

# Price list of J&T Banka, a. s.

## Legal persons / Natural persons – entrepreneurs

Valid from 1 July 2021

The Price list applies to banking services provided to clients – legal persons / natural persons – entrepreneurs. Fees are charged according to the current exchange rate list of J&T Banka, a. s., in the currency in which the account is maintained or in which the investment instrument that is the subject of the transaction is denominated. They are listed including VAT, if they are subject to VAT. Any other services and products not listed in this Price list are charged individually with regard to the nature of the transaction.

### Banking Products

Current Accounts	
Establishment of an account, maintenance of an account and termination of an account, sending of a Statement from an account	free of charge
Deposits	
Establishment of a Deposit, maintenance of a Deposit and termination of a Deposit, sending of a Statement from a Deposit	free of charge

An increase in total Deposits of the Client of over CZK 25 million. The fee equals the multiple of the fee rate and the basis for fee calculation minus CZK 25 million. The basis for fee calculation is based on the difference between the total volume of Deposits of the Client as at 31 December of the relevant year and as at 1 November of the relevant year. The basis is made of Deposits of the Client maintained in Current Accounts, Notice Deposit Accounts and Deposit Sub-Accounts (accounts for cash maintaining of Clients on the basis of a commission agreement) in any currency. The fee is charged annually, and it can be charged on any account of the Client during January the following year. In converting foreign currencies into CZK, the Czech National Bank's exchange rate valid on 31 December of the relevant year is used. If the basis for fee calculation is negative or lower than CZK 25 million (inclusive), the fee does not apply.

0,5 %

Non-cash Payments	
Outgoing payment and incoming payment, direct debit – within J&T Banka	free of charge
Outgoing payment entered to a standing order or a direct debit, incoming payment – within the Czech Republic in CZK, within SEPA Countries in EUR	free of charge
Outgoing payment – within the Czech Republic in CZK, within SEPA Countries in EUR (entered via Internet Banking or Indirect Submission of Payment Order)	CZK 3
Outgoing payment – within the Czech Republic in CZK, within SEPA Countries in EUR (specified in writing or entered via Telephone Banking)	CZK 25
Outgoing payment – to abroad, within the Czech Republic in foreign currency (entered via Internet Banking or Indirect Submission of Payment Order)	1 % (min. CZK 100, max. CZK 1 000)
Outgoing payment – to abroad, within the Czech Republic in foreign currency (specified in writing or entered via Telephone Banking)	1 % (min. CZK 250, max. CZK 2 500)
Incoming payment – from abroad, within the Czech Republic in foreign currency	1 % (min. CZK 100, max. CZK 1 000)
Fee of foreign banks debited from the payer (OUR)	actual costs
Investigation of payment	free of charge

<b>Cash payment</b>	
Cash deposit in CZK	free of charge
Cash withdrawal in CZK	0.1 %, min. CZK 50
Cash deposit or withdrawal in foreign currency	1 %, min. CZK 100
<b>Mastercard Payment Cards</b>	
Payment Card maintenance Mastercard Business, Mastercard Virtual Card	free of charge
Payment Card maintenance Mastercard Business Gold	CZK 2 000 per year
The fourth and additional cash withdrawal per month from an ATM in Europe	CZK 30
Cash withdrawals from an ATM abroad outside of Europe and at a counter of another bank / exchange office	CZK 100 + 1 %
<b>Internet Banking and Telephone Banking</b>	
Establishment, maintenance and termination of the Internet Banking and the Telephone Banking	free of charge
<b>Safety Deposit Boxes</b>	
Safety Deposit Box sizes 0–15 litres	CZK 300 / litre / year
Safety Deposit Box sizes 16–50 litres	CZK 150 / litre / year
Safety Deposit Box sizes 51–150 litres	CZK 110 / litre / year
<b>Custody of investment gold</b>	
Custody of gold ingots	CZK 8 / gram / year

## Investment Services

<b>Giving Instruction for trade in Investment Instruments</b>			
Giving/change/cancel Instruction for trade in Investment Instruments	free of charge		
<b>Arranging trades in bonds and other debt securities</b>			
Fee on the value of trade: 0.15 %	Minimum fee: equiv. to CZK 2 000		
<b>Arranging trades with J&amp;T Investments CZK and J&amp;T Investments EUR on a regulated market and with perpetual certificates</b>			
Fee on the value of trade: 0.25 %	Minimum fee: equiv. to CZK 400		
<b>Purchase of funds – one-off, permanent and regular investment</b>			
<b>Volume as stated in Instruction</b>	<b>Funds category I.</b>	<b>Funds category II.</b>	<b>Funds category III.</b>
Up to CZK 499 999.99 CZK	0.80 %	2.00 %	4.00 %
CZK 500 000 – 2 499 999.99	0.60 %	1.50 %	3.00 %
CZK 2 500 000 and more	0.40 %	1.00 %	2.00 %
<b>Purchase of funds – regular investment (in the method of payment of the fee "Gradually", i.e. from the first payments until the full payment of the fee)</b>			
<b>Planned total amount of investment</b>	<b>Funds category I.</b>	<b>Funds category II.</b>	<b>Funds category III.</b>
Up to CZK 1 499 999.99	0.76 %	1.90 %	3.80 %
CZK 1 500 000 and more	0.66 %	1.65 %	3.30 %
<b>Sale of funds</b>		Exit fee for redemption, its amount is specified in the statute of the relevant fund.	
<b>Switching funds</b>		Fee in the amount of the positive difference between the fee for arranging the purchase of the target and source fund.	
<b>Settling trades in Investment Instruments</b>		Settling to nominee account	
free of charge	0.4 % (min. equiv. to CZK 10 000)		
<b>Keeping records of Investment Instruments</b>		free of charge	

A fee is charged when a trade is executed. The calculation is based on the total value of the actually executed volume of a trade. In the case of a regular investment in the method of payment of fees for procuring a purchase „Gradually“, the basis for calculating the fee is the planned total amount of the investment, the fee is charged from the first payments until full payment of the fee. Distribution of funds into categories I., II. and III. and an overview of funds for which an exit fee is applied is available on the website [www.jtbank.cz](http://www.jtbank.cz), in the Price Lists section.

Other services	
<b>Opening an account and account statements</b>	
Registering a person in the CSDP's record of persons and changing the recorded details	free of charge
Opening an asset account of an owner or a client in the CSDP or in another custodian	CZK 14 000
Assigning an alternative identification number (AIN)	free of charge
Change/balance statement from CSDP	CZK 500 per page
Statement from a non-registered evidence CSDP	CZK 500
<b>Transfers, passing and other transactions</b>	
Transfer of Investment Instruments from another broker to J&T Banka	free of charge
Transfer, passing, reallocation of Investment Instruments	CZK 2 000 per ISIN
<b>Pledge and suspension of right to dispose Investment Instruments in CSDP</b>	
Realization of pledge (transfer of pledged Investment Instruments and cancellation of pledge on the account of the assignee), transfer of pledged Investment Instruments	CZK 500 per ISIN
Registration/change/cancellation of contractual security interest (including stopping/changing the number of Investment Instruments), registration/termination/change of PPN upon request of member of CSDP	CZK 2 000