



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, Česká spořitelna Penzijní karta**)

1.1. Issue, change, cancellation

	Česká spořitelna Cool Card	Česká spořitelna Penzijní karta**)
Issue/change of credit limit	free of charge	free of charge
Change from Kredit+ credit card	free of charge	x
Cancellation	free of charge	free of charge

1.2. Česká spořitelna Cool Card, Česká spořitelna Penzijní karta fee

	Česká spořitelna Cool Card	Česká spořitelna Penzijní karta**)
Lowest price guarantee	free of charge	x
Purchase protection in the event of damage or theft	free of charge	x
Round-the-clock account access via direct banking (upon request)	free of charge	free of charge
Issue of monthly account statements	free of charge	free of charge
Bonus remitted to the Pension Fund of Česká spořitelna *)	x	free of charge

*)

1.3. International embossed MasterCard Issue/Use – Annual Fee

	Česká spořitelna Cool Card	Česká spořitelna Penzijní karta**)
Basic card	199	x
Gallery card – selection from the image gallery	349	x
Own card – own image on card	349	x
Gold card – card with prestigious appearance	899	x
International embossed MasterCard Issue/Use – Annual Fee	x	349 *)

the same fee for supplementary card is charged

*)

1.4. Card account administration and maintenance – monthly fee

	Česká spořitelna Coll Card - standard price	Česká spořitelna Cool Card - price for students	Česká spořitelna Penzijní karta**)
Band I: 0 up to 1 service	19	0	x
Band II: 2 up to 3 services	49	30	x
Band III: 4 up to 5 services	69	50	x
Band IV: 6 up to 7 services	89	70	x
Card account administration and maintenance – monthly fee			

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 - Česká spořitelna Cool Card:

- **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.
- **Česká spořitelna Cool Card bonus remitted to the Building society of Česká spořitelna*):** The bonus for paying with the Česká spořitelna Cool Card bonus may be remitted to selected supplementary building saving account maintained by the Building society 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. Interests and fees accrued during repayment holidays will be charged along with the next regularly scheduled Total Minimum Payment

*) service available from 15th January 2012

1.5. Additionally Purchased Services - the fees are charged separately

	Česká spořitelna Cool Card, Česká spořitelna Penzijní karta**)
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

	Česká spořitelna Cool Card, Česká spořitelna Penzijní karta**)
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
Instalment programmes - funds withdrawal	free of charge
Instalment programmes - early termination fee	500

2. Other card types

2.1. International debit cards

	VISA ELECTRON	VISA CLASSIC	VISA GOLD
Card issue/use – annual fee	Issued only to Personal Account Junior	400	Issued only to Personal Account

If issued to Personal Account, the card fees are contained in the Personal Account's monthly fee

2.2. International prepaid (electronic) cards

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

2.3. Cards with suspended issuance or card use

Debit cards	JUNIOR X account (ATM card)	VISA ELECTRON Student+, MAESTRO UK Student+	VISA ELECTRON, MAESTRO	MasterCard STANDARD, MasterCard STANDARD UK	MasterCard GOLD	VISA Gold Exclusive
Annual fee	free with X konto *)	free with Student+ Program	200	400**)	Only to Personal account	3,700

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

***) 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).

Credit and charge cards	Kredit+ VISA ELECTRON - basic and supplementary card	Kredit+ VISA CLASSIC - basic, Kredit+ MasterCard - basic, Kredit+ MasterCard UK - basic	Kredit+ VISA CLASSIC - supplementary card, Kredit+ MasterCard - supplementary card, Kredit+ MasterCard UK - supplementary card
Annual fee.	120	300	190

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
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Not arranged with the Česká spořitelna Cool Card, Česká spořitelna Penzijní karta**). 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
P90 (insurance cover up to CZK 90.000) *)	780

*) for Česká spořitelna Penzijní karta**) product available as of 15 November 2010

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.	6 *)	x

*) till 15th January 2012 free of charge

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

	At the branch, via SERVIS 24 Telebanking, via Infoline ČS	Via SERVIS 24 Internetbanking
Card locking/unlocking	30	6 *)
Changing card transaction limits	30	6 *)

*) till 15th January 2012 free of charge

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/Česká spořitelna Penzijní karta)/ 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 <ul style="list-style-type: none"> - 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

***) Since 1st October 2011 change of naming from Česká spořitelna Cool card Plus to Česká spořitelna Penzijní karta. No change in parameters and rules for card's usage.

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 January 2012 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 15 December 2011

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