



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

Part X. sKarta

Content:

1. MAESTRO - domestic card
2. Payment account
3. Cash and non-cash transactions
4. Other items

1. MAESTRO - domestic card

1.1. Card issue/use

Card issue - once per 4 years (card issue to sKarta payment account only)	free of charge
Card use - annual fee	free of charge

1.2. Services available at ATMs

	ATM of Česká spořitelna	ATM of other bank
Account balance query	free of charge	20
PIN change	6*)	x

*) free of charge from 1st September till 31th December 2012

1.3. Sending of card/PIN/security password

Sending of card to KoP ÚP	free of charge
Sending of PIN a security password	free of charge
Resending of PIN by registered letter with personal delivery	100

1.4. Card blocking

Blocking execution	free of charge
Blocking recall	free of charge

1.5. Other items

Duplicate card production	240
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2. Payment account

2.1. Account opening, maintenance and closing

Account opening	free of charge
Account maintenance - monthly fee	free of charge
Account closing	free of charge

2.2. Issue of regular monthly statement and preparation of a regular statement to be delivered according to the agreed delivery manner

Issue of regular monthly statement	free of charge
Sending of account statement by mail to the address agreed	postage
Issue of annual statement (available on www.skontakt.cz)	free of charge
Delivery at the branch to be collected in person	45
Issue of copy of each statement	75

2.3. Payment transaction information

Issue of payment transaction information (once per month)	free of charge
Issue of copy of payment transaction information	75

2.4. Default client administration, reminder letter

3. Cash and non-cash transactions

3.1. Outgoing non-cash payments - payment orders (per entry)

	ATM of Česká spořitelna	ÚP
Payment order acceptance	free of charge	free of charge
Payment order execution	6*)	6*)
Set-up and cancellation of standing order/collection permit upon client's request	free of charge	free of charge
Execution of standing order/collection permit (per entry)	6*)	6*)

*) FREE once in relation to each social benefit paid if one free ATM withdrawal was not selected already

3.2. Other outgoing non-cash payments

	Point of sale	ATM of Česká spořitelna
Payment by card	free of charge	x

Mobile phone charging	x	free of charge
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3.3. Other non-cash transactions

Incoming payment (credited benefit)	free of charge
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3.4. Cash deposit

Cash deposit	Bank counter free of charge
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Only in cases of claims compensation

3.5. Cash withdrawal

	ATM of Česká spořitelna	ATM of other bank	Bank counter / Cash advance (in CZK)	Point of sale/cash back	Bank counter
By card	6*)	40	40	free of charge	x
By a document	x	x	x	x	free of charge

FREE once in relation to each social benefit paid if one free non-cash payment was not selected already

4. Other items

4.1. Other items

Notice of non-executed payment orders	free of charge
Sending of balance SMS	1,50
Cooperation of Česká spořitelna provided to the client in connection with its own payment order erroneously entered	300 (250 + 20% DPH)

Prices are quoted in CZK.

Upon request, Česká spořitelna shall issue a receipt for fees paid in cash.

In exceptional cases, the bank may provide a discount from the specified fee.

This List of Charges shall become valid as of 1 September 2012 and any amendments hereto shall be published at www.skontakt.cz or at KoP ÚP or at www.csas.cz or via infoline for sKarta 800 752 782

Done in Prague on 29 August 2012

Ing. Jiří Škorvaga CSc., in his own hand
Member of the Board of Directors
and Deputy General Director

Ing. Roman Lux, v.r.
Director of Financial planning & analysis