



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 II

1.1. Opening, change, closing

Opening	free of charge
Closing	free of charge

1.2. Basic package - monthly fee

1.2.1. Account maintenance

Maintenance fee	69
Maintenance fee for Seniors	59
Maintenance fee for youth "FRESH account"	free of charge

1.2.2. Services in basic package

Issuing statement	free of charge
Penize stranou	free of charge
Debit card VISA CLASSIC	free of charge
Sticker	free of charge
Two cash withdrawals from ATM of Ceska sporitelna	free of charge
SERVIS24 - internetbanking and phonebanking including Mobilni banka	free of charge

All incoming payments in CZK	free of charge
All card locking/unlocking	free of charge
All card limit changes	free of charge
All PIN changes	free of charge
Your own card design	free of charge
Private overdraft	free of charge

Maintenance fee for "FRESH account" and for Seniors according to conditions stated in Všeobecných obchodních podmínkách České spořitelny, a. s., pro soukromou klientelu.

1.3. Program Za důvěru

With program Za důvěru you can have account for free. We will advise you how to do it...

Account mytenence for free = Incoming payment on account of CZK 7,000 per month (eg . Salary , pension , maternity, ...) + One card payment (it applies for program Za důvěru arranged from 1st of February 2016) + One active product:

- proper loan repayment
- regular mortgage,
- Usage of credit cards
- Regular investing
- regular payment of life insurance FLEXI (capital value of life insurance FLEXI or value from investment funds of at least CZK 100 000)
- usage of Business Account Maxi or Klasik
- usage of credit account Peníze na klik
- Regular deposit to pension plans or the value of savings of pension security at least 100 th. CZK

Bonus of up to 200 CZK will be credited if:

- You have Osobní účet České spořitelny II and program Za důvěru while
- From this account, you pay regular price for a phone subscription mediated by our subsidiary ČS do domu, a.s.

From 1st of January 2016 these phone tariffs are not in the offer.

Subscription with price 749 CZK = bonus 200 CZK

Subscription with price 349 CZK = bonus 90 CZK

In case you pay regularly from your Osobní účet ČS II the price for multiple phone numbers that you have arranged through our subsidiary ČS do domu, we will credit you the same bonus for each such issue, however up to a total of four numbers.

The mentioned amounts will be credited to the Osobní účet ČS II always in the month following payment of the price for each tariff for a maximum period of 24 months from the first payment of the corresponding tariff and only until you meet the above conditions.

1.4. Optional services - monthly fee per each service

Information SMS - 25 pcs	29
Outgoing payments in CZK	
Debit card Visa Classic	
Multiměnová funkce ke kartě	
All cash withdrawals from ATM of Ceska sporitelna	
All cash withdrawals from ATM abroad <ul style="list-style-type: none"> • all cash withdrawals from ATM of ERSTE GROUP for free • all cash withdrawals from ATM of other banks for CZK 30 	

Favoured payments abroad	
<ul style="list-style-type: none"> two incoming SEPA/cross-border transfer up to 50,000 EUR for free two outgoing for CZK 30 	
Family concept	
Internet saving of Ceska sporitelna / Sporeni CS / Deposit account	
<ul style="list-style-type: none"> opening, maintenance (monthly fee) and closing 	free of charge
Saving books	
<ul style="list-style-type: none"> opening, maintenance, closing 	free of charge
Standing order / collection permit / SIPO	
<ul style="list-style-type: none"> set up, change and cancellation upon clients request 	free of charge
Payment by card at point of sale	free of charge
Mobile phone charging at ATM of Ceska sporitelna	free of charge
Cash deposit in accounts maintained by Ceska sporitelna - at counter	free of charge
Deposit of coins in CZK up to 100 pcs of each denomination - at counter	free of charge
Cash back	free of charge
Sticker (second and further)	6

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); 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)

Family concept

Basic package for free for second adult within family. Connect to family concept your children with FRESH account. Payments within all family members (joined in family concept) free of charge (valid for all products in FSCS - e.g. insurance, building saving, mortgage etc.)

1.5. Insurance to Osobní účet České spořitelny II

To Osobní účet ČS II you can actively negotiate these insurances: Travel insurance, Regular payments insurance, Legal expenses insurance and Insurance of personal belongings and cards.

2. Služba BLUE and Osobní konto České spořitelny

2.1. Služba Blue - monthly

Služba BLUE for clients who meet the conditions	
price for the service	120

Služba Blue after benefit	
when actively using 2 products + one card payment (it applies for Services Blue arranged from 1st of February 2016)	60
when actively using 3 products + one card payment (it applies for Services Blue arranged from 1st of February 2016)	for free
Služba BLUE for other clients	
price for the service	400

Price for Služba BLUE include Osobní konto with saving account.

2.1.1. Products for decreasing of the price for Služba BLUE

Proper repaying of mortgage or loan from building savings (1 of this product counts for 2 other)
Proper repaying of other loans
Usage of credit card
Regular investing or amount of invested money above 100 thousand CZK
Regular paying of Flexi life insurance
Regular paying of Pension insurance
Usage of Konto Maxi or Klasik

2.1.2. Entrance criteria for Služba Blue

i have active Osobní Konto (3 transactions per month) and send 30 thousand CZK monthly to the account
or
i have active Osobní Konto and sum of my deposits and loans is above 500 thousands CZK

Bonus of up to 200 CZK will be credited if:

- You have Osobní konto and Služba Blue while
- From this account, you pay regular price for a phone subscription mediated by our subsidiary ČS do domu, a.s.

From 1st of January 2016 these phone tariffs are not in the offer.

Subscription with price 749 ZCK = bonus 200 CZK

Subscription with price 349 ZCK = bonus 90 CZK

In case you pay regularly from your Osobní konto the price for multiple phone numbers that you have arranged through our subsidiary ČS do domu, we will credit you the same bonus for each such issue, however up to a total of four numbers.

The mentioned amounts will be credited to the Osobní konto always in the month following payment of the price for each tariff for a maximum period of 24 months from the first payment of the corresponding tariff and only until you meet the above conditions.

2.2. Osobní konto České spořitelny

2.2.1. Opening, maintenance, change and closing of Osobni konto Ceske sporitelny

opening	free of charge
change to another account	free of charge
closing	free of charge

2.2.2. Maintenance of Osobní konto

Price for clients of Služba BLUE	free of charge
Price for clients without Služba BLUE	
Price for clients who meet the conditions - monthly	120
Price for clients who do not meet the conditions - monthly	400

Services in the basic package

issuing statement	free of charge
debit card VISA GOLD	free of charge
sticker	free of charge
SERVIS 24	free of charge
overdraft	free of charge
all cash withdrawals from ATM of Česká spořitelna	free of charge
all payments in CZK	free of charge
saving account	free of charge

2.2.3. Optional services - monthly fee

25 information SMS	25
Debit card VISA CLASSIC (including service Your own special card)	25
All cash withdrawals from ATM abroad <ul style="list-style-type: none"> • all cash withdrawals from ATM of ERSTE GROUP for free • all cash withdrawals from ATM of other banks for CZK 30 	25
Two payments from abroad and from domestic banks in foreign currency for free <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • 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
Sticker - issuing and maintenance fee (monthly)	6

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)

2.3. Insurance to Osobní konto of Ceska sporitelna - monthly

To Osobní konto ČS you can actively negotiate these insurances: Travel insurance, Regular payments insurance, Legal expenses insurance and Insurance of personal belongings and cards. Prices are given in section 4.6.

3. Service Moje zdravé finance (arranged from 1 st of February)

3.1. Price of service Moje zdravé finance

Basic price - monthly	100
Price for clients, who receive pension on Zdravý account - monthly	50
Conditions apply of service Moje zdravé finance - monthly	free of charge

3.2. Service Moje zdravé finance includes free of charge Zdravý account

Service Moje zdravé finance including maintenance of Zdravý účet you can have for free. We will advise you how to do it...

Service Moje zdravé finance for free = Incoming payment on account of CZK 7,000 per month (eg . Salary , pension , maternity, ...) + One card payment + One active product:

- proper loan repayment
- regular mortgage,
- Usage of credit cards
- Regular investing
- regular payment of life insurance FLEXI (capital value of life insurance FLEXI or value from investment funds of at least CZK 100 000)
- usage of Business Account Maxi or Klasik
- usage of credit account Peníze na klik
- Regular deposit to pension plans or the value of savings of pension security at least 100 th. CZK

3.3. Services in basic package

All incoming payments in CZK	free of charge
Outcoming payments in CZK	free of charge
Debit card VISA CLASSIC	free of charge
All card limit changes	free of charge
All card locking/unlocking	free of charge
All PIN changes	free of charge
Two cash withdrawals from ATM of Ceska spořitelna	free of charge
SERVIS24 - internetbanking and phonebanking including Mobilni banka	free of charge
Issuing statement	free of charge
Private overdraft	free of charge
Penize stranou	free of charge

3.4. Additional services

Information SMS - 25 pcs	29
Next Debit card Visa Classic	29
All cash withdrawals from ATM of Ceska sporitelna	29
All cash withdrawals from ATM abroad <ul style="list-style-type: none"> from ATM of Erste Group for free from others 30 CZK 	29
Favoured payments abroad <ul style="list-style-type: none"> two incoming SEPA/cross-border transfer up to 50,000 EUR for free two outgoing for CZK 30 	29
Sticker - issuing and maintenance fee (monthly)	6

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)

3.5. Insurance to Zdravý účet - monthly price

To Zdravý účet you can actively negotiate these insurances: Travel insurance, Regular payments insurance, Legal expenses insurance and Insurance of personal belongings and cards. Prices are given in section 4.6.

4. Personal Account of Ceska Sporitelna, Personal Account of Ceska Sporitelna Absolvent, Personal Account of Ceska Sporitelna Student, Personal Account of Ceska Sporitelna Junior

4.1. Opening, change, closing

	Personal account	Personal Account Absolvent, 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

4.2. 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 statement	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

4.3. 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/services 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
10th and every other single product/service Standard	+20	+20	+20

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).

4.4. 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
Plus III: 5 to 6 Plus products/services	389	389
7th and each additional Plus product/service	+80	+80

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.

4.5.

4.6. 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 Absolvent, 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 Absolvent, 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") – Level A+ (legal protection solely in the form of legal advice)	39
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) *	Personal Account, Personal Account Absolvent, Personal Account Student
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	Personal Account, Personal Account Absolvent, Personal Account Student, Personal Account Junior
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 *	Personal Account, Personal Account Absolvent, Personal Account Student, Personal Account Junior
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
Responsibility insurance (since 18 years) *	
A - for damages caused to the employer and in daily life - lower indemnity limit	69
B - for damages caused to the employer and in daily life - higher indemnity limit	99
Regular payments insurance	
A - incapacity for work	1.5 % from insured amount
B - incapacity for work and job loss	2.5 % from insured amount
Insurance of personal belongings and cards	
Mini (insurance cover misuse of the card CZK 30 000, personal belongings CZK 15 000, cash CZK 2 000)	29
Standard (insurance cover misuse of the card CZK 70 000, personal belongings CZK 30 000, cash CZK 4 000)	49
Plus (insurance cover misuse of the card CZK 100 000, personal belongings CZK 45 000, cash CZK 6 000)	89

* These insurances are no longer in offer.

4.7. Other products and services

	Personal Account, Personal Account Junior, Personal Account Student, Personal Account Absolvent
Sticker - issuing and maintenance fee (monthly)	6

5. 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

6. Deposit accounts

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

7. Sporeni of Ceska spořitelna/ Internet saving of Ceska sporitelna / Saving account Benefit Invest

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

8. 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
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 balance of terminated deposit account, confirmed by or before 31 December 2002 by a bearer savings book	100

9. Expat Centre Program

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

10. Statements

10.1. Sending of regular statement

Electronic - SERVIS 24 Internetbanking	free of charge
Paper statement - adress in Czech republic	30
Paper statement - adress out of Czech republic	40
Paper statement - CS branch	80

10.2. Other items

Issue of turnover statement	30
Issue of copies of each statements (account statement series), payment transaction information	80

11. Common items

Late penalty*)	500
Limitation of disposal with funds in account	150
Fee for breach of terms and conditions of the Pension Solution Contract	2% from total regular monthly contribution

*) If you fail to pay the amount due on time (the maturity date), we will from that date (the expiration date) charge a penalty for late payment in the amount of CZK 500. We may charge a contractual penalty in one account only once a month. Entitlement to payment of contractual penalties we incur in any calendar month in which you have an outstanding balance on more than 100 CZK. This penalty is payable the day after the maturity date of the outstanding debt payments.

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 July 2016 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.