



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

## Part I. Deposit products

### Content:

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4. Giro account and Current account in foreign currency
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## 1. Osobní konto of Ceska sporitelna

### 1.1. Opening, maintenance, change and closing of Osobní konto Ceske sporitelny

<b>Opening, change to another program, closing</b>	free of charge
<b>Maintenance of Osobní konto Ceske sporitelny for clients meeting the criteria for Osobní bankovníctví and related persons - monthly</b>	
<ul style="list-style-type: none"> <li>- issuing of monthly statement</li> <li>- postage (in case of paper statement)</li> <li>- debit card VISA GOLD</li> <li>- SERVIS24</li> <li>- overdraft</li> <li>- all cash withdrawals from ATM of Ceska sporitelna</li> <li>- all payments in CZK</li> <li>- saving account</li> </ul>	120
<b>Maintenance of Osobní konto Ceske sporitelny for clients not meeting the criteria for Osobní bankovníctví - monthly</b>	400

### 1.2. Optional services - monthly fee

<b>Information SMS</b>	25
<b>Debit card VISA CLASSIC (including service Your own special card)</b>	25
<b>All cash withdrawals from ATM abroad</b>	
<ul style="list-style-type: none"> <li>- all cash withdrawals from ATM of ERSTE GROUP for free</li> </ul>	25

- all cash withdrawals from ATM of other banks for CZK 30	
Two payments from abroad and from domestic banks in foreign currency for free - SEPA/cross-border transfer up to 50,000 EUR Two payments abroad and to domestic banks in foreign currency for 30 CZK per one payment - SEPA/cross-border transfer up to 50,000 EUR or - SEPA/cross-border transfer up to 50,000 EUR to an account of a client of Slovenska sporitelna	25

### 1.3. Insurance to Osobni konto of Ceska sporitelna - monthly

<b>Regular payments insurance</b>	
<b>A - incapacity for work</b>	1.5% from insured amount
<b>B - incapacity for work and job loss</b>	2.5% from insured amount
<b>Responsibility insurance</b>	
<b>A - for damages caused to the employer and in daily life-lower indemnity limit</b>	69
<b>A - for damages caused to the employer and in daily life-lower indemnity limit</b>	99

It is possible to actively open following insurances: Legal Protection Insurance (from 18 years of age), Assistance services for motorists (from 18 years of age) and Travel Insurance. Prices are listed in chapter 2.7.

#### Payments in CZK

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, Internetbanking, GSM banking, Mobile bank), through Česká spořitelna ATMs/payment terminals; standing payment order/collection permit/SIPO execution (entry); incoming non-cash payment (entry); interbank payment clearance through the CNB clearing centre (entry); PLATBA24, Mobile phone charging via SERVIS24

#### Information SMS

25 pieces of information SMS including balance SMS and other SMS types (cash withdrawal by card at ATM, payment by card, non-realized payments, standing orders or collection permits, reminder in case of outstanding overdraft)

## 2. Personal Account of Ceska Sporitelna, Personal Account of Ceska Sporitelna Absolvent, Personal Account of Ceska Sporitelna Student, Personal Account of Ceska Sporitelna Junior

### 2.1. Opening, change, closing

	<b>Personal account</b>	<b>Personal Account Absolvent, Personal Account Student, Personal Account Junior</b>
<b>Opening and administration</b>	free of charge	free of charge
<b>Change to another program</b>	free of charge	free of charge
<b>Closing</b>	free of charge	free of charge

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

	Personal Account	Personal Account Absolvent, 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
Mini Overdraft of Ceska Sporitelna*)	free of charge	free of charge

\*) Not offered to Personal Account of Ceska Sporitelna Student to clients under 18 and to Personal Account of Ceska Sporitelna Junior

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

	Personal Account	Personal Account of Ceska Sporitelna Absolvent	Personal Account Student, Personal Account Junior
Standard I: 0 to 1 product/service Standard	29	0	0
Standard II: 2 to 3 products/sesrvices Standard	69	0	0
Standard III: 4 to 6 products/services Standard	109	0	40
Standard IV: 7 to 9 products/services Standard	149	40	80
10 <sup>th</sup> and every other single product/service Standard	+20	+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 (new cards not issued since 1st February 2011), Visa Electron (since 1st February new cards issued to OÚČS Junior only), Visa Classic, MasterCard Standard (new cards not issued since 1st February 2011)
- **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), PLATBA 24, through Česká spořitelna ATMs; standing payment order execution (entry); incoming non-cash payment (entry).

## 2.4. Monthly fee - Plus Products and Services

	Personal Account	Personal Account Student, Personal Account Junior
Plus I: 1 to 2 Plus products/services	159	159
Plus II: 3 to 4 Plus products/services	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 2.5./2.6. 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 (processing of payment order immediately after receipt excluded), PLATBA 24; 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** ... international embossed debit card
- **MasterCard Gold** ... international embossed debit card. New cards not issued since 1st February 2011
- **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.

### 2.5. 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%

### 2.6. 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. 2.5 and 2.6 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)

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

<b>Insurance of ability to pay regular expenses (from 18 years of age)</b>	<b>Personal Account, Personal Account Absolvent, Personal Account Student</b>
<b>Insurance for the event of death, disability or incapacity for work – Insurance Set A</b>	49
<b>Insurance for the event of death, disability or incapacity for work – Insurance Set A+</b>	99
<b>insurance for the event of death, disability, incapacity for work or loss of employment – Insurance Set B</b>	99
<b>Insurance for the event of death, disability, incapacity for work or loss of employment – Insurance Set B+</b>	169
<b>Legal Protection Insurance (from 18 years of age)</b>	<b>Personal Account, Personal Account Absolvent, Personal Account Student</b>
<b>Legal advice related to movables – Level A (legal protection solely in the form of legal advice)</b>	19
<b>Legal advice related to movables – Level B (legal protection)</b>	49
<b>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)</b>	39
<b>Legal advice related to movables and matters arising from contractual legal relationships (i.e. "services") – Level B+ (legal protection)</b>	69
<b>Assistance services for motorists (from 18 years of age)</b>	<b>Personal Account, Personal Account Absolvent, Personal Account Student</b>
<b>Within ČR – Level A</b>	19
<b>Within ČR and assistance services for households – Level A+</b>	29
<b>Within Europe – Level B</b>	29
<b>Within Europe and assistance services - Level B+</b>	39
<b>Travel insurance</b>	<b>Personal Account, Personal Account Absolvent, Personal Account Student, Personal Account Junior</b>
<b>Travel insurance for the Account Holder/Joint Account User – lower indemnity limit – Level A</b>	35
<b>Travel insurance for the Account Holder/Joint Account User and other co-insured persons – lower indemnity limit – Level A+ (from 18 years of age)</b>	55
<b>Travel insurance for the Account Holder/Joint Account User – higher indemnity limit – Level B</b>	55

<b>Travel insurance for the Account Holder/Joint Account User and other co-insured persons – higher indemnity level – Level B+ (from 18 years of age)</b>	85
<b>Accident insurance</b>	<b>Personal Account, Personal Account Absolvent, Personal Account Student, Personal Account Junior</b>
<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)</b>	49
<b>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)</b>	129
<b>Accident insurance of hospitalisation (any cause) and permanent consequences of injury – lower indemnity limit - Level B (from 18 years of age inclusive)</b>	49
<b>Accident insurance of hospitalisation (any cause) and permanent consequences of injury – lower indemnity limit - Level B (from 18 years of age inclusive)</b>	129

### 3. Programs for Private Clients

	Exclusive konto 4)	X konto 3)	Program Student+ 2)	Výhodný program 1)	Komplexní program 1)	Senior účet 1)
<b>Program set-up</b>	free of charge	x	x	x	x	x
<b>Change to another program</b>	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
<b>Program cancellation</b>	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
<b>Program management - monthly</b>	330	free of charge	free of charge	45	90	25

Products and services provided free within programs	Exclusive konto 4)	X konto 3)	Program Student+ 2)	Výhodný program 1)	Komplexní program 1)	Senior účet 1)
<b>Giro account (maintenance)</b>	YES	YES	YES	YES	YES	YES
<b>Current account in foreign currency</b>	YES	NO	NO	NO	NO	NO

Statements provided free within program	Exclusive konto 4)	X konto 3)	Program Student+ 2)	Výhodný program 1)	Komplexní program 1)	Senior účet 1)
<b>Statement issuing (account statement series)</b>	YES	YES*)	YES	YES	YES	NO
<b>Postage</b>	YES	NO	NO	NO	NO	NO

\*) electronic statement is not supported

Cards provided free within program	Exclusive konto 4)	X konto 3)	Program Student+ 2)	Výhodný program 1)	Komplexní program 1)	Senior účet 1)
<b>Number of cards free of charge</b>	2	1	1*)	1**)	2	1
<b>From a selection of cards:</b>						
<b>Electronic debit or credit card</b>	YES	Junior X account only	YES	YES	YES	debit card only
<b>Embossed debit or credit card ****)</b>	YES	NO	NO	NO	YES	NO
<b>Golden card</b>	YES***)	NO	NO	NO	NO	NO
<b>Number of cash withdrawals by debit card from Česká spořitelna ATMs</b>	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

\*\*\*\*) credit cards not issued since 20th October 2010

SERVIS 24 provided free within program	Exclusive konto 4)	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 4 )	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

4) new accounts are not opened as of 1 July 2011

## 4. 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

## 5. Deposit accounts, Children´s Deposit account and Perfect deposit of Česká spořitelna

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

\*) change of client disposition in relation to interest transfer not permitted for Children´s deposit account

## 6. Sikovne sporeni / Sikovne sporeni Plus / Internet saving of Ceska sporitelna/ Ucelove sporeni

Account opening	free of charge
Account maintenance - monthly fee	free of charge
Closing of account	free of charge

## 7. Savings books

Savings book set-up and maintenance	free of charge
Termination of savings book upon the termination of the deposit relationship	free of charge

Set-up, change, and termination of immobilization (with the exception of immobilization approved by the court)	100
Execution of prohibition of payment from savings book upon the depositor's request	300
Payment of deposit from lost savings book, provided that amortisation proceedings were not performed	50
Initiation of amortisation proceedings	300
Payment of balance of terminated deposit account, confirmed by or before 31 December 2002 by a bearer savings book	100

## 8. Expat Centre Programs

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

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

## 9. Statements

### 9.1. 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

	Daily	Weekly	Decade	Monthly	Quarterly	Biannual	Annual
Issue	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

### 9.2. Other items

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

## 10. Common items

Defaulted client administration*)	300
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<b>Notice for settlement of debit balance and non covered payments</b>	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

\*) Depending on the length of default may be a fee charged repeatedly

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 7 January 2013 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.