

Part

Content:

1. Stock exchange trading and related services
2. Foreign market trading
3. Mutual funds unit trading
4. Asset management
5. Securities custody, management and depositing
6. Immobilized shares
7. Other capital market services
8. Securities portfolio management
9. Common and other items

1. Stock exchange trading and related services

1.1. Conclusion of investment services contract

Conclusion of investment services contract	free of charge
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1.2. (fees shown in percentage are calculated from the daily volume of realized trade) Arrangement of stock, investment certificates and leveraged investments purchase or sale

Order cancellation	free of charge
CZK 0 to CZK 499,999	0,4% min. 300 *)
CZK 500,000 to CZK 1,000,000	2,000 + 0.25% from amount above CZK 500 ths
Over CZK 1,000,000	3.250 + 0,1% from amount above CZK 1 mil
Deal settlement AOS/SPAD	free of charge

*) For transactions with investment certificates of Erste Group Bank AG , the minimum fee of 300 CZK is reduced to 100 CZK.

1.3. Asset account in follow-up records of Česká spořitelna, a.s. connected to records maintained by Centrální depozitář cenných papírů, a.s. („Central Securities Depository“)

Account opening	free of charge
Account cancellation	free of charge
Change of information related to the asset account in follow-up records of Česká spořitelna, a.s.	free of charge
Assignment of AIN (NID)	free of charge

1.4. Maintenance of securities in follow-up records of Česká spořitelna, a.s. (charges in per cent are calculated daily. They are based on the market value for the securities other than bonds quoted

on regulated market and on the nominal value for bonds and securities quoted on non-regulated market. The charge is due quarterly)

	average value of assets lower than CZK10 million	average value of assets lower than CZK10 million	remaining average volume of assets of CZK 100 million
Czech quoted equities	0.06% p.a.	0.04% p.a.	0,03% p.a.
Foreign quoted equities	0.06% p.a.	0.06% p.a.	0.06%
Czech non-quoted equities	0.10% p.a.	0.08%	0,06% p.a.
Czech bonds	0.04% p.a.	0.03% p.a.	0,02% p.a.
Other securities	0.06% p.a.	0.06%	0.06% p.a.

1.5. Asset account at , a.s. Central Securities Depository Prague

Account opening	100
Account cancellation	100
Change of information related to the asset account in follow-up records of Česká spořitelna, a.s.	100
Assignment of AIN (NID)	450

1.6. Maintenance of securities in records of Central Securities Depository (charges in per cent are calculated daily. They are based on the market value for the securities other than bonds quoted on regulated market and on the nominal value for bonds and securities quoted on non-regulated market. The charge is due quarterly)

	average value of assets lower than CZK10 million	remaining average volume of assets exceeding CZK 10 million to CZK 100 million	emaining average volume of assets exceeding CZK 10 million to CZK 100 million
Czech quoted equities	0.20%	0.17%	individually priced
Foreign quoted equities	0.20%	0.20%	0.20%
Czech non-quoted equities	0.30%	0.25%	individually priced
Czech bonds	0.07%	0.05%	0,03% p.a.
Other securities	0.20%	0.20%	0.20%

1.7. Other items

Sending of reports on effected and non-effected transactions	free of charge
Fee for suspended transaction caused by the client (for each day of suspension)	800
Transfer of securities between ČS, a.s. clients in the follow-up records of ČS, a.s. (both of the clients have securities maintained in the follow-up records), a fee is charged on the debit side only	100 per ISIN

Transfer of securities that are or that are not listed on the regulated market of the PSX from asset account in records of CSD maintained by other securities trader or transfer from asset account in follow-up records of other securities trader – to client's asset account in follow-up records of ČS, a.s. or to client's asset account maintained by ČS, a.s. at CSD	150 per ISIN
Transfer of securities from client's asset account in follow-up records of ČS, a.s. or transfer from client's asset account in records of CSD maintained by ČS, a.s., except for transfer of securities between two asset accounts of one client maintained by ČS, a.s. in records of CSD or between two accounts of one client in follow-up records of ČS, a.s., and except for transfer of all securities within one client from asset account maintained by ČS, a.s. at CSD to client's asset account in follow-up records of ČS, a.s.	800 per ISIN
Transfer of all securities (as a part of transfer of entire asset account) that are or that are not listed on the regulated market of the PSX from unclassified asset account in records of CSD to client's asset account in follow-up records of ČS, a.s. or to client's asset account maintained by ČS, a.s. at CSD, fees are calculated only on debit side	100 per ISIN
Transfer of quoted and non-quoted securities or regulated market BCPP within one client from non-filed asset account registered at CSD to client's asset account in follow-up records of ČS, a.s.	150 per ISIN
Transfer of all securities within one client from asset account maintained by ČS, a.s. at CSD to client's asset account in follow-up records of ČS, a.s., a fee is charged on the debit side only	100 per ISIN

The price for the transfer is paid when placing an order. Prices for the transfer of securities registered by foreign depositaries will be individually negotiated.

Note: the transfers of securities into registers of ČS from registers held by another trader with securities between two asset accounts of one owner are free until July 27, 2016 .

2. Foreign market trading

Item	Text	Price
2.1.	Conclusion of a brokerage contract	free of charge
2.2.	Arrangement of STOCK, ETFs (exchange traded funds), ETCs (exchange traded commodities) purchase or sale and investment certificates - fees are charged as a percentage of the volume of executed trades	
2.2.1.	placement of order	free of charge
2.2.2.	cancellation of order	free of charge
2.2.3.	France, Germany, Austria	0,90% min. EUR 23

2.2.4.	Japan	0,90% min JPY 3350
2.2.5.	Poland	0,90% min PLN 100
2.2.6.	USA	0,60% min USD 20
2.2.7.	United Kingdom	0,90% min GBP 25
2.3.	Securities administration (fees are charged as a percentage of last available market value - as of the last day of the quarter - of securities held in administration as of the last day of the quarter, the fees are payable quarterly)	
2.3.1.	Eurozone	0.015% for each quarter for 1 ISIN *), min. EUR 2.00
2.3.2.	Japan	0.02% for each quarter for 1 ISIN *), min. JPY 300
2.3.3.	Poland	0.045% for each quarter for 1 ISIN *), min. PLN 5.00
2.3.4.	USA	0.015% for each quarter for 1 ISIN *), min. USD 2.00
2.3.5.	United Kingdom GBP, EUR, USD	0.02% for each quarter for 1 ISIN *), min. GBP 2.00
2.3.6.	Switzerland	0.02% for each quarter for 1 ISIN *), min. CHF 2.00
2.4.	Collection of revenues (dividends)	third party fees

*) if 1 ISIN is registered with more depositories, the fee shall be paid separately for each such registration

3. Mutual funds unit trading

Item	Text	Price
3.1.	Share certificates purchase	
3.1.1.	Erste Group Bank share funds (EAM CZ, REICO, ESPA)	
3.1.1.1.	Sporinvest ESPA český fond firemních dluhopisů	0.30%

3.1.1.2.	Konzervativní mix FF Optimum Bond funds Fond řízených výnosů	1.00%
3.1.1.3.	Vyvážený mix FF Dynamický mix FF REICO property fund	1.50%
3.1.1.4.	CS Life cycle fund 2020	1.00%
3.1.1.9.	CS Life cycle fund 2030	1,50%
3.1.1.5.	Equity funds Akciový Mix FF	3.00%
3.1.1.6.	ESPA ČS Zajištěné fondy	according to selling informations
3.1.1.7.	discount for open-ended fund purchases via S24 - when submitting an order through the Savings and investments" tab **)	10% from the acquired transaction fee
3.1.1.8.	Discount for the regular monthly investments based on number of monthly investments. The discount is applicable with the minimum of CZK 1000 investment **)	
3.1.1.8.1.	I.zone 1. to 12.	discount 0%
3.1.1.8.2.	II.zone 13. to 36.	discount 25%
3.1.1.8.3.	III.zone 37. and more	discount 50%
3.1.2.	third party funds *)	
3.1.2.1.	ING, BNP Paribas, HSBC and funds of other investment companies	
3.1.2.1.1.	money market	0.50%
3.1.2.1.2.	bond market	2.50%
3.1.2.1.3.	equity market	4.00%
3.1.2.2.	ING stock market; BNP Paribas stock market	3.00%
3.1.2.3.	Hedged funds	according to the selling information
3.2.	Buy-back of units	
3.2.1.	all funds except of closed funds	free of charge
3.2.2.	Closed funds (including hedged funds)	based on sales information
3.3.	Transfer of fund units within one investment	
3.3.1.	EAM, CZ funds	
3.3.1.1.	switching to a target fund with a higher sales arrangement fee	difference between sales fees of the subject funds
3.3.1.2.	switching to a target fund with a lower or an equal sales fee	free of charge

3.3.2.	third party funds, including ESPA	difference between the switched category entry fees
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3.4. Investment Instrument Asset Account (MUIN) - Statements

Portfolio summary – via email/ electronically (Servis 24)	free of charge
Portfolio summary- by post	30 Kč***
Portfolio summary- by post abroad	40 Kč***
Portfolio summary- at the branch	80 Kč***
Deal summary - via email/ electronically (Servis 24)	free of charge
Deal summary – by post / by post abroad	free of charge
Deal summary - at the branch	free of charge

*) with third-party funds, the maximum fee is subject to the prospectus of the particular fund

**) discounts don't added up, higher discount is applied

***) Free of charge for clients over 70 years of age.

4. Asset management

- fees are determined on an individual basis

5. Securities custody, management and depositing

Item	Text	Price
5.1.	Deposit account (securities account)	
5.1.1.	deposit account opening and maintenance – annual fee	30
5.1.2.	collection of securities from the central deposit of the Stock Exchange Securities Register (does not directly relate to the settlement of a securities trading transaction)	500 per offering, maximum 1,000
5.1.3.	failure to collect the securities within a date specified in advance	0.5% per day from the total nominal value, minimum CZK 100 per day
5.2.	Securities custody	
5.2.1.	for accepting securities into custody *)	
5.2.1.1.	bulk	to 0.5% from the total nominal value, however, at minimum 30 per securities offering (per ISIN) +21% VAT

5.2.1.2.	separate	to 1.0 % from the total nominal value, however, at minimum 100 per securities offering (per ISIN) +21% VAT
5.2.2.	annual fee for the custody of securities**)	
5.2.2.1.	bulk	to 0.4% from the total nominal value, however, at minimum 30 per securities offering (per ISIN) +21% VAT
5.2.2.2.	separate	to 0.8 % from the total nominal value, however, at minimum 100 per securities offering (per ISIN) +21% VAT
5.3.	Securities management	
5.3.1.	for accepting securities into custody *)	to 0.6% from the total nominal value, however, at minimum 40 per securities offering (per ISIN)***)
5.3.2.	annual fee for the custody of securities**)	to 0.5% from the total nominal value, however, at minimum 40 per securities offering (per ISIN)***)
5.3.3.	for securing and arranging collection	to 0.3% from the total nominal value, however, at minimum 50 per securities offering (per ISIN)***)

5.4.	Deposition of securities (custody associated with management)	
5.4.1.	for accepting securities into deposition*)	
5.4.1.1.	bulk	to 0.8% from the total nominal value, however, minimum 50 per securities offering (per ISIN) +21% VAT
5.4.1.2.	separate	to 1.5 % from the total nominal value, however, at minimum 100 per securities offering (per ISIN) +21% VAT
5.4.2.	annual deposition fee **)	
5.4.2.1.	bulk	to 0.6% from the total nominal value, however, at minimum 50 per securities offering (per ISIN) +21% VAT
5.4.2.2.	separate	to 1.3% from the total nominal value, however, at minimum 100 per securities offering (per ISIN) +21% VAT
5.4.3.	arrangement of security yields	
5.4.3.1.	bulk	to 3% from the yield, however, at minimum 20 per securities offering (per ISIN)
5.4.3.2.	separate	to 3% from the yield, however, at minimum 30 per securities offering (per ISIN)
5.4.4.	arrangement of security principal collection	

5.4.4.1.	bulk	to 0.5% from the total nominal value, however, at minimum 30 per securities offering (per ISIN)
5.4.4.2.	separate	to 1.0% from the total nominal value, however, at minimum 50 per securities offering (per ISIN)

*) This fee applies to the period from the acceptance of securities until 31st December of the respective year.

**) This fee applies to the period of the year following the acceptance of the securities as well as to successive years, at all times based on the state as at 31st December of the respective year.

***) Where, pursuant to Section 36 and 37 of the Securities Act and Act No. 513/1991 Coll., the

Commercial Code, an agreement on domestic (foreign) securities management and on securities transaction settlement stipulates separate fees for:

- Arranging the collection of security yields, it shall be deemed as remuneration for a tax exempt activity;
- Whereas for other activities, it shall be deemed as remuneration for taxable fulfilment subject to 21% VAT.

If no separate fees for the arrangement of the collection of security yields and for other activities are specified by the agreement, the total fee for securities management stipulated by the Agreement on Securities Management shall be deemed as remuneration for performance, which is considered as a tax exempt activity.

6. Immobilized shares

Item	Text	Price
6.1.	Maintenance of immobilized shares on account (calculated on a daily basis of the nominal value of the shares , payable quarterly)	
6.1.1.	average value of assets lower than CZK 20 million	0.04% p.a.
6.1.2.	remaining average volume of assets exceeding CZK 20 million to CZK 100 million	0.025% p.a.
6.1.3.	remaining average volume of assets of CZK 100 million	0.01% p.a.
6.2.	Transfer of immobilized shares (fee is charged only on the transferor)	150

7. Other capital market services

7.1. Procurement of the Statement of accounts kept by the Central Security Depository

Procurement of the Statement of accounts kept by the Central Security Depository	380

7.2. Settlement of heritage

Service charge for acceptance of the Request for heritage settlement applied for each heritor. (This regards all investment instruments both in the Registry of CS, in the Registry of Central Security Depository or foreign registers)	400
The fee for transfer of securities (per ISIN) in the Registry of Central Security Depository *)	300

*) the client transfers the advance of CZK 2100 on his/her investment account. CS will charge the amount equal to the multiple of this fee and the number of ISIN transferred on the date of settlement. Maximum charge will not be higher than the advance amount.

7.3. Establishment/change/termination/exercise of contractual right of lien

Service charge for acceptance of the Request for establishment/change/termination/exercise of contractual right of lien (applies to all investment instruments in records of Česká spořitelna, a.s., in follow-up records of Česká spořitelna and in records of Central Securities Depository)	400
Charge for one pledged ISIN in follow-up records of Česká spořitelna, a.s. connected to records of Central Securities Depository, or in its records	300

7.4. Donation of securities from follow-up records of Česká spořitelna, a.s. connected to records of Central Securities Depository or from its records do Nadační fond CDCP (Central Securities Depository Foundation)

Donation of securities from follow-up records of Česká spořitelna, a.s. connected to records of Central Securities Depository or from its records do Nadační fond CDCP (Central Securities Depository Foundation)	free of charge
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7.5. and Opening, change cancellationthe suspension ofthe right to use

Opening, change and cancellation the suspension ofthe right to use (for immobilized shares in the records of C S)	300
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8. Securities portfolio management

- for selected clients the fees are determined on an individual basis

9. Common and other items

Direct sale of Česká spořitelna, a.s. equity securities	0 up to 200
Transaction fee for the purchase or sale of bonds	100

Prices 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 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.

If services that are subject to VAT are provided to persons registered for VAT in another Member State or to a foreign individual liable to taxation, the tax liability (place of performance) lies outside the country and the fee therefore is not subject to VAT.

This List of Charges shall become valid as of 1 July 2016 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.