



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 Business	400
1.1.2.	Visa Business Plus	1,200
1.1.3.	Visa Business Gold	3,700
1.2.	International prepaid cards – annual fee	
1.2.1.	Prepaid Business Maestro	230
1.3.	International credit cards – annual fee	
1.3.1.	Kredit+ MasterCard Business	650
1.4.	International charge cards – annual fee	
1.4.1.	Visa Business charge card	2,200
1.4.2.	Visa Gold charge card	4,700
1.5.	Domestic proprietary credit cards – annual fee	
1.5.1.	HORNBACH ProfiCard	free of charge
1.6.	Cards with suspended issuance or card use – annual fee	
1.6.1.	Visa Business Electron	200
1.6.2.	MasterCard Business	400

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 Plus and Visa Business charge 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.	Card and personal belongings insurance – 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 Plus, Visa Business charge 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 account statement/statement of transactions	
3.4.1.	regular statement of transactions done by debit cards - for current account holder	free of charge + postage
3.4.2.	regular account statement – for card account holder (credit, charge, prepaid cards)	
3.4.2.1.	via post	free of charge + postage
3.4.2.2.	at the branch to be collected in person	45
3.4.3.	regular statement of transactions done by international credit, charge, prepaid card - for card holder	free of charge + postage
3.4.4.	extraordinary account statement/statement of transactions issued on client's request (charge, prepaid, credit cards)	30
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 issued at ATMs of other banks (except corporate debit cards)	20
3.5.4.	card transaction limit inquiry at ATMs of Česká spořitelna, a.s.	free of charge

3.6.		free of charge
3.7.	Changing card transaction limits	30
3.8.	Card locking/unlocking	30
3.9.	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	
3.9.1.	first reminder notice	300 + postage
3.9.2.	second reminder notice	300 + postage
3.9.3.	third reminder notice	300 + postage
3.10.	Resending of PIN by registered letter with personal delivery – for all card types	100
3.11.	Card Blocking	
3.11.1.	blocking execution upon client's request	free of charge
3.11.2.	blocking recall	free of charge
3.12.	Production of duplicate card – fee charged upon duplicate card request submission	
3.12.1.	electronic cards	100
3.12.2.	embossed cards	200
3.13.	Emergency services (for embossed cards)	
3.13.1.	issue of duplicate card with limited validity abroad (Emergency Card)	2,500
3.13.2.	payment of emergency cash advance abroad (Emergency Cash Advance)	1,500

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 16 August 2010 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 6 August 2010

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