

IV. Card Visa Infinite

Content:

1. Arrangement and usage of Visa Infinite (monthly fee)
2. Services for Visa Infinite
3. Price for transactions
4. Interest rates for Visa Infinite credit card
5. Other services
6. Insurance
7. Assistance services
8. Late fee

1. ARRANGEMENT AND USAGE OF VISA INFINITE (MONTHLY FEE)		
VISA Infinite issue/change of credit limit		free of charge
Arrangement and usage of up to 2 debit cards to one account*		free of charge
Arrangement and usage of up to 4 credit cards to one account*		free of charge
Arrangement and usage of other VISA Infinite	monthly	500
VISA Infinite cancellation		free of charge

* In case one client have Visa Infinite debit card and credit card at the same time, only kredit card will be for free and the debit one will be charged according to this price list.

2. SERVICES FOR VISA INFINITE		
Card account administration and maintenance		free of charge
Issue and sending of account statement		30
Round-the-clock account access via direct banking		free of charge
Travel insurance Premier		free of charge
Priority Pass – 4 entrances to airport lounge/calendar year/account*		free of charge
Priority Pass – 5th and next entrance to airport lounge/calendar year/account**		50% of third party fees (Priority Pass)
Concierge – personal assistant		free of charge
Emergency service		free of charge
100% collection – Visa Infinite credit card		free of charge
Information via SMS/email***		free of charge

* Personal account Premier or card account.

** The entrance fee as of the List of Tariffs and Fees effective date is EUR 29.04 per person.

*** Include account balance information and other types of SMS/email notification (card deposits and withdrawals, card payments, unprocessed payments, standing orders or direct debit authorization, unpaid overdraft notification, incoming or outgoing payment).

3. PRICE FOR TRANSACTIONS

3.1 Payments for goods and services

Payment by card at a merchant	free of charge
Payment for gambling, betting, lotteries	20*

3.2 Cash withdrawal

Cash back	free of charge
Česká spořitelna ATM – debit / credit	free of charge / 50
Erste Group ATM abroad – debit / credit	free of charge / 50
ATM of another bank in the Czech Republic – debit / credit	40 / 80
Cash advance at a bank in the Czech Republic – debit / credit	40 / 80
ATM of another bank abroad – debit / credit	free of charge / 125
Cash advance at a bank abroad – debit / credit	125 / 125

3.3 Cash deposit – ATM of Česká spořitelna

To Česká spořitelna card account	free of charge
To other account in Česká spořitelna	5
To accounts held with other banks in the Czech Republic	80

3.4 Special Drawing Methods

Payment order through S24 Telebanking (information line of CS)	20
Payment order through branch	80
Payment order through ATM of Česká spořitelna	5

* Price not applied until 31. 12. 2017.

4. INTEREST RATES FOR VISA INFINITE CREDIT CARD

4.1 Payments for goods and services

Full repayment of the current balance by the due date	0 %
Partial repayments of the current balance	9.90 %

4.2 Cash withdrawal

Cash withdrawal	23.88 %
-----------------	---------

4.3 Specific ways of draw-down

100% repayment of the total amount drawn to the date of payment – only for cashless card payments	0.00 %
When repayment is less than 100% of the total amount drawn – for cashless card payments	9.90 %
When repayment is less than 100% of the total amount drawn – for cash withdrawal	23.88 %
When repayment is less than 100% of the total amount drawn – for payment order through ATM, branch and S24 Telebanking	23.88 %
Transfer balance of credit card issued by another company	9.90 %

5. OTHER SERVICES	
5.1 Account balance inquiry	
ATM of Česká spořitelna	free of charge
ATM of other bank	20
5.2 PIN change	
ATM of Česká spořitelna	free of charge
5.3 Transaction limits	
Ask for card transaction limits – through Česká spořitelna ATM	free of charge
Unlocking / locking card – through SERVIS 24 Internetbanking	free of charge
Unlocking / locking the card – branch, SEVIS 24 Telebanking, the helpline of ČS	30
Changing the card transaction limits – through SERVIS 24 Internetbanking	free of charge
Change of transaction limits for the card – the branch, SERVIS 24 Telebanking, the helpline of ČS	30
5.4 Card account statements	
Regular statement via SERVIS 24 Internetbanking	free of charge
Regular statement at the branch to be collected in person	80
Extraordinary statement upon the client´s request sent by mail	80
5.5 Sending of card	
To the client´s address in the CR	free of charge
Abroad by means of messenger services	200
Express debit card issue, including delivery to the cardholders address in the CR	3 000
5.6 Sending PIN	
Internet banking SERVIS 24	free of charge
Via SMS	free of charge
Via mail	30
Resending PIN in your own hands	100
5.7 Card replacement	
Production of duplicate card – fee charged upon duplicat card request submission	200
Production of duplicate card abroad with limited validity (Emergency card)	free of charge
Payment of cash abroad (Emergency Cash Advance)	free of charge

6. INSURANCE	
6.1 Card and personal belongings insurance – annually	
P10 (insurance cover up to CZK 10,000) – only for Visa Infinite debit card (no longer offered)	170
P30 (insurance cover up to CZK 30,000) – only for Visa Infinite debit card (no longer offered)	320
P60 (insurance cover up to CZK 60,000) – only for Visa Infinite debit card (no longer offered)	480
P90 (insurance cover up to CZK 90,000) (no longer offered)	780
6.2. Personal belongings and cards insurance – monthly	
Mini (coverage for fraudulent use CZK 30 000, personal belongings CZK 15 000, cash CZK 2 000)	29
Standard (coverage for fraudulent use CZK 70 000, personal belongings CZK 30 000, cash CZK 4 000)	49
Plus (coverage for fraudulent use CZK 100 000, personal belongings CZK 45 000, cash CZK 6 000)	89

7. ASSISTANCE SERVICES

Asistance Premier	monthly	139
Asistance Premier Plus	monthly	189

8. LATE FEE

Costs connected with delay*	300 CZK (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 spořitelna. Prices are quoted in CZK if not stated otherwise.

Apart from the fees for services specified in the List of Charges, also third-party fees (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 17 July 2017 and any amendments hereto shall be published at the branches of Ceska sporitelna, a.s.