

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. Podnikatelske konto Klasik Ceske sporitelny

1.1. Opening and closing of Podnikatelske konto Klasik Ceske sporitelny

Opening	free of charge
Closing	free of charge

1.2. Basic package - monthly fee

1.2.1. Account maintenance

Maintenance fee	149
Maintenance fee under specific conditions*	75

* Credit monthly income CZK 10 000 and at least one day per month withdrawn overdraft or loan or mortgage

1.2.2. Services in basic package

SERVIS24 - internetbanking and phonebanking including Mobilní banka	free of charge
Debit card VISA Business	free of charge
Firemni kontokorent with credit limit up to CZK 50,000	free of charge
Payments Klasik	free of charge
Issuing of monthly statement	free of charge
Your own card design (card from gallery)	free of charge

1.3. Optional services - monthly fee per each service

Information SMS	29
Another debit card VISA Business	
All cash withdrawals from ATM of Ceska sporitelna	
Favoured payments abroad <ul style="list-style-type: none"> • two incoming SEPA/cross-border transfer up to 50,000 EUR • two outgoing for CZK 30 	

Payments Klasik

This service includes 30 domestic payments in CZK: payment order acceptance via SERVIS24 (phonebanking - automated voice service, internetbanking, GSM banking, Mobilni banka, Platba 24, Business 24 or MultiCash), ATM or payment terminal, standing order or collection permit execution, incoming payment, mobile phone charging via ATM or SERVIS24 and clearing

Information SMS

25 pieces of information SMS including balance SMS and other SMS types (cash withdrawal by card at ATM, payment by card, non-realized payments, standing orders or collection permits, reminder in case of outstanding overdraft)

All cash withdrawals from ATM of Ceska sporitelna

All cash withdrawals from ATM of Ceska sporitelna

It is possible to actively arrange insurance for key persons. Prices are in chapter 3.5. of this price list.

2. Podnikatelske konto Maxi Ceske sporitelny

Podnikatelske konto Maxi Ceske sporitelny is intended for clients with turnover up to CZK 30 mio per year

2.1. Opening and closing of Podnikatelske konto Maxi Ceske sporitelny

Opening	free of charge
Closing	free of charge

2.2. Basic package - monthly fee

2.2.1. Account maintenance

Maintenance fee	299

2.2.2. Services in basic package

SERVIS24 - internetbanking and phonebanking including Mobilni banka	free of charge
Debit card VISA Business	free of charge
Firemni kontokorent with credit limit up to CZK 50,000	free of charge
All payments	free of charge
Information SMS	free of charge
All cash withdrawals from ATM of Ceska sporitelna	free of charge
Personal account	free of charge

Issuing of monthly statement	free of charge
Your own card desing (picture from gallery)	free of charge

2.3. Optional services - monthly fee per each service

Another debit card VISA Business	29
Favoured payments abroad <ul style="list-style-type: none"> two incoming SEPA/cross-border transfer up to 50,000 EUR two outgoing for CZK 30 	

Information SMS

25 pieces of information SMS including balance SMS and other SMS types (cash withdrawal by card at ATM, payment by card, non-realized payments, standing orders or collection permits, reminder in case of outstanding overdraft)

Personal account

Discount CZK 69 for maintenance fee of Personal Account of Ceska sporitelna or Personal Account of Ceska sporitelna II. Valid only for accounts opened before 18.10.2014.

It is possible to actively arrange insurance for key persons. Prices are in chapter 3.5. of this price list.

3. Firemní účet České spořitelny

3.1. Opening, change, closing

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

3.2. 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

3.3. 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

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

Electronic transactions I (14 transactions)	24
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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

3.5. 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

4. Current Accounts in Czech Currency

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

4.1. 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

4.2. Current account maintenance

	With direct banking services	Without direct banking services	Public sector clients	Account - Program Domov*	For the purpose of company foundation 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	Account for insurance agents**)
Maintenance fee - monthly	45	75	40	150	free of charge	free of charge	45

4.3. 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, max. 20,000 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, max. 20,000
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4.4. 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

5. Current Accounts in Foreign Currency

5.1. 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

5.2. Account maintenance

	With direct banking services	Without direct banking services	For the purpose of company foundation	Investment Account
Maintenance fee - monthly	45	75	free of charge	free of charge

5.3. 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 trustees in bankruptcy and trustees in insolvency
Maintenance fee	290	free of charge	fees pursuant to Item 4.2 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)

6. Deposit Accounts

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

7. Statements

	To 30 th of June 2016	From 1 st of July 2016
Electronic monthly, quarterly - SERVIS 24/BUSINESS 24 Internetbanking	free of charge	free of charge
Electronic - more often than monthly	15	15
Paper statement by mail to the address in Czech republic	25	30
Paper statement by mail to the address out of Czech republic	40	40
Paper statement at the branch to be collected in person	80	80
Surcharge for second and other envelope	10	10
Issue of copies of each account statements	75	80
Issue of turnover statement	30	30

8. Additional fee for account maintenance - effect from 1 st of July 2016

The Bank may charge an additional fee for account management (current account or other type of account) at the rate of 0.15% from Increased balances¹ to 31.12. If the sum of Balances on client accounts to 31.12.² given year exceeds CZK 100 million and will be higher than Average balances³ in a given year. The fee can be charged from any client account maintained by the Bank in January of the following year.

¹ **Increased balances:** the difference between the balances on client accounts to 31.12. ² and average balances ³.

² **Balances on client accounts to 31.12.:** The sum of final balances in all accounts and term deposits (deposit accounts) converted into the currency CZK by central rate of the Czech National Bank to 31.12. given year. Any negative balances will be replaced by zero.

³ **Average balances:** Average total of the final balance on all client accounts from 1.1. to 11.30 given year converted into the currency CZK by central rate of the Czech National Bank as of 12/31 of that year plus the total of the average balances of time deposits (deposit accounts) client from January to November (always as of the end of the respective month) of the year, converted into the currency CZK by central rate of the Czech National Bank as of 12/31 given year. The result will be increased by 10%. Any negative balances will be replaced by zero.

For towns and villages with effect from 31. 12. 2015.

9. General items

Late penalty	500
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 18th April 2016 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.