

# **VUB Price List Entrepreneurs and Other Legal Entities**

**effective from OCTOBER 1, 2021**

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## 1. VUB ACCOUNTS

### VUB BIZNIS ACCOUNT

VÚB Business Account is a package of products and services intended for clients, who meet the bank's conditions (especially if the annual turnover for previous year is up to EUR 1 million).

VÚB Business Account	Standard	Active	Premium
The account price per month includes: <sup>1)</sup>	EUR 7.00	EUR 11.00	EUR 19.00
Monthly fee for account maintenance			
Basic product offering <sup>2)</sup>			
• Opening and maintenance of a current account in EUR currency <sup>3)</sup>	√	√	√
• Generation and delivery of account statement in electronic form via Internet Banking once per month <sup>4)</sup> ,	√	√	√
• Sending/downloading of description of account transactions via selected Nonstop Banking Services upon request	√	√	√
• Entering of standing orders, automatic transfers and authorizations for SEPA direct debit via Nonstop Banking <sup>5)</sup>	√	√	√
• Fees for electronic transactions <sup>6)</sup>	15 transactions	100 transactions	√
• Discount on fees for sent non-cash transfers in a branch <sup>7)</sup>	-	-	√
• Discount on fees for deposits and discount on fees for cash withdrawal in a branch <sup>8)</sup>	-	-	√
Extended offering of products and services <sup>9)</sup>			
• Sending of SMS messages on current account transactions, payment card use or any other selected type of notification during the month <sup>10)</sup>	transactions over EUR 20.00	√	√
• Visa Business Economy debit card <sup>11)</sup>	max 1 pc	max 2 pcs	max 3 pcs (max. 2 pcs from 13 January 2018)
• Visa Business debit card <sup>11)</sup>	-		
• Mastercard Business Gold debit card <sup>11)</sup>			
• Mastercard Business World credit card <sup>12)</sup>	-	-	1 pcs
• Payment protection insurance in the event of incapacity for work of the selected insured person <sup>13)</sup>	-	1 person	2 persons
• Maintenance of one saving account in EUR <sup>14)</sup>	-	√	√
• Maintenance of other current account in EUR <sup>15)</sup>	-	-	√
• Discount on commission for EFT POS terminal <sup>16)</sup>	-	-	EUR 8.00

#### Note:

- The fees for products and services provided beyond the VÚB Business account are charged in accordance with the Price List of VÚB, a. s. for each product and service.
- The products and services of the basic offering are fixed and defined for the individual packages and they cannot be changed. The client receives them automatically when the account is sold.
- The first month of the account maintenance is free of charge for clients opening a new VUB Business account (it is not applicable when another type of account is transformed to a VUB Business Account). When transforming another type of account to VUB Business Account, the new price for the account maintenance is applied from the following month after the purchase of VUB Business Account.
- The account statement is available for the client to download in PDF format in Internet Banking.
- Change and cancellation of a standing order, automatic transfer and authorization for SEPA direct debit are charged in accordance with the Price List of VÚB, a. s.
- Electronic transactions include:
  - Received cashless SEPA euro transfers and SEPA direct debits;
  - Sent cashless SEPA euro transfers and SEPA direct debits entered via Internet Banking or Mobil Banking and initiated by Other Providers of Payment Services,
  - Payments using debit card with merchants in Slovakia and abroad,
  - Cash withdrawals from VÚB ATMs using a debit card,
  - Electronic transactions on VÚB Biznis Premium account include received NON SEPA transfers.
- Discount on fee for sent non-cash transfers in a branch, on fee for entering/change/cancellation of a standing order, automatic transfer, authorization for SEPA direct debit, reserves in a branch in the amount of 50% of the current price specified in the Price List of VÚB, a. s., for VUB Business Account Premium. The discount on fees for sent non-cash transfers in unlimited number within VUB Business Account Premium includes fees for entering of SEPA – Euro transfer and urgent transfer within VUB, a. s., in a branch.
- Discount on fees for cash deposits and discount on fees for cash withdrawal in a branch in the amount of 10% of the current price specified in the Price List of VÚB, a. s., for VUB Business Account Premium. The discount on fee for cash deposit and the discount on fee for cash withdrawal are applied only in case of fees charged from the VUB Business Account.
- The products and services of the extended offer are not automatically included into the individual packages, and they can be established according to the individual specifications within the package upon client's request. Establishment, inclusion and exclusion of products and services of the extended offer within the package does not affect the price of the individual packages.
- Sending of SMS messages on current account transactions, on payment card use or other selected type of notification during the month in unlimited amount to one Slovak telephone number. In case of VÚB Business Standard a limit of at least EUR20 is defined for Notification of executed transaction without the option of decrease. The pre-set limit value for SMS sending on executed transactions for VUB Business Active and VUB Business Premium is EUR20, but the client may change the limit any time free of charge via selected services of Nonstop Banking or in a branch. The SMS service can be activated only when selected services of Nonstop Banking are used.
- Maximum quantities of debit payment cards issued to VÚB Business account Standard - 1 Visa Business Economy; VÚB Business account Aktiv - 2 Visa Business Economy/Visa Business; VÚB Business account Premium - 2 Visa Business Economy/Visa Business/Mastercard Business Gold; only 1 Mastercard Business Gold can be included in the Premium range.

12. Credit card can be issued in EUR currency upon fulfillment of the criteria determined by the bank. Mastercard Business World credit card can be within the VUB Business Account established/assigned only to VUB Business Account Premium – 1 (piece of) Mastercard Business World.
13. Within VUB Business Account Active no more than one (1) person can be insured, and within VUB Business Account Premium no more than two (2) persons aged 18 to 59 years (including). A person's entitlement to insurance is determined by the General Insurance Terms and Conditions for the payment protection insurance to accounts.
14. Statement to a saving account is part of the given account; generation and delivery of statement in electronic form once a month free of charge; entering of a flexi transfer free of charge, payments via flexi transfer free of charge. Other fees are charged as in case of a current account in EUR. The conditions for flexi transfer – the flexi transfer limit for VUB Business Account is at least EUR1,000, the minimum transfer amount is in multiples of EUR50. A saving account can be established only for VUB Business Account Active and VUB Business Account Premium.
15. Within the VUB Business Account Premium one other current account in EUR can be established. Statement to this account is part of the given account; generation and delivery of a statement in electronic form once a month free of charge. Other fees charged normally as for current accounts in EUR.
16. Discount on commissions and fees for EFT POS terminals in the amount of EUR8. The discount is charged in the amount not exceeding the amount of the charged commission and fees for the EFT POS terminal. The discount can be used within the VUB Business Account Premium and it is applied only from the month following the month when the POS terminal was installed.

## FLEXIBUSINESS ACCOUNT

Flexi Business Account is a package of products and services intended for clients, who meet the bank's conditions (especially if the annual turnover for previous year is over EUR 1 million).

Flexibusiness Account	Price/Month <sup>2)</sup>
The client chooses services and products to be included in his/her Flexibusiness account and the price of the account derives from a sum of points assigned to selected products and services:	
Sum of points	
· up to 6,50 incl.	EUR 7.00
· up to 10,50 incl.	EUR 10.00
· up to 16,50 incl.	EUR 13.00
· up to 39,00 incl.	EUR 24.00
· up to 70,00 incl.	EUR 39.00
· up to 159,50 incl.	EUR 85.00
The account price includes <sup>1)</sup>	
· Standing orders and automatic transfers ordering via the Nonstop Banking	
· send/download of the description of account transactions via selected services of Nonstop Banking upon request	
Price of the account also includes a possibility to choose from the following products and services:	Points
· current account – opening and maintenance of a current account in EUR	2.25
· 1x generating and sending account statements for the previous month by post in Slovak Republic	0.23 + postage <sup>12)</sup>
· 1x generating and sending account statements weekly by post in Slovak Republic	0.93 + 4x postage <sup>12)</sup>
· 1x generating and sending account statements after each transaction by post in Slovak Republic	4.88 + 21x postage <sup>12)</sup>
· generating and providing the account statement electronically once a month <sup>15)</sup>	0.00
· opening and maintenance of EUR fund account <sup>4)</sup>	2.00
· Fee for non-cash transfers made in a branch, or capital markets; discount on the fee for deposit and discount on the fee for cash withdrawal in a branch <sup>5)</sup>	0.40/pc
· fees for non-cash transfers made via selected services of the Nonstop Banking to accounts within VÚB, a.s. effectuated as one-time transfer <sup>3)</sup>	0.33
· fee for cash withdrawal by payment card via VUB ATM <sup>6)</sup>	0.20/pc
· fees for other effectuated transfers <sup>7)</sup>	0.15/pc
· Establishing and use of InBiz service	16.60
· debit payment card Visa Business Economy <sup>8)</sup>	0.70
· debit payment card Visa Business <sup>8)</sup>	3.90
· debit payment card Gold Mastercard Business <sup>8)</sup>	6,90
· credit payment card Mastercard Business World <sup>9)</sup>	4.00
· opening of service and sending SMS on current account transactions, payment card use or other type of notification within a month <sup>10)</sup>	0.05/pc
· discount on a commission for EFT POS terminal <sup>11)</sup>	4.98/8.30/11.62
· saving account in EUR <sup>13)</sup>	1.00
· payment insurance in case of incapacity to work of the selected insured person <sup>14)</sup>	0.80/person

### Note:

1. The fees for products and services provided beyond the VÚB Business account are charged in accordance with the Price List of VÚB, a. s. for each product and service.

2. First month free of charge for clients who open a new Flexibusiness account (does not apply for transformations from other account types to Flexibiznis account). When another account type is transformed to a Flexibiznis account, the price applies from the month following the purchase of the Flexibiznis account.
3. An option that can be selected for the Flexibusiness account with the price from EUR 7.00/a month and higher (i. e. from the sum of points amounting to 3.51 and higher). Fees for SEPA-Eurotransfers within VÚB, a.s. and urgent transfers within VÚB, a.s., made at once via selected services of Nonstop Banking and initiated by other providers of payment services within VÚB, a.s. - free of charge
4. Fund account in EUR can be opened as a part of Flexibusiness account in EUR. There can be maximum 2 fund accounts within Flexibusiness account.
5. Transfers made in a branch, on capital markets - free of charge - the pre-agreed number is 0/5/10/20/30/40/50/75/100 pc; discount on the fee for cash deposit and discount on the fee for cash withdrawal in a branch - amounting to EUR 0.10 - the pre-agreed number is 0/5/10/20/30/40/50/75/100 pc. The discount on the fee for cash deposit and discount on the fee for cash withdrawal applies only to fees debited from Flexibusiness account. Fees for the following transfers are included in the pre-agreed number of transfers for the Flexibusiness account: SEPA-Eurotransfers and urgent transfers within VÚB, a.s.
6. Fees for cash withdrawal by payment card via VUB ATM free of charge in pre-set amount of 0/2/5/10/20/30/40/50/75/100/150/200/300/400/500 pcs.
7. Pre-agreed number of transfers - free of charge, the pre-agreed number is 0/5/10/20/30/40/50/70/75/100/150/200/300/400/500 pc. Fees for other transfers within the pre-agreed number for Flexibusiness account include standing order fees (within SEPA countries) and automatic transfer (within the Slovak Republic) via service Kontakt-operator within VÚB, a.s. and outside VÚB/e Payments VÚB/Mobile Banking outside VÚB/Internet Banking outside VÚB/service Kontakt - IVR outside VÚB/Multicash/SWIFT/InBiz, non-cash payment by a card in a store, payment made via a standing order, automatic transfer, SEPA direct debit and SEPA-Eurotransfer via an ATM of VÚB, a.s. Fees for sent transfers in the pre-selected quantity within the Flexibiznis account using selected Nonstop Banking services within VÚB, a.s. and initiated by other providers of payment services outside VÚB, a.s. shall include the following fees: SEPA - European transfers, SEPA collections, standing orders, automatic transfers, and urgent transfers.
8. Maximum number of debit payment cards within the Flexi Business account: 5 pieces of Visa Business Economy, 2 pieces of Visa Business, 2 pieces of gold Mastercard Business
9. Credit cards can be issued in EUR currency upon fulfilment of the criteria determined by the bank. The number of credit cards within a Flexi Business Account is as follows: Mastercard Business World from 0 to 4 pieces. In total the maximum number of credit cards within a Flexi Business Account is 4 pieces
10. Sending SMS on current account transactions, payment card use or other type of selected notifications within a month numbering 0/10/20/30/40/50/75/100/150/200 pcs. The service can be activated only if the selected services of Nonstop Banking are used
11. Discount on commission and fees for EFT POS terminal in the amount of EUR 4.98 (score value 4.98)/ EUR 8.30 (score value 8.30)/, EUR 11.62 (score value 11.62). The discount is charged in the amount not exceeding the amount of the charged commission and fees for the EFT POS terminal. The discount on commission is applied from the month following the month in which the POS terminal was installed.
12. Points for „postage“ are calculated as 0.33 points.
13. The charge-free services such as generation of the account statement as of the end of relevant month and delivery of the statement on monthly basis within the Slovak Republic, generation and provision of an account statement in the electronic form once a month free of charge, inputting the flexitransfer and payments made via flexitransfer are included in the saving account. Other fees are charged identically as in case of current account in EUR. Conditions for flexitransfer – flexitransfer limit on Flexibusiness account shall not be lower than EUR 1,000, minimum payment amount in multiples of EUR 50.
14. Maximum number of parties insured within Flexibusiness account - 2 persons
15. The account statement is available for the client to download in PDF format in Internet Banking.

## 2. FEES & CHARGES OF BASIC SERVICES

### CURRENT AND DEPOSIT ACCOUNTS

#### Current, Fund account <sup>1)</sup> in EUR and FX and VÚB Konto

Account opening	free of charge
Account maintenance	EUR 6.00/month
Account closing	EUR 3.30
Each copy of settlement report / for a single page	EUR 0.20 + postage
Generating the paper account statement:	EUR 2.00/statement
· extraordinary statement outside the agreed cycle	EUR 20.00/statement
Delivery of statements	
· by post	postage/envelope
· in person	EUR 10.00/statement
· by fax (for Nonstop Banking clients)	EUR 0.30/page
· send/download of the description of account transactions via selected services of Nonstop Banking upon request	free of charge
Services via SWIFT	
· MT940	EUR 30.00/month
· MT941	individually
· MT942	individually
Issuance of a special confirmation related to current account maintenance, confirmation of current account balance upon client's request	EUR 20.00 <sup>2)</sup>
Restricted disposal of funds on current account under an addendum to Current Account Agreement	
· upon client's request	EUR 250.00
· or blockage in favour of VUB <sup>3)</sup>	EUR 1.60
Blockage of disposal of funds on current account	
· upon client's request at branch	EUR 10.00
· for blockage initiated by the Bank	EUR 2.00
Additional printing of account statement upon client's request/per statement. Not charged for complaints about statements delivered by regular post or electronically via selected services of Nonstop banking filed within 30 days since issuance of a relevant statement and for an immediate complaint about a missing account statement for statements delivered in person.	EUR 20.00/statement
A change in authorization and specimen signature to a product upon a client's request made in a branch <sup>4)</sup>	EUR 3.50
Sending of each reminder related to exceeding overdraft on account and its repayment.	EUR 16.60
Cancellation of payment card at transformation of the former current account for legal entities to Flexibusiness account.	free of charge
Transaction history printing	EUR 1.10
Generation and delivery of account statement electronically (PDF)	EUR 0.20/statement
Fee for credit account balance in EUR <sup>5)</sup>	
· balance over EUR 3,000,000 - companies and entrepreneurs	0,5 % p.a. from balance over the limit
· balance over EUR 0 - financial institutions	individually
Fee for credit account balance in EUR at the end of year <sup>6)</sup>	
· balance over EUR 3,000,000 - companies and entrepreneurs	0,07 % p.a. from balance over the limit
· balance over EUR 0 - financial institutions	individually

#### Note:

- Since 15 June 2019 can be established Fund account only for clients who meet the bank's conditions (especially if the annual turnover for previous year is over EUR 1 million).
- If a branch issues one confirmation showing balances on several client's accounts upon client's request, the fee of EUR 20.00 is charged.
- Fee not charged for pledges on Repairs Fund accounts in relation to Loan Agreements for apartment owners (via an administrator or a house owners' association)
- The fee is waived in case of a change in the name of the authorized person, a change in the surname of the authorized person, a reported loss, theft or a change in ID card number or other identification document of the authorized person. The change in the authorization means: adding or cancel an authorised person to the product, the change of the scope of authorised person's rights to products via selected services of Nonstop Banking.
- The fee is charged from the client's master account and is calculated from the total consolidated credit balance of all current accounts of the client in EUR, Fund Accounts, Savings Accounts, VUB Biznis Accounts, Flexibusiness Accounts and term accounts in EUR maintained at the VUB branch, as, with a maturity of up to and including 3 months. The client's master account is the account with the highest number of debit transactions, unless otherwise agreed. The fee is calculated from the consolidated balance for each day when the consolidated balance exceeds

the set limit. The fee is charged at the beginning of the following month for the previous month. The consolidated balance does not include the balances of the Debtor's Special Accounts established due to the provision of a loan in VÚB, a.s. and current account balances for subsidies from the state budget and EU funds.

6. The fee is charged from the client's master account and is calculated from of the total credit balance as at 31. December of the relevant year from all current accounts of the client maintained in EUR and in other foreign currencies, Fund Accounts, Savings Accounts, VUB Business Accounts and Flexibusiness Accounts. The client's master account is the account with the highest number of debit transactions, unless otherwise agreed. The fee is settled by 15. January of the year in question. The conversion of the balance in foreign currencies into EUR will be carried out at the exchange rate of the ECB valid as of 31 December. The balances of the Debtor's Special Accounts established due to the provision of credit in VUB, a.s. and balances from Current Accounts for subsidies from the state budget and EU funds.

## Deposit Account in EUR and FCY

Account opening	free of charge
Account maintenance	free of charge
Account closing	free of charge
Restricted disposal of funds on deposit account under an addendum to Deposit Account Agreement	
· upon client's request	EUR 250.00
· blockage in favour of VUB	EUR 1.60
Issuance of a special confirmation related to deposit account maintenance, confirmation of current account balance upon client's request.	EUR 20.00
A change in authorization and specimen signature to a product upon a client's request made in a branch <sup>1)</sup>	EUR 3.50
Beginning of redemption proceedings of certificate of deposits and deposit certificates on a name and bearer	EUR 33.20
Penalty for an early withdrawal before expiry of an agreed maturity period or without a notice period	under a list of interest rates
Structured deposit/Guaranteed deposit – entry fee	based on notices of interest rates
Additional printing of account statement upon client's request/per statement. Not charged for complaints about statements delivered by regular post or electronically via selected services of Nonstop banking filed within 30 days since issuance of a relevant statement and for an immediate complaint about a missing account statement for statements delivered in person.	EUR 20.00/statement
Deposit account transaction	free of charge
Statement generated to deposit account once a year delivered by post or in person at branch	free of charge
Statement generated to deposit account more often than once a year provided electronically via selected services of Nonstop banking <sup>3)</sup>	free of charge
Statement generated to deposit account more often than once a year delivered in person at branch <sup>2)</sup>	EUR 3.30
Send/download of the description of account transactions via selected services of Nonstop Banking upon request	free of charge

### Note:

- The fee is waived in case of a change in the name of the authorized person, a change in the surname of the authorized person, a reported loss, theft or a change in ID card number or other identification document of the authorized person. A Fee is charged in cash or deducted from a current account for a deposit account. The change in the authorization is: adding or removing the authorized person to a product, changing the scope of authorization of the authorized person to a product via selected services of Nonstop Banking.
- Applicable to deposit accounts opened by February 28, 2010 or until the date when a client changes the cycle of statements to a different period than once a year.
- Applicable to clients who, in addition to current accounts, are holders of current account with internet banking service.

## PAYMENTS

### Received non-cash SEPA-Eurotransfers <sup>1)</sup> and SEPA direct debits <sup>4)</sup> (domestic, within SEPA countries <sup>5)</sup>, within VÚB, a. s.) <sup>9)</sup>

In favour of VUB clients (except cash deposit)	EUR 0.18
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### Non-cash SEPA-Eurotransfers <sup>1)</sup> and SEPA direct debits <sup>4)</sup> made (domestic, within SEPA countries, within VÚB, a.s.)

SEPA-Eurotransfers and SEPA direct debits (apart from VÚB, a.s. Prague) <sup>8)</sup>	
· at a branch and on capital markets	EUR 6.00
· via service Kontakt – Operator	EUR 6.00
· via selected services Nonstop Banking, Multicash, SWIFT, InBiz and other providers of payment services	EUR 0.22
· transfer via VUB ATM	EUR 0.22
· other transfers made through standing orders, automatic transfers and SEPA direct debit	EUR 0.22
Urgent payments within VÚB, a. s.	
· at a branch	EUR 6.00
· via Kontakt – Operator service	EUR 6.00
· via selected services Nonstop Banking, Multicash, SWIFT, InBiz and other providers of payment services	EUR 0.22



Non-SEPA transfers made <sup>6)</sup>

Non-SEPA transfers (apart from VÚB, a.s., Prague) <sup>8)</sup>	via selected services Nonstop Banking, Multicash, SWIFT, InBiz and other providers of payment services	via a branch
• to EUR 1,700.00	EUR 10.00	EUR 20.00
• from EUR 1,700.01 to EUR 17,000.00	EUR 20.00	EUR 30.00
• from EUR 17,000.01 to EUR 34,000.00	EUR 30.00	EUR 40.00
• from EUR 34,000.01 and more	EUR 40.00	EUR 50.00
Urgent Eurotransfers to another bank in the Slovak Republic, EU and EEA	EUR 50.00	
Urgent Non-SEPA transfers <sup>7) 8)</sup>	Non-SEPA+ EUR 50.00	
Non-SEPA transfers, urgent Eurotransfers and urgent Non-SEPA transfers in favor of clients of VÚB, a. s., Prague	free of charg�	
Transfer made by a bank cheque outside the Slovak Republic		
• to EUR 1,700.00	EUR 15.00	
• from EUR 1,700.01 to EUR 17,000.00	EUR 25.00	
• from EUR 17,000.01 to EUR 34,000.00	EUR 35.00	
• from EUR 34,000.01 and more	EUR 45.00	

## Note:

- SEPA-Eurotransfers: transfers within VÚB, a.s. in EUR and other currency, transfers in EUR within the Slovak Republic and SEPA countries with a correct account number of the payer and beneficiary in the IBAN form, an instruction with SHA fee, payer's bank/beneficiary's bank engaged in SEPA Credit Transfer and SEPA Direct Debit scheme.
  - Received Non-SEPA transfers: transfers in EUR from countries outside the EU and EEA (apart from transfers within VÚB, a.s.), in national currencies within and outside the EU and EEA countries (apart from transfers within VÚB, a.s.) and other currencies within and outside the EU and EEA countries (apart from transfers within VÚB, a.s.), which do not meet the conditions of SEPA-Eurotransfers.
  - Member states of the European Economic Area (EEA): Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Greece, the Netherlands, Croatia, Ireland, Iceland, Lichtenstein, Lithuania, Latvia, Luxemburg, Malta, Hungary, Germany, Norway, Poland, Portugal, Austria, Romania, Slovakia, Slovenia, Spain, Sweden, Italy
  - SEPA direct debit: non-cash transfer in EUR within the countries of SEPA, initiated by the beneficiary on the basis of your mandate for direct debit in SEPA that you gave to the beneficiary in advance.
  - SEPA countries:
    - Member states of the European Economic Area (EEA): Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Greece, the Netherlands, Croatia, Ireland, Iceland, Lichtenstein, Lithuania, Latvia, Luxemburg, Malta, Hungary, Germany, Norway, Poland, Portugal, Austria, Romania, Slovakia, Slovenia, Spain, Sweden, Italy
    - Countries and Territories outside the EU and EEA, which acceded to SEPA Andorra, Guernsey Island, Isle of Man, Jersey Island, Monaco, San Marino, Saint Pierre and Miquelon, Switzerland, Vatican, the United Kingdom of Great Britain and Northern Ireland.
    - Territories considered to be part of the EU (art. 355 of the Treaty on the Functioning of the EU): Aland Islands, Azores, French Guyana, Gibraltar, Guadeloupe, Canary Islands, Madeira, Martinique, Mayotte, Reunion, Saint Barth lemy, Saint Martin
  - Sent non-SEPA transfers: EUR transfers to countries within and outside the EU and EEA (excluding transfers within VÚB, a.s.), in national currencies within and outside the EU and EEA (excluding transfers within VÚB, a.s.), and other currencies within and outside the EU and EEA (excluding transfers within VÚB, a.s.) that fail to meet the conditions for SEPA European transfers.
  - Urgent non-SEPA transfers: Urgent EUR transfers to countries within and outside the EU and EEA countries (excluding transfers within VÚB, a.s.), in national currencies within and outside the EU and EEA (excluding transfers within VÚB, a.s.), and other currencies within and outside the EU and EEA (excluding transfers within VÚB, a.s.)
  - Transfers for the credit of VÚB, a.s. Prague customers in all currencies without fee.
  - This means the item for received transfer as a fee for the breakdown of payments per selected accounts on the basis of individually agreed contracts.
- ❖ The fee for transfers with a value of up to EUR 30.00 is always charged to the transferor, even if the instruction is "costs paid by beneficiary - BEN"
  - ❖ The fee for transfers in all currencies to EU/EEA countries will be changed from OUR and BEN to SHA - VÚB, a.s. will charge the fee to the account of the payer.
  - ❖ Upon the effectuation of payment order with instruction OUR - "without beneficiary debit", a fee of foreign and/or domestic bank is charged together with the order or additionally
  - ❖ When performing Non-SEPA transfers, urgent European transfers, and urgent non-SEPA transfers, a foreign and/or Slovak bank can charge additional fees to the payer irrespective of the BEN, SHA, or OUR instruction if incomplete and/or incorrect information about the beneficiary is provided, causing the transfer to fail automated processing. The amount of fees depends on the specific conditions of the relevant bank and will be charged from the account of the payer.
  - ❖ If the customer asks for confirmation, correction, returning, and/or investigation of a SEPA transfer or a non-SEPA transfer, foreign and/or Slovak banks may charge fees for processing the request. The amount of fees depends on the specific conditions of the relevant bank and will be charged from the account of the payer

## Accepted cheques within and outside the EU and EEA countries

Purchase of cheque with cash disbursement <sup>3)</sup>	1%, min. EUR 30.00 <sup>1)</sup>
Purchase of cheque onto an account with VÚB <sup>3)</sup>	1%, min. EUR 15.00, max. EUR 70.00 <sup>2)</sup>
A cheque for direct debit with cash disbursement <sup>3)</sup>	1%, min. EUR 30.00 <sup>1)</sup>



A cheque for direct debit onto the account with VÚB, a.s. <sup>3)</sup>	1%, min.EUR 15.00, max. EUR 70.00 <sup>2)</sup>
For returned (non-cashed) cheque <sup>4)</sup>	EUR 6.60 <sup>1)</sup>
Verification of the bank cheque coverage via SWIFT upon customer's request	EUR 6.60

**Note:**

1. No fee is applied to FCY conversion, but the difference between the exchange rates Foreign Buy /Banknotes Sell. In case of cheque purchase for the payment in cash the difference of exchange rates Foreign Buy / Banknotes Sell applies also to the same FCY without conversion
2. No fee is applied to the conversion of foreign currencies, but the difference between the exchange rates Foreign Buy / Foreign Sell
3. In addition to a VUB fee, the face value of a cheque may be decreased by a foreign bank fee (or the fee can be charged afterwards). The amount will be derived from individual conditions set by a relevant foreign bank.
4. The fee of the foreign bank is charged in addition to the VUB fee.

### Other services for SEPA-Eurotransfers and SEPA direct debits

	At the branch and via Kontakt service - operator and other providers of payment services	Via Nonstop banking
· Standing order, automatic transfer		
· submission	EUR 0.20	free of charge
· change or cancellation	EUR 6.00	EUR 1.50
SEPA – Euro transfer and SEPA direct debit – cancellation prior to settlement in a branch		EUR 6.00
SEPA – Euro transfer and SEPA direct debit – cancellation prior to settlement via Nonstop Banking		free of charge
Reservation on account (also for execution of a distraintment or a decision) entry, change and cancellation at a branch		EUR 6.00
Agreed maintenance of the file of recycled transfers (a monthly fee)		individually
Recycled SEPA-Eurotransfers for each business day		EUR 0.05
Authorization of SEPA direct debit with a limit in EUR		
· entry, change and cancellation at a branch and Kontakt – operator service		EUR 6.00
· entry via Nonstop banking		free of charge
· change and cancellation via Nonstop banking		EUR 1.50
· placement, change and cancellation of a collection order related to loan repayment		free of charge
Allocation to or change CID of the collecting party (NBS fee)		EUR 10.00
Handling client's request to return the transfer, investigate the transfer, confirmation on clearing on partner's account <sup>1) 2)</sup>		EUR 20.00

### Other services for Non-SEPA transfers, urgent Eurotransfers and urgent Non-SEPA transfers

Cancelling a payment instruction account due to lack of coverage <sup>1)</sup>	EUR 10.00
Dealing with client's request related to return of transfer, data change in executed transfer, transfer verification <sup>1) 2) 3)</sup>	
· up to 3 month	EUR 20.00
· older than 3 months	EUR 50.00
· older than one year	EUR 65.00
Non-STP fee for manual processing of transfer due to lack of and/or incorrect data on payment instruction and/or request for non-standard processing of transfer on the basis of customer request	EUR 6.00

**Note:**

1. For the above-limit transfers with individually set exchange rate, a penalty fee representing real costs related to cancellation of this transfer is charged. If a transfer is cancelled after being performed, a fee of the other bank is also charged
2. Also cancellation of a payment order after execution is considered a request. Moreover, in case of request a partner bank's fee is charged as well.
3. For requests to cancel check transfers, a fee of the foreign bank for check stop payment will also be charged to the account of the payer

## DOCUMENTARY DEALS – LETTERS OF CREDIT AND COLLECTIONS

### Documentary L/Cs – Issued

Agreeing a liability (for the conclusion of an agreement on documentary letter of credit)	0.3% min. EUR 100.00
Modification of agreement opening documentary letter of credit and related documentation	EUR 70.00
Elaboration of documentary letter of credit proposal	EUR 30,00
Pre-advice of L/C	EUR 35.00
Opening of L/C for each started month of validity	0.1%, min. EUR 50.00

Change in L/C (fee for opening L/C is also charged for increasing the amount or extending validity of L/C)	EUR 50.00
Presentation of documents with deficiencies	EUR 100.00 <sup>1)</sup>
Verification of documents and/or payout within L/C:	
· L/C payable after submitting documents or with deferred maturity up to 30 days	0.3 %, min. EUR 70.00
· for each following 30 days of postponed maturity started	0.2 %, min. EUR 40.00
Release of goods send to VUB (Bill of Landing endorsement)	EUR 65.00
Other activities not included in L/C	EUR 80.00

**Note:**

1. Fee applies to the beneficiary of the letter of credit

### Documentary L/Cs – Received

Preliminary check of documents	
Full set of documents	EUR 30.00/set
Incomplete set of documents	EUR 3.00/document
Advice of L/C	0.25 %, min. EUR 50.00
Confirmation of L/C for each quarter started	under rating of a bank <sup>1)</sup>
Transfer of L/C	0.3 %, min. EUR 70.00
Transfer of a change in L/C	EUR 50.00
Advising a change in L/C (fee for advising L/C is also charged for increasing the amount of advised L/C, fee for confirming L/C is also charged for increasing or extending validity of confirmed L/C)	EUR 50.00
Verification of documents	0.20 %, min. EUR 50.00
Sending of documents for reimbursement or receipt or disbursement within L/C	0.10 %, min. EUR 40.00
Assignment of yields from L/C	EUR 100.00
Other activities not included in L/C	EUR 80.00

**Note:**

1. A bank is assigned a rating upon VUB's evaluation.

### Documentary Collections and Bill/Note Transactions <sup>1)</sup>

Processing a documentary collection/note collection (applies also to cases of issue of documents/notes without payment)	0.25 %, min. EUR 50.00
Return of not processed documents	EUR 40.00
Change in collection instructions	EUR 30.00
Reminder to perform collection instruction (fee is charged from the second reminder)	EUR 20.00
Bill/note acceptance	EUR 20.00
Other activities not included in documentary collections and bill/note operations	EUR 60.00
Protest of a bill/note	EUR 70.00 + notarial fees
Release of goods sent at disposal of VÚB, a.s. (endorsement of a lading bill)	EUR 65.00

**Note:**

1. Prices also include swift services

### DEBIT PAYMENT CARDS

#### Visa Business Economy Non-Embossed Payment Card

Issue/maintenance/renewal of card	EUR 14.00/ year
Card cancellation or return of valid payment card	EUR 10.00

#### Visa Business Economy Non-Embossed Payment Card – Deposit Card <sup>1)</sup>

Issue/maintenance/renewal of card	EUR 7.00/ year
Card cancellation or return of valid payment card	EUR 10.00

**Note:**

1. Special setup of Visa Business Economy product. This card setup is intended only for cash deposit using a VÚB, a.s. ATM supporting deposit functions. Cash withdrawal, payment (including payment on internet), displaying balance and balance transfer via VÚB, a.s. ATM are not available for this card.

### Visa Business Embossed Payment Cards

Issue/maintenance/renewal of card	EUR 33.00/ year
Card cancellation or return of valid payment card	EUR 25.00
Emergency services – emergency card, emergency cash	EUR 120.00

### Gold Mastercard Business Embossed Payment Cards

Issue/maintenance/renewal of card	EUR 85.00/ year
Card cancellation or return of valid payment card	EUR 25.00
Emergency services – emergency card, emergency cash	EUR 120.00

### Other Debit Card Related Services <sup>1)</sup>

Card blocking	EUR 10.00
Re-issue of card via selected Nonstop Banking Services <sup>2)</sup>	EUR 10.00
Re-issue of card at VUB branch, through service Kontakt and InBiz <sup>2)</sup>	EUR 15.00
Fee for Payment card delivery at branch	EUR 8.00
Surcharge for express card issuance / re-issuance / PIN (delivery in Bratislava in three business days)	EUR 15.00
Payment card delivered with PIN or PIN by a courier in Slovakia	EUR 10.00
Sending the payment card / PIN by post or courier to the address stated by a client (also to abroad)	real costs
Displaying balance through a VÚB, a.s. ATM	EUR 0.10
Displaying balance through an ATM in Slovakia (excluding VÚB, a.s.) and in abroad	EUR 1.00
PIN changed via ATM	EUR 3.50
PIN reprinting via selected Nonstop Banking Services	EUR 3.50
Change of the daily limit via selected Nonstop Banking Services and InBiz <sup>3)</sup>	EUR 1.50
Other changes entered at branch / through service Kontakt and InBiz <sup>3)</sup>	EUR 5.00
Issue of statement and sending by post within the Slovak Republic	EUR 2.00 / envelope
Issue and sending of statement via selected Nonstop Banking Services / InBiz services or to e-mail address	free of charge
Statement re-print <sup>4)</sup>	EUR 20.00
Dealing with client's request related to return of payment by card <sup>5)</sup>	EUR 10.00

#### Note:

1. Charge free services for debit payment cards: change of the internet limit, and temporary card activation/deactivation in Nonstop Banking, insurance of misuse of the payment card.
2. For reasons on the side of the customer and upon request of customer, especially in cases of loss/theft of card, change of name, surname/adding academic title to card, physical damage to card etc.
3. PIN reprinting. Change of the daily limit through branch and service Kontakt.
4. Not charged for complaints of statements, delivered by post, applied within the period of 30 days from the date of issue of the reclaimed statement
5. Especially in case of non-delivery of goods or services by a third party. It does not apply in case of misuse of the payment card.

### Fees for transactions executed by Debit Card

Debit payment card cash withdrawal:	
· from VÚB, a.s. ATM <sup>1)</sup>	EUR 0.30
· From ATM (except for VÚB, a.s.) and Cash advance in the SR and abroad <sup>2)</sup>	EUR 3.50
· Cashback service	EUR 0.50
Cash deposit using a VÚB, a.s. ATM supporting deposit functions	free of charge
Payment with a merchant in SR or abroad, mobile top-up <sup>1)</sup>	EUR 0.22
Non-cash payments for gambling <sup>3)</sup>	EUR 3.50
Non-cash money transfer via card payment <sup>4)</sup>	EUR 2.00
Cross border conversion <sup>5)</sup>	2 % of transaction

#### Note:

1. Charged as a lump fee at the end of month.
2. Charged at transaction posting.
3. The fee is charged on payments with a merchant who provide gambling, betting and lotteries. In case of charging for Non-cash payments for gambling, the fee for Non-cash payment with a merchant in SR or abroad is not charged.
4. The fee is charged for non-cash money transfer through debit or credit payment card, e.g. through mobile or online application of digital payment service providers or virtual accounts, with the exception of payments for goods and services through electronic wallets supported by VÚB, a.s., e.g. Apple pay, Google Pay. This includes, in particular,

recharging prepaid cards, other electronic wallets, virtual accounts, etc. When charging a fee for non-cash money transfer via card payment, the fee for payment with a merchant in SR or abroad is not charged.

- Applicable to cash withdrawals and card payments abroad. In transactions made in EUR, the cross-border conversion fee is not charged. If account currency is different from EUR, then card transaction done in account currency is also converted from EUR (from amount provided by payment card company) to the account currency and cross border conversion fee is charged.

## CREDIT CARDS

### Mastercard Business World

Maintenance of the card account (including a basic travel insurance package) <sup>1) 2)</sup>	EUR 4.00/month
Above-standard travel insurance package <sup>3)</sup>	EUR 8.95/1 year
Sending of notice for 100% direct debit of the amount due	EUR 0.50

**Note:**

- The fee for card account maintenance includes issuance / renewal, insurance of misuse of the payment card and Basic Travel Insurance Package, namely: insurance of medical expenses, lost luggage insurance, and insurance covering loss and theft of travel documents.
- In case of charging for non-cash payments in the amount of EUR400 in a specific monthly cycle, a 50% discount on the fee will be applied in the given cycle (More information about the discount can be found in the statute of the program "Reward for payments" at [www.vub.sk](http://www.vub.sk)).
- Extra charge for an Above-standard Travel Insurance Package, namely: liability insurance, accident insurance.

### Mastercard Business Gold

Maintenance of the card account (including a basic travel insurance package) <sup>1)</sup>	EUR 89.00/1 year
Above-standard travel insurance package <sup>2)</sup>	EUR 13.95/1 year
Sending of notice for 100% direct debit of the amount due	free of charge
Entry to airport lounges through LoungeKey service for card holder or accompanying person	EUR 24/person

**Note:**

- The fee for card issuance / renewal includes, insurance of misuse of the payment card and Basic Travel Insurance Package, namely: insurance of medical expenses, lost luggage insurance, insurance covering loss and theft of travel documents, liability insurance, and accident insurance.
- Extra charge for an Above-standard Travel Insurance Package, namely: insurance coverage for legal and bail services, flight delay insurance, delayed luggage caused by the airline company, dispatch of a substitute, insurance covering technical assistance abroad.

### Additional services related to Mastercard credit cards <sup>1)</sup>

Card blocking	EUR 10.00
Re-issuing the card	EUR 15.00
Card cancellation	EUR 10.00
Fee for Payment card delivery at branch	EUR 8.00
Delay of minimum instalment	
· within 20 days	EUR 3.00
· over 20 days	EUR 17.00
Surcharge for express card issuance / re-issuance, without PIN (takeover in Bratislava two business days after approval of the request to issue the card)	EUR 15.00
Surcharge for express PIN printing / re-printing (takeover in Bratislava two business days after approval of the request to issue the card)	EUR 15.00
Delivery of payment card by courier within the Slovak Republic	EUR 10.00
Delivery of PIN by courier within the Slovak Republic	EUR 10.00
Sending of a card from the bank's branch by registered mail to an address determined by the client	real costs
Other changes <sup>2)</sup>	EUR 3.50
Issue and delivery of statement by mail within the Slovak Republic	postage + envelope
Issue and delivery of statement via selected Nonstop banking Services / InBiz or to e-mail address	free of charge
Statement re-printing <sup>3)</sup>	EUR 20.00
Dealing with client's request related to return of payment by card <sup>4)</sup>	EUR 10.00

**Note:**

- Free services for credit cards: internet limit change, cash limit change and displaying PIN via IB/MB.
- PIN changed via ATM, PIN reprinting and transfer from card on the account in SEPA through Nonstop banking.
- It is not charged in case of complaints of statements delivered by mail applied within the period of 30 days from the date of issue of the reclaimed statement.
- Especially in case of non-delivery of goods or services by a third party. It does not apply in case of misuse of the payment card.

### Fees for transactions executed by Mastercard credit cards

Cash withdrawal in the SR and abroad (from ATM or Cash advance)	2 %, min. EUR 8.00
Non-cash payments for gambling <sup>1)</sup>	EUR 3.50

Non-cash money transfer via card payment <sup>2)</sup>	EUR 2.00
Cross border conversion <sup>3)</sup>	2 % of transaction

**Note:**

1. The fee is charged on payments with a merchant who provide gambling, betting and lotteries.
2. The fee is charged for non-cash money transfer through debit or credit payment card, e.g. through mobile or online application of digital payment service providers or virtual accounts, with the exception of payments for goods and services through electronic wallets supported by VUB, a.s., e.g. Apple pay, Google Pay. This includes, in particular, recharging prepaid cards, other electronic wallets, virtual accounts, etc.
3. Applicable to cash withdrawals and card payments abroad. In transactions made in EUR, the cross-border conversion fee is not charged.

## ACCEPTANCE OF PAYMENT CARDS

### Fees for traders accepting payment cards using EFT POS terminals

The one-off fee for installation of EFT POS terminal	EUR 40.00
The one-off fee for deinstallation of EFT POS terminal	EUR 50.00
The one-off fee for reinstallation of EFT POS terminal (change of location of EFT POS)	EUR 75.00
The one-off fee for replacement of EFT POS terminal (change of the type of EFT POS or of the communication with EFT POS (from GPRS to TCP/IP and vice versa))	EUR 50.00
The one-off fee for installation of new software for EFT POS terminal (upgrade of software application)	EUR 35.00
The one-off fee for additional training of EFT POS terminal operators	EUR 75.00
The fee for unsuccessful travel of the service engineer (location not prepared for installation of EFT POS)	EUR 75.00
Penalty for damage, destruction, loss or theft of the EFT POS terminal	EUR 150.00
Monthly fee for monthly paper statements of transactions performed with debit cards at EFT	EUR 3.32
Monthly fee for service of POSMan Suite for each EFT POS	1-2 EFT POS / EUR 6.60
	3-5 EFT POS / EUR 6.00
	6-15 EFT POS / EUR 5.40
	16-50 EFT POS / EUR 4.80
	51-100 EFT POS / EUR 4.20
101 and more EFT POS / EUR 3.60	
The fee for processing a manually entered transaction	2 % of transaction
The fee for return type transaction	EUR 1.00
The fee for transaction via eCard service in different currency then EUR	EUR 0.50
The fee for transaction by prepaid meal card	1.5 % of transaction
The fee for transaction by payment card less then EUR 5.00	EUR 0.05
The fee for complaint (chargeback)	EUR 50.00

## NONSTOP BANKING – ELECTRONIC BANKING

### Multicash

Establishment of Service MultiCash and its operating	Individually
The unauthorised call to the VUB employee for intervention aimed to renew operation of InBiz, MultiCash service	EUR 49.80 <sup>1)</sup>

**Note :**

1. The price is subject to a 20 % VAT

### InBiz Service

Service Setup	free of charge
Service Fee – Principal client	
- Basic Offer	EUR 16.60 month
- Additional Services	free of charge <sup>1)</sup>
Fee for Connected Accounts based on Power of Attorney	EUR 3.00 monthly <sup>2)</sup>
Service fee – Connected Person	EUR 3.00 monthly
Multibank service	EUR 10.00 monthly <sup>4)</sup>
Issuance of new OTC Token in case of theft, damage, blocking	EUR 30.00/pcs <sup>3)</sup>

Usage of OTC Token	EUR 2.00/month/token <sup>5)</sup>
Issuance/reissuance of of the UBS Flash Drive for Electronic Signature	EUR 45.00 <sup>3)</sup>
Generation of new PIN for InBiz user by bank	EUR 5.00

**Note:**

1. Excluding service of Multibank
2. Fee is charged for each Power of Attorney
3. The price includes the VAT of 20%
4. The fee is charged for each connected Legal entity or the account of the same Legal entity, if the account is maintained with other bank than VUB a.s. and VUB a.s. Branch Prague
5. Fee is valid from 1 January 2020

## Nonstop Banking Services

### VUB e-payment

Establishment of VUB e-payments	free of charge
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### Safety key for service VUB e-payment

Issuance of safety key	free of charge
Re-issuance of safety key	free of charge

### Sending of SMS on products used within the Nonstop Banking services

Sending of SMS messages <sup>1)</sup> (notification on account transactions, payment card use, sending of the result of request for cancellation of transfer and SEPA direct debit) to telephone numbers of Slovak operators - on the account statement as item "Nonstop Banking Fees - SMS"	EUR 0.15/SMS
Sending of SMS messages (notification on account transactions, payment card use, sending of the result of request for cancellation of transfer and SEPA direct debit) to telephone numbers of foreign operators - on the account statement as item " Nonstop Banking Fees - SMS"	EUR 0.15/SMS
Sending of SMS on non-executed transfers and SEPA direct debits	free of charge
Sending of SMS on acceptance of SEPA direct debits	free of charge
Fee for VIAMO service	EUR 0.01
Sending PUSH notifications and notifications to mailbox in Nonstop banking	free of charge

**Note:**

1. The fee is not applied to the first telephone number if the client has SMS messages included in the account price.

## LOANS

### Commercial and Municipal Loans<sup>1)</sup>

Up-front fee (loan agreement conclusion) or renewal of overdraft or revolving loan (addendum to loan agreement) for the other commercial loans <sup>2)</sup>	
• for loans granted in EUR	min. 1.0 % of authorized loan volume, min. EUR 500.00
• for loans granted in USD	min. 1.0 % of authorized loan volume, min. USD 600.00
• for loans granted in CZK	min. 1.0 % of authorized loan volume, min. CZK 13.500.00
• for loans granted in GBP	min. 1.0% of authorized loan volume, min. GBP 455.00
• in cases of loans granted for Owners of Apartments (through Administrator or SVB (Community of Apartment Owners)) in the amount up to EUR33,200 (including)	min. EUR100.00
• in cases of loans granted for Owners of Apartments (through Administrator or SVB (Community of Apartment Owners)) in the amount over EUR33,200	min 0.5% of the loan amount, min. EUR 500.00
Up-front fee for issuing the bidding loan commitment with maturity longer than 3 months after issue date; up-front fee for issuing the bidding loan commitment in connection with a client's participation in the public procurement.	min.1.0% of authorized volume, min. EUR 500.00
Bill discounting	upon agreement
Commitment fee: <sup>5)</sup>	
• for commercial loans in EUR and FCY (revolving and term loan)	min. 0.7% p. a. of undrawn funds
• overdraft	min. 0.8% p. a.



	of undrawn funds
Increased loan volume / limit arising from financing agreement	min. 1.0% of increased loan amount, min. EUR 500.00 or equivalent in the loan currency
Premature term loan repayment or its part <sup>3)</sup>	
· for loans granted in EUR	3.0 % of the early repaid loan principal or part thereof, min. EUR 500.00
· for loans granted in USD	3.0 % of the early repaid loan principal or part thereof, min. USD 600.00
· for loans granted in CZK	3.0 % of the early repaid loan principal or part thereof, min. CZK 13,500.00
· for loans granted in GBP	3.0 % of the early repaid loan principal or part thereof, min. GBP 455.00
Shortening the final maturity of overdraft / revolving loan in form of amendment to the Agreement.	
· for loans granted in EUR	3.0 % of agreed credit line, min. EUR 500.00
· for loans granted in USD	3.0 % of agreed credit line, min. USD 600.00
· for loans granted in CZK	3.0 % of agreed credit line, min. CZK 13,500.00
· for loans granted in GBP	3.0 % of agreed credit line, min. GBP 455.00
The change to the repayment schedule of the term loan upon the client 's request (apart from early repayment of the term loan or its portion )	
within the original maturity period	min. 330.00 EUR, or equivalent in the loan currency
in case of change to final maturity (apart from early repayment of terms loan or its portion )	1.0 % of loan principle balance , min. 500.00 EUR, or equivalent in loan currency
Amendment/supplement to the loan agreement / financing agreement upon the client 's request by the annex (apart from the increase of the loan amount, reduced final maturity of the overdraft or revolving loan, early repayment of the term loan or its portion, apart from the change to the repayment schedule of the term loan, as well as changes to the documents, relating to the loan agreement	min. EUR 330.00
Loan account maintenance <sup>5)</sup>	
· for loans granted in EUR	EUR 6.00/month
· for loans granted in USD	USD 7.00/month
· for loans granted in CZK	CZK 170.00/month
· for loans granted in GBP	GBP 5.50/month
· for loans granted in CHF	CHF 7.00/month
Provision of information by a notary, advocate, commercial lawyer, self-administrative territorial unit (municipality) and other entrepreneurs pursuant to Art. 2 Sect. 2 of Commercial Code (individuals and legal entities) on interest rates applied to loans granted in the past	EUR 33.20 <sup>4)</sup>
Arrangement of bill protest (in case of discounting as well as bill collection, when the bill is accepted as a collateral for an active deal).	EUR 33.20 + notarial fees
Preparation of the document upon the client's request, relating to waiver of rights, arising from breach of loan agreement / financing agreement	min. 0.1 % of the overall financing limit / principle balance of the term loan, min. 100 EUR



Preparation of another document upon the client's request, relating to the loan agreement / financing agreement (e.g. waiver of pledge right, issuance of the Bank's approval of the General Business Terms and Conditions, etc.)	EUR 100.00
Loan Account statements	
Loan account statement once a month (as of end of the relevant month) sent via InBiz service Internet banking or post office	free of charge
additional printing of account statement upon client's request/per statement. Not applicable in event of complaints regarding statements delivered by regular post and filed within 30 days since statement issue and an immediate complaint about a missing account statement for an statements taken in person	EUR 6.60
extraordinary statement issued out of the agreed cycle	EUR 6.60
Sending out any reminder of outstanding amount due, non-submission of financial statements and tax return, or any contractual terms and conditions	EUR 150.00 or loan currency equivalent
The fee for issuance of the binding offer for entering into the loan agreement <sup>6)</sup>	
In case of loans up to 5 mil. EUR	0.1% of the loan amount, min. 500 EUR, or equivalent in the loan currency
In case of loans over 5 mil. EUR	individually
The fee for financing <sup>7)</sup>	min. 1,00% of approved loan amount, min. 500,00 EUR
The fee for Early repayment of term loan or a part thereof otherwise than in the agreed condition <sup>7)</sup>	3% of the early repaid loan principal or part thereof, min. 500 EUR

**Note:**

- Commercial loans include all loans in EUR and FCY, bill discounting and authorized overdraft on current account.
- In case of prolongation of an overdraft facility or a revolving loan for a period shorter than 12 months, the fee, which is calculated by percentage, will be reduced to X/12 of its amount, while X indicates the number of months of the prolongation of the loan maturity. The reduction does not refer to the amount of minimal fee.
- The fee does not apply to loan contracts for apartment owners (via Flat Owners Associations and Housing management companies) concluded after January 1, 2013
- The price is subject to a 20 % VAT
- The fee is not charged in case of credit contracts for the Flat Owners (through the Administrator or SVB)
- The up-front fee (entering into the loan agreement ) shall be decreased by the fee for binding offer, issued with respect to the loan agreement herein, not older than 3 months before entering into the loan agreement
- Farmer's Framework Agreement.

### Profi Loan, Profihypo Loan

fee/compensation	
• Concluding a loan agreement	1.00% of the loan amount, min. EUR 180.00
• Prolonging an overdraft (concluding an amendment to loan agreement)	1.00% of the loan amount, min. EUR 180.00
• Shortening an overdraft (concluding an amendment to loan agreement)	5.00% of the loan amount, min. EUR 180.00
• Other modification/amendment to loan agreement and other modifications of documents related to loan agreement	EUR 200.00
• Early repayment of term loan or a part thereof	5.0 % of the early repaid loan principal or part thereof, min. EUR 180.00
• Reservation of non-provided funds from the Contract on Fixed-Term Loan with maturity date after expiration of the Drawing Period	0.8% of the amount not drawn
• Administration of fixed-term loan (keeping of credit account) with maturity date falling on the 25th day of the calendar month	EUR 6.00/month
• Loan account statement 1x per month (at the end of month) send by InBiz, Internet Banking	free of charge
• Loan account statement 1x per month (at the end of month) sent by post	free of charge
• Copy of loan account statement upon request of the Borrower	EUR 20.00
• Extraordinary loan account statement as of a day specified by the Borrower upon their request	EUR 20.00
• Sending out any reminder	EUR 25.00
• Preparing other documents upon request of customer related to loan agreement (e.g. waiver of pledge, waiver of conditions precedent)	EUR 50.00

### FACTORING

Fee/compensation	
Factoring fee	individually
Fee for contract	individually
Fee for invoice	individually
Fee for review of buyer	individually

## DISCOUNTED PURCHASE OF RECEIVABLE

Fee/compensation	
Processing fee	individually
Discount interest	individually
Special fee	individually

## GUARANTEES

### Guarantees Upon Client's Request

Arrangement of an obligation (conclusion of a Guarantee Issuance Agreement)	min. 0.40 %, min. EUR 150.00
Issued guarantee	min. 0.6 % quarter, min. EUR 150.00
Amendment to Guarantee Issuance Agreement and related documentation	min. EUR 200.00
Change in guarantee (an addendum to the guarantee or issuance of a new guarantee replacing the former one)	min. EUR 150.00
Commitment for guarantee issuance available for 3 months <sup>1)</sup>	0.5 %, min. EUR 180.00
Performance of the Bank arising out of a guarantee	EUR 150.00
Cancellation of a guarantee request prior to its issuance upon client's request	EUR 100.00
Sending out any reminder of outstanding amount due, non-submission of financial statements and tax return, or any contractual terms and conditions	EUR 150.00 or guarantee currency equivalent
Early guarantee termination (e.g. release by beneficiary, return of bank guarantee original), except for early termination of a bank guarantee validity issued by the bank in connection with a client's participation in the public procurement.	0.20 % of guarantee amount, min. EUR 100.00

#### Note:

1. The availability refers to the commitment, not to the guarantee itself

### Guarantees Upon Banks' Requests

Advising a guarantee to the client	0.1 %, min. EUR 60.00, max. EUR 400.00
Advising a change in guarantee	EUR 60.00
Verification of the validity of signatures for the guarantee	EUR 20.00
Usage / release from the guarantee at the client's request, including verification of the validity of signatures	EUR 50.00

## SECURITIES

### Maintenance of Securities Account and Services of a Member of the Central Securities Depository of SR (CSD) <sup>3)</sup>

• a nominal value of portfolio <sup>1)</sup> from EUR 0.00 (incl.) to EUR 5,000.00	yearly EUR 20.00 <sup>2) 4)</sup>
• nominal value of portfolio <sup>1)</sup> from EUR 5,000.01 to EUR 25,000.00	yearly EUR 30.00 <sup>2) 4)</sup>
• nominal value of portfolio <sup>1)</sup> from EUR 25,000.01 to EUR 50,000.00	yearly EUR 60.00 <sup>2) 4)</sup>
• nominal value of portfolio <sup>1)</sup> from EUR 50,000.01 to EUR 1,000,000.00 (incl.)	yearly EUR 175.00 <sup>2) 4)</sup>
• nominal value of portfolio <sup>1)</sup> over EUR 1,000,000.00	0.0025 % of the debt securities volume + 0.0075% of the proprietary securities volume, min. EUR 175.00 /1 year <sup>2) 4)</sup>
Transmission of securities	EUR 40.00

Transfer of securities with consideration via Bratislava Stock Exchange without financial settlement, with financial settlement	0.15 % of deal volume, min. EUR 33.00, max. EUR 500.00
Transfer of securities through the Central Securities Depository (paid without financial settlement/without charge/without the owner change)	EUR 17.00
Transfer of security through CDCP (transfer of a security without change of the security holder from proprietary account kept in CDCP)	free of charge
Transfer of securities with consideration via CSD with financial settlement	EUR 33.00
Registration/cancellation of suspension of the right to dispose of securities	EUR 6.60
Registration of contractual pledge or secured transfer	0.2 % of receivable amount, min. EUR 100.00, max. EUR 6,000.00
Standing and change statement of assets account beyond the pre-agreed framework and additional printing of confirmation upon request (the same applies to foreign securities)	EUR 3.30
Further services of the Central Securities Depository	individual charges
<b>Administration of Foreign Securities</b>	
Administration of foreign bonds: <sup>2) 4) 5)</sup>	
· up to EUR 30,000.00	yearly EUR 80.00
· from EUR 30,000.01 to EUR 300,000.00	yearly EUR 80.00 + 0.065% out of volume over EUR 30,000.00
· over EUR 300,000.01	yearly EUR 255.50 + 0.04% out of volume over EUR 300,000.00
Administration of foreign securities: <sup>2) 4) 5)</sup>	
· up to EUR 30,000.00	yearly EUR 80.00
· from EUR 30,000.01 to EUR 300,000.00	yearly EUR 80.00 + 0.10% out of volume over EUR 30,000.00
· over EUR 300,000.01	yearly EUR 350.00 + 0.08% out of volume over EUR 300,000.00
<b>Service of shareholder identification to the issuer on the basis of EU Directive 2017/828 and the Act on Securities and Investment Services No. 566/2011 Coll.</b>	
Number of shareholders:	The fee for sending information about shareholders: <sup>4)</sup>
· up to 10 (including)	EUR 30.00
· from 11 to 50 (including)	EUR 80.00
· over 50	EUR 100.00
Administration of selected foreign investment certificates of issuers from the ISP group <sup>4) 5)</sup>	0.015% of volume, min. EUR 10.00 / year
Other services related to the implementation of market regulation	Individually, min. third party cost
Arrangements related to tax decrease or request for tax refund / part of the tax paid abroad pursuant to relevant Agreement on double taxation <sup>4)</sup>	50,00 EUR + third party cost
Settlement of the settlement failure of securities transactions pursuant to Commission Regulation (EU) 2018/1229	EUR 100 + costs of the sanction mechanism and monetary sanctions charged to third parties
<b>Purchase and Sale of Securities</b>	
Arrangement of purchase (sale) of bonds and state treasury bills: <sup>6)</sup>	
· up to EUR 33,200.00	0.75 %, min. EUR 50.00
· from EUR 33,200.01 to EUR 332,000.00	EUR 249.00 + 0.30 % of deal volume over EUR 33,200.00

· from EUR 332,000.01 to EUR 664,000.00	EUR 1,145.00 + 0.125 % of deal volume over EUR 332,000.00
· over EUR 664,000.00	EUR 1,560.00 + individually
Arrangement of purchase (sale) of securities and mutual fund certificates: <sup>6)</sup>	
· up to EUR 33,200.00	1.20 %, min. EUR 40.00
· from EUR 33,200.01 to EUR 332,000.00	EUR 398.40 + 0.60 % of deal volume over EUR 33,200.00
· from EUR 332,000.01 to EUR 664,000.00	EUR 2,191 + 0.25 % of deal volume over EUR 332,000.00
· over EUR 664,000.00	EUR 3,021.00 + individually
Arrangement of a transfer of foreign bonds <sup>6)</sup>	0.1 % of traded volume, min. EUR 83.00, max. EUR 332.00
Arrangement of a transfer of foreign bonds and mutual fund shares	0.1 % of traded volume, min. EUR 83.00, max. EUR 1,660.00
Not executed purchase/sale order, transfer or transmission	10,00 EUR
Each change in client's instruction or correction of instruction	5,00 EUR
Intermediation of participation in primary issues <sup>6)</sup>	without charge
Compensation of administrative costs for granting commercial information per each 15 min. of manual work, even started <sup>7)</sup>	EUR 5.00 per each 15 min even started, min EUR 10.00

**Note:**

1. Average daily nominal value of portfolio = a sum of nominal amount of portfolio for all days, during which the account has been opened / number of days, during which the account has been opened.
2. The fee includes sending a statement on status once quarterly
3. Void securities accounts with an average daily nominal value of portfolio in the amount of 0 EUR are also charged
4. The prices are subject to a 20 % VAT
5. The fees calculation is based on the purchase prices. If such price is not available, base for the fees calculation is the market value of securities. If the market value of securities is not available, the fees are derived from nominal value of the security. The average daily portfolio value = a sum of portfolio value for all the days, during which the account is kept/number of days, during which the account is kept
6. Third party costs related to the deal are added to the fee (Bratislava Stock Exchange and Central Securities Depository). In case of foreign securities, the fees paid to foreign stock broker for mediation
7. The compensation/fee is subject to a 20% VAT only if these services are used for transactions charged with VAT. If they are provided with a main service/activity exempted from VAT or it is not subject to VAT, these fees are VAT exempted then

## Capital Market Transactions

Capital Market Transactions and related services <sup>1)</sup>	individually
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**Note:**

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

## Depository Activities

For asset management companies and mutual funds, pension management funds and pension funds, supplementary pension insurance companies, supplementary pension companies and supplementary pension funds	set in the agreement with client (price subject to 20 % VAT).
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## CASH DESK SERVICES

### Cash Desk Cash Transactions in EUR and FCY

Exchange of nominal values of EUR banknotes and coins <sup>1)</sup>	
· In the event of more than 10 banknotes, a fee is charged for each started 10 banknotes (the first 10 banknotes are not charged for)	EUR 6.00
· In the event of more than 50 coins, a fee is charged for each started 50 coins handed in for exchange or taken based on an order (the first 50 coins are not charged for)	
Exchange of banknotes (FCY) of the same currency, e.g. changing	1,00 % in FCY
Damaged and expired banknotes FCY – purchase in EUR, receipt to EUR current account	20,00 % off exchange rate banknote buy

**Note:**

1. The fee is charged also in case coins are receipt for exchange by a self service automatic coin sorter and with a guarantee declaration.

## Cash Desk Cash Transactions in EUR and FCY – VUB Client Accounts in EUR and FCY

Cash deposit to current account: <sup>1)</sup>	
• up to EUR 10,000.00 or conversion in FCY (incl.) – coins EUR and banknotes	EUR 5.00
• receipt of over 50 pcs (the first 50 pcs are included as well)	EUR 1.50 for each started coins up to 50 pcs., min. EUR 5.00
• over EUR 10,000.00 or conversion in FCY – coins EUR and banknotes	0.01 % of deposit, min. EUR 5.00
• receipt of over 50 pcs (the first 50 pcs are included as well)	EUR 1.50 for each started coins up to 50 pcs., min. EUR 5.00
Cash deposit to deposit accounts	
• receipt of EUR coins over 50 pcs (the first 50 pcs are included as well)	EUR 1.50 for each started coins up to 50 pcs., min. EUR 5.00
Flat – monthly fee for using night safe (including renting of night safe cases or bags and keys).	EUR 6.00
Deposit of unsorted cash (EUR and FX) according to the nominal values or in the event of more work needed when depositing banknotes in FX at the cash register, for more than 500 banknotes (inclusive) (mainly non-bank points of exchange). The fee is charged instead of the standard fee for cash deposits.	0,1 % of deposit amount
Fee on cash deposit via Safebag <sup>3)</sup>	2,50 EUR
Cash withdrawal at branch cash desk or in form of sealed package from account kept with VUB:	
• up to EUR 10,000.00 or conversion in FCY (incl.)	EUR 6.00
• over EUR 10,000.00 or conversion in FCY	0.01 % of withdrawn amount, min. EUR 6.00 <sup>2)</sup>
Sanction fee for non-performance of notified cash withdrawal exceeding EUR 15,000.00 (Sanction fee for non-performance of notified cash withdrawal exceeding EUR 10,000.00 - valid from 13 January 2018)	0.1 % of undrawn funds <sup>2)</sup>
Cheque book	EUR 3.00
Frozen payments if cheque(s) loss reported	EUR 5.00

### Note:

1. Fee is standardly charged from client's account immediately after transaction. It is applied also for deposits effected in sealed package and trough night safe cases or bags, coin deposits received by the self service automatic coin sorter and deposits with a guarantee declaration. The standard rule is applied, that there is one pay slip in one cassette / pocket. If the case/bag contains more cash voucher, a fee is applicable to each cash voucher. At receipt of coins through night safe cases or bags over 100 coins, additional fee is charged as in case of coin depositing at a cash desk (i.e. EUR 1.50 for every started 50 pcs of coins, minimally EUR 5.00).
2. Penalty for failed withdrawal of notified cash withdrawal is charged from account.
3. The fee for deposit through Safe Bag is always cleared from the account

## RENTAL SAFE DEPOSIT BOXES

### Safes and Safe Deposit Boxes

#### Safe deposit box rental (safe service)

- monthly prices are based on the value up to which the safe deposit box is insured<sup>1)</sup>

Sum insured EUR 5,000		Sum insured EUR 10,000	
• up to 13,000 cm <sup>3</sup>	EUR 7.50	• up to 13,000 cm <sup>3</sup>	EUR 7.50
• up to 26,000 cm <sup>3</sup>	EUR 10.50	• up to 26,000 cm <sup>3</sup>	EUR 10.50
• up to 40,000 cm <sup>3</sup>	EUR 15.00	• up to 40,000 cm <sup>3</sup>	EUR 15.00
• over 40,000 cm <sup>3</sup>	EUR 19.50	• over 40,000 cm <sup>3</sup>	EUR 19.50
Sum insured EUR 15,000 (rental for min. 3 months)		Sum insured EUR 20,000 (rental for min. 3 months)	
• up to 13,000 cm <sup>3</sup>	EUR 10.50	• up to 13,000 cm <sup>3</sup>	EUR 13.50
• up to 26,000 cm <sup>3</sup>	EUR 13.50	• up to 26,000 cm <sup>3</sup>	EUR 16.50
• up to 40,000 cm <sup>3</sup>	EUR 18.00	• up to 40,000 cm <sup>3</sup>	EUR 21.00
• over 40,000 cm <sup>3</sup>	EUR 22.50	• over 40,000 cm <sup>3</sup>	EUR 25.50

Sum insured EUR 35,000 (rental for min. 3 months)		Sum insured EUR 95,000 – individually only, safe deposit box must be located in a strong room (rental for min. 3 months)	
• up to 13,000 cm <sup>3</sup>	EUR 22.50	• up to 13,000 cm <sup>3</sup>	EUR 58.50
• up to 26,000 cm <sup>3</sup>	EUR 25.50	• up to 26,000 cm <sup>3</sup>	EUR 61.50
• up to 40,000 cm <sup>3</sup>	EUR 30.00	• up to 40,000 cm <sup>3</sup>	EUR 66.00
• over 40,000 cm <sup>3</sup>	EUR 34.50	• over 40,000 cm <sup>3</sup>	EUR 75.00
Per each repeated (more than once in a business day) access to safe deposit box.			EUR 4.00 <sup>1)</sup>

**Note:**

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

## INFORMATION SERVICES

### Information services addition to Current account, Flexibusiness Account, VUB Business Account and Mediation Services

Mediation and providing bank information on a local or international company	EUR 35.00 <sup>1) 2)</sup>
Bank references on VUB client at own request.	EUR 20.00 <sup>1)</sup>
Providing bank reports or confirmation for audit purposes:	
• requested by auditor <sup>3)</sup> It involves refund of expenses incurred to VUB for provision of client information, in compliance with Article 92 clause 9 of the Banking Act No. 483/2001 or in line with special law	EUR 33.20
• upon request or with consent of customer about whom bank information is made	EUR 55.00 <sup>1)</sup>
• upon request or with consent of customer about whom bank information is made – a negative report	EUR 20.00 <sup>1)</sup>
• Monitor Service <sup>1) 4)</sup>	

	Stanard	Gold	Platinum
Price for 1. user of service	EUR 15.00 / monthly	EUR 30.00 / monthly	EUR 50.00 / monthly
Price for 2. – 5. user of service	EUR 5.00 / monthly / user	EUR 5.00 / monthly / user	EUR 5.00 / monthly / user
Price for more then 5 users of service	Individually	Individually	Individually

### Information Provided via Internet

Analyses of joint stock companies	EUR 49.80 <sup>1)</sup>
Analyses of sectors	EUR 33.20 <sup>1)</sup>
Analyses of joint stock companies and sectors together. After the price for the service is paid, the client is sent a password, which makes the relevant part of the analysis available for a period of six months.	EUR 66.40 <sup>1)</sup>

**Note:**

- The prices are increased by 20% VAT in case of services rendered to residents, non-entrepreneurs from EU member states and non-entrepreneurs outside of EU; the prices are exempted from the 20 % VAT in case of service rendered to an entity identified for VAT purposes in other EU member state and entrepreneurs outside of EU.
- The price is increased by fees charged by a correspondent bank.
- The prices are subject to a 20 % VAT.
- Service is available from 1 December 2019.

## OTHER SERVICES

### Services

Providing client-related messages	
• to a court and notary as a judicial officer for purposes of civil court proceeding <sup>1)</sup>	
• for purposes of official receiver or preliminary official receiver if bank's client is involved in bankruptcy proceedings under special law <sup>1)</sup>	EUR 20.00
It is a compensation of costs incurred to VUB for provision of client-related information under Article 92, Section 10 of Banking Act No. 483/2001.	
Issuing of a bank voucher copy (per page) Fee is not charged to tax authority (account statements, etc.)	EUR 0.20 / page
International transactions for unauthorized complaints on procedures executed in FCY older than three months	EUR 26.60
Telefax services per page <sup>2)</sup>	
• in Europe	EUR 2.80 <sup>1)</sup>
• other countries and overseas	EUR 4.70 <sup>1)</sup>



· in Slovakia	
· for the first page	EUR 1.20 <sup>1)</sup>
· for every following page	EUR 0.80 <sup>1)</sup>
For swift services per message <sup>2)</sup>	EUR 3.30 <sup>1)</sup>
Compensation of administrative costs for granting commercial information, including additional supervision of the executed cash payment transaction at the client's request, per each 15 min. of manual work, even started <sup>2)</sup>	EUR 3.30/15 min <sup>1)</sup>
A fee for maintaining a discretion, court's ruling on client's account.	One-off fee of EUR 20.00 after the delivery of a distraintment decision
Courier service	actual costs, including input VAT <sup>1)</sup>
Use of blue card ensuring preferential servicing of entrepreneurs <sup>3)</sup>	EUR 16.60/month
Fee for confirmations issued to customers in the single amount	EUR 20.0
VUB Exchange Rates for VUB clients only and on the date of their validity sent by fax	EUR 1.70

**Note:**

1. The price is subject to a 20 % VAT
2. The compensation/fee is subject to a 20% VAT only if these services are used for transactions charged with VAT. If they are provided with a main service/activity exempted from VAT or it is not subject to VAT, these fees are VAT exempted then
3. If the blue card is not included in the price of VUB account. Since March 1, 2010 VUB will not issue the blue card

**MEDIATED SALE OF INDIVIDUAL INSURANCE**

Travel insurance, and Mandatory contractual insurance.

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

**EURIZON ASSET MANAGEMENT SLOVAKIA INVESTMENT PRODUCTS**

**Warning:**

The current fees related to transactions with mutual fund shares of mutual funds Eurizon Asset Management Slovakia, správ. spol., a.s. (Eurizon SK) are published in sales prospectuses of individual mutual funds. The maximum fees and current fees are provided in the statute and key information for investors of individual mutual funds. These documents are available at the registered office of company Eurizon SK and depository, at the branches of VUB, a.s. and on [www.eurizoncapital.com/sk](http://www.eurizoncapital.com/sk).

**EURIZON CAPITAL MUTUAL FUNDS**

MUTUAL FUNDS	Price
<b>Eurizon Capital S.A. <sup>1)</sup></b>	
Entry fees <sup>2)</sup> - as % of invested sum	
Bond funds	2,00 %
Mixed funds	3,30 %
Equity funds	4,00 %
Exit fees <sup>2)</sup> - as % of the current value of the share certificates to be paid	
From all funds	0,00 %
Fee for establishment of Saving <sup>3)</sup> – as % of invested sum	0,00 %
Fee for Saving cancellation <sup>2)</sup> - as % of the current value of the share certificates to be paid	0,00 % (after 60 months); 3,00 % (before 60 months)
Change of Saving investing strategy	0,00 %

**Note:**

1. The current offer of particular foreign mutual funds and sub-funds of Eurizon Capital S.A. asset management company and Generali Investments SICAV investment company is available at Eurizon SK headquarters and depository, at all VUB branches and on [www.vub.sk](http://www.vub.sk) in the section on investments in mutual funds.
2. The fees represent maximum amounts. Depending on the choice of the specific foreign fund and its sub-fund from the current offer and on the specific type of transaction or as a part of Kombi product, the fees can be lower. The current fees related to transactions with foreign mutual funds of Generali Investments SICAV and EURIZON CAPITAL S.A. and their sub-funds are published in the sales prospectuses of the respective foreign mutual funds. The maximum fees and current fees are provided in the key information for investors of individual foreign mutual funds. These documents are available at all VUB branches and on the websites [www.eurizoncapital.lu](http://www.eurizoncapital.lu)
3. The current offer of foreign mutual funds and sub-funds of Eurizon Capital S.A. asset management company, into which the Savings can be established, is available at Eurizon SK headquarters, at all VUB branches and on [www.vub.sk](http://www.vub.sk) in the section on investments in mutual funds.
4. Fee for Saving cancellation for the redemption the share certificates issued under the Saving is 0,00% of the of the current value of the share certificates in the event of the Minimum Savings Period, otherwise the cancellation fee is 3,00% of the current value of the share certificates.

**3. SERVICES PROVIDED TO BANKSFULL**

**CURRENT ACCOUNTS (LORO ACCOUNT) IN EUR AND FCY**



## Current Accounts (Loro Account) in EUR and FCY

Account opening	free of charge
Account maintenance	as contracted, max. EUR 33.20/month
Credit interest	Individually
Debit interest	Individually
Account statement sent by SWIFT MT950/940	free of charge
Interest rate sent by mail, fax, e-mail	EUR 16.60
Credit/debit advice MT900/910	Individually

## INTERNATIONAL PAYMENTS IN EUR AND FCY

### International Payments in EUR and FCY

International payments in EUR	
• Incoming	free of charge
• outgoing in VUB	EUR 1.00
• outgoing out of VUB before cut-off time	EUR 1.50
• outgoing out of VUB after cut-off time	EUR 5.00
International payments in FCY	
• incoming	free of charge
• outgoing	EUR 10.00

## CLIENT PAYMENTS

### Client Payments

In favour of VUB clients and other banks with „OUR“ instruction	
• from EUR 0.01 to EUR 33.00	free of charge
• from EUR 33.01 to EUR 1,700.00	EUR 10.00
• from EUR 1,700.01 to EUR 17,000.00	EUR 20.00
• from EUR 17,000.01 to EUR 34,000.00	EUR 30.00
• from EUR 34,000.01 and more	EUR 40.00
In favour of VUB clients and other banks with „BEN/SHA“ instruction	free of charge for a sending bank
In favour of VUB clients and other banks with „BEN/SHA“ instruction <sup>1)</sup>	
• from 1 700,00 EUR	EUR 10.00
• from 1 700,01 EUR to 17 000,00 EUR	EUR 20.00
• from 17 000,01 EUR to 34 000,00 EUR	EUR 30.00
• from 34 000,01 EUR and more	EUR 40.00
Non-STP fee for manual processing of transfer – charged to a sending bank (payments in favour of VUB's clients or other banks' clients)	EUR 6.00 (or FCY equivalent)

#### Note:

1. Valid for payments not fulfillment of PSD criteria.

The fee for a payment in FCY with instruction "OUR" can be expressed in the respective currency, if the fee forms a part of the payment and it is shown in the field 71G of the MT 103 payment order.

## OTHER SERVICES

### Other Services

Change / cancellation of payment order:	
• before its execution	EUR 25.00
• after its execution	EUR 50.00
Request of another bank to change the value date	EUR 100.00+ relevant interest
Illegitimate complaint of the client 's transfer	
• less than 3 months after its execution	EUR 20.00
• after than 3 months after its execution	EUR 30.00
• older than one year after its execution	EUR 50.00

## GUARANTEES UPON BANKS' REQUESTS

### Guarantees Upon Banks' Requests

Take over of guarantee - charged per each started quarter of guarantee's validity period, always on the first day of quarter in advance	upon bank's rating <sup>1)</sup> , min. EUR 49.80
Change of guarantee	min. EUR 49.80
Processing fee - one-off fee, charged for issuance of commitment or guarantee issued but not delivered to the beneficiary	upon bank's rating <sup>1)</sup> , min. EUR 49.80

**Note:**

1. A bank is assigned a rating upon VUB's evaluation.

## LOANS GRANTED TO BANKS

### Loans Granted to Banks

Up-front fee, a fee for the change in the loan (prolongation, loan increase, early repayment), loan account maintenance, elaboration and changes in the contractual documentation and other fees associated with a loan	Individually
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## 4. PRICES FOR SERVICES CURRENTLY NOT SOLD BY VUB

### FLEXIBUSINESS ACCOUNT

#### Flexibusiness Account

The client chooses services and products to be included in his/her Flexibusiness account and the price of the account derives from a sum of points assigned to selected products and services:

Sum of points	
up to 3,50 incl.	EUR 7.00
An option to choose from the following products and services is included in the account price: -blue card allowing admission in the fast service zone. <sup>1)</sup>	Points 0.00
Visa Business credit card	3.75
Visa Business Gold credit card	8.00
Tax-legal assistatnt and financial loss insurance <sup>16)</sup>	1.00

#### Additional bank products at favorable prices (charged separately) <sup>2)</sup>

• Optional establishment and maintenance of saving account for entrepreneurs <sup>3)</sup>	EUR 0.00
• Visa Business and Gold Mastercard Business payment cards issued with a 30 % - discount on fee (to VUBusiness accounts - VUBusiness, VUBusiness Plus, VUBusiness Gold, VUBusiness POS, VUBusiness Professional which have been converted into Flexibusiness accounts with effect from June 1, 2011) will be renewed in future with a 30 % discount on fee for card renewal.	
The products within an expiring account, which will not be sold from 8/6/2013:	
• opening and use of Service Kontakt	EUR 0.00
• opening and use of Internet Banking service	EUR 0.00
• opening and use of Internet Banking Plus service	EUR 0.00
• opening and use of Mobil banking service	EUR 0.00

**Note:**

1. Blue card selected within the Flexibusiness account starting from a sum of points equal to 16.51 and over. Since March 1, 2010 the blue card is not issued.
2. In case of discounts stated within VUB account, the prices for these products or services will be charged separately.
3. The charge-free services such as generation of the account statement as of the end of relevant month and delivery of the statement on monthly basis within the Slovak Republic, inputting the flexi transfer and payments made via flexitransfer are included in the saving account. Other fees are charged identically as in case of current account in EUR. Conditions for flexitransfer – flexitransfer limit on Flexibusiness account shall not be lower than EUR 1,000, minimum payment amount in multiples of EUR 50.
4. Credit cards can be issued in EUR currency upon fulfilment of the criteria determined by the bank. The maximum number of credit cards within the Flexi Business Account are 2 (pcs) Visa Business, 2 (pcs) Visa Business Gold cards. Credit cards can be added to a Flexi Business Account by 8/7/2016. Since 01 February 2018, the component is no longer sold as part of Flexibusiness account.

## CURRENT AND DEPOSIT ACCOUNTS

### Current, Fund account <sup>1)</sup> in EUR and FX and VÚB Konto

Delivery of statements	
• via box	EUR 10.00/month <sup>1)</sup>

**Note:**

1. The fee is charged on monthly basis.

## CREDIT PAYMENT CARDS

### Revolving Credit Cards

Visa Business <sup>1)</sup>

**Note:**

1. Fees for other services related to Visa credit cards are identical with those set for other services related to credit cards Mastercard. Re-issuing service for Visa credit cards is not available.

### Charge Credit Cards

Visa Business Gold <sup>1)</sup>

**Note:**

1. Fees for other services related to Visa credit cards are identical with those set for other services related to credit cards Mastercard. Re-issuing service for Visa credit cards is not available.

## CUSTODY IN SAFE EXCEPT FROM SECURITIES

### Custody in safe except from securities <sup>1)</sup>

Sum insured EUR 5,000		Sum insured EUR 10,000	
• up to 3 months	EUR 23.20	• up to 3 months	EUR 29.90
• from 3 to 6 months	EUR 43.20	• from 3 to 6 months	EUR 56.40
• from 6 to 9 months	EUR 63.10	• from 6 to 9 months	EUR 83.00
• from 9 to 12 months	EUR 83.00	• from 9 to 12 months	EUR 109.50
Sum insured EUR 15,000		Sum insured EUR 20,000	
• up to 3 months	EUR 36.50	• up to 3 months	EUR 43.20
• from 3 to 6 months	EUR 68.10	• from 3 to 6 months	EUR 81.30
• from 6 to 9 months	EUR 101.20	• from 6 to 9 months	EUR 122.80
• from 9 to 12 months	EUR 132.80	• from 9 to 12 months	EUR 159.30
Sum insured EUR 35,000		Sum insured EUR 95,000 – individually only, a sealed case must be located in a strong room	
• up to 3 months	EUR 64.70	• up to 3 months	EUR 172.60
• from 3 to 6 months	EUR 122.20	• from 3 to 6 months	EUR 328.60
• from 6 to 9 months	EUR 184.20	• from 6 to 9 months	EUR 494.60
• from 9 to 12 months	EUR 239.00	• from 9 to 12 months	EUR 644.00

The price is set for custody lasting more than 12 months as a total of price for 12 months and price for appropriate number of months over 12 months. <sup>1)</sup>

E.g. price of custody at the sum insured of EUR 5,000 for 15 months: EUR 83.00/12 months + EUR 23.20/3 months = EUR 106.20. In the price calculation it is necessary to add a month when value was taken to custody and month when deposit was issued from custody.

Custody in safe – each temporary issue and subsequent deposit acceptance or exchange of sealed case for another sealed case under the same deposit number.	EUR 1.70 <sup>1)</sup>
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**Note:**

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