Information to clients of Česká spořitelna, a.s.

Standard limits of SERVIS 24 services set by Ceska sporitelna, a.s.

(Hereinafter "Communication")

This Information forms an integral part of General Terms and Conditions of Česká spořitelna, a.s. and sets transaction limits for payments made through SERVIS 24 and account limits for mobile payments.

Type of limit	Standard limit (default setup at service activation)	Maximum limit
User limit for SERVIS 24 Telebanking	CZK 50,000	CZK 100,000
User limit for SERVIS 24 Internetbanking	CZK 200,000	CZK 200,000
User limit for SERVIS 24 GSM banking	No limit	No limit
Limit of Service SERVIS 24 Mobile bank	CZK 30,000 / Monthly limit CZK 200,000	CZK 30,000 / Monthly limit CZK 200,000
Account limit for mobile payments	CZK 10,000 (no change possible)	CZK 10.000,- (no change possible)

Applicable for the above limits:

The above limits are daily limits in CZK valid during Operating Hours; they are re-fixed every day at 8.00 p.m.

For the SERVIS 24 - Mobile Bank there is set a monthly limit in addition to the daily limit, renewed first day of the month at 8.00 p.m.

Payment execution in SERVIS 24 Internetbanking requires activation of authorization SMS. SERVIS 24 Internetbanking limits may be exceeded only if secured by e.g. electronic certificate.

Mobile payment limits are assigned automatically to linked account and may not be changed; they are designed especially for payments for electronic communication services in line with the Bank's current offer and with the terms and conditions determined by the electronic communication service provider.

The above limits do not affect payment transactions between accounts of the same owner and accounts of Investiční společnost České spořitelny, a.s. which are linked to SERVIS 24 and where payment orders are made by SERVIS 24 users entitled to access funds on both accounts; these limits neither affect payments made from Internet savings account to a contact account chosen by the Client. For more details about individual limits and their modification see SERVIS 24 User Manual

This information becomes effective on 25. 2. 2012

Česká spořitelna, a.s. Head Office, Prague