

VUB Price List Retail Clients

Effective from August 06, 2011

Addendum Nr. 1 effective from August 06, 2011

Addendum Nr. 2 effective from September 24, 2011

Addendum Nr. 3 effective from November 26, 2011

Addendum Nr. 4 effective from December 16, 2011

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I. VUB Accounts

1. FLEXI Account	Price
Monthly fee of account:	
Applied to selections involving some 1 product & services of basic offer	€1.00 ¹⁾
Applied to selections involving some 2 – 3 product & services of basic offer	€2.00 ¹⁾
Applied to selections involving some 4 – 6 product & services of basic offer	€3.50
Applied to selections involving more than 6 products of the basic offer	€5.00
Applied to selections involving some product of the basic offer and 1 product of the extended offer ¹⁵⁾	€5.00
Applied to selections involving some products of the basic offer and 2 products of the extended offer ¹⁵⁾	€7.00
Applied to selections involving some products of the basic offer and 3 – 5 products of the extended offer ¹⁵⁾	€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. ⁸⁾	
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 ¹³⁾ and yearly summary overview account statement delivery once a year by post within the Slovak Republic at of ultimo of the year ¹⁴⁾	
– 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/monthly 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 and transfer of funds via selected ATMs enabled by payment card	
– Fee for received payment ²⁾	
– Fee for standard and express domestic payments in VÚB,a.s. and fee for cross-border regulated payments ¹⁶⁾ sent one-shot by nonstop banking (electronic banking) (Kontakt Service - IVR, Internet Banking, Mobil Banking)	
– Personal credit line ³⁾	
– Flexi saving Service ¹⁰⁾	

BASIC PRODUCTS & SERVICES

- **Maestro Dobrý Anjel** debit card ⁵⁾
- **Maestro/VISA Electron** debit card ⁴⁾
- Standard **MasterCard/VISA Classic** debit card ⁴⁾
- 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 ¹³⁾ and yearly summary overview account statement delivery once a year by post within the Slovak Republic at of ultimo of the year ¹⁴⁾
- 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 number ⁹⁾ 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
- **Household insurance-assistance services** ¹²⁾
- **Health assistance services**

EXTENDED SCOPE OF PRODUCTS & SERVICES

- **VISA Gold** ⁶⁾ debit card
- Maintenance of a consumer loan account ¹¹⁾
- Maintenance of a mortgage loan account ¹¹⁾
- 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 ¹⁷⁾ and cash withdrawal from VÚB ATM

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

PRODUCTS INCLUDED IN FLEXI ACCOUNT WHICH VÚB 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
- Personal account in a foreign currency (USD, CZK, CHF, GBP) – 50% off of a monthly fee for account maintenance

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) The price of account includes all received payments except for cash deposit.
- 3) Loan within a personal credit line is granted after meeting the criteria set by the bank.
- 4) 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.
- 5) Within flexi account, it is possible to issue one Maestro card "Dobrý Anjel" (Good Angel) for the account holder or any other authorized person.
- 6) Golden card for the flexi account can be issued for both holder and authorized user. The maximum number of golden cards for the flexi account is 2.
- 7) 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.
If the account is terminated no later than on 5th day in a month the amount of monthly fee will depend on the amount of the average daily account balances of the client by the end of the last but one month before the day of the account termination. 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.
- 8) 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.
- 9) SMS service can be activated only if some of the services such as Internet Banking, Internet Banking Plus, KONTAKT or Mobil Banking are used.
- 10) 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.
- 11) 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.
- 12) Lost or stolen keys, documents, SIM card fraud, locked door, emergency household conditions, 24x7 Cardiff telephone advisor (arranging a professional serviceman). For further information see the General Insurance Terms and Conditions or visit any of our branches.
- 13) Applicable for generated account statement for the last 6 calendar months, effective from December 1, 2009
- 14) For accounts established before February 28, 2010 with account statement delivery once a month by post within the Slovak Republic at of ultimo of the month (year- quarter, half-year, year) free of charge, until change approved by the client.
- 15) 11 components can be selected from the basic product menu.
- 16) It is not possible to sent by Mobil banking.

2. START Account ¹⁾		Price
		The account fee includes payment card VISA EURO<26 ³⁾ , 9), 10), 11), 12)
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 ⁶⁾ and yearly summary overview account statement delivery once a year by post within the Slovak Republic at of ultimo of the year ⁴⁾		
– Entry and change of standing orders and direct debit authorizations / SEPA Direct Debit		
– Issue/renewal of one MasterCard/VISA Classic/VISA Inspire/ VISA EURO<26 card for the Start account holder ^{3), 10)}		
– Payment card related services free of charge – card reissue if stolen/lost/damaged, PIN reprinting, change in daily/monthly 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 and transfer of funds via selected ATMs enabled by payment card		
– Opening Kontakt Service, GSM Banking, Internet Banking / Internet Banking Plus		
– Using Internet Banking service		
– Distribution of account statement by e-mail ⁴⁾		
– Keeping one term account and account statement from this account is mailed in Slovakia once a year		
– Authorized account overdraft ³⁾		
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 ⁸⁾ 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 VÚB ATM		

Charge-free insurance coverage *

- insurance against loss and theft of documents – insurance limit up to € 65
- insurance against theft of keys – insurance limit up to € 65
- insurance against loss and theft of SIM card – insurance limit up to € 65

*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

Maintenance of one FX account (USD, CZK, CHF, GBP) – **50% off of a monthly account maintenance fee**

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

Virtual payment card VISA WebStandard free of charge ¹³⁾

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) If the criteria set by the Bank are met.
- 6) ~~Applicable for generated account statement for the last 6 calendar months, effective from December 1, 2009.~~
- 7) ~~For accounts established before February 28, 2010 with account statement delivery once a month by post within the Slovak Republic at of ultimo of the month (year- quarter, half-year, year) free of charge, until change approved by the client.~~
- 8) It is not possible to sent by Mobil banking.
- 9) Issue / renewal of one payment card VISA EURO<26 within Start Account for Start Account holder.
- 10) Only one card, i.e. either Master Card, VISA Classic, VISA Inspire or VISA EURO<26 may be issued within Start Account.
- 11) 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.
- 12) 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.
- 13) The product that runs down within the start account and is no longer being sold as of October 22, 2010.

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 ³⁾ and yearly summary overview account statement delivery once a year by post within the Slovak Republic at of ultimo of the year ⁴⁾
- Issue/renewal of one VISA Electron, Maestro card or Maestro Dobry Anjel for an account holder
- Payment card related services free of charge – card reissue if stolen/lost/damaged, PIN reprinting, change in daily/monthly 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 and transfer of funds via selected ATMs enabled by payment card
- 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 ²⁾
- 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

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) If the criteria set by the Bank are met.
- 3) ~~Applicable for generated account statement for the last 6 calendar months, effective from December 1, 2009~~
- 4) ~~For accounts established before February 28, 2010 with account statement delivery once a month by post within the Slovak Republic at of ultimo of the month (year- quarter, half-year, year) free of charge, until change approved by the client.~~

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), 7)}	€ 2.00 / month
1.3	Account closing	free of charge
1.4	Electronic 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 of basic products & services generated often other than once a month via Internet banking, by mail in the SR or collected personally at a branch ²⁾	€ 0.30 / statement ⁸⁾
1.5.1	Delivery of statements: from the basic products & services:	
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 in other frequency than once a month ²⁾	€ 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) For beneficiaries of pension contributions 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.
- 4) 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.
- 5) Selection of statement delivery from the extended products & services is voluntary.
- 6) Applicable for generated account statement for the last 6 calendar months, effective from December 1, 2009
- 7) If a client cancels bank account within the fee cycle the system charges maintenance fee in the respective amount for the number of calendar days including the cancelling date the account was maintained.
- 8) 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 ²⁾	free of charge
2.2	Account maintenance	free of charge
2.3	Account closing ²⁾	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 post / 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 ⁴⁾	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) 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.
- 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.
- 4) Applicable to the holders of both a deposit and a personal account with Internet banking service established.

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 postage + 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	€ 60.00
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..1	– at client's request at branch	€ 6.60

3.6.2	– if in favour of VUB, a.s. (e.g. to secure instalment of loan provided by VUB,a.s.)	€ 1.60
3.6.3	– at client's request via the Call Centre	€ 1.00
3.7	Issue of a substitute account card if lost	€ 0.60
3.8	Change in a specimen signature – at client's request ⁴⁾	€ 1.60
3.9	Printout of transaction history	€ 1.10
3.10	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.
- 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.
- 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.

	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 ²⁾
4.1.2.2	– more than € 10, 000, calculation in foreign currency	€ 2.50 ²⁾
4.1.3	Deposit of cheques to account in FX	
4.1.3.1	– in a currency of the account	1% in FCY, min. € 8.30, max. € 83.00.
4.1.3.2	– in a different currency than the kept account (conversion)	conversion
4.1.4	Withdrawal of cheques from account in a currency of the account	€ 1.00 ³⁾
4.1.5	Deposit in FCY/withdrawal in FCY/€ from FX accounts if expenses are increased for their transactions	2% of deposit / withdrawal
4.1.6	Cheques book	€ 1.30
4.1.7	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

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. (besides cash deposit)	free of charge
5.2	Sended payments	
5.2.1	Domestic payments	
5.2.1.1	Standard sent payments and posting direct debit autorization in domestic currency and payments in domestic currency and FCY	
5.2.1.1.1	– at branch, in capital markets	€ 1.00
5.2.1.1.2	– via nonstop banking channels (Internet banking, Kontakt – IVR (automatic voice system), Mobil banking, Business banking, Multicash, e Platby VÚB) and SWIFT	€ 0.15
5.2.1.1.3	– via Kontakt – operator service	€ 1.00
5.2.1.1.4	– bank transfer via VUB ATM	€ 0.15
5.2.1.1.5	– other sent payments	€ 0.15
5.2.1.2	Express payment in VUB	
	– submitted in person at a branch	€ 1.00
	– via Kontakt – operator service	€ 1.00
	– submitted via nonstop banking channels (Internet banking, Kontakt – IVR (automatic voice system), Mobil banking, Business banking, Multicash, e Platby VÚB)	€ 0.15
5.2.1.3	Express payment to other bank	
	– submitted via nonstop banking	€ 16.80
	– submitted in person at a branch	€ 33.20 ⁶⁾
5.2.1.4	Priority payment to other bank submitted via electronic or in person at a branch	€ 33.20

5.2.2	Cross-border payment	
	Transfer to abroad (besides of VUB Prague clients)	
5.2.2.1	Regulated transfer payment in € to EU and EEA ¹⁾ (besides of VUB Prague clients)	
	– submitted electronically	€ 0.15
	– submitted in person at a branch, via Kontakt-operator service	€ 1.00
5.2.2.2	Standard and accelerated transfers in EU and EEA local currencies and non – regulated transfer in EUR to EU and EEA countries (other than to VUB Prague branch clients)	
	– submitted electronically	
	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
	– submitted in person at a branch	
	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	Other standard and accelerated transfers ²⁾ (besides of VUB Prague clients)	
	– submitted electronically	
	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
	– submitted in person at a branch	
	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
5.2.2.4	Express transfer payment (besides of VUB Prague clients) – in EUR and in EU and EEA without EU and EEA countries and in other currencies	
5.2.2.4.1	In € in Euro countries and EEA	€ 33.20
5.2.2.4.2	In € out of Euro countries and in foreign currency	
	– submitted electronically or in person at a branch	as standard + € 33.20
5.2.2.5	In favour of clients VUB Prague	free of charge
5.2.2.6	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
5.2.2.7	Guaranteed OUR payments in EU and EEA countries and Switzerland ³⁾ - additional charge to standard fee in payments bearing "OUR" instruction, VUB guarantees, that the payment is credited onto beneficiary's account in full amount, without any additional fees of the beneficiary and corresponding bank.	
	– 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

Notes:

- In case payment in the equivalent up to €33.20 the fee is always charged, even in case of order of "expense debiting beneficiary – BEN", to the principal of transfer payment.
- For payments in EU and EEA local currencies (CZK, DKK, EUR, GBP, HUF, CHF, NOK, PLN, RON and SEK) to EU and EEA countries without conversion on the client's account BEN command is changed to SHA – VUB, a.s. fee is debited from the client's account.
- When the transfer payment order is performed with the instruction OUR "no expense for beneficiary a transfer payment or additionally the expense is charged to foreign or local bank.
- When performing payment to foreign country in a form of standard, express or internal express transfer payment irrespective of the BEN, SHA or OUR client's instruction, foreign bank may charge additional fees to the principal in the event of stating incomplete or incorrect information about the beneficiary of the transfer payment (incorrect number of beneficiary's account, incorrect bank connection, failure to indicate account number in IBAN form in case of transfer payments in € to the EU countries and EEA), due to which transfer payment cannot be processed automatically. The amount of fees depends on concrete conditions of respective bank and will be charged from principal's account.
- 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) Other standard and accelerated transfers – non-regulated transfers in € and in EU and EEA currencies without EU and EEA countries, transfers in other foreign currency to other bank in Slovakia or abroad (besides transfers in EU and EEA local currencies to EU and EEA countries).
 - 3) Transfers in favour of client VUB CZ in all currencies are free of additional fee.

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	
	– entry made at branch or via electronic banking, Kontakt – operator service	free of charge
	– change made at branch	€0.50
	– change made via electronic banking or Kontakt – operator service	€0.15
	– cancellation made at branch or via electronic banking, Kontakt – operator service	free of charge
5.3.1.3	Funds reservation on account at branch	
	– entry	€0.30
	– change	€0.30
5.3.1.4	Bank order – change, cancellation made at branch	€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 ⁵⁾	
	– 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	€10.00

	collected personally at a branch	
5.3.2.3	Dealing with clients' requests on reversing the transfer, changing data in the executed transfer, investigating the transfer ^{1),2),3)} :	
	– up to 3 months	€ 16.60
	– older than 3 months	€ 66.40
5.3.2.4	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 - "tzv Non STP" fee	€ 6.60
5.3.3.	SEPA Direct Debit	
5.3.3.1.	SEPA Direct Debit payment	€ 0.15
5.3.3.2.	Authorization for SEPA Direct Debit	
	– placement/cancellation of the authorization done in the branch	free of charge
	– the authorization changed in the branch	€ 0.50
5.3.3.3.	Cancellation of a payment order SEPA Direct Debit before carrying it out at the client's request done in the branch or via the service Kontakt	free of charge
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 charge 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.		

	6. Debit Cards	Price
6.1	Non-embossed Maestro, Maestro Dobrý Anjel ⁹⁾, VISA Electron	
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<26 ⁷⁾	
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 ⁸⁾	€ 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	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⁾	€ 1.30
6.6.3	– from ATM abroad out of choice countries of Europe ³⁾⁶⁾	1.5% of booked transaction min. € 6.20
6.6.4	– from ATM in Slovakia (other than VUB) and abroad using card issued in price of start account	€ 1.20
6.7	Cash advance in Slovakia and abroad ²⁾³⁾⁶⁾	1,5% of charged transaction min. € 7.00
Notes:		
1) 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 which 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.		

	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+ 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	€1.00
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.		

	8. Electronic Banking Services – nonstop banking	Price
8.1	Using the service (apart from VUB accounts, which include service) ⁵⁾	
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	Biznis banking operation (Standard version and Institutional (network) version) ²⁾	€16.60 /month
8.3.1	Services of VUB service staff, intervention at client along with biznis banking product operation recovery	€16.60 /hour
8.3.2	Unjustified requesting VUB staff to intervene in relation to BusinessBanking operation recovery	€49.80
8.4	PIN and/or password reissue for service Kontakt, Internet banking, Internet banking Plus	€1.70
8.5	SMS authorization (service opening / cancellation, sending authorization SMS)	free of charge
8.5.1	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
8.5.2	Sending the text messages regarding log-ons to Internet banking and Internet banking Plus and messages with authorization codes	free of charge
8.6	Grid card (issue / reissue / blocking / cancellation of Grid card)	free of charge
8.7	Certification services for Internet banking Plus and biznis banking	
8.7.1	Issue of initial certificate	free of charge
8.7.1.1	– generating keys and certificates on a diskette (is valid only for biznis banking)	€3.30
8.7.1.2	– client certificates on a chip card	free of charge
8.7.2	Security component for Internet Banking Plus and Biznis banking services	
8.7.2.1	– TOP IM GX4 chip card	€15.00 ⁴⁾
8.7.2.2	– Chip card reader CardMan 6121, Gem PC USB-SL	€10.00 ⁴⁾
8.7.3	Renewal of certificate before its expiry date	free of charge
8.7.4	Certificate reissue after certificate expiry date due to its expiry	€13.30
8.7.5	Certificate voiding ³⁾	€6.60
8.7.6	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) For entrepreneurs only. 3) The fee is not charged if the certificate is void because the client starts to use Internet Banking service. 4) 20% VAT is charged to the fee. 5) 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	Consumer loans – flexi loans	
9.1.1	Flexi loan granting	2% of the loan, min. €33.00
9.1.2	Maintenance of loan account for all types of flexi loans except for flexi loan for students	€2.00 /month ¹⁾
9.1.3	Maintenance of loan account for flexi loan for students	free of charge
The following fees & charges are applicable to all flexi loans		
9.1.4	Changes in the contractual terms & conditions made by client	€35.00
9.1.5	Reminder on a default. It is charged when the reminder is sent ³⁾	
9.1.5.1	– first reminder	€10.00
9.1.5.2	– each other reminder	€40.00
9.1.6	Issue of warning to a guarantor	€10.00
9.1.7	Early loan repayment (applicable for all kind of consumer loans)	
9.1.7.1	– 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 ⁴⁾
9.1.7.2	– early loan repayment for the consumer loans granted till of June 10, 2010	3% of early loan repayment of flexi loan
9.1.8	Extraordinary repayment of loan (applicable for all consumer loans)	
	- extraordinary repayment of loans granted as of June 11, 2010 (including)	1%, or 0,5% of extraordinary loan repayment ⁴⁾
	- extraordinary repayment of loans granted till of June, 10, 2010	3 % of extraordinary loan repayment

9.2	Authorized flexi overdraft	
9.2.1	Fee for authorized flexi overdraft setup	2% of limit, min. € 6.60
9.2.2	Fee for drawing of authorized flexi overdraft (charged only within the month of authorized drawing, does not relate to drawing flexi debit within flexi account)	€ 0.70 /month
9.2.3	Demand note on default. It is charged when the demand note is sent ³⁾	€ 13.30
9.2.4	Fee on collateral review and re-assessment set to authorized overdraft - once a year	0.1% of amount of loan, (min. € 150,00)
9.3	Mortgages and loans collateralized by real estate	
9.3.1	Granting purpose loan	0.75% of loan volume, min. € 200.00, max. € 1,000.00.
9.3.2	Granting free purpose loan	0.75% of loan volume, min. € 100.00, max. € 1,000.00.
9.3.3	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)	
9.3.3.1	– flat, separate land	€ 100.00
9.3.3.2	– family house, houses under construction	€ 150.00
9.3.4	Loan account maintenance and loan administration ¹⁾	€ 3.30
9.3.5	Changes in the contractual terms & conditions made by the client	€ 133.00 for changes with approval, € 65.00 for changes without approval
9.3.6	Reminder on default	
9.3.6.1	– first reminder	€ 10.00
9.3.6.2	– second reminder	€ 40.00
9.3.7	Fee for extraordinary repayment (not applicable to extraordinary repayment up to 20% of loan amount, contracted directly in the loan agreement)	
9.3.7.1	– consumer loans ⁶⁾	1%, or 0.5% ⁴⁾ of extraordinary loan repayment
9.3.7.2	– other loans	4% of extraordinary loan repayment, min. € 166.00
9.3.8	Early loan repayment (not applicable to the early repayment made within expiring fixed period ³⁾)	
9.3.8.1	– consumer loans ⁶⁾	1% or 0.5% ⁴⁾ of early repaid amount
9.3.8.2	– other loans	4% of early repaid amount, min. € 166.00
<p>Notes:</p> <p>1) Fee is charged monthly, from the first annuity repayment or interest repayment until a loan due date, along with repayment.</p> <p>2) The fee is set for loan default under the contractual terms & conditions.</p> <p>3) The client must submit the request for charge-free early repayment of the loan personally at the branch no later than on 15th day of the month following the month, in which a new interest rate for the given fixed period has become effective while the early repayment must be executed no later than by the end of the month following the month, in which the new interest rate for the given fixed period has become effective – it applies to loan agreements signed until 31/3/2011. The client must submit the request for charge-free early repayment of the loan personally at the branch no later than 15 days before the planned date of the early repayment specified in the request whereas the date of early repayment may be specified by the client no later than as of the day from which the new loan interest rate for a new fixed period is effective – it applies to loan agreements signed from 1/4/2011.</p> <p>4) Fee of 0.5% is charged only if the early repayment or extraordinary repayment is executed during the last year before final maturity of the loan.</p> <p>5) Fee is not applicable to extraordinary loan repayment.</p> <p>6) 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.</p>		

	10. Cash Desk 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 €)	
10.2.1	For clients whose current account is kept with VUB: ³⁾	
10.2.1.1	up to € 1,500.00	€ 4.65
10.2.1.2	from € 1,500.01 to € 35,000.00	0.31% of amount of transfer
10.2.2	Telephone call to a beneficiary to takeover cash	€ 0.70
<p>Notes:</p> <p>1) Example: 1 to 10 pcs – free of charge 11 to 20 pcs – € 0.50 21 to 30 pcs – € 1.00</p> <p>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</p> <p>3) This service is not provided for clients who do not have current account of kept with VUB, a.s.</p>		

	11. Foreign Exchange Services	Price
11.1	Cash operations ¹⁾	
11.1.1	Damaged banknotes in FCY – purchase in €, cash deposit on current account in €	20% discount on 'FCY Buy' exchange rate
11.1.2	Banknotes in preclusion in FCY – purchase in €, cash deposit on current account in €	5% discount on 'FCY Buy' exchange rate
11.1.3	Exchange of cash in FCY in the same currency, e.g. changing money	1% in FCY
11.1.4	Exchange of cash in FCY for cheque in the same or different currency	conversion
11.2	Travellers, banking and private cheques ^{1), 3)}	
11.2.1	Cheque purchase paid out in cash in € or in FCY in currency of cheque (without conversion), payout of payment incoming from foreign country against cheque based on collection in cash in € or in FCY (without conversion)	1%, min. € 8.30, max. unlimited
11.2.2	Cheque purchase paid out in favour of account in € or account in FCY in currency of cheque (without conversion), payout of payment incoming from foreign country against cheque based on collection in favour foreign currency account (in currency of cheque – without conversion) and € account	1%, min. € 8.30, max. € 66.40.
11.2.3	Payout of payment incoming from foreign country against cheque based on collection in FCY with conversion (in other currency) in cash or to foreign currency account	conversion ²⁾
11.2.4	Exchange of cheque for cash in FCY in the same or other currency	conversion ²⁾
11.2.5	Sale of travellers cheques	0.5%
11.2.6	For returned (unpaid) cheque	€ 6.60 + foreign bank's fee
11.2.7	Sending out (returning) payment instruments to a foreign country (upon client's request)	€ 3.30
11.2.8	Verify banking cheque's coverage via SWIFT upon client's request	€ 6.60
11.3	Foreign exchange rates list sent by fax ⁴⁾	€ 1.70

Notes:
1) Charged when performing operation.
2) Difference in FCY Buy/Banknotes Sell and Banknotes Buy/FCY Sell.
3) These fees to not include fees of another bank by which the amount of payment of cheque may be decreased.
4) Only VUB a.s. clients on maturity date.

	12. Rental of Safe Deposit Boxes	Price
12.1	Vaults and safe deposit boxes	
12.1.1	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:	
12.1.1.1	Sum insured of € 5,000 up to 13,000 cm ³ up to 26,000 cm ³ up to 40,000 cm ³ over 40,000 cm ³	€ 2.50 € 3.50 € 4.20 € 5.20
12.1.1.2	Sum insured of € 10,000 (rental for minimum of 3 months) up to 13,000 cm ³ up to 26,000 cm ³ up to 40,000 cm ³ over 40,000 cm ³	€ 2.70 € 3.70 € 4.50 € 5.50
12.1.1.3	Sum insured of € 15,000 (rental for minimum of 3 months) up to 13,000 cm ³ up to 26,000 cm ³ up to 40,000 cm ³ over 40,000 cm ³	€ 2.80 € 4.00 € 5.00 € 6.00
12.1.1.4	Sum insured of € 20,000 (rental for minimum of 3 months) 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
12.1.1.5	Sum insured of € 35,000 (rental for minimum of 3 months) 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
12.1.1.6	Sum insured of € 95,000 – in individual cases only, safe deposit box have to be placed in a vault room (rental for minimum of 3 months) 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
12.1.2	Custody in the vault except for securities – fees for given periods: ^{1), 2)}	
12.1.2.1	Sum insured of € 5,000 up to 1 month more than 1 and less than 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	€ 11.60 € 23.20 € 43.20 € 63.10 € 83.00

12.1.2.2	Sum insured of € 10,000 up to 1 month more than 1 and less than 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	€ 13.30 € 29.90 € 56.40 € 83.00 € 109.50
12.1.2.3	Sum insured of € 15,000 up to 1 month more than 1 and less than 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	€ 14.90 € 36.50 € 68.10 € 101.20 € 132.80
12.1.2.4	Sum insured of € 20,000 up to 1 month more than 1 and less than 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	€ 16.60 € 43.20 € 81.30 € 122.80 € 159.30
12.1.2.5	Sum insured of € 35,000 up to 1 month more than 1 and less than 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	€ 24.90 € 64.70 € 122.20 € 184.20 € 239.00
12.1.2.6.	Sum insured of € 95,000– in individual cases only, sealed cover has to be placed in a vault room up to 1 month more than 1 and less than 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	€ 66.40 € 172.60 € 328.60 € 494.60 € 644.00
12.1.3	For each repeated access (more than once per business day) to the safe deposit box ¹⁾	€ 1.70
12.1.4	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.		

	13. Documentary Deals – Letters of Credits and Collections	Price
13.1	Documentary L/C – issued	
13.1.1	Opening of L/C for each commenced month	0.05%, min. € 16.60
13.1.2	Change of L/C (when increasing amount or extending validity of L/C a fee is charged the same as when opening L/C)	€ 16.60
13.1.3	Presentation of documents with deficiencies	€ 16.60
13.1.4	Verification of documents and/or payout within L/C:	
13.1.4.1	– L/C payable after submitting documents or with deferred maturity up to 30 days	0.1%, min. € 16.60
13.1.4.2	– for each following 30 days of postponed maturity started	0.03%, min. € 16.60
13.1.5	Other activities not included in L/C	€ 66.40
13.2	Documentary L/C – accepted	
13.2.1	Announcement of L/C	0.07%, min. € 16.60 max. € 1,659.70
13.2.2	Announcement of change of L/C (when increasing amount of announced L/C a fee is charged as in the case of announcing L/C)	€ 16.60
13.2.3	Verification and/or sending of documents for disbursement or acceptance or payout within L/C	0.07%, min. € 16.60
13.2.4	Other activities not included in L/C	€ 66.40
13.3	Domestic collection of bill of exchange	
13.3.1	Processing of collection of bill of exchange presented to VUB by an authorized holder to provide for compliance with collection condition/processing of collection of bill of exchange that is payable at VUB and presented by sending bank to provide for compliance with collection condition by a drawee	
13.3.1.1	up to € 33,200.00	€ 13.30
13.3.1.2	from € 33,200.01 to € 166,000.00	€ 16.60
13.3.1.3	from € 166,000.01 to € 332,000.00	€ 33.20
13.3.1.4	from € 332,000.01 to € 1,660,000.00	€ 66.40
13.3.1.5	over € 1,660,000.01	€ 166.00
13.3.2	Protest of bill of exchange	€ 33.20 + public notary fees
13.3.3	Verification of requisites of bill of exchange	€ 33.20

13.3.4	Reminder to perform collection instruction (fee is charged starting from the second reminder)	€ 5.00
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	14. Securities ¹⁾	Price
14.1	Maintenance of securities account and services of member of Central Securities Depository of the SR, a.s. (CSD)	
14.1.1	Account maintenance	
14.1.1.1	– portfolio nominal value ²⁾ up to € 330.00	€ 8.00 /year ³⁾
14.1.1.2	– portfolio nominal value ²⁾ up to € 16,600.00	€ 16.00 /year ³⁾
14.1.1.3	– portfolio nominal value ²⁾ up to € 66,400.00	€ 33.00 /year ³⁾
14.1.1.4	– portfolio nominal value ²⁾ over € 66,400.00	€ 83.00 /year ³⁾
14.1.2	Securities transition	€ 6.60 + € 0.03 per security
14.1.2.1	– Non–performed securities transfer	€ 2.00
14.1.3	Securities transfers	
14.1.3.1	– charged securities transfer via Bratislava Stock Exchange (BCPB)	0.15% of deal volume min. € 33.00 max. € 500.00
14.1.3.2	– charged securities transfer directly via CSD without financial settlement	€ 16.60
14.1.3.3	– charged securities transfer directly via CSD with financial settlement	0.1% of deal volume min. € 33.00 max. € 500.00
14.1.3.4	– securities transfer from old records with no change of securities holder	as securities transfer
14.1.3.5	– free of charge securities transfer based on Deed of Donation	€ 16.60
14.1.3.6	– correction of instruction	€ 5.00
14.1.3.7	– non–performed transfer	€ 10.00
14.1.4	Other services	
14.1.4.1	– registration of suspension of right to dispose of securities	€ 6.60
14.1.4.2	– cancellation of suspension of right to dispose of securities	€ 6.60
14.1.4.3	– 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
14.1.4.4	– 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
14.1.4.5	– registration of pledge in Pledge Register of CSD	0.2% of amount of receivable min. € 33.00 max. € 830.00
14.1.4.6	– registration of collateralising transfer in special records of CSD	0.2% of amount of receivable
14.1.4.7	– 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
14.1.4.8	– other services provided by CSD	fee charged individually
14.2	Securities purchase and sale ^{1), 7)}	
14.2.1	Arrangement of deals with securities ⁴⁾	
14.2.1.1	Arrangement of purchase (sale) of bonds and state treasury bills ^{5), 6)}	
14.2.1.1.1	to € 33,200.00	0.5%, min. € 33.20
14.2.1.1.2	from € 33,200.01 to € 332,000.00	€ 166.00 + 0.25% of volume of deal over € 33,200.00
14.2.1.1.3	from € 332,000.01 to € 664,000.00	€ 913.00 + 0.125% of volume of deal over € 332,000.00
14.2.1.1.4	over € 664,000.00	€ 1,328.00 + individually
14.2.1.2	Arrangement of purchase (sale) of shares and trustee shares ⁶⁾	
14.2.1.2.1	to € 33,200.00	0.95%, min. € 16.60
14.2.1.2.2	from € 33,200.01 to € 332,000.00	€ 315.40 + 0.5% of volume of deal over € 33,200.00
14.2.1.2.3	from € 332,000.01 to € 664,000.00	€ 1,809.40 + 0.25% of volume of deal over € 332,000.00
14.2.1.2.4	over € 664,000.00	€ 2,640.00 + individually
14.2.1.3	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

14.2.1.4	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
14.2.1.5	Non-performed instruction for purchase (sale) deal volume up to €33,200.00	€10.00
14.2.1.6	Each change in client's instruction	€3.30
14.2.1.7	Arrangement of participation in primary issues ⁵⁾	0.05% of deal volume min. €33.00 max. €664.00
14.2.1.8	Provision of offer for takeover and obligatory offer for takeover	€3,320.00 ⁸⁾
14.3	VUB Mortgage bonds issue ¹⁾	
14.3.1	Fee for concluding Agreement on Mortgage Bonds Sale	see a list of interest rates

Notes:

- 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.
- 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.
- 3) Flat fee that includes sending of statement on status once per year.
- 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.
- 5) Volume of deal does not include aliquot interest income.
- 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.
- 7) Fee for the purchase or sale of securities shall be charged in € or in FCY equivalent.
- 8) The fee will be cancelled from January 1, 2011.

15. Foreign Securities Management for Slovak Clients ^{1), 2)}		Price
15.1	Foreign bonds management:	
15.1.1	to € 32,600.00	€65.00 / year
15.1.2	from € 32,601.00 to € 326,500.00	€65.00 / year + 0.05% of volume over €32,600.00
15.1.3	over € 326,500.00	€230 / year + 0.02% of volume over €326,500.00
15.2	Foreign shares management:	
15.2.1	to € 32,600.00	€65.00 / year
15.2.2	from € 32,601.00 to € 326,500.00	€65.00 / year + 0.08% of volume over €32,600.00
15.2.3	over € 326,500.00	€320 / year + 0.05% of volume over €326,500.00

Notes:

- 1) Fees increase by 20% VAT.
- 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)

16. Capital Market – Consultancy and Advisory ¹⁾		Price
16.1	Consultancies provided by specialists, preparation of projects and investment strategies or development of other special analytical documents related to Slovak and foreign capital markets for clients.	negotiable, min. €33,200 / 1hr ¹⁾
16.2	Preparation of regular analyses of Slovak and foreign markets and other special supporting analyses for clients.	€16.60 – €66.40 / page A4 ¹⁾

Note:

- 1) Fees increase by 20% VAT

17. Information via Internet ¹⁾		Price
17.1	Joint stock companies analyses	€49.80 ¹⁾
17.2	Sector analyses	€33.20 ¹⁾
17.3	Combined analyses of joint stock companies and sectors. Once the charge has been disbursed, a password will be notified, to a client, enabling access to the relevant section of analyses for a 6-month period.	€66.40 ¹⁾

Note:

- 1) Fees increase by 20% VAT

18. Other Services		Price
18.1	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⁾
18.2	Special confirmation on executed payment	10,00 €
18.3	Photocopy of the banking document Fees are not charged to Revenue Office	€0.20 / page
18.4	Foreign transactions related to unjustified complaints regarding procedures applied to foreign currencies	€26.60

	older than 3 months	
18.5	Fax services per 1 page: ³⁾	
18.5.1	– Europe	€2.80 ²⁾
18.5.2	– other countries, including overseas	€4.70 ²⁾
18.5.3	– Slovakia	
18.5.4	– first page	€1.20 ²⁾
18.5.5	– each following page	€0.80 ²⁾
18.6	Swift services ³⁾	€3.30 ²⁾
18.7	Other services provided by the Bank not included in the Price List, for each even commenced 15 minutes of manual work ³⁾	€3.32 ²⁾
18.8	Courier service ³⁾	actual input costs including VAT
18.9	Distraint proceedings, court's ruling on client's account	€16.60 ⁴⁾

Notes:

1) Pursuant to the Banking Act, sect. 92, para 9, the price represents compensation of costs incurred by the Bank in association with provided information about client.

2) VAT of 20% is added to the price.

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.

4) Charged automatically upon the delivery of a distraint order or court's ruling.

19. 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.

20. VUB Asset Management Subsidiary		Entry fees
VUB AM Mutual Funds		
Money Market 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%
Securities Hedge Fund I.		
during the subscription period		0,00%
outside the subscription period		1,00%
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 Money Market Euro Fund	0,00%
from Securities Hedge Fund 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 Money Market Euro Fund		difference between entry fees
from Securities Hedge Fund I.		in the amount of exit fee
from other funds to Securities Hedge Fund I. – outside the subscription period		in the amount of entry fee
from other funds to Securities Hedge Fund I. – during the subscription period		in the amount of exit fee
from other funds to Money Market Euro Fund		difference between entry fees
from other funds to other than Money Market 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:

1) 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.

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

Notice:

An investment to mutual fund is associated with a risk. A value of investment can grow, stagnate or decrease and return of originally invested amount is not guaranteed. Charters, selling materials and simplified selling materials are available at all sale points, 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 can be above 35% of the asset value in the fund, whereas it can reach up to 100% of this value.

21. Foreign mutual funds

Entry fees

Type of funds

Bond funds		1.50%
Capital Protected		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%

Note:

Investments in mutual funds are associated with risk. Value of investment may grow stagnate or decrease and the recoverability of the initially investment amount is not guaranteed. Sale prospectuses are available at all sales points, VUB branches and Bank's Head Office.

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	VÚB 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	VÚB 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 ¹⁾
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 ¹⁾
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 ¹⁾
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⁾
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) Fees are subject to 20% VAT for an item 5) Only if the service is used for operations on which VAT is charged. 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" 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".		

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

Debit Cards	Price
Virtual payment cards	
VISA WebStandard	€3.30 / year

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	€133.00 for changes with approval €65.00 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 15th 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.