



## 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
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### 1. Non-Cash Transactions, Standing Orders

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

#### 1.1. Outgoing non-cash payments - payment orders (per entry)

|  | SERVIS 24<br>Internetbanking,<br>Telebanking - automated<br>voice service, GSM<br>banking, Mobile<br>bank, PLATBA 24, other<br>direct banking services | SERVIS 24 Telebanking<br>- telephone banker | ATM/Payment<br>terminal CS | Collection box                               | Mail   | Bank counter                                 |
|--|--|---|----------------------------|--|--|--|
| Payment order<br>acceptance  | 2*)  | 15  | 6                          | 15 - standard form<br>40 - non-standard form | 15 - standard form<br>40 - non-standard form | 15 - standard form<br>40 - non-standard form |
| Execution of expedited<br>payment order                                | 125  | 125   | x                          | x  | x  | 125  |
| Acceptance processing<br>of payment order<br>immediately after receipt | x  | x   | x                          | x  | x  | 55   |

\*) for Internetové spoření České spořitelny one payment order acceptance through direct banking via SERVIS 24 Internetbanking in a month free of charge. Fee for second and other additional payment order in a month is CZK 65

#### 1.2. Other outgoing non-cash payments

|  | SERVIS 24<br>Internetbanking,<br>Telebanking -<br>automated voice<br>service, GSM<br>banking, Mobile bank | ATM of Česká<br>spořitelna | Bank counter  | Point of sale  |
|--|---|----------------------------|---|----------------|
| Payment by card                        | x   | x                          | x   | free of charge |
| Mobile phone<br>charging               | 2   | free of charge             | x   | x              |
| Cash payment order -<br>B postal order | x   | x                          | 15 + fee according<br>to the pricelist of<br>the Czech Post | x              |

#### 1.3. Standing order/collection permit

|   | Direct banking | Bank counter   |
|---|----------------|----------------|
| <b>Set-up</b>   | free of charge | free of charge |
| <b>Change or cancellation upon the client's request</b> | free of charge | free of charge |
| <b>Execution (entry)</b>                                | 5              | 5              |

## 1.4. Other Items

|  |   |
|--|---|
|  |   |
| <b>Incoming non-cash payment (per entry)</b>                         | 5 |
| <b>Clearing of interbank payment through the CNB clearing centre</b> | 2 |

Free of charge for X konto, Xtra konto accounts founded till 30th September 2006 and for Šikovné spoření České spořitelny, Šikovné spoření České spořitelny Plus and Internetové spoření České spořitelny

## 2. Cash Transactions for Accounts in Czech Currency

### 2.1. Cash deposit

|   | ATM of Česká spořitelna | Bank counter    |
|---|-------------------------|-----------------|
| <b>In accounts maintained by ČS</b>   | 6                       | free of charge  |
| <b>Deposit of coins in CZK up to 100 pieces of each denomination *)</b>   | x                       | free of charge  |
| <b>Deposit of coins in CZK 101 pieces and more of each denomination *)</b>  | x                       | 2%, minimum 125 |
| <b>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)</b> | x                       | 65              |
| <b>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.)</b>  | 40                      | 2%, minimum 125 |

\*) the number of coins is added up within one business day and an additional fee is charged for unsorted coins - CZK 75 per each 15min

\*\*) does not apply to deposits made in favour of accounts maintained by subsidiary companies of Česká spořitelna, a.s. If cash is not sorted and not adjusted in compliance with the act No 136/2011, an additional fee CZK 75 per each 15 min is charged

### 2.2. Cash withdrawal

|   | ATM of Česká spořitelna | ATM of other bank / cash advance (in Czech Republic) | ATM of ERSTE GROUP *) | ATM of other bank / cash advance (abroad) | Bank counter | Point of sale |
|---|-------------------------|--|-----------------------|---|--------------|---------------|
| <b>By card</b>                                      | 6                       | 40   | 6                     | 125                                       | x            | x             |
| <b>By Česká spořitelna Credit Card Odměna/World</b> | 19                      | 40   | 19                    | 125                                       | x            | x             |
| <b>By a document</b>                                | x                       | x  | x                     | x   | 65           | x             |

|           |   |   |   |   |   |                |
|-----------|---|---|---|---|---|----------------|
| Cash back | x | x | x | x | x | free of charge |
|-----------|---|---|---|---|---|----------------|

\*) Erste Bank Austria, Slovenská sporiteľňa, Erste Bank Croatia & Steiermärkische, Erste Bank Hungary, Erste Bank Serbia, Erste Bank Ukraine, Banca Comercială Română România, BCR Chișinău Moldova, Erste Bank Podgorica Montenegro, Sparkasse Bank Macedonia, Sparkasse Bank Bosnia-Herzegovina

## 2.3. Other cash transactions

|   |                 |
|---|-----------------|
| Replacement of bank notes or coins in CZK up to 100 pieces of each denomination *)    | free of charge  |
| Replacement of bank notes or coins in CZK 101 pieces and more of each denomination *) | 2%, minimum 125 |

\*) the number of coins and bank notes is added up within one business day and an additional fee is charged for unsorted bank notes - 75 CZK for every 15 commenced minutes

## 3. Cash Transactions for Accounts in Foreign Currency

### 3.1. Cash deposit

|   |  |
|---|--|
| CZK deposits  | 1%, minimum 40   |
| Foreign currency bank note deposit up to equivalent 500,000 CZK   | free of charge   |
| Foreign currency bank note deposit above equivalent 500,000 CZK   | 0,15% from deposited amount + conceivable fee for deposit of coins |
| Deposit of coins in EUR (EUR 1, EUR 2 nominal value)              | 20%, minimum 125   |
| Deposit of foreign currency bank notes within preclusion deadline | 20%, minimum 125   |

### 3.2. Cash withdrawal

|                              |                   |
|------------------------------|-------------------|
| CZK withdrawals              | 2%, minimum 40    |
| Foreign currency withdrawals | 0,15%, minimum 40 |

## 4. Foreign Payments

### 4.1. Payments abroad and to domestic banks in foreign currency

|  |     |
|--|-----|
| Payment to an account of a client of Slovenská sporiteľňa, a.s. *) | 50  |
| Surcharge for urgent/express payment within D+0                    | 500 |
| Surcharge on PRIEURO payment within 4 hours (Payments in EUR)      | 750 |

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

|                |     |
|----------------|-----|
| payment in EUR | 220 |
|----------------|-----|

|   |                               |
|---|-------------------------------|
| <ul style="list-style-type: none"> <li>- to an account of a client of an ERSTE GROUP (FIT Payment)<br/>Note: The payment order must contain valid identification code(BIC) of the recipient's bank.</li> <li>- cross-border transfer *)</li> <li>- SEPA transfer up to and incl. 50,000 EUR *)</li> </ul> |                               |
| <b>SEPA transfer exceeding 50,000 EUR *)</b>  | 1%, minimum 220 maximum 1,500 |
| <b>Other payments in EUR to EU/EHP</b>  |                               |
| <b>Surcharge for urgent/express payment within D+0</b>  | 500                           |
| <b>Surcharge on PRIEURO payment within 4 hours (Payments in EUR)</b>  | 750                           |

\*) C ross-border transfer / SEPA credit transfer – a transfer in EUR within European Economic Area (EEA) up to 50 000 EUR (limit valid for cross/border transfer only), containing a valid beneficiary bank BIC, IBAN of a beneficiary account, with charging option SHA and without any specific instruction.

|  |                               |
|--|-------------------------------|
|  |                               |
| <b>Other payments abroad and payments to domestic banks in foreign currency</b>                      | 1%, minimum 220 maximum 1,500 |
| <b>Surcharge for urgent payment within D+1</b>   | 250                           |
| <b>Surcharge for urgent payment within D+1</b>   | 500                           |
|  |                               |
| <b>Surcharge for the processing of a payment order accepted in writing</b>                           | 200                           |
|  |                               |
| <b>Set-up, change or cancellation of standing order abroad</b>                                       | free of charge                |
|  |                               |
| <b>Foreign payment confirmation (issued upon the payee's request)</b>                                | 100                           |
| <b>Changed instructions or cancellation of non-executed payment order</b>                            | free of charge                |
| <b>Changed instructions, cancellation or additional information of executed payment order abroad</b> | 500 + foreign bank charges    |

#### 4.2. Payments from abroad and from domestic banks in foreign currency

|  |                             |
|--|-----------------------------|
|  |                             |
| <b>Payment from Slovenská spořitelna, a.s.</b>   | free of charge              |
| <b>Payment in EUR</b>  |                             |
| <ul style="list-style-type: none"> <li>- from a client of an ERSTE GROUP</li> <li>- cross-border transfer *)</li> <li>- SEPA transfer up to and incl. 50,000 EUR *)</li> </ul> | 100                         |
| <b>Direct Deposit of U.S. Federal Benefits from the Bank of New York</b>   | 100                         |
| <b>Other payments from abroad or from domestic banks in foreign currency with SHA and BEN disposal and SEPA transfers exceeding 50,000 EUR</b>                                 | 1%, minimum 100 maximum 950 |

|  |                            |
|--|----------------------------|
| <b>Query on advised payment upon the request of the client of Česká spořitelna, a.s. based on foreign payee's document</b> | 200 + foreign bank charges |
|--|----------------------------|

\*) Cross-border transfer / SEPA credit transfer – a transfer in EUR within European Economic Area (EEA) up to 50 000 EUR (limit valid for cross-border transfer only), containing a valid beneficiary bank BIC, IBAN of a beneficiary account, with charging option SHA and without any specific instruction.

## 5. General Items

|  |  |
|--|--|
|  |  |
| <b>Notice of non-executed payment orders *)</b>  | 10 (+ postage when sent to the client's address) |
| <b>Confirmation on deposit of funds in account/account balance processed upon the client's request</b> | 500 + 21% VAT                                    |
| <b>Non-executed cash withdrawal notified in advance</b>  | 500  |

\*) the price is not collected from non-executed foreign payment orders.

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