



Pricelist for Erste Private Banking clients

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1.

Deposit products

1 . ACCOUNT PREMIER

Account maintenance	free of charge
Arrangement, administration and maintenance of a loan to an account (overdraft)	free of charge

2 . ACCOUNT PREMIER IN FOREIGN CURRENCY

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

* Fee is charged from Personal account Premier.

3 . PREMIER SAVINGS

Account maintenance	free of charge
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4. DEPOSIT ACCOUNT

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

5. SENDING ACCOUNT STATEMENT AND SMS

Delivery through Internetbanking	free of charge
Sending of account statement by mail to the address in Czech Republic	30 CZK
Information via SMS	free of charge

6. SECURITY ACCOUNT

Opening and maintenance fee – one time fee	0.2% from the deposited amount, min. 6,000 CZK, max. 20,000 CZK
Extra charge for individual adjustments according to the client's request (in addition to opening and maintenance fee)	+ 0.2% from the deposited amount, minimum 6,000 CZK, max. 20,000 CZK in addition to the opening and maintenance fee
Appendix to an existing contract according to the client's request	0.2% from the deposited amount, min. 6,000 CZK, max. 20,000 CZK

1.

Deposit products

7. COMMON ITEMS

Travel insurance Premier	free of charge
Entrance to Erste Premier Lounge, Prague Airport	free of charge
Lounge key – entrances to airport lounge Clients who have CZK 10 million or more in Česká spořitelna's accounts and investment products*	free of charge
Lounge key - entrances to airport lounge Clients who do not have CZK 10 million or more in Česká spořitelna's accounts and investment products*	6 free entrances to airport lounge/calendar year/account, 7th and next 50 % of third party fees**
Limitation of disposal with funds in account	150 CZK
Costs connected with delay***	300 CZK (10 days be in delay)

* 3-month average for the previous 3 months.

Note: Information via SMS include account balance information and other types of SMS notification (card deposits and withdrawals, card payments, unprocessed transfers, standing orders or direct debit authorization, unpaid overdraft notification, incoming or outgoing transfer).

** The entrance fee as of the List of Tariffs and Fees effective date is EUR 29.04 per person

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

8. INSURANCE OF PERSONAL BELONGINGS AND CARDS

Mini (insurance cover misuse of the card CZK 30 000, personal belongings CZK 15 000, cash CZK 2 000) – monthly	29 CZK
Standard (insurance cover misuse of the card CZK 70 000, personal belongings CZK 30 000, cash CZK 4 000) – monthly	49 CZK
Plus (insurance cover misuse of the card CZK 100 000, personal belongings CZK 45 000, cash CZK 6 000 – monthly	89 CZK

We recommend Erste Private Banking clients to combine Mastercard World Elite Metal with a Premier Account (debit card) and Visa Infinite credit card.

1 . PROVIDING PAYMENT CARDS

Providing up to 2 debit cards to one account	free of charge
Providing 3rd and next debit card to one account – monthly	60 CZK
Providing a debit sticker	free of charge
Credit card account administration and maintenance	free of charge
Providing an unlimited number of credit cards or stickers to one account	free of charge

2 . SERVICES FOR VISA INFINITE, MASTERCARD WORLD ELITE METAL AND MASTERCARD WORLD ELITE

Concierge – personal assistant	free of charge
Assistance service Premier – monthly	139 CZK
Assistance service Premier Plus – monthly	189 CZK
100% collection – Visa Infinite credit card	free of charge

3 . TRANSACTIONS

Payments for goods and services

Payment by debit/credit card at a merchant	free of charge
Payment for gambling, betting, lotteries	20 CZK*

* The price does not apply until revocation.

Cash withdrawal	
Česká spořitelna ATM – debit / credit	free of charge/50 CZK
Erste Group ATM abroad – debit / credit	free of charge/50 CZK
ATM of another bank in the Czech Republic – debit / credit	40/80 CZK
ATM of another bank abroad in EUR – debit/credit	free of charge/80 CZK
ATM of another bank abroad – debit / credit	free of charge/125 CZK
Cash advance at a bank in the Czech Republic – debit/credit	40/80 CZK
Cash advance at a bank abroad in EUR – debit/credit	40/80 CZK
Cash advance at a bank abroad – debit / credit	125/125 CZK
Cash back	free of charge
Cash deposit – ATM of Česká spořitelna	
To Česká spořitelna card account	free of charge
To other account maintained by Česká spořitelna	5 CZK
To accounts held with other banks in the Czech Republic	80 CZK
Special Drawing Methods	
Payment order through telephone banking (information line of CS)	20 CZK
Payment order through branch	80 CZK
Payment order through ATM of Česká spořitelna	5 CZK
4. OTHER SERVICES	
Account balance inquiry	
ATM of Česká spořitelna	free of charge
ATM of other bank	20 CZK
PIN change	
ATM of Česká spořitelna	free of charge
Transaction limits	
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	30 CZK
Ask for card transaction limits – through Česká spořitelna ATM	free of charge
Sending card account statement	
Regular statement via Internetbanking	free of charge
Regular statement sent by mail	30 CZK
Regular statement at the branch to be collected in person	80 CZK
Extraordinary statement upon the client's request sent by mail	80 CZK

2.

Cards

Sending card	
To the client's address in the CR	free of charge
To client address abroad	200 CZK
Express debit card providing, including delivery to the cardholders address in the CR	3,000 CZK
Sending PIN	
Internet banking	free of charge
Via SMS	free of charge
Via mail	30 CZK
Resending PIN in your own hands	100 CZK
Providing duplicate card / sticker / cash	
Providing duplicate card / sticker	200 CZK
Providing duplicate card abroad with limited validity (Emergency card)	free of charge
Payment of cash abroad (Emergency Cash Advance)	free of charge
Information SMS/email	
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.

Financial transactions

1. DOMESTIC INCOMING OR OUTGOING CREDIT TRANSFER

Incoming or outgoing credit transfer – Account Premier and Spořeni Premier* – per item	free of charge
Clearing of interbank transfer – branch – per item	2 CZK
Express transfer – telephone banking and internetbanking / bank counter – per item	125 CZK
Set-up / change or cancellation of standing order/collection permit upon the client's request – per item	free of charge
Mobile phone charging Telephone banking (automated voice service) and internetbanking – per item	5 CZK
Mobile phone charging ATM / Payment terminal CS – per item	free of charge

Other incoming and outgoing transfers in foreign currency within the bank – Account Premier in foreign currency

Outgoing transfer from account in foreign currency – telephone banking and internetbanking – per item	5 CZK
Outgoing transfer from account in foreign currency – telephone banker – per item	20 CZK
Acceptance and processing of payment order from account in foreign currency immediately after receipt – branch – per item	80 CZK
Execution of incoming transfer to account in foreign currency – per item	5 CZK

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

2. FOREIGN INCOMING OR OUTGOING CREDIT TRANSFER

SEPA and other EUR transfer within the EEA – Account Premier	free of charge
SEPA and other EUR transfer within the EEA – Account Premier in foreign currency – Internet / telephone banking	5 / 20 CZK
SEPA direct debit – Account Premier	free of charge
SEPA direct debit – Account Premier in foreign currency	5 CZK
Transfer Direct Deposit of U.S. Federal Benefits z Bank of New York – per item	100 CZK
Other transfers to abroad and to domestic banks in foreign currency – per item	1%, min. 220 CZK, max. 1,500 CZK
Other transfers from abroad and from domestic banks in foreign currency – per item	1%, min. 100 CZK, max. 1,000 CZK

3.

Financial transactions

Discounted transfers in Erste Group – Account Premier	
Transfer from client of Slovenska sporitelna, a.s. – per item	free of charge
Transfer to an account of a client of Slovenska sporitelna, a.s. – per item	free of charge
FIT transfer from client of Erste Group – per item	free of charge
FIT transfer to an account of a client of Erste Group – per item	free of charge
Discounted transfers in Erste Group – Account Premier in foreign currency	
Transfer from client of Slovenska sporitelna, a.s. – per item per item	free of charge
Transfer to an account of a client of Slovenska sporitelna, a.s. – per item – Internet / telephone banking	5 / 20 CZK
FIT transfer from client of Erste Group – per item	5 CZK
FIT transfer to an account of a client of Erste Group – per item – Internet / telephone banking	5 / 20 CZK
Other items	
EUR Transfer in 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	80 CZK
Urgent transfer – for 1 day – per item	125 CZK
Other transfer excluding domestic transfer and transfer in EUR within EEA	
The processing of a payment order accepted in writing – per item	surcharge 250 CZK
Urgent transfer – for 1 day – per item	surcharge 250 CZK
Clearing of interbank transfer in EUR within EEA – branch	2 CZK
Clearing of interbank transfer in EUR within EEA – Account Premier in foreign currency	2 CZK
Foreign transfer confirmation (issued upon the payee's request) – per item	100 CZK
Changed instructions, cancellation or additional information of executed payment order abroad – per item	500 CZK + foreign bank charges

3.

Financial transactions

3. CASH TRANSACTIONS FOR ACCOUNTS IN CZECH CURRENCY

Cash deposit In own accounts maintained by ČS in CZK or foreign currency – per item	free of charge
Cash deposit In other accounts maintained by ČS – per item	5 CZK
Cash deposit In accounts maintained by other banks in the CR – per item	80 CZK
Made at the bank counter 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) – per item	80 CZK
Cash withdrawal in CZK – Bank counter	80 CZK
Cash withdrawal in foreign currency – Bank counter	free of charge
Deposit and withdrawal of coins in CZK up to 100 pieces of each denomination*	free of charge
Deposit and withdrawal of coins in CZK 101 pieces and more of each denomination*	3%, min. 125 CZK
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. 125 CZK

* The number of coins and bank notes is added up within one business day and an additional fee is charged for unsorted bank notes – 75 CZK for every 15 commenced minutes

4. CASH TRANSACTIONS FOR ACCOUNTS IN FOREIGN CURRENCY

Cash deposit in a currency other than the account is maintained	free of charge
Foreign currency bank note deposit up to equivalent 500,000 CZK	free of charge
Foreign currency bank note deposit above equivalent 500,000 CZK	0,15% from deposited amount + conceivable fee for deposit of coins
Deposit of coins in EUR (EUR 1, EUR 2 nominal value)	20%, min. 125 CZK
Cash withdrawal in a currency other than the account is maintained	free of charge
Cash withdrawal in account currency	0,15%, min. 40 CZK, max. 400 CZK

5. OTHERS

Non-executed cash withdrawal notified in advance	1,000 CZK
Confirmation on deposit of funds in account/account balance processed upon the client's request	250 CZK + 21% VAT

4. Telephone banking and internetbanking, Information messages

1. TELEPHONE BANKING AND INTERNETBANKING – SERVIS 24

Repeated security data release	100 CZK
Internetbanking access unblocking	free of charge
Sending of transaction confirmation, transaction history overview, account detail by email	free of charge
Sending of transaction confirmation, transaction history overview, account detail by mail	25 CZK + postage
Sending of authentication SMS	2 CZK
Chip card reader / chip card (1 pcs)	350 CZK
Client certificate with 1-year validity generation / renewal within validity	350 CZK
Client certificate with 1-year validity renewal after expiry	450 CZK

2. BANK IDENTITY

Service set up	free of charge
Generation of activation code to enable and disable security methods	free of charge

Security methods

Mobile application George key	free of charge
Sending of authentication SMS	free of charge
Sending of authorization SMS	free of charge
Voice verification	free of charge

3. OTHER SMS SENDING

Sending of authorization SMS / confirmation SMS	free of charge
SMS notification on newly received e-invoice/e-document	free of charge

5.

Stock services

1. ASSET ACCOUNTS	
1.1 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
1.2 Central Securities Depository Prague, a.s.	
Opening an asset account at Central Securities Depository Prague, a.s.	100 CZK
Closing an asset account at Central Securities Depository Prague, a.s.	100 CZK
1.3 Securities transfers	
1.3.1 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	100 CZK per ISIN
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 to account in follow-up records of ČS	100 CZK per ISIN
– from unclassified asset account in records of ČS	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
1.3.. Registred by foreign depositaries	
individually priced	
1.4 Settlement of heritage, donation	
1.4.1 Heritage	
Transfers in ČS records	free of charge
Transfer of securities (per ISIN) in the follow-up records of ČS	300 CZK
1.4.2 Donation of securities from follow-up records of ČS do Central Securities Depository Foundation	
Donation of securities	free of charge

5.

Stock services

1.5 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

1.6 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	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	380 CZK
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.

1.7 Other items

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)	CZK 400 per each started 15 minutes
Fee for suspended transaction caused by the client (for each day of suspension)	800 CZK

2. INVESTMENT ACCOUNTS

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

3. ASSET MANAGEMENT

Individually priced

5.

Stock services

4. MUTUAL FUNDS

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

4.1 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	3.0 %
Akciový mix FF	3.0 %
CS Life cycle fund 2020	1.0 %
CS Life cycle fund 2030	1.5 %
Bond funds	1.0 %
Dynamický mix FF	1.5 %
ESPA český fond firemních dluhopisů	0.3 %
Fond řízených výnosů	1.0 %
Konzervativní mix FF	1.0 %
REICO property fund	1.5 %
Optimum	1.0 %
Sporinvest	0.3 %
Universum	1.0 %
Vyvážený mix FF	1.5 %
YOU INVEST solid, balanced, active	individually
Closed funds	based on sales information

4.2. 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

4.3 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.

5.

Stock services

4.4 Buy-back of mutual funds units

Based on sales information.

4.5 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.

5. SECURITIES TRADED ON PUBLIC MARKETS (E.G. STOCKS, ETFS, INVESTMENT CERTIFICATES)

5.1 Arrangement of purchase or sale

5.1.1 Czech market

less than CZK 500,000	0.40%, min. CZK 300
less than CZK 500,000 of investment certificates of Erste Group Bank AG	0.40%, 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

5.1.2 Foreign market

European markets in EUR	0.90% min. EUR 23
Japan	0.90% min. JPY 3 350
Poland	0.90% min. PLN 100
Switzerland	0.90% min. CHF 23
USA	0.60% min. USD 20
United Kingdom GBP, EUR, USD*	0.90% 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.

5.

Stock services

6. BONDS (DEBT SECURITIES, PREMIUM BONDS, MORTGAGES AND SUBORDINATED BONDS)

6.1. 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

6.2 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.	

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

Individually priced

7. PREMIUM DEPOSITS

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

8. RECORDS KEEPING

8.1.1 Separate records of ČS

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 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. Minimum fee for keeping shares on the asset account is CZK 25 per quarter.

5.

Stock services

8.1.2 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.
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Czech non-quoted equities

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.

Czech bonds

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.

Foreign bonds

Bonds in EUR	0.017%, min. 2 EUR
Bonds in USD	0.048%, min. 2 USD
Bonds in CZK	0.017%, min. CZK 50

Other securities

in any volume	0.06% p.a.
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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.

8.1.3 Records of Central Securities Depository

Czech quoted equities

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

Foreign quoted equities

in any volume	0.20% p.a.
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5.

Stock services

Czech non-quoted equities	
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
Czech bonds	
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.
Foreign bonds	
Bonds in EUR	0.017%, min. 2 EUR
Bonds in USD	0.048%, min. 2 USD
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 and bonds at their nominal value. Amounts are charged quarterly. Minimum Fee for keeping shares on the asset account is CZK 25 per quarter.

8.2.4 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.

6.

Loans

1. MORTGAGE LOANS

1.1 Mortgage ĀS

Loan and Pre – mortgage loan opening (administration of the application, processing of contract documentation etc.)	free of charge
Loan administration – monthly*	150 CZK
A fee for 1st draw-down	free of charge
A fee for 2nd and each other draw-down	500 CZK
A fee for administration of Státní finanční podpora – monthly fee	50 CZK
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	3,000 CZK
Bridging Mortgage – one time fee	3,000 CZK
Expres draw-down – one time fee	2,000 CZK

* The fee is not charge for all loans opened from 1st March 2013 (including loans in refixation).

** 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).

1.2 Private Business Mortgage of Āeská spořitelna

Loan opening (administration of the application, processing of contract documentation etc.)	5,000 CZK
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.

* 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).

1.3 American Mortgage

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

* The fee is not charge for all loans opened from 1st March 2013.

1.4 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	3,900 CZK
Family house, House for individual recreation	4,900 CZK
Construction status report /reconstruction status report	1,500 CZK
Other buildings	individually priced
Express risk assessment within 2 business days after the order has been placed with the valuator	+ 1,200 above base rate for specific real estate type

Real estates under designing, construction, reconstruction

Housing unit, Non-residential space, Detached building site, Garage	4,400 CZK
Family house, House for individual recreation	5,400 CZK
Construction status report /reconstruction status report	1,500 CZK
Other buildings	individually priced
Express risk assessment within 2 business days after the order has been placed with the valuator	+ 1,200 above base rate for specific real estate type

Protocol of a state of construction

Housing unit, Garage, Detached building site	2,600 CZK
Family house, House for individual recreation	3,600 CZK
Protocol of a state of construction – follow-up	1,500 CZK
Other buildings	individually priced
Express risk assessment within 2 business days after the order has been placed with the valuator	+ 1,200 above base rate for specific real estate type

1.5 Insurance of ability to repay mortgage loan For Mortgage ĀS and American Mortgage

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

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

1.6 Other Items

Costs connected with late payment*	300 CZK (10 days in delay)
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	200 CZK
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 of contractual terms and conditions upon the client's request – if the loan security is released in the course of the loan relationship up to the amount corresponding to the to the part of the loan already paid up – cancellation of change of insurance (incl. PPI, life insurance) within the interest rate change period – a change of PPI type before or after the interest rate change period – a minor change not affecting the payment calendar of loan collateral – change of arrangements for installments due to extraordinary payment – cancellation of discretionary Ideal Mortgage Service during the rate fixation period (excluding PPI insurance)	500 CZK
Change of contractual terms and conditions upon the client's request in other cases – a change affecting the payment calendar of loan collateral – cancellation of insurance (incl. PPI, life insurance) before or after the interest rate change period	5,000 CZK
Filing of a lien on the Land Registry (not applied for Private Business Mortgage) 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	500 CZK + administrative fees
Submission of lien release on the Land Registry The maturity of the price (including the administrative fee) 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.	500 CZK + administrative fees
Reimbursement of costs associated with an extraordinary loan installment (for loans arranged from 1 December 2016 and for loans arranged till 30 November 2016 with variable interest rate derived from the reference rate, for example. Pribor, and loans with fixed interest rate, for which there has been a recent change in fixed interest rates after 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. cost arising in relation to cost of money)**	

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

** Financing costs do not apply until revocation.

*** The specific amount of the payment associated with early repayment will be communicated to you at your request, or you can calculate it [here](https://www.csas.cz/hypo-predcasne-splaceni) (https://www.csas.cz/hypo-predcasne-splaceni).

2. LOMBARD LOANS

Lombard loans are loans secured by securities. We offer this product only to private clients with interest rate fixation up to several years. Loan opening and contractual reward and interest rate is determined individually.

3. PURPOSE LOANS, CASH LOANS

3.1 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*	300 CZK (10 days in delay)

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

3.2 Loan repayment insurance

Standard insurance set – Long-term incapacity for work, full disability, death

Loans up to CZK 124 999	9.5% from monthly payment
Loans from CZK 125 000 to CZK 249 999	8.5% from monthly payment
Loans from CZK 250 000	6.5% from monthly payment

Plus insurance set – job loss, long-term incapacity for work, full disability, death

Loans up to CZK 124 999	11% from monthly payment
Loans from CZK 125 000 to CZK 249 999	10% from monthly payment
Loans from CZK 250 000	9% from monthly payment

S insurance set – death (the possibility of negotiating only aged 60–69 years)

Loans up to CZK 124 999	7% from monthly payment
Loans from CZK 125 000 to CZK 249 999	6% from monthly payment
Loans from CZK 250 000	5% from monthly payment

7.

Exchange services

Currency rates for purchasing and selling currencies can be found in the current [Exchange rate list](#).

If you are exchanging an amount exceeding the equivalent of CZK 250,000 (including), Česká spořitelna can set an individual exchange rate according to the current situation on the interbank market.

1. FOREIGN CURRENCY PURCHASE

Foreign Currency Purchase	free of charge
Purchase of coins in EUR (EUR 1, EUR 2 nominal value)	20%, min. 125 CZK

2. FOREIGN CURRENCY SALE

Foreign currency sale	free of charge
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For conversion transactions in different currencies, the Cash-Buy or No-C-Buy rate is used at the transaction input and the Cash-Sell and/or No-C-Sell rate is used at the transaction output for conversion purposes depending on the fact, whether the transaction involves currency (bank notes) or not (funds in account).

8.

Safe-Deposit boxes

1. SAFE-DEPOSIT BOXES – RENTAL

Size of safe-deposit box: 0–5 000 cm ³	CZK 726–1 452*
Size of safe-deposit box: 5 001–10 000 cm ³	CZK 1 452–2 420*
Size of safe-deposit box: 10 001–15 000 cm ³	CZK 2 420–3 630*
Size of safe-deposit box: 15 001 cm ³ +	CZK 3 630–24 200*
Bank safe	individually priced

* VAT 21% included.

2. OTHER

Notice of payment of unpaid safe-deposit box rental fee	100 CZK
Charge in case of delayed rental fee payment – for each commenced month of default	10% from the amount of the agreed annual rental fee
Deposition of uncollected safe-deposit box/bank safe content	5,000 per year + 21% VAT

9.

Products for Trust funds

1. PODNIKATELSKE KONTO MAXI CESKE SPORITELNY

1.1 Opening and closing of Podnikatelske konto Maxi Ceske sporitelny

Opening	free of charge
Closing	free of charge

1.2 Basic package – monthly fee

1.2.1 Account maintenance

Maintenance fee	299 CZK
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1.2.2 Services in basic package

Phonebanking and internetbanking (BUSINESS 24 not included)	free of charge
Saving account	free of charge
Debit card Mastercard Business	free of charge
All payments	free of charge
Issuing of monthly statement	free of charge

1.3 Optional services – monthly fee per each service

Another debit card Mastercard Business	29 CZK
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1.4 Interest rates

1.4.1 Credit balance

Interest rate	0.01 % p. a.
Credit balance up to CZK 1 000 000	0.30 % p. a.
Credit balance above CZK 1 000 000	0.01 % p. a.

1.4.2 Unauthorized debit balance

25.00 % p. a.

2. ACCOUNT PREMIER IN FOREIGN CURRENCY

2.1 Account maintenance, Products and services

2.1.1 Account maintenance

With direct banking	45 CZK
Without direct banking	75 CZK
Investment account	free of charge

9.

Products for Trust funds

2.2 Interest rates

Account Premier in foreign currency: EUR, USD, CHF, GBP, CAD, DKK, SEK, PLN, HUF, HRK	0.01 % p. a.
Account Premier in foreign currency: JPY	0.00 % p.a.
Investment account:	0.00 % p. a.
Unauthorized debit balance	25.00 % p. a.

2.3 Statements

2.3.1 Regular statements

Internetbanking – monthly, quarterly	0 CZK
Internetbanking – more often than monthly	15 CZK
Paper statement by mail to the adress in Czech republic	30 CZK
Paper statement by mail to the adress out of Czech republic	40 CZK
Paper statement at the branch to be collected in person	80 CZK
Surcharge for second and other envelope	10 CZK

2.3.2 Other items

Issue of copies of each account statements	80 CZK
Issue of turnover statement	30 CZK

Deposit accounts with individual interest rate for trust funds are charged according to item 1.4 of this price list and investment products for trust funds are charged according to item 5 of this price list.

10.

Other services

OTHER SERVICES

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)	CZK 250 + 21% VAT
Confirmation for domestic clients (issue of visa, studies abroad, opening of account abroad, etc.)	CZK 250 + 21% VAT
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

Prices of other products and services are part of the Price list of Ceska sporitelna. Prices are quoted in CZK, if not stated otherwise.

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 Ceska sporitelna, 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 15 December 2019.