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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
1.1.4.	Multicurrency function for a debit payment card	individually priced
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 debit or prepaid card	
2.1.1.	from ATM of Česká spořitelna, a.s.	5
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	5
2.2.	Cash withdrawal by credit or charge card	
2.2.1.	from ATM of Česká spořitelna, a.s.	39
2.2.2.	from other bank's ATM or at counter of Česká spořitelna, a.s.	49
2.2.3.	from ATM or at card teller spots abroad	125
2.2.4.	from ATM of ERSTE BANK GROUP members	39
2.3.	Payment for goods and services at point of sales	free of charge
2.4.	Cash back - cash withdrawal along with payment for goods and services at point of sales	free of charge

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	free of charge
6.3.2.	account balance inquiry at ATMs of Česká spořitelna, a.s. (except business debit cards to account for legal entities)	free of charge
6.3.3.	account balance inquiry at ATMs of other banks (except business debit cards to account for legal entities)	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.	Late fee for credit/charge card 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
6.6.	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	9,50
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	9,50
6.12.	Statement of transactions done by card – for cardholder (charge, prepaid, credit cards)	9,50
6.13.	Extraordinary account statement/transaction statement issued on client's request (charge, prepaid, credit cards)	39,50
6.14.	Card transaction limit change	
6.14.1.	via BUSINESS 24 Internetbanking	free of charge
6.14.2.	other method	30
6.15.	Card unlocking/locking	
6.15.1.	via BUSINESS 24 Internetbanking	free of charge
6.15.2.	other method	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

*) Additionally available to Visa Business Electron, MasterCard Business, Visa Business, Prepaid Business Maestro and Kredit+ MasterCard Business