

Price List for Private Sector

Price List of Česká spořitelna, a.s. for Private Sector – Actually offered products

Validity from 01. 04. 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](#) .

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1. Accounts, cards and financial transactions

1.1 Current accounts

Current accounts in Czech currency				
		Basic account	Standard account, Account (0-17 years)	Plus account
Account maintenance	monthly	free of charge	free of charge	CZK 100
Account maintenance – 4 completed card payments	monthly	x	x	free of charge
Account maintenance, for clients 70 year old or more	monthly	free of charge	free of charge	free of charge

Basic services		Basic account	Standard account, Account (0-17 years)	Plus account
Providing debit card	monthly	free of charge	free of charge	free of charge
Providing Virtual George card *	monthly	free of charge	free of charge	free of charge
Providing Single-use virtual card	monthly	free of charge	free of charge	free of charge
Telephonebanking and internetbanking George	monthly	free of charge	free of charge	free of charge
All incoming transfers in CZK within CZE, in EUR within EEA	monthly	free of charge	free of charge	free of charge
All non-cash outgoing transfers in CZK within CZE, in EUR within EEA	monthly	x	free of charge	free of charge
All cash withdrawals from ATM of Česká spořitelna	monthly	x	free of charge	free of charge
All cash withdrawals from ATM of Erste abroad	monthly	x	x / free of charge	free of charge
Private overdraft maintenance	monthly	x	free of charge	free of charge
Maintenance of one account in foreign currency in currency of your choice	monthly	x	x	free of charge

* For Basic Account, Standard account is possible to provide only 1 card, for Plus Account up to 10 cards per client.

** These are all electronic outgoing payments (including the surcharge for payments to a foreign bank) in CZK within the Czech Republic, in EUR within the EEA, including standing orders, direct debit approvals and SIPO. Electronic payments are one-time payments that you enter yourself without our help, i.e. via internet banking, mobile banking and an ATM. You will not pay anything extra either for payment in an online store via our Platba 24 service, or for recharging your mobile phone via internet banking and an ATM.

*** An overview of the ATMs of the Erste group abroad is given [here](#).

Additional services		Basic account	Standard account, Account (0-17 let)	Plus account
Providing debit card (second card)	monthly	CZK 25	CZK 25	free of charge
All cash withdrawals from ATM abroad outside the Erste Group (discounted price for withdrawal CZK 40)	monthly	CZK 25	CZK 25	CZK 25
Multicurrency feature by card	monthly	x	CZK 25	free of charge
Current overdraft maintenance	monthly	CZK 25	free of charge	free of charge

Other accounts in Czech currency			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

* Security account is provided only with loan/mortgage ČS.

Current account in foreign currency		
		Current account in foreign currency
Account maintenance – EUR, USD, CHF, GBP, CAD, DKK, SEK, PLN, HUF, JPY	monthly	free of charge * / CZK 20

* We maintain one account in foreign currency free of charge for clients who simultaneously own Plus account.

Statements and confirmations			
	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.

Other 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.

1.2 Cards

Debit cards *			
		Basic Account, Standard account, Account	Plus account
Providing of 1. debit card	monthly	free of charge	free of charge
Providing of 2. debit card	monthly	CZK 25	free of charge
Providing of 3 and more debit card	monthly	CZK 25	CZK 25
Providing of Virtual George card	monthly	free of charge	free of charge
Providing of Single-use virtual card	monthly	free of charge	free of charge

* Maximum number of plastic debit card is limited on 20 cards per client. Maximum number of Virtual George cards for Basic Account, Standard account, Account is limited on 1 card and for Plus account on 10 cards per account. In total maximum of virtual cards is limited on 10 cards per client.

Credit card and card to Money on click			
		Credit card	Card to Money on click *
Card account administration and maintenance	monthly	CZK 50	free of charge
Card account administration and maintenance If sum of card transaction is greater than CZK 3,000 (accounted transactions)	monthly	free of charge	x

* Issuance of new cards to Money on click was terminated as of 23 July 2022. After the expiration of already issued cards, no new card will be issued.

Card providing / using	Credit card	Card to Money on click
Basic card	free of charge	free of charge
Virtual credit card	free of charge	x
Up to 3 supplementary credit cards	free of charge	x
Reward for using card	free of charge	x

Additionally Purchased Services		Credit card	Card to Money on click
Payment deferment (repayment holidays)	monthly	CZK 10	x
Repayment of whole amount – automatic setting of 100 % collection of the total drawn amount	monthly	CZK 30	x

Prepaid cards			Prepaid card
Card account administration and maintenance basic / supplementary card		annually	CZK 230

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 and for Osobní účet II.

	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 *
Providing duplicate card abroad with limited validity (Emergency card)	x	CZK 3,000
Payment of cash abroad (Emergency Cash Advance)	x	CZK 3,000

* 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.

1.3 Payments

Domestic outgoing and incoming payments					
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	free of charge *	free of charge *	x	x
Standard outgoing payment	per item	free of charge *	free of charge *	CZK 125 **	125 Kč **
Top up of mobile phone	per item	free of charge *	free of charge *	x	x
Set-up of standing order / collection permit / SIPO permit upon the client's request	per item	free of charge	free of charge	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	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

* The price for Personal Account of Ceska sporitelna, Personal Account of Ceska sporitelna II, Basic Account and Foreign Currency Account is CZK 7. In the case of outgoing payment to own account in Ceska sporitelna, the price is free (it does not apply to Top up of mobile phone).

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

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 *

* The price for Personal Account of Ceska sporitelna and Foreign Currency Account is CZK 7. In the case of incoming payment to own account in Ceska sporitelna, the price is free.

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 sporitelna, a.s.	per item	free of charge *	CZK 125 **	CZK 125 **
SEPA standard transfer and other transfers in EUR within EEA	per item	free of charge *	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

* The price for Personal Account of Ceska sporitelna, Personal Account of Ceska sporitelna II, Basic Account and Foreign Currency Account is CZK 7.

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

*** 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	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

* The price for Personal Account of Ceska sporitelna and Foreign Currency Account is CZK 7.

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

Cash Transactions for accounts in Czech currency		
Cash deposit	ATM (by card)	Branch
In to own account maintained by ČS or account to card	free of charge	free of charge
In to own account in foreign currency up to equivalent CZK 100,000	x	free of charge
In to own account in foreign currency above equivalent CZK 100,000	x	CZK 30
By a third party (the depositor is neither the owner nor the person authorised to dispose of the account, in favour of which cash is deposited)	free of charge	CZK 125
In to accounts maintained by other banks in CZE	CZK 125 *	x *
Surcharge for deposit of coins in CZK up to 100 pieces of each denomination **	x	
Surcharge for deposit of coins in CZK 101 pieces and more of each denomination **	x	5 %, min. CZK 125
Surcharge for deposit of coins in EUR (EUR 1, EUR 2 nominal value)	x	20 %, min. CZK 125

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

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

Cash withdrawal by card	Debit cards, Virtual cards, Prepaid cards	Credit cards	Card to Money on click
Česká spořitelna ATM	free of charge *	CZK 50	free of charge
Erste Group ATM in abroad	free of charge **	CZK 50	free of charge
ATM of other bank in Czech Republic / Cash advance in Czech Republic	CZK 40	CZK 80	CZK 40
ATM of other bank in abroad / Cash advance in abroad in EUR	CZK 40	CZK 80	CZK 40
ATM of other bank in abroad / Cash advance in abroad in other currencies	CZK 125	CZK 125	CZK 125
Payment by card with cash withdrawal (Cash back)	free of charge	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		

* For accounts OUČS I , OUČS II , Základní účet , Účet v cizí měně and Předplacenou kartou is price CZK 5.

** For accounts Standard účet , OUČS I , OUČS II , Základní účet , Účet v cizí měně and

Předplacenou kartou
 is price CZK 5.

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

2. Loans

2.1 Loans to Accounts (Overdraft, Mini Overdraft of Ceska Sporitelna)

		Basic account	Standard account, Account	Plus account
Administration and maintenance of a loan in a Giro account (overdraft) for an indefinite period	monthly	CZK 25	free of charge	free of charge

2.2 Cash loans

Cash Loan, Consolidation, Purpose Loan	Internetbanking / On-line	Telephonebanking / Branch
Arranging a loan	free of charge	free of charge *

Purpose Loan cannot be arranged via Internet banking / On-line.

* Price is valid to 31.12.2024

Money on click	Internetbanking / On-line	Telephonebanking / Branch
Arranging a loan	free of charge	free of charge
Using of Money on click – drawing	CZK 50	CZK 50
Using of Money on click – drawing when client owns card to account *	free of charge	free of charge

* Issuance of new cards to Money on click was terminated as of 23 July 2022. After the expiration of already issued cards, no new card will be issued.

General services		
	Cash Loan, Consolidation, Purpose loan	Money on click
Deferment, change the date and amount of payment	free of charge	free of charge
Early repayment and extraordinary loan installment	free of charge *	free of charge

* The free price is valid until further notice.

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, Cash Loan, Consolidation, Purpose Loan, Money on click	
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.

2.3 Mortgage Loans

	Mortgage ČS	Pre-mortgage loan, Bridging Mortgage	American Mortgage	Private Business Mortgage ČS
Loan opening (administration of the application, processing of contract documentation etc.)	free of charge	free of charge	CZK 6,000	CZK 5,000
Loan administration – monthly *	CZK 150 *	CZK 150 *	CZK 97 **	CZK 150 *
A fee for 1st draw-down	free of charge	free of charge	x	x
A fee for 2nd and each other draw-down	CZK 500	CZK 500	x	x
A fee for administration of Státní finanční podpora – monthly fee	CZK 50	x	x	x
Reserving funds for mortgage loans with draw-down period longer than 6 months for case of buying or 24 months in case of mortgage refinancing or 24 months (mortgage for construction, reconstruction and with draw-down period longer than 24 months ***	0.5 % p.a.	free of charge	x	x
Reserving funds for mortgage loans with draw-down period longer than 6 months for any case or 24 months in case of reconstruction ***	x	x	x	0.5 % p.a.

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

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

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

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

* The fees specified in this point apply to all mortgages granted within the new "ČS Mortgage" product (i.e. applications submitted after 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	CZK 5,000	CZK 2,600
Non-residential space	CZK 5,000	x
Detached building site	CZK 5,000	CZK 2,600
Garage	CZK 5,000	CZK 2,600
Family house	CZK 6,000	CZK 3,600
House for individual recreation	CZK 6,000	CZK 3,600

Construction status report / reconstruction status report	CZK 1,500	x
Express risk assessment within 2 business days after the order has been placed with the valuator	+ CZK 1,200 above base rate for specific real estate type	+ CZK 1,200 above base rate for specific real estate type
Other buildings	individually priced	individually priced
Protocol of a state of construction follow-up	x	CZK 1,500

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

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

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

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

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

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

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

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

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

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

Extraordinary installments		
	Mortgage ČS, Private Business Mortgage ČS	American Mortgage
Extraordinary installment notice	free of charge	free of charge
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged till 30 November 2016) *	10 % from the extraordinary installment amount	x
<p>Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2016 and for loans arranged till 30 November 2016 with variable interest rate derived from the reference rate, for example, Pribor, and loans with fixed interest rate, for which there has been a recent change in fixed interest rates after 1 December 2016): *</p> <p>– free of charge or in limited amounts in the cases defined by law or by contract – In other cases you will pay reasonable costs arising in relation to the early repayment, ie .:</p> <p>a) a flat administrative cost b) the financing cost (ie. cost arising in relation to cost of money)</p>		
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2006 till 31 December 2010)	x	1 % from the extraordinary installment amount, min CZK 500, max. CZK 5,000
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011 till 30 November 2016) – less than 1 year before termination	x	0.5 % from the extraordinary installment amount
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011 till 30 November 2016) – more than 1 year (including) before termination	x	1 % from the extraordinary installment amount

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

Non-compliance with the terms of the contract	
Mortgage ČS, Pre-mortgage Loan, Bridging Mortgage, American Mortgage, Private Business Mortgage ČS	
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. Savings

3.1 Savings accounts 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
Change of immobilization on consent of 3rd person (with the exception of immobilization approved by the court)	x	x
Creation of power of attorney	x	x

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 – 1. deposit in month	free of charge	free of charge
Cash deposit - 1. deposit in month – 2. and next deposit in month	free of charge	free of charge
Cash deposit by 3rd party person	x	x
Cash withdrawal – 1. withdrawal in month	free of charge	free of charge
Cash withdrawal – 1. withdrawal in month – 2. and next deposit in month	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	Term deposits
First cash withdrawal beyond maturity up to 25 % of the principal amount of the term deposit upon establishment (renewal)	free of charge
Every subsequent cash withdrawal or first cash withdrawal exceeding 25 % of the term deposit 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, Term deposits	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.

4. Insurance

4.1 Insurance for personal accounts

Travel insurance		
Travel Insurance for account owner / person authorised to dispose – Individual (lower insurance limit)	monthly	CZK 45
Travel Insurance for account owner / person authorised to dispose – Individual Maxi (higher insurance limit)	monthly	CZK 85
Travel Insurance for account owner / person authorised to dispose and other co-insured – Family (over 18 years) (lower insurance limit)	monthly	CZK 80
Travel Insurance for account owner / person authorised to dispose and other co-insured – Family Maxi (over 18 years) (higher insurance limit)	monthly	CZK 120

Insurance of personal belongings and cards		
Insurance Plus	monthly	CZK 99
Insurance Family Plus	monthly	CZK 159

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

4.2 Insurance to payment cards

Balance cancellation		
Insurance Standard – long-term incapacity to work, disability of 3rd degree, death	monthly	1.00 % from the outstanding amount at the end of the accounting cycle
Insurance Plus – job loss, long-term incapacity to work, disability of 3rd degree, death	monthly	1.20 % from the outstanding amount at the end of the accounting cycle
Insurance S – death (the possibility of negotiating only aged 60–69 years)	monthly	0.50 % from the outstanding amount at the end of the accounting cycle

4.3 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 18 August 2023		
Insurance Standard – long-term incapacity to work, disability of 2nd and 3rd degree, death	monthly	8.72 % from regular payment
Insurance Plus – job loss / self-business closure, long-term incapacity to work, taking care of a family member, disability of 2nd and 3rd degree, death	monthly	9.98 % from regular payment
Insurance Standard 50 % (only for housing loans over CZK 4,000,000) – long-term incapacity to work, disability of 2nd and 3rd degree, death	monthly	5.18 % 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 of 2nd and 3rd degree, death	monthly	6.44 % from regular payment

Price list for insurance valid to 17 August 2023 you will find [here](#) .

Insurance for Money on click		
Insurance Standard – long-term incapacity to work, disability of 3rd degree, death	monthly	1.00 % from the outstanding amount at the end of the accounting cycle
Insurance Plus – job loss, long-term incapacity to work, disability of 3rd degree, death	monthly	1.20 % from the outstanding amount at the end of the accounting cycle
Insurance S – death (the possibility of negotiating only aged 60–69 years)	monthly	0.50 % from the outstanding amount at the end of the accounting cycle

5. Other banking services

5.1 Safe-Deposit Boxes

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

5.2 Bankovní Datatrezor České spořitelny

Basic - capacity 1 GB / maximum of 3 files	monthly	free of charge
Klasik - capacity 15 GB / unlimited number of files	monthly	CZK 49

5.3 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

6. Telephonebanking and Internetbanking George

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

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

6.1 Bank identity

Administration of Bank IDentity	
Set up / maintenance / cancellation of Bank IDentity	free of charge

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

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

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

6.2 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.

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.