



# Price list for Corporate Clients

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Valid from 1/7/2023.

# 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					CZK 180
Account statement (monthly fee; depending on account statement frequency and means of delivery)					
	picked up at the counter <sup>2</sup>	sent by mail	abroad	cumulated	PDF electronic / on demand <sup>3</sup>
daily	CZK 1,500	CZK 450	CZK 1,000	CZK 200	CZK 100
weekly	CZK 800	CZK 300	CZK 800	CZK 150	CZK 100
monthly	CZK 500	CZK 200	CZK 800	CZK 100	CZK 100
quarterly	CZK 300	CZK 100	CZK 800	–	–
yearly <sup>1</sup>	CZK 200	CZK 25	CZK 100	–	–
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 <sup>4</sup>

## 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Penalty fee for early withdrawal from the deposit account	amount withdrawn × 2.00% × days till maturity/360, min.0.50% from the withdrawn amount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	individually priced, min. CZK 20,000
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## 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<sup>5</sup> at 31 December if sum of client Account balances at 31 December<sup>6</sup> of the respective year exceeds CZK 25,000,000 and is higher than Average balances<sup>7</sup> 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 <sup>8</sup>	CZK 5
Debit item <sup>8</sup>	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 <sup>9</sup>	CZK 10 000
Fee for the KYC check for the trust funds before establishing a business relationship	CZK 10 000
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

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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. 9. 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.

<sup>4</sup> In case of more than 1,000 movements on the account per month the service is priced individually.

<sup>5</sup> **Increased balances:** Difference between Account balances on 31.12. and Average Account balances.

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> Extra fee of non-cash payments item or cash transactions item.

<sup>9</sup> 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

<b>1.1 incoming Payments</b>	
Incoming payments from other banks	free of charge
Payment processed on the basis of direct debit order	free of charge
<b>1.2 Outgoing Payments</b>	
Electronically submitted, standing order, direct debit permit	CZK 2
Delivered to the bank on a paper form <sup>1</sup>	CZK 100
<b>1.3 Other items</b>	
Advice of non-executed payments sent by post to client	CZK 25
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 50
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 form <sup>1</sup>	CZK 200
Direct debit order	CZK 2
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

<sup>1</sup> 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 <sup>1</sup> (including incoming SEPA Direct debit payment <sup>2</sup> ) up to 50,000 EUR	free of charge
Incoming payment within the bank	free of charge
Incoming payment from Slovenská sporiteľňa, a.s. and FIT Payment <sup>3</sup>	free of charge
Incoming payment from abroad in CZK or foreign currency and from domestic banks in foreign currency <sup>4</sup>	1%, min. CZK 100, max. CZK 950
2.2 Outgoing Payments	
Payment in EUR within EU/EEA and SEPA Transfer <sup>1</sup> (including SEPA Direct debit payment <sup>2</sup> ) up to 50,000 EUR	CZK 2
Foreign currency payments within the bank	CZK 2
Payment to an account of Slovenská sporiteľňa, a.s. client and FIT Payment <sup>3</sup>	CZK 2
Payment in EUR within EU/EEA and SEPA Transfer <sup>1</sup> delivered to the bank on a paper form	CZK 100
Payments to abroad in CZK or foreign currency and to domestic banks in foreign currency <sup>4</sup>	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 <sup>4</sup> delivered on a paper form	CZK 250
2.3 Other items	
SEPA Direct debit <sup>2</sup> – debtor fees	
SEPA Direct debit <sup>2</sup> Mandate – set-up, change, cancellation	free of charge
SEPA Direct debit <sup>2</sup> – creditor fees	
Outgoing SEPA Direct debit <sup>2</sup> order electronically submitted	CZK 2
Surcharge on SEPA Direct debit <sup>2</sup> order delivered on a paper form	CZK 100
Refund of SEPA Direct debit <sup>2</sup> by debtor / Request for cancellation of SEPA Direct debit <sup>2</sup> by creditor/ Reversal of executed SEPA Direct debit <sup>2</sup> by creditor	CZK 50 + debtor bank fees
Registration of CID <sup>5</sup> (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 <sup>6</sup>	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 <sup>1</sup> submitted electronically	CZK 125
Express outgoing payment in EUR within EU/EEA and SEPA Transfer <sup>1</sup> 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 <sup>4</sup>	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

<sup>1</sup> **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).

<sup>2</sup> **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.

<sup>3</sup> **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](http://www.csas.cz)).

<sup>4</sup> **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.

<sup>5</sup> **CID (Creditor Identifier):** Maximum 35 characters long code used as unique identifier 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.

<sup>6</sup> **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. Cash collections

## 1. CASH OPERATIONS

<b>1.1 Transactions in CZK on CZK accounts</b>	
Cash withdrawal over the counter <sup>1</sup>	CZK 100
Encashment of a private cheque of Česká spořitelna, a. s. in cash, at Česká spořitelna, a. s. point of sales <sup>1</sup>	CZK 100
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 100
Processing of cash received in standard sealed bags	0,07% of the processed volume minimum CZK 50
Surcharge on coins deposit and withdrawal <sup>2</sup>	3%, minimum CZK 125
<b>1.2 Transactions on foreign currency accounts</b>	
Cash withdrawal over the counter in the account currency	CZK 100
Encashment of a private cheque of Česká spořitelna, a. s. in cash, at Česká spořitelna, a. s. point of sales <sup>1</sup>	CZK 100
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 100
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
<b>1.3 Transaction with currency exchange</b>	
Cash withdrawal	1%, minimum CZK 100
Cash deposit in the account	1%, minimum CZK 50
<b>1.4 Other items</b>	
Cumulative cash deposited above the amount of CZK 1 000 000 <sup>3</sup>	0,1% to the processed volume
Cumulative cash withdrawal above the amount of CZK 1 000 000 <sup>4</sup>	1,5% to the processed volume
Cash exchange (bank notes or coins) <sup>2</sup>	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 <sup>2</sup>	CZK 1 000

<sup>1</sup> 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.

<sup>2</sup> Up to 100 pieces of each denomination free of charge (the number of coins is calculated within one day).

<sup>3</sup> 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.

<sup>4</sup> 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. CASH COLLECTIONS

### 2.1 Regular cash collection on the day and time determined by the security agency - working days

The price is charged for:

- one cash collection including cash processing
- max. two packages
- a three-hour time window for pickup by the security agency
- at least once a week

	Collection frequency	up to CZK 999 999 / month	CZK 1 000 000 up to 2 999 999 / month	CZK 3 000 000 up to 5 000 000 / month
Banknotes	1x weekly	CZK 500	CZK 720	CZK 940
	2-3x weekly	CZK 480	CZK 550	CZK 680
	4-5x weekly	CZK 480	CZK 550	CZK 570
Coins (up to 10 kg / collection)	1-5x weekly	CZK 580	CZK 580	CZK 580
MIX (banknotes and coins with a maximum of 20 coins)	1x weekly	CZK 520	CZK 760	CZK 990
	2-3x weekly	CZK 500	CZK 570	CZK 720
	4-5x weekly	CZK 500	CZK 570	CZK 620

### 2.2 Extraordinary cash collection on the day and time determined by the security agency - working days

Cash collection ordered by the client beyond regular cash collections no later than 2 p.m. on the working day before the required transport

Price for regular collection on the day and time determined by the security agency + surcharge 30 %

### 2.3 Regular cash collection on the day and time determined by the client - working days

The price is charged for:

- one cash collection including cash processing
- max. two packages
- a one-hour time window for pickup by the security agency
- at least once a week

Price for regular collection on the day and time determined by the security agency + an increase in price of 43 - 402 % according to the km zone

### 2.4 Extraordinary cash collection on the day and time determined by the client - working days

Cash collection ordered by the client beyond regular cash collections

Price for regular collection on the day and time determined by the client + surcharge 30 %

### 2.5 Other items

Price for investigation of differences that were not caused by the supplier

CZK 100

Price for regular, special and extra cash collections on weekends and holidays

individually

The above prices do not include VAT and packaging material

# 4. Homebanking

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

## 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
<b>Higher security</b>	
Chip card reader	CZK 350
Chip card reader – Exclusive	CZK 800
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
Higher security – Exclusive package (chip card reader – Exclusive, chip card, security certificate for 1 year validity)	CZK 1,450
<b>BUSINESS 24 Databanking</b>	
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. WebAPI

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

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

# 5. Letters of Credit

1. Issuance of a Letter of Credit (import and domestic buyer's Letter of Credit)
2. Advising and confirmation of a Letter of Credit (export and domestic supplier's Letter of Credit)

## 1. ISSUANCE OF A LETTER OF CREDIT (IMPORT AND DOMESTIC BUYER'S LETTER OF CREDIT)

Pre-advising fee	CZK 1,000
<b>Issuance of a Letter of Credit (out of the Letter-of-Credit amount)<sup>1</sup></b>	
first commenced quarter of validity	0.3%, minimum CZK 1,000
each additional commenced month of validity	0.1%, minimum CZK 1,000
risk surcharge	individually priced
<b>Amendment of a Letter of Credit:</b>	
formal amendment (incl. cancellation of a Letter of Credit)	CZK 1,000
amount increase and/or validity period extension	CZK 1,000 + price according to item „Issuance of a Letter of Credit“ in accordance with the amount of increase or period of extension
<b>Examination of documents, payment (out of the drawing amount):</b>	
import L/C's and domestic buyer's L/C's in foreign currency, payable at sight	0.3%, minimum CZK 1,000
domestic buyer's L/C's in CZK, payable at sight	0.2%, minimum CZK 1,000
letters of Credit with deferred maturity (import and domestic, any currency)	0.1%, minimum CZK 1,000 + price according to item „Deferred payment, bill acceptance“
<b>Deferred payment, bill acceptance (out of the drawing amount)</b>	
first commenced 90 days of tenor	0.3%, minimum CZK 1,000
each additional commenced 30 days of tenor	0.1%, minimum CZK 1,000
risk surcharge	individually priced
<b>Goods consigned to or to the order of Česká spořitelna, a.s.</b>	CZK 1,000
<b>Discrepancy fee</b>	CZK 1,500
<b>Refused and returned documents handling (out of the intended drawing amount):</b>	
import L/C's and domestic buyer's L/C's in foreign currency	0.3%, minimum CZK 1,000
domestic buyer's L/C's in CZK	0.2%, minimum CZK 1,000
<b>Postage and telecommunication related to a Letter of Credit (includes all general correspondence, e.g. SWIFT, postage, etc., excludes courier service):</b>	
upon issuance / amendment	CZK 200
for each set of documents	CZK 500
courier service	at actual expense

## 2. ADVISING AND CONFIRMATION OF A LETTER OF CREDIT (EXPORT AND DOMESTIC SUPPLIER'S LETTER OF CREDIT)

Pre-advising fee	free of charge
<b>Advising of a Letter of Credit (out of the Letter-of-Credit amount):</b>	
Letter of Credit without confirmation of Česká spořitelna, a.s. <sup>2</sup>	0.2%, minimum CZK 1,000
Letter of Credit confirmed by Česká spořitelna, a.s.	free of charge (only price for confirmation shall be used – see item „Confirmation of a Letter of Credit“)
Letter of Credit issued by Česká spořitelna a.s. and advised directly to the beneficiary	free of charge
<b>Confirmation of a Letter of Credit (out of the confirmed Letter-of-Credit amount)<sup>2</sup>:</b>	
first commenced quarter of validity of the confirmation	0.3%, minimum CZK 1,000
each additional commenced month of validity of the confirmation	0.1%, minimum CZK 1,000
risk surcharge	individually priced
<b>Amendment of a Letter of Credit:</b>	
formal amendment (incl. cancellation of a Letter of Credit and incl. validity extension of a Letter of Credit advised without confirmation of Česká spořitelna, a.s.)	CZK 1,000
amount increase	CZK 1,000 + price according to item „Letter of Credit without confirmation of Česká spořitelna, a.s.“ or „Letter of Credit confirmed by Česká spořitelna, a.s.“ according to the amount of increase
validity extension of a Letter of Credit confirmed by Česká spořitelna, a.s.	CZK 1,000 + price according to item „Confirmation of a Letter of Credit“ in accordance with the period of extension
Letter of Credit issued by Česká spořitelna a.s. and advised directly to the beneficiary	only price at the issuance side („Issuance of a Letter of Credit“, item „Amendment of a Letter of Credit“) is applicable
<b>Examination of documents and/or payment or forwarding documents for payment (out of the drawing amount):</b>	
export L/C's and domestic supplier's L/C's in foreign currency (excl. „Letters of Credit with deferred payment undertaking of Česká spořitelna, a.s. or with acceptance of a tenor bill of exchange drawn on Česká spořitelna, a.s. (export and domestic, any currency)“ and „Letters of Credit issued by Česká spořitelna, a.s. and advised directly to the beneficiary“)	0.3%, minimum CZK 1,000
domestic supplier's L/C's in CZK (excl. „Letters of Credit with deferred payment undertaking of Česká spořitelna, a.s. or with acceptance of a tenor bill of exchange drawn on Česká spořitelna, a.s. (export and domestic, any currency)“ and „Letters of Credit issued by Česká spořitelna, a.s. and advised directly to the beneficiary“)	0.2%, minimum CZK 1,000
Letters of Credit with deferred payment undertaking of Česká spořitelna, a.s. or with acceptance of a tenor bill of exchange drawn on Česká spořitelna, a.s. (export and domestic, any currency)	0.1%, minimum CZK 1,000 + price according to item „Deferred payment undertaking, acceptance of a tenor bill of exchange“
Letters of Credit issued by Česká spořitelna, a.s. and advised directly to the beneficiary	only price at the issuance side („Issuance of a Letter of Credit“, item „Examination of documents, payment“) is applicable
<b>Deferred payment undertaking, acceptance of a tenor bill of exchange (out of the drawing amount):</b>	
first commenced 90 days of tenor	0.3%, minimum CZK 1,000
each additional commenced 30 days of tenor	0.1%, minimum CZK 1,000
risk surcharge	individually priced
deferred tenor handling (L/C's without undertaking of Česká spořitelna, a.s.)	0.1%, minimum CZK 1,000

Letter of Credit issued by Česká spořitelna, a.s. and advised directly to the beneficiary	only price at the issuance side („Issuance of a Letter of Credit“, item „Deferred payment, bill acceptance“) is applicable
<b>Negotiation</b>	individually priced + price according to items 1 and 2 „Examination of documents and/or payment or forwarding documents for payment“
<b>Transfer of a Letter of Credit (out of the amount of the transferred L/C)<sup>2</sup></b>	0.2%, minimum CZK 1,000
<b>issue of a confirmation of assignment of proceeds in favour of a third party or consent to such assignment (out of the assignment amount)</b>	0.1%, minimum CZK 1,000
<b>Discrepancy fee (only Letters of Credit with Česká spořitelna, a.s. obligation or transferred Letters of Credit) refused and returned documents handling (out of the intended drawing amount):</b>	CZK 1,500
export L/C's and domestic supplier's L/C's in foreign currency	0.3%, minimum CZK 1,000
domestic supplier's L/C's in CZK	0.2%, minimum CZK 1,000
<b>Pre-examination of documents (examination of draft documents prior to their regular presentation):</b>	
first request for pre-examination under the respective drawing	free of charge
any subsequent request for pre-examination under the respective drawing, for each document	CZK 200
<b>Assignment of receivables under Letters of Credit to Česká spořitelna, a.s. (forfeiting of receivables under L/C's)</b>	individually priced
<b>Silent confirmation</b>	individually priced
<b>Goods consigned to or to the order of Česká spořitelna, a.s.</b>	CZK 1,000
<b>Postage and telecommunication related to a Letter of Credit (includes all general correspondence, e.g. SWIFT, postage, etc., excludes courier service):</b>	
upon advising / amendment	CZK 200
upon transfer	CZK 500
for each set of documents	CZK 500
Letters of Credit issued by Česká spořitelna, a.s. and advised directly to the beneficiary	free of charge
courier service	at actual expense

<sup>1</sup> The price is payable upon issuance of the Letter of Credit and is calculated for the entire original validity period of the Letter of Credit (as possibly extended) and for the full original Letter-of-Credit amount (as possibly increased), regardless of its possible cancellation, utilisation prior to expiry, or amount decrease. The price is calculated out of the Letter of Credit amount including possible amount tolerance and/or additional amounts payable out of the Letter of Credit (e.g. interest, etc.).

<sup>2</sup> The price is calculated for the entire original validity period of the Letter of Credit (as possibly extended) and for the full original Letter-of-Credit amount (as possibly increased), regardless of its possible cancellation, utilisation prior to expiry, or amount decrease. The price is calculated out of the Letter-of-Credit amount (or amount of the transferred Letter of Credit in case of price of Transfer of a Letter of Credit) including possible amount tolerance and/or additional amounts payable out of the Letter of Credit (e.g. interest, etc.).

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.

Any operation where a transaction currency differs from an account currency is considered a conversion operation. Česká spořitelna, a.s. may grant a discount from the stated price in exceptional cases.

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. 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 another sections of the List of Charges.

# 6. Collections

## 1. DOCUMENTARY AND BILL COLLECTIONS

<b>Processing of collection (out of the collection amount)</b>	
international and domestic collections in foreign currency	0.30%, minimum CZK 1,000, maximum CZK 20,000
domestic collections in CZK	0.15%, minimum CZK 1,000, maximum CZK 10,000
release of documents without payment, return of unpaid documents (including bills sent for acceptance only) <sup>1</sup>	0.10%, minimum CZK 1,000, maximum CZK 10,000
<b>Bill of exchange (accompanied by no commercial documents) sent in order to obtain acceptance only (after obtaining acceptance, the bill is returned to the drawer or remitting bank; of the bill amount)</b>	
international and domestic collections in foreign currency	0.30%, minimum CZK 1,000, maximum CZK 20,000
domestic collections in CZK	0.15%, minimum CZK 1,000, maximum CZK 10,000
<b>Acceptance of a bill of exchange, which is not to be returned to the drawer or remitting bank (incl. obtaining issuance of a promissory note or other payment undertaking); for bill domiciled</b>	
at another bank	free of charge
at Česká spořitelna, a.s.	CZK 500
amendment of collection instructions	CZK 500
<b>Goods consigned to or to the order of Česká spořitelna, a.s.</b>	CZK 500
<b>Tracer (for the third and each additional tracer)</b>	CZK 200
<b>Handling of overdue collection<sup>2</sup></b>	
first month	free of charge
each further commenced month	CZK 500
<b>Postage and telecommunication related to a Collection (includes all general correspondence, e.g. SWIFT, postage, etc., excludes courier service)</b>	CZK 500
<b>Courier service</b>	at actual expense
<b>Protest of a bill of exchange (for non-payment or non-acceptance)</b>	CZK 1,000 + notary fees

<sup>1</sup> Instruction to release documents without payment is considered an amendment of collection instructions and therefore a relevant fee for amendment of collection instructions is also charged.

<sup>2</sup> 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 lapse of one calendar month following the date of the presentation of documents for collection, i.e. following the date of the letter of Česká spořitelna, a.s. informing the Client of the terms and conditions of the collection.

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.

Any operation where a transaction currency differs from an account currency is considered a conversion operation. Česká spořitelna, a.s. may grant a discount from the stated price in exceptional cases.

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. Prices are charged to the account upon provision of the respective service, or may be deducted from the collection proceeds. Other prices charged for the Česká spořitelna, a.s. services are stated in another sections of this List of Charges. Safekeeping of bills of exchange or promissory notes sent to Česká spořitelna, a.s. for collection or for acceptance and safekeeping of bills of exchange or promissory notes domiciled at Česká spořitelna, a.s. is not subject to a safekeeping fee.

# 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

<b>International Debit Cards</b>	
Visa Business	CZK 400
Visa Business Plus	CZK 1,200
Visa Business Gold	CZK 3,700
Multicurrency function for a debit payment card	individually
<b>Domestic deposit cards</b>	
Visa Business – Deposit card	CZK 200
<b>International prepaid cards</b>	
Visa Business Prepaid	CZK 230
Prepaid Business Maestro (new cards not issued since 15. 6. 2023)	CZK 230
<b>International credit cards</b>	
Visa Business Credit	CZK 650
Kredit+ Mastercard Business (new cards not issued since 15. 6. 2023)	CZK 650
<b>International charge cards</b>	
Visa Business Charge	CZK 2,200

## 2. TRANSACTION FEES

<b>Cash withdrawal by debit or prepaid card</b>	
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
<b>Cash withdrawal by credit or charge card</b>	
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
<b>Payment for goods and services at point of sales</b>	free of charge
<b>Cash withdrawal along with payment for goods and services at point of sales (Cash back)</b>	free of charge

## 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 100
<b>Services available at ATMs</b>	
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
<b>Late fee for credit/charge card</b> 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
<b>Delivery of card in inland via post</b>	free of charge
<b>Delivery of card abroad via post</b>	CZK 200 surcharge to the card price
<b>Express issuance of card including card delivery to holder's address in the CR</b> 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 3,000 surcharge to the card price
<b>Delivery of PIN to card</b>	
via SMS to mobile phone	free of charge
by post	CZK 30
<b>Emergency cash advance outside of the Cr (Emergency Cash Advance)</b>	CZK 3,000
<b>Account statement – for card account holder (charge, prepaid, credit cards)</b>	
by post	CZK 30
at the branch to be collected in person	CZK 45
Statement of transactions done by debit cards – for current account holder	CZK 30
Statement of transactions done by card – for cardholder (charge, prepaid, credit cards)	CZK 30
Extraordinary account statement/transaction statement issued on client's request (charge, prepaid, credit cards)	CZK 39,50
<b>Card transaction limit change</b>	
via BUSINESS 24 Internetbanking	free of charge
other method	CZK 100
<b>LoungeKey – entrance to airport lounges for Visa Business Gold debit card</b>	24 EUR per person (+ VAT)

## 7. OPTIONAL INSURANCE

<b>Travel insurance – yearly</b>	
Comfort <sup>1</sup> – insurance of the card holder	CZK 300
Comfort Family <sup>1</sup> – 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
<b>Card and personal belongings insurance – yearly</b>	
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

<sup>1</sup> Additionally available to Visa Business, Kredit+ Mastercard Business (new cards not issued since 15. 6. 2023) 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) <sup>1</sup>	CZK 500
Processing of a pledged account receivables list	individually priced
Risk assessment related to the pledge of real estate <sup>2</sup>	individually priced
Risk assessment related to the pledge of real estate under construction <sup>3</sup>	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

<sup>1</sup> The price is paid separately for each loan provided under a loan agreement.

<sup>2</sup> The price includes standard valuation of real estate securing ČS's receivables and assessment of risk related to the pledge of real estate.

<sup>3</sup> 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

Complete appreciation and evaluation of guarantee application (including letter of intent)	individually priced
Guarantee issuance	individually priced, minimum CZK 5,000
Guarantee commission (Annual commitment fee from guarantee, payable quarterly in advance)	individually priced, minimum CZK 5,000
Counterguarantee commission (Annual commitment fee from counterguarantee, payable quarterly in advance)	individually priced, minimum CZK 5,000 + fee of the issuing bank
Advice of a guarantee issued by other bank on behalf of Česká spořitelna, a.s. client	CZK 2 000
Guarantee amendment	individually priced, minimum CZK 2,500
Letter of Intent	individually priced, minimum CZK 3,000
Guarantee verification, at client's request	individually priced + real expenses
Guarantee text proposal, at client's request	CZK 3 000
Guarantee enforcement	CZK 3 000
Outside services related to guarantee (project evaluation, collateral appraisal)	depending on real expenses
<b>Postage and telecommunication related to a Bank Guarantee</b>	
SWIFT – a message	CZK 150
Courier service	depending on real expenses

# 10. Services Relating to Securities Trading

1. Securities trading at Burza cenných papírů Praha, a.s. and related services
2. Securities trading in foreign markets
3. Bond trading
4. Open-end mutual fund unit trading
5. Asset management
6. Securities custody, management and depositing, supplementary services
7. Other capital market services
8. Securities portfolio management
9. Common and other items

## 1. SECURITIES TRADING AT BURZA CENNÝCH PAPIRŮ PRAHA, A.S. AND RELATED SERVICES

Conclusion of commission contract	free of charge
<b>Arrangement of STOCK purchase or sale</b> (fees are charged as a percentage of the volume of executed trades)	
placement of order	free of charge
cancellation of order	free of charge
AOS (KOBOS/AUCTION) – over CZK 5,000,000	individually priced, maximum 0.3%
AOS (KOBOS/AUCTION) – CZK 1,000,000 to CZK 5,000,000 inclusive	Individually priced, maximum 0.4%
AOS (KOBOS/AUCTION) – CZK 500,000 to CZK 999,999 inclusive	Individually priced, maximum 0.6%
AOS (KOBOS/AUCTION) – CZK 0 to CZK 499,999 inclusive	0.8% minimum CZK 300
SPAD (1 lot)	individually priced, maximum 0.3%
deal settlement AOS/ SPAD	individually priced
<b>Other items</b>	
sending of reports on effected and non-effected transactions	free of charge

## 2. SECURITIES TRADING IN FOREIGN MARKETS

Conclusion of a brokerage contract	free of charge
<b>Provision of stock, ETFs (exchange traded funds) and ETCs (exchange traded commodities) purchase or sale</b> (percentage fees are maximum, calculated from the total volume of trade)	
placement of order	free of charge
cancellation of order	free of charge
France	0.60% minimum EUR 23
Japan	0.60% minimum JPY 3,350
Germany	0.60% minimum EUR 23
Poland	0.60% minimum PLN 100
Austria	0.60% minimum EUR 23
USA	0.40% minimum USD 20
United Kingdom	0.60% minimum GBP 23

## 3. BOND TRADING

Conclusion of a brokerage contract	free of charge
<b>Provision of bond purchase or sale</b> (percentage fees are maximum, calculated from the total volume of trade)	
placement of order	free of charge
cancellation of order	free of charge
execution of order	0.30%

#### 4. OPEN-END MUTUAL FUND UNIT TRADING

<b>4.1 Share certificates purchase</b>	
<b>Erste Group Bank mutual share funds (ISČS, REICO, ESPA)</b>	
Money market funds	0.30%
Konzervativní mix FF Bond funds Fond řízených výnosů	1.00%
Vyvážený mix FF Dynamický mix FF Osobní portfolio 4 PLUS	1.50%
Life cycle funds	2.50%
Equity funds Akciový Mix FF REICO Real Estate fund	3.00%
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
Discount for the regular monthly investments based on number of monthly investments. The discount is applicable with the minimum of CZK 1,000 investment <sup>1</sup>	
– I. zone 1. to 12.	0%
– II. zone 13. to 36.	25%
– III. zone 37. and more	50%
<b>Third party funds<sup>2</sup></b>	
ING, Credit Suisse, Fortis, Franklin Templeton, HSBC, Parvest, WIOF	
– Money market	0.50%
– Bond market	2.50%
– Equity market	4.00%
ING equity market	3.00%
Guaranteed funds	according to the fund's status
<b>4.2 Buy-back of units</b>	
All funds except guaranteed funds	free of charge
Guaranteed funds	based on sales information
<b>4.3 Transfer of fund units within one investment company</b>	
<b>ISČS funds</b>	
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
<b>4.4 Securities Account (Muin)</b>	
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

<sup>1</sup> Discounts are not cumulative, higher discount is applied.

<sup>2</sup> With third-party funds, the maximum fee is subject to the prospectus of the particular fund.

## 5. ASSET MANAGEMENT

Fees are determined on an individual basis

## 6. SECURITIES CUSTODY, MANAGEMENT AND DEPOSITING, SUPPLEMENTARY SERVICES

<b>6.1 Deposit account (securities account)</b>	
Deposit account opening and maintenance	free of charge
<b>For accepting securities into custody</b>	
– 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
<b>Securities custody<sup>1</sup></b>	
– Minimum fee range	individually priced
– Fee's value	individually priced
Securities account statement	free of charge
<b>6.2 Deposition of securities (custody associated with management)</b>	
Securities account opening	free of charge
Transaction/transfer settlement	individually priced
Confirmation of transaction/transfer settlement	free of charge
<b>Fee for securities deposition<sup>1</sup></b>	
– Minimum fee range	individually priced
– Fee's value	individually priced
Securities account statement	free of charge
<b>6.3 Supplementary services</b>	
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 <sup>2</sup>	CZK 3,000 + VAT
Others	according to individual agreement

<sup>1</sup> The invoicing period is determined on an individual basis.

<sup>2</sup> Third-party fees connected with tax reimbursement are also paid by the client.

## 7. OTHER CAPITAL MARKET SERVICES

Procurement of the Statement of securities issue registered at the Central Securities Depository	individually priced
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## 8. SECURITIES PORTFOLIO MANAGEMENT

For selected clients the fees are determined on an individual basis
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## 9. COMMON AND OTHER ITEMS

Direct sale of Česká spořitelna, a.s. equity securities	CZK 0 up to 200
Replacement of specimen signature	CZK 10

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. Electronic Invoicing

1. Exchange of Business Documents
2. Service Activation
3. Administration of Connection to Client's Accounting System

## 1. EXCHANGE OF BUSINESS DOCUMENTS

Sending documents – according to the number of sent documents	individually priced
Receiving documents – according to the number of received documents	individually priced

## 2. SERVICE ACTIVATION

Connection to the client's accounting system	individually priced
<b>Sending documents to several recipients – includes:</b> <ul style="list-style-type: none"><li>– Establishing an organizational, application and user account</li><li>– Setting up an interface for sending documents in an electronic format (documents can be sent in the agreed data format in a structured form and using the selected communication protocol)</li><li>– Mapping of the transferred document in the required data format</li><li>– Creating an individual PDF layout from the data comprising the usual contents of the transferred document</li></ul>	
<b>Receiving documents from several recipients – includes:</b> <ul style="list-style-type: none"><li>– Setting up an interface for receiving documents in an electronic format (documents can be received in the selected data format in a structured form and using the selected communication protocol)</li><li>– Receiving documents in a PDF graphics format with an electronic signature</li></ul>	
Sending and receiving documents from several recipients – includes the functionalities listed above	

## 3. ADMINISTRATION OF CONNECTION TO CLIENT'S ACCOUNTING SYSTEM

Administration of connection to an accounting system – monthly according to the number of business partners	individually priced
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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.

# 12. 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. <sup>1</sup> + 21% VAT
Safekeeping for courts (yearly)	CZK 200 <sup>2</sup> + 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
<b>Sale of Česká spořitelna, a. s. private cheques</b>	
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) <sup>3</sup>	CZK 50 to 2,000 + 21% VAT
– Concerning foreign entities <sup>3</sup>	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 <sup>4</sup> / for 1 page	CZK 100
Account payables and account receivables confirmation <sup>4</sup> / 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

<sup>1</sup> According to local conditions.

<sup>2</sup> Due after the hand-over of the items kept or accounted and charged yearly.

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

<sup>4</sup> 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.