

AMENDMENT NO. 1 TO THE PRICE LIST FOR NATURAL PERSONS – ENTREPRENEURS AND LEGAL ENTITIES effective from 1. 1. 2025, issued by Československá obchodná banka, a.s.



The Price List for Natural Persons – Entrepreneurs and Legal Entities issued by Československá obchodná banka, a.s. on 31. 10. 2024, which entered into force on 1. 1. 2025 will be changed as follows:

In section 1.1 ČSOB Business packages for entrepreneurs and municipalities in Benefits for entrepreneurs and small companies serviced by retail branch. In part Reward programme for the active usage of ČSOB Podnikateľské konto (ČSOB Business account):

- we modify the fee discount and the relevant conditions in reward programme as follows:

We will reward you with a fee discount for using your package actively. It's sufficient when you fulfil the following conditions and the next calendar month you will receive 50 % or 100 % fee discount on your package.

Natural person – entrepreneur¹⁾:

Amount of granted discount	Condition
100 % fee discount for service package maintenance.	Volume of credit transfers at least €500.00 (excluding transfers among its own accounts).

Legal entity:

Amount of granted discount	Conditions
50 % fee discount for service package maintenance.	Volume of credit transfers at least €3,000.00 (excluding transfers among its own accounts) and at the same time at least 10 payment operations made ²⁾ .

1) The new modified conditions for active usage of ČSOB Podnikateľské konto (ČSOB Business account) for natural persons – entrepreneurs do not apply to the conditions of active usage of ČSOB Podnikateľské konto (ČSOB Business account) for the ultimate beneficial owner within the meaning of the General Terms and Conditions of Business for a 50 % discount on the maintenance fee for a Pohoda or Extra Pohoda service package as specified in the Price list for natural persons – private individuals.

2) Payment operations considered for granting the discount: payment transaction based on an electronically entered SEPA standing payment order, SEPA direct debit agreement, debit card payment or cash withdrawal. This claim does not arise in case the account is in debit in a given month.

In section 1.1 ČSOB Business packages for entrepreneurs and municipalities in Benefits for entrepreneurs and small companies serviced by retail branch. In Part Provision of a service package fee discount we modify the wording as follows:

- If you satisfy conditions for receiving a discount on the fee for service package maintenance, your service package will be maintained at a discount in the following calendar month.
- If you are the ultimate beneficial owner within the meaning of the General Terms and Conditions of Business – natural person – entrepreneur, and you make active use of the Business Account package, i.e. volume of credit transfers at least €3,000.00 (excluding transfers among its own accounts) and at the same time at least 5 payment operations made¹⁾. You are entitled to a 50% discount on the fee for a Pohoda or Extra Pohoda service package as specified in the Price list for natural persons – private individuals.

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- If you are the ultimate beneficial owner within the meaning of the General Terms and Conditions of Business, the statutory representative of a legal entity, and you make active use of the Business Account package in accordance with the conditions for obtaining a discount on service package fees. You are entitled to a 50% discount on the fee for a Pohoda or Extra Pohoda service package as specified in the Price list for natural persons – private individuals.
- If you make active use of a Business Account package and have more than one ČSOB Pohoda or ČSOB Extra Pohoda package for private individuals, the discount will be applied to the package with the higher average monthly balance.

Amendment No. 1 to the Price List for Natural Persons – Entrepreneurs and Legal Entities issued by Československá obchodná banka, a.s. enters into force on 1. 2. 2025.