



## 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. Mutual funds unit trading
4. Asset management
5. Securities custody, management, and repositing
6. Immobilized shares
7. Other capital market services
8. Securities portfolio management
9. Common and other items

### 1. Stock exchange trading and related services

| Item   | Text  | Price   |
|--------|---|---|
| 1.1.   | <b>Conclusion of investment services contract</b>   | free of charge  |
| 1.2.   | <b>Arrangement of stock, investment certificates and leveraged investments purchase or sale</b> (fees shown in percentages are calculated from the daily volume of realized trades) |   |
| 1.2.1. | order cancellation  | free of charge  |
| 1.2.2. | over CZK 1,000,000  | 3,250 + 0.1%<br>from amount<br>above CZK 1<br>million |
| 1.2.3. | CZK 500,000 to CZK 1,000,000  | 2,000 + 0.25%<br>from amount<br>above CZK 500<br>ths  |
| 1.2.4. | CZK 0 to CZK 499,999  | 0.4% minimum<br>300 *)                                |
| 1.2.5. | 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  |

\*) For transactions with investment certificates of Erste Group Bank AG, the minimum fee of 300 CZK is reduced to 100 CZK.

**1.3.5. maintenance of securities in follow-up records of Česká spořitelna, a.s. (charges in per cent are calculated daily. They are based on the market value for the securities other than bonds quoted on regulated market and on the nominal value for bonds and securities quoted on non-regulated market. The charge is due quarterly)**

|                           | average value of assets lower than CZK10 million | remaining average volume of assets exceeding CZK 10 million to CZK 100 million | remaining average volume of assets of CZK 100 million |
|---------------------------|--|--|---|
| Czech quoted equities     | 0.06% p.a.                                       | 0.04% p.a.   | 0.03% p.a.  |
| Foreign quoted equities   | 0.06% p.a.                                       | 0.06% p.a.   | 0.06% p.a.  |
| Czech non-quoted equities | 0.10% p.a.                                       | 0.08% p.a.   | 0.06% p.a.  |
| Czech bonds               | 0.04% p.a.                                       | 0.03% p.a.   | 0.02% p.a.  |
| Other securities          | 0.06% p.a.                                       | 0.06% p.a.   | 0.06% p.a.  |

| Item   | Text  | Price |
|--------|---|-------|
| 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 (charges in per cent are calculated daily. They are based on the market value for the securities other than bonds quoted on regulated market and on the nominal value for bonds and securities quoted on non-regulated market. The charge is due quarterly)**

|                           | average value of assets lower than CZK10 million | remaining average volume of assets exceeding CZK 10 million to CZK 100 million | remaining average volume of assets of CZK 100 million |
|---------------------------|--|--|---|
| Czech quoted equities     | 0.20% p.a.                                       | 0.17% p.a.   | individually priced                                   |
| Foreign quoted equities   | 0.20% p.a.                                       | 0.20% p.a.   | 0.20% p.a.  |
| Czech non-quoted equities | 0.30% p.a.                                       | 0.25% p.a.   | individually priced                                   |
| Czech bonds               | 0.07% p.a.                                       | 0.05% p.a.   | 0.03% p.a.  |
| Other securities          | 0.20% p.a.                                       | 0.20% p.a.   | 0.20% p.a.  |

| Item   | Text  | Price          |
|--------|---|----------------|
| 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 follow-up records of Česká spořitelna, a.s. or in records of Central Securities Depository   | free of charge |
| 1.5.8.  | transfer of all securities (as a part of transfer of entire asset account) 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, fees are calculated only on debit side   | 100 per ISIN   |
| 1.5.9.  | transfer of quoted and non-quoted securities or regulated market BCPP within one client from non-filed asset account registered at Central Securities Depository to client's asset account in follow-up records of Česká spořitelna, a.s.   | 150 per ISIN   |
| 1.5.10. | 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), ETCs (exchange traded commodities) and investement certificates 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, Germany, Austria  | 0,90% min. EUR<br>23  |
| 2.2.4. | Japan   | 0,90% min JPY<br>3350 |
| 2.2.5. | Poland  | 0,90% min PLN<br>100  |

|        |   |  |
|--------|---|--|
| 2.2.6. | USA   | 0,60% min USD 20                                       |
| 2.2.7. | United Kingdom  | 0,90% min GBP 25                                       |
| 2.3.   | <b>Securities administration</b> ( fees are charged as a percentage of the last available 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, Germany, Austria  | 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. | Poland  | 0.04800% for each quarter for 1 ISIN *), min. PLN 5.00 |
| 2.3.4. | USA   | 0.04800% for each quarter for 1 ISIN *), min. USD 2.00 |
| 2.3.5. | 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. Mutual funds 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. | Sporinvest<br>ESPA český fond firemních dluhopisů          | 0.30 % |
| 3.1.1.2. | Konzervativní mix FF<br>Bond funds<br>Fond řízených výnosů | 1.00 % |
| 3.1.1.3. | Vyvážený mix FF<br>Dynamický mix FF<br>REICO property fund | 1.50%  |
| 3.1.1.4. | CS Life cycle fund 2020                                    | 1.00 % |
| 3.1.1.9. | CS Life cycle fund 2030                                    | 1,50 % |

|            |   |   |
|------------|---|---|
| 3.1.1.5.   | Equity funds<br>Akciový Mix FF  | 3.00 %  |
| 3.1.1.6.   | ESPA ČS Zajištěné fondy   | according<br>to selling<br>informations                         |
| 3.1.1.7.   | discount for open-ended fund purchases via S24 - when submitting an order<br>through the Savings and investments" **)   | 10% from<br>the acquired<br>transaction<br>entry fee            |
| 3.1.1.8.   | Discount for the regular monthly investments based on number of monthly<br>investments. The discount is applicable with the minimum of CZK 1000<br>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, BNP Paribas, HSBC and funds of other investment companies  |   |
| 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; BNP Paribas stock market  | 3.00%   |
| 3.1.2.3.   | hedged funds  | according<br>to selling<br>informations                         |
| 3.2.       | <b>Buy-back of units</b>  |   |
| 3.2.1.     | all funds except of closed funds  | free of charge  |
| 3.2.2.     | Closed funds (including hedged funds)   | based on sales<br>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<br>between sales<br>fees of the<br>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<br>between the<br>switched<br>category entry<br>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) + 21% VAT  |
| 5.2.1.2. | separate   | to 1.0 % from the total nominal value, however, at minimum 100 per securities offering (per ISIN) +21% 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) +21% VAT   |
| 5.2.2.2. | separate   | to 0.8 % from the total nominal value, however, at minimum 100 per securities offering (per ISIN) +21% 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) + 21% VAT      |
| 5.4.1.2. | separate                                     | to 1.5 % from the total nominal value, however, at minimum 100 per securities offering (per ISIN) + 21% 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) + 21% VAT   |
| 5.4.2.2. | separate                                     | to 1.3% from the total nominal value, however, at minimum 100 per securities offering (per ISIN) + 21% 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 21% 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. Immobilized shares

| Item   | Text  | Price       |
|--------|---|-------------|
| 6.1.   | <b>Maintenance of immobilized shares on account (calculated on a daily basis of the nominal value of the shares, payable quarterly)</b> |             |
| 6.1.1. | average value of assets lower than CZK 20 million   | 0.04% p.a.  |
| 6.1.2. | remaining average volume of assets exceeding CZK 20 million to CZK 100 million  | 0.025% p.a. |
| 6.1.3. | remaining average volume of assets of CZK 100 million   | 0.01% p.a.  |
| 6.2.   | Transfer of immobilized shares (a fee is charged only on the transferor)  | 150         |

## 7. Other capital market services

| Item | Text  | Price |
|------|---|-------|
| 7.1. | <b>Procurement of the Statement of accounts kept by the Central Security Depository</b> | 380   |
| 7.2. | <b>Settlement of heritage</b>   |       |

|        |  |     |
|--------|--|-----|
| 7.2.1. | 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, in the Registry of Central Security Depository or foreign registers)   | 400 |
| 7.2.2. | The fee for transfer of securities (per ISIN) in the Registry of Central Security Depository *)  | 300 |
| 7.3.   | Establishment/change/termination/exercise of contractual right of lien   |     |
| 7.3.1. | 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 |
| 7.3.2. | 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 |
| 7.4.   | 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 |
| 7.5.   | Opening, change and cancellation the suspension of the right to use (for immobilized shares in the records of CS)  | 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.

## 8. Securities portfolio management

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

## 9. Common and other items

| Item | Text   | Price       |
|------|--|-------------|
| 8.1. | <b>Direct sale of Česká spořitelna, a.s. equity securities</b> | 0 up to 200 |
| 8.2. | Transaction fee for the purchase or sale of bonds              | 100         |

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 2015 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.