



# 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. Firemní účet České spořitelny

### 1.1. Opening, change, closing

<b>Opening</b>	free of charge
<b>Change to another account type</b>	free of charge
<b>Closing</b>	free of charge

### 1.2. Products and services provided free of charge and included in the monthly fee

<b>Current account maintenance</b>	free of charge
<b>Issue of monthly statement (account statement series)</b>	free of charge

### 1.3. Standard Products and Services

<b>Standard I: 0 to 1 product/service Standard</b>	92
<b>Standard II: 2 to 3 products/services Standard</b>	172
<b>Standard III: 4 to 5 products/services Standard</b>	342
<b>6th and every other single product/service Standard</b>	+30

### 1.4. Products and Services Transakce - the fees are charged separately

<b>Electronic transactions I (14 transactions)</b>	24
<b>Electronic transactions II (36 transactions)</b>	64
<b>Electronic transactions III (80 transactions)</b>	134
<b>Complex transactions I (14 transactions)</b>	54
<b>Complex transactions II (36 transactions)</b>	134
<b>Complex transactions III (80 transactions)</b>	304

## 1.5. Products and Services Special - the fees are charged separately

	Insurance benefits limit 250 000 CZK	Insurance benefits limit 500 000 CZK	Insurance benefits limit 1 000 000 CZK	Insurance benefits limit 1 500 000 CZK
<b>A set - death and 3rd degree accidental disablement</b>	115	225	385	545
<b>B set - death and 3rd degree all incident disablement</b>	325	585	1,155	1,555

## 2. Current Accounts in Czech Currency

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

### 2.1. Current account opening, transfer, closing

<b>Opening of current account</b>	free of charge
<b>Transfer of current account or overdraft account to another branch upon the client's request</b>	free of charge
<b>Closing of current account or overdraft account upon the client's request</b>	free of charge

### 2.2. Current account maintenance

	With direct banking services	Without direct banking services	Public sector clients	Within the frame of the Professional Program (freelance professions)	Within the frame of the Home Program for housing cooperatives and owner associations *)	Within the frame of the PROFIT light Program **)	For the purpose of company foundation, basic capital increase, and settlement of monetary investments of companies	For the state budget or State Housing Development Fund subsidies, Investment Account, for loans under Housing Improvement Fund
<b>Maintenance fee - monthly</b>	45	75	40	40	150	159	free of charge	free of charge

\*) 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 Business (VISA Business Electron) payment card issued to current account
- SERVIS 24 monthly fee

\*\*) the fee includes:

- Issue/use of one VISA Business (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

### 2.3. Security account maintenance (a lump-sum fee charged upon the conclusion of the account contract)

	Up to CZK 12.5 million of the deposited amount	Over CZK 12.5 million of the deposited amount
<b>Maintenance fee</b>	0.2% from the deposited amount, minimum 4,000	individually priced, max. 25 000

## 2.4. Maintenance of special current accounts for freelance professions based on a Framework Contract

	Accounts for notarial custody, for funds accepted by court distrainers and for funds accepted by a solicitor/entity performing advocacy - interest bearing accounts (fee charged upon account balancing at the client's request) *)	Accounts for notarial custody, for funds accepted by court distrainers and for funds accepted by a solicitor/entity performing advocacy - non-interest bearing accounts *)	non-interest bearing accounts
<b>Maintenance</b>	290	free of charge	40

\*) price includes:

- incoming non-cash payments (except for foreign 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

## 2.5. Issue of regular account statement (account statement series) and preparation of a regular account statement to be delivered according to the agreed delivery manner for account statement series

<b>Issue of regular account statement (account statement series)</b>	15
<b>Preparation of a regular monthly account statement through SERVIS 24/BUSINESS 24 Internetbanking</b>	free of charge
<b>Preparation of a regular monthly account statement at the branch to be collected in person</b>	45
<b>Preparation of a regular monthly account statementsending by mail to the address agreed</b>	postage

## 3. Current Accounts in Foreign Currency

### 3.1. Account opening, transfer, closing

<b>Account opening</b>	free of charge
<b>Transfer of account to another branch upon the client's request</b>	free of charge
<b>Closing of account upon the client's request</b>	free of charge

### 3.2. Account maintenance

	With direct banking services	Without direct banking services	Set up within the Profit Program	For the purpose of company foundation, basic	Investment Account
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				capital increase, and settlement of monetary investments of companies	
Maintenance fee - monthly	45	75	free of charge	free of charge	free of charge

### 3.3. Maintenance of special accounts for freelance professions based on a Framework Contract

	<b>Accounts for notarial custody, for funds accepted by court distrainers and for funds accepted by a solicitor /entity performing advocacy *) - interest bearing accounts (fee charged upon account balancing at the client's request)</b>	<b>Accounts for notarial custody, for funds accepted by court distrainers and for funds accepted by a solicitor /entity performing advocacy *) - non-interest bearing accounts</b>	<b>Accounts for auctioneers, trustees in bankruptcy and trustees in insolvency</b>
<b>Maintenance fee</b>	290	free of charge	fees pursuant to Item 2.2 are charged

\*) 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)

### 3.4. Statements:

<b>Issue of each regular account statement (account statement series)</b>	15
<b>Preparation of a regular account statement to be delivered according to the agreed delivery manner for account statement series - through SERVIS 24/ BUSINESS 24 Internetbanking</b>	free of charge
<b>Preparation of a regular account statement to be delivered according to the agreed delivery manner for account statement series - at the branch to be collected in person</b>	45
<b>Preparation of a regular account statement to be delivered according to the agreed delivery manner for account statement series - sending by mail to the address agreed</b>	postage

## 4. Deposit Accounts

<b>Deposit account opening, maintenance</b>	free of charge
<b>Change of client disposition in relation to principal and/ or interest transfer</b>	free of charge

## 5. General items

<b>Issue of copies of each account statements (account statement series), payment transaction information</b>	75
<b>Issue of turnover statement</b>	30
<b>Notice for settlement of debit balance and non covered payments</b> <ul style="list-style-type: none"> <li>- 1st notice</li> <li>- 2nd notice</li> <li>- 3rd notice</li> </ul>	300 + postage
<b>Limitation of disposal with funds in account</b>	150

Prices are quoted in CZK

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.

For foreign currency accounts prices are shown in CZK but they are collected in respective foreign currency equivalent. A price which corresponds with its maximum/minimum amount or a fixed price is converted against a rate of the Czech National Bank valid on the fee maturity/charge date. Prices charged as a percentage rate are converted against the trading rate of ČS,a.s. valid on the fee maturity/charge date.

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.

This List of Charges shall become valid as of 1 September 2010 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 24 August 2010

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