



## Price List

Valid as of 13.01.2018

### 1. Accounts, Information

Service	Charging Terms	Price
Account Terms		CZK
Account Opening		Free of charge
Account Maintenance, incl. Electronic Reporting (MT940 within DB Group) <sup>1)</sup>	per account, per month	1.000,00
Electronic Account Reporting Daily (MT940 from 3 <sup>rd</sup> Party Bank)	per account, per month	750,00
Electronic Account Reporting Daily (MT940 to 3 <sup>rd</sup> Party Bank)	per account, per month	500,00
Electronic Account Reporting Intraday (MT942 within DB Group)	per account, per month	1.250,00
Electronic Account Reporting Intraday (MT942 to 3 <sup>rd</sup> Party Bank)	per account, per month	2.000,00
Account Statements via Fax (on request)	per statement	500,00
Automatic Zero Balancing	per account, per month	750,00
Deposit Expense Fee <sup>2) 3)</sup>	per account, per month	The reference interest rate on the interbank market. <sup>4)</sup>

<sup>1)</sup> Does include limited MT942 intraday account information (two downloads per day after ACH clearing sessions)

<sup>2)</sup> Deposit Expense Fee means any balance on the client's account exceeding the Balance Limit amounting to 100Mio CZK (or counter value). The bank is entitled to change unilaterally and without prior notice to the client the Balance Limit based on reasons and by procedure as stipulated under the General Terms of Agreement.

<sup>3)</sup> The Bank is entitled to change unilaterally and without prior notice to the client the amount of the Excess Balance Fee based on reasons and by way as stipulated under the General Terms of Agreement.

<sup>4)</sup> The reference rate on the interbank market refers to the average rate at which banks are willing to lend to each other on the interbank money market in the relevant currency.

Interest Rates <sup>5)</sup>	% p.a.
Sight Deposits	No interest
Time Deposits	As per Agreement
Interest Rates on Current Account Credit Facilities	As per Agreement
Unauthorized Overdraft on Current Account	Prime Rate DB AG, Prague + 5,0% <sup>6)</sup>

<sup>5)</sup> Subject to change depending on money market developments. Interest is calculated on actual / 360 basis and booked quarterly.

<sup>6)</sup> Prime Rate DB AG, Prague is an O/N rate set by DB AG, Prague based on the market conditions.



## 2. Transaction Fees

<i>Service</i>	<i>Price <sup>7)</sup></i>
<b>DOMESTIC RECEIVABLES</b>	
<b>Electronic</b>	<i>Price <sup>7)</sup></i>
Receivables ( <i>urgent</i> )	1.000,00
Receivables ( <i>ACH or Returned Transfer - HD11, HD13/ Direct Debit - HD13</i> )	15,00
<b>INTERNATIONAL RECEIVABLES</b>	
<b>Electronic</b>	<i>Price <sup>7)</sup></i>
Receivables ( <i>urgent incl. PriEUR</i> )	1,8‰ min. 800,00 CZK max. 15.000,00 CZK
Receivables ( <i>intercompany</i> )	1,8‰ min. 800,00 CZK max. 15.000,00 CZK
Receivables ( <i>non-urgent</i> )	1,5‰ min. 400,00 CZK max. 10.000,00 CZK
<b>SEPA RECEIVABLES</b>	
<b>Electronic</b>	<i>Price <sup>7)</sup></i>
Credit Transfer Receipt	750,00
Direct Debit Collection – B2B/Core ( <i>item-per-item or batch</i> )	750,00
Direct Debit ( <i>return</i> )	750,00
<b>DOMESTIC PAYABLES</b>	
<b>Electronic</b>	<i>Price <sup>7)</sup></i>
Payments ( <i>urgent / via local Clearing</i> )	1.000,00
Payments ( <i>local clearing, Payroll, Direct Debit Paym. HD12/HD14</i> )	15,00
<b>Manual</b>	<i>Price <sup>7)</sup></i>
Payments ( <i>urgent</i> )	5.000,00
Payments ( <i>non-urgent</i> )	500,00
<b>INTERNATIONAL PAYABLES</b>	
<b>Electronic</b>	<i>Price <sup>7)</sup></i>
Payments incl. Exec. of Standing Orders ( <i>urgent incl. PriEUR</i> ) <sup>8)</sup>	1,8‰ min. 800,00 CZK max. 15.000,00 CZK
Payments incl. Exec. of Standing Orders ( <i>intercompany</i> )	1,8‰ min. 800,00 CZK max. 15.000,00 CZK
Payments incl. Exec. of Standing Orders ( <i>non-urgent</i> )	1,5‰ min. 400,00 CZK max. 10.000,00 CZK
Payments ( <i>via db-FX4Cash</i> )	400,00
<b>Manual</b>	<i>Price <sup>7)</sup></i>
Payments ( <i>urgent</i> )	5‰ min. 5.000,00 CZK max. 30.000,00 CZK
Payments ( <i>non-urgent</i> )	3‰ min. 1.000,00 CZK max. 20.000,00 CZK
<b>SEPA PAYABLES</b>	
<b>Electronic</b>	<i>Price <sup>7)</sup></i>
Credit Transfer ( <i>urgent</i> )	3.000,00
Credit Transfer ( <i>item-by-item or batch</i> )	1.000,00
Direct Debit Payment	1.000,00
Direct Debit ( <i>return</i> )	1.000,00
<b>Manual</b>	<i>Price <sup>7)</sup></i>
Credit Transfer ( <i>CTR</i> )	5.000,00



<b>ANCILLARY SERVICES</b>	
<b>Account Services</b>	<b>Price <sup>7)</sup></b>
Annual Audit Statement + VAT	2.000,00
Bank Inquiry/Other confirmation ( <i>by order of customer</i> ) + VAT	1.500,00
	+ external costs
Duplicated Account Statement	500,00
Confirmation of deposit of base capital for company in creation fee + VAT	5.000,00
<b>Payment Services</b>	<b>Price <sup>7)</sup></b>
Conversion ( <i>FX</i> )	0,25‰ min. 300,00 CZK
Surcharge for manual direct debits ( <i>HD32</i> )	500,00
Repair, Amendment, Cancellation ( <i>non-executed</i> )	500,00
Repair, Amendment, Cancellation, Investigation ( <i>executed</i> )	1.500,00
(+ <i>Charges of the Beneficiary Bank</i> )	
Repair Fee for electronic transactions	500,00
SEPA - Registration of Creditor-ID [per year] <sup>9)</sup>	300,00
SEPA - Cancellation, Investigation	500,00
SEPA - Automatic repaired Item	
Execution of Standing Orders [Domestic]	15,00
Setup fee for Standing Orders	Free of charge
Confirmation of Payment Orders	500,00
Guaranteed OUR ( <i>EUR</i> ) <sup>10)</sup>	25,00 EUR
Guaranteed OUR ( <i>USD</i> ) <sup>10)</sup>	25,00 EUR
Guaranteed OUR ( <i>All other CCY</i> ) <sup>10)</sup>	25,00 EUR
Setup fee for Direct Debit mandate	Free of charge

<sup>7)</sup> Price in CZK and per transaction/Item if not stated differently.

<sup>8)</sup> Priority payment *PriEUR* is a form of urgent international payment in EUR within the Euro Priority Payments Scheme according to Euro Banking Association. Priority payments can only be sent to banks participating in the Priority Payment Scheme (query of participating BIC codes available on [www.abe-eba.eu](http://www.abe-eba.eu)). Payments to other banks will be executed as urgent payments. Priority payment must be sent from EUR account in EUR currency, to the countries of EU/EEA. The IBAN, SWIFT BIC and charge code SHA are mandatory.

<sup>9)</sup> According to the rules available on the web of Czech National Bank

<sup>10)</sup> In case charging instruction "OUR" (originator pays all charges) is selected, this flat fee covers all 3<sup>rd</sup> party fees.



### 3. Cut-Off Times, Value Dates

#### Execution of payment orders

<i>Domestic Payments</i>	<i>Cut-Off Time</i>	<i>Book Date on client's acc.</i>	<i>Debit Value Date on client's acc.</i>	<i>Credit Value Date at beneficiary's bank</i>
Electronic	D before 6:00 pm	D	D	D+1
Electronic Urgent	D before 12:30 pm	D	D	D
Paper-based	D before 02:00 pm <sup>11)</sup>	D	D	D+1
Paper-based Urgent	D before 12:00 pm	D	D	D
<i>Domestic Direct Debits</i>	<i>Cut-Off Time</i>	<i>Book Date on client's acc.</i>	<i>Credit Value Date on client's acc.</i>	
Electronic	D before 6:00 pm	Day of credit on the DB AG, Prague Account	Day of credit on the DB AG, Prague Account	
<i>Cross-border Payments (with or without conversion)</i>	<i>Cut-Off Time</i>	<i>Book Date on client's acc.</i>	<i>Debit Value Date on client's acc.</i>	<i>Credit Value Date at beneficiary's bank</i>
Electronic SEPA <sup>12)</sup>	D before 3:30 pm	D	D	D+1
Electronic SEPA with FX	D before 11:00 am	D	D	D+1
Electronic SEPA Urgent	D before 1:00 pm	D	D	D
Electronic SEPA Direct Debits	D before 3:30 pm	D	D	D+1
Electronic	D before 2:00 pm	D	D	D+1
Electronic Urgent (CZK)	D before 10:30 am	D	D	D
Electronic Urgent (EUR,USD,CAD)	D before 2:00 pm	D	D	D
PriEUR Payments	D before 12:00 pm	D	D	D <sup>13)</sup>
Electronic Urgent – other currencies (e.g. CHF)	D-1 before 2:00 pm <sup>14)</sup>	D	D	D
Paper-based	D-1 before 2:00 pm	D	D	D+2
Paper-based Urgent	D-1 before 2:00 pm	D	D	D

(D) Represents a bank business day. The cut-off times are expressed in Central European Time. The cut-off times for electronic instructions are only for fully structured payment instructions delivered electronically, requiring no manual intervention or corrections from the bank. Repaired Instructions and all instructions received after this cut-off time will be handled on a reasonable effort basis. Incoming payments are processed D+0.

<sup>11)</sup> 12:00 on Fridays and days before bank holidays.

<sup>12)</sup> SEPA transactions without FX within DB network are processed, i.e. credited to the beneficiary D+0

<sup>13)</sup> The Payment is processed to the beneficiary bank within 4 hours from the authorization of the payment instruction by the ordering party.

<sup>14)</sup> It is a necessary to authorize the payment at least one day before the execution day.



#### 4. Electronic Banking

<i>Service</i>	<i>Description</i>	<i>Charging Terms</i>	<i>Price</i>
<b>db-direct internet</b>			<b>CZK</b>
a) One-off set up fee	Set up and registration of users	one-off, per user	1.500,00
	Set up and registration of authorizers	one-off, per authorizer	1.500,00
	Set up of Transaction Module – allowing access to the local ACH in all countries where DB is present	one-off, per country	15.000,00
	Additional training on the request of client	per hour (travel expenses charged separately)	1.500,00
b) On-going fee	User Maintenance (CSA) <sup>15)</sup>	per month, per registered user	350,00
	Authorizer Maintenance (CSA)	per month, per registered authorizer	350,00
	User Maintenance	per month, per registered user	500,00
	Authorizer Maintenance	per month, per registered authorizer	500,00
	Maintenance and use of Transaction Module, includes:	per country, per month	5.000,00
	<ul style="list-style-type: none"> <li>➤ Routing payment files</li> <li>➤ Conversion of files to local format</li> <li>➤ Support</li> <li>➤ Maintenance and updates</li> </ul>		
c) Security	Infoservice – providing information related to account balances, transactions and statements via secured emails	per month	500,00
	PrivateSafe Smart Card Reader	per item	3.000,00
	Smart Card	per item	1.500,00
	Vasco Digipass	per item	300,00
d) Specific fee	Fee for change of contract documentation	per execution	1.000,00

<sup>15)</sup> (CSA) Customer Self Administration – the client self-administers other users and their rights.

<i>Service</i>	<i>Description</i>	<i>Charging Terms</i>	<i>Price</i>
<b>db-direct MultiCash</b>			<b>CZK</b>
a) One-off set up fee	External fees of service provider Management Data Prague	one-off	as per invoice from service provider
b) On-going fee	Maintenance	per installation, per month	2.000,00
c) Security	PrivateSafe Smart Card Reader	per item	3.000,00
	Smart Card	per item	1.500,00
d) Specific fee	Fee for change of contract documentation	per execution	1.000,00



## 5. Trade Finance

<i>Service</i>	<i>Price</i>
<b>Documentary Letters of Credit (L/C)</b>	<b>Price <sup>7)</sup></b>
Preadvice	1,00
Advice of opening	0,1%, min. 2.000,00
Confirmation of credit	Individual commission
Opening Letter of credit <sup>16)</sup>	1,2% p.a., min. 12.000,00
Amendment	1,50
Cancellation/removal from registration of L/C without usage	1,50
Taking up and handling of documents	0,3%, min. 4.000,00
Pre-check of documents	0,1%, min. 2.000,00
Maturity control fee of payments (L/C not confirmed by us)	0,4% p.a., min. 2.000,00
Deferred payment risk commission (L/C confirmed by us)	Individual commission
Transfer of Letter of Credit	0,2%, min. 3.000,00
Forwarding of proceeds	0,15%, min. 2.000,00
<b>Documentary Collections</b>	<b>Price <sup>7)</sup></b>
Collection against payment (D/P) or acceptance (D/A)	0,3%, min. 2.000,00
Delivery of documents free of payment	0,3%, min. 2.000,00
Amendment, Cancellation	1,00
<b>Guarantees, Stand-by Letters of Credit</b>	<b>Price <sup>7)</sup></b>
Issuance fee	1,50
Advice of issuance	0,1%, min. 2.000,00 from the value of Guarantee, Stand-by L/C
Issuing commission	3,0% p.a., min. 3.000,00 per quarter from the value of Guarantee, Stand-by L/C
Express (same day) issuing commission	3.000,00
Confirmation or issuing against a counter guarantee	Individual commission
Amendment	1,50
Reduction against presented documents	0,3%, min. 4.000,00 from the Guarantee, Stand-by L/C value reduction
Claim	0,15%, min. 1.000,00 from the claim amount, Stand-by L/C
Claim against presented documents	0,3%, min. 5.000,00 from the claim amount, Stand-by L/C
Guarantee cancellation prior its expiration date	2,00
<b>Other products, Miscellaneous</b>	<b>Price <sup>7)</sup></b>
Postage	500,00

<sup>16)</sup> We reserve the right to charge a higher commission concerning country or economic risks.



## 6. General

This Price List provides information about the most important charges, fees and payment conditions of DB AG, Prague in the corporate banking business.

Services not explicitly listed will be charged based on the special arrangements made between the client and DB AG, Prague.

External costs incurred by DB AG, Prague are generally debited to the client; this includes postage fees. All documents under a.m. products of Trade and Risk Services are sent via courier at the expense of the customer.

Transactional charges in general are booked separately.

This Price List excludes any charges imposed by third party banks, correspondent banks, third party providers (such as SWIFT; postal services) and other entities on incoming or outgoing payments.

Account relationship is based on the General Terms of Agreement Deutsche Bank Aktiengesellschaft Filiale Prag, organizační složka, as amended from time to time.

DB AG, Prague is prepared to maintain accounts for corporate clients based on electronic banking only, paper-based transfer orders will be accepted in exceptional cases and for contingency purposes only.

For transactions requiring special services, we further reserve the right to charge increased fees.

Interests and charges will be settled in the currency of the respective transaction / account, unless agreed otherwise. All prices are exempt from VAT. Some services in this price list are subject to VAT.

This Price List is subject to withdrawal or amendment made in compliance with generally binding legal regulations and General Terms of Agreement Deutsche Bank Aktiengesellschaft Filiale Prag, organizační složka at any time.

Abbreviations and definitions used:

1. Domestic payment means payment within the Czech Republic in CZK.
2. Domestic collection means the collection within the Czech Republic in CZK.
3. Foreign payment means payment outside the Czech Republic, or within the Czech Republic in foreign currency.
4. SEPA payment means the payment in EUR within the Single European Payments Area.
5. SEPA direct debit means collection in EUR within the Single European Payments Area.
6. DB AG Praha means Deutsche Bank Aktiengesellschaft Filiale Prag, organizační složka.
7. DB means Deutsche Bank Group.

This Price List shall be valid and effective as of 13.01.2018. The previous Price List from 01.07.2016 shall become null and void at this moment.