



## 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

#### 1.1. International debit cards – annual fee

	Visa Business	Visa Business Plus	Visa Business Gold
Card issue/use - annual fee	400	1,200	3,700

#### 1.2. International prepaid cards – annual fee

	Prepaid Business Maestro	Kredit+ MasterCard Business	Visa Business charge card	Visa Gold charge card
Card issue/use - annual fee	230	650	2,200	4,700

#### 1.3. Domestic proprietary credit cards

	HORNBACH ProfiCard
Card issue/use - annual fee	free of charge

#### 1.4. Cards with suspended issuance or card use

	Visa Business Electron	MasterCard Business
Card use - annual fee	200	400

### 2. Optional insurance

#### 2.1. Travel insurance – annually\*)

Comfort**) – cardholder insurance	300
Comfort Family**) – additional insurance of family members to cards +1 adult and 3 children)	450
Exclusive Family – additional insurance of family members to Visa Business Plus and Visa Business charge cards (+1 adult and 3 children)	750

<b>Gold Family – additional insurance of family members to Gold cards (+1 adult and 3 children)</b>	1,500
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## 2.2. Card and personal belongings insurance – annually\*)

<b>P10 (insurance cover up to CZK 10,000)</b>	170
<b>P30 (insurance cover up to CZK 30,000)</b>	320
<b>P60 (insurance cover up to CZK 60,000)</b>	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

### 3.1. Services available at ATMs

	<b>ATM of Česká spořitelna</b>	<b>ATM of other bank</b>
<b>Account balance query</b>	free of charge	20
<b>Card transaction limit inquiry</b>	free of charge	x
<b>PIN change</b>	50	x

### 3.2. Issue and sending of account statement/statement of transactions

	<b>By mail</b>	<b>At the branch (to be collected in person)</b>
<b>Regular statement of transactions done by debit cards - for current account holder</b>	free of charge + postage	x
<b>Regular account statement – for card account holder (credit, charge, prepaid cards)</b>	free of charge + postage	45
<b>Regular statement of transactions done by international credit, charge, prepaid card - for card holder</b>	free of charge + postage	x
<b>Extraordinary account statement/statement of transactions issued on client's request (charge, prepaid, credit cards)</b>	30 + postage	x

### 3.3. Change of card transaction limits

<b>Card blocking/unblocking</b>	30
<b>Changing card transaction limits</b>	30

**3.4. Sending of card/express debit card issue**

<b>Sending of international payment cards by mail to the client's address in the CR</b>	free of charge
<b>Sending of international payment cards by mail to the client's address in the CR</b>	3,000 in addition to the card fee
<b>Express debit card issue, including delivery to the cardholder's address on the territory of the CR</b>	3,000 in addition to the card fee

**3.5. Card Blocking**

<b>Blocking execution upon client's request</b>	free of charge
<b>Blocking recall</b>	free of charge

**3.6. 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**

<b>Failure to meet the maturity - credit card</b>	250
<b>1st reminder notice, 2nd reminder notice, 3rd reminder notice</b>	300 + postage

**3.7. Emergency services (for embossed cards)**

<b>Issue of duplicate card with limited validity abroad (Emergency Card)</b>	3,000
<b>Issue of duplicate card with limited validity abroad (Emergency Card)</b>	3,000

**3.8. Other Items**

<b>Your own special card – placing image (design) from gallery on Visa Business to Firemní účet České spořitelny</b>	free of charge
<b>Resending of PIN by registered letter with personal delivery – for all card types</b>	100
<b>Production of duplicate card – fee charged upon duplicate card request submission</b> - electronic - embossed	200
<b>Agreement of a loan for the maturity of credit, charge cards and domestic proprietary credit cards</b>	free of charge
<b>Card account administration and maintenance for credit and charge cards</b>	free of charge

Prices are quoted in CZK

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

Done in Prague on 24 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