



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

## Part Profit Sector - II. Financial transactions

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### 1. Non-Cash Transactions, Standing Orders

- in Czech currency and
- in foreign currency made within the bank

Item	Text	Price
1.1.	<b>Payment order acceptance (accounting entry)</b>	
1.1.1.	through direct banking via:	
1.1.1.1.	<ul style="list-style-type: none"> <li>- SERVIS 24</li> <li>- Telebanking - automated voice service</li> <li>- Internetbanking</li> <li>- GSM banking</li> <li>- BUSINESS 24</li> <li>- other direct banking services</li> </ul>	2
1.1.1.2.	SERVIS 24 Telebanking – telephone banker	3.50
1.1.2.	<ul style="list-style-type: none"> <li>- by mail</li> <li>- through a collection box</li> <li>- at the bank counter</li> </ul>	8
1.2.	<b>Payment order processing at the bank counter (immediately after receipt)</b>	45
1.3.	<b>Execution of expedited payment order</b>	
1.3.1.	through the clearing centre via direct banking	200 + fee according to Item 1.1.1.1 or 1.1.1.2.
1.3.2.	through the clearing centre by using other means than direct banking	200 + fee according to Item 1.1.2.
1.4.	<b>Standing order/collection permit</b>	
1.4.1.	set-up	free of charge
1.4.2.	execution (accounting entry)	5
1.4.3.	standing order change or cancellation upon the client's request:	
1.4.3.1.	submitted through direct banking	free of charge

1.4.3.2.	submitted at the branch	30
1.5.	<b>Other non-cash payments</b>	
1.5.1.	payment by card at point of sale	free of charge
1.5.2.	accounting entry arising from card use	free of charge
1.5.3.	mobile phone charging	
1.5.3.1.	through an ATM	free of charge
1.5.3.2.	through SERVIS 24 <ul style="list-style-type: none"> <li>- Telebanking - Interactive voice response</li> <li>- Internetbanking</li> <li>- GSM banking</li> </ul>	2
1.5.4.	incoming non-cash payment (accounting entry)	5
1.5.5.	cash payment order – B postal order	8 + fee according to the pricelist of the Czech Post
1.5.6.	accounting entry arising from a collection account Note: Applies to collection accounts set up on 1 January 2003 and onwards.	
1.5.6.1.	for each item of a collective payment order in favour of a payment-type collection account	
1.5.6.1.1.	in favour of accounts maintained by Česká spořitelna, a.s.	2
1.5.6.1.2.	in favour of accounts maintained by other banks in the CR	2 + fee according to Item 1.6.
1.5.6.2.	for each item of a collective payment order in favour of a collection-type collection account, including non-paid payment items	
1.5.6.2.1.	in favour or debit of accounts maintained by Česká spořitelna, a.s.	2.50
1.5.6.2.2.	in favour or debit of accounts maintained by other banks in the CR	2.50 + fee according to Item 1.6.
1.6.	<b>Clearing of interbank payment through the CNB clearing center</b>	2

## 2. Cash Transactions for Accounts in Czech Currency

Item	Text	Price
2.1.	<b>Cash deposit</b>	
2.1.1.	deposit of coins in CZK into account Note: The number of coins and bank notes is added up within one business day and an additional fee is charged for unsorted bank notes or coins according to Item 6.4. (XIII Other Bank Services).	
2.1.1.1.	up to 100 pieces	free of charge
2.1.1.2.	101 and more pieces	1%, minimum 100
2.1.1.3.	through a coin machine	1%, minimum 100

2.1.2.	in accounts maintained by other banks in the CR (does not apply to deposits made in favour of accounts maintained by subsidiary companies of Česká spořitelna, a.s.) Note: If cash is not sorted and not adjusted in compliance with the Decree of the Czech National Bank No. 37/1994, an additional fee is charged according to Item 6.4. (XIII Other Bank Services).	2% from the deposit, minimum 100
2.1.3.	made at the bank counter by a third party (the depositor is neither the owner nor the person authorised to dispose of the account, in favour of which cash is deposited)	45
2.1.4.	Processing of cash deposit exceeding CZK 0.5 million	0.05% from the deposited amount, maximum 2,000 + conceivable fee according to Item 2.1.1.2.
2.1.5.	night safe	
2.1.5.1.	deposition of cash with the aid of a night safe cassette in the client's current account maintained by Česká spořitelna, a.s.	
2.1.5.1.1.	cassette	30 + conceivable fee according to Item 2.1.1.2. or 2.1.4.
2.1.5.1.2.	or annual lump-sum fee	individually priced from 1,200 to 1,800 (for third and any other cassette from 500 to 1,800) + fee according to Item 2.1.1.2. or 2.1.4.
2.1.5.2.	deposition of cash with the aid of a night safe cassette, if the client's current account is not maintained by Česká spořitelna, a.s. (monthly fee)	individually priced From 600 to 1,200
2.1.5.3.	deposition of cash with the aid of a single use package (annual fee)	individually priced From 1,200 to 5,000
2.1.6.	deposition of cash with the aid of enclosed packages	
2.1.6.1.	per deposition	90 + conceivable fee according to Item 2.1.1.2. or 2.1.4
2.1.6.2.	or monthly fee	800 + conceivable fee

		according to Item 2.1.1.2. or 2.1.4.
2.1.7.	other cash deposits	fee according to Item 2.3.3.
2.2.	<b>Cash withdrawal</b>	
2.2.1.	by a card issued by Česká spořitelna, a.s. from ATMs of Česká spořitelna	
2.2.1.1.	by debit, charge, pre-paid card	6
2.2.1.2.	by Kredit+ credit card	1% from the withdrawn amount, minimum 25
2.2.2.	by a card issued by Česká spořitelna, a.s.: - at bank counters of Česká spořitelna, a.s. - from ATMs not operated by Česká spořitelna, a.s., or - at card disbursement locations in the Czech Republic (i.e. Cash Advance)	
2.2.2.1.	by debit, charge, pre-paid card	25 + 0.5 % from the withdrawn amount
2.2.2.2.	by Kredit+ credit card	1% from the withdrawn amount, minimum 50
2.2.3.	by an international debit card from ATMs of any bank within the ERSTE BANK GROUP	6
2.2.4.	by an international card from ATMs or at card disbursement locations abroad (Cash Advance)	
2.2.4.1.	by debit, charge, pre-paid card	100 + 0.5 % from the withdrawn amount
2.2.4.2.	by Kredit+ credit card	1% from the withdrawn amount, minimum 100
2.2.5.	CashBack - cash withdrawal when paying by card at point of sales	4
2.2.6.	by a document at the bank counter	
2.2.6.1.	up to CZK 15,000 inclusive	45 + fee according to Item 2.3.3
2.2.6.2.	from CZK 15,000 to CZK 500,000	15 + fee according to Item 2.3.3
2.2.6.3.	more than CZK 500,000	45 + fee according to Item 2.3.3

2.3.	<b>Other cash transactions</b>	
2.3.1.	replacement of bank notes or coins in CZK Note: The number of coins and bank notes is added up within one business day and an additional fee is charged for unsorted bank notes or coins according to Item 6.4. (XIII Other Bank Services).	
2.3.1.1.	up to 100 pieces	free of charge
2.3.1.2.	101 and more pieces	2 %, minimum 100
2.3.2.	assessment of compensation for incomplete bank note (CZK) if the remaining part of the presented bank note is smaller than 3/4 of the original size of the bank note (perpiece)	10
2.3.3.	cash transactions (accounting entry)	8

### 3. Cash Transactions for Accounts in Foreign Currency

Item	Text	Price
3.1.	<b>Cash deposit</b>	
3.1.1.	CZK deposits	1%, minimum 30 + fee according to item 3.4.
3.1.2.	foreign currency bank note deposit	free of charge + fee according to Item 3.4.
3.1.3.	deposit of coins in EUR (EUR 1, EUR 2 nominal value)	20%, minimum 50
3.1.4.	deposit of foreign currency bank notes within preclusion deadline	10 %, minimum 50
3.2.	<b>Cash withdrawal</b>	
3.2.1.	CZK withdrawals	2%, minimum 50 + fee according to Item 3.4.
3.2.2.	foreign currency withdrawals	30 + fee according to Item 3.4.
3.3.	<b>Other cash transactions</b>	
3.3.1.	replacement of foreign currency bank notes with decreased marketability based on deterioration extent	individually priced according to deterioration extent
3.4.	<b>Cash transactions (accounting entry)</b>	8

## 4. Foreign Payments

### 4.1. Payments Abroad and to Domestic Banks in Foreign Currency

Item	Text	Price
4.1.1.	payment to an account of a client of Slovenská spořitelna, a.s. Note: The payment order must contain valid identification code(BIC) of the recipient's bank.	50
4.1.1.1.	surcharge for urgent/express payment within D+0	500
4.1.1.2.	surcharge on PRIEURO payment within 4 hours (Payments in EUR)	750
4.1.2.	payment in EUR	
4.1.2.1.	<ul style="list-style-type: none"> <li>- to an account of a client of an ERSTE BANK Group bank Note: The payment order must contain valid identification code(BIC) of the recipient's bank.</li> <li>- cross-border transfer</li> <li>- SEPA transfer up to and incl. 50,000 EUR</li> </ul>	220
4.1.2.2.	SEPA transfer exceeding 50,000 EUR	1%, Minimum 220, Maximum 1,500
4.1.2.3.	surcharge for urgent/express payment within D+0	500
4.1.2.4.	surcharge on PRIEURO payment within 4 hours (Payments in EUR)	750
4.1.3.	other payments abroad and payments to domestic banks in foreign currency	1%, Minimum 220, Maximum 1,500
4.1.3.1.	surcharge for urgent payment within D+1	250
4.1.3.2.	surcharge for express payment within D+0	500
4.1.4.	surcharge for the processing of a payment order accepted in writing	200
4.1.5.	changed instructions or cancellation of non-executed payment order	free of charge
4.1.6.	changed instructions or cancellation of executed payment order abroad	500 + foreign bank charges and telecommunication fees

### 4.2. Payments from Abroad and from Domestic Banks in Foreign Currency

Item	Text	Price
4.2.1.	payment from Slovenská spořitelna, a.s.	free of charge
4.2.2.	payment in EUR <ul style="list-style-type: none"> <li>- from a client of an ERSTE BANK Group bank</li> <li>- cross-border transfer</li> <li>- SEPA transfer up to and incl. 50,000 EUR</li> </ul>	100
4.2.3.	direct Deposit of U.S. Federal Benefits from the Bank of New York	100
4.2.4.	other payments from abroad or from domestic banks in foreign currency with SHA and BEN disposal and SEPA transfers exceeding 50,000 EUR	

4.2.4.1.	in favour of the client's account	1 % Minimum 100, Maximum 950
4.2.4.2.	for cash payment	1% Minimum 400, Maximum 2,000
4.2.5.	query on advised payment upon the request of the client of Česká spořitelna, a.s. based on foreign payee's document	200 + foreign bank charges and telecommunication fees

Terms for clearing of system of payment are mentioned on [www.csas.cz](http://www.csas.cz) (in Czech language only)

## 5. General Items

Item	Text	Price
5.1.	<b>Notice of non-executed payment orders</b> Note: the price is not collected from non-executed foreign payment orders.	10 (+ postage when sent to the client's address)
5.2.	<b>Confirmation on deposit of funds in account/account balance processed upon the client's request</b>	500 (+19% VAT)
5.3.	<b>Non-executed cash withdrawal notified in advance</b>	500

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

For conversion transactions in different currencies, the Cash-Buy or No-C-Buy rate is used at the transaction input and the Cash-Sell and/or No-C-Sell rate is used at the transaction output for conversion purposes depending on the fact, whether the transaction involves currency (bank notes) or not. Any transaction where the currency on the transaction side differs from the account currency is deemed a conversion transaction. 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 October 2008 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 22 September 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