

# Financial transactions

1. Non-Cash Transactions, Standing Orders
2. Cash Transactions for Accounts in Czech Currency
3. Cash Transactions for Accounts in Foreign Currency
4. Foreign Payments
5. General Items

1. NON-CASH TRANSACTIONS, STANDING ORDERS (IN CZECH CURRENCY AND IN FOREIGN CURRENCY MADE WITHIN THE BANK)						
	Phonebanking (automated voice service) and internetbanking	Entered by telephone banker	ATM/Payment terminal of Ceska sporitelna	Collection box	Mail	Bank counter
<b>1.1 Outgoing non-cash payments – payment orders to Ceska sporitelna (per entry)</b>						
Payment order acceptance – Personal account Premier	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Payment order acceptance – Spořeni Premier	free of charge	–	–	–	–	free of charge
Payment order acceptance – other accounts	5	20	5	20: standard form 40: non-standard form	20: standard form 40: non-standard form	20: standard form 40: non-standard form
Acceptance and execution of expedited payment order	125	125	–	–	–	125
Acceptance and processing of payment order immediately after receipt – Personal account Premier	–	–	–	–	–	free of charge
Acceptance and processing of payment order immediately after receipt – other accounts	–	–	–	–	–	80
<b>1.2 Outgoing non-cash payments – payment orders out of Ceska sporitelna (per entry)</b>						
Payment order acceptance – Personal account Premier	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Payment order acceptance – Spořeni Premier	free of charge	–	–	–	–	free of charge
Payment order acceptance – other accounts	7	22	7	22: standard form 42: non-standard form	22: standard form 42: non-standard form	22: standard form 42: non-standard form
Acceptance and execution of expedited payment order	127	127	–	–	–	127
Acceptance and processing of payment order immediately after receipt – Personal account Premier	–	–	–	–	–	free of charge
Acceptance and processing of payment order immediately after receipt – other accounts	–	–	–	–	–	82

1.3 Other outgoing non-cash payments					
	Phonebanking (automated voice service) and internetbanking	ATM of Ceska sporitelna	Bank counter	Point of sale	Gambling, betting, lotteries
Payment by card	–	–	–	free of charge	20*
Mobile phone charging	5	free of charge	–	–	–
Cash payment order (B postal order) – Personal account Premier	–	–	free of charge	–	–
Cash payment order (B postal order) – other accounts	–	–	20 + fee according to the pricelist of the Czech Post	–	–

\* Price not applied until 31. 12. 2018.

1.4 Standing order/collection permit		
	Phonebanking and internetbanking	Bank counter
Set-up	free of charge	free of charge
Change or cancellation upon the client's request*	free of charge	free of charge
Payment execution (entry) – Personal account Premier	free of charge	free of charge
Payment execution to Ceska sporitelna (entry) – other accounts	5	5
Payment execution out of Ceska sporitelna (entry) – other accounts	7	7

\* Cancellation – free of charge in case of cancellation before first realization.

1.5 Incoming non-cash payments	
Incoming non-cash payment from Ceska sporitelna and from another bank (per entry) – Personal account Premier	free of charge
Incoming non-cash payment from Ceska sporitelna (per entry) – other accounts	5
Surcharge for incoming non-cash payment from another bank (per entry) – Spoření Premier*	free of charge
Incoming non-cash payment from another bank (per entry) – other accounts	7

\* Payments to / from the account can be executed only within the domestic payments. Payment sent from abroad to the account will not be charged and will be returning back.

Free of charge for X konto, Xtra konto accounts founded till 30th September 2006 and for Sikovne sporeni Ceske sporitelny, Sikovne sporeni Ceske sporitelny Plus and Internetove sporeni Ceske sporitelny.

## 2. CASH TRANSACTIONS FOR ACCOUNTS IN CZECH CURRENCY

### 2.1. Cash deposit

	ATM of Ceska sporitelna	Bank counter
In accounts maintained by ČS	free of charge	free of charge
In accounts maintained by other banks in the CR	80	–
Deposit of coins in CZK up to 100 pieces of each denomination*	–	free of charge
Deposit of coins in CZK 101 pieces and more of each denomination*	–	3 %, minimum 125
Made at the bank counter by a third party (the depositor is neither the owner nor the person authorised to dispose of the account, in favour of which cash is deposited)	–	80

\* The number of coins is added up within one business day and an additional fee is charged for unsorted coins – CZK 75 per each 15 min.

### 2.2 Cash withdrawal

	ATM of Ceska sporitelna	ATM of other bank/cash advance (in Czech Rep.)	ATM of ERSTE GROUP*	ATM of other bank (abroad)	cash advance (abroad)	Bank counter	Point of sale
By debit card to a Personal account Premier	free of charge	40	free of charge	free of charge	125	–	–
By other cards	50	80	50	125	125	–	–
By a document	–	–	–	–	–	80	–
Cash back	–	–	–	–	–	–	free of charge

Cash withdrawal from Spoření Premier at bank counter is free of charge.

\* Erste Bank Austria, Slovenská sporiteľňa, a. s., Erste Bank Croatia, Erste Bank Hungary, Erste Bank Serbia, Banca Comerciala Romana, BCR Chisinau Moldavsko, Erste Bank Podgorica Montenegro, Sparkasse Bank Macedonia, Sparkasse Bank Bosnia-Herzegovina.

### 2.3 Other cash transactions

Replacement of bank notes or coins in CZK up to 100 pieces of each denomination*	free of charge
Replacement of bank notes or coins in CZK 101 pieces and more of each denomination*	7 %, min. 125 CZK

\* The number of coins and bank notes is added up within one business day and an additional fee is charged for unsorted bank notes – 75 CZK for every 15 commenced minutes.

### 3. CASH TRANSACTIONS FOR ACCOUNTS IN FOREIGN CURRENCY

3.1 Cash deposit	
CZK deposits	1 %, minimum 40
Foreign currency bank note deposit up to equivalent 500,000 CZK	free of charge
Foreign currency bank note deposit above equivalent 500,000 CZK	0.15 % from deposited amount + conceivable fee or deposit of coins
Deposit of coins in EUR (EUR 1, EUR 2 nominal value)	20 %, minimum 125
Deposit of foreign currency bank notes within preclusion deadline	20 %, minimum 125
3.2 Cash withdrawal	
CZK withdrawals	2 %, minimum 40
Foreign currency withdrawals	0.15 %, minimum 40, maximum 400

### 4. FOREIGN PAYMENTS

4.1 Payments abroad and to domestic banks in foreign currency	
Payment to an account of a client of Slovenská sporiteľňa, a. s.*	50
payment in EUR – to an account of a client of an ERSTE GROUP (FIT Payment) Note: The payment order must contain valid identification code(BIC) of the recipient's bank. – cross-border transfer** – SEPA transfer up to and incl. 50,000 EUR**	220
SEPA transfer exceeding 50,000 EUR** Other payments in EUR to EU/EHP	1 %, minimum 220 maximum 1,500
Other payments abroad and payments to domestic banks in foreign currency	1 %, minimum 220 maximum 1,500
Surcharge for urgent payment – for 1 day	250
Surcharge for urgent payment within D + 0	500
Surcharge for the processing of a payment order accepted in writing	250
Set-up, change or cancellation of standing order abroad	free of charge
Foreign payment confirmation (issued upon the payee's request)	100
Changed instructions or cancellation of nonexecuted payment order	free of charge
Changed instructions,cancellation or additional information of executed payment order abroad	500 + foreign bank charges

\* The payment order must contain valid identification code (BIC) of the recipient's bank.

\*\* Cross-border transfer/SEPA credit transfer – a transfer in EUR within European Economic Area (EEA) up to 50,000 EUR (limit valid for cross/border transfer only), containing a valid beneficiary bank BIC, IBAN of a beneficiary account, with charging option SHA and without any specific instruction.

<b>4.2 Payments from abroad and from domestic banks in foreign currency</b>	
Payment from Slovenská sporiteľňa, a. s.	free of charge
Payment in EUR – from a client of an ERSTE GROUP – cross-border transfer* – SEPA transfer up to and incl. 50,000 EUR*	100
Payments in all currencies – other payments from abroad or from domestic banks in foreign currency with SHA and BEN disposal up to equivalent 50,000 EUR – for Current account in foreign currency Premier only and Deposit account Premier in foreign currency	
Payment in USD – Direct Deposit of U.S. Federal Benefits from the Bank of New York	
Other payments from abroad or from domestic banks in foreign currency	1 %, minimum 100 maximum 1,000
Query on advised payment upon the request of the client of Ceska sporitelna, a.s. based on foreign payee's document	500 + foreign bank charges

\* Cross-border transfer/SEPA credit transfer – a transfer in EUR within European Economic Area (EEA) up to 50,000 EUR (limit valid for cross-border transfer only), containing a valid beneficiary bank BIC, IBAN of a beneficiary account, with charging option SHA and without any specific instruction.

<b>4.3 SEPA direct debit</b>	
Outgoing payment based on a SEPA direct debit	220
SEPA direct debit – establishing, changing, canceling	free of charge

<b>5. GENERAL ITEMS</b>	
Notice of non-executed payment orders*	25
Confirmation on deposit of funds in account/account balance processed upon the client's request	250 + 21 % VAT
Non-executed cash withdrawal notified in advance	1,000

\* The price is not collected from non-executed foreign payment orders.

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

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, Ceska sporitelna 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 23 April 2018 and any amendments hereto shall be published at the branches of Ceska sporitelna, a.s.

# Financial transactions from 31<sup>st</sup> October 2018

1. Non-Cash transfers, Standing Orders
2. Cash Transactions for Accounts in Czech Currency
3. Cash Transactions for Accounts in Foreign Currency
4. Foreign Payments
5. General Items

1. NON-CASH TRANSFERS, STANDING ORDERS (IN CZECH CURRENCY AND IN FOREIGN CURRENCY MADE WITHIN THE BANK)					
	Phonebanking (automated voice service) and internetbanking	Entered by telephone banker	ATM/Payment terminal of Ceska sporitelna	Mail	Branch
<b>1.1 Outgoing non-cash transfers – payment orders to Ceska sporitelna (per entry)</b>					
Payment order acceptance – Personal account Premier	free of charge	free of charge	free of charge	free of charge	free of charge
Payment order acceptance – Spořeni Premier	free of charge	–	–	–	free of charge
Payment order acceptance – other accounts	5	20	5	–	–
Acceptance and execution of expedited payment order	125	125	–	–	125
Acceptance and processing of payment order immediately after receipt – Personal account Premier	–	–	–	–	free of charge
Acceptance and processing of payment order immediately after receipt – other accounts	–	–	–	–	80
<b>1.2 Outgoing non-cash transfers – payment orders out of Ceska sporitelna (per entry)</b>					
Payment order acceptance – Personal account Premier	free of charge	free of charge	free of charge	free of charge	free of charge
Payment order acceptance – Spořeni Premier	free of charge	–	–	–	free of charge
Payment order acceptance – other accounts	7	22	7	–	–
Acceptance and execution of expedited payment order	127	127	–	–	127
Acceptance and processing of payment order immediately after receipt – Personal account Premier	–	–	–	–	free of charge
Acceptance and processing of payment order immediately after receipt – other accounts	–	–	–	–	82

1.3 Other outgoing non-cash transfers					
	Phonebanking (automated voice service) and internetbanking	ATM of Ceska sporitelna	Branch	Point of sale	Gambling, betting, lotteries
Payment by debit card	–	–	–	free of charge	20*
Mobile phone charging	5	free of charge	–	–	–
B postal order – Personal account Premier	–	–	free of charge	–	–
B postal order – other accounts	–	–	20 + fee according to the pricelist of the Czech Post	–	–

\* Price not applied until 31. 12. 2018.

1.4 Standing order/collection permit		
	Phonebanking and internetbanking	Branch
Set-up	free of charge	free of charge
Change or cancellation upon the client's request*	free of charge	free of charge
Transfer execution (entry) – Personal account Premier	free of charge	free of charge
Transfer execution to Ceska sporitelna (entry) – other accounts	5	5
Transfer execution out of Ceska sporitelna (entry) – other accounts	7	7

\* Cancellation – free of charge in case of cancellation before first realization.

1.5 Incoming non-cash transfers	
Incoming non-cash transfer from Ceska sporitelna and from another bank (per entry) – Personal account Premier	free of charge
Incoming non-cash transfer from Ceska sporitelna (per entry) – other accounts	5
Surcharge for incoming non-cash transfer from another bank (per entry) – Spořeni Premier*	free of charge
Incoming non-cash transfer from another bank (per entry) – other accounts	7

\* Transfer sent from abroad to the account will not be charged and will be returning back.

## 2. CASH TRANSACTIONS FOR ACCOUNTS IN CZECH CURRENCY

### 2.1. Cash deposit

	ATM of Ceska sporitelna	Branch
In accounts maintained by ČS	free of charge	free of charge
In accounts maintained by other banks in the CR	80	–
Deposit of coins in CZK up to 100 pieces of each denomination*	–	free of charge
Deposit of coins in CZK 101 pieces and more of each denomination*	–	3 %, minimum 125
Made at the bank counter by a third party (the depositor is neither the owner nor the person authorised to dispose of the account, in favour of which cash is deposited)	–	80

\* The number of coins is added up within one business day and an additional fee is charged for unsorted coins – CZK 75 per each 15 min.

### 2.2 Cash withdrawal

	ATM of Ceska sporitelna	ATM of other bank/cash advance (in Czech Rep.)	ATM of ERSTE GROUP*	ATM of other bank (abroad)	cash advance (abroad)	Branch	Point of sale
By debit card to a Personal account Premier	free of charge	40	free of charge	free of charge	125	–	–
By other cards	50	80	50	125	125	–	–
By a document	–	–	–	–	–	80	–
Cash back	–	–	–	–	–	–	free of charge

Cash withdrawal from Spoření Premier at branch is free of charge.

\* Erste Bank Austria, Slovenská sporiteľňa, a. s., Erste Bank Croatia, Erste Bank Hungary, Erste Bank Serbia, Banca Comerciala Romana, BCR Chisinau Moldavsko, Erste Bank Podgorica Montenegro, Sparkasse Bank Macedonia, Sparkasse Bank Bosnia-Herzegovina.

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### 3. CASH TRANSACTIONS FOR ACCOUNTS IN FOREIGN CURRENCY

3.1 Cash deposit	
Cash deposit in CZK	1 %, minimum 40
Foreign currency bank note deposit up to equivalent 500,000 CZK	free of charge
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Deposit of coins in EUR (EUR 1, EUR 2 nominal value)	20 %, minimum 125
Deposit of foreign currency bank notes within preclusion deadline	20 %, minimum 125
3.2 Cash withdrawal	
Cash withdrawals in CZK	2 %, minimum 40
Cash withdrawals in foreign currency	0.15 %, minimum 40, maximum 400

### 4. FOREIGN TRANSFERS

4.1 Transfers abroad and to domestic banks in foreign currency	
Transfer to an account of a client of Slovenská sporiteľňa, a. s.*	50
Transfer in EUR – to an account of a client of an ERSTE GROUP (FIT Payment) Note: The payment order must contain valid identification code(BIC) of the recipient's bank. – cross-border transfer** – SEPA transfer up to and incl. 50,000 EUR**	220
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<b>4.2 Transfers from abroad and from domestic banks in foreign currency</b>	
Transfers from Slovenská sporiteľňa, a. s.	free of charge
Transfer in EUR – from a client of an ERSTE GROUP – cross-border transfer* – SEPA transfer up to and incl. 50,000 EUR*	100
Transfers in all currencies – other transfers from abroad or from domestic banks in foreign currency with SHA and BEN disposal up to equivalent 50,000 EUR – for Current account in foreign currency Premier only and Deposit account Premier in foreign currency	
Transfer in USD – Direct Deposit of U.S. Federal Benefits from the Bank of New York	
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Query on advised transfer upon the request of the client of Ceska sporitelna, a.s. based on foreign payee's document	500 + foreign bank charges

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Outgoing transfer based on a SEPA direct debit	220
SEPA direct debit – establishing, changing, canceling	free of charge

<b>5. GENERAL ITEMS</b>	
Notice of non-executed payment orders*	25
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