



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

Part II. Financial transactions

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1. Domestic incoming and outgoing transfers
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3. Cash Transactions for accounts in Czech currency
4. Cash Transactions for Accounts in Foreign Currency
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1. Domestic incoming and outgoing transfers

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

Payment by debit card at a merchant	per item	free of charge
Payment by debit card for gambling, betting and lottery	per item	20*
Set-up / change or cancellation of standing order/collection permit upon the client's request	per item	free of charge
Execution of incoming transfer	per item	5
Execution		
Based on standing order/collection permit	per item	5
Through internetbanking / ATM / Payment terminal CS	per item	5
Through telephone banker	per item	20
Immediate processing of a payment order - Bank counter	per item	80
Express transfer - telephone banking and internetbanking / bank counter	per item	125
Clearing of interbank transfer	per item	2
Notice of non-executed payment orders		25
Mobile phone charging		
ATM / Payment terminal CS		free of charge
Telephonebanking (automated voice service) and internetbanking	per item	5

Incoming and outgoing transfer (with the exception of the surcharge for transfer from / to another bank in the Czech Republic) is free of charge for Spoření ČS.

* The price does not apply until revocation.

2. Foreign incoming and outgoing credit transfers

2.1. Discounted transfers in Erste Group

Transfer from client of Slovenská sporiteľňa, a.s.	free of charge
Transfer to an account of a client of Slovenská sporiteľňa a.s.	50
FIT payment from client of Erste Group (incoming transfer)	100
FIT payment to an account of a client of Erste Group (outgoing transfer)	220

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

	Outgoing	Incoming
SEPA transfer up to 50 ths. EUR	220	100
Úhrada Direct Deposit of U.S. Federal Benefits z Bank of New York	-	100
Other transfers	1 %, min. 220, max. 1 500	1 %, min. 100, max. 1 000

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

2.3. SEPA direct debit

SEPA direct debit - outgoing transfer	220
SEPA direct debit - establishing, changing, canceling consent	free of charge

2.4. Surcharges for premium services

Surcharge for the processing of a payment order accepted in writing	250
Surcharge for urgent transfer - for 1 day	250

2.5. Other

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

3. Cash Transactions for accounts in Czech currency

3.1. Cash deposit

Cash deposit by debit card through ATM of CS	
In own accounts maintained by ČS	free of charge
In other accounts maintained by ČS	5
In accounts maintained by other banks in the CR	80

Cash deposit at ČS branch	
In own accounts maintained by ČS	
Deposit of coins in CZK up to 100 pieces of each denomination*	
Made at the bank counter 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)	80
Deposit of coins in CZK 101 pieces and more of each denomination*	3%, minimum 125

*) the number of coins is added up within one business day and an additional fee is charged for unsorted coins - CZK 75 per each 15min

3.2. Cash withdrawal

Cashback	free of charge
ATM of CS / ATM of Erste Group	5
ATM of another bank / Cash advance at a bank in the Czech Republic	40
ATM of another bank abroad / Cash advance at a bank abroad	125
Branch	80
Withdrawal of coins in CZK up to 100 pieces of each denomination*	free of charge
Withdrawal of coins in CZK 101 pieces and more of each denomination*	3 %, min. 125

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

3.3. Other cash transactions

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

* the number of coins and bank notes is added up within one business day and an additional fee is charged for unsorted bank notes - 75 CZK for every 15 commenced minutes

4. Cash Transactions for Accounts in Foreign Currency

4.1. Cash deposit

CZK deposits	1%, min. 40
Foreign currency bank note deposit up to equivalent 500,000 CZK	free of charge
Foreign currency bank note deposit above equivalent 500,000 CZK	0,15% from deposited amount + conceivable fee for deposit of coins
Deposit of coins in EUR (EUR 1, EUR 2 nominal value)	20%, min. 125
Deposit of foreign currency bank notes within preclusion deadline	20%, min. 125

4.2. Cash withdrawal

CZK withdrawals	2%, min. 40
Foreign currency withdrawals	0,15%, min. 40

5. General Items

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

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

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

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

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

This List of Charges shall become valid as of 31 October 2018 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.