

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

Natural persons – non-entrepreneurs

Valid from 16 August 2021

The Price list applies to banking services provided to clients – natural persons – non-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
Transfer of a Deposit to a third party (a person other than the Client)	CZK 5 000
Non-cash Payments	
Outgoing payment and incoming payment, direct debit – within J&T Banka	free of charge
Outgoing payment and incoming payment, direct debit – within the Czech Republic in CZK, within SEPA Countries in EUR	free of charge
Outgoing payment and incoming payment – from / to 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
Cash payment	
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
Mastercard Payment Cards	
Payment Card maintenance Mastercard Silver, Mastercard Virtual Card	free of charge
Payment Card maintenance Mastercard Gold	CZK 2 000 per year
Payment Card maintenance Mastercard World Elite	CZK 6 500 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 %
Internet Banking and Telephone Banking	
Establishment, maintenance and termination of the Internet Banking and the Telephone Banking	free of charge
Custody of investment gold	
Custody of gold ingots	CZK 8 / gram / year

Investment Services

Giving Instruction for trade in Investment Instruments			
Giving/change/cancel Instruction for trade in Investment Instruments			free of charge
Arranging trades in bonds and other debt securities			
Fee on the value of trade: 0.15 %			Minimum fee: equiv. to CZK 2 000
Arranging trades with J&T Investments CZK and J&T Investments EUR on a regulated market and with perpetual certificates			
Fee on the value of trade: 0.25 %			Minimum fee: equiv. to CZK 400
Purchase of funds – one-off, permanent and regular investment			
Volume as stated in Instruction	Funds category I.	Funds category II.	Funds category III.
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 %
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)			
Planned total amount of investment	Funds category I.	Funds category II.	Funds category III.
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 %
Sale of funds			
Exit fee for redemption, its amount is specified in the statute of the relevant fund.			
Switching funds			
Fee in the amount of the positive difference between the fee for arranging the purchase of the target and source fund.			
Settling trades in Investment Instruments			
Settling to nominee account			Settling to individual account
free of charge			0.4 % (min. equiv. to CZK 10 000)
Keeping records of Investment Instruments			
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, in the Price Lists section.

Other services	
Opening an account and account statements	
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
Transfers, passing and other transactions	
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
Pledge and suspension of right to dispose Investment Instruments in CSDP	
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