

# List of charges of Erste Premier

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# 1. Erste Premier Service

Erste Premier Service is delivered in compliance with the Terms and conditions for service Erste Premier – Specifications of the service Erste Premier and of the products provided as part of that service ("the Terms and conditions").

## 1.1 ERSTE PREMIER SERVICE

Erste Premier Service – standard fee	monthly	CZK 2,500
Monthly fee if income (from 1 September 2021 combine criterion) or deposit or balance criterion complied with		free of charge

### Criteria for Premier Service:

Monthly income: CZK 70,000 or Deposit criterion: CZK 1,500,000 or Balance criterion: CZK 4,000,000.

From 1 September 2021 we modify criterion: Combine criterion (monthly income: CZK 70,000 and balance criterion CZK 250,000)

or Deposit criterion: CZK 2,500,000 or Balance criterion: CZK 4,000,000.

In case that the Erste Premier income (from 1 September 2021 combine criterion)/deposit/balance criterion is not complied with, the fee is charged monthly, always in the amount of the standard monthly fee for Erste Premier Service.

The monthly income includes wage/salary or income from self-employment or from liberal professions.

The balance criterion is a summary deposits, investments and loan products within the Česká spořitelna Group.

## 2. Deposit products

### 2.1 ACCOUNT PREMIER

#### Products and services provided free of charge and included in the monthly fee

Account maintenance	free of charge
Phonebanking and internetbanking	free of charge
Providing two debit cards	free of charge
Providing virtual cards (maximum 10 cards per client)	free of charge
Cash withdrawal by debit/virtual card from ATM of Ceska sporitelna	free of charge
Cash withdrawal by debit/virtual card from ATM of another bank in the Czech Republic	free of charge
Cash withdrawal by debit/virtual card from all ATM in abroad*	free of charge
Incoming/outgoing transfers in CZK within Czech Republic, in EUR within EEA**	free of charge
Sending information SMS***	free of charge
Arrangement, administration and maintenance of a loan to an account (overdraft)	free of charge

#### Other services

Travel insurance Erste Premier	free of charge
Entrance to Erste Premier Lounge, Prague Airport	free of charge
LoungeKey – six entrances to airport lounges/calendar year/client with Erste Premier service regardless of the number of accounts the client owns	free of charge
LoungeKey – 7th and next entrance to airport lounges/calendar year/client with Erste Premier service regardless of the number of accounts the client owns	50 % of third partyfees****
Auto Assistance in CZ	free of charge

\* An operator of ATM abroad may charge a fee. Ceska sporitelna can not affect this fact.

\*\* Below specified transfers made within Ceska sporitelna, a.s. and/or to another bank in the Czech Republic in CZK, in EUR within EEA: Payment order acceptance (entry) through telebanking and internetbanking, through Ceska sporitelna ATMs, at the bank counter, standing payment order/collection permit/SIPO execution (entry); incoming transfer (entry); B postal order (except for fees added based on the services provided Ceska posta, s.p. (Czech Post, state enterprise); interbank transfer clearance through the CNB clearing centre (entry).

\*\*\* Include account balance information and other types of SMS notification (card deposits and cash withdrawals by cards, card payments, unprocessed payments, standing orders or direct debit authorization, unpaid overdraft notification, incoming or outgoing transfers).

\*\*\*\* The entrance fee as of the List of Charges effective date is EUR 29.04 per person (VAT 21 % included).

### 2.2 ACCOUNT PREMIER IN FOREIGN CURRENCY

Account maintenance – 3 accounts in any foreign currency	free of charge
Account maintenance – each other account	CZK 40*

\* Fee is charged from Account Premier.

### 2.3 DEPOSIT ACCOUNT PREMIER

Deposit account opening and maintenance	free of charge
Change of client disposition in relation to principal and/or interest transfer	free of charge

**2.4 PREMIER SAVINGS**

Account maintenance	free of charge
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**2.5 STATEMENTS**

Delivery through Internetbanking / E-mail	free of charge
Delivery through Internetbanking / E-mail more often than monthly	CZK 15
Sending of account statement by mail to the address in Czech Rep.	CZK 30
Sending of account statement by mail to the address outside of Czech Rep.*	CZK 40
Delivery at the branch to be collected in person*	CZK 80

\* Account Premier, Basic account, Account and Account with service My Healthy Finance – Sending of regular statement is possible only via internetbanking / e-mail and as Paper statement – address in Czech republic.

**2.6 COMMON ITEMS**

Limitation of disposal with funds in account	free of charge
Costs connected with delay*	CZK 300 (10 days be in delay)

\* These costs will be charged on the 10th, 40th and 70th day of delay.

## 3. Payment cards

### 3.1 ARRANGEMENT OF PAYMENT CARDS

Price for providing 3rd and other debit cards to the same account	CZK 60
Providing debit sticker (sticker will be offered till 31. 12. 2020)	free of charge
Credit Card account administration and maintenance	free of charge
Providing and use of an additional credit card or sticker (sticker will be offered till 31. 12. 2020)	free of charge
Providing an unlimited number of virtual cards	free of charge

### 3.2 SERVICES FOR VISA INFINITE AND MASTERCARD WORLD ELITE

Concierge – personal assistant	free of charge
Assistance service Premier	CZK 139
Assistance service Premier Plus	CZK 189
Emergency service	free of charge
100 % direct debit – Visa Infinite credit card	free of charge
Sending information SMS/email*	free of charge

\* Include account balance information and other types of SMS/email notification (card deposits and cash withdrawals, debit/credit card payments, unprocessed transfers, standing orders or direct debit authorization, unpaid overdraft notification, incoming or outgoing transfers).

### 3.3 PRICE FOR TRANSACTIONS

#### Payments for goods and services

Payment by card at a merchant	free of charge
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#### Cash withdrawal

Payment by card with cash withdrawal (Cash back)	free of charge
Česká spořitelna ATM – debit or virtual / credit	free of charge / CZK 50
Erste Group ATM abroad – debit or virtual / credit	free of charge / CZK 50
ATM of another bank in the Czech Republic – debit or virtual / credit	free of charge / CZK 80
ATM of another bank abroad in EUR – debit or virtual / credit	free of charge / CZK 80
ATM of another bank abroad – debit or virtual / credit	free of charge / CZK 125
Cash advance at a bank in the Czech Republic – debit or virtual / credit	CZK 40 / CZK 80
Cash advance at a bank abroad in EUR – debit or virtual / credit	CZK 40 / CZK 80
Cash advance at a bank abroad – debit or virtual / credit	CZK 125 / CZK 125

<b>Cash deposit – ATM of Česká spořitelna</b>	
To Česká spořitelna card account	free of charge
To other account maintained by Česká spořitelna	free of charge
To accounts held with other banks in the Czech Republic	CZK 125
<b>Special Drawing Methods</b>	
Payment order through telephone banking (information line of CS)	CZK 20
Payment order through telephone banking (information line of CS)	CZK 80
Payment order through ATM of Česká spořitelna	CZK 5

<b>3.4 OTHER SERVICES</b>	
<b>Account balance inquiry</b>	
ATM of Česká spořitelna	free of charge
ATM of other bank	CZK 20
<b>PIN change – debit / credit card</b>	
ATM of Česká spořitelna	free of charge
<b>Transaction limits</b>	
Transaction limits inquiry – through Česká spořitelna ATM	free of charge
Changing the card transaction limits – through Internetbanking	free of charge
Change of transaction limits for the card – the branch, telephone banking, the helpline of ČS	CZK 100
<b>Sending card account statement</b>	
Regular statement via Internetbanking	free of charge
Regular statement via mail to the address in Czech Republic	CZK 30
Regular statement at the branch to be collected in person	CZK 80
Extraordinary statement upon the client's request sent by mail	CZK 80
<b>Sending of debit / credit card</b>	
To the client's address in the Czech Republic	free of charge
Abroad by means of messenger services	CZK 200
Express debit card providing, including delivery to the cardholders address in the Czech Republic	CZK 3 000
<b>Sending PIN – debit / credit card</b>	
Internet banking	free of charge
Via SMS	free of charge
Via mail	CZK 30
Resending PIN via registered letter to the addressee in person only	CZK 100

<b>Debit / Credit card replacement</b>	
Providing replacement card – fee charged upon request submission	CZK 200
Providing replacement card abroad with limited validity (Emergency card)	free of charge
Payment of cash abroad (Emergency Cash Advance)	free of charge

### 3.5 INSURANCE

<b>Card and personal belongings insurance – annually</b>	
P10 (insurance cover up to CZK 10 000) – only for Visa Infinite debit card (no longer offered)	CZK 170
P30 (insurance cover up to CZK 30 000) – only for Visa Infinite debit card (no longer offered)	CZK 320
P60 (insurance cover up to CZK 60 000) – only for Visa Infinite debit card (no longer offered)	CZK 480
P90 (insurance cover up to CZK 90,000) (no longer offered)	CZK 780
<b>Personal belongings and cards insurance – monthly</b>	
Mini (coverage for fraudulent use CZK 30 000, personal belongings CZK 15 000, cash CZK 2 000)	CZK 29
Mini (coverage for fraudulent use CZK 30 000, personal belongings CZK 15 000, cash CZK 2 000)	CZK 49
Plus (coverage for fraudulent use CZK 100 000, personal belongings CZK 45 000, cash CZK 6 000)	CZK 89

### 3.6 LATE FEE

Overdue costs*	CZK 300 (10 days overdue)
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\* These costs will be charged on the 10th, 40th and 70th day of delay.



## 4. Financial transactions

### 4.1 DOMESTIC INCOMING AND OUTGOING CREDIT TRANSFERS

Incoming or outgoing credit transfer – Account Premier and Premier Savings*	free of charge
Acceptance and processing of payment order immediately after receipt – telephone banking, internetbanking, branch	free of charge
Express transfer – telephone banking and internetbanking / branch – ČS accounts / out of ČS	CZK 125 / CZK 127
Clearing of interbank transfer – branch	CZK 2
Set-up / change or cancellation of standing order/collection permit upon the client's request	free of charge
Mobile phone charging – internetbanking	CZK 5
Mobile phone charging – ATM / Payment terminal CS	free of charge
<b>Other incoming and outgoing transfers in foreign currency within the bank – Account Premier in foreign currency</b>	
Outgoing transfer from account in foreign currency – internetbanking	CZK 5
Outgoing transfer from account in foreign currency – telephone banker	CZK 20
Acceptance and processing of payment order from account in foreign currency immediately after receipt – branch	CZK 80
Execution of incoming transfer to account in foreign currency	CZK 5

\* Transfers to / from the Premier Savings can be executed only within the domestic transfers. Transfer sent from abroad to the account will not be charged and will be returning back.

### 4.2 FOREIGN INCOMING AND OUTGOING CREDIT TRANSFERS

<b>Discounted transfers in Erste Group – Account Premier</b>	
Transfer from client of Slovenska sporitelna, a.s.	free of charge
Transfer to an account of a client of Slovenska sporitelna, a.s. – internetbanking / branch / telephone banking	free of charge
FIT transfer from client of Erste Group	free of charge
FIT transfer to an account of a client of Erste Group – internetbanking / branch / telephone banking	free of charge
<b>Discounted transfers in Erste Group – Account Premier in foreign currency</b>	
Transfer from client of Slovenská sporiteľňa, a.s.	free of charge
Transfer to an account of a client of Slovenská sporiteľňa a.s. – internetbanking / branch / telephone banking	CZK 5 / CZK 80 or CZK 20
FIT transfer from client of Erste Group	CZK 5
FIT transfer to an account of a client of Erste Group – internetbanking / branch / telephone banking	CZK 5 / CZK 80 or CZK 20

Foreign incoming and outgoing transfers	
SEPA and other EUR transfer within the EEA – Account Premier – internetbanking / branch / telephone banking	free of charge / free of charge
SEPA and other EUR transfer within the EEA – Account Premier in foreign currency – internetbanking / branch / telephone banking	CZK 5 / CZK 80 or CZK 20
SEPA direct debit – Account Premier	free of charge
SEPA direct debit – Account Premier in foreign currency	CZK 5
Transfer Direct Deposit of U.S. Federal Benefits z Bank of New York	CZK 100
Other transfers from abroad and from domestic banks in foreign currency	1 %, min. CZK 100 max. CZK 1 000
Other transfers to abroad and to domestic banks in foreign currency	1 %, min. CZK 220, max. CZK 1 500
Other items	
EUR Transfer within the EEA	
The processing of a payment order accepted in writing – per item – Account Premier	free of charge
The processing of a payment order accepted in writing – per item – Account Premier in foreign currency	CZK 80
Urgent transfer – for 1 day – per item	CZK 125
Other transfer excluding domestic transfer and transfer in EUR within the EEA	
The processing of a payment order accepted in writing – per item	surcharge CZK 250
Urgent transfer – for 1 day – per item	surcharge CZK 250
Clearing of interbank transfer in EUR within the EEA – branch	CZK 2
Clearing of interbank transfer in EUR within the EEA – Account Premier in foreign currency	CZK 2
Foreign transfer confirmation (issued upon the payee's request)	free of charge
Changed instructions, cancellation or additional information of executed payment order abroad	only foreign bank charges

#### 4.3 CASH TRANSACTIONS FOR ACCOUNTS IN CZECH CURRENCY

##### Cash deposit

##### Cash deposit made at the branch

Cash deposit In own accounts maintained by ČS in CZK	free of charge
Cash deposit in a currency other than the account is maintained up to equivalent CZK 100,000	free of charge
Cash deposit in a currency other than the account is maintained above equivalent CZK 100,000	CZK 30
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)	CZK 100
Deposit of coins in CZK up to 100 pieces of each denomination*	free of charge
Deposit of coins in CZK 101 pieces and more of each denomination*	3 %, min. CZK 125

\* The number of coins is added up within one business day, If cash is not sorted and not adjusted in compliance with the Decree of the Czech National Bank No. 37/1994, an additional fee CZK 75 per each 15 min is charged. This service is only for clients of Česká spořitelna, a.s.

<b>Cash withdrawal</b>	
ČS branch – CZK	CZK 100
Cash withdrawal in a currency other than the account is maintained up to equivalent CZK 100,000	free of charge
Cash withdrawal in a currency other than the account is maintained above equivalent CZK 100,000	CZK 100
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. CZK 125
Cashback	free of charge
<b>Other cash transactions</b>	
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. CZK 125

#### 4.4 CASH TRANSACTIONS FOR ACCOUNTS IN FOREIGN CURRENCY

<b>Cash deposit</b>	
Cash deposit in a currency other than the account is maintained up to equivalent CZK 100 000	free of charge
Cash deposit in a currency other than the account is maintained above equivalent CZK 100 000	CZK 30
Foreign currency bank note deposit up to equivalent CZK 100 000	free of charge
Foreign currency bank note deposit above equivalent CZK 100 000	CZK 30
Deposit of coins in EUR (EUR 1, EUR 2 nominal value)	20 %, min. CZK 125
<b>Cash withdrawal</b>	
Cash withdrawal in a currency other than the account is maintained up to equivalent CZK 100 000 Kč	free of charge
Cash withdrawal in a currency other than the account is maintained above equivalent CZK 100 000	CZK 100
Cash withdrawal in account currency up to equivalent CZK 100 000	free of charge
Cash withdrawal in a account currency above equivalent CZK 100 000	CZK 100

#### 4.5 OTHER ITEMS

Confirmation on deposit of funds in account/account balance processed upon the client's request	free of charge
Non-executed cash withdrawal notified in advance	free of charge

## 5. Phonebanking and internetbanking, sending information SMS

5.1 TELEPHONEBANKING AND INTERNETBANKING GEORG	
Set up / maintenance / cancellation*	free of charge
<b>Bank identity</b>	
Service set up	free of charge
Login with password and SMS	free of charge
Sending of authorization SMS / confirmation SMS	free of charge
Login with application George Key	free of charge
Using of voice verification	free of charge
<b>Informing SMS</b>	
Sending of information SMS	CZK 2
SMS notification on newly received e-invoice/e-document	CZK 2

\* For login to banking George is necessary to make a contract about Bank Identity.

## 6. Loans

### 6.1 MORTGAGE LOANS

#### Mortgage ČS

Loan opening (administration of the application, processing of contract documentation etc.)	free of charge
Execution of Pre-mortgage loan (Administration of application, processing of contractual documentation, etc.)	
Loan administration – monthly*	CZK 150
A fee for 1st draw-down	free of charge
A fee for 2nd and each other draw-down	CZK 500
A fee for administration of Státní finanční podpora – monthly fee	CZK 50
Reserving funds for mortgage loans with draw-down period longer than 6 months, or 24 months in case of mortgage refinancing, or 24 months (mortgage for construction, reconstruction and with draw-down period longer than 24 months**	0.5 % p. a.
Variability of installments	free of charge
Speed up construction – one time fee	CZK 3 000
Bridging Mortgage – onetime fee	CZK 3 000
Expres draw-down – onetime fee	CZK 2 000

#### Private Business Mortgage of Česká spořitelna

Loan opening (administration of the application, processing of contract documentation etc.)	CZK 5 000
Loan administration – monthly*	CZK 150
Mortgage loan funds reserved with draw-down period exceeding 6 months, alternatively exceeding 24 months in case of mortgage loans granted reconstruction**	0.5 % p. a.

#### American mortgage

Loan opening (administration of the application, processing of contract documentation etc.)	CZK 6 000
Loan administration – monthly fee*	CZK 97
Variability of installments	CZK 3 000
Expres draw-down – onetime fee	CZK 2 000

\* Price is not applied for all loans arranged from 1st March 2013.

\*\* The fee is calculated monthly from the outstanding loan balance and charged each 6/24 months (6/24 month period begins on the first day of the month following the month in which the loan agreement was signed).

### Reimbursement of costs associated with drawing up of the property valuation

#### Valuation of real estates in their existing condition

Housing unit, Non-residential space, Detached building site, Garage	CZK 4 400
Family house, House for individual recreation	CZK 5 400
Construction status report /reconstruction status report	CZK 1 500
Other buildings	individually priced

Express risk assessment within 2 business days after the order has been placed with the valuator	+ CZK 1 200 above base rate for specific real estate type
<b>Real estates under designing, construction, reconstruction</b>	
Housing unit, Non-residential space, Detached building site, Garage	CZK 4 400
Family house, House for individual recreation	CZK 5 400
Construction status report /reconstruction status report	CZK 1 500
Construction status report /reconstruction status report	individually priced
Express risk assessment within 2 business days after the order has been placed with the valuator	+ CZK 1 200 above base rate for specific real estate type
<b>Protocol of a state of construction</b>	
Housing unit, Garage, Detached building site	CZK 2 600
Family house, House for individual recreation	CZK 3 600
Protocol of a state of construction – follow-up	CZK 1 500
Other buildings	individually priced
Express risk assessment within 2 business days after the order has been placed with the valuator	+ CZK 1 200 above base rate for specific real estate type

<b>Insurance of ability to repay american mortgage loan and mortgage loan</b>	
<b>Insurance opened from 20 January 2019</b>	
Insurance Standard – long-term incapacity to work, full disability, death – monthly	8.50 % from regular payment
Insurance Plus – job loss, long-term incapacity to work, full disability, death – monthly	9.50 % from regular payment
Insurance Standard 50% (only for housing loans over CZK 4 000 000) – long-term incapacity to work, full disability, death – monthly	5.49 % from regular payment
Insurance Plus 50% (only for housing loans over CZK 4 000 000) – job loss, long-term incapacity to work, full disability, death – monthly	6.69 % from regular payment
Insurance MINI – death (only if you do not meet conditions for joining any of the above sets of insurance) – monthly	7.5 % from regular payment

Price list for insurance opened till 19 January 2019 can be found [here](#).

Other Items	
Overdue costs*	CZK 300 (10 days overdue)
Issue of certificate on loan interest for tax purposes	free of charge
Duplicate confirmation of the amount of loan interest paid generated at client's request	CZK 200
Confirmation of account balance generated at client's request (for loans arranged from 1 December 2016)	free of charge
Change of contractual terms and conditions upon the client's request – change type of interest rate an amendment to the loan agreement, from the fixed interest rate may be converted to the variable interest rate only at the date of fixation.	free of charge
Change in contractual terms requested by the client: – The release of collateral for the loan during the loan relationship with a value that exceeds the amount of mandatory guarantee of loan balance set by the bank – Change the PPI type – Slight change that do not affect the repayment schedule and loan security – Change of repayment arrangements due to extraordinary installment – Change of repayment day or collecting account number	CZK 500
Change of repayment day or collecting account number	free of charge
Change in contractual terms requested by the client, in other cases, eg .: – Change affecting the repayment schedule, collateral and conditions of drawdown – Cancellation of insurance (including PPI and life insurance)	CZK 5 000
Confirmation of account balance processed on the client's request (for loans arranged till 30 November 2016)	CZK 500
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged till 30 November 2016)***	10 % from the extraordinary installment amount"
American mortgage – Reimbursement of costs associated with an extraordinary loan installment – less than 1 year before termination (for loans arranged from 1 January 2011 till 30 November 2016)	0.5 % from the extraordinary installment amount"
American mortgage – Reimbursement of costs associated with an extraordinary loan installment – more than 1 year (including) before termination (for loans arranged from 1 January 2011 till 30 November 2016)	1 % from the extraordinary installment amount"
American mortgage – Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2006 till 31 December 2010)	1 % from the extraordinary installment amount, min. CZK 500, max. CZK 5 000
Filing of a lien on the Land Registry The maturity of the price (including the administrative fee) is at the date of signature of the credit agreement or supplement (including the administrative fee), or at the date of the first draw-down, if the price is paid from the loan	CZK 500 + administrative fees
Submission of lien release on the Land Registry The maturity of the administrative fees is within 5 days after the negotiation of the service, except in the case of an extraordinary installment, when the maturity is simultaneously with an extraordinary payment	administrative fees
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2016):** – free of charge or in limited amounts in the cases defined by law or by contract – In other cases you will pay reasonable costs arising in relation to the early repayment, ie .: a) a flat administrative cost b) the financing cost (ie. costs arising in relation to cost of money)	

\* These costs will be charged on the 10th, 40th and 70th day of delay.

\*\* The specific amount of the payment associated with early repayment will be communicated to you at your request, or you can calculate [here](#).

**6.2 PURPOSE LOANS, CASH LOANS****Loan Premier, Consolidation Premier, Purpose loan**

Loan opening (administration of the application, processing of contract documentation etc.).	free of charge
Loan administration	free of charge
Change payment amount	free of charge
Change payment date	free of charge
Deferment of the payment	free of charge
Reimbursement of costs associated with an extraordinary loan installment	free of charge
Costs connected with late payment*	CZK 300 (10 days be in delay)

\* These costs will be charged on the 10th, 40th and 70th day of delay at a rate CZK 300, 900 and 900.

**Payment Protection Insurance**

Variant Standard – Temporary incapacity to work, permanent disability (3rd and 2nd degree), death – monthly	8.8 % from regular payment
Variant Plus – Involuntary unemployment / self-business closure, temporary incapacity to work, taking care of a family member, permanent disability (3rd and 2nd degree), death – monthly	11.3 % from regular payment
Variant S – death (accessible only for clients between 63-69 years) – monthly	7 % from regular payment

Price list for insurance opened till 16 April 2021 can be found [here](#).



## 7. Stocks services

### 7.1 ASSET ACCOUNTS

#### Opening and maintenance in ČS records and follow-up record of

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 and maintenance in Central Securities Depository Pregue, 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	CZK 150 per ISIN
from ČS records into records maintained by other securities trader	CZK 800 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	CZK 150 per ISIN
– from ČS records into records maintained by other securities trader	CZK 800 per ISIN
– from unclassified asset account to account in follow-up records of ČS	CZK 100 per ISIN
– from unclassified asset account in records of ČS	CZK 150 per ISIN
transfer from follow-up records to Central Securities Depository	CZK 800 per ISIN
transfer from Central Securities Depository to follow-up records of ČS	CZK 100 per ISIN
transfer of immobilized shares (fee is charged only on the transferor)	CZK 150 per ISIN

#### Registered by foreign depositaries

Individually priced

#### Settlement of heritage, donation

##### Heritage

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

<b>Donation of securities from follow-up records of ČS do Central Securities Depository Foundation</b>	
Donation of securities	free of charge
<b>Pledges of shares and suspension of the right of disposal</b>	
<b>Establishment/change/termination/exercise of contractual right of lien</b>	
Establishment/change/termination/exercise of contractual right of lien	CZK 400
Setting the lien for each ISIN	CZK 300
Establishment/change/termination/exercise of contractual right of lien with immobilized shares	CZK 300
<b>Sending statements</b>	
<b>Portfolio summary</b>	
– via email/ internetbanking	free of charge
– by post	CZK 15
– by post abroad	CZK 25
– at the branch	CZK 80
<b>Deal summary</b>	
– via email/ internetbanking	free of charge
– by post	free of charge
– 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
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). Free of charge for clients over 70 years old.	
<b>Other services</b>	
Assignment of AIN (at Central Securities Depository Prague a s )	CZK 450
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)	CZK 400 per each started 15 minutes
Fee for suspended transaction caused by the client (for each day of suspension)	CZK 800

## 7.2 INVESTMENT ACCOUNTS

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

## 7.3 ASSET MANAGEMENT

Individually priced.
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## 7.4 MUTUAL FUNDS

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

### Purchase of Erste Group mutual funds

The purchase price is determined as % of the value of the purchased mutual funds. Discount for purchases via internet banking is 10%.

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 %
ESPA český fond firemních dluhopisů	0.30 %
Fond řízených výnosů	1.00 %
Konzervativní mix FF	1.00 %
Nemovitostní fond REICO	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. Discount for purchases via internet banking is 10 %.

Equity market	4.00 %
Bond market	1.50 %
Money market	0.50 %
NN akciový trh	3.00 %
BNP Paribas akciový trh	3.00 %
Closed funds	based on sales information

### Regular investing

I. band: 1.–12. investments	discount 0 %
II. band: 13.–36. investments	discount 25 %
III. band: 37. and more investments	discount 50 %

The discount is applicable with the minimum of CZK 1 000 monthly investment.

### Buy-back of mutual funds units

Based on sales information.

Transfers 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. Česká spořitelna's records are, in the case of mutual fund units, separate records of units.

7.5 SECURITIES TRADED ON PUBLIC MARKETS (E.G. STOCKS, ETFs, INVESTMENT CERTIFICATES)	
Arrangement of purchase or sale – Czech market	
less than CZK 500 000	0,4 % min. CZK 300
less than CZK 500 000 of investment certificates of Erste Group Bank AG	0,4 % min. CZK 100
in the amount of CZK 500 000 to CZK 1 000 000	CZK 2 000 + 0.25 % from amount above CZK 500 ths
more than CZK 1 000 000	CZK 3 250 + 0.10 % of the amount over CZK 1 million
Arrangement purchase or sale – Foreign market	
European markets in EUR	0.9 %, min. EUR 23
Japan	0.9 %, min. JPY 3 350
Poland	0.9 %, min. PLN 100
Switzerland	0.9 %, min. CHF 23
USA	0.6 %, min. USD 20
United Kingdom GBP, EUR, USD*	0.9 %, min. GBP 25
We calculate the fees as in the right column of % of the daily volume of the trade made with the given title.	

\* 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.

7.6 BONDS (DEBT SECURITIES, PREMIUM BONDS, MORTGAGES AND SUBORDINATED BONDS)	
Purchase and subscription of bonds from the bank's portfolio	
Purchase for individual ISIN	according to the exchange rate list
Fee for the subscription	agreed percentage of the nominal value of purchased bonds
Sale of bonds to the bank's portfolio	
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 systém	
Bonds in CZK / Trade volume	Cost of purchase / sale (% of trade volume)*
0–4,99 mio	0.50 %
5–9,99 mio	0.40 %
10 mio and more	0.35 %

\* The minimum purchase / sale price is CZK 500, the maximum purchase / sale purchase price is CZK 250 000.

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

7.8 RECORDS KEEPING	
Separate records of ČS	
Maintenance of bonds of ČS and EGB in separate records of bonds	free of charge
Bonds in separate stock record	
average value of assets lower than CZK 10 million	0.04 % p.a.
remaining average volume of assets exceeding CZK 10 million to CZK 100 million	0.03 % p.a.
remaining average volume of assets exceeding CZK 100 million	0.02 % p.a.
Immobilized shares	
average value of assets lower than CZK 20 million	0.04 % p.a.
remaining average volume of assets exceeding CZK 20 million to CZK 100 million	0.025 % p.a.
remaining average volume of assets of CZK 100 million	0.01 % p.a.
We calculate the cost of keeping the records daily from the nominal value of the shares. Amounts are charged quarterly.	
Follow-up records of ČS	
Czech quoted equities	
average value of assets lower than CZK 10 million	0.06 % p.a.
remaining average volume of assets exceeding CZK 10 million to CZK 100 million	0.04 % p.a.
remaining average volume of assets exceeding CZK 100 million	0.03 % p.a.
Foreign quoted equities	
in any volume	0.06 % p.a.

<b>Czech non-quoted equities</b>	
average value of assets lower than CZK 10 million	0.10 % p.a.
remaining average volume of assets exceeding CZK 10 million to CZK 100 million	0.08 % p.a.
remaining average volume of assets exceeding CZK 100 million	0.06 % p.a.
<b>Czech bonds</b>	
average value of assets lower than CZK 10 million	0.04 % p.a.
remaining average volume of assets exceeding CZK 10 million to CZK 100 million	0.03 % p.a.
remaining average volume of assets exceeding CZK 100 million	0.02 % p.a.
<b>Foreign bonds</b>	
Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50
<b>Other securities</b>	
in any volume	0.06 % p.a.
<b>Records of Central Securities Depository</b>	
<b>Czech quoted equities</b>	
average value of assets lower than CZK 10 million	0.20 % p.a.
remaining average volume of assets exceeding CZK 10 million to CZK 100 million	0.17 % p.a.
remaining average volume of assets exceeding CZK 100 million	individually
<b>Foreign quoted equities</b>	
in any volume	0.20 % p.a.
<b>Czech non-quoted equities</b>	
average value of assets lower than CZK 10 million	0.30 % p.a.
remaining average volume of assets exceeding CZK 10 million to CZK 100 million	0.25 % p.a.
remaining average volume of assets exceeding CZK 100 million	individually
<b>Czech bonds</b>	
average value of assets lower than CZK 10 million	0.07 % p.a.
remaining average volume of assets exceeding CZK 10 million to CZK 100 million	0.05 % p.a.
remaining average volume of assets exceeding CZK 100 million	0.03 % p.a.
<b>Foreign bonds</b>	
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.

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.

Records of foreign market security trader	
Eurozone	0.015 %, min. EUR 2
Japan	0.020 %, min. JPY 300
Poland	0.045 %, min. PLN 5
Switzerland	0.020 %, min. CHF 2
USA	0.015 %, min. USD 2
United Kingdom GBP, EUR, USD	0.020 %, min. GBP 2

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.

## 8. Other banking services

8.1 SAFE-DEPOSIT BOXES	
Safe-Deposit Boxes – rental / Annual fee	roční nájemné
Size of safe-deposit box: 0–5 000 cm <sup>3</sup>	CZK 726–1 452*
Size of safe-deposit box: 5 001–10 000 cm <sup>3</sup>	CZK 1 452–2 420*
Size of safe-deposit box: 10 001–15 000 cm <sup>3</sup>	CZK 2 420–3 630*
Size of safe-deposit box: 15 001 cm <sup>3</sup> +	CZK 3 630–24 200*
Other items	
Charge in case of delayed rental fee payment	CZK 500
Deposition of uncollected safe-deposit box content	CZK 5 000 per year + 21 % VAT

\* VAT 21 % included.

8.2 SAFEKEEPING	
Charge for the safekeeping of 1 deposit product of Česká spořitelna, a.s.** – monthly	CZK 100 + 21 % VAT
Charge for the safekeeping of 1 deposit product of Česká spořitelna, a.s.** – annualy	maximum CZK 500 + 21 % VAT
Safekeeping for courts – annual fee** – payable after the release of the items subject to safekeeping or accounted and paid on an annual basis	CZK 500 + 21 % VAT
Sending of notice of payment of unpaid safekeeping fee	CZK 100
Deposition of uncollected deposit products	CZK 5 000 per year + 21 % VAT

\*\* S účinností od 1. 5. 2003 se služba neposkytuje.

8.3 PROVIDED INFORMATION	
<ul style="list-style-type: none"> <li>– Reports provided pursuant to the provisions of Section 38 (6) of Act No. 21/1992 Coll., on banks, as amended – information on one client (Material costs)</li> <li>– Confirmation for domestic clients (issue of visa, studies abroad, opening of account abroad, etc. )</li> </ul>	free of charge

8.4 OTHER ITEMS	
Other services not explicitly specified in the List of Charges (e.g. document retrieval, approval of receivable and payable balance, issue of power of attorney by Česká spořitelna, a.s. personnel ) – for every 15 commenced minutes	CZK 75



If any service is not provided within financial activities, the client shall pay 21 % VAT as stipulated by law.

Prices of other products and services are part of the Price list of Ceska sporitelna.

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 debited to the applicable account or paid in cash during the provision of services, however, such fees shall be paid not later than upon account closing and/or at the end of the year. Upon request, Česká spořitelna, a.s. shall issue a receipt for fees paid in cash.

In case non-financial services are provided, 19 % VAT is payable.

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