Price List for Erste Premier

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

Validity from 23. 10. 2026

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 1,500
Monthly fee if combinate or deposit or balance criterion complied with		free of charge

Criteria for Premier Service:

- combinate criterion: monthly income: CZK 80,000 * and balance criterion CZK 500,000 or;
- deposit criterion CZK 3,000,000 or;
- balance criterion CZK 5,000,000.

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 card from ATM of Ceska sporitelna	free of charge
Cash withdrawal by debit from ATM of another bank in the Czech Republic**	free of charge
Cash withdrawal by debit 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 tramsfer clearance through the CNB clearing centre (entry).

** In addition, the operator of an ATM may charge a fee for cash withdrawals. Česká spořitelna has no influence over this.

Other services	
Travel insurance Erste Premier	free of charge
Auto Assistance in CZ	free of charge

Airport lounge entrances	
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 – six entrances to airport lounges/calendar year/client with account Erste Premier	free of change
LoungeKey – 7th and next entrance to airport lounges/calendar year/client with account Erste Premier	EUR 36.30 per person (VAT 21% included)

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

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

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	x	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

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

Deposit by cards	**Debit Card**	**Credit cards**
Deposit via ATM of another bank in CZE	free of charge	CZK 80

Cash withdrawal by card	**Debit 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	

* In addition, the operator of an ATM may charge a fee for cash withdrawals. Česká spořitelna has no influence over this.

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	free of charge	free of charge	free of charge	CZK 150 *
A fee for draw-down	1st draw-down free of charge, next draw-down CZK 500	1st draw-down free of charge, next draw-down CZK 500	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 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, Speed up construction – onetime fee	CZK 3,000	x	CZK 3,000	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 15 April 2011 included) as well as to other mortgages (including the Ideal Mortgage) if after 15 April 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, Non-residential space, Detached building site, Garage	CZK 5,000	CZK 2,600
Family house, House for individual recreation	CZK 6,000	CZK 3,600
Construction status report /reconstruction status report, Protocol of a state of construction – follow-up	CZK 1,500	CZK 1,500
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

Change of loan conditions		
Mortgage ČS, American Mortgage, Private Business Mortgage ČS	**Internetbanking ***	**Branch / Telephonebanking**
Major changes (e.g. change in drawdown conditions; change in subsequent conditions; change in repayment amount/maturity; replacement of collateral property; release/replacement of debtor)	CZK 3,000	CZK 5,000
Minor changes(e.g. extension of the drawdown period; extension of the deadline for fulfilling subsequent conditions; minor change not affecting the repayment schedule; change in the repayment amount due to an extraordinary repayment during the fixed period; release of the property used as collateral; addition of a borrower)	CZK 300	CZK 500
Other changes (e.g., arrangement/cancellation of a service; change in the collection account; change in the repayment date)	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 the balance due on the loan, the amount of interest paid on the loan (including a duplicate at the 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 České spořitelny
Loans agreed before 30/11/2016 (for which there was no change in the interest rate after 30/11/2016)	Fixed administrative costs
Loans agreed after 30/11/2016, or for which the interest rate has changed after this date	Purposefully incurred costs in accordance with the law

	American Mortgage
Loans agreed after 30/11/2016, or for which the interest rate has changed after this date	Purposefully incurred costs in accordance with the law
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2006 till 31 December 2010)	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	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	1 % from the extraordinary installment amount

	Private Business Mortgage ČS
Extraordinary installment notice	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
Loans agreed after 30/11/2016, or for which the interest rate has changed after this date	Purposefully incurred costs in accordance with the law

* The specific amount of the payment associated with early repayment will be communicated to you at your request, or you can roughly calculate it here .

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 brach	**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 **Plus**	monthly	CZK 99
Insurance **Family Plus**	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 **Standard** – temporary incapacity to work, disability of 2nd and 3rd degree, death	monthly	8.80 % from monthly payment
Insurance **Plus** – 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 **S** – 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 26 September 2024		
Insurance Standard – long-term incapacity to work, disability of 2nd and 3rd degree, death	monthly	9.26 % from regular payment
Insurance Plus – job loss / self-business closure, long-term incapacity to work, taking care of a family member, disability od 2nd and 3rd degree, death	monthly	10.55 % from regular payment
Insurance Standard 50 % (only for housing loans over CZK 4,000,000) – long-term incapacity to work, disability of 2nd and 3rd degree, death	monthly	5.47 % from regular payment
Insurance Plus 50 % (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 od 2nd and 3rd degree, death	monthly	6.73 % from regular payment

Price list for insurance valid to 25 September 2024 you will find here .

6. Investing

6.1 Contract documents

Conclusion of investment services contract and asset account opening	free of charge
Property account management	free of charge
Termination of investment service contract and asset account closing	free of charge

6.2 Investing in mutual funds

Purchase of Erste Group mutual funds	
The purchase price is determined as a % of the value of the purchased mutual funds.	
Equity funds*	3.00%
Akciový Mix	3.00%
Akciový Mix DIP	1.50%
ČS Life cycle fund 2030	1.50%
ČS Global Power	1.50%
Bond funds*	1.00%
Dynamický Mix	1.50%
Dynamický Mix DIP	0.75%
ESG Mix 10	1.00%
ESG Mix 30	1.50%
ESG Mix 50	1.50%
Fond řízených výnosů	1.00%
George Strategies funds	0.00%
Konzervativní Mix	1.00%
Konzervativní Mix DIP	0.50%
Property funds	1.50%
Optimum	1.00%
Optimum DIP	0.50%
Sporoinvest	0.50%
Universum	1.00%
Vyvážený Mix	1.50%
Vyvážený Mix DIP	0.75%
Closed funds, ELTIF	based on subscription terms

Purchase of third party funds	
The purchase price is determined as % of the value of the purchased mutual funds.	
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 and ELTIF	based on subscription terms

*The price listed for equity and bond funds applies unless a different price is specified for a particular fund.

Regular investing	
Band I, investment 1 through 12	0% discount
Band II, investment 13 through 36	25% discount
Band III, investment 37 and more	50% discount

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.

Exchange 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 exchange price is calculated from the difference in the purchase price of the unit certificates.

6.3 Investing in securities traded on public markets

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

Arrangement of purchase or sale – Czech market	
Fees are calculated as a % of the volume of the completed trade amount in accordance with the right column.	**Instruction entered via internet banking, at a branch, or by telephone (excluding the Investment Broker service)**
less than CZK 0.5 mil	0.35%
in the amount of CZK 0.5 mil. to 1 mil.	CZK 1,750 + 0.22% of the amount above 0.5 mil.
more than CZK 1 mil.	CZK 2,850 + 0.09% of the amount above CZK 1 mil.

Arrangement purchase or sale – Foreign market	
Fees are calculated as a % of the volume of the completed trade amount in accordance with the right column.	**Instruction entered via internet banking, at a branch, or by telephone (excluding the Investment Broker service)**
USA	0.35%
Xetra Germany, Tradegate Exchange	0.35%
Amsterdam Stock Exchange, Berlin Stock Exchange, Brussels Stock Exchange, Dusseldorf Stock Exchange, Frankfurt Stock Exchange, Hamburg Stock Exchange, Italian Stock Exchange, Madrid Stock Exchange, Munich Stock Exchange, Paris Stock Exchange, Stuttgart Stock Exchange, Vienna Stock Exchange	0.35%
Switzerland in CHF	0.35%
Switzerland in EUR	0.35%
Switzerland in USD	0.35%

United Kingdom in GBP	0.35%
United Kingdom in EUR	0.35%
United Kingdom in USD	0.35%
Poland	0.35%
Japan	0.35%
Finland	0.35%

Purchase and sale of shares (fractions) in securities		
Fees for acquiring a trade are calculated as a % of the volume of the executed trade amount.	Regular instruction entered via online banking	One-time instruction entered via online banking
	0.35 %	0.35%

When purchasing Italian securities on any market, a transaction tax of 0.2% of the trade volume is added to the fee.
When purchasing French securities on any market, a transaction tax of 0.4% 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 of 0.5% of the trade volume is added to the fee.
When purchasing Irish securities, Stamp duty of 1% of the trade volume is added to the fee.
When buying/selling Swiss shares on any market, a courtage of 0.0038% of the trade volume is added to the free, min. CHF 0.75, max. CHF 38.
When buying/selling Swiss ETFs on any market, a courtage of 0.015% of the trade volume is added to the free, min CHF 2.00, max. CHF 150.

6.4 Investing in bonds

Subscription, purchase and sale of bonds and debt securities	
Fee for the subscription	agreed percentage according to the terms of the subscription

Purchase/sale commission	**fixed % of transaction volume**
an amount less than CZK 1 mil.	0.70%
an amount from CZK 1 mil. to 10 mil.	0.55%
above CZK 10 mil.	0.40%

In addition, third-party fees and delivery fees are charged for the purchase and sale of securities:

Delivery fee for securities in the respective currency	**Flat delivery fee**
CZK – via Prague Stock Exchange	CZK 185
CZK – through an external broker	CZK 585
CHF	CHF 5.5
EUR	EUR 5
GBP	GBP 4.5
USD	USD 6
PLN	PLN 23.40
Other currencies	CZK 585

Third party fees (depends on the place of trade)	
MTF Leave Orders	0.060%, min. CHF 30
German Exchanges	0.145%, min. EUR 3
Xetra Wien	0.020%, min. EUR 1.5
MTF Bloomberg TSOX	free of charge

6.5 Investing in premium deposits

Opening deposits	free of charge, unless otherwise specified in the terms and conditions of issue
Early termination	2% of the amount withdrawn, unless otherwise specified in the terms and conditions of the issue

6.6 Maintenance of records of securities

Equities

The same prices apply to investment certificates, warrants, ETFs, ETCs, ETNs, ADRs, GDRs, exchange traded funds and other products that have the nature of stocks. These securities are collectively referred to as shares in this section of the price list.

We calculate the cost of keeping the records daily from the nominal value of the shares. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. If the securities do not have a nominal value, the value of the securities will be determined as a proportion determined by the number of securities in relation to the volume of the issue, or to the share capital, fund capital, or similar capital, in the relevant currency, based on the data available to us, or we will determine the value of the securities in another manner in accordance with our internal procedures for the valuation of securities.

If securities in different currencies are recorded in the register, the prices for keeping the register are calculated separately for each currency. We charge the amount for record keeping every quarter in CZK for all securities collectively, so that the amount calculated in the currency of the security is then converted into the payment currency (CZK) at the CNB exchange rate valid at the end of the quarter, unless there is an agreement on conversion to another currency.

Czech quoted equities in follow-up records of ČS	
average value of assets lower than CZK 10 mil.	0.08% p.a.
remaining average volume of assets exceeding CZK 10 to 100 mil.	0.04% p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03% p.a.
Foreign quoted equities in the follow-up register of ČS and in the register of foreign depositories	
in any volume	0.08% p.a.
Non-quoted equities in the follow-up register of ČS	
in any volume	0.14% p.a.
Czech quoted equities in the Central Securities Depository register	
average value of assets lower than CZK 10 mil.	0.20% p.a.
remaining average volume of assets exceeding CZK 10 to 100 mil.	0.17% p.a.
remaining average volume of assets exceeding CZK 100 mil.	case by case
Foreign quoted equities in the Central Securities Depository register	
in any volume	0.20% p.a.
Non-quoted equities in the Central Securities Depository register	
in any volume	0.30% p.a.
Immobilized equities in separate records	
an amount less than CZK 20 mil.	0.040% p.a.
remaining amount from CZK 20 to 100 mil.	0.025% p.a.
remaining amount over CZK 100 mil.	0.010% p.a.

The price for keeping records of foreign depositories is added to the price for keeping investment instruments of 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).

Bonds and debt securities	
We calculate the cost of keeping the records daily from the nominal value of the shares. Amounts are charged quarterly.	
Maintenance of bonds of ČS and EGB in separate records of bonds	free of charge
Czech bonds	
average value of assets lower than CZK 10 mil.	0.06% p.a.
remaining average volume of assets exceeding CZK 10 to 100 mil.	0.04% p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03% p.a.
Foreign bonds	
in any volume	0.06% p.a.

6.7 ČS Investment Broker Service

Contractual documentation	
Conclusion of an Investment Services Agreement (ISA) and opening of an asset account	free of charge
Property account management	free of charge
Termination of the Investment Services Agreement and closure of asset account	free of charge

Arranging the purchase and sale of shares – instruction given by telephone		
The same prices apply to investment certificates, warrants, ETFs, ETCs, ETNs, ADRs, GDRs, exchange traded funds and other products that have the nature of stocks. The price is determined as a % of the actual volume of trade and price for placing an order.		
Prague stock exchange in CZK	**% of the value**	**For placing an order**
less than CZK 0.5 mil.	0.25%	CZK 200
in the amount of CZK 0.5 to 1 mil.	0.20%	CZK 400
more than CZK 1 mil.	0.08%	CZK 1,600
USA and other markets in USD		
less than USD 5,000	0.25%	USD 8
in the amount of USD 5,000 to 40,000	0.20%	USD 10
more than USD 40,000	0.15%	USD 30
European markets in EUR		
less than EUR 5,000	0.30%	EUR 8
in the amount of EUR 5,000 to 40,000	0.25%	EUR 10
more than EUR 40,000	0.20%	EUR 30
Great Britain in GBP		
less than GBP 5,000	0.30%	GBP 8
in the amount of GBP 5,000 to 40,000	0.25%	GBP 10
more than GBP 40,000	0.20%	GBP 30
Switzerland in CHF		
less than CHF 5,000	0.30%	CHF 8
in the amount of CHF 5,000 to 40,000	0.25%	CHF 10
more than CHF 40,000	0.20%	CHF 30

Poland in PLN		
less than PLN 20,000	0.30%	PLN 50
in the amount of PLN 20,000 to 100,000	0.25%	PLN 60
more than PLN 100,000	0.20%	PLN 110
Japan in JPY		
less than JPY 1 mil.	0.30%	JPY 2,000
in the amount of JPY 1 to 5 mil.	0.25%	JPY 2,500
more than JPY 5 mil.	0.20%	JPY 5,000

When purchasing Italian securities on any market, a transaction tax of 0.2% of the trade volume is added to the fee.
When purchasing French securities on any market, a transaction tax of 0.4% 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 of 0.5% of the trade volume is added to the fee.
When purchasing Irish securities, Stamp duty of 1% of the trade volume is added to the fee.
When buying/selling Swiss shares on any market, a courtage of 0.0038% of the trade volume is added to the free, min. CHF 0.75, max. CHF 38.
When buying/selling Swiss ETFs on any market, a courtage of 0.015% of the trade volume is added to the free, min CHF 2.00, max. CHF 150.

Arranging the purchase and sale of shares – instruction entered by internet banking
according to Section 6.3 Investing in securities traded on public markets

Arranging the purchase and sale of bonds and debt securities
According to Section 6.4 Investing in bonds

Arranging the purchase and sale of mutual funds
According to Section 6.2 Investing in mutual funds

Investing in premium deposits
According to Section 6.5 Investing in premium deposits

Maintenance of records of securities

The same prices apply to investment certificates, warrants, ETFs, ETCs, ETNs, ADRs, GDRs, exchange traded funds and other products that have the nature of stocks. These securities are collectively referred to as shares in this section of the price list.
We calculate the cost of keeping the records daily from the nominal value of the shares. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. If the securities do not have a nominal value, the value of the securities will be determined as a proportion determined by the number of securities in relation to the volume of the issue, or to the share capital, fund capital, or similar capital, in the relevant currency, based on the data available to us, or we will determine the value of the securities in another manner in accordance with our internal procedures for the valuation of securities.
If securities in different currencies are recorded in the register, the prices for keeping the register are calculated separately for each currency. We charge the amount for record keeping every quarter in CZK for all securities collectively, so that the amount calculated in the currency of the security is then converted into the payment currency (CZK) at the CNB exchange rate valid at the end of the quarter, unless there is an agreement on conversion to another currency.

Czech quoted equities in the follow-up register of ČS or in the register of the Central Securities Depository	
average value of assets lower than CZK 10 mil.	0.08% p.a.
remaining average volume of assets exceeding CZK 10 to 100 mil.	0.04% p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03% p.a.

Foreign quoted equities in the follow-up register of ČS or in the register of the Central Securities Depository and equities in the register of foreign depositories	
in any volume	0.08% p.a.
Non-quoted equities shares in the follow-up register or in the register of the Central Securities Depository	
in any volume	0.14% p.a.

The price for keeping records of foreign depositories is added to the price for keeping investment instruments of 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).

Keeping records of bonds and debt securities (referred to as bonds)	
We calculate the cost of keeping the records daily from the nominal value of the shares. Amounts are charged quarterly.	
Maintenance of bonds of ČS and EGB in seperate records of bonds	free of charge
Czech bonds	
average value of assets lower than CZK 10 mil.	0.06% p.a.
remaining average volume of assets exceeding CZK 10 to 100 mil.	0.04% p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03% p.a.
Foreign bonds	
in any volume	0.06% p.a.

Transfers, transitions, inheritance, pledges, sending statements and overviews, corporate events, and other individual services
According to Section 6.10 Asset accounts

6.8 Asset management

Your assets are managed by an experienced portfolio manager. They will actively manage a jointly determined investment strategy and execute the trade of securities within pre-defined and contractually binding limits.

The price for this service is set individually. VAT at the statutory rate is added to the individually agreed prices.

6.9 Investment services within Investing PLUS

For investment services provided under the Investment Services Agreement (Investing PLUS) or the Long-Term Investment Product Agreement (Investing PLUS), the prices listed in Sections 6.1–6.6 and 6.10 of the Price List apply. For investment services provided under the Investment Services Agreement (Investing PLUS and telephone orders placed through an investment broker), the prices listed in Section 6.7 of the Price List apply.

6.10 Asset accounts

ČS records and follow-up record of ČS	
Maintaining an 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

Opening at Central Securities Depository Prague, a.s.	
Opening an asset account	free of charge
Closing an asset account	free of charge

Securities transfers – Quoted and non-quoted on regulated market BCPP	
Transfers between two owners of asset accounts	
in the follow-up records of ČS	free of charge
from records maintained by another securities trader into ČS records	CZK 150 per ISIN
from ČS records into records maintained by another securities trader	CZK 800 per ISIN
Transfers between two asset accounts of one owner	
in the follow-up records of ČS	free of charge
– from records maintained by another securities trader into ČS records	CZK 150 per ISIN
– from ČS records into records maintained by another securities trader	CZK 800 per ISIN
– from an unclassified asset account in records of ČS – transfer of individual securities	CZK 150 per ISIN
Transfer from follow-up records to the Central Securities Depository records	CZK 800 per ISIN
Transfer from the Central Securities Depository records to follow-up records of ČS	CZK 150 per ISIN
Transfer of immobilized shares (fee is charged only on the transferor)	CZK 150 per ISIN

Securities transfers - Registered by foreign depositaries	
Price determined on a case-by-case basis.	

Securities transfers – Heritage	
Transfers in ČS records	free of charge
Transfer of securities (per ISIN) in the follow-up records of ČS	free of charge

Securities transfers – Donation of securities from follow-up records of ČS do Central Securities Depositary Foundation	
Donation of securities	free of charge

Sending statements	
Portfolio summary	
– via e-mail / internet banking	free of charge
– by post	free of charge
– by post abroad	free of charge
– at the branch – VAT at the statutory rate will be added to the stated price	CZK 125 *
Deal summary	
– via e-mail / internet banking, 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

* The fee does not apply to account holders from 70 years of age.

Other services	
Collection of revenues	third party fee
Services requiring manual processing – VAT at the statutory rate is added to the stated price	CZK400 per each 15 minutes or part thereof
Fee for suspended transaction caused by the client (for each day of suspension)	CZK 800

7. Other banking services

7.1 Safe-Deposit Boxes

From January 1, 2026, clients renting a Safe-Deposit Box must also have a personal payment account with the bank for individuals (except for savings accounts) or a payment account for individual entrepreneurs or companies, depending on the user of the Safe-Deposit Box.

From February 1, 2026, when renting a new safe deposit box, the client must also have a personal payment account for individuals (except for savings accounts) or a payment account for individual entrepreneurs or companies, depending on the user of the safe deposit box. At the same time, clients who are natural persons must have a Bank Identity Agreement and use George internet banking.

Safe-Deposit Boxes - rental according to size		
0 – 5,000 cm^3	annually	CZK 2,420
5,001 – 10,000 cm^3	annually	CZK 3,025
10,001 – 15,000 cm^3	annually	CZK 3,630
15,001 cm^3 and more	annually	CZK 6,050 – 24,200

The annual rental fee includes 21% VAT.

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 / maintanance / 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 / George Token**	**Password and SMS**
Login	free of charge	CZK 3.50 *
Payment confirmation	free of charge	CZK 3.50 **
Issuance of a USB token for 3 years ***	CZK 2,100	

* 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.

***The George token is a security method; the USB token is a device used to authenticate transactions using this method. It is issued for a period of 3 years at a cost of 2,100 CZK, including delivery; the authentication itself is free of charge.

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. When we settle a trade in cash, we may charge the cost of any currency conversion.

Apart from the fees for services specified in the Price list, 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 Price list.