



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

### Part XII. Services Relating to Securities Trading

#### Content:

1. Securities trading at Burza cenných papírů Praha, a.s. and related services
2. Securities trading in foreign markets
3. Open-end mutual fund unit trading
4. Asset management
5. Securities custody, management and depositing
6. Other capital market services
7. Securities portfolio management
8. Common and other items

### 1. Securities trading at Burza cenných papírů Praha, a.s. and related services

Item	Text	Price
1.1.	<b>Conclusion of commission contract</b>	free of charge
1.2.	<b>Asset account at Central Securities Depository Prague</b>	
1.2.1.	account opening	100
1.2.2.	maintenance of securities in account	free of charge
1.2.3.	account cancellation	100
1.2.4.	change of information relating to the Asset Account in CSD	100
1.2.5.	assignment of AIN (NID)	450
1.3.	<b>Arrangement of STOCK purchase or sale</b>	(fees are charged as a percentage of the volume of executed trades)
1.3.1.	placement of order	free of charge
1.3.2.	cancellation of order	free of charge
1.3.3.	AOS (KOBOS/AUCTION)	
1.3.3.1.	over CZK 5,000,000	individually priced, maximum 0.3%
1.3.3.2.	CZK 1,000,000 to CZK 5,000,000 inclusive	0.4%
1.3.3.3.	CZK 500,000 to CZK 999,999 inclusive	0.6%
1.3.3.4.	CZK 0 to CZK 499,999 inclusive	0.8% minimum 300

1.3.4.	SPAD (1 lot)	0.2%, maximum 5,000 for every even partial lot
1.3.5.	Deal settlement AOS/ SPAD	free of charge
1.4.	<b>Purchase or sale of BONDS</b>	from the traded volume for every year up to the bond maturity (or for a proportionate part of the year)
1.4.1.	over CZK 5,000,000	0.2%, minimum 1,500
1.4.2.	CZK 1,000,000 to CZK 5,000,000 inclusive	0.3%, minimum 1,500
1.5.	<b>Other items</b>	
1.5.1.	sending of reports on effected and non-effected transactions	free of charge
1.5.2.	fee for suspended transaction caused by the client (for each day of suspension)	800
1.5.3.	fee for procurement of payment of proceeds from foreign securities registered at Central Securities Depository Prague	free of charge
1.5.4.	Transfer of securities traded at the regulated market of PSE and recorded at Central Securities Depository Prague – to clients managed by Česká spořitelna, a.s.	150 (per ISIN)
1.5.5.	Transfer of securities that are not traded at the regulated market of PSE and recorded at Central Securities Depository Prague – to clients account managed by Česká spořitelna, a.s.	500 (per ISIN)
1.5.6.	Transfer of securities traded on the PSE and recorded at Central Securities Depository Prague, a.s. - from the client's account managed by Česká spořitelna, a.s. to the account of another client, or to the client's account managed by another CSD participant	800 (per ISIN)
1.5.7.	Transfer of securities traded on the PSE and recorded at Central Securities Depository Prague, a.s. between two accounts of the same owner - both accounts managed by Česká spořitelna, a.s.	free of charge
1.5.8.	Transfer of securities traded at the regulated market of PSE from the non assigned account of CSD to the client's account managed by Česká spořitelna, a.s.	150 (per ISIN)
1.5.9.	Transfer of securities that are not traded at the regulated market of PSE from the non assigned account of CSD to the client's account managed by Česká spořitelna, a.s.	500 (per ISIN)

## 2. Securities trading in foreign markets

Item	Text	Price
2.1.	<b>Conclusion of a brokerage contract</b>	free of charge

## 2.2. Arrangement of STOCK, ETFs (exchange traded funds) and ETCs (exchange traded commodities) purchase or sale

Item	Text	Price
2.2.1.	placement of order	free of charge
2.2.2.	cancellation of order	free of charge
2.2.3.	France	0.90% minimum EUR 23
2.2.4.	Japan	0.90% minimum JPY 3,350
2.2.5.	Germany	0.90% minimum EUR 23
2.2.6.	Poland	0.90% min PLN 100
2.2.7.	Austria	0.90% minimum EUR 23
2.2.8.	USA	0.60% min USD 20
2.2.9.	United Kingdom	0.90% minimum GBP 23
2.3.	<b>Securities maintenance</b>	(maintenance fee is a percentage from the market value (on the quarter's last day) of the security maintained on the quarter's last day – fees are payable quarterly)
2.3.1.	France	0.01700% per each quarter per 1 ISIN *), min. 2.00 EUR
2.3.2.	Japan	0.04800% per each quarter per 1 ISIN *), min. 300 JPY
2.3.3.	Germany	0.01700% per each quarter

		per 1 ISIN *), min. 2.00 EUR
2.3.4.	Poland	0.04800% for each quarter for 1 ISIN *), min. PLN 5.00
2.3.5.	Austria	0.01700% per each quarter per 1 ISIN *), min. 2.00 EUR
2.3.6.	USA	0.04800% for each quarter for 1 ISIN *), min. USD 2.00
2.3.7.	United Kingdom	0.04800% per each quarter per 1 ISIN *), min. 2.00 GBP
2.4.	<b>Collection of income (dividends)</b>	third party fees

\*) if 1 ISIN registered with more depositories, the fee is charged for each registration

### 3. Open-end mutual fund unit trading

Item	Text	Price
3.1.	<b>Share certificates purchase</b>	maximum fee *)
3.1.1.	Erste Group Bank mutual share funds (ISČS, REICO, ESPA)	
3.1.1.1.	Money market funds	0.30%
3.1.1.2.	Konzervativní mix FF Bond funds Fond řízených výnosů	1.00%
3.1.1.3.	Vyvážený mix FF Dynamický mix FF Osobní portfolio 4 PLUS	1.50%
3.1.1.4.	Life cycle funds	2.50%
3.1.1.5.	Equity funds Akciový Mix FF REICO Real Estate fund	3.00%
3.1.1.6.	ERSTE-ČS Zajištěné fondy OPF AR 0 private banking fund OPF AR 25 private banking fund OPF AR 50 private banking fund OPF AR 75 private banking fund	according to the selling information
3.1.1.7.	Discount for the regular monthly investments based on number of monthly investments. The discount is applicable with the minimum of CZK 1000 investment	

3.1.1.7.1.	I.zone 1. to 12.	discount 0%
3.1.1.7.2.	II.zone 13. to 36.	discount 25%
3.1.1.7.3.	III.zone 37. and more	discount 50%
3.1.2.	third party funds *)	
3.1.2.1.	ING, Franklin Templeton, HSBC, Parvest, WIOF	
3.1.2.1.1.	money market	0.50%
3.1.2.1.2.	bond market	2.50%
3.1.2.1.3.	equity market	4%
3.1.2.2.	ING equity market	3.00%
3.1.2.3.	Guaranteed funds	according to the fund's status
3.2.	<b>Buy-back of units</b>	
3.2.1.	All funds except funds indicated in Items 3.2.2.	free of charge
3.2.2.	Zajištěné fondy	based on sales information
3.3.	<b>Transfer of fund units within one investment company</b>	
3.3.1.	ISČS funds	
3.3.1.1.	switching to a target fund with a higher sales fee	difference between sales fees of the subject funds
3.3.1.2.	switching to a target fund with a lower or an equal sales fee	free of charge
3.3.2.	third party funds, including ESPA	difference between the switched category entry fees
3.4.	<b>Securities Account (MUIN)</b>	
3.4.1.	opening, maintenance, and closing	free of charge
3.4.2.	sending of Transaction Summary (in czech language)	free of charge
3.4.3.	sending of Portfolio Statement or Banks Securities Registers Statement (in czech language)	free of charge

\*) With third-party funds, the maximum fee is subject to the prospectus of the particular fund. Entry and exit fees are paid by investment companies to Česká spořitelna, a.s.

## 4. Asset management

Fees are determined on an individual basis

## 5. Securities custody, management and depositing

Item	Text	Price
5.1.	<b>Deposit account (securities account)</b>	
5.1.1.	deposit account opening and maintenance – annual fee	30
5.1.2.	collection of securities from the central deposit of the Stock Exchange Securities Register (does not directly relate to the settlement of a securities trading transaction)	500 per offering, maximum 1,000
5.1.3.	failure to collect the securities within a date specified in advance	0.5% per day from the total nominal value, minimum 100 per day
5.2.	<b>Securities custody</b>	
5.2.1.	for accepting securities into custody *)	
5.2.1.1.	bulk	to 0.5% from the total nominal value, however, at minimum 30 per securities offering (per ISIN) + 20% VAT
5.2.1.2.	separate	to 1.0% from the total nominal value, however, at minimum 100 per securities offering (per ISIN) + 20% VAT
5.2.2.	annual fee for the custody of securities**)	
5.2.2.1.	bulk	to 0.4% from the total nominal value, however, at minimum 30 per securities offering (per ISIN) + 20% VAT
5.2.2.2.	separate	to 0.8 % from the total nominal value, however, at minimum 100 per securities

		offering (per ISIN) + 20% VAT
5.3.	<b>Securities management</b>	
5.3.1.	for accepting securities into custody *)	to 0.6% from the total nominal value, however, at minimum 40 per securities offering (per ISIN)***)
5.3.2.	annual fee for the custody of securities**)	to 0.5% from the total nominal value, however, at minimum 40 per securities offering (per ISIN)***)
5.3.3.	for securing and arranging collection	to 0.3% from the total nominal value, however, at minimum 50 per securities offering (per ISIN)***)
5.4.	<b>Deposition of securities (custody associated with management)</b>	
5.4.1.	for accepting securities into deposition*)	
5.4.1.1.	bulk	to 0.8% from the total nominal value, however, minimum 50 per securities offering (per ISIN) + 20% VAT
5.4.1.2.	separate	to 1.5 % from the total nominal value, however, at minimum 100 per securities offering (per ISIN)
5.4.2.	annual deposition fee **)	
5.4.2.1.	bulk	to 0.6% from the total nominal value,

		however, at minimum 50 per securities offering (per ISIN) + 20% VAT
5.4.2.2.	separate	to 1.3% from the total nominal value, however, at minimum 100 per securities offering (per ISIN) + 20% VAT
5.4.3.	arrangement of security yields	
5.4.3.1.	bulk	to 3% from the yield, however, at minimum 20 per securities offering (per ISIN)
5.4.3.2.	separate	to 3% from the yield, however, at minimum 30 per securities offering (per ISIN)
5.4.4.	arrangement of security principal collection	
5.4.4.1.	bulk	to 0.5% from the total nominal value, however, at minimum 30 per securities offering (per ISIN)
5.4.4.2.	separate	to 1.0% from the total nominal value, however, at minimum 50 per securities offering (per ISIN)

\*) This fee applies to the period from the acceptance of securities until 31st December of the respective year.

\*\*) This fee applies to the period of the year following the acceptance of the securities as well as to successive years, at all times based on the state as at 31st December of the respective year.

\*\*\*) Where, pursuant to Section 36 and 37 of the Securities Act and Act No. 513/1991 Coll., the Commercial Code, an agreement on domestic (foreign) securities management and on securities transaction settlement stipulates separate fees for:

- arranging the collection of security yields, it shall be deemed as remuneration for a tax exempt activity;



- whereas for other activities, it shall be deemed as remuneration for taxable fulfilment subject to 20% VAT. If no separate fees for the arrangement of the collection of security yields and for other activities are specified by the agreement, the total fee for securities management stipulated by the Agreement on Securities Management shall be deemed as remuneration for performance, which is considered as a tax exempt activity.

## 6. Other capital market services

Item	Text	Price
6.1.	<b>Procurement of the Statement of accounts kept by the Central Security Depository</b>	380
6.2.	<b>Settlement of heritage*)</b>	
6.2.1.	Service charge for acceptance of the Request for heritage settlement applied for each heritor. (This regards all investment instruments both in the Registry of CS and in the Registry of Central Security Depository)	400
6.2.2.	The charge for each transferred ISIN in the Registry of Central Security Depository	300

\*) The client transfers the advance of CZK 2100 on his/her investment account. CS will charge the amount equal to the multiple of this fee and the number of ISIN transferred on the date of settlement. Maximum charge will not be higher than the advance amount.

## 7. Securities portfolio management

For selected clients the fees are determined on an individual basis

## 8. Common and other items

Item	Text	Price
8.1.	<b>Direct sale of Česká spořitelna, a.s. equity securities</b>	0 up to 200
8.2.	<b>Replacement of specimen signature</b>	10

Apart from the fees for services specified in the List of Charges, also other expenses (e.g. expenses of other banks and institutions) are charged. The fees are paid in cash during the provision of services or debited to the applicable account, however, such fees shall be settled not later than upon account closing and/or at the end of the year. Upon request, Česká spořitelna shall issue a receipt for fees paid in cash.

Additional fees charged for services provided by Česká spořitelna, a.s. are detailed in other parts of the List of Charges.

In exceptional cases, the bank may provide a discount from the specified fee.

If services that are subject to VAT are provided to persons registered for VAT in another Member State or to a foreign individual liable to taxation, the tax liability (place of performance) lies outside the country and the fee therefore is not subject to VAT.

This List of Charges shall become valid as of 9 July 2010 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.