 200
SWIFT / (telex)	CZK 250

CREDIT INTEREST RATE

applicable to funds on current account is equal to zero

SANCTION INTEREST RATE

from unauthorized debit balances on current account 15% p.a.

CURRENT ACCOUNT BALANCE MAINTENANCE FEE

Fee is calculated on daily basis from the balance existing on the client's current account denominated in the respective currency as of the end of day which exceeds the respective balance threshold. Fee is charged monthly.

Currency of Account:	Balance Threshold:	Fee amount:
CHF	CHF 1 million	0.5% p.a.
JPY	JPY 25 million	0.5% p.a.
CZK	CZK 1 billion	2% p.a. on every calendar day except for the last three days of every calendar month. 5% p.a. on the last three calendar days of every calendar month.

FEE ON INCREMENT OF DEPOSITS (total deposits above CZK 100 million or equivalent in foreign currency)

The Bank is authorized to charge the fee on the increment of deposits¹⁰⁾ 0.35% if the total volume of all client's deposits in a certain currency as of the end of 31 December exceeds 100 million CZK (or equivalent in foreign currency calculated by the Bank as per its exchange rate for purchases of such foreign currency, as determined by the Bank as of 31 December) and is higher than the average volume of client's deposits in a given currency during the course of the year¹¹⁾.

The Bank is authorized to charge the fee annually, by the last business day of January of the following year at the latest. The fee is debited from the fee account of the client in the currency of that account. If the client has not selected a specific fee account, the Bank may debit the fee from any of the client's accounts kept with the Bank at its discretion.

¹⁰⁾ By increment is meant the difference between all client's deposits on end of day of 31. December and average volume of client's deposits. By deposits are meant funds in client's current accounts kept with the Bank and client's term deposits with the Bank in a given currency.

¹¹⁾ The average volume of client's deposits in a certain currency during the course of the year is calculated as the average of the average monthly amount of positive balances of all client's deposits in a given currency for months January to November of the respective year. By the average monthly amount of positive balances of deposits is meant the average amount of positive deposit balances in a given currency as of the end of each calendar day of the respective calendar month. For the purposes of determination of fee applicability and fee calculation, possible negative deposit balances occurring on individual calendar days are replaced by zero.

CUT OFF TIMES FOR DELIVERY OF PAYMENT ORDER

Standard Outgoing Payment Instruction Delivery Cut Off Times		
Payment product	Electronic transactions	Manual transactions (mail, fax, personal delivery)
Domestic Outgoing Payment	6:30 p.m.	11:00 a.m.
Domestic Outgoing Express Payment	1:30 p.m.	-
Foreign Outgoing Payment*	3:00 p.m.	11:00 a.m.
SEPA Outgoing Payment / SEPA Outgoing Payment - Bulk	5:00 p.m.	-
SEPA Outgoing Payment – Express / SEPA Outgoing Payment – Express Bulk	1:00 p.m.	-
Direct Debit	6:30 p.m.	11:00 a.m.
Internal Transfer within the Bank	-in a domestic currency	11:00 a.m.
	-in a foreign currency	3:00 p.m.
<p>Note: * Including CZK payments abroad.</p> <p>The below Section “Foreign Outgoing Payments – electronic request for express processing” states the information about electronic request for Foreign Outgoing Payment express processing. The payment instruction for the Foreign Outgoing Payment which is to be such expressly processed has to be delivered to the Bank within the period set out in the said section.</p> <p>One of the conditions for processing of every outgoing payment is to arrange sufficient available balance on the relevant Client’s account by the end of the Delivery Cut Off Time period.</p>		
Standard Incoming Payment Instruction Delivery Cut Off Times and Payment Processing Flow		
Payment product	Funds received by the Bank	
Domestic Incoming Payment	on the day on which the funds are received (D)	
Domestic Incoming Express Payment	on the day on which the funds are received (D)	
Foreign Incoming Payment – beneficiary account in IBAN format – beneficiary account in other format	on the day on which the funds are received (D) 5:00 p.m.*	
	on the day on which the funds are received (D) 3:00 p.m.*	
SEPA Incoming Payment	on the day on which the funds are received (D) 5:00 p.m.*	
Crediting the funds to the Client’s account with the Bank		D + 0*
<p>Note: “D” is the day on which the Bank receives the transferred amount from the payer’s provider/correspondent bank. * In case of a Foreign Incoming Payment and a SEPA Incoming Payment, the transferred amount shall be credited to the Client’s account with the Bank on the day on which the Bank receives the amount as long as the Bank obtains a confirmation - no later than 3:00 p.m. or 5:00 p.m. respectively of the same day - that the transferred amount was received in the Bank’s account (payment cover). If the Bank obtains this confirmation later, the funds shall be credited to the Client’s account on the following Business Day.</p>		

The above cut-off times for delivery of a payment order are deemed to be the moment near the end of opening hours of the Bank within the meaning of Section 158(3) of Act no. 370/2017 Coll., on Payment Systems, as amended.

FOREIGN OUTGOING PAYMENTS – electronic request for express processing

Express processing of Foreign Outgoing Payment can be requested only via CitiDirect electronic banking under the below specified conditions.

In the electronic banking CitiDirect, in the first line of the “Beneficiary Bank” field the respective Beneficiary Bank’s SWIFT/BIC code (or SWIFT/BIC selected from the library) must be entered. If SWIFT/BIC is inputted manually, it has to be a stand-alone string of 8 or 11 characters. In the “Other Instruction” column, it is necessary to state the code “SDV” at the beginning of the line.

A. Foreign Outgoing Payment in GBP, USD, PLN, RON or HUF

Payment order initiated in any of the above currencies through electronic request for express processing is always processed only on the debit value (execution) date. Such Foreign Outgoing Payment is credited to the account of the payee's provider on the same day as it is debited from client's payment account with Bank, i.e. in the D+0 regime.

Payment instruction has to be delivered to the Bank no later than on the transaction value date till the below stated delivery cut off times:

- 1.00 p.m. for payments in GBP currency
- 2.30 p.m. for payments in USD currency
- 10.00 a.m. for payments in PLN/RON/HUF currency

B. Foreign Outgoing Payment in other available currency (including CZK payments abroad)

For express processing of Foreign Outgoing Payment in other available currency (including CZK payments abroad), it is needed to contact customer service representative prior the payment order is sent and to deliver the payment order at the latest by 3.00 p.m. one business day in advance of the payment due date. Such Foreign Outgoing Payment is processed and debited from client's payment account one business day in advance of the payment due date and is credited to the account of the payee's provider at the same day as is the payment order due date, i.e. D+0 regime.

NOTES:

1. Supplementary fees will be charged for non-standard transactions.
2. Different charges and conditions may be negotiated with selected clients in line with the Bank's business policy.
3. For clients who opened an account with the Bank not later than June 30th, 2015, a fee for Foreign Outgoing Payment (Internet banking) (except for payment in EUR currency within EEA) is CZK 600 per item.
4. Charges in the List of Charges are always quoted without VAT. For items which are subject to VAT, such tax will be charged to client in a respective amount in addition.
5. The Bank is entitled to amend this List of Charges at any time upon written or electronic notice delivered to the client at least thirty days in advance. Each such change becomes effective on the respective effective date unless the client rejects such change no later than on the date prior to the date the amendment is to take effect. If the client rejects the proposed amendment the client has the right to terminate the contractual relationship with the bank before the date the amendment is to take effect, free of charge and with immediate effect. This notice of termination, containing also the client's refusal of the amendment, has to be delivered to the Bank before the date the change or amendment is to take effect. The Bank is entitled to join the proposed amendment of this List of Charges with its termination notice for the case that the client rejects the amendment but does not terminate the contractual relationship. The termination period of such notice shall expire on the date preceding the date on which the amendment is to take effect.
6. This List of Charges shall become valid and effective on November 1st, 2022. This List of Charges replaces the List of Charges effective from August 1st, 2022.