



List of Charges of Česká Spořitelna a.s. for bank businesses (hereafter List of Charges)

Part Profit Sector - VII. Cheques

Content:

1. Cheque Purchase
2. Cheque Sale

1. Cheque Purchase

| Item | Text | Price |
|----------|--|---|
| 1.1. | Prompt Travellers cheque encashment | 2% minimum 80 |
| 1.2. | Processing of cheques made out for collection from accounts in other banks (cheques cashed in other banks) | 1% minimum 100 maximum 3,000 + conceivable other bank expenses |
| 1.3. | ČS cheques encashment, honouring of other banks' cheques from accounts maintained by Česká spořitelna, a.s. | free of charge |
| 1.4. | Private cheques of Česká spořitelna, a.s. - encashment | |
| 1.4.1. | against an account held in Česká spořitelna, a.s. | free of charge |
| 1.4.2. | in cash for clients aged 65 or more | |
| 1.4.2.1. | for amounts up to CZK 500,000 | 15 + fee according to Item 2.3.3. (II.System of payment) |
| 1.4.2.2. | for amounts from CZK 500,000 | 45 + fee according to Item 2.3.3. (II.System of payment) |
| 1.4.3. | in cash for clients under 65 | |
| 1.4.3.1. | for amounts from CZK 15,000 to CZK 500,000 | 15 + fee according to Item 2.3.3. (II.System of payment) |
| 1.4.3.2. | for amounts from CZK 15,000 to CZK 500,000 | 45 + fee according to |

| | | |
|--------|--------------------------------------|--|
| | | Item 2.3.3. (II.System of payment) |
| 1.4.4. | cheques presented with another banks | fee according to Item 4.1.3. (II.System of payment) |
| 1.4.5. | curtailed cash collection | individually |

2. Cheque Sale

| Item | Text | Price |
|--------|---|-------------|
| 2.1. | Česká spořitelna, a.s. private cheque | |
| 2.1.1. | issue of cheque form | 5/1 piece |
| 2.1.2. | issue of cheque book (cover) | 10/1 piece |
| 2.1.3. | uncovered cheque drawing | 500/1 piece |
| 2.1.4. | stop-payment, recall, cancellation of Česká spořitelna´s cheque printing | 150 |
| 2.1.5. | cancellation of banned cheque honouring, reversed cheque printing cancellation | 50 |

The fees applicable to foreign currency accounts are indicated in CZK and charged as a counter value in the particular foreign currency.

The fees are converted based on the Czech National Bank exchange rate.

Apart from the fees for services specified in the List of Charges, also the actual (-) 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 31 October 2009 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 29 October 2009

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 division