



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

Part IV. Card services

Content:

1. Credit cards of Česká spořitelna
2. Other card types
3. Optional insurance to international cards
4. Other card-related services

1. Credit cards of Česká spořitelna

1.1. Issue, change, cancellation

| | Reward Credit card | World Credit Card | Česká spořitelna Cool Card*) | Česká spořitelna Penzijní karta**) | Kreditní karta Kooperativa a Kapiol |
|-------------------------------|--------------------|-------------------|------------------------------|------------------------------------|-------------------------------------|
| Issue/change of credit limit | free of charge | free of charge | free of charge | free of charge | free of charge |
| Change from other credit card | free of charge | free of charge | x | x | x |
| Cancellation | free of charge | free of charge | free of charge | free of charge | free of charge |

*) Česká spořitelna Cool Card not issued as of 17 August 2012

***) Česká spořitelna Penzijní karta not issued as of 23 June 2012

1.2. Services free of charge (in monthly fee)

| | Reward Credit Card | World Credit Card | Česká spořitelna Cool Card | Česká spořitelna Penzijní karta | Kooperativa and Kapiol Credit Card |
|--|--------------------|-------------------|----------------------------|---------------------------------|------------------------------------|
| Round-the-clock account access via direct banking (upon request) | free of charge | free of charge | free of charge | free of charge | free of charge |
| Issue of monthly account statements | free of charge | free of charge | free of charge | free of charge | free of charge |
| Bonus remitted to the Pension Fund of Česká spořitelna | free of charge | free of charge | x | free of charge | free of charge |
| Balance SMS | x | free of charge | x | x | x |

A bonus is calculated from non-cash payments made by card in monthly cycle (the amount is rounded to whole crowns). The decisive date for a bonus to be paid for the given accounting cycle is the transaction settlement date, not the payment date.

- Reward Credit Card: 1% on card payments (the maximum is CZK 350 for the given cycle) to a chosen retirement benefit scheme account held with Penzijní fond České spořitelny, Stavební spořitelna České spořitelny or card account (of particular credit card)
- World Credit Card: 1% on domestic payments and 2% on foreign payments (the maximum is CZK 1 000 for the given cycle) to a chosen retirement benefit scheme account held with Penzijní fond České spořitelny, Stavební spořitelna České spořitelny or card account (of particular credit card)
- Česká spořitelna Penzijní karta: 2% on card payments to a chosen retirement benefit scheme account held with Penzijní fond České spořitelny settled in a monthly cycle, the maximum is CZK 300 for the given cycle
- Kooperativa and Kapiol Credit Card: 2% on card payments (the maximum is CZK 2 000 for the given cycle) to a chosen retirement benefit scheme account held with Penzijní fond České spořitelny, Stavební spořitelna České spořitelny or card account. The reward is calculated also from insurance payments on the accounts of Kooperativa.

1.3. Card account administration and maintenance – monthly fee

| | Reward Credit Card | World Credit Card | Kooperativa and Kapiol Credit Card |
|---|--------------------|-------------------|------------------------------------|
| Card account administration and maintenance – monthly fee | 39 | 59 | 69 |

* In the cycle, the fee is not charged. In subsequent periods, the fee is charged in the case, no card transactions are made.

| | Česká spořitelna Coll Card - standard price | Česká spořitelna Cool Card - price for students | Česká spořitelna Penzijní karta*) |
|---|---|---|-----------------------------------|
| Band I: 0 up to 1 service | 29 | 0 | x |
| Band II: 2 up to 3 services | 59 | 30 | x |
| Band III: 4 up to 5 services | 79 | 50 | x |
| Card account administration and maintenance – monthly fee | x | x | 49 |

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:

- **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 1% cashback (maximum of CZK 350/accounting cycle)
- **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 1% cashback (maximum of CZK 350/accounting cycle)
- **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

1.4. International embossed MasterCard Issue/Use – Annual Fee

| | Reward Credit Card | World Credit Card | Kooperativa and Kapitál Credit Card | Česká spořitelna Cool Card | Česká spořitelna Penzijní karta |
|--|--------------------|-------------------|-------------------------------------|----------------------------|---------------------------------|
| Basic card | free of charge | free of charge | free of charge | 199 | x |
| Gallery card – selection from the image gallery | free of charge | x | x | 349 | x |
| Own card – own image on card | free of charge | x | x | 349 | x |
| Gold card – card with prestigious appearance | x | x | x | 899 | x |
| International embossed MasterCard Issue/Use – Annual Fee | x | x | x | x | 349 *) |

the same fee for supplementary card is charged

*) free of charge in case of monthly turnover higher than 60,000 CZK/year

1.5. Additionally Purchased Services - the fees are charged separately

| | Reward Credit Card | World Credit Card | Kooperativa and Kapitál Credit Card |
|--------------------|--------------------|-------------------|-------------------------------------|
| Balance SMS | 10 | free of charge | 10 |
| Repayment holidays | 10 | 10 | 10 |

| | | | |
|--|---|----|----|
| Extended guarantee | 15 | 15 | 15 |
| | Reward Credit Card, World Credit Card, 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

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|--|---|
| | Reward Credit Card, World Credit Card, Česká spořitelna Cool Card, Česká spořitelna Penzijní karta, Kooperativa and Kapitál Credit Card |
| 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 credit card | free of charge |
| Instalment programmes - funds withdrawal | free of charge |
| Payment order through S24 Telebanking (information line of CS) | 20 |
| Payment order through branch | 80 |
| Instalment programmes - early termination fee | 500 |

Payment order through SERVIS 24 Telebanking (information line CS)

Payment order through branch

2. Other card types

2.1. International debit cards

| | VISA CLASSIC | VISA GOLD | Sticker |
|-----------------------------|--------------|---------------------------------|---|
| Card issue/use – annual fee | 400 | Issued only to Personal Account | Issued only to Personal Account, Personal Account II and Osobní konto |

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 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).

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, Česká spořitelna Penzijní karta. From April 1 st 2008 new insurance is not attached to cards issued under Osobní účet České spořitelny. “Gold” cards may newly contain only Gold Family insurance

3.2. Card and personal belongings insurance – annually

| | Credit card World, Kooperativa and Kapitál Credit Card | Other cards |
|--|--|-------------|
| P10 (insurance cover up to CZK 10,000) not opened from 1.1.2014 | x | 170 |
| P30 (insurance cover up to CZK 30,000) | #3.2.5. | 320 |
| P60 (insurance cover up to CZK 60,000) | #3.2.6. | 480 |
| P90 (insurance cover up to CZK 90,000) | #3.2.7. | 780 |

3.3. Insurance of ability to repay with credit cards – monthly fee

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|---|--|
| | |
| 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

3.4. Balance cancellation

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. | free of charge | 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 | 9,50 | 45 |
| Extraordinary statement upon the client's request | x | 39,50 | 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 | free of charge |
| Changing card transaction limits | 30 | free of charge |

4.4. Sending of card, PIN/express debit card issue

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|--|-----------------------------------|
| 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 |
| Sending of PIN to payment cards <ul style="list-style-type: none"> • via SMS to mobile phone • by post | free of charge |

4.5. Card Blocking

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

4.6. Late penalty

| | |
|---|-----|
| Failure to meet the maturity of credit card | 500 |
|---|-----|

*) If you fail to pay timely debt service payments (the maturity date), we will from that date (the expiration date) charge a penalty for late payment in the amount of CZK 500. We may charge a contractual penalty of one loan only once a month. Entitlement to payment of contractual penalties we incur in any calendar month in which you have an outstanding balance on a loan of more than 100 CZK. This penalty is payable the day after the maturity date of the outstanding debt payments.

4.7. Emergency services (for embossed cards)

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|---|-------|
| | |
| 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 |

A price for the “Karta podle Vás” service is charged upon each card issuance within the agreed term of service duration. Price is not charged for cards issued to Osobní konto of Ceska sporitelna. In addition to the “Karta podle Vás” service fee a price will be charged according to the valid List of Tariffs and Fees for each new card issuance or substitute card generation.

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 August 2014 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.