



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

Part Profit Sector - IV. Card services

Content:

1. Card issue/use
2. Optional insurance
3. Other services

1. Card issue/use

Item	Text	Price
1.1.	International debit cards – annual fee	
1.1.1.	VISA ELECTRON to current account - electronic	200
1.1.2.	MasterCard BUSINESS - embossed	400
1.1.3.	VISA Business debit - embossed	1,200
1.1.4.	VISA Business debit - embossed	3,700
1.2.	International prepaid Maestro cards – annual fee	
1.2.1.	TRAVEL card - electronic	230
1.3.	International credit cards – annual fee	
1.3.1.	Kredit+ MasterCard BUSINESS - electronic	650
1.4.	International charge cards – annual fee	
1.4.1.	VISA BUSINESS charge card - embossed	2,200
1.4.2.	VISA GOLD charge card - embossed	4,700
1.5.	Domestic proprietary credit cards – annual fee	
1.5.1.	HORNBACH ProfiCard - embossed	free of charge
1.6.	Production of duplicate card – fee charged upon duplicate card request submission	
1.6.1.	electronic cards	100
1.6.2.	embossed cards	200

2. Optional insurance

Item	Text	Price
2.1.	Travel insurance – annually*)	
2.1.1.	Comfort**) – cardholder insurance	300
2.1.2.	Comfort Family**) – additional insurance of family members to cards +1 adult and 3 children)	450

2.1.3.	Exclusive Family – additional insurance of family members to VISA Business cards (+1 adult and 3 children)	750
2.1.4.	Gold Family – additional insurance of family members to Gold cards (+1 adult and 3 children)	1,500
2.2.	Insurance against card misuse in case of a lost or stolen card – annually*)	
2.2.1.	P10 (insurance cover up to CZK 10,000)	170
2.2.2.	P30 (insurance cover up to CZK 30,000)	320
2.2.3.	P60 (insurance cover up to CZK 60,000)	480

*) Apart from insurance arranged to an already issued valid card, where the first payment of the insurance premium is charged at the time when the insurance is effected, and subsequent payments along with the annual card fee

***) Insurance may be also purchased to international cards, with the exception of VISA Business and Gold cards

3. Other services

Item	Text	Price
3.1.	Agreement of a loan for the maturity of credit , charge cards and domestic proprietary credit cards	free of charge
3.2.	Card account administration and maintenance for credit and charge cards	free of charge
3.3.	Sending of card/express debit card issue	
3.3.1.	sending of international payment cards by mail to the client's address in the CR	free of charge
3.3.2.	sending of international payment cards abroad by means of messenger services	2,100 in addition to the card fee
3.3.3.	express debit card issue, including delivery to the cardholder's address on the territory of the CR	3,000 in addition to the card fee
3.4.	Issue and sending of transaction mail/resending of PIN	
3.4.1.	regular statement - debit cards	free of charge
3.4.2.	regular statement – charge cards and domestic proprietary credit cards	free of charge
3.4.3.	regular statement - international credit cards	postage
3.4.4.	regular statement for card account owner/cardholder – prepaid cards	postage *)
3.4.5.	extraordinary statement on client request - credit, charge and domestic proprietary credit cards	30
3.4.6.	resending of PIN by registered letter with personal delivery – for all card types	100
3.5.	Services available at ATMs	
3.5.1.	PIN change at ATMs of Česká spořitelna, a.s.	50
3.5.2.	account balance query at ATMs of Česká spořitelna, a.s. (except corporate debit cards)	free of charge
3.5.3.	balance query in relation to accounts to which VISA cards are issued at ATMs of other banks (except corporate debit cards)	20
3.6.	Changing card limits	
3.6.1.	first change	free of charge

3.6.2.	second and additional changes	50
3.7.	Sending of reminder notice in the event of default in the payment of the prescribed amount to the credit, charge card and domestic proprietary credit card or in case of exceeding the agreed credit limit	
3.7.1.	first reminder notice (issue/sending)	300 + postage
3.7.2.	second reminder notice (issue/sending)	300 + postage
3.7.3.	third reminder notice (issue/sending)	300 + postage
3.8.	Card Blocking	
3.8.1.	electronic – card blocking instruction acceptance and execution	200
3.8.2.	embossed – card blocking instruction acceptance and execution	500
3.8.3.	blocking of a card on the part of Česká spořitelna, a.s. in case of a violation of the agreement by the client	500
3.8.4.	blocking recall	free of charge
3.9.	Emergency services (for embossed cards)	
3.9.1.	issue of duplicate card with limited validity abroad (Emergency Card)	2,500
3.9.2.	payment of emergency cash advance abroad (Emergency Cash Advance)	1,500
3.10.	conversion fee for transactions made by international cards charged by VISA and MasterCard Int. associations	free of charge

*) From product/service launch

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 February 2009. Any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 26 January 2009.

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