



**Name of the account provider: J&T BANKA, a. s.**

**Account name: Current account for Natural persons Non-Entrepreneurs**

**Date: 1 September 2020**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Price List of J&T BANKA, a. s.
- A glossary of the terms used in this document is available free of charge.

Services	Fee
<b>General account services</b>	
Maintenance of account	free of charge
Sending the statement	free of charge
<b>Payments (excluding cards)</b>	
<b>Outgoing payment</b>	
Domestic payments in CZK - Outgoing payment within J&T BANKA	free of charge
Domestic payments in CZK - Outgoing payment to another bank	free of charge
Domestic payments in CZK - Urgent outgoing payment to another bank	CZK 100
Foreign payments and domestic payments in foreign currency - Outgoing payment within J&T BANKA	free of charge
Foreign payments and domestic payments in foreign currency - Outgoing payment abroad	1 % (min. CZK 150, max. CZK 1 500)
Foreign payments and domestic payments in foreign currency - SEPA outgoing payment	free of charge
Foreign payments and domestic payments in foreign currency - Urgent outgoing payment in EUR (via the TARGET2 system)	CZK 100

<b>Incoming payment</b>		
Domestic payments in CZK - Incoming payment within J&T BANKA		free of charge
Domestic payments in CZK - Incoming payment from another bank		free of charge
Foreign payments and domestic payments in foreign currency - Incoming payment within J&T BANKA		free of charge
Foreign payments and domestic payments in foreign currency - Incoming payment from abroad	incoming payment to CZK 500 000 or the equivalent in foreign currency	1% (min. CZK 150, max. CZK 1 000)
Foreign payments and domestic payments in foreign currency - Incoming payment from abroad	incoming payment from CZK 500 000 inclusive or the equivalent in foreign currency	free of charge
Foreign payments and domestic payments in foreign currency - SEPA incoming payment		free of charge
Foreign payments and domestic payments in foreign currency - Urgent incoming payment in EUR (via the TARGET2 system)		free of charge
<b>Standing order</b>		
Setup, maintenance and termination of standing order		free of charge
Domestic payments in CZK - Outgoing payment within J&T BANKA		free of charge
Domestic payments in CZK - Outgoing payment to another bank		free of charge
<b>Direct debit</b>		
Domestic payments in CZK - Setup, maintenance and termination of direct debit		free of charge
Domestic payments in CZK – Direct debit		free of charge
Foreign payments and domestic payments in foreign currency - Setup, maintenance and termination of SEPA direct debit		free of charge
Foreign payments and domestic payments in foreign currency - SEPA direct debit		free of charge
<b>Cards and cash</b>		
<b>Provision of debit card</b>		
Provision of Mastercard Standard debit card		free of charge
Provision of Mastercard Gold debit card	annual maintenance fee	CZK 2 000
Provision of Mastercard World Elite debit card	annual maintenance fee	CZK 6 500

Provision of Mastercard Virtual debit card		free of charge
<b>Cash withdrawal</b>		
Cash withdrawal at J&T BANKA – in CZK		0.1 %, min. CZK 50
Cash withdrawal at J&T BANKA – in foreign currency		1 %, min. CZK 100
Cash withdrawal from an ATM in Europe	first three cash withdrawals per month	free of charge
Cash withdrawal from an ATM in Europe	the fourth and additional cash withdrawal per month	CZK 30
Cash withdrawal from an ATM outside of Europe		CZK 100 + 1 %
Cash withdrawals at counter of bank / exchange office		CZK 200 + 1 %
<b>Other services</b>		
Internet banking		free of charge
Sending information SMS		free of charge