

VÚB Price List – Retail Clients

Effective from 1 July 2026

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The glossary of terms used in this document is available free of charge on our Website and at our Branches.

VÚB, a.s., Mlynské nivy 1, 829 90 Bratislava 25

Incorporated at: Bratislava III Municipal Court

Section Sa, File 341/B, company registration number: 31320155,

BIC: SUBASKBX, www.vub.sk

VÚB ACCOUNTS AND DEPOSIT ACCOUNTS

VÚB BASIC ACCOUNT

€5 / MONTH

The monthly account maintenance fee includes:

- ✓ 1 debit card chosen by the client [1](#): Visa Inspire or Mastercard Dobrý Anjel
- ✓ a monthly account statement provided electronically via Nonstop Banking and/or VÚB Online Banking, or in person at a branch
- ✓ setting up standing orders, automatic transfers, and SEPA direct debit authorisations
- ✓ PUSH notifications

VÚB CLASSIC ACCOUNT

€7 / MONTH

Preferential monthly account maintenance fees:

Junior	€0 / month
Student	€0 / month
Youth	€3.50 / month
Senior	€3.50 / month

The monthly account maintenance fee includes:

- ✓ 2 debit cards chosen by the client [1](#): Visa Inspire, Mastercard Dobrý Anjel, or Youth Card [2](#)
- ✓ a monthly account statement provided electronically via Nonstop Banking and/or VÚB Online Banking, or in person at a branch
- ✓ payments to merchants in Slovakia and abroad using a debit card
- ✓ cash withdrawals from VÚB, a.s. ATMs using a debit card
- ✓ one-off online transfers [3](#)
- ✓ payments by standing order, automatic transfer, or SEPA direct debit
- ✓ setting up standing orders, automatic transfers, and SEPA direct debit authorisations at a VÚB branch
- ✓ setting up, amending, and cancelling standing orders, automatic transfers, and SEPA direct debit authorisations electronically
- ✓ setting up and amending standing orders, automatic transfers, and SEPA direct debit authorisations through the Contact Operator service
- ✓ PUSH notifications
- ✓ maintenance of up to 5 Savings Accounts, including no more than 1 Mortgage Savings Account, 1 Savings Account Senior, 1 Savings Account Junior, and 1 Regular Savings Account, and account statements for these accounts

VÚB EXTRA ACCOUNT	€11 / MONTH
The monthly account maintenance fee includes:	
✓ 2 debit cards chosen by the client ¹ : Visa Inspire Gold, Visa Inspire, or Mastercard Dobrý Anjel	
✓ a monthly account statement provided electronically via Nonstop Banking and/or VÚB Online Banking, or in person at a branch	
✓ payments to merchants in Slovakia and abroad using a debit card	
✓ cash withdrawals from VÚB, a.s. ATMs using a debit card	
✓ one-off online transfers ²	
✓ payments by standing order, automatic transfer, or SEPA direct debit	
✓ cash deposits into the account at a VÚB branch (up to 50 euro coins, plus banknotes) – 4 per month	
✓ cash withdrawals from the account at a VÚB branch – 4 per month	
✓ submitting orders for SEPA credit transfers, SEPA Instant Payments, and urgent transfers within VÚB, a.s. at a VÚB branch – 4 per month	
✓ setting up, amending, and cancelling standing orders, automatic transfers, and SEPA direct debit authorisations at a VÚB branch	
✓ setting up, amending, and cancelling standing orders, automatic transfers, and SEPA direct debit authorisations electronically	
✓ setting up and amending standing orders, automatic transfers, and SEPA direct debit authorisations through the Contact Operator service	
✓ PUSH notifications	
✓ maintenance of up to 5 Savings Accounts, including no more than 1 Mortgage Savings Account and 1 Regular Savings Account, and account statements for these accounts	
- Any debit cards issued as part of service packages set up by 28 February 2025 in excess of the maximum number permitted under service packages effective from 1 March 2025 are maintained outside the service package with a 100% discount on the fee. - The Youth Card is issued only to the holder of a VÚB Classic Account with the Junior, Student, or Youth preferential rate. An account holder may hold no more than 1 Youth Card. - Includes fees for SEPA credit transfers, SEPA Instant Payments, and urgent transfers within VÚB, a.s. submitted through selected Nonstop Banking/VÚB Online Banking services, including fees for non-cash transfers initiated by other payment service providers.	

BASIC BANK PRODUCT / MONTHLY FEE (ZBP)	€0
PAYMENT ACCOUNT WITH BASIC FEATURES	€3
The monthly account fee includes:	
✓ unlimited number of fees for cash deposits and withdrawals in euros at branches	
✓ unlimited number of fees for cash deposits and withdrawals in euros at VÚB, a.s. ATMs in Slovakia and Intesa Sanpaolo Group ATMs abroad	
✓ incoming and outgoing non-cash SEPA credit transfers and non-SEPA transfers in euros processed through VUB, a.s. branches or electronically, including fees for non-cash transfers initiated by other payment service providers	
✓ incoming non-cash SEPA Instant Payments	
✓ outgoing non-cash SEPA Instant Payments submitted electronically	
✓ setting up, amending, executing, and cancelling standing orders, automatic transfers, and SEPA direct debits in euros at VÚB, a.s. branches or electronically	
✓ unlimited number of fees for card payments to merchants in euros	
✓ the issue and renewal of 1 Visa Inspire payment card	
✓ 1 account statement per month, free of charge, provided electronically through selected Nonstop Banking and/or VÚB Online Banking services, or in person at a branch	
✓ cash deposits made using debit cards at deposit-enabled VÚB, a.s. ATMs	

COMMON CHARGING PRINCIPLES FOR VÚB ACCOUNTS

No account maintenance fee is charged in the month in which a VÚB Classic Account, VÚB Extra Account, Basic Bank Product, or Payment Account with Basic Features is opened.

For accounts maintained in a foreign currency, the fee may also be charged in euros. Where a charge is collected in a foreign currency, any fee set in euros is converted into that currency at the rate shown in the exchange rate list applicable when the service is provided.

If a client closes an account part-way through a charging cycle (calendar month), the account maintenance fee is charged on a pro-rata basis according to the number of days for which the account was maintained during that month.

Products and services not included in the monthly fee are charged at the rates specified for the relevant products and services in the VÚB, a.s. Price List.

DEBTOR'S SPECIAL ACCOUNT	€2
The monthly account fee includes:	
✓ the fee for a one-off deposit or transfer of funds in euros in an amount corresponding to the non-seizable value of the debtor's home under Act No 7/2005 on bankruptcy and restructuring and amending certain acts, as amended	
✓ fees for one cash withdrawal per calendar month from the Debtor's Special Account at a VÚB, a.s. branch, up to the maximum amount laid down by regulation of the Government of the Slovak Republic	
✓ 1 account statement per month, provided in person at a branch, free of charge	

TRANSPARENT ACCOUNT	€6
The monthly account fee includes:	
✓ opening and maintenance of an account in euros ¹⁾	
✓ publication of the account	
✓ setting up standing orders, automatic transfers, and SEPA direct debit authorisations	
✓ amending standing orders, automatic transfers, and SEPA direct debit authorisations electronically or through the Contact Operator service	
✓ incoming non-cash SEPA credit transfers, SEPA Instant Payments, and non-SEPA transfers	
✓ one-off online transfers ²⁾	
✓ cash withdrawals from VÚB, a.s. ATMs using a debit card	
✓ unlimited number of fees for card payments to merchants and payments by standing order, automatic transfer, or SEPA direct debit	
✓ the issue/renewal of a Visa Inspire payment card ³⁾	
✓ 1 account statement per month, provided electronically through selected Nonstop Banking services and/or VÚB Online Banking, or in person at a branch	
✓ cash deposits made using debit cards at deposit-enabled VÚB, a.s. ATMs	

1. The Bank opens and maintains this account for persons aged over 18. Products and services provided in addition to those included in the Transparent Account are charged in accordance with the VÚB, a.s. Price List.
2. Includes fees for SEPA credit transfers, SEPA Instant Payments, and urgent transfers within VÚB, a.s. made as one-off transfers through selected Nonstop Banking services, including fees for non-cash transfers initiated by other payment service providers.

3. No more than 2 debit cards may be issued as part of the account, and each cardholder may hold no more than 1 card of the relevant type.

SERVICES RELATING TO VÚB ACCOUNTS AND DEPOSIT ACCOUNTS IN EUROS AND FOREIGN CURRENCIES ¹⁾	PRICE
Opening, maintenance, and closure of a deposit account	free of charge
Annual deposit account statement delivered by post within Slovakia or provided in person at a branch	free of charge
Deposit account statement issued more than once a year and provided electronically through Internet Banking	free of charge
Deposit account statement issued more than once a year and provided in person at a branch	€3.30 / statement
Penalty fee for an early withdrawal from a deposit account (before the agreed maturity date)	as specified in the interest rate schedule
Additional statement (outside the agreed cycle)	€20 / statement
Reprinting a statement at the client's request (not charged for complaints concerning statements delivered by post where the complaint is submitted within 30 days of the issue date of the statement concerned, or for an immediate complaint concerning a missing statement when statements are collected in person or from a statement box)	€20 / statement
Issuing, at the client's request at a branch, a special confirmation of account maintenance or an account balance ²⁾	€20
Issuing confirmation of account maintenance or an account balance following a request submitted through Nonstop Banking services (Internet Banking or Mobile Banking)	€10
Restricting the disposal of funds in an account / establishing a restriction by agreement or an amendment to the account agreement at the client's request	€250
Restricting the disposal of funds in an account / establishing a restriction by agreement or an amendment to the account agreement at the client's request in connection with a Mortgage Loan/Housing Loan provided by VÚB, a.s.	€125
Restricting the disposal of funds in an account under a deposit restriction agreement in favour of VÚB, a.s. (e.g. to secure repayment of a loan provided by VÚB, a.s.)	€1.60

Blocking funds in an account at the client's request at a branch	€10
Blocking funds in an account at the initiative of VÚB, a.s.	€2
Printing a transaction history	€5
Copy of a statement provided together with the regular statement. The fee is charged for every page printed as a duplicate at the client's request, i.e. the second and each subsequent copy of the statement	€0.20 / page
Preparation of current account statements once a month (or a quarterly, half-yearly, or annual summary statement)	free of charge
Delivery of current account statements by post ¹	€4 / envelope
Fee for a reminder concerning an unauthorised overdraft – first reminder	actual costs
Fee for a reminder concerning an unauthorised overdraft – each subsequent reminder	actual costs

1. For accounts maintained in a foreign currency, the fee may also be collected in euros. Where charges are collected in a foreign currency, fees set in euros are converted into that currency using the rate shown in the exchange rate list applicable when the service is provided.
2. If a branch issues a single confirmation showing the balances of several of the client's accounts at the client's request, the fee is charged only once.
3. If a statement is sent by post in several envelopes, the fee is charged separately for each envelope. No fee is charged for delivering monthly or less frequent statements by post for the following account types: ZBP, PAD, Debtor's Special Account, Savings Account, Savings Account Junior, Mortgage Savings Account, Savings Account Senior, and Regular Savings Account. The postage fee does not apply to statements delivered in accordance with Act No 492/2009 on payment services and the relevant business terms and conditions (electronically through selected Nonstop Banking services or in person at a branch). If a statement is prepared at the end of a month, quarter, half-year, or year, the postal delivery fee is charged in the month following the month in which the statement was prepared.

CASH TRANSACTIONS ON EURO AND FOREIGN-CURRENCY ACCOUNTS

CASH TRANSACTIONS FOR CURRENT ACCOUNTS	PRICE
Cash deposit into an account held with VÚB, a.s. – up to and including 50 euro coins and banknotes ¹	€7

CASH TRANSACTIONS FOR CURRENT ACCOUNTS	PRICE
Cash deposit into an account held with VÚB, a.s. – more than 50 euro coins and banknotes – for each commenced batch of 50 coins (including the first 50 coins) ¹	€7
Cash deposit into an account held with VÚB, a.s. damaged or expired foreign-currency banknote (deposit only into an account denominated in euros)	20% deduction from the foreign-currency cash buying rate
Cash withdrawal from an account at a branch cash desk (not charged where the amount is withdrawn and redeposited into an account held with VÚB, a.s.) ² – up to €5,000, or the equivalent in a foreign currency (inclusive)	€10
Cash withdrawal from an account at a branch cash desk (not charged where the amount is withdrawn and redeposited into an account held with VÚB, a.s.) ² – over €5,000, or the equivalent in a foreign currency	€10
Foreign-currency deposit requiring additional processing	2% of the deposit amount
Sale of a cheque book	€3
Stop-payment instruction following notification of the loss of one or more cheques	€5

CASH TRANSACTIONS FOR DEPOSIT ACCOUNTS AND NON-TERM DEPOSITS	PRICE
Cash deposit – more than 50 euro coins – for each commenced batch of 50 coins (including the first 50 coins)	€7
Failure to collect a pre-notified cash withdrawal exceeding €10,000, or exceeding the equivalent of €1,000 in a foreign currency, by the requested date	0.1% of the amount not withdrawn

1. Also applies to coin deposits made through a self-service coin sorter.
2. No cash is physically paid out or accepted as part of the transaction.

NON-CASH TRANSACTIONS / PAYMENT SERVICES

INCOMING NON-CASH SEPA CREDIT TRANSFERS, SEPA INSTANT PAYMENTS, NON-SEPA TRANSFERS, AND SEPA DIRECT DEBITS

PRICE

For the benefit of VÚB, a.s. clients (excluding cash deposits)

free of charge

OUTGOING NON-CASH SEPA CREDIT TRANSFERS, SEPA DIRECT DEBITS, SEPA INSTANT PAYMENTS, AND NON-SEPA TRANSFERS	PRICE WHEN SUBMITTED ELECTRONICALLY (THROUGH SELECTED NONSTOP BANKING SERVICES) / INITIATED BY OTHER PAYMENT SERVICE PROVIDERS	PRICE AT A BRANCH / THROUGH THE CONTACT OPERATOR SERVICE
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SEPA credit transfers ²⁾ , ³⁾ and SEPA direct debits	€0.25	€10
SEPA credit transfers ²⁾ and SEPA direct debits – other outgoing transfers (from standing orders, automatic transfers, and SEPA direct debits)	€0.25	€0.25
SEPA Instant Payments ³⁾	€0.25	€10 ¹⁾
Non-SEPA transfers (excluding the VÚB, a.s. Prague Branch) ²⁾ – up to €1,700.00	€10	€20
Non-SEPA transfers (excluding the VÚB, a.s. Prague Branch) ²⁾ – from €1,700.01 to €17,000.00	€20	€30
Non-SEPA transfers (excluding the VÚB, a.s.)	€30	€40

Prague Branch) ²⁾ – from €17,000.01 to €34,000.00

Non-SEPA transfers (excluding the VÚB, a.s. Prague Branch) ²⁾ – over €34,000.01

€40

€50

Urgent transfers within VÚB, a.s.

€0.25

€10

Urgent euro credit transfers to another bank in Slovakia, the EU, or the EEA ²⁾

€50

€50

Urgent non-SEPA transfers (excluding the VÚB, a.s. Prague Branch) ²⁾

non-SEPA fee + €50

non-SEPA fee + €50

1. SEPA Instant Payments cannot be submitted through the Contact Operator service.
2. Transfers in any currency for the benefit of clients of the VÚB, a.s. Prague Branch are free of charge. A SEPA credit transfer directed to the beneficiary's bank where that bank is the VÚB, a.s. Prague Branch is executed and processed through a separate system.
3. The fee for SEPA credit transfers and SEPA Instant Payments does not apply to individual non-cash payments initiated by scanning a QR code where the payments are made using the state technical solution provided by the Financial Directorate of the Slovak Republic that enables an eKasa cash register to obtain confirmation of payment. Such SEPA credit transfers and SEPA Instant Payments have been provided free of charge with effect from 1 May 2026.

For a transfer with an equivalent value of up to €30.00, the fee is always charged to the payer, even where the instruction is "charges borne by the beneficiary – BEN".

When a payment order bearing the OUR instruction – "no charges for the beneficiary" – is executed, any fee charged by a foreign or domestic bank is debited together with the transfer or subsequently.

When a non-SEPA transfer, urgent euro credit transfer, or urgent non-SEPA transfer is executed, a foreign bank may charge the payer additional fees, irrespective of whether the BEN, SHA, or OUR instruction is used, if incomplete or incorrect information about the beneficiary prevents the

transfer from being processed automatically. The amount of the fees depends on the specific terms of the relevant bank and will be debited from the payer's account.

For transfers in any currency within the EU / EEA, an OUR or BEN instruction is changed to SHA, and VÚB, a.s. debits its fee from the payer's account.

Member States of the European Economic Area (EEA): Belgium, Bulgaria, Cyprus, Czechia, Denmark, Estonia, Finland, France, Greece, the Netherlands, Croatia, Ireland, Iceland, Liechtenstein, Lithuania, Latvia, Luxembourg, Malta, Hungary, Germany, Norway, Poland, Portugal, Austria, Romania, Slovakia, Slovenia, Spain, Sweden, and Italy.

SEPA transfers are non-urgent transfers in euros within SEPA countries.

SEPA countries:

- a) Member States of the European Union (EU) / European Economic Area (EEA): Belgium, Bulgaria, Cyprus, Czechia, Denmark, Estonia, Finland, France, Greece, the Netherlands, Croatia, Ireland, Iceland, Liechtenstein, Lithuania, Latvia, Luxembourg, Malta, Hungary, Germany, Norway, Poland, Portugal, Austria, Romania, Slovakia, Slovenia, Spain, Sweden, and Italy.
- b) Non-EU and non-EEA states and territories that have joined SEPA: Albania, Andorra, Montenegro, Gibraltar, Guernsey, the Isle of Man, Jersey, Moldova, Monaco, San Marino, North Macedonia, Serbia, Saint Barthélemy, Saint Pierre and Miquelon, Switzerland, Vatican City, and the United Kingdom of Great Britain and Northern Ireland.
- c) Territories and autonomous regions to which the EU Treaties apply (Article 355 of the Treaty on the Functioning of the European Union): the Åland Islands, the Azores, French Guiana, Guadeloupe, the Canary Islands, Madeira, Martinique, Mayotte, Réunion, and Saint Martin.

SEPA Instant Payments are euro transfers made within SEPA countries between banks participating in the Instant Payment Scheme, under which the transferred funds are credited to the beneficiary's account within a few seconds of being sent from the payer's bank to the beneficiary's bank.

OTHER SERVICES FOR SEPA CREDIT TRANSFERS, SEPA DIRECT DEBITS, AND SEPA INSTANT PAYMENTS	PRICE WHEN SUBMITTED ELECTRONICALLY (THROUGH SELECTED NONSTOP BANKING SERVICES) / INITIATED BY OTHER PAYMENT SERVICE PROVIDERS	PRICE AT A BRANCH / THROUGH THE CONTACT OPERATOR SERVICE
Standing order or automatic transfer – setting up	free of charge	free of charge
Standing order or automatic transfer – amendment / cancellation	€0.50	€10
Cancellation of a SEPA credit transfer or SEPA direct debit before settlement	free of charge	€10
Reservation of funds in an account	not provided	€1.30
Recycled SEPA credit transfer – per business day	€0.05	€0.05
SEPA direct debit authorisation (with a limit in EUR only) – setting up	free of charge	free of charge
SEPA direct debit authorisation (with a limit in EUR only) – amendment / cancellation	€0.50	€10
Allocation or amendment of a creditor identifier (CID) (NBS fee)	not provided	€10
Invoice payment ¹⁾ – transfer amount up to €34.00 (excluding SIPO)	€0.33	not provided
Invoice payment ¹⁾ – transfer amount over €34.01 (excluding SIPO)	€0.45	not provided

OTHER SERVICES FOR SEPA CREDIT TRANSFERS, SEPA DIRECT DEBITS, AND SEPA INSTANT PAYMENTS	PRICE WHEN SUBMITTED ELECTRONICALLY (THROUGH SELECTED NONSTOP BANKING SERVICES) / INITIATED BY OTHER PAYMENT SERVICE PROVIDERS	PRICE AT A BRANCH / THROUGH THE CONTACT OPERATOR SERVICE
Invoice payment ¹ – SIPO (centralised collection of household payments)	€0.10	not provided
Handling client requests to recall a transfer, amend details in an executed transfer, or investigate a transfer, and handling enquiries from foreign banks prompted by incomplete or incorrect details in an executed transfer ² , ³	not provided	€20

OTHER SERVICES FOR NON-SEPA TRANSFERS, URGENT EURO CREDIT TRANSFERS, AND URGENT NON-SEPA TRANSFERS	PRICE
Cancellation due to insufficient funds ⁴	€10
Non-STP fee for manual processing of a transfer because the payment order contains missing or incorrect details, or because the client has requested non-standard processing	€6
Handling client requests to recall a transfer, amend details in an executed transfer, or investigate a transfer, and handling enquiries from foreign banks prompted by incomplete or incorrect details in an executed transfer ² , ³ – up to 3 months old	€20
Handling client requests to recall a transfer, amend details in an executed transfer, or investigate a transfer, and handling enquiries	€50

OTHER SERVICES FOR NON-SEPA TRANSFERS, URGENT EURO CREDIT TRANSFERS, AND URGENT NON-SEPA TRANSFERS	PRICE
from foreign banks prompted by incomplete or incorrect details in an executed transfer ² , ³ – more than 3 months old	
Handling client requests to recall a transfer, amend details in an executed transfer, or investigate a transfer, and handling enquiries from foreign banks prompted by incomplete or incorrect details in an executed transfer ² , ³ – more than 1 year old	€65

1. The service is available at selected EFT POS terminals in retail outlets displaying the VÚB POINT or AXAPAY logo.
2. A request to recall a transfer also includes cancellation of a payment order after execution.
3. Where a client or foreign bank requests confirmation, correction, cancellation or return of a transfer, amendment of details in an executed transfer, or investigation of a SEPA or non-SEPA transfer at another bank, fees charged by other banks for handling the request may be charged in addition to the VÚB, a.s. fee. The amount of such fees depends on the terms of the relevant bank and will be debited from the payer's account. If the investigation establishes that VÚB, a.s. was at fault, the fee charged will be refunded to the client.
4. Where an above-limit transfer with an individually agreed exchange rate is cancelled, a penalty equal to the actual costs incurred in connection with the cancellation is charged. If a transfer abroad is cancelled after execution, any fee charged by the foreign bank is also debited from the payer's account.

PAYMENT CARDS

DEBIT CARDS	ISSUE / MAINTENANCE / RENEWAL FEE
Visa Inspire Gold ¹ , ²	€3 / month
Visa Inspire ²	€1.20 / month
Youth Card ³	free of charge
Mastercard Dobrý Anjel ²	€1.20 / month

CASH WITHDRAWALS USING DEBIT CARDS	PRICE
From a VÚB, a.s. ATM ⁴⁾	€0.30
Paper receipt from a VÚB, a.s. ATM	€0.00
From an ATM other than a VÚB, a.s. ATM, or through the Cash Advance service in Slovakia or another SEPA country	€4
From an ATM or through the Cash Advance service in a country outside SEPA	€6
Through the Cashback service	€0.50
From an ATM in Slovakia other than a VÚB, a.s. ATM, or from an ATM abroad, using a Youth Card ⁵⁾	€1.20
From an Intesa Sanpaolo Group ATM abroad using a Visa Inspire, Visa Inspire Gold, or Youth Card	free of charge

CASH DEPOSITS USING DEBIT CARDS	PRICE
Through a deposit-enabled VÚB, a.s. ATM ⁶⁾	€0.50

CREDIT CARDS	MASTERCARD STANDARD	MASTERCARD WORLD	ŠIKOVNÁ KARTA
Card account maintenance fee	€3.50 / month ⁷⁾	€10 / month ⁷⁾	€2 / month ⁸⁾
Supplementary card	€0.60 / month	€1 / month ⁹⁾	€0.60 / month
Plastic card fee	€0.25 / month	€0.25 / month	€0.50 / month
Cash withdrawal (ATM or Cash Advance)	2% of the transaction, minimum €8	2% of the transaction, minimum €8 ¹⁰⁾	2% of the transaction, minimum €8
Basic insurance package (covering incapacity for work, permanent disability, and death)	0.399% of the outstanding balance / month	0.399% of the outstanding balance / month	0.399% of the outstanding balance / month

CREDIT CARDS	MASTERCARD STANDARD	MASTERCARD WORLD	ŠIKOVNÁ KARTA
Insurance package for the primary card ¹¹⁾	€35 / year	free of charge	€35 / year
Insurance package for a supplementary card ¹¹⁾	€35 / year	€40 / year	€35 / year
Airport lounge access through LoungeKey for the cardholder or an accompanying person	not provided	€30 / person	not provided
Sending a notice for 100% of the outstanding balance to be collected by direct debit	€0.50	€0.50	€0.50

PAYMENT CARD SERVICES ¹²⁾	PRICE – DEBIT CARDS	PRICE – CREDIT CARDS
Card reissue at a branch ^{13), 14)}	€15	free of charge
Card reissue through Nonstop Banking / VÚB Online Banking ¹³⁾	€10	free of charge
Collection of a card at a branch	€8	€8
Surcharge for express issue or reissue of a card ¹⁵⁾ / express issue or reprinting of a PIN ¹⁵⁾	€15	€15 / €15
Courier delivery of a payment card/PIN within Slovakia	€10	€10 / €10
Sending a card/PIN by post or courier to a location specified by the client, including abroad	actual costs	actual costs
Balance enquiry at a VÚB, a.s. ATM	€0.10	free of charge

PAYMENT CARD SERVICES ¹²⁾	PRICE – DEBIT CARDS	PRICE – CREDIT CARDS
Balance enquiry at an ATM in Slovakia other than a VÚB, a.s. ATM, or abroad	€1	free of charge
Changing a PIN at an ATM	€3.50	€3.50
Changing daily limits at a branch ¹⁴⁾	€10	not provided
Changing daily limits through Nonstop Banking / VÚB Online Banking	free of charge	free of charge
Reprinting a PIN at a branch ¹⁴⁾	€10	€10
Reprinting a PIN through Nonstop Banking	€3.50	€3.50
Preparation and postal delivery of a statement within Slovakia	not provided	postage + envelope
Preparation and electronic delivery of a statement through selected Nonstop Banking services or by email	not provided	free of charge
Reprinting a statement ¹⁶⁾	not provided	€20
Transfer from a card to an account within SEPA through Nonstop Banking / VÚB Online Banking	not provided	€3.50
Topping up a digital account by card ¹⁷⁾	€1	€1
Non-cash card payment to a merchant in Slovakia or abroad; mobile phone top-up	€0.25	free of charge
Non-cash card payment for gambling ¹⁸⁾	€7	€7
Payment of an instalment in cash at a VÚB, a.s. branch	not provided	€5

PAYMENT CARD SERVICES ¹²⁾	PRICE – DEBIT CARDS	PRICE – CREDIT CARDS
Fee for sending a notice to the client within 20 days	not provided	actual costs
Fee for sending a notice to the client after more than 20 days	not provided	actual costs
Handling client requests for a refund of a card payment ¹⁹⁾	€10	€10
Emergency services – issue of an emergency card or provision of emergency cash abroad for embossed cards	€120	€120
Cross-border conversion ²⁰⁾	2.5% of the transaction	2.3% of the transaction

1. Visa Gold has been renamed Visa Inspire Gold. The fees for Visa Inspire Gold also apply to previously issued Visa Gold cards.
2. If a card is cancelled, the bank will refund the pro rata portion of the fee corresponding to the remaining unused calendar days.
3. The Youth Card is issued only to the holder of a VÚB Classic Account with the Junior, Student, or Youth preferential rate.
4. The stated price also applies to cash withdrawals made through VÚB Mobile Banking / VÚB Banking.
5. Applies until the Youth Card holder reaches the age of 27.
6. The cash deposit fee is not charged for the following VÚB accounts: VÚB Basic Account, VÚB Classic Account (including accounts with the Junior, Student, Youth, or Senior preferential rate), VÚB Extra Account, ZBP, PAD, and Transparent Account.
7. The eligibility conditions for the discount are set out in the rules of the “Reward for Payments” programme at www.vub.sk.
8. The fee is charged for any billing period in which credit was drawn under the limit or repaid, or fees were charged to the card account.
9. Three supplementary cards linked to a single primary Mastercard World card are free of charge.
10. The fee is not charged for the first ATM cash withdrawal posted in the relevant billing period.
11. The insurance package includes travel insurance for the cardholder and up to 5 travelling companions, purchase protection insurance, extended warranty insurance, and search and rescue insurance.

12. Free services for credit cards: SMS/email services, changing the online payment limit, and reducing the cash withdrawal limit. Free services for debit cards: changing the online payment limit and temporarily deactivating/reactivating a card through Nonstop Banking / VÚB Online Banking.
13. Applies where a card is reissued at the client's request for reasons attributable to the client, particularly if the card is lost or stolen, the client's first name or surname changes, a title is added to the card, or the card is physically damaged, etc.
14. For debit cards, the fee also applies where the request is submitted through the Contact Operator service.
15. Free of charge for Visa Inspire Gold.
16. The fee is not charged for complaints concerning statements delivered by post, provided that the complaint is made within 30 days of the issue date of the disputed statement.
17. The fee is charged for topping up mobile or online applications operated by digital payment service providers, or virtual accounts, using a debit or credit card. This excludes payments for goods and services made through digital wallets supported by VÚB, a.s., such as Apple Pay and Google Pay. It includes, in particular, topping up prepaid cards, other digital wallets, virtual accounts, investment accounts, etc. Where the fee for topping up a digital account by card is charged, no fee is charged for a non-cash card payment to a merchant in Slovakia or abroad.
18. The fee is charged for payments to merchants offering gambling, betting, or lottery services. Where the gambling fee is charged, no fee is charged for a non-cash card payment to a merchant in Slovakia or abroad.
19. This applies primarily where a third party fails to supply goods or services. It does not apply in cases involving misuse of a payment card.
20. Applies to cash withdrawals or card payments abroad. The cross-border conversion fee is not charged on transactions in euros.

NONSTOP BANKING SERVICES (ELECTRONIC BANKING)

NONSTOP BANKING / VÚB ONLINE BANKING SERVICES (ELECTRONIC BANKING)	PRICE
Set-up / maintenance / cancellation of Nonstop Banking /	free of charge

NONSTOP BANKING / VÚB ONLINE BANKING SERVICES (ELECTRONIC BANKING)	PRICE
VÚB Online Banking services	
Issue / reissue of a password for Nonstop Banking services	free of charge
Set-up of SMS authorisation; issue of a Mobile Token	free of charge
PUSH notifications and notifications sent to the message inbox in Nonstop Banking / VÚB Online Banking	free of charge
SMS sent to a number operated by a Slovak mobile operator ¹	€0.20/SMS
SMS sent to a number operated by a foreign mobile operator ²	€0.20/SMS
Authorisation SMS messages and SMS notifications of unexecuted transfers or SEPA direct debits, or receipt of a SEPA direct debit	free of charge
Verification payment when setting up the VIAMO service	€0.01

1. For the VÚB Classic Account (including accounts with the Junior, Student, Youth, or Senior preferential rate) and VÚB Extra Account, the cumulative fee for SMS messages sent to the first Slovak telephone number is capped at €3. This applies to the following types of SMS messages: notification of an executed transaction, notification of a change in the account balance, and notification of authorisation using a debit card.
2. SMS messages cannot be sent to numbers operated by foreign mobile operators through VÚB Online Banking.

LOANS

LOANS – AUTHORISED OVERDRAFTS	PRICE
Fee for the annual review and assessment of the collateral for an existing authorised overdraft ¹	0.1% of the authorised overdraft amount, charged in the currency of the overdraft (minimum €150)

LOANS – AUTHORISED OVERDRAFTS	PRICE
Fee for increasing the authorised overdraft amount ¹⁾	2% of the amount of the increase

1. The fee applies to Private Banking clients.

CONSUMER LOANS ¹⁾	PRICE
Arrangement of a consumer loan ²⁾	4% of the loan amount
Arrangement of a consumer loan – financing passenger vehicles of up to 3.5 tonnes ³⁾	€33
Arrangement of a consumer loan – financing passenger vehicles of up to 3.5 tonnes under a finance lease ⁴⁾	€33
Amendment of contractual terms at the client's request ^{5), 10)}	€70
Payment of a loan instalment in cash at a VÚB, a.s. branch	€5
Early repayment of a loan or an additional repayment ⁶⁾ – loans granted on or before 10 June 2010	3% of the amount repaid early
Early repayment of a loan or an additional repayment ⁶⁾ – loans granted on or after 11 June 2010 ⁷⁾	reasonably incurred costs, capped at 1% or 0.5% of the amount repaid early
Preparation of a copy of contractual documentation relating to a loan or finance lease at the borrower's request ^{8), 10)}	€0.50 / page
Issue of a power of attorney for the Traffic Inspectorate of the Slovak Republic ^{9), 10)}	€15

1. Applies to all types of consumer loans provided by VÚB, a.s. under Act No 129/2010, irrespective of their product designation, unless this Price List provides otherwise for a particular type of consumer loan.

2. Applies to consumer loans with the product designation “Pôžička” or “Quatro”.

- Applies to consumer loans used to finance passenger cars and commercial vehicles of up to 3.5 tonnes.
- Applies to consumer loans used to finance passenger cars and commercial vehicles of up to 3.5 tonnes under a finance lease.
- The fee does not apply to an additional repayment. For consumer loans used to finance passenger cars or commercial vehicles of up to 3.5 tonnes, whether through a loan or finance lease, this fee applies to contracts concluded after 1 July 2026.
- Does not apply where the aggregate amount of early and/or additional repayments made before the agreed maturity date over the preceding 12 consecutive months, including the most recent repayment, does not exceed €10,000.
- The fee of 0.5% is charged only where the early repayment or additional repayment is made during the final year before the loan's final maturity date.
- The fee applies to consumer loans used to finance passenger cars and commercial vehicles of up to 3.5 tonnes through a loan or finance lease. It is charged for each further copy of the contractual documentation, except in response to the borrower's first request. This fee applies to contracts concluded after 1 July 2026.
- The fee applies to consumer loans used to finance passenger cars and commercial vehicles of up to 3.5 tonnes through a loan or finance lease. It is charged for each further power of attorney issued for the Traffic Inspectorate of the Slovak Republic, except in response to the borrower's first request.
- If provided in connection with a leasing service or activity, VAT at 23% is added to the price.

HOUSING LOANS ¹⁾	PRICE
Arrangement of a loan	2% of the loan amount
Amendment of contractual terms at the borrower's request ⁴⁾	€250
Other loan-related actions at the borrower's request	€150
Early repayment of a loan or an additional repayment ²⁾	actual costs, capped at 1% of the amount repaid early or the amount of the additional repayment
Certificate of outstanding debt at the borrower's request ³⁾	€150
Phased drawdown of a loan	€50
Failure to draw down the loan in full	2% of the undrawn amount

HOUSING LOANS ¹⁾	PRICE
Preparation of a copy of loan-related documentation at the borrower's request	€0.90 / page
- Also applies to loans designated "Flexihypotéka" and to legacy mortgage loans granted under Act No 483/2001 on banks, as amended. - Applies to early repayment or additional repayments made on or after 21 March 2016, including under loan agreements concluded on or before 20 March 2016. Does not apply to early repayment or additional repayments made under the Housing Loans Act. - This is a certificate issued by VÚB, a.s. stating the current amount of the outstanding debt for the borrower's purposes. The fee is unrelated to early repayment of the loan and is not charged where the borrower repays the loan early. - The fee is also charged where, at the borrower's request, payment protection insurance for a Housing Loan is cancelled, the type of Housing Loan payment protection insurance package is changed, contractually agreed insurance of the collateral is cancelled, or contractually agreed home contents insurance is cancelled, provided that the relevant insurance was also agreed in the loan agreement or an applicable amendment thereto.	

CONSUMER LOANS, AUTHORISED OVERDRAFTS, AND HOUSING LOANS ¹⁾	PRICE
Reminder of an unpaid amount due (charged when sent) ²⁾ – first reminder	actual costs
Reminder of an unpaid amount due (charged when sent) ²⁾ – each subsequent reminder	actual costs
Reminder of an unpaid amount due (charged when sent) ²⁾ – notice to the guarantor	actual costs
Certificate of outstanding debt at the borrower's request ⁴⁾	€50
- Also applies to loans designated "Flexihypotéka" and to legacy mortgage loans granted under Act No 483/2001 on banks, as amended. - The fee applies where loan instalments are not paid in accordance with the contractual terms. - Applies to consumer loans. - This is a certificate issued by VÚB, a.s. stating the current amount of the outstanding debt for the borrower's purposes. The fee is unrelated to early repayment of the loan and is not charged where the borrower repays the loan early. Does not apply to Housing Loans.	

CASH AND FOREIGN EXCHANGE SERVICES	
CASH TRANSACTIONS IN EUROS	PRICE
Exchange of denominations – more than 10 banknotes: fee charged for each batch of 10 banknotes, or part thereof, submitted for exchange (excluding the first 10 banknotes)	€10
Exchange of denominations – more than 50 coins: fee charged for each batch of 50 coins, or part thereof, submitted for exchange or supplied against an order (excluding the first 50 coins) ¹⁾	€10

CASH TRANSACTIONS IN FOREIGN CURRENCIES	PRICE
Damaged banknotes and banknotes past the redemption deadline – purchase for euros	20% deduction from the foreign-currency cash buying rate
The fee is also charged where coins are submitted for exchange using a self-service coin sorter.	

SAFE DEPOSIT BOXES		
SAFE DEPOSIT BOX RENTAL (SAFE DEPOSIT SERVICE) – MONTHLY FEES ¹⁾ BY SUM INSURED	PRICE – UP TO 13,000 CM ³	PRICE – UP TO 26,000 CM ³
Sum insured: €5,000	€9.84	€13.53
Sum insured: €10,000	€9.84	€13.53
Sum insured: €15,000 (minimum rental period: 3 months)	€13.53	€17.22
Sum insured: €20,000 (minimum rental period: 3 months)	€17.22	€20.91

SAFE DEPOSIT BOX RENTAL (SAFE DEPOSIT SERVICE) – MONTHLY FEES ¹⁾ BY SUM INSURED	PRICE – UP TO 13,000 CM³	PRICE – UP TO 26,000 CM³
Sum insured: €35,000 (minimum rental period: 3 months)	€28.29	€31.98
Sum insured: €95,000 ²⁾ (minimum rental period: 3 months)	€72.57	€76.26
Each additional access to the safe deposit box (more than once on the same business day) ¹⁾	€4.92	€4.92

SAFE DEPOSIT BOX RENTAL (SAFE DEPOSIT SERVICE) – MONTHLY FEES ¹⁾ BY SUM INSURED	PRICE – UP TO 40,000 CM³	PRICE – OVER 40,000 CM³
Sum insured: €5,000	€18.45	€24.60
Sum insured: €10,000	€18.45	€24.60
Sum insured: €15,000 (minimum rental period: 3 months)	€22.14	€28.29
Sum insured: €20,000 (minimum rental period: 3 months)	€25.83	€31.98
Sum insured: €35,000 (minimum rental period: 3 months)	€36.90	€43.05
Sum insured: €95,000 ²⁾ (minimum rental period: 3 months)	€81.18	€92.25
Each additional access to the safe deposit box (more than once on the same business day) ¹⁾	€4.92	€4.92

1. The fees include VAT at 23%.
2. Available only by individual arrangement; the safe deposit box must be located in a strongroom.

DOCUMENTARY TRANSACTIONS – LETTERS OF CREDIT AND COLLECTIONS

DOCUMENTARY TRANSACTIONS – LETTERS OF CREDIT AND COLLECTIONS	PRICE
Documentary letters of credit – received:	50% discount on the fee specified under “Documentary letters of credit – received” in the VÚB, a.s. Price List for Enterprises and Other Legal Entities
Domestic collection of bills of exchange:	fee specified under “Domestic collection of bills of exchange” in the VÚB, a.s. Price List for Enterprises and Other Legal Entities

SECURITIES

MAINTENANCE OF A SECURITIES ACCOUNT ^{1), 2)}	PRICE
Nominal portfolio value ²⁾ from €0.00 inclusive to €25,000.00 – account maintenance fee ^{3), 4)}	€30.75 / year
Nominal portfolio value ²⁾ from €25,000.01 to €50,000.00 – account maintenance fee ^{3), 4)}	€73.80 / year
Nominal portfolio value ²⁾ from €50,000.01 to €100,000.00 – account maintenance fee ^{3), 4)}	€123.00 / year
Nominal portfolio value ²⁾ from €100,000.01 to €500,000.00 – account maintenance fee ^{3), 4)}	€307.50 / year
Nominal portfolio value ²⁾ from €500,000.01 – account maintenance fee ^{3), 4)}	0.003075% of the value of debt securities + 0.009225% of the value of equity securities, minimum €430.50 / year

SERVICES AS A MEMBER OF THE CENTRAL SECURITIES DEPOSITORY – CENTRÁLNY DEPOZITÁR CENNÝCH PAPIEROV SR, A.S. (CDCP) ^{1), 2)}		PRICE
Transfer of securities by operation of law		€50
Transfer of shares where their transferability is restricted	individually priced, minimum €50 plus CDCP costs	
Transfer of securities through CDCP (for consideration without financial settlement / without consideration / without a change of owner)		€30
Transfer of securities through CDCP (movement of securities without a change of owner from a non-allocated securities account maintained with CDCP to a securities account opened with VÚB)		free of charge
Transfer of securities for consideration through CDCP with financial settlement		€50
Registration or cancellation of a suspension of the right to dispose of securities		€6.60
Registration of a pledge or transfer as collateral	0.2% of the amount of the claim, minimum €100, maximum €6,000	
Registration of an amendment to a pledge or transfer as collateral	minimum €260	
Registration of the creation or amendment of rights held by shareholders in a simple joint-stock company (<i>jednoduchá spoločnosť na akcie</i>) ^{4), 5)}		€260
Registration of VÚB as an authorised participant for an owner's account held with CDCP (other than a non-allocated account) ⁴⁾		€260
Statement of holdings or account movements beyond the agreed scope, and reprinting of a confirmation on request (also applies to foreign securities)		€5

CUSTODY OF FOREIGN SECURITIES		PRICE
Custody of foreign bonds ^{3), 4), 5)} up to €30,000.00		€98.40 / year
Custody of foreign bonds ^{3), 4), 5)} from €30,000.01 to €300,000.00		€98.40 / year + 0.0984% of the value above €30,000
Custody of foreign bonds ^{3), 4), 5)} from €300,000.01		€364.08 / year + 0.0738% of the value above €300,000
Custody of foreign shares ^{3), 4), 5)} up to €30,000.00		€98.40 / year
Custody of foreign shares ^{3), 4), 5)} from €30,000.01 to €300,000.00		€98.40 / year + 0.123% of the value above €30,000
Custody of foreign shares ^{3), 4), 5)} from €300,000.01		€430.50 / year + 0.0984% of the value above €300,000

PROVISION OF SHAREHOLDER IDENTIFICATION SERVICES TO AN ISSUER UNDER DIRECTIVE (EU) 2017/828 AND ACT NO 566/2011 ON SECURITIES AND INVESTMENT SERVICES		PRICE
Fee for sending a shareholder report – up to and including 10 shareholders		€36.90
Fee for sending a shareholder report – 11 to 50 shareholders inclusive		€98.40
Fee for sending a shareholder report – more than 50 shareholders		€123.00
Custody of selected foreign investment certificates issued by ISP Group entities ^{4), 5)}	0.01845% of the value, minimum €12.30 / year	
Arranging a reduction in tax or an application for a refund of all or part of the tax paid abroad under the applicable double taxation treaty ⁴⁾		€61.50 plus third-party costs
Other services relating to market regulation	individually priced, subject to a minimum equal to third-party costs	

PURCHASE AND SALE OF SECURITIES	PRICE
Arranging the purchase or sale of bonds ⁹⁾ and Treasury bills ⁹⁾ – fee for a transaction value of up to €33,200.00	0.75% minimum €50
Arranging the purchase or sale of bonds ⁹⁾ and Treasury bills ⁹⁾ – fee for a transaction value from €33,200.01 to €332,000	€249 + 0.3% of the transaction value above €33,200
Arranging the purchase or sale of bonds ⁹⁾ and Treasury bills ⁹⁾ – fee for a transaction value from €332,000.01 to €664,000.00	€1,145 + 0.125% of the transaction value above €332,000
Arranging the purchase or sale of bonds ⁹⁾ and Treasury bills ⁹⁾ – fee for a transaction value of €664,000.01 or more	€1,560 + an individually agreed amount
Arranging the purchase or sale of shares and mutual fund units ⁹⁾ – fee for a transaction value of up to €33,200.00	1.2%, minimum €40
Arranging the purchase or sale of shares and mutual fund units ⁹⁾ – fee for a transaction value from €33,200.01 to €332,000.00	€398.40 + 0.6% of the transaction value above €33,200
Arranging the purchase or sale of shares and mutual fund units ⁹⁾ – fee for a transaction value from €332,000.01 to €664,000.00	€2,191 + 0.25% of the transaction value above €332,000
Arranging the purchase or sale of shares and mutual fund units ⁹⁾ – fee for a transaction value of €664,000.01 or more	€3,021 + an individually agreed amount
Arranging the transfer of foreign bonds ⁹⁾	0.1% of the transaction value, minimum €83, maximum €332
Arranging the transfer of foreign shares and mutual fund units ⁹⁾	0.1% of the transaction value, minimum €83, maximum €1,660
Unexecuted purchase or sale order, unexecuted transfer, or unexecuted transfer by operation of law	€10
Each amendment to a client order or correction of an instruction	€5
Arranging participation in primary issues ⁹⁾	free of charge

PURCHASE AND SALE OF SECURITIES	PRICE
Reimbursement of administrative costs incurred in providing business information – for each 60 minutes, or part thereof, of manual work ⁴⁾ ⁷⁾	€61.50 for each 60 minutes or part thereof
- The account maintenance fee is also charged for empty securities accounts with an average daily nominal portfolio value of €0. - Average daily nominal portfolio value = the sum of the nominal portfolio value for all days on which the account is maintained / the number of days for which the account is maintained. - The fee includes a quarterly statement of holdings. - The price includes VAT at 23%. - Fees are calculated on the basis of acquisition prices. Where these cannot be determined or are zero, fees are calculated on the basis of the market value of the securities. Where the market value of the securities cannot be determined either, fees are calculated on the basis of their nominal value. Average daily portfolio value = the sum of the portfolio value for all days on which the account is maintained / the number of days for which the account is maintained. - Third-party costs are added to the fee (e.g. BCPB and CDCP costs). For foreign securities, brokerage fees charged by foreign securities dealers are also added. - Where provided in connection with a principal service or activity that is exempt from VAT or not subject to VAT, these fees are exempt from VAT. - For selected issues of securities, the Bank may apply a discount of up to 100% on the securities account maintenance fee. - For selected issues of government bonds, the Bank applies the fee for arranging a sale under Act No 530/1990 on bonds, as amended.	
ISSUE OF VÚB MORTGAGE BONDS (HZL)	PRICE
Fee for entering into an agreement for the sale of mortgage bonds	as specified in the interest rate schedule

OTHER SERVICES

DESCRIPTION OF SERVICE	PRICE
Providing reports on matters concerning a client: to a court, including a notary acting as a court commissioner, for use in civil proceedings; to a trustee or interim trustee for the purposes of bankruptcy and restructuring proceedings under separate legislation; or to auditors carrying out activities prescribed by the Act on Banks or separate legislation. The fee reimburses VÚB, a.s. for the actual costs incurred in providing information on matters concerning the client, pursuant to section 92(10) of Act No 483/2001 on banks	€24.60 ¹⁾
Preparation of a photocopy of a bank document. No fee is charged to the tax authority	€0.50 / page
SWIFT services, per message ^{2), 1)}	€4.06
Reimbursement of administrative costs incurred in providing business information, including an additional search at the client's request for a completed cash payment transaction – for each 15 minutes, or part thereof, of manual work ^{2), 1)}	€4.06
Courier service ²⁾	actual costs including input VAT
Fee for administering enforcement proceedings or implementing a court decision in relation to the client's account ³⁾	€20
Flat fee for issuing certificates and consents to clients ⁴⁾	€40

1. The price includes VAT at 23%.

2. Where provided in connection with a principal service or activity that is exempt from VAT or not subject to VAT, these fees are exempt from VAT.

- The fee is charged automatically upon receipt of an order commencing enforcement proceedings or of a court decision.
- The stated fee applies to Consumer Loans and Housing Loans. In all other cases, a fee of €20 is charged for certificates.

INTERMEDIATION OF INDIVIDUAL INSURANCE PRODUCTS

Payment Protection Insurance, Life Insurance, Travel Insurance, and Compulsory Motor Third-Party Liability Insurance: information on each type of insurance is available at all VÚB, a.s. points of sale. The premium is set individually according to the insurance cover selected.

EURIZON ASSET MANAGEMENT SLOVAKIA MUTUAL FUNDS

The current fees for transactions in units of mutual funds managed by Eurizon Asset Management Slovakia, správ. spol., a.s. (Eurizon SK) are published in the prospectuses of the individual mutual funds. The maximum fees and ongoing charges are set out in each mutual fund's fund rules and key investor information document. These documents are available at the registered offices of Eurizon SK and the depositary, at all VÚB, a.s. points of sale, and at [Eurizon Asset Management \(www.eurizoncapital.com/sk\)](http://www.eurizoncapital.com/sk).

EURIZON CAPITAL FOREIGN MUTUAL FUNDS ¹⁾

	PRICE
Entry fees ²⁾ – percentage of the amount invested – Bond funds	3%
Entry fees ²⁾ – percentage of the amount invested – Mixed funds	3%
Entry fees ²⁾ – percentage of the amount invested – Equity funds	4%
Exit fees ²⁾ – percentage of the current value of the units being redeemed – All funds	0%
Fee for setting up a Savings Plan ³⁾ – percentage of the amount invested	0%
Fee for cancelling a Savings Plan ⁴⁾ – percentage of the current value of the units being redeemed	0% (after 60 months have elapsed); 3% (before 60 months have elapsed)

EURIZON CAPITAL FOREIGN MUTUAL FUNDS ¹⁾	PRICE
Change of Savings Plan investment strategy – percentage of the amount invested	0%
- The current range of specific foreign mutual funds and sub-funds of the management company Eurizon Capital S.A. (Eurizon Capital) is available at the registered office of Eurizon SK, at all VÚB, a.s. points of sale, and at www.vub.sk in the section concerning investment in mutual funds. - The stated fees are the maximum rates. The fees may be lower depending on the specific foreign fund and sub-fund selected from the current range, the type of transaction, or whether the investment forms part of a Kombiprodukt. The current fees for transactions in foreign Eurizon Capital mutual funds and their sub-funds are published in the prospectuses of the individual foreign mutual funds. The maximum fees and ongoing charges are set out in the key investor information documents of the individual foreign mutual funds. These documents are available at all VÚB, a.s. points of sale and at www.eurizoncapital.lu. - The current range of specific foreign mutual funds and sub-funds of the management company Eurizon SK for which a Savings Plan may be set up is available at the registered office of Eurizon SK, at all VÚB, a.s. points of sale, and at www.vub.sk in the section concerning investment in mutual funds. - The fee for cancelling a Savings Plan upon redemption of units issued under the Savings Plan is 0% of the current unit price once the Minimum Savings Period has elapsed; otherwise, the cancellation fee is 3% of the current unit price.	

SERVICES RELATING TO THE REGISTER OF UNITS IN EURIZON ASSET MANAGEMENT SLOVAKIA MUTUAL FUNDS AND IN FOREIGN MUTUAL FUNDS OF EURIZON CAPITAL S.A. AND GENERALI INVESTMENTS SICAV ¹⁾	PRICE
Transfer of units by operation of law / transfer of units (for or without consideration) – charged separately for each fund or individual issue of units (ISIN)	€5
Transfer of units by operation of law / transfer of units (for or without consideration) –	€5

SERVICES RELATING TO THE REGISTER OF UNITS IN EURIZON ASSET MANAGEMENT SLOVAKIA MUTUAL FUNDS AND IN FOREIGN MUTUAL FUNDS OF EURIZON CAPITAL S.A. AND GENERALI INVESTMENTS SICAV ¹⁾	PRICE
unexecuted transfer of units (ISIN) or unexecuted transfer of units by operation of law (ISIN)	
Imposition, amendment, or lifting of a suspension of the right to dispose of units – charged separately for each fund or individual issue of units (ISIN)	€10
Registration of the creation, amendment, or termination of a pledge over units or a transfer of units as collateral – charged separately for each fund or individual issue of units (ISIN)	€10
Preparation and sending of an additional statement from the relevant section of the unit register – from a unit holder's account at the unit holder's request, or from the register of pledges or register of transfers as collateral at the request of another authorised person (e.g. a pledgee)	€10
Preparation and sending of an additional statement from the relevant section of the unit register – from the register of pledges at the request of another natural or legal person	€10
Preparation and sending of other information from the unit register at the request of a unit holder or another authorised person – for each 15 minutes, or part thereof, of work relating to information or actions not covered by the preceding items ^{2), 3)}	€5.13 for each 15 minutes or part thereof, minimum €10.25

- Effective from 1 July 2020.
- The price includes VAT at 23%.
- Where provided in connection with a principal service or activity that is exempt from VAT or not subject to VAT, these fees are exempt from VAT.

PRODUCTS AND SERVICES NO LONGER OFFERED BY VÚB, A.S.

PAYMENT CARDS

PRICE

Flexikarta credit card ¹⁾ – sending a notice for 100% of the outstanding balance to be collected by direct debit	not provided
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CREDIT CARDS	MASTERCARD STANDARD	MASTERCARD WORLD	ŠIKOVNÁ KARTA
Basic insurance package (covering incapacity for work, permanent disability, and death) ²⁾	0.172% of the outstanding balance / month	not provided	1.92% of 1/20 of the credit limit / month
Comprehensive insurance package (covering loss of employment, incapacity for work, permanent disability, and death) ²⁾	0.434% of the outstanding balance / month	not provided	6.5% of 1/20 of the credit limit / month
Comprehensive insurance package (covering loss of employment, incapacity for work, permanent disability, and death) ³⁾	0.882% of the outstanding balance / month	0.882% of the outstanding balance / month	0.882% of the outstanding balance / month

CREDIT CARDS

MASTERCARD STANDARD

MASTERCARD WORLD

Insurance package for the primary card ⁴⁾	€19 / year	free of charge
Insurance package for a supplementary card ⁴⁾	€19 / year	€24 / year

CREDIT CARDS

MASTERCARD STANDARD

MASTERCARD WORLD

Insurance package for the primary card ⁵⁾	€23 / year	free of charge
Insurance package for a supplementary card ⁵⁾	€23 / year	€30 / year

SERVICES FOR AMERICAN EXPRESS

CREDIT AND PAYMENT CARDS ⁶⁾

PRICE

Reprinting a statement	€20
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- Other fees are the same as those for the Šikovní karta.
- Applies to agreements entered into up to and including 22 August 2015.
- Applies to agreements entered into up to and including 31 March 2021.
- The insurance package includes travel insurance covering the cardholder and up to 5 travelling companions, purchase protection insurance, and extended warranty insurance. Applies to insurance policies taken out up to and including 14 March 2019.
- The insurance package includes travel insurance covering the cardholder and up to 5 travelling companions, purchase protection insurance, and extended warranty insurance. Applies to insurance policies taken out from 15 March 2019 up to and including 30 June 2022.
- Credit cards: Blue od American Express and American Express Gold.

SERVICES RELATING TO VÚB ACCOUNTS, DEPOSIT ACCOUNTS IN EUROS AND FOREIGN CURRENCIES, AND EURO-DENOMINATED DEPOSIT AGREEMENTS MARKED UNDER THE PRODUCT NAME NON-TERM DEPOSIT (VKLAD BEZ VIAZANOSTI) ²⁾ (FORMER PASSBOOKS)

PRICE

Statement sent by post to an address abroad	€1.50
Summary annual statement provided once a year as at year-end, either electronically via selected Nonstop Banking / VÚB Online Banking services or collected in person at a branch	free of charge
Preparation of a summary account statement as at year-end	free of charge

NON-TERM DEPOSITS (FORMER PASSBOOKS) HAVE NOT BEEN OFFERED SINCE 15 JUNE 2019	PRICE
Closure of a Non-Term Deposit	€0
Penalty fee for early withdrawal from a Non-Term Deposit	as specified in the interest rate schedule
Issuing, at the client's request, a special confirmation of the maintenance of an account or a Non-Term Deposit, or of an account balance ¹	€20
Restricting the disposal of funds in a Non-Term Deposit / establishing a restriction by agreement or an amendment to the account agreement at the client's request	€250
Restricting the disposal of funds in a Non-Term Deposit / establishing a restriction by agreement or an amendment to the account agreement at the client's request in connection with a Mortgage Loan/Housing Loan provided by VÚB, a.s.	€125
Restricting the disposal of funds in a Non-Term Deposit under a deposit restriction agreement in favour of VÚB, a.s. (e.g. to secure repayment of a loan provided by VÚB, a.s.)	€1.60

1. If a branch issues a single confirmation showing the balances of several of the client's accounts at the client's request, the fee is charged only once.
2. With effect from 11 November 2022, following a decision by the issuer, Passbooks ceased to exist as securities upon Publication. Passbooks marketed under the product names Passbook with Non-Term Deposit – *Vkladná knižka bez viazanosti vkladu* (currency: EUR), Passbook with a Notice Period – *Vkladná knižka s výpovednou lehotou* (currency: EUR), and Children's Passbook – *Detická vkladná knižka* (currency: EUR) are deemed to constitute deposit agreements marketed under the product name Non-Term Deposit – *Vklad bez viazanosti* ("Non-Term Deposit").

OUTGOING NON-CASH SEPA CREDIT TRANSFERS, SEPA DIRECT DEBITS, SEPA INSTANT PAYMENTS, AND NON-SEPA TRANSFERS	PRICE WHEN SUBMITTED ELECTRONICALLY (THROUGH SELECTED NONSTOP BANKING SERVICES) / INITIATED BY OTHER PAYMENT SERVICE PROVIDERS	PRICE AT A BRANCH / THROUGH THE CONTACT OPERATOR SERVICE
Transfer by bank cheque outside the Slovak Republic ¹ – up to €1,700.00	€25	€25
Transfer by bank cheque outside the Slovak Republic ¹ – from €1,700.01 to €17,000.00	€35	€35
Transfer by bank cheque outside the Slovak Republic ¹ – from €17,000.01 to €34,000.00	€45	€45
Transfer by bank cheque outside the Slovak Republic ¹ – over €34,000.01	€60	€60

1. A foreign bank fee may also be charged subsequently.

CHEQUES RECEIVED FROM WITHIN AND OUTSIDE EU AND EEA COUNTRIES	PAID IN CASH	CREDITED TO AN ACCOUNT WITH VÚB, A.S.
Purchase of a cheque or acceptance of a cheque for collection ¹	1%, minimum €60 ²	1%, minimum €30, maximum €120 ³
Returned (unpaid) cheque ⁴	€5 ¹	€5 ¹

1. In addition to the fee charged by VÚB, a.s., a foreign bank fee may be deducted from the value of the cheque or charged subsequently. The amount is determined by the individual terms of the relevant foreign bank.
2. No separate fee is charged for foreign-currency conversion; instead, the spread between the non-cash foreign-currency buying rate and the cash foreign-currency selling rate applies.

When a cheque is purchased for payment in cash, the same spread applies even where the transaction is in the same foreign currency and no conversion takes place.

3. No separate fee is charged for foreign-currency conversion; instead, the spread between the non-cash foreign-currency buying and selling rates applies. In addition to the fee charged by VÚB, a.s., a foreign bank fee is also charged.
4. In addition to the fee charged by VÚB, a.s., a foreign bank fee is also charged.