



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

Part V. Loans

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1. Loans to Giro accounts (Overdraft)

| | |
|--|-----|
| Arrangement (extension) of a loan to a Giro account (overdraft) for an indefinite period at the branch*) | 200 |
| Administration and maintenance of a loan in a Giro account (overdraft) for an indefinite period – monthly fee*) | 20 |
| Change of a loan in a Giro account (overdraft) for an indefinite period upon client's request at the branch **) | 150 |

*) does not apply to Osobni ucet CS, Osobni ucet CS Student, Student+ Program, Exclusive account, Comprehensive program, Benefit program

***) does not apply to Osobni ucet CS Student, Student+ Program

2. Consumer loans, cash loans

2.1. Acceptance, assessment and evaluation of a loan application, loan account administration and maintenance

| | Other loans extended from 1 November 2009 – monthly fee | Other loans extended from 1 January 2005 till 31 October 2009 – monthly fee | Other loans extended till 31 December 2004 – annual fee (for each commenced calendar year) | Loans extended based on special legislation – annual fee (for each commenced calendar year) |
|---|--|--|---|--|
| Acceptance, assessment and evaluation of a loan application *) | 1% of the required loan amount, minimum 400 | 1% of the required loan amount, minimum 400 | 1% of the required loan amount, minimum 400 | 1% of the required loan amount, minimum 400 |
| Loan account administration and maintenance | 59 | 49 | 500 | 300 |

*) the fee is collected upon the signing of the loan agreement. The fee is not charged for loans extended to university student, contractual loan

***) the fee is not charged for, loans extended with the HERE & NOW (TADY & TEĎ) products (including Purchase Loan) - services have been terminated as of 31 December 2007, contractual loa, loans by Phone services - services have been terminated as of 21 August 2006

2.2. For underwriting insurance to cash and consumer loans – monthly fee

| | A insurance set - Long-term incapacity for work, full disability, death | B insurance set (loans extended from 1 November 2009) - job loss, long-term incapacity for work, full disability, death | B insurance set (loans extended till 31 October 2009) - job loss, long-term incapacity for work, full disability, death |
|--|--|--|--|
| Loans up to CZK 49,999 | 75 | 115 | 95 |
| Loans from CZK 50,000 to CZK 99,999 | 95 | 155 | 135 |
| Loans from CZK 100,000 to CZK 149,999 | 135 | 205 | 175 |
| Loans from CZK 150,000 to CZK 199,999 | 155 | 255 | 215 |
| Loans from CZK 200,000 to CZK 249,999 | 175 | 315 | 255 |
| Loans from CZK 250,000 to CZK 299,999 | 205 | 365 | 305 |
| Loans from CZK 300,000 to CZK 349,999 | 235 | 425 | 395 |
| Loans from CZK 300,000 to CZK 349,999 | 265 | 475 | 455 |
| Loans from CZK 400,000 to CZK 449,999 | 295 | 535 | 505 |
| Loans from CZK 450,000 to CZK 500,000 | 335 | 615 | 585 |

2.3. For underwriting insurance to loans extended with HERE & NOW products – monthly fee

| | A insurance set - long-term incapacity for work, full disability, death | B insurance set - Job loss, long-term incapacity for work, full disability, death |
|---|--|--|
| Loans up to CZK 14,999 | 39 | 75 |
| Loans from CZK 15,000 to CZK 49,999 | 75 | 95 |
| Loans from CZK 50,000 to CZK 100,000 | 135 | 175 |

2.4. Other Items

| | Less than 1 year before termination | More than 1 year (including) before termination |
|---|--|--|
| Change of contractual terms and conditions upon the client's request | 0.2% from the current balance, minimum 100 maximum 1,500 | |
| Cash installment of a loan | 45 | |

| | | |
|--|--|--|
| Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2006) | 4% from the extraordinary installment amount, minimum CZK 500, maximum CZK 5,000 | |
| Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011) | | |

3. American mortgage – Consumer and Cash

3.1. Acceptance, assessment and evaluation of a loan application - American Mortgage, loan account administration and maintenance

| | |
|---|---|
| American mortgage | 0.8% of the required loan amount, minimum 5,000; maximum 20,000 |
| American mortgage loans extended in combination with standard mortgage loans. | 0.4% of the required loan amount, minimum 2,500; maximum 10,000 |
| Loan account administration and maintenance – monthly fee | 97 |

The fee is collected upon the signing of the loan agreement)

3.2. Insurance of ability to repay american mortgage

| | Type A – incapacity for work, disability, death | Type A – incapacity for work, disability, death |
|---|---|---|
| For entering into an insurance contract (loans extended from 1 November 2009) - for one client - monthly | 0.0433% from the extended loan | 0.0633% from the extended loan |
| For entering into an insurance contract (loans extended from 1 November 2009) - for two clients (for each insured person) - monthly | 0.0390% from the extended loan | 0.0570% from the extended loan |
| For entering into an insurance contract (loans extended till 31 October 2009) - for one client - monthly | 0.0333% from the extended loan | 0.0473% from the extended loan |
| For entering into an insurance contract (loans extended till 31 October 2009) - for two clients (for each insured person) - monthly | 0.0300% from the extended loan | 0.0426% from the extended loan |

3.3. Other Items

| | Less than 1 year before termination | More than 1 year (including) before termination |
|---|--|---|
| Change of contractual terms and conditions upon the client's request | 0.2% from the current balance, minimum 100 maximum 1,500 | |
| Cash installment of a loan | 45 | |
| Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2006) | 1% from the extraordinary installment amount, minimum CZK 500, maximum CZK 5,000 | |
| Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011) | | |

4. Mortgage Loans

4.1. Ideal mortgage of Česká spořitelna

| | |
|---|---------------------------|
| Complex loan application assessment, incl. commitment | free of charge |
| Loan administration and maintenance - monthly | 200 |
| Reserving funds for mortgage loans with draw-down period longer than 6 months *) | 0,5% p.a. |
| A fee for each draw-down made from the 4th month following the signing of the loan agreement **) | 500 |
| A fee at failure to draw-down the whole loan amount ***) | 5% from the unused amount |

*) Charged after a 6 months period (the 6 month period begins on the first day of the month following the month in which the loan agreement was signed)

***) The fee is charged only once within one day

****) The fee is charged if more than 10% of the approved loan amount is not used

4.2. CS Instant Mortgage *)

| | |
|---|--|
| Credit transaction administration and maintenance paid up from an account maintained by CS | 150 |
| Credit transaction administration and maintenance paid up from an account maintained by CS | 200 |
| Overall assessment and evaluation of a loan application filed by private individuals for a CS Instant Mortgage | 0.9% of the loan amount, minimum 9,500, maximum 25,000 |
| Change of contractual terms and conditions by way of Amendment 1 to loan agreement | free of charge |
| Change of contractual terms and conditions upon the client's request | see chapter Mortgage loans - standard fees |

| | |
|--|----------------|
| Issue of certificate on loan interest for tax purposes | free of charge |
|--|----------------|

4.3. Other mortgage loans

| | Up to CZK 5.0 million | Over CZK 5.0 million | In case of full repayment of a loan issued by another financial institution and used for identical purpose as the mortgage loan |
|--|--|-----------------------------------|---|
| Overall assessment and evaluation of a loan application, including loan promise – mortgage loan | 0.9% of the loan amount minimum 9,500 maximum 25,000 | individual rate minimum 35,000 | 4,500 |
| Credit transaction administration and maintenance | 150 | 150 | 150 |

*) the fee is charged upon the conclusion of the loan agreement)

4.4. Discretionary services

Can be issued to all above mortgage types except for Investment Mortgage

| | |
|--|----------------|
| Extraordinary instalment made during the rate fixation period without penalty fee - monthly fee | 149 |
| - for loans with the signing of the loan agreement from 1.1.2011 to 31.3.2011 **) | free of charge |
| Extraordinary instalment made during the rate fixation period without penalty fee - onetime fee | 1,999 1) |
| - for loans with the signing of the loan agreement from 1.1.2011 to 31.3.2011 **) | free of charge |
| Premium at the rate fixation change - monthly fee | 439 |
| Premium at the rate fixation change - onetime fee | 1,999 1) |
| Instalment amount change – onetime fee | 1,999 1) |
| Repayment interruption option – onetime fee | 1,999 1) |
| Expres draw-down – onetime fee | 1,999 |
| Easy draw-down during construction - onetime fee | 1,999 |
| A mortgage up to 100% property value – onetime fee | 1,999 |
| Co-operative apartments financing - onetime fee | 1,999 |
| Speed up construction - one time fee | 1,999 |
| Invoice not required - onetime fee | 1,999 |
| Reduction in balance by up to 20% - onetime fee | 1,999 |
| Interest rate change guarantee - onetime fee | 1,999 |
| Bridging Mortgage - onetime fee | 1,999 |

*) service is not provided from 1 December 2008

***) it is subject to submission of an Application containing complete documents by February 28th 2011-Free of charge within the whole validity of the loan agreement

¹⁾ the fee is charged for each period of fixation for which the service is chosen by the client

4.5. Insurance of ability to repay mortgage loan - monthly fee

| | Type A – incapacity for work, disability, de | Type B – incapacity for work, disability, death, job loss |
|--|---|--|
| For one client | 0,0333 % from the extended loan | 0,0473 % from the extended loan |
| For two clients (for each insured person) | 0,0300 % from the extended loan | 0,0426 % from the extended loan |

4.6. Other Items

| | |
|--|----------------|
| Determination of the price of a flat or a family house in cases when an expert appraisal of the real property subject to the loan is not required from the client during loan negotiations and when the bank concurrently did not receive any acceptable expert valuation. | 2,000 1) |
| Issue of certificate on loan interest for tax purposes | free of charge |
| Duplicate confirmation of the amount of loan interest paid generated at client's request | 200 |
| Change of contractual terms and conditions upon the client's request *) if the loan security is released in the course of the loan relationship up to the amount corresponding to the to the part of the loan already paid up change of direct debit account a minor change not affecting the loan's repayment schedule and collateral an extraordinary payment made outside the interest rate change period cancellation of discretionary Ideal Mortgage Service during the rate fixation period (excluding PPI insurance) | 500 |
| Change of contractual terms and conditions upon the client's request *) in other cases | 5,000 |
| Penalty fee for extraordinary loan installment during fixation | |

*) the price determined at the Appendix signing

1) it is a part of a deduction exempt activity if used solely for the purpose of the bank – loan extension. If an expert appraisal is provided to the client for other purposes, it is subject to 20% VAT

5. General items

5.1. Assessment of risks associated with assets held as security (eligibility assessment)

| | Valuation of real estates in their existing condition | Real estates under designing, construction, reconstruction |
|--|--|---|
| Housing unit pursuant to Act no. 72/1994 Coll. | 3,900 | 4,400 |
| Non-residential space pursuant to Act no. 72/1994 Coll. | 3,900 | 4,400 |
| Family house | 4,900 | 5,400 |
| Detached building site | 3,900 | 4,400 |
| House for individual recreation | 4,900 | 5,400 |
| Garage | 3,900 | 4,400 |
| Construction status report / reconstruction status report | 1,500 | 1,500 |
| Express risk assessment within 2 business days after the order has been placed with the valuator | + 1,200 above base rate for specific real estate type | + 1,200 above base rate for specific real estate type |
| Other buildings | individually priced | individually priced |

5.2. Other Items

| | |
|--|----------------|
| Reminder notice (notice for payment) in the event of loan payment default | |
| - with loans extended based on special legislation - 2nd notice and/or every further notice *) | 300 + postage |
| - with other loans - 1st notice, 2nd notice, 3rd notice | |
| Confirmation of account balance generated at client's request | 500 |
| Express (on-line) housing unit valuation by the bank | free of charge |

*) postage is not charged

Prices are quoted in CZK.

Apart from the fees for services specified in the List of Charges, also other expenses (e.g. expenses of other banks and institutions) are charged. The fees charged to the client's account, debited to the loan account or paid in cash not later than upon the closing of the loan account, and/or at the end of the year. The fees for external services associated with the loan (project or security appraisal, notarial charges, etc.) are paid by the client either immediately or upon the execution of the agreement. Upon request, Česká spořitelna shall issue a receipt for fees paid in cash.

The fees charged for the provision of bank information and telecommunication services relating to banking transactions are specified in Part IX Other Bank Services.

The loan account or credit transaction administration and maintenance fee is payable irrespective of the fact whether the account is terminated before the expiry of the term as specified in the List of Charges.

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 2011 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 14 December 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