



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

Part IV. Card services

Content:

1. Česká Spořitelna Cool Card
2. Other card types
3. Optional insurance to international cards
4. Other card-related services

1. Česká Spořitelna Cool Card

Item	Text	Price
1.1.	Česká spořitelna Cool Card issue/change of credit limit	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	
1.3.1.	up to 12 months (inclusive) from the beginning of the first issued card	300
1.3.2.	over 12 months	free of charge
1.4.	Česká spořitelna Cool Card fee	
1.4.1.	Services provided free of charge and included in the Česká spořitelna Cool Card monthly fee	
1.4.1.1.	Lowest price guarantee	free of charge
1.4.1.2.	Purchase protection in the event of damage or theft	free of charge
1.4.1.3.	Round-the-clock account access via direct banking (upon request)	free of charge
1.4.1.4.	Issue of monthly account statements	free of charge
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
1.4.3.	Card account administration and maintenance – monthly fee*)	
1.4.3.1.	band I: 0 up to 1 service	19
1.4.3.2.	band II: 2 up to 3 services	49
1.4.3.3.	band III: 4 up to 5 services	69
1.4.3.4.	band IV: 6 up to 7 services	89
1.5.	Additionally Purchased Services - the fees are charged separately	
1.5.1.	Repayment of whole amount – automatic setting of 100% collection of the total drawn amount – monthly fee*)	29

1.5.2.	Insurance	see Optional insurance to international cards
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

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

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

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.

2. Other card types

Item	Text	Price
2.1.	Debit cards – card issue/use – annual fee	
2.1.1.	Domestic ATM card (electronic) - JUNIOR X konto	free with X account*)
2.1.2.	International cards (electronic)	
2.1.2.1.	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+ international credit cards – card issue/use – annual fee	
2.2.1.	Basic cards (embossed)	
2.2.1.1.	Kredit+ VISA GOLD, Kredit+ MasterCard GOLD, Kredit+ MasterCard GOLD	2,700
2.2.2.	Supplementary cards (electronic)	
2.2.2.1.	Kredit+ VISA ELECTRON	120
2.2.3.	Supplementary cards (embossed)	
2.2.3.1.	Kredit+ VISA ELECTRON PARTNER, Kredit+ MasterCard PARTNER, Kredit+ MasterCard PARTNER UK	190
2.2.3.2.	Kredit+ VISA GOLD, Kredit+ MasterCard GOLD, Kredit+ MasterCard GOLD UK	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.	Visa ELECTRON Student+	free with Student+ Program
2.4.2.	Kredit+ VISA ELECTRON - basic (electronic card)	120
2.4.3.	Kredit+ VISA ELECTRON PARTNER - basic, Kredit+ MasterCard PARTNER - basic, Kredit+ MasterCard PARTNER UK - basic	300
2.4.4.	JUNIOR Xtra (ATM card)	free with X account*)
2.4.5.	T-Mobile RENTA (ATM card)	free of charge
2.4.6.	VISA GOLD charge card (embossed)	4,700

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

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 debit payment 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
4.7.	Changing card transaction 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)	300/postage
4.8.3.	second reminder notice (issue/sending)	300/postage
4.8.4.	third reminder notice (issue/sending)	300/postage
4.9.	Resending of PIN by registered letter with personal delivery – for all card types	100
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 or changing card image (design) 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 February 2009 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 26 January 2009

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