



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

Part Profit Sector - I. Deposit products

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1. Current Accounts in Czech Currency

Item	Text	Price
1.1.	Current account opening	free of charge
1.2.	Current account administration and maintenance	
1.2.1.	with direct banking services – monthly fee	45
1.2.2.	without direct banking services – monthly fee	75
1.2.3.	public sector clients – monthly fee	40
1.2.4.	within the frame of the Professional Program (freelance professions) – monthly fee	40
1.2.5.	within the frame of the Home Program for housing cooperatives and owner associations – monthly fee the fee includes: - issue and sending of monthly statement - issue/use of one VISA Electron payment card issued to current account - SERVIS 24 monthly fee	150
1.2.6.	within the frame of the PROFIT light Program – monthly fee the fee includes: - Issue/use of one MC Business debit card - SERVIS 24 monthly fee - acceptance of 10 payment orders through SERVIS 24 Internetbanking per month - 2 cash withdrawals with card from ATMs of Česká spořitelna per month	159
1.2.7.	for the purpose of company foundation, basic capital increase, and settlement of monetary investments of companies	free of charge
1.2.8.	for the state budget or State Housing Development Fund subsidies, notarial custody (multiple), Investment Blocking Account	free of charge
1.3.	Security account administration and maintenance (a lump-sum fee charged upon the conclusion of the account contract)	
1.3.1.	up to CZK 12.5 million of the deposited amount	0.2% from the deposited

		amount, minimum 4,000
1.3.2.	over CZK 12.5 million of the deposited amount	individually priced
1.4.	Administration and maintenance of special current accounts for freelance professions based on a Framework Contract	
1.4.1.	Accounts for notarial custody, for funds accepted by court distrainers and for funds accepted by a solicitor/entity performing advocacy the fee includes: <ul style="list-style-type: none"> - incoming non-cash payments - acceptance of payment orders in CZK submitted via mail or collection boxes - cash withdrawals at bank counters and processing of cash deposits made by third parties at bank counters - cash payment of a private cheque of Česká spořitelna a.s. at the branch of Česká spořitelna a.s. - accounting entries arising from cash transactions - issue and sending of regular statement/preparation of regular statement for handover at the branch 	
1.4.1.1.	interest bearing accounts (fee charged upon account balancing at the client's request)	290
1.4.1.2.	non-interest bearing accounts	free of charge
1.4.2.	Accounts for auctioneers, trustees in bankruptcy and trustees in insolvency (monthly fee)	40
1.5.	Statements:	
1.5.1.	issue of each regular statement	15
1.5.2.	sending of each regular statement	postage
1.5.3.	preparation of each regular statement for handover at the branch	45
1.6.	Closing of current account or overdraft account upon the client's request	free of charge
1.7.	Transfer of current account or overdraft account to another branch upon the client's request	free of charge

The fees indicated in the List of Charges also apply to current accounts in Czech currency for individual clients

2. Current Accounts in Foreign Currency

Item	Text	Price
2.1.	Account opening	free of charge
2.2.	Account administration and maintenance	
2.2.1.	with direct banking services – monthly fee	45
2.2.2.	without direct banking services – monthly fee	75
2.2.3.	set up within the Profit Program	free of charge
2.2.4.	for the purpose of company foundation, basic capital increase, and settlement of monetary investments of companies	free of charge
2.2.5.	Investment Blocking Account	free of charge

2.3.	Administration and maintenance of special accounts for freelance professions based on a Framework Contract	
2.3.1.	Accounts for notarial custody, for funds accepted by court distrainers and for funds accepted by a solicitor/entity performing advocacy (including issue and sending of regular statements/preparation of regular statement for handover at branch)	
2.3.1.1.	interest bearing accounts (fee charged upon account balancing at the client's request)	290
2.3.1.2.	non-interest bearing accounts	free of charge
2.3.2.	accounts for auctioneers, trustees in bankruptcy and trustees in insolvency	fees pursuant to Item 2.2 are charged
2.4.	Statements:	
2.4.1.	issue of each regular statement	15
2.4.2.	sending of each regular statement	postage
2.4.3.	preparation of each regular statement for handover at the branch	45
2.5.	Closing of account upon the client's request	free of charge
2.6.	Transfer of account to another branch upon the client's request	free of charge

3. Deposit Accounts

Item	Text	Price
3.1.	Deposit account opening, maintenance and administration	free of charge
3.2.	Change of client disposition in relation to principal and/or interest transfer	free of charge

4. General items

Item	Text	Price
4.1.	Issue of copies of statements	
4.1.1.	not older than 12 months	75
4.1.2.	older than 12 months	300
4.2.	Issue of turnover statement	30
4.3.	Notice for settlement of debit balance and non covered payments	
4.3.1.	1 st notice	postage
4.3.2.	2 nd notice	300 + postage
4.3.3.	3 rd notice	500 + postage
4.4.	Limitation of disposal with funds in account	150
4.5.	Account balance information via SMS	1.50

The account administration and maintenance fee is payable irrespective of the fact whether the account is terminated before the expiry of the term as specified in the List of Charges.

The fees applicable to foreign currency accounts are indicated in CZK and charged as a counter value in the particular foreign currency. The fees are converted based on the Czech National Bank exchange rate.

Apart from the fees for services specified in the List of Charges, also the actual expenses of Česká spořitelna, a.s. as well as 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.

This List of Charges shall become valid as of 15 August 2008 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 11 August 2008

Ing. Jiří Škorvaga CSc., in his own hand
Member of the Board of Directors
and Deputy General Director

Martin Techman, in his own hand
Director of the Business Development Division