



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

Part Profit Sector - I. Deposit products

Content:

1. Current Accounts in Czech Currency
2. Current Accounts in Foreign Currency
3. Deposit Accounts
4. General items

1. Current Accounts in Czech Currency

Item	Text	Price
1.1.	Current account opening	free of charge
1.2.	Current account 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 of a regular monthly account statement (account statement series) and sending it by mail to the address agreed - 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 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.	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 of a regular monthly account statement (account statement series) and sending it by mail to the address agreed / p reparation for delivery at the branch to be collected in person 	
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 regular account statement (account statement series)	15
1.5.2.	preparation of a regular monthly account statement to be delivered according to the agreed delivery manner for account statement series	
1.5.2.1.	through SERVIS 24/BUSINESS 24 Internetbanking	free of charge
1.5.2.2.	at the branch to be collected in person	45
1.5.3.	sending by mail to the address agreed	postage
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 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.	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 of a regular account statement (account statement series) and sending it by mail to the address agreed / p reparation for delivery at the branch to be collected in person)	
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 account statement (account statement series)	15
2.4.2.	preparation of a regular account statement to be delivered according to the agreed delivery manner for account statement series	
2.4.2.1.	through SERVIS 24/BUSINESS 24 Internetbanking	free of charge
2.4.2.2.	at the branch to be collected in person	45
2.4.3.	sending by mail to the address agreed	postage
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	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 each account statements (account statement series)	
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	300 + postage
4.3.2.	2 nd notice	300 + postage
4.3.3.	3 rd notice	300 + 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 1 February 2009 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 26 January 2009

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