



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

### Part II. Non-cash Payments

#### Content:

- A. Domestic Payments in CZK
- B. Foreign Payments

### A. Domestic Payments in CZK

#### A.1. Payments through Current Accounts

Item	Text	Price
1.1.	<b>Incoming Payments</b>	
1.1.1.	incoming payments from other banks	free of charge
1.1.2.	payment processed on the basis of collection order	free of charge
1.2.	<b>Outgoing Payments</b>	
1.2.1.	electronically generated	2
1.2.2.	via collection box or in case an over-limit payment order *) is collected at the bank's counter	8
1.2.3.	collected at the bank's counter	45
1.2.4.	using other than by Česká spořitelna, a.s. standardized payment order **)	75
1.2.5.	processed on the basis of standing order, collection permission	2
1.2.6.	by card at stores	free of charge
1.2.7.	payment in currency other than the account currency	50
1.2.8.	payment paid out in cash via Česká pošta, s.p.	8 + post charge

\*) Over-limit payment order -payment order for a payment volume higher than CZK 499,999.99 (in case of mass payment order the total amount is concerned)

\*\*\*) Using other than by Česká spořitelna, a.s. standardized payment orders possible if agreed by bank.

Česká spořitelna, a.s. standardized payment orders:

- Standardized payment order forms of Česká spořitelna, a.s.
- Payment orders on forms recommended by ČNB
- Payment orders on the back side of postal order

#### A.2. Payments through Collection Accounts\*) ( for collection accounts set up after January 1st, 2003)

Item	Text	Price
2.1.	<b>Remittance items</b>	
2.1.1.	on behalf of Česká spořitelna, a.s. account	2
2.1.2.	on behalf of other bank's account	4

2.2.	<b>Collection items incl. non-paid items</b>	2.50
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\*) Collection accounts – accounts maintained on the basis of special agreements on payment traffic data delivery by means of compatible data medium

### A.3. Other Items

Item	Text	Price
3.1.	<b>Advice of non-executed payments sent to a client</b>	10 for item + post charge
3.2.	<b>Payment confirmation</b> If a non-financial service is provided 19% VAT is payable.	100
3.3.	<b>Standing order, collection order, collection permit set-up</b>	
3.3.1.	via BUSINESS 24 Internetbanking	free of charge
3.3.2.	other method	50
3.4.	<b>Standing order, collection order, collection permit change or cancellation</b>	
3.4.1.	via BUSINESS 24 Internetbanking	free of charge
3.4.2.	other method	50
3.5.	<b>Express payment</b>	200
3.6.	<b>Collection order</b>	2
3.7.	<b>Credit processing charge</b>	2
3.8.	<b>Debit processing charge</b>	4
3.9.	<b>Sending confirmation of transaction acceptance or sending transaction history overview to BUSINESS 24 clients</b>	
3.9.1.	via e-mail	free of charge
3.9.2.	via fax	10
3.10.	<b>Sending credit advice to BUSINESS 24 clients</b>	
3.10.1.	via e-mail	free of charge
3.10.2.	via fax	10

## B. Foreign Payments

### B.1. Incoming Payments

Item	Text	Price
1.1.	<b>Incoming payment within Česká spořitelna, a.s.</b>	free of charge
1.2.	<b>Incoming payment / SEPA Credit Transfer <sup>1)</sup> from Slovenská sporiteľňa, a.s. to Česká spořitelna, a.s. client's account</b>	free of charge
1.3.	<b>Incoming cross- border payment <sup>2)</sup> / SEPA Credit Transfer up to 50,000 EUR <sup>1)</sup> for Česká spořitelna, a.s. client's account</b>	100
1.4.	<b>Incoming payment in EUR / SEPA Credit Transfer <sup>1)</sup> from clients of Erste Bank Group member banks in Austria (Erste Bank &amp; Sparkassen Vienna, Salzburger Sparkasse and Tiroler Sparkasse), Croatia, Hungary, Romania and Serbia to Česká spořitelna, a.s. client's account</b>	100

1.5.	<b>Incoming payment from abroad in CZK or foreign currency and from domestic banks in foreign currency with BEN, SHA <sup>3)</sup> disposal / SEPA Credit Transfer over 50,000 EUR <sup>1)</sup></b> <b>Note:</b> Payment with SHA disposal may be reduced by possible fees of the intermediary bank.	
1.5.1.	to Česká spořitelna, a.s. client's account	1%, min. 100, max. 950
1.5.2.	to be drawn in cash (except for SEPA Credit Transfer <sup>1)</sup> )	1%, min. 400, max. 2,000
1.6.	<b>Incoming payment from abroad in CZK or foreign currency and from domestic banks in foreign currency with OUR <sup>3)</sup> disposal</b>	fees of Česká spořitelna, a.s. paid by payee

## B.2. Outgoing Payments

Item	Text	Price
2.1.	<b>Foreign currency payments within Česká spořitelna, a.s.</b>	50 + surcharge according to 3.9.
2.2.	<b>Payment / SEPA Debit Transfer <sup>1)</sup> to an account of Slovenská sporiteľňa, a.s. client</b> <b>Note:</b> The payment order with BIC of the beneficiary's bank (GIBASKBX).	50 + surcharge according to 3.9.
2.3.	<b>Cross- border payment <sup>2)</sup> / SEPA Debit Transfer up to 50,000 EUR <sup>1)</sup></b>	220 + surcharge according to 3.9.
2.4.	<b>Payment in EUR / SEPA Debit Transfer <sup>1)</sup> to an account of Erste Bank Group member's client in Austria, Croatia, Hungary, Romania and Serbia and Montenegro</b> <b>Note:</b> The payment order with the BIC of the beneficiary's bank: <ul style="list-style-type: none"> <li>- Erste Bank &amp; Sparkassen Vienna (GIBAATWW),</li> <li>- Erste &amp; Steiermärkische Bank Croatia (ESBCHR22),</li> <li>- Erste Bank Hungary (GIBAHUHB),</li> <li>- Banca Comerciala Romana (RNCBROBU),</li> <li>- Erste Bank Novi Sad ( GIBARS22XXX ),</li> <li>- Salzburger Sparkasse (SBGSAT2SXXX),</li> <li>- Tiroler Sparkasse (SPIHAT22XXX)</li> </ul>	
2.4.1.	cross - border payment / SEPA Debit Transfer up to 50,000 EUR <sup>1)</sup>	according to 2.3.
2.4.2.	other payments / SEPA Debit Transfer over 50,000 EUR <sup>1)</sup>	350 + surcharge according to 3.9.
2.5.	<b>Payments to abroad in CZK or foreign currency and to domestic banks in foreign currency</b>	

2.5.1.	OUR <sup>3)</sup> disposal <b>Note:</b> If OUR disposal payment is ordered, the beneficiary's bank fees are additionally charged on behalf of the payee's account.	1%, min. 220, max. 1,900 + surcharge according to 3.9.
2.5.2.	SHA <sup>3)</sup> disposal / SEPA Debit Transfer over 50,000 EUR <sup>1)</sup> <b>Note:</b> With respect to foreign bank's charges, in case of payment orders of small amounts the eventually foreign bank's fees can be charged even if SHA disposal is given.	1%, min. 220, max. 1,900 + surcharge according to 3.9.
2.5.3.	BEN <sup>3)</sup> disposal <b>Note:</b> The minimum payment amount with BEN disposal is CZK 2,000.	1%, minimum 220, maximum 1,900 + surcharge according to 3.9. ( Fees of Česká spořitelna, a.s. paid by beneficiary)
2.6.	<b>Cash payment</b>	1%, min. 400, max. 2,000

<sup>1)</sup> **SEPA Transfer:** SEPA Credit Transfer: transfer in EUR executed within Single Euro Payment Area (SEPA) in favour of a beneficiary from EU country or other European Economic Area member country in accordance with unified payment standards and rules. SEPA Credit Transfer can be effected only in case a beneficiary bank is SEPA compliant. It always contains IBAN of beneficiary account, beneficiary bank BIC (payer / beneficiary is paying charges of his bank - charging option SHA).

<sup>2)</sup> **Cross- border payment :** according to Directive of the European Parliament and of the Council No 2560/2001- payment to EU and EEA in EUR, up to EUR 50,000, with SHA disposal, with IBAN-format of the beneficiary's account number and BIC number of the beneficiary's bank, without any specific orders.

<sup>3)</sup> **Disposals:**

**OUR** disposal - all bank expenses paid by payee

(The payee carries all expenses, i.e. expenses of Česká spořitelna, a.s. and all expenses of foreign banks, which are charged additionally.)

**BEN** disposal - all bank expenses paid by beneficiary

(All expenses, i.e. expenses of both Česká spořitelna, a.s. and foreign bank are carried by the beneficiary. The amount paid abroad is reduced by charges of Česká spořitelna, a.s. client.)

**SHA** disposal – expenses of foreign bank paid by beneficiary

(The payee carries the expenses of Česká spořitelna, a.s. and the beneficiary pays the expenses of foreign banks.)

Česká spořitelna, a.s. has the right to charge the additional fee paid by Česká spořitelna, a.s. to the beneficiary's bank due to the manual processing of payment with incorrect account number, missing IBAN-format of account number or BIC number.

### B.3. Other Items

Item	Text	Price
3.1.	<b>Urgent incoming payment agreed by Česká spořitelna, a.s. (except for PRIEURO payments <sup>4)</sup>, there is no surcharge applied)</b>	surcharge of 500 for 1 day

3.2.	<b>Query on advised payment at client's request</b>	200 + foreign bank charges + telecom. fees
3.3.	<b>Foreign payment confirmation at client's request</b> If a non-financial service is provided 19% VAT is payable.	250 + telecom. fees
3.4.	<b>Permit, change or cancellation of standing order</b>	200
3.5.	<b>Cancellation or return of incomplete payment order or in case of insufficient funds</b>	300 + foreign bank charges + telecom. fees
3.6.	<b>Instruction for change, cancellation or complaint of executed payment order at the client's request</b>	500 + foreign bank charges
3.7.	<b>Urgent and express outgoing payment</b>	surcharge of 500 for 1 day
3.8.	<b>PRIEURO payment <sup>4)</sup></b>	
3.8.1.	incoming payment	according to 1.2. - 1.5.
3.8.2.	outgoing payment	according to 2.2. - 2.5. + surcharge according to 3.7. + surcharge 500
3.9.	<b>Surcharge for payment order delivered on a paper form</b>	200
3.10.	<b>Credit processing charge</b>	2
3.11.	<b>Debit processing charge</b>	4
3.12.	<b>Sending confirmation of transaction acceptance or sending transaction history overview to BUSINESS 24 clients</b>	
3.12.1.	via e-mail	free of charge
3.12.2.	via fax	10
3.13.	<b>Sending credit advice to BUSINESS 24 clients</b>	
3.13.1.	via e-mail	free of charge
3.13.2.	via fax	10

<sup>4)</sup> **PRIEURO payment:** Payment in EUR to/from banks accepting payments under PRIEURO scheme. PRIEURO payment is effected from payer account to beneficiary account within four hours after the receipt of a payment order from payer by his bank (effective from 18th of February 2008).

If services, which are subject to VAT, are provided to persons registered for VAT in another member state or to foreigners liable to taxation, the tax liability (place of performance) lies outside the country and the fee therefore is not subject to VAT.