



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	Loans Plus extended from 13 April 2011 - 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 5,001, maximum 10,000	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	95	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 & TED) products (including Purchase Loan) - services have been terminated as of 31 December 2007, contractual loan, 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-	B insurance set (loans extended till 31 October 2009) - job loss, long-

		term incapacity for work, full disability, death	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
Loans from CZK 500,001	0.0601% from the extended loan	0.0160% from the extended loan	x

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	0.5% from extraordinary installment amount	1% from the extraordinary installment amount

(for loans arranged from 1 January 2011)	
Reimbursement of costs associated with an extraordinary loan Plus installment	free of charge

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)	0.5% from the extraordinary installment amount	1% from the extraordinary installment amount

4. Mortgage Loans

4.1. Mortgage ČS

The Personal Account of Česká spořitelna for making repayments of the Hypotéka ČS is offered free of charge. The offer applies to mortgage loans with a discount for making repayments from an active Personal Account of Česká spořitelna, provided that the mortgage contract is signed in the period from April 1, 2011 to July 31, 2011. The condition is to file an Application, including the complete documentation required, by June 30, 2011 and sign the mortgage contract at the latest by July 31, 2011. The offer is valid for the first period of fixed interest rate fixation for the bands Standard I and Standard II of the Personal Account of Česká spořitelna.

Complex loan application assessment, incl. commitment	free of charge
Interest rate guarantee for 30 days	free of charge
On-line property evaluation	free of charge
Loan administration and maintenance - monthly	150
A fee for 1st draw-down *)	free of charge
A fee for 2nd and each other draw-down *)	500
A fee for administration of Státní finanční podpora - monthly fee **)	50
Reserving funds for mortgage loans with draw-down period longer than 6 months or 24 months (mortgage for construction, reconstruction and with draw-down period longer than 24 months ***)	0.5% p.a.
A fee at failure to draw-down the whole loan amount ****)	

*) The fee is charged only once within one day

***) The fee is charge monthly since acceptation of Application

****) Charged after a 6/24 months period (the 6/24 month period begins on the first day of the month following the month in which the loan agreement was signed)

*****) The fee is charged if more than 10% or 20% (mortgage for construction, reconstruction) of the approved loan amount is not used

4.2. Discretionary services of Hypotéka ČS *)

Extraordinary instalment made during the rate fixation period without penalty fee - monthly fee	200
Co-operative apartments financing - monthly fee **)	350

Variability of instalment - onetime fee	3,000
A mortgage up to 100% property value – onetime fee	3,000
Speed up construction - one time fee	3,000
Bridging Mortgage - onetime fee	3,000
Expres draw-down – onetime fee	2,000
Reduction in balance by up to 20% - onetime fee	2,000
Interest rate change guarantee - onetime fee	2,000

4.3. 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 - insurance effected since 15 April 2011 *)		
For two clients (for each insured person) - insurance effected since 15 April 2011 *)		
For one client - insurance effected till 14 April 2011 *)	0,0333 % from the extended loan	0,0473 % from the extended loan
For two clients (for each insured person) - insurance effected till 14 April 2011 *)	0,0300 % from the extended loan	0,0426 % from the extended loan

4.4. 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 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 *)	5,000

in other cases	
Penalty fee for extraordinary loan installment during fixation	max. 10% of extraordinary loan installment

*) 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

4.5. 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)

4.6. CS Instant Mortgage

Credit transaction administration and maintenance paid up from an account maintained by CS	150
Credit transaction administration and maintenance 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

- Not provided from 1st December 2010

4.7. Ideal mortgage of Česká spořitelna

- Not provided from 15 April 2011

The Personal Account of Česká spořitelna for making repayments of the Ideal Mortgage of Česká spořitelna is offered free of charge.

The offer applies to mortgage loans with a discount for making repayments from an active Personal Account of Česká spořitelna, provided that the mortgage contract is signed in the period from April 1, 2011 to July 31, 2011. The condition is to file an Application, including the complete documentation required, by June 30, 2011 and sign the mortgage

contract at the latest by July 31, 2011. The offer is valid for the first period of fixed interest rate fixation for the bands Standard I and Standard II of the Personal Account 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

4.8. Discretionary services to Ideal mortgage of Česká spořitelna*)

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 14.5.2011 ***)	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 14.5.2011 ***)	free of charge
Premium at the rate fixation change *) - monthly fee	
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 March 31st 2011 and contract´s signature by April 30th 2011. Service is 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

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 *) - with other loans - 1st notice, 2nd notice, 3rd notice	300 + postage
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 15 April 2011 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.

Done in Prague on 13 April 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