

Investment Price List – complete list of changes

Comparison between the price list currently in effect (effective since 04/08/2025) and the new price list (effective from 01/02/2026). Only items subject to change are listed. Old values are struck out; the new ones are given in a separate column.

5.5 5.2 Investing in mutual funds

Purchase procurement price	Current price list (effective since 04/08/2025)	New price list (effective from 01/02/2026)
Discount for purchases via internet banking	10 % discount on the fee for purchases via internet banking	discount cancelled
ELTIF funds	max. 3 %	based on subscription terms (no limit)

5.6 5.3 Investing in securities traded on public markets

Arrangement of purchase or sale of securities – Czech market	Current price list (effective since 04/08/2025)	New price list (effective from 01/02/2026) Order entered via internet banking, at a branch, or via telephone (outside Investment Broker service)
Erste Group Bank certificates	0,40 %, min. CZK 100	charged as standard stock
Orders to CZK 0.5 million	0.35 %, min. CZK 90 – internet banking 0.40 %, min. 300 CZK – branch/telephone order	0.35%, min. CZK 90
CZK 0.5 to 1 million	0.5 million – internet banking CZK 000 + 0.250 % of the amount exceeding CZK 0.5 million – branch/telephone order	CZK 1,750 + 0.22% of the amount exceeding CZK 0.5 million
over CZK 1 million	CZK 850 + 0.09 % of the amount exceeding CZK 1 million – internet banking CZK 250 + 0.100 % of the amount exceeding CZK 1 million – branch/telephone order	CZK 2,850 + 0.09% of the amount exceeding CZK 1 million

Arrangement purchase or sale of securities – foreign markets	Current price list (effective since 04/08/2025)	New price list (effective from 01/02/2026) Order entered via internet banking, at a branch, or via telephone (outside Investment Broker service)
European and other markets in EUR: Amsterdam Stock Exchange, Brussels Stock Exchange, Italian Stock Exchange, Madrid Stock Exchange, Paris Stock Exchange, Vienna Stock Exchange	0.40 %, min. EUR 12 – internet banking 0.60 %, min. EUR 23 – branch/telephone order	0.35%, min. EUR 8
XETRA Germany, Tradegate Exchange	0.40 %, min. EUR 12 – internet banking 0.60 %, min. EUR 23 – branch/telephone order	0.35%, min. EUR 4

European and other markets
in EUR: Berlin Stock Exchange,
Dusseldorf Stock
Exchange, Frankfurt Stock
Exchange, Hamburg Stock
Exchange, Helsinki Stock
Exchange, Munich Stock
Exchange, Stuttgart Stock
Exchange

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0.35%, min. EUR 8

United Kingdom in GBP	0.40 %, min. GBP 12 — internet banking 0.60 %, min. GBP 23 — branch/telephone order	0.35%, min. GBP 10
United Kingdom in EUR	0.40 %, min. EUR 12 — internet banking 0.60 %, min. EUR 23 — branch/telephone order	0.35 %, min. EUR 10
United Kingdom in USD	0.40 %, min. USD 12 — internet banking 0.60 %, min. USD 23 — branch/telephone order	0.35%, min. USD 10
Switzerland in CHF	0.50 %, min. CHF 12 — internet banking 0.60 %, min. CHF 23 — branch/telephone order	0.35%, min. CHF 4
Switzerland in EUR	0.50 %, min. EUR 12 — internet banking 0.60 %, min. EUR 23 — branch/telephone order	0.35%, min. EUR 4
Switzerland in USD	0.50 %, min. USD 12 — internet banking 0.60 %, min. USD 23 — branch/telephone order	0.35%, min. USD 4
USA	0.35 %, min. USD 12 — internet banking 0.50 %, min. USD 20 — branch/telephone order	0.35%, min. USD 4
Poland	0.50 %, min. PLN 75 — internet banking 0.60 %, min. PLN 100 — branch/telephone order	0.35%, min. PLN 40
Japan	0.50 %, min. JPY 2,600 — internet banking 0.60 %, min. JPY 3,350 — branch/telephone order	0.35%, min. JPY 1,900
Finland	0.50 %, min. EUR 12 — internet banking 0.60 %, min. EUR 23 — branch/telephone order	0.35%, min. EUR 22

Transfers between two asset accounts of the same owner from the Central Securities Depository register into the linked Česká pojišťovna register	CZK 100 per ISIN	CZK 150 per ISIN
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Purchase and sale of shares in investment instruments	Current price list (effective since 04/08/2025)	New price list (effective from 01/02/2026)
The price for arranging a trade is calculated as a % of the volume of the trade executed with the given unit	Order placed via internet banking 0.40 %, min. EUR 12 Order placed at a branch / via telephone (outside the Investment Broker service) not possible	Order placed via internet banking one-time order 0.35%, min. EUR 4 periodic order 0.35%

5.7 5.4 Investing in bonds

Arranging purchase and sale – foreign markets	Current price list (effective since 04/08/2025)	New price list (effective from 01/02/2026)
Minimum trading fees	purchase min. CZK 1,000,- sale min. CZK 500	No minimum fees

The price list for all types of bonds has been unified – the fees of both types of bonds previously distinguished have been unified at the lowest rate, in addition, minimum prices have been removed.

Additionally, the delivery fee table has been modified – fees of 18 rarely used currencies have been replaced by a unified fee of CZK 585 and the delivery fee for trades in PLN has been added at PLN 23.40. There has been a slight change in the Xetra Wien place of trade as shown below.

Item	Current price list (effective since 04/08/2025)	New price list (effective from 01/02/2026)
Third-party fees (based on place of trade) Xetra Wien	0.010 %, min. EUR 5	0.020%, min. EUR 1.5

5.8 5.5 Investing in premium deposits

Item	Current price list (effective since 04/08/2025)	New price list (effective from 01/02/2026)
Opening	based on the terms and conditions of the issue (% of the amount)	free, unless stated otherwise in the terms and conditions of the issue
Early withdrawal	based on the terms and conditions of the issue (% of the amount)	2% of the amount withdrawn, unless stated otherwise in the terms and conditions of the issue

5.9 5.6 Maintenance of records of securities

The prices of maintaining records of securities in the linked Česká spořitelna register and the Central Securities Depository register have been unified.

Item	Current price list (effective since 04/08/2025)	New price list (effective from 01/02/2026)
Listed Czech shares in the linked register of Česká spořitelna		
assets worth less than CZK 10 million	0.06% p.a.	0.08% p.a.
Unlisted Czech shares in the linked register of Česká spořitelna		
assets worth less than CZK 10 million remaining	0.10% p.a.	0.14% p.a.
amount of CZK 10 to 100 million remaining	0.08% p.a.	
amount of over CZK 100 million	0.06% p.a.	
Unlisted Czech shares in the register of Central Securities Depository		
assets worth less than CZK 10 million remaining	0.30% p.a.	0.30% p.a.
amount of CZK 10 to 100 million remaining	0.30% p.a.	
amount of over CZK 100 million	case by case	
Listed foreign shares in the linked register of Česká spořitelna		
assets worth less than CZK 10 million remaining	0.06% p.a.	0.08% p.a.
amount of CZK 10 to 100 million remaining	0.06% p.a.	
amount of over CZK 100 million	0.06% p.a.	

Czech bonds in the stand-alone register of share certificates and immobilised securities

assets worth less than CZK 10 million remaining	0.040 % p.a.	0.06% p.a.
amount of CZK 10 to 100 million remaining	0.030 % p.a.	0.04% p.a.
amount of over CZK 100 million	0.020 % p.a.	0.03% p.a.

Czech bonds in the stand-alone register of share certificates and immobilised securities

assets worth less than CZK 10 million remaining	0.040 % p.a.	0.06% p.a.
amount of CZK 10 to 100 million remaining	0.030 % p.a.	0.04% p.a.
amount of over CZK 100 million	0.020 % p.a.	0.03% p.a.

Czech bonds in the linked register of Česká spořitelna

assets worth less than CZK 10 million remaining	0.04 % p.a.	0.06% p.a.
amount of CZK 10 to 100 million remaining	0.03 % p.a.	0.04% p.a.
amount of over CZK 100 million	0.02 % p.a.	0.03% p.a.

Unlisted Czech bonds in the register of Central Securities Depository

assets worth less than CZK 10 million remaining	0.07 % p.a.	0.06% p.a.
amount of CZK 10 to 100 million	0.05 % p.a.	0.04% p.a.

Foreign bonds in the register of Central Securities Depository and the linked register of Česká spořitelna

bonds in EUR	0.017 %, min. EUR 2	0.06% p.a.
bonds in USD	0.048 %, min. USD 2	
bonds in CZK	0.017 %, min. CZK 50	

5.10 5.7 ČS Investment Broker Service

Item	Current price list (effective since 04/08/2025)	New price list (effective from 01/02/2026)
Arranging purchases and sales at stock exchanges – order placed via telephone Czech market		
CZK 0–250,000	0.35 %, min. CZK 300	0.25% of the amount + CZK 200 for placing the order
CZK 250,001–500,000 amount under CZK 0.5 million	0.25 % of the amount + CZK 300 for placing the order	
CZK 500,001–1,000,000 CZK 0.5 to 1 million	0.15 % of the amount + CZK 1,200 for placing the order	0.20% of the amount + CZK 400 for placing the order
over CZK 1,000,001 amount exceeding CZK 1 million	0.10 % of the amount CZK +1,700 for placing the order	0.08% of the amount + CZK 1,600 for placing the order
Arranging purchases and sales at stock exchanges – order placed via telephone foreign markets		
European and other markets in EUR		
EUR 0–5,000 amount under EUR 5,000	0.35 % of the amount + EUR 10 for placing the order	0.30% of the amount + EUR 8 for placing the order
EUR 5,001–40,000 EUR 5,000 to 40,000	0.30 % of the amount + EUR 15 for placing the order	0.25% of the amount + EUR 10 for placing the order
over EUR 40,000 amount exceeding EUR 40,000	0.25 % of the amount + EUR 45 for placing the order	0.20% of the amount + EUR 30 for placing the order
United Kingdom in GBP		
GBP 0–5,000 amount under GBP 5,000	0.50 % of the amount + GBP 10 for placing the order	0.30% of the amount + GBP 8 for placing the order
GBP 5,001–40,000 GBP 5,000 to 40,000	0.45 % of the amount + GBP 10 for placing the order	0.25% of the amount + GBP 10 for placing the order
over GBP 40,000 amount exceeding GBP 40,000	0.40 % of the amount + GBP 45 for placing the order	0.20% of the amount + GBP 30 for placing the order

Switzerland in CHF

CHF 0–5,000 amount under CHF 5,000	0.35 % of the amount + CHF 10 for placing the order	0.30% of the amount + CHF 8 for placing the order
CHF 5,001–40,000 CHF 5,000 to 40,000	0.30 % of the amount + CHF 20 for placing the order	0.25% of the amount + CHF 10 for placing the order
over CHF 40,000 amount exceeding CHF 40,000	0.25 % of the amount + CHF 50 for placing the order	0.20% of the amount + CHF 30 for placing the order

US and other markets in USD

USD 0–4,000 amount under USD 5,000	0.25 % of the amount + GBP 10 for placing the order	0.25% of the amount + USD 8 for placing the order
USD 4,001–50,000 USD 5,000 to 40,000	0.20 % of the amount + USD 15 for placing the order	0.20% of the amount + USD 10 for placing the order
over USD 40,000 amount exceeding USD 40,000	0.15 % of the amount + USD 49 for placing the order	0.15% of the amount + USD 30 for placing the order

Poland in PLN

PLN 0–15,000 amount under PLN 20,000	0.80 % of the amount + PLN 80 for placing the order	0.30% of the amount + PLN 50 for placing the order
PLN 15,001–50,000 PLN 20,000 to 100,000	0.60 % of the amount + PLN 110 for placing the order	0.25% of the amount + PLN 60 for placing the order
PLN 50,001–80,000 amount exceeding PLN 100,000	0.45 % of the amount + PLN 185 for placing the order	0.20% of the amount + PLN 110 for placing the order
over PLN 80,000	0.30 % of the amount + PLN 310 for placing the order	–

Japan in JPY

JPY 0–100,000 amount under JPY 1 million	0.60 % of the amount + JPY 5,400 for placing the order	0.30% of the amount + JPY 2,000 for placing the order
JPY 100,001–5,000,000 JPY 1 to 5 million	0.50 % of the amount + JPY 5,500 for placing the order	0.25% of the amount + JPY 2,500 for placing the order
over JPY 5,000,000 over JPY 5 million	0.40 % of the amount + JPY 10,500 for placing the order	0.20% of the amount + JPY 5,000 for placing the order

Arranging purchase or sale of shares – order placed via internet banking	according to Section 5.3 Investing in shares
Arranging purchase or sale of bonds and debt securities	according to Section 5.4 Investing in bonds and debt securities
Arranging purchase or sale unit certificates	according to Section 5.2 Investing in mutual funds
Investing in premium deposits	according to Section 5.5 Investing in premium deposits
Transfers, switching, inheritances, collaterals, sending of reports and statements, corporate events and individual services	according to Section 5.10 Asset accounts

Item	Current price list (effective since 04/08/2025)	New price list (effective from 01/02/2026)
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Maintenance of register of securities
Unlisted Czech bonds in the register of Central Securities Depository

assets worth less than CZK 10 million	0.07 % p.a.	0.06% p.a.
remaining amount of CZK 10 to 100 million	0.05 % p.a.	0.04% p.a.

Foreign bonds in the register of Central Securities Depository

bonds in EUR	0.017 %, min. EUR 2	0.06% p.a.
bonds in USD	0.048 %, min. USD 2	
bonds in CZK	0.017 %, min. CZK 50	

Czech bonds in the linked register of Česká spořitelna

assets worth less than CZK 10 million	0.04 % p.a.	0.06% p.a.
remaining amount of CZK 10 to 100 million	0.03 % p.a.	0.04% p.a.
remaining amount of over CZK 100 million	0.02 % p.a.	0.03% p.a.

Foreign bonds in the linked Česká spořitelna register

bonds in EUR	0.017 %, min. EUR 2	0.06% p.a.
bonds in USD	0.048 %, minimálně 2 USD	
bonds in CZK	0.017 %, min. CZK 50	

Listed Czech shares in the linked Česká spořitelna register or in the register of Central Securities Depository

assets worth less than CZK 10 million	0.06 % p.a.	0.08% p.a.
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Listed foreign shares in the linked Česká spořitelna register or in the register of Central Securities Depository and shares registered with foreign depositaries

Any amount	0.06 % p.a.	0.08% p.a.
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Unlisted Czech shares in a linked register or in the register of Central Securities Depository

assets worth less than CZK 10 million	0.10 % p.a.	0.14% p.a.
remaining amount of CZK 10 million to 100 million	0.08 % p.a.	
remaining amount of over CZK 100 million	0.06 % p.a.	

5.12 5.9 Investment services within Investing PLUS

The prices listed in this unit (flat rate of Investing PLUS and the price of transfers of investment instruments in the register of Česká spořitelna) apply to investment services provided on the basis of an Agreement on Investment Services (Investing PLUS), an Agreement on Investment Services (Investing PLUS and telephone placing of orders through an investment broker), or an Agreement on a Long Term Investment Services (Investing PLUS).

The flat rate of Investing PLUS means the price of maintaining a register and management of investment instruments

on asset account. The flat rate of Investing PLUS is charged for a given calendar month at the end of the given month. The flat rate is set as the annual rate of 0.49 % of the arithmetic average of the daily closing worth of the investment instruments on the asset account of investment instruments (closure worth). Daily closing value means the closing or last known price of investment instruments at the end of the trading day as provided by the individual markets or investment firms.

In the month for which we charge you the flat rate of Investing PLUS, we will not charge you

- the price for arranging any number of trades* on the basis of your one-off orders placed as part of investment advice**
- and, in a limited number, the price for taking trades without investment advice made on the basis of one-off orders and the price for taking trades made on the basis of regular investment orders.

In such a case, we are going to monitor the number of one-off orders placed in the given calendar month without investment advice (where it does not matter whether a trade is arranged based on such an order) and the number of trades arranged on the basis of periodic investment orders. As long as the number of the number of such orders placed and the number of arranged trades in the given month is lower than or equal to 10, we will not charge the fee

for arranging the trades. In case this number is greater than ten, the price of the 11th and ever subsequent trade shall be subject to the relevant section of the Investment Price List.

*In this part of the price list, arranging trade means:

1. an executed order to buy, sell or exchange any investment instruments or fractions thereof,
2. an executed order to subscribe for investment instruments,
3. arranging or early termination of a premium deposit,
4. executed order to buy, sell or exchange investment instruments as part of periodic investing.

**Investment advice means the provision of an individualised recommendation of Česká spořitelna to the customer regarding a transaction with a specific investment instrument. The fact whether the order was placed on the basis of investment advice provided by Česká spořitelna is stated in the order.

In the month for which we charge you the Investing PLUS flat rate, we will always charge you: • third party prices on services when executing orders or delivery fees, as well as other prices and expenses, such as a transaction tax, stamp duty, courtage, penalty fees, arranging collection of securities revenue – Česká spořitelna cannot influence these costs, therefore they will be always charged; • prices of transfer of securities both listed and unlisted on the regulated market of the Prague Stock Exchange in the registers of Česká spořitelna into the registers of other stock brokers or the register of Central Securities Depository. A price of 0.50 % of the current worth of the securities being transferred will be charged, min. CZK 800 per ISIN, max. CZK 10,000 per ISIN, other transfers are subject to pricing according to the relevant section of the Investment Price List.

Investing services provided on the basis of an Agreement on Investment Services (Investing PLUS) or an Agreement on a Long-Term Investment Product (Investing PLUS) are subject to the prices listed in Sections 5.1-5.6 and 5.10 of the Price List. The investment services provided on the basis of an Agreement on Investment Services (Investing PLUS and placing of orders via phone through an investment broker) are subject to the prices in Section 5.7 of the Price List.

5.2 5.10 Asset accounts

We are legally obligated to add VAT at the statutory rate of 21% to the services below.

- Transfer of securities – both listed and unlisted on the regulated market of the Prague Stock Exchange (PSE) – VAT at the statutory rate will be added to the listed prices if they are transfers between two asset accounts of a single owner.
- Transfers between two asset accounts of a single owner – VAT at the statutory rate will be added to the listed prices.
- Transfer of securities – registered with foreign depositories – VAT at the statutory rate will be added to the listed prices if they are transfers between two asset accounts of a single owner.
- Arranging a statement from the registers maintained by the Central Securities Depository – VAT at the statutory rate will be added to the listed prices.
- Assignment of an AIN to foreign investors – VAT at the statutory rate will be added to the listed prices.
- Services requiring manual processing – VAT at the statutory rate will be added to the listed prices.
- Sending an asset account statement: for pick-up at a branch – VAT at the statutory rate will be added to the listed prices.
- In addition to the of transaction prices in this Price List, actual third-party expenses (e.g., expenses of other banks and institutions) will be charged. VAT at the statutory rate will be added to these prices for selected services.