

LIST OF CHARGES

Effective from **August-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 1,000 600 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 |
|---|---------------|

Permanent Payment Orders

| | |
|---|---------------|
| Permanent Pmt. Inst. Acceptance / Change [ACH Standing Order] | CZK 50 / item |
|---|---------------|

| | |
|--|-----------------------|
| 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 |
|--|---|

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 |
|--------------------------|----------------|

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 |
|--|---------------|

| | |
|--|-----------------------|
| Permanent Pmt. Inst. Cancellation <i>[ACH Standing Order Cancellation]</i> | free of charge |
|--|-----------------------|

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 |
|--|---|

| | |
|---|----------------|
| BANK DRAFT <i>[Branch Draft – Structured / Manual]</i> | CZK 800 / item |
|---|----------------|

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.

NSTP Fee - If the client initiates via electronic banking a Foreign Outgoing Payment (including CZK payment to abroad) which is directed to a bank in an EEA member state, the client is obliged, when entering the payment instruction, to specify BIC of payee's bank and IBAN, irrespective of the transaction currency. In the case that the payment instruction delivered to the Bank does not include this information, the client shall be charged with the "NSTP Fee" („Non Straight Through Processing") as per the current List of Charges of Bank. The "NSTP Fee" shall be charged to the client within the next 5 business days after the day when the payment order is processed by the Bank. For this fixed charge, the Bank assumes liability for all costs relating to the necessity to manually process a Foreign Outgoing Payment (including CZK payment to abroad) delivered via electronic banking, which does not include the data required by the banks within the EEA member states. These costs include, in particular, the fees charged by the Bank and the payees' banks for an incorrectly structured payment order.

For the client to avoid this fee, it is necessary that the Foreign Outgoing Payment (including the CZK payment to abroad) delivered via electronic banking specifies the bank details of the beneficiary with the following data:

- 1) BIC* (SWIFT) of the payee's bank selected from the SWIFT library (CitiDirect) or, stated in the first row of the "Payee's Bank" field; this is a stand-alone string of 8 or 11 characters (e.g. CITICZPX).
- 2) IBAN* (the payee's account number in the IBAN format), which is a stand-alone number without spaces and additional characters at the beginning and at the end.

The aforementioned rules apply to all Foreign Outgoing Payments (including CZK payments to abroad) which are initiated via electronic banking and which are remitted to a bank in an EEA member state, regardless of the currency of the transaction and the SHA/BEN/OUR charges indicator.

*** The client should contact its business partners for information about their BIC and IBAN. If the payee's bank is specified by its BIC (SWIFT) code, no other information on payee's bank needs to be provided. If the BIC code differs from the name of the payee's bank provided by the client, the BIC code shall be deemed decisive by the Bank for the purposes of execution of the payment transaction. The same rule applies in general to all types of payment transactions processed by the Bank.**

⁵⁾ For Foreign Outgoing Payments in USD the Bank is liable for all costs relating to the execution of a payment transaction up to the limit of USD 80,-. If the costs are higher than this limit, the amount exceeding this limit will be charged to the client.

⁶⁾ Please contact the Bank's customer service representative to check availability of exotic currency.

POSTAL VOUCHER "B" – Citibank Cash Payments

| | |
|---|------------------|
| Postal Voucher – amount up to CZK 5,000 | CZK 36 / voucher |
| amount up to CZK 50,000 | CZK 46 / voucher |
| for every additional CZK 10,000 | CZK 7 / voucher |
| Own hands conditions | CZK 15 / voucher |

COMMERCIAL CARDS

ANNUAL / MONTHLY FEE

Debit Cards unembossed

| | |
|-------------------------|------------------|
| Visa Business Electron | CZK 600 / CZK 50 |
| Visa Classic unembossed | CZK 600 / CZK 50 |

Debit Cards embossed

| | |
|--------------------|---------------------|
| Visa Gold Business | CZK 5,900 / CZK 490 |
| Visa Business | CZK 2,900 / CZK 240 |
| Visa Classic | CZK 1,900 / CZK 150 |

Charge Cards

| | |
|--------------------|---------------------|
| Visa Gold Business | CZK 7,200 / CZK 600 |
| Visa Business | CZK 4,400 / CZK 360 |
| Visa Classic | CZK 2,500 / CZK 200 |

CASH ADVANCE FEES

Debit Cards unembossed

| | |
|---------------|--------|
| Domestic | CZK 50 |
| International | CZK 50 |

Debit Cards embossed

| | |
|---|--------------------|
| Domestic ATM | CZK 50 |
| Domestic Manual – personal drawings without ATM | 1.75 % plus CZK 50 |
| International ATM | CZK 50 |

| | |
|---|---|
| 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 | <u>CZK 1,000</u> |

CITICONNECT INTERNET BANKING

| | |
|--------------------------------------|----------------------------------|
| Usage and maintenance of CitiConnect | CZK 750 monthly per each account |
|--------------------------------------|----------------------------------|

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 1,500 2,000 |
| Other amendments | CZK 1,500 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 1,500 2,000; EUR 600 ; USD 750 |
| Refused and Returned documents handling | CZK 1,000 |

Export Letters of Credit

| | |
|---|--|
| Advising | 0.2 % min. CZK 1,500 2,000 |
| Pre-advising | CZK 200 500 |
| 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 1,500 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 1,250 2,000 |
| L/C transfer | 0.2 %, min. CZK 4,000 |
| Assignment of proceeds from L/C | CZK 1,500 2,000 |

LETTERS OF GUARANTEES / STANDBY L/C

| | |
|--|---|
| L/G Issuance | on individual basis, min. CZK <u>45,000</u> |
| L/G Advising / L/G amendment advising | CZK <u>500-2,000</u> |
| <u>L/G Registration / amendment registration</u> | <u>CZK 2,000</u> |
| <u>L/G Verification / amendment verification</u> | <u>CZK 1,000</u> |
| L/G – Tenor or amount extension | on individual basis, min. CZK <u>4,5002,000</u> |
| Payment under L/G advised | CZK 2,500 + mail charges |
| Payment under L/G issued | CZK <u>42,000</u> |
| Other Amendments | CZK <u>4,5002,000</u> per item |
| Urgent L/G Issuance – subject to agreement | CZK 5,000 per L/G |
| Drafting of individual L/G wording | CZK <u>500-3000</u> per L/G |

DOCUMENTARY COLLECTIONS

Import

| | |
|--|--|
| Set of documents | 0. <u>45-3</u> % min. CZK <u>4,5002,000</u> max. CZK <u>510,000</u> |
| Payment (Funds transfer) | CZK 350 |
| Cancellation of payment / <u>Change of terms</u> | CZK <u>5001,000</u> |
| Preferential processing of collection / payment – subject to agreement | CZK <u>5002,000</u> |
| <u>Keeping of overdue or non-accepted documents</u> | <u>First month is free of charge. CZK 1,000 for each subsequent commenced month.</u> |

Export

| | |
|--|---|
| Set of documents | 0. <u>45-3</u> % min. CZK <u>4,5002,000</u> max, CZK <u>510,000</u> |
| Returned set of documents | CZK <u>4,5002,000</u> per set |
| Inquiry / urgency requested by customer | CZK <u>250-1,000</u> per transaction (1st free of charge) |
| Preferential processing of collection – subject to agreement | CZK <u>5002,000</u> |

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 |

COLLECTION CHEQUES

| | |
|--------------------------------|--------------------------|
| Standard - clients of the Bank | <u>CZK 650 per draft</u> |
|--------------------------------|--------------------------|

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 | 6:30 p.m. |
| | -in a foreign currency | 3:00 p.m. |
| <p>Note:</p> <p>* 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:</p> <p>“D” is the day on which the Bank receives the transferred amount from the payer’s provider/correspondent bank.</p> <p>* 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 ~~August-November~~ **August-November** 1st, 2022. This List of Charges replaces the List of Charges effective from ~~May-August~~ **May-August** 1st, 2022.