



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

### Part IX. Payment Cards

#### Content:

1. Maintenance Annual Fees for Payment Cards
2. Transaction Fees
3. Loans Granted through Credit/Charge Cards
4. Card Replacement
5. Card Blocking
6. Other Fees
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### 1. Maintenance Annual Fees for Payment Cards

Item	Text	Price
1.1.	<b>International Debit Cards</b>	
1.1.1.	Visa Business	400
1.1.2.	Visa Business Plus	1,200
1.1.3.	Visa Business Gold	3,700
1.1.4.	Visa Business Virtual*	free of charge
1.1.5.	Visa Business Virtual Single-use*	free of charge
1.1.6.	Multicurrency function for a debit payment card	individually priced
1.2.	<b>International prepaid cards</b>	
1.2.1.	Visa Business Prepaid	230
1.3.	<b>International credit cards</b>	
1.3.1.	Visa Business Credit	650
1.4.	<b>International charge cards</b>	
1.4.1.	Visa Business Charge	2,200
1.5	<b>Domestic deposit cards</b>	
1.5.1	Visa Business - deposit card	200

\*The maximum number of issued virtual debit cards is limited to 20 active Visa Business Virtual cards and 1 active Visa Business Virtual Single-use card per card holder. **The maximum number of issued virtual debit cards is limited to 500 active Visa Business Virtual cards per account.**

### 2. Transaction Fees

Item	Text	Price
2.1.	<b>Cash withdrawal by debit or prepaid card</b>	
2.1.1.	from ATM of Česká spořitelna, a.s.	CZK 5

2.1.2.	from other bank´s ATM or at counter of other bank in Czech Republic	CZK 50
2.1.3.	from ATM or at bank counter abroad (EUR currency)	CZK 50
2.1.4.	from ATM or at bank counter abroad (other currencies)	CZK 125
2.1.5.	from ATM of ERSTE BANK GROUP members	CZK 5
2.2.	<b>Cash withdrawal by credit or charge card</b>	
2.2.1.	from ATM of Česká spořitelna, a.s.	CZK 50
2.2.2.	from other bank´s ATM or at counter of other bank in Czech Republic	CZK 80
2.2.3.	from ATM or at bank counter abroad (EUR currency)	CZK 80
2.2.4.	from ATM or at bank counter abroad (other currencies)	CZK 125
2.2.5.	from ATM of ERSTE BANK GROUP members	CZK 50
2.3.	<b>Payment by card at a merchant in CZK</b>	free of charge
2.3.1.	payment for gambling, betting, lotteries *)	CZK 20
2.4.	<b>Payment by card in a foreign currency that is not included in the Exchange rate list for card transaction</b>	surcharge of 4,5% to the Exchange rate of the card company
2.5.	<b>Cash back - cash withdrawal along with payment for goods and services at point of sales</b>	free of charge
2.6.	<b>Cash withdrawal using cards in a foreign currency that is not included in the Exchange rate list for card transaction</b>	surcharge of 5,0% to the Exchange rate of the card company

\*) Price not applied to the appeal

### 3. Loans Granted through Credit/Charge Cards

Item	Text	Price
3.1.	Loan writing for the credit/charge card validity	free of charge
3.2.	Loan maintenance	free of charge

### 4. Card Replacement

Item	Text	Price
4.1.	Issuance of duplicate card with original validity in case of loss, theft, malfunction or destruction	200
4.2.	Duplicate card issuance abroad, with limited validity (Emergency card)	3,000

### 5. Card Blocking

Item	Text	Price
5.1.	Blocking a card	free of charge

5.2.	Reversal of blocking a card	free of charge
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## 6. Other Fees

Item	Text	Price
6.1.	<b>Re-sending PIN code including postage for registered personal delivery</b>	125
6.2.	<b>Services available at ATMs</b>	
6.2.1.	PIN change at ATMs of Česká spořitelna, a.s.	free of charge
6.2.2.	Card transaction limits inquiry at an ATM of Česká spořitelna, a.s.	free of charge
6.3.	<b>Express issuance of card including card delivery to cardholder's address in the CR</b> <b>Note:</b> <b>This applies to all debit cards if the card application is approved on the point of sale on the same day on which it was accepted</b>	600 surcharge to the card price
6.4.	<b>Late fee for credit/charge card</b>  If you fail to pay on time (the maturity date), we will from that date (the expiration date) charge a penalty for late payment in the amount of CZK 500. We may charge a contractual penalty of one loan than once a month. Entitlement to payment of contractual penalties we incur in any calendar month in which you have an outstanding balance on a loan of more than 100 CZK. This penalty is payable the day after the maturity date of the outstanding debt payments.	500
6.5.	<b>Delivery of new card in inland via post</b>	free of charge
6.6.	<b>Delivery of PIN to card</b>	
6.6.1.	via cardholder's George Internetbanking	free of charge
6.6.2.	by post	70
6.7.	Delivery of card abroad via post	200 surcharge to the card price
6.9.	<b>Account statement – for card account holder (charge, prepaid, credit cards)</b>	
6.9.1.	by post	70
6.9.2.	at the branch to be collected in person	125
6.9.3.	via BUSINESS 24 or George Business	free of charge
6.8.	<b>Emergency cash advance outside of the CR (Emergency Cash Advance)</b>	3,000
6.10.	<b>Statement of transactions done by debit cards – for current account holder</b>	70
6.11.	<b>Statement of transactions done by card – for cardholder (charge, prepaid, credit cards)</b>	70
6.12.	<b>Extraordinary account statement/transaction statement issued on client's request (charge, prepaid, credit cards)</b>	70
6.13.	<b>Card transaction limit change</b>	
6.13.1.	via BUSINESS 24 or George Business	free of charge
6.13.2.	other method	125
6.14.	<b>LoungeKey - entrance to airport lounges for Visa Business Gold debit card</b>	

6.14.1.	LoungeKey – two entrances to airport lounges/calendar year/Visa Business Gold debit card	free of charge
6.14.2.	LoungeKey – 3rd and next entrances to airport lounges/calendar year/Visa Business Gold debit card	26 EUR per person (+ 21% VAT)

## 7. Optional Insurance\*\*

Item	Text	Price
7.1.	<b>Travel insurance – yearly</b>	
7.1.1.	Comfort *) – insurance of the card holder	300
7.1.2.	Comfort Family *) – additional insurance of family members (+1 adult and 3 children)	450
7.1.3.	Exclusive Family – additional insurance of family members (+1 adult and 3 children) to Visa Business Plus and Visa Business charge	750
7.1.4.	Gold Family - insurance of family members (+1 adult and 3 children) to Gold card	1,500
7.2.	<b>Card and personal belongings insurance</b>	
7.2.1.	P10 (coverage up to CZK 10,000)	170
7.2.2.	P30 (coverage up to CZK 30,000)	320
7.2.3.	P60 (coverage up to CZK 60,000)	480
7.2.4.	P90 (coverage up to CZK 90,000)	780

\*) To Visa Business and Visa Business Credit.

\*\*\*) Not available for purchase from 2026 onwards.