



## 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 Internetbanking, Telebanking, GSM banking, Mobile bank, PLATBA 24, other direct banking services	SERVIS 24 Telebanking - telephone banker	ATM/Payment terminal CS
Payment order acceptance	5*)	20	5
Execution of expedited payment order	125	125	x
Acceptance processing of payment order immediately after receipt	x	x	x

\*) 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

	Collection box/Mail	Bank counter
Payment order acceptance	20 - standard form	20 - standard form
	40 - non-standard form	40 - non-standard form
Execution of expedited payment order	x	125
Acceptance processing of payment order immediately after receipt	x	80

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

	SERVIS 24 Internetbanking, Telebanking - automated voice service, GSM banking, Mobile bank	ATM of Česká spořitelna	Bank counter	Point of sale	Gambling, betting, lotteries (from 1 <sup>st</sup> of July 2016)
Payment by card	x	x	x	free of charge	20
Mobile phone charging	5	free of charge	x	x	x
Cash payment order - B postal order	x	x	20 + fee according to the pricelist of the Czech Post	x	x

#### 1.3. Standing order/collection permit

	Direct banking	Bank counter
Set-up	free of charge	free of charge

Change or cancellation upon the client's request	free of charge	free of charge
Execution (entry)	5	5

#### 1.4. Other Items

Incoming non-cash payment (per entry)	5
Clearing of interbank payment through the CNB clearing centre	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

Cash deposit by debit card through ATM of CS	
In own accounts maintained by ČS	free of charge
In other accounts maintained by ČS	5
In accounts maintained by other banks in the CR**)	80

Cash deposit at ČS branch	
In own accounts maintained by ČS	free of charge
Deposit of coins in CZK up to 100 pieces of each denomination *)	free of charge
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)	80
In accounts maintained by other banks in the CR */**)	3% min. 125
Deposit of coins in CZK 101 pieces and more of each denomination *)	3%, 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

\*\*\*) This service is provided only for clients of Česká spořitelna, a.s.

### 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)	
	To 30 <sup>th</sup> of June 2016	From 1 <sup>st</sup> of July 2016	To 30 <sup>th</sup> of June 2016	From 1 <sup>st</sup> of July 2016	To 30 <sup>th</sup> of June 2016	From 1 <sup>st</sup> of July 2016	To 30 <sup>th</sup> of June 2016	From 1 <sup>st</sup> of July 2016
By card	5		40		5	5	125/125	125/125
By Česká spořitelna Credit World	39	50	49	80	free of charge		free of charge/125	free of charge/125

By other credit cards	39	50	49	80		50	125/125	125/125
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<p>\*)Erste Bank Austria, Slovenská sporiteľňa, Erste Bank Croatia&Steiermärkische, Erste Bank Hungary, Erste Bank Serbia, Banca Comerciala Romana Romania, BCR Chissinau Moldova, Erste Bank Podgorica Montenegro, Sparkasse Bank Macedonia, Sparkasse Bank Bosnia-Herzegovina</p>

	Bank counter	Point of sale
By a document	80	x
Cash back	x	free of charge

## 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 *)	3%, minimum 125
Withdrawal of coins in CZK	3%, 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. Discounted payments in Erste Group

Payment from client of Slovenská spořitelna, a.s.	free of charge
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Payment to an account of a client of Slovenská spořitelna, a.s.	50
FIT payment from client of ERSTE GROUP	100
FIT payment to an account of a client of ERSTE GROUP	220

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

SEPA payment up to EUR 50 000 (including)	220
Other payments	1% min. 220, max. 1 500

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.

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

SEPA transfer up to 50 000 EUR (including)	100
Transfer Direct Deposit of U.S. Federal Benefits z Bank of New York	100
Other payments	1% min. 100, max 1 000

#### 4.4. SEPA direct debit

Outgoing payment based on a SEPA direct debit	220
SEPA direct debit - establishing, changing, canceling	free of charge

#### 4.5. Surcharges for premium services

Surcharge for the processing of a payment order accepted in writing	250
Surcharge for urgent payment - for every day	250
PRIEURO	750

#### 4.6. Other

Set-up, change or cancellation of standing order abroad	free of charge
Changed instructions or cancellation of non-executed payment order	free of charge
Notice of non-executed payment orders	free of charge
Foreign payment confirmation (issued upon the payee's request)	100
Changed instructions, cancellation or additional information of executed payment order abroad	500 + foreign bank charges

Šetření o avizované úhradě ze zahraničí	500 + foreign bank charges
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## 5. General Items

	To 30 <sup>th</sup> of June 2016	From 1 <sup>st</sup> of July 2016
Notice of non-executed payment orders *)	25	25
Confirmation on deposit of funds in account/account balance processed upon the client's request	500 + 21% VAT	250 + 21 % VAT
Non-executed cash withdrawal notified in advance	500	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 18 January 2016 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.