

## Part

### Content:

1. Domestic Payments in CZK
2. Foreign Payments(Foreign Payment in CZK or in foreign currency and Domestic payments in foreign currency)

## 1. Domestic Payments in CZK

### 1.1. Incoming Payments

Item	Text	Price
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. Outgoing Payments

Item	Text	Price
1.2.1.	electronically submitted, standing order, direct debit permit	2
1.2.2.	via collection box or in case a payment is collected at the bank's counter <sup>1)</sup>	20
1.2.3.	using other than by Česká spořitelna, a.s. standardized payment order form <sup>2)</sup>	80
1.2.4.	payment in currency other than the account currency	50
1.2.5.	payment paid out in cash via Česká pošta, s.p.	20 + post charge

<sup>1)</sup> Over-limit payment order (payment order for a payment volume higher than CZK 100,000; in case of mass payment order the total amount is concerned) must be collected at the bank's counter

<sup>2)</sup> Using other than by Česká spořitelna, a.s. standardized payment orders possible if agreed by bank. Standardized payment orders are Standardized payment order forms of Česká spořitelna, a.s.

### 1.3. Other Items

Item	Text	Price
1.3.1.	Advice of non-executed payments sent by post to a client	25
1.3.2.	Payment confirmation If a non-financial service is provided 21% VAT is payable by client.	100
1.3.3.	Standing order, direct debit order, direct debit permit set-up via BUSINESS 24	free of charge
1.3.4.	Standing order, direct debit order, direct debit permit set-up using other methods	50
1.3.5.	Standing order, direct debit order, direct debit permit change or cancellation	free of charge
1.3.6.	Standing order regulating the balance - intra-bank transfers	500 monthly/ account

1.3.7.	Express payment submitted electronically	125
1.3.8.	Express payment collected at the bank's counter	200
1.3.9.	Direct debit order	2
1.3.10.	Sending confirmation of transaction acceptance or sending transaction history overview to BUSINESS 24 clients via e-mail	free of charge
1.3.11.	Sending credit advice to BUSINESS 24 clients via e-mail	free of charge

## 2. Foreign Payments(Foreign Payment in CZK or in foreign currency and Domestic payments in foreign currency)

### 2.1. Incoming Payments

Item	Text	Price
2.1.1.	Incoming payment (including incoming SEPA Direct debit payment <sup>2</sup> ) within the bank	free of charge
2.1.2.	Incoming payment / SEPA Credit Transfer <sup>1</sup> (including incoming SEPA Direct debit payment <sup>2</sup> ) from Slovenská sporiteľňa, a.s.	free of charge
2.1.3.	SEPA Credit Transfer <sup>1</sup> (including incoming SEPA Direct debit payment <sup>2</sup> ) up to 50,000 EUR	100
2.1.4.	FIT Payment <sup>3</sup> (including incoming SEPA Direct debit payment <sup>2</sup> )	100
2.1.5.	Incoming payment from abroad in CZK or foreign currency and from domestic banks in foreign currency with BEN, SHA <sup>4</sup> disposal / SEPA Credit Transfer <sup>1</sup> over 50,000 EUR (including incoming SEPA Direct debit payment <sup>2</sup> ) to Česká spořitelna, a.s. client's account	1%, min. 100, max. 950
2.1.6.	Incoming payment from abroad in CZK or foreign currency and from domestic banks in foreign currency with BEN, SHA <sup>4</sup> disposal / SEPA Credit Transfer <sup>1</sup> over 50,000 EUR to be drawn in cash	1%, min. 400, max. 2,000
2.1.7.	Incoming payment from abroad in CZK or foreign currency and from domestic banks in foreign currency with OUR <sup>4</sup> disposal	fees of Česká spořitelna, a.s. paid by payee
2.1.8.	PRIEURO Payment <sup>5</sup>	without surcharge

### 2.2. Outgoing Payments

Item	Text	Price
2.2.1.	Foreign currency payments within the bank (including SEPA Direct debit payment <sup>2</sup> )	50
2.2.2.	Payment / SEPA Transfer <sup>1</sup> (including SEPA Direct debit payment <sup>2</sup> ) to an account of Slovenská sporiteľňa, a.s. client (GIBASKBX)	50
2.2.3.	SEPA Transfer <sup>1</sup> (including SEPA Direct debit payment <sup>2</sup> ) up to 50,000 EUR	220
2.2.4.	FIT Payment <sup>3</sup> (including SEPA Direct debit payment <sup>2</sup> )	220

2.2.5.	Payments to abroad in CZK or foreign currency and to domestic banks in foreign currency <sup>4</sup> / SEPA Transfer <sup>1</sup> (including SEPA Direct debit payment <sup>2</sup> ) over 50,000 EUR	1%, min. 220, max. 1,900
2.2.6.	PRIEURO Payment <sup>5</sup>	fee according to items 2.2 above + surcharge 500
2.2.7.	Cash payment	1%, min. 400, max. 2,000
2.2.8.	Surcharge on payment order delivered on a paper form	250

### 2.3. Other Items

Item	Text	Price
2.3.1.	Query on advised payment at client's request	500 + foreign bank charges (-)
2.3.2.	Foreign payment confirmation at client's request If a non-financial service is provided 21% VAT is payable.	250
2.3.3.	Permit, change or cancellation of standing order	free of charge
2.3.4.	Cancellation or return of incomplete payment order or in case of insufficient funds <sup>7</sup>	500 + foreign bank charges
2.3.5.	Instruction for change, cancellation or additional information of executed payment order at the client's request	500 + foreign bank charges
2.3.6.	Urgent and express outgoing payment	surcharge of 500 for 1 day
2.3.7.	Sending confirmation of transaction acceptance or sending transaction history overview to BUSINESS 24 clients via e-mail	free of charge
2.3.8.	Sending credit advice to BUSINESS 24 clients	free of charge
2.3.9.	Confirmation of foreign payment at the ordering party request	250

#### 2.3.10. SEPA Direct debit - debtor fees 2

SEPA Direct debit <sup>2</sup> Mandate – set-up, change, cancellation

#### 2.3.11. SEPA Direct debit - creditor fees 2

Item	Text	Price
2.3.11.1.	Outgoing SEPA Direct debit <sup>2</sup> order electronically submitted	50
2.3.11.2.	Surcharge on SEPA Direct debit <sup>2</sup> order delivered on a paper form	250
2.3.11.3.	Refund of SEPA Direct debit <sup>2</sup> by debtor / Request for cancellation of SEPA Direct debit <sup>2</sup> by creditor/ Reversal of executed SEPA Direct debit <sup>2</sup> by creditor	CZK 50 + debtor bank fees
2.3.11.4.	Registration of CID <sup>6</sup> (annual fee, charged by end of year)	500

<sup>1</sup> **SEPA Transfer:** SEPA Credit Transfer is a 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, Switzerland, Monaco and San Marino 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> **SEPA Direct debit:** SEPA Direct debit is credit transfer in EUR executed within Single Euro Payment Area (SEPA), initiated by creditor of EU country or other European Economic Area member country and Switzerland, Monaco and San Marino at bank of creditor based on SEPA Direct debit Mandate between creditor and debtor. All conditions including SEPA Direct debit scheme are set in the Mandate.

<sup>3</sup> **FIT Payment:** Payment in EUR / SEPA Transfer to an account of Erste Bank Group member's client (list of supporting banks can be found at [www.erstecorporatebanking.cz](http://www.erstecorporatebanking.cz) or [www.csas.cz](http://www.csas.cz)).

<sup>4</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. Minimum payment amount with BEN disposal is CZK 2,000.)

**SHA** disposal – expenses of foreign banks paid by beneficiary (The payee carries the expenses of Česká spořitelna, a.s. and the beneficiary pays the expenses of foreign banks. With regard to the prices of foreign banks it should be noted that with payment orders for lower amounts the possible foreign bank's expenses may be charged even with the SHA disposal. Incoming payments may be lowered by possible fees of intermediary 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 or missing IBAN-format of account number or BIC number.

<sup>5</sup> **PRIEURO Payment:** Credit Transfer in EUR from/to bank which support PRIEURO Payment, realized within 4 hours since orders arrival to bank of payment initiator

<sup>6</sup> **CID (Creditor Identifier):** Maximum 35 characters long code used as unique identifier of SEPA Direct debit creditor. CID for Czech Republic is 12 characters long and is assigned by Czech National Bank based on request of creditor bank.

<sup>7</sup> Cancellation - free of charge in case of cancellation before due date

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.