

## Part

### 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

<b>P30 (insurance cover up to CZK 30,000)</b>	320
<b>P60 (insurance cover up to CZK 60,000)</b>	480
<b>P90 (insurance cover up to CZK 90.000)</b>	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

	<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>	free of charge	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>	9,50	x
<b>Regular account statement – for card account holder (credit, charge, prepaid cards)</b>	9,50	45
<b>Regular statement of transactions done by international credit, charge, prepaid card - for card holder</b>	9,50	x
<b>Extraordinary account statement/statement of transactions issued on client´s request (charge, prepaid, credit cards)</b>	39,50	x

#### 3.3. Change of card transaction limits

	<b>At the branch, via SERVIS 24 Telebanking, via Infoline ČS</b>	<b>Via SERVIS 24 Internetbanking</b>
<b>Card blocking/unblocking</b>	30	free of charge
<b>Changing card transaction limits</b>	30	free of charge

#### 3.4. Sending of card,PIN/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 abroad</b>	200

Express debit card issue, including delivery to the cardholder's address on the territory of the CR	3000
Sending of PIN to payment cards	
• via internet banking S24	free of charge
• via SMS to mobile phone	free of charge
• by post	30

### 3.5. Card Blocking

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

### 3.6. Late penalty

Late fee* (valid until 30/11/2016)	#3.6.2.
Costs connected with late payment** (valid from 1/12/2016)	300 (10 days in delay)

\* If you fail to pay on time (the maturity date), we will from that date (the expiration date) charge a penalty for late payment in the amount of CZK 500. We may charge a contractual penalty of one loan than once a month. Entitlement to payment of contractual penalties we incur in any calendar month in which you have an outstanding balance on a loan of more than 100 CZK. This penalty is payable the day after the maturity date of the outstanding debt payments. \*\* These costs will be charged on the 10th, 40th and 70th day of delay.

### 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 <ul style="list-style-type: none"> <li>• electronic</li> <li>• embossed</li> </ul>	200
Agreement of a loan for the maturity of credit, charge cards and domestic proprietary credit cards	free of charge

<b>Card account administration and maintenance for credit and charge cards</b>	free of charge
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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 July 2016 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.