

Part

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1. Credit cards of Česká spořitelna

1.1. Issue, change, cancellation

	Credit card	Reward Credit card	World Credit Card	Česká spořitelna Cool Card*)	Česká spořitelna Penzijní karta**)	Kreditní karta Kooperativa a Kapitol
Issue/change of credit limit	free of charge	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	free of charge	x	x	x
Cancellation	free of charge	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)

1.3. Card account administration and maintenance – monthly fee

	Credit card	Reward Credit Card	World Credit Card	Kooperativa and Kapitol Credit Card
Card account administration and maintenance – monthly fee	50**	39	59	69

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

** In the first cycle, the fee is not charged. In subsequent periods, the fee is charged in the case, sum of card transactions is smaller than 3000 CZK.

	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 to 31.8.2016 (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 to 31.8.2016 (maximum of CZK 350/ accounting cycle)
- **Used card for free :** If the total volume of payment card (sticker) 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

	Credit card	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	free of charge	199	x
Gallery card – selection from the image gallery	free of charge	free of charge	x	x	349	x
Own card – own image on card	x	free of charge	x	x	349	x
Gold card – card with prestigious appearance	x	x	x	x	899	x
Sticker	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
International embossed MasterCard Issue/Use – Annual Fee	x	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

	Credit card	Reward Credit Card	World Credit Card	Kooperativa and Kapitál Credit Card
Balance SMS	10	10	free of charge	10
Repayment holidays	10	10	10	10
Extended guarantee	15	15	15	15

	Reward Credit Card, World Credit Card, Česká spořitelna Cool Card, Česká spořitelna Penzijní karta**)	Credit card
Repayment of whole amount – automatic setting of 100% collection of the total drawn amount – monthly fee	29	30
Insurance	see Optional insurance to international cards	see Optional insurance to international cards

1.6. Special Drawing Methods

	Credit card, Reward Credit Card, World Credit Card, Česká spořitelna Cool Card, Česká spořitelna Penzijní karta, Kooperativa and Kapitol 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
Payment order through ATM of Česká spořitelna	5
Instalment programmes - early termination fee	500

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	VISA ELECTRON, MAESTRO	MasterCard STANDARD, MasterCard STANDARD UK	MasterCard GOLD	VISA Gold Exclusive
Annual fee	200	400	Only to Personal account	3,700

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, 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, not opened from 24.10.2016)	320	320
P60 (insurance cover up to CZK 60,000, not opened from 24.10.2016)	480	480
P90 (insurance cover up to CZK 90.000, not opened from 24.10.2016)	780	780

3.3. Insurance of ability to repay with credit cards – 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

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	30	80
Extraordinary statement upon the client's request	x	80	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

Sending of international payment cards by mail to the client's address in the CR	free of charge
Sending of international payment cards abroad	200
Express debit card issue, including delivery to the cardholder's address on the territory of the CR	3000
Sending of PIN to payment cards	
• via internet banking S24	free of charge
• via SMS to mobile phone	free of charge
• by post	30

4.5. Card Blocking

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

4.6. Late penalty

Late fee* (valid until 30/11/2016)	500
Costs connected with late payment** (valid from 1/12/2016)	300 (10 days in delay)

*) 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.

** These costs will be charged on the 10th, 40th and 70th day of delay.

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) from gallery on payment card	190
Your own special card – placing own image (design) on payment card (it is not on offer from 1st July 2016)	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 • sticker • 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 Osobni 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 September 2016 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.