



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. 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*)

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	6*)	x

*) free of charge from 1st September till 31th December 2012

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

	At the branch, via SERVIS 24 Telebanking, via Infoline ČS	Via SERVIS 24 Internetbanking
Card blocking/unblocking	30*)	6 *)
Changing card transaction limits	30*)	6 *)

*) free of charge from 1st September till 31th December 2012

3.4. Sending of card, PIN/express debit card issue

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
Sending of PIN to payment cards - via SMS to mobile phone - by post	free of charge

3.5. Card Blocking

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

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)

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

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 1 September 2012 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.