



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

Part IV. Card services

Content:

1. Card issue/use
2. Optional insurance
3. Other services

1. Card issue/use

Item	Text	Price
1.1.	Domestic ATM cards (electronic) – annual fee	
1.1.1.	JUNIOR X account	Free with X account*)
1.2.	International prepaid Maestro (electronic) cards – annual fee	
1.2.1.	TRANSFER - basic, TRANSFER – supplementary card	230
1.3.	International cards (electronic) – annual fee	
1.3.1.	Kredit+ VISA ELECTRON - basic, Kredit+ VISA ELECTRON - supplementary	120
1.3.2.	Visa ELECTRON Student+, MAESTRO UK Student+	free with Student+ Program
1.3.3.	VISA ELECTRON, MAESTRO	200
1.4.	International cards (electronic) – annual fee	
1.4.1.	Kredit+ VISA ELECTRON PARTNER - basic, Kredit+ MasterCard PARTNER - basic, Kredit+ MasterCard PARTNER UK - basic	300
1.4.2.	Kredit+ VISA ELECTRON PARTNER - supplementary, Kredit+ MasterCard PARTNER - supplementary, Kredit+ MasterCard PARTNER UK - supplementary	190
1.4.3.	MasterCard STANDARD PARTNER, MasterCard PARTNER UK, VISA CLASSIC PARTNER	400
1.4.4.	Kredit+ VISA GOLD - basic, Kredit+ MasterCard GOLD - basic, Kredit+ MasterCard GOLD - basic	2,700
1.4.5.	Kredit+ VISA GOLD - supplementary, Kredit+ MasterCard GOLD - supplementary, Kredit+ MasterCard GOLD UK - supplementary	1,700

1.4.6.	VISA GOLD debit card	3,700
1.5.	Production of duplicate card – fee charged upon duplicate card request submission	
1.5.1.	elektronic	100
1.5.2.	embossed and T-Mobile RENTA cards	200
1.6.	Cards with suspended issuance – annual fee	
1.6.1.	JUNIOR Xtra (ATM card)	Free with X account*)
1.6.2.	JUNIOR (ATM card)	60
1.6.3.	TREND (ATM card)	220
1.6.4.	T-Mobile RENTA (ATM card)	free of charge
1.6.5.	VISA GOLD charge card (embossed)	4,700

*) Valid for Xtra Accounts opened by or before 30 September 2006

2. Optional insurance

Item	Text	Price
2.1.	Travel insurance*) – annually**)	
2.1.1.	Comfort – cardholder insurance	300
2.1.2.	Comfort Family – additional insurance of family members	450
2.1.3.	Gold Family – additional insurance of family members to Gold cards (+1 adult and 3 children)	1,500
2.2.	Insurance against card misuse in case of a lost or stolen card – annually*)	
2.2.1.	P10 (insurance cover up to CZK 10,000)	170
2.2.2.	P30 (insurance cover up to CZK 30,000)	320
2.2.3.	P50 (insurance cover up to CZK 50,000)	480
2.3.	Insurance of ability to pay arranged with credit card****) – monthly fee	
2.3.1.	types of insurance A – incapacity for work, disability, death	0.49% from the outstanding amount at the end of the accounting cycle
2.3.2.	types of insurance B – incapacity for work, disability, death, job loss	0.89% from the outstanding amount at the end of the accounting cycle

*) From April 1st 2008 new insurance is not attached to cards issued under “Osobní účet České spořitelny”. “Gold” cards may newly contain only Gold Family insurance

***) Apart from insurance arranged to an already issued valid card, where the first payment of the insurance premium is charged at the time when the insurance is effected, and subsequent payments along with the annual card fee

3. Other services

Item	Text	Price
3.1.	Agreement of a loan for the maturity of credit and charge cards	free of charge
3.2.	Card account administration and maintenance for credit and charge cards	free of charge
3.3.	Sending of card/express debit card issue	
3.3.1.	sending of international payment cards by mail to the client's address in the CR	free of charge
3.3.2.	sending of international payment cards abroad by means of messenger services	2,100 in addition to the card fee
3.3.3.	express debit card issue, including delivery to the cardholder's address on the territory of the CR	3,000 in addition to the card fee
3.4.	Issue and sending of transaction statement by mail/resending of PIN	
3.4.1.	regular statement – credit and charge cards (issue/sending)	free of charge
3.4.2.	regular statement – prepaid cards (issue/sending)	postage*)
3.4.3.	extraordinary statement at client's request – credit and charge cards, T-Mobile RENTA card (issue/sending)	30
3.4.4.	resending of PIN by registered letter with personal delivery – for all card types	100
3.5.	Services available at ATMs	
3.5.1.	PIN change at ATMs of Česká spořitelna, a.s.	50
3.5.2.	account balance query at ATMs of Česká spořitelna, a.s.	free of charge
3.5.3.	balance query in relation to accounts to which VISA cards are issued at ATMs of other banks	20
3.6.	Design your own card! – your own picture/design placed on your card Note: the price is charged for each card issued during the agreed service period	190
3.7.	Changing card limits	
3.7.1.	first change	free of charge
3.7.2.	second and additional changes	50
3.8.	Sending of reminder notice in case of failure to pay an installment to the charge card account or in case of exceeding the agreed credit limit:	
3.8.1.	first reminder notice (issue/sending)	free of charge/postage
3.8.2.	second reminder notice (issue/sending)	300/postage
3.8.3.	third reminder notice (issue/sending)	500/postage
3.9.	Card Blocking	
3.9.1.	electronic and T-Mobile RENTA – card blocking instruction acceptance and execution	200
3.9.2.	embossed – card blocking instruction acceptance and execution	500
3.9.3.	blocking of a card on the part of Česká spořitelna, a.s. in case of a violation of the agreement by the client	500

3.9.4.	blocking recall	free of charge
3.10.	Emergency services (for embossed cards)	
3.10.1.	issue of duplicate card with limited validity abroad (Emergency Card)	2,500
3.10.2.	payment of emergency cash advance abroad (Emergency Cash Advance)	1,500
3.11.	Conversion fee for transactions made by international cards charged by VISA and MasterCard Int. associations	free of charge

*) From product/service launch

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

Done in Prague on 21 March 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