



## 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
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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 Electron to current account	200
1.1.2.	MasterCard Business	400
1.1.3.	Visa Business debit	1,200
1.1.4.	Visa Business Gold debit	3,700
1.2.	<b>International prepaid cards Maestro</b>	
1.2.1.	Travel	230 *)
1.3.	<b>International credit cards</b>	
1.3.1.	Kredit+ MasterCard Business	650 *)
1.4.	<b>International Charge Cards</b>	
1.4.1.	Visa Business charge	2,200
1.4.2.	Visa Gold charge	4,700

\*) Price is valid as of introduction of the product/service

### 2. Transaction Fees

Item	Text	Price
2.1.	<b>Cash withdrawal on payment card issued by Česká spořitelna, a.s., from Česká spořitelna, a.s. ATM (cash dispenser)</b>	
2.1.1.	on debit card	free of charge
2.1.2.	on credit card	1% of collected amount, min 25
2.1.3.	on charge card, prepaid card	6
2.2.	<b>Cash withdrawal on payment card issued by Česká spořitelna, a.s., from other bank's ATM or at Česká spořitelna, a.s. counter</b>	

2.2.1.	on debit card, charge card, prepaid card	0.5% of collected amount + 25
2.2.2.	on credit card	1% of collected amount minimum 50
2.3.	<b>Cash withdrawal on payment card issued by Česká spořitelna, a.s., from ATM or at card teller spots abroad</b>	
2.3.1.	on debit card, charge card, prepaid card	0.5% of collected amount + 100
2.3.2.	on credit card	1% of collected amount, minimum 100
2.3.3.	on debit card from ATM of ERSTE BANK GROUP members	6
2.4.	<b>Payment for goods and services at point of sales</b>	free of charge
2.5.	<b>Conversion fee on transactions on international cards charged by card association VISA and MasterCard</b>	free of charge
2.6.	<b>Cash back - cash withdrawal along with payment for goods and services at point of sales</b>	4

### 3. Loans Granted through Credit Cards

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

### 4. Card Replacement

Item	Text	Price
4.1.	<b>Issuance of duplicate debit card in case of loss, theft, malfunction or destruction</b>	
4.1.1.	Visa Electron with original validity	100
4.1.2.	Visa Business with original validity	200
4.1.3.	Visa Business Gold with original validity	200
4.1.4.	MasterCard Business with original validity	200
4.2.	<b>Issuance of duplicate prepaid card in case of loss, theft, malfunction or destruction</b>	100
	<b>Travel card Maestro with original validity</b>	
4.3.	<b>Issuance of duplicate credit card in case of loss, theft, malfunction or destruction</b>	100
	<b>Kredit+ MasterCard Business with original validity</b>	

4.4.	<b>Issuance of duplicate charge card in case of loss, theft, malfunction or destruction</b>  Visa Business charge with original validity Visa Gold charge with original validity	200
4.5.	<b>Duplicate card issuance abroad, with limited validity (Emergency card)</b>	2,500

## 5. Card Blocking

Item	Text	Price
5.1.	<b>Blocking a card, which applies to ATM of Česká spořitelna, a.s. and other ATMs and points of sales as well as cash advance on Česká spořitelna, a.s. and other bank's counters in the Czech Republic and abroad</b>	
5.1.1.	Visa Electron to current account	200
5.1.2.	MasterCard Business	500
5.1.3.	Visa Business debit	500
5.1.4.	Visa Business Gold	500
5.1.5.	Maestro Travel prepaid	200
5.1.6.	Kredit+ MasterCard Business	200
5.1.7.	Visa Business charge	500
5.1.8.	Visa Gold charge	500
5.2.	<b>Blocking a card from the side of Česká spořitelna, a.s., in case that contractual conditions are violated by client</b>	500
5.3.	<b>Reversal of blocking a card</b>	free of charge

## 6. Other Fees

Item	Text	Price
6.1.	<b>Postage for registered personal delivery of PIN code/ issuance advice</b>	free of charge
6.2.	<b>Re-sending PIN code including postage for registered personal delivery</b>	100
6.3.	<b>Services available at ATMs</b>	
6.3.1.	PIN change at ATMs of Česká spořitelna, a.s.	50
6.3.2.	account balance inquiry at ATMs of Česká spořitelna, a.s. (except debit cards)	free of charge
6.3.3.	balance inquiry in relation to accounts to which VISA cards are issued at ATMs of other banks (except debit cards)	20
6.3.4.	Card transaction limits inquiry at an ATM of Česká spořitelna, a.s.	free of charge
6.4.	<b>Express issuance of card including card delivery to holder'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>	3,000 surcharge to the card price
6.5.	<b>Sending of reminder in case that prescribed installment is not reimbursed to card account of credit/charge card or if given credit limit is exceeded</b>	

6.5.1.	first reminder (execution / remittance)	free of charge / postal charge
6.5.2.	second reminder (execution / remittance)	300 / postal charge
6.5.3.	third reminder (execution / remittance)	500 / postal charge
6.6.	<b>Delivery of new electronic debit/credit card in inland via post</b>	free of charge*)
6.7.	<b>Delivery of new card abroad via messenger at the end of its validity</b>	2,100 surcharge to the card price
6.8.	<b>Emergency cash advance outside of the CR (Emergency Cash Advance)</b>	1,500
6.9.	<b>Creation and delivery of statement of transactions done by card per mail (only for cards to current accounts and charge cards)</b>	free of charge
6.10.	<b>Creation and delivery of statement of transactions done by prepaid card</b>	mail fee*)
6.11.	<b>Creation and delivery of statement of transactions done by credit card</b>	mail fee*)
6.12.	<b>Extraordinary transaction statement production and delivery on client's request (card account of credit/charge card)</b>	30
6.13.	<b>Card transaction limit change</b>	<b>30</b>
6.14.	<b>Card unlocking/locking</b>	<b>30</b>

\*) The price is valid as of introduction of the product/ service

## 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 card	750
7.1.4.	Gold Family - insurance of family members (+1 adult and 3 children) to Gold card	1,500
7.2.	<b>Insurance of the Card Misusage in Case of Theft or Loss - yearly *)</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

\*) Excluding insurance arranged to an already issued valid card, where the first payment for the insurance is charged at the time of arranging the insurance and subsequent payments together with the annual card fee

\*\*) Additionally available to Visa Electron to current account and to MasterCard Business and Kredit+ MasterCard Business