



Service Charge List

Clients of Erste Private banking



Contents

1. Fee Setting Principles	3
2. Account and Payment Cards	5
3. Loans	10
4. Investment.....	11

The List of Fees and Charges is a document issued by the Bank which includes Fees, their amount, calculation method, due dates and payment conditions.

The client shall ONLY pay Fees listed in the List of Fees and Charges and corresponding Agreements or Publications.

The List of Fees and Charges is valid only for Clients who concluded the ERSTE Private Banking Framework Agreement or Treasury and ERSTE Private Banking Framework Agreement with the Bank.

1. Fee Setting Principles

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

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

Services regarding to the products related to the Personal Account, which are charged, are charged standardly within the individual parts of Service Charge List. The Bank will debit the fee from the Account or will set it off against any of the Client's receivables from the Bank.

- 2) A fee for using the security box for the current month is always due at the end of the given calendar month.
- 3) Pledging the financial funds on the Account, Deposit account and Saving account and / or for the elaboration of the Contract on Vinculation upon the Client's request is due on the day of submitting of application.
- 4) Assets determinative for providing discount of Maintenance fee for selected Banks products.

The products counted into assets:

- a) average monthly balance of financial means of Clients on Bank product (in any currency),
- b) average monthly amount of securities value registered in the Bank for Client. (when calculation for securities values refers to the bond certificates, the nominal value is used, when calculation for securities values refers to the shares, the market value is used),
- c) average monthly amount of market value of stakes of share certificates EAM SK fund and ERSTE fund registered in the Bank, a. s., for Clients,
- d) average monthly market value of gold, what is deposited in the Bank, in ownership of Client, and
- e) the average monthly value of paid life insurance of the Client at Kooperativa poisťovňa, a.s., Vienna Insurance Group (as the legal successor to Poisťovňa Slovenskej sporiteľne, a.s., Vienna Insurance Group) in cases where the insurance contract was entered into with Poisťovňa Slovenskej sporiteľne, a.s., Vienna Insurance Group.

The average monthly balances are calculated to the last day of Relevant Period from the balances at the end of the day or from the value of the Relevant Period. The foreign currencies are calculated with exchange course of ECB based on exchange list of the Bank valid on the last day of Relevant Period. If the Bank product was set for two or more Clients, percentage share of Client on the Bank product is used for calculation of average monthly balance. The last day of relevant period is determining for identifying the number of Clients, for who the Bank product is provided.

- 5) The Relevant Period for the set value of Assets is calendar month, when the value of Assets is evaluated, it means from the first day till the last day in month.
- 6) The fee for Payment Card is due:
 - a) the last day in the relevant calendar month for which it is charged; or
 - b) at the date specified in the account statement. Fees Credit Card and Additional Card Charges are due on the date specified in credit card statement of transactions.

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

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

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

- 7) A contractual penalty for breaching a Payment Card Agreement is due on the day an obligation under the Payment Card Agreement is breached.
- 8) A contractual penalty for late payment can be applied if the payment of a monetary debt to the Bank Product is not made properly and in a timely manner. The contractual penalty is payable immediately after the vain expiry of the performance period, which is specified in a written free notice sent to the Client. The Bank may apply a contractual penalty for any delay on a given Bank Product, after sending a free notice to the Client no more than once a month from the occurrence of the delay, until the delay is fully repaid. The Bank shall apply a contractual penalty, up to a maximum of the amount laid down by law. By paying the contractual penalty, the Client's obligation to pay the delayed amount does not cease.
- 9) The fee for exceeding the permitted Card Line is due on the date determined in the statement of transactions performed by the Credit Card.
- 10) The Fee for loan granting is payable upon signing the Loan granting Agreement.
- 11) The fee for executed SEPA payments or Cross-borders payments is due on the day of executing the payment operation.

1. Fee Setting Principles

- 12) A fee for services provided to a Client by the Bank as a member of the Central Securities Depository is due upon giving an order by the Client to the Bank.
- 13) Extra SMS service fee is due on the last day of the calendar month. Extra SMS service fee is charged for each Client or An authorized person, which activated the service, in relation to each Account for which the services are provided where the authorized person of the service has activated the George version via the Internetbanking Electronic Service or also via Business24 Electronic Service, the Fee shall be paid separately for each activated SMS service Extra. For the calendar month in which the expiration of the Contract occurred under which the Extra SMS Services are provided, the Bank charges the Fee for providing the SMS service Extra only if the Bank has sent to Client - to the given Account at least a SMS message in calendar month.
- 14) The fee for electronic personal key (EPK) activation is due upon reception of the given Security Object by the Client.
- 15) The SMS fee to confirm card payment on the Internet (3D Secure code) is payable on the last day of the calendar month or on the day of cancellation of the Account and is charged in aggregate for each SMS received.
- 16) The fee for other acts of the Bank not mentioned in the previous paragraphs is payable immediately upon performance of the fee-based act by the Bank resp. upon submission of the request for a fee-based act; The Client is obliged to pay the Fee in cash or the Bank debits it from the Account, Card Account, respectively from the Deposit Account of the Client, or set off against any claim of the Client against the Bank in accordance with General Business Conditions.
- 17) Fees specified in the Service Charge List apply also to products and services provided to a Client in a foreign currency. The conversion of domestic currency to a foreign currency is performed at the ECB exchange rate of the relevant currency as set forth in the Bank's currency rate list in effect on the Fee's due date.
- 18) In case of regularly charged fees, according to the Payment Services Law, the Bank charges maximally the aliquot part of regularly billed fees appertaining until termination of Agreement, upon which the payment service is provided. Herewith, it is not excluded the possibility based upon § 98 of the Payment Services Law, to come to a different Agreement with a Client, which is not a consumer according, to this Law, that the provision of Article 33 par. 4 of this act shall not apply in full scope or partially to their contractual relationship.
- 19) Upon cancellation of (registered) Passbooks, Accounts, Deposit Accounts, the Client will pay, in addition to a fee published in the Service Charge List, also the heller balance on the cancelled product.
- 20) The fee for recall and/or failure to perform of the notified cash withdrawal is due one business day after non-performance of the notified cash withdrawal.
- 21) The fee for gold bar custody is due on the last day of each calendar month. The fee for gold bar custody will be charged always as at 15 January of the calendar year, and that for the previous calendar year. In case that the Client has an Account of securities owner maintained at the Bank the fee for gold bar custody will be charged together with the maintenance fee for the Account of securities owner.
- 22) The currency conversion fee for Payment Operations executed with a debit Payment Card, in countries with a currency other than the euro, is expressed in the amount of a surcharge of 2 % compared to the exchange rate of the Visa card company used to convert this Payment Operation on the day of its execution. For the first time, the fee will be applied to transactions executed on 9. 8. 2025.
- 23) Fee due dates are subject to these fee setting principles, unless otherwise stated in a written Agreement with the Client.
- 24) Unless otherwise specified in the tariff, for the purposes of determining the fee, an act performed through the Client Centre is considered to be performed as through a branch.

2. Account and Payment Cards

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

Legend: ✓ the service is included in the price

^{1/} Payments to banks unreachable for SEPA payments.

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

^{3/} In case of joint deposit – only for one from the owners.

^{4/} Visa electronic only for Client in case of SPACE account is for Client from 15 till 17 years old (including).

^{5/} Except for payments for gambling, lotteries and betting, and except for transactions in currencies other than EUR.

^{6/} In case of existing Payment Cards with the service Own Card the discount will be provided for the oldest issued Payment Card regardless of whether the card is issued to the Client or Authorized Person.

SERVICES INCLUDED IN THE PRICE	Rate
Monthly account maintenance fee	0.00 € ^{1/}

^{1/} All accounts SPACE account MINI

2. Account and Payment Cards

FEE FOR INDIVIDUAL SERVICES TO CURRENT ACCOUNTS	Rate
Monthly fee for individual services	19.90 €

Other Fees related to the Account

FEE	Rate
Account changes	4.00 €
Publication of Account ^{1/}	5.00 € monthly
Package Premium - with individual travel insurance - with family travel insurance	0.00 € monthly
Sending statement by post within the SR	3.50 €

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

Debit Card – Visa Platinum

Visa Platinum FEE	Rate
Monthly fee for maintenance of Payment Card	10.00 €
Service AirRefund	included in the card price

CARD FEES

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

^{1/} Changing the method of delivery of the card to the Client's address is free of charge.

2. Account and Payment Cards

Use of debit Payment Cards – Visa Platinum

TYPE OF FEE/PLACE OF TRANSACTION EXECUTION	ATM of SLSP	ATM of the ERSTE GROUP financial group	ATM of another bank in Slovakia and in EEA countries when withdrawing in EUR	Other ATM abroad
Fee for cash withdrawal from ATM	0.25 €	0.25 €	3.50 €*	6.00 €*
Fee for display of Account balance through ATM	0.00 €	0.50 €	0.50 €	0.50 €
Fee for PIN code change through ATM	0.00 €	0.00 €	0.00 €	0.00 €
TYPE OF FEE/PLACE OF TRANSACTION EXECUTION			In Slovakia and in EEA countries when withdrawing in EUR currency	Abroad
Cash withdrawal through POS terminal in another bank or at the Merchant			9.00 €	9.00 €
Fee for non-cash payment for goods and services			0.25 €	0.25 €
FEE				Rate
Payments for casino games, lotteries, bets ^{1/}				7.00 €
Fee for Cash back service in Slovakia				0.10 €
SMS to confirm card payment on the Internet (3D Secure code)** ^{2/}				0.20 €

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

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

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

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

2. Account and Payment Cards

Credit Card – Visa Gold

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

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

^{1/} Refunding of monthly fee for the Credit Card is conditioned by fulfillment of all provisions being set within the document "Publication to Credit Cards" in Rules – Loyalty Program for Credit Cards.

2. Account and Payment Cards

FEES FOR ADDITIONAL SERVICES TO Visa GOLD:	Rate
Fee for establishment of the service Loan Repayment in the amount of the whole Receivable	0.00 €
PIN Code Re-print	0.00 €
Fee for the service Quick Drawdown when payment in cash or payment into account	0.00 €
Fee for the service Repayment of another credit card	0.00 €
Changing the limits of using credit card; change contactless functionality; Fee for the service activation Temporary Limits other than through Electronic services	0.00 €
Fee for entering the airport lounges above the scope of free entries within the service Entry into airport lounges	27.00 €/person/entry
CONTRACTUAL PENALTY	
Contractual penalty for delay	8.00 €

3. Loans

Loans hedged with financial collateral

TYPE OF LOAN	Range of Loan	Fee for loan granting ^{1/}
Instalment loan - hedged with financial collateral	7,000 – 19,900 €	99.00 €
	20,000 – 29,999 €	149.00 €
	30,000 – 49,999 €	249.00 €
	50,000 – 69,999 €	349.00 €
	70,000 – 99,999 €	449.00 €
Permitted overdraft - hedged with financial collateral	0.5 % from amount of Permitted overdraft limit	

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

4. Investment

a) Securities trading – Slovak and foreign Securities

The client pays Fees according to the Tariff Part A - individual non-entrepreneur, as stated in the section Trading in securities - Slovak and foreign securities. A discount of 40% applies to the Fees. (discount does not apply to minimum fees)

b) Fees for custody of Securities and transfers of Securities issued in Slovak Republic

FEE FOR CUSTODY OF SECURITIES^{1/3/}	Rate
From amount of securities portfolio:	0.12 %
Fee for conducting shares of a simple company per year ^{2/}	30.00 €
FEE FOR TRANSFER AND TRANSITION OF SECURITIES	Rate
Transfer and transition of securities	16.60 €
Cashing the interest, principal, dividends and other incoming items derivated from Securities	0.00 €
FEE FOR STATEMENT OF SECURITIES ACCOUNT	Rate
Balance statement towards the end of month	0.00 €
Other balance statements	3.32 €
FEE FOR REPRESENTING ON GENERAL ASSEMBLY	Rate
Attorney fee related to the representing on general assembly	99.58 €

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

- ^{1/} The value of securities portfolio is calculated as the average daily value of portfolio for particular quarter of year. It is derivated from the nominal value of debt securities and the market value of shares and ownership interests. The market value of equity securities shall be determined on the basis of the most recent exchange rate, if this is not known, on the basis of the nominal value. All fees of the Bank as the member CDCP according to the valid Service Charge list are included in the fee for custody of securities – securities not included in this Service Charge list, including the fee for maintenance of account of holder.
- ^{2/} The fee is payable regardless of the quantity, nominal value and market value of shares of a simple company into shares. The Fee is payable in two parts, each in amount of 15 EUR, always on 15.1. and 15.7. of the calendar year, for the previous part of the calendar year or on the date of cancellation of the shares Holder´s Account, if it was cancelled during the calendar year.
- ^{3/} Fee for servicing securities held on the Securities Holder's Account or the Bank's Holder Account.

4. Investment

c) Fee for custody of Securities issued abroad and for transfers of Securities issued abroad

For the administration of securities issued abroad, the Client pays Fees according to the Fee Schedule Part A - individual non-entrepreneur, as listed in the section Custody of foreign securities. A discount of 40% applies to the Fees.

For the transfers of securities issued abroad, the Client pays Fees according to the Fee Schedule Part A - individual non-entrepreneur, as listed in the section Transfers of securities.

d) Other fees

Other fees	Rate
Balance statement towards the end of month	0.00 €
Every another Balance statement	16.60 €
Fee for internal transfer	0.00 €
Fee for transition of securities	16.60 €

e) Gold bars custody

The client pays fees according to the Tariff, part A - individual non-entrepreneur, as stated in the section on the Bold bars custody.

f) Mutual funds: According to the document: Conditions for investing in mutual funds

ERSTE 
Private Banking