Price List for Private Sector

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

Validity from 21. 08. 2026

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 *	monhtly	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 outcoming 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.

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

Card providing / using	**Credit card**
Basic card	free of charge
Virtual credit card	free of charge
Up to 3 supplementary credit cards	free of charge
Reward for using card	free of charge

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

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

*The prepaid private card is not available from 1 September 2026.

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 *	-	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 payments between your own accounts at Česká spořitelna, 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 payments between your own accounts at Česká spořitelna, 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 sporiteľna, 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
SEPAexpresstransfer 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 outcoming payment, cancellation of payment order after its execution	only foreign bank charges
Investigation of notified foreign transfers or confirmation of received payment on the payee´s account abroad	only foreign bank charges

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

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

Deposit by cards	**Debit Card**	**Credit cards**
Deposit via ATM of another bank in CZE	CZK 40	CZK 80

Cash withdrawal by card	**Debit cards, Prepaid cards**	**Credit cards**
Česká spořitelna ATM	free of charge *	CZK 50
Erste Group ATM in abroad	free of charge **	CZK 50
ATM of other bank in Czech Republic / Cash advance in Czech Republic***	CZK 40	CZK 80
ATM of other bank in abroad / Cash advance in abroad in EUR***	CZK 40	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	

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

Cash withdrawal	Branch
Cash withdrawal in CZK	CZK 125 *
Cash withdrawal in foreign currency up to equivalent CZK 100,000	free of charge
Cash withdrawal in foreign currency above equivalent CZK 100,000	CZK 125
Surcharge for withdrawal of coins in CZK up to 100 pieces of each denomination **	free of charge
Surcharge for withdrawal of coins in CZK 101 pieces and more of each denomination **	5 %, min. CZK 125
Unrealised cash withdrawal	CZK 1,000

* We do not charge a price if the client who executes a transaction is 70 or more years old.
** In one branch within one day client can deposit, withdraw or change for free max. 100 pieces of coins from every nominal value.

Other cash operations	Branch
Replacement of bank notes and coins in CZK up to 100 pieces of each denomination *	free of charge
Replacement of bank notes and coins in CZK 101 pieces and more of each denomination *	7 %, min. CZK 125

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

Cash Transactions for Accounts in Foreign Currency	
Cash deposit	**Branch**
In to own account in a currency other than the account is maintained up to equivalent CZK 100,000	free of charge
In to own account in a currency other than the account is maintained above equivalent CZK 100,000	CZK 300
In to own account in a currency of account up to equivalent CZK 100,000	free of charge
In to own account in a currency of account above equivalent CZK 100,000	CZK 300
By a third party (the depositor is neither the owner nor the person authorised to dispose of the account, in favour of which cash is deposited)	CZK 125
Surcharge for deposit of coins in EUR (EUR 1, EUR 2 nominal value)	20 %, min. CZK 125

Cash withdrawal	Branch
Cash withdrawal in a currency other than the account is maintained up to equivalent CZK 100,000	free of charge
Cash withdrawal in a currency other than the account is maintained above equivalent CZK 100,000	CZK 125
Cash withdrawal in a currency of account up to equivalent CZK 100,000	free of charge
Cash withdrawal in a currency of account above equivalent CZK 100,000	CZK 125

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

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

Money on click	Internetbanking / On-line / Telephonebanking / Branch
Arranging a loan	free of charge
Using of Money on click – drawing	50 CZK

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

Statements and confirmations			
Cash Loan, Consolidation, Purpose Loan	Internetbanking / E-mail	By post	Branch / Telephonebanking
Regular statement	free of charge	CZK 70 *	x
Individually statement on clients request	CZK 125	x	CZK 125
Confirmation on clients request	free of charge	x	free of charge

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

Non-compliance with the terms of the contract	
Overdraft, 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 in drawdown conditions; change in subsequent conditions; change in repayment amount/maturity; replacement of collateral property; release/replacement of debtor)	CZK 3,000	CZK 5,000
Minor changes (e.g. extension of the drawdown period; extension of the deadline for fulfilling subsequent conditions; minor change not affecting the repayment schedule; change in the repayment amount due to an extraordinary repayment during the fixed period; release of the property used as collateral; addition of a borrower)	CZK 300	CZK 500
Other changes (e.g., arrangement/cancellation of a service; change in the collection account; change in the repayment date)	free of charge	CZK 500 **

* The use of internet banking always depends on the possibilities and offer of the bank.
** For Private Business Mortgage ČS are change of repayment date or collecting account for free.

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

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

Mortgage ČS, Pre-mortgage Loan, Bridging Mortgage, American Mortgage, Private Business Mortgage ČS	**Internetbanking ***	**Branch / Telephonebanking**
Confirmation of the balance due on the loan, the amount of interest paid on the loan (including a duplicate at the client's request)	free of charge	free of charge
Other confirmations	free of charge	CZK 500

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

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

The use of internet banking always depends on the possibilities and offer of the bank.
** It does not apply to Private Business Mortgage ČS.

Extraordinary (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

Minimum balances on Term deposits	
Minimum balance for maintenance an account in Czech currency	CZK 5000
Minimum balance for maintenance an account in foreign currency	USD 300, EUR 300, GBP 600, CAD 1,500, CHF 1,400, SEK 9,200

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 account SafeMode			
		Price excluding discount	**Price including discount**
MINI	monthly	CZK 55	CZK 49
MINI Rodina	monthly	CZK 88	CZK 79
MAX	monthly	CZK 122	CZK 109
MAX Rodina	monthly	CZK 222	CZK 199

Price list for insurance valid to 23 July 2026 you will find here .

Optional Additional Coverage

		Price excluding discount	**Price including discount**
Damage to the phone for me	monthly	CZK 99	CZK 89
Damage to the phone for me, my partner, and the kids	monthly	CZK 199	CZK 179
MINI for My Parents	monthly	CZK 99	CZK 89
MINI for my parents and my partner's parents	monthly	CZK 199	CZK 179

Detailed information on the terms and conditions of the "10% Discount on SafeMode Account and Personal Belongings Insurance" promotion can be found 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 23 May 2025		
Insurance Standard – temporary incapacity to work, disability of 2nd and 3rd degree	monthly	10.79 % 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	11.99 % from monthly payment
Insurance S standard – death (accessible only for clients between 63–69 years)	monthly	8.00 % from monthly payment
Insurance package S Plus - temporary incapacity for work, death	monthly	11.50 % from monthly payment
Insurance package INV Standard - death	monthly	5.50 % from monthly payment
Insurance package INV Plus - temporary incapacity for work, death	monthly	10.00 % from monthly payment

Insurance policies concluded from May 23, 2025 are in accordance with the framework agreement ČSH 1/2021 as amended by Amendment No. 1.
Insurance policies concluded until May 22, 2025 are in accordance with the original framework agreement ČSH 1/2021.
Price list for insurance valid to 22 May 2025 you will find here .

Mortgage loan and American mortgage repayment insurance	
Arrangement of PPI insurance, change of type and cancellation of insurance - during the fixation and during the interest rate change period	free of charge

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

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

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

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

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

From July 1, 2026, when renting a new safe deposit box, the client must also have a payment account for individual entrepreneurs or companies, depending on the user of the safe deposit box. At the same time, clients must use George internet banking or George Business.

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

The annual rental fee includes 21% VAT.

Other items	
Charge in case of delayed rental fee payment	CZK 500
Deposition of uncollected safe-deposit box content	CZK 5,000 per year + 21 % VAT

5.2 Bankovní Datatrezor České spořitelny

Klasik - capacity 15 GB / unlimited number of files	monthly	30 day free of charge / CZK 19 *

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 internet-banking 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 / maintanance / cancellation of Bank IDentity	free of charge

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

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

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

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.