

Changes in the Standard List of Fees and Commissions as of December 1, 2021

Dear client,

We would like to inform you about changes in the **Standard List of Fees and Commissions** for personal banking clients, entrepreneurs and small businesses and corporate clients, which will enter into effect as of December 1, 2021.

An overview of the changes can be found below.

Brief overview of the changes by areas and services:

Personal banking clients, entrepreneurs and small businesses, corporate clients

- Transfer of the following banking products to the section “Services and products no longer offered”: Premium Comfort, Premium Elite, Expo Premium savings account, IQ Business account BASIC, Business account Gold, IQ Professional account +, Main current escrow account for notaries or lawyers, and IQ account Neziskovka;
- Cancellation of the fee for the provision of information by phone regarding the account balance;
- Cancellation of the fee of CZK 200 for opening a notary/lawyer/forensic escrow account;
- Cancellation of the fee for checking the account balance at ATM;
- Termination of the fee for issuing a hardware token (Authenticator) - as of December 31, 2021, tokens in Expobank CZ a.s. will be cancelled;
- Cancellation of the fee for account deposits in case of more than 15 deposits of at least CZK 90 made in a given calendar month;
- Stylization of banking cards in connection with the Google Pay implementation;
- Addition of new interest-bearing escrow accounts.

Additional services and products

Payment cards

- Adjustment of the “surcharge for express card issuance” from the original CZK 2,000 to “Individually”.

Payment operations

- Cancellation of the fee for changing a standing order;
- Cancellation of all SIPO-related fees.

Cash operations

- Cancellation of the fee for an incoming payment intended for personal collection at the box office;
- Cancellation of the fee for the exchange of damaged banknotes – foreign currency;
- Adjustment of the fee for the exchange of banknotes and coins of more than 100 pieces in the min. amount of 100 CZK to 5%.

Consumer loans

- Addition of general information regarding the newly offered product.

Investment services

- Adjustment of the fee for the service “Transfers of investment instruments – Finland” concerning Shares (transfer against payment is adjusted to CZK 2,000);
- Adjustment of the fee for representation at general meetings (at the client's request) to “Individually”.

Please be informed that **you can reject the proposed changes in writing up to the date of 30. 11. 2021**, otherwise these changes shall become mutually binding for the Parties. If you decide to reject the changes, you can rescind the contract, which these changes pertain to, free of charge no later than 30. 11. 2021, electronically in internet banking, in person at an Expobank CZ a.s. branch, or in writing with an officially verified signature. In this case, rescission of the contract shall enter into effect upon the delivery of a notice of contract rescission to Expobank CZ a.s.

For more information, please contact your personal advisor or the **customer line at 844 844 822, or for calls from abroad at +420 233 233 233** (Mon - Fri: 8.00 - 19.00).

Thank you for using the Expobank CZ a.s. products and services.

Best regards

Expobank CZ a.s.