

Fees and charges are stated in CZK. For foreign currency accounts CZK fees are charged in the appropriate foreign currency using the bank's current exchange rate. Transaction fees (payments, payment templates, standing orders, direct debits) are valid when performed via internet or mobile banking; If performed via phone banking or at a bank branch, an additional CZK 20.00 is charged.



Current Account – CZK/EURO/USD

Account Maintenance (CZK)	
– with active use of Equa bank services	FREE
– without active use of Equa bank services	99,-
Account Maintenance (EURO/USD)	29,-
Monthly Statement	
– electronic	FREE
– by mail	29,-
Account Overdraft (CZK)	
– activation	99,-
– authorized use	FREE
Payment template (creation, modification, cancellation)	FREE
Payment Cancellation (before payment is executed)	FREE
Standing order (creation, modification, cancellation, realization)	FREE
Direct debit (creation, modification, cancellation, realization)	FREE
SIPO (creation, modification, cancellation, realization)	FREE
Domestic payment outgoing / incoming	FREE
Domestic priority payment outgoing	29,-
Foreign payment incoming (with SHA/BEN additional 3rd party charges may occur)	99,-
Foreign payment outgoing (with OUR additional 3rd party charges may occur)	199,-
Foreign priority payment outgoing (with OUR additional 3rd party charges may occur)	499,-
<p>Active use means that in a given month either the sum of incoming transactions to your CZK current account reaches CZK 15.000 (transfers within your accounts, transfers from maturing term deposits and interest credited are excluded), the total balance on your accounts has not fallen below CZK 150.000 or you have a mortgage with Equa bank.</p>	



Savings Account – CZK

Account Maintenance	FREE
Monthly Statement	
– electronic	FREE
– by mail	29,-
Domestic payment incoming	FREE
Domestic payment outgoing	9,-
Domestic priority payment outgoing	29,-
<p>Savings Account is offered as a stand-alone product - no Current account is needed.</p>	



Term Deposit – CZK/EUR/USD

Account Maintenance	FREE
Transfer of funds	
– to term deposit account when opened	FREE
– from term deposit account upon maturity	FREE
Account Cancellation before maturity	2% of principal
<p>To open a Term Deposit you must have a current account in the same currency.</p>	



MC Debit Card

Card Issuance / Card Renewal upon Expiration	
– non-embossed	FREE
– embossed	99,-
Card Maintenance (embossed / non-embossed)	FREE
Cash Withdrawal	
– ATM withdrawal within CR / abroad	9,-
– Cash Back within CR / abroad	FREE
– Cash Advance within CR / abroad	99,-
PIN Set-up	FREE
PIN Change (via internet banking or ATM)	FREE
Authorization limits change	FREE
Card Linking to EURO/USD Current Account (activation/deactivation)	FREE
Card Duplicate Issuance (e.g. in case of card damage)	99,-
Card Blocking (temporary and permanent, e.g. in case of loss or theft)	FREE
Express Card Issuance (Card is sent the next working day by express courier services anywhere in the world. Cost of card delivery is charged additionally)	199,-
<p>With our Debit Card you may set up authorization limits for secure payments completely free over the Internet - you can activate them before the realization of payment and deactivate them right after. The card can also be linked to your foreign currency accounts so that when you travel abroad you can pay in the local currency, without conversion.</p>	



Notification Services

Authorization SMS	
– active operation confirmation	FREE
Information SMS	
– about payments, transactions and balances – sent to domestic phone number	1,50
– payment confirmation – sent to foreign phone number	3,50
Information e-mail	
– about payments, transactions and balances	FREE
<p>Do you have Mobile Internet? Redirect your information e-mails to your mobile phone and save on the information SMS charges.</p>	



Other Services Provided

Ad hoc Paper Statement provided at branch / by mail	99,-
Payment Confirmation provided at branch/ by mail	99,-
Account Balance Confirmation provided by mail	99,-
Other Type of Confirmation provided by mail	199,-
Provision of Bank Information to 3rd parties upon Client's request	499,-
Funds Freeze due to execution	99,-
Execution Order	499,-
Past Due Notice	499,-