



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

1.1.

Česká spořitelna Cool Card issue/change of credit limit	free of charge
Change from Kredit+ credit card to Česká spořitelna Cool Card	free of charge
Change from Kredit+ credit card to Česká spořitelna Cool Card up to 12 months (inclusive) from the beginning of the first issued card	300
Česká spořitelna Cool Card cancellation - over 12 months	free of charge

1.2. Česká spořitelna Cool Card fee

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

1.3. International embossed MasterCard Issue/Use – Annual Fee

Basic card	199
Gallery card – selection from the image gallery	349
Own card – own image on card	349
Gold card – card with prestigious appearance	899

Gold card – card with prestigious appearance

1.4. Card account administration and maintenance – monthly fee

	Standard price	Price for students
Band I: 0 up to 1 service	19	0

Band II: 2 up to 3 services	49	30
Band III: 4 up to 5 services	69	50
Band IV: 6 up to 7 services	89	70

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

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.
- **Used card for free :** If the total volume of payment card transactions for the year (which must be cleared before the last day of the accounting cycle preceding the date on which the annual fee for card issue/use is charged) reaches CZK 36,000 (Basic Cards) or CZK 60,000 (cards with design chosen from our gallery or cards with individual design) or CZK 150,000 (Gold Cards), such card's maintenance/use in that year is for free.
- **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.

1.5. Additionally Purchased Services - the fees are charged separately

Repayment of whole amount – automatic setting of 100% collection of the total drawn amount – monthly fee	29
Insurance	see Optional insurance to international cards

1.6. Special Drawing Methods

Card loan – withdrawal of funds in cash or non-cash transfer	290
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

2.1. International debit cards

	VISA ELECTRON, MAESTRO	MasterCard STANDARD PARTNER,	VISA GOLD PARTNER, MasterCard GOLD PARTNER	VISA GOLD debit card
--	-----------------------------------	---	---	-----------------------------

		VISA CLASSIC PARTNER		
Card issue/use – annual fee	200	400 *)	Issued only to Personal Account (Osobní účet České spořitelny)	3,700

Fees for cards issued to Personal Account (Osobní účet České spořitelny) are charged as part of the Personal Account's monthly fee.

*) STANDARD PARTNER MasterCard issued automatically as a replacement of Maestro UK Student+ card as part of the Student+ Programme - free of charge through card validity (max. 3 years).

2.2. Kredit+ international credit cards (embossed)

	Kredit+ VISA GOLD - basic, Kredit+ MasterCard GOLD - basic	Kredit+ VISA GOLD - supplementary card, Kredit+ MasterCard GOLD - supplementary card
Card issue/use – annual fee	2,700	1,700

2.3. International prepaid (electronic) cards – annual fee

	MAESTRO TRANSFEROVÁ - basic, MAESTRO TRANSFEROVÁ - supplementary card
Card issue/use – annual fee	230

2.4. Cards with suspended issuance or card use

Debit cards	JUNIOR X account (ATM card)	VISA ELECTRON Student+, MAESTRO UK Student+	MasterCard PARTNER UK
Annual fee	free with X konto *)	free with Student+ Program	400

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

Credit and charge cards	Kredit+ VISA ELECTRON - basic and supplementary card	Kredit+ VISA CLASSIC PARTNER - basic, Kredit+ MasterCard PARTNER - basic, Kredit+ MasterCard PARTNER UK - basic	Kredit+ Master Card GOLD UK - basic	Kredit+ VISA CLASSIC PARTNER - supplementary card, Kredit+ MasterCard PARTNER - supplementary card, Kredit+ MasterCard PARTNER UK - supplementary card	Kredit+ MasterCard GOLD UK - supplementary card	VISA GOLD charge (embossed)
Annual fee.	120	300	2,700	190	1,700	4,700

3. Optional insurance to international cards

3.1. Travel insurance – annually*)

Comfort – cardholder insurance	300
Comfort Family – additional insurance of family members	450
Gold Family – additional insurance of family members to Gold cards (+1 adult and 3 children)	1,500

Not arranged with the Česká spořitelna Cool Card. From April 1 st 2008 new insurance is not attached to cards issued under "Osobní účet České spořitelny". From April 20th 2009, no new insurance Comfort and Comfort Family attached to Kredit+ credit cards. "Gold" cards may newly contain only Gold Family insurance

3.2. Card and personal belongings insurance – annually*)

P10 (insurance cover up to CZK 10,000)	170
P30 (insurance cover up to CZK 30,000)	320
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

Types of insurance A – incapacity for work, disability, death	0.49% from the outstanding amount at the end of the accounting cycle
Types of insurance B – incapacity for work, disability, death, job loss	0.89% from the outstanding amount at the end of the accounting cycle

*) 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

4.1. Services available at ATMs

	ATM of Česká spořitelna	ATM of other bank
Account balance query at ATMs	free of charge	20
Card transaction limit inquiry at ATMs	free of charge	x
PIN change at ATMs of Česká spořitelna, a.s.	50	x

4.2. Card account statement

	Via SERVIS 24 Internetbanking	By mail	At the branch to be collected in person
Regular statement	free of charge	free of charge + postage	45
Extraordinary statement upon the client's request	x	30 + postage	x

4.3. Change of transaction limits

Card locking/unlocking	30
Changing card transaction limits	30

4.4. Sending of card/express debit card issue

Sending of international payment cards by mail to the client's address in the CR	free of charge
Sending of international payment cards abroad by means of messenger services	3,000 in addition to the card fee
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

4.5. Card Blocking

Blocking execution upon client's request	free of charge
Blocking recall	free of charge

4.6. 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

Failure to meet the maturity of the Česká spořitelna Cool Card and credit card Kredit+	250
1st reminder notice, 2nd reminder notice, 3rd reminder notice	300 + postage

4.7. Emergency services (for embossed cards)

Issue of duplicate card with limited validity abroad (Emergency Card)	3,000
Payment of emergency cash advance abroad (Emergency Cash Advance)	3,000

4.8. Other Items

Your own special card – placing image (design) on debit payment card	190
Resending of PIN by registered letter with personal delivery – for all card types	100
Resending of PIN by registered letter with personal delivery – for all card types - electronic - embossed - when agreeing a Sphere Card Bonus Program to the Cool Card of Česká spořitelna - when terminating the Sphere Card Bonus Program or changing card image (design) to the Cool Card of Česká spořitelna	200
Agreement of a loan for the maturity of a Kredit+ and charge card	free of charge

Card account administration and maintenance for Kredit + and charge cards	free of charge
--	----------------

Prices are quoted in CZK

Apart from the fees for services specified in the List of Charges, also the actual 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 2010 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 24 August 2010

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