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

Part I. Deposit products

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1. Personal Account of Ceska Sporitelna

Item	Text	Price
1.1.	**Personal Account opening and administration**	free of charge
1.2.	**Change from Personal Account to another program**	free of charge
1.3.	**Closing of Personal Account**	free of charge
1.4.	**Personal Account monthly fee *)**	
1.4.1.	Products and services provided free of charge and included in the Česká spořitelna Personal Account monthly fee	
1.4.1.1.	giro account maintenance	free of charge
1.4.1.2.	issue of monthly paper or electronic form statement	free of charge
1.4.1.3.	deposit account administration and maintenance	free of charge
1.4.1.4.	standing payment order/collection permit set-up	free of charge
1.4.2.	Standard Products and Services	
1.4.2.1.	Standard I: 0 to 1 product/service Standard	29
1.4.2.2.	Standard II: 2 to 3 products/sesrvices Standard	69
1.4.2.3.	Standard III: 4 to 6 products/services Standard	109
1.4.2.4.	Standard IV: 7 to 9 products/services Standard	149
1.4.2.5.	10 th and every other single product/service Standard	20
1.4.3.	Plus Products and Services	
1.4.3.1.	Plus I: 1 to 2 Plus products/services	159
1.4.3.2.	Plus II: 3 to 4 Plus products/services	289
1.4.3.3.	Plus III: 5 to 6 Plus products/services	389
1.4.3.4.	7th and each additional Plus product/service	80
1.5.	**Products and Services Special provided to the Česká spořitelna Personal Account - the fees are charged separately**	

1.5.1.	Insurance of ability to pay regular expenses	
1.5.1.1.	insurance for the event of death, disability or incapacity for work – Insurance Set A	49
1.5.1.2.	insurance for the event of death, disability or incapacity for work – Insurance Set A+	99
1.5.1.3.	insurance for the event of death, disability, incapacity for work or loss of employment – Insurance Set B	99
1.5.1.4.	insurance for the event of death, disability, incapacity for work or loss of employment – Insurance Set B+	169
1.5.2.	Legal Protection Insurance	
1.5.2.1.	legal advice related to movables – Level A (legal protection solely in the form of legal advice)	19
1.5.2.2.	legal advice related to movables – Level B (legal protection)	49
1.5.2.3.	legal advice related to movables and matters arising from contractual legal relationships (i.e. "services") – Level A+ (legal protection solely in the form of legal advice)	39
1.5.2.4.	legal advice related to movables and matters arising from contractual legal relationships (i.e. "services") – Level B+ (legal protection)	69
1.5.3.	Assistance services for motorists	
1.5.3.1.	within ČR – Level A	19
1.5.3.2.	within ČR and assistance services for households – Level A+	29
1.5.3.3.	within Europe – Level B	29
1.5.3.4.	within Europe and assistance services - Level B+	39
1.5.4.	Travel insurance	
1.5.4.1.	travel insurance for the Account Holder/Joint Account User – lower indemnity limit – Level A	35
1.5.4.2.	travel insurance for the Account Holder/Joint Account User and other co-insured persons – lower indemnity limit – Level A+	55
1.5.4.3.	travel insurance for the Account Holder/Joint Account User – higher indemnity limit – Level B	55
1.5.4.4.	travel insurance for the Account Holder/Joint Account User and other co-insured persons – higher indemnity level – Level B+	85

*) The monthly fee applicable to the Česká spořitelna Personal Account is charged based on the number of Standard and Plus products and services agreed in connection with the Česká spořitelna Personal Account in accordance with the below specified price ranges. When combining Standard and Plus products and services, the fees determined according to the price range achieved are added up. In case the number of purchase products changes in the course of a calendar month, the fee determined according to the highest price range as achieved by the client in the particular month is charged. If no Standard products/services are arranged to the Česká spořitelna Personal Account, the monthly fee applicable to the Standard I range is charged.

Standard Products and Services

- **Overdraft** ... Arrangement (opening) of loan on a Giro account (overdraft) for an indefinite period; administration and maintenance of loan on a Giro account (overdraft) for an indefinite period – on a monthly basis.
- **Debit Cards** .... Maestro, Visa Electron, Visa Classic Partner, MasterCard Standard Partner, MasterCard Standard UK
- **SERVIS 24** ... Service set-up, monthly fee.

- **Withdrawal Set No. 1** – Withdrawals from Česká spořitelna ATMs free of charge ...Cash withdrawals using debit and charge cards issued by Česká spořitelna, a.s. from ATMs of Česká spořitelna
- **Withdrawal Set No. 2** – Balance SMS free of charge
- **Withdrawal Set No. 3** – Payments within Česká spořitelna free of charge ... Only the below specified transactions made within Česká spořitelna, a.s. in CZK: Payment order acceptance (accounting entry) through SERVIS 24 direct banking (Telebanking – automated voice service, Internetbanking, GSM banking), through Česká spořitelna ATMs; standing payment order execution (accounting entry); incoming non-cash payment (accounting entry).

Plus Products and Services:

- **Withdrawal Set No. 4** – Payments within the Czech Republic free of charge ... Below specified transactions made within Česká spořitelna, a.s. and/or to another bank in the Czech Republic in CZK: Payment order acceptance (accounting entry) through SERVIS 24 direct banking (Telebanking – automated voice service, Telebanking – telephone banker, Internetbanking, GSM banking), through Česká spořitelna ATMs, by mail, through a collection box, at the bank counter, standing payment order/collection permit/SIPO execution (accounting entry); incoming non-cash payment (accounting entry); B postal order payment (except for fees added based on the services provided Česká pošta, s.p. (Czech Post, state enterprise); interbank payment clearance through the CNB clearing centre (accounting entry).
- **Visa Gold Partner** ... international embossed debit card
- **MasterCard Gold Partner** ... international embossed debit card
- **Savings Plan** ... Special interest.

2. Programs for Private Clients

Item	Text	Price
2.1.	**Program set-up**	free of charge
2.2.	**Change to another program**	free of charge
2.3.	**Program cancellation**	free of charge
2.4.	**Program management - monthly**	
2.4.1.	X Account****)	free of charge
2.4.2.	Student+ Program	free of charge
2.4.3.	Benefit Program [1)]	45
2.4.4.	Comprehensive Program [1)]	90
2.4.5.	Exclusive Account	330
2.4.6.	Senior Account [1)]	25

****) Valid for Xtra Accounts opened by or before 30 September 2006

1) New accounts are not opened as of 8 August 2007

3. Other programs products

Products and services provided free within programs	**X account ****)**	**Student+**	**Benefit program [1])**	**Comprehensive program [1])**	**Exclusive account**	**Senior account [1])**
Giro account (maintenance)	YES	YES	YES	YES	YES	YES
Current account in foreign currency	NO	NO	NO	NO	YES	NO

Statements						
Issue of each regular electronic statement	NO	YES	YES	YES	YES	NO
Issue of each regular printed statement	YES	YES	YES	YES	YES	NO
Postage	NO	NO	NO	NO	YES	NO
Cards						
Number of cards free of charge	1	1***)	1*)	2	2	1
From a selection of cards						
electronic debit or credit card	Junior X account only	YES	YES	YES	YES	debit card only
embossed debit or credit card	NO	NO	NO	YES	YES	NO
golden card	NO	NO	NO	NO	YES	NO
Number of cash withdrawals by debit card from Česká spořitelna ATMs	2	0	2	5	10	1
Direct banking	NO	YES	YES	YES	YES	NO
Number of electronic transaction executed via SERVIS 24 (telebanking-automated voice service, Internetbanking, GSM banking)	0	0	2	5	10	0
Loan limit on Giro account (Overdraft)	NO	YES	YES	YES	YES	NO

*) Free issue of second card during 1st year
**) Only one card of this type is provided free of charge to the package
***) An additional credit card from 18 years of age
****) Valid for Xtra Accounts opened by or before 30 September 2006
[1]) New accounts are not opened as of 8 August 2007

4. Giro account and Current account in foreign currency *)

Item	Text	Price
4.1.	**Account opening**	free of charge
4.2.	**Transfer of account to another branch**	free of charge
4.3.	**Closing of account**	free of charge
4.4.	**Account maintenance – monthly fee**	

4.4.1.	without direct banking services	20
4.4.2.	fee after discount to clients using direct banking services	free of charge

*) Investment Blocking Account – free of charge

5. Deposit accounts

Item	Text	Price
5.1.	**Deposit account opening and maintenance**	free of charge
5.2.	**Change of client disposition in relation to principal and/or interest transfer**	free of charge

6. Savings books

Item	Text	Price
6.1.	**Savings book set-up, maintenance and administration**	free of charge
6.2.	**Termination of savings book upon the termination of the deposit relationship**	free of charge
6.3.	**Set-up, change, and termination of immobilization (with the exception of immobilization approved by the court)**	100
6.4.	**Execution of prohibition of payment from savings book upon the depositor's request**	300
6.5.	**Payment of deposit from lost savings book, provided that amortisation proceedings were not performed**	50
6.6.	**Performance of amortisation proceedings**	2% from amount of sinking deposit, minimum 50 maximum 1,000
6.7.	**Payment of balance of terminated deposit account, confirmed by or before 31 December 2002 by a bearer savings book**	100

7. Expat Centre Programs

Item	Text	Price
7.1.	**Program set-up**	free of charge
7.2.	**Change to another program**	free of charge
7.3.	**Program cancellation**	free of charge
7.4.	**Program administration and maintenance – monthly fee**	
7.4.1.	World Class	390
7.4.2.	World Class Elite*)	660

*) New accounts are not opened as of 1 February 2008

8. Statements

Item	Text	Price
8.1.	**Issue of each regular statement**	
8.1.1.	Giro accounts	
8.1.1.1.	weekly, monthly – printed or electronic	5
8.1.1.2.	quarterly – printed or electronic	12
8.1.1.3.	biannual - electronic	24
8.1.1.4.	annual - electronic	48
8.1.2.	Current accounts in foreign currency	
8.1.2.1.	daily, weekly, decade, monthly – printed or electronic	5
8.1.2.2.	quarterly – printed or electronic	12
8.1.2.3.	biannual – printed or electronic	24
8.1.2.4.	annual – printed or electronic	48
8.2.	**Preparation of each regular statement for issue:**	
8.2.1.	through SERVIS 24 Internetbanking	free of charge
8.2.2.	at the branch	45
8.3.	**Sending of each regular statement**	postage
8.4.	**Issue of turnover statement**	30
8.5.	**Issue of copies of statements**	
8.5.1.	not older than 12 months	75
8.5.2.	older than 12 months	300

9. Common items

Item	Text	Price
9.1.	**Notice for settlement of debit balance and non covered payments**	
9.1.1.	Giro accounts and Current accounts in foreign currency	
9.1.1.1.	1st notice	postage
9.1.1.2.	2nd notice or notice 31 to 60 days after maturity	300 + postage
9.1.1.3.	3rd notice or notice 61 and more days after maturity	500 + postage
9.2.	**Limitation of disposal with funds in account**	150
9.3.	**Account balance information via SMS**	1.50

The account administration and maintenance fee is payable irrespective of the fact whether the account is terminated before the expiry of the term as specified in the List of Charges.

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 expenses of Česká spořitelna, a.s. as well as 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, a.s. 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 15 August 2008 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 8 August 2008

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