

# CASHLESS PAYMENT SERVICES

carried out by **FORTISSIMO** office  
internet banking **ePay24** and mobile banking **FortiPay**

Fee no.	Service	Fee
<b>Account opening and maintenance</b>		
-	a. opening of the Client's Payment Account (CPA)	
	i. personally	<b>FREE OF CHARGE</b>
	ii. remote registering	<b>FREE OF CHARGE</b>
	b. account maintenance	<b>FREE OF CHARGE</b>
	c. automatic settlement of the CPA	<b>€ 24</b>
<b>Payment into EBA (External Bank Account) Payment Order with Currency Conversion (PCC)</b> Currency held <> Currency to be sent		
1	a. type of payment „4Free“ payments over € 400	<b>FREE OF CHARGE</b>
	b. type of payment „4Free“ payments under € 400	<b>FREE OF CHARGE</b>
	c. type of payment <b>SHA</b> payments over € 4,000	<b>FREE OF CHARGE</b>
	d. type of payment <b>SHA</b> payments under € 4,000	<b>€ 4</b>
	e. type of payment <b>OUR</b> payments over € 4,000	<b>€ 24</b>
	f. type of payment <b>OUR</b> payments under € 4,000	<b>Fee of 1.d. + € 24</b>
	g. urgent payment (orders before 9.00 a.m.)	<b>Additional charge € 44</b>
	h. SEPA type of payment	<b>FREE OF CHARGE</b>
<b>Payment into EBA (External Bank Account) Payment Order without Currency Conversion (PWC)</b> Currency held = Currency to be sent		
2	a. type of payment „4Free“	<b>0.4 %, min. € 1-max. € 24</b>
	b. type of payment <b>SHA</b>	<b>0.4 %, min. € 4-max. € 24</b>
	c. type of payment <b>OUR</b>	<b>Fee of 2.b. + € 24</b>
	d. urgent payment (must be ordered before 9.00 a.m.)	<b>Additional charge € 44</b>
<b>Payment into CPA (Client's Payment Account) Payment Order with Currency Conversion (PCC)</b> Currency held <> Currency to be sent		
3	a. payment into client's own CPA	<b>FREE OF CHARGE</b>
	b. payment into third parties CPA	<b>FREE OF CHARGE</b>

	<b>Payment into CPA (Client's Payment Account) Payment Order without Currency Conversion (PWC)</b>	
4	Currency held = Currency to be sent	
	a. payment into client's own CPA	<b>FREE OF CHARGE</b>
	b. payment into other CPA	<b>FREE OF CHARGE</b>
5	<b>Crediting CPA with incorrectly described payment</b>	<b>€ 4</b>
6	<b>Incorrectly described payment order</b>	<b>€ 44</b>
7	<b>False claim*</b>	<b>€ 44</b>
	<b>Cancellation of payment order</b>	
8	with currency conversion (PCC)	<b>4 % min. € 4</b>
	without currency conversion (PWC)	<b>FREE OF CHARGE</b>
9	<b>Bank confirmation of executed payment</b>	<b>€ 24</b>
10	<b>Payment investigation upon client's request</b>	<b>€ 44</b>

Fees # 1 to # 4 are quoted to the client before the payment order is sent.

- If the Client specifies in the payment order the amount to be debited from its account in the currency before the conversion, the charge # 2 will be quoted in the transmitted currency (after conversion).
- If the Client specifies the amount to be debited from its account in the currency after the conversion in the payment order, the charge # 2 will be quoted in the available currency (before conversion).

Fees # 5 through # 10 are charged to the client if that

- breaches its obligations enshrined in the General Business Terms, in particular:
  - o in the case of a payment to an account specified by the Provider, the correct payment identifier will not be entered (fee 5)
  - o Provides the Provider with an erroneous order to debit a payment from his payment account (fee No. 6)
  - o claims an unjustifiably poor execution of his payment order (charge # 7)  
**\* for individual non-business consumers the charge # 7 is not applied**
  - o withdraws a payment order which has been authorized and accepted by the Provider or not deposited on its PUK at the latest on the due date of the authorized payment order sufficient funds available for payment and payment of fees calculated according to the valid price list (fee 8)
- or request in writing for additional services (charges 9 and 10) - forms at [www.devizy.cz/formulare](http://www.devizy.cz/formulare).

In these cases, the Provider reserves the right to charge the fee according to the valid price list. Any such breach and charging of the charge shall be notified to the Client by electronic means.

If the fee is charged in a currency other than EUR, a conversion is made on the KB-Center rate, announced on the day of the charge by Komerční banka, a.s.

## CASH PAYMENT SERVICES

carried out via FORTISSIMO Exchange Offices

Fee No.	Service	Fee
<b>Cash deposit</b>		
11	a. CZK into my own CPA below the limit	<b>FREE OF CHARGE</b>
	b. CZK into my own CPA over the limit	<b>0.1 %</b>
	c. CZK into the CPA of the third parties below the limit	<b>FREE OF CHARGE</b>
	d. CZK into the CPA of the third parties over the limit	<b>0.1 %</b>
	e. different currency to my own CPA below the limit	<b>FREE OF CHARGE</b>
	f. different currency to my own CPA over the limit	<b>0.5 %</b>
	g. different currency to a third party's CPA below the limit	<b>FREE OF CHARGE</b>
	h. different currency to a third party's CPA over the limit	<b>0.5 %</b>
<i>Limit = ekvivalent of € 1.000</i>		
<b>Cash withdrawal</b>		
12	a. CZK below the limit	<b>FREE OF CHARGE</b>
	b. CZK over the limit	<b>0.1 %</b>
	c. different currency below the limit	<b>0.5 %</b>
	d. different currency over the limit	<b>1.0 %</b>
<i>Limit = ekvivalent of € 1.000.</i>		
<i>Over-limit withdrawals have to be announced in advance (min. 2 working days)</i>		
13	<b>Insured Letter (delivery in person only to Czech Republic up to the limit of CZK 150,000)</b>	
	Postal fee (insured 100% declared value of the shipment)	<b>0.25 %, min. € 5</b>

- Fee # 11 is charged to the debit of the payment account to which the deposit is made.
- Fee # 12 is charged to the debit of the payment account from which the withdrawal is made.
- Fee # 13 is charged to the debit of the payment account from which the shipment is made.

*The Provider is obliged to make a changes in the Price List, especially when new services are are involved or there are changes in a shape of providing the same services. In this case the Provider will inform the Client about this changes on his websites a by sending the new Price List to his/her e-mail minimum 2 months before its coming in the power. Correction of mistakes is not considered as the change. The Client is obliged to get know the new Price List.*

## CASH PAYMENT SERVICES

carried out via **FORTISSIMO Exchange Offices**  
services not related to the Client's Payment Account

Fee No.	Service	Fee
	<b>a. Postal money order (type A) – invoice, other payments in CZK</b>	
	i. Amount from CZK 1 to CZK 5.000	<b>39 CZK</b>
	ii. Amount from CZK 5.001 to CZK 50.000	<b>49 CZK</b>
	iii. Amount from CZK 50.001 to CZK and higher	<b>69 CZK</b>
14	<b>b. Postal money order (type A) with bank code of the Czech National Bank (0710 – taxes and custom payments)</b>	
	i. Amount from CZK 1 to CZK 5.000	<b>29 CZK</b>
	ii. Amount from CZK 5.001 to CZK 50.000	<b>39 CZK</b>
	iii. Amount from CZK 50.001 to CZK and higher	<b>59 CZK</b>
	<b>c. Postal money order (type SIPO)</b>	
	i. Regardless of the amount	<b>25 CZK</b>