



# 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, Personal Account of Ceska Sporitelna Student, Personal Account of Ceska Sporitelna Junior
2. Programs for Private Clients
3. Giro account and Current account in foreign currency
4. Deposit accounts and Perfect deposit of Česká spořitelna
5. Sikovne sporeni / Sikovne sporeni Plus / Internet saving of Ceska sporitelna
6. Savings books
7. Expat Centre Programs
8. Statements
9. Common items

## 1. Personal Account of Ceska Sporitelna, Personal Account of Ceska Sporitelna Student, Personal Account of Ceska Sporitelna Junior

### 1.1. Opening, change, closing

	Personal account	Personal Account Student, Personal Account Junior
Opening and administration	free of charge	free of charge
Change to another program	free of charge	free of charge
Closing	free of charge	free of charge

### 1.2. Products and services provided free of charge and included in the monthly fee

	Personal Account	Personal Account Student, Personal Account Junior
Giro account maintenance	free of charge	free of charge
Issue of monthly statement ( account statement series)	free of charge	free of charge

### 1.3. Monthly fee - Standard Products and Services \*)

	Personal Account	Personal Account Student, Personal Account Junior
Standard I: 0 to 1 product/service Standard	29	0
Standard II: 2 to 3 products/sesrvices Standard	69	0
Standard III: 4 to 6 products/services Standard	109	40

<b>Standard IV: 7 to 9 products/services Standard</b>	149	80
<b>10<sup>th</sup> and every other single product/service Standard</b>	+20	+20

Monthly fee can be reduced according to chapter 1.5./1.6. Program výhod

#### 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. Not provided to Personal Account Student (clients till 17 years of age inclusive) and to Personal Account Junior
- **Debit Cards** .... Maestro, Visa Electron, Visa Classic Partner, MasterCard Standard Partner
- **SERVIS 24** ... Service set-up, monthly fee. Not provided to Personal Account Junior
- **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 (entry) through SERVIS 24 direct banking (Telebanking – automated voice service, Internetbanking, GSM banking), through Česká spořitelna ATMs; standing payment order execution (entry); incoming non-cash payment (entry).

### 1.4. Monthly fee - Plus Products and Services

	<b>Personal Account</b>	<b>Personal Account Student, Personal Account Junior</b>
<b>Plus I: 1 to 2 Plus products/services</b>	159	159
<b>Plus II: 3 to 4 Plus products/services</b>	289	289
<b>Plus III: 5 to 6 Plus products/services</b>	389	389
<b>7th and each additional Plus product/service</b>	+80	+80

Monthly fee can be reduced according to chapter 1.5./1.6. Program výhod

#### 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 (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 (entry); incoming non-cash payment (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 (entry).
- **Visa Gold Partner** ... international embossed debit card
- **MasterCard Gold Partner** ... international embossed debit card
- **Savings Plan** ... Special interest

\*) The monthly fee applicable to the Česká spořitelna Personal Account, Personal Account Student and Personal Account Junior 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 above 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, Personal Account Student, Personal Account Junior the monthly fee applicable to the Standard I range is charged.

## 1.5 Program výhod - Personal Account monthly fee discount \*)

The key condition to qualify for discount under Program výhod is to hold an Active Personal Account of Ceska sporitelna

Minimum requested Credit turnover of minimum requested Total balance (in czk)	Discount on Personal Account monthly fee
0	10%
25 000 or 300 000	25%
50 000 or 500 000	50%
75 000 or 1 000 000	75%
100 000 or 5 000 000	100%

## 1.6. Program výhod - Personal Account Student, Personal Account Junior monthly fee discount \*)

The key condition to qualify for discount under Program výhod is to hold an active Personal Account of Ceska sporitelna

Minimum requested Credit turnover or minimum requested Total balance (in czk)	Discount on Personal Account Student, Personal Account Junior monthly fee
0	10%
5 000 or 60 000	25%
10 000 or 100 000	50%
15 000 or 200 000**)	75%
20 000 or 1 000 000**)	100%

\*) Discounts pursuant to par. 1.5 and 1.6 apply to one Client account, however maximally up to 9 products from service category Standard IV or 6 products from service category Plus III. Complete details on benefits are published in "The Rules of Benefit Program" available at: [www.csas.cz](http://www.csas.cz)

\*\*) 75% and 100% discounts on Junior Personal Account of Česká spořitelna can only be obtained based on the total balance sheet (maximum allowed credit turnover for Junior Personal Account of Česká spořitelna is 10,000 CZK)

## 1.7. Products and Services Special - the fees are charged separately

Insurance of ability to pay regular expenses (from 18 years of age)	Personal Account, Personal Account Student
Insurance for the event of death, disability or incapacity for work – Insurance Set A	49
Insurance for the event of death, disability or incapacity for work – Insurance Set A+	99
insurance for the event of death, disability, incapacity for work or loss of employment – Insurance Set B	99
Insurance for the event of death, disability, incapacity for work or loss of employment – Insurance Set B+	169
Legal Protection Insurance (from 18 years of age)	Personal Account, Personal Account Student
Legal advice related to movables – Level A (legal protection solely in the form of legal advice)	19
Legal advice related to movables – Level B (legal protection)	49
Legal advice related to movables and matters arising from contractual legal relationships (i.e. "services") –	39

Level A+ (legal protection solely in the form of legal advice)	
Legal advice related to movables and matters arising from contractual legal relationships (i.e. "services") – Level B+ (legal protection)	69

Assistance services for motorists (from 18 years of age)	<b>Personal Account, Personal Account Student</b>
Within ČR – Level A	19
Within ČR and assistance services for households – Level A+	29
Within Europe – Level B	29
Within Europe and assistance services - Level B+	39

Travel insurance	<b>Personal Account, Personal Account Student, Personal Account Junior</b>
Travel insurance for the Account Holder/Joint Account User – lower indemnity limit – Level A	35
Travel insurance for the Account Holder/Joint Account User and other co-insured persons – lower indemnity limit – Level A+ (from 18 years of age)	55
Travel insurance for the Account Holder/Joint Account User – higher indemnity limit – Level B	55
Travel insurance for the Account Holder/Joint Account User and other co-insured persons – higher indemnity level – Level B+ (from 18 years of age)	85

Accident insurance	<b>Personal Account, Personal Account Student, Personal Account Junior</b>
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
Accident insurance of daily compensations for injury treatments, hospitalisation (any cause) and permanent consequences of injury - higher indemnity level - Level A+ (till 17 years of age)	129
Accident insurance of hospitalisation (any cause) and permanent consequences of injury – lower indemnity limit - Level B (from 18 years of age inclusive)	49
Accident insurance of hospitalisation (any cause) and permanent consequences of injury – lower indemnity limit - Level B (from 18 years of age inclusive)	129

## 2. Programs for Private Clients

	Exclusive konto	X konto 3)	Program Student+ 2)	Výhodný program 1)	Komplexní program 1)	Senior účet 1)
Program set-up	free of charge	x	x	x	x	x
Change to another program	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Program cancellation	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge

Program management - monthly	330	free of charge	free of charge	45	90	25
Products and services provided free within programs	Exclusive konto	X konto 3)	Program Student+ 2)	Výhodný program 1)	Komplexní program 1)	Senior účet 1)
Giro account (maintenance)	YES	YES	YES	YES	YES	YES
Current account in foreign currency	YES	NO	NO	NO	NO	NO
Statements provided free within program	Exclusive konto	X konto 3)	Program Student+ 2)	Výhodný program 1)	Komplexní program 1)	Senior účet 1)
Statement issuing (account statement series)	YES	YES*)	YES	YES	YES	NO
Postage	YES	NO	NO	NO	NO	NO

\*) electronic statement is not supported

Cards provided free within program	Exclusive konto	X konto 3)	Program Student+ 2)	Výhodný program 1)	Komplexní program 1)	Senior účet 1)
Number of cards free of charge	2	1	1*)	1**)	2	1
From a selection of cards:						
Electronic debit or credit card	YES	Junior X account only	YES	YES	YES	debit card only
Embossed debit or credit card	YES	NO	NO	NO	YES	NO
Golden card	YES***)	NO	NO	NO	NO	NO
Number of cash withdrawals by debit card from Česká spořitelna ATMs	10	2	0	2	5	1

\*) an additional credit card from 18 years of age

\*\*) free issue of second card during 1st year

\*\*\*) only one card of this type is provided free of charge to the package

SERVIS 24 provided free within program	Exclusive konto	X konto 3)	Program Student+ 2)	Výhodný program 1)	Komplexní program 1)	Senior účet 1)
SERVIS 24	YES	NO	YES	YES	YES	NO
Number of electronic transaction executed via SERVIS 24 (telebanking-automated voice service, Internetbanking, GSM banking)	10	0	0	2	5	0
Overdraft provided free within program	Exclusive konto	X konto 3)	Program Student+ 2)	Výhodný program 1)	Komplexní program 1)	Senior účet 1)
Loan limit on Giro account (Overdraft)	YES	NO	YES	YES	YES	NO

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

2) new accounts are not opened as of 2 February 2009

3) new accounts are not opened as of 31 October 2009. Valid for Xtra Accounts opened by or before 30 September 2006

### 3. Giro account and Current account in foreign currency

Account opening	free of charge
Transfer of account to another branch	free of charge
Closing of account	free of charge
Account maintenance - monthly fee*)	20

\*) Investment account in CZK and foreign currency- free of charge

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

<b>Deposit account opening and maintenance</b>	free of charge
<b>Change of client disposition in relation to principal and/or interest transfer</b>	free of charge

## 5. Sikovne sporeni / Sikovne sporeni Plus / Internet saving of Ceska sporitelna

<b>Account opening</b>	free of charge
<b>Account maintenance - monthly fee</b>	free of charge
<b>Closing of account</b>	free of charge

## 6. Savings books

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

## 7. Expat Centre Programs

	<b>World Class</b>	<b>World Class Elite*)</b>
<b>Program set-up</b>	free of charge	free of charge
<b>Change to another program</b>	free of charge	free of charge
<b>Program cancellation</b>	free of charge	free of charge
<b>Program maintenance – monthly fee</b>	390	660

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

## 8. Statements

### 8.1. Issue of regular statement ( account statement series) and preparation of a regular account statement to be delivered according to the agreed delivery manner for account statement series

	<b>Daily</b>	<b>Weekly</b>	<b>Decade</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Biannual</b>	<b>Annual</b>
<b>Issue</b>	5	5	5	5	12	24	48

Delivery through SERVIS 24 Internetbanking	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Delivery at the branch to be collected in person	45	45	45	45	45	45	45
Sending of account statement by mail to the address agreed	postage	postage	postage	postage	postage	postage	postage

Issue of regular statement ( account statement series) for Sikovne sporeni / Sikovne sporeni Plus free of charge  
Not all frequencies of statements are available for particular product

## 8.2. Other items

<b>Issue of turnover statement</b>	30
<b>Issue of copies of each statements ( account statement series), payment transaction information</b>	75

## 9. Common items

<b>Notice for settlement of debit balance and non covered payments</b> - 1st notice - 2nd notice - 3rd notice	300 + postage
<b>Limitation of disposal with funds in account</b>	150
<b>Fee for breach of terms and conditions of the Pension Solution Contract</b>	2% from total regular monthly contribution

Prices are quoted in CZK

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.

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 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 February 2011 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 20 January 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