

List of Charges for Investment

List of Charges for Private Sector, Entrepreneurs and Small Business, Public and Non Profit Sector

Validity from 01. 05. 2021

This is a price list of investment products

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Investments

1.1 Contractual documentation

Conclusion of investment services contract and asset account opening	before first investment	free of charge
Termination of investment service contract and asset account closing	at the client's request	free of charge

1.2 Asset accounts

ČS records and follow-up record of ČS		
Maintenance of 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 records of ČS		free of charge
in the follow-up records of ČS		free of charge
from records maintained by other securities trader into ČS records		150 CZK per ISIN
from ČS records into records maintained by other securities trader		800 CZK per ISIN
Transfers between two asset accounts of one owner		
in records of ČS		free of charge
in the follow-up records of ČS		
– from records maintained by other securities trader into ČS records		150 CZK per ISIN
– from ČS records into records maintained by other securities trader		800 CZK per ISIN
– from unclassified asset account in records of ČS - transfer of all securities		100 CZK per ISIN
– from unclassified asset account in records of ČS - transfer of one by one security		150 CZK per ISIN
Transfer from follow-up records to Central Securities Depository		800 CZK per ISIN
Transfer from Central Securities Depository to follow-up records of ČS		100 CZK per ISIN
Transfer of immobilized shares (fee is charged only on the transferor)		150 CZK per ISIN
Securities transfers - Registered by foreign depositaries		
Individually priced		
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 Depository Foundation	
Donation of securities	free of charge
Pledges of shares and suspension of the right of disposal	
Establishment/change/termination/exercise of contractual right of lien	
Submitting request to set the lien	400 CZK
Setting the lien for each ISIN	300 CZK
Establishment/change/termination/exercise of contractual right of lien with immobilized shares	300 CZK
Sending statements	
Portfolio summary	
- via email/ internetbanking	free of charge
- by post	15 CZK *
- by post abroad	25 CZK *
- at the branch	80 CZK */**
Deal summary	
- via email/ internetbanking, by post, by post abroad	free of charge
Procurement of the Statement of accounts kept by the Central Security Depository	380 CZK
Asset management statement	free of charge

* free of charge for clients over 70 years old

** Clients with setting Portfolio summary annually by post have statements at the end of each quarter for free (to be picked up at the branch).

Other services	
Assignment of AIN (at Central Securities Depository Prague a s)	450 CZK
Assignment of AIN (at Central Securities Depository Prague , a.s.) before first investment	free of charge
Collection of revenues	third party fee
Services requiring manual processing (can be negotiated through a consultant)	400 CZK per each started 15 minutes
Fee for suspended transaction caused by the client (for each day of suspension)	800 CZK

1.3 Investment accounts

Opening and maintenance	free of charge
Domestic transactions on investment account	free of charge

1.4 Asset management

Individually priced.

1.5 Mutual funds units trading

The minimum amount of one-off and regular investment is 300 CZK.

Purchase of Erste Group mutual funds	
Equity funds	3,00 %
Akciový mix FF	3,00 %
CS Life cycle fund 2030	1,50 %
Bond funds	1,00 %
Dynamický mix FF	1,50 %
Fond řízených výnosů	1,00 %
Konzervativní mix FF	1,00 %
REICO property fund	1,50 %
Optimum	1,00 %
Sporoinvest	0,30 %
Universum	1,00 %
Vyvážený mix FF	1,50 %
YOU INVEST solid, balanced, active	individually
Closed funds	based on sales information
Purchase of third party funds	
The purchase price is determined as % of the value of the purchased mutual funds. Discount for purchases via internet banking is 10%.	
Equity market	4,00 %
Bond market	1,50 %
Money market	0,50 %
NN akciový trh, BNP Paribas akciový trh	3,00 %
Closed funds	according to the selling information
Regular investing	
I. band 1. to 12. investments	discount 0 %
II. band 13. to 36. investments	discount 25 %
III. band 37. and more investments	discount 50 %
Buy-back of mutual funds units	

Based on sales information.

Switching 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 ESPA, EAM CR, REICO, HSBC, NN. Exchanges between different investment companies are only possible between EAM CR and REICO. The switching price is calculated from the difference in the purchase price of the unit certificates.

1.6 Investing in securities traded on public markets

Arrangement of purchase or sale – Czech market

We calculate the fees as in the right column of % of the daily volume of the trade made with the given title.

less than CZK 0,5 mil	0.40%, min. 300
less than CZK 0,5 mil. of investment certificates of Erste Group Bank AG	0.40%, min. 100
in the amount of 0,5 to CZK 1 mil.	CZK 2 000 + 0.25% from amount above CZK 0,5 mil.
more than CZK 1 mil.	CZK 3 250 + 0.10% of the amount over CZK 1 mil.

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

Arrangement purchase or sale – Foreign market

We calculate the fees as in the right column of % of the daily volume of the trade made with the given title.

European markets in EUR	0,90 %, min. EUR 23
Japan	0,90 %, min. JPY 3350
Poland	0,90 %, min. PLN 100
Switzerland CHF, USD	0,90 %, min. CHF 23
USA	0,60 %, min. USD 20
United Kingdom GBP, EUR, USD*	0,90 %, min. GBP 25

* With effect from July 20, 2019, when purchasing Irish securities, in addition to the price, a Stamp Duty of 1% of the trade volume is added.

When buying Italian securities, a transaction tax of 0.1% of the trade volume is no longer added. When buying French securities, a transaction tax of 0.3% of the trade volume is no longer added. With the purchase of British securities, Stamp duty 0.5% of the trade volume is no longer added.

1.7 Bond investing

Purchase and subscription of bonds from the bank's portfolio (debt securities, premium bonds, mortgages and subordinated bonds)

Purchase for individual ISIN Bonds		according to the exchange rate list
Fee for the subscription	while placing an order	agreed percentage of the nominal value of purchased bonds

Sale of bonds to the bank's portfolio (debt securities, premium bonds, mortgages and subordinated bonds)

Sale for individual ISIN		according to the exchange rate list
Provision for selling mortgage bonds		1 % from trade volume
Provision for selling debt securities, premiums, subordinates and other bonds		2 % from trade volume

Redemption of certain bonds ISIN may be limited or stopped.

Buying and selling bonds on the OTC market or in the trading system

Bonds in CZK / trade volume	price for purchase / sale (% of trade volume)*
less than CZK 5 mil.	0,50 %
in the amount from 5 to CZK 10 mil.	0,40 %
more than CZK 10 mil.	0,35 %

* The minimum purchase / sale price is 500 CZK. The maximum purchase / sale price is 250,000 CZK. The purchase / sale price is individually priced for Erste Private Banking clients.

1.8 Investing in premium deposits

Opening deposits – % of deposited amount	according to emission conditions
Early termination – % from withdrawal amount	according to emission conditions

1.9 Maintenance of records of securities

Separate records of ČS

We calculate the cost of keeping the records daily from the nominal value of the shares. Amounts are charged quarterly. Minimum fee for keeping shares on the asset account is CZK 25 per quarter.

Maintenance of bonds of ČS and EGB in separate records of bonds	free of charge
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Bonds in separate stock record

average value of assets lower than CZK 10 mil.	0,040 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0,030 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0,020 % p.a.

Immobilized shares

average value of assets lower than CZK 20 mil.	0,040 % p.a.
remaining average volume of assets exceeding 20 to CZK 100 mil.	0,025 % p.a.
remaining average volume of assets of CZK 100 mil.	0,010 % p.a.

Follow-up records of ČS

We calculate the cost of keeping the records daily from the actual value of the asset. Quoted shares are valued at their market price, unlisted shares and bonds at their nominal value. Amounts are charged quarterly. Minimum Fee for keeping shares on the asset account is CZK 25 per quarter.

Czech quoted equities

average value of assets lower than CZK 10 mil.	0,06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0,04 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0,03 % p.a.

Foreign quoted equities	
average value of assets lower than CZK 10 mil.	0,06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0,06 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0,06 % p.a.
Czech non-quoted equities	
average value of assets lower than CZK 10 mil.	0,10 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0,08 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0,06 % p.a.
Czech bonds	
average value of assets lower than CZK 10 mil.	0,04 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0,03 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0,02 % p.a.
Foreign bonds	
Bonds in EUR	0,017 %, min. EUR 2
Bonds in USD	0,048 %, min. USD 2
Bonds in CZK	0,017 %, min. CZK 50
Other securities	
in any volume	0,06 % p.a.
Records of Central Securities Depository	
We calculate the cost of keeping the records daily from the actual value of the asset. Quoted shares are valued at their market price, unlisted shares and bonds at their nominal value. Amounts are charged quarterly. Minimum Fee for keeping shares on the asset account is CZK 25 per quarter.	

Czech quoted equities	
average value of assets lower than CZK 10 mil.	0,20 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0,17 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	individually
Foreign quoted equities	
average value of assets lower than CZK 10 mil.	0,20 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0,20 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0,20 % p.a.
Czech non-quoted equities	
average value of assets lower than CZK 10 mil.	0,30 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0,25 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	individually
Czech bonds	
average value of assets lower than CZK 10 mil.	0,07 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0,05 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0,03 % p.a.
Foreign bonds	
Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50
Other securities	
in any volume	0,20 % p.a.
Records of foreign market security trader	
The cost of keeping the records is calculated from the sum of the current market values of all investment instruments in the given record as of the last day calendar quarter. Where inventory instruments are held in different currencies, bookkeeping fees are calculated separately for each currency. Amounts are charged each quarter. Minimum Fee for keeping securities traded on public markets on the asset account is CZK 25 per quarter.	
Eurozone	0,015 %, min. EUR 2,00
Japan	0,020 %, min. JPY 300
Poland	0,045 %, min. PLN 5,00
Switzerland CHF, USD	0,020 %, min. CHF 2,00
USA	0,015 %, min. USD 2,00
United Kingdom GBP, EUR, USD	0,020 %, min. GBP 2,00

1.10 ČS Investment Broker Service

Contractual documentation

Conclusion of investment services contract and asset account opening	before first investment	free of charge
Termination of investment service contract and asset account closing	upon client's request	free of charge

Investment accounts opening and maintenance

Opening and maintenance in CZK, EUR, USD, GBP, CHF, PLZ, JPY	free of charge
Opening and maintenance in other currencies	free of charge
Domestic transfers on investment accounts	free of charge
Interest rate	0 %

Arrangement of purchase or sale on stock exchanges

The price is determined as % of the actual volume of trade.

Prague stock exchange in CZK	% of the value	For placing an order
CZK 0 - 250 000	0,35 %	minimum CZK 400
CZK 250 001–500 000	0,25 %	CZK 400
CZK 500 001–1 000 000	0,15 %	CZK 1 200
above CZK 1 000 001	0,10 %	CZK 1 700
European markets in EUR*		
0–5 000 €	0,35 %	22 €
5 001–40 000 €	0,30 %	25 €
větší než 40 000 €	0,25 %	45 €
Great Britain in GBP**		
0–5 000 £	0,50 %	22 £
5 001–40 000 £	0,45 %	25 £
větší než 40 000 £	0,40 %	45 £
Poland in PZL		
0–15 000 zł	0,80 %	80 zł
15 001–50 000 zł	0,60 %	110 zł
50 001–80 000 zł	0,45 %	185 zł
above 80 000 zł	0,30 %	310 zł

Switzerland in CHF		
0–5 000 fr	0,35 %	24 fr
5 001–40 000 fr	0,30 %	28 fr
above 40 000 fr	0,25 %	50 fr
USA and other markets in USD		
0–4 000 \$	0,25 %	22 \$
4 001–50 000 \$	0,20 %	24 \$
above 50 000 \$	0,15 %	49 \$
Japan in JPY		
0–100 000 ¥	0,60 %	5 400 ¥
100 001–5 000 000 ¥	0,50 %	5 500 ¥
above 5 000 000 ¥	0,40 %	10 500 ¥
Deal settlement	free of charge	free of charge

* With effect from July 20, 2019, when purchasing Italian securities on any market, a transaction tax of 0.1% of the trade volume is added to the fee. When buying French securities on any market, a transaction tax of 0.3% of the trade volume is added to the fee. With effect from May 1, 2021, when purchasing Spanish securities on any market, a transaction tax of 0.2% of the trade volume is added to the fee

** With effect from July 20, 2019, when purchasing UK securities, 0.5% of the trade volume is added to the Stamp Duty, and 1% of the trade volume is added to the Stamp Duty when purchasing Irish securities.

Mutual funds unit trading	
Purchase of Erste Group mutual funds	
The purchase price is determined as % of the value of the purchased mutual funds.	
Equity funds	3,00 %
Akciový mix FF	3,00 %
CS Life cycle fund 2030	1,50 %
Bond funds	1,00 %
Dynamický mix FF	1,50 %
Fond řízených výnosů	1,00 %
Konzervativní mix FF	1,00 %
REICO property fund	1,50 %
Optimum	1,00 %
Sporinvest	0,30 %
Universum	1,00 %
Vyvážený mix FF	1,50 %
YOU INVEST solid, balanced, active	individually
Closed funds	based on sales information

Purchase of third party funds		
The purchase price is determined as % of the value of the purchased mutual funds.		
Equity market		4,00 %
Bond market		1,50 %
Money market		0,50 %
NN akciový trh, BNP Paribas akciový trh		3,00 %
Closed funds		according to the selling information
Regular investing		
I. band 1. to 12. investments		discount 0 %
II. band 13. to 36. investments		discount 25 %
III. band 37. and more investments		discount 50 %
Buy-back of mutual funds units		
Based on sales information.		
Investing in Bonds		
Purchase of bonds		
Purchase for individual ISIN		according to the exchange rate list
Transaction fee for placing an order		CZK 100
Purchase of bonds over CZK 1 mio	while placing an order	individually priced
Sale of bonds		
Sale for individual ISIN		according to the exchange rate list
Transaction fee for placing an order		CZK 100
Sale of bonds over CZK 1 mio	while placing an order	individually priced
Investing in premium deposits		
Opening deposits – % of deposited amount		according to emission conditions
Early termination – % from withdrawal amount		according to emission conditions
Maintenance of records of securities		
Sending of reports on effected transactions		free of charge
Collection of revenues (CDCP)		free of charge
Collection of revenues (foreign shares)		third party fee
Procurement of the Statement of accounts kept by the Central Security Depository		CZK 380
Change of information related to the asset account in follow-up records of Česká spořitelna, a.s.		free of charge
Change of information related to the asset account in records of Central Security Depository		CZK 100

Follow-up record of ČS

We calculate the cost of keeping the records daily from the actual value of the asset. Quoted shares are valued at their market price, unlisted shares at their nominal value. Amounts are charged quarterly. Minimum Fee for keeping Third - Party Shares and Bonds on the asset account is CZK 25 per quarter.

Czech quoted equities

average value of assets lower than CZK 10 mil.	0,06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0,04 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0,03 % p.a.

Foreign quoted equities

in any volume	0,06 % p.a.
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České nekotované akcie

average value of assets lower than CZK 10 mil.	0,10 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0,08 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0,06 % p.a.

Other securities

in any volume	0,06 % p.a.
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Records of foreign market security trader

The cost of keeping the records is calculated from the sum of the current market values of all investment instruments in the given record as of the last day calendar quarter. Where inventory instruments are held in different currencies, bookkeeping fees are calculated separately for each currency. Amounts are charged each quarter. Minimum Fee for keeping securities traded on public markets on the asset account is CZK 25 per quarter.

Eurozone	0,015 %, min. EUR 2,00
United Kingdom GBP, EUR, USD	0,020 %, min. GBP 2,00
Poland	0,045 %, min. PLN 5,00
USA	0,015 %, min. USD 2,00
Japan	0,020 %, min. JPY 300
Switzerland	0,020 %, min. CHF 2,00

Mutual funds records keeping

Records keeping	free of charge
Sending of deal summary	free of charge
Sending of portfolio summary	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

Records of Central Securities Depository

According to 1.9 in the Investing section

Transfers, heritage, Pledges

Based on a request	according section 1.2 Asset accounts
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The price for submitting an application is paid when the order is placed.

Corporate actions and other individual services	
Services requiring manual processing	400 per each started 15 minutes
Other services	
Sending information SMS	free of charge

Prices are quoted in CZK.

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 1 May 2021 and any amendments hereto shall be published at the branches of Česká spořitelna, a.s.