

# Deposit products

1. Account Premier
2. Current account Premier in foreign currency
3. Deposit account Premier
4. Spoření Premier
5. Statements
6. Common items

1. ACCOUNT PREMIER	
<b>1.1 Opening, closing</b>	
Opening and administration	free of charge
Closing	free of charge
<b>1.2 Products and services provided free of charge and included in the monthly fee</b>	
Account maintenance	free of charge
Phonebanking and internetbanking	free of charge
Two debit cards (Visa Infinite or Visa Classic nebo MasterCard Standard)	free of charge
Cash withdrawal by debit card from ATM of Ceska sporitelna	free of charge
Cash withdrawal by debit card from all ATM in abroad*	free of charge
Non-cash transactions in CZK** (within Czech Republic)	free of charge
Information via SMS***	free of charge
Issue of statement – monthly, biannual, annual Note: for sending of account statement by mail or delivery at the branch to be collected in person standard fee is applied	free of charge
Arrangement, administration and maintenance of a loan to an account (overdraft)	free of charge

\* An operator of ATM abroad may charge a fee. Ceska sporitelna can not affect this fact. \*\* Below specified transactions made within Ceska sporitelna, a.s. and/or to another bank in the Czech Republic in CZK: Payment order acceptance (entry) through telebanking (automated voice service) and internetbanking, through Ceska sporitelna ATMs, by mail, through a collection box, at the bank counter, standing payment order/collection permit/SIPO execution (entry); incoming non-cash payment (entry); B postal order payment (except for fees added based on the services provided Ceska posta, s.p. (Czech Post, state enterprise); interbank payment clearance through the CNB clearing centre (entry). \*\*\* Include account balance information and other types of SMS notification (card deposits and withdrawals, card payments, unprocessed payments, standing orders or direct debit authorization, unpaid overdraft notification, incoming or outgoing payment).

2. CURRENT ACCOUNT PREMIER IN FOREIGN CURRENCY	
Account opening	free of charge
Closing of account	free of charge
Account maintenance (monthly fee) – 3 accounts in any foreign currency	free of charge
Account maintenance (monthly fee) – each other account	40*

\* Fee is charged from Personal account Premier.

**3. DEPOSIT ACCOUNT PREMIER**

Deposit account opening and maintenance	free of charge
Change of client disposition in relation to principal and/or interest transfer	free of charge

**4. SPOŘENÍ PREMIER**

Account opening	free of charge
Account maintenance – monthly fee	free of charge
Closing of account	free of charge

**5. STATEMENTS**

Delivery through Internetbanking	free of charge
Delivery through Internetbanking, more often than monthly	15*
Sending of account statement by mail to the address in Czech Rep.	30
Sending of account statement by mail to the address outside of Czech Rep.*	40
Delivery at the branch to be collected in person*	80

\* Account Premier, Basic account, Account and Account with service My Healthy Finance – Sending of regular statement is possible only via internetbanking and as Paper statement – adress in Czech republic.

**6. COMMON ITEMS**

Other debit card (Visa Classic or MasterCard World Elite) to Personal account Premier – monthly	60
Other debit card (Visa Infinite) to Personal Account Premier – monthly	500
Limitation of disposal with funds in account	150
Costs connected with delay*	300 (10 days be in delay)

\* These costs will be charged on the 10th, 40th and 70th day of delay.

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 November 2017 and any amendments hereto shall be published at the branches of Ceska sporitelna, a.s.

# Deposit products from 31<sup>st</sup> October 2018

1. Account Premier
2. Account Premier in foreign currency
3. Deposit account Premier
4. Spoření Premier
5. Sending account statements
6. Common items

1. ACCOUNT PREMIER	
<b>1.1 Opening, closing an account</b>	
Opening and administration an account	free of charge
Closing an account	free of charge
<b>1.2 Products and services provided free of charge and included in the monthly fee</b>	
Account maintenance	free of charge
Phonebanking and internetbanking	free of charge
Cash withdrawal by debit card from ATM of Ceska sporitelna	free of charge
Cash withdrawal by debit card from all ATM in abroad*	free of charge
Non-cash incoming/outgoing transfers in CZK** (within Czech Republic)	free of charge
Sending information SMS***	free of charge
Issue of statement – monthly, biannual, annual Note: for sending of account statement by mail or delivery at the branch to be collected in person standard fee is applied	free of charge
Arrangement, administration and maintenance of a loan to an account (overdraft)	free of charge

\* An operator of ATM abroad may charge a fee. Ceska sporitelna can not affect this fact. \*\* Below specified transfers made within Ceska sporitelna, a.s. and/or to another bank in the Czech Republic in CZK: Payment order acceptance (entry) through telebanking (automated voice service) and internetbanking, through Ceska sporitelna ATMs, by mail, at the bank counter, standing payment order/collection permit/SIPO execution (entry); incoming transfer (entry); B postal order (except for fees added based on the services provided Ceska posta, s.p. (Czech Post, state enterprise); interbank transfer clearance through the CNB clearing centre (entry). \*\*\* Include account balance information and other types of SMS notification (card deposits and cash withdrawals by debit cards, debit card payments, unprocessed payments, standing orders or direct debit authorization, unpaid overdraft notification, incoming or outgoing transfers).

2. CURRENT ACCOUNT PREMIER IN FOREIGN CURRENCY		
Account opening		free of charge
Closing of account		free of charge
Account maintenance – 3 accounts in any foreign currency	monthly	free of charge
Account maintenance – each other account	monthly	40*

\* Fee is charged from Account Premier.

**3. DEPOSIT ACCOUNT PREMIER**

Deposit account opening and maintenance	free of charge
Change of client disposition in relation to principal and/or interest transfer	free of charge

**4. SPOŘENÍ PREMIER**

Account opening	free of charge
Account maintenance	monthly free of charge
Closing of account	free of charge

**5. STATEMENTS**

Delivery through Internetbanking	free of charge
Delivery through Internetbanking	more often than monthly 15*
Sending of account statement by mail to the address in Czech Rep.	30
Sending of account statement by mail to the address outside of Czech Rep.*	40
Delivery at the branch to be collected in person*	80

\* Account Premier, Basic account, Account and Account with service My Healthy Finance – Sending of regular statement is possible only via internetbanking and as Paper statement – adress in Czech republic.

**6. COMMON ITEMS**

Providing other debit card (Visa Classic or MasterCard World Elite) to Account Premier	monthly	60
Other debit card (Visa Infinite) to Account Premier	monthly	500
Limitation of disposal with funds in account		150
Costs connected with delay*		300 (10 days be in delay)

\* These costs will be charged on the 10th, 40th and 70th day of delay.

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 31 October 2018 and any amendments hereto shall be published at the branches of Ceska sporitelna, a.s.