



# List of Charges of Česká Spořitelna a.s. for bank businesses (hereafter List of Charges)

## Part I. Account Maintenance

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### 1. Current Accounts

Item	Text	Price
1.1.	Account set-up (in CZK or in foreign currency)	free of charge
1.2.	Monthly fee for account maintenance  (now includes the originally separately charged fee for sending an electronic PDF statement/PDF on demand***)	CZK 400
1.3.	Account statement (monthly fee; depending on account statement frequency and means of delivery)	

	picked up at the counter**	sent by mail	abroad	cumulated
daily	1 500	900	1 800	400
weekly	800	600	1 200	300
monthly	500	400	800	200
quarterly	300	200	800	-
yearly*	200	100	200	-

\* Applies to all accounts that have negotiated maintenance with an annual statement until May 12, 2011, from 13 May 2011 the annual account statement is not included in the product offer.

\*\*Applies to all accounts that have negotiated maintenance with a statement "picked up at the counter" until 30th September 2017 from 1st October 2017 the statement picked up at the counter is not included in the product offer.

\*\*\* **Statement on demand:** The bank will print the account statement to the client and hand it over only upon client's request; The price for such statement is set pursuant to the Item No. 8. General Items – see Duplicate of a regular account statement / account statement on demand for a period of the 12 months or for a period longer than the last 12 months.

Item	Text	Price
1.4.	Administration and maintenance of current account for newly established company, for payment of company capital contributions (cash lump sum payment when concluding the account contract)	400
1.5.	Sending of account statements via SWIFT message MT940	1,500 monthly / account **

\*) In case of more than 1,000 movements on the account per month the service is priced individually.

## 2. Deposit and Saving Accounts

Item	Text	Price
2.1.	Deposit / Saving account set-up and maintenance	free of charge
2.2.	Penalty fee for early withdrawal from the deposit account	amount withdrawn*2.00%* days till maturity/360, min. 0.50% from the withdrawn amount

## 3. Escrow Accounts

Item	Text	Price
3.1.	Escrow account set-up and maintenance	0,2% of the escrow amount , min. CZK 20,000

## 4. Attorney, notary escrow account, real estate intermediary escrow account

Item	Text	Price
4.1.	Account set-up	individually priced
4.2.	Account maintenance	individually priced

## 5. Salary account

Item	Text	Price
5.2.	Account maintenance	monthly surcharge for CZK 250 + charges in 1.
5.1.	Account set-up	free of charge

## 6. Additional fee for maintenance of the Account

Item	Text	Price
6.1.	Additional fee for maintenance of the Account	The bank is authorized to charge additional fee for maintenance of the client Accounts (current accounts, investment accounts and other account types) *****)
6.2.	Additional fee for maintenance of the Account	The bank is authorized to charge additional fee for maintenance of the Account (current account, investment accounts or other account types) in the amount of *****)

\*) **Increased balances** : Difference between Account balances on 31.12. \*\*) and Average Account balances \*\*\*) .

\*\*) **Account balances on 31.12.** : Sum of closing balances of all accounts, term deposits on deposit accounts (except term deposits, deposit notes and other tools realized via Treasury) per client on 31.12. of the respective year calculated in CZK based on exchange rate of the Czech National Bank (mid-rate) valid on 31.12. of the respective year. Possible negative balances on the accounts will be replaced by zero.

\*\*\*) **Average Account balances** : Average of the sum of closing balances of all accounts per client from 1.1. to 30.11. of the respective year calculated in CZK based on exchange rate of the Czech National Bank (mid-rate) valid on 31.12. of the respective year plus average of the sum of term deposits on deposit accounts (except term deposit notes and other tools realized via Treasury) per client from January to November (always position by end of the respective month) of the respective year calculated in CZK based on exchange rate of the Czech National Bank (mid-rate) valid on 31.12. of the respective year. Possible negative balances on the accounts will be replaced by zero.

\*\*\*\*)

0.30% p.a. from the balance on accounts maintained in CZK exceeding the closing balance of CZK 100,000,000,  
 1.00% p.a. from the balance on accounts maintained in DKK exceeding the closing balance of DKK 1,000.000,  
 1.00% p.a. from the balance on accounts maintained in EUR exceeding the closing balance of EUR 0,  
 1.50% p.a. from the balance on accounts maintained in CHF exceeding the closing balance of CHF 1,000,000,  
 0.50% p.a. from the balance on accounts maintained in JPY exceeding the closing balance of JPY 10,000,000, and  
 1.00% p.a. from the balance on accounts maintained in SEK exceeding the closing balance of SEK 3,000,000.

\*\*\*\*\*)

In the amount of up to 0,30% from the Increased balances\*) on 31.12. if sum of client Account balances on 31.12.\*\*\*) of the respective year exceeds CZK 25,000,000 and is higher than Average Account balances\*\*\*\*) of the respective year. The fee can be charged from any client account maintained by the bank until March, 31 of the following year.

## 7. Booking Items

Item	Text	Price
7.1.	Credit item *)	5
7.2.	Debit item *)	4

\*) Extra fee of non-cash payments item or cash transactions item.

## 8. General Items

Item	Text	Price
8.1.	Duplicate of a regular account statement	500
8.2.	Notice to settle account balance, notice to settle due amount	150
8.3.	Restrictions on current account funds disposal on client's request (e.g. account blocking, funds blocking)	500
8.4	Account changes on client's request (e.g. signature change, statement frequency change)	300
8.5.	Change of current account instructions on the client request (e.g. change of signature specimen, statement frequency, etc.) for the regulated and registered financial market participants	1000
8.6.	<b>Deposit / account balance confirmation, at client's request</b> If a non-financial service is provided 21% VAT is payable.	500
8.7.	Monthly fee for KYC and KYCC processes for regulated and registered financial market participants**)	10000
8.8	Fee for the KYC check for the trust funds, regulated and registered financial market participants before establishing a business relationship	up to 30000
8.9	Annual fee for the KYC check for the trust funds	1000
8.10.	Promise to set up the payment account pursuant to Decree No. 1/2018 Coll. on applications and notifications to perform activities pursuant to the Payment Systems Act	10000

\*\*) The Bank is entitled to charge a fee for KYC (Know Your Customer) and KYCC (Know Your Customer's Customer) processes for regulated and registered financial market participants.

The account maintenance fee is also payable for the whole period if and account is opened or closed during the respective period.

### Note:

If services, which are subject to VAT, are provided to persons registered for VAT in another EU member state or to foreigners liable to taxation, the tax duty lies outside the Czech Republic and therefore the fee is not subject to VAT.