

SLOVENSKÁ 
sporiteľňa

Service Charge List

Part A)
NATURAL PERSONS
NON-ENTREPRENEURS



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The Service Charge List is a document issued by the Bank that includes the Charges, their amount or method of calculation, maturity, and payment conditions.

The client ONLY pays the Charges included in the Service Charge List and in the respective Contracts or Publications.

1. Account

a. Personal accounts

Obtain a discount off the Account Maintenance Fee from SPACE account

1. in amount of 100% with Premium package^{6/}

or

2. in amount of 100% with Reward program (Moja odmena)^{1/}

2a) if during the Relevant Period^{2/} you make the cashless payments with Debit Payment Card/Credit Card in the specified amount and at the same time regular payments in the specified number:

Client's age	Cashless payments made with Payment Card		Number of regular payments ^{4/}
27 – 61 years old	min. 450 €	made with Debit Payment Card through third party Application and/or Credit Card ^{3a/}	min. 3
from 62 years old	min. 250 €	made with Debit Payment Card and/or Credit Card ^{3b/}	

or

2b) if your Assets in the Relevant Period achieve EUR 15,000

or

2c) for active usage of Payment card issued for the Business Account^{5/}

^{1/} If the conditions are met in the Relevant Period, the Bank will provide a discount off the Account Maintenance Fee for the relevant calendar month, in which the monitored period ends. The Fee discount will not be provided if the Fee is charged for the month when the legal act took effect based on which the Agreement on providing the respective Bank Product was terminated/cancelled.

^{2/} The discount from the Fee will be provided to all Personal Accounts of the Client that are the same type if the Client fulfills the conditions for obtaining a discount at least on one of them.

^{3a/} Cashless payments for goods and services with Debit Payment Cards issued to the Client's Personal Account at Merchants in Slovakia and abroad in stores, online exclusively through third-party Applications: Google Pay, Apple Pay, Garmin Pay, SwatchPAY!, Xiaomi Pay, which were made by the end of the Relevant Period and/or with credit cards issued to a Card Account held in the Client's name, which were made by the end of the Relevant Period. Payments for gambling, lotteries, and betting are not included in the My Reward program.

^{3b/} Cashless payments for goods and services using Debit Payment Cards issued to the Client's Personal Account and/or Credit Cards issued to the Card Account held in the Client's name with Merchants in Slovakia and abroad in stores, online; for debit Payment Cards, payments made through third-party Applications are also included: Google Pay, Apple Pay, Garmin Pay, SwatchPAY!, Xiaomi Pay, which were made by the end of the Relevant Period. Payments for gambling, lotteries, and betting are not included in the My Reward program.

^{4/} Based on executed standing Payment Orders and/or Direct Debits except for transfers between the Client's own accounts, loan insurance and loan repayment instalments. A transfer between the Client's owned accounts according to the previous sentence shall not be considered as a transfer to the Client's savings account or transfer to the Client's investment savings account.

^{5/} The Bank will provide a discount on the Account Maintenance Fee if the Client, at the time of charging the Fee, simultaneously holds a Business Account as an individual entrepreneur with the Bank and has made at least 5 cash withdrawals from ATMs or cashless payments for goods and services with the debit Payment Card issued for this Business Account during the Relevant Period, both in merchants in Slovakia and abroad, in stores, online, including payments via third-party Applications: Google Pay, Apple Pay, Garmin Pay, SwatchPAY! and Xiaomi Pay. Payments for gambling, lotteries, and betting are not counted towards the My Reward program.

^{6/} A discount on the Fee shall be granted if on the due date of the Fee the Client has an Account Premium package provided. The Bank will provide a discount on the Fee only to the SPACE account to which the Premium package is provided.

1. Account

a. Personal accounts

PRODUCTS AND SERVICES INCLUDED IN THE PRICE		SPACE account			
		0.00 €	0.00 €	0.00€ ^{1/} /7.00 €	0.00€ ^{1/} /3.50 €
		for Clients from 6 till 14 years old (including)	for Clients from 15 till 26 years old (including)	for Clients from 27 till 61 years old (including)	for Clients from 62 years old
Payments	Monthly account maintenance fee				
	Establishment, modification, or cancellation of a standing order for SEPA payment and Consent to SEPA direct debit / Debit initiator through Electronic Services	x		unlimited	
	SEPA payment by standing order and SEPA direct debit	x		unlimited	
	SEPA payment and Payment in EUR to the EEA including SEPA ^{2/} via Electronic Services	x		unlimited	
	Urgent SEPA payment and Urgent payment in EUR to the EEA, including SEPA ^{2/} via Electronic Services	x		unlimited	
	Instant payments through Electronic Services	x		unlimited	
El. services	Internetbanking/Electronic statement	✓			
	Push notification / Email notification ^{3/}	✓			
Debit cards	Monthly fee for maintenance of Payment Card	Visa Junior for the Client	VISA electronic ^{4/} for the Client or authorised person ^{5/} Virtual card ^{4/} for the Client ⁵		
	Cash withdrawals in currency EUR	Unlimited from ATM of SLSP and ERSTE GROUP financial group			
	Non-cash payment made by Payment Card for goods and services ^{6/}	unlimited			
		Service Own Card to one Payment Card ^{7/}	✓		

Legend: ✓ service include in the price x service is not provided

^{1/} Discount of 100% with program My Reward/Package Premium.

^{2/} Payments to banks unreachable for SEPA payments.

^{3/} It is possible to use SMS service Extra for a Fee.

^{4/} In case of joint deposit – only for one from the owners.

^{5/} Visa electronic only for Client in case of SPACE account is for Client from 15 till 17 years old (including).

^{6/} Except for payments for gambling, lotteries and betting, and except for transactions in currencies other than EUR.

^{7/} In case of existing Payment Cards with the service Own Card the discount will be provided for the oldest issued Payment Card regardless of whether the card is issued to the Client or Authorized Person.

1. Account

b. Current accounts

FEE	SPACE account MINI ^{2/}
Monthly account maintenance fee	5.00 € ^{1/}
Virtual card for Client ^{4/}	✓
Push notification/E-mail notification ^{3/}	✓
Internetbanking/electronic statement	✓

Legend: ✓ service included in the price – service is not included in the price

^{1/} If the Client uses the account exclusively for securities trading purposes, the fee for account maintenance and the fee for payment operations within domestic transfer is EUR 0. If the Client starts to use the account for other purposes, for other types of operations or applies for additional services or other Bank Products tied with the account, the account and its use will be subject to charges according to the Service Charge List.

^{2/} Based on the agreement between the Bank and the Client it is possible to provide also other chosen Bank products to Current account. The other products will be charged according to the valid Price List.

^{3/} It is possible to provide service SMS Extra for a Fee.

^{4/} For Client from 18years old (including).

c. Legislative Accounts

FEE	Basic banking product	Payment account with basic functions
Monthly fee for Account maintenance	0.00 €	3.00 €
in the extent as stipulated by Act No. 483/2001 Coll. on Banks, with one electronic Payment Card Visa electron for Client or Authorised Person ^{1/}		
Virtual card for Client ^{3/}		✓
Push notifications/E-mail notification ^{2/}		✓
Internetbanking/electronic statement		✓

Legend: ✓ service included in the price – service is not included in the price

^{1/} Based on an agreement between the Bank and the Client it is possible to provide for accounts defined by law also other Bank Products that may be charged in accordance with the valid List of Fees and Charges. The terms and conditions applicable to providing accounts defined by law are specified in the Publication to the Basic Bank Product and to the Payment Account with Basic Functionality.

^{2/} It is possible to provide service SMS Extra for a Fee.

^{3/} For Client from 18years old (including).

1. Account

FEE	Specific account of debtor ^{1/}
Monthly fee for Account maintenance	2.00 €
in the scope specified by the Act No. 483/2001 Coll. on Banks:	
– one-time cash deposit or a cashless transfer in EUR to the Account by the insolvency administrator, pursuant to special regulation	
– once per calendar month cash withdrawal from the Account in the amount specified by special regulation	
Sending statement by post within the SR	✓

^{1/} No other Bank products are allowed for the Account.

d. Other Fees related to the Account

FEE	Rate
Change of Account Management	4.00 €
Publication of Account ^{1/}	5.00 € monthly
Premium package	
– with individual travel insurance	13.00 € monthly ^{2/}
– with family travel insurance	16.00 € monthly ^{2/}
Sending statement by post within the SR	3.50 €

^{1/} on web page: <http://transparentneucty.sk/>.

^{2/} The Premium Package Fee is payable on the day of conclusion of the Agreement, no later than on the day following the conclusion of the Agreement and subsequently monthly on the relevant day of the given month, which is numbered to the date of payment of the first Premium Fee. If a day with such designation does not exist in that month, the Premium plan fee for a given month, the last day of the calendar month shall be payable. The fee for the Premium package is paid in advance for the relevant period, which is the technical month.

e. Electronic services

FEES FOR USING SERVICES	Rate
SMS services Extra ^{1/} – for each Client and/or Authorised person ^{2/}	4.50 € monthly

^{1/} SMS services Extra – notification about payments/withdrawals with cards, realized payments operations and not realized operations.

^{2/} Authorized person can activate the service also through Electronic service Internetbanking version George or also through Electronic service Business24.

FEES FOR THE MANAGEMENT OF SECURITY OBJECTS	Rate
Issue of an electronic personal key (EPK)	80.00 €

2. Payment services

a. Payment services - non-cash payment operations

SEPA Payments

FEE	Rate	
SEPA payment by standing order and SEPA direct debit (for direct debit on the payer's and the recipient's side)	0.22 € ^{1/}	
Processing a request for refund/review/payment clarification	10.00 € + fees of the receiver's bank	
Payment confirmation	10.00 €	
Execution method FEE	through Electronic services Rate	at the Branch Rate
SEPA payment from the Account and the Savings Account	0.22 € ^{2/5/}	8.00 € ^{3/}
Urgent SEPA payment	0.22 €	8.00 €
Instant payment	0.22 € ^{5/}	8.00 €
Establishment, modification, or cancellation of a standing order for a SEPA payment ^{4/} / Consent to SEPA direct debit / Payee	0.00 €	8.00 €

^{1/} A SEPA payment by standing order from the Client's Account to the benefit of the Account, Savings Account, Deposit Account, and Passbook of the same Client at the Bank is free of charge.

^{2/} For the Savings Account for free.

^{3/} It also includes payment without presenting a Payment Order in the case of enforcement under a decision of a public authority, when fulfilling another legal obligation of the Bank, or in other cases agreed upon in the Agreement.

^{4/} The fee will also apply if a standing order for a SEPA payment is automatically canceled after the Client has made a predetermined number of payments, after the Client has transferred a specified amount, or on a future cancellation date set by the Client. The method by which the Client set this cancellation determines the applicable rate of the Fee.

^{5/} Until 31.12.2027, the Bank does not charge a fee for SEPA payment / Instant payment entered via QR code, for which the Financial Directorate of the Slovak Republic provides technical means enabling the eKasa cash register of the recipient of this payment to obtain confirmation of receipt of this payment.

Cross-Border Payments

Execution method FEE	through Electronic services Rate	at the Branch Rate
Payment in EUR to the EEA including SEPA ^{1/}	0.22 €	8.00 €
Urgent payment in EUR to the EEA including SEPA ^{1/}	0.22 €	8.00 €
Payment within the ERSTE GROUP financial group ^{2/}	5.00 €	13.00 €
Payment in CZK to ČSAS, a.s. ^{3/}	0.22 €	8.00 €
Cross-border payment in EUR and in foreign currency from Slovakia and in foreign currency within Slovakia	5.00 €	13.00 €
Surcharge for payment with OUR payment condition		see next table
Client's request for a change, payment cancellation, or information about the crediting of the payment to the recipient's account in a foreign bank	16.60 € + fees of the foreign bank	
Payment confirmation	16.60 €	

2. Payment services

- ^{1/} A payment in EUR to the EEA, including SEPA, is considered a cross-border payment: in EUR, with the correct BIC/SWIFT code of the recipient's bank, with the recipient's account number in IBAN format, with the SHA payment condition to banks not reachable for SEPA payments.
- ^{2/} A Payment within the ERSTE GROUP financial group is considered a Cross-Border Payment: in all currencies in which the Bank executes cross-border payments, with the correct BIC SWIFT code of the recipient's bank. The Fee rate applicable to a Cross-Border Payment applies to transfers with a missing or incorrectly entered BIC SWIFT code of the recipient's bank. The same Fee rate also applies to a FIT payment in EUR. A FIT payment in EUR is considered a Cross-Border Payment in EUR to FIT banks that are not reachable for SEPA payments, with the correct BIC SWIFT code of the recipient's bank. For a payment with a missing or incorrectly entered BIC SWIFT code of the recipient's bank, the Fee rate applicable to a Cross-Border Payment applies. If a FIT payment in EUR meets the conditions of a domestic payment, i.e., the recipient's bank is reachable for SEPA payments, the Fee applies as for this type of payment (see the Fee Schedule – SEPA payments).
- ^{3/} A payment in CZK to ČSAS a.s. is considered a Cross-Border Payment: in CZK (Czech koruna) to Česká spořitelna a.s. with the correct BIC SWIFT code of the recipient's bank (GIBACZPX). Payments with a missing or incorrect BIC SWIFT code of the recipient's bank are subject to the Fee rate applicable to Cross-Border Payments.

Surcharge for payment with OUR payment condition^{1/}

COUNTRY OF PAYEE'S BANK	PAYMENTS in EUR		
zone:	up to 12,500 Rate	12,500 – 50,000 Rate	nad 50,000 Rate
Australia in favour of the clients of National Australia Bank	3.00 €	3.00 €	3.00 €
Australia in favour of third-party clients	9.50 €	9.50 €	9.50 €
Serbia in favour of third-party clients	15.00 €	15.00 €	15.00 €
Great Britain in favour of third-party clients	8.00 €	8.00 €	8.00 €
Macedonia in favour of third-party clients	9.00 €	9.00 €	9.00 €
Bosnia and Herzegovina in favour of third-party clients	20.00 €	20.00 €	20.00 €
Switzerland	2.40 €	2.40 €	2.40 €
Other countries	7.00 €	16.00 €	25.00 €

OTHER PAYMENTS	Rate
Payments in all currencies:	
in favour of Erste Group Bank AG clients	0.00 €
in favour of Erste Bank der Österreichischen Sparkassen AG clients	0.00 €
in favour of Česká spořitelna, a.s. clients	0.00 €
in favour of Erste & Steiermärkische Bank d.d. clients	0.00 €
in favour of Erste Bank Hungary Zrt. clients	0.00 €
in favour of Erste Bank Serbia, a.d. clients	0.00 €
in favour of Banca Comercială Română S.A. clients	0.00 €
in favour of Banca Comercială Română Chișinău S.A. clients	0.00 €
in favour of Banka Sparkasse d.d. clients	0.00 €
in favour of Sparkasse Bank d.d. clients	0.00 €
in favour of Sparkasse Bank Makedonija AD clients	0.00 €
Payments in GBP to Great Britain	4.00 GBP
Payments in CHF to Switzerland	3.90 CHF
Payments in CAD to Canada	7.00 CAD
Payments in USD:	
- in favour of banks in the USA	0.20 USD
- in favour of other banks	9.00 USD
Payments in AUD:	
- in favour of the clients of National Australia Bank	5.00 AUD
- in favour of third-party clients	15.00 AUD
Payments in all currencies apart from EUR/USD to other countries:	
- up to 12,500 € (or equivalent)	15.00 €
- over 12,500 € up to 50,000 € (or equivalent)	30.00 €
- over 50,000 € (or equivalent)	50.00 €
Payments in all currencies to Belarus	200.00 €

^{1/} In the case of payment with the OUR condition, the costs of a foreign or domestic bank will be charged to the payer's account on the day the payment amount is debited – if the bank is aware of their amount in advance, and/or additionally in the amount of the actual costs charged by the respective bank. This fee, considered a fee of the foreign bank, is charged by the Bank at the current exchange rate from the Bank's exchange rate list valid at the time of making the payment, or at the individual rate set by the Bank or agreed upon between the Bank and the Client. In the case of a USD payment with the OUR condition to a recipient bank located in the USA or outside the USA, the OUR instruction will be changed to SHA by the US correspondent bank; this change of payment instruction does not affect the Client's obligation to pay the Bank the surcharge for a payment with the OUR condition. Fees of correspondent banks involved in the US clearing of the payment will be charged to the payment amount.

2. Payment services

b. Payment services - Cash Operations

CASH DEPOSITS AND CASH WITHDRAWALS FEE	at the Branch Rate	
	by Account holder/Authorised Person	by 3rd Person ^{1/}
Cash deposit to the Account, Saving Account, Deposit account, Passbook	4.00 €	10.00 €
Cash withdrawal from the Account, Saving Account and Passbook ^{2/}	8.00 €	
Processing of coins upon depositing/withdrawing cash	Sorted coins	Not sorted coins
from 51 up to 500 coins	15.00 €	30.00 €
from 501 up to 1000 coins	35.00 €	70.00 €
from 1001 up to 2000 coins	45.00 €	90.00 €
from 2001 up to 3000 coins	55.00 €	110.00 €
from more than 3000 coins	150.00 €	300.00 €
Processing of request for reimbursement/review/specification of cash transaction	10.00 €	

^{1/} The Bank charges the fee, if cash is deposited on Account, Saving Account, Deposit account, Passbook by a person other than the Account Holder/Authorised Holder. The fee is paid by 3rd Person (depositor).

^{2/} The first withdrawal from the Savings book in the calendar month is without fee. Sorted coins = coins sorted based on the nominals (every type of nominal sorted in a separate box). Unsorted coins = different nominals in the same box.

CASH_DESK SERVICES	BANKNOTES AND COINS	
Exchanging banknotes and coins of various nominal values ^{1/} / Execution of withdrawal in the defined structure of coins/banknotes according to the request of the Client ^{1/}	6.00 €	
Processing of coins upon Exchanging	Sorted coins	Not sorted coins
from 51 up to 500 coins	15.00 €	30.00 €
from 501 up to 1000 coins	35.00 €	70.00 €
from 1001 up to 2000 coins	45.00 €	90.00 €
from 2001 up to 3000 coins	55.00 €	110.00 €
from more than 3000 coins	150.00 €	300.00 €
Processing of damaged banknotes in EUR	1.60 €/banknote	
Purchase of banknotes in foreign currency, which are generally not purchased and banknotes excluded from circulation	30 % of the value of one banknote; at least 1.30 €	
Non-execution of the reported cash withdrawal	0,1 % from the withdrawal sum	

^{1/} The manipulation with coins over 51 pieces (including 51 pieces) is also subject to Fee Processing of coins upon Exchanging.

Sorted coins = coins sorted based on the nominals (every type of nominal sorted in a separate box).

Unsorted coins = different nominals in the same box.

3. Debit and Credit Cards

a. Debit cards

CARD TYPE	VIRTUAL	ELECTRONIC		Embosované	
FEE/CARD TYPE	Virtual card ^{1/}	Visa Junior ^{2/}	Visa electronic	Visa Standard	Visa Platinum
Monthly fee for maintaining a Payment Card	0.00 €	0.00 €	1.30 €	2.20 €	10.00 €
Service AirRefund	x	x	x	x	✓
Fee for the service Own Card (fee for each production of Own Card)	x	✓	5.00 €	5.00 €	✓

Legend: ✓ service included in the price – service is not included in the price x service is not provided

^{1/} For Client from 15 years old (including).

^{2/} VISA Junior is provided exclusively only to SPACE account for Clients from 6 till 14 (including).

Card Fees

FEE	Rate
Fee for express issuance of Payment Card	50.00 €
Fee for issuing and delivering the Payment Card ^{1/}	10.00 €
Fee for re-issuance of lost, damaged or stolen Payment Card or its non-delivery due to incorrect address	10.00 €
Change of contractual conditions for use of Payment Card use, according to the contract, provided via other way than Electronic services: – change of limits, allowed operations, method / address of the transfer to Branch ^{2/} , change of picture on card, change of the transfer parameters – Repeat PAN, Repeat PIN, Replace / Disend card	5.00 €
PIN Code Re-print	5.00 €

^{1/} The fee applies to the issuance of a Visa Electron Payment Card and its reissuance due to expiration. The fee does not apply to Visa Electron Payment Cards issued to a Space MINI account and to Legislative accounts (Basic banking product and Payment account with basic functions). If the Client has reached the age of 62, the fee is not applied. The fee also does not apply to Clients who, at the time of applying for the Payment Card, have reached the age of 15 but have not yet reached the age of 16.

^{2/} Changing the method of delivery of the card to the Client's address is free of charge.

3. Debit and Credit Cards

Use of debit Payment Cards

TYPE OF FEE/PLACE OF TRANSACTION EXECUTION	ATM of SLSP	ATM of the ERSTE GROUP financial group	ATM of another bank in Slovakia and in EEA countries when withdrawing in EUR	Other ATM abroad
Fee for cash withdrawal from ATM	0.25 €	0.25 €	3.50 €*	6.00 €*
Fee for display of Account balance through ATM	0.00 €	0.50 €	0.50 €	0.50 €
Fee for PIN code change through ATM	0.00 €	0.00 €	0.00 €	0.00 €

TYPE OF FEE/PLACE OF TRANSACTION EXECUTION	In Slovakia in EEA countries when withdrawing in EUR	Abroad
Fee for cash withdrawal through POS terminal in another bank or at the Merchant	9.00 €	9.00 €
Fee for non-cash payment for goods and services	0.25 €	0.25 €

FEE	Rate
Payments for casino games, lotteries, bets ^{1/}	7.00 €
Fee for Cash back service in Slovakia	0.10 €
SMS to confirm card payment on the Internet (3D Secure code)** ^{2/}	0.20 €

* When withdrawing from an ATM, the Client may be charged by the ATM operator a fee for making the ATM available (Access fee or Surcharge). Information about this fee is provided by the ATM operator to the Client when withdrawing. This fee is not a fee of the Bank.

* * SMS message sent to the Cardholder's mobile phone number containing a one-time authorization code (3D Secure code) to confirm payment by debit payment card, made remotely without its physical presentation.

^{1/} Not applied on transactions less than 50 EUR performed by payment card through POS terminal.

^{2/} If the Client has reached the age of 65, the Bank does not apply the fee.

3. Debit and Credit Cards

b. Credit cards

Revolving Cards - embossed

FEE/CARD TYPE	Visa Classic	Visa Gold
Monthly fee for Credit Card ^{1/}	2.50 € / 0.00 € ^{2/}	9.00 € / 0.00 € ^{2/}
Monthly fee for Additional Card	0.00 €	0.00 €
Monthly fee for sending statements of Transactions in paper form by post	0.00 €	0.00 €
Monthly fee for sending Transaction statements in electronic form	0.00 €	0.00 €
Fee for the issuance of Replace Card (Credit Card) when blocking the credit card in case of its lost, theft or in case of reporting its non-delivery after 60 days as of the Credit Card issue date; or due to credit card damage	0.00 €	0.00 €
Fee for exceeding (overdrawing) the Total Card Limit	0.00 €	0.00 €
Cash deposit on Card's account in the branch	0.00 €	0.00 €
Service AirRefund	–	included in the card price
Use of Credit Card:		
a) Non-cash payment for goods and services	0.00 €	0.00 €
b) Fee for cash withdrawal from ATM of the BANK	0.00 €	0.00 €
c) Fee for cash withdrawal from ATM of the other bank in SR or abroad*	0.00 €	0.00 €
d) Fee for cash withdrawal through POS terminal in another bank or at the Merchant	0.00 €	0.00 €
e) Fee for PIN code change through ATM	0.00 €	0.00 €
f) Payments for casino games, lotteries, bets	0.00 €	0.00 €
g) Fee for cross-border conversion	0.00 €	0.00 €
h) Fee for available balance display of the Card Account at the ATMs of other banks	0.00 €	0.00 €

* When withdrawing from an ATM, the Client may be charged by the ATM operator a fee for making the ATM available (Access fee or Surcharge). Information about this fee is provided by the ATM operator to the Client when withdrawing. This fee is not a fee of the Bank.

^{1/} It refers to the Main Credit card.

^{2/} Refunding of monthly fee for the Credit Card is conditioned by fulfillment of all provisions being set within the document "Publication to Credit Cards" in Rules – Loyalty Program for Credit Cards. It refers to the Main Credit card.

3. Debit and Credit Cards

Fees for additional services to these cards:	Visa Classic	Visa Gold
Fee for establishment of the service Loan Repayment in the amount of the whole Receivable	0.00 €	0.00 €
PIN Code Re-print	0.00 €	0.00 €
Fee for the service Quick Drawdown when payment into account	0.00 €	0.00 €
Fee for the service Repayment of another credit card	0.00 €	0.00 €
Fee for Activation of Service Temporary Limits other way than via Electronic services	0.00 €	0.00 €
Fee for entering the airport lounges above the scope of free entries within the service Entry into airport lounges	–	27.00 €/person/entry
Contractual penalty:		
Contractual penalty for delay	8.00 €	8.00 €

4. Loans

Consumer Loans for Anything*

FEE	Rate
Fee for loan granting ^{1/}	2 % from the amount of the Loan, min. 20.00 €
Fee for early repayment of the Loan or its part by an extraordinary installment	reasonably incurred costs in connection with the repayment of the Loan or part thereof before the agreed maturity period ^{2/3/} , a maximum of 1% of the amount of the repaid Loan or part thereof, if the period between the early repayment of the Loan or part thereof and the final maturity date of the Loan according to the Contract exceeds 1 year and a maximum of 0,5 % of the amount of the repaid Loan, if the period between the early repayment of the Loan or part thereof and the final maturity date of the Loan according to the Contract does not exceed 1 year
FEE	Rate
Complex set of Insurance to loan ^{4/}	9.99 % from the loan repayment instalment/monthly
Senior Insurance set	10.70 % from the loan repayment instalment/monthly
CONTRACTUAL PENALTY	
Contractual penalty for delay	8.00 €

* NOTES: Fees included in the Service Charge List Part 7-Other services apply to these Loans.

For all types of Consumer loans.

^{1/} Until 31 December 2019 (including) the Bank applied a fee for arranging a loan obligation under the Commercial Code under the name Processing Fee.

^{2/} Applies to Contracts concluded from 1.June 2022.

^{3/} Reimbursement of costs does not apply if the amount of Loan instalments before the agreed maturity period for the period preceding consecutive 12 months, including the last instalment made, does not exceed EUR 10,000, or if the repayment was made under an insurance contract intended to guarantee the repayment of the Loan. The reimbursement of costs shall not exceed the amount of interest that the consumer/Client would have paid during the period between the repayment of the Loan before the due date and the final due date according to the Contract.

^{4/} Insurance to loan may not be provided with the product Consumer Loans for Anything for university students.

Permitted overdraft*

The bank does not charge any entry fees in case of this product.

Unauthorized overdraft

CONTRACTUAL PENALTY	
Contractual penalty for delay	8.00 €

* NOTES: Fees included in the Service Charge List Part 7- Other services apply to these Loans.

5. Housing

Housing loan*

FEE	Sadzba
Fee for loan granting ^{1/}	0,7% from the amount of Loan min. 400.00 € max. 1000.00 €
Fee for early repayment of the Loan or its part by an extraordinary installment ^{2/ 3/ 4/} :	
a) in case of Loans with fixed rate the following Business Day after expiration of the Fixation period	0.00 €
b) in case of Loans with a fixed rate outside the next Business Day after expiration of the Fixation period	the real cost direct related to the request for early repayment and to cost, that incurred to the Bank in the connection with early repayment of the Loan, max. 1% from early repaid loans of the Bank or its part
Fee charged for changes in contractual conditions of the Loan and Other Loan Services requested by Client ^{5/6/}	199.00 €
Change of the amount of Interest rate requested by Client	agreed in the addendum to the contract
Extended set of Insurance to loan	12.56 % from loan repayment instalment/monthly
Complex set of Insurance to loan	15.02 % from loan repayment instalment/monthly
CONTRACTUAL PENALTY	
Contractual penalty for delay	8.00 €

* NOTES: Fees included in the Service Charge List Part 7-Other services apply to these Loans. The fees apply also to the Mortgage Loan product provided earlier and Mortgage Loan for Young People provided earlier.

^{1/} Fee for arranging the obligation to provide loan under the Commercial Code.

Until 31 December 2019 (including) the Bank applied a fee for arranging a loan obligation under the Commercial Code under the name Processing Fee.

^{2/} Without fee in case of mortgage loans for young people during the period of 5 years from the provision and start of interest-bearing of the loan.

^{3/} Without fee, if the extraordinary installment of the loan is made on the day of concluding the addendum to the Loan Contract, the object of which is the change of Interest Rate type in connection with the expiration of the original fixation period.

^{4/} No charge, if early repayment in one or more installments does not exceed 30% of the loan principal during the calendar year in total, while the Client has the right to make such extraordinary installment without charge at most once every calendar month.

^{5/} Under a change of contractual terms and conditions we do not understand the request early repayment of the loan or a request for Change of Interest Rate evoked by the Client.

^{6/} Under a change of the contractual terms and conditions we understand for example:

- change / adding a debtor
- change / adding collateral
- change of loan maturity

6. Investment

Investment Programs

	STANDARD ^{1/}	EXPLORE	TRADE
Fee for the Investment Program ^{2/}	0.00 %	0.70 % p.a.	1.00 % p.a.
Minimum Monthly Fee ^{3/}	0 €	3 €	9 €
Fee-free transactions ^{4/}	0	3	9
Fee for the purchase of securities in the context of regular investment	0.50 % ^{5/}	0.00 %	0.00 %

^{1/} The STANDARD Investment Program applies the Fees for Securities Management and Trading in Securities according to the Service Charge List, the Disclosure of the Terms and Conditions for Investing in Mutual Funds and the Disclosure of the Terms and Conditions of Regular Investment in ETF/ETC/ETP.

^{2/} The fee is determined by an annual percentage rate of the total value of the portfolio of securities and recalculated on a monthly basis. The basis for calculating the Fee is the average daily value of the securities portfolio calculated from the nominal value of debt securities, the market value of other securities and the value of mutual fund units calculated by the management company. The market value of other securities is determined on the basis of the last exchange rate published on the Market/trading venue, if this is not known, then the nominal value of other securities will be used to calculate the Fee. Values in foreign currencies are converted by the average of the Bank's buying and selling rates for the given currency valid on the given day. The fee is payable monthly.

^{3/} The Fee is payable if the Investment Program Fee determined by the annual percentage rate is lower than the Minimum Monthly Fee.

^{4/} The maximum number (limit) of transactions per month for which the Fee is not paid. Transaction means the submission of an Instruction to procure the purchase or sale of securities. After the limit of transactions without a Fee is exhausted, the Fees are paid for further transactions according to the Price List. Only transactions not exceeding the maximum amount (volume) of the transaction are counted towards the transaction limit without a Fee. For transactions with a higher volume, Fees are paid according to the Price List.

^{5/} The entry fee for regular investment in EAM SK funds and ERSTE funds is 0%.

	STANDARD	EXPLORE	TRADE
Maximum volume of a transaction without a Fee	–	10,000 €	10,000 €
Fee for the amendment of the Investment Program ^{1/}	50 €	50 €	50 €

^{1/} The fee is not paid for the first amendment of the Investment Program. The fee is not payable for the next amendment to the Investment Program made after 12 months from the last amendment to the Investment Program.

6. Investment

Securities

Securities trading – Slovak and foreign securities^{1/2/}

FEE	0.01 – 10,000 €	10,000.01 – 100,000 €	from 100,000.01 €
Purchase and sale of securities	1.00 % min. 25.00 € min.5.00 € ^{3/}	0.70 %	0.40 %
Fee			
Change of Instruction conditions, Instruction cancellation by the Client, Fee for unexecuted Instruction			3.00 €
Fee for the purchase of securities placed by the Bank			individually
Fee for the purchase and sale of securities of third-party Funds			individually

In the case of government bonds for citizens, a fee according to applicable legal regulations.

^{1/} From the transaction volume (in case of bonds without aliquot interest revenue).

^{2/} In addition to the above-mentioned Securities Trading Fees, depending on the foreign Trading Venue where the securities transaction was carried out, additional fees and costs related to tax obligations, trading, and settlement of securities transactions may be added, arising from legal obligations applicable to the respective foreign Trading Venue.

^{3/} Applies to securities trading via the Electronic Service (Internetbanking version George).

Account of the owner (property account) – Slovak securities

ACCOUNT OF THE OWNER MAINTAINED IN THE REGISTER OF SLOVENSKÁ SPORITELŇA	Rate
Establishment of account and cancellation of account	0.00 €
Account maintenance ^{1/}	0.20 %
Fee for conducting shares of a simple company per year ^{2/}	30.00 €
Balance statement ^{3/}	3.00 €

In the case of government bonds for citizens, a fee according to applicable legal regulations.

^{1/} The basis for calculating the Fee is the average daily value of the securities portfolio, calculated from the nominal value of debt securities and the market value of other securities. The market value of other securities is determined based on the last price published by the Trading Venue; if this is not known, the nominal value of the other securities is used to calculate the Fee. The Fee is payable twice a year, on January 15 and July 15 of each calendar year, for the preceding part of the calendar year or as of the date of termination of the Security Holder's Account, if it was terminated during the calendar year.

^{2/} The fee is payable regardless of the quantity, nominal value and market value of shares of a simple company info shares. The Fee is payable in two parts, each in amount of 15 EUR, always on 15. January and 15. July of the calendar year, for the previous part of the calendar year or on the date of cancellation of the shares Holder's Account, if it was cancelled during the calendar year.

^{3/} It shall not apply to the balance statement as of 30. June and as of 31. December of a calendar year, which is provided by the Bank free-of-charge once a year.

6. Investment

Holder account – Slovak securities

BANK HOLDER ACCOUNT HELD WITH A CENTRAL DEPOSITARY	Rate
Maintenance of Slovak securities on the Bank's Holder Account ^{1/}	0.20 %

In the case of government bonds for citizens, a fee according to applicable legal regulations.

^{1/} The basis for calculating the Fee is the average daily value of the securities portfolio, calculated from the nominal value of debt securities and the market value of other securities. The market value of other securities is determined based on the latest price published by the Trading Venue; if this is not known, the nominal value of the other securities will be used to calculate the Fee. The Fee is payable twice a year, on January 15 and July 15 of the calendar year, for the preceding portion of the calendar year, or as of the date of debiting all of the Client's Securities from the Custody Account if they were debited during the calendar year.

Custodianship of Foreign Securities

CUSTODIANSHIP OF FOREIGN SECURITIES ^{1/}	Rate
ETF, ETC	0.60 %
Other securities	0.40 %

OTHER FEES	Rate
Fee for opening and maintaining a separate account for the purpose of reduced tax rate under the Agreement for Avoidance of Double Taxation from the U.S. per annum	100.00 € ^{2/}

^{1/} The basis for calculating the Fee is the average daily value of the portfolio, calculated from the nominal value of debt securities and the market value of other securities. The market value of other securities is determined based on the last price published by the Trading Venue; if this is not known, the nominal value of the other securities will be used to calculate the Fee. Values in foreign currencies are converted using the average of the Bank's buying and selling rates for the given currency valid on that day. The Fee is payable twice a year, on January 15 and July 15 of the calendar year, for the preceding part of the calendar year. Additional costs and fees related to the custodial management of foreign securities may be added to the above-mentioned Custody Fees for the management of foreign securities, depending on the services of foreign securities depositories, registries, and agents through which the Bank performs the custodial management of foreign securities.

^{2/} The fee includes VAT. The fee is due by January 15 of the following calendar year, for the previous calendar year or upon termination of the contractual relationship.

6. Investment

Account of the holder of mutual fund units

Account of the unit certificate holder maintained in the bank's records	Rate
Opening or closing a unit holder's account	0.00 €
Extraordinary account statement of the unit holder	5.00 €
Extraordinary statement of transactions with mutual fund units	5.00 €

Transfer of securities

TRANSFERS OF SLOVAK SECURITIES ^{1/2/}	Rate
Transition of securities (e.g. heritage)	20.00 € + 0.03 € for each piece of securities
Assignment and transfer of units	20.00 €
Transfer for consideration with financial settlement	0.10 %, min. 10.00 €, max. 450.00 €
Other types of transfers	20.00 €

TRANSFERS OF FOREIGN SECURITIES ^{1/2/}	Rate
Transfer and transition of foreign securities in the internal registration of SLSP (if the property account of the transferor and the transferee is maintained by the Bank)	20.00 €
Transfer and transition of foreign securities outside the internal registration of the Bank	65.00 €
Transfer and transition of Foreign securities emitted in the following countries: Australia, Bulgaria, Cyprus, Egypt, Greece, Hong kong, Croatia, Portugal, Romania, Russia, Singapore, Serbia, Turkey, Ukraine	150.00 €

^{1/} The fees are charged for filing the Transfer/transition order.

^{2/} Upon transfer within the internal register of the Bank (i.e. the Property account of the transferor and transferee is in the register of the Bank) the Fee is separately charged to both Clients (the transferor and transferee as well)

Gold bars custody

GOLD BARS CUSTODY Weight	Rate (monthly)
Average weight of gold bars in custody in the calendar month (in grams)	(Weight in grams/1000) x 30.00 €, at least 3.00 €, max. 130.00 €

6. Investment

Other services related to securities

OTHER SERVICES	Rate
Submission of order for registration of birth/change/cancellation of contractual pledge related to Slovak securities ^{1/2/}	30.00 €
Registration of birth of contractual pledge ^{2/}	0.15 % of the amount of receivable (at least 30.00 €, maximally 6,000.00 €)
Registration of change/cancellation of contractual pledge ^{2/}	
a) Increase of securing assets (calculated from the difference between increased assets and origin assets)	0.15 % of the amount of receivable (at least 30.00 €, maximally 6,000.00 €)
b) Other changes or cancellation	30.00 €
Not specified Service of member	individual + cost charged by Central Depository
Order for registration of suspension of the right to dispose of Units	30.00 €
Order for registration of establishment/change of the collateral transfer of rights to Units	30.00 €
Order for registration of establishment/change of the pledge of Units	30.00 €
Blocking of Units of ESPA funds and blocking of the Account of the unit-holder	30.00 €
Preparation of reports related to securities (Overview of profits and losses, Dividend overview and coupons, Sales Income Tax Overview) for the previous calendar year	9.00 €
Other services - not indicated	5.00 € for each started 15 minutes of work

In the case of government bonds for citizens, a fee according to applicable legal regulations.

^{1/} The Fee is charged regardless result of provided Service of member.

^{2/} In case of urgent requirement of Client or urgent processing of Service of member, the Fee is charged with 100% surcharge from the Fee for Services of member according to the Operating Rules of Central Depository.

The Fees specified in part 6 (Securities) are described including VAT, if VAT is related to the provided services according to valid legal rules.

7. Other services

FEES FOR OTHER SERVICES	Rate
Express delivery of card captured in ATM of Bank ^{1/}	25.00 €
Phone transcription the Client 's call with the Bank ^{2/}	20.00 €
Other services not included in the Service Charge List (for each commenced 15 minutes) upon operations for Clients	5.00 €
LOOKING UP DOCUMENTS IN THE ARCHIVE	Rate
The fee for issuing a copy of the registry record during the period during which the Client is provided with the Banking Product to which the record relates ^{3/}	25.00 €
The fee for issuing a copy of the registry record after the end of the period during which the Client was provided with the Banking Product to which the record relates ^{3/}	35.00 €
PLEDGING	Rate
Pledging the financial funds on the Account, Deposit account and Saving account and / or for the elaboration of the Contract on Vinculation upon the Client 's request	120.00 €
OTHER FEES	Rate
Sending an advice note to the tax authority	0.00 € + postal charges
Actions prior to execution of the motion for judicial proceeding	7.00 €
ISSUANCE OF CONFIRMATIONS	Rate
Issuance of confirmation related to the loan upon Client request ^{4/}	20.00 €
Reimbursement of costs related to the issuance of confirmation on payment in accordance with the Civil code ^{5/}	10.90 €
Fee for Confirmation on early repayment of the Loan or its part by an extraordinary instalment, if the Client has not repaid the loan or did not make an extraordinary instalment	9.00 €
Issuance of confirmation related to the loan upon Third-Party request (Tax authority, Executor, etc.)	20.00 € + VAT Price incluint VAT: 24.60 €
Issuance of basic certificate of the deposit product for the owner (confirmation about maintenance of the deposit product, confirmation about the authorised person on Account)	10.00 €
Issuance of another than basic certificate of the deposit product for the owner and issuance of a certificate for the authorized person	20.00 €
PROVISION OF ASSISTANCE	Rate
The costs of the Bank for assistance provision (simple search)	20.00 € + VAT Price including VAT: 24.60 €
The costs of the Bank for assistance provision (looking up older data, requesting documents from the Centralised Registry, etc.)	30.00 € + VAT Price including VAT: 36.90 €

7. Other services

STATEMENTS	Rate
Receipt of the duplicate statement (copy of statement) from Account, Account of Saving, Deposit account at the Branch	10.00 €/statement
Receipt of the statement from Account, Account of Saving, Deposit account at the Branch	5.00 €/statement
Preparation of extraordinary statement from Account, Account of Saving, Deposit account at the Branch ^{6/}	10.00 €/statement max. for the term 12 months

^{1/} The fee is charged upon the request of the Card- holder, who causes card pick-up.

^{2/} If the Client is entitled to get provided this service free of charge in accordance with the applicable legislation, the Bank does not apply the fee.

^{3/} If the Client is entitled to get provided this service free of charge in accordance with the applicable legislation, the Bank does not apply the fee.

At the same time, for Consumer loans for Anything, Housing loans and mortgages, Overdrafts allowed and Credit cards, the provision of the first photocopy of the Agreement and its components, including the General Terms and Conditions and amendments thereto, is free of charge.

^{4/} The Bank does not charge the mentioned fee at the point of registration of the request for premature payment for Loan. The fee is also not charged in case of providing information necessary for consideration of possibility related to the premature payment of Loan. The client pays the fee in relation to issuance of the written confirmation for Housing loan, Consumer loan for Anything and Permitted overdraft, Credit cards e.g,

-Notification of authorisation to get acquainted with information being subject to bank secret

-Confirmation of the existence of debtor/co-debtor/guarantor liability or liability of the pledger

-Confirmation of delayed installments

- Confirmation on the provision of Permitted overdraft

-Confirmation on suspending/change of Permitted overdraft

-Confirmation on the amount of loan/interest rate/installment

-Confirmation on loan information

The fee is not charged from 20th November 2026 for Consumer loan for Anything, Permitted overdraft and Credit cards.

^{5/} The issuance of the confirmation is free of charge once during the duration of the Contract under which the Consumer loan for anything, Allowed overdraft or Credit card are provided.

^{6/} If the Client has an agreed periodicity in the Contract for sending a statement of Account: quarterly/half-yearly/annual, the Bank does not charge a fee for the preparation of the statement in case, if the Client requests a statement for the period for which the Bank has not yet been issued to him.

TELECOMMUNICATION AND POSTAL SERVICES	Rate
Sending message through SWIFT system	
a) Normal (N) type	2.66 € + VAT; Price including VAT: 3.27 €
b) Urgent (U) type	3.32 € + VAT; Price including VAT: 4.08 €
c) to the Slovak and Czech Republic	1.33 € + VAT; Price including VAT: 1.64 €
d) to Europe	8.30 € + VAT; Price including VAT: 10.21 €
e) to other countries	14.94 € + VAT; Price including VAT: 18.38 €
Courier service DHL or GO4	charge list of the company + VAT

7. Other services

Bank Information

FEE FOR BANK INFORMATION PROVISION	Rate
Bank information provision upon request of the Client	20.00 € + VAT Price Including VAT: 24.60 €
Provision of bank information upon Client request – within 24 hours	60.00 € + VAT Price Including VAT: 73.80 €

Safe deposit boxes

TYPE BOXES	Safe-deposit box to 25,000 cm ³ (including)			Safe-deposit box from 25,001 cm ³	
	Type 1 up to 7,000 cm ³	Type 2 up to 13,000 cm ³	Type 3 up to 25,000 cm ³	Type 4 up to 45,000 cm ³	Type 5 over 45,000 cm ³
Monthly Fee ^{1/}	20.33 € + VAT Price Including VAT: 25.00 €			24.39 € + VAT Price Including VAT: 30.00 €	

^{1/} The price for using a safe-deposit box also includes the insurance of client property deposited inside the safe-deposit box. The sum insured for each safe-deposit box amounts to 25,000 EUR.

8. Products and Services of other companies

Mutual Funds

According to the Service Charge and Compensation List of Erste Asset Management GmbH, pobočka Slovenská republika

More information available at any Bank Branch or at:

Erste Asset Management GmbH, pobočka Slovenská republika
Tomášikova 48
832 65 Bratislava

Postal address:
Tomášikova 48
832 65 Bratislava

Client's Centre: 0850 111 888
E-mail: office@erste-am.sk
Web: www.erste-am.sk

Life Insurance

According to the Service Charge List of KOOPERATIVA poisťovňa, a.s. Vienna Insurance Group and Insurance BNP Paribas Cardif Insurance, a.s..

More information available at any Bank Branch or at:

KOOPERATIVA poisťovňa, a.s. Vienna Insurance Group
Mlynské nivy 16, 821 09 Bratislava

BNP Paribas Cardif Poisťovňa, a. s.
Bottova 2A, 811 09 Bratislava

9. Definition of terms and Fee setting principles

a. Definition of terms

Assets

Assets crucial for providing discount from the Maintenance fee of selected Bank Products.

Assets for monitored period include:

- the average monthly balance of Client funds on the Bank Product (in any currency),
- the average monthly value of securities registered at the Bank for the Client (the calculation base for securities value is in case of bonds their nominal value and in case of shares their market value),
- the average monthly market value of unit shares of the EAM SK fund and ERSTE fund registered in the Bank for the Client,
- the average monthly market value of gold in the ownership of the Client deposited at the Bank, and
- the average monthly value of paid life insurance of the Client at Kooperativa poisťovňa, a.s., Vienna Insurance Group (as the legal successor to Poisťovňa Slovenskej sporiteľne, a.s., Vienna Insurance Group) in cases where the insurance contract was entered into with Poisťovňa Slovenskej sporiteľne, a.s., Vienna Insurance Group.

The average monthly balances or values are calculated from the balances or values on Bank products at the end of the day.

Foreign currencies are converted by ECB exchange rate according to the list of exchange rates of the Bank valid on the end of the day.

If the Bank Product is established for two or more Clients, for the purpose of calculating the average monthly balance the percentage share of the Client in the Bank Product is included. For determination of the number of Clients, for whom the Bank Product is maintained, the last end of the day is crucial.

You can find the LIST of:

- ERSTE GROUP financial group for Payment Service
- FIT 2,0 banks for Payment Services
- SEPA countries

in the publications related to the Payment Service.

Financial group ERSTE GROUP for Payment Cards

Bank Name	Country
Erste Bank der Österreichischen Sparkassen AG	Austria
Tiroler Sparkasse Bank AG Innsbruck	Austria
Niederösterreichische Sparkasse AG	Austria
Die Zweite Wiener Vereins-Sparkasse AG	Austria
Salzburger Sparkasse Bank AG	Austria
Sparkasse Bank dd Bosna i Hercegovina	Bosnia and Herzegovina
Česká spořitelna, a. s.	Czech Republic
Erste Bank AD Podgorica	Montenegro
Erste & Steiermärkische Bank d.d.	Croatia
Sparkasse Bank Makedonija AD Skopje	Macedonia
Erste Bank Hungary NYRT.	Hungary
Banca Comercială Română Chisinău	Moldavia
Banca Comercială Română, S.A.	Romania
Erste Bank Serbia, a.d.	Serbia
Banka Sparkasse d.d.	Slovenia

9. Definition of terms and Fee setting principles

Monitored period:

The monitored period is the period, in which the fulfillment of conditions for providing of discount from the Fee for maintenance Fee with Program My Reward is assessed.

Monitored period	From:	Till:
Assets	The last day of the previous calendar month from 00:00	The penultimate day of actual calendar month till 24:00
The other conditions for providing discount		

b. Fee Setting Principles

- 1) The monthly Account maintenance fee is payable:

- a) the last calendar day of each calendar month,
- b) the last day of the Contract term if it was terminated in the calendar month, or
- c) in case of Account reclassification among Bank Products – the fee is due in two parts; on the Account reclassification date the Fee is calculated from the rate valid for the original Bank Product and on the last day of the calendar month when the reclassification took place and the Fee is calculated from the rate valid for the new Bank Product.

As at the reclassification date all further Fees charged from the Account are due where the Bank announced their maturity for the last calendar day. The Account maintenance fee is calculated from the actual number of days during which the Bank Product was provided, whereas the termination of the contractual relationship is not included in this number.

The Bank will debit the fee from the Account or will set it off against any of the Client's receivables from the Bank.

- 2) A fee for using the security box for the current month is always due at the end of the given calendar month.
- 3) Pledging the financial funds on the Account, Deposit account and Saving account and / or for the elaboration of the Contract on Vinculation upon the Client's request is due on the day of submitting of application.
- 4) The fee for Payment Card is due:
 - a) the last day in the relevant calendar month for which it is charged; or
 - b) at the date specified in the account statement. Fees Credit Card and Additional Card Charges are due on the date specified in credit card statement of transactions.

If the Client changes the Account Type during the calendar month, the Payment Card Fee is charged as follows:

- a) If the Client's existing card is not free of charge in the new account type, the Payment Card fee is charged to the Client the following calendar month after the change of account type

- b) If the Client's existing card is free of charge in the new type of account, while it was not in the original account type, the Payment Card fee is not charged to the Client the following calendar month after the change.

Debit / Credit Card Charges are not limited to Card activation or Card usage.

- 5) A contractual penalty for breaching a Payment Card Agreement is due on the day an obligation under the Payment Card Agreement is breached.
- 6) The contractual penalty for late payment can be applied if the payment of a monetary debt to the Bank Product is not made properly and in a timely manner. The contractual penalty is payable immediately after the vain expiry of the performance period, which is specified in a written free notice sent to the Client. The Bank may apply a contractual penalty for any delay on a given Bank Product, after sending a free notice to the Client no more than once a month from the occurrence of the delay until the delay is fully repaid. The Bank shall apply a contractual penalty, up to a maximum of the amount laid down by law. By paying the contractual penalty, the Client's obligation to pay the delayed amount does not cease.
- 7) The fee for exceeding the permitted Card Line is due on the date determined in the statement of transactions performed by the Credit Card.
- 8) A Fee for loan granting is due on the first day of loan granting.
- 9) The Fee Charged for Changes in Contractual Conditions and Other Loan Services – Requested by Client is due upon signing the amendment to the loan agreement.
- 10) The fee for executing a SEPA payment or a Cross-Border payment is payable at the time the payment transaction is carried out.
- 11) A fee for services provided to a Client by the Bank as a member of the Central Securities Depository is due upon giving an order by the Client to the Bank.
- 12) Extra SMS service fee is due on the last day of the calendar month. Extra SMS service fee is charged for each Client or An authorized person, which activated the service, in relation to each Account for which the services are provided where the authorized person of the service has activated the George version via the Internetbanking Electronic Service or also through the Business24 Electronic Service, the fee shall be paid separately for each activated SMS service Extra. For the calendar month in which the expiration of the Contract occurred under which the Extra SMS Services are provided the Bank charges the Fee for providing the

9. Definition of terms and Fee setting principles

- SMS service Extra only if the Bank has sent to Client – to the given Account at least a SMS message in calendar month.
- 13) The fee for electronic personal key (EPK) activation is due upon reception of the given Security Object by the Client.
- 14) The SMS fee to confirm card payment on the Internet (3D Secure code) is payable on the last day of the calendar month or on the day of cancellation of the Account and is charged in aggregate for each SMS received.
- 15) The fee for other operations of the Bank not specified in the previous clauses are due immediately upon execution of the Bank operation that is subject to charges; the Bank shall deduct the Fee from the Account, Card's account, resp. Deposit Account of Client, or sets it off against any claim of the Client towards the Bank; if it is not possible, the Client is obliged to pay the Fee prior to the execution of the operation being subject to charges or issuance of the confirmation.
- 16) Fees specified in the Service Charge List apply also to products and services provided to a Client in a foreign currency. The conversion of domestic currency to a foreign currency is performed at the ECB exchange rate of the relevant currency as set forth in the Bank's currency rate list in effect on the Fee's due date.
- 17) In case of regularly charged fees, according to the Payment Services Law, the Bank charges maximally the aliquot part of regularly billed fees appertaining until termination of Agreement, upon which the payment service is provided. Herewith, it is not excluded the possibility based upon § 98 of the Payment Services Law, to come to a different Agreement with a Client, which is not a consumer according to this Law, that the provision of Article 33 par. 4 of this act shall not apply in full scope or partially to their contractual relationship.
- 18) Upon cancellation of (registered) Passbooks, Accounts, Deposit, the Client will pay, in addition to a fee published in the Service Charge List, also the hella balance on the cancelled product.
- 19) The fee for recall and/or failure to perform of the notified cash withdrawal is due one business day after non-performance of the notified cash withdrawal.
- 20) The fee for gold bar custody is due on the last day of each calendar month. The fee for gold bar custody will be charged always as at 15 January of the calendar year, and that for the previous calendar year. In case that the Client has an Account of securities owner maintained at the Bank the fee for gold bar custody will be charged together with the maintenance fee for the Account of securities owner.
- 21) The fee for the Publication of Account on the webpage is payable on the last day of each calendar month or on the day on which the Account Publication period ends, whichever occurs first. The fee for the calendar month in which the Contract on Publication of Account was terminated is only charged if the Publication of Account was provided to the Client for the whole calendar month.
- 22) Unless otherwise specified in the tariff, for the purposes of determining the fee, an act/activity performed through the Client Centre is considered to be performed as through a branch.
- 23) The currency conversion fee for Payment Operations executed with a debit Payment Card, in countries with a currency other than the euro, is expressed in the amount of a surcharge of 2% compared to the exchange rate of the Visa card company used to convert this Payment Operation on the day of its execution. For the first time, the fee will be applied to transactions executed on 9 August 2025.
- 24) The fee for issuing and delivering the Payment Card is payable on the last day of the calendar month in which the Client requested the issuance of the Payment Card; in the case of its reissuance due to expiration, this fee is payable on the last day of the calendar month in which the Payment Card expired.
- 25) Fee due dates are subject to these fee setting principles, unless otherwise stated in a written Agreement with the Client.

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