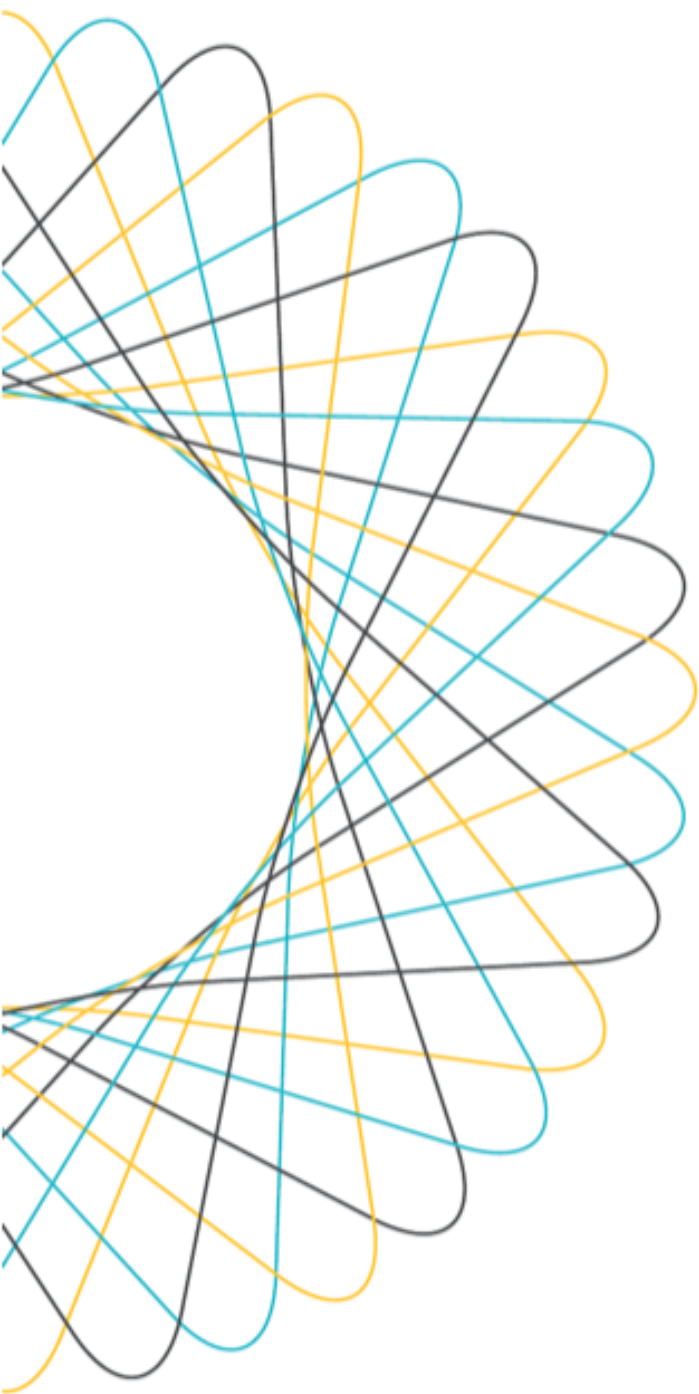




**Payment
Institution**



Price list

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Pricelist

For individuals - citizens

issued by the Payment Institution NFD a.s.

(valid from January 31, 2019; effective from April 05, 2019)



1. The BonoPay Basic service package provided in a mobile smartphone application for individuals - citizens

	Products, services and transactions included in the package	BonoPay basic
Fee	Service package management	0,00 €
Basic services related to account	Opening account	✓
	Account management	✓
	Account closure	✓
	Internet banking for BonoPay app.	✓
	Electronic account statement	✓
Payments through BonoPay	Incoming payment (internal transaction)	✓
	Outgoing payment (internal transaction)	✓
Other services	Incoming payment received by bank card	x
	Incoming payment from another bank by wire transfer from another bank ¹⁾	✓

Legend:

✓ Service is included in the package.

x Service is not included in the package.

¹⁾ For free subject to the complete necessary conditions.

Pricing policy for service packages

Basic services related to account	Fee
Opening an account	0,00 €
Account management	0,00 €
Account closure	0,00 €
Internet banking for BonoPay app.	0,00 €
Electronic bank account statement ¹⁾	0,00 €

Legend:

¹⁾ An electronic statement of account is available through the Internet banking available to each client.



Payment operations

Payments through BonoPay (between accounts of contracted clients)	Fee
Incoming payment (internal transaction)	0,00 €
Outgoing payment (internal transaction)	0,00 €
Incoming payment received by bank card ¹⁾	1,4 % of sum
Incoming payment from another bank by wire transfer from another bank ²⁾	0,00 € / 0,20 €

Poznámka:

¹⁾ Incoming payment via bank card is a payment accepted by MasterCard, VISA payment cards, with the permission to execute transactions via the Internet. This fee is cleared with the 10 bonus points assigned to each new client who has registered with a payment institution through the BonoPay application.

²⁾ Incoming payment received by wire transfer from another bank is free of charge, payments of less than € 75.00 are charged with fee of € 0.20 per transaction.

Tip for you:

Shop free of charge and get a reward

Payments made in places of acceptance through BonoPay app. are rewarded by discount points, which you can use to pay the fees and get your account for free.

2. BonoPay medium service package provided in mobile smartphone application and internet banking for individuals - citizens

	Products, services and transactions included in the package	BonoPay medium
Fee	Service package management	0,00 €
Basic services related to account	Opening an account	✓
	Account management	✓
	Account closure	✓
	Internet banking	✓
	Electronic bank account statement	✓
Payments through BonoPay	Incoming payment (internal transaction)	✓
	Outgoing payment (internal transaction)	✓
	Incoming payment received by bank card	x
Payments through Internet banking	Incoming payment (internal transaction)	✓
	Outgoing payment (internal transaction)	✓
	Incoming payment from another bank by wire transfer from another bank ¹⁾	✓
	Incoming payment received by bank card	x
	Outgoing domestic payment, SEPA payment	x
	Outgoing foreign payment	x
	Outgoing payment to own account in another currency	x
Other services	Deposit of cash into a bank account	x
	Cancellation and a re-payment of a sum	x
	Traceability of a payment	x
	Express payment	x
	Transfer account in € currency	✓
	Transfer account in different currency from €	x
	SMS authentication	x
	Blocking of funds on the account	x

Legend:

✓ Service is included in the package.

x Service is not included in the package.

¹⁾ For free subject to the complete necessary conditions.

Pricing policy for service packages

Basic services related to account	Fee
Opening an account	0,00 €
Account management	0,00 €
Account closure	0,00 €
Internet banking for BonoPay	0,00 €
Electronic account statement ¹⁾	0,00 €

Legend:

¹⁾ An electronic statement of account is available through the Internet banking available to each client.

Payment operations

Payments through BonoPay (between accounts of contracted clients)	Fee
Incoming payment (internal transaction)	0,00 €
Outgoing payment (internal transaction)	0,00 €
Incoming payment received by wire transfer from another bank ¹⁾	1,4 % of sum

Legend:

¹⁾ Incoming payment via bank card is a payment accepted by MasterCard, VISA payment cards, with the permission to execute transactions via the Internet. This fee is cleared with the 10 bonus points assigned to each new client who has registered with a payment institution through the BonoPay application.

Payments through internet banking	Fee
Incoming payment (internal transaction)	0,00 €
Outgoing payment (internal transaction)	0,00 €
Outgoing domestic payment, SEPA payment	1,4 % of sum + 0,66 €
Outgoing foreign payment	1,4 % of sum + 35,00 €
Incoming payment received by bank card ¹⁾	1,4 % of sum
Incoming payment received by wire transfer from another bank ²⁾	0,00 € / 0,20 €
Outgoing payment to own account in another currency	2% of sum

Legend:

¹⁾ Incoming payment via bank card is a payment accepted by MasterCard, VISA payment cards, with the permission to execute transactions via the Internet. This fee is cleared with the 10 bonus points assigned to each new client who has registered with a payment institution through the BonoPay application.

²⁾ Incoming payment received by wire transfer from another bank is free of charge, payments of less than € 75.00 are charged with fee of € 0.20 per transaction.

Other services

Fee

Deposit of cash to an account in a contractual bank	5% of sum, min. 20,00 €
Cancellation and a re-payment of a sum	30,00 €
Traceability of a payment	10,00 €
Express payment	2% of sum, min. 35,00 €
Transfer account in € currency	0,00 €
Transfer account in different currency from €	50,00 €
SMS authentication	0,04 €
Blocking on funds on the account	5,00 €

General provisions

- 1.1 Fees for payment accounts in foreign currencies are charged in the foreign currency, rounded to the accrued value of the prices in €. For payments denominated in a foreign currency, the charges in € are converted into foreign currency using the exchange rate valid at the time of service.
- 1.2 All outgoing payments entered on business days until 10:00 am will be made on the given business day. Payments recorded after the specified hour will be made on the next business day.
- 1.3 This Price List replaces the Price List for Individuals - Citizens, issued by Payment Institution NFD a.s.. This Price List will enter into force on 31 January 2019 and will become effective on 5 April 2019.

Tip for you:

Shop free of charge and get a reward

Payments made in places of acceptance through BonoPay app. are rewarded by discount points, which you can use to pay the fees and get your account for free.



Pricelist

For self-employed and legal entities

issued Payment Institution NFD a.s.

(valid from January 31, 2019; effective from April 05, 2019)

1. Medium business service package provided in a smartphone's mobile app. and in internet banking for self-employed and legal entities

Products, services and transactions included in the package Medium business		
Fee	Service package management	0,00 €
Basic services related to account	Opening account	✓
	Account management	✓
	Account closure	✓
	Internet banking	✓
	Electronic account statement	✓
Payments through BonoPay	Incoming payment (internal transaction)	✓
	Outgoing payment (internal transaction)	✓
	Incoming payment received by bank card	x
Payments through internet banking	Incoming payment (internal transaction)	✓
	Outgoing payment (internal transaction)	✓
	Incoming payment from another bank by wire transfer from another bank ¹⁾	✓
	Incoming payment received by bank card	x
	Outgoing domestic payment, SEPA payment	x
	Outgoing foreign payment	x
	Outgoing payment to own account in another currency	x
Other services	Deposit of cash into a bank account	x
	Cancellation and a re-payment of a sum	x
	Traceability of a payment	x
	Express payment	x
	Transfer account in € currency	✓
	Presun účtu inej mene ako €	x
	SMS authentication	x
	Blocking of funds on the account	x

Legend:

✓ Service is included in the package.

x Service is not included in the package.

¹⁾ For free subject to the complete necessary conditions.

Pricing policy for service packages

Basic services related to account	Fee
Opening an account	0,00 €
Account management	0,00 €
Account closure	0,00 €
Internet banking for BonoPay app.	0,00 €
Electronic bank account statement ¹⁾	0,00 €

Legend:

¹⁾ An electronic statement of account is available through the Internet banking available to each client.

Payment operations

Payments through BonoPay (between accounts of contracted clients)	Fee
Incoming payment (internal transaction)	0,00 €
Outgoing payment (internal transaction)	0,00 €
Incoming payment received by bank card ¹⁾	1,4 % of sum

Legend:

¹⁾ Incoming payment via bank card is a payment accepted by MasterCard, VISA payment cards, with the permission to execute transactions via the Internet. This fee is cleared with the 10 bonus points assigned to each new client who has registered with a payment institution through the BonoPay application.

Payments through internet banking	Fee
Incoming payment (internal transaction)	0,00 €
Outgoing payment (internal transaction)	0,00 €
Outgoing domestic payment, SEPA payment	1,4 % of sum + 0,66 €
Outgoing foreign payment	1,4 % of sum + 35,00 €
Incoming payment received by bank card ¹⁾	1,4 % of sum
Incoming payment from another bank by wire transfer from another bank ²⁾	0,00 € / 1,00 €
Outgoing payment to own account in another currency	2% of sums

Legend:

¹⁾ Incoming payment via bank card is a payment accepted by MasterCard, VISA payment cards, with the permission to execute transactions via the Internet. This fee is cleared with the 10 bonus points assigned to each new client who has registered with a payment institution through the BonoPay application.

²⁾ Incoming payment received by wire transfer from another bank is free of charge, payments of less than € 75.00 are charged with fee of € 0.20 per transaction.

Other services

Fee

Deposit of cash to an account in a contractual bank	5% of sum, min. 20,00 €
Cancellation and a re-payment of a sum	30,00 €
Traceability of a payment	10,00 €
Express payment	2% of sum, min. 35,00 €
Transfer account in € currency	0,00 €
Transfer account in different currency from €	50,00 €
SMS authentication	0,04 €
Blocking on funds on the account	5,00 €

General provisions

- 1.1 Fees for payment accounts in foreign currencies are charged in the foreign currency, rounded to the accrued value of the prices in €. For payments denominated in a foreign currency, the charges in € are converted into foreign currency using the exchange rate valid at the time of service.
- 1.2 All outgoing payments entered on business days until 10:00 am will be made on the given business day. Payments recorded after the specified hour will be made on the next business day.
- 1.3 This Price List replaces the Price List for Individuals - Citizens, issued by Payment Institution NFD a.s.. This Price List will enter into force on 31 January 2019 and will become effective on 5 April 2019.

2. Profi business service package provided in smartphone's mobile app. and in internet banking for self-employed and legal entities

	Products, services and transactions included in the package	Profi business
Fee	Service package management	0,00 €
Basic services related to account	Opening an account	✓
	Account management	✓
	Account closure	✓
	Internet banking	✓
	Electronic bank account statement	✓
Payments through internet banking	Incoming payment (internal transaction)	✓
	Outgoing payment (internal transaction)	✓
	Incoming payment from another bank by wire transfer from another bank	x
	Incoming payment received by bank card	x
	Outgoing domestic payment, SEPA payment ¹⁾	10 transactions
	Outgoing foreign payment	x
	Outgoing payment to own account in another currency	x
Payments through BonoPay terminal	Incoming payment received from BonoPay terminal	x
	Payment cancellation from BonoPay terminal	✓
Other services	Deposit of cash into a bank account in contractor's bank	x
	Cancellation and a re-payment of a sum	x
	Traceability of a payment	x
	Express payment	x
	Transfer account in € currency	✓
	Transfer account in different currency from €	x
	SMS authentication	x
	Blocking of funds on the account	x

Legend:

✓ Service is included in the package.

x Service is not included in the package.

¹⁾ Provided the necessary conditions are met, a 100 % bonus discount can be obtained..

Pricing policy for service packages

Basic services related to account	Fee
Opening an account	0,00 €
Account management	0,00 €
Account closure	0,00 €
Electronic account statement ¹⁾	0,00 €

Legend:

¹⁾ An electronic statement of account is available through the internet banking available to each client.

Payment operations

Payments through BonoPay terminal	Fee
Incoming payment received from BonoPay terminal	contractual agreement
Payment cancellation from BonoPay terminal	0,00 €

Payments through internet banking	Fee
Incoming payment (internal transaction)	0,00 €
Outgoing payment (internal transaction)	0,00 €
Incoming payment received by wire transfer from another bank	1,00 €
Incoming payment received by bank card ¹⁾	1,4 % of sum
Outgoing domestic payment, SEPA payment ²⁾	0,00 € / 1,4 % of sum + 0,66 €
Outgoing foreign payment	1,4 % of sum + 35,00 €
Outgoing payment to own account in another currency	2% of sum

Legend:

¹⁾ Incoming payment via bank card is a payment accepted by MasterCard, VISA payment cards, with the permission to execute transactions via the Internet. This fee is cleared with the 10 bonus points assigned to each new client who has registered with a payment institution through the BonoPay application.

²⁾ The outgoing payment is free of charge, subject to the conditions to receive a discount on the fee specified in the Business Conditions of Payment Institution NFD a.s. to apply the bonus (<https://www.pay-institution.eu/EN/files/9/download>).

Other services

Fee

Deposit of cash to an account in a contractual bank	5% of sum, min. 20,00 €
Cancellation and a re-payment of a sum	30,00 €
Traceability of a payment	10,00 €
Express payment	2% of sum, min. 35,00 €
Transfer account in € currency	0,00 €
Transfer account in different currency from €	50,00 €
SMS authentication	0,04 €
Blocking on funds on the account	5,00 €

General provisions

- 1.1 Fees for payment accounts in foreign currencies are charged in the foreign currency, rounded to the accrued value of the prices in €. For payments denominated in a foreign currency, the charges in € are converted into foreign currency using the exchange rate valid at the time of service.
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Payment Institution

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