



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

### Part Profit Sector - II. Financial transactions

#### Content:

1. Non-Cash Transactions, Standing Orders
2. Cash Transactions for Accounts in Czech Currency
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### 1. Non-Cash Transactions, Standing Orders

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

#### 1.1. Outgoing non-cash payments - payment order (per entry)

|   | SERVIS<br>24 Internetbanking,<br>Telebanking - automated<br>voice service, GSM<br>banking, Mobile<br>bank, BUSINESS 24,<br>PLATBA 24, other<br>direct banking services | SERVIS<br>24 Internetbanking,<br>Telebanking - automatická<br>hlasová služba, GSM<br>banking, BUSINESS 24,<br>PLATBA 24, ostatní služby<br>přímého bankovníctví | ATM/Payment terminal CS | Collection box                               | By mail                                      | Bank counter                                 |
|---|--|---|-------------------------|--|--|--|
| Payment order<br>acceptance   | 2  | 15  | 6                       | 15 - standard form<br>40 - non-standard form | 15 - standard form<br>40 - non-standard form | 15 - standard form<br>40 - non-standard form |
| Execution of expedited<br>payment order                                       | 125  | 125   | x                       | x  | x  | 125  |
| Acceptance and<br>processing of payment<br>order immediately after<br>receipt | x  | x   | x                       | x  | x  | 55   |

#### 1.2. Other outgoing non-cash payments

|  | SERVIS 24<br>Internetbanking,<br>Telebanking -<br>automated voice<br>service, GSM<br>banking, Mobile bank | ATM of Česká<br>spořitelna | Bank counter  | Point of sale  |
|--|---|----------------------------|---|----------------|
| Payment by card                        | x   | x                          | x   | free of charge |
| Mobile phone<br>charging               | 2   | free of charge             | x   | x              |
| Cash payment order -<br>B postal order | x   | x                          | 15 + fee according<br>to the pricelist of<br>the Czech Post | x              |

#### 1.3. Outgoing non-cash payments - Standing order/collection permit

|   | Direct banking | Bank counter   |
|---|----------------|----------------|
| Set-up  | free of charge | free of charge |
| Standing order change or cancellation upon the client's request | free of charge | free of charge |
| Execution (per entry)   | 5              | 5              |

#### 1.4. Other Items of non-cash transactions

|   |   |
|---|---|
| Incoming non-cash payment (per entry)                         | 5 |
| Clearing of interbank payment through the CNB clearing center | 2 |

#### 1.5. Accounting entry arising from a collection account

Applies to collection accounts set up on 1 January 2003 and onwards.

|   |      |
|---|------|
| For each item of a collective payment order in favour of a payment-type collection account                                      | 2    |
| For each item of a collective payment order in favour of a collection-type collection account, including non-paid payment items | 2.50 |

## 2. Cash Transactions for Accounts in Czech Currency

### 2.1. Cash deposit

|   | ATM of Česká spořitelna | Bank counter   | Night safe ***)                               | Enclosed package ***)       |
|---|-------------------------|--|---|-----------------------------|
| In accounts maintained by Česká spořitelna, a.s.  | free of charge          | free of charge   | 400 monthly + 30 for each usage of night safe | 0,07% from deposited amount |
| Processing of cash deposit above 500.000 CZK  | x                       | 0,15% from deposited amount + conceivable fee for deposit of coins | x   | x                           |
| Deposit of coins in CZK up to 100 pieces of each denomination *)  | x                       | free of charge   | x   | x                           |
| Deposit of coins in CZK 101 pieces and more of each denomination*)  | x                       | 2%, minimum 125  | 2%, minimum 125                               | 2%, minimum 125             |
| By a third party (the depositor is neither the owner nor the person authorised to dispose of the account) | 6                       | 65   | x   | x                           |

|   |   |                 |   |   |
|---|---|-----------------|---|---|
| In accounts maintained by other banks in the CR **) | x | 2%, minimum 125 | x | x |
|---|---|-----------------|---|---|

\*) 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 - 75 CZK for every 15 commenced minutes

\*\*) does not apply to deposits made in favour of accounts maintained by subsidiary companies of Česká spořitelna, a.s. If cash is not sorted and not adjusted in compliance with the act No. 136/2011, an additional fee is charged - 75 CZK for every 15 commenced minutes

\*\*\*) prices are valid for contracts from 1.9.2010 and for contracts

## 2.2. Cash withdrawal

|             | ATM of Česká spořitelna | ATM of other bank / cash advance (in Czech Republic) | ATM ERSTE GROUP *) | ATM of other bank / cash advance (abroad) | Bank counter | Point of sale  |
|-------------|-------------------------|--|--------------------|---|--------------|----------------|
| By card     | 6                       | 40   | 6                  | 125                                       | x            | x              |
| By document | x                       | x  | x                  | x   | 65           | x              |
| Cash back   | x                       | x  | x                  | x   | x            | free of charge |

\*) Erste Bank Austria, Slovenská sporiteľňa, Erste Bank & Steiermärkische Croatia, Erste Bank Hungary, Erste Bank Serbia, Banca Comercială Română Romania, BCR Chişinău Moldova, Erste Bank Podgorica Montenegro, Sparkasse Bank Macedonia, Sparkasse Bank Bosnia-Herzegovina

## 2.3. Other cash transactions

|   |                 |
|---|-----------------|
| Replacement of bank notes or coins in CZK up to 100 pieces of each denomination *)    | free of charge  |
| Replacement of bank notes or coins in CZK 101 pieces and more of each denomination *) | 2%, minimum 125 |

\*) 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 - 75 CZK for every 15 commenced minutes

## 3. Cash Transactions for Accounts in Foreign Currency

### 3.1. Cash deposit

|   | Bank counter   | Night safe*)                                  | Enclosed package*)          |
|---|--|---|-----------------------------|
| CZK deposit   | 1%, minimum 40   | 400 monthly + 1%, minimum 40                  | 1%, minimum 40              |
| Foreign currency bank note deposit up to equivalent 500,000 CZK | free of charge   | 400 monthly + 30 for each usage of night safe | 0,07% form deposited amount |
| Foreign currency bank note deposit above equivalent 500,000 CZK | 0,15% from deposited amount + conceivable fee for deposit of coins | x   | x                           |
| Deposit of coins in EUR (EUR 1, EUR 2 nominal value)            | 20%, minimum 125   | x   | x                           |

|   |                  |   |   |
|---|------------------|---|---|
| Deposit of foreign currency bank notes within preclusion deadline | 20%, minimum 125 | x | x |
|---|------------------|---|---|

\*) prices valid for agreements entered into after September 1st 2010 and agreements made before this date using reference to the most recent update of ČS List of Tariffs and Fees

### 3.2. Cash withdrawal

|                              |                   |
|------------------------------|-------------------|
| CZK withdrawal               | 2%, minimum 40    |
| foreign currency withdrawals | 0,15%, minimum 40 |

## 4. Foreign Payments

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

|  |     |
|--|-----|
| Payment to an account of a client of Slovenská spořitelna, a.s. *) | 50  |
| Surcharge for urgent/express payment within D+0                    | 500 |
| Surcharge on PRIEURO payment within 4 hours (Payments in EUR)      | 750 |

\*) the payment order must contain valid identification code(BIC) of the recipient's bank.

|  |                                |
|--|--------------------------------|
| Payment in EUR   |                                |
| <ul style="list-style-type: none"> <li>to an account of a client of an ERSTE GROUP (FIT payment)</li> <li>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                            |
| SEPA transfer exceeding 50,000 EUR *)  | 1%, minimum 220, maximum 1,500 |
| Other payments in EUR to EU/EHP  |                                |
| Surcharge for urgent/express payment within D+0  | 500                            |
| surcharge on PRIEURO payment   | 750                            |

\*) Cross-border transfer / SEPA credit transfer – a transfer in EUR within European Economic Area (EEA) up to 50 000 EUR (limit valid for cross-border transfer only), containing a valid beneficiary bank BIC, IBAN of a beneficiary account, with charging option SHA and without any specific instruction

|  |                                |
|--|--------------------------------|
| Other payments abroad and payments to domestic banks in foreign currency | 1%, Minimum 220, Maximum 1,500 |
| Surcharge for urgent payment within D+1                                  | 250                            |
| Surcharge for express payment within D+0                                 | 500                            |

|   |                            |
|---|----------------------------|
|   |                            |
| Surcharge for the processing of a payment order accepted in writing                           | 200                        |
|   |                            |
| Set-up, change or cancellation of standing order abroad                                       | free of charge             |
|   |                            |
| Foreign payment confirmation (issued upon the payee's request)                                | 100                        |
| Changed instructions or cancellation of non-executed payment order                            | free of charge             |
| Changed instructions, cancellation or additional information of executed payment order abroad | 500 + foreign bank charges |

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

|   |                             |
|---|-----------------------------|
|   |                             |
| Payment from Slovenská spořitelna, a.s.   | free of charge              |
| Payment in EUR <ul style="list-style-type: none"> <li>from a client of an ERSTE GROUP</li> <li>cross-border transfer *)</li> <li>SEPA transfer up to and incl. 50,000 EUR *)</li> </ul> | 100                         |
| Direct Deposit of U.S. Federal Benefits from the Bank of New York   | 100                         |
| Other payments from abroad or from domestic banks in foreign currency with SHA and BEN disposal and SEPA transfers exceeding 50,000 EUR   | 1% Minimum 100, Maximum 950 |
| 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  |

\*) Cross-border transfer / SEPA credit transfer – a transfer in EUR within European Economic Area (EEA) up to 50 000 EUR (limit valid for cross-border transfers only), containing a valid beneficiary bank BIC, IBAN of a beneficiary account, with charging option SHA and without any specific instruction.

### 5. General Items

|   |  |
|---|--|
|   |  |
| Notice of non-executed payment orders *)  | 10 (+ postage when sent to the client's address) |
| Confirmation on deposit of funds in account/account balance processed upon the client's request | 500 + 21% VAT                                    |
| Non-executed cash withdrawal notified in advance  | 500  |

\*) the price is not collected from non-executed foreign payment orders.

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

Prices are quoted in CZK

For foreign currency accounts prices are shown in CZK but they are collected in respective foreign currency equivalent. A price which corresponds to its maximum/minimum amount or a fixed price is converted against the 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 transaction maturity /fee 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 2014 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.