



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

Part II. Financial transactions

Content:

1. Non-Cash Transactions, Standing Orders
2. Cash Transactions for Accounts in Czech Currency
3. Cash Transactions for Accounts in Foreign Currency
4. Foreign Payments
5. General Items

1. Non-Cash Transactions, Standing Orders

- in Czech currency and
- in foreign currency made within the bank

Item	Text	Price
1.1.	Payment order acceptance (accounting entry)	
1.1.1.	through direct banking via:	
1.1.1.1.	<ul style="list-style-type: none"> - SERVIS 24 (Telebanking - automated voice service, Internetbanking, GSM banking) - Other direct banking services 	2
1.1.1.2.	<ul style="list-style-type: none"> - SERVIS 24 Telebanking – telephone banker 	3.50
1.1.2.	through an ATM of Česká spořitelna, a.s.	5
1.1.3.	<ul style="list-style-type: none"> - by mail, - through a collection box, - at the bank counter 	8
1.2.	Payment order processing at the bank counter (immediately after receipt)	45
1.3.	Execution of expedited payment order	
1.3.1.	through the clearing centre via direct banking	200 + fee according to Item 1.1.1.2.
1.3.2.	through the clearing centre by using other means than direct banking	200 + fee according to Item 1.1.3.
1.4.	Standing order/collection permit	
1.4.1.	set-up	free of charge
1.4.2.	execution (accounting entry)	5
1.4.3.	standing order change or cancellation upon the client's request:	
1.4.3.1.	submitted through direct banking	free of charge
1.4.3.2.	submitted at the branch	30
1.5.	Other non-cash payments	

1.5.1.	payment by card at point of sale	free of charge
1.5.2.	accounting entry arising from card use	free of charge
1.5.3.	mobile phone charging	
1.5.3.1.	through an ATM	free of charge
1.5.3.2.	through SERVIS 24 <ul style="list-style-type: none"> - Telebanking - Interactive voice response - Internetbanking - GSM banking 	2
1.5.4.	incoming non-cash payment (accounting entry)	5
1.5.5.	payment by B postal order*)	8 + fee according to the pricelist of the Czech Post
1.6.	Clearing of interbank payment through the CNB clearing center	2

*) Only with Giro accounts

2. Cash Transactions for Accounts in Czech Currency

Item	Text	Price
2.1.	Cash deposit	
2.1.1.	deposit of coins in CZK to account *)	
2.1.1.1.	up to 100 pieces	free of charge
2.1.1.2.	101 and more pieces	1%, minimum 100
2.1.1.3.	through a coin machine	1%, minimum 100
2.1.2.	in accounts maintained by other banks in the CR**) (does not apply to deposits made in favour of accounts maintained by subsidiary companies of Česká spořitelna, a.s.)	2% from the deposit, minimum 100
2.1.3.	made at the bank counter by a third party (the depositor is neither the owner nor the person authorised to dispose of the account, in favour of which cash is deposited)	45
2.1.4.	other cash deposits	fee according to Item 2.3.3.
2.2.	Cash withdrawal	
2.2.1.	by a card issued by Česká spořitelna, a.s. from ATMs of Česká spořitelna	
2.2.1.1.	by debit, charge, and pre-paid card	6
2.2.1.2.	by Česká spořitelna Cool card and Kredit+ credit card	4
2.2.2.	by a card issued by Česká spořitelna, a.s.: <ul style="list-style-type: none"> - at bank counters of Česká spořitelna, a.s. - from ATMs not operated by Česká spořitelna, a.s., or - at card disbursement locations in the Czech Republic (i.e. Cash Advance) 	

2.2.2.1.	by debit, charge, pre-paid card	25 + 0.5% from the withdrawn amount
2.2.2.2.	by Česká spořitelna Cool card and Kredit+ credit card	20 + 0.5% from the withdrawn amount
2.2.3.	by an international debit card from ATMs of any bank within the ERSTE BANK GROUP	6
2.2.4.	by an international card from ATMs or at card disbursement locations abroad (Cash Advance)	100 + 0.5% from the withdrawn amount
2.2.5.	Cash back - cash withdrawal when paying by card at point of sales	4
2.2.6.	by a document at the bank counter	
2.2.6.1.	up to CZK 15,000 inclusive (client aged less than 65 years)	45 + fee according to Item 2.3.3.
2.2.6.2.	up to CZK 15,000 inclusive (client aged 65 years or more)	15 + fee according to Item 2.3.3.
2.2.6.3.	from CZK 15,000 to CZK 500,000	15 + fee according to Item 2.3.3.
2.2.6.4.	more than CZK 500,000	45 + fee according to Item 2.3.3.
2.3.	Other cash transactions	
2.3.1.	replacement of bank notes or coins in CZK*)	
2.3.1.1.	up to 100 pieces	free of charge
2.3.1.2.	101 and more pieces	2%, minimum 100
2.3.2.	assessment of compensation for incomplete bank note (CZK) if the remaining part of the presented bank note is smaller than 3/4 of the original size of the bank note (per piece)	10
2.3.3.	cash transactions (accounting entry)	8

*) The number of coins and bank notes is added up within one business day and an additional fee is charged for unsorted bank notes or coins according to Item 6.4. IX Other Bank Services).

**) If cash is not sorted and not adjusted in compliance with the Decree of the Czech National Bank No. 37/1994, an additional fee is charged according to Item 6.4. (XIII Other Bank Services).

3. Cash Transactions for Accounts in Foreign Currency

Item	Text	Price
3.1.	Cash deposit	
3.1.1.	CZK deposits	1%, minimum 30 + fee

		according to Item 3.4.
3.1.2.	foreign currency bank note deposit	free of charge + fee according to Item 3.4.
3.1.3.	deposit of coins in EUR (EUR 1, EUR 2 nominal value)	20% minimum 50
3.1.4.	deposit of foreign currency bank notes within preclusion deadline	10%, minimum 50
3.2.	Cash withdrawal	
3.2.1.	CZK withdrawals	2%, minimum 50 + fee according to Item 3.4.
3.2.2.	foreign currency withdrawals	30 + fee according to Item 3.4.
3.3.	Other cash transactions	
3.3.1.	replacement of foreign currency bank notes with decreased marketability based on deterioration extent	Individually priced according to deterioration extent
3.4.	Cash transactions (accounting entry)	8

4. Foreign Payments

Item	Text	Price
4.1.	Payments abroad and to domestic banks in foreign currency	
4.1.1.	payment to an account of a client of Slovenská spořitelna, a.s.*)	50
4.1.1.1.	surcharge for urgent/express payment within D+0	500
4.1.1.2.	surcharge on PRIEURO payment within 4 hours (payments in EUR)	750
4.1.2.	payment in EUR	
4.1.2.1.	<ul style="list-style-type: none"> - to an account of a client of an ERSTE BANK Group*) - cross-border transfer - SEPA transfer up to and incl. 50,000 EUR 	220
4.1.2.2.	SEPA transfer exceeding 50,000 EUR	1%, minimum 220 maximum 1,500
4.1.2.3.	surcharge for urgent/express payment within D+0	500
4.1.2.4.	surcharge on PRIEURO payment within 4 hours (payments in EUR)	750
4.1.3.	other payments abroad and payments to domestic banks in foreign currency	1%, minimum 220 maximum 1,500
4.1.3.1.	surcharge for urgent payment within D+1	250

4.1.3.2.	surcharge for express payment within D+0	500
4.1.4.	surcharge for the processing of a payment order accepted in writing	200
4.1.5.	set-up of standing order for repeated payments in favour of a client of Slovenská spořitelna, a.s.	free of charge
4.1.6.	foreign payment confirmation (issued upon the payee's request)	100 + telecommunication fees
4.1.7.	changed instructions or cancellation of non-executed payment order	free of charge
4.1.8.	changed instructions, cancellation request, complaint of executed payment order abroad	500 + foreign bank charges + telecommunication fees
4.2.	Payments from abroad and from domestic banks in foreign currency	
4.2.1.	payment from Slovenská spořitelna, a.s.	free of charge
4.2.2.	payment in EUR <ul style="list-style-type: none"> - from a client of an ERSTE BANK Group bank - cross-border transfer - SEPA transfer up to and incl. 50,000 EUR 	100
4.2.3.	direct Deposit of U.S. Federal Benefits from the Bank of New York	100
4.2.4.	other payments from abroad or from domestic banks in foreign currency with SHA and BEN disposal and SEPA transfers exceeding 50,000 EUR	
4.2.4.1.	in favour of the client's account	1%, minimum 100 maximum 950
4.2.4.2.	for cash payment	1%, minimum 400 maximum 2,000
4.2.5.	query on advised payment upon the request of the client of Česká spořitelna, a.s. based on foreign payee's document	200 + foreign bank charges and telecommunication fees

*) The payment order must contain valid identification code (BIC) of the recipient's bank

Terms for clearing of system of payment are mentioned on www.csas.cz (in Czech language only)

5. General Items

Item	Text	Price
5.1.	Notice of non-executed payment orders	10 (+ postage when sent to the client's address)
5.2.	Confirmation on deposit of funds in account/account balance processed upon the client's request	500 + 19% VAT
5.3.	Non-executed cash withdrawal notified in advance	500

For conversion transactions in different currencies, the Cash-Buy or No-C-Buy rate is used at the transaction input and the Cash-Sell and/or No-C-Sell rate is used at the transaction output for conversion purposes depending on the fact, whether the transaction involves currency (bank notes) or not.

Any transaction where the currency on the transaction side differs from the account currency is deemed a conversion transaction.

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 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.October 2008 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 22 September 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 Development Division