



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

### Part Profit Sector - XI. Documentary credit

#### Content:

1. Opening of Letters of Credit (Import and Domestic Customer Letters of Credit)
2. Advice and Confirmation of Letters of Credit (Export and Domestic Supplier Letters of Credit)

### 1. Opening of Letters of Credit (Import and Domestic Customer Letters of Credit)

The fees indicated in this part of the List of Charges also apply to the provision of the services to private individuals.

Item	Text	Price
1.1.	<b>Pre-notification</b>	1,000
1.2.	<b>Opening of Letter of Credit (L/C) *)</b>	
1.2.1.	first commenced quarter	0.3%, minimum 1,000
1.2.2.	each additional commenced month	0.1%, minimum 1,000
1.2.3.	risk surcharge	individually priced
1.3.	<b>Letter of Credit change</b>	
1.3.1.	formal (including L/C cancellation)	1,000
1.3.2.	amount increase and/or L/C extension	1,000 + price according to Item 1.2. based on the increased amount or extended L/C term
1.4.	<b>Document, L/C payment check (from drawn L/C value)</b>	
1.4.1.	international and domestic L/Cs in foreign currency, payable at sight	0.3%, minimum 1,000
1.4.2.	domestic L/Cs in Czech currency, payable at sight	0.2%, minimum 1,000
1.4.3.	L/Cs with deferred maturity (international and domestic, any currency)	0.1%, minimum 1,000 + Item 1.5.
1.5.	<b>Deferred maturity, bill acceptance (within drawn L/C amount)</b>	
1.5.1.	up to 90 days of maturity	0.3% minimum, 1,000

1.5.2.	for every additional commenced 30 days	0,1%, minimum 1,000
1.5.3.	risk surcharge	individually priced
1.6.	<b>Goods sent at disposal of Česká spořitelna, a.s.</b>	1,000
1.7.	<b>Document inconsistency</b>	1,500
1.8.	<b>Unpaid document handling (within drawn L/C amount)</b>	
1.8.1.	international and domestic L/Cs in foreign currency	0,3%, minimum 1,000
1.8.2.	domestic L/Cs in Czech currency	0.2%, minimum 1,000
1.9.	<b>Correspondence and telecommunication services related to L/Cs (includes all correspondence, e.g. SWIFT, telex, postage, fax, etc.; in this case the List of Charges, Part XIII, Chapter 5 does not apply to the client)</b>	
1.9.1.	Letter of Credit issue/change	200
1.9.2.	for each set of documents	500
1.9.3.	messenger services costs	based on actually incurred costs

\*) The price is calculated for the entire period of the original Letter of Credit validity (taking into account any conceivable L/C term extension) and for the total original amount (taking into account any conceivable L/C amount increases) even if the Letter of Credit is subsequently cancelled, used prior to the end of its validity or if the L/C amount is decreased. The price is calculated from the Letter of Credit amount including any conceivable tolerance and/or any additional amount payable from the L/C (e.g. interest, etc.).

## 2. Advice and Confirmation of Letters of Credit (Export and Domestic Supplier Letters of Credit)

The fees indicated in this part of the List of Charges also apply to the provision of the services to private individuals.

Item	Text	Price
2.1.	<b>Pre-notification</b>	free of charge
2.2.	<b>Notification of Letter of Credit</b>	
2.2.1.	L/Cs without confirmation from Česká spořitelna, a.s. *)	0.2%, minimum 1,000
2.2.2.	L/Cs confirmed by Česká spořitelna, a.s.	free of charge (only the confirmation fee will be charged – see It 2.3.)
2.2.3.	Letters of Credit issued by Česká spořitelna, a.s. and notified directly to the beneficiary	free of charge
2.3.	<b>Letter of Credit confirmation*)</b>	
2.3.1.	first commenced quarter	0.3% minimum 1,000

2.3.2.	each additional commenced month	0.1% minimum 1,000
2.3.3.	risk surcharge	individually priced
2.4.	<b>Letter of Credit change</b>	
2.4.1.	formal (including L/C cancellation and nonconfirmed L/C extension)	1,000
2.4.2.	L/C amount increase	1,000 + price according to Item 2.2. (L/Cs not confirmed by Česká spořitelna, a.s.) or 2.3. (L/ Cs confirmed by Česká spořitelna, a.s.) based on the increased amount
2.4.3.	extension of confirmed L/C	1,000 + price according to Item 2.3. based on the extended L/C term
2.4.4.	Letters of Credit issued by Česká spořitelna, a.s. and notified directly to the beneficent	only the fee for the Opening of the Letter of Credit, Item 1.3. will be charged
2.5.	<b>Document and Letter of Credit payment or payment procurement check (within drawn L/C amount)</b>	
2.5.1.	international and domestic L/Cs in foreign currency (excluding 2.5.3. and 2.5.4.)	0.3%, minimum 1,000
2.5.2.	domestic L/Cs in Czech currency (excluding 2.5.3. and 2.5.4.)	0.2%, minimum 1,000
2.5.3.	L/Cs with a deferred payment commitment of Česká spořitelna, a.s. or with acceptance of a bill issued to Česká spořitelna, a.s. (international and domestic, any currency)	0.1%, minimum 1,000 + Item 2.6
2.5.4.	Letters of Credit issued by Česká spořitelna, a.s. and notified directly to the beneficent	only the fee for the Opening of the Letter of Credit, Item 1.4. will be charged
2.6.	<b>Deferred payment commitment, bill acceptance (within the drawn L/C amount)</b>	
2.6.1.	up to 90 days of maturity	0.3%, minimum 1,000

2.6.2.	for every additional commenced 30 days	0.1%, minimum 1,000
2.6.3.	risk surcharge	individually priced
2.6.4.	check of deferred maturity without any commitment on the part of Česká spořitelna, a.s.	0.1%, minimum 1,000
2.6.5.	Letters of Credit issued by Česká spořitelna, a.s. and notified directly to the beneficent	only the fee for the Opening of the Letter of Credit, Item 1.5. will be charged
2.7.	<b>Negotiations</b>	individually priced + Item 2.5.1. or 2.5.2.
2.8.	<b>Letter of Credit transfer (from transferred value)*)</b>	0.2%, minimum 1,000
2.9.	<b>Issue of confirmation and yield assignment or consent with yield assignment in favour of a third party (from assigned amount)</b>	0.1%, minimum 1,000
2.10.	<b>Document inconsistency (only with L/Cs with a commitment on the part of Česká spořitelna, a.s. and with transferred L/Cs)</b>	1,500
2.11.	<b>Unpaid document handling (within drawn L/C amount)</b>	
1.11.1.	international and domestic L/Cs in foreign currency	0.3%, minimum 1,000
2.11.2.	domestic L/Cs in Czech currency	0.2%, minimum 1,000
2.12.	<b>Preliminary document check (copy or document draft check prior to their due submission)</b>	
2.12.1.	first preliminary check request within the drawing of the applicable L/C	free of charge
2.12.2.	every subsequent preliminary check request within the drawing of the same L/C, for each document	200
2.13.	<b>Assignment of L/C claim to Česká spořitelna, a.s. (forfeiting of claim from L/C)</b>	individually priced
2.14.	<b>Silent confirmation</b>	individually priced
2.15.	<b>Goods sent at disposal of Česká spořitelna, a.s.</b>	1,000
2.16.	<b>Correspondence and telecommunication services related to L/Cs (includes all correspondence, e.g. SWIFT, telex, postage, fax, etc.; with the exception of messenger costs, in this case the List of Charges, Part XIII, Chapter 5 does not apply to the client)</b>	
2.16.1.	Letter of Credit issue/change	200
2.16.2.	in case of L/C transfer	500
2.16.3.	for each set of documents	500
2.16.4.	Letters of Credit issued by Česká spořitelna, a.s. and notified directly to the beneficent	free of charge

2.16.5.	messenger services costs	based on actually incurred costs
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\*) The price is calculated for the entire period of the original Letter of Credit validity (taking into account any conceivable L/C term extension) and for the total original amount (taking into account any conceivable L/C amount increases) even if the Letter of Credit is subsequently cancelled, used prior to the end of its validity or if the L/C amount is decreased. The price is calculated from the Letter of Credit amount including any conceivable tolerance and/or any additional amount payable from the L/C (e.g. interest, etc.).

(-)

For foreign currency accounts prices are shown in CZK but they are collected in respective foreign currency equivalent. A price which corresponds to its maximum/minimum amount or a fixed price is converted against the rate of the Czech National Bank valid on the fee maturity/charge date. Prices charged as a percentage rate are converted against the trading rate of ČS, a.s. valid on the transaction maturity /fee charge date

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 debited to the particular account during the provision of services, and/or the fees may be deducted from the L/C yield.

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 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 v.r., in his own hand  
Director of the Business Management Division