

PRICE LIST

Valid from: 1. 4. 2010

CITIZENS

6 INTERNATIONAL DEBIT PAYMENT CARDS

6.1 Issuing

Maestro/Cirrus, VISA Electron	20 CZK monthly
Standard MC, VISA Classic	45 CZK monthly
Business MC, VISA Business	200 CZK monthly
Gold MC, VISA Gold	350 CZK monthly

For cards issued prior to 1/11/2009 will be the anniversary of a change in the amount and frequency of charging an annual fee to monthly.

6.2 Travel Insurance

Standard	300 CZK annually p.a.
Standard Family	800 CZK annually p.a.
Exclusive	1 000 CZK annually p.a.
Exclusive Family	2 200 CZK annually p.a.
Gold	1 400 CZK annually p.a.
Gold Family	2 600 CZK annually p.a.

6.3 Insurance against unauthorised use of credit card due to a loss or theft

Basic - up to 15 000 CZK	150 CZK annually p.a.
Classic - up to 50 000 CZK	460 CZK annually p.a.
Super - up to 85 000 CZK	800 CZK annually p.a.
Extra - up to 200 000 CZK	1 300 CZK annually p.a.
insurance of legal protection D.A.S. for motorists	250 CZK annually p.a.

6.4 Using of payment card

payments for goods or service using the card in CR and abroad	free of charge
CashBack	free of charge
cash withdraw from the ČSOB cash dispenser / ATM in CR and SR	6 CZK
cash withdraw from ATM of other banks in CR	30 CZK
cash withdraw from ATM abroad	80 CZK + 0,5 % out of withdrawn amount
cash withdrawal on counter/exchange office in CR	150 CZK + 0,5 % out of withdrawn amount
cash withdrawal on counter/exchange office abroad	200 CZK + 0,5 % out of withdrawn amount

The client can be charged against the fee set by the international exchange office or by the bank.

6.5 Bank Services provided on the basis of payment card holder instruction

balance inquiry outside CSOB	9 CZK
blockage of loss, theft, permanent limitation of card validity - non embossed card	free of charge
blockage of loss, theft, permanent limitation of card validity - embossed card	free of charge
temporary limitation of card validity (relating to authorised transactions only)	free of charge
unauthorized claim (complaint)	300 CZK
repeated sending of PIN	150 CZK
renewing of the card with so far not expired validity	150 CZK
untimely automatic renewal	150 CZK
express issuing of payment card	500 CZK
require/claim documents on a transaction in commercial place	200 CZK
issuing of temporary (emergency) card abroad (only for embossed)	4 000 CZK
emergency payment of cash abroad (only for embossed)	3 000 CZK
refusing to taking a new card	in amount of yearly fee for maintenace, min. 100 CZK