

VUB Price List Retail Clients

Effective from 1 March, 2012

CONTENTS

I. VUB ACCOUNTS.....	3
1. FLEXI Account	3
2. START Account	4
3. VUB Senior	5
II. FEES & CHARGES OF BASIC SERVICE	6
1. Current Accounts in € and Foreign Currency	6
2. Deposit Accounts and Passbooks in € and Foreign Currencies	6
3. Other Activities related to € and FX Current, Deposit Accounts and Passbooks	6
4. Cash Transactions on € Accounts and Accounts in Foreign Currency	7
5. System of payment.....	7
6. Debit Cards	10
7. Credit Cards.....	10
8. Electronic Banking Services – nonstop banking.....	11
9. Loans.....	12
10. Cash Desk and Foreign Exchange Services	13
11. Rental of Safe Deposit Boxes.....	3
12. Documentary Deals – Letters of Credits and Collections.....	14
13. Securities	14
14. Foreign Securities Management for Slovak Clients	16
15. Other Services.....	16
16. Mediated Sale of Generali Slovensko Insurance	16
17. VUB Asset Management Subsidiary	17
18. Foreign mutual funds	18
III. PRICE LIST OF PRIVATE BANKING SERVICES.....	19
1. Mutual Fund Portfolio.....	19
2. Individual Portfolio	19
IV. PRICE LIST OF PRODUCTS AND SERVICES, WHICH VUB DOES NOT CURRENTLY SELL	21

I. VUB Accounts

1. FLEXI Account	Price
Monthly fee of account:	
Applied to selections involving some 1 ¹⁾ product & services of basic offer	€ 1.50
Applied to selections involving some 2 – 3 ¹⁾ product & services of basic offer	€ 2.10
Applied to selections involving some 4 – 6 product & services of basic offer	€ 3.50
Applied to selections involving 7-11 products of the basic offer	€ 5.00
Applied to selections involving 1-11 products of the basic offer and 1 product of the extended offer ¹⁰⁾	€ 5.00
Applied to selections involving 1-11 products of the basic offer and 2 products of the extended offer ¹⁰⁾	€ 7.00
Applied to selections involving 1-11 products of the basic offer and 3 – 5 products of the extended offer ¹⁰⁾	€ 9.00
The first month is free of charge for the new customers.	
Prime interest rate of the extra Flexi account is provided to active clients. ⁶⁾	
The fee includes the following:	
– € current account maintenance,	
– Charge free electronic account statement via Internet banking or collected personally at a branch once a month and yearly summary overview account statement delivery once a year by post within the Slovak Republic at of ultimo of the year	
– Distribution of account statement by e-mail if Kontakt Service or Internet Banking is opened in the Flexi account	
– Entry and change of standing orders and direct debit authorizations / SEPA Direct Debit	
– Payment card related services free of charge – card reissue if stolen/lost/damaged, PIN reprinting, change in daily card limit, access to account balance via ATM enabled by card, sending a monthly statement of card transactions, additional printing of a monthly statement of card transactions	
– Fee for received payment (all payments received except for a cash deposit)	
– Fee for standard and express domestic payments in VÚB, a.s. and fee for cross-border regulated payments ¹¹⁾ sent one-shot by nonstop banking (electronic banking) (Kontakt Service - IVR, Internet Banking, Mobil Banking)	
– Personal credit line (Loan within a personal credit line is granted after meeting the criteria set by the bank)	
– Flexi saving Service ⁸⁾	

BASIC PRODUCTS & SERVICES

- **Maestro Dobrý Anjel** debit card³⁾
- **Maestro/VISA Electron/VISA Inspire** debit card²⁾
- Standard **MasterCard/VISA Classic** debit card²⁾
- Opening and maintenance of **Kontakt Service, Internet Banking, Mobil banking**
- Maintenance of one **saving account and account statement distribution** account statement either electronically via Internet banking or in person at the branch once a month, free of charge and yearly summary overview account statement delivery once a year by post within the Slovak Republic at of ultimo of the year
- Provision of uncollateralized **flexi debit** (authorized account overdraft)
- Maintenance of card account for **Flexi card**
- The first 4 fees for payment such as **cash withdrawal from VÚB ATM**
- The first 6 fees for payment by **standing order or collection / SEPA Direct Debit**
- The first 6 fees for **payment by a payment card with the merchant**
- **SMS** about transactions on current account, about using payment card or another selected type of notifications sent during the month in unlimited number⁷⁾ except for account movements initiated by the Bank (interests, fees) in course of the month in unlimited amount
- **Payment insurance** in case of account holder's incapacity for work
- **Houshold insurance-assistance services**
- **Health assistance services**

EXTENDED SCOPE OF PRODUCTS & SERVICES

- **VISA Gold**⁴⁾ debit card
- Maintenance of a consumer loan account⁹⁾
- Maintenance of a mortgage loan account⁹⁾
- Maintenance of a card account for revolving credit card **MasterCard original+** (original MasterCard) / **MasterCard Gold**
- Travel insurance
- Unlimited count of fees for payment by a payment card with the merchant, payment made via standing order / direct debit / SEPA Direct Debit and cash withdrawal from VÚB ATM

For accounts the price of which is € 5, € 7 and € 9 a 100% discount on monthly fee for Flexi account maintenance shall apply on condition, that the sum of deposits and loans related to consumer financing is not lower than € 20 thou.⁵⁾

The fees for products and services excluded from the Flexi account package are charged under the VUB Price List for particular products and services.

Notes:

- 1) The selected clients of Triangel and Quatro making more than 3 movements on their Flexi account and salary of more than € 130.00 is credited to this account each month their account maintenance is free of charge.
- 2) Payment card within flexi account can be established for the account holder or another authorized person. Maximum numbers of payment cards issued for a single card holder within flexi account are 2 cards.

- 3) Within Flexi account, it is possible to issue one Maestro card "Dobrý Anjel" (Good Angel) for the account holder or any other authorized person.
- 4) Golden card for the flexi account can be issued for both holder or other authorized person. The maximum number of golden cards for the Flexi account is 2.
- 5) Total average amount of client's daily balances as of the end of the preceding month on all client's deposits (current and deposit accounts in € and FC, ranging from investments in VÚB AM, Generali Investments SICAV, Eurizon Capital and all securities issued by and kept with VÚB, a.s.) and consumer financing (actually drawn-down loans such as overdrafts, credit cards and consumer loan) are included in the sum of loans and deposits. Discount off the monthly Flexi account maintenance fee shall be always applied in the month following the month, when the condition of the sum of consumer loan deposits and loans in the min. amount of EUR 20,000 was met. Should the account be closed by the 5th day of the month (including), the monthly fee amount shall depend on the amount of average daily balances of the customer as at the end of the second month preceding the day of the account closing.
If Flexi account is maintained for several owners the amount of deposits and consumer finance loans per each owner is proportionally divided by the number of the account holders for calculation purposes. The sum of portions per account owner makes the final amount of deposits and consumer finance loans.
- 6) The advantageous interests published notice boards applies only if at least 12 movements are a month are made and aggregate monthly incomes are not lower than € 497.00. This applies to balance up to € 611.00; for the balance exceeding the above amount, a standard rate is applied.
- 7) SMS service can be activated only if some of the services such as Internet Banking, Internet Banking Plus, KONTAKT or Mobil Banking are used.
- 8) Flexi Saving Service will round up your payment by card at a seller performed by each debit payment card issued to the Flexi Account with Flexi Saving. Rounding amount will be transferred to the Flexi Account. Option to select rounding up the amount of payment by card at a seller to the nearest € 1, € 5, or € 10. Setting up Flexi Saving Service accompanying the Flexi Account is subject to the client's application, maintaining the saving account in € and at least one debit payment card within the Flexi Account.
- 9) If the loan is requested by joint applicants that have Flexi Accounts with virtual component maintaining mortgage or consumer loan account, real component is included into the Flexi Account of the Borrower who is referred in the first place in the Loan Agreement.
- 10) 11 components can be selected from the basic product menu.
- 11) It is not possible to sent by Mobil banking.

2. START Account ¹⁾		Price
		The account fee includes payment card VISA EURO<26 ^{3), 6), 7), 8), 9)}
Monthly fee for students ²⁾	€ 0.00	€ 0.85
Monthly fee for non-students	€ 0.30	€ 1.15
The first month is free of charge for new clients.		
The account fee for students and non-students includes the following:		
– € current account maintenance		
– Charge free electronic account statement via Internet banking or collected personally at a branch once a month and yearly summary overview account statement delivery once a year by post within the Slovak Republic at of ultimo of the year		
– Entry and change of standing orders and direct debit authorizations / SEPA Direct Debit		
– Issue/renewal of one MasterCard/VISA Classic/VISA EURO<26/VISA Inspire card for the Start account holder ^{3), 7)}		
– Payment card related services free of charge – card reissue if stolen/lost/damaged, PIN reprinting, change in daily card limit, access to account balance via ATM enabled by card, sending a monthly statement of card transactions		
– Opening Kontakt Service, GSM Banking, Internet Banking / Internet Banking Plus		
– Using Internet Banking service		
– Distribution of account statement by e-mail ⁴⁾		
– Authorized account overdraft (If the criteria set by the Bank are met.)		
And at the same time the account for students includes the following:		
– Fee for standard and express domestic payments in VÚB, a.s. and fee for cross-border regulated payments made by nonstop banking (electronic banking) (Kontakt Service - IVR, Internet Banking, Mobil Banking)		
– All fees for card payments at a vendor		
– First 2 fees for withdrawal from VUB ATM		

Charge-free insurance coverage *

- insurance against loss and theft of documents – insurance limit up to € 100 ¹¹⁾
- insurance against theft of keys – insurance limit up to € 100 ¹¹⁾
- insurance against handbag/wallet theft, insurance limit up to € 100 ¹¹⁾
- insurance against loss and theft of SIM card – insurance limit up to € 100 ¹¹⁾

*The Start accountholder receives the free insurance for the upcoming calendar month, subject to the following conditions:

- a mounts credited onto Start account in the monitored month shall not be lower than € 100
- at least 6 movements on the Start account have been recorded during the monitored month.

For insurance details check the General Insurance Conditions at VUB sales points.

The Start accountholder receives the free insurance for the upcoming calendar month, subject to the following conditions:

DISCOUNTED BANKING PRODUCTS & SERVICE

Using Internet banking Plus with 50% off of a monthly service fee

Virtual payment card VISA WebStandard free of charge ¹⁰⁾

The fees for products and services excluded from a start account are charged under the VUB Price List for particular products and services.

Notes:

- 1) Applicable to youth between the ages of 15 and 26.
- 2) Applicable to students upon certificate of study in high school/university.
- 3) A discounted fee for cash withdrawal from ATMs abroad. Is valid for Maestro/Visa Electron issued until April 10, 2009.
- 4) On a request if Service Kontakt or Internet banking/Internet banking Plus are opened.
- 5) It is not possible to sent by Mobil banking.
- 6) Issue / renewal of one payment card VISA EURO<26 within Start Account for Start Account holder.
- 7) Only one card, i.e. either Master Card, VISA Classic, VISA Inspire or VISA EURO<26 may be issued within Start Account.
- 8) Pro-rata portion of the membership fee for EURO<26 licence is included in the monthly fee on Start Account, the applicable fee is specified in item 6.3.3.
- 9) If the client cancels the VISA EURO<26 card during the lifetime of the payment card, the residual pro-rata portion of the applicable annual membership fee for EURO<26 licence will be charged

based on number of days until expiry date indicated on the card.

10) The product that runs down within the Start account and is no longer being sold as of October 22, 2010.

11) The Start account holder shall obtain charge-free insurance coverage always for the following calendar month after the conditions have been satisfied. Total credited amount shall not be below €100 and not less than 2 movements on account during the monitored month. For insurance details refer to the General Insurance Conditions or visit VUB sales points

3. VUB Senior ¹⁾	Price
Monthly fee of account:	€ 0.30
The first month is free of charge for new clients.	
The fee includes the following:	
– € current account maintenance	
– Charge free electronic account statement via Internet banking or collected personally at a branch once a month and yearly summary overview account statement delivery once a year by post within the Slovak Republic at of ultimo of the year	
– Issue/renewal of one VISA Electron, Maestro card or Maestro Dobry Anjel for an account holder ²⁾	
– Payment card related services free of charge – card reissue if stolen/lost/damaged, PIN reprinting, change in daily card limit, access to account balance via ATM enabled by card, sending a monthly statement of card transactions, additional printing of a monthly statement of card transactions	
– Entry and change of standing orders and direct debit authorizations / SEPA Direct Debit	
– Kontakt Service opening and maintenance	
– Internet banking Service opening and maintenance	
– Maintenance of one term account and account statement from this account mailed in Slovakia once a year	
– Authorized account overdraft (If the criteria set by the Bank are met.)	
– Free of charge confirmation of a form "Crediting pension allowances to account"	

DISCOUNTED BANKING PRODUCTS & SERVICES

30% discount for first three years of additional VISA Electron or Maestro card for the cardholder or authorized person ²⁾

The fees for products and services excluded from VUB Senior are charged under the VUB Price List for particular products and services.

Notes:

1) Applicable for stipendiary from Social Insurance, Army Office of social insurance, Ministry of Interior Affairs, Corp of jail and judicial guards.

2) VISA Electron and Maestro payment cards are on offer from 23 September 2011. Visa Electron and Maestro already issued may be attached to Flexi account.

II. Fees & Charges of Basic Service

	1. Current Accounts in € and Foreign Currency ¹⁾	Price
1.1	Account opening	free of charge
1.2	Account maintenance ^{2), 3)}	€ 2.00 /month
1.3	Account closing	free of charge
1.4	Electronic monthly monthly (or quarterly, bi-annual, annual) account statements via Internet banking by mail in the SR or collected personally at a branch	free of charge
1.5	Electronic monthly account statements generated often than once a month via Internet banking, by mail in the SR or collected personally at a branch	€ 0.30 / statement ⁶⁾
1.5.1	Delivery of statements	
1.5.1.1	– by standard mail more often than once a month	postage + envelope
1.5.1.2	– in person at a branch more often than once a month	€ 2.00 / statement
1.5.1.3	– p.o.box ⁴⁾	€ 2.00 / month
1.6	Fee for a demand note on unauthorized overdraft	€ 13,30 /demand note
1.7	Cancellation of a card, one or more nonstop banking (electronic banking) services, saving account when original € current account of retail clients or VUB account for retail clients is transformed to flexi account	free of charge

Notes:

1) The fee for FX account can also be charged in €. For charges imposed in FCY the fees in € are converted to foreign currency at an exchange rate applicable at a time of service provision.

2) The price valid for maintenance of freestanding current account, not VUB konto. In a client opens an account during a charged cycle a system charges a fee for account maintenance and box utilization in a full amount.

3) If the client rents a box and collects his account statements from it for several current accounts in € and FCY the fee is paid once only, the fee of box for current accounts. If a client opens an account during a charged cycle, the system charges a fee for box utilization in full.

4) Applicable for generated account statement for the last 6 calendar months, effective from December 1, 2009

5) Except of yearly summary statement, which is generated free of charge.

	2. Deposit Accounts and Passbooks in € and Foreign Currencies ¹⁾	Price
2.1	Account opening ¹⁾	free of charge
2.2	Account maintenance	free of charge
2.3	Account closing	free of charge
2.4	Guaranteed deposit – entry fee	see a list of interest rates
2.5	Statement generated to the deposit account once a year, delivered by pos in the SR/ handed over in person at the branch	free of charge
2.6	Statements generated to the deposit accounts other than once a year via Internet banking ²⁾	free of charge
2.7	Statements generated to the deposit accounts other than once a year collected in person at the branch ³⁾	€ 0.30 / statement
2.8	Issue of passbook	free of charge
2.9	Service for savings book (issue of a substitute savings book, in event of damages, payout bar on savings book, payout of the balance amount on the cancelled anonymous deposit)	€ 6.60
2.10	Redemption proceeding	
2.10.1	– of certificate of deposits and deposit certificates on a name and bearer	€ 33.20
2.10.2	– of passbook	€ 6.60
2.11	Penalty fee for an early withdrawal from deposit accounts and from passbook before expiry of an agreed maturity period or without exercising a notice period	see a list of interest rates

Notes:

1) Fee for FX accounts can also be imposed in €. For the fees imposed in FCY the fees set in € are converted to foreign currency at exchange rate set in

2) Applicable to the holders of both a deposit and a personal account with Internet banking service established.

3) This is not applicable to accounts opened by February 28, 2010, or until the client changes the account statement cycle to a different cycle from once a year.

	3. Other Activities related to € and FX Current, Deposit Accounts and Passbooks ^{1),2)}	Price
3.1	Statement delivered to abroad ⁶⁾ by mail: – once a month (or a quarter, bi-annually, or annually) – more often than once a month	free of charge postgage + envelope
3.2	Extraordinary account statement (out of agreed cycle)	€ 6.60./statement
3.3	Additional printout of account statement at client's request (not charged for complaints about statements delivered by a standard mail filed within 30 days from an issue date of complained statement and immediate complaint of missing account statement for direct debit authorization of statements personally or by p.o.box)	€ 6.60./statement
3.4	Issue of special confirmation related to account and passbook maintenance, confirmation of account balance, at client's request	€ 6.60 ³⁾
3.5	Restricted disposal of deposit on account and restriction disposal of passbook deposit under an agreement on passbook deposit blocking	
3.5.1	– at client's request	€ 70.00
3.5.2	– if in favour of VUB, a.s. (e.g. securing payments of loans provided by VUB,a.s.)	€ 1.60
3.6	Blocking the funds on account or limiting deposit account disposal	
3.6.1	– at client's request at branch	€ 10.00
3.6.2	– if in favour of VUB, a.s. (e.g. to secure instalment of loan provided by VUB,a.s.)	€ 2.00
3.6.3	– at client's request via the Call Centre	€ 5.00
3.7	Change in a specimen signature – at client's request ⁴⁾	€ 2.00

3.8	Printout of transaction history	€ 1.10
3.9	The copy of the statement consigned with the regular statement ⁵⁾	€ 0.20 / page

Notes:

- 1) Fee for FX accounts can also be imposed in €. For the fees imposed in FCY the fees set in € are converted to foreign currency at an exchange rate. If the client opens or cancels account during a charged cycle, the system charges a fee for account maintenance and box utilization in a full amount.
- 2) If the client opens or cancels an account during a charged cycle, a system charges a fee for account maintenance and box utilization in a full amount. The branch charges a fee for "notification of account balance by phone" service per client, i.e. once only for all accounts listed in an agreement. The notification of account balance by phone service per client will be cancelled from February 15, 2011.
- 3) If branch issues one confirmation, which shows balances on several client accounts at client's request, the fee is charge once only.
- 4) Not charged in event of changed name or surname of the authorized person, changed reg. No. of authorized person's ID document. For a deposit account, the fee is charged in cash or from a current account.
- 5) The fee is charged for each printed page based on the client's request for duplicate printing, i.e. the second and other replacement copies of the statement.
- 6) The service is offered until 16th December, 2011.

4. Cash Transactions on € Accounts and Accounts in Foreign Currency		Price
4.1	Current Accounts	
4.1.1	Cash deposit to account kept at VUB ¹⁾	
	coins in € up to 200 pcs (inclusive) and banknotes	€ 0.50
	coins in € more than 200 pcs and banknotes – for each started 200 of coins (inclusive first 200 pcs of coins)	€ 0.50
4.1.2	Cash withdrawal from account at a branch cash desk (not charged if withdrawn and repeatedly deposited to VUB account ²⁾ e.g. withdrawal from one current account and deposited to another account or deposit account):	
4.1.2.1	– less than € 10, 000, calculation in foreign currency (inclusive)	€ 1.70 ³⁾
4.1.2.2	– more than € 10, 000, calculation in foreign currency	€ 2.50 ³⁾
4.1.3	Deposit in FCY/withdrawal in FCY/€ from FX accounts if expenses are increased for their transactions	2% of deposit / withdrawal
4.1.4	Cheques book	€ 1.30
4.1.5	Frozen payments if cheque(s) loss reported	€ 5.00
4.2	Deposit Accounts ans Passbooks	
4.2.1	Cash deposit	
	– coins in € up to 200 pcs (inclusive)	free of charge
	– coins in € more than 200 pcs – for each started 200 of coins (inclusive first 200 pcs of coins)	€ 0.50
4.3	Sanction fee on reported cash withdrawal exceeding € 33,200.00 not executed in required period.	1‰ of reported amount
4.4.	Deposit of a damaged FCY banknote to the current account kept in EUR ³⁾	20 % deduction of the exchange rate banknotes – buy
4.5.	Deposit of a damaged FCY banknote to the current account kept in EUR ³⁾	5 % deduction of the exchange rate banknotes-buy

Notes:

- 1) Applicable for coin deposits via self-service sorter.
Example: 1 to 200 pcs – € 0,50
201 to 400 pcs – € 1,00
- 2) Cash is not provided and accepted within this operation.
- 3) The fee is usually charged to the account immediately after the transaction.

5. System of payment		Price
5.1	Received payments (from abroad, inland and in VÚB)	
5.1.1	In favour of clients VÚB, a.s. (except for cash deposit)	free of charge
5.2	Sended payments	
5.2.1	Domestic payments	
5.2.1.1	Standard payment	
5.2.1.1.1	- at the branch / via Kontakt-operator	€ 1.00
5.2.1.1.2	- entered electronically ⁸⁾	€ 0.15
5.2.1.1.3	– other sent payments	€ 0.15
5.2.1.2	Express payment in VUB	
	– at the branch / via Kontakt-operator	€ 1.00
	– entered electronically ⁸⁾	€ 0.15
5.2.1.3	Express payment to other bank	
	– entered electronically ⁸⁾	€ 16.80
	– at the branch / via Kontakt-operator	€ 33.20 ⁶⁾
5.2.1.4	Priority payment to other bank via electronic or via nonstop banking services or via in person at a branch	€ 33.20
5.2.2	Cross-border payment	
5.2.2.1	Regulated transfer payment in € to EU and EEA ¹⁾ and SEPA transfer up to € 50,000.00 ⁴⁾	
	– entered electronically ⁸⁾	€ 0.15
	– at the branch, via Kontakt-operator service	€ 1.00
5.2.2.2	Standard and accelerated transfers (except for a regulated transfer and a SEPA transfer up to € 50,000.00 ²⁾	
	– entered electronically ⁸⁾	
	to € 1,700.00	€ 6.60
	from € 1,700.01 to € 17,000.00	€ 19.90

	from € 17,000.01 to € 34,000.00	€ 29.90
	over € 34,000.01	€ 39.80
	– at the branch / via Kontakt-operator	
	to € 1,700.00	€ 13.30
	from € 1,700.01 to € 17,000.00	€ 26.60
	from € 17,000.01 to € 34,000.00	€ 36.60
	over € 34,000.01	€ 46.50
5.2.2.3	Express transfer payment in the EU countries and EEA via nonstop banking services or at a branch ³⁾	
5.2.2.4	Express transfer in € (besides of VUB Prague clients) - in EU and EEA without EU and EEA via nonstop banking services or at a branch ³⁾	as standard + 33,20 €
5.2.2.5	Transfer payment to foreign country by banking cheque	
	to € 1,700.00	€ 14.90
	from € 1,700.01 to € 17,000.00	€ 24.90
	from € 17,000.01 to € 34,000.00	€ 34.90
	over € 34,000.01	€ 44.80
5.2.2.6	Additional charge to guaranteed OUR transfer in the EU, EEA countries, and Switzerland (in addition to a standard fee)³⁾.	
	– in CZK	
	to CZK 300,000.00	CZK 200,-
	from CZK 300,000.01 to CZK 1,300,000.00	CZK 500,-
	from CZK 1,300,000.01	CZK 750,-
	– in DKK	
	to DKK 100,000.00	DKK 100,-
	from DKK 100,000.01 to DKK 400,000.00	DKK 150,-
	from DKK 400,000.01	DKK 250,-
	– in € in favour of clients IntesaSanpaolo Italy	
	to € 12,500.00	€ 4.00
	from € 12,500.01 to € 50,000.00	€ 25.00
	from € 50,000.01	€ 45.00
	– in € to Italy, Germany, besides of IntesaSanpaolo clients	
	to € 12,500.00	€ 6.00
	from € 12,500.01 to € 50,000.00	€ 25.00
	from € 50,000.01	€ 45.00
	– in € besides to 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
	from GBP 10,000.01 to GBP 40,000.00	GBP 20
	from GBP 40,000.01	GBP 30
	– in HUF in favour of CIB Budapest clients	
	to HUF 3,500,000	HUF 3,000
	from HUF 3,500,001 to HUF 15,000,000	HUF 4,000
	from HUF 15,000,001	HUF 5,000
	– in HUF besides of CIB Budapest clients	
	to HUF 3,500,000	HUF 4,000
	from HUF 3,500,001 to HUF 15,000,000	HUF 7,000
	from HUF 15,000,001	HUF 10,000
	– in CHF	
	to CHF 20,000.00	CHF 8
	from CHF 20,000.01 to CHF 75,000.00	CHF 10
	from CHF 75,000.01	CHF 12
	– in NOK	
	to NOK 100,000.00	NOK 150
	from NOK 100,000.01 to NOK 400,000.00	NOK 200
	from NOK 400,000.01	NOK 250
	– in PLN	
	to PLN 50,000.00	PLN 30
	from PLN 50,000.01 to PLN 200,000.00	PLN 50
	from PLN 200,000.01	PLN 100
	– in RON	

	to RON 50,000.00	RON 30
	from RON 50,000.01 to RON 200,000.00	RON 50
	from RON 200,000.01	RON 100
	– in SEK	
	to SEK 130,000.00	SEK 100
	from SEK 130,000.01 to SEK 500,000.00	SEK 150
	from SEK 500,000.01	SEK 250
5.2.3.	Cheque Transactions	
5.2.3.1.	Cheque Purchase	
	Payment in Cash	1% min. 8.30 € ⁵⁾
	To the account in VÚB	1% min. 8.30 € max. 66.4€ ⁶⁾
5.2.3.2.	Cheque Collection	
	Payment in cash	1% min. 8.30 € ⁵⁾
	To the account in VÚB	1% min. 8.30 € max. 66.4€ ⁶⁾
5.2.3.3.	Exchange of cash in FCY for a cheque	Free of charge ⁷⁾

Notes:

- 1) Regulated transfers – standard and express transfers in € up to € 50,000.00 within EU and EEA, including SHA instruction, correctly entered beneficiary's account number in IBAN form, correctly entered BIC of beneficiary's bank. Countries in EU and EEA + Switzerland: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Germany, Denmark, Estonia, Spain, Finland, France, Great Britain, Greece, Hungary, Ireland, Inland, Italy, Luxembourg, Lithuania, Latvia, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovenia, Slovakia, Lichtenstein + Switzerland.
- 2) Transfer to the benefit of the account of the VÚB, a.s. Prague customer is free of charge
- 3) In case of a payment in the equivalent of up to € 33.20 the fee is always charged, even in case of order of "expense debiting beneficiary – BEN", to the principal of a transfer payment.
- 4) SEPA transfer – standard and express transfer in € to EU and EEA with the correctly entered beneficiary's account number in the IBAN form, correctly entered BIC of beneficiary's bank, SHA instruction, the beneficiary's bank included into SEPA Credit Transfer
- 5) No fee is applied to changing FCY, but the difference of exchange rates foreign buy/banknote sell. In case of purchase of cheque for the payment in cash, the difference between foreign buy/banknote sell is also in case of the same FCY without conversion.
- 6) No fee is applied to conversion of foreign currencies, but the difference between exchange rates foreign buy/foreign sell.
- 7) The difference between the exchange rates banknote buy/foreign sell is applied.
- 8) Transaction effected without Bank's employee involved.

5.3.	Other services	
5.3.1	Domestic transfers	
5.3.1.1	Partial payments	€ 3,30
5.3.1.2	Standing order, direct debit authorization – change	
	– made at branch	€ 1.00
	– entered electronically ⁶⁾ or via Kontakt – operator service	€ 0.50
5.3.1.3	Funds reservation on account at branch – entry, change	€ 0.30
5.3.1.4	Bank order – change, cancellation made at branch	€ 1.00
	Bank order – change, cancellation entered electronically ⁶⁾	€ 0.50
5.3.1.5	Agreed keeping of recycled payment file (monthly fee)	as agreed
5.3.1.6	Recycled payments per each business day	€ 0.03
5.3.1.7	Sending advice for products and services of the payments to beneficiary's bank by SWIFT	€ 6.60
5.3.1.8	Payment of invoice ⁴⁾	
	– payment value to € 34.00	€ 0.20
	– payment value over € 34.01	€ 0.33
5.3.2	Cross- border transfers	
5.3.2.1	Cancellation of payment order before execution initiated by a client or cancellation of payment order due to insufficient funds on the client's account /transfer payment principal	€ 10.00 ¹⁾
5.3.2.2	Confirmation of performed transfer payment (swift, advice, special confirmation) sended by post, e-mail or collected personally at a branch	€ 10.00
5.3.2.3	Dealing with clients' requests on reversing the transfer, changing data in the executed transfer, investigating the transfer ^{2),3)} :	
	– up to 3 months	€ 16.60
	– older than 3 months	€ 66.40
5.3.2.4	Non STP manual transfer payment processing due to missing, incorrect data on a payment order or by request to non-standard transfer payment processing by client application	€ 6.60
5.3.3.	SEPA Inkaso	
5.3.3.1.	SEPA Direct Debit payment	€ 0.15
5.3.3.2.	Authorization for SEPA Direct Debit– change made at a branch ⁴⁾	€ 0.50
5.3.4.	Other Services to Cheque Transactions	
5.3.4.1.	For returned (non-cashed) cheque	6,60 € ²⁾
5.3.4.2.	Verification whether the bank cheque is covered by means of swift on customer's request	6,60 €

Notes:

- 1) In case of over-limit transfer payments with determined individual exchange rate a penalty fee is charged and it represents actual costs related to cancellation of over-limit transfer payment. When cancelling transfer payment to a foreign country after it has been performed, a fee of a foreign bank is charged too.
- 2) Request is cancellation of a payment order after execution. By request is charged the extra fee of foreign bank.
- 3) In case of entering cancellation of a transfer payment by Cheque, foreign bank's fee stop payment will be debited from principal's account.
- 4) The service is provided on the selected EFT POS terminal in commercial establishment marked with VUB POINT or AXAPAY.
- 5) In addition to a VUB fee, the fee of a foreign bank is applied as well.

6) Transaction effected without Bank's employee involved.

	6. Debit Cards	Price
6.1	Non-embossed VISA Inspire, Maestro¹¹⁾, Maestro Dobrý Anjel⁹⁾, VISA Electron¹¹⁾	
6.1.1	Issue/renewal of card ^{1), 4)}	€ 8.30 /year
6.2	Non-embossed Bratislava City Card	
6.2.1	Issue/renewal of card ⁴⁾	free of charge
6.2.2	Reissue of card	€ 3.00
6.3	Embossed MasterCard, VISA cards and VISA EURO<26⁷⁾	
6.3.1	Card issue/renewal ⁴⁾ :	
6.3.1.1	– Standard card MasterCard and VISA (also as component of original standard card package)	€ 21.60 /year
6.3.1.2	– Standard card MasterCard and VISA (also as next card to Start Account)	€ 11.60 /year
6.3.1.3	– Golden card VISA (also as component of original gold card package)	€ 83.00 /year
6.3.2	Emergency services - substitute card, emergency cash (MasterCard, VISA)	€ 120.00
6.3.3	The Membership fee for EURO<26 licence ⁵⁾	€ 10.00 / year
6.4	Other debit card related services	
6.4.1	Additional charge for express card issue/reissue without PIN (takeover at Bratislava till 2 weekdays)	€ 10.00
6.4.2	Additional charge for express PIN print/reprint (takeover at Bratislava till 2 weekdays)	€ 10.00
6.4.3	Delivery of card by courier in Slovakia	€ 5.00
6.4.4	Delivery of PIN by courier in Slovakia	€ 5.00
6.4.5	Sending the card from the bank branch by registered mail to an address specified by the customer	Actual costs
6.4.6	Card cancellation	free of charge
6.5	Non-cash card payment at a vendor in Slovakia or abroad recharging the card of cell phone operators ⁵⁾	€ 0.15
6.6	Cash withdrawal by card	
6.6.1	– from VUB ATM ⁵⁾	€ 0.20
6.6.2	– from ATM in Slovakia (other than VUB) and in choice countries of Europe ^{2) 6)}	€ 1.50
6.6.3	– from ATM abroad out of choice countries of Europe ^{3) 6)}	1.5% of booked transaction min. € 6.50
6.6.4	– from ATM in Slovakia (other than VUB) and abroad using card issued in price of start account	€ 1.20
6.6.5	– from ATM group of Intesa Sanpaolo abroad using card VISAInspire ¹⁰⁾	free of charge
6.7	Cash advance in Slovakia and abroad ⁶⁾	1,5% of charged transaction min. € 7.00
6.8	Fee on PIN changed via ATM	€ 2.50

Notes:

- 1) The Maestro Card "Good Angel" is issued free of charge only with "Flexi account and Senior account. For beneficiaries of pension contributions owning a current account a renewal of one debit card (Maestro, Visa Electron) is € 1.66 for account owner. It is applicable for existing payment cards issued to the pension account in the past.
- 2) Cash withdrawal in € in following countries: Belgium, Bulgaria, Czech republic, Cyprus, Denmark, Estonia, Finland, France, Greece, Holandsk, Iceland, Ireland, Liechtenstein, Lithuania, Latvia, Luxemburg, Hungary, Malta, Germany, Norway, Poland, Portugal, Austria, Romania, Slovenia, Spain, Switzerland, Sweden, Italy, Great Britain. Is valid for all cash withdrawals independently on bank- recipient of payment card.
- 3) Cash withdrawal in other currency as in € in countries wich are in point 2) and cash withdrawal in other countries of world.
- 4) If the card is cancelled within the fee cycle the bank will pay back the relevant fee amount for the dead period.
- 5) Charged summary at the end of the month.
- 6) Charged on the day of transaction posting.
- 7) Card VISA EURO<26 is strictly issued within Start account.
- 8) Included on pro-rata basis in the Start Account fee. If the client cancels the VISA EURO<26 card during the lifetime of the payment card, the residual pro-rata portion of the applicable annual membership fee for EURO<26 licence will be charged based on number of days until expiry date indicated on the card.
- 9) Strictly issued as part of the Flexi Account and Senior Account.
- 10) Cash withdrawl are free of charge in the countries: Albania, Intesa Sanpaolo Bank Albania, Bosnian: Intesa Sanpaolo Banka Bosna I Hercegovina, Egypt: bank of Alexandria, Croatia: PBZ, Hungary: CIB Bank, Romania: Intesa Sanpaolo Bank, Russia: Banca Intesa Russia, Slovenia: banka Koper, Serbia: Banca Intesa Beograd, Italy: Intesa sanpaolo, Ukraine: Pravex Bank
- 11) VISA Electron and Maestro payment cards are on offer from 23 September 2011.

	7. Credit Cards	Price
7.1	STANDARD American Express CREDIT CARDS	
7.1.1	Revolving American Express Blue Card ⁴⁾	
7.1.1.1	– Blue Basic card	€ 27.00 /year
7.1.1.2	– Blue Supplementary card	€ 7.00 /year
7.1.1.3	– Blue Basic Companion to American Express Gold card	free of charge
7.1.1.4	– Blue Supplementary Companion to American Express Gold card	free of charge
7.1.2	Revolving American Express Gold Credit Card ⁴⁾	
7.1.2.1	Gold Basic card	€ 133.00 /year
7.1.2.2	– Gold Supplementary card	€ 50.00 /year
7.1.3	Other services related to standard American Express credit cards	
7.1.3.1	– Card re-issue	free of charge
7.1.3.2	– PIN reprint	free of charge
7.1.3.3	– Statement reprint	free of charge

7.1.3.4	– SMS/e-mail services	free of charge
7.1.3.5	– Sending American Express Blue Card by a courier	€ 5.00
7.1.3.6	– Sending PIN to American Express Blue Card by a courier	€ 5.00
7.1.3.7	– Administration fee for notice sent to client	€ 17.00
7.1.3.8	– Cash withdrawal	3% of transaction, min. € 10.00
7.1.3.9	Admission to the Priority Pass lounge for a person accompanying a holder of American Express Gold card	€ 24.00
7.1.3.10	Settlement of the installment in cash in the VUB bank branch	€ 1.00
7.2	STANDARD AND CO-BRANDED MasterCard, MasterCard Gold CREDIT CARDS	
7.2.1	Card account maintenance ⁵⁾	
7.2.1.1	– MasterCard original revolving credit card	€ 17.00 /year
7.2.1.2	– MasterCard original+ ⁶⁾ revolving credit card and AFS card (only for AFS clients) and ING Card (only for ING Tatry-Sympatia, d.d.s.,a.s. clients) and Addeco Card (only for Addeco employess)	€ 27.00 /year
7.2.1.3	– MasterCard Gold revolving credit car	€ 37.00 /year
7.2.2	Basic card issue/renewal	free of charge
7.2.3	Supplementary card issue/renewal	€ 7.00 /year
7.2.4	Other standard credit card related services	
7.2.4.1	Administration fee for notice sent to client	
7.2.4.1.1	– < 20 days	€ 3.00
7.2.4.1.2	– > 20 days	€ 17.00
7.2.4.2	Basic insurance package (sick leave, permanent disability and death) ¹⁾	0.172% of outstanding amount/month
7.2.4.3	Comprehensive insurance package (job loss, sick leave, permanent disability and death) ¹⁾	0.434% of outstanding amount/month
7.2.4.4	Unjustified complaint of transaction abroad	actual costs
7.2.4.5	Cash withdrawal	2% of transaction, min. € 6.60
7.2.5	Additional charge for express card issue/reissue without PIN (takeover in Bratislava on the next banking day after approval of the Card Issue Request / on the next banking day after the Request for Card Re-issue has been delivered)	€ 10.00
7.2.6	Additional charge for PIN express issue /re-print (takeover in Bratislava on the next banking day after approval of the Card Issue Request / on the next banking day after the Request for Card Re-issue has been delivered)	€ 10.00
7.2.7	Delivery of card by courier in Slovakia	€ 5.00
7.2.8	Delivery of PIN by courier in Slovakia	€ 5.00
7.2.9	Emergency services – issuance of an emergency card or disbursement of the emergency cash abroad (to the card with MasterCard logo)	€ 120.00
7.2.10	Settlement of the installment in cash in the VUB bank branch	€ 1.00
7.3	PURCHASE CREDIT CARDS	
7.3.1	Flexi Card	
7.3.1.1	Basic card issue/renewal	free of charge
7.3.1.2	Card account maintenance	€ 1.20 /month ²⁾
7.3.1.3	First use of card after 3 months since application for issue / activation card	€ 20.00 ³⁾
7.3.1.4	Administration fee for notice sent to client	
7.3.1.4.1	– < 20 days	€ 3.00
7.3.1.4.2	– > 20 days	€ 17.00
7.3.1.5	Basic insurance package (sick leave, permanent disability and death)	1.92% of minimum payment/month
7.3.1.6	Comprehensive insurance package (job loss, sick leave, permanent disability and death)	6.5% of minimum payment/month
7.3.1.7	Unjustified complaint of transaction abroad	actual costs
7.3.1.8	Cash withdrawal from VUB ATM and at branch	€ 2.30
7.3.1.9	Cash withdrawal in Slovakia (other than VUB) and abroad	2% of transaction, min. € 6.60
7.3.1.10	Additional charge for express card issue/reissue without PIN (takeover in Bratislava on the business day following the date of approving the application for card issuance, or the business day following the date of accepting the request for card reissuance)	€ 10.00
7.3.1.11	Additional charge for express PIN print/reprint (takeover in Bratislava on the business day following the date of approving the application for card issuance, or the business day following the date of accepting the request for card reissuance)	€ 10.00
7.3.1.12	Delivery of card by courier in Slovakia	€ 5.00
7.3.1.13	Delivery of PIN by courier in Slovakia	€ 5.00
7.3.1.14	Emergency services – issuance of an emergency card or disbursement of the emergency cash abroad (to the card with MasterCard logo)	€ 120.00
7.3.1.15	Settlement of the installment in cash in the VUB bank branch	€ 2.50
Notes:		
1) Not applicable to AFS cards.		
2) Fee is charged in a month when a loan was drawn or repaid only.		
3) Fee is not charged if a flexi card was used within 3 months since application for issue/activation is approval.		
4) If the card is cancelled within the fee cycle the bank will pay back the relevant fee amount for the dead period.		
5) If the card account / supplementary card is cancelled within the fee cycle the bank will pay back the relevant fee amount for the dead period.		
6) For co-branded credit cards: AFS (for AFS clients) and ING card (for ING Tatry-Sympatia, d.d.s., a.s. clients) and Adecco card (for Adecco employees) the fees identical with those for the credit card MasterCard original+ are applied.		

8. Electronic Banking Services – nonstop banking		Price
8.1	Using the service (apart from VUB accounts, which include service) ⁴⁾	
8.1.1	– service KONTAKT / Mobil Banking / Internet banking	€ 0.80 /month
8.1.2	– service Internet banking Plus	€ 1.70 /month
8.2.	Cancellation of Service Kontakt, Internet banking, Internet banking Plus, Mobil Banking	free of charge
8.3.	PIN and/or password reissue for service Kontakt, Internet banking, Internet banking Plus	free of charge
8.4.	SMS authorization (service opening / cancellation, sending authorization SMS)	free of charge
8.4.1	Sending SMS from Service Kontakt, Internet banking, Internet banking Plus, Mobil banking ¹⁾ (notifications of transactions, sending of account balance and transactions, sending of the exchange rate list and sending of notifications related to requests) – EDC fees	€ 0.05 /SMS
8.4.2	Sending the text messages regarding log-ons to Internet banking and Internet banking Plus and messages with authorization codes	free of charge
8.5	Grid card (issue / reissue / blocking / cancellation of Grid card)	free of charge
8.6.	Certification services for Internet banking Plus and biznis banking	
8.6.1	Issue of initial certificate	free of charge
8.6.1.1.	– client certificates on a chip card	free of charge
8.6.2	Security component for Internet Banking Plus	
8.6.2.1	– TOP IM GX4 chip card	€ 15.00 ³⁾
8.6.2.2	– Chip card reader CardMan 6121, Gem PC USB-SL	€ 10.00 ³⁾
8.6.3	Renewal of certificate before its expiry date	free of charge
8.6.4	Certificate reissue after certificate expiry date due to its expiry	€ 13.30
8.6.5	Certificate voiding ²⁾	€ 6.60
8.6.6	Cancellation of certificate validity suspension	€ 6.60
Notes: 1) The fee is not applicable, if text message service is included in an account fee. 2) The fee is not charged if the certificate is void because the client starts to use Internet Banking service. 3) 20% VAT is charged to the fee. 4) If a client cancels the service within a month the system charges maintenance fee in the respective amount for the number of calendar days including the cancelling date the service was provided.		

9. Loans		Price
9.1	Authorized flexi overdraft	
9.1.1	Fee for authorized flexi overdraft setup	2% of limit, min. € 6.60
9.1.2	Fee for drawing of authorized flexi overdraft ¹⁾	€ 0.70 /month
9.1.3	Demand note on default. It is charged when the demand note is sent ²⁾	€ 13.30
9.1.4	Fee on collateral review and re-assessment set to authorized overdraft - once a year ³⁾	0.1% of amount of loan, (min. € 150.00)
9.2	Consumer loans – flexi loans	
9.2.1	Flexi loan granting	2% of the loan, min. € 33.00
9.2.2	Maintenance of loan account ⁴⁾	€ 2.99 /month ⁴⁾
9.2.3	Changes in the contractual terms & conditions made by client ⁵⁾	€ 35.00
9.2.4	Early loan repayment (in full or partial) by means of an extraordinary loan repayment	
9.2.4.1	– early loan repayment for the consumer loans granted as of June 11, 2010 (including)	1%, or 0.5% of early loan repayment of flexi loan ⁶⁾
9.2.4.2	– early loan repayment for the consumer loans granted till of June 10, 2010 (including)	3% of early loan repayment of flexi loan
9.2.5	Reminder on a default. It is charged when the reminder is sent ²⁾	
9.2.5.1.	– first reminder	€ 10.00
9.2.5.2	- each other reminder	€ 40.00
9.2.6.	Issue of warning to a guarantor	€ 10.00
9.3	Mortgages and loans collateralized by real estate – flexi mortgage loan	
9.3.1	Granting flexi mortgage loan	0.80% of loan volume, min. € 200.00, max. € 1,000.00.
9.3.2	Evaluation of a pledged real estate by the bank (only for purposes of granting and administration of Mortgages and loans collateralized by a real estate)	
9.3.2.1	– flat, separate land	€ 100.00
9.3.2.2	– family house, houses under construction	€ 150.00
9.3.3	Loan account maintenance and loan administration ⁴⁾	€ 3.30
9.3.4	Changes in the contractual terms & conditions made by the client	€ 150.00 for changes with approval, € 110.00 for changes without approval
9.3.5	Reminder on default. It is charged when the reminder is sent. ²⁾	

9.3.5.1	– first reminder	€ 10.00
9.3.5.2	– second reminder	€ 40.00
9.3.6	Early repayment ⁷⁾ or extraordinary repayment ⁸⁾	
9.3.6.1	– consumer loans ⁹⁾	1%, or 0.5% ¹⁰⁾ of the early repaid sum or of extraordinary loan repayment
9.3.6.2	– other loans	4% of the early repaid sum or extraordinary loan repayment, min. € 166.00

Notes:

- 1) The fee is charged only in the month of the authorized overdraft, it does not apply to the drawing of the flexi debit within the Flexi Account.
- 2) The price is set for non-repayment of loan installments under the contractual conditions.
- 3) The fee applies solely to private banking customers.
- 4) Fee is charged monthly, from the first annuity repayment or interest repayment until a loan due date, along with repayment. The fee is not charged for FlexiLoans for students.
- 5) Fee is not applicable to extraordinary loan repayment.
- 6) The fee in the amount of 0.5% is charged only if the early repayment or the extraordinary loan repayment is made in the period of the last year prior to the date of the final loan maturity for loans with loan agreement concluded after 11 June 2010.
- 7) Does not apply to early repayment made within the expiring fixed period. The application for the free-of-charge early loan repayment has to be presented by the customer in person at a bank branch not later than on the 15th day of the month following the month, when a new interest rate for the given fixed period became valid, while the early repayment has to be made not later than by the end of the month following the month when the new interest rate became valid – it applies to loan agreements concluded prior to 31 March 2011. The application for the free-of-charge early loan repayment has to be presented by the customer in person at a bank branch not later than 15 days prior to the planned early repayment date specified in the application, while the early repayment date may be specified by the customer not later than on the day, when a new interest rate of the loan for the new fixed period becomes valid – it applies to loan agreements concluded after 1 April 2011.
- 8) Does not apply to extraordinary repayments up to 20% of the loan amount agreed in the loan agreement directly and to extraordinary installments made under flexi mortgage loans with the state subsidy for the young.
- 9) Pursuant to Act on Consumer Loans No. 129/2010, the fee is charged in non-purpose loans with maturity 10 years (including) and refinancing loan, provided the Loan Agreement has been signed on June 11, 2010 and later.
- 10) The fee in the amount of 0.5% is charged only if the early repayment or the extraordinary loan repayment is made in the period of the last year prior to the date of the final loan maturity for loans with loan agreement concluded after 11 June 2010.

	10. Cash Desk and Exchange Office Services	Price
10.1	Cash operations in €	
10.1.1	Exchange of undamaged banknotes and coins for undamaged banknotes and coins of other nominal value	free of charge
10.1.2	To process higher number of banknotes and coins the Bank charges a processing fee depending on number of accepted banknotes and coins irrespective of the nominal value as follows:	
10.1.2.1	– in case of number of banknotes over 10 pcs, a fee is charged for each started 10 pcs of banknotes submitted for exchange (first 10 pcs are not counted in) ¹⁾	€ 0.50
10.1.2.2	– in case of number of coins over 100 pcs, a fee is charged for each started 100 pcs of coins submitted for exchange or issued within the exchange based on a placed order (first 100 pcs are not included in) ²⁾	€ 0.50
10.2	Provision of service “Fast Money“ (in €) – in EUR (only for customers having a current account kept in VUB, a.s.):	
10.2.1.	up to € 1,500.00	€ 4.65
10.2.2	from € 1,500.01 to € 35,000.00	0.31% of amount of transfer
10.2.3	Telephone call to a beneficiary to takeover cash	€ 0.70
10.3	Cash operations in FCY	
10.3.1	Damaged banknotes in FCY – purchase in €	20% discount on ‘FCY Buy’ exchange rate
10.3.2	Banknotes in preclusion in FCY – purchase in €	5% discount on ‘FCY Buy’ exchange rate
10.3.3	Exchange of cash in FCY in the same currency, e.g. changing money	1% in FCY
10.4	Foreign exchange rates list sent by fax	€ 1.70

Notes:

- 1) Example:
 - 1 to 10 pcs – free of charge
 - 11 to 20 pcs – € 0.50
 - 21 to 30 pcs – € 1.00
- 2) The price charge also for coin processing by self service automatic coin sorter.
 - Example:
 - 1 to 100 pcs – free of charge
 - 101 to 200 pcs – € 0.50
 - 201 to 300 pcs – € 1.00

	11. Rental of Safe Deposit Boxes	Price
11.1	Vaults and safe deposit boxes	
11.1.1	Rental of safe deposit box (safe service) – monthly fees ¹⁾ depend on the amount up to which the content of safe deposit box is insured:	
11.1.1.1	Sum insured of € 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
	over 40,000 cm ³	€ 5.20
11.1.1.2	Sum insured of € 10,000	
	up to 13,000 cm ³	€ 2.70
	up to 26,000 cm ³	€ 3.70
	up to 40,000 cm ³	€ 4.50
	over 40,000 cm ³	€ 5.50
11.1.1.3	Sum insured of € 15,000	
	up to 13,000 cm ³	€ 2.80

	up to 26,000 cm ³ up to 40,000 cm ³ over 40,000 cm ³	€ 4.00 € 5.00 € 6.00
11.1.1.4	Sum insured of € 20,000 up to 13,000 cm ³ up to 26,000 cm ³ up to 40,000 cm ³ over 40,000 cm ³	€ 3.00 € 4.50 € 5.60 € 6.60
11.1.1.5	Sum insured of € 35,000 up to 13,000 cm ³ up to 26,000 cm ³ up to 40,000 cm ³ over 40,000 cm ³	€ 4.50 € 6.80 € 8.50 € 10.00
11.1.1.6	Sum insured of € 95,000 – in individual cases only, safe deposit box have to be placed in a vault room ³⁾ up to 13,000 cm ³ up to 26,000 cm ³ up to 40,000 cm ³ over 40,000 cm ³	€ 12.10 € 18.40 € 22.90 € 26.90
11.1.2	Custody in the vault except for securities – fees for given periods: ^{1), 2)}	
11.1.2.1	Sum insured of € 5,000 up to 3 months more than 3 and less than 6 months more than 6 and less than 9 months more than 9 and less than 12 months	€ 23.20 € 43.20 € 63.10 € 83.00
11.1.2.2	Sum insured of € 10,000 up to 3 months more than 3 and less than 6 months more than 6 and less than 9 months more than 9 and less than 12 months	€ 29.90 € 56.40 € 83.00 € 109.50
11.1.2.3	Sum insured of € 15,000 up to 3 months more than 3 and less than 6 months more than 6 and less than 9 months more than 9 and less than 12 months	€ 36.50 € 68.10 € 101.20 € 132.80
11.1.2.4	Sum insured of € 20,000 up to 3 months more than 3 and less than 6 months more than 6 and less than 9 months more than 9 and less than 12 months	€ 43.20 € 81.30 € 122.80 € 159.30
11.1.2.5	Sum insured of € 35,000 up to 3 months more than 3 and less than 6 months more than 6 and less than 9 months more than 9 and less than 12 months	€ 64.70 € 122.20 € 184.20 € 239.00
11.1.2.6.	Sum insured of € 95,000 – in individual cases only, sealed cover has to be placed in a vault room ³⁾ up to 3 months more than 3 and less than 6 months more than 6 and less than 9 months more than 9 and less than 12 months	€ 172.60 € 328.60 € 494.60 € 644.00
11.1.3	For each repeated access (more than once per business day) to the safe deposit box ¹⁾	€ 1.70
11.1.4	Custody in the vault – each temporary handover and subsequent takeover of a valuable to be deposited or exchange of a sealed cover for another sealed cover under the same number of deposited valuable. ¹⁾	€ 1.70
Notes: 1) Fees increase by 20% VAT. 2) In custody for over 12 months the fee is set as a sum of the fee for 12 months and the fee for respective number of months exceeding 12 months. E.g.: Custody fee with sum insured of € 5,000 for 15 months: € 83.00 /12 months + € 23.20 /3 months = € 106.20. When calculating the fee, the month when a valuable was taken over to custody has to be counted in as well as the month when the deposited valuable was handed over.		

	12. Documentary Deals – Letters of Credits and Collections	Price
12.1	Documentary L/C – accepted	
12.2.1	50% discount off the price for Documentary L/C – accepted - in line with the VÚB, a. s. Price List for Entrepreneurs and Other Legal Entities	
12.2	Domestic collection of bill of exchange	
12.2.1	The price in line with the VÚB, a. s. Price List for Entrepreneurs and Other Legal Entities, the section Domestic Collection of Bill of Exchange.	

	13. Securities	Price
13.1	Maintenance of securities account and services of member of Central Securities Depository of the SR, a.s. (CSD) ¹⁾	

13.1.1	Account maintenance	
13.1.1.1	- portfolio nominal value ²⁾ up to € 1,000.00	8,00€ / a year ³⁾
13.1.1.2	- portfolio nominal value ²⁾ up to € 6,600.00	16,00€/a year ³⁾
13.1.1.3	- portfolio nominal value ²⁾ up to € 16,600.00	€ 24.00 /year ³⁾
13.1.1.4	- portfolio nominal value ²⁾ up to € 66,400.00	€ 33.00 /year ³⁾
13.1.1.5	- portfolio nominal value ²⁾ over € 66,400.00	€ 83.00 /year ³⁾
13.1.2	Securities transition	€ 6.60 + € 0.03 per security
13.1.2.1	- Non-performed securities transfer	€ 2.00
13.1.3	Securities transfers	
13.1.3.1	- charged securities transfer via Bratislava Stock Exchange (BCPB)	0.15% of deal volume min. € 33.00 max. € 500.00
13.1.3.2	- charged securities transfer directly via CSD without financial settlement	€ 16.60
13.1.3.3	- charged securities transfer directly via CSD with financial settlement	0.1% of deal volume min. € 33.00 max. € 500.00
13.1.3.4	- securities transfer from old records with no change of securities holder	as securities transfer
13.1.3.5	- free of charge securities transfer based on Deed of Donation	€ 16.60
13.1.3.6	- correction of instruction	€ 5.00
13.1.3.7	- non-performed transfer	€ 10.00
13.1.4	Other services	
13.1.4.1	- registration of suspension of right to dispose of securities	€ 6.60
13.1.4.2	- cancellation of suspension of right to dispose of securities	€ 6.60
13.1.4.3	- statement on changes in account kept in records of VUB as a member of Central Depository that is above the scope agreed in the Agreement on Securities Account Maintenance and Services Provision by Central Depository Member (Agreement)	€ 3.30
13.1.4.4	- statement on status of account kept in records of VUB as a member of Central Depository above the limit agreed in the Agreement	€ 3.30
13.1.4.5	- registration of pledge in Pledge Register of CSD	0.2% of amount of receivable min. € 33.00 max. € 830.00
13.1.4.6	- registration of collateralising transfer in special records of CSD	0.2% of amount of receivable
13.1.4.7	- the extraordinary printout of any confirmation related to the provided services of CDCP member and the maintenance of proprietary account upon the client's requirement	€ 3.30
13.1.4.8	- other services provided by CSD	fee charged individually
13.2	Securities purchase and sale ^{1), 7)}	
13.2.1	Arrangement of deals with securities ⁴⁾	
13.2.1.1	Arrangement of purchase (sale) of bonds and state treasury bills ^{5), 6)}	
13.2.1.1.1	to € 33,200.00	0.5%, min. € 33.20
13.2.1.1.2	from € 33,200.01 to € 332,000.00	€ 166.00 + 0.25% of volume of deal over € 33,200.00
13.2.1.1.3	from € 332,000.01 to € 664,000.00	€ 913.00 + 0.125% of volume of deal over € 332,000.00
13.2.1.1.4	over € 664,000.00	€ 1,328.00 + individually
13.2.1.2	Arrangement of purchase (sale) of shares and trustee shares ⁶⁾	
13.2.1.2.1	to € 33,200.00	0.95%, min. € 16.60
13.2.1.2.2	from € 33,200.01 to € 332,000.00	€ 315.40 + 0.5% of volume of deal over € 33,200.00
13.2.1.2.3	from € 332,000.01 to € 664,000.00	€ 1,809.40 + 0.25% of volume of deal over € 332,000.00
13.2.1.2.4	over € 664,000.00	€ 2,640.00 + individually
13.2.1.3	Arrangement of foreign bonds transfer ²⁾	0.1% of deal volume min. € 83.00 max. € 332.00, raised by bank's costs to transfer security
13.2.1.4	Arrangement of transfer of foreign shares and trustee shares	0.1% of deal volume min. € 83.00 max. € 1,660.00, raised by bank's costs to transfer security
13.2.1.5	Non-performed instruction for purchase (sale) deal volume up to € 33,200.00	€ 10.00
13.2.1.6	Each change in client's instruction	€ 3.30
13.2.1.7	Arrangement of participation in primary issues ⁵⁾	0.05% of deal volume

		min. € 33.00 max. € 664.00
13.2.1.8	Provision of offer for takeover and obligatory offer for takeover	€ 3,320.00 ⁸⁾
13.3	VUB Mortgage bonds issue ¹⁾	
13.3.1	Fee for concluding Agreement on Mortgage Bonds Sale	see a list of interest rates
<p>Notes:</p> <p>1) Bank is entitled to adjust for selected clients the amount of fee for transfer of securities traded in BSE quoted market by 0.6 index.</p> <p>2) Average daily nominal value of portfolio = sum of nominal value of portfolio for all days during which the account is maintained/number of days during which the account is maintained.</p> <p>3) Flat fee that includes sending of statement on status once per year.</p> <p>4) When arranging a deal with foreign physical securities, the amount of fee for the bank is increased by costs incurred to bank when sending them to the foreign bank's depository or client.</p> <p>5) Volume of deal does not include aliquot interest income.</p> <p>6) Third parties' costs to perform deal (BSE and CSD) are added to the fee. In case of foreign securities it means the arrangement fees to foreign dealers in securities.</p> <p>7) Fee for the purchase or sale of securities shall be charged in € or in FCY equivalent.</p> <p>8) The fee will be cancelled from January 1, 2011.</p>		

14. Foreign Securities Management for Slovak Clients ^{1), 2)}		Price
14.1	Foreign bonds management:	
14.1.1	to € 32,600.00	€ 65.00 / year
14.1.2	from € 32,601.00 to € 326,500.00	€ 65.00 / year + 0.05% of volume over € 32,600.00
14.1.3	over € 326,500.00	€ 230 / year + 0.02% of volume over € 326,500.00
14.2	Foreign shares management:	
14.2.1	to € 32,600.00	€ 65.00 / year
14.2.2	from € 32,601.00 to € 326,500.00	€ 65.00 / year + 0.08% of volume over € 32,600.00
14.2.3	over € 326,500.00	€ 320 / year + 0.05% of volume over € 326,500.00
<p>Notes:</p> <p>1) Fees increase by 20% VAT.</p> <p>2) Fees are calculated from acquisition cost, in case that these cannot be found out, they are calculated from the market price of securities. The fee is calculated as (average daily value of portfolio for a month x number of calendar days in month/360)</p>		

15. Other Services		Price
15.1	Provision of information about a client to the following entities: court, including notary public acting as a judicial commissioner ¹⁾ , for purposes of civil proceedings, distrainer appointed to execute the act of distraint under special legal regulation ¹⁾ , for purposes of distrainer, or preliminary trustee in the bankruptcy or restructuring proceedings under special legal regulations ¹⁾ , auditors, conducting activities specified in Banking Act or special legal regulation Pursuant to the Banking Act, sect. 92, para 9, the price represents compensation of costs incurred by the Bank in association with provision of client information.	€ 16.60 ²⁾
15.2.	Provision of information on issues related to a customer electronically for purposes of a court distrainer charged with enforcement under a separate law	€ 5.00 + VAT
15.3	Special confirmation on executed payment	1,00 €
15.4	Photocopy of the banking document Fees are not charged to Revenue Office	€ 0.20 / page
15.5	Foreign transactions related to unjustified complaints regarding procedures applied to foreign currencies older than 3 months	€ 26.60
15.6	Fax services per 1 page: ³⁾	
15.6.1	– Europe	€ 2.80 ²⁾
15.6.2	– other countries, including overseas	€ 4.70 ²⁾
15.6.3	– Slovakia	
15.6.4	– first page	€ 1.20 ²⁾
15.6.5	– each following page	€ 0.80 ²⁾
15.7	Swift services ³⁾	€ 3.30 ²⁾
15.8	Other services provided by the Bank not included in the Price List, for each even commenced 15 minutes of manual work ³⁾	€ 3.30 ²⁾
15.9	Courier service ³⁾	actual input costs including VAT
15.10	Distraint proceedings, court's ruling on client's account	€ 16.60 ⁴⁾
15.11	Cash repayment on CFH card made at VUB branch	€ 2.50
15.12	United fee for confirmations issued to the customers	€ 15.00
<p>Notes:</p> <p>1) Pursuant to the Banking Act, sect. 92, para 10, the price represents compensation of costs incurred by the Bank in association with provided information about client.</p> <p>2) VAT of 20% is added to the price.</p> <p>3) The charge / fee is increased by 20% VAT only if the services are used for transactions on which VAT is charged. If the services are provided along with core service /activity exempted from VAT or along with service /activity discharged from VAT, the fees will not be subject to VAT.</p> <p>4) Charged automatically upon the delivery of a distraintment order or court's ruling.</p>		

16. Mediated Sale of Generali Slovensko Insurance

Mediated Sale of personal insurance

Life insurance, Travel insurance, Compulsory contractual insurance

For more information regarding individual types of insurance please contact VUB sales points. Price is determined individually.

17. VUB Asset Management Subsidiary	Entry fees
VUB AM Mutual Funds ^{1), 2)}	
Euro fund	
to € 3000,00	0,25%
From € 3000.00 (incl.) to € 15,000.00	0,20%
From € 15,000.00 (incl.) to € 30,000.00	0,15%
From € 30,000.00 (incl.) to € 150,000.00	0,10%
Over € 150,000.00 (incl.)	0,05%
Conservative Portfolio	
to € 3000,00	0,50%
From € 3000.00 (incl.) to € 15,000.00	0,40%
From € 15,000.00 (incl.) to € 30,000.00	0,30%
From € 30,000.00 (incl.) to € 150,000.00	0,20%
Over € 150,000.00 (incl.)	0,10%
Balance Growth Fund	
to € 3000,00	3,30%
From € 3000.00 (incl.) to € 15,000.00	2,60%
From € 15,000.00 (incl.) to € 30,000.00	2,00%
From € 30,000.00 (incl.) to € 150,000.00	1,20%
Over € 150,000.00 (incl.)	0,50%
Bond Convergent Fund, Dynamic Portfolio	
to € 3000,00	1,50%
From € 3000.00 (incl.) to € 15,000.00	1,10%
From € 15,000.00 (incl.) to € 30,000.00	0,80%
From € 30,000.00 (incl.) to € 150,000.00	0,50%
Over € 150,000.00 (incl.)	0,20%
CP Capital Protected I.	
during the subscription period	0,00%
outside the subscription period	3,50%

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

Exit fees	
from Euro Fund	0,00%
from CP Capital Protected I.	
- during the subscription period	0,00%
- outside the subscription period	3,50%
from other funds	
up to 1 year	0,80%
over 1 year	0,00%

Transfer fees	
from Euro Fund	difference between entry fees
from CP Capital Protected I.	in the amount of exit fee
from other funds to CP Capital Protected I. – outside the subscription period	in the amount of entry fee
from other funds to CP Capital Protected I. – during the subscription period	in the amount of exit fee
from other funds to Euro Fund	difference between entry fees
from other funds to other than Euro Fund	in the amount of exit fee 0.20% minimum

For investments made via Internet banking/Internet Banking Plus, a 50% discount on regular entry fees charged for transfers between selected funds is applicable to transfers between VUB AM's mutual funds.

Note:

- Total investments determine the entry fee. Total investment is equal to the invested sum and the current value of shares held within any VUB AM mutual funds, calculated upon the most recent price of the shares on the day of investment.
- The amount of entry fees is also related to investments within Kombi product.

VUB AM - Saving	
Entry fees	0,00%
Exit fees	0,00%
Fee for breaking Business conditions of VUB AM Saving	4,00%

Notice:

The investment in mutual funds involves risk. The value of investment may increase, stagnate or decrease and the recoverability of the initial investment is not guaranteed. The capital protecting neither does constitute a guaranteed yield, nor does it guarantee recoverability of the initial investment. The heading is understood objective of the AM Company to make an investment in the hedged mutual fund, so that the current value of a share as of the closing day of the reference period be not lower than its current value as of the opening date of the reference period. The Charters, Prospectus and, Concise Mutual Fund Prospectus of the VUB Asset Management, správ. spol., a.s. (VUB AM), are available at all VUB sales points, at the VUB AM HQ and on web site: www.vubam.sk. Pursuant to charters of the VUB AM mutual funds, the share of securities or MM instruments issued /secured by state as indicated in specific charter of the relevant mutual fund may exceed 35 % of the asset value in fund, and its amount may amount as high as 100 % of the value.

18. Foreign mutual funds
Entry fees
Type of funds

Bond funds	1.50%
Capital Protected funds	1.50%
Mixed funds	3.30%
Equity funds	3.30%

Exit fees

from all funds	up to 1 year	0,00%
	over 1 year	0,00%

Notice:

The investment in mutual funds involves risk. The value of investment may increase, stagnate or decrease and the recoverability of the initial investment is not guaranteed. The capital protecting neither does constitute a guaranteed yield, nor does it guarantee recoverability of the initial investment. The heading is understood objective of the AM Company to make an investment in the hedged mutual fund, so that the current value of a share as of the closing day of the reference period be not lower than its current value as of the opening date of the reference period. The Charters, Prospectus and, Concise Mutual Fund Prospectus of the VUB Asset Management, správ. spol., a.s. (VUB AM), are available at all VUB sales points, at the VUB AM HQ and on web site: www.vubam.sk. Pursuant to charters of the VUB AM mutual funds, the share of securities or MM instruments issued /secured by state as indicated in specific charter of the relevant mutual fund may exceed 35 % of the asset value in fund, and its amount may amount as high as 100 % of the value.

III. Price List of Private Banking Services

	1. Mutual Fund Portfolio ¹⁾	Price
1.1	Fee for Maintenance of Private Banking Register (including opening and maintenance of special SKK and FCY accounts, preparation and sending information on structure and development of assets under management twice a year)	€ 16.60 / month (due quarterly) ²⁾
1.2	Other Fees: - provision of private banking services (including general advisory upon a risk profile and modification upon client's preferences, money and FCY market transactions and products, purchases/redemptions/switches in mutual funds under GBTC to the Agreement on Private Banking Services)	discount up to 100% ³⁾
1.3	VUB AM Mutual Funds	
1.3.1	- entry fees	discount up to 100% ³⁾
1.3.2	- redemption fees	discount up to 100% ³⁾
1.3.3	- switches between mutual funds	discount up to 100% ³⁾
1.4	Banca Intesa and Crédit Agricole AM Mutual Funds	discounts notified in a mutual fund prospectus
1.4.1	- entry fees	discount up to 50% min. € 9.96 or a FCY equivalent
1.4.2	- redemption fees	as notified in a prospectus
1.4.3	- switches between mutual funds	as notified in a prospectus
1.5	Structured Deposit – entry fee	discount up to 100% ³⁾
1.6	Preparation of a report within the scope of Semi Annual Report upon client's request	€ 33.19 / report
1.7	Other services provided by the bank not named in the Price List, for each commenced 15 min. of manual work	€ 3.319 ⁴⁾
Notes: ¹⁾ Costs and expenses of third parties, which might increase a charged amount, are not included in the above fees. ²⁾ Fees are also charged for each month commenced. ³⁾ Exception from a regular fee charged for the service stated in the Price List for Retail Clients. ⁴⁾ Only if this service is used for transactions that are subject to VAT.		

	2. Individual Portfolio ¹⁾	Price
2.1	Fee for maintenance of Private Banking Register (including opening and maintenance of special SKK and FCY accounts, preparation and sending information on structure and development of assets under management twice a year)	€ 16.60 / month (due quarterly) ²⁾
2.2	Fee for Individual Portfolio management derived from total net asset value: - up to € 331,939.19 or FCY equivalent, - over € 331,939.19 or FCY equivalent, - over € 1,659,695.94 or FCY equivalent.	in % p. a. upon agreement (due quarterly) ⁴⁾
2.3	Other fees: - provision of private banking services (including general advisory upon a risk profile and modification upon client's preferences, money and FCY market transactions and products, purchases /redemptions /switches in mutual funds under GBTC to the Agreement on Private Banking Services, equity account maintenance, collection of yields from foreign securities, yields from securities issued by the bank, and from government bonds)	discount up to 100 % ³⁾
2.4	VUB AM Mutual Funds	
2.4.1	- entry fees	discount up to 100% ³⁾
2.4.2	- redemption fees	discount up to 100% ³⁾
2.4.3	- switches between mutual funds	discount up to 100% ³⁾
2.5	Banca Intesa and Crédit Agricole AM Mutual Funds	discounts notified in a mutual fund prospectus
2.5.1	- entry fees	discount up to 100% min. € 9.96 or FCY equivalent
2.5.2	- redemption fees	as notified in a prospectus
2.5.3	- switches between mutual funds	discount up to 50%
2.6	Other Funds	as notified in a mutual fund prospectus
2.7	Structured Deposit Guaranteed Deposit – entry fee	discount up to 100% ³⁾
2.8	Sale and purchase of securities, provision of a transfer of foreign securities	discount up to 40% ³⁾
2.9	Equity account maintenance of a member of Central Securities Depository (CSD)	
2.9.1	- account opening	discount up to 100% ³⁾
2.9.2	- change in owner's account data	discount up to 100% ³⁾
2.9.3	- account cancellation	discount up to 100% ³⁾
2.10	Transfer of a security	€ 1.66 + € 0.03 per security (plus VAT)
2.11	Security Transfers	
2.11.1	- transfer of securities for consideration via Bratislava Stock Exchange (BSE) with/without financial settlement	fee charged under item 6)
2.11.2	- transfer of securities for consideration directly via BSE without financial settlement	fee charged under item 7)

2.11.3	- transfer of securities issued pursuant to Act No. 594/2003 Coll. on Collective Investment	fee charged under item 7)
2.11.4	- transfer of securities without financial settlement if the same member and the same client account is on side of a transferee and a transferor	fee charged under item 7)
2.11.5	- transfer of securities for consideration directly via BSE with financial settlement	fee charged under item 7)
2.11.6	- transfer of securities from the old register without any change in their owner	fee charged under item 7)
2.11.7	- transfer of securities without consideration under a deed of donation	fee charged under item 7)
2.11.8	- correction of an instruction	100% ³⁾ discount
2.12	Other Services	
2.12.1	- registration of a suspended right to dispose of securities	fee charged under item 7)
2.12.2	- cancellation of a suspended right to dispose of securities	fee charged under item 7)
2.12.3	- change statement of securities owner's account registered with VUB as a member of CSD beyond the scope agreed in the Agreement on Equity Account Maintenance and Provision of Services of a Member of the Central Depository (Agreement)	100% ³⁾ discount
2.12.4	- statement of securities owner's account registered with VUB as a member of CSD beyond the scope agreed in the Agreement	100% ³⁾ discount
2.12.5	- registration of a pledge in the Pledge Register of CSD	fee charged under item 7)
2.12.6	registration of securities transferred as collateral in a special register of securities of CSD	fee charged under item 7)
2.12.7	Other CSD services	charged individually
2.13.	Preparation of a report within the scope of Semi Annual Report upon client's request	€ 33.19/report
2.14	Compensation for administrative costs related to provision of business information for each commenced 15 min. of manual work	€ 3.319 ⁵⁾
<p>Notes:</p> <p>1) Costs and expenses of third parties, which might increase a charged amount, are not included in the above fees.</p> <p>2) Fees are also charged for each month commenced.</p> <p>3) Exception from a regular fee charged for the service stated in the Price List for Retail Clients.</p> <p>4) Fees are subject to 20% VAT for an item</p> <p>5) Only if the service is used for operations on which VAT is charged.</p> <p>6) Fee according to the Price Rules issued by Bratislava Stock Exchange, a.s. published on the web site www.bsse.sk, section "Price Rules"</p> <p>7) Fee based on the Price List of the Central Securities Depository of the SR, a.s., published on the web site www.cdcp.sk, section "Documents".</p>		

IV. Price List of Products and Services, Which VUB Does Not Currently Sell

Debit Cards	Price
Virtual payment cards	
Renewal VISA WebStandard	€ 3.30 / year
Renewal Maestro / VISA Electron	€ 8.30 / year
Notes: 1) New VISA Electron and Maestro payment cards are on offer from 23 September 2011.	

Credit Cards	Price
Standard and co-branded credit cards	
Card account maintenance	
MasterCard Electronic revolving credit card and Viac MasterCard Electronic card (for T-Mobile customers only)	€ 17.00 /year
MasterCard revolving credit card and Viac MasterCard (for T-Mobile customers only) DôchodOK card with active credit function (only for VUB Generali dss,a.s. clients)	€ 27.00 /year

Mortgages and loans collateralized by real estate ³⁾	Price
Loan account maintenance and loan administration ¹⁾	€ 3.30
Changes in the contractual terms & conditions made by the client	€ 150.00 for changes with approval € 70.00 for changes without approval
Fee for extraordinary repayment (not applicable to extraordinary repayment up to 20% of loan amount, contracted directly in the loan agreement)	4% of extraordinary repayment min. € 166.00
Early loan repayment (not applicable to early loan repayment within 1 month since expiry of fixed interest rate period ²⁾)	4% of early loan repayment min. € 166.00
Notes: 1) Fee is charged monthly, from the first annuity repayment or interest repayment until a loan due date, along with repayment 2) Request for early repayment shall be filed in person (client) at the branch no later than on 15 th day of the month following the month in which the new interest rate for the given fixed period became effective. 3) For loans approved in € till December 31, 2008.	

The fees and charges indicated in other sections of the valid Price List are applicable to the services not specified in this Part.

Flexi Account
PRODUCTS INCLUDED IN FLEXI ACCOUNT WHICH VUB DOES NOT SELL FROM MARCH 1. 2010
- VISA WebStandard virtual card
- credit card MasterCard original
- debit card MasterCard Gold
- Maintenance of a single account Start konto for a family member of the account holder
- Current account maintenance in a foreign currency (USD, CZK, CHF, GBP)
- A blue card to access a fast service zone