

# Price List for Erste Premier

## Price List of Česká spořitelna, a.s. for clients Erste Premier

**Validity from 22. 03. 2024**

In this price list you will find everything important about each of our services and associated fees for Erste Premier clients. For information about our current interest rates, you can see the [Announcement of Interest Rates](#) .

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# 1. Erste Premier Service

Erste Premier Service is delivered in compliance with the Terms and conditions for service Erste Premier ("the Terms and conditions").

## 1.1 Service Erste Premier

Standard fee for Service	monthly	CZK 2,500
Monthly fee if combinate or deposit or balance criterion complied with		free of charge

### Criteria for Premier Service:

- combinate criterion: monthly income: CZK 70,000 \* and balance criterion CZK 250,000 or;
- deposit criterion CZK 2,500,000 or;
- balance criterion CZK 4,000,000.

In case that the Erste Premier combinate criterion / 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.

\* The monthly income includes wage/salary or income from self-employment or from liberal professions. The balance criterion is a summary deposits, investments and loan products within the Česká spořitelna Group.

## 2. Accounts, cards and financial transactions

### 2.1 Deposit products

Account Premier	
Products and services provided free of charge and included in the monthly fee	
Account maintenance	free of charge
Providing two debit cards	free of charge
Providing Virtual George card	free of charge
Providing Single-use virtual card	free of charge
Telephonebanking and internetbanking George	free of charge
Incoming/outgoing transfers in CZK within Czech Republic, in EUR within EEA *	free of charge
Cash withdrawal by debit/Virtual George card from ATM of Ceska sporitelna	free of charge
Cash withdrawal by debit/Virtual George from ATM of another bank in the Czech Republic	free of charge
Cash withdrawal by debit/Virtual George card from all ATM in abroad **	free of charge
Private overdraft maintenance	free of charge
Maintenance of unlimited amount for accounts in foreign currency	free of charge
Multicurrency feature by card	free of charge
Concierge – personal assistant	free of charge

\* Below specified transfers made within Ceska sporitelna, a.s. and/or to another bank in the Czech Republic in CZK, in EUR within EEA: Payment order acceptance (entry) through telebanking and internetbanking, through Ceska sporitelna ATMs, 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).

\*\* An operator of ATM abroad may charge a fee. Ceska sporitelna can not affect this fact.

Other services	
Travel insurance Erste Premier	free of charge
LoungeKey - unlimited entrance to listed lounges for card holder of Erste Premier: Erste Premier Lounge, Airport Václava Havla, Terminál 2 Mastercard Lounge, Praha, Airport Václava Havla, Terminál 1 Mastercard Caproni Lounge, Bratislava, Airport M. R. Štefánika, Terminál A Vienna Lounge, Vídeň, Schwechat, Terminál 1 SKY Lounge, Vídeň, Schwechat, Terminál 3	free of charge
LoungeKey – eight entrances to airport lounges/calendar year/client with Erste Premier service regardless of the number of accounts the client owns	free of charge
LoungeKey – 9th and next entrance to airport lounges/calendar year/client with Erste Premier service regardless of the number of accounts the client owns	EUR 14.52 per person (VAT 21 % included)
Auto Assistance in CZ	free of charge

Account Premier in foreign currency		
Account maintenance – EUR, USD, CHF, GBP, CAD, DKK, SEK, PLN, HUF, JPY	monthly	free of charge

Security account		
Set-up and maintenance of Security account	One-time	0.2 % of the deposited amount, min. CZK 6,000, max CZK 20,000
Individual adjustments at the client's request when setting up and maintaining Security account		+ 0.2 % from the deposited amount, min. CZK 6,000 to the price for set-up and maintenance a Security account, max. CZK 20,000
Arranging an addition to Security account upon the client's request		+ 0.2 % of the deposited amount, min. CZK 6,000, max CZK 20,000

Statements			
	Internetbanking / E-mail	By post	Branch / Telephonebanking
Regular statement	free of charge	CZK 70 *	x
Individually statement on clients request	CZK 125	x	CZK 125
Confirmation on clients request	free of charge	x	free of charge

\* We charge a reduced price of CZK 40 for account holder who is 70 or more years old.

Common items	
Limitation of disposal with funds in account	free of charge
Costs connected with late payment *	CZK 300 (for 10 days in delay)

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

## 2.2 Payments cards

Debit and credit cards *		
Providing of 3rd and other debit cards to the same account	monthly	CZK 60
Providing of Virtual George card	monthly	free of charge
Providing of Single-use virtual card	monthly	free of charge
Credit Card account administration and maintenance	monthly	free of charge
Providing of Virtual credit card	monthly	free of charge
Providing up to three additional credit cards to the same account	monthly	free of charge

\* Maximum number of plastic debit card is limited on 20 cards per client. Maximum number of Virtual George cards is limited on 10 cards per client.

Services for card			
		Debit Cards	Credit Cards (Visa Infinite)
Providing replacement card abroad with limited validity (Emergency card)		free of charge	free of charge
Payment of cash abroad (Emergency Cash Advance)		free of charge	free of charge
Assistance service Premier – only Visa Infinite debit - we do not provide from 1.8.2023	monthly	CZK 139	x
Assistance service Premier Plus – only Visa Infinite debit - we do not provide from 1.8.2023	monthly	CZK 189	x
Repayment of whole amount – automatic setting of 100 % collection of the total drawn amount		x	free of charge

Special Drawing Methods - only for credit cards		
	ATM	Branch / Telephonebanking
Payment order	CZK 50	CZK 125

Other card-related services				
	Internetbanking	ATM ČS	ATM of other banks	Branch / Telephonebanking
Account balance query	free of charge	free of charge	CZK 20	free of charge
Card PIN change	x	free of charge	x	x
Card limit change	free of charge	x	x	CZK 125 *

\* We do not charge a price if the client who executes a transaction is 70 or more years old.

	Internetbanking	By post
Sending of PIN to card	free of charge	CZK 70 *
Resending of PIN by registered letter with personal delivery to card	x	CZK 125

\* We charge a reduced price of CZK 40 for card holder who is 70 or more years old.

	By post in CR	By post to abroad	Express providing and delivery in CR *
Sending of card	free of charge	CZK 200	CZK 600

\* Service only for debit cards.

Duplicate card	Internetbanking	Branch / Telephonebanking
Providing duplicate card	CZK 200	CZK 400 *

\* We charge a reduced price of CZK 200 for card holder who is 70 or more years old.

Credit cards, prepaid cards	Internetbanking / E-mail	By post	Branch / Telephonebanking
Regular statement	free of charge	CZK 70 *	x
Individually statement on clients request	CZK 125	x	CZK 125
Confirmation on clients request	free of charge	x	free of charge

\* We charge a reduced price of CZK 40 for account holder who is 70 or more years old.

Non-compliance with the terms of the contract	
Costs connected with late payment *	CZK 300 (per 10 days in delay)

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

## 2.3 Payments

Domestic outgoing and incoming transfers					
Outgoing payments – Payments in Czech crowns within the Czech Republic and in foreign currency made within the bank		Internetbanking	ATM	Telephonebanking	Branch
Instant outgoing payment – Account Premier in CZK and Savings account	per item	free of charge	free of charge	x	x
Standard outgoing payment – Account Premier in CZK / in foreign currency and Savings account	per item	free of charge	free of charge	free of charge	free of charge
Top up of mobile phone	per item	free of charge	free of charge	x	x
Set-up of standing order / collection permit / SIPO permit upon the client's request	per item	free of charge	free of charge	free of charge	free of charge
Change of standing order / collection permit / SIPO permit upon the client's request	per item	free of charge	free of charge / x / x	free of charge	free of charge
Cancellation of standing order / collection permit / SIPO permit upon the client's request	per item	free of charge	free of charge	free of charge	free of charge

Outgoing payment by standing order / direct debit / SIPO	per item	free of charge	free of charge	free of charge	free of charge
Express outgoing payment	per item	CZK 125	x	CZK 125	CZK 125

**Other outgoing payments**

Payment by debit card at a merchant in CZK	per item	free of charge
Payment by card in a foreign currency that is not included in the exchange rate list for card transactions	per item	surcharge of 4.5 % to the exchange rate of the card company

**Incoming payments** – Payments in Czech crowns within the Czech Republic and in foreign currency made within the bank

Incoming payment	per item	free of charge
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**Foreign outgoing and incoming payments**

Outgoing payments – Payments in foreign currency within the Czech Republic and all payments abroad	Internetbanking	Telephonebanking	Branch
Standard outgoing payment to an account of a client of Slovenská sporiteľňa, a.s. – Account Premier in CZK / in foreign currency	per item	free of charge	free of charge
SEPA standard transfer and other transfers in EUR within EEA – Account Premier in CZK / in foreign currency	per item	free of charge	free of charge
Set-up of standing order / SEPA collection permit *	per item	x	free of charge
Change of standing order / SEPA collection permit *	per item	x	free of charge
Cancellation of standing order / SEPA collection permit	per item	x	free of charge
SEPA express transfer and other transfers in EUR within EEA	per item	CZK 125	CZK 125
Other outgoing payments	per item	1 %, min. CZK 220, max. CZK 1,500	1 %, min. CZK 220, max. CZK 1,500 + surcharge CZK 250
Other express outgoing payments	per item	surcharge CZK 250	surcharge CZK 250

\* Execution of regular payment order/SEPA collection permit upon the client's request is accounted according to type of payment from column Internet banking.

SEPA transfer is payment in EUR currency within Single Europe Payment Area ( SEPA ), i.e. countries of EU/EEA, Andorra, Monaco, San Marino, Switzerland, Vatican and United Kingdom, with stating of remitter's and payee's number account in IBAN format, remitter's and payee's bank in BIC format, SHA code of payment and without no specific requirement for transfer. For transfers in EUR is Great Britain charged like country within EEA.

**Incoming payments** – Payments in foreign currency within the Czech Republic and all payments from abroad

Incoming payment from an account of a client of Slovenská sporiteľňa, a.s.	per item	free of charge
SEPA incoming payment and other payments in EUR within EEA – Account Premier in CZK / Account Premier in foreign currency	per item	free of charge
Incoming payment Direct Deposit of U.S. Federal Benefits z Bank of New York	per item	CZK 100
Other incoming payments	per item	1 %, min. CZK 100, max. CZK 1,000

**Other items of foreign payments**

Change of incoming or outgoing payment, cancellation of payment order after its execution	only foreign bank charges
Investigation of notified foreign transfers or confirmation of received payment on the payee's account abroad	only foreign bank charges

Cash Transactions for accounts in Czech currency		
Cash deposit	ATM (by card)	Branch
In to own account maintained by ČS or account to card	free of charge	free of charge
In to own account in foreign currency up to equivalent CZK 100,000	x	free of charge
In to own account in foreign currency above equivalent CZK 100,000	x	CZK 30
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)	free of charge	CZK 125
In to accounts maintained by other banks in CZE	CZK 125 *	x *
Surcharge for deposit of coins in CZK up to 100 pieces of each denomination **	x	
Surcharge for deposit of coins in CZK 101 pieces and more of each denomination **	x	5 %, min. CZK 125
Surcharge for deposit of coins in EUR (EUR 1, EUR 2 nominal value)	x	20 %, min. CZK 125

\* Cash deposit in to accounts of Pension funds ČS and Building savings ČS is free of charge.

\*\* In one branch within one day client can deposit, withdraw or change for free max. 100 pieces of coins from every nominal value. If cash or bank notes are not sorted and not adjusted an additional fee is charged - CZK 75 for every 15 commenced minutes.

Cash withdrawal by card	Debit cards, Virtual cards	Credit cards
Česká spořitelna ATM	free of charge	CZK 50
Erste Group ATM in abroad	free of charge	CZK 50
ATM of other bank in Czech Republic / Cash advance in Czech Republic	free of charge / CZK 40	CZK 80
ATM of other bank in abroad / Cash advance in abroad in EUR	free of charge / CZK 40	CZK 80
ATM of other bank in abroad / Cash advance in abroad in other currencies	free of charge / CZK 125	CZK 125
Payment by card with cash withdrawal (Cash back)	free of charge	free of charge
Cash withdrawal using cards in a foreign currency that is not included in the exchange rate list for card transactions	surcharge of 5.0 % to the exchange rate of the card company	

Cash withdrawal	Branch
Cash withdrawal in CZK	CZK 125 *
Cash withdrawal in foreign currency up to equivalent CZK 100,000	free of charge
Cash withdrawal in foreign currency above equivalent CZK 100,000	CZK 125
Surcharge for withdrawal of coins in CZK up to 100 pieces of each denomination **	free of charge
Surcharge for withdrawal of coins in CZK 101 pieces and more of each denomination **	5 %, min. CZK 125
Unrealised cash withdrawal	CZK 1,000

\* We do not charge a price if the client who executes a transaction is 70 or more years old.

\*\* In one branch within one day client can deposit, withdraw or change for free max. 100 pieces of coins from every nominal value.

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

\* In one branch within one day client can deposit, withdraw or change for free max. 100 pieces of coins from every nominal value. If cash and bank notes are not sorted and not adjusted an additional fee is charged - CZK 75 for every 15 commenced minutes.

Cash Transactions for Accounts in Foreign Currency	
Cash deposit	Branch
In to own account in a currency other than the account is maintained up to equivalent CZK 100,000	free of charge
In to own account in a currency other than the account is maintained above equivalent CZK 100,000	CZK 300
In to own account in a currency of account up to equivalent CZK 100,000	free of charge
In to own account in a currency of account above equivalent CZK 100,000	CZK 300
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)	CZK 125
Surcharge for deposit of coins in EUR (EUR 1, EUR 2 nominal value)	20 %, min. CZK 125
Cash withdrawal	Branch
Cash withdrawal in a currency other than the account is maintained up to equivalent CZK 100,000	free of charge
Cash withdrawal in a currency other than the account is maintained above equivalent CZK 100,000	CZK 125
Cash withdrawal in a currency of account up to equivalent CZK 100,000	free of charge
Cash withdrawal in a currency of account above equivalent CZK 100,000	CZK 125



## 3. Loans

### 3.1 Loans to Accounts (Overdraft)

		Account Premier
Administration and maintenance of a loan in a Giro account (overdraft) for an indefinite period	monthly	free of charge

### 3.2 Cash loans

Loan Premier, Consolidation Premier	Internetbanking / On-line	Telephonebanking / Branch
Loan opening (administration of the application, processing of contract documentation etc.)	free of charge	free of charge

General services		Loan Premier, Consolidation Premier
Change the payment amount		free of charge
Change the date of payment		free of charge
Payment deferment		free of charge
Reimbursement of costs associated with an extraordinary loan installment - the compensation of reasonable costs arising in relation to the early repayment		free of charge

Statements and confirmations			
Cash Loan, Consolidation, Purpose Loan	Internetbanking / E-mail	By post	Branch / Telephonebanking
Regular statement	free of charge	CZK 70 *	x
Individually statement on clients request	CZK 125	x	CZK 125
Confirmation on clients request	free of charge	x	free of charge

\* We charge a reduced price of CZK 40 for account holder who is 70 or more years old.

Non-compliance with the terms of the contract	
Overdraft, Loan Premier, Consolidation Premier	
Costs connected with late payment *	CZK 300 (for 10 days in delay)

\* These costs will be charged on the 10th, 40th and 70th day of delay at a rate CZK 300, 900 and 900.

### 3.3 Mortgage Loans

	Mortgage ČS	Pre-mortgage loan, Bridging Mortgage	American Mortgage	Private Business Mortgage ČS
Loan opening (administration of the application, processing of contract documentation etc.)	free of charge	free of charge	CZK 6,000	CZK 5,000
Loan administration – monthly *	CZK 150 *	CZK 150 *	CZK 97 **	CZK 150 *
A fee for 1st draw-down	free of charge	free of charge	x	x
A fee for 2nd and each other draw-down	CZK 500	CZK 500	x	x
A fee for administration of Státní finanční podpora – monthly fee	CZK 50	x	x	x

Reserving funds for mortgage loans with draw-down period longer than 6 months for case of buying or 24 months in case of mortgage refinancing or 24 months (mortgage for construction, reconstruction and with draw-down period longer than 24 months ***	0.5 % p.a.	free of charge	x	x
Reserving funds for mortgage loans with draw-down period longer than 6 months for any case or 24 months in case of reconstruction ***	x	x	x	0.5 % p.a.

\* The fee is not charge for all loans opened from 1st March 2013 (including loans in refixation).

\*\* The fee is not charge for all loans opened from 1st March 2013.

\*\*\* The fee on the unused amount is collected monthly. It is always charged after a 6/24 months period (the 6/24 months period is calculated from the first day of the month following the month in which the loan contract was signed).

Discretionary services of Mortgage loans *				
	Mortgage ČS	Pre-mortgage loan, Bridging Mortgage	American Mortgage	Private Business Mortgage ČS
Extraordinary instalment made during the rate fixation period without penalty fee – monthly fee (the service of Extraordinary instalment is no longer offered from 1 January 2016)	CZK 200	x	x	x
Variability of instalmen – onetime fee	free of charge	x	CZK 3,000	x
Speed up construction – one time fee	CZK 3,000	x	x	x
Bridging Mortgage – onetime fee	CZK 3,000	x	x	x
Expres draw-down – onetime fee	CZK 2,000	CZK 2,000	CZK 2,000	x

\* The fees specified in this point apply to all mortgages granted within the new "ČS Mortgage" product (i.e. applications submitted after April 15, 2011 included) as well as to other mortgages (including the Ideal Mortgage) if after April 15, 2011 (included) the concerned service or preferential terms for such mortgages are additionally arranged in an addendum to the loan contract.

The addendum, in which the service is additionally arranged, is free of charge.

The services and preferential terms listed here cannot be arranged for the Private Business Mortgage product or other investment mortgages.

Reimbursement of costs associated with drawing up of the property valuation		
	Real estate estimation	Protocol about the status of construction
Housing unit	CZK 5,000	CZK 2,600
Non-residential space	CZK 5,000	x
Detached building site	CZK 5,000	CZK 2,600
Garage	CZK 5,000	CZK 2,600
Family house	CZK 6,000	CZK 3,600
House for individual recreation	CZK 6,000	CZK 3,600
Construction status report /reconstruction status report	CZK 1,500	x
Express risk assessment within 2 business days after the order has been placed with the valuator	+ CZK 1,200 above base rate for specific real estate type	+ CZK 1,200 above base rate for specific real estate type
Other buildings	individually priced	individually priced
Protocol of a state of construction – follow-up	x	CZK 1,500

Change of loan conditions		
Mortgage ČS, American Mortgage, Private Business Mortgage ČS	Internetbanking *	Branch / Telephonebanking
<b>Major changes</b> (e.g. change of collateral, change / relieving of debtors, change affecting the payment calendar, change of withdrawing conditions)	CZK 3,000	CZK 5,000
<b>Minor changes</b> (e.g. change of date for withdrawing conditions, addition of debtors, modification of collateral, minor change not affecting the payment calendar of loan collateral, change of arrangements for installments due to extraordinary payment during the rate fixation)	CZK 300	CZK 500
<b>Other changes</b> (e.g. cancellation of services, change of collecting account, change of repayment date, change of insurance (incl. life insurance) within the interest rate change period, change of interest rate from variable to fix / fix to variable to date of fix interest rate)	free of charge	CZK 500 **

\* The use of internet banking always depends on the possibilities and offer of the bank.

\*\* For Private Business Mortgage ČS are change of repayment date or collecting account for free.

Statements and confirmations			
Mortgage ČS, Pre-mortgage Loan, Bridging Mortgage, American Mortgage, Private Business Mortgage ČS	Internetbanking / E-mail	By post	Branch / Telephonebanking
Regular statement	free of charge	CZK 70 *	x
Individually statement on clients request	CZK 125	x	CZK 125

\* We charge a reduced price of CZK 40 for account holder who is 70 or more years old.

Mortgage ČS, Pre-mortgage Loan, Bridging Mortgage, American Mortgage, Private Business Mortgage ČS	Internetbanking *	Branch / Telephonebanking
Confirmation of account balance generated at client's request (for loans arranged from 1 December 2016)	free of charge	free of charge
Issue of certificate on loan interest for tax purposes	free of charge	free of charge
Duplicate confirmation of the amount of loan interest paid generated at client's request	free of charge	free of charge
Other confirmations	free of charge	CZK 500

\* The use of internet banking always depends on the possibilities and offer of the bank.

Services connected with Land Registry	
Mortgage ČS, Bridging Mortgage, American Mortgage, Private Business Mortgage ČS	Internetbanking * / Branch / Telephonebanking
Filing of a lien on the Land Registry The maturity of the price (including the administrative fee ) is at the date of signature of the credit agreement or supplement (including the administrative fee), or at the date of the first draw-down, if the price is paid from the loan **	CZK 500 + administrative fees
Submission of lien release on the Land Registry The maturity of the price (including the administrative fee) is within 5 days after the negotiation of the service, except in the case of an extraordinary installment, when the maturity is simultaneously with an extraordinary payment	only administrative fees

The use of internet banking always depends on the possibilities and offer of the bank.

\*\* It does not apply to Private Business Mortgage ČS.

Extraordinary installments		
	Mortgage ČS, Private Business Mortgage ČS	American Mortgage
Extraordinary installment notice	free of charge	free of charge
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged till 30 November 2016) *	10 % from the extraordinary installment amount	x

Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2016 and for loans arranged till 30 November 2016 with variable interest rate derived from the reference rate, for example. Pribor, and loans with fixed interest rate, for which there has been a recent change in fixed interest rates after 1 December 2016): \*

– free of charge or in limited amounts in the cases defined by law or by contract

– In other cases you will pay reasonable costs arising in relation to the early repayment, ie .:

a) a flat administrative cost

b) the financing cost (ie. cost arising in relation to cost of money)

Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2006 till 31 December 2010)	x	1 % from the extraordinary installment amount, min CZK 500, max. CZK 5,000
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011 till 30 November 2016) – less than 1 year before termination	x	0.5 % from the extraordinary installment amount
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011 till 30 November 2016) – more than 1 year (including) before termination	x	1 % from the extraordinary installment amount

\* The specific amount of the payment associated with early repayment will be communicated to you at your request, or you can calculate on <https://www.csas.cz/cs/osobni-finance/hypoteky/hypoteka/predcasne-splaceni>.

## 4. Savings

### 4.1 Savings and term deposits

	Savings account	Term deposits
Account opening, maintenance and closing	free of charge	free of charge
Change of client disposition in relation to principal and/or interest transfer	x	free of charge

Cashless transactions	Savings account	Term deposits
Incoming payment	free of charge *	free of charge
Outgoing payment	free of charge *	free of charge *

\* It is not possible to make payments within the foreign payment system.

Cash transactions at branch	Savings account	Term deposits
Cash deposit	free of charge	free of charge
Cash withdrawal	free of charge	free of charge

Cash transactions in ATMs	Savings account	Term deposits
Cash deposit	free of charge	x
Cash deposit by 3rd party person	free of charge	x

Other conditions	
First cash withdrawal beyond maturity up to 25 % of the principal amount of the term deposit / deposit account upon establishment (renewal)	free of charge
Every subsequent cash withdrawal or first cash withdrawal exceeding 25 % of the term deposit / deposit account principal when it is established or renewed - for deposit accounts in Czech currency established since 20 April 2013	Loss of interest since inception or since the last interest credit until the withdrawal date

Basic deposits and minimum balances on term deposits	
Minimum balance for maintenance an account in Czech currency	CZK 5000
Basic deposit for keeping an account in foreign currency	USD 300, EUR 300, GBP 600
Minimum balance for maintenance an account in foreign currency	USD 300, EUR 300, GBP 600, CAD 1,500, CHF 1,400, DKK 7,500, SEK 9,200, JPY 124,000

Statements and confirmations			
Saving account, Termínované vklady	Internetbanking / E-mail	By post	Branch / Telephonebanking
Regular statement	free of charge	CZK 70 *	x
Individually statement on clients request	CZK 125	x	CZK 125
Confirmation on clients request	free of charge	x	free of charge

\* We charge a reduced price of CZK 40 for account holder who is 70 or more years old.

## 5. Insurance

### 5.1 Insurance for personal accounts

Personal belongings and cards insurance		
Insurance <b>Plus</b>	monthly	CZK 99
Insurance <b>Family Plus</b>	monthly	CZK 159

Price list for insurance valid to 21 January 2022 you will find [here](#) .

### 5.2 Insurance to payment cards

Previously offered insurance you will find [here](#) .

### 5.3 Repayment insurance for loans

Protect payment insurance		
Insurance valid from 17 April 2021		
Insurance <b>Standard</b> – temporary incapacity to work, disability of 2nd and 3rd degree, death	monthly	8.80 % from monthly payment
Insurance <b>Plus</b> – job loss / self-business closure, temporary incapacity to work, taking care of a family member, disability of 2nd and 3rd degree, death	monthly	11.30 % from monthly payment
Insurance <b>S</b> – death (accessible only for clients between 63-69 years)	monthly	7.00 % from monthly payment

Price list for insurance valid to 16 April 2021 you will find [here](#) .

Mortgage loan and American mortgage repayment insurance	
Arrangement of PPI insurance, change of type and cancellation of insurance - during the fixation and during the interest rate change period	free of charge

Insurance offered from 18 August 2023		
Insurance <b>Standard</b> – long-term incapacity to work, disability of 2nd and 3rd degree, death	monthly	8.72 % from regular payment
Insurance <b>Plus</b> – job loss / self-business closure, long-term incapacity to work, taking care of a family member, disability of 2nd and 3rd degree, death	monthly	9.98 % from regular payment
Insurance <b>Standard 50 %</b> (only for housing loans over CZK 4,000,000) – long-term incapacity to work, disability of 2nd and 3rd degree, death	monthly	5.18 % from regular payment
Insurance <b>Plus 50 %</b> (only for housing loans over CZK 4,000,000) – job loss / self-business closure, long-term incapacity to work, taking care of a family member, disability of 2nd and 3rd degree, death	monthly	6.44 % from regular payment

Insurance offered to 17 August 2023		
Insurance <b>Standard</b> – long-term incapacity to work, disability of 3rd degree, death	monthly	8.50 % from regular payment
Insurance <b>Plus</b> – job loss, long-term incapacity to work, disability of 3rd degree, death	monthly	9.50 % from regular payment
Insurance <b>Standard 50 %</b> (only for housing loans over CZK 4,000,000) – long-term incapacity to work, disability of 3rd degree, death	monthly	5.49 % from regular payment
Insurance <b>Plus 50 %</b> (only for housing loans over CZK 4,000,000) – job loss, long-term incapacity to work, disability of 3rd degree, death	monthly	6.69 % from regular payment
Insurance <b>MINI</b> – death (only if you do not meet conditions for joining any of the above sets of insurance)	monthly	7.50 % from regular payment

Price list for insurance valid to 19 January 2019 you will find [here](#) .

## 6. Investments

### 6.1 Contractual documentation

Conclusion of investment services contract and asset account opening	before first investment	free of charge
Termination of investment service contract and asset account closing	at the client's request	free of charge

### 6.2 Asset accounts

<b>ČS records and follow-up record of ČS</b>		
Maintenance of asset account		free of charge
Change of information related to the asset account in follow-up records of Česká spořitelna, a.s. except transfers		free of charge
<b>Opening at Central Securities Depository Prague, a.s.</b>		
Opening an asset account		free of charge
Closing an asset account		free of charge
<b>Securities transfers – Quoted and non-quoted on regulated market BCPP</b>		
<b>Transfers between two owners of asset accounts</b>		
in the follow-up records of ČS		free of charge
from records maintained by other securities trader into ČS records		CZK 150 per ISIN
from ČS records into records maintained by other securities trader		CZK 800 per ISIN
<b>Transfers between two asset accounts of one owner</b>		
in the follow-up records of ČS		free of charge
– from records maintained by other securities trader into ČS records		CZK 150 per ISIN
– from ČS records into records maintained by other securities trader		CZK 800 per ISIN
– from unclassified asset account in records of ČS - transfer of all securities		CZK 100 per ISIN
– from unclassified asset account in records of ČS - transfer of one by one security		CZK 150 per ISIN
Transfer from follow-up records to Central Securities Depository		CZK 800 per ISIN
Transfer from Central Securities Depository to follow-up records of ČS		CZK 100 per ISIN
Transfer of immobilized shares (fee is charged only on the transferor)		CZK 150 per ISIN
<b>Securities transfers - Registered by foreign depositaries</b>		
Individually priced.		
<b>Securities transfers – Heritage</b>		
Transfers in ČS records		free of charge
Transfer of securities (per ISIN) in the follow-up records of ČS		free of charge
<b>Securities transfers – Donation of securities from follow-up records of ČS do Central Securities Depository Foundation</b>		
Donation of securities		free of charge
<b>Pledges of shares and suspension of the right of disposal</b>		
<b>Establishment/change/termination/exercise of contractual right of lien</b>		
Submitting request to set the lien		CZK 400
Setting the lien for each ISIN		CZK 300
Establishment/change/termination/exercise of contractual right of lien with immobilized shares		CZK 300

**Sending statements**
**Portfolio summary**

– via e-mail/ internetbanking	free of charge
– by post	free of charge
– by post abroad	free of charge
– at the branch	CZK 125 */**

**Deal summary**

– via e-mail/ internetbanking, by post, by post abroad	free of charge
Procurement of the Statement of accounts kept by the Central Security Depository	CZK 380
Asset management statement	free of charge

\* We do not charge a price if the account holder is 70 or more years old.

\*\* 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).

**Other services**

Assignment of AIN (at Central Securities Depository Prague, a. s.)	CZK 450
Assignment of AIN (at Central Securities Depository Prague, a.s.) before first investment	free of charge
Collection of revenues	third party fee
Services requiring manual processing (can be negotiated through a consultant)	CZK 400 per each started 15 minutes
Fee for suspended transaction caused by the client (for each day of suspension)	CZK 800

## 6.3 Financial account for investments

For investments you can use any current account in corresponding currency.

## 6.4 Asset management

Individually priced.



## 6.5 Mutual funds units trading

Purchase of Erste Group mutual funds	
The purchase price is determined as % of the value of the purchased mutual funds. Discount for purchases via internet banking is 10%.	
Equity funds	3.00 %
Akciový Mix, Akciový Mix DIP	3.00 %
CS Life cycle fund 2030	1.50 %
Bond funds	1.00 %
Dynamický Mix, Dynamický Mix DIP	1.50 %
ESG Mix 10	1.00 %
ESG Mix 30	1.50 %
ESG Mix 50	1.50 %
Fond řízených výnosů	1.00 %
Konzervativní Mix, Konzervativní Mix DIP	1.00 %
Property funds	1.50 %
Optimum	1.00 %
Sporinvest	0.50 %
Universum	1.00 %
Vyvážený Mix, Vyvážený Mix DIP	1.50 %
Closed funds	based on sales information

Purchase of third party funds	
The purchase price is determined as % of the value of the purchased mutual funds. Discount for purchases via internet banking is 10 %.	
Equity market	4.00 %
Bond market	1.50 %
Money market	0.50 %
Goldman Sachs Asset Management stock market	3.00 %
BNP Paribas stock market	3.00 %
Closed funds	based on sales information

Regular investing	
I. band 1. to 12. investments	discount 0 %
II. band 13. to 36. investments	discount 25 %
III. band 37. and more investments	discount 50 %

Discount according to the order of regular monthly investment. A discount on the purchase price is provided once a month for an agreed order for a regular purchase of a minimum amount of CZK 1,000 per month.

Buy-back of mutual funds units	
Based on sales information.	

Switching of mutual funds	
Switching to a target fund with a higher sales arrangement fee	difference between sales fees of the subject funds
Switching to a target fund with a lower or an equal sales fee	free of charge

Mutual fund units can only be transferred within one investment company, and only for EAM AT, EAM CR, REICO, HSBC, NN. Exchanges between different investment companies are only possible between EAM CR and REICO. The switching price is calculated from the difference in the purchase price of the unit certificates.

## 6.6 Investing in securities traded on public markets

Arrangement of purchase or sale – Czech market		
We calculate the fees as in the right column of % of the volume of the trade made with the given title.	Instruction entered by internetbanking	Instruction entered at a branch / by phone (except for Investment Broker Service)
less than CZK 0.5 mil	0.35 %, min. CZK 90	0.400 %, min. CZK 300
less than CZK 0.5 mil. of investment certificates of Erste Group Bank AG	0.35 %, min. CZK 90	0.400 %, min. CZK 100
in the amount of 0.5 to CZK 1 mil.	CZK 1,750 + 0.22 % of the amount above CZK 0.5 mil.	CZK 2,000 + 0.250 % of the amount above 0.5 mil.
more than CZK 1 mil.	CZK 2,850 + 0.09 % of the amount over CZK 1 mil.	CZK 3,250 + 0.100 % of the amount above CZK 1 mil.

Arrangement purchase or sale – Foreign market		
We calculate the fees as in the right column of % of the volume of the trade made with the given title.	Instruction entered by internetbanking	Instruction entered at a branch / by phone (except for Investment Broker Service)
European and other markets in EUR: Amsterdam Stock Exchange, Brussels Stock Exchange, Italian Stock Exchange, Madrid Stock Exchange, Paris Stock Exchange, Tradegate Exchange, Vienna Stock Exchange, XETRA Germany	0.40 %, min. EUR 17	0.60 %, min. EUR 23
European and other markets in EUR: Berlin Stock Exchange, Dusseldorf Stock Exchange, Frankfurt Stock Exchange, Hamburg Stock Exchange, Helsinki Stock Exchange, Munich Stock Exchange, Stuttgart Stock Exchange	0.50 %, min. EUR 17	0.60 %, min. EUR 23
United Kingdom in GBP	0.40 %, min. GBP 17	0.60 %, min. GBP 23
United Kingdom in EUR	0.40 %, min. EUR 17	0.60 %, min. EUR 23
United Kingdom in USD	0.40 %, min. USD 17	0.60 %, min. USD 23
Switzerland in CHF	0.50 %, min. CHF 17	0.60 %, min. CHF 23
Switzerland in EUR	0.50 %, min. EUR 17	0.60 %, min. EUR 23
Switzerland in USD	0.50 %, min. USD 17	0.60 %, min. USD 23
USA	0.35 %, min. USD 15	0.50 %, min. USD 20
Poland	0.50 %, min. PLN 100	0.60 %, min. PLN 100
Japan	0.50 %, min. JPY 3,350	0.60 %, min. JPY 3,350

The same prices apply to investment certificates, warrants, ETFs, ETCs, ADRs, GDRs, exchange traded funds and other products that have the nature of stocks.

When purchasing Italian securities on any market, a transaction tax of 0.1 % of the trade volume is added to the fee.  
When purchasing French securities on any market, a transaction tax of 0.3 % of the trade volume is added to the fee.  
When purchasing Spanish securities on any market, a transaction tax of 0.2 % of the trade volume is added to the fee.  
When purchasing UK securities, Stamp duty 0.5 % of the trade volume is added to the fee.  
When purchasing Irish securities, Stamp duty 1 % of the trade volume is added to the fee.

The price for obtaining the subscription	when submitting an instruction	agreed percentage of the trade volume
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## 6.7 Bond investing

Purchase and subscription of bonds from the bank's portfolio (debt securities, premium bonds, mortgages and subordinated bonds)		
Purchase for individual ISIN Bonds		according to the exchange rate list
Fee for the subscription	while placing an order	agreed percentage of the nominal value of purchased bonds
Sale of bonds to the bank's portfolio		
Sale for individual ISIN		according to the exchange rate list
Provision for selling mortgage bonds and zero bonds		1 % from trade volume
Provision for selling other bonds to the bank's portfolio		2 % from trade volume
Redemption of certain bonds ISIN may be limited or stopped.		
Buying and selling bonds on the OTC market or in the trading system		
Bonds / trade volume	Price for purchase / sale (% of trade volume)	
less than CZK 1 mil.	0,70 % *	
in the amount from 1 to CZK 5 mil.	0,60 % *	
in the amount from 5 to CZK 10 mil.	0,50 % *	
more than CZK 10 mil.	0,40 % *	

\* The minimum purchase price is CZK 1,000. The minimum volume of trade is CZK 100,000. The minimal sale price for trade is CZK 500. Fees from third party company and delivery fee may be charged for arranging the purchase and sale of securities.

Delivery fee for securities in currency	One price for delivery
CZK – via market BCCP	CZK 185
CZK – via MTF Bloomberg	CZK 585
AUD	AUD 8
BRL	BRL 32
CAD	CAD 8
CHF	CHF 5,5
DKK	DKK 38
EUR	EUR 5
GBP	GBP 4,5
HKD	HKD 47
HRK	HRK 38
HUF	HUF 1780
ILS	ILS 20
ISK	ISK 775
JPY	JPY 632
MXN	MXN 123
NOK	NOK 53
NZD	NZD 8,6
RUB	RUB 447
SEK	SEK 51
SGD	SGD 8,1
TRY	TRY 48
USD	USD 6
ZAR	ZAR 91

Third party fees (depend on place of trade)	
MTF Leave Orders	0,060 %, min CHF 30
German Exchanges	0,145 %, min EUR 3
Several European Exchanges (Amsterdam, Berlin, Brüssel, Frankfurt, Hamburg, Luxemburg, Mailand, München, Paris, Stuttgart, Zürich)	0,150 %, min EUR 25
Xetra Ljubljana	0,030 % EUR
Xetra Wien	0,010 %, min EUR 5
MTF Bloomberg TSOX	free of charge

## 6.8 Investing in premium deposits

Opening deposits – % of deposited amount	according to emission conditions
Early termination – % from withdrawal amount	according to emission conditions

## 6.9 Maintenance of records of securities

<b>Separate records of ČS</b>	
We calculate the cost of keeping the records daily from the nominal value of the shares. Amounts are charged quarterly. Minimum fee for keeping shares on the asset account is CZK 25 per quarter.	
Maintenance of bonds of ČS and EGB in separate records of bonds	free of charge
<b>Bonds in separate stock record</b>	
average value of assets lower than CZK 10 mil.	0.040 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.030 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.020 % p.a.
<b>Immobilized shares</b>	
average value of assets lower than CZK 20 mil.	0.040 % p.a.
remaining average volume of assets exceeding 20 to CZK 100 mil.	0.025 % p.a.
remaining average volume of assets of CZK 100 mil.	0.010 % p.a.
<b>Follow-up records of ČS</b>	
We calculate the price for keeping records daily from the current value of the property. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. We charge the amounts quarterly. The minimum price for keeping securities on an asset account is CZK 25 per quarter.	
<b>Czech quoted equities</b>	
average value of assets lower than CZK 10 mil.	0.06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.04 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03 % p.a.
<b>Foreign quoted equities</b>	
average value of assets lower than CZK 10 mil.	0.06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.06 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.06 % p.a.
<b>Czech non-quoted equities</b>	
average value of assets lower than CZK 10 mil.	0.10 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.08 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.06 % p.a.
<b>Czech bonds</b>	
average value of assets lower than CZK 10 mil.	0.04 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.03 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.02 % p.a.
<b>Foreign bonds</b>	
Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50
<b>Other securities</b>	
in any volume	0.06 % p.a.
<b>Records of Central Securities Depository</b>	
We calculate the price for keeping records daily from the current value of the property. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. We charge the amounts quarterly. The minimum price for keeping securities on an asset account is CZK 25 per quarter.	

**Czech quoted equities**

average value of assets lower than CZK 10 mil.	0.20 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.17 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	individually

**Foreign quoted equities**

average value of assets lower than CZK 10 mil.	0.20 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.20 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.20 % p.a.

**Czech non-quoted equities**

average value of assets lower than CZK 10 mil.	0.30 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.25 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	individually

**Czech bonds**

average value of assets lower than CZK 10 mil.	0.07 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.05 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03 % p.a.

**Foreign bonds**

Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50

**Other securities**

in any volume	0.20 % p.a.
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**Records of foreign market security trader**

We calculate the price for keeping records daily from the current value of the property. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. If investment instruments are kept in the register in different currencies, the prices for keeping the register are calculated separately for each currency. We charge the amount for record keeping every quarter in CZK in aggregate for all investment instruments, unless there is an agreement on conversion to another currency.

European and other markets in EUR	0.015 % quarterly, min. EUR 2.00
United Kingdom in GBP	0.020 % quarterly, min. GBP 2.00
Switzerland in CHF	0.020 % quarterly, min. CHF 2.00
USA and other markets in USD	0.015 % quarterly, min. USD 2.00
Poland	0.045 % quarterly, min. PLN 5.00
Japan	0.020 % quarterly, min. JPY 300

**Foreign bonds**

Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50

From 1 January 2024, the price for keeping records of foreign market security trader is added to the price for keeping investment instruments of the type Publicly Traded Partnerships (PTPs) of USD 50 per quarter (regardless of the number of investment instruments of this type kept in the records for the client).

## 6.10 ČS Investment Broker Service

Contractual documentation		
Conclusion of investment services contract and asset account opening	before first investment	free of charge
Termination of investment service contract and asset account closing	upon client's request	free of charge
Asset account opening in the follow-up record of ČS	during contract sign	free of charge

Financial account for investments
For investments you can use any current account in corresponding currency.

Arrangement of purchase or sale on stock exchanges – Czech market (instruction entered by internet banking)	
We calculate the fees as in the right column of % of the volume of the trade made with the given title.	<b>Instruction entered by internetbanking</b>
less than CZK 0.5 mil	0.35 %, min. CZK 90
less than CZK 0.5 mil. of investment certificates of Erste Group Bank AG	0.35 %, min. CZK 90
in the amount of 0.5 to CZK 1 mil.	CZK 1,750 + 0.22 % of the amount above CZK 0.5 mil.
more than CZK 1 mil.	CZK 2,850 + 0.09 % of the amount over CZK 1 mil.

Arrangement purchase or sale on stock exchanges – Foreign market (instruction entered by internet banking)	
We calculate the fees as in the right column of % of the volume of the trade made with the given title.	<b>Instruction entered by internetbanking</b>
European and other markets in EUR: Amsterdam Stock Exchange, Brussels Stock Exchange, Italian Stock Exchange, Madrid Stock Exchange, Paris Stock Exchange, Tradedate Exchange, Vienna Stock Exchange, XETRA Germany	0.40 %, min. 17 EUR
European and other markets in EUR: Berlin Stock Exchange, Dusseldorf Stock Exchange, Frankfurt Stock Exchange, Hamburg Stock Exchange, Helsinki Stock Exchange, Munich Stock Exchange, Stuttgart Stock Exchange	0.50 %, min. 17 EUR
United Kingdom in GBP	0.40 %, min. 17 GBP
United Kingdom in EUR	0.40 %, min. 17 EUR
United Kingdom in USD	0.40 %, min. 17 USD
Switzerland in CHF	0.50 %, min. 17 CHF
Switzerland in EUR	0.50 %, min. 17 CHF
Switzerland in USD	0.50 %, min. 17 CHF
USA	0.35 %, min. 15 USD
Poland	0.50 %, min. 100 PLN
Japan	0.50 %, min. 3,350 JPY

When purchasing Italian securities on any market, a transaction tax of 0.1 % of the trade volume is added to the fee.  
When purchasing French securities on any market, a transaction tax of 0.3 % of the trade volume is added to the fee.  
When purchasing Spanish securities on any market, a transaction tax of 0.2 % of the trade volume is added to the fee.  
When purchasing UK securities, Stamp duty 0.5 % of the trade volume is added to the fee.  
When purchasing Irish securities, Stamp duty 1 % of the trade volume is added to the fee.

The price for obtaining the subscription	when submitting an instruction	agreed percentage of the trade volume
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Arrangement of purchase or sale on stock exchanges (instruction entered by phone)		
The price is determined as % of the actual volume of trade and price for placing an order.		
<b>Prague stock exchange in CZK</b>	<b>% of the value</b>	<b>For placing an order</b>
CZK 0 – 250,000	0.35 %	minimum CZK 300
CZK 250,001 – 500,000	0.25 %	CZK 300
CZK 500,001 – 1,000,000	0.15 %	CZK 1,200
above CZK 1,000,001	0.10 %	CZK 1,700
<b>European markets in EUR</b>		
€ 0 – 5,000	0.35 %	€ 10
€ 5,001 – 40,000	0.30 %	€ 15
above € 40,000	0.25 %	€ 45
<b>Great Britain in GBP</b>		
£ 0 – 5,000	0.50 %	£ 10
£ 5,001 – 40,000	0.45 %	£ 10
above £ 40,000	0.40 %	£ 45
<b>Poland in PZL</b>		
zł 0 – 15,000	0.80 %	zł 80
zł 15,001 – 50,000	0.60 %	zł 110
zł 50,001 – 80,000	0.45 %	zł 185
above zł 80,000	0.30 %	zł 310
<b>Switzerland in CHF</b>		
fr 0 – 5,000	0.35 %	fr 10
fr 5,001 – 40,000	0.30 %	fr 20
above fr 40,000	0.25 %	fr 50
<b>USA and other markets in USD</b>		
\$ 0 – 4,000	0.25 %	\$ 10
\$ 4,001 – 50,000	0.20 %	\$ 15
above \$ 50,000	0.15 %	\$ 49
<b>Japan in JPY</b>		
¥ 0 – 100,000	0.60 %	¥ 5,400
¥ 100,001 – 5,000,000	0.50 %	¥ 5,500
above ¥ 5,000,000	0.40 %	¥ 10,500
<b>Deal settlement</b>	<b>free of charge</b>	<b>free of charge</b>
When purchasing Italian securities on any market, a transaction tax of 0.1 % of the trade volume is added to the fee.		
When purchasing French securities on any market, a transaction tax of 0.3 % of the trade volume is added to the fee.		
When purchasing Spanish securities on any market, a transaction tax of 0.2 % of the trade volume is added to the fee.		
When purchasing UK securities, Stamp duty 0.5 % of the trade volume is added to the fee.		
When purchasing Irish securities, Stamp duty 1 % of the trade volume is added to the fee.		
The price for obtaining the subscription	when submitting an instruction	agreed percentage of the trade volume
<b>Bond investing</b>		
<b>Purchase and subscription of bonds from the bank's portfolio (debt securities, premium bonds, mortgages and subordinated bonds)</b>		
Purchase for individual ISIN Bonds		according to the exchange rate list
Fee for the subscription	while placing an order	agreed percentage of the nominal value of purchased bonds



Sale of bonds to the bank's portfolio	
Sale for individual ISIN	according to the exchange rate list
Provision for selling mortgage bonds and zero bonds	1 % from trade volume
Provision for selling other bonds to the bank's portfolio	2 % from trade volume
Redemption of certain bonds ISIN may be limited or stopped.	

Bonds / trade volume	Price for purchase / sale (% of trade volume)
less than CZK 1 mil.	0,70 % *
in the amount from 1 to CZK 5 mil.	0,60 % *
in the amount from 5 to CZK 10 mil.	0,50 % *
more than CZK 10 mil.	0,40 % *

\* The minimum purchase price is CZK 1,000. The minimum volume of trade is CZK 100,000. The minimal sale price for trade is CZK 500. Fees from third party company and delivery fee may be charged for arranging the purchase and sale of securities.

Delivery fee for securities in currency	One price for delivery
CZK – via market BCCP	CZK 185
CZK – via MTF Bloomberg	CZK 585
AUD	AUD 8
BRL	BRL 32
CAD	CAD 8
CHF	CHF 5,5
DKK	DKK 38
EUR	EUR 5
GBP	GBP 4,5
HKD	HKD 47
HRK	HRK 38
HUF	HUF 1780
ILS	ILS 20
ISK	ISK 775
JPY	JPY 632
MXN	MXN 123
NOK	NOK 53
NZD	NZD 8,6
RUB	RUB 447
SEK	SEK 51
SGD	SGD 8,1
TRY	TRY 48
USD	USD 6
ZAR	ZAR 91

**Third party fees (depend on place of trade)**

MTF Leave Orders	0,060 %, min CHF 30
German Exchanges	0,145 %, min EUR 3
Several European Exchanges (Amsterdam, Berlin, Brüssel, Frankfurt, Hamburg, Luxemburg, Mailand, München, Paris, Stuttgart, Zürich)	0,150 %, min EUR 25
Xetra Lubljana	0,030 % EUR
Xetra Wien	0,010 %, min EUR 5
MTF Bloomberg TSOX	free of charge

**Mutual funds unit trading**
**Purchase of Erste Group mutual funds**

The purchase price is determined as % of the value of the purchased mutual funds. Discount for purchases via internet banking is 10%.

Equity funds	3.00 %
Akciový Mix, Akciový Mix DIP	3.00 %
CS Life cycle fund 2030	1.50 %
Bond funds	1.00 %
Dynamický Mix, Dynamický Mix DIP	1.50 %
ESG Mix 10	1.00 %
ESG Mix 30	1.50 %
ESG Mix 50	1.50 %
Fond řízených výnosů	1.00 %
Konzervativní Mix, Konzervativní Mix DIP	1.00 %
REICO property fund	1.50 %
Optimum	1.00 %
Sporinvest	0.50 %
Universum	1.00 %
Vyvážený Mix, Vyvážený Mix DIP	1.50 %
Closed funds	based on sales information

**Purchase of third party funds**

The purchase price is determined as % of the value of the purchased mutual funds. Discount for purchases via internet banking is 10%.

Equity market	4.00 %
Bond market	1.50 %
Money market	0.50 %
Goldman Sachs Asset Management akciový trh, BNP Paribas akciový trh	3.00 %
Closed funds	according to the selling information

**Regular investing**

I. band 1. to 12. investments	discount 0 %
II. band 13. to 36. investments	discount 25 %
III. band 37. and more investments	discount 50 %

Discount according to the order of regular monthly investment. A discount on the purchase price is provided once a month for an agreed order for a regular purchase of a minimum amount of CZK 1,000 per month.

**Buy-back of mutual funds units**

Based on sales information.

### Switching of mutual funds

Switching to a target fund with a higher sales arrangement fee	difference between sales fees of the subject funds
Switching to a target fund with a lower or an equal sales fee	free of charge

Mutual fund units can only be transferred within one investment company, and only for EAM AT, EAM CR, REICO, HSBC, NN. Exchanges between different investment companies are only possible between EAM CR and REICO. The switching price is calculated from the difference in the purchase price of the unit certificates.

Maintenance of records of securities		
Sending of reports on effected transactions	after settlement	free of charge
Collection of revenues (CDCP)	after settlement	free of charge
Collection of revenues (foreign shares)	by date of payment	third party fee
Procurement of the Statement of accounts kept by the Central Security Depository	at the time of application	CZK 380
Change of information related to the asset account in follow-up records of Česká spořitelna, a.s.	at the time of application	free of charge
Change of information related to the asset account in records of Central Security Depository	at the time of application	CZK 100

### Follow-up record of ČS

We calculate the price for keeping records daily from the current value of the property. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. We charge the amounts quarterly. The minimum price for keeping securities on an asset account is CZK 25 per quarter.

#### Czech quoted equities

average value of assets lower than CZK 10 mil.	0.06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.04 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03 % p.a.

#### Foreign quoted equities

in any volume	0.06 % p.a.
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#### Czech non-quoted equities

average value of assets lower than CZK 10 mil.	0.10 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.08 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.06 % p.a.

#### Czech bonds

average value of assets lower than CZK 10 mil.	0.04 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.03 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.02 % p.a.

#### Foreign bonds

Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50

#### Other securities

in any volume	0.06 % p.a.
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### Mutual funds records keeping

Records keeping	free of charge
Sending of deal summary	free of charge
Sending of portfolio summary	free of charge
Change of information related to the asset account in follow-up records of Česká spořitelna, a.s. except transfers	free of charge

#### Records of Central Securities Depository

We calculate the price for keeping records daily from the current value of the property. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. We charge the amounts quarterly. The minimum price for keeping securities on an asset account is CZK 25 per quarter.

##### Czech quoted equities

average value of assets lower than CZK 10 mil.	0.06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.04 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03 % p.a.

##### Foreign quoted equities

average value of assets lower than CZK 10 mil.	0.06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.06 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.06 % p.a.

##### Czech non-quoted equities

average value of assets lower than CZK 10 mil.	0.10 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.08 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.06 % p.a.

##### Czech bonds

average value of assets lower than CZK 10 mil.	0.07 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.05 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03 % p.a.

##### Foreign bonds

Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50

##### Other securities

in any volume	0.06 % p.a.
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#### Records of foreign market security trader

We calculate the price for keeping records daily from the current value of the property. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. If investment instruments are kept in the register in different currencies, the prices for keeping the register are calculated separately for each currency. We charge the amount for record keeping every quarter in CZK in aggregate for all investment instruments, unless there is an agreement on conversion to another currency.

European and other markets in EUR	0.015 %, min. EUR 2.00
United Kingdom in GBP	0.020 %, min. GBP 2.00
Switzerland in CHF	0.020 %, min. CHF 2.00
USA and other markets in USD	0.015 %, min. USD 2.00
Poland	0.045 %, min. PLN 5.00
Japan	0.020 %, min. JPY 300

##### Foreign bonds

Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50

From 1 January 2024, the price for keeping records of foreign market security trader is added to the price for keeping investment instruments of the type Publicly Traded Partnerships (PTPs) of USD 50 per quarter (regardless of the number of investment instruments of this type kept in the records for the client).

Investing in premium deposits		
Opening deposits – % of deposited amount	on opening	according to emission conditions
Early termination – % from withdrawal amount	on termination	according to emission conditions

Transfers, heritage, Pledges	
Based on a request	according section 6.2 Asset accounts

The price for submitting an application is paid when the order is placed.

Corporate actions and other individual services	
Services requiring manual processing	CZK 400 per each started 15 minutes

## 7. Other banking services

### 7.1 Safe-Deposit Boxes

Safe-Deposit Boxes - rental according to size		
0 – 5,000 cm <sup>3</sup>	annually	CZK 726 – 1,452 VAT 21 % included
5,001 – 10,000 cm <sup>3</sup>	annually	CZK 1,452 – 2,420 VAT 21 % included
10,001 – 15,000 cm <sup>3</sup>	annually	CZK 2,420 – 3,630 VAT 21 % included
15,001 cm <sup>3</sup> and more	annually	CZK 3,630 – 24,200 VAT 21 % included
Other items		
Charge in case of delayed rental fee payment		CZK 500
Deposition of uncollected safe-deposit box content		CZK 5,000 per year + 21 % VAT

### 7.2 Other services

Reports provided pursuant to the provisions of Section 38 (6) of Act No. 21/1992 Coll., on banks, as amended – information on one client (Material costs)	free of charge
Any confirmation for clients (except Confirmation of balance on loan account and Confirmation of paid interests on loan account)	free of charge
Other services not explicitly specified in the List of Charges (e.g. document retrieval, approval of receivable and payable balance, issue of power of attorney by Česká spořitelna, a.s. personnel ) – for every 15 commenced minutes.	CZK 75 Kč

## 8. Telephonebanking and Internetbanking George

Administration of George and telephonebanking		
Set up / maintenance / cancellation *		free of charge

\* For login to banking George is necessary to make an contract about Bank Identity.

### 8.1 Bank identity

Administration of Bank IDentity		
Set up / maintenance / cancellation of Bank IDentity		free of charge
Security methods	Application George / Voice	Password and SMS
Login	free of charge	CZK 3.50 *
Payment confirmation	free of charge	CZK 3.50 **

\* We charge the price only to the owner from his longest-running personal account in Czech currency. We do not charge a price if the client who executes a transaction is 70 or more years old.

\*\* We charge the price from the account on which you make the payment. We do not charge a price if the client who executes a transaction is 70 or more years old.

### 8.2 Information SMS

Accounts, Credit card, Saving account	Mobile application George / E-mail	SMS
Sending of information SMS *	free of charge	CZK 3.50 **

\* Information messages contain information about the account balance, incoming and outgoing payments or payments and withdrawals by card.

\*\* We do not charge a price if the account holder is 70 or more years old.

Prices of other products and services are part of the Price list of Ceska sporitelna.

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 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.