



Current Account – CZK/EUR/USD

Monthly account maintenance in CZK/EUR/USD	FREE OF CHARGE
Outgoing/incoming domestic payment	FREE OF CHARGE
Payment within Equa bank (including a payment with currency conversion)	FREE OF CHARGE
Monthly bank account statement - Electronic delivery - Postal delivery	FREE OF CHARGE 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
Payment template (set-up, change, cancellation)	FREE OF CHARGE
Cancellation of a pending payment	FREE OF CHARGE
Outgoing domestic priority payment	CZK 29
SEPA payment or Incoming euro payment	CZK 9
SEPA payment or Outgoing euro payment	CZK 99
Foreign incoming payment	CZK 29
Foreign outgoing payment (additional fees of third parties may be charged with OUR fee)	CZK 299
Foreign outgoing priority payment (additional fees of third parties may be charged with OUR fee)	CZK 499



MasterCard Debit Card

Card issuance/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 - from an ATM of any bank abroad - from an ATM of any bank abroad using Premium Plus Card - for a payment in a shop in the CR/abroad (cash-back) - in a bank branch in the CR/abroad (cash-advance)	FREE OF CHARGE CZK 9 FREE OF CHARGE FREE OF CHARGE CZK 99
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 (e.g. loss, 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 (the card is delivered by a courier service; courier costs are charged subsequently according to the place of delivery)	From CZK 125.50 To CZK 340.00

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 Account / Savings Account HIT / Savings Account EXTRA - CZK/EUR

Account opening and maintenance	FREE OF CHARGE
Monthly bank account statement	FREE OF CHARGE
- Electronic delivery	CZK 29
- Postal delivery	
Incoming domestic payment	FREE OF CHARGE
Payment within Equa bank to one's own account	FREE OF CHARGE
Outgoing domestic payment	CZK 9
Outgoing domestic priority payment	CZK 29
SEPA payment or Incoming euro payment	CZK 9
SEPA payment or Outgoing euro payment	CZK 99
Foreign incoming payment	CZK 29
Foreign outgoing payment (additional fees of third parties may be charged with OUR fee)	CZK 299
Foreign outgoing 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
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

Payment card and personal items insurance	Basic	CZK 29
	Complex	CZK 59
Travel insurance	Individual	CZK 49
	Individual Sport +	CZK 59
	Family	CZK 69
	Family Sport +	CZK 79
	Regular expenses insurance	Basic
	Complex	CZK 199
Health assistance insurance		CZK 29
Home assistance insurance		CZK 29
Legal protection insurance of driver		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.



Granting of Mortgage

Refinancing	FREE OF CHARGE
Standard purpose and non-purpose loan: fixation for 3 and 5 years	FREE OF CHARGE
Standard purpose and non-purpose loan: fixation for 1 year	CZK 2,800
PRO and FIT Mortgage	1 % from the loan amount

Mortgage Disbursement

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 Collateral

Evaluation of risks related to real estate	apartment unit	CZK 3,800
	family house	CZK 4,900
	building plot	CZK 3,800
	others	individually
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)

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
Electronic delivery	Annual loan account statement	FREE OF CHARGE
	Confirmation of interests paid	FREE OF CHARGE
Postal delivery	Annual loan account statement	CZK 150
	Confirmation of interests paid	CZK 100
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
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
Household insurance	Insurance amount CZK 300,000	CZK 125
	Insurance amount CZK 500,000	CZK 175
	Insurance amount CZK 750,000	CZK 250
Payment protection insurance	Package A	0.033 % from the agreed loan
	Package B	0.055 % from the agreed loan
	Package C	0.069 % 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 Limited, 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 (monthly)	Package A	0.13 % from the provided loan amount
	Package B	0.19 % from the provided loan amount

The payment protection insurance is provided in cooperation with MetLife Europe Limited, 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) - about a payment made (sent to a foreign telephone number)	CZK 1.50
	CZK 3.50
Informative e-mail about payments, transactions and balances	FREE OF CHARGE

Do you have internet in your mobile telephone? Have the informative e-mails forwarded to your mobile telephone and save fees for informative SMS.



Other services provided

Provision of banking information to third parties, as specified by the customer	CZK 499
Confirmation issuance for a payment made in a branch / postal delivery	FREE OF CHARGE
Confirmation issuance for an account balance as of the selected date / postal delivery	FREE OF CHARGE
Issuance of another confirmation type as specified by the customer / postal delivery	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.

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