

Pricelist of Products and Services for Natural Persons (Business) and Legal Persons

Everyday Services

Tariffs

All tariffs include free domestic payments – both incoming and outgoing – including instant payments, Payment a Contact, standing orders, and direct debits, payments through MojePlatba service, as well as incoming and outgoing SEPA payments. Cash withdrawals and debit card balance enquiries are also free in the shared ATM network, which includes ATMs of KB, MONETA Money Bank, Air Bank, and UniCredit Bank, and cash deposits through KB deposit ATMs.

	START BUSINESS	STANDARD BUSINESS	KOMFORT BUSINESS	EXCLUSIVE BUSINESS
Monthly fee for the tariff	free of charge	CZK 39	CZK 89	CZK 499

Maintenance of an account – Current account

	1 account CZK only	1 account	Up to 3 accounts	unlimited
Number of accounts				
Several currencies in one account	×	✓	✓	✓
Option of a more favourable exchange rate ¹⁾	×	×	✓	✓
Unlimited number of holders	✓	✓	✓	✓

Debit cards

Debit card issuance

	1 card	up to 2 cards	up to 6 cards	unlimited
Number of debit cards issued to the tariff				
Business gold card for a tariff owner	×	×	×	1 card

ATMs

	CZK 39	twice a month free of charge ⁴⁾ CZK 39 per each extra withdrawal	free of charge	free of charge
Cash withdrawal at ATMs in the Czech Republic operated by other banks or in the Selected European Countries ^{2) 3)}				
Cash withdrawal at ATMs abroad, outside the Selected European Countries ^{2) 3)}	CZK 99	CZK 99	CZK 99	free of charge

¹⁾ With the Comfort Business and Exclusive Business Tariffs, you exchange your money at market rates, i.e., you can get a more favourable exchange rate compared to the KB Exchange Rate List. Market rates are available 24 hours every business day. On weekends and holidays, you can exchange your money according to the current KB Exchange Rate List. You can learn more about the option of a more favourable Negotiated Rate / Exchange Rate in Article 3 of the Payment Rules.

²⁾ The above fees for ATM cash withdrawals do not include any fees that may be charged by ATM operators in connection with the cash withdrawals.

³⁾ The Selected European Countries are: EEA member countries, plus Albania, Andorra, Belarus, Bosnia and Herzegovina, Kosovo, Moldova, Monaco, Montenegro, North Macedonia, San Marino, Serbia, Switzerland, Ukraine, United Kingdom, and Vatican.

4) Applies to each debit card provided under the tariff.

Extra services

	Cestování Business
Monthly fee	CZK 129

ATM services

Enquire about account balances at ATMs operated by other banks	CZK 25
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Debit Card Services

Provision of a duplicate card	CZK 200
Cash withdrawal at other bank in the Czech Republic or abroad – Cash Advance	CZK 200
Non-standard delivery of a card by courier in the Czech Republic / abroad, personally in KB headquarters	CZK 1,000
Incoming express payment to the card to be credited to the account with which the card has been issued	1 %, min. CZK 29

Foreign Payments and Foreign Currency Payments outside KB

Incoming (SHAR / CRED fees only) and outgoing payment

Up to CZK 20,000	CZK 200
Over CZK 20,000	1 %, max. CZK 1,200

Other services

Instruction modification, cancellation of outgoing payments abroad and outgoing FX payments made outside KB	CZK 600
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Cash Desk Services

Cash Deposit / Withdrawal in CZK / foreign currency

Cash deposit at a Bank branch up to 50 pcs of CZK coins	CZK 75
Cash withdrawal at a Bank branch up to 50 pcs of CZK coins	CZK 125
Cash deposit / Withdrawal made in CZK over 50 pcs coins and Cash deposit made in EUR over 10 pcs coins ¹⁾	5 %, min. CZK 125
Cash deposit made through a sealed envelope / a night safe (up to 50 pcs of CZK coins / 10 pcs of EUR coins) ¹⁾	CZK 25
Cash deposit made through a sealed envelope at a branch and at a KB Cash centre / a night safe (over 50 pcs of CZK coins / 10 pcs of EUR coins) ¹⁾	3 %, min. CZK 125
Cash withdrawal (over 50 pcs of CZK coins / 10 pcs of EUR coins) made through a sealed envelope in a KB Cash centre	3 %, min. CZK 125
Other cash transactions	
Cash deposit by third person (max. 50 pcs of CZK coins) ²⁾ and Cash deposit made in CZK to accounts kept with other banks and / or the CNB	5 %, min. CZK 125
Cash deposit in CZK into accounts maintained with ČNB made through a sealed envelope / a night safe	CZK 1,000

¹⁾ If a mix of EUR banknotes and coins is deposited and it contains more than 10 coins, the deposit is typed in two items (banknotes and coins separately). In the case of an over-the-counter deposit, the customer shall submit two requirements.

- 2) A third party is a person who is not the account holder or a authorized person to handling the account into which the money is deposited. A third person shall pay the fee in cash, up to the maximum amount of CZK 500 per transaction.

Internet Banking

Provision and use of methods for identification, authentication, creation of an electronic signature and, where applicable, KB Banking Identity	free of charge
Establishing, maintaining, and cancelling KB+ Internet Banking	free of charge

Loans

Business overdraft credit

Credit realization, Funds reservation, Loan administration	free of charge
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Other Services

Services with assistance

Mediation of a selected service with the help of a relationship manager or over the telephone (fee for 1 service)

Debit cards

Card service operation	CZK 100
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Payment transactions (domestic payments, SEPA payments, and foreign payments)

Submitting a one-off payment, setting up/changing a standing order, authorising a direct debit, authorizing a deposited payment, topping up a prepaid mobile phone card, issuing a transaction confirmation / direct debit mandate	CZK 100
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Cash transactions

Printing a transaction confirmation	CZK 100
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Sending a reminder

Exceeding the Limit and request to pay the amount due Failure to make a payment	CZK 500 ¹⁾
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- ¹⁾ Reasonable costs incurred in connection with the collection of the overdue amount, including the costs associated with sending the reminder. It is collected if the amount due is equal to or greater than CZK 500.

General Provisions

1. The fees for the banking services are collected in CZK and settled in the account currency or in the account main currency (on the case of Multi-Currency Accounts). The fees will be converted using the current KB mean rate.
2. Unless specified otherwise in a particular case, we shall start charging the fee for the tariff from the next succeeding day after you have chosen it. The tariff fee, or a pro rata portion thereof, shall be payable on the last day of the calendar month for which it is charged, unless otherwise stated. If the tariff is changed during the month, the pro rata portion of the fee for the original tariff shall be payable at the date of such change while the pro rata portion for the new tariff shall be payable on the last day of the calendar month for which it is charged. If, for any reason, the process of cancellation of the last account under the tariff is initiated, the pro rata portion for the calendar month in question shall be payable at the date on which the cancellation of the last account is initiated and the tariff charge shall no longer be charged from that date. Unless we agree otherwise, we may debit the tariff fee from any of your accounts as we choose (we shall generally debit it from your oldest current account held under the tariff). You can find out which account we shall debit the fee from in the KB+ mobile or web app, where you can also change the selection of the account.
3. Where the term 'price', 'charge' or 'reimbursement' is used in the respective contracts for the provision of services entered into by and between us, it means the fee as set out in this Pricelist of Products and Services for Natural Persons (Business) and Legal Persons.
4. Unless we agree otherwise with you, we shall provide you with products and services not listed in this Pricelist of Products and Services for Natural Persons (Business) and Legal Persons for free.

This Pricelist of Products and Services shall take effect as from 11 June 2024.