

Stocks services

1. Stock exchange trading and related services
2. Foreign market trading
3. Open-end mutual funds unit trading
4. Asset management
5. Securities custody, management and depositing
6. Immobilized shares
7. Other capital market services
8. Securities portfolio management
9. Common and other items

1. STOCK EXCHANGE TRADING AND RELATED SERVICES	
1.1 Conclusion of commission contract	
Conclusion of commission contract	free of charge
1.2 Arrangement of stock, investment certificates and leveraged investments purchase or sale (fees shown in percentage are calculated from the daily volume of realized trade)	
order cancellation	free of charge
CZK 0 to CZK 499,999	0.4 %, minimum 300
CZK 0 to 499,999 certificates of Erste Group Bank AG	0.4 %, minimum 100
CZK 500,000 to CZK 1,000,000	2,000 + 0.25 % from amount above CZK 500,000
over CZK 1,000,000	3,250 + 0.1 % from amount above CZK 1 million
deal settlement AOS/SPAD	free of charge
1.3 Asset account in follow-up records of Česká spořitelna, a.s. connected to records maintained by Centrální depozitář cenných papírů, a.s. („Central Securities Depository“)	
account opening	free of charge
account cancellation	free of charge
change of information related to the asset account in follow-up records of Česká spořitelna, a.s.	free of charge
assignment of AIN (NID)	free of charge
Maintainance of securities in follow-up records of Česká spořitelna, a.s. (charges in per cent are calculated daily. They are based on the market value for the securities other than bonds quoted on regulated market and on the nominal value for bonds and securities quoted on non-regulated market. The charge is due quarterly)	

	average value of assets lower than CZK 10 million	remaining average volume of assets exceeding CZK 10 million to CZK 100 million	remaining average volume of assets of CZK 100 million
Czech quoted equities	0.06 % p.a.	0.04 % p.a.	0.03 % p.a.
foreign quoted equities	0.06 % p.a.	0.06 % p.a.	0.06 % p.a.
Czech non-quoted equities	0.10 % p.a.	0.08 % p.a.	0.06 % p.a.
Czech bonds	0.04 % p.a.	0.03 % p.a.	0.02 % p.a.
Other securities	0.06 % p.a.	0.06 % p.a.	0.06 % p.a.

1.4 Asset account at Central Securities Depository Prague, a.s.

account opening	100
account cancellation	100
change of information related to the asset account in Central Securities Depository	100
assignment of AIN (NID)	450

maintenance of securities in records of Central Securities Depository (charges in per cent are calculated daily. They are based on the market value for the securities other than bonds quoted on regulated market and on the nominal value for bonds and securities quoted on non-regulated market. The charge is due quarterly)

	average value of assets lower than CZK 10 million	remaining average volume of assets exceeding CZK 10 million to CZK 100 million	remaining average volume of assets of CZK 100 million
Czech quoted equities	0.20 % p.a.	0.17 % p.a.	Individual basis
foreign quoted equities	0.20 % p.a.	0.20 % p.a.	0.20 % p.a.
Czech non-quoted equities	0.30 % p.a.	0.25 % p.a.	Individual basis
Czech bonds	0.07 % p.a.	0.05 % p.a.	Individual basis
Other securities	0.20 % p.a.	0.20 % p.a.	0.20 % p.a.

1.5 Other items

sending of reports on effected and non-effected transactions	free of charge
fee for suspended transaction caused by the client (for each day of suspension)	800
procurement of payment of proceeds from foreign securities registered at Central Securities Depository Prague, a.s.	free of charge
transfer of securities between Česká spořitelna, a.s. clients in the followup records of Česká spořitelna, a.s. (both of the clients have securities maintained in the follow-up records), a fee is charged on the debit side only	100 per ISIN
transfer of securities that are or that are not listed on the regulated market of the Prague Stock Exchange from asset account in records of Central Securities Depository maintained by other securities trader or transfer from asset account in follow-up records of other securities trader – to client's asset account in follow-up records of Česká spořitelna, a.s. or to client's asset account maintained by Česká spořitelna, a.s. at Central Securities Depository	150 per ISIN
transfer of securities from client's asset account in follow-up records of Česká spořitelna, a.s., or transfer from client's asset account in records of Central Securities Depository maintained by Česká spořitelna, a.s., except for transfer of securities between two asset accounts of one client maintained by Česká spořitelna, a.s. in records of Central Securities Depository or between two accounts of one client in follow-up records of Česká spořitelna, a.s., and except for transfer of all securities within one client from asset account maintained by Česká spořitelna, a.s. at Central Securities Depository to client's asset account in follow-up records of Česká spořitelna, a.s.	800 per ISIN

transfer of securities between two asset accounts of one client maintained by Česká spořitelna, a.s., in follow-up records of Česká spořitelna, a.s. or in records of Central Securities Depository	free of charge
transfer of all securities (as a part of transfer of entire asset account) that are or that are not listed on the regulated market of the Prague Stock Exchange from unclassified asset account in records of Central Securities Depository to client's asset account in follow-up records of Česká spořitelna, a.s. or to client's asset account maintained by Česká spořitelna, a.s. at Central Securities Depository, fees are calculated only on debit side	100 per ISIN
transfer of quoted and non-quoted securities or regulated market BCPP within one client from non-filed asset account registered at Central Securities Depository to client's asset account in follow-up records of Česká spořitelna, a. s.	150 per ISIN
transfer of all securities within one client from asset account maintained by Česká spořitelna, a.s. at Central Securities Depository to client's asset account in follow-up records of Česká spořitelna, a.s., a fee is charged on the debit side only	100 per ISIN

The price for the transfer is paid when placing an order. Prices for the transfer of securities registered by foreign depositaries will be individually negotiated.

Note: the transfers of securities into registers of ČS from registers held by another trader with securities between two asset accounts of one owner are free until July 27, 2016.

2. FOREIGN MARKET TRADING

2.1 Conclusion of a brokerage contract

Conclusion of a brokerage contract	free of charge
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2.2 Arrangement of STOCK, ETFs (exchange traded funds), ETCs (exchange traded commodities) purchase or sale and investment certificates – fees are charged as a percentage of the volume of executed trades

placement of order	free of charge
cancellation of order	free of charge
France Germany Austria	0.90%, min. EUR 23
Japan	0.90%, min. JPY 3350
Poland	0.90%, min. PLN 100
USA	0.60%, min. USD 20
United Kingdom	0.90%, min. GBP 25

2.3 Securities administration (fees are charged as a percentage of market value – as of the last day of the quarter – of securities held in administration as of the last day of the quarter, the fees are payable quarterly)

Eurozone	0.015% for each quarter for 1 ISIN*, min. EUR 2.00
United Kingdom GBP, EUR, USD	0.020 % for each quarter for 1 ISIN*, min. GBP 2.00
Poland	0.045% for each quarter for 1 ISIN*, min. PLN 5.00
USA	0.015% for each quarter for 1 ISIN*, min. USD 2.00
Japan	0.020% for each quarter for 1 ISIN*, min. JPY 300
Switzerland	0.020% for each quarter for 1 ISIN*, min. CHF 2.00

2.4 Collection of revenues (dividends)	
Collection of revenues (dividends)	third party fees

* If 1 ISIN is registered with more depositories, the fee shall be paid separately for each such registration.

3. OPEN-END MUTUAL FUNDS UNIT TRADING	
3.1 Share certificates purchase	
Erste Group Bank share funds (ISČS, REICO, ESPA)	
Sporinvest ESPA český fond firemních dluhopisů	0.30%
Konzervativní mix FF Optimum Bond funds Fond řízených výnosů	1.00%
Vyvážený mix FF Dynamický mix FF REICO property fund	1.50%
CS Life cycle fund 2020	1.00%
CS Life cycle fund 2030	1.50%
Equity mutual funds Akciový mix FF	3.00%
ESPA ČS Zajištěné fondy	according to selling informations
YOU INVEST solid, balanced, active	individually
discount for open-ended fund purchases via internetbanking – when submitting an order through the Savings and investments" tab**	10% from the acquired transaction fee
discount for the regular monthly investments based on number of monthly investments. The discount is applicable with the minimum of CZK 1,000 investment	
I. zone 1. to 12.	discount 0%
II. zone 13. to 36.	discount 25%
III. zone 37. and more	discount 50%
third party funds* – ING, BNP Paribas, HSBC a funds of other investment companies	
– money market	
– bond market	1.50%
– equity market and commodity market	4.00%
NN stock market; BNP Paribas stock market	3.00%
Hedged funds	according to selling informations
Zajištěné fondy	dle prodejních informací
3.2 Buy-back of units	
all funds except of hedged funds	free of charge
closed funds (including hedged funds)	based on sales information

3.3 Transfer of fund units within one investment	
ISČS funds – switching to a target fund with a higher sales arrangement fee	difference between sales fees of the subject funds
ISČS funds – switching to a target fund with a lower or an equal sales fee	free of charge
third party funds, including ESPA	difference between the switched category entry fees
3.4 Investment Instrument Asset Account (MUIA) – Statements	
Portfolio summary – via email / internetbanking	free of charge
Portfolio summary – by post	15*
Portfolio summary – by post abroad	25*
Portfolio summary – at the branch	80*/**
Deal summary – via email / internetbanking	free of charge
Deal summary – by post / by post abroad	free of charge
Deal summary – at the branch	free of charge

* Free of charge for clients over 70 years of age.

** Clients with setting Portfolio summary annually by post have statements at the end of each quarter for free (to be picked up at the branch).

4. ASSET MANAGEMENT

fees are determined on an individual basis

5. SECURITIES CUSTODY, MANAGEMENT AND DEPOSITING

5.1 Deposit account (securities account)

deposit account opening and maintenance – annual fee	30
collection of securities from the central deposit of the Stock Exchange Securities Register (does not directly relate to the settlement of a securities trading transaction)	500 per offering, maximum 1,000
failure to collect the securities within a date specified in advance	0.5% per day from the total nominal value, minimum CZK 100 per day

5.2 Securities custody

for accepting securities into custody* – bulk	to 0.5% from the total nominal value, however, at minimum 30 per securities offering (per ISIN) + 21% VAT
for accepting securities into custody* – separate	to 1.0% from the total nominal value, however, at minimum 100 per securities offering (per ISIN) + 21% VAT
annual fee for the custody of securities** – bulk	to 0.4% from the total nominal value, however, at minimum 30 per securities offering (per ISIN) + 21% VAT
annual fee for the custody of securities** – separate	to 0.8% from the total nominal value, however, at minimum 100 per securities offering (per ISIN) + 21% VAT

5.3 Securities management	
for accepting securities into custody*	to 0.6% from the total nominal value, however, at minimum 40 per securities offering (per ISIN)***
annual fee for the custody of securities**	to 0.5% from the total nominal value, however, at minimum 40 per securities offering (per ISIN)***
for securing and arranging collection	to 0.3% from the total nominal value, however, at minimum 50 per securities offering (per ISIN)***
5.4 Deposition of securities (custody associated with management)	
for accepting securities into deposition* – bulk	to 0.8% from the total nominal value, however, minimum 50 per securities offering (per ISIN) + 21% VAT
for accepting securities into deposition* – separate	to 1.5 % from the total nominal value, however, at minimum 100 per securities offering (per ISIN) + 21% VAT
annual deposition fee** – bulk	to 0.6% from the total nominal value, however, at minimum 50 per securities offering (per ISIN) + 21% VAT
annual deposition fee** – separate	to 1.3% from the total nominal value, however, at minimum 100 per securities offering (per ISIN) + 21% VAT
arrangement of security yields – bulk	to 3% from the yield, however, at minimum 20 per securities offering (per ISIN)
arrangement of security yields – separate	to 3% from the yield, however, at minimum 30 per securities offering (per ISIN)
arrangement of security principal collection – bulk	to 0.5% from the total nominal value, however, at minimum 30 per securities offering (per ISIN)
arrangement of security principal collection – separate	to 1.0% from the total nominal value, however, at minimum 50 per securities offering (per ISIN)

* This fee applies to the period from the acceptance of securities until 31st December of the respective year. ** This fee applies to the period of the year following the acceptance of the securities as well as to successive years, at all times based on the state as at 31st December of the respective year. *** Where, pursuant to Section 36 and 37 of the Securities Act and Act No. 513/1991 Coll., the Commercial Code, an agreement on domestic (foreign) securities management and on securities transaction settlement stipulates separate fees for:

- Arranging the collection of security yields, it shall be deemed as remuneration for a tax exempt activity;
- Whereas for other activities, it shall be deemed as remuneration for taxable fulfilment subject to 21% VAT.

If no separate fees for the arrangement of the collection of security yields and for other activities are specified by the agreement, the total fee for securities management stipulated by the Agreement on Securities Management shall be deemed as remuneration for performance, which is considered as a tax exempt activity.

6. IMMOBILIZED SHARES	
6.1 Maintenance of immobilized shares on account (calculated on a daily basis of the nominal value of the shares, payable quarterly)	
average value of assets lower than CZK 20 million	0.04% p.a.
remaining average volume of assets exceeding CZK 20 million to CZK 100 million	0.025% p.a.
remaining average volume of assets of CZK 100 million	0.01% p.a.
6.2 Transfer of immobilized shares (a fee is charged only on the transferor)	150

7. OSTATNÍ SLUŽBY NA KAPITÁLOVÉM TRHU	
7.1 Procurement of the Statement of accounts kept by the Central Security Depository	380
7.2 Settlement of heritage	
the fee for transfer of securities (per ISIN) in the Registry of Central Security Depository	300
7.3 Establishment/change/termination/exercise of contractual right of lien	
service charge for acceptance of the Request for establishment/change/termination/exercise of contractual right of lien (applies to all investment instruments in records of Česká spořitelna, a. s., in follow-up records of Česká spořitelna and in records of Central Securities Depository)	400
charge for one pledged ISIN in follow-up records of Česká spořitelna, a. s., connected to records of Central Securities Depository, or in its records	300
7.4 Donation of securities from follow-up records of Česká spořitelna, a. s., connected to records of Central Securities Depository or from its records do Nadační fond CDCP (Central Securities Depository Foundation)	Free of charge
7.5 Opening, change and cancellation the suspension of the right to use (for immobilized shares in the records of CS)	300

8. SECURITIES PORTFOLIO MANAGEMENT	
for selected clients the fees are determined on an individual basis	

9. COMMON AND OTHER ITEMS	
Direct sale of Česká spořitelna, a.s. equity securities	0 up to 200
Replacement of specimen signature	100
Information via SMS (sending SMS in case of account balance change)	free of charge

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

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 shall issue a receipt for fees paid in cash.

Additional fees charged for services provided by Česká spořitelna, 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. If services that are subject to VAT are provided to persons registered for VAT in another Member State or to a foreign individual liable to taxation, the tax liability (place of performance) lies outside the country and the fee therefore is not subject to VAT.

This List of Charges shall become valid as of 17 July 2017 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.