

# Changes in price lists of products and services for private individuals as of 1. 5. 2026

Price Plan	Price list	Chapter	Fee	Old price	New price
<b>EXKLUZIVNÍ účet</b>	Price list for products and services for private individuals - Part 1	<b>1.1. Fees</b>	3. RB exchange <sup>4)</sup>	CZK 39 per month	included
<b>AKTIVNÍ / CHYTRÝ / EXKLUZIVNÍ účet</b>	Price list for products and services for private individuals - Part 1	<b>1.1. Fees</b>	3. RB exchange <sup>4)</sup>	NEW NOTE	The Client may, within the RB exchange, execute Payment Transactions up to a maximum monthly volume of CZK 20,000 for CHYTRÝ účet, CZK 40,000 for AKTIVNÍ účet, or CZK 80,000 for EXKLUZIVNÍ účet.
<b>EXKLUZIVNÍ účet</b>	Price list for products and services for private individuals - Part 1	<b>1.1. Fees</b>	Note for the whole table	1) For EXKLUZIVNÍ účet, it means that the sum of deposits and investments of the account holder (deposits mean the sum of positive balances of accounts and term deposits; investments are considered as the price of investment instruments under the bank's management), being in the position of a consumer, held with the bank as of the last day of the month amounts to at least 1,500,000 CZK (or an equivalent amount in another currency) or incoming payments in the total amount of at least CZK 50,000 will be credited to the account per month. However, incoming payments will they only count the amounts of the two incoming payments with the highest amount in the month. Incoming payments shall not include incoming payments from any current or savings accounts of the same holder, transfers from term deposits to the account, transfers between currency elements of the account, credited interest or incoming/reverse card transactions. Active use is assessed for the calendar month that precedes the month for which the flat-rate fee is paid.	1) For EXKLUZIVNÍ účet, it means that the sum of deposits and investments of the Account holder (deposits mean the sum of positive balances of accounts and term deposits; investments are considered as the price of investment instruments under the bank's management), being in the position of a consumer, held with the bank as of the last day of the month amounts to at least 1,500,000 CZK (or an equivalent amount in another currency) OR Incoming payments in the total amount of at least CZK 50,000 will be credited to the Account per month, and at the same time, at least 10 transactions will be made at online or brick-and-mortar Merchants using a debit or credit card issued by the Bank for the Client's Account or Card Account in the month, and these card transactions will subsequently be posted. However, only the two Payments with the highest amount will be counted towards Incoming Payments in the month. Incoming payments do not include transfers between accounts of the same Client, transfers from term deposits, accrued interest and incoming/reverse card transactions. Active account usage is assessed for the calendar month preceding the month for which the fee is charged.

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EXKLUZIVNÍ účet	Price list for products and services for private individuals - Part 1	<b>3.2. Cashless Foreign Payment Transactions</b>	Other Incoming/Outgoing payment not specified in previous lines 1.1. to 1.4. <sup>2)</sup>	included / first outgoing payment included, other 1% of payment amount, min. CZK 300, max. CZK 1,500	included / first two outgoing payments included, other 1% of payment amount, min. CZK 300, max. CZK 1,500
AKTIVNÍ / CHYTRÝ / EXKLUZIVNÍ účet	Price list for products and services for private individuals - Part 1	<b>5.1. Debit cards</b>	1.4. MasterCard contactless sticker	CZK 50 per month	Removed from the price list
Hypoteční úvěry	Price list for products and services for private individuals - Part 1	<b>6.2. Mortgages</b>	1.1. Evaluation of a mortgage loan application Klasik Naruby, hypotéka Univerzál, all offset mortgages and variable interest rate mortgage		1.1. Evaluation of a mortgage loan application hypotéka Univerzál, all offset mortgages and variable interest rate mortgage
Hypoteční úvěry	Price list for products and services for private individuals - Part 1	<b>6.2. Mortgages</b>	2.4. Express loan drawing (until the next Banking working day)	CZK 1,900	CZK 2,900
Hypoteční úvěry	Price list for products and services for private individuals - Part 1	<b>6.2. Mortgages</b>	4.2. Issuance of a confirmation, statement, information, consent or other document at the Client's request (including the document issued for the already repaid loan)		4.2. Issuance of a duplicate statement from the loan account, confirmation, statement, information, consent or other document at the Client's request (including a document issued for a loan already repaid)
Pojištění k úvěrovým produktům	Price list for products and services for private individuals - Part 1	<b>7.3. Insurance provided to loan products</b>	2. Payment protection insurance - mortgages offered from 21. 2. 2026	NEW FEE	9,9% of the monthly instalment
eKonto KOMPLET, eKonto SMART a EQUA účet	Price list for products and services for private individuals - Part 2	<b>1.1. Fees</b>	5. RB exchange <sup>4)</sup>	NEW NOTE	The Client may, within the RB exchange, execute Payment Transactions up to a maximum monthly volume of CZK 20,000 for eKonto SMART and EQUA účet, CZK 40,000 for eKonto KOMPLET.
EQUA účet	Price list for products and services for private individuals - Part 2	<b>4.1. Direct banking services</b>	4. Sending of requested information by text message	CZK 1.50	CZK 4
Equa účet	Price list for products and services for private individuals - Part 2	<b>5.1. Debit cards</b>	1.2. Debit MasterCard GOLD, Visa GOLD	CZK 350 per month plastic and virtual card	CZK 149 per month plastic and virtual card
eKonto KOMPLET, eKonto SMART, eKonto	Price list for products and services for private individuals - Part 2	<b>5.1. Debit cards</b>	1.4. MasterCard contactless sticker	CZK 50 per month	Removed from the price list

Price Plan	Price list	Chapter	Fee	Old price	New price
EQUA účet	Price list for products and services for private individuals - Part 2	<b>6.4. Personal overdraft</b>	1. Provision of personal overdraft including renewed drawdown option	included	CZK 200
EQUA účet	Price list for products and services for private individuals - Part 2	<b>6.4. Personal overdraft</b>	2. Use of personal overdraft in any given month	included	CZK 90
Pojištění k úvěrovým produktům	Price list for products and services for private individuals - Part 2	<b>7.4. Insurance provided to loan products</b>	Payment protection insurance for mortgage offered from 1. 5. 2020 till 20. 2. 2026	NEW FEE	8,9 % of the monthly instalment