



List of Charges of Česká Spořitelna a.s. for bank businesses (hereafter List of Charges)

Part Profit Sector - II. Financial transactions

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1. Domestic incoming and outgoing transfers

- in Czech currency and
- in foreign currency made within the bank

Payment by debit card at a merchant	per item	free of charge
Payment by debit card for gambling, betting and lottery	per item	20*
Set-up / change or cancellation of standing order/collection permit upon the client's request	per item	free of charge
Execution of incoming transfer	per item	5
Execution		
Based on standing order/collection permit	per item	5
Through internetbanking / ATM / Payment terminal CS	per item	5
Through telephone banker	per item	20
Immediate processing of a payment order - Bank counter	per item	80
Express payment - telephone banking and internetbanking / bank counter	per item	125
Clearing of interbank payment	per item	2
Mobile phone charging		
ATM / Payment terminal CS		free of charge
Telephonebanking (automated voice service) and internetbanking	per item	5

* The price does not apply until revocation.

Accounting entry arising from a collection account	
For each item of a collective payment order in favour of a payment-type collection account (cancelled from 1/1/2019)	2

For each item of a collective payment order in favour of a collection-type collection account, including non-paid payment items (cancelled from 1/1/2019)	2,5
For each item of a collective payment order in favour of current account (not provided from 1/1/2019)	individually

2. Foreign incoming and outgoing credit transfers

2.1. Discounted transfers in Erste Group

Payment from client of Slovenská sporiteľňa, a.s.	free of charge
Payment to an account of a client of Slovenská sporiteľňa a.s. - Internet / telebanking	5 / 20
FIT payment from client of Erste Group (incoming transfer)	5
FIT payment to an account of a client of Erste Group (outgoing transfer) - Internet / telebanking	5 / 20

2.2. Foreign transfers abroad and to/from domestic banks in foreign currency

	Outgoing	Incoming
SEPA transfer and other transfers in EUR within the EEA - Internet / telebanking	5 / 20	5
Transfer Direct Deposit of U.S. Federal Benefits z Bank of New York	-	100
Other transfers	1 %, min. 220, max. 1 500	1 %, min. 100, max. 1 000

SEPA credit transfer – a transfer in EUR within European Economic Area (EEA) up to 50 000 EUR (limit valid for cross/border transfer only), containing a valid beneficiary bank BIC, IBAN of a beneficiary account, with charging option SHA and without any specific instruction.

2.3. SEPA direct debit

SEPA direct debit - Payer side	
Outgoing payment based on a SEPA direct debit	5
SEPA direct debit - establishing, changing, canceling	free of charge
SEPA direct debit - Recipient side	
Incoming payment based on a SEPA direct debit	5
Sending a SEPA direct debit order	free of charge
Surcharge for the processing of a SEPA direct debit order accepted in writing	free of charge
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)	500

* 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.

2.4. Premium services and surcharges for premium services

In EUR within EEA	
Processing of a payment order accepted in writing	80
Urgent payment - for 1 day	125
Other except domestic transfers and transfers in EUR within EEA	
Processing of a payment order accepted in writing	surcharge 250
Urgent payment - for 1 day	surcharge 250

2.5. Other

Set-up, change or cancellation of standing order abroad	free of charge
Changed instructions or cancellation of non-executed payment order	free of charge
Clearing of interbank transfer in EUR within the EEA	2
Foreign payment confirmation (issued upon the payee's request)	100
Changed instructions, cancellation or additional information of executed payment order abroad	500 + foreign bank charges
Investigation of notified foreign payments	500 + foreign bank charge

3. Cash Transactions for Accounts in Czech Currency

3.1. Cash deposit

Cash deposit by debit card through ATM of ČS	
In own accounts maintained by ČS	free of charge
In other accounts maintained by ČS	5
In accounts maintained by other banks in the CR	80
Cash deposit at ČS branch	
In accounts maintained by ČS in CZK	30
In own accounts maintained by ČS - Sealed package**)	0,07% from deposited amount + surcharge for deposit of coins
In own accounts maintained by ČS - Foreign currency	free of charge
Deposit at the ČS Branch on a current account with a total amount exceeding CZK 1 million per month per client* (applicable from 14/7/2018)	0,1%
Made 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)	80
Surcharge for deposit of coins in CZK up to 100 pieces of each denomination**	free of charge

Surcharge for deposit of coins in CZK 101 pieces and more of each denomination**	3% min. 125
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* 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 insert for free max. 100 pieces of coins from every nominal value. If cash is not sorted and not adjusted an additional fee is charged - 75 CZK for every 15 commenced minutes.

3.2. Cash withdrawal

Cashback	free of charge
ATM of CS / ATM of Erste Group	5
ATM of another bank / Cash advance at a bank in the Czech Republic	40
ATM of another bank abroad / Cash advance at a bank abroad in EUR	40
ATM of another bank abroad / Cash advance at a bank abroad	125
Branch - CZK	80
Branch - foreign currency	free of charge
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**	3%, min. 125

* Erste Bank Austria, Slovenská sporiteľňa, Erste Bank&Steiermärkische Croatia, Erste Bank Hungary, Erste BankSerbia, Banca Comerciala Romana Romania, BCR Chissinau Moldova, Erste Bank Podgorica Montenegro, Sparkasse Bank Macedonia, Sparkasse Bank Bosnia-Herzegovina

** In one branch within one day client can withdraw without surcharge max. 100 pieces of coins from every nominal value.

3.3. Other cash transactions

Replacement of coins and bank notes in CZK up to 100 pieces of each denomination*	free of charge
Replacement of coins and bank notes in CZK 101 pieces and more of each denomination*	7%, minimum 125

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

4. Cash Transactions for accounts in Foreign currency

4.1. Cash deposit

	Bank counter
Cash deposit in a currency other than the account is maintained	free of charge

Foreign currency bank note deposit	30
Deposit of coins in EUR (EUR 1, EUR 2 nominal value)	20%, minimum 125

4.2. Cash withdrawal

Cash withdrawal in account currency	0,15%, minimum 40
Cash withdrawal in a currency other than the account is maintained	free of charge

5. General Items

Confirmation on deposit of funds in account/account balance processed upon the client's request	250 + 21 % VAT
Non-executed cash withdrawal notified in advance	1 000

The fees indicated in the List of Charges also apply to current accounts in Czech currency for individual clients.

Prices are quoted in CZK

For foreign currency accounts prices are shown in CZK but they are collected in respective foreign currency equivalent. A price which corresponds to its maximum/minimum amount or a fixed price is converted against the rate of the Czech National Bank valid on the fee maturity/charge date. Prices charged as a percentage rate are converted against the trading rate of ČS, a.s. valid on the transaction maturity /fee charge date

Apart from the fees for services specified in the List of Charges, also other expenses (e.g. expenses of other banks and institutions) are charged. The fees are paid in cash during the provision of services or debited to the applicable account, however, such fees shall be settled not later than upon account closing and/or at the end of the year. Upon request, Česká spořitelna shall issue a receipt for fees paid in cash.

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

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

This List of Charges shall become valid as of 15 December 2019 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.