

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

Natural persons – non-entrepreneurs

Valid from 15 January 2021~~14 September 2020~~

The Price list applies to banking services provided to Clients of J&T Banka, a.-s., – Natural persons – non-entrepreneurs. The fees are charged in the currency in which the account is maintained using the current exchange rate list of J&T Banka, a.-s., on the day of execution of the transaction or rendering of the service. Any other services and products that are not listed in this Price list shall be provided free of charge or charged individually with regard to the nature of the transaction. Fees are inclusive of VAT, unless the fee is subject to VAT.

BANKING PRODUCTS

Current Accounts		
Setup of account, maintenance of account and termination of account		free of charge
Sending the Statement from account		free of charge
Deposits		
Setup of Deposit, maintenance of Deposit and termination of Deposit		free of charge
Sending the Statement from Deposit		free of charge
Early cancellation of Deposit		individually
Transfer of Deposit to a third party (person different from the Client)		CZK 5 000
<u>Application for a refund of withholding tax on interest income paid, submitted no later than 15 January following the calendar year in which the relevant interest income was paid</u>		<u>CZK 1 000</u>
<u>Application for a refund of withholding tax on interest income paid for one tax period applied after 15 January following the calendar year in which the relevant interest income was paid</u>		<u>CZK 5 000</u>
Non-cash payments		
Domestic payments in CZK	Outgoing payment within J&T Banka	free of charge
	Outgoing payment to another bank	free of charge
	Outgoing payment to another bank entered to a standing order or a direct debit	free of charge
	Urgent outgoing payment to another bank (after prior agreement with J&T Banka)	CZK 100
	Incoming payment within J&T Banka	free of charge
	Incoming payment from another bank	free of charge
Foreign payments and domestic payments in foreign currency	Outgoing payment within J&T Banka	free of charge
	Outgoing payment abroad in CZK or in foreign currency and domestic payment in foreign currency from the Client's account	1 % (min. CZK 150, max. CZK 1 500)
	SEPA outgoing payment from the Client's account	free of charge
	SEPA direct debit from the Client's account	free of charge
	Urgent outgoing payment in EUR (via the TARGET2 system) from Client's account	CZK 100
	Incoming payment within J&T Banka	free of charge
	Incoming payment from abroad in CZK or in foreign currency and domestic incoming payment in foreign currency in favour of the Client's account (incoming payment to CZK 500 000 or the equivalent in foreign currency)	1 % (min. CZK 150, max. CZK 1 000)
	Incoming payment from abroad in CZK or in foreign currency and domestic incoming payment in foreign currency in favour of the Client's account (incoming payment from CZK 500 000 inclusive or the equivalent in foreign currency)	free of charge
	SEPA incoming payment, urgent incoming payment in EUR (via the TARGET2 system) in favour of the Client's account	free of charge
	Fee of foreign bank debited from payer (OUR)	actual costs

	Change, cancellation of payment	individually
	Investigation of payment	free of charge
Cash payments		
Cash deposits and withdrawals	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
Other cash transactions	Purchase and sale of foreign currency	free of charge
	Failure to collect announced withdrawal	actual costs
	Purchase of preclusive bank notes or of damaged bank notes in foreign currency	20 %
Internet Banking and Telephone Banking		
Setup, maintenance and termination of Internet Banking and Telephone banking		free of charge
Second and additional GP 270 authentication key for same holder		CZK 900
Active trades		
Fees associated with loans, bank guarantees and promissory notes		individually
Safety deposit boxes (Sokolovská 700/113a, Prague 8)		
Safety deposit box sizes 6 × 24 × 34.5 cm (approx. 5 l)		CZK 1 800/year
Safety deposit box sizes 8.5 × 24 × 34.5 cm (approx. 7 l)		CZK 2 400/year
Safety deposit box sizes 13.5 × 24 × 34.5 cm (approx. 11 l)		CZK 3 000/year
Safety deposit box sizes 27.5 × 24 × 34.5 cm (approx. 23 l)		CZK 4 200/year
Safety deposit box sizes 19 × 56 × 40 cm (approx. 42 l)		CZK 5 400/year
Safety deposit box sizes 59 × 25 × 40 cm (approx. 59 l)		CZK 7 200/year
Safety deposit box sizes 31.5 × 56 × 40 cm (approx. 70 l)		CZK 8 400/year
Safety deposit box sizes 51 × 56 × 40 cm (approx. 114 l)		CZK 12 000/year
Safety deposit box sizes 64 × 56 × 40 cm (approx. 143 l)		CZK 15 000/year
Bank custody of investment gold		
100 g gold ingot		CZK 960/year/piece
1000 g gold ingot		CZK 9 000/year/piece
Mastercard Payment Cards		
Mastercard Payment Card maintenance (new charge Payment Cards are no longer issued)	Mastercard Standard (charge/debit Payment Card)	free of charge
	Mastercard Gold (charge/debit Payment Card)	CZK 2 000 per year
	Mastercard World Elite (charge/debit Payment Card) (The card includes: Priority Pass membership, Visit of the VIP lounge within the Priority Pass program, Travel insurance J&T Premium or J&T Exclusive, Golf insurance J&T Golf) <i>Applies to the Payment Cards issued from 1 August 2019</i>	CZK 6 500 per year
	Mastercard World Elite (charge/debit Payment Card) (The card includes: J&T Concierge services, Priority Pass membership, Visit of the VIP lounge within the Priority Pass program, Travel insurance J&T Premium or J&T Exclusive, Golf insurance J&T Golf) <i>Applies to the Payment Cards issued until 31 July 2019</i>	CZK 6 500 per year
	Mastercard Virtual card (charge/debit Payment Card)	free of charge
Mastercard Payment Card transaction	Cashless transactions	free of charge
	First three cash withdrawals per month from an ATM in Europe	free of charge
	The fourth and additional cash withdrawal per month from an ATM in Europe	CZK 30
	Cash withdrawal from an ATM outside of Europe	CZK 100 + 1 %
	Cash withdrawal at counter of bank/exchange office	CZK 200 + 1 %
Additional services for Mastercard Payment Cards	Providing credit line for charge Payment Card	free of charge
	J&T Concierge services <i>Applies to J&T Concierge services set up from 1 August 2019</i>	CZK 10 000 per year
	J&T Concierge services <i>Applies to J&T Concierge services set up until 31 July 2019, for the duration of the Card validity</i>	CZK 2 000 per year

J&T Premium travel insurance	CZK 730850 per year
J&T Exclusive travel insurance	CZK 2 3502 450 per year
J&T Golf insurance	CZK 9991 000 per year
Priority Pass membership	CZK 500 per year
Visit of the VIP lounge within the Priority Pass program	CZK 850/person
Repeated issuance of PIN at client's request	CZK 100
Dispatch of PIN, card, additional materials by courier services, replacement cash (Emergency Cash) or replacement card (Emergency Card) in case of loss, theft or damage of card abroad	actual costs
Default interest	25 % p. a.

INVESTMENT SERVICES

Giving Instruction for trade in Investment Instruments					
Giving/change/cancel Instruction for trade in Investment Instruments			free of charge		
Arranging trades in shares, ETF, ETC, investment certificates					
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.					
Fee on the value of trade		Minimum fee			
1.00 %		equiv. to CZK 1 000			
Arranging trades in bonds and other debt securities					
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.					
Fee on the value of trade		Minimum fee			
0.15 %		equiv. to CZK 2 000			
Arranging trades in collective investment securities					
A fee is charged when a trade is executed. The fee is calculated on the basis of the sum stated in the Instruction for each collective investment securities. The calculation of the fee is based on the total value of the actual volume of the trade. The preferential rate of fee by regular investment shall be applied in connection with method of payment of the fees for provision a purchase "Gradually", i.e. early payments until full payment of the fee. The basis for the preferential rate of fee is the Total amount of planned investment. Distribution of funds into categories I., II. and III. is available on the website www.jtbank.cz , the section Price Lists.					
Purchase of funds – one-off and permanent investment					
Volume as stated in Instruction	Funds category I.	Funds category II.	Funds category III.		
Up to CZK 499 999.99	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					
Funds category I. Volume as stated in Instruction	Preferential rate (by the time of regular investment)			Standard rate	
	1 to 10 years	10 (including) to 20 years	20 years (including) and more		
	CZK 500 – 2 999.99	0.76 %	0.72 %		0.66 %
	CZK 3 000 – 9 999.99	0.72 %	0.66 %		0.60 %
	CZK 10 000 – 29 999.99	0.66 %	0.60 %		0.54 %
CZK 30 000 and more	0.50 %	0.46 %	0.40 %	0.80 %	
Funds category II. Volume as stated in Instruction	Preferential rate (by the time of regular investment)			Standard rate	
	1 to 10 years	10 (including) to 20 years	20 years (including) and more		
	CZK 500 – 2 999.99	1.90 %	1.80 %		1.65 %
	CZK 3 000 – 9 999.99	1.80 %	1.65 %		1.50 %
	CZK 10 000 – 29 999.99	1.65 %	1.50 %		1.35 %
CZK 30 000 and more	1.25 %	1.15 %	1.00 %	2.00 %	
Funds category III. Volume as stated in Instruction	Preferential rate (by the time of regular investment)			Standard rate	
	1 to 10 years	10 (including) to 20 years	20 years (including) and more		
	CZK 500 – 2 999.99	3.80 %	3.60 %		3.30 %
CZK 3 000 – 9 999.99	3.60 %	3.30 %	3.00 %	4.00 %	

CZK 10 000 – 29 999.99	3.30 %	3.00 %	2.70 %	4.00 %
CZK 30 000 and more	2.50 %	2.30 %	2.00 %	4.00 %
Sale of funds	free of charge Some funds may be made by the fund manager applied an exit fee for redemption, the amount is specified in the statute of the fund. Overview of funds in which it is applied exit fee, is available on the website www.jtbank.cz , the section Price Lists.			
Switching funds	the difference between the fee for provision of a purchase of the target fund and the source fund, at least 0.5 % on the value of trade			
Arranging trades in J&T Perpetual certificates				
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.				
Fee on the value of trade		Minimum fee		
0.20 %		equiv. to CZK 200		
Settling trades in Investment Instruments – Investment Account				
A fee is charged when a trade is executed.				
Settling to nominee account		Settling to individual account		
free of charge		0.4 % (min. equiv. to CZK 10 000)		
Settling trades in Investment Instruments – Trading Account				
Settling to nominee account		Settling to individual account		
free of charge		free of charge		
Keeping records of Investment Instruments – Investment Account				
free of charge				
Keeping records of Investment Instruments – Trading Account				
Investment Instruments maintained in the CSDP: The fee is based on the calculation of the CSDP, calculated daily and increased by 20 % is charged monthly. The basis for the calculation of the fee is the total value of the Investment Instruments in the records at the end of the day. The daily fee is arithmetically rounded to the whole CZK (if the daily fee is lower than 0.50 CZK, it is not charged). The total value is calculated from the market price, for bonds and unlisted Investment Instruments and unit certificates, the total value is calculated from the nominal value. For foreign shares held in the CSDP (via the CSDP account in Clearstream), the total value is calculated from the market price or the default price (if the market price is lower than the default value, the market price is represented by this default value). The convention used for the calculation is actual/360.				
Other Investment Instruments: The fee is calculated and charged monthly. The basis for the calculation of the fee is the total value of the Investment Instruments in the records at the end of the month. The total value is calculated from the market price, for bonds and unlisted Investment Instruments and unit certificates, the total value is calculated from the nominal value. The exchange rate valid on the last day of the month will be used for conversion to CZK. The convention used for the calculation is actual/360.				
Market / Type of Investment Instrument	Nominee account		Individual account	
Czech Republic / Listed shares	fee according to the CSDP Price List + 20 %		fee according to the CSDP Price List + 20 %	
Czech Republic / Non-listed shares and investment certificates CMF	fee according to the CSDP Price List + 20 %		fee according to the CSDP Price List + 20 %	
Czech Republic / Bonds	fee according to the CSDP Price List + 20 %		fee according to the CSDP Price List + 20 %	
Czech Republic / Foreign shares registered in CSDP (via CSDP's account in Clearstream), for which CSDP does not maintain the issue	fee according to the CSDP Price List + 20 %		fee according to the CSDP Price List + 20 %	
Czech Republic / Foreign bonds registered in CSDP (via CSDP's account in Clearstream), for which CSDP does not maintain the issue	fee according to the CSDP Price List + 20 %		fee according to the CSDP Price List + 20 %	
Slovakia	0.15 % p. a.		0.15 % p. a.	
Poland, Hungary, Greece	0.15 % p. a.		0.35 % p. a.	
Western Europe, North America, Asia	0.10 % p. a.		0.15 % p. a.	
Other markets	0.30 % p. a.		0.70 % p. a.	
Investment certificates of open-end mutual funds (all markets)	free of charge		individually	
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 other 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 transactions in CSDP	
Transfer of investment instruments from other broker to J&T Banka (accounts of the same owner)	free of charge
Transfer of investment instruments from J&T Banka to other broker (accounts of the same owner)	CZK 500 per ISIN
Transfer/passing of investment instruments through delivery free of payment (DFP)	CZK 500 per ISIN
Transfer of investment instruments through delivery versus payment (DVP)	CZK 1 000 per ISIN
Reallocation of foreign investment instruments from/to CSDP	CZK 2 000 per ISIN
Transfers, passing and transactions in other custodians	
Transfer of investment instruments from other broker to J&T Banka (accounts of the same owner)	free of charge
Transfer of investment instruments from J&T Banka to other broker (accounts of the same owner)	CZK 2 000 per ISIN
Transfer/passing of investment instruments through delivery free of payment (DFP)	CZK 2 000 per ISIN
Transfer of investment instruments through delivery versus payment (DVP)	CZK 2 000 per ISIN
Reallocation of investment instruments among foreign markets	CZK 2 000 per ISIN
Passing of collective investment securities	CZK 500 per ISIN
Transfers in J&T Banka	
Transfer of investment instruments from the Trading Account to the Investment Account (accounts of the same owner)	CZK 10 000 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)	CZK 500 per ISIN
Registration/change/cancellation of contractual security interest (including stopping/changing the number of investment instruments)	CZK 2 000
Registration/termination/change of PPN upon request of member of CSDP	CZK 2 000
Transfer of pledged investment instruments	CZK 500 per ISIN
Services linked to administration of investment instruments	
Arrangement of collection of yields (dividends, interest)	third party fees only
Registration of a shareholder for participation in general meeting or voting at general meeting, registration of a bondholder at bondholders' meeting	individually
Applying/supplementing for the refund of a withholding tax on income paid	CZK 2 500
Applying for the refund of a withholding tax on income after the time limit as permitted by the revenue authority of the relevant country	CZK 40 000
Other corporation actions	individually

Explanatory Notes

„CSDP“ means the Central Securities Depository Prague

„ETF“ and „ETC“ means collective investment funds traded on the market

„CMF“ means close-end mutual funds

„Western Europe“ means organized markets in the following countries: Denmark, Finland, France, Ireland, Italy, Germany, Netherlands, Norway, Austria, Spain, Sweden, Switzerland, Great Britain and Eurobonds market

„Asia“ means organized markets in the following countries: China (Hongkong), Japan, Malaysia, Singapore

„North America“ means organized markets in the following countries: USA, Canada