Price List for Investing and Investing PLUS

Price List of Česká spořitelna, a.s. for Private Sector, Entrepreneurs and Small Business, Public and Non-Profit Sector

Validity from 23. 10. 2026

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1. Investing

1.1 Contract documents

Conclusion of investment services contract and asset account opening	free of charge
Property account management	free of charge
Termination of investment service contract and asset account closing	free of charge

1.2 Investing in mutual funds

Purchase of Erste Group mutual funds	
The purchase price is determined as a % of the value of the purchased mutual funds.	
Equity funds*	3.00%
Akciový Mix	3.00%
Akciový Mix DIP	1.50%
ČS Life cycle fund 2030	1.50%
ČS Global Power	1.50%
Bond funds*	1.00%
Dynamický Mix	1.50%
Dynamický Mix DIP	0.75%
ESG Mix 10	1.00%
ESG Mix 30	1.50%
ESG Mix 50	1.50%
Fond řízených výnosů	1.00%
George Strategies funds	0.00%
Konzervativní Mix	1.00%
Konzervativní Mix DIP	0.50%
Property funds	1.50%
Optimum	1.00%
Optimum DIP	0.50%
Sporoinvest	0.50%
Universum	1.00%
Vyvážený Mix	1.50%
Vyvážený Mix DIP	0.75%
Closed funds, ELTIF	based on subscription terms

Purchase of third party funds	
The purchase price is determined as a % of the value of the purchased mutual funds.	
Equity market*	4.00%
Bond market*	1.50%
Money market	0.50%
Goldman Sachs Asset Management stock market	3.00%
BNP Paribas stock market	3.00%
Closed funds and ELTIF	based on subscription terms

*The price listed for equity and bond funds applies unless a different price is specified for a particular fund.

Regular investing	
Band I, investment 1 through 12	0% discount
Band II, investment 13 through 36	25% discount
Band III, investment 37 and more	50% discount

Discount according to the order of regular monthly investment. A discount on the purchase price is provided once a month for an agreed order for a regular purchase of a minimum amount of CZK 1,000 per month.

Buy-back of mutual funds units

Based on sales information.

Exchange of mutual funds	
Switching to a target fund with a higher sales arrangement fee	difference between sales fees of the subject funds
Switching to a target fund with a lower or an equal sales fee	free of charge

Mutual fund units can only be transferred within one investment company, and only for EAM AT, EAM CR, REICO, HSBC, NN. Exchanges between different investment companies are only possible between EAM CR and REICO. The exchange price is calculated from the difference in the purchase price of the unit certificates.

1.3 Investing in securities traded on public markets

The same prices apply to investment certificates, warrants, ETFs, ETCs, ETNs, ADRs, GDRs, exchange traded funds and other products that have the nature of stocks.

Arrangement of purchase or sale of securities – Czech market	
Fees are calculated as a % of the volume of the completed trade amount in accordance with the right column.	**Instruction entered via internet banking, at a branch, or by telephone (excluding the Investment Broker service)**
an amount less than CZK 0.5 mil.	0.35%
in the amount of CZK 0.5 mil. to 1 mil.	CZK 1,750 + 0.22% of the amount above 0.5 mil.
above CZK 1 mil.	CZK 2,850 + 0.09% of the amount above CZK 1 mil.

Arrangement purchase or sale of securities – Foreign market	
Fees are calculated as a % of the volume of the completed trade amount in accordance with the right column.	**Instruction entered via internet banking, at a branch, or by telephone (excluding the Investment Broker service)**
USA	0.35%
Xetra Germany, Tradegate Exchange	0.35%
Amsterdam Stock Exchange, Berlin Stock Exchange, Brussels Stock Exchange, Dusseldorf Stock Exchange, Frankfurt Stock Exchange, Hamburg Stock Exchange, Italian Stock Exchange, Madrid Stock Exchange, Munich Stock Exchange, Paris Stock Exchange, Stuttgart Stock Exchange, Vienna Stock Exchange	0.35%
Switzerland in CHF	0.35%
Switzerland in EUR	0.35%
Switzerland in USD	0.35%
United Kingdom in GBP	0.35%
United Kingdom in EUR	0.35%
United Kingdom in USD	0.35%
Poland	0.35%
Japan	0.35%
Finland	0.35%

Purchase and sale of shares (fractions) in securities		
Fees for acquiring a trade are calculated as a % of the volume of the executed trade amount.	Regular instruction entered via online banking	One-time instruction entered via online banking
	0.35%	0.35%

When purchasing Italian securities on any market, a transaction tax of 0.2% of the trade volume is added to the fee.
When purchasing French securities on any market, a transaction tax of 0.4% of the trade volume is added to the fee.
When purchasing Spanish securities on any market, a transaction tax of 0.2% of the trade volume is added to the fee.
When purchasing UK securities, Stamp duty of 0.5% of the trade volume is added to the fee.
When purchasing Irish securities, Stamp duty of 1% of the trade volume is added to the fee.
When buying/selling Swiss shares on any market, a courtage of 0.0038% of the trade volume is added to the free, min. CHF 0.75, max. CHF 38.
When buying/selling Swiss ETFs on any market, a courtage of 0.015% of the trade volume is added to the free, min CHF 2.00, max. CHF 150.

1.4 Investing in bonds

Subscription, purchase and sale of bonds and debt securities	
Fee for the subscription	agreed percentage according to the terms of the subscription

Purchase/sale commission	**fixed % of transaction volume**
an amount less than CZK 1 mil.	0.70%
an amount from CZK 1 mil. to 10 mil.	0.55%
above CZK 10 mil.	0.40%

In addition, third-party fees and delivery fees are charged for the purchase and sale of securities:

Delivery fee for securities in the respective currency	**Flat delivery fee**
CZK – via Prague Stock Exchange	CZK 185
CZK – through an external broker	CZK 585
CHF	CHF 5.5
EUR	EUR 5
GBP	GBP 4.5
USD	USD 6
PLN	PLN 23.40
Other currencies	CZK 585

Third party fees (depends on the place of trade)	
MTF Leave Orders	0.060%, min. CHF 30
German Exchanges	0.145%, min. EUR 3
Xetra Wien	0.020%, min. EUR 1.5
MTF Bloomberg TSOX	free of charge

1.5 Investing in premium deposits

Opening deposits	free of charge, unless otherwise specified in the terms and conditions of issue
Early termination	2% of the amount withdrawn, unless otherwise specified in the terms and conditions of the issue

1.6 Maintenance of records of securities

Equities

The same prices apply to investment certificates, warrants, ETFs, ETCs, ETNs, ADRs, GDRs, exchange traded funds and other products that have the nature of stocks. These securities are collectively referred to as shares in this section of the price list.
We calculate the cost of keeping the records daily from the nominal value of the shares. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. If the securities do not have a nominal value, the value of the securities will be determined as a proportion determined by the number of securities in relation to the volume of the issue, or to the share capital, fund capital, or similar capital, in the relevant currency, based on the data available to us, or we will determine the value of the securities in another manner in accordance with our internal procedures for the valuation of securities.
If securities in different currencies are recorded in the register, the prices for keeping the register are calculated separately for each currency. We charge the amount for record keeping every quarter in CZK for all securities collectively, so that the amount calculated in the currency of the security is then converted into the payment currency (CZK) at the CNB exchange rate valid at the end of the quarter, unless there is an agreement on conversion to another currency.
For the purpose of calculating the price for keeping the register of shares in the Central Securities Depository register or in the follow up register of Česká spořitelna, quoted shares shall mean shares admitted to trading on a regulated market or shares admitted to trading on a multilateral trading facility (MTF) organised by the Prague Stock Exchange, a.s. (in particular the Start Market and Free Market). Other shares shall be considered non quoted. For the purpose of calculating the price for keeping the register of shares in registers of foreign depositories, all shares recorded with a foreign depository shall be considered quoted.

Czech quoted equities in follow-up records of ČS	
average value of assets lower than CZK 10 mil.	0.08% p.a.
remaining average volume of assets exceeding CZK 10 mil. to 100 mil.	0.04% p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03% p.a.
Foreign quoted equities in the follow-up register of ČS and in the register of foreign depositories	
in any volume	0.08% p.a.
Non-quoted equities in the follow-up register of ČS	
in any volume	0.14% p.a.
Czech quoted equities in the Central Securities Depository register	
average value of assets lower than CZK 10 mil.	0.20% p.a.
remaining average volume of assets exceeding CZK 10 mil. to 100 mil.	0.17% p.a.
remaining average volume of assets exceeding CZK 100 mil.	case by case
Foreign quoted equities in the Central Securities Depository register	
in any volume	0.20% p.a.
Non-quoted equities in the Central Securities Depository register	
in any volume	0.30% p.a.
Immobilized equities in separate records	
an amount less than CZK 20 mil.	0.040% p.a.
remaining amount from CZK 20 mil. to 100 mil.	0.025% p.a.
remaining amount over CZK 100 mil.	0.010% p.a.

The price for keeping records of foreign depositories is added to the price for keeping investment instruments Publicly Traded Partnerships (PTPs) of USD 50 per quarter (regardless of the number of investment instruments of this type kept in the records for the client).

Bonds and debt securities	
We calculate the cost of keeping the records daily from the nominal value of the shares. Amounts are charged quarterly.	
Maintenance of bonds of ČS and EGB in seperate records of bonds	free of charge
Czech bonds	
average value of assets lower than CZK 10 mil.	0.06% p.a.
remaining average volume of assets exceeding CZK 10 to 100 mil.	0.04% p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03% p.a.
Foreign bonds	
in any volume	0.06% p.a.

1.7 ČS Investment Broker Service

Contractual documentation	
Conclusion of an Investment Services Agreement (ISA) and opening of an asset account	free of charge
Property account management	free of charge
Termination of the Investment Services Agreement and closure of asset account	free of charge

Arranging the purchase and sale of shares – instruction given by telephone		
The same prices apply to investment certificates, warrants, ETFs, ETCs, ETNs, ADRs, GDRs, exchange traded funds and other products that have the nature of stocks. The price is determined as a % of the actual volume of trade and price for placing an order.		
Prague stock exchange in CZK	**% of the value**	**For placing an order**
less than CZK 0.5 mil.	0.25%	CZK 200
in the amount of CZK 0.5 mil. to 1 mil.	0.20%	CZK 400
more than CZK 1 mil.	0.08%	CZK 1,600
USA and other markets in USD		
less than USD 5,000	0.25%	USD 8
in the amount of USD 5,000 to 40,000	0.20%	USD 10
more than USD 40,000	0.15%	USD 30
European markets in EUR		
less than EUR 5,000	0.30%	EUR 8
in the amount of EUR 5,000 to 40,000	0.25%	EUR 10
more than EUR 40,000	0.20%	EUR 30
Great Britain in GBP		
less than GBP 5,000	0.30%	GBP 8
in the amount of GBP 5,000 to 40,000	0.25%	GBP 10
more than GBP 40,000	0.20%	GBP 30
Switzerland in CHF		
less than CHF 5,000	0.30%	CHF 8
in the amount of CHF 5,000 to 40,000	0.25%	CHF 10
more than CHF 40,000	0.20%	CHF 30
Poland in PLN		
less than PLN 20,000	0.30%	PLN 50
in the amount of PLN 20,000 to 100,000	0.25%	PLN 60
more than PLN 100,000	0.20%	PLN 110
Japan in JPY		
less than JPY 1 mil.	0.30%	JPY 2,000
in the amount of JPY 1 mil. to 5 mil.	0.25%	JPY 2,500
more than JPY 5 mil.	0.20%	JPY 5,000

When purchasing Italian securities on any market, a transaction tax of 0.2% of the trade volume is added to the fee.
When purchasing French securities on any market, a transaction tax of 0.4% of the trade volume is added to the fee.
When purchasing Spanish securities on any market, a transaction tax of 0.2% of the trade volume is added to the fee.
When purchasing UK securities, Stamp duty of 0.5 % of the trade volume is added to the fee.
When purchasing Irish securities, Stamp duty of 1 % of the trade volume is added to the fee.
When buying/selling Swiss shares on any market, a courtage of 0.0038% of the trade volume is added to the free, min. CHF 0.75, max. CHF 38.
When buying/selling Swiss ETFs on any market, a courtage of 0.015% of the trade volume is added to the free, min CHF 2.00, max. CHF 150.

Arranging the purchase and sale of shares – instruction entered by internet banking
according to Section 1.3 Investing in securities traded on public markets

Arranging the purchase and sale of bonds and debt securities
According to Section 1.4 Investing in bonds

Arranging the purchase and sale of mutual funds
According to Section 1.2 Investing in mutual funds

Investing in premium deposits
According to Section 1.5 Investing in premium deposits

Maintenance of records of securities

The same prices apply to investment certificates, warrants, ETFs, ETCs, ETNs, ADRs, GDRs, exchange traded funds and other products that have the nature of stocks. These securities are collectively referred to as shares in this section of the price list.

We calculate the cost of keeping the records daily from the nominal value of the shares. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. If the securities do not have a nominal value, the value of the securities will be determined as a proportion determined by the number of securities in relation to the volume of the issue, or to the share capital, fund capital, or similar capital, in the relevant currency, based on the data available to us, or we will determine the value of the securities in another manner in accordance with our internal procedures for the valuation of securities.

If securities in different currencies are recorded in the register, the prices for keeping the register are calculated separately for each currency. We charge the amount for record keeping every quarter in CZK for all securities collectively, so that the amount calculated in the currency of the security is then converted into the payment currency (CZK) at the CNB exchange rate valid at the end of the quarter, unless there is an agreement on conversion to another currency.

For the purpose of calculating the price for keeping the register of shares in the Central Securities Depository register or in the follow up register of Česká spořitelna, quoted shares shall mean shares admitted to trading on a regulated market or shares admitted to trading on a multilateral trading facility (MTF) organised by the Prague Stock Exchange, a.s. (in particular the Start Market and Free Market). Other shares shall be considered non quoted. For the purpose of calculating the price for keeping the register of shares in registers of foreign depositories, all shares recorded with a foreign depository shall be considered quoted.

Czech quoted equities in the follow-up register of ČS or in the register of the Central Securities Depository	
average value of assets lower than CZK 10 mil.	0.08% p.a.
remaining average volume of assets exceeding CZK 10 mil. to 100 mil.	0.04% p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03% p.a.
Foreign quoted equities in the follow-up register of ČS or in the register of the Central Securities Depository and equities in the register of foreign depositories	
in any volume	0.08% p.a.
Non-quoted equities shares in the follow-up register or in the register of the Central Securities Depository	
in any volume	0.14% p.a.

The price for keeping records of foreign depositories is added to the price for keeping investment instruments Publicly Traded Partnerships (PTPs) of USD 50 per quarter (regardless of the number of investment instruments of this type kept in the records for the client).

Keeping records of bonds and debt securities (referred to as bonds)	
We calculate the cost of keeping the records daily from the nominal value of the shares. Amounts are charged quarterly.	
Maintenance of bonds of ČS and EGB in seperate records of bonds	free of charge
Czech bonds	
average value of assets lower than CZK 10 mil.	0.06% p.a.
remaining average volume of assets exceeding CZK 10 mil. to 100 mil.	0.04% p.a.
remaining average volume of assets exceeding CZK 10 mil.	0.03% p.a.
Foreign bonds	
in any volume	0.06% p.a.

Transfers, transitions, inheritance, pledges, sending statements and overviews, corporate events, and other individual services
According to Section 1.10 Asset accounts

1.8 Asset management

Your assets are managed by an experienced portfolio manager. They will actively manage a jointly determined investment strategy and execute the trade of securities within pre-defined and contractually binding limits.

The price for this service is set individually. VAT at the statutory rate is added to the individually agreed prices.

1.9 Investment services within Investing PLUS

For investment services provided under the Investment Services Agreement (Investing PLUS) or the Long-Term Investment Product Agreement (Investing PLUS), the prices listed in Sections 1.1–1.6 and 1.10 of the Price List apply. For investment services provided under the Investment Services Agreement (Investing PLUS and telephone orders placed through an investment broker), the prices listed in Section 1.7 of the Price List apply.

1.10 Asset accounts

ČS records and follow-up record of ČS	
Maintaining an asset account	free of charge
Change of information related to the asset account in follow-up records of Česká spořitelna, a.s. except transfers	free of charge

Opening at Central Securities Depository Prague, a.s.	
Opening an asset account	free of charge
Closing an asset account	free of charge

Securities transfers – Quoted and non-quoted on regulated market BCPP	
Transfers between two owners of asset accounts	
in the follow-up records of ČS	free of charge
from records maintained by another securities trader into ČS records	CZK 150 per ISIN
from ČS records into records maintained by another securities trader	CZK 800 per ISIN
Transfers between two asset accounts of one owner	
in the follow-up records of ČS	free of charge
– from records maintained by other securities trader into ČS records	CZK 150 per ISIN
– from ČS records into records maintained by another securities trader	CZK 800 per ISIN
– from an unclassified asset account in records of ČS – transfer of individual securities	CZK 150 per ISIN
Transfer from follow-up records to the Central Securities Depository records	CZK 800 per ISIN
Transfer from the Central Securities Depository records to follow-up records of ČS	CZK 150 per ISIN
Transfer of immobilized shares (fee is charged only on the transferor)	CZK 150 per ISIN

Securities transfers - Registered by foreign depositaries
Price determined on a case-by-case basis.

Securities transfers – Heritage	
Transfers in ČS records	free of charge
Transfer of securities (per ISIN) in the follow-up records of ČS	free of charge

Securities transfers – Donation of securities from follow-up records of ČS do Central Securities Depositary Foundation	
Donation of securities	free of charge

Sending statements	
Portfolio summary	
– via e-mail / internet banking	free of charge
– by post	free of charge
– by post abroad	free of charge
– at the branch – VAT at the statutory rate will be added to the stated price	CZK 125 *
Deal summary	
– via e-mail / internet banking, by post, by post abroad	free of charge
Procurement of the Statement of accounts kept by the Central Security Depository	CZK 380
Asset management statement	free of charge

* The fee does not apply to account holders from 70 years of age.

Other services	
Collection of revenues	third party fee
Services requiring manual processing – VAT at the statutory rate is added to the stated price	CZK 400 per each 15 minutes or part thereof
Fee for suspended transaction caused by the client (for each day of suspension)	CZK 800

Apart from the fees for services specified in the Price List, 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 no 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. VAT at the statutory rate will be added to the prices for selected services.

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