

List of Charges for Private Sector

Actually offered products

Validity from 13. 05. 2021

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Accounts, cards and financial transactions

1.1 Current accounts

Current accounts in Czech currency

		Basic account, Investment account	Standard account, student Account	Plus account
Account maintenance	monthly	free of charge	free of charge	100 CZK
Account maintenance, where exists incoming payment 7 000 CZK and one realized payment by card and one actively used product	monthly	x	x	zdarma
Account maintenance, where exists incoming payment 7 000 CZK and one realized payment by card	monthly	x	x	50 CZK
Account maintenance, where exists one actively used product	monthly	x	x	50 CZK
Account maintenance, for clients, who receive pension	monthly	free of charge	free of charge	50 CZK

* Detailed price conditions including conditions for clients up to 28 years old are described in section of Price conditions of Plus account.

Basic services		Basic account	Standard account / student Account	Plus account
Providing debit card	monthly	free of charge	free of charge	free of charge
Providing virtual card	monthly	1 card	1 card	maximum 10 cards per client
Mobile, internetbanking and telebanking	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	monthly	x	x / free of charge	free of charge
Private overdraft	monthly	x	free of charge	free of charge
Foreign currency account maintenance fee in currency of your choice	monthly	x	x	free of charge

Additional services		Basic account	Standard account, student Account	Plus account
Sending information SMS - 25 pcs	monthly	CZK 25	CZK 25	CZK 25
Providing debit card (second card)	monthly	CZK 25	CZK 25	free of charge
All cash withdrawals from ATM abroad (package consists of cash withdrawals from ATM of other banks for better price CZK 40 / cash withdrawal)	monthly	CZK 25	CZK 25	CZK 25
Multicurrency feature by card	monthly	x	CZK 25	free of charge
Providing debit sticker (not in offer from 31.12.2020)	monthly	CZK 6	CZK 6	CZK 6
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				
		Basic account	Standard account, student Account	Plus account
Account maintenance	monthly	CZK 20	CZK 20	free of charge * / CZK 20

* Price is valid for first foreign currency account. Maintenance of other accounts is charged.

Statements				
	Internetbanking / E-mail	Paper statement - address in Czech Republic	Paper statement - address out of Czech Republic *	Paper statement - CS branch *
Sending of regular statement - monthly and less often	free of charge	CZK 30	CZK 40	CZK 80
Sending of regular statement - more often than monthly	CZK 15	CZK 30	CZK 40	CZK 80

* Basic account, Standard account, Plus account, student Account - Sending of regular statement is possible only Electronic via internetbanking, e-mail and as Paper statement - address in Czech republic.

Other items	
Issue of turnover statement (for each month with incoming or outgoing transfer)	CZK 30
Issue of copies of each statements (for every account statement) - according to the set frequency of sending of statements (eg monthly, quarterly, yearly)	CZK 80
Issue of transfer transaction information - 1. payment transaction information is always (for previous month) free of charge	CZK 80
Limitation of disposal with funds in account	free of charge
Costs connected with late payment*	CZK 300 (10 days in delay)

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

1.2 Payment cards

Debit cards

		Basic Account, Standard 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 card *	monthly	free of charge	free of charge

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

Credit card and card to Peníze na klik

		Credit card	Card to Peníze na klik
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
Card providing / using		Credit card	Card to Peníze na klik
Basic card		free of charge	free of charge
Gallery card – selection from the image gallery		free of charge	x
Up to 3 supplementary credit cards and credit sticker (credit sticker is not offered from 31.12.2020)		free of charge	x
Reward for using card		free of charge	x
Additionally Purchased Services		Credit card	Card to Peníze na klik
Sending information SMS*	monthly	10 CZK	free of charge
Extended guarantee	monthly	15 CZK	x
Repayment holidays	monthly	10 CZK	x
Repayment of whole amount – automatic setting of 100% collection of the total drawn amount	monthly	30 CZK	x

* Information SMS consists of account balance and other types of information SMS (withdrawal and card payments)

Prepaid cards			
			Maestro prepaid
Card account administration and maintenance - basic / supplementary card		annually	CZK 230
Price of card transactions			
Payments for goods and services	Debit cards, Virtual cards, Prepaid cards	Credit cards	Card to Peníze na klik
Payment by card at a merchant	free of charge	free of charge	free of charge
Cash withdrawal			
Česká spořitelna ATM	free of charge * / CZK 5	CZK 50	free of charge
Erste Group ATM in abroad	free of charge ** / CZK 5	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

* For Standard account, Plus account and student Account are mentioned transactions for free.

** For Plus account and student Account are mentioned transactions for free.

Special Drawing Methods - only for credit cards			
	ATM	Telephone banking	Branch
Payment order	CZK 5	CZK 20	CZK 80
Transfer of card to Česká spořitelna – repayment of liabilities arising from withdrawals from a credit card of another issuer by the credit card	x	x	free of charge

Other card-related services				
	Internetbanking	ATM ČS	ATM of other banks	Branch / Telephone banking
Account balance query	free of charge	free of charge	CZK 20	free of charge
Change of PIN - debit/credit card	x	free of charge	x	x
Change card transactions limit	free of charge	x	x	CZK 100 *

* If you are 70 or more years old, you will have all mentioned transaction for free.

	Internetbanking	By mail	Branch
Sending card account statement - credit card, card to Peníze na klik and prepaid cards	free of charge	CZK 30	CZK 80
Extraordinary statement upon the client's request - credit card, card to Peníze na klik and prepaid cards	x	CZK 80	x
Sending of PIN to debit/credit card	free of charge	CZK 30	x
Resending of PIN by registered letter with personal delivery debit/credit card	x	CZK 100	x

	By post in CR	By post to abroad	Express providing and delivery in CR *
Sending of card	free of charge	200 CZK	3 000 CZK

* Service only for debit cards.

Duplicate card			
Providing duplicate card			200 CZK
Providing duplicate card abroad with limited validity (Emergency card)			3 000 CZK
Payment of cash abroad (Emergency Cash Advance)			3 000 CZK
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 transfers

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

Outgoing payments		Internet banking	ATM, Payment terminal CS	Telephone banking	Branch
Submit and execution of payment order	per item	free of charge / 5 CZK **	free of charge / 5 CZK **	100 CZK *	100 CZK *
Submit and execution of Express payment	per item	125 CZK	x	125 CZK	125 CZK
Top up of mobile phone	per item	free of charge / 5 CZK **	free of charge	x	x
Set-up / change of standing order	per item	free of charge	free of charge	100 CZK *	100 CZK *
Set-up / change of collection permit upon the client's request	per item	free of charge	x	100 CZK *	100 CZK *
Cancellation of standing order / collection permit upon the clients request	per item	free of charge	free of charge / x	free of charge	free of charge
Execution of standing order, collection permit upon the client's request	per item	free of charge * / CZK 5	free of charge * / CZK 5	free of charge * / CZK 5	free of charge * / CZK 5
Clearing of interbank transfer (excluding Submit and execution of payment order and Express payment via Branch)	per item	free of charge * / CZK 2	free of charge * / CZK 2	free of charge * / CZK 2	free of charge * / CZK 2

* For Standard account, Plus account and student Account are mentioned transactions for free.

** If you are 70 or more years old, you will have all mentioned transaction for free.

Other outgoing payments		
Payment by debit card at a merchant	per item	free of charge

Incoming payments		
Execution of incoming transfer	per item	free of charge * / CZK 5
Clearing of interbank transfer	per item	free of charge * / CZK 2

* For Standard account, Plus account, student Account and Basic account are mentioned transactions for free.

Outgoing transfers to abroad

in foreign currency and in foreign currency made in to domestic banks

	Internetbanking	Telephonebanking	Branch
Payment to an account of a client of Slovenská sporiteľňa, a.s.	free of charge * / CZK 5	CZK 100 **	CZK 100 **
FIT payment to an account of a client of Erste Group	free of charge * / CZK 5	CZK 100 **	CZK 100 **
SEPA transfer and other transfers in EUR within EEA	free of charge * / CZK 5	CZK 100 **	CZK 100 **
SEPA transfer and other transfers in EUR within EEA - express payment	CZK 125	CZK 125	CZK 125
Set-up / change of standing order ***	x	x	free of charge
Set-up / change of collection permit upon the client's request ***	x	x	free of charge
Cancellation of standing order / SEPA collection permit upon the clients request	x	x	free of charge
Clearing of interbank transfer in EUR within EEA	free of charge * / CZK 2	CZK 2	CZK 2
Other payments	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 payments - express payments	surcharge CZK 250	surcharge CZK 250	surcharge CZK 250

* For Standard account, Plus account and student Account are mentioned transactions for free.

** If you are 70 or more years old, you will have all mentioned transaction for free.

*** 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, Monaco, Switzerland and Great Britain, 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.

Foreign incoming payments

in foreign currency and in foreign currency made from domestic banks

Payment from client of Slovenská sporiteľňa, a.s.	per item	free of charge
FIT payment from client of Erste Group	per item	free of charge * / CZK 5
SEPA incoming payment and other payments in EUR within EEA	per item	free of charge * / CZK 5
Clearing of interbank payment in EUR within EEA (apply also to payments in Erste group)	per item	free of charge * / CZK 2
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

* For Standard account, Plus account, student Account and Basic account are mentioned transactions for free.

Other items of foreign payments		
Change of incoming or outgoing payment, cancellation of payment order after its execution		only foreign bank charges
Investigation of notified foreign transfers		only foreign bank charges
Cash Transactions for accounts in Czech currency		
Cash insertion	Bankomat (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 100
In to accounts maintained by other banks in CZE	CZK 125 **	x **
Surcharge for deposit of coins in CZK up to 100 pieces of each denomination*	x	free of charge
Surcharge for deposit of coins in CZK 101 pieces and more of each denomination*	x	3%, min. CZK 125

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

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

Cash withdrawal	Branch	Merchant
Cash withdrawal in CZK	CZK 100 *	x
Cash withdrawal in foreign currency up to equivalent CZK 100 000	free of charge	x
Cash withdrawal in foreign currency above equivalent CZK 100 000	CZK 100	x
Surcharge for withdrawal of coins in CZK up to 100 pieces of each denomination**	free of charge	x
Surcharge for withdrawal of coins in CZK 101 pieces and more of each denomination**	3 %, min. CZK 125	x
Cashback	x	free of charge

* If you are 70 or more years old, you will have all mentioned transaction for free.

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

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. 125 CZK

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

Cash Transactions for Accounts in Foreign Currency	
Cash insertion	
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 30
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 30 + conceivable fee for deposit of coins
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 100
Deposit of coins in EUR (EUR 1, EUR 2 nominal value)	20%, min. CZK 125
Cash withdrawal	
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 100
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 100

1.4 Telephonebanking and Internetbanking George

Set up / maintenance / cancellation *	free of charge
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* For login to banking George is necessary to make a contract about Bank Identity

Bank identity	
Service set up	free of charge
Login with password and SMS	free of charge
Sending of authorization SMS / confirmation SMS	free of charge
Login with application George Key	free of charge
Using of voice verification	free of charge
Informing SMS	
Sending of information SMS	2 CZK
SMS notification on newly received e-invoice/e-document	2 CZK

Cash loans and mortgage loans

2.1 Loans to Accounts (Overdraft, Mini Overdraft of Ceska Sporitelna)				
		Basic account	Standard account	Plus account
Administration and maintenance of a loan in a Giro account (overdraft) for an indefinite period	monthly	25 CZK	free of charge	free of charge

2.2 Cash loans			
Loan opening and administration			
		Cash Loan, Consolidation, Purpose loan	Revolving Loan, Loan to students
Loan opening (administration of the application, processing of contract documentation etc.)		1% from the loan amount, maximum 5 000 Kč	free of charge
Loan administration		free of charge	free of charge
Using of Peníze na klik - drawing / drawing when client own card to account		x	CZK 50 / free of charge
General services			
		Cash Loan, Consolidation, Purpose loanm Loan to students	Revolving Loan
Change the payment amount		free of charge	free of charge
Change the date of payment		free of charge	free of charge
Payment deferment		free of charge	free of charge
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2016) - the compensation of reasonable costs arising in relation to the early repayment	Less than 1 year before termination	max. 0,5% from the extraordinary installment amount	free of charge
	More than 1 year (including) before termination	max. 0,5% from the extraordinary installment amount	free of charge
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 January 2011)	Less than 1 year before termination	0,5% from the extraordinary installment amount	free of charge
	More than 1 year (including) before termination	1% from the extraordinary installment amount	free of charge
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2006)		4% from the extraordinary installment amount, min. CZK 500, max. CZK 5 000	free of charge
Other items			
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

	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	6 000 CZK	5 000 CZK
Loan administration - monthly*	150 CZK *	150 CZK *	97 CZK **	150 CZK *
A fee for 1st draw-down	free of charge	free of charge	x	x
A fee for 2nd and each other draw-down	500 CZK	500 CZK	x	x
A fee for administration of Státní finanční podpora - monthly fee	50 CZK	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.	0,5 % p.a.	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 is not charge for all loans opened from 1st 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 (from 1.12.2016 the service of Extraordinary instalment is not in the offer)	200 CZK	x	x	x
Variability of instalmen - onetime fee	3 000 CZK	x	3 000 CZK	x
Speed up construction - one time fee	3 000 CZK	x	x	x
Bridging Mortgage - onetime fee	3 000 CZK	x	x	x
Expres draw-down – onetime fee	2 000 CZK	2 000 CZK	2 000 CZK	x

* The fees specified in this point apply to all mortgages granted within the new "ČS Mortgage" product (i.e. applications submitted after April 15, 2011 included) as well as to other mortgages (including the Ideal Mortgage) if after April 15, 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 4 400	CZK 2 600
Non-residential space	CZK 4 400	x
Family house	CZK 5 400	CZK 3 600
Detached building site	CZK 4 400	CZK 2 600
House for individual recreation	CZK 5 400	CZK 3 600
Garage	CZK 4 400	CZK 2 600
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
General items		
	Mortgage ČS	American Mortgage
Issue of certificate on loan interest for tax purposes	free of charge	x
Duplicate confirmation of the amount of loan interest paid generated at client's request	200 CZK	x
Change of contractual terms and conditions upon the client's request <ul style="list-style-type: none"> change type of interest rate an amendment to the loan agreement (Interest rate from fix to variable is possible to change only to date of fix interest rate) 	free of charge	x
Change of contractual terms and conditions upon the client's request <ul style="list-style-type: none"> if the loan security is released in the course of the loan relationship up to the amount corresponding to the to the part of the loan already paid up cancellation of change of insurance (incl. PPI, life insurance) within the interest rate change period a change of PPI type before or after the interest rate change period a minor change not affecting the payment calendar of loan collateral change of arrangements for installments due to extraordinary payment cancellation of discretionary Ideal Mortgage Service during the rate fixation period (excluding PPI insurance) 	CZK 500	CZK 500
<ul style="list-style-type: none"> change of repayment date (in a month) or collecting account 	free of charge	free of charge
	Mortgage ČS	American Mortgage
Change of contractual terms and conditions upon the client's request in other cases <ul style="list-style-type: none"> a change affecting the payment calendar, loan collateral or loan conditions cancellation of insurance (incl. PPI, life insurance) before or after the interest rate change period 	CZK 5 000	CZK 5 000

	Mortgage ČS, Bridging Mortgage, Pre-mortgage loan	American Mortgage
Confirmation of account balance generated at client's request (for loans arranged till 30 November 2016)	CZK 500	CZK 500
Confirmation of account balance generated at client's request (for loans arranged from 1 December 2016)	free of charge	free of charge
	Mortgage ČS	American Mortgage
Filing of a lien on the Land Registry (not applied for Private Business Mortgage) 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	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	only administrative fees
	Mortgage ČS	American Mortgage
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged till 30 November 2016) *	10 % from the extraordinary installment amount	x
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: * – 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. : a) a flat administrative cost b) the financing cost (ie. cost arising in relation to cost of money)		
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	0.5 % from the extraordinary installment amount
	More than 1 year (including) before termination	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/hypoteku/hypoteka/predcasne-splaceni>.

2.4 Other items

Costs connected with late payment *	CZK 300 (for 10 days in delay)
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* These costs will be charged on the 10th, 40th and 70th day of delay at a rate CZK 300, 900 and 900.

Savings

3.1 Saving and term accounts

Sporeni of Ceska spořitelna		
Account opening, maintenance - monthly fee, closing		free of charge
Payments Spoření České spořitelny		
Domestic outgoing and incoming trans		free of charge *
Cash deposit and withdrawal at branch		free of charge
Clearing of interbank transfer		2 CZK
Deposit accounts		
Deposit account opening and maintenance		free of charge
Change of client disposition in relation to principal and/or interest transfer		free of charge
Savings books		
Savings book set-up, maintenance and termination		free of charge
Change of immobilization on consent of 3rd person (with the exception of immobilization approved by the court)		CZK 100
Creation of power of attorney		CZK 75
Cashless transaction on pass books		
Incoming cashless payment		free of charge
Cash transactions on pass books		
	ATM	Branch
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	CZK 30
Cash deposit by 3rd party person	free of charge	CZK 100
Cash withdrawal - 1. withdrawal in month	x	free of charge
Cash withdrawal - 1. withdrawal in month – 2. and next deposit in month	x	CZK 100

Insurance

4.1 Insurance for personal accounts

Travel insurance		
Travel Insurance for account owner / person authorised to dispose - Individual (lower insurance limit)	monthly	45 CZK
Travel Insurance for account owner / person authorised to dispose - Individual Maxi (higher insurance limit)	monthly	85 CZK
Travel Insurance for account owner / person authorised to dispose and other co-insured - Family (over 18 years) (lower insurance limit)	monthly	80 CZK
Travel Insurance for account owner / person authorised to dispose and other co-insured - Family Maxi (over 18 years) (higher insurance limit)	monthly	120 CZK
Regular payments insurance		
A - incapacity for work	monthly	1,5 % from insured amount
B - incapacity for work and job loss	monthly	2,5 % from insured amount
Legal Protection Insurance		
Legal advice related to movables – Level A (legal protection solely in the form of legal advice)	monthly	19 CZK
Legal advice related to movables – Level B (legal protection)	monthly	49 CZK
Legal advice related to movables and matters arising from contractual legal relationships (i.e. "services") – Level A+ (legal protection in the form of legal advice)	monthly	39 CZK
Legal advice related to movables and matters arising from contractual legal relationships (i.e. "services") – Level B+ (legal protection)	monthly	69 CZK
Insurance of personal belongings and cards		
Mini (insurance cover misuse of the card CZK 30 000, personal belongings CZK 15 000, cash CZK 2 000)	monthly	29 CZK
Standard (insurance cover misuse of the card CZK 70 000, personal belongings CZK 30 000, cash CZK 4 000)	monthly	49 CZK
Plus (insurance cover misuse of the card CZK 100 000, personal belongings CZK 45 000, cash CZK 6 000)	monthly	89 CZK

4.2 Insurance to payment cards

Balance cancellation		
Insurance Standard - long-term incapacity to work, full disability, death	monthly	1% from the outstanding amount at the end of the accounting cycle
Soubor pojištění Plus - job loss, long-term incapacity to work, full disability, death	monthly	1,20% from the outstanding amount at the end of the accounting cycle
Soubor pojištění 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 17.4.2021		
Variant Standard - Temporary incapacity to work, permanent disability (3rd and 2nd degree), death	monthly	8,8 % from monthly payment
Variant Plus - Involuntary unemployment / self-business closure, temporary incapacity to work, taking care of a family member, permanent disability (3rd and 2nd degree), death	monthly	11,3 % from monthly payment
Variant S - death (accessible only for clients between 63-69 years)	monthly	7% from monthly payment

Price list for insurance valid to 16. 4. 2021 you will find [here](#) .

Mortgage loan and American mortgage repayment insurance

Insurance valid from 20.1.2019		
Insurance Standard - long-term incapacity to work, full disability, death	monthly	8,50 % from regular payment
Insurance Plus - job loss, long-term incapacity to work, full disability, death	monthly	9,50 % from regular payment
Insurance Standard 50% (only for housing loans over CZK 4,000,000) - long-term incapacity to work, full disability, death	monthly	5,49 % from regular payment
Insurance Plus 50% (only for housing loans over CZK 4,000,000) - job loss, long-term incapacity to work, full disability, death	monthly	6,69 % from regular payment
Insurance MINI - death (only if you do not meet conditions for joining any of the above sets of insurance)	monthly	7,5 % from regular payment

Price list for insurance valid to 19. 1. 2019 you will find [here](#) .

Insurance for Peníze na klik

Insurance Standard - long-term incapacity to work, full disability, death	monthly	1% from the outstanding amount at the end of the accounting cycle
Soubor pojištění Plus - job loss, long-term incapacity to work, full disability, death	monthly	1,20% from the outstanding amount at the end of the accounting cycle
Soubor pojištění 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

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 Safekeeping

Charge for the safekeeping of 1 deposit product of Česká spořitelna, a.s. (from 1.5.2002 not in offer)	monthly	CZK 100 + 21% VAT
Charge for the safekeeping of 1 deposit product of Česká spořitelna, a.s. (from 1.5.2002 not in offer)	annually	maximum CZK 500 + 21% VAT
Safekeeping for courts – annual fee - payable after the release of the items subject to safekeeping or accounted and paid on an annual basis		CZK 500 + 21% VAT
Sending of notice of payment of unpaid safekeeping fee		CZK 100
Deposition of uncollected deposit products		CZK 5,000 per year + 21% VAT

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

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.

This List of Charges shall become valid as of 13 May 2021 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.