



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 |

| | |
|---|-------|
| 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*)

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| P10 (insurance cover up to CZK 10,000) | 170 |
| P30 (insurance cover up to CZK 30,000) | 320 |
| P60 (insurance cover up to CZK 60,000) | 480 |
| P90 (insurance cover up to CZK 90.000) | 780 |

*) 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

| | ATM of Česká spořitelna | ATM of other bank |
|---------------------------------------|--------------------------------|--------------------------|
| Account balance query | free of charge | 20 |
| Card transaction limit inquiry | free of charge | x |
| PIN change | 50 | x |

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

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

3.3. Change of card transaction limits

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| | |
| Card blocking/unblocking | 30 |
| Changing card transaction limits | 30 |

3.4. Sending of card/express debit card issue

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|--|-----------------------------------|
| | |
| Sending of international payment cards by mail to the client's address in the CR | free of charge |
| Sending of international payment cards by mail to the client's address in the CR | 3,000 in addition to the card fee |
| 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 |

3.5. Card Blocking

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| Blocking execution upon client's request | free of charge |
| Blocking recall | 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

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

3.7. Emergency services (for embossed cards)

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| Issue of duplicate card with limited validity abroad (Emergency Card) | 3,000 |
| Issue of duplicate card with limited validity abroad (Emergency Card) | 3,000 |

3.8. Other Items

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|--|----------------|
| | |
| Your own special card – placing image (design) from gallery on Visa Business to Firemní účet České spořitelny | free of charge |
| Resending of PIN by registered letter with personal delivery – for all card types | 100 |
| Production of duplicate card – fee charged upon duplicate card request submission - electronic - embossed | 200 |
| Agreement of a loan for the maturity of credit, charge cards and domestic proprietary credit cards | free of charge |
| Card account administration and maintenance for credit and charge cards | 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 20 October 2010 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 12 October 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