



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

Part IV. Card services

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1. Česká Spořitelna Cool Card

| Item | Text | Price |
|------|--|--|
| 1.1. | Česká spořitelna Cool Card issue/limit change | free of charge |
| 1.2. | Change from Kredit+ credit card to Česká spořitelna Cool Card | free of charge |
| 1.3. | Česká spořitelna Cool Card cancellation | free of charge; CZK 300 when cancelled within 12 months (inclusive) from the beginning of the card validity*) |
| 1.4. | Česká spořitelna Cool Card fee | |

*) Applicable only to the first card issued, i.e. it does not apply to continuing/duplicate cards.

Services provided free with the Česká spořitelna Cool Card:

- Lowest price guarantee
- Purchase protection in the event of damage or theft
- Round-the-clock account access via direct banking (upon request)
- Issue of monthly account statements

| Item | Text | Price |
|----------|--|-------|
| 1.4.1. | card account administration and maintenance – monthly fee**) | |
| 1.4.1.1. | band I: 0 up to 1 service | 19 |
| 1.4.1.2. | band II: 2 up to 3 services | 49 |
| 1.4.1.3. | band III: 4 up to 5 services | 69 |
| 1.4.1.4. | band IV: 6 up to 7 services | 89 |

**) Fees for students: Band I free of charge, other bands: CZK 19 discount

Optional services:

- **Sphere discount program:** Instant discount from 5 to 30% when paying with the Česká spořitelna Cool Card at retailers participating in the Sphere discount programme in the Czech and Slovak Republic.
- **Extended goods guarantee:** Extended legal guarantee on goods purchased with the Česká spořitelna Cool Card by 1 year in addition to the guarantee period provided by the seller.

- **Česká spořitelna Cool Card bonus remitted to the Pension Fund of Česká spořitelna:** The bonus for paying with the Česká spořitelna Cool Card bonus may be remitted to selected supplementary pension insurance account maintained by the Pension Fund of Česká spořitelna: a CZK 10 bonus for every CZK 1,000 paid with the Cool Card.
- **Bonus program:** Points for paying with the Česká spořitelna Cool Card bonus and their exchange for special rewards: 1 point for every CZK 15 paid with the Cool Card.
- **Free card:** If the overall number of transactions made with the Cool Card in the particular year achieves CZK 36,000 with a Basic Card, CZK 60,000 with a Gallery Card or Own Card, or CZK 150,000 with a Gold Card, such card is not subject to the annual fee.
- **Balance SMS:** Information on the card account balance in the form of text messages sent to a mobile phone.
- **Repayment holidays:** The option of postponing repayments by up to 2 months in each calendar year.

In case the number of agreed services changes, a fee according to the applicable band valid as of the last day of the accounting cycle in which the change has been made is charged.

Other products and services not specified hereinabove are charged according to the applicable parts of the List of Charges.

| Item | Text | Price |
|----------|--|-----------------|
| 1.4.2. | international embossed MasterCard Issue/Use – Annual Fee (The same fee is charged with supplementary cards) | |
| 1.4.2.1. | basic card | 199 |
| 1.4.2.2. | gallery card – selection from the image gallery | 349 |
| 1.4.2.3. | own card – own image on card | 349 |
| 1.4.2.4. | Gold card – card with prestigious appearance | 899 |
| 1.5. | Additionally Purchased Services | |
| 1.5.1. | repayment of whole amount – automatic setting of 100% collection of the total drawn amount – monthly fee*) | 29 |
| 1.5.2. | card misuse insurance | see article 3.2 |
| 1.5.3. | insurance of ability to repay | see article 3.3 |

*) Available only for Bands III and IV and Gold Cards

The prices for additionally purchased services are charged separately.

| Item | Text | Price |
|--------|---|----------------------------------|
| 1.6. | Special Drawing Methods | |
| 1.6.1. | card loan – withdrawal of funds immediately after filing an application for the issue of the Česká spořitelna Cool Card and after concluding a card account agreement | 290 |
| 1.6.2. | transfer of card to Česká spořitelna – repayment of liabilities arising from withdrawals from a credit card of another issuer by the Česká spořitelna Cool Card | 2.97% from the refinanced amount |

2. Other card types

| Item | Text | Price |
|----------|--|-----------------------|
| 2.1. | Debit cards – card issue/use – annual fee | |
| 2.1.1 | Domestic ATM cards (electronic) | |
| 2.1.1.1. | JUNIOR X account | free with X account*) |
| 2.1.2. | International cards (electronic) | |

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|----------|--|----------------------------------|
| 2.1.2.1. | Visa ELECTRON Student+, MAESTRO UK Student+ | free with Student+ Program |
| 2.1.2.2. | VISA ELECTRON, MAESTRO | 200 |
| 2.1.3. | International cards (embossed) | |
| 2.1.3.1. | MasterCard STANDARD PARTNER, MasterCard PARTNER UK, VISA CLASSIC PARTNER | 400 |
| 2.1.3.2. | VISA GOLD debit card | 3,700 |
| 2.2. | Kredit+ credit cards – card issue/use – annual fee | |
| 2.2.1. | International cards (electronic) | |
| 2.2.1.1. | Kredit+ VISA ELECTRON - supplementary | 120 **) |
| 2.2.2. | International cards (embossed) | |
| 2.2.2.1. | Kredit+ VISA ELECTRON PARTNER - supplementary, Kredit+ MasterCard PARTNER - supplementary, Kredit+ MasterCard PARTNER UK - supplementary | 190 **) |
| 2.2.2.2. | Kredit+ VISA GOLD - basic, Kredit+ MasterCard GOLD - basic, Kredit+ MasterCard GOLD - basic | 2,700 |
| 2.2.2.3. | Kredit+ VISA GOLD - supplementary, Kredit+ MasterCard GOLD - supplementary, Kredit+ MasterCard GOLD UK - supplementary | 1,700 **) |
| 2.3. | International prepaid (electronic) cards – annual fee | |
| 2.3.1. | MAESTRO TRANSFER - basic, MAESTRO TRANSFER – supplementary card | 230 |
| 2.4. | Cards with suspended issuance or card use – annual fee | |
| 2.4.1. | Kredit+ VISA ELECTRON - basic (electronic card) | 120 |
| 2.4.2. | Kredit+ VISA ELECTRON PARTNER - basic, Kredit+ MasterCard PARTNER - basic, Kredit+ MasterCard PARTNER UK - basic | 300 |
| 2.4.3. | JUNIOR Xtra (ATM card) | free with X account*) |
| 2.4.4. | JUNIOR (ATM card) | 60 |
| 2.4.5. | TREND (ATM card) | 220 |
| 2.4.6. | T-Mobile RENTA (ATM card) | free of charge |
| 2.4.7. | VISA GOLD charge card (embossed) | 4,700 |

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

**) Can be issued only to cards specified in paragraph 2.2.2.2.

3. Optional insurance to international cards

| Item | Text | Price |
|------|---|-------|
| 3.1. | Travel insurance*) – annually**) | |

| | | |
|--------|---|--|
| 3.1.1. | Comfort – cardholder insurance | 300 |
| 3.1.2. | Comfort Family – additional insurance of family members | 450 |
| 3.1.3. | Gold Family – additional insurance of family members to Gold cards (+1 adult and 3 children) | 1,500 |
| 3.2. | Insurance against card misuse in case of a lost or stolen card – annually**) | |
| 3.2.1. | P10 (insurance cover up to CZK 10,000) | 170 |
| 3.2.2. | P30 (insurance cover up to CZK 30,000) | 320 |
| 3.2.3. | P60 (insurance cover up to CZK 60,000) | 480 |
| 3.3. | Insurance of ability to repay with the Česká spořitelna Cool Card and Kredit+ card – monthly fee | |
| 3.3.1. | types of insurance A – incapacity for work, disability, death | 0.49% from the outstanding amount at the end of the accounting cycle |
| 3.3.2. | 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”. Insurance is also not arranged with the Česká spořitelna Cool Card. “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

4. Other card-related services

| Item | Text | Price |
|--------|---|-----------------------------------|
| 4.1. | Agreement of a loan for the maturity of a Kredit+ and charge card | free of charge |
| 4.2. | Card account administration and maintenance for Kredit+ and charge cards | free of charge |
| 4.3. | Sending of card/express debit card issue | |
| 4.3.1. | sending of international payment cards by mail to the client's address in the CR | free of charge |
| 4.3.2. | sending of international payment cards abroad by means of messenger services | 2,100 in addition to the card fee |
| 4.3.3. | 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 |
| 4.4. | Card account statement | |
| 4.4.1. | regular statement (issue/sending) | |

| | | |
|----------|--|---|
| 4.4.1.1. | Česká spořitelna Cool Card | free of charge/ postage |
| 4.4.1.2. | Kredit+ card, charge card, T-Mobile RENTA card | free of charge/ free of charge |
| 4.4.1.3. | prepaid card | free of charge/ postage |
| 4.4.2. | extraordinary statement upon the client's request (issue/sending) | 30 |
| 4.5. | Services available at ATMs | |
| 4.5.1. | PIN change at ATMs of Česká spořitelna, a.s. | 50 |
| 4.5.2. | account balance query at ATMs of Česká spořitelna, a.s. | free of charge |
| 4.5.3. | balance query in relation to accounts to which VISA cards are issued at ATMs of other banks | 20 |
| 4.6. | Your own special card – placing image (design) on payment card | |
| 4.6.1. | Debit card Note: The price is charged for each card made during the period for which the service is agreed. In addition to the price for the "Design your own card" service a price is charged for each new or substitute card according to valid List of Tariffs and Fees. New cards issued to the "Personal Account" held in Česká spořitelna are provided free-of-charge. | 190 |
| 4.6.2. | Česká spořitelna Cool Card | the price is included in the fee for card issue /use, see Articles 1.4.2.2 and 1.4.2.3. |
| 4.7. | Changing card limits | |
| 4.7.1. | Česká spořitelna Cool Card | 30 |
| 4.7.2. | other card types | |
| 4.7.2.1. | first change | free of charge |
| 4.7.2.2. | second and additional changes | 50 |
| 4.8. | Sending of demand for payment in the event of default in the payment of the prescribed amount to the Česká spořitelna Cool Card/credit/charge card or in case of exceeding the agreed credit limit | |
| 4.8.1. | failure to meet the maturity of the Česká spořitelna Cool Card | 250 |
| 4.8.2. | first reminder notice (issue/sending) | free of charge/ postage |
| 4.8.3. | second reminder notice (issue/sending) | 300/postage |
| 4.8.4. | third reminder notice (issue/sending) | 500/postage |
| 4.9. | Resending of PIN by registered letter with personal delivery – for all card types | |
| 4.10. | Card Blocking | |
| 4.10.1. | electronic and T-Mobile RENTA – card blocking instruction acceptance and execution | 200 |

| | | |
|---------|---|----------------|
| 4.10.2. | embossed – card blocking instruction acceptance and execution | 500 |
| 4.10.3. | blocking of a card on the part of Česká spořitelna, a.s. in case of a violation of the agreement by the client | 500 |
| 4.10.4. | blocking recall | free of charge |
| 4.11. | Production of duplicate card – fee charged upon duplicate card request submission | |
| 4.11.1. | - elektronick - when agreeing a Sphere Card Bonus Program to the Cool Card of Česká spořitelna | 100 |
| 4.11.2. | - embossed - T-Mobile RENTA cards - when terminating the Sphere Card Bonus Program to the Cool Card of Česká spořitelna | 200 |
| 4.12. | Emergency services (for embossed cards) | |
| 4.12.1. | issue of duplicate card with limited validity abroad (Emergency Card) | 2,500 |
| 4.12.2. | payment of emergency cash advance abroad (Emergency Cash Advance) | 1,500 |
| 4.13. | Conversion fee for transactions made by international cards charged by VISA and MasterCard Int. associations | free of charge |

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

Done in Prague on 21 August 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