

Price List for Entrepreneurs and Small Business, Public and Non-Profit Sector

Price List of Česká spořitelna, a.s. for Entrepreneurs and Small Business, Public and Non-Profit Sector

Validity from 05. 03. 2024

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

1. Accounts

- 1.1. Current Account for Entrepreneurs and Small Business
- 1.2. Commercial Account of Česká spořitelna (no longer offered from 16 March 2015)
- 1.3. Current Account for Public and Non Profit Sector and other Current Accounts
- 1.4. Current Accounts in Foreign Currency
- 1.5. Term deposits
- 1.6. Statements
- 1.7. Other Items

2. Payments

- 2.1. Domestic outgoing and incoming transfers
- 2.2. Foreign outgoing and incoming payments
- 2.3. Cash Transactions for Accounts in Czech Currency
- 2.4. Cash Transactions for Accounts in Foreign Currency
- 2.5. Depositing cash in a sealed package via Czech Post branches
- 2.6. Other Items

3. Online banking

- 3.1. Telephonebanking and Internetbanking George, BUSINESS 24
- 3.2. @FAKTURA 24
- 3.3. PLATBA 24
- 3.4. MultiCash
- 3.5. API Banking

4. Card services

- 4.1. Providing card
- 4.2. Optional insurance
- 4.3. Other services

5. Loans

- 5.1. Commercial Loans
- 5.2. Operating loan and Overdraft
- 5.3. Investment loans
- 5.4. Mortgage Loans
- 5.5. General Items
- 5.6. Insurance of ability to repay

6. Cheque

- 6.1. Cheque Purchase
- 6.2. Cheque Sale- Česká spořitelna, a.s. private cheque

7. Bank guarantee

- 7.1. General items

8. Bills

8.1. General Items

9. Documentary Letters of credit and Documentary and Bill Collections

9.1. Documentary Credits issued by Česká spořitelna, a.s. (import and domestic buyer's Documentary Credits)

9.2. Documentary Credits advised by Česká spořitelna, a.s. (export and domestic supplier's Documentary Credits) **

9.3. Documentary and Bill Collections

10. Other banking services

11.1. Safe-Deposit Boxes

11.2. Safekeeping of vehicle registration certificate

11.3. Provided Information

11.4. Other Items

1. Accounts

1.1 Current Account for Entrepreneurs and Small Business

Account maintenance					
		Current Account	Account Živnostník	Account Klasik	Account Maxi
Account maintenance	monthly	CZK 75 / 45 **	free of charge / CZK 149 *	CZK 149 / 75 *** / 0 ****	CZK 399

* Account maintenance of first account Živnostník is for free, every next account for the same Company Registration Number is chargeable.

** Price for provided additional service BUSINESS 24.

*** If credit income on account is in min amount CZK 10,000 and client had overdraft, loan or mortgage.

**** Account Klasik free of charge for 2 years for new established companies and entrepreneurs (6 months from establishing).

Services in basic package					
		Current Account	Account Živnostník	Account Klasik	Account Maxi
Internetbanking George and telephonebanking		free of charge	free of charge	free of charge	free of charge
Overdraft Firemní with credit limit from CZK 20,000 up to CZK 100,000 (subject to credit approval)		x	free of charge	free of charge	free of charge
Free Electronic Transactions (Monthly) *		x	unlimited	50	400
Debit card Visa Business		x	1x free of charge	1x free of charge	2x free of charge
Insertion card		x	x	1x free of charge	2x free of charge
Account in foreign currency		x	x	x	1x free of charge
Saving account		x	x	x	free of charge
All cash withdrawals from ATM of Česká spořitelna		x	free of charge	free of charge	free of charge
All cash withdrawals from ATM of Erste abroad		x	free of charge	free of charge	free of charge

* Electronic Transactions

These services include payment transactions (in CZK within the Czech Republic, in EUR within the EEA) realised on the account in a calendar month: acceptance of a payment order (account item) via internet banking services, BUSINESS 24 or MultiCash, or via an ATM or a bank payment machine, realization of a permanent order or consent to direct debit, an incoming non-cash payment transaction (account item) and top-up of a mobile phone via an ATM via internet banking. Incoming transactions from Global payments s.r.o. payment terminals they are free of charge and do not count towards the number of transactions. Their number is defined in a specific service.

Optional services					
		Current Account	Account Živnostník	Account Klasik	Account Maxi
Internetbanking BUSINESS 24	monthly	CZK 200	CZK 200	CZK 200	CZK 200
Information SMS (no longer offered from 18 July 2016) *	monthly	x	x	CZK 29	CZK 29
Next debit card Visa Business	monthly / annually	CZK 400 annually	CZK 29 monthly	CZK 29 monthly	CZK 29 monthly
Next insertion card	monthly / annually	CZK 200 annually	CZK 29 annually	CZK 29 annually	CZK 29 monthly

* Information SMS

25 SMS notifications including SMS balance notifications and other SMS types (cash withdrawal by card at ATM, payment by card, non-realized payments, standing orders or collection permits, reminder in case of outstanding overdraft, incoming/outgoing payments).

1.2 Commercial Account of Česká spořitelna (no longer offered from 16 March 2015)

Account maintenance	monthly	free of charge
Services in basic package		
Issue of monthly statement (account statement series)	monthly	free of charge
Standard Products and Services		
Standard I: 0 to 1 product/service Standard	monthly	CZK 92
Standard II: 2 to 3 products/services Standard	monthly	CZK 172
Standard III: 4 to 5 products/services Standard	monthly	CZK 342
6th and every other single product/service Standard	monthly	CZK +30

Products and services Standard:

- **Overdraft Firemní** – opening a credit on a current account (overdraft) for an indefinite period; administration and maintenance of a current account (overdraft) for an indefinite period - monthly
- **Debit cards** – Deposit card, Visa Business
- **Internetbanking** – opening, monthly fee (not applied for George)
- **Information SMS**
- **Favorable interest rate**
- **All types of service Standard includes account maintenance**

Products and Services Transactions – the fees are charged separately			
		Domestic	In EUR within EEA
Electronic transactions I (14 transactions)	monthly	CZK 24	CZK 24
Electronic transactions II (36 transactions)	monthly	CZK 64	CZK 64
Electronic transactions III (80 transactions)	monthly	CZK 134	CZK 134
Complex transactions I (14 transactions)	monthly	CZK 54	CZK 54
Complex transactions II (36 transactions)	monthly	CZK 134	CZK 134
Complex transactions III (80 transactions)	monthly	CZK 304	CZK 304
Complex transactions IV (150 transactions)	monthly	CZK 534	CZK 534

Electronic transactions:

- Payment order acceptance (per item) via internetbanking, Business 24 or MultiCash
- Electronic transactions in EUR within EHP – payment order acceptance (per item) via internetbanking, Business 24 or MultiCash
- Complex transactions domestic - payment order acceptance (per item) via internetbanking, Business 24 or MultiCash, ATM or payment terminal, standing order or collection permit execution, incoming payment, mobile phone charging via ATM or internetbanking, Cash deposit in accounts maintained by ČS through ATM of ČS, Cash withdrawal through ATM of ČS, Cashback
- Complex transactions in EUR within EHP – payment order acceptance (per item) via internetbanking, Business 24 or MultiCash, standing order or collection permit execution, incoming payment.

Products and Services Special – the fees are charged separately (no longer offered from 20 January 2019)				
Insurance of core persons (pricer for limit)	Limit CZK 250,000	Limit CZK 500,000	Limit CZK 1,000,000	Limit CZK 1,500,000
Insurance A – death and 3rd degree accidental disablement	CZK 115	CZK 225	CZK 385	CZK 545
Insurance B – death and 3rd degree all incident disablement	CZK 325	CZK 585	CZK 1,155	CZK 1,555

1.3 Current Account for Public and Non Profit Sector and other Current Accounts

Account maintenance		
Account for public sector clients	monthly	CZK 40
Account for the purpose of company foundation and settlement of monetary investments of companies	monthly	free of charge
Investment Account, for loans under Housing Improvement Fund	monthly	free of charge

Special current accounts based on a Framework Contract		
Interest bearing accounts – Accounts for notarial custody, for funds accepted by court distrainers and for funds accepted by a solicitor/entity performing advocacy – (fee charged upon account balancing at the client's request) *	after reviewing	CZK 290
non-interest bearing accounts – Accounts for notarial custody, for real estate broker, for funds accepted by court distrainers and for funds accepted by a solicitor/entity performing advocacy, Current accounts for funds received by insolvency administrator, insolvency trustee	monthly	free of charge

* Price includes:

- non-cash payments in CZK, in EUR within EEA (except other foreign payments)
- cash withdrawals at bank counters and processing of cash deposits at bank counters (including cash deposits made by third parties)
- cash payment of a private cheque of Česká spořitelna, a. s. at the branch of Česká spořitelna, a. s.
- issue of a regular monthly account statement (account statement series) and sending it by mail to the address agreed / p reparation for delivery at the branch to be collected in person

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

1.4 Current Accounts in Foreign Currency

Account maintenance		
Account for public sector clients – EUR, USD, CHF, GBP, CAD, DKK, SEK, PLN, HUF, JPY	monthly	CZK 75 / 45 *
Account for the purpose of company foundation and settlement of monetary investments of companies	monthly	free of charge

*Price with provided service BUSINESS 24.

Maintenance of special accounts based on a Framework Contract		
Non-interest bearing accounts - Accounts for notarial custody, for funds accepted by court distrainers and for funds accepted by a solicitor / entity performing advocacy	monthly	free of charge

Optional services to Current Account		
Internetbanking BUSINESS 24	monthly	CZK 200

1.5 Term deposits

Deposit Account opening, maintenance, cancellation(the minimum balance for maintenance and account is CZK 5.000)	free of charge
Change of client disposition in relation to principal and/or interest transfer	free of charge

1.6 Statements

	Internetbanking / E-mail	By post	Branch
Sending of regular statement – monthly and less often	free of charge	CZK 70	CZK 125
Sending of regular statement – more often than monthly	CZK 15 *	CZK 70	CZK 125

* Price is not charged for Current account for funds received into notary escrow, by attorney price, court enforcement officer and real estate intermediary.

1.7 Other Items

Issue of turnover statement	CZK 125
Issue of copies of each account statements	CZK 125
Issue of transfer transaction information	CZK 125
Information SMS	CZK 3.50
Limitation on handling of funds in account	free of charge
Overdue costs *	CZK 300 (10 days overdue)

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

Additional fee for account maintenance

The Bank may charge an additional fee for account management (current account or other type of account) at the rate of 0.15 % from Increased balances* to 31 December. If the sum of Balances on client accounts to 31 December** given year exceeds CZK 100 million and will be higher than Average balances*** in a given year. The fee can be charged from any client account maintained by the Bank till 31. 3. of the following year.

The Bank may charge at the end of the month additional fee for account management (current account or other type of account) at the rate of 1 % p. a. from average monthly balance on all accounts in EUR currency where balance is over EUR 1 million.

* **Increased balances:** the difference between the balances on client accounts to 31 December** and average balances***.

** **Balances on client accounts to 31 December:** The sum of final balances in all accounts and term deposits (deposit accounts) converted into the currency CZK by central rate of the Czech National Bank to 31 December given year. Any negative balances will be replaced by zero.

*** **Average balances:** Average total of the final balance on all client accounts from 1 January to 30 November of a given year converted into the currency CZK by central rate of the Czech National Bank as of 31 December of that year plus the total of the average balances of time deposits (deposit accounts) client from January to November (always as of the end of the respective month) of the year, converted into the currency CZK by central rate of the Czech National Bank as of 31 December given year. The result will be increased by 10 %. Any negative balances will be replaced by zero.

2. Payments

2.1 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	per item	CZK 7	CZK 7	x	x
Standard outgoing payment	per item	CZK 7	CZK 7	CZK 125	125 Kč
Top up of mobile phone	per item	CZK 7	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	CZK 125	CZK 125
Change of standing order / collection permit / SIPO permit upon the client's request	per item	free of charge	free of charge / x / x	CZK 125	CZK 125
Cancellation of standing order / collection permit / SIPO permit upon the client's request	per item	zdarma	zdarma	zdarma	zdarma
Outgoing payment by standing order / direct debit / SIPO	per item	CZK 7	CZK 7	CZK 7	CZK 7
Express outgoing payment	per item	CZK 125	x	CZK 125	CZK 125

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

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	CZK 7

2.2 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.	per item	CZK 7	CZK 125	CZK 125
SEPA standard transfer and other transfers in EUR within EEA	per item	CZK 7	CZK 125	CZK 125
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
Request for refund of the SEPA direct debit (Refund), request for cancellation of the order for SEPA direct debit by recipient (Request for Cancellation), request for cancellation of the executed order for SEPA direct debit by recipient (Reversal)				free of charge
Registration of CID ** (annual fee)				CZK 500

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

** Creditor identifier, which is, according to the rules of the SEPA, mandatory requirement of SEPA direct debit. CID is a maximum 35 character code and is used for unambiguous identification of the recipient of SEPA direct debit. CID for the Czech Republic is exactly 12 characters in length and is administered by the Czech National Bank.

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	per item	CZK 7
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		only foreign bank charges

2.3 Cash Transactions for Accounts in Czech Currency

Cash deposit		
	ATM	Branch
In to own accounts maintained by ČS or card to account – in CZK	free of charge	CZK 50
In to own accounts maintained by ČS or card to account – in foreign currency	x	CZK 50
In to own accounts with a total amount exceeding CZK 1 million per month per client *	x	0.5 %
In to own accounts maintained by ČS – Sealed package	x	0.07 % from insertion amount + surcharge for coins insertion
By a third party (the depositor is neither the owner nor the person authorised to dispose on the account, in favour of which 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	free of charge
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

* The client pays if the aggregate amount of cash to his / her all current accounts, both in CZK and in a foreign currency (converted into CZK), exceeds CZK 1 million in 1 month. Only cash deposited at the branch (not closed box, night safe or ATM) is included in the total amount.

** 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		
Cash withdrawal by cards	Debit and prepaid cards	Credit and charge card
Česká spořitelna ATM	CZK 5	CZK 50
Erste Group ATM abroad	CZK 5	CZK 50
ATM of other bank in Czech Republic / Cash advance in Czech Republic	CZK 50	CZK 80
ATM of other bank in abroad / Cash advance in abroad in EUR	CZK 50	CZK 80
ATM of other bank in abroad / Cash advance in abroad in other currencies	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	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
Surcharge for splitting cash withdrawals according to clients listing (price for every next clients listing)	CZK 200
Unrealised cash withdrawal	CZK 1,000

* 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 transactions	
	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.

2.4 Cash Transactions for Accounts in Foreign Currency

Cash deposit	
	Branch
In to own account in a currency other than the account is maintained	CZK 50
In to own account in a currency of account	CZK 50
In to own accounts with a total amount exceeding CZK 1 million per month per client *	0.5 %
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

* The client pays if the aggregate amount of cash deposits to his/her all current accounts, both in CZK and in a foreign currency (converted into CZK), exceeds CZK 1 million in 1 calendar month. Only cash deposited at the branch (not closed box or ATM) is included in the total amount.

Cash withdrawal	
	Branch
Cash withdrawal in a currency other than the account is maintained	CZK 125
Cash withdrawal in account currency	CZK 125
Cash withdrawal in the total amount exceeding CZK 5 million	1.5 % from amount *

* The client pays if the aggregate amount of cash withdrawals in foreign currency from all his/her current accounts exceeds CZK 5 million in 1 calendar month. The ČNB exchange rate valid on the day of the cash operation is used for foreign currency conversion.

2.5 Depositing cash in a sealed package via Czech Post branches

Depositing cash in a sealed package via Czech Post branches	
The price charged for one package in the amount of up to CZK 100,000	CZK 125
The price charged for one package in the amount of CZK 100,001 to CZK 200,000	CZK 250
Deposit parameters with secured packaging (must be observed):	
<ul style="list-style-type: none"> • packaging up to a maximum weight of 10 kg • packaging with only banknotes up to a maximum amount of CZK 200,000 • mixed packaging: banknotes with a maximum number of coins up to 100 pieces and at the same time up to a maximum amount of CZK 200,000 • packaging with coins only - maximum number of 1,000 pieces 	
Protocol on the detected difference	CZK 30

2.6 Other Items

Confirmation on deposit of funds in account / account balance processed upon the client's request	free of charge
Unexecuted announced cash withdrawal	CZK 1,000

3. Online banking

3.1 Telephonebanking and Internetbanking George, BUSINESS 24

	Telephonebanking and Internetbanking George *	BUSINESS 24
Foundation and cancellation of the service at the initiative of the client	free of charge	free of charge
Initial generation of security code	free of charge	free of charge
Monthly fee	free of charge	CZK 200
Change of agreement data	free of charge	free of charge
Activation, deactivation of each additional Giro and current account	free of charge	free of charge
Internetbanking access unblocking	free of charge	free of charge
Repeated security data release	free of charge	CZK 100
Chip card reader - both types (1 pcs)	x	CZK 350
Chip card	x	CZK 350
Higher security - package (chip card reader, chip card, security certificate for 1 year validity)	x	CZK 1,000

* For login to internetbanking George, telephone banking and third-party companies is necessary to make an contract about Bank Identity.

Bank identity	Application George / Voice	Password and SMS
Login	free of charge	CZK 3.50 *
Payment confirmation	free of charge	free of charge

* The price for a login SMS is charged from the personal account of the client (account owner) who logged in to the commercial account, according to the [Price List for Private Sector](#) .

Sending of transaction confirmation, transaction history overview, account detail		
	Telephonebanking and Internetbanking George	BUSINESS 24
By email	free of charge	CZK 200
By post	x	x
By fax	x	CZK 10

Sending SMS		
	Telephonebanking and Internetbanking George	BUSINESS 24
Sending of login SMS	CZK 3.50 *	free of charge
Sending of confirmation SMS	free of charge	CZK 200
Sending of information SMS – Mobile application George, E-mail	free of charge	x
Sending of information SMS – SMS	CZK 3.50	x

* The price for a login SMS is charged from the personal account of the client (account owner) who logged in to the commercial account, according to the [Price List for Private Sector](#) .

Client certificate with 1-year validity	
	BUSINESS 24
Generation	CZK 350
Renewal within validity	CZK 350
Renewal after expiry	CZK 450

3.2 @FAKTURA 24

Setting up Service	
Connection to the client's accounting system	individually

Exchange of Business Documents							
Documents or transactions			up to 1 ths.	1–5 ths.	5–20 ths.	20–50 ths.	over 50 ths.
Depending on the number of transactions (monthly) – according to the number of sent and/or received invoice			for invoice	CZK 6.29	CZK 5.99	CZK 5.69	CZK 5.49
Number of business partners			1	2–5	6–25	26–100	101–250
Administration of connection to an accounting system (monthly) – according to the number of business partners			for transaction	free of charge	CZK 2, max. CZK 300	CZK 2, max. CZK 800	CZK 2, max. CZK 1,900
						CZK 2, max. CZK 2,500	CZK 2, max. CZK 2,900

The fee does not apply to users connected via the Internet portal.

Designation of graphic representation of the sent document with electronic sign	
By means of the service @FAKTURA 24	CZK 0.84
By the client	free of charge

All prices of service @FAKTURA 24 are mentioned without 21 % VAT.

If services, which are subject to VAT, are provided to persons registered for VAT in another member state or to foreigners liable to taxation, the tax liability (place of performance) lies outside the country and the fee therefore is not subject to VAT.

3.3 PLATBA 24

Servis set-up	free of charge
Monthly fee	free of charge
Fee for transaction via PLATBA 24	individually

3.4 MultiCash

Service set-up, monthly fee	
Local installation	CZK 5,000
Network installation independent on the number of stations	CZK 8,000
Without installation (client is already using MultiCash with another bank)	CZK 2,500
Installation abroad	individually priced, depending on the location
Monthly fee – independent on the number of connected accounts *	CZK 400

* The monthly fee is paid individually for each legal entity utilizing MultiCash software and sub licence.

Additional service set-up	
Service set-up MultiCash WebSign 24	free of charge
Service actualization (most recent version)	
Made by bank officer (upon client's request)	CZK 1,500 + CZK 500 for every commenced hour
Other Items	
Servis blocking / unblocking	free of charge
Service charge (for errors caused by client), additional training etc.	CZK 1,500 + CZK 500 for every commenced hour
Charge for service abroad	individually priced, depending on the location

3.5 API Banking

Service fee for PSD2 API of Česká spořitelna	free of charge
Service fee for Premium API of Česká spořitelna	CZK 300 / connected account / calendar month

4. Card services

4.1 Providing card

International debit cards – annual fee		
Visa Business	annually	CZK 400
Visa Business Plus	annually	CZK 1,200
Visa Business Gold	annually	CZK 3,700
Visa Business Virtual *	annually	free of charge
Visa Business Virtual single-use *	annually	free of charge
* The maximum number of issued virtual debit cards is limited to 20 active Visa Business Virtual cards and 1 active Visa Business Virtual Single-use card per card holder.		
International prepaid cards		
Prepaid Business Visa	annually	CZK 230
Visa Business credit	annually	CZK 650
Visa Business charge	annually	CZK 2,200
Deposit cards		
Providing card	annually	CZK 200

4.2 Optional insurance

Travel insurance *		
Comfort ** – cardholder insurance	annually	CZK 300
Comfort Family ** – additional insurance of family members to cards (+1 adult and 3 children)	annually	CZK 450
Exclusive Family – additional insurance of family members to Visa Business Plus and Visa Business charge cards (+1 adult and 3 children)	annually	CZK 750
Gold Family – additional insurance of family members to Gold cards (+1 adult and 3 children)	annually	CZK 1,500
* Apart from insurance arranged to an already issued valid card, where the first payment of the insurance premium is charged at the time when the insurance is effected, and subsequent payments along with the annual card fee.		
** Insurance may be also purchased to Visa Business and Visa Business credit card.		
Personal belongings and card insurance *		
P10 (insurance cover up to CZK 10,000)	annually	CZK 170
P30 (insurance cover up to CZK 30,000)	annually	CZK 320
P60 (insurance cover up to CZK 60,000)	annually	CZK 480
P90 (insurance cover up to CZK 90,000)	annually	CZK 780
* Apart from insurance arranged to an already issued valid card, where the first payment of the insurance premium is charged at the time when the insurance is effected, and subsequent payments along with the annual card fee.		

4.3 Other services

Inquiry for balances, limits, change of limit and PIN			
	Internetbanking	ATM ČS	Branch / Telephonebanking
Account balance query	free of charge	x	free of charge
Change of PIN – debit / credit card	x	free of charge	x
Change card transactions limit	free of charge	x	CZK 125

Sending of PIN / Card		
	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

	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.

Providing of duplicate card	
Production of duplicate card – the price is charged when requesting a replacement card	CZK 200
Providing duplicate card abroad with limited validity (Emergency card)	CZK 3,000
Payment of cash abroad (Emergency Cash Advance)	CZK 3,000

Issue and sending of account statement / statement of transactions		
	By post	Branch
Regular account statement – for card account holder (credit, charge, prepaid cards)	CZK 70	CZK 125
Regular statement of transactions done by debit cards – for current account holder	CZK 70	x
Regular statement of transactions done by international credit, charge, prepaid card – for card holder	CZK 70	x
Extraordinary account statement / statement of transactions issued on client's request (charge, prepaid, credit cards)	CZK 70	x

Other Items	
Agreement of a loan for the maturity of credit, charge cards and domestic proprietary credit cards	free of charge
Card account administration and maintenance for credit and charge cards	free of charge
LoungeKey – 2 entrances to airport lounges/calendar year/Visa Business Gold debit card	free of charge
LoungeKey – third and next entrance to airport lounges/calendar year/Visa Business Gold debit card	EUR 26 per person (+ 21 % VAT)

Late penalty	
Costs connected with late payment *	CZK 300 (10 days in delay)

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

5. Loans

5.1 Commercial Loans

Commercial loans for entrepreneurs					
	Commercial loan Start up, Simple	Commercial loan Byznys, Byznys Mini	Consolidation MSE	Commercial loan PGRLF	Commercial loan COVID ** and COVID III *** with NRB/ČMZRB, COVID SPORT with NRB/ČMZRB
Assessment and evaluation of a loan application incl. promise (from loan amount)	free of charge	0.6 %, min. CZK 1,000	0.6 %, min. CZK 1,000	0.6 %, min. CZK 1,000	free of charge
Administration and maintenance – loan amount from 50 till 100 ths. (monthly)	free of charge	CZK 100	CZK 100	CZK 100	CZK 100
Administration and maintenance – loan amount above 100 ths. (monthly)	free of charge	CZK 300	CZK 300	CZK 300	CZK 300
Contractual reward (from non-draw loan amount)	free of charge	free of charge	free of charge	free of charge	free of charge
Extra installment – less than 1 year till the end	0.5 % from extra installment *	0.5 % from extra installment *	0.5 % from extra installment	free of charge	free of charge
Extra installment – more than 1 year (included) till the end	1 % from extra installment *	1 % from extra installment *	1 % from extra installment	free of charge	free of charge

* Valid for loans from 20 May 2021.

** Commercial loan COVID with NRB/ČMZRB is no longer offered from 24 May 2020.

*** Commercial loan COVID III with NRB/ČMZRB is no longer offered from 1 January 2022.

Commercial loans for free profession		
	Commercial loan for free profession Profesionál	Consolidation MSE Profesionál
Assessment and evaluation of a loan application incl. promise (from loan amount)	free of charge	free of charge
Administration and maintenance (monthly)	CZK 300	CZK 300
Contractual reward (from non-draw loan amount)	free of charge	free of charge
Extra installment – less than 1 year till the end	0.5 % from extra installment *	0.5 % from extra installment
Extra installment – more than 1 year (included) till the end	1 % from extra installment *	1 % from extra installment

* Valid for loans from 20 May 2021.

5.2 Operating loan and Overdraft

Overdrafts						
	Overdraft Startovací	Overdraft Firemní	Overdraft Profesionál	Overdraft Standard	Overdraft MSE+ *	Overdraft MSE+ mini
Assessment and evaluation of a loan application incl. promise (from loan amount)	free of charge	free of charge	free of charge	0.6 %, min. CZK 5,000	0.6 %, min. CZK 5,000	0.6 %, min. CZK 2,500
Assesment for prolongation	free of charge	free of charge	free of charge	0.3 %, min. CZK 2,500	x	x
Administration and maintenance – loan amount from 20 till 100 ths. (monthly)	free of charge	CZK 100	CZK 300	CZK 300	CZK 300	CZK 300
Administration and maintenance – loan amount above 100 ths. (monthly)	x	CZK 300	CZK 300	CZK 300	CZK 300	CZK 300
Contractual reward (from non-draw loan amount)	free of charge	free of charge	free of charge	individually 0.5 % - 1 % p. a.	individually 0.5 % - 1 % p. a.	individually 0.5 % - 1 % p. a.
Transfer receivable from overdraft to regular installments (from draw amount of overdraft)	0.6 %, min. CZK 1,000	0.6 %, min. CZK 1,000	0.6 %, min. CZK 1,000	0.6 %, min. CZK 1,000	0.6 %, min. CZK 1,000	0.6 %, min. CZK 1,000
Administration and maintenance of transfered receivable from overdraft (monthly)	CZK 300	CZK 300	CZK 300	CZK 300	CZK 300	CZK 300

* Overdraft MSE+ is no longer offered from 1 January 2022.

Operating loans				
	Operating loan	Operating loan (agricultural sector)	Revolving loan	Revolving loan (agricultural sector)
Assessment and evaluation of a loan application incl. promise (from loan amount)	0.6 %, min. CZK 5,000	0.6 %, min. CZK 5,000	0.6 %, min. CZK 5,000	0.6 %, min. CZK 5,000
Assesment for prolongation	0.3 %, min. 2,500	0.3 %, min. 2,500	0.3 %, min. 2,500	0.3 %, min. CZK 2,500
Administration and maintenance (monthly)	CZK 300	CZK 150 *	CZK 300	CZK 150 **
Contractual reward (from non-draw loan amount)	individually from 0.5 % to 1 % p. a.	individually from 0.5 % to 1 % p. a.	individually from 0.5 % to 1 % p. a.	individually from 0.5 % to 1 % p. a.

* This price is valid for loans signed from 1 July 2013. Loans signed before this date have price for administration and maintenance same as Operating loans.

** This price is valid for loans signed from 1 July 2013. Loans signed before this date have price for administration and maintenance same as Revolving loans.

Overdrafts (no longer provided)			
	Overdraft mini Profit	Overdraft Profit	Overdraft in program Profit
Administration and maintenance (monthly)	CZK 100	CZK 300	CZK 300
Assesment for prolongation	free of charge	free of charge	CZK 1,000
Contractual reward (from non-draw loan amount)	0.5 % p. a.	free of charge	free of charge

5.3 Investment loans

	Investment loan, COVID III – Invest ***	INOSTART	Investment loan (agriculture sector)	Non-purpose loan
Assessment and evaluation of a loan application incl. promise (from loan amount)	0.6 %, min. CZK 5,000	free of charge	0.6 %, min. CZK 5,000	0.6 %, min. CZK 5,000
Administration and maintenance – loan amount from 50 till 100 ths. (monthly)	CZK 300	CZK 300	CZK 150 *	CZK 100 **
Administration and maintenance – loan amount above 100 ths. (monthly)	CZK 300	CZK 300	CZK 150 *	CZK 300 **
Contractual reward (from non-draw loan amount)	individually from 0.5 % to 1 % p. a.	individually from 0.5 % to 1 % p. a.	individually from 0.5 % to 1 % p. a.	individually from 0.5 % to 1 % p. a.
Extra installment (according to contract)	individually	individually	individually	individually

* This price is valid for loans signed from 1 July 2013. Loans signed before this date have price for administration and maintenance same as Investment loans.

** Valid for Non-purpose loans signed from 1 September 2015. Administration and maintenance for Non-purpose loans signed before 1 September 2015 is free of charge.

*** COVID III – Invest is no longer offered from 1 January 2022.

5.4 Mortgage Loans

	Commercial mortgage	Commercial mortgage (agriculture sector)
Assessment and evaluation of a loan application incl. promise (from loan amount) *	0.75 %, min. CZK 15,000	0.75 %, min. CZK 15,000
Administration and maintenance (monthly)	CZK 400	CZK 150 **
Contractual reward (from non-draw loan amount)	individually from 0.5 % to 1 % p. a.	individually from 0.5 % to 1 % p. a.
Extra installment (according to contract)	individually	individually

* Price for assessment and evaluation of loan application is payable in date of loan signature in amount which is valid in date of loan signature. The price could be also add to loan amount.

** This price is valid for loans signed from 1 July 2013. Loans signed before this date have price for administration and maintenance of loan application same as Commercial mortgage.

5.5 General Items

	All loans (except Commercial mortgage)	Commercial mortgage
Change of contractual terms and conditions upon the bank's request	free of charge	free of charge
Change of contractual terms and conditions upon the client's request – change of collection account or date installment	free of charge	free of charge
Change of contractual terms and conditions upon the client's request – other (from actual loan amount)	0.3 %, min. CZK 2,500	0.3 %, min. CZK 10,000
For assumption of debt by another client	0.3 %, min. CZK 2,500	0.3 %, min. CZK 10,000
Postage for account statement mailing	according to the Czech Post tariff	according to the Czech Post tariff
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	only administrative fees
Overdue costs *	CZK 300 (10 days in delay)	CZK 300 (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.

Assessment of risks associated with assets held as security (eligibility assessment)		
	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	+ 1,200 above base rate for specific real estate type
Other buildings	individually	individually
Assessment of risks associated with assets held as security * / Assessment of risks associated with a loan secured by an unfinished construction **	individually	x

* The price includes standard valuation of property (according to type and size) proposed by the client as a security for the ČS's receivable, along with evaluation of the bank's risk associated with the collateral acceptance.

** The price includes Property Valuation Update/ status report on construction, its handover to the point of sale and evaluation of ČS risks associated with a credit facility secured by an unfinished construction.

5.6 Insurance of ability to repay

Insurance valid from 20 January 2019 (provided only for entrepreneur)		
Insurance Standard – long-term incapacity to work, full disability, death (due to an accident)	monthly	5 % from regular payment
Insurance Plus – long-term incapacity to work, full disability (due to an accident or illness), death (for any reason)	monthly	8 % from regular payment

Insurance of ability to repay (offered to 19 January 2019)		Type A – incapacity for work, disability, death	Type B – incapacity for work, disability, death, job loss
For one client	monthly	0.037 % from loan amount	0.060 % from loan amount
For two clients (for each of insured client)	monthly	0.033 % from loan amount	0.055 % from loan amount
For three clients (for each of insured client)	monthly	0.030 % from loan amount	0.050 % from loan amount
Historically signed insurance (offered to 31 August 2011)			
For entering into an insurance contract Standard – death and 3rd degree accidental disablement (per each person)	monthly	0.065 % from loan amount	
For entering into an insurance contract Plus – death and 3rd degree all incident disablement (per each person)	monthly	0.115 % from loan amount	

6. Cheque

6.1 Cheque Purchase

Private cheques of Česká spořitelna, a.s. encashment against an account held in Česká spořitelna, a.s.	free of charge
Private cheques of Česká spořitelna, a.s. encashment in cash	CZK 125
Private cheques of Česká spořitelna, a.s. encashment in cash cheques presented with another banks	1 %, min. CZK 220, max. CZK 1,500

6.2 Cheque Sale- Česká spořitelna, a.s. private cheque

Issue of cheque form	per item	CZK 10
Issue of cheque book (cover)	per item	CZK 10
Notification of uncovered or unpaid cheque drawing – 1 piece	per item	CZK 500
Stop-payment, recall, cancellation of Česká spořitelna 's cheque printing *		CZK 150
Cancellation of banned cheque honouring, reversed cheque printing cancellation *		CZK 50

* Prohibition of check payment, cancellation of check, cancellation of check form of Česká spořitelna, a.s., cancellation of prohibition of check payment, cancellation of cancellation of check form – the price is set for the act, ie. regardless of whether the ban is filed on one or more checks at the same time.

7. Bank guarantee

7.1 General items

Complete appraisal and evaluation of guarantee application (including SBBC)	individually priced, min. CZK 2,000
Guarantee/Letter of Intent issuance	individually priced, min. CZK 5,000
Guarantee/Letter of Intent/Counter guarantee commission (Annual commitment fee from guarantee/letter of intent, payable quarterly in advance)	priced, minimum 5,000 + fee of the issuing bank in case of counter guarantee
Guarantee amendment (+ price for Item " Guarantee/Letter of Intent/Counter guarantee commission" based on the increased amount or extended guarantee expiry)	individually priced, min. CZK 2,500
Guarantee/Letter of intent text proposal, at client 's request (payable also in case the guarantee/letter of intent is not issued)	CZK 3,000
Advice of a guarantee issued by another bank in favour of a client of Česká spořitelna, a.s.	CZK 2,000
Guarantee verification/Assessment of guarantee wording/Consultation, at client 's request	individually priced
Guarantee enforcement	CZK 3,000
External services related to bank guarantees (project appraisal, collateral appraisal etc.)	based on actually incurred costs
Postage and telecommunication related to a Bank Guarantee	
SWIFT - a message	150 Kč
Courier service	podle skutečně vynaložených nákladů

The provisions of the Price List for Documentary Letters of Credit and Bank Guarantees shall apply mutatis mutandis to Standby Letters of Credit.

8. Bills

8.1 General Items

	Bill amount from CZK 100,000 to CZK 2,000,000	Bill amount above CZK 2,000,000
Complete appraisal and evaluation of bill of exchange presented for discounting (discount commission) *	CZK 1,000	individually
Bill guarantee (aval)	bank guarantee fee is charged, see Part Bank Guarantees	bank guarantee fee is charged, see Part Bank Guarantees
Bill collections and related service	documentary and bill collection fee is charged, see Part Documentary and Bill collections	documentary and bill collection fee is charged, see Part Documentary and Bill collections

* The fee is collected upon application submission and it is non-refundable. Determination of the bill of exchange liability is not subject to a charge.

9. Documentary Letters of credit and Documentary and Bill Collections

9.1 Documentary Credits issued by Česká spořitelna, a.s. (import and domestic buyer's Documentary Credits)

Issuance of a Documentary Credit *	
for each commenced 30 days of validity of the Documentary Credit	0.1 %, minimum CZK 1 000
risk surcharge	individually priced
Amendment of a Documentary Credit	
amendment issuance (incl. cancellation of a Documentary Credit)	CZK 2 000
plus, in case of amount increase and/or validity period extension	price according to item no. 1.1. pursuant to the amount of increase or period of extension
Examination of documents and payment (out of the amount of drawing, disregarding any allowances)	0.3 %, minimum CZK 2 000
Deferred payment (out of the amount of the deferred payment undertaking, in addition to the item "Examination of documents and payment")	
for each commenced 30 days of tenor	0.1 %, minimum CZK 1 000
risk surcharge	individually priced
Goods consigned to or to the order of Česká spořitelna, a.s.	CZK 1 500
Discrepancy fee	CZK 1 500
Preparation of a draft wording of a Documentary Credit or an amendment	
first draft of a Documentary Credit for the respective trade relation (on condition that the Documentary Credit in question is finally issued)	free of charge
any other drafts of documentary credits and all drafts of amendments	CZK 1 500
Refused and returned documents handling (out of the documents value)	0.1%, minimum CZK 1 000
Postage and telecommunication (includes routine correspondence, e.g., SWIFT, postage, etc., excludes extra correspondence outside common practice)	
upon issuance / amendment	CZK 200
for each set of documents	CZK 500
courier service cost	at actual expense

9.2 Documentary Credits advised by Česká spořitelna, a.s. (export and domestic supplier's Documentary Credits)

**

The fees indicated in this part of the Price List also apply to the provision of the services to private individuals.

Advising of a Documentary Credit (out of its amount) ***	0,2 %, minimum CZK 2 000
Confirmation of a Letter of Credit (out of the amount of the Documentary Credit or of its confirmation, as the case may be) ***	
for each commenced 30 days of validity of the confirmation	0,1 %, minimum CZK 1 000
risk surcharge	individually priced
Amendment of a Documentary Credit	
amendment advising (incl. cancellation of a Documentary Credit)	CZK 1 500
plus, in case of amount increase	price according to item "Advising of a Documentary Credit" (Documentary Credits without confirmation of Česká spořitelna, a.s.) or "Confirmation of a Letter of Credit" (Documentary Credits confirmed by Česká spořitelna, a.s.) pursuant to the amount of increase
plus, in case of validity extension of a Documentary Credit confirmed by Česká spořitelna, a.s.	price according to item "Confirmation of a Letter of Credit" pursuant to the period of extension
Examination of documents and payment or forwarding of documents for payment (out of the amount of drawing, disregarding any allowances)	
examination of documents ****	0.1 %, minimum CZK 1 000
payment or forwarding of documents for payment (charged even if the documents are released without payment)	0.2 %, minimum CZK 1 000
returned documents handling	0.1 %, minimum CZK 1 000
Deferred payment (out of the amount of drawing, in addition to the item "Examination of documents and payment or forwarding of documents for payment")	
deferred payment undertaking, for each commenced 30 days of tenor	0.1 %, minimum CZK 1 000
risk surcharge	individually priced
deferred tenor handling (L/C's without undertaking of Česká spořitelna, a.s.)	0.1 %, minimum CZK 1 000
Negotiation (in addition to the item "Examination of documents and payment or forwarding of documents for payment")	individually priced
Transfer of a Documentary Credit (out of the value of the transfer) ***	0.2 %, minimum CZK 2 000
Confirmation of assignment of proceeds or consent to such assignment (out of the assignment amount)	0.1 %, minimum CZK 1 000
Remittance of Documentary Credit proceeds in favour of an account held with another bank or in favour of a different entity	CZK 1 000
Discrepancy fee (only Documentary Credits with Česká spořitelna, a.s. obligation or transferred Documentary Credits)	CZK 1 500
Pre-examination of documents (examination of draft versions of documents in advance of their regular presentation) *****	
first request for pre-examination under the Documentary Credit	free of charge
any subsequent request for pre-examination under the same Documentary Credit, for each document	CZK 200
Assignment of a receivable under a Documentary Credit to Česká spořitelna, a.s. (forfeiting)	individually priced
Silent confirmation	individually priced
Goods consigned to or to the order of Česká spořitelna, a.s. (out of the amount of drawing, disregarding any allowances)	0.1% of the value of the documents, minimum CZK 1 500
Postage and telecommunication (includes routine correspondence, e.g., SWIFT, postage, etc., excludes extra correspondence outside common practice)	
upon advising / amendment	CZK 200
upon transfer	CZK 200
for each set of documents	CZK 500
courier service cost	at actual expense

* The price is charged upon Documentary Credit issuance and is calculated for the entire original validity period of the Documentary Credit (as possibly extended) and for the full original amount of the Documentary Credit (as possibly increased, including amount tolerance and additional amounts payable, if any), regardless of cancellation of the Documentary Credit, utilisation prior to its expiry, or amount decrease, as may be applicable.

** With exception of the items "Transfer of a Documentary Credit", Confirmation of assignment of proceeds ..., Discrepancy fee" and "Pre-examination of documents", the prices stated in Part Documentary Credits advised by Česká spořitelna, a.s. (export and domestic supplier's Documentary Credits) will not be charged for Documentary Credits issued by Česká spořitelna, a.s. and advised directly to the beneficiary.

*** The price is calculated for the entire original validity period of the Documentary Credit (as possibly extended) and for the full original amount of the Documentary Credit (as possibly increased, including amount tolerance and additional amounts payable, if any), regardless of cancellation of the Documentary Credit, utilisation prior to its expiry, or amount decrease, as may be applicable. Price for confirmation of a Documentary Credit is charged in addition to the price for its advising.

**** Česká spořitelna, a.s. assumes no liability or responsibility for any examination of documents under a Documentary Credit unless it has added its confirmation to that Documentary Credit or attached another form of obligation thereto implying its obligation to examine documents. The beneficiary may request Česká spořitelna, a.s. not to examine documents, except for the Documentary Credits where Česká spořitelna, a.s. added its confirmation or another form of obligation to honour or negotiate a complying presentation.

***** Česká spořitelna, a.s. assumes no liability or responsibility for any pre-examination of documents under a Documentary Credit. If the Client utilises the service of pre-examination of documents, Česká spořitelna, a.s. has the right to charge the price for examination of documents even if the beneficiary chooses not to present the earlier pre-examined documents as a drawing under that Documentary Credit.

Note: For conversion operations in different currencies, a Buy Rate is used for calculations at the operation input and a Sell Rate is used at the operation output. If the price is indicated as a percentage, the converted amount is used for calculation of the price amount. Any operation where the transaction currency is different from the account currency is considered as conversion operation.

Česká spořitelna, a.s. may exceptionally grant a discount from the stated price.

Compensation of actual own and third-party expenses (e.g., fees and charges of other banks and institutions) are charged in addition to prices stated in this Price List. The prices are charged to the account upon provision of the respective service, or may be deducted from the Letter of Credit proceeds. Other prices charged for the Česká spořitelna, a.s. services are stated in other sections of the Price List.

9.3 Documentary and Bill Collections

Collection Processing (of the collection or bill amount)	
collection commission	0.3%, minimum CZK 1 500, maximum CZK 30 000
release of documents without payment, return of refused collection (including bills sent for acceptance only) *	0.15%, minimum CZK 1 500, maximum CZK 15 000
bills sent for acceptance only	0.3%, minimum CZK 1 500, maximum CZK 30 000
Obtaining acceptance of a bill of exchange to be held for collection at maturity (incl. obtaining issuance of a promissory note or other payment undertaking)	
for bill to be collected by another bank	free of charge
for bill to be collected by Česká spořitelna, a.s.	CZK 500
Remittance of collection proceeds in favour of an account held with another bank or in favour of a different entity	CZK 1 000
Amendment of collection instructions	CZK 1 000
Goods consigned to or to the order of Česká spořitelna, a.s.	0,1% of the collection amount, minimum CZK 1 500
Tracer (for third and each subsequent tracer)	CZK 200
Handling of overdue collection **	
first month	free of charge
each subsequent commenced month	CZK 500
Postage and telecommunication (includes routine correspondence, e.g., SWIFT, postage, etc., excludes extra correspondence outside common practice)	
import and domestic buyer's collections	CZK 500
export collections (documents sent to the collecting bank by registered mail)	CZK 700
export collections (documents sent to the collecting bank by courier), domestic supplier's collections	CZK 200
courier service cost	at actual expense
Protest of a bill of exchange (for non-payment or non-acceptance)	1 000 Kč + notary fees

* Instruction to release documents without payment is considered an amendment of collection instructions and therefore the respective fee for amendment of collection instructions is also charged.

** This fee is charged for import and domestic buyer's collections only. Collection is considered overdue as from the third working day following its due date. Sight collection is considered overdue after one calendar month after the date of presentation of documents to the drawee for collection by Česká spořitelna, a.s.

Note: For conversion operations in different currencies, a Buy Rate is used for calculations at the operation input and a Sell Rate is used at the operation output. If the price is indicated as a percentage, the converted amount is used for calculation of the price amount. Any operation where the transaction currency is different from the account currency is considered as conversion operation.

Česká spořitelna, a.s. may exceptionally grant a discount from the stated price.

Compensation of actual own and third-party expenses (e.g., fees and charges of other banks and institutions) are charged in addition to prices stated in this Price List. The prices are charged to the account upon provision of the respective service, or may be deducted from the Letter of Credit proceeds. Other prices charged for the Česká spořitelna, a.s. services are stated in other sections of the Price List.

10. Other banking services

11.1 Safe-Deposit Boxes

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

11.2 Safekeeping of vehicle registration certificate

Price for safekeeping, which is realized by supplier	CZK 277 + 21 % VAT
Price for safekeeping, which is realized by merchant	CZK 346 + 21 % VAT

11.3 Provided Information

Bank information	individually
Office information (mediation of information from specialised companies)	individually
Bank report for audit purposes processed upon the client's request	CZK 500 + CZK 100 for each account + 21 % VAT
Reports provided pursuant to the provisions of Section 38 (6) of Act No. 21/1992 Coll., on banks, as amended – information on one client (general account)	free of charge
Confirmation for domestic clients (payment from abroad, confirmation on validity of account contracts, etc.)	free of charge

11.4 Other Items

Other services not explicitly specified in the Price List (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
Special services not explicitly specified in the Price List and provided to other than clients of Česká spořitelna, a.s. (i.e. persons who are assignees of the receivables of Česká spořitelna, a.s. – document retrieval, loan turnover history processing, documenting the amount of loans drawn, etc.) for each commenced hour of work.	CZK 720 + 21 % VAT

* If any service is not provided within financial activities, the client shall pay 21% VAT as stipulated by law.

Prices are quoted in CZK.

The account administration and maintenance fee is payable irrespective of the fact whether the account is terminated before the expiry of the term as specified in the Price List.

The loan account or credit transaction administration and maintenance fee is payable irrespective of the fact whether the account is terminated before the expiry of the term as specified in the Price List.

The fees indicated in the Price List in part of Payments and direct banking also apply to current accounts in Czech currency for individual clients.

The fees indicated in the Price List in part Bills, Documentary Letters of credit, Documentary and Bill Collections also apply to the provision of the services to private individuals. The safekeeping of bills submitted to Česká spořitelna, a.s. for collection or for mediating acceptance and the safekeeping of bills domiciled at Česká spořitelna, a.s. is not subject to any fee.

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 debited to the applicable account or paid in cash during the provision of services, however, such fees shall be paid not later than upon account closing and/or at the end of the year, eventually paid from income of Letters of credit or Bill Collections (in case of products Documentary Letters of credit, Documentary and Bill Collections). Upon request, Česká spořitelna shall issue a receipt for fees paid in cash.

In case non-financial services are provided, 21 % VAT is payable.

Additional fees charged for services provided by Česká spořitelna, a.s. are detailed in other parts of the Price List.

In exceptional cases, the bank may provide a discount from the specified fee.