

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

Legal persons / Natural persons - entrepreneurs

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

The Price list applies to banking and investment services provided to Clients of J&T Banka, a.-s., – Legal persons and Natural persons – entrepreneurs. The fees are charged in the currency in which the account is maintained or in which is denominated investment instrument that is the subject of the transaction, 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
	An increase in total Deposits of the Client of over CZK 25 million <i>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.</i>	0.5 %
	<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 entered via Internet Banking or Indirect Submission of Payment Order	CZK 3
	Outgoing payment to another bank specified in writing or by telephone	CZK 25
	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 outgoing payment in foreign currency from the Client's account entered via Internet Banking or Indirect Submission of Payment Order	1 % (min. CZK 150, max. CZK 1 500)
	Outgoing payment abroad in CZK or in foreign currency and domestic outgoing payment in foreign	1 % (min. CZK 250, max. CZK 2 500)

	currency from the Client's account specified in writing or entered via Telephone Banking	
	SEPA outgoing payment from the Client's account entered via Internet Banking or Indirect Submission of Payment Order	CZK 3
	SEPA outgoing payment from the Client's account specified in writing or entered via Telephone Banking	CZK 25
	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	1 % (min. CZK 150, max. CZK 1 000)
	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	Mastercard Standard (charge/debit Payment Card)	free of charge
	Mastercard Business Gold (charge/debit Payment Card)	CZK 2 000 per year
	Mastercard Business 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 %	0.80 %
CZK 3 000 – 9 999.99	0.72 %	0.66 %	0.60 %	0.80 %
CZK 10 000 – 29 999.99	0.66 %	0.60 %	0.54 %	0.80 %
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 %	2.00 %
CZK 3 000 – 9 999.99	1.80 %	1.65 %	1.50 %	2.00 %
CZK 10 000 – 29 999.99	1.65 %	1.50 %	1.35 %	2.00 %
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 %	4.00 %
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				
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)		
Keeping records of Investment Instruments				
free of charge				
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 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 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	
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