

Current account – CZK/EUR/USD	
Monthly account maintenance in CZK/EUR/USD	FREE OF CHARGE
Credit transfer – outgoing domestic payment	FREE OF CHARGE
Credit transfer – incoming domestic payment	FREE OF CHARGE
Credit transfer - incoming domestic instant payment	FREE OF CHARGE
Credit transfer – outgoing Equa payment (including a payment with currency conversion)	FREE OF CHARGE
Credit transfer – incoming Equa payment (including a payment with currency conversion)	FREE OF CHARGE
Monthly bank account statement – Electronic delivery	FREE OF CHARGE
– Postal delivery	CZK 29
Standing order (set-up, change, cancellation, payment)	FREE OF CHARGE
Direct debit (authorization, change, cancellation, payment)	FREE OF CHARGE
SIPO direct debit (authorization, change, cancellation, payment)	FREE OF CHARGE
Cancellation of a pending payment	FREE OF CHARGE
Credit transfer – outgoing domestic instant payment	FREE OF CHARGE
Credit transfer – outgoing domestic priority payment	CZK 29
Credit transfer – outgoing Europayment/SEPA	FREE OF CHARGE
Credit transfer – outgoing priority Europayment/SEPA	CZK 29
Credit transfer – incoming Europayment/SEPA	FREE OF CHARGE
Credit transfer – incoming foreign payment	CZK 29
Credit transfer – outgoing foreign payment (additional fees of third parties may be charged with OUR fee)	CZK 299
Credit transfer – outgoing foreign priority payment (additional fees of third parties may be charged with OUR fee)	CZK 499

MasterCard Debit Card	
Providing a debit card/renewal upon expiration	FREE OF CHARGE
Standard card maintenance	FREE OF CHARGE
Maintenance of Golden Premium Card (monthly)	CZK 89
Maintenance of Golden Premium Plus Card (monthly)	CZK 129
Cash withdrawal	
- from an ATM of any bank in the CR	FREE OF CHARGE
- from an ATM of any bank abroad	CZK 9
- from an ATM of any bank abroad using Premium Plus Card	FREE OF CHARGE
- for a payment in a shop in the CR/abroad (cash-back)	FREE OF CHARGE
- in a bank branch in the CR/abroad (cash-advance)	CZK 99
Cash deposit through Equa bank ATM	
- CZK deposit	FREE OF CHARGE
- EUR or USD deposit	0,5 % z vložené částky
Balance inquiry through Equa bank ATM	FREE OF CHARGE
Balance inquiry through ATM	CZK 9
Set-up of an own PIN code for a new card	FREE OF CHARGE
Change of PIN code (using the internet banking)	FREE OF CHARGE,-
Change of limits for card payments	FREE OF CHARGE,-
Connection of a card to a current account in a foreign currency (activation/deactivation)	FREE OF CHARGE,-
Card reissuance (loss or theft)	CZK 99
Card blocking (both temporary and permanent, e.g. in case of theft, loss)	FREE OF CHARGE,-
Express delivery of a new card	CZK 299

The debit card offers you an entirely free set-up of your own limits for safe internet payments – you may activate them before the payment is performed and then deactivate them again. You may also link the card to current accounts in a foreign currency and pay as well as withdraw money even cheaper, without conversions, when travelling abroad. The first balance inquiry through ATM following debit card activation is free of charge.

Savings Accounts

Account opening and maintenance	FREE OF CHARGE
Monthly bank account statement	
– Electronic delivery	FREE OF CHARGE
– Postal delivery	CZK 29
Credit transfer – outgoing domestic payment	CZK 9
Credit transfer - outgoing domestic instant payment	CZK 9
Credit transfer – incoming domestic payment	FREE OF CHARGE
Credit transfer - incoming domestic instant payment	FREE OF CHARGE
Credit transfer – domestic payment order to client's own account within Equa bank	FREE OF CHARGE
Credit transfer – outgoing domestic priority payment	CZK 29
Credit transfer – outgoing Europayment/SEPA	CZK 9
Credit transfer – outgoing priority Europayment/SEPA	CZK 29
Credit transfer – incoming Europayment/SEPA	FREE OF CHARGE
Credit transfer – incoming foreign payment	CZK 29
Credit transfer – outgoing foreign payment (additional fees of third parties may be charged with OUR fee)	CZK 299
Credit transfer – outgoing foreign priority payment (additional fees of third parties may be charged with OUR fee)	CZK 499

Term Deposit – CZK/EUR/USD

Opening and maintenance of term deposit	FREE OF CHARGE
Transfer of funds upon opening and maturity of term deposit account	FREE OF CHARGE
Cancellation before maturity – opened from 21.06.2014	4% of principal

The term deposit and its opening are conditioned by maintenance of a current account in a currency which is identical with the currency of the term deposit to be opened.

Complementary Services / Insurance

Card and personal belongings insurance	Basic	CZK 29
	Complex	CZK 59
Travel insurance	Individual	CZK 49
	Individual Sport +	CZK 59
	Family	CZK 69
	Family Sport +	CZK 79
Travel insurance via mobile app (fee per day)	Individual Europe	CZK 29
	Individual World	CZK 73
	Family Europe	CZK 65
	Family World	CZK 99
Regular expenses insurance	Basic	CZK 129
	Complex	CZK 199
Health assistance insurance		CZK 29
Home assistance insurance (not offered)		CZK 29
Legal protection insurance of driver (not offered)		CZK 119

Fees for complementary services are charged monthly.

The card and personal items insurance, travel insurance and regular expenses insurance are provided in cooperation with BNP Paribas Cardif Pojistovna, a.s. The health and home assistance insurance are provided in cooperation with Europ Assistance, s.r.o.

The legal protection insurance of driver is provided in cooperation with D.A.S. Rechtsschutz AG, branch for the CR.

Mortgage Granting and Disbursement

Granting of Mortgage	FREE OF CHARGE
1st to 4th drawdown	FREE OF CHARGE
5th and further drawdown	CZK 500
Incomplete drawdown	5 % from the undrawn part of loan if it exceeded 20 % of loan limit
Extension of drawdown period	1.5 % p.a. from the undrawn part of loan as of the application day

Mortgage Maintenance and Administration

Maintenance and administration	FREE OF CHARGE	
Administration of extraordinary repayment (for contracts signed until 30 Nov 2016)*	Outside the date of change of fixed interest rate	10 % from the instalment amount
	As of the date of change of fixed interest rate	FREE OF CHARGE
Annual loan account statement	Electronic delivery	FREE OF CHARGE
	Postal delivery	CZK 150
Confirmation of interest paid	Electronic delivery	FREE OF CHARGE
	Postal delivery	CZK 150
Contract amendment requiring preparation of contract amendment	CZK 3,000	
Change of loan parameter on the part of customer without the need to prepare a contract amendment	CZK 1,000	
Verification of entry in the Land Registry	CZK 300	
Termination of lien or another law (including the instruction for deletion from the Land Registry)	CZK 500 + administrative fee of the Land Registry (currently CZK 1,000)	
Sent reminder to fulfil contractual conditions	CZK 499	

Confirmations of interests paid sent by mail, related to the administration and maintenance, are incl. VAT.

* When you perform an extraordinary repayment on loans that were signed or which new interest period started from 1. 12. 2016, we have the right to claim the costs. We will enumerate the amount of these costs in accordance with the Contract and Conditions.

Mortgage Insurance

Real estate insurance		0.0055 % from the insurance amount + CZK 160
	Insurance amount CZK 300,000	CZK 125
Household insurance	Insurance amount CZK 500,000	CZK 175
	Insurance amount CZK 750,000	CZK 250
	Package A	0.035 % from the agreed loan
Payment protection insurance	Package B	0.057 % from the agreed loan
	Package C	0.071 % from the agreed loan

Fees for mortgage insurance are charged monthly.

The real estate and household insurance are provided in cooperation with Generali Pojistovna a.s., the payment protection insurance is provided in cooperation with MetLife Europe d.a.c., branch for the Czech Republic.

Consumer Loans

Loan provision and maintenance		FREE OF CHARGE
Early repayment and extraordinary instalments		FREE OF CHARGE
Contractual fine for failure to settle refinanced or consolidated obligations (monthly)		CZK 299
Payment protection insurance	Package A	0.15 % from the provided loan amount
	Package B	0.21 % from the provided loan amount

The payment protection insurance is provided in cooperation with MetLife Europe d.a.c., branch for the Czech Republic.

Overdrafts

Overdraft provision and maintenance	FREE OF CHARGE
Overdraft termination	FREE OF CHARGE
Insurance of the amount used	1% of the amount used as of the last day of the month

The insurance of the amount used from the overdraft balance is provided in cooperation with BNP Paribas Cardif Pojistovna, a.s.

Notification Services

Authorization SMS to confirm an active transaction	FREE OF CHARGE
Informative SMS	
– about payments, transactions and balances (sent to a domestic telephone number)	CZK 1.50
– about a payment made (sent to a foreign telephone number)	CZK 3.50
Informative e-mail about payments, transactions and balances	FREE OF CHARGE

Other services provided

Provision of banking information to third parties, as specified by the customer	CZK 499
Issuance of confirmation as specified by client	FREE OF CHARGE
Sent reminder to pay due amount	CZK 499

The fees are listed in CZK. In case of foreign currency accounts, fees are charged in the currency of the respective account using the non-cash middle exchange rate. Fees for active transactions (payments, payment templates, standing orders, direct debits, SIPO direct debits) apply to the use of internet or mobile banking. In case telephone banking or a bank branch is used, the respective fee is increased by CZK 20. Fees linked to the provision of information to third parties are listed incl. VAT.

Flat Fees	
Maintenance and Administration of Asset Account	
Opening, maintenance and cancellation	FREE OF CHARGE
Administration and Safekeeping of Investment Instruments	FREE OF CHARGE

Entry Fees	
Single Purchase of Investment Instruments	
To CZK 499,999	1.9 %
From CZK 500,000	1.5 %
Regular Monthly Purchase of Investment Instruments	
Regardless of the Investment Amount	1.9 %
Purchase of Investment Instruments – Micro Investments	
Regardless of the Investment Amount	0.5%
Switch between Investment Instruments	
Regardless of the Investment Amount	FREE OF CHARGE

Redemption Fee and Transfer Fee	
Redemption and Transfer of Investment Instruments	
Redemption of Investment Instruments	FREE OF CHARGE
Transfer between Asset Accounts of various Clients	FREE OF CHARGE
Transfer to an Asset Account from Another Distributor	FREE OF CHARGE
Transfer from an Asset Account to Another Distributor	FREE OF CHARGE

Incentives Received

Information on the nature of incentives, their admissibility and conditions of their acceptance is specified in the Product Terms and Conditions of Provision of Investment Services of Equa bank a.s., including the information on incentives received by Equa bank from Issuers and Managers (Trailer Fee). The size of such Incentives Received differs depending on many factors and shall be set specifically for every Investment Instrument. Below is the indicative size of Incentives Received (Trailer Fee), which Equa bank receives from Issuers and Managers:

Type of Investment Instrument	Size of incentive
Equity Fund	0 % to 1.2 %
Bond Fund	0 % to 0.75 %
Balanced Fund	0 % to 1.2 %