

VUB Price List Retail Clients

valid from April 1st, 2021
including
Amendment no. 1 effective from 1st October 2021

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

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Obch. reg.: Okresný súd Bratislava 1
Oddiel: Sa, Vložka č. 341/B, IČO: 31320155, vub.sk

VÚB ACCOUNTS	VÚB Account	VÚB Account for Students For Junior	VÚB Account for Young People	VÚB Account Magnifica
VÚB accounts / price per month	€ 6	€ 0	€ 3	€ 9
The number of basic products in account	from 0 to 11	from 0 to 11	from 0 to 11	from 0 to 11
The number of extended products in account	up to 1	up to 1	up to 1	from 2 to 4 ⁶⁾
The account price per month includes the following :				
✓ Account statement provided from the account ¹⁾				
✓ Standing orders entering, automatic transfers and authorizations for SEPA direct debit				
✓ Change of standing orders, automatic transfers and authorization for SEPA direct debit, set electronically/via Kontakt operator				
✓ Received non-cash SEPA-Eurotransfers and Non-SEPA transfers				
✓ Flexi saving or flexi transfer Service ⁹⁾				
✓ For VÚB Account Magnifica 100% discount fee for the first cash deposit and cash withdrawal from account at a branch cash desk				
Basic products:				
– Maestro Dobrý Anjel debit card ²⁾				
– VISA Inspire debit card ²⁾				
– Debit card for youth ⁷⁾				
– One-off online transfers ³⁾				
– first 4 fees for payment such as cash withdrawal from VÚB ATM				
– first 6 fees for payment by a payment card with the merchant				
– first 6 fees for payment via standing order, automatic transfers or SEPA direct debit				
– maintenance of savings accounts in € (max. 5 Saving accounts or max. 4 Saving accounts and 1 Mortgage linked Savings or max. 4 Saving accounts and 1 Saving accounts for Junior) and delivery of the account statements ^{1), 8)}				
– SMS text delivery on account transactions ⁴⁾				
Extended offer of products:				
– VISA Inspire Gold debit card ²⁾				
– unlimited number of fees for card payment with merchant, payment based on payment order, automated transfer or SEPA direct debit, cash withdrawal with debit card from VUB ATM				

– Branch operations ⁵⁾

- 1x per month electronically via the selected services of Nonstop banking or in person at a branch.
- Maximum number of debit cards of the given type is 2 pieces within an account, whereas a cardholder may hold only 1 card of the given type. The maximum number of all debit payment cards issued for all holders within an account is 2 pieces.
Accounts opened before 1.4.2021, which before this date had issued more than 2 debit payment cards to all holders within the account, will continue to have these cards kept within the account.
- Includes: SEPA-Euro transfers and fees for urgent transfers within VÚB made as one-off via selected Nonstop Banking services, including Non-Cash transfers initiated by other payment service providers
- For further information please see section NONSTOP BANKING SERVICES (ELECTRONIC BANKING).
- Includes: fees for cash deposits onto the account with the product (€ coins up 50 pcs and banknotes); cash withdrawals from the account at a branch cash desk; setting/change/cancellation of a standing order, automatic transfer, SEPA direct debit authorisation, reserves at a branch; SEPA-Euro transfer setting and urgent transfer setting within VÚB, a.s. at a branch.
- The accounts opened before October 21, 2016, which involved before this date the phase out products may not include within more than 5 products from the extended offer.
- Debit card for youth is issued only for VÚB Account for Students or VÚB Account for Young People holder. The Account holder may hold only 1 card of this card.
- The Account holders of VÚB Accounts, VÚB Account for Students, VÚB Account for Young People a VÚB Account Magnifica open from 15.6.2019 have to the account 1 Saving account or Mortgage linked Saving and sending statements are included in account fee. The Account holders of VÚB Account for Junior open from 15.6.2019 have to the account 1 Saving account for Junior and sending statements are included in account fee. This is without prejudice to the possibility of canceling Saving account, Mortgage linked Saving or Saving account for Junior and sending statements from the account and the possibility of open and usage selected products and services in line with the VÚB, a. s. Price List for Retail Clients.
- Flexi saving or flexi transfer Service cannot be open for Saving accounts for Junior and Mortgage linked Saving.

LOYALTY BONUS FOR VÚB ACCOUNT AND VÚB ACCOUNT MAGNIFICA

Loyalty Bonus can be acquired if a client has products from the product group¹⁾ and uses the account actively in the respective calendar month. Loyalty Bonus is a discount on a monthly fee for account maintenance: 50% discount – use 2 products ¹⁾ or 100% discount - use at least 3 products ¹⁾

Active use of VÚB Account means simultaneous fulfilment of 2 conditions:

- ✓ a client uses the service Internet banking or Mobil banking at least 1x per month
- ✓ The sum of posted credit transactions on the account per calendar month is min. 500 €

Active use of VÚB Account Magnifica means simultaneous fulfilment of 2 conditions:

- ✓ a client uses the service Internet banking or Mobil banking at least 1x per month
- ✓ The sum of posted credit transactions on the account per calendar month is min. 1000 €

1. The group of products for the acquisition of Loyalty Bonus assessed per calendar month:

- Drawn consumer loans (the client must not be delinquent in the monitored period)
- Drawn mortgage loans (the client must not be delinquent in the monitored period)
- Credit cards Šikovní karta, Mastercard Standard, Mastercard World (min. 3 posted payment by credit card issued for the account holder with a merchant)
- Saving account and Investment savings SK / Investment savings LUX (the sum of amounts of executed standing orders for any products out of this group per month min. € 50)
- Balances on deposit accounts in EUR and FCY and the amount of investment to Eurizon SK / Eurizon LUX and the amount of mortgage bonds kept in securities accounts with VUB (the sum of amounts of average daily balances on the products per month min. € 10,000)
- La Vita – ownership of active insurance product concluded by VUB employee

Loyalty Bonus will be credited onto the account within 15 calendar days in a month following the month, in which the Loyalty Bonus conditions were met. Specific conditions of Loyalty Bonus are indicated in the General Business Terms and Conditions of VÚB, a.s., for deposit products. In the Loyalty Bonus conditions the term saving account includes Saving accounts, Saving account for Junior, Mortgage linked Savings or Saving account for Senior.

VÚB SENIOR/MONTHLY FEE

€ 0.95

The monthly account fee includes the following:

- statement of this account is provided electronically, via selected services of Nonstop banking or in person at the branch once a month free of charge
- issue/renewal of one VISA Inspire or Maestro Dobrý Anjel for an account holder
- received non-cash SEPA-Euro transfers and Non - SEPA transfers
- entry of standing orders, automatic transfers and SEPA Direct Debit
- change of standing orders, automatic transfers and authorization for SEPA direct debit, set electronically / via Kontakt operator
- free of charge confirmation of a form “Crediting pension allowances to account“
- fees for payments by a payment card in stores

- the possibility of open and usage of 1 Saving account for Senior in € and delivery of the account statements (statement of this account is provided electronically, via selected services of Nonstop banking or in person at the branch once a month free of charge)

DISCOUNTED BANKING PRODUCTS & SERVICES

- 30% discount for first five years of additional VISA Inspire/VISA Electron card for the cardholder or authorized person

BASIC BANK PRODUCT/ MONTHLY FEE (ZBP)	€ 0
PAYMENT ACCOUNT WITH BASIC FUNCTIONS (PAD)	€ 3

The account price per month includes:

- unlimited number of fees for cash deposits/withdrawals in EUR at a branch
- unlimited number of fees for cash deposits/withdrawals in EUR from VUB cash machines in the SR and from Intesa Sanpaolo cash machines abroad
- incoming and outgoing non-cash SEPA EURO transfers and Non SEPA transfers in EUR currency made at VUB branch and electronically
- entry/change/execution/cancellation of standing orders, automatic transfers and SEPA Direct Debit in EUR currency executed at VUB branch and electronically
- Unlimited number of fees for payment by card in EUR in stores
- issue/renewal of one VISA Inspire payment card
- statement of this account is provided electronically, via selected services of Nonstop banking or in person at the branch once a month free of charge

COMMON CHARGING PRINCIPLES FOR VÚB ACCOUNTS

- first month account maintenance is charge free (the term account means: VÚB Account, VÚB Account Magnifica, Flexi Account, Accounts for Young People, VÚB Senior, Basic Bank Product, Payment Account with Basic Functions)
- monthly account fee includes the fee for the maintenance of current account in €
- fees for products and services over the scope of account are charged in line with the Price List of VÚB, a.s. for individual products and services

DEBTOR'S SPECIAL ACCOUNT	€ 2
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The account price per month includes:

- fee for one-off deposits or money transfer in EUR currency in the amount corresponding to the unattachable value of the debtor's dwelling pursuant to Act No. 7/2005 Coll. on Bankruptcy and Restructuring and on changes and amendments to some acts
- fees for cash withdrawal of money from the debtor's special account at a VÚB, a. s. branch once per calendar month up to the amount set by the Government of the Slovak Republic

- statement of this account is provided in person at the branch once a month free of charge

CURRENT ACCOUNTS IN € AND FOREIGN CURRENCY ¹⁾ AND VÚB ACCOUNTS

	PRICE
Account opening, account closing	free of charge
Account maintenance ²⁾	€ 5 / month
Issue of statements once per month (or quarterly, semiannually, the summary annual statement)	free of charge
Issue of statements more frequently than once a month	€ 0.30 / statement
Delivery of statements via selected Nonstop Banking services	free of charge
Delivery of statements by standard mail ³⁾	1.50 € / envelope
Handing out statements at a branch in person more frequently than once a month	€ 10 / statement
Handing out statements at a branch in person once per month or less frequently than once a month	Free of charge
Fee for reminder on unauthorised overdraft:	
– first reminder	real cost
– any other reminder	real cost

1. The fee for FX account can also be charged in €. For charges imposed in FCY the fees in € are converted to foreign currency at an exchange rate applicable at a time of service provision.
2. If a client cancels an account during a charged cycle, the system charges the account maintenance fee in an aliquot amount in line with the number of account maintenance days.
3. Delivery of statements by standard mail in several envelopes is charged for each envelope separately. The fee for delivery of statements by standard mail is not charged for monthly and less frequent statements for the following types of accounts: VUB Senior, ZBP, PAD, Debtor's special account, Savings account, Savings account for Junior, Mortgage linked Savings, Savings account for Senior).

SERVICES RELATED TO CURRENT AND SAVINGS ACCOUNTS IN € AND FOREIGN CURRENCY ¹⁾

	PRICE
Opening, maintenance and closing of savings account	free of charge
Structured deposit	see a list of interest rates
– entry fee	
Statement generated to the deposit account once a year, delivered by post in the SR/ handed over in person at the branch	free of charge
Statements generated to the deposit accounts more often than once a year via Internet banking	free of charge

Statements generated to the deposit accounts more often than once a year collected in person at the branch	€ 3.30 / statement
Penalty fee for an early withdrawal from deposit (before expiry of an agreed maturity period or without exercising a notice period)	see a list of interest rates
Extraordinary account statement (out of agreed cycle)	€ 20 / statement
Additional printout of account statement at client's request (not charged for complaints about statements delivered by a standard mail filed within 30 days from an issue date of complained statement and immediate complaint of missing account statement for direct debit authorization of statements personally or by p.o.box)	€ 20 / statement
Issue of special confirmation related to account maintenance, confirmation of account balance, at client's request ²⁾	€ 20
Restricted disposal of deposit on account under an agreement at client's request	€ 250
Restricted disposal of deposit on account under an agreement at client's request related to the provision of mortgage loan with VUB	€ 80
Restricted disposal of deposit on account under an agreement if in favour of VUB, a.s. (e.g. securing payments of loans provided by VUB, a.s.)	€ 1.60
Blocking the funds on account at client's request at branch	€ 10
Blocking the funds on account upon the request of VÚB, a.s.	€ 2
Printout of transaction history	€ 1.10
The copy of the statement consigned with the regular statement. The fee is charged for each page printed out in case of double print at the customer's request, i.e. the second and a further copy.	€ 0.20 / page

1. Fee for FX accounts can also be imposed in €. For the fees imposed in FCY the fees set in € are converted to foreign currency at an exchange rate applicable at the time of service provision.
2. If branch issues one confirmation, which shows balances on several client accounts at client's request, the fee is charge once only.

CASH TRANSACTIONS ON € ACCOUNTS AND ACCOUNTS IN FOREIGN CURRENCY	PRICE
Current Accounts	
Cash deposit to account kept at VUB:	
– coins in € up to 50 pcs (inclusive) and banknotes ¹⁾	€ 2
– coins in € more than 50 pcs and banknotes – for each started 50 of coins (inclusive first 50 pcs of coins ¹⁾	€ 2

– damaged or expired bank note in FCY (deposit on only on account kept in €)	20% deduction of the exchange rate banknotes-buy
Cash withdrawal from account at a branch cash desk (not charged if withdrawn and repeatedly deposited to VUB account ²⁾):	
– less than € 5,000 / calculation in foreign currency (inclusive)	€ 6
– more than € 5,000, calculation in foreign currency	€ 6
Deposit in FCY involving laborious processing	2 % of deposit amount
Cheque book – sale	€ 3
Frozen payments if cheque(s) loss reported	€ 5
Deposit Accounts and Passbooks:	
Cash deposit:	
– coins in € more than 50 pcs – for each started 50 of coins (inclusive first 50 pcs of coins)	€ 2
Sanction fee on reported cash withdrawal exceeding € 10,000.00 not executed in required period	0,1 % of the non-performed withdrawal

1. Applicable for coin deposits via self-service sorter
2. Cash is not provided and accepted within this operation.

NON-CASH / PAYMENT TRANSACTIONS	
INCOMING NON-CASH SEPA-EURO-TRANSFERS, NON - SEPA-TRANSFERS AND SEPA DIRECT DEBITS	PRICE
In favour of VUB, a.s. clients (except of cash deposit)	Free of charge

OUTGOING NON-CASH SEPA - EUROTRANSFERS AND SEPA - DIRECT DEBITS (DOMESTIC, WITHIN SEPA COUNTRIES AND VUB, A.S. CLIENTS)	PRICE	
	Entered electronically (via selected Nonstop banking services) / initiated by Other Providers of Payment Services	At branch /via Contact-operator service
SEPA-Euro transfers and SEPA Direct debits ¹⁾	€ 0.22	€ 6
– transfer via ATM of VUB, a.s		€ 0.22
– other outgoing transfers (from standing orders, automated direct debits and SEPA direct debits)		€ 0.22

Non – SEPA - transfers ¹⁾:		
– up to €1,700.00	€ 10	€20
– € 1, 700.01 - € 17,000.00	€ 20	€ 30
– € 17,000.01 - € 34,000.00	€ 30	€ 40
– Over € 34,000.01	€ 40	€ 50
Cheque transfers outside the SR ²⁾:		
– Up to € 1,700.00	€ 15	
– € 1, 700.01 - € 17,000.00	€ 25	
– 17,000.01 - € 34,000.00	€ 35	
– Over € 34,000.01	€ 45	
Urgent transfers within VÚB, a.s.	€ 0.22	€ 6
Urgent Non SEPA Euro transfers to other bank within the SR, EU,EEA ¹⁾	€ 50	
Urgent Non-SEPA-transfers ¹⁾	Non SEPA + € 50	

1. Transfers to the benefit of clients of VUB Prague branch – charge free in all currencies.
2. In addition to VUB’s fee, the fee of foreign branch may be additionally charged.
In the event of transfer in counter-value not exceeding € 30.00 , the party ordering the transfer is charged the fee even if "expenses on beneficiary – BEN" instruction has been issued.

Upon the effectuation of payment order with instruction OUR - "without expenses on beneficiary", a fee of foreign and/or domestic bank is charged together with the transfer order or additionally.

Upon the effectuation of Non-SEPA transfer, urgent Euro transfer and urgent Non- SEPA transfer, regardless of the client's BEN, SHA or OUR instruction, the foreign bank may charge additional fees to the ordering party if incomplete or incorrect information about the beneficiary are provided, in which case the transfer cannot be processed automatically. The amount of fees depends on the specific conditions of the respective bank and the fee will be debited from the account of the ordering party.

For transfers in all currencies to EU countries and EEA countries the BEN instruction will change to SHA instruction - VUB, a.s. will debit the fee from the debtor’s account.

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 transfers are non-urgent transfers in € within SEPA countries
SEPA countries:

a) 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.

b) 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.

c) 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 Barthélemy, Saint Martin

ACCEPTED CHEQUES WITHIN AND OUTSIDE EU AND EEA	PRICE	
	Payment in cash	Payment Credited to VUB account
Cheque Purchase or cheque Collection ¹⁾	1 % min. € 30 ²⁾	1 % min. € 15, max. € 70 ³⁾
For returned (non-honoured cheque) ⁴⁾	€ 5 ¹⁾	
Verification of the cheque coverage via swift on client’s request	€ 5	

1. In addition to VÚB’s fee, a foreign bank’s fee may be deducted from the sum on a cheque (alternatively, charged additionally) in the amount corresponding to the individual conditions of the foreign bank.
2. A fee is not charged in FCY conversion; instead a difference between “FCY- purchase rate / “FCY sale rate is charged. At purchase a cheque for cash payment, a difference in FX rates “FCY- purchase / “FCY sale is also within the identical FCY w/o conversion
3. In foreign currencies conversion, the fee is not charged, instead a difference between the rates “FCY- purchase” / “FCY sale” is charged.
4. In addition to VÚB’s fee, a fee of the foreign bank is charged

OTHER SERVICES TO SEPA-EUROTRANSFERS AND SEPA DIRECT DEBITS	PRICE	
	Entered electronically (via selected Nonstop banking services)	At branch /via Contact-operator service
Standing order (within SEPA countries), automatic transfer (within SR) - entered	free of charge	
Standing order (within SEPA countries), automatic transfer (within SR) – modification / cancellation	€ 0.50	€ 6
Cancellation of SEPA – Euro transfer and SEPA Direct debit before clearing	free of charge	€ 6

Funds reservation on account at branch	—	€ 1.30
Recycled SEPA – Euro transfers per each business day	€ 0.05	
Authorization of SEPA Direct debit (with limit in EUR only) - entering	free of charge	
Authorization of SEPA Direct debit (with limit in eur only) - change and cancellation made at branch	€ 0.50	€ 6
Allocation to or change of CID of the collecting party (NBS fee)	€ 10	
Invoice payment ¹⁾ :		
– payment value up to € 34.00 (excl. SIPO)	€ 0.33	
– payment value over € 34.01 (excl. SIPO)	€ 0.45	
– SIPO (concerted direct debit of retail client's payments)	€ 0.10	
Resolving client's requests for transfer return, examination of transfer, confirmation on clearing on partner's account ^{2) 3)}	€ 20	

OTHER SERVICES TO NON-SEPA TRANSFERS, URGENT EUROTRANSFERS AND URGENT NON-SEPA TRANSFERS PRICE

Cancellation due to insufficient coverage with funds ⁴⁾	€ 10
fee charged for manual processing of payment transfer due to missing, incorrect data on a payment order or for non-standard processing of payment transfer on client's request - NON STP fee	€ 5
Resolving client's requests for transfer return, change to data on effected transfer, examination of transfer and resolving inquiries from foreign banks due to incomplete or incorrect data in the executed transfer ^{2),5),3)} :	
up to 3 months	Older than 3 months
€ 20	€ 50
	Older than 1 year
	€ 65

- The service is provided on the selected EFT POS terminal in commercial establishment marked with VUB POINT or AXAPAY.
- Request for transfer return is also deemed a cancellation of a payment order after execution.
- In addition to the fee of VUB, a.s. fees of other banks related to request handling may be charged while the client and foreign bank requests confirmation, correction, cancellation, return, data change in the executed transfer or investigation of SEPA or Non SEPA transfer in another bank. The amount of fees depend on particular conditions of the respective bank and will be charged from the account of debtor.
- In case of over-limit payment transfer with determined individual exchange rate a penalty fee is charged and it represents actual costs related to cancellation of over-limit transfer payment. When cancelling payment transfer to a foreign country after execution, in addition, a fee of a foreign bank is charged.

5. At the request to cancel the transfer by check will be charged to the account of the principal foreign bank charges for stop payment of a check.

PAYMENT CARDS PRICE

DEBIT PAYMENT CARDS	Issue/ maintenance/ renewal of card
VISA Inspire Gold ^{1) 2)}	€ 3 / month
VISA Inspire ²⁾	€ 1.20 / month
Debit card for youth ³⁾	—
Maestro Dobrý anjel ²⁾	€ 1.20 / month
Bratislava City card Maestro BMK	free of charge / € 3 for renewal

Cash withdrawal with debit payment cards: PRICE

– from VÚB, a.s. ATM ⁴⁾	€ 0.30
– from ATM (except for VÚB, a.s.) and Cash advance service in SR and abroad ⁴⁾	€ 3.50
– Cashback service	€ 0.50
– from ATM in SR (except for VÚB, a.s.) and abroad using Debit card for youth ⁶⁾	€ 1.20
– from ATM of the Intesa Sanpaolo group abroad using the VISA Inspire, VISA Inspire Gold and Debit card for youth	free of charge

Cash deposit with debit payment cards ⁵⁾ PRICE

– using a VÚB, a.s. ATM supporting deposit functions	free of charge
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CREDIT PAYMENT CARDS PRICE

	MasterCard Standard	MasterCard World	Šikovná karta
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Maintenance of the card account	€ 2.50 / month ⁷⁾	€ 8 / month ⁸⁾	€ 1.30 / month ⁹⁾
Supplementary card	€ 0.60 / month	€ 1 / month ¹⁰⁾	€ 0.60 / month
Cash withdrawal (ATM, Cash advance)	2% of the transaction, min. € 8	2% of the transaction, min. € 8	2% of the transaction, min. € 8
Basic insurance package (sick leave, permanent disability and death)	0.399% of outstanding amount/month	0.399% of outstanding amount/month	0.399 % of outstanding amount/month
The insurance package with the prime card ¹¹⁾	€ 23 / year	free of charge	—

The insurance package with the supplementary card ¹¹⁾	€ 23 / year	€ 30 / year	—
Access to an airport lounge via LoungeKey Service for cardholder, or accompanying person	—	€ 24 / person	—
Sending reminder for 100% collection of the outstanding amount	€ 0.50	€ 0.50	—

Services for payment cards ¹²⁾	PRICE	
	Debit cards	Credit cards
Re-issue of card at branch ^{13), 14)}	€ 15	€ 15
Re-issue of card via Nonstop Banking service ¹³⁾	€ 10	€ 15
Re-issue of card (renewal) ¹⁵⁾	—	€ 10
Fee for Payment card delivery at branch	€ 8	€ 8
Surcharge for express card issue or reissue ^{16) 19)} / express PIN issuance or PIN reprint ¹⁶⁾	€ 15	€ 15 / € 15
Delivery of the payment card / PIN by a courier in Slovakia	€ 10	€ 10 / € 10
Sending the card/PIN by mail or courier to an address specified by the customer (also to abroad)	actual costs	actual costs
Account balance available via ATM VÚB, a.s. ⁵⁾	€ 0.10	free of charge
Account balance available via ATM in Slovakia (other than VÚB, a.s.) and abroad ⁵⁾	€ 1	free of charge
Change of PIN via ATM ⁵⁾	€ 3.50	€ 3.50
Other changes entered in a bank branch ^{14), 17)}	€ 5	€ 5
Change of daily limit via Nonstop Banking service	€ 1.50	—
PIN reprint via Nonstop Banking service	€ 3.50	€ 3.50
Issue of statement and delivery by post within the Slovak Republic.	—	postage + envelope
Issue and delivery of electronic statement via selected Nonstop Banking services or to e-mail address	—	free of charge
Reprint of statement ¹⁸⁾	—	€ 20
Transfer from the card on the account in SEPA via Nonstop Banking service	—	€ 3.50
Non-cash money transfer via card payment ¹⁹⁾	€ 2	€ 2
Non-cash card payment at a vendor in Slovakia or abroad ²⁰⁾ . Recharging the card of cell phone operators	€ 0.22	free of charge

Non-cash payments for gambling ²¹⁾	€ 3.50	€ 3.50
Payment of an instalment in cash at a branch of VÚB bank	—	€ 5
Fee for notice sent to client within 20 days	—	actual costs
Fee for notice sent to client over 20 days	—	actual costs
Fee for Confirmation of the total credit card cost ²²⁾	—	actual costs
Dealing with client's request related to return of payment by card ²³⁾	€ 10	€ 10
Emergency services – emergency card, emergency cash	€ 120	€ 120
Cross border conversion ²⁴⁾	2% of transaction	2% of transaction

- Change of the name Visa Gold to Visa Inspire Gold. Fees for Visa Inspire Gold equally apply to Visa Gold already issued.
- In the event of card cancellation the bank will return the proportional part of the fee for the unused number of calendar days.
- Debit card for youth is issued only for holder of VÚB Account for Junior, VÚB Account for Students and VÚB Account for Young People or Start Junior.
- These Fee also applicable for cash withdrawal with VÚB Mobile banking. Cash withdrawal with Visa Inspire Wave 2 Pay (sticker) from ATM is possible only with VÚB Mobile banking - not sell anymore.
- Service is not available for Visa Inspire Wave 2 Pay (sticker) - not sell anymore.
- Valid until age of 27 of Debit card for youth holder.
- In the case of settlement of non-cash payments amounting to at least € 500 in a particular month cycle, 100% discount on the fee will be applied in the given month cycle. The information about applying a discount can be found in the "Odmena za platby" at www.vub.sk
- In the case of settlement of non-cash payments amounting to at least € 500 in a particular month cycle, € 3 discount on the fee will be applied in the given month cycle, in case of payments in the amount of at least € 700 100% discount will be applied. The information about applying a discount can be found in the "Odmena za platby" at www.vub.sk
- Fee is charged in a month when a loan was drawn or repaid only.
- Three supplementary cards for one primary MasterCard World are free of charge.
- Insurance package includes: travel insurance for up to 5 co-travellers, purchased goods protection insurance and goods extended guarantee insurance.
- Free services for credit cards: SMS/e-mail services, Internet limit change, cash limit reduction.
Free services for debit cards: change of internet limit, temporary deactivating/activating of card via Nonstop banking.
- Due to client's reasons or at client's request, mainly in the case of card loss/theft, name or surname change/adding degree to the card, physical damage of the card etc.
- For Debit cards is fee charged also for request via Kontakt operator.
- Valid only for Šikovná karta.

16. Free of charge for Visa Inspire Gold.
17. PIN reprint and a change of daily limit (the change of daily limit is not available for credit cards).
18. Not charged for complaints on statements delivered by postal service, applied in the period up to 30 days from the date of statement acceptance.
19. 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 non-cash card payment is not charged to a merchant in the SR and abroad.
20. Free of charge for Visa Inspire Wave 2 Pay (sticker) – not sell anymore.
21. In case of charging for Non-cash payments in merchant provide gambling, the fee for Non-cash payment with a merchant in SR or abroad is not charged.
22. The fee is charged for each next Confirmation of the total credit card cost excluding first cardholder request. Confirmation is available for card issued from 1.5.2018 incl.
23. 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.
24. 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 currency cross border conversion fee is charged.

NONSTOP BANKING SERVICES (ELECTRONIC BANKING)	PRICE
Opening/maintenance/cancellation of Nonstop Banking services	free of charge
Issuance/reissuance of a password for Nonstop Banking services	free of charge
Establishment of SMS authorization, issuance of Mobile Token	free of charge
Sending SMS	
– to numbers of Slovak operators ¹⁾	€ 0.15 / SMS
– to numbers of foreign operators	€ 0.15 / SMS
Sending authorization SMS, SMS about not effectuated transfers and SEPA direct debits, about receipt of SEPA direct debit	free of charge
Validation payment for opening the VIAMO service	€ 0.01
<ol style="list-style-type: none"> 1. From 1 January 2020 the cumulative fee for SMS messages at first slovak phone number is applied to the maximum amount of 1 €, if the client has selected "sending SMS about change in the balance" in the account fee; This applies to the following types of SMS: notification about realized transactions, change in the balance Sending Debit card authorization SMS. 2. The indicated fee includes 20% VAT. 	

LOANS	
AUTHORIZED OVERDRAFT	PRICE
Fee for flexidebit setup (establishment) ¹⁾	2% of limit amount, min. € 6.60
Fee for review and re-assessment of collateral for set authorized overdraft once a year ¹⁾	0.1% of the loan amount in the loan currency (min € 150)
Fee for the increase of the authorized overdraft limit ¹⁾	2% of the increased amount of loan
Fee for Confirmation of the total loan cost ²⁾	actual costs
<ol style="list-style-type: none"> 1. The fee applies to private banking customers. 2. Payable at the date of issue of the Confirmation of the total loan cost. The fee is charged for each next Confirmation of the total loan cost excluding first debtor request. 	

CONSUMER LOANS ¹⁾	PRICE
Flexi loan granting	4% of loan amount
Changes in the contractual conditions made by the client ²⁾	€ 50
Flexi loan installment payment in cash at a VÚB branch	€ 5
Fee for Confirmation of the total loan cost ³⁾	actual costs
Early loan repayment or an extraordinary loan installment ⁴⁾ :	
– loans granted until 10 June 2010 (including)	3% of the early loan repayment amount
– loans granted from 11 June 2010 (including) ⁵⁾	1% or 0.5% of the early loan repayment amount
<ol style="list-style-type: none"> 1. Refers to all types of consumer credits provided by VÚB, a. s. under Act No. 129/2010 Coll. irrespective of the product designation, unless otherwise stipulated in this Price List in respect of specific types of consumer credits. 2. The fee is not applicable to extraordinary loan installment. 3. Payable at the date of issue of the Confirmation of the total loan cost. The fee is charged for each next Confirmation of the total loan cost excluding first debtor request. 4. Not applied to cases when the sum of early repayment and/or extraordinary repayments made before the agreed maturity period for the period of 12 preceding consequent months incl. the latest repayment made does not exceed EUR 10,000. 5. The fee in the amount of 0.5% is charged only if the early repayment or the extraordinary loan installment is made within the period of the last year before the final maturity date of the loan, provided the Loan Agreement was signed after 11 June 2010. 	

HOUSING LOANS ¹⁾	PRICE
Granting flexi mortgage	2 % of the loan amount

Changes in the contractual conditions made by the client	€ 200
Other services on the Loan upon client's request	€ 100
Early repayment or extraordinary repayment ²⁾	real costs, max. 1% of the early repayment amount or of the extraordinary repayment amount
Confirmation of debt balance upon borrower's request ³⁾	€ 150
Gradual drawdown of the loan	€ 50
Loan not fully drawn	2% of the not drawn amount
Photocopy of the loan document on client's request	€ 0.30 / page
<p>1. Refers also to loan "Flexi Mortgages" and old mortgage granted under Act No. 483/2001 Coll.</p> <p>2. It is applicable for early repayment or extraordinary repayment starting from 21 March 2016 (also applicable for loan agreements to flexi mortgages concluded by 20 March 2016). It shall not apply for: early repayment and extraordinary repayment executed in the period of the fixed rate anniversary; early repayment and extraordinary repayment for flexi mortgages with state subsidy for the young; and extraordinary repayment up to 20% of the loan amount.</p> <p>3. It is a confirmation of VÚB, a.s., on the current amount of debt balance for the purposes of the borrower, whereas this fee is not related to the early loan repayment and it is not charged in the event of early loan repayment by the borrower.</p>	

CONSUMER LOANS, AUTHORIZED OVERDRAFT HOUSING LOANS ^{1)A}	PRICE
Reminder on default on outstanding amount (it is charged when the reminder is sent) ²⁾ :	
– first reminder	actual costs
– each following reminder	actual costs
– Issuance of reminder to a guarantor ³⁾	actual costs
Confirmation of debt balance upon borrower's request ⁴⁾	€ 50
<p>1. Refers also to loan "Flexi Mortgages" and old mortgage granted under Act No. 483/2001 Coll.</p> <p>2. The price is set if loan installments are not paid under the contractual conditions.</p> <p>3. Applicable for consumer loans.</p> <p>4. It is a confirmation of VÚB, a.s., on the current amount of debt balance for the purposes of the borrower, whereas this fee is not related to the early loan repayment and it is not charged in the event of early loan repayment by the borrower. Does not apply to housing loans – Flexi Mortgages.</p>	

CASH DESK AND FOREIGN EXCHANGE SERVICES	PRICE
Cash operations in €	
Exchange of nominal values:	

– in case of number of banknotes over 10 pcs, a fee is charged for each started 10 pcs of banknotes submitted for exchange (first 10 pcs are not counted in)	€ 6
– in case of number of coins over 50 pcs, a fee is charged for each started 50 pcs of coins submitted for exchange or issued within the exchange based on an order (first 50 pcs are not counted in) ¹⁾	€ 6
Cash operations in FCY	
– damaged banknotes and banknotes in preclusion - purchase for €	20% discount on 'FCY Buy' exchange rate
– exchange of cash in FCY in the same currency, e.g. changing money	1% in FCY
1. The price is charged also for coins accepted for exchange and processed by self-service automatic coin sorter.	

SAFE DEPOSIT BOXES	PRICE	
Rental of a safe deposit box (safe service)		
monthly fees ¹⁾ depending on the amount up to which the content of safe deposit box is insured:	up to 13,000 cm³	up to 26,000 cm³
Insured sum of € 5,000	€ 9	€ 12.60
Insured sum of € 10,000	€ 9	€ 12.60
Insured sum of € 15,000 (rental for at least 3 months)	€ 12.60	€ 16.20
Insured sum of € 20,000 (rental for at least 3 months)	€ 16.20	€ 19.80
Insured sum of € 35,000 (rental for at least 3 months)	€ 27	€ 30.60
Insured sum of € 95,000 ²⁾ (rental for at least 3 months)	€ 70.20	€ 73.80
RENTAL OF A SAFE DEPOSIT BOX (SAFE SERVICE)		
monthly fees ¹⁾ depending on the amount up to which the content of safe deposit box is insured:	up to 40,000 cm³	Above 40,000 cm³
Insured sum of € 5,000	€ 18	€ 23.40
Insured sum of € 10,000	€ 18	€ 23.40
Insured sum of € 15,000 (rental for at least 3 months)	€ 21.60	€ 27
Insured sum of € 20,000 (rental for at least 3 months)	€ 25.20	€ 30.60
Insured sum of € 35,000 (rental for at least 3 months)	€ 36	€ 41.40
Insured sum of € 95,000 ²⁾ (rental for at least 3 months)	€ 79.20	€ 90
For each repeated access (more than once per business day) to the safe deposit box ¹⁾	€ 4,80	
1. The indicated fee includes 20% VAT.		
2. In individual cases only, the safe deposit box have to be placed in a vault room.		

DOCUMENTARY DEALS – LETTERS OF CREDITS AND COLLECTIONS	PRICE
Documentary L/C – accepted: 50% discount of the price for Documentary L/C – accepted - in line with the VÚB, a. s. Price List for Entrepreneurs and Other Legal Entities	
Domestic collection of bills of exchange: the price in line with the VÚB, a. s. Price List for Entrepreneurs and Other Legal Entities, the section Domestic Collection of Bill of Exchange.	

SECURITIES	PRICE				
Maintenance of securities account and services of member of Central Securities Depository of the SR, a.s. (CSD) ¹⁾					
Portfolio nominal value ²⁾	from € 0.00 (including) to € 5,000.00	from € 5,000.01 to € 25,000.00	from € 25,000.01 to € 50,000.00	from € 50,000.01 to € 1,000,000.00	from
Account maintenance fee ^{3), 4)} :	€ 24 / year	€ 36 / year	€ 72 / year	€ 210 / year	0.003 % of debt securities amount +0.009 % of equity securities amount, min. € 210 / year
Transfer of securities					€ 40
Charged security transfer via Bratislava Stock Exchange (BCPB)					0.15 % of deal volume, min. € 33.00, max. € 500
Security transfer via CSD (charged without financial settlement/not charged/without change of holder)					€ 17
Transfer of securities via CSD (transfer of securities without the change of holder from the securities account kept with CSD)					Free of charge
Charged security transfer via CSD with financial settlement					€ 33
Registration/cancelation of the right to dispose of securities					€ 6.60
Registration of contractual pledge or collateralising transfer					0.2% of amount of receivable min. € 100, max. € 6,000
Statement on status of security account and changes in security account above the agreed scope and extraordinary printout of confirmation on request (applies also to foreign securities)					€ 3.30
					PRICE
Foreign Securities Management	to € 30,000.00	from € 30,000.01 to € 300,000.00			over € 300,000.01
Foreign bonds management ^{3), 4), 5)}	€ 96 / year	€ 96 / year +			€ 306.60 / year + 0.048% of volume

		0.078% of volume exceeding € 30,000	exceeding € 300,000
Foreign shares management ^{3), 4), 5)}	€ 96 / year	€ 96 / year + 0.12% of volume exceeding € 30,000	€ 420 / year + 0.096% of volume exceeding € 300,000
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.			
Number of shareholders:	up to 10 (including)	from 11 to 50 (including)	over 50
The fee for sending information about shareholders	€ 36	€ 96	€ 120
Management of selected foreign investment certificates issued by ISP ^{4), 5)}	0,018% of volume, min. 12 €/year		
Mediation of tax decrease or request for refund of tax paid or a part of tax paid abroad under the respective agreement on restriction of duplicate taxation ⁴⁾	€ 60.00 + costs to third parties		
Other services related to the implementation of market regulation	individually, min. third party cost		
Fee for the volume of deal			
Security purchase and sale	up to € 33,200.00	from € 33,200.01 to € 332,000.00	
Arrangement of purchase (sale) of bonds and state treasury bills ⁶⁾	0.75% min. € 50	€ 249 + 0.3% of deal volume over € 33,200	
Arrangement of purchase (sale) of shares and units ⁶⁾	1.2% min. € 40	€ 398.40 + 0.6% of deal volume over € 33,200	
Fee for the volume of deal			
Security purchase and sale	from € 332,000.01 to € 664,000.00	over € 664,000.01	
Arrangement of purchase (sale) of bonds and state treasury bills ⁶⁾	€ 1,145 + 0.125% of deal volume over € 332,000	€ 1,560 + individually	
Arrangement of purchase (sale) of shares and units ⁶⁾	€ 2,191 + 0.25% of deal volume over € 332,000	€ 3,021 + individually	

Arrangement of foreign bond transfer ⁶⁾	0.1 % of deal volume, min. € 83, max. € 332
Arrangement of transfer of foreign shares and units ⁶⁾	0.1 % of deal volume, min. € 83, max. € 1,660
Non-performed instruction for purchase/sale or non-performed transfer	€ 10
Each change in client's instruction or instruction correction	€ 5
Arrangement of participation in primary issues ⁶⁾	free of charge
Compensation for administrative costs for the provision of business information for each started 15 min. of manual work ^{4), 7)}	€ 6 per each 15 min. even started, min € 12

1. Empty securities accounts with an average daily nominal value of portfolio in the amount of 0 € are also charged.
2. Average daily nominal value of portfolio = sum of nominal value of portfolio for all days during which the account is maintained/number of days during which the account is maintained.
3. The fee includes sending of statement on status quarterly.
4. The indicated fee includes 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 value of portfolio = the sum of portfolio value for all days during which the account is kept / the number of days for which the account is kept
6. Third parties' costs to perform deal (BSE and CSD) will be added to the fee. In case of foreign securities, arrangement fees to foreign dealers in securities.
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

VÚB MORTGAGE BONDS ISSUE	PRICE
Fee for concluding Agreement on Mortgage Bonds Sale	according to the list of interest rates

OTHER SERVICES	PRICE
Provision of information about a client to the following entities: court, including notary acting as a judicial commissioner for purposes of civil proceedings, for the needs of trustee or preliminary trustee in the bankruptcy or restructuring proceedings under special act, auditors conducting activities specified in Banking Act or special act. Pursuant to the Banking Act No. 483/2001 Coll., sect. 92, para 10, the price represents compensation of material actual costs incurred to the Bank in association with provision of client information.	€ 24 ¹⁾
Photocopy of the banking document.	€ 0.20 / page

Fees are not charged to Revenue Office	
Swift services, maintenance ^{1), 2)}	€ 3.96
Compensation for administrative costs for the provision of business information , including additional supervision of the executed cash payment transaction at the client 's request, for each started 15 min. of manual work ^{1), 2)}	€ 3.96
Courier service ²⁾	actual input costs including VAT
Fee for distraint proceedings, court's ruling on client's account ³⁾	€ 20
United fee for confirmations and permissions issued to the customers	€ 20
Cash repayment on CFH credit cards made at VÚB branch	€ 5

1. The indicated fee includes 20% VAT.
2. If provided with a core service /activity exempt from VAT or not subject to VAT, the fees are exempt from VAT.
3. Charged automatically upon the delivery of a distraintment order or court's ruling.

MEDIATED SALE OF INDIVIDUAL INSURANCE	PRICE
Payment insurance, life insurance, travel insurance, compulsory contractual insurance	
For more information regarding individual types of insurance please contact VUB sales points. Price is determined individually depending on selected insurance coverage.	

EURIZON ASSET MANAGEMENT SLOVAKIA MUTUAL FUNDS	PRICE
The current fees related to transactions with units of mutual funds Eurizon Asset Management, Slovakia správn. 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 Eurizon SK and depository, at the sales points of VÚB, a.s. and on www.eurizoncapital.com/sk .	

FOREIGN MUTUAL FUNDS Eurizon Capital ¹⁾	PRICE
Entry fees ²⁾ - in % of the current value of issued units	
Bond funds	3%
Mixed funds	3%
Equity funds	4%
Exit fees ²⁾ - in % of the current value of redeemed units	
From all funds	0%
Fee for establishment of Saving ³⁾ – as % of invested sum	0%

Fee for Saving cancellation ⁴⁾ - as % of the current value of the share certificates to be paid 0% (after 60 months); 3% (before 60 months)

Change of Saving investing strategy 0%

1. The current offer of specific foreign mutual funds and sub-funds of Eurizon Capital S.A. (Eurizon Capital) asset management company and Generali Investments SICAV investment company is available at the headquarters of Eurizon SK and depositary, at all VÚB, a. s. outlets and on www.vub.sk in the section concerning investments in mutual funds.
2. These fee amounts represent maximum rates. Depending on the choice of the foreign mutual fund and its sub-fund from the current offer and on the specific type of transaction or as a part of Kombi product, the fee amount can be lower. The current amounts of fees for transactions in foreign mutual funds of Eurizon Capital and their sub-funds are published in the sales brochures of each specific foreign mutual fund. The maximum amounts of fees and ongoing charges are stated in the key information for investors of each foreign mutual fund. These documents are available at all VÚB, a. s. outlets and on the websites www.eurizoncapital.lu.
3. The current offer of foreign mutual funds and sub-funds of Eurizon SKI asset management company, into which the Savings can be established, is available at Eurizon SK headquarters, at all VÚB branches and on 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.

SERVICES RELATED TO THE REGISTRATION OF MUTUAL UNIT (MU) OF EURIZON ASSET MANAGEMENT SLOVAKIA AND EURIZON CAPITAL S.A. (FUNDS) ¹⁾

PRICE

Transfer MU (charged/ not charged)

individually for each separate Fund or separate issue MU (ISIN) € 5

Establishment / change / cancellation of the suspension of the right to dispose of MU

individually for each separate Fund or separate issue MU (ISIN) € 10

Registration of the establishment / change / termination of the lien or security transfer to the MU

individually for each separate Fund or separate issue MU (ISIN) € 10

Issue and sending of extraordinary statements from part of MU record

– from account of MU holder the request of the shareholder and from the register of liens or from the register of security transfers at the request of another authorized person (eg lien creditor) € 10

– from the register of liens at the request of another individual or legal entities € 10

Issue and sending another information from MU shareholder's request or another authorized person

Compensation for administrative costs for the provision of business information for each started 15 min. of manual work ^{2), 3)} € 5 for each started 15 min., min. € 10

1. Valid from 1 July 2020.
2. The indicated fee includes 20% VAT.
3. 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.

PRICE LIST OF PRODUCTS AND SERVICES, WHICH VÚB, A.S. DOES NOT SELL ANYMORE

PAYMENT CARDS

	PRICE		
Credit payment cards:	Flexicard ¹⁾	MasterCard Gold ¹⁾	
Maintenance of the card account	€ 1,20 / month	€ 37 / year	
Sending reminder for 100% collection of the outstanding amount	—	€ 0.50	
Credit payment cards:	Mastercard World	Mastercard Standard	Šikovná karta
Basic insurance package (sick leave, permanent disability and death) ⁴⁾	—	0.172% of outstanding amount/month	1.92% of 1/20 credit limit/month
Comprehensive insurance package (job loss, sick leave, permanent disability and death) ⁴⁾	—	0.434% of outstanding amount/month	6.5% of 1/20 credit limit/month
Comprehensive insurance package (job loss, sick leave, permanent disability and death) ⁵⁾	0.882% of outstanding amount/month	0.882% of outstanding amount/month	0.882% of outstanding amount/month
Credit payment cards:	Quatro Šikovná karta		
Maintenance of the card account	€ 2,30 / month		
Supplementary card	—		
Credit risk insurance ⁶⁾			
Basic insurance package type A (sick leave, permanent disability and death)			1.92% of standard installment / month

Comprehensive insurance package type B (job loss, sick leave, permanent disability and death)	6.50% of standard installment / month
Service for payment cards	Quatro Šikovná karta
Processing of postal order	€ 5
Statement from card account send by post mail	€ 0,50
Issue and sending of statements copy	€ 1,66
Re-issue of Secure element	€ 1,66
Payment of an installment in cash at a branch of VÚB bank	€ 5
Fee for notice sent to client within 20 days	actual costs
Fee for notice sent to client over 20 days	actual costs
Credit payment cards:	Mastercard Standard Mastercard World
The insurance package with the prime card ⁷⁾	€ 19 / year —
The insurance package with the supplementary card ⁷⁾	€ 19 / year € 24 / year
Debit payment cards:	Issue/Maintenance/Renewal
VISA Inspire Wave 2 Pay (sticker) for Start Account	free of charge
VISA Inspire Wave 2 Pay (sticker) ⁸⁾	€ 0,50 / month
Cash withdrawal with debit payment cards	PRICE
– from ATM in Slovakia (other than VÚB, a.s.) and abroad using a card issued within the price for the Account for Start Account and Start Junior	€ 1.20
SERVICES FOR PAYMENT CARDS American Express ^{9) 10)}	PRICE
Issue of statement and delivery by post within the Slovak Republic.	postage + envelope
Issue and delivery of electronic statement via selected Nonstop Banking services or to e-mail address	free of charge
Reprint of credit card statement ¹¹⁾	€ 20
Payment of an installment in cash at a branch of VÚB bank	€ 5
Fee for notice sent to client over 20 days	actual costs
1. Other fees are the same as for the Šikovná karta credit card.	
2. Other fees are the same as for the MasterCard Standard credit card.	
3. Fee is charged in a month when a loan was drawn or repaid only.	
4. Applicable for agreements concluded until 22 August 2015 (incl.)	
5. Applicable for agreements concluded until 31 March 2021 (incl.)	
6. Applicable for insurance originally agreed for selected credit cards.	
7. Insurance package includes: travel insurance for up to 5 co-travellers, purchased goods protection insurance and goods extended guarantee insurance. Applicable for insurance concluded by 14 March 2019 (incl.)	

8. In the event of card cancellation the bank will return the proportional part of the fee for the unused number of calendar days.
9. Credit cards: Blue od American Express a American Express Gold
10. Free services for credit cards: SMS/e-mail services
11. Not charged for complaints on statements delivered by postal service, applied in the period up to 30 days from the date of statement acceptance.

FLEXI ACCOUNTS ARE NOT SOLD FROM 23 MAY 2015	Price range		
	0	1	2
FLEXI ACCOUNT PRICE / month	€ 4.50	€ 5	€ 5.50
The number of basic products in account	1	2 to 3	4 to 6
The number of extended products in account	0	0	0
FLEXI ACCOUNTS ARE NOT SOLD FROM 23 MAY 2015	Price range		
	3	3	4
FLEXI ACCOUNT PRICE / month	€ 6	€ 6	€ 8
The number of basic products in account	7 to 11	0 to 11	0 to 11
The number of extended products in account	0	1	2

- 100% discount off the fee for the first deposit in cash and for the first withdrawal in cash from the account at the sale point cash desk for accounts for € 8 and € 10

The monthly fee for account includes the following:

- ✓ maintenance of one Start Junior for a child of an account holder on client's request
- ✓ statement from this account provided electronically via selected Nonstop Banking services or in person at a branch once per month free of charge, as well as delivery of a summary annual statement once per year via selected Nonstop Banking services or in person at a branch
- ✓ standing orders entering, automatic transfers and authorizations for SEPA direct debit
- ✓ change of standing orders, automatic transfers and authorization for SEPA direct debit entered electronically/via Kontakt operator
- ✓ received non-cash SEPA-Eurotransfers and Non-SEPA transfers
- ✓ Flexi Saving service

Basic range of products to choose from:

- Maestro Dobry Anjel debit card
- VISA Inspire/MasterCard/VISA Classic debit payment card (Payment card for a Flexi Account can be issued to the account holder or other authorized person. The maximum number of payment cards issued to one card holder for a Flexi Account is two.)
- One-off online transfers ¹⁾

- maintenance of one saving account in € and account statement distribution, statement from this account provided electronically via selected Nonstop Banking services or in person at a branch once per month free of charge, as well as delivery of a summary annual statement once per year by post within the Slovak Republic at the end of the year
- provision of uncollateralized flexi debit (authorized account overdraft)
- maintenance of a card account for revolving credit card Šikovná karta ⁵⁾
- the first 4 fees for cash withdrawals from ATM of VÚB, a.s.
- the first 6 fees for payment by a payment card at a merchant
- the first 6 fees for payment via standing order, automatic transfer or SEPA direct debit
- sending of SMS messages ⁶⁾

Discontinued products included in the Flexi account:

- establishment and maintenance of Kontakt/Internet Banking/Mobile Banking service, including fees for one-time domestic SEPA Eurotransfers made via selected Nonstop Banking services (not sold from 08/06/2013)
- Current account maintenance in a foreign currency (USD, CZK, CHF, GBP)
- summary statement from Current account and saving account via selected Nonstop Banking services or in person at the branch (from 1 June 2020 is not possible to select)

Extended range of products to choose from:

- VISA GOLD debit payment card. Gold payment card for a Flexi Account can be issued to the account holder or other authorized person. The maximum number of gold PC for a Flexi Account is two.
- maintenance of a card account for revolving credit card MasterCard Standard/MasterCard Gold ^{2) 5)}
- unlimited number of fees for card payment with merchant, payment based on payment order, automated transfer or SEPA direct debit, cash withdrawal with debit card from VUB ATM
- Unlimited number of charges for single cash withdrawal over €200 (including) from ATMs of other banks in Slovakia (other than VÚB) (unavailable from 1/8/2016).
- branch operations ³⁾
- travel insurance (not sold from 23 February 2015)
- maintenance of consumer loan account⁶⁾ and mortgage loan account ⁶⁾ (not sold from 21 April 2012)

1. Includes: fees for SEPA-Eurotransfers and fees for urgent one-time transfers within VÚB, a.s. made via selected Nonstop Banking services.

2. The MasterCard Gold credit card is not sold from 15 December 2014.

3. Includes: fees for cash deposits to an account with this product (€ coins up to 50 pcs and banknotes); cash withdrawals from an account at the cash desk of a sales point; entering/change/cancellation of a standing order, automatic transfer, authorization for SEPA direct debit, reserve at a branch; entering SEPA-Eurotransfer and urgent transfer within VÚB, a.s. at a branch.
4. The following discontinued product in Flexi Account are not included in the number of products in Flexi Account in the period from 1 June 2013: maintenance of a consumer loan account and maintenance of a mortgage loan account
5. Credit card could have been established for the account holder, or any other authorized person within the account by October 22, 2016. Since October 22, 2016 neither issued credit cards can be included into the account.
6. For more information, see Nonstop Banking services (Electronic banking).

ACCOUNTS FOR YOUNG PEOPLE

START KONTO STUDENT/NON-STUDENT, START GENERATION

Discontinued products included in Accounts for Young People which VÚB does not sell:

- using the Internet Banking Plus service with 50% discount of a monthly service fee – after client's request (not sold from 8 June 2013)
- authorized account overdraft (if the criteria set by the Bank are met.) (not sold from 1 October 2015)

Accounts for young people	Start Konto student/non-student
Age of the client	(15-24)
Monthly account fee	€ 0 / € 2

Monthly fee includes the following:

- issue/renewal of one VISA Inspire for the account holder ¹⁾
- fees for payments by a payment card in stores or fees for cash withdrawals from VÚB ATM
- first cash deposit at a branch cash desk
- received cashless Sepa-Euro transfers and Non Sepa-transfers
- setting standing orders, automatic transfers and SEPA direct debit authorisations
- fees for SEPA-Euro transfers and fees for urgent transfers within VÚB made as one-off via selected Nonstop Banking services
- change of standing orders, automatic transfers and authorization for SEPA direct debit, set electronically/via Kontakt operator
- sending/downloading of account transaction descriptions via selected Nonstop Banking services at request ³⁾
- insurance against loss and theft of documents and SIM card – insurance limit up to € 100 ¹⁾

- insurance against theft of keys, handbag, purse – insurance limit up to € 100 ¹⁾
- statement from this account provided electronically via selected Nonstop Banking services or in person at a branch once per month free of charge

1. The Start account holder shall obtain charge-free insurance coverage always for the following calendar month after the conditions have been satisfied. Total credited amount shall not be below €100 and not less than 6 transactions on account during the monitored month. Further information on insurance is available in the General Insurance Terms and Conditions and at branches.

VÚB SENIOR

Discontinued products included in VÚB Senior which VÚB does not sell:

- opening and maintenance of Kontakt/ Internet Banking service (not sold from 8 June 2013)
- authorized account overdraft (not sold from 1 October 2015)

VÚB ACCOUNTS (VÚB ACCOUNT, VÚB ACCOUNT FOR JUNIOR, VÚB ACCOUNT FOR STUDENTS, VÚB ACCOUNT FOR YOUNG PEOPLE, VÚB ACCOUNT MAGNIFICA)

Discontinued products included in VÚB Accounts which VÚB does not sell:

- provision of unsecured authorised overdraft – flexi debit (not sold from 1 October 2015)
- One Start Junior Account kept for child of an account holder, on client's request – discontinued within account since March 19, 2016
- Unlimited number of charges for single cash withdrawal over €200 (including) from ATMs of other banks in Slovakia (other than VÚB) (unavailable from 1/8/2016).
- maintenance of a card account for revolving credit card Šikovná karta (Since October 22, 2016 neither issued credit cards can be included into the account)
- maintenance of a card account for revolving credit card MasterCard Standard (Since October 22, 2016 neither issued credit cards can be included into the account)
- The maximum number of all debit payment cards issued for all holders within an account is 5 pieces – 5 pieces of debit payment cards are not sold from 1 April 2021
- VISA Inspire Wave 2 Pay (sticker) – not sold from 1 April 2021

CHILDREN'S ACCOUNT

**Start Junior
(8-14)**

Monthly account fee € 0

Monthly fee includes the following:

- issue/renewal of one VISA Inspire or Debit card for youth for the account holder
- Unlimited number of fees for payment by card in EUR in stores
- first 2 fees for cash withdrawals from VÚB ATM

- first cash deposit at a branch cash desk
- received cashless Sepa-Euro transfers and Non Sepa-transfers
- setting standing orders, automatic transfers and SEPA direct debit authorisations
- change of standing orders, automatic transfers and authorization for SEPA direct debit, set electronically/via Kontakt operator
- statement of this account is provided electronically, via selected services of Nonstop banking or in person at the branch once a month free of charge and the summary annual statement is sent once a year electronically, via selected services of Nonstop banking or in person at the branch as of the ultimo of year

SERVICES RELATED TO CURRENT, SAVINGS ACCOUNTS AND PASSBOOKS IN € AND FOREIGN CURRENCY

PRICE

Statement delivered abroad by post	€ 1.50
Delivery of statements by p.o.box	€ 11 / P.O. BOX / month
Deliver of summary yearly statement via selected services of Nonstop banking or in person at the branch as of the ultimo of year	free of charge
Issue of summary statement from account as of ultimo of year	free of charge
PASSBOOKS ARE NOT SOLD FROM 15 JUNE 2019	
Issue of passbook	free of charge
Cancellation of passbook	€ 3
Service for savings book (issue of a substitute savings book, in event of damages, payout bar on savings book):	free of charge
– Redemption proceeding of certificate of deposits and deposit certificates on a name and bearer	€ 33.20
– Redemption proceeding of passbook	free of charge
Penalty fee for an early withdrawal from passbook (without exercising a notice period)	see a list of interest rates
Issue of special confirmation related to account and passbook maintenance, confirmation of account balance, at client's request ¹⁾	€ 20
Restricted disposal of passbook deposit under an agreement on passbook deposit blocking at client's request	€ 250
Restricted disposal of passbook deposit under an agreement on passbook deposit blocking at client's request related to the provision of mortgage loan with VUB	€ 80
Restricted disposal of passbook deposit under an agreement on passbook deposit blocking if in favour of VUB, a.s. (e.g. securing payments of loans provided by VUB, a.s.)	€ 1.60

1. If the client has a leased box and uses it to receive statements from several current accounts in EUR and in FCY, the fee is paid only once, in the amount of the fee for the box for current accounts. If the client open or close the account during the charged cycle, the system charges the full amount for using the mailbox.
2. If branch issues one confirmation, which shows balances on several client accounts at client's request, the fee is charge once only.

NONSTOP BANKING SERVICES (ELECTRONIC BANKING)	PRICE
Issuance/Reissuance of Token	€ 12 ¹⁾
1. The indicated fee includes 20% VAT.	