

Erste Premier Service

Content:

1. Erste Premier Service

Erste Premier Service is delivered in compliance with the Announcement for clients of Česká spořitelna, a. s. – Specifications of the service Erste Premier and of the products provided as part of that service ("the Announcement")

1. Erste Premier Service	
Erste Premier Service – standard fee	12,000 /year (i.e. CZK 1,000 /month)

The fee charged for the Erste Premier Service depends on use of the ČS Group's products used by the client and on the card turnover in accordance with the table below:

Monthly fee if income or deposit or balance criterion complied with

		Card turnover per year (in CZK)		
		up to 149,999	150,000 – 249,999	250,000 and more
Balance criterion (in CZK)	up to 2,499,999	1,000	500	free of charge
	2,500,000 – 4,999,999	500	free of charge	free of charge
	5,000,000 and more	free of charge	free of charge	free of charge

Monthly fee is charged retroactively for the past 12 months. In case that the Erste Premier income/deposit/balance criterion is not complied with, the fee is charged monthly, always in the amount of the standard monthly fee for Erste Premier Service.

Bonus of up to 200 CZK will be credited if:

- You have Personal account Premier and Service Erste Premier while
- From this account, you pay regular price for a phone subscription mediated by our subsidiary ČS do domu, a. s.

From 1st of January 2016 these phone tariffs are not in the offer.

Phone subscription	Bonus
Subscription with price 749 CZK	200 CZK
Subscription with price 349 CZK	90 CZK

In case you pay regularly from your Personal Account Premier the price for multiple phone numbers that you have arranged through our subsidiary ČS do domu, we will credit you the same bonus for each such issue, however up to a total of four numbers.

The mentioned amounts will be credited to the Personal Account Premier always in the month following payment of the price for each tariff for a maximum period of 24 months from the first payment of the corresponding tariff and only until you meet the above conditions.

Prices of other products and services are part of the Price list of Ceska sporitelna. Prices are quoted in CZK, if not stated otherwise.

The account 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. For foreign currency accounts prices are shown in CZK but they are collected in respective foreign currency equivalent. A price which corresponds to its maximum/minimum amount or a fixed price is converted against the rate of the Czech National Bank valid on the fee maturity/charge date. Prices charged as a percentage rate are converted against the trading rate of ČS, a.s. valid on the transaction maturity /fee charge date. 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, a.s. shall issue a receipt for fees paid in cash. Additional fees charged for services provided by Ceska sporitelna, 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 2016 and any amendments hereto shall be published at the branches of Ceska sporitelna, a. s.