

Price List for Private Sector

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

Validity from 20. 09. 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) (the service will be discontinued from 20.9.2024) | 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 QUČS I , QUČS 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 * | free of charge | free of charge | free of charge | CZK 150 * |
| A fee for draw-down | 1st draw-down free of charge, next draw-down CZK 500 | 1st draw-down free of charge, next draw-down CZK 500 | x | x |
| Reservation of funds for mortgage loans for purchase with a drawdown period exceeding 6 months, for refinancing and for mortgage loans for construction, reconstruction and completion with a drawdown period exceeding 24 months ** | 0.5 % p.a. | free of charge | x | x |
| Reserving funds for mortgage loans with draw-down period longer than 6 months for any case or 24 months in case of reconstruction ** | x | x | x | 0.5 % p.a. |

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

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

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

* The fees specified in this point apply to all mortgages granted within the new "ČS Mortgage" product (i.e. applications submitted after 15 April 2011 included) as well as to other mortgages (including the Ideal Mortgage) if after 15 April 2011 (included) the concerned service or preferential terms for such mortgages are additionally arranged in an addendum to the loan contract. The addendum, in which the service is additionally arranged, is free of charge. The services and preferential terms listed here cannot be arranged for the Private Business Mortgage product or other investment mortgages.

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

| Change of loan conditions | | |
|--|-------------------|---------------------------|
| Mortgage ČS, American Mortgage, Private Business Mortgage ČS | Internetbanking * | Branch / Telephonebanking |
| Major changes (e.g. change 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 the balance due on the loan, the amount of interest paid on the loan (including a duplicate at the client's request) | free of charge | free of charge |
| Other confirmations | free of charge | CZK 500 |

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

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

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

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

| Extraordinary (premature) installments | |
|---|---|
| | Mortgage České spořitelny |
| Loans agreed before 30/11/2016 (for which there was no change in the interest rate after 30/11/2016) | Fixed administrative costs |
| Loans agreed after 30/11/2016, or for which the interest rate has changed after this date | Purposefully incurred costs in accordance with the law |
| | American Mortgage |
| Loans agreed after 30/11/2016, or for which the interest rate has changed after this date | Purposefully incurred costs in accordance with the law |
| Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2006 till 31 December 2010) | 1 % from the extraordinary installment amount, min CZK 500, max CZK 5,000 |
| Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011 till 30 November 2016) – less than 1 year before termination | 0.5 % from the extraordinary installment amount |
| Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011 till 30 November 2016) – more than 1 year (including) before termination | 1 % from the extraordinary installment amount |

| | Private Business Mortgage ČS |
|---|--|
| Extraordinary installment notice | free of charge |
| Reimbursement of costs associated with an extraordinary loan installment (for loans arranged till 30 November 2016) * | 10 % from the extraordinary installment amount |
| Loans agreed after 30/11/2016, or for which the interest rate has changed after this date | Purposefully incurred costs in accordance with the law |

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

| 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 – Základ pro mě (lower insurance limit) | monthly | CZK 59 |
| Travel Insurance for account owner / person authorised to dispose – Komfort pro mě (higher insurance limit and a wider insurance coverage) | monthly | CZK 115 |
| Travel Insurance for account owner / person authorised to dispose and other co-insured – Základ rodina (lower insurance limit) | monthly | CZK 95 |
| Travel Insurance for account owner / person authorised to dispose and other co-insured – Komfort Rodina (higher insurance limit and a wider insurance coverage) | monthly | CZK 169 |

Price list for insurance valid to 2.8.2024 you will find [here](#) .

| 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

| | | |
|---|---------|----------------------------------|
| Klasik - capacity 15 GB / unlimited number of files | monthly | 30 day free of charge / CZK 49 * |
|---|---------|----------------------------------|

* The price is CZK 19 for the service arranged until 22.7.2024.

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.