



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

### Part I. Deposit products

#### Content:

1. Personal Account of Ceska Sporitelna
2. Programs for Private Clients
3. Other programs products
4. Giro account and Current account in foreign currency \*)
5. Deposit accounts and Perfect deposit of Česká spořitelna
6. Sikovne sporeni / Sikovne sporeni Plus
7. Savings books
8. Expat Centre Programs
9. Statements
10. Common items

### 1. Personal Account of Ceska Sporitelna

Item	Text	Price
1.1.	<b>Personal Account opening and administration</b>	free of charge
1.2.	<b>Change from Personal Account to another program</b>	free of charge
1.3.	<b>Closing of Personal Account</b>	free of charge
1.4.	<b>Personal Account monthly fee *)</b>	
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 statement ( account statement series)	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 <sup>th</sup> 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
1.4.4.	Program výhod - Personal Account monthly fee discount **)	

1.4.4.1.	Active account	10% discount on Personal account monthly fee
1.4.4.2.	Active account and Credit turnover on Personal account minimum 25 th.CZK or Active account and Total balance over 300 th. CZK	25% discount on Personal Account monthly fee
1.4.4.3.	Active account and Credit turnover on Personal account minimum 50 th.CZK or Active account and Total balance over 500 th. CZK	50% discount on Personal account monthly fee
1.4.4.4.	Active account and Credit turnover on Personal account minimum 75 th.CZK or Active account and Total balance over 1 mio. CZK	75% discount on Personal account monthly fee
1.4.4.5.	Active account and Credit turnover on Personal account minimum 100 th.CZK or Active account and Total balance over 5 mio. CZK	100% discount on Personal account monthly fee
1.5.	<b>Products and Services Special provided to the Česká spořitelna Personal Account - the fees are charged separately</b>	
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
1.5.5.		
1.5.5.1.	Accident insurance of hospitalisation (any cause) and permanent consequences of injury – lower indemnity limit - Level B	49
1.5.5.2.	Accident insurance of hospitalisation (any cause) and permanent consequences of injury - higher indemnity level - Level B+	129
1.6.	Personal account Student monthly fee *)	
1.6.1.	Products and services provided free of charge and included in the Česká spořitelna Personal Account Student monthly fee	
1.6.1.1.	giro account maintenance	free of charge
1.6.1.2.	issue of monthly statement ( account statement series)	free of charge
1.6.1.3.	deposit account administration and maintenance	free of charge
1.6.1.4.	standing payment order/collection permit set-up	free of charge
1.6.2.	Standard Products and Services	
1.6.2.1.	Standard I: 0 to 1 product/service Standard	0
1.6.2.2.	Standard II: 2 to 3 products/services Standard	0
1.6.2.3.	Standard III: 4 to 6 products/services Standard	40
1.6.2.4.	Standard IV: 7 to 9 products/services Standard	80
1.6.2.5.	10 <sup>th</sup> and every other single product/service Standard	20
1.6.3.	Plus Products and Services	
1.6.3.1.	Plus I: 1 to 2 Plus products/services	159
1.6.3.2.	Plus II: 3 to 4 Plus products/services	289
1.6.3.3.	Plus III: 5 to 6 Plus products/services	389
1.6.3.4.	7th and each additional Plus product/service	80
1.6.4.	Program výhod - Personal Account Student monthly fee discount **)	
1.6.4.1.	Active account	10% discount on Personal account Student monthly fee
1.6.4.2.	Active account and Credit turnover on Personal account minimum 5 th.CZK or Active account and Total balance over 60 th. CZK	25% discount on Personal account Student monthly fee

1.6.4.3.	Active account and Credit turnover on Personal account minimum 10 th.CZK or Active account and Total balance over 100 th. CZK	50% discount on Personal account Student monthly fee
1.6.4.4.	Active account and Credit turnover on Personal account minimum 15 th.CZK or Active account and Total balance over 200 th. CZK	75% discount on Personal account Student monthly fee
1.6.4.5.	Active account and Credit turnover on Personal account minimum 20 th.CZK or Active account and Total balance over 1 mil. CZK	75% discount on Personal account Student monthly fee
1.7.	<b>Products and Services Special provided to the Česká spořitelna Personal Account - the fees are charged separately</b>	
1.7.1.	Insurance of ability to pay regular expenses (from 18 years of age)	
1.7.1.1.	insurance for the event of death, disability or incapacity for work – Insurance Set A	49
1.7.1.2.	insurance for the event of death, disability or incapacity for work – Insurance Set A+	99
1.7.1.3.	insurance for the event of death, disability, incapacity for work or loss of employment – Insurance Set B	99
1.7.1.4.	insurance for the event of death, disability, incapacity for work or loss of employment – Insurance Set B+	169
1.7.2.	Legal Protection Insurance (from 18 years of age)	
1.7.2.1.	legal advice related to movables – Level A (legal protection solely in the form of legal advice)	19
1.7.2.2.	legal advice related to movables – Level B (legal protection)	49
1.7.2.3.	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
1.7.2.4.	legal advice related to movables and matters arising from contractual legal relationships (i.e. "services") – Level B+ (legal protection)	69
1.7.3.	Assistance services for motorists (from 18 years of age)	
1.7.3.1.	within ČR – Level A	19
1.7.3.2.	within ČR and assistance services for households – Level A+	29
1.7.3.3.	within Europe – Level B	29
1.7.3.4.	within Europe and assistance services - Level B+	39
1.7.4.	Travel insurance	
1.7.4.1.	travel insurance for the Account Holder/Joint Account User – lower indemnity limit – Level A	35
1.7.4.2.	travel insurance for the Account Holder/Joint Account User and other co-insured persons – lower indemnity limit – Level A+	55
1.7.4.3.	travel insurance for the Account Holder/Joint Account User – higher indemnity limit – Level B	55

1.7.4.4.	travel insurance for the Account Holder/Joint Account User and other co-insured persons – higher indemnity level – Level B+	85
1.7.5.	Accident insurance	
1.7.5.1.	Accident insurance of daily compensations for injury treatments, hospitalisation (any cause) and permanent consequences of injury - lower indemnity limit - Level A (till 17 years of age)	49
1.7.5.2.	Accident insurance of daily compensations for injury treatments, hospitalisation (any cause) and permanent consequences of injury - higher indemnity level - Level A+ (till 18 years of age)	129
1.7.5.3.	Accident insurance of hospitalisation (any cause) and permanent consequences of injury – lower indemnity limit - Level B (from 18 years of age inclusive)	49
1.7.5.4.	Accident insurance of hospitalisation (any cause) and permanent consequences of injury - higher indemnity level - Level B+ (from 18 years of age inclusive)	129

\*) 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.

\*\*\*) The discount is applied to one client account, however maximally up to 9 Standard products and services (Tier Standard IV) and 6 Plus products and services (Tier Plus III). Complete terms of discounts applied to products and services are contained in the document “Benefit Program Rules” available at [www.csas.cz](http://www.csas.cz)

#### Standard Products and Services

- **Overdraft** ... (for Personal account Student - from 18 years of age) 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, (-).
- **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.	<b>Program set-up</b>	free of charge
2.2.	<b>Change to another program</b>	free of charge
2.3.	<b>Program cancellation</b>	free of charge
2.4.	<b>Program management - monthly</b>	
2.4.1.	X Account****)	free of charge
2.4.2.	Student+ Program <sup>2)</sup>	free of charge
2.4.3.	Benefit Program <sup>1)</sup>	45
2.4.4.	Comprehensive Program <sup>1)</sup>	90
2.4.5.	Exclusive Account	330
2.4.6.	Senior Account <sup>1)</sup>	25

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

<sup>1)</sup> New accounts are not opened as of 8 August 2007

<sup>2)</sup> New accounts are not opened as of 2 February 2009

## 3. Other programs products

Products and services provided free within programs	X account ****)	Student+ <sup>3)</sup>	Benefit program <sup>1)</sup>	Comprehensive program <sup>1)</sup>	Exclusive account	Senior account <sup>1)</sup>
<b>Giro account (maintenance)</b>	YES	YES	YES	YES	YES	YES
<b>Current account in foreign currency</b>	NO	NO	NO	NO	YES	NO
<b>Statements</b>						
Statement issuing ( account statement series)	YES	YES	YES	YES	YES	NO
Postage	NO	NO	NO	NO	YES	NO
<b>Cards</b>						
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	2	0	2	5	10	1

from Česká  
spořitelna ATMs

<b>Direct banking</b>	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
<b>Loan limit on Giro account (Overdraft)</b>	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

<sup>1</sup>) new accounts are not opened as of 8 August 2007

<sup>2</sup>) electronic statement is not supported

<sup>3</sup>) new accounts are not opened as of 2 February 2009

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

Item	Text	Price
4.1.	<b>Account opening</b>	free of charge
4.2.	<b>Transfer of account to another branch</b>	free of charge
4.3.	<b>Closing of account</b>	free of charge
4.4.	<b>Account maintenance - monthly fee</b>	
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 and Investment account in CZK and foreign currency- free of charge

#### 5. Deposit accounts and Perfect deposit of Česká spořitelna

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

#### 6. Sikovne sporeni / Sikovne sporeni Plus

Item	Text	Price
6.1.	<b>Account opening</b>	free of charge
6.2.	<b>Account maintenance - monthly fee</b>	free of charge

6.3.	<b>Closing of account</b>	free of charge
------	---------------------------	----------------

## 7. Savings books

Item	Text	Price
7.1.	<b>Savings book set-up and maintenance</b>	free of charge
7.2.	<b>Termination of savings book upon the termination of the deposit relationship</b>	free of charge
7.3.	<b>Set-up, change, and termination of immobilization (with the exception of immobilization approved by the court)</b>	100
7.4.	<b>Execution of prohibition of payment from savings book upon the depositor's request</b>	300
7.5.	<b>Payment of deposit from lost savings book, provided that amortisation proceedings were not performed</b>	50
7.6.	<b>Performance of amortisation proceedings</b>	2% from amount of sinking deposit, minimum 50 maximum 1,000
7.7.	<b>Payment of balance of terminated deposit account, confirmed by or before 31 December 2002 by a bearer savings book</b>	100

## 8. Expat Centre Programs

Item	Text	Price
8.1.	<b>Program set-up</b>	free of charge
8.2.	<b>Change to another program</b>	free of charge
8.3.	<b>Program cancellation</b>	free of charge
8.4.	<b>Program maintenance – monthly fee</b>	
8.4.1.	World Class	390
8.4.2.	World Class Elite*)	660

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

## 9. Statements

Item	Text	Price
9.1.	<b>Issue of regular statement ( account statement series) *)</b>	
9.1.1.	Giro accounts *)	
9.1.1.1.	weekly, monthly	5
9.1.1.2.	quarterly	12
9.1.1.3.	biannual - electronic only	24
9.1.1.4.	annual - electronic only	48
9.1.2.	Current accounts in foreign currency	



9.1.2.1.	daily, weekly, decade, monthly	5
9.1.2.2.	quarterly	12
9.1.2.3.	biannual	24
9.1.2.4.	annual	48
9.1.3.	Sikovne sporeni / Sikovne sporeni Plus	
9.1.3.1.	monthly	5
9.1.3.2.	quarterly	12
9.1.3.3.	biannual	24
9.1.3.4.	annual	free of charge
9.2.	<b>Preparation of a regular monthly account statement to be delivered according to the agreed delivery manner for account statement series*)</b>	
9.2.1.	through SERVIS 24 Internetbanking	free of charge
9.2.2.	at the branch to be collected in person	45
9.3.	<b>Sending of account statement by mail to the address agreed</b>	postage
9.4.	<b>Issue of turnover statement</b>	30
9.5.	<b>Issue of copies of each statements ( account statement series)</b>	
9.5.1.	not older than 12 months	75
9.5.2.	older than 12 months	300

## 10. Common items

Item	Text	Price
10.1.	<b>Notice for settlement of debit balance and non covered payments</b>	
10.1.1.	Giro accounts and Current accounts in foreign currency	
10.1.1.1.	1st notice	300 + postage
10.1.1.2.	2nd notice or notice 31 to 60 days after maturity	300 + postage
10.1.1.3.	3rd notice or notice 61 and more days after maturity	300 + postage
10.2.	<b>Limitation of disposal with funds in account</b>	150
10.3.	<b>Account balance information via SMS</b>	1.50

The account 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 1 June 2009 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 21 May 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