

VUB Price List Entrepreneurs and Other Legal Entities

effective from August 6, 2011

including Addendum No. 1 effective from September 1, 2011

1. VUB ACCOUNTS.....	3
1.1. FLEXI BUSINESS ACCOUNT.....	3
2. FEES & CHARGES OF BASIC SERVICES	5
2.1. DEPOSIT PRODUCTS	5
2.2. PAYMENTS	6
2.3. DOCUMENTARY DEALS – LETTERS OF CREDIT AND COLLECTIONS	9
2.4. DOMESTIC COLLECTION OF BILLS/NOTE	10
2.5. DEBIT PAYMENT CARDS	10
2.6. CREDIT PAYMENT CARDS	11
2.7. NONSTOP BANKING – ELECTRONIC BANKING.....	11
2.8. LOANS.....	13
2.9. EXPORT FINANCING.....	14
2.10. GUARANTEES.....	15
2.11. SECURITIES	15
2.12. ADVISORY	17
2.13. CASH DESK SERVICES.....	17
2.14. EXCHANGE OFFICE SERVICES.....	18
2.15. RENTAL AND CUSTODY.....	19
2.16. INFORMATION SERVICES.....	20
2.17. OTHER SERVICES	21
2.18. MEDIATED SALE OF INDIVIDUAL INSURANCE.....	21
2.19. VUB ASSET MANAGEMENT INVESTMENT PRODUCTS.....	21
2.20. FOREIGN MUTUAL FUNDS.....	22
3. SERVICES PROVIDED TO BANKS.....	23
4. PRICES FOR SERVICES CURRENTLY NOT SOLD BY VUB.....	25

1. VUB ACCOUNTS
1.1. FLEXI BUSINESS ACCOUNT

	Flexibusiness Account	Price/Month ¹⁾
1.1.1	<p>The client chooses services and products to be included in his/her flexi business account and the price of the account derives from a sum of points assigned to selected products and services:</p> <p>Sum of points</p> <ul style="list-style-type: none"> up to 3.50 incl. up to 6.50 incl. up to 10.50 incl. up to 16.50 incl. up to 39.00 incl. up to 70.00 incl. up to 159.50 incl. 	<ul style="list-style-type: none"> € 2.50 € 4.50 € 8.00 € 10.00 € 20.00 € 35.00 € 70.00
1.1.2	<p><u>The account price includes</u></p> <ul style="list-style-type: none"> – fees for payments received ¹¹⁾ – setting up standing orders via nonstop banking – payment card related services free of charge – payment card reissuance if lost/stolen/damaged, PIN reprinting, changes in daily/monthly card limit, access to account balance via a payment card, sending a monthly statement of transactions made with a card, additional printing of a monthly statement of transactions made with a card and transfer of funds via selected ATM's by a payment card – sending of account statements via e-mail, if Kontakt, Internet Banking or Internet Banking Plus are established as a part of flexi business account 	
1.1.3	<p><u>Price of the account also includes a possibility to choose from the following products and services:</u></p> <ul style="list-style-type: none"> – current account – opening and maintenance of a current account in € with progressive interests – 1x generating and sending account statements for the previous month by post in Slovak Republic – 1x generating and sending account statements weekly by post in Slovak Republic – 1x generating and sending account statements after each transaction by post in Slovak Republic – generating and providing the account statement electronically once a month, generating and sending of summary annual statement by post in Slovak Republic once a year as of the end of year ¹⁵⁾ – granting overdraft limit on current account – overdraft ²⁾ – opening and maintenance of fund account ³⁾ – fee for sent payment at branch, on capital markets, discount on a fee for cash deposit and discount on a fee for withdrawal at branch ⁴⁾ – fees on one-off outgoing payments sent out via selected Nonstop banking channels onto accounts within VUB ¹⁶⁾ – fee for cash withdrawal by payment card via VUB ATM ⁵⁾ – fee for other sent payments ⁶⁾ – opening and use of Service Kontakt – opening and use of Internet Banking service – opening and use of Internet Banking Plus service – opening and use of Mobil banking service – opening and use of business banking (originally New Home Banking) service – debit payment card Maestro ⁷⁾ – debit payment card MasterCard Business/VISA Business ⁷⁾ – debit payment card gold MasterCard Business ⁷⁾ – credit payment card VISA Business ⁸⁾ – credit payment card VISA Business Gold ⁸⁾ – opening of service and sending SMS on current account transactions, payment card use or other type of notification within a month ⁹⁾ – discount on a commission for EFT POS terminal ¹⁰⁾ – saving account in EUR ¹³⁾ – payment insurance in case of incapacity to work of the selected insured person ¹⁴⁾ 	<p>Points</p> <ul style="list-style-type: none"> 2.00 0.23 + postage ¹²⁾ 0.93 + 4x postage ¹²⁾ 4.88 + 21x postage ¹²⁾ 0.00 0.00 2.00 0.40/pc. 0.33 0.20/pc. 0.15/pc. 0.00 0.80 0.80 0.00 16.60 0.70 3.90 6.90 3.75 8.00 0.05/pcs. 4.98/8.30/11.62 1.00 0.80/person
<p>Note:</p> <p>1) First month free of charge for clients who open a new flexi business account (not applicable to transformation from current account to flexi business account). In case of transformation of current account to flexi business account, the price is valid from the next month after purchasing the flexi business account.</p> <p>2) A product offered to retail customers having met the criteria set by the Bank by September 30, 2011.</p> <p>3) Fund account in € can be opened as a part of flexi business account in €. There can be maximum 2 fund accounts within flexi business account.</p> <p>4) Fees for sent payment at branch, on capital markets free of charge in pre-set amount of 0/5/10/20/30/40/50/75/100 pcs; discount on fee for cash deposit and a € 0.50 discount on fee for withdrawal at branch in pre-set amount of 0/5/10/20/30/40/50/75/100 pcs. Fees for sent payment in pre-set amount within flexi business account involve following fees for payments: standard sent payment, express payment within VUB, standard and accelerated transfer regulated in €. Other fees are charged separately.</p> <p>5) Fees for cash withdrawal by payment card via VUB ATM free of charge in pre-set amount of 0/2/5/10/20/30/40/50/75/100/150/200/300/400/500 pcs. Other payments are charged separately.</p> <p>6) Fees for other sent payments free of charge in pre-set amount of 0/5/10/20/30/40/50/70/75/100/150/200/300/400/500 pcs. Fees for other sent payments in pre-set amount within flexi business account involve fees for payment via automatic transfer, transfer via service Kontakt-Operator in VUB and outside VUB/VUB e-payments/Mobil banking outside VUB/business banking in VUB and outside VUB/Internet banking and Internet banking plus outside VUB/service Kontakt – IVR outside VUB/Multicash/SWIFT/InBiz, transfers by payment card at a vendor, payment via standing order/direct debit authorization, transfer via VUB ATM. Fees for sent payments in pre-set amount within flexi business account via Nonstop banking – Electronic banking involve following fees: standard sent payment, express payment within VUB, standard and accelerated transfer regulated in €. Other fees are charged separately.</p> <p>7) There can be maximum 5 international Maestro, 2 MasterCard Business/VISA Business, 2 gold MasterCard Business/gold VISA Business debit payment cards within the flexi business account.</p>		

- 8) Credit payment cards can be only issued in € upon meeting the Bank's criteria. There can be maximum 2 VISA Business, 2 VISA Business Gold credit payment cards within the flexi business account.
- 9) Sending SMS on current account transactions, payment card use or other type of selected notifications within a month numbering 0/10/20/30/40/50/75/100/150/200 pcs. The service can be enabled only if one of the following services – Internet Banking, Internet Banking Plus, Kontakt or Mobil banking is used.
- 10) The discount on commission for EFT POS terminal in the amount of € 4.98 (4.98 points), € 8.30 (8.30 points), € 11.62 (11.62 points). Discount on EFT POS terminal commission, in case it is lower than the selected discount on the flexi business account, is applied only up to the amount of the commission charged. The discount on fee is applied starting from the month following the month of terminal installation.
- 11) The price of account includes all payments received except cash deposit.
- 12) Points for „postage“ are calculated as 0.33 points.
- 13) The charge-free services such as generation of the account statement as of the end of relevant month and delivery of the statement on monthly basis within the Slovak Republic, inputting the flexitransfer and payments made via flexitransfer are included in the saving account. Other fees are charged identically as in case of current account in €. Conditions for flexitransfer – flexitransfer limit on flexi business account shall not be lower than € 1,000, minimum payment amount in multiples of € 50.
- 14) Maximum number of parties insured within flexibusiness account - 2 persons.
- 15) Electronically – via nonstop banking service.
- 16) An option that can be selected for the flexibusiness account with the price from € 4.50/a month and higher (i. e. from the sum of points amounting to 3.51 and higher). Fees for standard payments and express payments directed onto accounts within VUB made as one-off payments once via selected nonstop banking channels (Kontakt – IVR, Internet banking, Internet banking Plus, Mobil banking) – free of charge.

2. FEES & CHARGES OF BASIC SERVICES

2.1. DEPOSIT PRODUCTS

2.1.1	Current Account in € and FCY	Price €
2.1.1.1	Account opening	free of charge
2.1.1.2	Account maintenance	€ 2.80/month
2.1.1.3	Account closing	€ 3.30
2.1.1.4	Each copy of settlement report / per page	€ 0.20 + postage
2.1.1.5	Generating the paper account statement:	€ 0.30/statement ⁴⁾
2.1.1.5.1	– extraordinary statement outside the agreed cycle	€ 6.60/statement
2.1.1.6	Delivery of statements	
2.1.1.6.1	– by post	postage/envelope
2.1.1.6.2	– in person	€ 2.00/statement
2.1.1.6.3	– via box	€ 2.00/month ²⁾
2.1.1.6.4	– by fax (for nonstop banking clients)	€ 0.30/page
2.1.1.6.5	– by email	free of charge
2.1.1.7	Services via SWIFT	
2.1.1.7.1	– MT940	€ 26.60/month
2.1.1.7.2	– MT941	upon agreement
2.1.1.7.3	– MT942	upon agreement
2.1.1.8	Issuance of a special confirmation related to current account maintenance, confirmation of current account balance upon client's request	€ 6.60 ¹⁾
2.1.1.9	Restricted disposal of funds on current account under an addendum to Current Account Agreement	
2.1.1.9.1	- upon client's request	€ 66.40
2.1.1.9.2	- for blockage in favour of VUB	€ 1.60
2.1.1.10	Blockage of disposal of funds on current account	
2.1.1.10.1	- upon client's request at branch	€ 6.60
2.1.1.10.2	- for blockage initiated by the Bank	€ 1.60
2.1.1.10.3	- upon client's request via Service Kontakt	€ 1.00
2.1.1.11	Additional printing of account statement upon client's request/per statement. Not charged for complaints about statements delivered by regular post and filed within 30 days since issuance of a relevant statement and for an immediate complaint about a missing account statement for statements delivered in person or via box.	€ 6.60/statement
2.1.1.12	Change in specimen signature ³⁾	€ 3.30
2.1.1.13	Sending of each reminder related to exceeding overdraft on account and its repayment	€ 16.60
2.1.1.14	Cancellation of payment card at transformation of the former current account for legal entities to flexi business account	free of charge
2.1.1.15	Transaction history printing	€ 1.10
2.1.1.16	Generating and providing the account statement electronically	€ 0.20/statement ⁵⁾
Note: 1) If a branch issues one confirmation showing balances on several client's accounts upon client's request, the fee of € 6.60 is charged. 2) The fee is charged on monthly basis. 3) No charge in case of changes related to name of authorized person, surname of authorized person, number of identification card or any other identification document of the authorized person. 4) Except for generating the annual account statement within "Flexibusiness" account and for current account in EUR and FYC which are charge free. 5) Electronically – via internet banking service. Generating and sending annual account statement once a year by post within the Slovak Republic as of the end of the year is included in the e-account statement service. The fee is charged on statements generated from the date when the e-mode for account statements has been set-up.		

2.1.2	Deposit Account in € and FCY	Price €
2.1.2.1	Account opening	free of charge
2.1.2.2	Account maintenance	free of charge
2.1.2.3	Account closing	free of charge
2.1.2.4	Restricted disposal of funds on deposit account under an addendum to Deposit Account Agreement	
2.1.2.4.1	- upon client's request	€ 66.40
2.1.2.4.2	- blockage in favour of VUB	€ 1.60
2.1.2.5	Issuance of a special confirmation related to deposit account maintenance, confirmation of current account balance upon client's request	€ 6.60
2.1.2.6	Change in specimen signature ¹⁾	€ 3.30
2.1.2.7	Beginning of redemption proceedings of certificate of deposits and deposit certificates on a name and bearer	€ 33.20

2.1.2.8	Penalty for an early withdrawal before expiry of an agreed maturity period or without a notice period	under a list of interest rates
2.1.2.9	Guaranteed deposit – entry fee	based on notices of interest rates
2.1.2.10	Additional printing of account statement upon client's request/per statement. Not charged for complaints about statements delivered by regular post and filed within 30 days since issuance of a relevant statement and for an immediate complaint about a missing account statement for statements delivered in person or via box.	€ 6.60/statement
2.1.2.11	Deposit account transaction	free of charge
2.1.2.12	Statement generated to deposit account once a year delivered by post or in person at branch	free of charge
2.1.2.13	Statement generated to deposit account more often than once a year provided electronically via internet banking service ³⁾	free of charge
2.1.2.14	Statement generated to deposit account more often than once a year delivered in person at branch ²⁾	€ 0.30

Note:

1) Not charged in case of changes related to name of authorized person, surname of authorized person, number of identification card or any other identification document of authorized person.

2) Applicable to deposit accounts opened by February 28, 2010 or until the date when a client changes the cycle of statements to a different period than once a year.

3) Applicable to clients who, in addition to current accounts, are holders of current account with internet banking service.

2.2. PAYMENTS

2.2.1	Received payments (transfers from abroad, inland and within VUB)	Price €
2.2.1.1	In favour of VUB clients (except cash deposit)	free of charge

2.2.2	Outgoing Domestic Payments	Price €
2.2.2.1	Standard outgoing payments and posting direct debit authorization to a collecting company from the account in domestic currency and payments within the bank also in foreign currency	
2.2.2.1.1	- at a branch and on capital markets	€ 1.00
2.2.2.1.2	- via nonstop banking service (Internet banking, Internet banking Plus, Kontakt – IVR ¹⁾ , Mobil banking, business banking, Multicash, VUB e-payments), SWIFT and InBiz	€ 0.15
2.2.2.1.3	- via service Kontakt - Operator	€ 1.00
2.2.2.1.4	- transfer via VUB ATM	€ 0.15
2.2.2.1.5	- other sent payments	€ 0.15
2.2.2.2	Express payment within VUB bank	
2.2.2.2.1	- at a branch	€ 1.00
2.2.2.2.2	- via Kontakt – operator service	€ 1.00
2.2.2.2.3	- via nonstop banking service (Internet banking, Internet banking Plus, Kontakt – IVR ¹⁾ , Mobil banking, business banking, Multicash, VUB e-payments) and InBiz	€ 0.15
2.2.2.3	Accelerated payment to another bank:	
2.2.2.3.1	– submitted via nonstop banking services	€ 16.80
2.2.2.3.2	– submitted in person at a branch	€ 33.20
2.2.2.4	Priority payment to another bank in SR submitted electronically or at a branch	€ 33.20

Note:

1) IVR – automatic voice system

2.2.3	Transfers abroad	Price €
2.2.3.1	Transfers abroad (excl. VUB Prague) Regulated transfers in € to the EU and EEA ¹⁾ countries	
2.2.3.1.1	- submitted electronically	€ 0.15
2.2.3.1.2	- submitted in person at branch and via service Kontakt - Operator	€ 1.00
2.2.3.2	Standard and accelerated transfers in local currencies of the EU and EEA countries and nonregulated transfers in € to EU and EEA countries (excl. VUB Prague) to € 1,700.00 from € 1,700.01 to € 17,000.00 from € 17,000.01 to € 34,000.00 from € 34,000.01 and more	submitted electronically € 6.60 € 19.90 € 29.90 € 39.80
2.2.3.3	Standard and accelerated transfers in local currencies of the EU and EEA countries and nonregulated transfers in € to EU and EEA countries (excl. VUB Prague) to € 1,700.00 from € 1,700.01 to € 17,000.00 from € 17,000.01 to € 34,000.00 from € 34,000.01 and more	submitted in person at branch € 13.30 € 26.60 € 36.60 € 46.50

2.2.3.4	Other standard and accelerated transfers ²⁾ (excl. VUB Prague) to € 1,700.00 from € 1,700.01 to € 17,000.00 from € 17,000.01 to € 34,000.00 from € 34,000.01 and more	submitted electronically € 6.60 € 19.90 € 29.90 € 39.80
2.2.3.5	Other standard and accelerated transfers ²⁾ (excl. VUB Prague) to € 1,700.00 from € 1,700.01 to € 17,000.00 from € 17,000.01 to € 34,000.00 from € 34,000.01 and more	submitted in person at branch € 13.30 € 26.60 € 36.60 € 46.50
2.2.3.6	Express transfers (excl. VUB Prague) - € within EU and EEA countries, outside EU and EEA countries and in other currencies	
2.2.3.6.1	in € within EU and EEA countries - submitted electronically and in person at branch	€ 33.20
2.2.3.6.2	in € outside Eurozone and other currencies - submitted electronically or in person at branch	as standard + € 33.20
2.2.3.7	Standard, accelerated and express transfers in favour of VUB Prague clients	free of charge
2.2.3.8	Transfer abroad via a bank cheque to € 1,700.00 from € 1,700.01 to € 17,000.00 from € 17,000.01 to € 34,000.00 from € 34,000.01 and more	€ 14.90 € 24.90 € 34.90 € 44.80
2.2.3.9	Guaranteed OUR transfers to EU and EEA countries and Switzerland ³⁾ - extra charge added to standard fee for payments with instructions OUR, VUB guarantee crediting beneficiary in total amount without additional extra charge of beneficiary's bank and correspondent bank.	
	in CZK	
	to CZK 300,000.00	CZK 200.00
	from CZK 300,000.01 to CZK 1,300,000.00	CZK 500.00
	from CZK 1,300,000.01	CZK 750.00
	in DKK	
	to DKK 100,000.00	DKK 100.00
	from DKK 100,000.01 to DKK 400,000.00	DKK 150.00
	from DKK 400,000.01	DKK 250.00
	in EUR in favour of IntesaSanpaolo Italy clients	
	to € 12,500.00	€ 4.00
	from € 12,500.01 to € 50,000.00	€ 25.00
	from € 50,000.01	€ 45.00
	in EUR to Italy and Germany excl. IntesaSanpaolo Italy clients	
	to € 12,500.00	€ 6.00
	from € 12,500.01 to € 50,000.00	€ 25.00
	from € 50,000.01	€ 45.00
	in EUR excl. Italy, Germany	
	to € 12,500.00	€ 16.00
	from € 12,500.01 to € 50,000.00	€ 25.00
	from € 50,000.01	€ 45.00
	in GBP	
	to GBP 10,000.00	GBP 10.00
	from GBP 10,000.01 to GBP 40,000.00	GBP 20.00
	from GBP 40,000.01	GBP 30.00
	in HUF in favour of CIB Budapest clients	
	to HUF 3,500,000	HUF 3,000.00
	from HUF 3,500,001 to HUF 15,000,000	HUF 4,000.00
	from HUF 15,000,001	HUF 5,000.00
	in HUF excl. CIB Budapest clients	
	to HUF 3,500,000	HUF 4,000.00
	from HUF 3,500,001 to HUF 15,000,000	HUF 7,000.00
	from HUF 15,000,001	HUF 10,000.00
	in CHF	
	to CHF 20,000.00	CHF 8.00

	from CHF 20,000.01	to CHF 75,000.00	CHF 10.00
	from CHF 75,000.01		CHF 12.00
	in NOK		
		to NOK 100,000.00	NOK 150.00
	from NOK 100,000.01	to NOK 400,000.00	NOK 200.00
	from NOK 400,000.01		NOK 250.00
	in PLN		
		to PLN 50,000.00	PLN 30.00
	from PLN 50,000.01	to PLN 200,000.00	PLN 50.00
	from PLN 200,000.01		PLN 100.00
	in RON		
		to RON 50,000.00	RON 30.00
	from RON 50,000.01	to RON 200,000.00	RON 50.00
	from RON 200,000.01		RON 100.00
	in SEK		
		to SEK 130,000.00	SEK 100.00
	from SEK 130,000.01	to SEK 500,000.00	SEK 150.00
	from SEK 500,000.01		SEK 250.00
Note:			
For transfer of an equivalent of up to € 33.20 a principal is always charged a fee even in case of "fees to be borne by beneficiary – BEN" instruction.			
For transfers in local currencies of the EU and EEA countries (CZK, DKK, EUR, GBP, HUF, CHF, NOK, PLN, RON and SEK) to the EU and EEA countries without conversion on client account instruction BEN will be changed to instruction SHA – the fee will be charged by VUB bank as debit on client account.			
When performing payment order with instruction OUR "no expense for beneficiary" expense of a foreign or domestic bank is charged additionally or together with the transfer.			
For transfers abroad made in standard, accelerated or express form irrespective of the client's instruction BEN, SHA or OUR, a foreign bank may charge a principal additional fees in case incomplete or incorrect information on a beneficiary of a transfer is provided (incorrect beneficiary's account number, incorrect bank connection, lack of IBAN for transfers in € made to the EU and EEA countries), which impedes automated payment processing. The amount of such fees depends on specific conditions of a respective bank and will be debited to the beneficiary's account.			
1) Regulated transfers – standard and accelerated transfers in € up to € 50,000.00 within countries EU and EHP, incl. SHA instruction, a correct number of beneficiary's account in IBAN form, a correct BIC of beneficiary's bank. Countries EU, EHP + Switzerland: Belgium, Bulgaria, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Greece, Holland, Ireland, Island, Liechtenstein, Latvia, Lithuania, Luxemburg, Hungary, Malta, Germany, Norway, Poland, Portugal, Austria, Romania, Slovakia, Slovenia, Spain, Sweden, Italy and Great Britain + Switzerland.			
2) Other standard and accelerated transfers – non-regulated transfers in € and in EU and EEA currencies outside EU and EEA countries, transfers in other FCY to other bank in SR or abroad (excl. transfers in local currencies of the EU and EEA countries to the EU and EEA countries).			
3) Transfers in favour of VUB CZ clients in all currencies without extra charge.			

2.2.4	Other Services for domestic transfers	Price €
2.2.4.1	Partial payments:	€ 3.30
2.2.4.2	Standing order, automatic transfer	
2.2.4.2.1	- submission at a branch	€ 0.20
2.2.4.2.2	- submission via Kontakt – operator service	free of charge
2.2.4.2.3	- submission via nonstop banking service	free of charge
2.2.4.2.4	- change or cancellation at a branch	€ 1.70
2.2.4.2.5	- change or cancellation via Kontakt – operator service	€ 0.50
2.2.4.2.6	- change or cancellation via nonstop banking service	€ 0.50
2.2.4.3	Change or cancellation of a payment order at a branch (recycled payments, payments due in the future).	€ 1.70
2.2.4.4	Cancellation of payments orders via nonstop	free of charge
2.2.4.5	Direct debit authorization to a collecting company (the amount corresponds to a multiple depending on a number of accounts per authorization)	
2.2.4.5.1	- entry, change and cancellation at a branch	€ 1.00
2.2.4.5.2	- entry via nonstop banking and Kontakt – operator service	free of charge
2.2.4.5.3	- change and cancellation via nonstop banking and Kontakt – operator service	€ 0.50
2.2.4.5.4	- cancellation of direct debit authorization related to commercial loan repayment	free of charge
2.2.4.6	Agreed administration of recycled payments file (monthly payment).	upon agreement
2.2.4.6.1	Recycled payments for each working day	€ 0.03
2.2.4.7	Sending of an advice for products and services of the payments to beneficiary's bank by SWIFT	€ 6.60
2.2.4.8	Reservation on account (also for execution of a distraintment or a decision) at a branch	
2.2.4.8.1	- entry	€ 1.70
2.2.4.8.2	- change	€ 1.70
2.2.4.8.3	- cancellation	€ 1.70

2.2.5	Other Services for transfers abroad	Price €
2.2.5.1	Cancellation of a payment order prior to execution upon client's request or cancellation of a payment order due to shortage of funds on client's account/principal	€ 10.00 ¹⁾

2.2.5.2	Confirmation on executed transfer (SWIFT, advice, extraordinary confirmation) delivered by post, by e-mail or in person	€ 10.00
2.2.5.3	Dealing with client's request related to return of transfer, data change in executed transfer, transfer verification ^{1) 2) 3)}	
2.2.5.3.1	– up to 3 month	€16.60
2.2.5.3.2	– older than 3 months	€ 66.40
2.2.5.4	Fee for manual transfer processing due to missing, incorrect data on a payment order or upon demand for non-standard transfer processing upon client's request so-called "NON STP" fee.	€ 6.60
Note:		
1) For the above-limit transfers with individually set exchange rate, a penalty fee representing real costs related to cancellation of this transfer is charged. Moreover, in case a transfer is cancelled after it was sent abroad, a foreign bank's fee is charged as well.		
2) Also cancellation of a payment order after execution is considered a request. Moreover, in case of request a foreign bank's fee is charged as well.		
3) In case of a request for cancelling a transfer by a cheque, also a foreign bank's fee for stopping cheque payment shall be debited from a payer's account.		

2.3. DOCUMENTARY DEALS – LETTERS OF CREDIT AND COLLECTIONS

2.3.1	Documentary L/Cs – Issued	Price €
2.3.1.1	Pre-advice of L/C	€ 33.20
2.3.1.2	Opening of L/C for each month started	0.1 %, min. € 33.20
2.3.1.3	Change in L/C (fee for opening L/C is also charged for increasing the amount or extending validity of L/C)	€ 33.20
2.3.1.4	Presentation of documents with deficiencies	€ 90.00
2.3.1.5	Verification of documents and/or payout within L/C:	
2.3.1.5.1	– L/C payable after submitting documents or with deferred maturity up to 30 days	0.25 %, min. € 49.80
2.3.1.5.2	– for each following 30 days of postponed maturity started	0.2 %, min. € 33.20
2.3.1.6	Release of goods send to VUB (Bill of Landing endorsement)	€ 66.40
2.3.1.7	Other activities not included in L/C	€ 83.00

2.3.2	Documentary L/Cs – Received	Price €
2.3.2.1	Advice of L/C	0.25 %, min. € 33.20, max. € 4,979.10
2.3.2.2	Confirmation of L/C for each quarter started	under rating of a bank ¹⁾
2.3.2.3	Transfer of L/C	0.3 %, min. € 49.80
2.3.2.4	Transfer of a change in L/C	€ 33.20
2.3.2.5	Advising a change in L/C (fee for advising L/C is also charged for increasing the amount of advised L/C, fee for confirming L/C is also charged for increasing or extending validity of confirmed L/C)	€ 33.20
2.3.2.6	Verification and/or sending of documents for reimbursement or receipt or disbursement within L/C	0.25 %, min. € 66.40
2.3.2.7	Assignment of yields from L/C	€ 33.20
2.3.2.8	Other activities not included in L/C	€ 83.00
Note:		
1) A bank is assigned a rating upon VUB's evaluation.		

2.3.3	Documentary Collections and Bill/Note Transactions with Other Countries ¹⁾	Price €
2.3.3.1	Processing of import documentary collection. (also involves cases when documents are issued free of charge)	0.2 %, min. € 33.20, max. € 3,319.40
2.3.3.2	Processing of export documentary collection. (also involves cases when documents are issued free of charge)	0.2 %, min. € 33.20, max. € 2,655.50
2.3.3.3	Return of not processed documents	€ 33.20
2.3.3.4	Change in collection instructions	€ 16.60
2.3.3.5	Issuance of an extraordinary confirmation of payment	€ 3.30
2.3.3.6	Reminder to perform collection instruction (fee is charged from the second reminder)	€ 10.00
2.3.3.7	Bill/note acceptance	€ 10.00
2.3.3.8	Other activities not included in documentary collections and bill/note operations	€ 66.40
2.3.3.9	Verification of bill/note and/or sending bills/notes to foreign banks for verification	€ 66.40
2.3.3.10	Collection of import bill/note (also involves the release of unpaid bill/note)	0.2 %, min. € 33.20, max. € 3,319.40
2.3.3.11	Collection of export bill/note (also involves the release of unpaid bill/note)	0.2 %, min. € 33.20, max. € 2,655.50
2.3.3.12	Protest of a bill/note	€ 66.40 + notarial fees
2.3.3.13	Collection of a bill/note purchased by VUB for which the client is charged collection fees under the agreement.	0.15 %, min. € 33.20, max. € 1,659.70

2.3.3.14	Release of goods sent to VUB (Bill of Lading endorsement) and other excluded activities related to documentary collections and bill/note transactions	€ 66.40
Note:		
1) Prices set for documentary collections and bill/note transactions with other countries also include swift and telex services.		

2.4. DOMESTIC COLLECTION OF BILLS/NOTE

2.4.1	Domestic Collection of Bills/Note	Price €
2.4.1.1	Processing of collection of a bill/note submitted to VUB by an authorized owner to perform collection condition/processing of a bill/note due in VUB submitted by issuing bank to perform collection condition by note/bill Borrower up to € 33,200.00 from € 33,200.01 to € 166,000.00 from € 166,000.01 to € 332,000.00 from € 332,000.01 to € 1,660,000.00 over € 1,660,000.00	€ 13.30 € 16.60 € 33.20 € 66.40 € 166.00
2.4.1.2	Protest of a bill/note	€ 33.20 + notarial fees
2.4.1.3	Verification of bill/note requisites	€ 33.20
2.4.1.4	Reminder to perform collection instruction (fee is charged from the second reminder)	€ 5.00

2.5. DEBIT PAYMENT CARDS

2.5.1	Non-embossed Maestro Payment Cards	Price €
2.5.1.1	Card issuance/renewal	€ 8.30/year
2.5.1.2	Card cancellation or return of valid payment card	€ 6.60
2.5.1.3	Card re-issuance after loss/theft	€ 2.00

2.5.2	Embossed MasterCard and VISA Payment Cards	Price €
2.5.2.1	Card issuance/renewal:	
2.5.2.1.1	– MasterCard Business, VISA Business	€ 33.00/year
2.5.2.1.2	– MasterCard Business Gold	€ 83.00/year
2.5.2.2	Card cancellation or return of valid payment card	€ 25.00
2.5.2.3	Card re-issuance after loss/theft	€ 4.00
2.5.2.4	Substitute services – substitute card, emergency cash (MasterCard, VISA)	€ 120.00

2.5.3	Other Debit Card Related Services	Price €
2.5.3.1	Card blocking	
2.5.3.1.1	– non-embossed and virtual card	€ 5.00
2.5.3.1.2	– embossed card	€ 16.60
2.5.3.2	Extra charge for express card issuance/re-issuance without PIN (delivery in Bratislava in three business days)	€ 10.00
2.5.3.3	Extra charge for express PIN issuance/re-printing (delivery in Bratislava in three business days)	€ 10.00
2.5.3.4	Payment card delivered by a courier in Slovakia	€ 5.00
2.5.3.5	PIN delivered by a courier in Slovakia	€ 5.00

2.5.4	Cash Withdrawal from ATM	Price €
2.5.4.1	Payment card cash withdrawal	
2.5.4.1.1	– from VUB ATM ³⁾	€ 0.20
2.5.4.1.2	– from ATM in Slovakia (other than VUB) and in selected countries of Europe ¹⁾⁴⁾	€ 1.30
2.5.4.1.3	– from ATM abroad outside selected countries of Europe ²⁾⁴⁾	1.5 % of charged transaction, min. € 6.20
Note		
1) Cash withdrawal in € in the following countries: Belgium, Bulgaria, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Greece, Holland, Island, Ireland, Liechtenstein, Latvia, Lithuania, Luxemburg, Hungary, Malta, Germany, Norway, Poland, Portugal, Austria, Romania, Slovenia, Spain, Switzerland, Sweden, Italy and Great Britain. It is valid for all cash withdrawals irrespective of a bank – acceptor of payment card.		
2) Cash withdrawal in other currency than € in countries listed in Note 1) above and cash withdrawal in other countries of the world.		
3) Charged as a lump fee at the end of month.		
4) Charged at transaction posting.		

2.5.5	Cash advance (cash withdrawal)	Price €
2.5.5.1	– in Slovakia and in abroad ¹⁾	1.5 % or charged transaction, min. € 7.00
Note:		
1) Charged at transaction posting.		

2.5.6	Payment by payment card	Price €
2.5.6.1	Payment with a merchant in SR or abroad, recharge of mobile operator card ¹⁾	€ 0.15
Note:		
1) Charged as a lump fee at the end of month.		

2.6. CREDIT PAYMENT CARDS

2.6.1	Revolving Credit Cards	Price €
2.6.1.1	VISA Business	
2.6.1.1.1	Card issuance/renewal (including basic travel insurance package) ¹⁾	€ 45.00/year
2.6.1.1.2	Above-standard travel insurance package ²⁾	€ 4.95
2.6.2	Charge Credit Cards	Price €
2.6.2.1	VISA Business Gold	
2.6.2.1.1	Card issuance/renewal (including basic travel insurance package) ³⁾	€ 96.00/year
2.6.2.1.2	Above-standard travel insurance package ⁴⁾	€ 13.95
2.6.3	Other Corporate Credit Card Related Services	Price €
2.6.3.1	Card blocking	€ 30.00
2.6.3.2	Card cancellation	€ 8.00
2.6.3.3	Delayed minimum installment:	
2.6.3.3.1	– up to 20 days	€ 3.00
2.6.3.3.2	– over 20 days	€ 17.00
2.6.3.4	Extra charge for express card issuance/re-issuance without PIN (delivery in Bratislava on the next business day after approval of application for issuance of credit card)	€ 10.00
2.6.3.5	Extra charge for express PIN re-printing (delivery in Bratislava on the next business day after approval of application for issuance of credit card)	€ 10.00
2.6.3.6	Payment card delivered by a courier in Slovakia	€ 5.00
2.6.3.7	PIN delivered by a courier in Slovakia	€ 5.00
2.6.4	Fees for Transactions Made by Corporate Credit Cards	Price €
2.6.4.1	Cash withdrawal in SR and abroad	2 % min. € 6.00
Note:		
1) Fee for card issuance/renewal includes also the Basic Cardif Slovakia, a. s. Travel Insurance Package, namely: Insurance of Medical Expenses, Insurance against Luggage Loss, Insurance against Travel Documents Loss and Theft.		
2) Additional fee for the Above-Standard Cardif Slovakia, a.s. Travel Insurance Package includes: Liability Insurance for Damage Caused, Accident Insurance.		
3) Fee for card issuance/renewal includes also the Basic Cardif Slovakia, a. s. Travel Insurance Package, namely: Insurance of Medical Expenses, Insurance against Luggage Loss, Insurance against Travel Documents Loss and Theft, Liability Insurance for Damage Caused, Accident Insurance.		
4) Additional fee for the Above-Standard Cardif Slovakia, a. s. Travel Insurance Package includes: Legal Protection and Bail Insurance, Flight Delay Insurance, Luggage Delay caused by Airlines, Dispatch of Substitutive Worker, Insurance of Technical Assistance abroad.		

2.7. NONSTOP BANKING – ELECTRONIC BANKING

2.7.1	Business banking (originally New Home Banking)	Price €
2.7.1.1	Establishment of Service business banking	
2.7.1.1.1	– Standard/single version	free of charge
2.7.1.1.2	– Institutional (network)/institutional (limited) version	free of charge
2.7.1.2	Business banking (originally New Home Banking) operation:	
2.7.1.2.1	Standard/single version	€ 16.60/month
2.7.1.2.2	Institutional (network)/institutional (limited) version	€ 16.60/month
2.7.1.3	Cancellation. Fee is not charged if a client switches to another nonstop banking form.	€ 16.60
2.7.1.4	Service intervention related to business banking (originally New Home Banking), upon client's request (per 1 visit)	€ 16.60 ¹⁾
2.7.1.5	Unjustified request for intervention performed by a VUB employee related to business banking (originally New Home Banking), MultiCash operation recovery	€ 49.80 ¹⁾
2.7.2	Multicash	Price €
2.7.2.1	Establishment of Service MultiCash and its operating	upon agreement
2.7.3	Internet banking Plus	Price €
2.7.3.1	Use of Service Internet banking Plus	

2.7.3.1.1	– for VUB accounts containing Internet Banking Plus	inside the VUB account price
2.7.3.1.2	– outside the VUB account	€ 1.70/month
2.7.3.2	Cancellation of Service Internet banking Plus	€ 3.30
2.7.4	Internet banking	Price €
2.7.4.1	Use of Service Internet banking	
2.7.4.1.1	– for VUB accounts containing Internet Banking	inside the VUB account price
2.7.4.1.2	– outside the VUB account	€ 0.80/month
2.7.4.2	Cancellation of Service Internet banking	€ 3.30
2.7.5	KONTAKT	Price €
2.7.5.1	Use of Service KONTAKT outside the VUB account	€ 0.80/month
2.7.5.2	Cancellation of Service KONTAKT	€ 3.30
2.7.6	Mobil banking	Price €
2.7.6.1	Use of Service Mobil banking outside the VUB account	€ 0.80/month
2.7.6.2	Cancellation of Service Mobil banking	€ 3.30
2.7.7	VÚB e -payment	Price €
2.7.7.1	Establishment of VUB e-payments	free of charge
	Safety components	
2.7.8	Certificate with electronic signature for service Internet banking Plus and business banking	Price €
2.7.8.1	Initial certificate issuance for Internet Banking Plus, business banking (originally New Home Banking):	free of charge
2.7.8.1.1	– generating of keys and certificates on a floppy disc (applicable for business banking service only)	€ 3.30
2.7.8.1.2	– generating of client's certificates on CD/ chip card	free of charge
2.7.8.2	TOP IM GX4 chip card	€ 15.00 ¹⁾
2.7.8.3	CardMan 6121, Gem PC USB-SL chip card reader	€ 10.00 ¹⁾
2.7.8.4	Certificate services	
2.7.8.4.1	– certificate renewal prior to its expiry	free of charge
2.7.8.4.2	– certificate re-issuance following the expiry of certificate	€ 13.30
2.7.8.4.3	– cancellation of certificate validity suspension	€ 6.60
2.7.8.4.4	– certificate validity suspension	free of charge
2.7.8.4.5	– certificate voiding (except for certificate voiding caused by an incorrect certificate generation by the bank)	€ 6.60
2.7.9	PIN, password for services Internet banking, Internet banking Plus, Kontakt	Price €
2.7.9.1	PIN, password re-issuance	€ 1.70
2.7.10	SMS authorization for Internet banking	Price €
2.7.10.1	SMS authorization set-up	free of charge
2.7.10.2	SMS authorization sending	free of charge
2.7.10.3	SMS authorization cancellation	free of charge
2.7.11	GRID card for services Internet banking and KONTAKT	Price €
2.7.11.1	Issuance of Grid card	free of charge
2.7.11.2	Re-issuance of Grid card	€ 1.00
2.7.11.3	Unblocking of Grid card	free of charge
2.7.11.4	Cancellation of Grid card	free of charge
2.7.12	Safety key for service VUB e-payments	Price €
2.7.12.1	Issuance of safety key	free of charge
2.7.12.2	Re-issuance of safety key	free of charge

2.7.13	Blocking of non-stop banking (Kontakt, Internet banking/Internet banking Plus, Mobil banking)	Price €
2.7.13.1	Blocking or unblocking of service nonstop banking	free of charge
2.7.14	SMS outputs for nonstop banking	Price €
2.7.14.1	Notification at logging on to service nonstop banking	free of charge
2.7.14.2	Movement notifications:	
2.7.14.2.1	– notification of transaction/movement	€ 0.05
2.7.14.2.2	– notification of limit overrunning	€ 0.05
2.7.14.2.3	– notification of dropping under limit	€ 0.05
2.7.14.2.4	– notifications of using payment card	€ 0.05
2.7.14.3	Sending of account balance	€ 0.05
2.7.14.4	Sending of account turnover via Mobil banking	€ 0.05
2.7.14.5	Sending of exchange rates	€ 0.05
Note:		
1) The price is subject to a 20 % VAT.		

2.8. LOANS

2.8.1	Commercial ¹⁾, Mortgage and Municipal Loans	Price €
2.8.1.1	Up-front fee	
2.8.1.1.1	– Profi loan, Profihypo loan	1 % of loan volume, min. € 166.00
2.8.1.2	Up-front fee (loan agreement conclusion) or renewal of overdraft or revolving loan ³⁾ (addendum to loan agreement) for the other commercial loans	
2.8.1.2.1	– for loans granted up to € 33,200.00 incl.	min. € 166.00
2.8.1.2.2	– for loans granted over € 33,200.00	min. 0.5 % of authorized loan volume, min. € 331.90
2.8.1.2.3	– for loans granted up to USD 40,000 incl.	min. USD 245.00
2.8.1.2.4	– for loans granted over USD 40,000	min. 0.5 % of authorized loan volume, min. USD 490.00
2.8.1.2.5	– for loans granted up to CZK 900,000 incl.	min. CZK 4,500.00
2.8.1.2.6	– for loans granted over CZK 900,000	min. 0.5 % of authorized loan volume, min. CZK 9,000.00
2.8.1.2.7	– for loans granted up to GBP 20,000 incl.	min. GBP 150.00
2.8.1.2.8	– for loans granted over GBP 20,000	min. 0.5 % of authorized loan volume, min. GBP 300.00
2.8.1.3.	Up-front fee for issuing the bidding loan commitment with maturity longer than 3 months after issue date; up-front fee for issuing the bidding loan commitment in connection with a client's participation in the public procurement.	0.5 % of authorized volume, min. € 165.00
2.8.1.4	Bill discounting	upon agreement
2.8.1.5	Commitment fee	
2.8.1.5.1	– for commercial loans in € and FCY (overdraft, revolving and term loan), the fee is not applicable to Profi loan, Profinvest loan, Profinvest Plus loan, Profihypo loan and Kontokredit.	min. 0.5 % p. a. of undrawn funds
2.8.1.5.2	– for loans granted in FCY from sources from international credit lines	upon agreement
2.8.1.6	Loan volume increase	min. 0.5 % of increased loan amount, min. € 166.00
2.8.1.7	Extension of one loan instalment maturity upon client's request within original loan maturity. The fee is due as a one-off fee at the signing of an amendment to agreement.	
2.8.1.7.1	– for loans granted in € and FCY (from deposited funds)	min. 0.3 % of extended amount, min. € 166.00
2.8.1.7.2	– for loans granted in FCY from sources from international credit lines	upon agreement
2.8.1.8	Premature term loan repayment or its part	
2.8.1.8.1	– for loans granted in €	3.0 % of prematurely repaid amount, min. € 166.00
2.8.1.8.2	– for loans granted in USD	3.0 % of prematurely repaid amount, min. USD 245.00
2.8.1.8.3	– for loans granted in CZK	3.0 % of prematurely repaid amount, min. CZK 4,500.00
2.8.1.8.4	– for loans granted in GBP	3.0 % of prematurely repaid amount, min. GBP 150.00
2.8.1.9	Shortening the final maturity of overdraft / revolving loan in form of amendment to the Agreement.	

2.8.1.9.1	– for loans granted in € (except for repayment of Profi loan in form of overdraft or Kontokredit due to granting a new overdraft)	3.0 % of agreed credit line, min. € 166.00
2.8.1.9.2	– for loans granted in USD	3.0 % of agreed credit line, min. USD 245.00
2.8.1.9.3	– for loans granted in CZK	3.0 % of agreed credit line, min. CZK 4,500.00
2.8.1.9.4	– for loans granted in GBP	3.0 % of agreed credit line, min. GBP 150.00
2.8.1.10	Granting of a consolidation loan with restructuring – upon client's request	up to € 3,319,400.00 -0.25% up to € 16,596,960.00 -0.15 % over € 16,596,960.00 -0.15 % of volume up to € 16,596,960.00 + 0.05 % for each amount exceeding this volume
2.8.1.11	Provision of information by a notary, advocate, commercial lawyer, self-administrative territorial unit (municipality) and other entrepreneurs pursuant to Art. 2 Sect. 2 of Commercial Code (individuals and legal entities) on interest rates applied to loans granted in the past.	€ 33.20 ²⁾
2.8.1.12	Arrangement of bill protest (in case of discounting as well as bill collection, when the bill is accepted as a collateral for an active deal).	€ 33.20 + notarial fees
Note:		
1) Commercial loans include all loans in € and FCY, bill discounting and authorized overdraft on current account.		
2) The price is subject to a 20 % VAT.		
3) For prolongation of overdraft or revolving loan by no longer than 1 month, the fee calculated as percentage pursuant to item 2.8.1.2 will be reduced at 1/12 of its amount, but reduction does not relate to the minimum amount set in the Price List.		

2.8.2	Other Services Related to Lending and Loan Administration	Price €
2.8.2.1	Loan account maintenance	
2.8.2.1.1	– for loans granted in €	€ 4.30/month
2.8.2.1.2	– for loans granted in USD	USD 6.50/month
2.8.2.1.3	– for loans granted in CZK	CZK 120.00/month
2.8.2.1.4	– for loans granted in GBP	GBP 4.00/month
2.8.2.1.5	– for loans granted in other currencies	in the respective FCY in the equivalent of € 4.30/month
2.8.2.2	Amendment to a loan agreement upon client's request in the form of an amendment (except for extension of one loan instalment, loan increase and shortening of overdraft or revolving loan final maturity, except for premature term loan, Profi loan, Profinvest loan, Profinvest plus loan or Profihypo loan repayment) and also changes in documents related to a loan agreement.	min. € 331.90
2.8.2.3	Preparation of a specific document upon client's request related to a Loan Agreement (pledge waiver, issue of Bank's consent regarding General Terms and Condition for Credit Facilities and other)	€ 20.00
2.8.2.4	Loan Account statements	
2.8.2.4.1	– statement generated to loan account once a month (at the end of month) sent by post or in person at a branch	free of charge
2.8.2.4.2	– additional printing of account statement upon client's request/per statement. Not applicable in event of complaints regarding statements delivered by regular post and filed within 30 days since statement issue and an immediate complaint about a missing account statement for an statements taken in person or via box	€ 6.60
2.8.2.4.3	– extraordinary statement issued out of the agreed cycle	€ 6.60
2.8.2.5	Each reminder on unpaid due amount sent or on any unfulfilled loan condition sent	
2.8.2.5.1	– commercial loans and loans for municipalities	€ 16.60 or loan currency equivalent
2.8.2.5.2	– Profihypo, mortgage loan	€ 33.20
2.8.2.6	Evaluation of real estate pledge by the bank for Profi loans	
2.8.2.6.1	– flat	€ 100.00
2.8.2.6.2	– family house	€ 150.00

2.9. EXPORT FINANCING

2.9.1	Export Financing	Price €
2.9.1.1	Invoice discounting in form of primary forfaiting ¹⁾	upon agreement
2.9.1.2	Invoice discounting in form of export bill of exchange discounting ¹⁾	upon agreement
2.9.1.3	Granting of an export buyer loan: – administration fee – commitment fee	upon agreement
2.9.1.4	Fee for premature repayment of liability	upon agreement

Note:

1) The prices are subject to a 20 % VAT in case of services rendered to residents, non-entrepreneurs from EU member states and non-entrepreneurs outside of EU; the prices are exempted from the 20 % VAT in case of service rendered to an entity identified for VAT purposes in other EU member state and entrepreneurs outside of EU.

2.10. GUARANTEES

2.10.1	Guarantees Upon Client's Request	Price €
2.10.1.1	Arrangement of an obligation (conclusion of a Guarantee Issuance Agreement)	min. 0.25 %, min. € 100.00
2.10.1.2	Issued guarantee	from 0.5 %/ quarter, min. € 100.00
2.10.1.3	Amendment to Guarantee Issuance Agreement and related documentation	min. € 199.20
2.10.1.4	Change in guarantee (an addendum to the guarantee or issuance of a new guarantee replacing the former one)	min. € 99.60
2.10.1.5	Commitment to conclude Guarantee Issuance Agreement	0.5 %, min. € 166.00
2.10.1.6	Performance of the Bank arising out of a guarantee	€ 99.60
2.10.1.7	Cancellation of a guarantee prior to its issuance	€ 166.00
2.10.1.8	Each reminder on unpaid due amount sent or on any unfulfilled contract condition sent	€ 16.60 or guarantee currency equivalent
2.10.1.9	Early guarantee termination (e.g. release by beneficiary, return of bank guarantee original), except for early termination of a bank guarantee validity issued by the bank in connection with a client's participation in the public procurement.	0.20 % of guarantee amount, min. € 100.00

2.10.2	Guarantees Upon Banks' Requests	Price €
2.10.2.1	Advising a guarantee to the client	0.1 %, min. € 49.80, max. € 298.80
2.10.2.2	Advising a change in guarantee	€ 33.20

2.11. SECURITIES

2.11.1	Maintenance of Securities Account and Services of a Member of the Central Securities Depository of SR (CSD)	Price €
2.11.1.1	Account maintenance	
2.11.1.1.1	– opening of account	free of charge
2.11.1.1.2	– change of data on holder's account	free of charge
2.11.1.1.3	– closing of account	free of charge
2.11.1.1.4	– nominal value of portfolio ¹⁾ up to € 330.00	€ 8.00 ²⁾
2.11.1.1.5	– nominal value of portfolio ¹⁾ up to € 16,600.00	€ 16.00 ²⁾
2.11.1.1.6	– nominal value of portfolio ¹⁾ up to € 66,400.00	€ 33.00 ²⁾
2.11.1.1.7	– nominal value of portfolio ¹⁾ over € 66,400.00	€ 83.00 ²⁾
2.11.1.2	Transmission of securities	€ 6.60 + € 0.03 per security
2.11.1.3	Transfers of securities	
2.11.1.3.1	– transfer of securities with consideration via Bratislava Stock Exchange without financial settlement, with financial settlement	0.15 % of deal volume, min. € 33.00, max. € 500.00
2.11.1.3.2	– transfer of securities with consideration via CSD without financial settlement	€ 16.60
2.11.1.3.3	– transfer of securities with consideration via CSD with financial settlement	0.1 % of deal volume, min. € 33.00, max. € 500.00
2.11.1.3.4	– transfer of securities from old records without change in securities owner	as securities transfer
2.11.1.3.5	– transfer of securities based on Donation Agreement without consideration	€ 16.60
2.11.1.3.6	– correction of instruction	€ 5.00
2.11.1.3.7	– unperformed transfer	€ 10.00
2.11.1.4	Other services	
2.11.1.4.1	– registration of suspended right to dispose of securities	€ 6.60
2.11.1.4.2	– cancelling of registration of suspended right to dispose of securities	€ 6.60
2.11.1.4.3	– change statement of accountholder's account in records of VUB as a member of CSD over the scope agreed in the Agreement on Securities Account Maintenance and Provision of Services of Central Securities Depository member (Agreement)	€ 3.30
2.11.1.4.4	– balance statement of accountholder's account in records of VUB as a member of CSD over the scope agreed in the Agreement	€ 3.30
2.11.1.4.5	– registration of pledge in the pledge register of Central Securities Depository	0.2 % of receivable amount, min. € 33.00, max. € 830.00
2.11.1.4.6	– registration of fiduciary transfer in special records of Central Securities Depository	0.2 % of receivable amount, min. € 33.00, max. € 830.00

2.11.1.4.7	– extraordinary reprint of any confirmation in connection with services of a member of the Central Securities Depository or maintenance of Securities Account on client request	€ 3.30
2.11.1.4.8	– other services of a member of the Central Securities Depository	individual charges
Note:		
1) Average daily nominal value of portfolio = a sum of nominal amount of portfolio for all days, during which the account has been opened / number of days, during which the account has been opened.		
2) Flat fee including the sending of an annual account statement.		

2.11.2	Capital Market Transactions	Price €
2.11.2.1	Capital Market Transactions and related services.	Upon agreement ¹⁾
Note:		
1) In case of professional consultancy and provision of advisory services in issuing securities the prices are subject to a 20 % VAT in case of services rendered to residents, non-entrepreneurs from EU member states and non-entrepreneurs outside of EU; the prices are exempted from the 20 % VAT in case of service rendered to an entity identified for VAT purposes in other EU member state and entrepreneurs outside of EU.		

2.11.3	Purchase and Sale of Securities	Price €
2.11.3.1	Arrangement of security deals ¹⁾	
2.11.3.1.1	Arrangement of purchase (sale) of bonds and state treasury bills: ^{2) 3)}	
2.11.3.1.1.1	up to € 33,200.00	0.5 %, min. € 33.20
2.11.3.1.1.2	from € 33,200.01 to € 332,000.00	€ 166.00 + 0.25 % of deal volume over € 33,200.00
2.11.3.1.1.3	from € 332,000.01 to € 664,000.00	€ 913.00 + 0.125 % of deal volume over € 332,000.00
2.11.3.1.1.4	over € 664,000.00	€ 1,328.00 + individually
2.11.3.1.2	Arrangement of purchase (sale) of securities and mutual fund certificates: ³⁾	
2.11.3.1.2.1	up to € 33,200.00	0.95 %, min. € 16.60
2.11.3.1.2.2	from € 33,200.01 to € 332,000.00	€ 315.40 + 0.5 % of deal volume over € 33,200.00
2.11.3.1.2.3	from € 332,000.01 to € 664,000.00	€ 1,809.40 + 0.25 % of deal volume over € 332,000.00
2.11.3.1.2.4	over € 664,000.00	€ 2,640.00 + individually
2.11.3.1.3	Unperformed instruction for purchase (sale)	
2.11.3.1.3.1	– in case of deal volume up to € 33,200.00	€ 10.00
2.11.3.1.3.2	– in case of deal volume over € 33,200.00	free of charge
2.11.3.1.4	Each change in client's instruction	€ 3.30
2.11.3.1.5	Mediation of participation in primary issues of securities (shares, bonds, T-bills) ²⁾	0.05 % of volume, min. € 33.00, max. € 664.00
Note:		
1) In case of mediating a deal with foreign physical securities, the fee charged by the Bank is increased by its costs on their delivery to the depository of the foreign stock exchange or client.		
2) The deal volume does not include the proportional interest income.		
3) Third party costs related to the deal are added to the fee (Bratislava Stock Exchange and Central Securities Depository). In case of foreign securities, the fees paid to foreign stock broker for mediation.		

2.11.4	Purchase and Sale of Securities within Portfolio Management Product	Price €
2.11.4.1	The prices calculated according to items specified in section 2.11.3. Purchase and Sale of Securities are adjusted for deals performed within the portfolio management product by an index of 0.6. ^{1), 2), 3)}	
Note:		
1) In case of mediating a deal with foreign physical securities, the fee charged by the bank is increased by its costs on their delivery to the depository of the foreign stock exchange or client.		
2) If justified costs that are not included in the prices for mediation of deals are incurred in mediation of security deals (e.g. fee to a foreign stock broker), these fees are charged to the client in the same amount.		
3) Does not apply to arrangement of securities transfer.		

2.11.5	Administration of Foreign Securities for Slovak Clients ²⁾	Price €
2.11.5.1	Administration of foreign bonds:	
2.11.5.1.1	up to € 32,600	yearly € 65.00 ¹⁾
2.11.5.1.2	from € 32,601 to € 326,500	yearly € 65.00 + 0.05% out of volume over € 32,600.00 ¹⁾
2.11.5.1.3	over € 326,500	yearly € 230.00 + 0.02% out of volume over € 326,500.00 ¹⁾
2.11.5.2	Administration of foreign securities:	
2.11.5.2.1	up to € 32,600	yearly € 65.00 ¹⁾
2.11.5.2.2	from € 32,601 to € 326,500	yearly € 65.00 + 0.08% out of volume over € 32,600.00 ¹⁾

2.11.5.2.3	over € 326,500	yearly € 320.00 +0.05% out of volume over € 326,500.00 ¹⁾
Note: 1) The prices are subject to a 20 % VAT in case of services rendered to residents, non-entrepreneurs from EU member states and non-entrepreneurs outside of EU; the prices are exempted from the 20 % VAT in case of service rendered to an entity identified for VAT purposes in other EU member state and entrepreneurs outside of EU. 2) The fees are calculated from acquisition prices, in cases when these cannot be identified, they are calculated from the fair value of the security. The fee is calculated as an average daily value of portfolio per month x number of calendar days in the month/360.		

2.11.6	Depository Activities	Price €
2.11.6.1	For asset management companies and mutual funds, pension management funds and pension funds, supplementary pension insurance companies, supplementary pension companies and supplementary pension funds	Set in the agreement with client (price subject to 20 % VAT).

2.11.7	Portfolio Management	Price €
	The prices include fees for administering the client's securities based on the Portfolio Management Agreement, including: <ul style="list-style-type: none"> – proposing investment strategies for securities and their adjustment according to clients' preferences; – ensuring execution of investment strategy approved by the client; – sending of information to the client on the structure of managed assets; – administration and custody of securities (except representation at shareholders' general meetings). 	
	The prices do not include: value added tax, fees for security deals, other services, third-party fees (e.g. fees of SCP SR, notarial fees). Other services are charged in line with the applicable Price List of the Bank. If the price of services is not stated in the applicable Price List of the Bank, it is agreed individually.	
2.11.7.1	Investments into bonds, mutual funds, deposit certificates, term deposits. Managed assets (average value of assets managed by the Bank). The prices are charged on the last day of the respective calendar quarter.	% p. a. of managed assets ¹⁾
2.11.7.1.1	up to € 166,000.00 incl.	0,9 % p. a. ¹⁾
2.11.7.1.2	from € 166,000.01 to € 1,659,700.00incl.	0,7 % p. a. ¹⁾
2.11.7.1.3	over € 1,659,700.00	0,6 % p. a. ¹⁾
2.11.7.2	Investment as in 2.11.7.1. + shares. Managed assets (average value of assets managed by the Bank). The prices are charged on the last day of the respective calendar quarter.	% p. a. of managed assets ¹⁾
2.11.7.2.1	up to € 166,000.00 incl.	1,3 % p. a. ¹⁾
2.11.7.2.2	from € 166,000.01 to € 1,659,700.00incl.	1,1 % p. a. ¹⁾
2.11.7.2.3	over € 1,659,700.00	1,0 % p. a. ¹⁾
Note: 1) The prices are subject to a 20 % VAT in case of services rendered to residents, non-entrepreneurs from EU member states and non-entrepreneurs outside of EU; the prices are exempted from the 20 % VAT in case of service rendered to an entity identified for VAT purposes in other EU member state and entrepreneurs outside of EU.		

2.12. ADVISORY

2.12.1	Advisory	Price €
2.12.1.1	Elaboration of market assessment in form of:	
2.12.1.1.1	– expert opinion	€ 8.300/hr. as compensation for elaboration of opinion, increased by the costs related to the elaboration ¹⁾²⁾
2.12.1.1.2	– professional opinion	upon agreement, € 8.300/hr. To € 16.600/hr., depending on the complexity of assessment-related works (costs included in the price) ¹⁾
Note: 1) The prices are subject to a 20 % VAT in case of services rendered to residents, non-entrepreneurs from EU member states and non-entrepreneurs outside of EU; the prices are exempted from the 20 % VAT in case of service rendered to an entity identified for VAT purposes in other EU member state and entrepreneurs outside of EU. 2) The price is set pursuant to Art. 28 of Decree of MF SR No. 263/1996 Coll., enforcing the Act on Experts and Interpreters.		

2.13. CASH DESK SERVICES

2.13.1	Cash Desk Cash Transactions in € and FCY	Price €
2.13.1.1	Exchange of banknotes and coins (€) for banknotes and coins (€) in other nominal values	free of charge
2.13.1.1.1	In case of a larger volume of banknotes and coins ³⁾ to be processed, the Bank charges a processing fee according to the number of banknotes or coins received, or a fee for provision of a higher number of coins irrespective of the nominal value as follows: <ul style="list-style-type: none"> – for more than 10 banknotes, a fee applies to each started 10 banknotes submitted for exchange (the first 10 are not counted)¹⁾ – for more than 100 coins submitted for exchange or provided within the exchange based also on an order, a fee applies to each started 100 coins (the first 100 pcs are free of charge)²⁾. 	€ 0.50

2.13.1.2	Exchange of banknotes (FCY) of the same currency, e.g. changing	1 % in FCY
2.13.1.3	Damaged banknotes FCY – purchase in €, receipt to € current account	20 % off exchange rate banknote buy
2.13.1.4	Banknotes FCY under statute of limitation – purchase in €, receipt to € current account	5 % of exchange rate banknote buy
Note: 1) Example: 1 to 10 pcs – free of charge, 11 to 20 pcs - € 0.50, 21 to 30 - € 1.00. 2) Example: 1 to 100 coins – free of charge, 101 to 200 coins - € 0.50, 201 to 300 coins - € 1.00 . 3) The fee is charged also in case coins are receipt for exchange by a self service automatic coin sorter and with a guarantee declaration. In case coins are received for exchange with a guarantee declaration the fee can be agreed within the discretion of the branch manager in form of a monthly flat fee depending on the scope of the relevant services provided to the specific client and charged as a non cash transaction. Coins in FCY the Bank receives only upon separate agreement and price.		

2.13.2	Cash Desk Cash Transactions in € and FCY – VUB Client Accounts in € and FCY	Price €
2.13.2.1	Cash deposit to current account	
2.13.2.1.1	- up to € 10,000.00 or conversion in FCY (incl.) ¹⁾ - coins € and banknotes	€ 1.30
2.13.2.1.2	- receipt of over 200 pcs	€ 0.50 for each started coins up to 200 pcs., min. € 1.30
2.13.2.1.3	- over € 10,000.00 or conversion in FCY ¹⁾ - coins € and banknotes	0.01 % of deposit, min. € 1.30
2.13.2.1.4	- receipt of over 200 pcs	€ 0.50 for each started coins up to 200 pcs., min. € 1.30
2.13.2.2	Cash deposit to deposit accounts - receipt of € coins over 200 pcs	€ 0.50 for each started coins up to 200 pcs., min. € 1.30
2.13.2.3	Flat - monthly fee for using night safe (including renting of night safe cases or bags and keys).	€ 6.00
2.13.2.4	Processing of uncorrected adjusted cash at deposit (€ and FCY), or higher operoseness at deposit of notes in FCY at cash desk, at number of notes over 500 pcs incl. (mainly non-bank exchange offices). Fee is charged instead of fee for deposit.	0,1 % of erroneously adjusted cash/deposit amount
2.13.2.5	Cash withdrawal at branch cash desk or in form of sealed package from account kept with VUB: – up to € 10,000.00 or conversion in FCY (incl.) – over € 10,000.00 or conversion in FCY	€ 1.70 ²⁾ 0.01 % of withdrawn amount, min. € 2.50 ²⁾
2.13.2.6	Penalty for failed withdrawal of notified cash withdrawal over € 33,200.00 or in conversion FCY in the requested deadline	1 % of the amount of notified withdrawal ²⁾
2.13.2.7	Cheque book	€ 1.30
2.13.2.8	Frozen payments if cheque(s) loss reported	€ 5.00
Note: 1) Fee is standardly charged from client's account immediately after transaction. It is applicated also for deposits effected in sealed package and trough night safe cases or bags, coin deposits received by the self service automatic coin sorter and deposits with a guarantee declaration. If the case/bag contains more cash voucher, a fee is applicable to each cash voucher. At receipt of coins through night safe cases or bags over 200 coins, additional fee is charged as in case of coin depositing at a cash desk. In individual cases (client with operations throughout all of Slovakia etc.) the fee can be agreed contractually within the agreement on use of night safe services or sealed package concluded at the level of VUB headquarters and statutory representatives of the respective client. The Bank receives coins in FCY only upon separate agreement and price. 2) Fee is standardly charged from client's account immediately after transaction. Penalty for failed withdrawal of notified cash withdrawal is charged from account.		

2.13.3	Provision of "Fast Money" Service (in €)	Price €
2.13.3.1	Provision of the Fast Money service to clien s with a VUB account: to € 1,500.00 from € 1,500.01 to € 35,000.00 for telephone notification of the recipient for collection of cash	€ 4.65 0.31 % of transfer amount € 0.70

2.14. EXCHANGE OFFICE SERVICES

2.14.1	Cash Transactions with cheque in FCY	Price €
2.14.1.1	Exchange of FCY cash for a cheque in the same or different currency	free of charge (difference in exchange rates banknote buy /FX sell)
2.14.1.2	Deposits of cheques to a FCY account in currency of the account:	1 % in FCY, min. € 8.30, max. € 66.40
2.14.1.3	Deposits of cheque to a FCY account in different currency as account currency	free of charge (difference of exchange rates FX buy/ FX sell)
2.14.1.4	Withdrawal from account in cheques in the account currency.	€ 1.00 ¹⁾
Note: 1) Fee is standardly charged from client's account immediately after transaction.		

2.14.2	Traveller's, Bank and Private cheques ¹⁾	Price €
2.14.2.1	Purchase of cheques payout in cash in € or in FCY in currency of the cheque (without conversion), payout of a payment received from abroad for a cheque from collection in € or FCY cash in cheque currency (without conversion).	1 %, min. € 8.30, max. unlimited
2.14.2.2	Purchase of cheques payout in favour of € account or FCY account in currency of cheque (without conversion), payout of a payment received from abroad for a cheque from collection in favour of FCY account (in currency of cheque – without conversion) and € account.	1 %, min. € 8.30, max. € 66.40
2.14.2.3	Payout of a payment received from abroad for a collected cheque in FCY with conversion (in different FCY than cheque currency) in cash or to FCY account.	free of charge ²⁾
2.14.2.4	Exchange of a cheque for banknote in the same or different currency.	free of charge ²⁾
2.14.2.5	Sale of traveller's cheques	0.5 % in €
2.14.2.6	For returned (unpaid) cheque	€ 6.60 + fee of foreign bank
2.14.2.7	Sending (returning) of payment instruments abroad (upon client's request)	€ 3.30
2.14.2.8	Verification of bank cheque coverage by swift upon client's request	€ 6.60
Note:		
1) A fee is charged at transaction.		
2) Difference of exchange rates banknote buy/ FX sell and FX-buy/banknote-sell.		
3) The above fees do not include the fee of another bank, which can reduce the cheque's value.		

2.14.3	Exchange Rates	Price €
2.14.3.1	VUB Exchange Rates for VUB clients only and on the date of their validity sent by fax:	€ 1.70

2.15. RENTAL AND CUSTODY

2.15.1.	Safes and Safe Deposit Boxes	Price €
2.15.1.1	Safe deposit box rental (safe service); monthly prices are based on the value up to which the safe deposit box is insured ¹⁾ :	
2.15.1.1.1	Sum insured € 5,000	
	– up to 13,000 cm ³	€ 2.50
	– up to 26,000 cm ³	€ 3.50
	– up to 40,000 cm ³	€ 4.20
2.15.1.1.2	Sum insured € 10,000 – rental for min. 3 months	
	– up to 13,000 cm ³	€ 2.70
	– up to 26,000 cm ³	€ 3.70
	– up to 40,000 cm ³	€ 4.50
2.15.1.1.3	Sum insured € 15,000 – rental for min. 3 months	
	– up to 13,000 cm ³	€ 2.80
	– up to 26,000 cm ³	€ 4.00
	– up to 40,000 cm ³	€ 5.00
2.15.1.1.4	Sum insured € 20,000 – rental for min. 3 months	
	– up to 13,000 cm ³	€ 3.00
	– up to 26,000 cm ³	€ 4.50
	– up to 40,000 cm ³	€ 5.60
2.15.1.1.5	Sum insured € 35,000 – rental for min. 3 months	
	– up to 13,000 cm ³	€ 4.50
	– up to 26,000 cm ³	€ 6.80
	– up to 40,000 cm ³	€ 8.50
2.15.1.1.6	Sum insured € 95,000 – individually only, safe deposit box must be located in a strong room – rental for min. 3 months	
	– up to 13,000 cm ³	€ 12.10
	– up to 26,000 cm ³	€ 18.40
	– up to 40,000 cm ³	€ 22.90
2.15.1.2	Custody in safe except from securities: ²⁾	
	Sum insured € 5,000	
	– up to 1 month	€ 11.60
	– from 1 to 3 months	€ 23.20
2.15.1.2.1	– from 3 to 6 months	€ 43.20
	– from 6 to 9 months	€ 63.10
	– from 9 to 12 months	€ 83.00
	2.15.1.2.2	Sum insured € 10,000
– up to 1 month		€ 13.30
– from 1 to 3 months		€ 29.90
– from 3 to 6 months		€ 56.40

	<ul style="list-style-type: none"> – from 6 to 9 months – from 9 to 12 months 	€ 83.00 € 109.50
2.15.1.2.3	Sum insured € 15,000 <ul style="list-style-type: none"> – up to 1 month – from 1 to 3 months – from 3 to 6 months – from 6 to 9 months – from 9 to 12 months 	€ 14.90 € 36.50 € 68.10 € 101.20 € 132.80
2.15.1.2.4	Sum insured € 20,000 <ul style="list-style-type: none"> – up to 1 month – from 1 to 3 months – from 3 to 6 months – from 6 to 9 months – from 9 to 12 months 	€ 16.60 € 43.20 € 81.30 € 122.80 € 159.30
2.15.1.2.5	Sum insured € 35,000 <ul style="list-style-type: none"> – up to 1 month – from 1 to 3 months – from 3 to 6 months – from 6 to 9 months – from 9 to 12 months 	€ 24.90 € 64.70 € 122.20 € 184.20 € 239.00
2.15.1.2.6	Sum insured € 95,000 – individually only, a sealed case must be located in a strong room <ul style="list-style-type: none"> – up to 1 month – from 1 to 3 months – from 3 to 6 months – from 6 to 9 months – from 9 to 12 months 	€ 66.40 € 172.60 € 328.60 € 494.60 € 644.00
2.15.1.2.7	The price is set for custody lasting more than 12 months as a total of price for 12 months and price for appropriate number of months over 12 months. 2) E.g. price of custody at the sum insured of € 5,000 for 15 months: € 83.00/12 months + € 23.20/3 months = € 106.20 In the price calculation it is necessary to add a month when value was taken to custody and month when deposit was issued from custody.	
2.15.1.3	Per each repeated (more than once in a business day) access to safe deposit box	€ 1.70 ¹⁾
2.15.1.4	Custody in safe – each temporary issue and subsequent deposit acceptance or exchange of sealed case for another sealed case under the same deposit number.	€ 1.70 ¹⁾
Note:		
1) The prices are subject to a 20 % VAT in case of services rendered to residents, non-entrepreneurs from EU member states and non-entrepreneurs outside of EU; the prices are exempted from the 20 % VAT in case of service rendered to an entity identified for VAT purposes in other EU member state and entrepreneurs outside of EU.		

2.16. INFORMATION SERVICES

2.16.1	Information and Mediation Services	Price €
2.16.1.1	Mediation and providing bank information on a local or international company	€ 33.20 ¹⁾²⁾
2.16.1.2	Bank references on VUB client at own request.	€ 16.60 ¹⁾
2.16.1.3	Providing bank reports or confirmation for audit purposes:	
2.16.1.3.1	<ul style="list-style-type: none"> – requested by auditor³⁾ It involves refund of expenses incurred to VUB for provision of client information, in compliance with Article 92 clause 9 of the Banking Act No. 483/2001 or in line with special law 	€ 33.20
2.16.1.3.2	– upon client's request, about which the bank report or confirmation is prepared	€ 49.80 ¹⁾
2.16.1.3.3	– upon client's request, about which the bank report or confirmation is prepared – a negative report	€ 16.60 ¹⁾
Note:		
1) The prices are subject to a 20 % VAT in case of services rendered to residents, non-entrepreneurs from EU member states and non-entrepreneurs outside of EU; the prices are exempted from the 20 % VAT in case of service rendered to an entity identified for VAT purposes in other EU member state and entrepreneurs outside of EU.		
2) The price is increased by fees charged by a correspondent bank.		
3) The prices are subject to a 20 % VAT.		

2.16.2	Information Provided via Internet	Price €
2.16.2.1	Analyses of joint stock companies	€ 49.80 ¹⁾
2.16.2.2	Analyses of sectors	€ 33.20 ¹⁾
2.16.2.3	Analyses of joint stock companies and sectors together. After the price for the service is paid, the client is sent a password, which makes the relevant part of the analysis available for a period of six months.	€ 66.40 ¹⁾
Note:		
1) The prices are subject to a 20 % VAT in case of services rendered to residents, non-entrepreneurs from EU member states and non-entrepreneurs outside of EU; the prices are exempted from the 20 % VAT in case of service rendered to an entity identified for VAT purposes in other EU member state and entrepreneurs outside of EU.		

2.17. OTHER SERVICES

2.17.1	Services	Price €
2.17.1.1	Providing client-related messages – to a court and notary as a judicial officer for purposes of civil court proceeding ¹⁾ , – for purposes of judicial executor appointed to execution under the special law ¹⁾ , – for purposes of official receiver or preliminary official receiver if bank's client is involved in bankruptcy proceedings under special law ¹⁾ It is a compensation of costs incurred to VUB for provision of client-related information under Article 92, Section 9 of Banking Act No. 483/2001.	€ 16.60
2.17.1.2	Special confirmation of executed payment	€ 10.00
2.17.1.3	Issuing of a bank voucher copy (per page) Fee is not charged to tax authority (account statements, etc.)	€ 0.20 /page
2.17.1.4	International transactions for unauthorized complaints on procedures executed in FCY older than three months	€ 26.60
2.17.1.5	Telefax services per page ²⁾	
2.17.1.5.1	– in Europe	€ 2.80 ¹⁾
2.17.1.5.2	– other countries and overseas	€ 4.70 ¹⁾
2.17.1.5.3	– in Slovakia	
2.17.1.5.3.1	– for the first page	€ 1.20 ¹⁾
2.17.1.5.3.2	– for every following page	€ 0.80 ¹⁾
2.17.1.6	For swift services per message ²⁾	€ 3.30 ¹⁾
2.17.1.7	Compensation of administrative costs for granting commercial information per each 15 min. of manual work, even started ²⁾	€ 3.300 /15 min. ¹⁾
2.17.1.8	A fee for maintaining a discretion, court's ruling on client's account.	One-off fee of € 16.60 after the delivery of a distraintment decision
2.17.1.9	Courier service	actual costs, including input VAT ¹⁾
2.17.1.10	Use of blue card ensuring preferential servicing of entrepreneurs ³⁾	€ 16.60/month
Note: 1) The price is subject to a 20 % VAT. 2) For items 2.17.1.5, 2.17.1.6., 2.17.1.7. the compensation/fee is subject to a 20% VAT only if these services are used for transactions charged with VAT. If they are provided with a main service/activity exempted from VAT or it is not subject to VAT, these fees are VAT exempted then. 3) If the blue card is not included in the price of VUB account. Since March 1, 2010 VUB will not issue the blue card.		

2.18. MEDIATED SALE OF INDIVIDUAL INSURANCE

Travel insurance, and Mandatory contractual insurance.

You will be informed about all types of insurance at VUB branches. The price is set individually based on selected type of insurance coverage.

2.19. VUB ASSET MANAGEMENT INVESTMENT PRODUCTS

Entry Fees ¹⁾				
Total investment value/Total investment value calculated by conversion rate *	Money Market EURO Fund	Conservative Portfolio	Convergent Bond Fund and dynamic Portfolio	Balanced Growth Fund
up to € 3,000	0.25 %	0.50 %	1.50 %	3.30 %
from € 3,000 Incl. to € 15,000	0.20 %	0.40 %	1.10 %	2.60 %
from € 15,000 incl. to € 30,000	0.15 %	0.30 %	0.80 %	2.00 %
from € 30,000 incl. to € 150,000	0.10 %	0.20 %	0.50 %	1.20 %
over € 150,000 incl.	0.05 %	0.10 %	0.20 %	0.50 %
CP Secured Fund I.				
during underwriting period	0.00 %			
out of underwriting period	1.00 %			
Kombiprodukt ²⁾				
Entry load in the selected funds of VÚB Asset Management, správ. spol., a. s. – see a list of interest rates ³⁾				
1) The amount of entry fee depends on total investment value. Total investment value equals the sum of invested amount and the current value of trustee shares of any of VUB AM funds possessed to date, calculated on the basis of the last available value on the investment date. 2) Kombiprodukt is a special combined investment into a term deposit and the selected funds of VÚB Asset Management, správ. spol., a. s. 3) Kombiprodukt entry load is published and valid only in the period during which Kombiprodukt is on offer of VUB, a. s.				

Discounts on entry fees up to 50 % of the entry fees for the particular fund are applicable to mutual fund investments (except for Kombiprodukt) made via Internet banking /Internet banking Plus.

Exit Fees		
from Money Market EURO Fund	0.00 %	
from CP Secured Fund I.	during underwriting period	0.00 %
from CP Secured Fund I.	out of underwriting period	3.50 %
from other funds	up to 1 year	0.80 %
from other funds	after 1 year	0.00 %

Transfer Fees	
from Money Market EURO Fund	difference of entry fees
from CP Secured Fund I.	in the amount of exit fee
from other funds to CP Secured Fund I. out of underwriting period	in the amount of entry fee
from other funds to CP Secured Fund I. during underwriting period	in the amount of exit fee
from other funds to Money Market EURO Fund	in the amount of exit fee
from other funds to other funds	in the amount of exit fee, minimum 0.20 %

In case of transfer among VUB AM mutual funds via Internet banking/Internet banking Plus a 50 % discount from the transfer fee is provided.

Warning:

Investments in mutual funds are associated with a risk. A value of investment may grow, stagnate or decrease and return of originally invested amount is not guaranteed. Charters, selling materials and simplified prospectuses are available at all points of sale, VUB branches and seat of the company. In compliance with the approved charters, a share of securities or financial market instruments issued or guaranteed by government listed in the charters of individual funds may exceed 35% of the asset value in the fund, whereas it can equal as much as 100% of this value.

2.20. FOREIGN MUTUAL FUNDS

Mutual Funds

Entry fees	
Type of fund	Amount
Bond Funds	1.50 %
Capital Protected Funds	1.50 %
Blend Funds	3.30 %
Equity Funds	3.30 %

Exit fees		
from all funds	within 1 year	0.00 %
	after 1 year	0.00 %

Investments in mutual funds are associated with a risk. A value of investment may grow, stagnate or decrease and return of originally invested amount is not guaranteed. Prospectuses are available at all points of sale, VUB branches and internet www.vub.sk.

3. SERVICES PROVIDED TO BANKS

3.1.	Current Accounts (loro account) in € and FCY	Price €
3.1.1	Account opening	free of charge
3.1.2	Account maintenance	as contracted, max. € 33.20/month
3.1.3	Credit interest	upon agreement
3.1.4	Debit interest	upon agreement
3.1.5	Account statement sent by SWIFT MT950/940	free of charge
3.1.6	Interest rate sent by mail, fax, e-mail	€ 16.60
3.1.7	Credit/debit advice MT900/910	upon agreement

3.2.	International payments in € and FCY	Price €
3.2.1	International payments in €	
3.2.1.1	– incoming	free of charge
3.2.1.2	– outgoing in VUB	€ 1.00
3.2.1.3	– outgoing out of VUB before cut-off time	€ 1.50
3.2.1.4	– outgoing out of VUB after cut-off time	€ 5.00
3.2.2	International payments in FCY:	
3.2.2.1	– incoming	free of charge
3.2.2.2	– outgoing	€ 10.00

3.3.	Client Payments	Price €
3.3.1	In favour of VUB clients:	
3.3.1.1	– instruction "BEN/SHA" (expenses charged to beneficiary)	free of charge
3.3.1.2	– instruction "OUR" (expenses charged to payer):	
	from € 0.01 to € 33.00	free of charge
	from € 33.01 to € 1,700.00	€ 10.00
	from € 1,700.01 to € 17,000.00	€ 19.90
	from € 17,000.01 to € 34,000.00	€ 29.90
3.3.2	In favour of clients from other banks:	
3.3.2.1	– instruction "BEN/SHA"	by agreement with foreign bank which will pay a fee
	– fees are paid by payer's bank	
3.3.2.2	– instruction "OUR":	
	from € 0.01 to € 33.00	free of charge
	from € 33.01 to € 1,700.00	€ 10.00
	from € 1,700.01 to € 17,000.00	€ 19.90
	from € 17,000.01 to € 34,000.00	€ 29.90
3.3.3	Regulated transfers: within VUB and to other banks, fees are paid by payer's bank	€ 1.30
3.3.4	Extra fee for manual correction – charged to a sending bank (payments in favour of VUB's clients or other banks' clients)	€ 6.60 (or FCY equivalent)
Note: The fee for a payment in FCY with instruction "OUR" can be expressed in the respective currency, if the fee forms a part of the payment and it is shown in the field 71G of the MT 103 payment order.		

3.4.	Other Services	Price €
3.4.1.	Change / cancellation of payment order:	
3.4.1.1	– before its execution	€ 26.60
3.4.1.2	– after its execution	€ 49.80
3.4.2	Back value dating	€ 49.80 + relevant interest
3.4.3	Unjustified complaint of interbank payment or client's payment	
3.4.3.1	– less than 3 months after its execution	€ 16.60
3.4.3.2	– after 3 months after its execution	€ 66.40

3.5.	Guarantees Upon Banks' Requests	Price €
3.5.1	Take over of guarantee – charged per each started quarter of guarantee's validity period, always on the first day of quarter in advance	upon bank's rating ¹⁾ , min. € 49.80

3.5.2	Change of guarantee	min. € 49.80
3.5.3	Processing fee – one-off fee, charged for issuance of commitment or guarantee issued but not delivered to the beneficiary	upon bank's rating ¹⁾ , min. € 49.80
Note: 1) A bank is assigned a rating upon VUB's evaluation.		

3.6.	Loans granted to banks	Price €
3.6.1	Up-front fee, a fee for the change in the loan (prolongation, loan increase, early repayment), loan account maintenance, elaboration and changes in the contractual documentation and other fees associated with a loan.	by agreement

4. PRICES FOR SERVICES CURRENTLY NOT SOLD BY VUB

4.1	Flexibusiness account	Price €
4.1.1	An option to choose from the following products and services is included in the account price: - blue card allowing admission in the fast service zone ¹⁾	Points 0.00
4.1.2	Additional bank products at favorable prices (charged separately) ²⁾	
4.1.2.1	- Optional establishment and maintenance of saving account for entrepreneurs ³⁾	€ 1.00
4.1.2.2	- Maestro, VISA Business, MasterCard Business and Gold MasterCard Business payment cards issued with a 30 % - discount on fee (to VUBusiness accounts - VUBusiness, VUBusiness Plus, VUBusiness Gold, VUBusiness POS, VUBusiness Professional which have been converted into Flexibusiness accounts with effect from June 1, 2011) will be renewed in future with a 30 % discount on fee for card renewal.	
Note: 1) Blue card selected within the flexi business account starting from a sum of points equal to 16.51 and over. Since March 1, 2010 the blue card is not issued. 2) In case of discounts stated within VUB account, the prices for these products or services will be charged separately. 3) The charge-free services such as generation of the account statement as of the end of relevant month and delivery of the statement on monthly basis within the Slovak Republic, inputting the flexitransfer and payments made via flexitransfer are included in the saving account. Other fees are charged identically as in case of current account in €. Conditions for flexitransfer – flexitransfer limit on flexi business account shall not be lower than € 1,000, minimum payment amount in multiples of € 50.		

4.2	Debit Payment Cards	Price €
4.2.1	Virtual Payment Cards	
4.2.1.1	VISA WebBusiness	€ 5.00/1 year
4.2.1.2	Card cancellation or return of valid payment card	€ 3.30