



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

Part IX. Payment Cards

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1. Maintenance Annual Fees for Payment Cards

Item	Text	Price
1.1.	International Debit Cards	
1.1.1.	Visa Business	400
1.1.2.	Visa Business Plus	1,200
1.1.3.	Visa Business Gold	3,700
1.2.	International prepaid cards	
1.2.1.	Prepaid Business Maestro	230
1.3.	International credit cards	
1.3.1.	Kredit+ MasterCard Business	650
1.4.	International Charge Cards	
1.4.1.	Visa Business charge	2,200
1.4.2.	Visa Gold charge	4,700
1.5.	Cards with suspended issuance - card use - annual fee	
1.5.1.	Visa Business Electron	200
1.5.2.	MasterCard Business	400

2. Transaction Fees

Item	Text	Price
2.1.	Cash withdrawal by payment card	
2.1.1.	from ATM of Česká spořitelna, a.s.	6
2.1.2.	from other bank's ATM or at counter of Česká spořitelna, a.s.	40
2.1.3.	from ATM or at card teller spots abroad	125
2.1.4.	from ATM of ERSTE BANK GROUP members	6
2.2.	Payment for goods and services at point of sales	free of charge

2.3.	Cash back - cash withdrawal along with payment for goods and services at point of sales	6
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3. Loans Granted through Credit 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

6. Other Fees

Item	Text	Price
6.1.	Postage for registered personal delivery of issuance advice	free of charge
6.2.	Re-sending PIN code including postage for registered personal delivery	100
6.3.	Services available at ATMs	
6.3.1.	PIN change at ATMs of Česká spořitelna, a.s	6 *)
6.3.2.	account balance inquiry at ATMs of Česká spořitelna, a.s. (except business debit cards)	free of charge
6.3.3.	account balance inquiry at ATMs of other banks (except business debit cards)	20
6.3.4.	Card transaction limits inquiry at an ATM of Česká spořitelna, a.s.	free of charge
6.4.	Express issuance of card including card delivery to holder's address in the CR Note: 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	3,000 surcharge to the card price
6.5.	Sending of reminder in case that prescribed installment is not reimbursed to card account of credit/charge card	
6.5.1.	first reminder	300 + postal charge

6.5.2.	second reminder	300 + postal charge
6.5.3.	third reminder	300 + postal charge
6.6.	Delivery of new card in inland via post	free of charge
6.7.	Delivery of PIN to card - via SMS to mobile phone - by post	free of charge
6.8.	Delivery of new card abroad via messenger at the end of its validity	3,000 surcharge to the card price
6.9.	Emergency cash advance outside of the CR (Emergency Cash Advance)	3,000
6.10.	Account statement – for card account holder (charge, prepaid, credit cards)	
6.10.1.	by post	free of charge + postal charge
6.10.2.	at the branch to be collected in person	45
6.11.	Statement of transactions done by debit cards – for current account holder	free of charge + postal charge
6.12.	Statement of transactions done by card – for cardholder (charge, prepaid, credit cards)	free of charge + postal charge
6.13.	Extraordinary account statement/transaction statement issued on client's request (charge, prepaid, credit cards)	30 + postal charge
6.14.	Card transaction limit change	30
6.15.	Card unlocking/locking	30
6.16.	Automatic recharging of prepaid cards – monthly - regular fixed recharging - min-max recharging	29

7. Optional Insurance

Item	Text	Price
7.1.	Travel insurance – yearly*)	
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.	Card and personal belongings insurance *)	
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
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*) 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 Business Electron, MasterCard Business, Visa Business, Prepaid Business Maestro and Kredit+ MasterCard Business