



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

### Part Profit Sector - VIII. Stocks services

#### Content:

1. Stock exchange trading and related services
2. Foreign market trading
3. Open-end mutual fund unit trading
4. Asset management
5. Securities custody, management, and repositing
6. Other capital market services
7. Securities portfolio management
8. Common and other items

#### 1. Stock exchange trading and related services

Item	Text	Price
1.1.	<b>Conclusion of commission contract</b>	free of charge
1.2.	<b>Arrangement of stock purchase or sale</b> (fees shown in percentages are calculated from the volume of realized trades)	
1.2.1.	order cancellation	free of charge
1.2.2.	AOS (KOBOS/AUCTION)	
1.2.2.1.	over CZK 5,000,000	individually priced, maximum 0.3%
1.2.2.2.	CZK 1,000,000 to CZK 5,000,000 inclusive	0,4%
1.2.2.3.	CZK 500,000 to CZK 999,999 inclusive	0.6%
1.2.2.4.	CZK 0 to CZK 499,999 inclusive	0.8% minimum 300
1.2.3.	SPAD (1 lot)	0.2%, maximum 5,000 for every even partial lot
1.2.4.	deal settlement AOS/ SPAD	free of charge
1.3.	<b>Asset account in follow-up records of Česká spořitelna, a.s. connected to records maintained by Centrální depozitář cenných papírů, a.s. („Central Securities Depository“)</b>	
1.3.1.	account opening	free of charge
1.3.2.	account cancellation	free of charge
1.3.3.	change of information related to the asset account in follow-up records of Česká spořitelna, a.s.	free of charge
1.3.4.	assignment of AIN (NID)	free of charge

1.3.5.	maintenance of securities in account (charges in per cent are calculated daily. They are based on the market value for the quoted securities and on the nominal value for the non-quoted securities. The charge is due quarterly)	
1.3.5.1.	Czech quoted equities, foreign equities and foreign Bonds in the Follow up records of the Central Securities Depository	
1.3.5.1.1.	Average value of assets lower than CZK 1 million	0.06% p.a.
1.3.5.1.2.	Average value of assets higher than CZK 1 million and lower than CZK 3 million	0.05% p.a.
1.3.5.1.3.	Average value of assets higher than CZK 3 million and lower than CZK 10 million	0.04% p.a.
1.3.5.1.4.	Average value of assets higher than CZK 10 million and lower than CZK 30 million	0.03% p.a.
1.3.5.1.5.	Average value of assets higher than CZK 30 million	0.02% p.a.
1.3.5.2.	Czech Bonds	
1.3.5.2.1.	Average value of assets lower than CZK 1 million	0.008% p.a.
1.3.5.2.2.	Average value of assets higher than CZK 1 million and lower than CZK 3 million	0.006% p.a.
1.3.5.2.3.	Average value of assets higher than CZK 3 million and lower than CZK 10 million	0.004% p.a.
1.3.5.2.4.	Average value of assets higher than CZK 3 million and lower than CZK 10 million	0.003% p.a.
1.3.5.2.5.	Average value of assets higher than CZK 30 million	0.002% p.a.
1.3.5.3.	Other non-quoted securities	
1.3.5.3.1.	Average value of assets lower than CZK 1 million	0.16% p.a.
1.3.5.3.2.	Average value of assets higher than CZK 1 million and lower than CZK 3 million	0.13% p.a.
1.3.5.3.3.	Average value of assets higher than CZK 3 million and lower than CZK 10 million	0.10% p.a.
1.3.5.3.4.	Average value of assets higher than CZK 10 million and lower than CZK 30 million	0.08% p.a.
1.3.5.3.5.	Average value of assets higher than CZK 30 million	0.06% p.a.
1.4.	<b>Asset Account in Central Securities Depository</b>	
1.4.1.	account opening	100
1.4.2.	account cancellation	100
1.4.3.	change of information related to the asset account in Central Securities Depository	100
1.4.4.	assignment of AIN (NID)	450
1.4.5.	maintenance of securities in records of Central Securities Depository	fee according to Central Securities Depository Fee Schedule increased by 5%
1.5.	<b>Other items</b>	
1.5.1.	sending of reports on effected and non-effected transactions	free of charge
1.5.2.	fee for suspended transaction caused by the client (for each day of suspension)	800

1.4.3.	procurement of payment of proceeds from foreign securities registered at Central Securities Depository Prague , a.s.	free of charge
1.5.4.	transfer of securities between Česká spořitelna, a.s. clients in the follow-up records of Česká spořitelna, a.s. (both of the clients have securities maintained in the follow-up records), a fee is charged on the debit side only	100 per ISIN
1.5.5.	transfer of securities that are or that are not listed on the regulated market of the Prague Stock Exchange from asset account in records of Central Securities Depository maintained by other securities trader or transfer from asset account in follow-up records of other securities trader – to client's asset account in follow-up records of Česká spořitelna, a.s. or to client's asset account maintained by Česká spořitelna, a.s. at Central Securities Depository	150 per ISIN
1.5.6.	transfer of securities from client's asset account in follow-up records of Česká spořitelna, a.s. or transfer from client's asset account in records of Central Securities Depository maintained by Česká spořitelna, a.s., except for transfer of securities between two asset accounts of one client maintained by Česká spořitelna, a.s. in records of Central Securities Depository or between two accounts of one client in follow-up records of Česká spořitelna, a.s., and except for transfer of all securities within one client from asset account maintained by Česká spořitelna, a.s. at Central Securities Depository to client's asset account in follow-up records of Česká spořitelna, a.s.	800 per ISIN
1.5.7.	transfer of securities between two asset accounts of one client maintained by Česká spořitelna, a.s. in records of Central Securities Depository	free of charge
1.5.8.	transfer of securities that are or that are not listed on the regulated market of the Prague Stock Exchange from unclassified asset account in records of Central Securities Depository to client's asset account in follow-up records of Česká spořitelna, a.s. or to client's asset account maintained by Česká spořitelna, a.s. at Central Securities Depository	100 per ISIN
1.5.9.	transfer of all securities within one client from asset account maintained by Česká spořitelna, a.s. at Central Securities Depository to client's asset account in follow-up records of Česká spořitelna, a.s., a fee is charged on the debit side only	100 per ISIN

## 2. Foreign market trading

Item	Text	Price
2.1.	<b>Conclusion of a brokerage contract</b>	free of charge
2.2.	<b>Arrangement of STOCK, ETFs (exchange traded funds) and ETCs (exchange traded commodities) purchase or sale</b> - fees are charged as a percentage of the volume of executed trades	
2.2.1.	placement of order	free of charge
2.2.2.	cancellation of order	free of charge
2.2.3.	France	0,90% min. EUR 23
2.2.4.	Japan	0,90% min JPY 3350
2.2.5.	Germany	0,90% min EUR 23

2.2.6.	Poland	0,90% min PLN 100
2.2.7.	Austria	0,90% min EUR 23
2.2.8.	USA	0,60% min USD 20
2.2.9.	United Kingdom	0,90% min GBP 23
2.3.	<b>Securities administration</b> ( fees are charged as a percentage of the market value - as of the last day of the quarter - of securities held in administration as of the last day of the quarter, the fees are payable quarterly	
2.3.1.	France	0.01700% for each quarter for 1 ISIN *), min. EUR 2.00
2.3.2.	Japan	0.04800% for each quarter for 1 ISIN *), min. JPY 300
2.3.3.	Germany	0.01700% for each quarter for 1 ISIN *), min. EUR 2.00
2.3.4.	Poland	0.04800% for each quarter for 1 ISIN *), min. PLN 5.00
2.3.5.	Austria	0.01700% for each quarter for 1 ISIN *), min. EUR 2.00
2.3.6.	USA	0.04800% for each quarter for 1 ISIN *), min. USD 2.00
2.3.7.	Great Britain	0.04800% for each quarter for 1 ISIN *), min. GBP 2.00
2.4.	<b>Collection of revenues (dividends)</b>	third party fees

\*) if 1 ISIN is registered with more depositories, the fee shall be paid separately for each such registration

### 3. Open-end mutual fund unit trading

Item	Text	Price
3.1.	<b>Share certificates purchase</b>	
3.1.1.	Erste Group share funds (ISČS, REICO, ESPA)	

3.1.1.1.	money market funds	0.30 %
3.1.1.2.	konzervativní mix FF Bond funds	1.00 %
3.1.1.3.	Vyvážený mix FF Dynamický mix FF Osobní portfolio 4 PLUS REICO property fund	1.50%
3.1.1.4.	life cycle funds	2.50 %
3.1.1.5.	Equity funds Akciový Mix FF	3.00 %
3.1.1.6.	ESPA ČR Zajištěné fondy OPF AR 0 private banking fund OPF AR 25 private banking fund OPF AR 50 private banking fund OPF AR 75 private banking fund	according to selling informations
3.1.1.7.	discount for open-ended fund purchases via S24 - when submitting an order through the Savings and investments" **)	10% from the acquired transaction entry fee
3.1.1.8.	Discount for the regular monthly investments based on number of monthly investments. The discount is applicable with the minimum of CZK 1000 investment **)	
3.1.1.8.1.	I.zone 1. to 12.	discount 0%
3.1.1.8.2.	II.zone 13. to 36.	discount 25%
3.1.1.8.3.	III.zone 37. and more	sleva 50%
3.1.2.	third party funds *)	
3.1.2.1.	ING, Credit Suisse, Fortis, Franklin Templeton, HSBC, Parvest, WIOF	
3.1.2.1.1.	money market	0.50%
3.1.2.1.2.	bond market	2.50%
3.1.2.1.3.	equity market	4.00%
3.1.2.2.	ING stock market	3.00%
3.1.2.3.	hedged funds	according to selling informations
3.2.	<b>Buy-back of units</b>	
3.2.1.	all funds except of hedged funds	free of charge
3.2.2.	Zajištěné fondy	based on sales information
3.3.	<b>Transfer of fund units within one investment</b>	
3.3.1.	ISČS funds	
3.3.1.1.	switching to a target fund with a higher sales fee	difference between sales fees of the subject funds

3.3.1.2.	switching to a target fund with a lower or an equal sales fee	free of charge
3.3.2.	third party funds, including ESPA	difference between the switched category entry fees
3.4.	<b>Investment Instrument Asset Account (MUIN)</b>	
3.4.1.	opening, maintenance, and closing	free of charge
3.4.2.	sending of Transaction Summary	free of charge
3.4.3.	sending of Portfolio Summary or Extract from Independent Investment Instrument Records	free of charge

\*) With third-party funds, the maximum fee is subject to the prospectus of the particular fund

\*\*\*) discounts don't added up, higher discount is applied

#### 4. Asset management

- fees are determined on an individual basis

#### 5. Securities custody, management, and repositing

Item	Text	Price
5.1.	<b>Deposit account (securities account)</b>	
5.1.1.	deposit account opening and maintenance – annual fee	30
5.1.2.	collection of securities from the central deposit of the Stock Exchange Securities Register (does not directly relate to the settlement of a securities trading transaction)	500 per offering, maximum 1,000
5.1.3.	failure to collect the securities within a date specified in advance	0.5% per day from the total nominal value, minimum CZK 100 per day
5.2.	<b>Securities custody</b>	
5.2.1.	for accepting securities into custody *)	
5.2.1.1.	bulk	to 0.5% from the total nominal value, however, at minimum 30 per securities offering (per ISIN) + 20% VAT
5.2.1.2.	separate	to 1.0 % from the total nominal value, however, at minimum 100

		per securities offering (per ISIN) +20% VAT
5.2.2.	annual fee for the custody of securities**)	
5.2.2.1.	bulk	to 0.4% from the total nominal value, however, at minimum 30 per securities offering (per ISIN) +20% VAT
5.2.2.2.	separate	to 0.8 % from the total nominal value, however, at minimum 100 per securities offering (per ISIN) +20% VAT
5.3.	<b>Securities management</b>	
5.3.1.	for accepting securities into custody *)	to 0.6% from the total nominal value, however, at minimum 40 per securities offering (per ISIN)***)
5.3.2.	annual fee for the custody of securities**)	to 0.5% from the total nominal value, however, at minimum 40 per securities offering (per ISIN)***)
5.3.3.	for securing and arranging collection	to 0.3% from the total nominal value, however, at minimum 50 per securities offering (per ISIN)***)
5.4.	<b>Deposition of securities (custody associated with management)</b>	
5.4.1.	for accepting securities into deposition*)	
5.4.1.1.	bulk	to 0.8% from the total

		nominal value, however, minimum 50 per securities offering (per ISIN) + 20% VAT
5.4.1.2.	separate	to 1.5 % from the total nominal value, however, at minimum 100 per securities offering (per ISIN) + 20% VAT
5.4.2.	annual deposition fee **)	
5.4.2.1.	bulk	to 0.6% from the total nominal value, however, at minimum 50 per securities offering (per ISIN) + 20% VAT
5.4.2.2.	separate	to 1.3% from the total nominal value, however, at minimum 100 per securities offering (per ISIN) + 20% VAT
5.4.3.	arrangement of security yields	
5.4.3.1.	bulk	to 3% from the yield, however, at minimum 20 per securities offering (per ISIN)
5.4.3.2.	separate	to 3% from the yield, however, at minimum 30 per securities offering (per ISIN)
5.4.4.	arrangement of security principal collection	
5.4.4.1.	bulk	to 0.5% from the total nominal value, however, at minimum 30



		per securities offering (per ISIN)
5.4.4.2.	separate	to 1.0% from the total nominal value, however, at minimum 50 per securities offering (per ISIN)

\*) This fee applies to the period from the acceptance of securities until 31st December of the respective year.

\*\*) This fee applies to the period of the year following the acceptance of the securities as well as to successive years, at all times based on the state as at 31st December of the respective year.

\*\*\*) Where, pursuant to Section 36 and 37 of the Securities Act and Act No. 513/1991 Coll., the Commercial Code, an agreement on domestic (foreign) securities management and on securities transaction settlement stipulates separate fees for:

- Arranging the collection of security yields, it shall be deemed as remuneration for a tax exempt activity;
- Whereas for other activities, it shall be deemed as remuneration for taxable fulfilment subject to 20% VAT.

If no separate fees for the arrangement of the collection of security yields and for other activities are specified by the agreement, the total fee for securities management stipulated by the Agreement on Securities Management shall be deemed as remuneration for performance, which is considered as a tax exempt activity.

## 6. Other capital market services

Item	Text	Price
6.1.	<b>Procurement of the Statement of accounts kept by the Central Security Depository</b>	380
6.2.	<b>Settlement of heritage</b>	
6.2.1.	Service charge for acceptance of the Request for heritage settlement applied for each heritor. (This regards all investment instruments both in the Registry of CS and in the Registry of Central Security Depository)	400
6.2.2.	The charge for each transferred ISIN in the Registry of Central Security Depository *)	300
6.3.	Establishment/change/termination/exercise of contractual right of lien	
6.3.1.	service charge for acceptance of the Request for establishment/change/termination/exercise of contractual right of lien (applies to all investment instruments in records of Česká spořitelna, a.s., in follow-up records of Česká spořitelna and in records of Central Securities Depository)	400
6.3.2.	charge for one pledged ISIN in follow-up records of Česká spořitelna, a.s. connected to records of Central Securities Depository, or in its records	300
6.4.	Donation of securities from follow-up records of Česká spořitelna, a.s. connected to records of Central Securities Depository or from its records do Nadační fond CDCP (Central Securities Depository Foundation)	300

\*) The client transfers the advance of CZK 2100 on his/her investment account. CS will charge the amount equal to the multiple of this fee and the number of ISIN transferred on the date of settlement. Maximum charge will not be higher than the advance amount.

## 7. Securities portfolio management

- for selected clients the fees are determined on an individual basis

## 8. Common and other items

Item	Text	Price
8.1.	<b>Direct sale of Česká spořitelna, a.s. equity securities</b>	0 up to 200

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.

If services that are subject to VAT are provided to persons registered for VAT in another Member State or to a foreign individual liable to taxation, the tax liability (place of performance) lies outside the country and the fee therefore is not subject to VAT.

This List of Charges shall become valid as of 1 July 2011 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 27 June 2011

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