

ACCOUNT STATEMENT – EXPLANATION

STATEMENT HEADER

Statement of: Type of account for which the statement is created.
Account No.: Account number in the format usual in the Czech Republic.
IBAN: Account number in the internationally valid format.
Statement No.: Sequence number of the statement in the given year.
Page No.: Current page number of the statement./Total number of pages of the statement.

IDENTIFICATION DATA

Account currency: International code of the account currency.
BIC: Swift code of Česká spořitelna, a.s.
Previous statement dated: The date of creation of previous regular statement.
Statement as of: The date as of which this account statement was created.
Statement processing date: The date of processing of this statement in Česká spořitelna, a.s.

BASIC DATA

Initial balance: The initial balance of the account equals the final balance shown on the previous regular statement.
Final balance: The final balance of the account as of the date when this statement was created.
Available balance: The amount available to you, including the permitted overdraft.
Credit amount: Amount of the granted loan or overdraft limit.
Drawn: The amount drawn from the loan overdraft limit as of the date of creation of this account statement.
Of that overdue: The due amount that was not paid within the agreed term.
Paid since previous statement: The amount of the loan or overdraft limit paid from the date of creation of the previous regular statement.
Total minimal payment: The agreed minimum repayment of the loan for the following period.
Due date of the payment: The due date of payment of the minimum due amount.
Overdraft due date: The due date of overdraft limit.

POSTED TRANSACTIONS

Maturity: The date when the transaction (movement) was executed on the account.
Written off: The date when funds were sent from the counter-account from which the payment was received, or the date of cash deposit at cash desk.
Value date: The date decisive for interest calculation.
Item: Description of the transaction.
Identification: Identification of the transaction in the bank's computer system.
Transaction amount ISO: The transaction amount with the international currency code.
Counter-account number: The number of the counter-account of the transaction.
Name of counter-account: The name of the counter-account of the transaction.
Transaction curr. rate/Account curr. rate: The exchange rate of the currency of the transaction/the exchange rate of the account currency
CS: Constant symbol of the transaction.
VS: Variable symbol of the transaction.
SS: Specific symbol of the transaction.
Transaction DEBIT/CREDIT: The transaction amount (in the account currency).

DEBIT: Debit (debit transaction – debiting of account with certain amount)
CREDIT: Credit (credit transaction – crediting of funds to account)
Description: Additional description or data of the transaction.

SUMMARY OF TRANSACTIONS ON THE ACCOUNT

Transaction volume since last statement: The total amount of credit and debit transactions from the date of creation of last regular account statement till the date of creation of this account statement.
Transaction volume since beginning of year: The total amount of credit and debit transactions from 1.1. of the respective year till the date of creation of this account statement.
Number of items in statement: The total number of the transactions shown on the account statement.
Number of queued transactions: The number of transactions not executed yet on the account but that will be executed when the required conditions are met.

SUMMARY OF TRANSACTIONS AND CREDIT RECEIVABLES

Payments within maturity: The amounts paid duly within the agreed term.
Receivables overdue: The due amounts not paid within the agreed term.
Initial balance: The balance of the individual items (principal amount, regular interest, fees, late charges, contractual penalties) as of the date of creation of the previous regular statement.
Debit transactions: The sum of debit transactions related to the individual items (principal amount, regular interest, fees, late charges, contractual penalties) for the period shown on this statement.
Credit transactions: The sum of credit transactions related to the individual items (principal amount, regular interest, fees, late charges, contractual penalties) for the period shown on this statement.
Final balance: The balance of the individual items (principal amount, regular interest, fees, late charges, contractual penalties) as of the date of creation of this statement.
Total amount of receivable: The total sum of payments within maturity and receivables overdue.

INFORMATION ON NON-EXECUTED TRANSACTIONS

Information on non-executed transactions: It contains the information on non-executed transactions in the same layout as in the "posted transactions". The "description" field contains the reason why the transaction was not executed.

BONUS PROGRAM – BALANCE OF YOUR POINT ACCOUNT

Information on the number of points on your points account as of the date of creation of this statement that are available to you for using the advantages of the Bonus program.

LOAN REPAYMENT INFORMATION

It contains the information on the maturity date of the loan and the current outstanding amount necessary for repayment of the loan.

ČESKÁ SPOŘITELNA – INFORMATION SERVICE

It contains current information for the clients of Česká spořitelna, a.s.

The statement may not contain all of terms explained above;
the explanations may not contain all terms shown on the statement.

**In case of any doubt we will be pleased to help you
at our free information line: 800 207 207.**