ČESKÁ spořitelna

Price list for Corporate Clients

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Valid from 5/3/2024.

1. Account Maintenance

1. Current Accounts
2. Deposit and Saving Accounts
3. Escrow Accounts
4. Attorney, Notary Escrow Account
5. Salary Account
6. Additional fee for maintenance of the Account
7. Booking Items
8. General Items

1. CURRENT ACCOUNTS

Account set-up (in CZK or in foreign currency)					free of charge
Monthly fee for account maintenance (now includes the originally separately charged fee for sending an electronic PDF statement/PDF on demand[3])					CZK 400
Account statement (monthly fee; depending on account statement frequency and means of delivery)					
	picked up at the counter[2]	sent by mail	abroad	cumulated	
daily	CZK 1,500	CZK 900	CZK 1,800	CZK 400	
weekly	CZK 800	CZK 600	CZK 1,200	CZK 300	
monthly	CZK 500	CZK 400	CZK 800	CZK 200	
quarterly	CZK 300	CZK 200	CZK 800	–	
yearly[1]	CZK 200	CZK 100	CZK 200	–	
Administration and maintenance of current account for newly established company, for payment of company capital contributions (cash lump sum payment when concluding the account contract)					CZK 400
Sending of account statements via SWIFT message MT940					CZK 1,500 monthly / account[4]

2. DEPOSIT AND SAVING ACCOUNTS

Deposit / Saving account set-up and maintenance	free of charge
Penalty fee for early withdrawal from the deposit account	amount withdrawn × 2.00% × days till maturity/360, min.0.50% from the withdrawn amount

3. ESCROW ACCOUNTS

Escrow account set-up and maintenance	0,2% of the escrow amount, min. CZK 20,000

4. ATTORNEY, NOTARY ESCROW ACCOUNT, REAL ESTATE INTERMEDIARY ESCROW ACCOUNT

Account set-up	individually priced
Account maintenance	individually priced

5. SALARY ACCOUNT

Account set-up	free of charge
Account maintenance	Monthly surcharge for CZK 250 + charges in 1.

6. ADDITIONAL FEE FOR MAINTENANCE OF THE ACCOUNT

The bank is authorized to charge additional fee for maintenance of the client Accounts (current accounts, investment accounts and other account types) in the amount of up to 0.30% from the Increased balances[5] at 31 December if sum of client Account balances at 31 December[6] of the respective year exceeds CZK 25,000,000 and is higher than Average balances[7] of the respective year. The fee can be charged from any client account maintained by the Bank until March, 31 of the following year.	
On the last working day of the month the Bank is authorized to charge additional fee for maintenance of the account (current account, investment account or other account types) in the amount of 0.30% p.a. from the balance on accounts maintained in CZK exceeding the closing balance of CZK 100,000,000, 1.00% p.a. from the balance on accounts maintained in DKK exceeding the closing balance of DKK 1,000.000, 1.00% p.a. from the balance on accounts maintained in EUR exceeding the closing balance of EUR 0,00, 1.50% p.a. from the balance on accounts maintained in CHF exceeding the closing balance of CHF 1,000,000, 0.50% p.a. from the balance on accounts maintained in JPY exceeding the closing balance of JPY 10,000,000, and 1.00% p.a. from the balance on accounts maintained in SEK exceeding the closing balance of SEK 3,000,000.	

7. BOOKING ITEMS

Credit item[8]	CZK 5
Debit item[8]	CZK 4

8. GENERAL ITEMS

Duplicate of a regular account statement	CZK 500
Notice to settle account balance, notice to settle due amount	CZK 150
Restrictions on current account funds disposal on client's request (e.g. account blocking, funds blocking)	CZK 500
Account changes on client's request (e.g. signature change, statement frequency change)	CZK 300
Change of current account instructions on the client request (e.g. change of signature specimen, statement frequency, etc.) for the regulated and registered financial market participants	CZK 1 000
Deposit / account balance confirmation on client's request If a non-financial service is provided then 21% VAT payable by client.	CZK 500
Monthly fee for KYC and KYCC processes for regulated and registered financial market participants[9]	CZK 10 000
Fee for the KYC check for the trust funds, regulated and registered financial market participants before establishing a business relationship	max. CZK 30 000
Annual fee for the KYC check for the trust funds	CZK 1 000
Promise to set up the payment account pursuant to Decree No. 1/2018 Coll. on applications and notifications to perform activities pursuant to the Payment Systems Act	CZK 10 000

[1] Applies to all accounts that have negotiated maintenance with an annual statement until 12th May 2011, from 13th May 2011 the annual account statement is not included in the product offer.

[2] Applies to all accounts that have negotiated maintenance with a statement "picked up at the counter" until 30th September 2017 from 1st October 2017 the statement picked up at the counter is not included in the product offer.

[3] Statement on demand: The bank will print the account statement to the client and hand it over only upon client´s request; The price for such statement is set pursuant to the Item No. 8. General Items – see Duplicate of a regular account statement / account statement on demand for a period of the 12 months or for a period longer than the last 12 months.

[4] In case of more than 1,000 movements on the account per month the service is priced individually.

[5] **Increased balances:** Difference between Account balances on 31.12. and Average Account balances.

[6] **Account balances on 31.12.:** Sum of closing balances of all accounts and term deposits on deposit accounts (except term deposits, deposit notes and other tools realized via Treasury) per client on 31.12. of the respective year calculated in CZK based on exchange rate of the Czech National Bank (mid-rate) valid on 31.12. of the respective year. Possible negative balances on the accounts will be replaced by zero.

[7] **Average Account balances:** Average of the sum of closing balances of all accounts per client from 1.1. to 30.11. of the respective year calculated in CZK based on exchange rate of the Czech National Bank (mid-rate) valid on 31.12. of the respective year plus average of the sum of term deposits on deposit accounts (except term deposits, deposit notes and other tools realized via Treasury) per client from January to November (always position by end of the respective month) of the respective year calculated in CZK based on exchange rate of the Czech National Bank (mid-rate) valid on 31.12. of the respective year. Possible negative balances on the accounts will be replaced by zero.

[8] Extra fee of non-cash payments item or cash transactions item.

[9] The Bank is entitled to charge a fee for KYC (Know Your Customer) and KYCC (Know Your Customer's Customer) processes for regulated and registered financial market participants.

The account maintenance fee is also payable for the whole period if an account is opened or closed during the respective period.

Note: If services, which are subject to VAT, are provided to persons registered for VAT in another EU member state or to foreigners liable to taxation, the tax duty lies outside the Czech Republic and therefore the fee is not subject to VAT.

2. Non-cash Payments

1. Domestic Payments in CZK
2. Foreign Payments (Foreign Payment in CZK or in foreign currency and Domestic payments in foreign currency)

1. DOMESTIC PAYMENTS IN CZK

1.1 incoming Payments	
Incoming payment	CZK 2
Payment processed on the basis of direct debit order	CZK 2
1.2 Outgoing Payments	
Electronically submitted, standing order, direct debit permit	CZK 3
Delivered to the bank on a paper form1	CZK 125
1.3 Other items	
Confirmation of executed payment issued manually. If the service is not provided as part of financial activity the 21% VAT stipulated by law is payable by the client.	CZK 500
Confirmation of executed payment issued electronically in BUSINESS 24	free of charge
Standing order, direct debit order, direct debit permit set-up via BUSINESS 24	free of charge
Standing order, direct debit order, direct debit permit set-up using other methods	CZK 125
Standing order, direct debit order, direct debit permit change or cancellation	free of charge
Standing order regulating the balance – intra-bank transfers	CZK 500 monthly / account
Express payment submitted electronically	CZK 125
Express payment delivered to the bank on a paper form1	CZK 200
Direct debit order	CZK 3
Sending confirmation of transaction acceptance or sending transaction history overview to BUSINESS 24 clients via e-mail	free of charge

[1] Using other than by Česká spořitelna, a.s. standardized payment order forms possible if agreed by bank. Standardized payment orders are Standardized payment order forms of Česká spořitelna, a.s.

2. FOREIGN PAYMENTS
(Foreign Payment in CZK or in foreign currency and Domestic payments in foreign currency)

2.1 Incoming Payments	
Incoming payment in EUR within EU/EEA and SEPA Credit Transfer[1] (including incoming SEPA Direct debit payment[2]) up to 50,000 EUR	CZK 2
Incoming payment within the bank	CZK 2
Incoming payment from Slovenská sporiteľňa, a.s. and FIT Payment[3]	CZK 2
Incoming payment from abroad in CZK or foreign currency and from domestic banks in foreign currency[4]	1%, min. CZK 100, max. CZK 950
2.2 Outgoing Payments	
Payment in EUR within EU/EEA and SEPA Transfer[1] (including SEPA Direct debit payment[2]) up to 50,000 EUR	CZK 3
Foreign currency payments within the bank	CZK 3
Payment to an account of Slovenská sporiteľňa, a.s. client and FIT Payment[3]	CZK 3
Payment in EUR within EU/EEA and SEPA Transfer[1] delivered to the bank on a paper form	CZK 125
Payments to abroad in CZK or foreign currency and to domestic banks in foreign currency[4]	1%, min. CZK 220, max. CZK 1,900
Surcharge on payment to abroad in CZK or foreign currency and to domestic banks in foreign currency[4] delivered on a paper form	CZK 250
2.3 Other items	
SEPA Direct debit[2] – debtor fees	

SEPA Direct debit[2] Mandate – set-up, change, cancellation	free of charge
SEPA Direct debit[2] – creditor fees	
Outgoing SEPA Direct debit[2] order electronically submitted	CZK 3
Surcharge on SEPA Direct debit[2] order delivered on a paper form	CZK 125
Refund of SEPA Direct debit[2] by debtor / Request for cancellation of SEPA Direct debit[2] by creditor/ Reversal of executed SEPA Direct debit[2] by creditor	CZK 50 + debtor bank fees
Registration of CID[5] (annual fee, charged by end of year)	CZK 500
Query on advised payment at client's request	CZK 500 + foreign bank charges
Confirmation of executed foreign payment issued manually. If the service is not provided as part of financial activity the 21% VAT stipulated by law is payable by the client.	CZK 500
Confirmation of executed foreign payment issued electronically in BUSINESS 24	free of charge
Set-up, change or cancellation of standing order	free of charge
Cancellation or return of incomplete payment order or in case of insufficient funds[6]	CZK 500 + foreign bank charges
Instruction for change, cancellation or additional information of executed payment order at the client's request	CZK 500 + foreign bank charges
Express outgoing payment in EUR within EU/EEA and SEPA Transfer[1] submitted electronically	CZK 125
Express outgoing payment in EUR within EU/EEA and SEPA Transfer[1] delivered to the bank on a paper form	CZK 200
Express outgoing payment to abroad in CZK or foreign currency and to domestic banks in foreign currency[4]	surcharge of CZK 500
Sending confirmation of transaction acceptance or sending transaction history overview to BUSINESS 24 clients via e-mail	free of charge
Sending credit advice to BUSINESS 24 clients via e-mail	free of charge

[1] **SEPA Transfer**: SEPA Credit Transfer is a transfer in EUR executed within Single Euro Payment Area (SEPA) in favour of a beneficiary from EU country or other European Economic Area member country and Switzerland, Monaco, Gibraltar, Guernsey, Isle of Man, Jersey and San Marino, the Principality of Andorra and the Vatican State / The Holy See in accordance with unified payment standards and rules. SEPA Credit Transfer can be effected only in case a beneficiary bank is SEPA compliant. It always contains IBAN of beneficiary account and payer / beneficiary is paying charges of his bank (charging option SHA).

[2] **SEPA Direct debit:** SEPA Direct debit is credit transfer in EUR executed within Single Euro Payment Area (SEPA), initiated by creditor of EU country or other European Economic Area member country and Switzerland, Monaco and San Marino, the Principality of Andorra and the Vatican State / The Holy See at bank of creditor based on SEPA Direct debit Mandate between creditor and debtor. All conditions including SEPA Direct debit scheme are set in the Mandate.

[3] **FIT Payment:** Payment in EUR / SEPA Transfer to an account of Erste Bank Group member's client (list of supporting banks can be found at www.csas.cz).

[4] **Disposals:**
OUR disposal – all bank expenses paid by payee
(The payee carries all expenses, i.e. expenses of Česká spořitelna, a.s. and all expenses of foreign banks, which are charged additionally.)

BEN disposal – all bank expenses paid by beneficiary
(All expenses, i.e. expenses of both Česká spořitelna, a.s. and foreign bank are carried by the beneficiary. The amount paid abroad is reduced by charges of Česká spořitelna, a.s. client. Minimum payment amount with BEN disposal is CZK 2,000.)

SHA disposal – expenses of foreign banks paid by beneficiary
(The payee carries the expenses of Česká spořitelna, a.s. and the beneficiary pays the expenses of foreign banks. With regard to the prices of foreign banks it should be noted that with payment orders for lower amounts the possible foreign bank´s expenses may be charged even with the SHA disposal. Incoming payments may be lowered by possible fees of intermediary banks.)

Česká spořitelna, a.s. has the right to charge the additional fee paid by Česká spořitelna, a.s. to the beneficiary's bank due to the manual processing of payment with incorrect account number or missing IBAN-format of account number or BIC number.

[5] **CID (Creditor Identifier):** Maximum 35 characters long code used as unique identificator of SEPA Direct debit creditor. CID for Czech Republic is 12 characters long and is assigned by Czech National Bank based on request of creditor bank.

[6] **Cancellation** – free of charge in case of cancellation before due date.

If services, which are subject to VAT, are provided to persons registered for VAT in another member state or to foreigners liable to taxation, the tax liability (place of performance) lies outside the country and the fee therefore is not subject to VAT.

3. Cash Transactions

1. Cash Operations
2. Depositing cash in a sealed package via Czech Post branches

1. CASH OPERATIONS

1.1 Transactions in CZK on CZK accounts	
Cash withdrawal over the counter[1]	CZK 125
Encashment of a private cheque of Česká spořitelna, a. s. in cash, at Česká spořitelna, a. s. point of sales[1]	CZK 125
Cash deposit over the counter (The depositor is the account holder, an authorized person to the account or an employee with an employee id card)	CZK 50
Cash deposit (notes) via deposit ATM – within the bank	free of charge
Cash deposit (notes) via deposit ATM – other bank	CZK 125
Cash deposit over the counter done by a third party	0,1% minimum CZK 125
Processing of cash received in standard sealed bags	0,07% of the processed volume minimum CZK 50
Surcharge on coins deposit and withdrawal[2]	5%, minimum CZK 125
1.2 Transactions on foreign currency accounts	
Cash withdrawal over the counter in the account currency	CZK 125
Encashment of a private cheque of Česká spořitelna, a. s. in cash, at Česká spořitelna, a. s. point of sales[1]	CZK 125
Cash deposit over the counter in the account currency	CZK 50
Cash deposit over the counter in the account currency done by third party	0.1%, minimum CZK 125
Processing of cash received through standard sealed bags	1%, minimum CZK 50
EUR – coins deposit (EUR 1 and EUR 2 denominations)	10%, minimum CZK 125
1.3 Transaction with currency exchange	
Cash withdrawal	1%, minimum CZK 125
Cash deposit in the account	1%, minimum CZK 50
1.4 Other items	
Cumulative cash deposited above the amount of CZK 1 000 000[3]	0,1% to the processed volume
Cumulative cash withdrawal above the amount of CZK 1 000 000[4]	1,5% to the processed volume
Cash exchange (bank notes or coins)[2]	7%, minimum CZK 125
Extra fee for announced but not made withdrawal	CZK 1 000
Surcharge for deposit and exchange of unsorted banknotes and coins[2]	CZK 1 000

[1] An announcement in advance is necessary for over-limit cash withdrawals. Announcement deadlines and the over-limit amounts are given individually on Česká spořitelna, a.s. branches.

[2] Up to 100 pieces of each denomination free of charge (the number of coins is calculated within one day).

[3] For the processing of cash deposits in CZK and foreign currencies realized within respective month, except cash deposits realized by third parties over the bank counter and cash deposits under the agreement on cash depositing via sealed bags. Foreign currency recalculation is based on the exchange rate of the Czech National Bank (mid-rate) valid as at the date of cash transaction.

[4] For the cash deposit processing in CZK and foreign currencies realized within respective month except cash deposit realized by third parties and cash deposit due to a agreement on cash deposit via sealed bags. Recalculation into CZK is based on exchange rate of the Czech National Bank (mid-rate) valid as of day of cash deposit.

2. DEPOSITING CASH IN A SEALED PACKAGE VIA CZECH POST BRANCHES

Depositing cash in a sealed package via Czech Post branches	
The price charged for one package in the amount of up to CZK 100,000	CZK 125
The price charged for one package in the amount of CZK 100,001 to CZK 200,000	CZK 250
Deposit parameters with secured packaging (must be observed): - packaging up to a maximum weight of 10 kg - packaging with only banknotes up to a maximum amount of CZK 200,000 - mixed packaging: banknotes with a maximum number of coins up to 100 pieces and at the same time up to a maximum amount of CZK 200,000 - packaging with coins only – maximum number of 1,000 pieces	
Protocol on the detected difference	CZK 30

4. Homebanking

1. MultiCash
2. BUSINESS 24
3. PAYMENT 24
4. Payment from account
5. API Banking

1. MULTICASH

Service activation	
– Local installation	CZK 5,000
– Network installation (independent on the number of stations)	CZK 8,000
– No installation (client is already using MultiCash with another bank)	CZK 2,500
– Installation abroad	individually priced, depending on the location
Monthly fee (irrespective of the number of linked current accounts) – paid separately for each legal entity using MultiCash software and sublicence	CZK 400
Activation of supplementary service MultiCash WebSign 24	free of charge
Blocking / Unblocking MultiCash service user	free of charge
Service charge (for errors caused by client) Reinstallation of service (at the customer request) Additional training etc.	CZK 1,500 + 500 for each initiated hour begun at client
Service update to the latest version by the bank's staff (at the customer request)	CZK 1,500 + 500 for each initiated hour begun at client
Assistance service abroad	individually priced, depending on the location
Receiving electronic statements from accounts maintained in other banks (e.g. SWIFT MT940/MT 942)	CZK 500 / connected account / month

2. BUSINESS 24

Service activation	free of charge
Monthly fee (independently on number of linked accounts)	CZK 200
Agreement change	free of charge
Extraordinary exchange of the security data	CZK 100
Additional of new linked account	free of charge
Sending of authentication SMS	free of charge
Higher security	
Chip card reader	CZK 350
Chip card	CZK 350
Security certificate (for 1 year validity)	CZK 350
Renewal of the security certificate – standard	CZK 350
Renewal of the security certificate – extraordinary	CZK 450
Suspension of security certificate	free of charge
Higher security - package (chip card reader, chip card, security certificate for 1 year validity)	CZK 1,000
BUSINESS 24 Databanking	
Service activation	free of charge
Monthly fee	Individually priced

3. PAYMENT 24

Service activation	free of charge
Monthly service fee	free of charge
PAYMENT 24 transaction fee	individually adjusted

Note: The bank reserves the right to charge eventual extraordinary evincible costs.

4. Payment from account

Service activation	free of charge
Monthly service fee	free of charge
PAYMENT 24 transaction fee	Individually adjusted

Note: The bank reserves the right to charge eventual extraordinary evincible costs.

5. API Banking

Service activation	individually adjusted
Monthly service fee	individually adjusted
Transaction fee	individually adjusted
Service fee for PSD2 API of Česká spořitelna	free of charge
Service fee for Premium API of Česká spořitelna	CZK 300 / connected account / month

Note: The bank reserves the right to charge eventual extraordinary evincible costs.

5. Documentary Credits

1. Documentary Credits issued by Česká spořitelna, a.s. (import and domestic buyer´s Documentary Credits)
2. Documentary Credits advised by Česká spořitelna, a.s. (export and domestic supplier´s Documentary Credits)

1. DOCUMENTARY CREDITS ISSUED BY ČESKÁ SPOŘITELNA, A.S. (IMPORT AND DOMESTIC BUYER'S DOCUMENTARY CREDITS)

Issuance of a Documentary Credit[1]	
for each commenced 30 days of validity of the Documentary Credit	0.1 %, minimum 1 000 Kč
risk surcharge	individually priced
Amendment of a Documentary Credit	
amendment issuance (incl. cancellation of a Documentary Credit)	2 000 Kč
plus, in case of amount increase and/or validity period extension	price according to item no. 1.1. pursuant to the amount of increase or period of extension
Examination of documents and payment (out of the amount of drawing, disregarding any allowances)	0.3 %, minimum 2 000 Kč
Deferred payment (out of the amount of the deferred payment undertaking, in addition to the item "Examination of documents and payment")	
for each commenced 30 days of tenor	0.1%, minimum 1 000 Kč
risk surcharge	individually priced
Goods consigned to or to the order of Česká spořitelna, a.s.	1 500 Kč
Discrepancy fee	1 500 Kč
Preparation of a draft wording of a Documentary Credit or an amendment	
first draft of a Documentary Credit for the respective trade relation (on condition that the Documentary Credit in question is finally issued)	free of charge
any other drafts of documentary credits and all drafts of amendments	1 500 Kč
Refused and returned documents handling (out of the documents value):	0.1%, minimum 1 000 Kč
Postage and telecommunication (includes routine correspondence, e.g., SWIFT, postage, etc., excludes extra correspondence outside common practice)	
upon issuance / amendment	200 Kč
for each set of documents	500 Kč
courier service cost	at actual expense

2. DOCUMENTARY CREDITS ADVISED BY ČESKÁ SPOŘITELNA, A.S. (EXPORT AND DOMESTIC SUPPLIER'S DOCUMENTARY CREDITS[2]

Advising of a Documentary Credit (out of its amount)[3]	0.2 %, minimum 2 000 Kč
Confirmation of a Letter of Credit (out of the amount of the Documentary Credit or of its confirmation, as the case may be)[3]	
for each commenced 30 days of validity of the confirmation	0.1 %, minimum 1 000 Kč
risk surcharge	individually priced
Amendment of a Documentary Credit	
amendment advising (incl. cancellation of a Documentary Credit)	1 500 Kč
plus, in case of amount increase	price according to item no. 2.1. (Documentary Credits without confirmation of Česká spořitelna, a.s.) or 2.2. (Documentary Credits confirmed by Česká spořitelna, a.s.) pursuant to the amount of increase
plus, in case of validity extension of a Documentary Credit confirmed by Česká spořitelna, a.s.	price according to item no. 2.2. pursuant to the period of extension
Examination of documents and payment or forwarding of documents for payment (out of the amount of drawing, disregarding any allowances)	
examination of documents[4]	0.1 %, minimum 1 000 Kč
payment or forwarding of documents for payment (charged even if the documents are released without payment)	0.2 %, minimum 1 000 Kč
returned documents handling	0.1 %, minimum 1 000 Kč
Deferred payment (out of the amount of drawing, in addition to the item "Examination of documents and payment or forwarding of documents for payment")	
deferred payment undertaking, for each commenced 30 days of tenor	0.1 %, minimum 1 000 Kč
risk surcharge	individually priced
deferred tenor handling (L/C's without undertaking of Česká spořitelna, a.s.)	0.1 %, minimum 1 000 Kč
Negotiation (in addition to the item "Examination of documents and payment or forwarding of documents for payment")	individually priced
Transfer of a Documentary Credit (out of the value of the transfer)[3]	0.2 %, minimum 2 000 Kč
Confirmation of assignment of proceeds or consent to such assignment (out of the assignment amount)	0.1 %, minimum 1 000 Kč
Remittance of Documentary Credit proceeds in favour of an account held with another bank or in favour of a different entity	1 000 Kč
Discrepancy fee (only Documentary Credits with Česká spořitelna, a.s. obligation or transferred Documentary Credits)	1 500 Kč
Pre-examination of documents (examination of draft versions of documents in advance of their regular presentation)[5]	
first request for pre-examination under the Documentary Credit	free of charge
any subsequent request for pre-examination under the same Documentary Credit, for each document	200 Kč
Assignment of a receivable under a Documentary Credit to Česká spořitelna, a.s. (forfaiting)	individually priced
Silent confirmation	individually priced
Goods consigned to or to the order of Česká spořitelna, a.s. (out of the amount of drawing, disregarding any allowances)	0.1 %, minimum 1 500 Kč
Postage and telecommunication (includes routine correspondence, e.g., SWIFT, postage, etc., excludes extra correspondence outside common practice)	
upon advising / amendment	200 Kč
upon transfer	200 Kč
for each set of documents	500 Kč
courier service cost	at actual expense

[1] The price is charged upon Documentary Credit issuance and is calculated for the entire original validity period of the Documentary Credit (as possibly extended) and for the full original amount of the Documentary Credit (as possibly increased, including amount tolerance and additional amounts payable, if any), regardless of cancellation of the Documentary Credit, utilisation prior to its expiry, or amount decrease, as may be applicable.

[2] With exception of the items "Transfer of a Documentary Credit", Confirmation of assignment of proceeds ...", Discrepancy fee" and "Pre-examination of documents", the prices stated in Part 2 Documentary Credits advised by Česká spořitelna, a.s. (export and domestic supplier´s Documentary Credits) will not be charged for Documentary Credits issued by Česká spořitelna, a.s. and advised directly to the beneficiary.

[3] The price is calculated for the entire original validity period of the Documentary Credit (as possibly extended) and for the full original amount of the Documentary Credit (as possibly increased, including amount tolerance and additional amounts payable, if any), regardless of cancellation of the Documentary Credit, utilisation prior to its expiry, or amount decrease, as may be applicable. Price for confirmation of a Documentary Credit is charged in addition to the price for its advising.

[4] Česká spořitelna, a.s. assumes no liability or responsibility for any examination of documents under a Documentary Credit unless it has added its confirmation to that Documentary Credit or attached another form of obligation thereto implying its obligation to examine documents. The beneficiary may request Česká spořitelna, a.s. not to examine documents, except for the Documentary Credits where Česká spořitelna, a.s. added its confirmation or another form of obligation to honour or negotiate a complying presentation.

[5] Česká spořitelna, a.s. assumes no liability or responsibility for any pre-examination of documents under a Documentary Credit. If the Client utilises the service of pre-examination of documents, Česká spořitelna, a.s. has the right to charge the price for examination of documents even if the beneficiary chooses not to present the earlier pre-examined documents as a drawing under that Documentary Credit.

Note: For conversion operations in different currencies, a Buy Rate is used for calculations at the operation input and a Sell Rate is used at the operation output. If the price is indicated as a percentage, the converted amount is used for calculation of the price amount. Any operation where the transaction currency is different from the account currency is considered as conversion operation.

Česká spořitelna, a.s. may exceptionally grant a discount from the stated price.

Compensation of actual own and third-party expenses (e.g., fees and charges of other banks and institutions) are charged in addition to prices stated in this List of Charges. The prices are charged to the account upon provision of the respective service, or may be deducted from the Letter of Credit proceeds. Other prices charged for the Česká spořitelna, a.s. services are stated in other sections of the List of Charges.

6. Documentary and Bill Collections

1. DOCUMENTARY AND BILL COLLECTIONS

Collection Processing (of the collection or bill amount)	
collection commission	0.3%, minimum 1 500 Kč, maximum 30 000 Kč
release of documents without payment, return of refused collection (including bills sent for acceptance only)[1]	0.15%, minimum 1 500 Kč, maximum 15 000 Kč
bills sent for acceptance only	0.3%, minimum 1 500 Kč, maximum 30 000 Kč
Obtaining acceptance of a bill of exchange to be held for collection at maturity (incl. obtaining issuance of a promissory note or other payment undertaking)	
for bill to be collected by another bank	free of charge
for bill to be collected by Česká spořitelna, a.s.	500 Kč
Remittance of collection proceeds in favour of an account held with another bank or in favour of a different entity	1 000 Kč
Amendment of collection instructions	1 000 Kč
Goods consigned to or to the order of Česká spořitelna, a.s.	0,1% of the collection amount, minimum 1 500 Kč
Tracer (for third and each subsequent tracer)	200 Kč
Handling of overdue collection[2]	
first month	free of charge
each subsequent commenced month	500 Kč
Postage and telecommunication (includes routine correspondence, e.g., SWIFT, postage, etc., excludes extra correspondence outside common practice)	
import and domestic buyer's collections	500 Kč
export collections (documents sent to the collecting bank by registered mail)	700 Kč
export collections (documents sent to the collecting bank by courier), domestic supplier's collections	200 Kč
courier service cost	at actual expense
Protest of a bill of exchange (for non-payment or non-acceptance)	1 000 Kč + notary fees

[1] Instruction to release documents without payment is considered an amendment of collection instructions and therefore the respective fee for amendment of collection instructions is also charged.

[2] This fee is charged for import and domestic buyer´s collections only. Collection is considered overdue as from the third working day following its due date. Sight collection is considered overdue after one calendar month after the date of presentation of documents to the drawee for collection by Česká spořitelna, a.s.

Note: For conversion operations in different currencies, a Buy Rate is used for calculations at the operation input and a Sell Rate is used at the operation output. If the price is indicated as a percentage, the converted amount is used for calculation of the price amount. Any operation where the transaction currency is different from the account currency is considered as conversion operation.

Česká spořitelna, a.s. may exceptionally grant a discount from the stated price.

Compensation of actual own and third-party expenses (e.g., fees and charges of other banks and institutions) are charged in addition to prices stated in this List of Charges. The prices are charged to the account upon provision of the respective service, or may be deducted from the Letter of Credit proceeds. Other prices charged for the Česká spořitelna, a.s. services are stated in other sections of the List of Charges.

7. Payment Cards

1. Maintenance Annual Fees for Payment Cards
2. Transaction Fees
3. Loans Granted through Credit/Charge Cards
4. Card Replacement
5. Card Blocking
6. Other Fees
7. Optional Insurance

1. MAINTENANCE ANNUAL FEES FOR PAYMENT CARDS

International Debit Cards	
Visa Business	CZK 400
Visa Business Plus	CZK 1,200
Visa Business Gold	CZK 3,700
Visa Business Virtual[1]	free of charge
Visa Business Virtual Single-use[1]	free of charge
Multicurrency function for a debit payment card	individually
Domestic deposit cards	
Visa Business – Deposit card	CZK 200
International prepaid cards	
Visa Business Prepaid	CZK 230
International credit cards	
Visa Business Credit	CZK 650
International charge cards	
Visa Business Charge	CZK 2,200

[1]The maximum number of issued virtual debit cards is limited to 20 active Visa Business Virtual cards and 1 active Visa Business Virtual Single-use card per card holder.

2. TRANSACTION FEES

Cash withdrawal by debit or prepaid card	
from ATM of Česká spořitelna, a.s.	CZK 5
from other bank´s ATM or at counter of other bank in Czech Republic	CZK 50
from ATM or at bank counter abroad (EUR currency)	CZK 50
from ATM or at bank counter abroad (other currencies)	CZK 125
from ATM of ERSTE BANK GROUP members	CZK 5
Cash withdrawal by credit or charge card	
from ATM of Česká spořitelna, a.s.	CZK 50
from other bank´s ATM or at counter of other bank in Czech Republic	CZK 80
from ATM or at bank counter abroad (EUR currency)	CZK 80
from ATM or at bank counter abroad (other currencies)	CZK 125
from ATM of ERSTE BANK GROUP members	CZK 50
Payment by card at a merchant in CZK	free of charge
Payment by card in a foreign currency that is not included in the exchange rate list for card transaction	surcharge of 4,5% to the exchange rate of the card company
Cash withdrawal along with payment for goods and services at point of sales (Cash back)	free of charge
Cash withdrawal using cards in a foreign currency that is not included in the exchange rate list for card transactions	surcharge of 5,0% to the exchange rate of the card company

3. LOANS GRANTED THROUGH CREDIT/CHARGE CARDS

Loan writing for the credit/charge card validity	free of charge
Loan maintenance	free of charge

4. CARD REPLACEMENT

Issuance of duplicate card in case of loss, theft, malfunction or destruction	CZK 200
Duplicate card issuance abroad, with limited validity (emergency card)	CZK 3,000

5. CARD BLOCKING

Blocking a card	free of charge
Reversal of blocking a card	free of charge

6. OTHER FEES

Re-sending PIN code including postage for registered personal delivery	CZK 125
Services available at ATMs	
PIN change at ATMs of Česká spořitelna, a.s	free of charge
card transaction limits inquiry at an ATM of Česká spořitelna, a.s.	free of charge
Late fee for credit/charge card If you fail to pay on time (the maturity date), we will from that date (the expiration date) charge a penalty for late payment in the amount of CZK 500. We may charge a contractual penalty of one loan than once a month. Entitlement to payment of contractual penalties we incur in any calendar month in which you have an outstanding balance on a loan of more than 100 CZK. This penalty is payable the day after the maturity date of the outstanding debt payments.	CZK 500
Delivery of card in inland via post	free of charge
Delivery of card abroad via post	CZK 200 surcharge to the card price
Express issuance of card including card delivery to holder's address in the CR Note: This applies to all debit cards if the card application is approved on the point of sale on the same day on which it was accepted.	CZK 600 surcharge to the card price
Delivery of PIN to card	
via SMS to mobile phone	free of charge
by post	CZK 70
Emergency cash advance outside of the Cr (Emergency Cash Advance)	CZK 3,000
Account statement – for card account holder (charge, prepaid, credit cards)	
by post	CZK 70
at the branch to be collected in person	CZK 125
via BUSINESS 24 Internetbanking	free of charge
Statement of transactions done by debit cards – for current account holder	CZK 70
Statement of transactions done by card – for cardholder (charge, prepaid, credit cards)	CZK 70
Extraordinary account statement/transaction statement issued on client´s request (charge, prepaid, credit cards)	CZK 70
Card transaction limit change	
via BUSINESS 24 Internetbanking	free of charge
other method	CZK 125
LoungeKey – entrance to airport lounges for Visa Business Gold debit card	
LoungeKey – two entrances to airport lounges/calendar year/Visa Business Gold debit card	free of charge
LoungeKey – 3rd and next entrances to airport lounges/calendar year/for Visa Business Gold debit card	26 EUR per person (+ 21% VAT)

7. OPTIONAL INSURANCE

Travel insurance – yearly	
Comfort[1] – insurance of the card holder	CZK 300
Comfort Family[1] – additional insurance of family members (+1 adult and 3 children)	CZK 450
Exclusive Family – additional insurance of family members (+1 adult and 3 children) to Visa Business Plus and Visa Business Charge	CZK 750
Gold Family – additional insurance of family members (+1 adult and 3 children) to Gold card	CZK 1,500
Card and personal belongings insurance – yearly	
P10 (coverage up to CZK 10,000)	CZK 170
P30 (coverage up to CZK 30,000)	CZK 320
P60 (coverage up to CZK 60,000)	CZK 480
P90 (coverage up to CZK 90,000)	CZK 780

[1] Additionally available to Visa Business, and Visa Business Credit.

8. Financing

1. FINANCING

Acceptance, appreciation and evaluation of loan application	individually priced, minimum CZK 5,000
Commitment fee	individually priced
Interest rate	individually priced
Change of contractual conditions at client's request	individually priced
Loan maintenance (Monthly)[1]	CZK 500
Processing of a pledged account receivables list	individually priced
Risk assessment related to the pledge of real estate[2]	individually priced
Risk assessment related to the pledge of real estate under construction[3]	Individually priced
Written request for settlement of the outstanding amount	CZK 500
Extract from the Pledge Register maintained by the Notarial Chamber of the Czech Republic regarding enterprises (in Czech: obchodní závod and podnik)	CZK 400 per 1 extract
Negative pledge arrangement or change	individually priced, minimum of the actual expenses
Regular and extraordinary repayment confirmation	Free of charge
Loan confirmation, except repayment confirmation	CZK 300
Ensuring the filing of the lien erasure from the cadastre of real estate	CZK 0 + administrative fee

[1] The price is paid separately for each loan provided under a loan agreement.

[2] The price includes standard valuation of real estate securing ČS´s receivables and assessment of risk related to the pledge of real estate.

[3] The price includes assessment of time and cost schedules and status reports on the construction of the real estate securing the credit facility.

9. Bank Guarantees

1. BANK GUARANTEES

Guarantee/Letter of Intent issuance	individually priced, minimum CZK 5,000
Guarantee commission (Annual commitment fee from guarantee/letter of intent, payable quarterly in advance)	individually priced, minimum 5,000+ fee of the issuing bank in case of counterguarantee
Guarantee amendment (+ price for Item " Guarantee/Letter of Intent/Counterguarantee commission" based on the increased amount or extended guarantee expiry)	individually priced, minimum 2,500
Guarantee/Letter of intent text proposal, at client´s request (payable also in case the guarantee/letter of intent is not issued)	CZK 3,000
Advice of a guarantee issued by other bank in favour of Česká spořitelna, a.s. client	CZK 2,000
Guarantee verification/Assessment of guarantee wording/Consultation, at client´s request	individually priced
Guarantee claim	CZK 3,000
Postage and telecommunication related to a Bank Guarantee	
SWIFT – a message	CZK 150
Courier service	depending on real expenses

The provisions of the Price List for Documentary Letters of Credit and Bank Guarantees shall apply mutatis mutandis to Standby Letters of Credit.

10. Services Relating to Securities Trading

1. Securities trading
2. Bond trading
3. Open-end mutual fund unit trading
4. Asset management
5. Securities custody, management and depositing, supplementary services
6. Other capital market services

1. SECURITIES TRADING

Conclusion of commission contract	free of charge
Arrangement of STOCK, ETF (exchange traded funds) or ETC (exchange traded commodities) purchase or sale	
placement of order	free of charge
cancellation of order	free of charge
deal settlement	individually priced
Other items	
sending of reports on effected and non-effected transactions	free of charge

2. BOND TRADING

Conclusion of a brokerage contract	free of charge
Provision of bond purchase or sale	
placement of order	free of charge
cancellation of order	free of charge
execution of order	individually priced

3. OPEN-END MUTUAL FUND UNIT TRADING

3.1 Share certificates purchase	
Erste Group Bank mutual share funds (ISČS, REICO, ESPA)	
Money market funds	individually priced
Konzervativní mix FF Bond funds Fond řízených výnosů	individually priced
Vyvážený mix FF Dynamický mix FF Osobní portfolio 4 PLUS Equity funds Akciový Mix FF REICO Real Estate fund	individually priced
Life cycle funds	individually priced
ERSTE-ČS Zajištěné fondy OPF AR 0 private banking fund OPF AR 25 private banking fund OPF AR 50 private banking fund OPF AR 75 private banking fund	according to the selling information
Third party funds[2]	
ING, Credit Suisse, Fortis, Franklin Templeton, HSBC, Parvest, WIOF	individually priced
– Money market	individually priced
– Bond market	individually priced
– Equity market	individually priced
ING equity market	individually priced
Guaranteed funds	according to the fund's status

3.2 Buy-back of units	
All funds except guaranteed funds	free of charge
Guaranteed funds	based on sales information
3.3 Transfer of fund units within one investment company	
ISČS funds	
switching to a target fund with a higher sales 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
third party funds, including ESPA	difference between the switched category entry fees
3.4 Securities Account (Muin)	
Opening, maintenance, and closing	individually priced
Sending of Transaction Summary (in Czech language)	free of charge
Sending of Portfolio Statement or Banks Securities Registers Statement (in Czech language)	free of charge

[1] Discounts are not cumulative, higher discount is applied.
[2] With third-party funds, the maximum fee is subject to the prospectus of the particular fund.

4. ASSET MANAGEMENT

Fees are determined on an individual basis

5. SECURITIES CUSTODY, MANAGEMENT AND DEPOSITING, SUPPLEMENTARY SERVICES

5.1 Deposit account (securities account)	
Deposit account opening and maintenance	free of charge
For accepting securities into custody	
– Collection of securities from the register of Central Securities Depository (doesn't directly relate to the settlement of a securities trading transaction)	individually priced
– Collection of securities from the register kept by Česká spořitelna (doesn't directly relate to the settlement of a securities trading transaction)	individually priced
Transaction settlement	individually priced
Securities custody[1]	
– Minimum fee range	individually priced
– Fee's value	individually priced
Securities account statement	free of charge
5.2 Deposition of securities (custody associated with management)	
Securities account opening	free of charge
Transaction/transfer settlement	individually priced
Confirmation of transaction/transfer settlement	free of charge
Fee for securities deposition[1]	
– Minimum fee range	individually priced
– Fee's value	individually priced
Securities account statement	free of charge
5.3 Supplementary services	
Arrangement of security yields	free of charge
Sending of informations on corporate actions	free of charge
Corporate action result processing	CZK 500 per action + VAT
Proxy voting	Individually priced + VAT
Tax reimbursement[2]	CZK 3,000 + VAT
Others	according to individual agreement

[1] The invoicing period is determined on an individual basis.

[2] Third-party fees connected with tax reimbursement are also paid by the client.

6. OTHER CAPITAL MARKET SERVICES

Procurement of the Statement of securities issue registered at the Central Securities Depository	individually priced

Apart from the fees for services specified in the List of Charges, also other expenses (e.g. expenses of other banks and institutions) are charged. The fees are paid in cash during the provision of services or debited to the applicable account, however, such fees shall be settled not later than upon account closing and/or at the end of the year. Upon request, Česká spořitelna shall issue a receipt for fees paid in cash.

Additional fees charged for services provided by Česká spořitelna, a.s. are detailed in other parts of the List of Charges.

In exceptional cases, the bank may provide a discount from the specified fee.

If services that are subject to VAT are provided to persons registered for VAT in another Member State or to a foreign individual liable to taxation, the tax liability (place of performance) lies outside the country and the fee therefore is not subject to VAT.

11. Other Bank Services

1. Safe-Deposit Box Rental, Safekeeping in Bank's Safe
2. Cheques
3. Provision of Information
4. Other General Items

1. SAFE-DEPOSIT BOX RENTAL, SAFEKEEPING IN BANK'S SAFE

Safe-deposit box rental	individually priced, depending on the box size + 21% VAT
Charge for delayed rental payment (for each initiated month of delay)	10% of the agreed yearly rental, min. CZK 50
Safe rental (yearly)	CZK 20,000 max.[1] + 21% VAT
Safekeeping for courts (yearly)	CZK 200[2] + 21% VAT
Delivery of notice to settle unpaid safekeeping fee, inclusive postage	CZK 100
Remittance of costs related to safekeeping of non picked-up contents of safe-deposit box (yearly)	CZK 5,000 + 21% VAT

2. CHEQUES

Encashment of a private cheque of Česká spořitelna, a. s. at Česká spořitelna point of sales, to the account maintained in Česká spořitelna, a. s.	free of charge
Sale of Česká spořitelna, a. s. private cheques	
Cheque form issuance	CZK 10/piece
Chequebook (cover) issuance	CZK 10/piece
Notification on the drawing of an uncovered cheque (transactions with uncovered or unpaid cheques)	CZK 500/piece
Cheque stop payment, cheque cancellation, cancellation of Česká spořitelna, a. s. personal cheque form in CZK	CZK 150
Reversal of the cheque stop payment or reversal of the cheque cancellation or of the cancellation of the cheque form	CZK 50

3. PROVISION OF INFORMATION

Bank report for audit purpose on client's request (Concerning solvency assessment or client's financial operations report)	CZK 500 + 100 for each account + 21% VAT
Bank information	individually priced
– Concerning domestic entities (depending on the extent of the information and related expenses)[3]	CZK 50 to 2,000 + 21% VAT
– Concerning foreign entities[3]	CZK 1,000 to 2,000 + 21% VAT
Bureau information (provided by specialized companies)	depending on actual expenses + 21% VAT
Reports provided according to the prov. § 38 par. 6 of the law No. 21/1992 Coll. on banks – information about one client	CZK 250 + 21% VAT
Written notice on client's rating	CZK 1,000

4. OTHER GENERAL ITEMS

Provision of copies of banking transactions related documentation on client's request (except for account statements) / for 1 page	CZK 5
Provision of copies of documentation older than 2 years[4] / for 1 page	CZK 100
Account payables and account receivables confirmation[4] / for each initiated 15 minutes	CZK 75 + 21% VAT
Other services not specified in the Price List (e.g. tracing documents, etc.) / for each initiated 15 minutes Note: If a non-financial service is provided 21% VAT payable by client.	CZK 75

Special services not specified in the Price List provided to other persons than Česká spořitelna, a.s. clients (in particular assignees of receivables from Česká spořitelna, a.s: tracing documents, creating loan turnover history, documenting loan draw-down volume etc.) / for each initiated hour commenced	CZK 720 + 21% VAT
Postage, courier service and telecommunication	depending on actual expenses

[1] According to local conditions.

[2] Due after the hand-over of the items kept or accounted and charged yearly.

[3] In case the client was not found in bank's files, fee of CZK 75 + 21% VAT will be charged.

[4] The price of this item can be applied on entities not being Česká spořitelna, a.s. client but having other business relationship to Česká spořitelna, a.s.

Note: If services, which are subject to VAT, are provided to persons registered for VAT in another member state or to foreigners liable to taxation, the tax liability (place of performance) lies outside the country and the fee therefore is not subject to VAT.