

Price List for Corporate Clients



1. Account Maintenance	01
2. Non-cash payments	03
3. Cash Transactions	06
4. Homebanking	08
5. Letters of Credit	10
6. Collections	13
7. Cheques	14
8. Payments Cards	15
9. Financing	18
10. Bank Guarantees	19
11. Services Relating to Securities Trading	20
12. Electronic Invoicing	24
13. Other Bank Services	25

1. Account Maintenance

1. Current Accounts
2. Deposit and Saving Accounts
3. Escrow Accounts
4. TOP Business Account
5. Attorney, Notary Escrow Account
6. Booking Items
7. General Items

1. CURRENT ACCOUNTS					
Account set-up (in CZK or in foreign currency)					free of charge
Monthly fee for account maintenance including account statements (depending on account statement frequency and means of delivery):					
	picked up at the counter	sent by mail	abroad	cumulated	PDF electronic
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 ¹	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 ²

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Penalty fee for early withdrawal from the deposit / saving account	amount withdrawn × 2.00% × days till maturity/360, min.0.50% from the withdrawn amount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

4. TOP BUSINESS ACCOUNT	
TOP Business Account set-up	free of charge
Switch to TOP Business Account	free of charge
4.1 Standard Module – monthly fee	
Account maintenance (depending on the size of domestic payment package)	
– Domestic payment package 100	CZK 500
– Domestic payment package 200	CZK 950
– Domestic payment package 500	CZK 1,950
– Domestic payment package 1,000	CZK 3,200

4.2 Plus Module – monthly fee				
Maintenance of another Current Account incl. PDF electronic account statement				CZK 30
Extension of domestic payment package by 100				individually priced
Extension of foreign payment package				individually priced
Business 24 – higher security package (per each user)				CZK 70
MultiCash (replacement of Business 24 service)				CZK 200
Payment card Visa Business (per each card holder)				CZK 30
Payment card Visa Business Plus (per each card holder)				CZK 90
4.3 Standard account statements				
	daily	weekly	monthly	quarterly
Sent by mail	CZK 405	CZK 270	CZK 170	CZK 70
PDF electronic	CZK 85	CZK 60	CZK 35	–

5. ATTORNEY, NOTARY ESCROW ACCOUNT	
Account set-up	individually priced, min. CZK 500
Account maintenance	free of charge

6. BOOKING ITEMS	
Credit item ³	CZK 2
Debit item ³	CZK 4

7. GENERAL ITEMS	
Duplicate of current account statements from the last 12 months	CZK 75
Duplicate of current account statements older than 12 months	CZK 300
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
Account balance enquiries per phone (monthly fee)	CZK 50
Deposit / account balance confirmation on client's request If a non-financial service is provided then 21% VAT payable by client.	CZK 500
Information about payment transactions – Private clients, Micros	free of charge
Information about payment transactions – other Corporate clients	CZK 30

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

² In case of more than 1,000 movements on the account per month the service is priced individually.

³ Extra fee of non-cash payments item or cash transactions item.

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

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

2. Non-cash Payments

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

1. DOMESTIC PAYMENTS IN CZK	
1.1 incoming Payments	
Incoming payments from other banks	free of charge
Payment processed on the basis of direct debit order	free of charge
1.2 Outgoing Payments	
Electronically submitted, standing order, direct debit permit	CZK 2
Via collection box or in case a payment is collected at the bank's counter ¹	CZK 20
Using other than by Česká spořitelna, a.s. standardized payment order form ²	CZK 80
Payment in currency other than the account currency	CZK 50
Payment paid out in cash via Česká pošta, s.p.	CZK 20 + post charge
1.3 Other items	
Advice of non-executed payments sent by post to client	CZK 25
Payment confirmation If a non-financial service is provided 21% VAT payable by client.	CZK 100
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 via electronically	CZK 125
Express payment collected at the bank's counter	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

¹ Over-limit payment order (payment order for a payment volume higher than CZK 100,000; in case of mass payment order the total amount is concerned) must be collected at the bank's counter only.

² 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 within the bank	free of charge
Incoming payment / SEPA Credit Transfer ¹ from Slovenská sporiteľňa, a.s.	free of charge
SEPA Credit Transfer ¹ up to 50,000 EUR	CZK 100
FIT Payment ²	CZK 100
Incoming payment from abroad in CZK or foreign currency and from domestic banks in foreign currency with BEN, SHA ³ disposal / SEPA Credit Transfer ¹ over 50,000 EUR to Česká spořitelna, a.s. client's account	1%, min. CZK 100, max. CZK 950
Incoming payment from abroad in CZK or foreign currency and from domestic banks in foreign currency with BEN, SHA ³ disposal / SEPA Credit Transfer ¹ over 50,000 EUR to be drawn in cash	1%, min. CZK 400, max. CZK 2,000
Incoming payment from abroad in CZK or foreign currency and from domestic banks in foreign currency with OUR ³ disposal	fees of Česká spořitelna, a.s. paid by payee
PRIEURO Payment ⁴	without surcharge
2.2 Outgoing Payments	
Foreign currency payments within the bank	CZK 50
Payment / SEPA Transfer ¹ to an account of Slovenská sporiteľňa, a.s. client (GIBASKBX)	CZK 50
SEPA Transfer ¹ up to 50,000 EUR	CZK 220
FIT Payment ²	CZK 220
Payments to abroad in CZK or foreign currency and to domestic banks in foreign currency ³ / SEPA Transfer ¹ over 50,000 EUR	1%, min. CZK 220, max. CZK 1,900
PRIEURO Payment ⁴	fee according to items 2.2 above + surcharge CZK 500
Cash payment	1%, min. CZK 400, max. CZK 2,000
Surcharge on payment order delivered on a paper form	CZK 250

¹ **SEPA Transfer:** SEPA Credit Transfer is a transfer in EUR executed within Single Euro Payment Area (SEPA) in favour of a beneficiary from EU country or other European Economic Area member country and Switzerland 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, beneficiary bank BIC (payer / beneficiary is paying charges of his bank – charging option SHA).

² **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.erstecorporatebanking.cz or www.csas.cz).

³ 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.

2.3 Other items	
Query on advised payment at client's request	CZK 200 + foreign bank charges
Foreign payment confirmation at client's request If a non-financial service is provided 21% VAT payable by client.	CZK 250
Set-up, change or cancellation of standing order	free of charge
Cancellation or return of incomplete payment order or in case of insufficient funds ⁵	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
Urgent and express outgoing payment	surcharge of CZK 500 for 1 day
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
Confirmation of foreign payment at the ordering party request	CZK 250

⁵ 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. Currency Exchange Transactions

1. CASH OPERATIONS	
1.1 Transactions in CZK on CZK accounts	
Cash withdrawal over the counter ¹	CZK 50
Cash deposit over the counter up to CZK 500,000 inclusive ² (The depositor is the account holder, an authorized person to the account, an employee or in case of cash delivery by retailers)	CZK 20
Cash deposit over the counter over CZK 500,000 (The depositor is the account holder, an authorized person to the account, an employee or in case of cash delivery by retailers)	0.15%
Cash deposit up to CZK 500,000 inclusive done by third party over the counter	CZK 80
Cash deposit over CZK 500,000 done by third party over the counter	CZK 80 + 0.15%
Processing of cash received through standard sealed bags	
– I. band (quality of cash delivered – bound up bank notes and coins sorted by denomination with denomination split included in the delivery ³)	0.07% of the processed volume
– II. band (quality of cash delivered – not bound up bank notes and coins non – sorted by denomination or no denomination split included in the delivery)	0.09% of the processed volume
– III. band (other)	0.15% of the processed volume
Cash exchange (bank notes or coins) ⁴ Note: In case of non-sorted bank notes or coins there is a surcharge of CZK 75 for every initiated 15 minutes work	3%, minimum CZK 125
Surcharge on coins deposit on account ⁴ Note: In case of non-sorted coins there is a surcharge of CZK 75 for every initiated 15 minutes work	3%, minimum CZK 125
Surcharge on coins withdrawal from account ⁴	3%, minimum CZK 125
Night safe – inserted cartridge / case	CZK 30
Night safe – monthly fee	individually priced
Cash deposit (notes) via deposit ATM – within the bank ²	free of charge
Cash deposit (notes) via deposit ATM – other bank ²	CZK 80
1.2 Transactions on foreign currency accounts	
Cash withdrawal in the account currency up to equivalent CZK 500,000 inclusive ¹	CZK 50
Cash withdrawal in the account currency over equivalent CZK 500,000 ¹	0.5%, minimum CZK 50, maximum CZK 5,000
Cash deposit over the counter in the account currency up to equivalent CZK 500,000 inclusive	CZK 50
Cash deposit over the counter in the account currency over equivalent CZK 500,000	0.25%, minimum CZK 50, maximum CZK 5,000
Cash deposit over the counter in the account currency up to equivalent CZK 500,000 inclusive done by third party	CZK 80
Cash deposit over the counter in the account currency over equivalent CZK 500,000 done by third party	CZK 80 + 0.25%
Processing of cash received through standard sealed bags	individually priced
EUR – coins deposit (EUR 1 and EUR 2 denominations)	20%, minimum CZK 125
1.3 Transaction with currency exchange	
Cash withdrawal	2%, minimum CZK 50
Cash deposit in the account	1%, minimum CZK 50
1.4 Other items	
Extra fee for announced but not made withdrawal	CZK 500

2. CURRENCY EXCHANGE TRANSACTIONS	
2.1 Purchase	
Purchase of foreign currency denominated bank notes	2%, minimum CZK 40
Purchase of notes within preclusive deadline	20 %, minimum CZK 125
2.2 Sale	
Foreign currency sale	1%, minimum CZK 50

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

² 0.15% surcharge of the processed amount for every particular deposit payable only should the total amount of the deposit in CZK on all the client's accounts exceed the amount of CZK 4 mio. per calendar month.

³ The quality of delivered cash pursuant to Act on Circulation of Banknotes and Coins No. 136/2011 Coll. and relevant implementing regulations.

⁴ Up to 100 pieces of each denomination free of charge (the number of coins is calculated within one day).

4. Homebanking

1. MultiCash
2. BUSINESS 24
3. PAYMENT 24

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
Activation of supplementary service MultiCash SDS 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
Service update to the latest version through the supplementary MultiCash SDS 24 service (only from version 3.2)	free of charge
Assistance service abroad	individually priced, depending on the location

2. BUSINESS 24	
Service activation	free of charge
Monthly fee (independently on number of linked accounts)	CZK 200
Agreement change	free of charge
Extraordinary exchange of the security data	CZK 100
Additional of new linked account	free of charge
Sending of authentication SMS	free of charge
Higher security	
Chip card reader	CZK 350
Chip card 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 – Exclusive package (chip card reader – Exclusive, chip card, security certificate for 1 year validity)	CZK 1,450

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.

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
Issuance of a Letter of Credit (out of the Letter-of-Credit amount)¹	
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
Amendment of a Letter of Credit:	
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
Examination of documents, payment (out of the drawing amount):	
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“
Deferred payment, bill acceptance (out of the drawing amount)	
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
Goods consigned to or to the order of Česká spořitelna, a.s.	CZK 1,000
Discrepancy fee	CZK 1,500
Refused and returned documents handling (out of the intended drawing amount):	
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
Postage and telecommunication related to a Letter of Credit (includes all general correspondence, e.g. SWiFT, postage, etc., excludes courier service):	
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
Advising of a Letter of Credit (out of the Letter-of-Credit amount):	
Letter of Credit without confirmation of Česká spořitelna, a.s. ²	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
Confirmation of a Letter of Credit (out of the confirmed Letter-of-Credit amount)²:	
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
Amendment of a Letter of Credit:	
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
Examination of documents and/or payment or forwarding documents for payment (out of the drawing amount):	
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
Deferred payment undertaking, acceptance of a tenor bill of exchange (out of the drawing amount):	
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
Negotiation	individually priced + price according to items 1 and 2 „Examination of documents and/or payment or forwarding documents for payment“
Transfer of a Letter of Credit (out of the amount of the transferred L/C)²	0.2%, minimum CZK 1,000
issue of a confirmation of assignment of proceeds in favour of a third party or consent to such assignment (out of the assignment amount)	0.1%, minimum CZK 1,000
Discrepancy fee (only Letters of Credit with Česká spořitelna, a.s. obligation or transferred Letters of Credit)	CZK 1,500
refused and returned documents handling (out of the intended drawing amount):	
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
Pre-examination of documents (examination of draft documents prior to their regular presentation):	
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
Assignment of receivables under Letters of Credit to Česká spořitelna, a.s. (forfeiting of receivables under L/C's)	individually priced
Silent confirmation	individually priced
Goods consigned to or to the order of Česká spořitelna, a.s.	CZK 1,000
Postage and telecommunication related to a Letter of Credit (includes all general correspondence, e.g. SWIFT, postage, etc., excludes courier service):	
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

¹ 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.).

² 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	
Processing of collection (out of the collection amount)	
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) ¹	0.10%, minimum CZK 1,000, maximum CZK 10,000
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)	
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
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	
At another bank	free of charge
At Česká spořitelna, a.s.	CZK 500
Amendment of collection instructions	CZK 500
Goods consigned to or to the order of Česká spořitelna, a.s.	CZK 500
Tracer (for the third and each additional tracer)	CZK 200
Handling of overdue collection²	
First month	free of charge
Each further commenced month	CZK 500
Postage and telecommunication related to a Collection (includes all general correspondence, e.g. SWiFT, postage, etc., excludes courier service)	CZK 500
Courier service	at actual expense
Protest of a bill of exchange (for non-payment or non-acceptance)	CZK 1,000 + notary fees

¹ 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.

² This fee is charged for import and domestic buyer's collections only. Collection is considered overdue as from the third working day following its due date. Sight collection is considered overdue after 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. Cheques

1. Cheque Purchase
2. Cheque Sale

1. CHEQUE PURCHASE	
Immediate travel cheques deposit to the Česká spořitelna, a.s. account	1%, minimum CZK 80, maximum CZK 3,000
Processing of cheques made out for collection from accounts in other banks (cheques cashed in other banks)	1%, minimum CZK 100, maximum CZK 3,000 + eventually other bank expenses
Česká spořitelna, a.s. bank cheques encashment, honouring of other bank's cheques from accounts maintained by Česká spořitelna, a.s.	free of charge
Private cheques of Česká spořitelna, a.s. – encashment	
In cash – CZK	CZK 50
In cash – foreign currency up to CZK 500,000 equivalent inclusive ¹	CZK 50
In cash – foreign currency exceeding CZK 500,000 equivalent ¹	0.5%, minimum CZK 50, maximum CZK 5,000
Against an account held in Česká spořitelna, a.s.	free of charge

2. CHEQUE SALE	
Česká spořitelna, a.s. bank cheque	
Cheque drawing	1%, minimum CZK 300, maximum CZK 3,000
Cheque return	CZK 200
Cheque cancellation, stop payment	CZK 200
Česká spořitelna, a.s. personal cheque	
Cheque form issuance	CZK 10 per 1 piece
Chequebook (cover) issuance	CZK 10 per 1 piece
Notification of uncovered or unpaid cheque drawing	CZK 500/ 1 piece
Cheque stop payment, cheque cancellation, cancellation of Česká spořitelna, a.s. personal cheque form	CZK 150
Reversion of the cheque stop payment or reversal of the cheque cancellation or cancellation of the cheque form	CZK 50

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

8. Payment Cards

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

1. MAINTENANCE ANNUAL FEES FOR PAYMENT CARDS	
International Debit Cards	
Visa Business	CZK 400
Visa Business Plus	CZK 1,200
Visa Business Gold	CZK 3,700
Multicurrency function for a debit payment card	individually priced
International prepaid cards	
Prepaid Business Maestro	CZK 230
International credit cards	
Kredit+ MasterCard Business	CZK 650
international Charge Cards	
Visa Business charge	CZK 2,200
Visa Gold charge	CZK 4,700
Cards with suspended issuance – card use – annual fee	
Visa Business Electron	CZK 200
MasterCard Business	CZK 400

2. TRANSACTION FEES	
Cash withdrawal by debit or prepaid card	
From ATM of Česká spořitelna, a.s.	CZK 5
From other bank's ATM or at counter of Česká spořitelna, a.s.	CZK 40
From ATM or at card teller spots abroad	CZK 125
From ATM of ERSTE BANK GROUP members	CZK 5
Cash withdrawal by credit or charge card	
From ATM of Česká spořitelna, a.s.	CZK 39
From other bank's ATM or at counter of Česká spořitelna, a.s.	CZK 49
From ATM or at card teller spots abroad	CZK 125
From ATM of ERSTE BANK GROUP members	CZK 39
Payment for goods and services at point of sales	free of charge
Cash back – cash withdrawal along with payment for goods and services at point of sales	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
Services available at ATMs	
PIN change at ATMs of Česká spořitelna, a.s	free of charge
Account balance inquiry at ATMs of Česká spořitelna, a.s. (except business debit cards to account for legal entities)	free of charge
Account balance inquiry at ATMs of other banks (except business debit cards to account for legal entities)	CZK 20
Card transaction limits inquiry at an ATM of Česká spořitelna, a.s.	free of charge
Express issuance of card including card delivery to holder's address in the CR Note: This applies to all debit cards if the card application is approved on the point of sale on the same day on which it was accepted.	CZK 3,000 surcharge to the card price
Late fee for credit/charge card If you fail to pay on time (the maturity date), we will from that date (the expiration date) charge a penalty for late payment in the amount of CZK 500. We may charge a contractual penalty of one loan than once a month. Entitlement to payment of contractual penalties we incur in any calendar month in which you have an outstanding balance on a loan of more than 100 CZK. This penalty is payable the day after the maturity date of the outstanding debt payments.	CZK 500
Delivery of new card in inland via post	free of charge
Delivery of Pin to card – Via SMS to mobile phone – By post	free of charge
Delivery of new card abroad via messenger	CZK 3,000 surcharge to the card price
Emergency cash advance outside of the Cr (Emergency Cash Advance)	CZK 3,000
Account statement – for card account holder (charge, prepaid, credit cards)	
By post	CZK 9,50
At the branch to be collected in person	CZK 45
Statement of transactions done by debit cards – for current account holder	CZK 9,50
Statement of transactions done by card – for cardholder (charge, prepaid, credit cards)	CZK 9,50
extraordinary account statement/transaction statement issued on client's request (charge, prepaid, credit cards)	CZK 39,50
Card transaction limit change	
via BUSINESS 24 Internetbanking	free of charge
other method	CZK 30
Card unlocking/locking	
via BUSINESS 24 Internetbanking	free of charge
other method	CZK 30
Automatic recharging of prepaid cards – monthly – Regular fixed recharging – Min-max recharging	CZK 29

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

¹ Additionally available to Visa Business Electron, MasterCard Business, Visa Business, Prepaid Business Maestro and Kredit+ MasterCard Business..

9. Financing

1. FINANCING	
Loan approval processing	individually agreed, minimum CZK 5,000
Commitment fee	individually agreed
interest rate	individually agreed
written notice to settle an outstanding payment	CZK 500
Change of contractual conditions at client's request	individually agreed
Loan maintenance (Monthly)	CZK 300
Processing of a pledged accounts receivable list (electronic)	individually agreed
Processing of a pledged accounts receivable list (hard copy)	individually agreed

10. 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 fee, payable quarterly in advance)	individually priced, minimum CZK 5,000
Counterguarantee commission (Annual fee, 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

11. 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. Open-end mutual fund unit trading
4. Asset management
5. Securities custody, management and depositing, supplementary services
6. Other capital market services
7. Securities portfolio management
8. Common and other items

1. SECURITIES TRADING AT BURZA CENNÝCH PAPIRŮ PRAHA, A.S. AND RELATED SERVICES	
Conclusion of commission contract	free of charge
Arrangement of STOCK purchase or sale (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
Other items	
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
Arrangement of STOCK, eTFs (exchange traded funds) and eTCs (exchange traded commodities) purchase or sale	
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. OPEN-END MUTUAL FUND UNIT TRADING	
3.1 Share certificates purchase	
Erste Rroup Bank mutual share funds (ISČS, REICO, ESPA)	
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 ¹	
– I. zone 1. to 12.	0%
– II. zone 13. to 36.	25%
– III. zone 37. and more	50%
Third party funds²	
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
3.2 Buy-back of units	
All funds except guaranteed funds	free of charge
Guaranteed funds	based on sales information
3.3 Transfer of fund units within one investment company	
ISČS funds	
Switching to a target fund with a higher sales fee	difference between sales fees of the subject funds
Switching to a target fund with a lower or an equal sales fee	free of charge
Third party funds, including ESPA	difference between the switched category entry fees
3.4 Securities Account (Muin)	
Opening, maintenance, and closing	individually priced
Sending of Transaction Summary (in czech language)	free of charge
Sending of Portfolio Statement or Banks Securities Registers Statement (in czech language)	free of charge

¹ Discounts are not cumulative, higher discount is applied.

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

4. ASSET MANAGEMENT	
Fees are determined on an individual basis	

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

¹ The invoicing period is determined on an individual basis.

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

6. OTHER CAPITAL MARKET SERVICES	
Procurement of the Statement of securities issue registered at the Central Securities Depository	individually priced

7. SECURITIES PORTFOLIO MANAGEMENT
For selected clients the fees are determined on an individual basis

8. 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.

12. Electronic Invoicing

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

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
Designation of graphic representation of the sent document with electronic sign	
– By means of the service @FAKTURA 24	individually priced
– By client	free of charge

2. SERVICE ACTIVATION	
Connection to the internet portal	individually priced
Connection to the client's accounting system Sending documents to several recipients – includes: – Establishing an organizational, application and user account – 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) – Mapping of the transferred document in the required data format – Creating an individual PDF layout from the data comprising the usual contents of the transferred document Receiving documents from several recipients – includes: – 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) – Receiving documents in a PDF graphics format with an electronic signature Sending and receiving documents from several recipients – includes the functionalities listed above	individually priced

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

4. ARCHIVING	
Sending all data containing sent and received invoices annually – once a year	individually priced

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.

13. Other Bank Services

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

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

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

3. OTHER GENERAL ITEMS	
Provision of copies of banking transactions related documentation on client's request (except for account statements) / for 1 page	CZK 5
Provision of copies of documentation older than 2 years ⁴ / for 1 page	CZK 100
Account payables and account receivables confirmation ⁴ / for each initiated 15 minutes	CZK 75 + 21% VAT
Other services not specified in the Price List (e.g. tracing documents, etc.) / for each initiated 15 minutes Note: If a non-financial service is provided 21% VAT payable by client.	CZK 75
Special services not specified in the Price List provided to other persons than Česká spořitelna, a.s. clients (in particular assignees of receivables from Česká spořitelna, a.s.: tracing documents, creating loan turnover history, documenting loan draw-down volume etc.) / for each initiated hour commenced	CZK 720 + 21% VAT

¹ According to local conditions.

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

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

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

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