



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

Part Profit Sector - I. Deposit products

Content:

1. Firemní účet České spořitelny
2. Current Accounts in Czech Currency
3. Current Accounts in Foreign Currency
4. Deposit Accounts
5. General items

1. Firemní účet České spořitelny

1.1. Opening, change, closing

Opening	free of charge
Change to another account type	free of charge
Closing	free of charge

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

Current account maintenance	free of charge
Issue of monthly statement (account statement series)	free of charge

1.3. Standard Products and Services

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

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

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

Complex transactions IV (150 transactions)	534
---	-----

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
A set - death and 3rd degree accidental disablement	115	225	385	545
B set - death and 3rd degree all incident disablement	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

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

2.2. Current account maintenance

	With direct banking services	Without direct banking services	Public sector clients	Within the frame of the Home Program for housing cooperatives and owner associations *)	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	Within the frame of the Professional Program (freelance professions) 1)	Within the frame of the PROFIT light Program **) 1)
Maintenance fee - monthly	45	75	40	150	free of charge	free of charge	40	159

*) 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 (MasterCard 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

1) new accounts are not opened as of 1 November 2011

2.3. Security account

Opening and maintenance fee	0.2% from the deposited amount, minimum 4,000, maximum 20,000

Extra charge for individual adjustments according to the client's request (in addition to opening and maintenance fee)	+ 0.2% from the deposited amount, minimum 6,000 in addition to the opening and maintenance fee
Appendix to an existing contract according to the client's request	0,2% from the deposited amount, minimum 6,000

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
Maintenance	290	free of charge	40

*) price includes:

- 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 at bank counters (including cash deposits made by third parties)
- 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

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

3. Current Accounts in Foreign Currency

3.1. Account opening, transfer, closing

Account opening	free of charge
------------------------	----------------

Transfer of account to another branch upon the client's request	free of charge
Closing of account upon the client's request	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 capital increase, and settlement of monetary investments of companies	Investment Account
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

	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	Accounts for auctioneers, trustees in bankruptcy and trustees in insolvency
Maintenance fee	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:

Issue of each regular account statement (account statement series)	15
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	free of charge
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	45
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	postage

4. Deposit Accounts

Deposit account opening, maintenance	free of charge
---	----------------

Change of client disposition in relation to principal and/or interest transfer	free of charge
---	----------------

5. General items

Issue of copies of each account statements (account statement series), payment transaction information	75
Issue of turnover statement	30
Notice for settlement of debit balance and non covered payments <ul style="list-style-type: none"> - 1st notice - 2nd notice - 3rd notice 	300 + postage
Limitation of disposal with funds in account	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 January 2012 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.