

Service Charge List

Clients of Erste Private banking



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.

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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 SPORO fund and ESPA 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) average monthly amount of value from paid life insurance of Client in

KOOPERATIVA poisťovňa, 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) The fee for exceeding the permitted Card Line is due on the date determined in the statement of transactions performed by the Credit Card.
- 9) The Fee for loan granting is payable upon signing the Loan granting Agreement.
- 10) The fee for executed Domestic Transfer or Foreign Transfer is due on the day of executing the payment operation.
- 11) A fee for services provided to a Client by the Bank as a member of the Central Securities Depository is due upon giving an order by the Client to the Bank.
- 12) The electronic service fee is payable on the last day of each calendar month or on the date of termination of the providing the Electronic Service whichever

1. Fee Setting Principles

comes first. For the calendar month in which it occurred to terminate the Agreement under which the Electronic Service is given provides, the Bank shall charge a fee for providing the Electronic Service only if the Electronic Service was provided to the Client a full calendar month. 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 in relation to each Account for which the services are provided. 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.

- 13) The fee for electronic personal key (EPK) activation is due upon reception of the given Security Object by the Client.
- 14) The fee for other operations of the Bank not specified in the previous clauses are due immediately upon execution of the Bank operation that is subject to charges; the Bank shall deduct the Fee from the Account and/or Deposit Account, or sets it off against any claim of the Client towards the Bank; if it is not possible, the Client is obliged to pay the Fee prior to the execution of the operation being subject to charges or issuance of the confirmation.
- 15) 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.
- 16) 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.
- 17) 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.
- 18) 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.

- 19) 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.

- 20) Fee due dates are subject to these fee setting principles, unless otherwise stated in a written Agreement with the Client.

2. Account and Payment Cards

| Personal account Exclusive |
|---|
| Obtain a 100% discount off the Account Maintenance Fee with the Smart combination program |
| If you, in the Relevant Period, carry out altogether ^{2/} |
| - non-cash payments made by Payment Card at the amount of at least 400 € in shops, on internet, through Google pay, Apple pay, Garmin pay, Fitbit pay ^{4/} |
| - at least 3 regular payments, ^{5/} |
| - at least 1 payment / savings deposit / investment saving ^{6/} |
| or |
| If your Assets in the Relevant Period achieve 30,000 €, |
| or |
| For active usage of Payment card issued for the Business Account ^{3/} |

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

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

^{3/} The Bank will provide the discount off the Account Maintenance Fee, if at the time of Fee accounting the Client also has a Business Account maintained in the Bank as a sole entrepreneur and if in the Relevant Period the Client carried out at least 5 withdrawals from ATM or non-cash transactions for goods and service at merchandisers in Slovak Republic and abroad in shops, on internet, through application Google-Pay, except for Excluded Transactions, which are not included in this number.

^{3/} Non-cash payments for goods and services by debit cards issued for the Client's Personal Account and/or by Credit Cards issued for the Card Account kept of the Client's name. The sum of non-cash payments by Payment Card shall not include Excluded Transactions.

^{5/} Based on executed standing Payment Orders and/or Direct Debits except for transfers between the Client's own accounts and loan repayment instalments.

^{6/} Regular saving of at least the min.amount of Saving for Housing Saving, Saving for pleasure, Saving Reserve, Clever Investment Saving (Attenuated Product), Account Saving (Attenuated Product) kept in the Client's Name or Investment Saving of at least the min. regular investments within the framework of saving programs in mutual funds of Asset Management of Slovenská sporiteľňa, správ. spol., a.s. (valid from 1.2.2020).

Excluded transactions: cashless bank transactions realised by a Payment card (Debit card, Credit card) which are not counted among cashless bank transactions/ payments by Payment card for the purposes of calculating a discount from the account maintenance fee.

| Excluded transactions | Debit cards | Credit cards |
|---|-------------|--------------|
| cancelled payments | ✓ | ✓ |
| payments for purchase of foreign currency | ✓ | ✓ |
| electronic financial transfers, payments for financial services and Trading, and financial payments to other institutions | ✓ | ✓ |
| payments for purchase of traveller's checks | ✓ | ✓ |
| payments for casino games, lotteries and games | ✓ | ✓ |
| payments via ATM | ✓ | – |
| payments for telecommunication products and services | ✓ | – |
| using credit limit via the Quick Drawdown Service and Repayment of Other Credit Card Service | – | ✓ |
| using credit limit via transaction Purchase within Service Šikovný nákup | – | ✓ |
| using credit limit via transaction Tenth within Service Šikovný nákup | – | ✓ |

2. Account and Payment Cards

| PRODUCTS AND SERVICES INCLUDED IN THE PRICE | Personal account Exclusive |
|---|--|
| Monthly account maintenance fee | 8.90 € |
| Change or cancellation of Standing Payment Orders and of Consents to direct debit/collectors through Electronic Services | ✓ |
| Execution of Standing Payment Orders and Direct Debit Payment Order | ✓ |
| Execution of single Payment Orders/FIT 2.0 Transfer in EUR ^{1/} (domestic transfer) and EUR payments within EHP countries including SEPA filed through Electronic Services | ✓ |
| Internetbanking/Telephonebanking/Electronic statement | ✓ |
| SMS service ^{2/} /Push notifications /E-mail notification | ✓ |
| Monthly fee for maintenance of one Payment Card | VISA Classic/Mastercard Mass |
| Monthly fee reduction for maintenance of one Payment Card | 50 % Mastercard World pre Klienta ^{6/} |
| Payment Card Services: - Reprint PIN code - change of limits (via My Client Center and Branch) - resettlement in case of loss or theft (via Client Center, Electronic Services and Branch) | ✓ |
| Unlimited amount of cash withdrawal with Payment Card • from ATM of the another bank in Slovakia and in countries EHP at the withdrawal in EUR • from ATM of the Bank and Erste GROUP financial group ^{3/} | ✓ |
| Unlimited amount of no-cash payment made by Payment Card for goods and services ^{4/} | ✓ |
| Service Own Card to one Payment Card ^{5/} | ✓ for the Client |

^{1/} Under Transfer FIT 2.0 in EUR we understand a single Transfer payment order or Urgent transfer in EUR currency (Euro) to FIT 2.0 banks, which are available for SEPA transfers. If the Transfer FIT 2.0 in EUR meets the conditions for Cross-border transfer, i.e. the recipient's bank is not available for SEPA transfers, a Fee for this type of transfer refers to it (see the part of the Service Charge List - Cross-border transfers).

^{2/} SMS service includes SMS notification about payments and withdrawals with debit Payment cards abroad and about not realised payments from Account. It is possible to use SMS service Extra for a Fee specified in the Price list A.

^{3/} For transactions in currency other than EUR, a separate Fee will be charged for processing transactions in currency other than EUR.

^{4/} Other than payments for casino games, lotteries, bets, and transactions in currency other than EUR.

^{5/} For existing Payment Cards with the Own Card service, the discount is granted on the oldest Payment Card issued, regardless of whether the card is issued to the Client or Authorized Person. Own card cannot be set up for Mastercard World.

^{6/} The integral part of card is individual Travel insurance for Payment Card Holder. The fee for individual Travel insurance is in the amount of EUR 40.00 / year, and it is charged by the Bank separately once a year.

2. Account and Payment Cards

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

^{1/} All accounts SPORogiro for Clients, who concluded the ERSTE Private Banking Framework Agreement or Treasury and ERSTE Private Banking Framework Agreement with the Bank.

| FEE FOR INDIVIDUAL SERVICES TO CURRENT ACCOUNTS | SPORogiro |
|---|-----------------------|
| Monthly fee for individual services | 19.90 € ^{1/} |

^{1/} For Clients, who concluded the ERSTE Private Banking Framework Agreement or Treasury and ERSTE Private Banking Framework Agreement with the Bank. Based on the mentioned Frameworks the Bank governs the Clients accounts in banking reference system with numeric code.

Other Fees related to the Account

| FEE | Rate |
|---|----------------|
| Change of Account Management | 2,00 € |
| Publication of Account ^{1/} | 5,00 € monthly |
| Sending statement by post within the SR | 1,00 € |

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

Debit Card – Mastercard World

| Mastercard World FEE | Rate |
|---|--|
| Monthly fee for maintenance of Payment Card | 8.00 € ^{2/} + travel insurance ^{1/} |
| Service ClaimAir | included in the card price |

^{1/} The integral part of Payment card is the individual Travel insurance for Payment Card Holder. The fee for individual Travel insurance for Card Holder in the yearly amount of EUR 40.00, and it is charged by the Bank separately once a year

^{2/} As part of the Personal account Exclusive the fee for the Payment card Mastercard World with discount 50 %, i.e. EUR 4.00 / month.

2. Account and Payment Cards

CARD FEES

| Mastercard World FEE | Rate |
|--|---------|
| Fee for express issuance of Payment Card | 40.00 € |
| Fee for lost or stolen Payment Card re-issuance or its non-delivery due to incorrect address | 10.00 € |
| Change of contractual conditions for Payment Card use: - change of limits, allowed operations, discrete card data, method / address of the transfer, change of the transfer parameters - Repeat PAN, Repeat PIN, Replace / Disend card (via My Client Center and Branch) | 5.00 € |
| PIN Code Re-print | 3.50 € |

Use of debit Payment Cards – Mastercard World

| 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 | 0.20 € | 0.20 € ^{1/} | 2.50 € | 6.00 € ^{1/} |
| Fee for display of Account balance through ATM | 0.00 € | 0.50 € | 0.50 € | 0.50 € |
| Fee for PIN code change through ATM | 2.00 € | 2.00 € | 2.00 € | 2.00 € |
| TYPE OF FEE/PLACE OF TRANSACTION EXECUTION | In Slovakia and in EEA countries when withdrawing in EUR currency | | | Abroad |
| Cash withdrawal with Payment Card through POS terminal or imprinter in the Bank, another bank or at the Merchant | 2.00 € | | | 9.00 € ^{1/} |
| Fee for cross-border conversion | – | | | 2.00 % from transaction, max. 3.00 € per transaction |
| Fee for non-cash payment for goods and services | 0.20 € | | | 0.20 € ^{1/} |
| FEE | | | | Rate |
| Payments for casino games, lotteries, bets ^{1/2/} | | | | 3.00 € |
| Fee for Cash back service in Slovakia | | | | 0.10 € |

^{1/} For transactions in currency other than EUR, a separate Fee will be charged for processing transactions in currency other than EUR.

^{2/} Not applied on transactions less than 50 € performed by payment card through POS terminal.

2. Account and Payment Cards

Credit Card – VISA Gold

| VISA GOLD FEE | Rate |
|---|---|
| Monthly fee for Credit Card ^{1/} | 7.50 € 0.00 € ^{1/} |
| Monthly fee for Additional Card | 0.50 € |
| Monthly fee for sending statements of Transactions in paper form by post | 1.00 € |
| 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 at Client initiative, or it is lost or stolen/in case of reporting its non-delivery after 60 days as of the Credit Card issue date | 10.00 € |
| Contractual penalty for delay (Fee for reminder) | 8.00 € |
| Fee for exceeding (overdrawing) the Total Card Limit | 10.00 € |
| Service AirRefund | included in the card price |
| USE OF CREDIT CARD VISA GOLD: | Rate |
| a) Non-cash payment for goods and services ^{2/3/} | 0.00 € |
| b) Fee for cash withdrawal from ATM ^{3/} | 0.00 € |
| c) Fee for cash withdrawal with Payment Card through POS terminal in the Bank, another bank or at the Merchant ^{3/} | 9.00 € |
| d) Fee for PIN code change through ATM | 0.00 € |
| e) Payments for casino games, lotteries, bets ^{3/4/} | 3.00 € |
| f) Fee for cross-border conversion | 2 % from transaction, max. 3 € per transaction |
| g) Fee for available balance display of the Card Account at the ATMs of other banks | 0.50 € |

^{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/} Other than payments for casino games, lotteries, bets, and transactions in currency other than EUR.

^{3/} For transactions in currency other than EUR, a separate Fee will be charged for processing transactions in currency other than EUR.

^{4/} Not applied on transactions less than 50 € performed by payment card through POS terminal

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 | | 5.00 € |
| PIN Code Re-print | | 3.50 € |
| 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 in the Bank Branch, Client Center | | 5.00 € |
| Changing the limits of using credit card; change contactless functionality; Fee for the service activation Temporary Limits 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 |

3. Safe deposit boxes

| TYPE BOXES | Safe-deposit box to 25,000 cm ³ (including) | | | Safe-deposit box from 25,001 cm ³ | |
|---------------------------|--|--|--|---|---------------------------------------|
| | Type 1 up to 7,000 cm ³ | Type 2 up to 13,000 cm ³ | Type 3 up to 25,000 cm ³ | Type 4 up to 45,000 cm ³ | Type 5 over 45,000 cm ³ |
| Monthly fee ^{1/} | 12.42 € + VAT Price including VAT: 14.90 € | | | 16.58 € + VAT Price including VAT: 19.90 € | |

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

4. 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 € |
| | 100,000 € – and more | 499.00 € |
| 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.

5. Investment

a) Securities trading – Slovak and foreign Securities

| PURCHASE/SALE OF SECURITIES ^{4/ 5/ 6/} | 0.01 - 150,000 € | 150,000.01 – 500,000 € | nad 500,000.01 € |
|--|---------------------|---|------------------|
| ZONE A ^{1/} | 0.50 % min. 25.00 € | 750.00 € + 0.30 % from the volume over 150,000 € | individually |
| ZONE B ^{2/} | 0.70 % min. 25.00 € | 1,050.00 € + 0.50 % from the volume over 150,000 € | individually |
| ZONE C ^{3/} | individually | | |
| Change of Instruction conditions. Instruction cancellation by the Client. Fee for unexecuted Instruction | | | 0.00 € |
| Fee for the purchase of securities placed by the Bank | individually | | |

^{1/} ZONE A: countries of EU (without countries listed in the ZONE 2), Switzerland, Norway, Canada, USA, Australia

^{2/} ZONE B: France, Great Britain, Croatia, Serbia, Slovenia, Turkey, Bulgaria, Rumania

^{3/} ZONE C: other countries not specified in ZONE A and ZONE B

^{4/} Zone is determined by countries of issuer of particular securities.

^{5/} From the transaction volume (in case of bonds without aliquot interest yield).

^{6/} To the above mentioned fees for securities trading depending on the foreign market where the securities deal was made, additional fees and costs related to obligations, trading and settlement of securities deals may be added, which emerge from the statutory obligations valid for the respective foreign market.

5. Investment

b) Fees for custody of Securities and for trading adjustment with Securities issued in Slovak Republic

| FEE FOR CUSTODY OF SECURITIES ^{1/} | | Rate |
|---|--|---------|
| From amount of securities portfolio: | | 0.10 % |
| 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 € |

^{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 is calculated according to the last exchange rate presented by stock exchange. In case the exchange rate is not known, it is calculated according to the last known purchase price. If the purchase price is not known, it is calculated according to the par value/ 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.

5. Investment

c) Fee for custody of Securities issued abroad and for trading adjustment with Securities issued abroad

| Country of domicile issuer, and of emission or of central depository of emission ^{6 / 8/**} | Fee for trading adjustment and transfer of securities EUR | Fee for custody of Securities (% p. a.) ^{7/ 8/*} EUR |
|--|---|---|
| ZONE A 1/ | 60.00 | 0.10 |
| ZONE B 2/ | 65.00 | 0.20 |
| ZONE C 3/ | 150.00 | 0.20 |
| ZONE D 4/ | 100.00 | 0.45 |
| ZONE E 5/ | individually | individually |

^{1/} ZONE A: Belgium, Denmark, Finland, France, Holand, Irland, Japan, Canada, Luxembourg, Germany, Norway, Portugal, Austria, Spain, Switzerland, Sweden, Italy, USA, Great Britain

^{2/} ZONE B: Czech Republic, Ungarn, Poland

^{3/} ZONE C: Australia, Singapur, Turkey, Ukraine

^{4/} ZONE D: Egypt, Croatia, Rumania, Russia

^{5/} ZONE E: countries not specified in the zones A,B,C,D

^{6/} Zone is determined by countries of issuer of particular securities.

^{7/} Fee for custody is derivated from nominal value of debt securities (bond certificates, certificates of deposits, treasury bills and others) and market value of shares and ownership interests (shares, warrants, rights, share certificates, ADRs/GDRs and others).

^{8/} The fee includes VAT.

* this rate does not regards the VAT

** central depository for purpose of this Service Charge List (part B) means also the person with domicile abroad with similar activities object

5. Investment

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

| Weight | Rate (monthly) |
|---------------|---|
| 1,000 g | 15.00 € ^{1/} |
| up to 1,000 g | (weight in g/1,000) x 15.00 €, min. 2.40 € |
| over 1,000 g | (weight in g/1,000) x 15.00 €, max. 22.50 € monthly/270 € yearly |

^{1/} The fee is calculated aliquot according to the days in month (15.00 €/31 days). The fee is charged quaterly.

5. Investment

f) Discretionary portfolio management

| Portfolio management fee (p.a.)* | | EUR and USD portfolios | | |
|----------------------------------|--------------------|---|-------------|-------------|
| | | Conservative | Balanced | Dynamic |
| Fixed fee | | 0.67% + VAT | 0.75% + VAT | 0.83% + VAT |
| Combined fee | Basic remuneration | 0.40% + VAT | 0.50% + VAT | 0.60% + VAT |
| | Success fee | 10 % of the positive performance of the Portfolio + VAT | | |

* The fee is paid based on the average Portfolio amount calculated for the given calendar half-year for which the Fee is to be paid and the Fee is calculated on a daily basis. The portfolio management fee is a combined payment to the Bank and Asset Management Slovenskej sporiteľne, správ. spol., a.s., Tomášikova 48, 832 65 Bratislava, Org. ID No: 35 820 705 (hereinafter "AM SLSP") The fee paid by the client is divided between the Bank and AM SLSP in the ratio 80:20.

g) Investment gold

Erste Private Banking offers a possibility of physical purchase of Investment gold in the form of Gold bars:

| Name |
|----------------------|
| Gold bar 1,000 grams |
| Gold bar 500 grams |
| Gold bar 250 grams |
| Gold bar 100 grams |
| Gold bar 50 grams |
| Gold bar 20 grams |
| Gold bar 10 grams |
| Gold bar 5 grams |

The price of Gold bar is calculated individually.

h) Mutual funds

According to the document: Conditions for investing in mutual funds for clients of Erste Private Banking.



Conditions for investing in mutual funds for clients of Erste Private Banking

Clients of Erste Private banking

SLOVENSKÁ 
sporiteľňa



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1. Conditions for investing in mutual funds for clients of Erste Private Banking

| One-time investment in SPORO and ESPA funds | |
|--|-----------|
| Minimum investment amount | EUR 500 |
| Minimum investment amount for Kombi deposit product | EUR 1,500 |
| Minimum redemption amount | EUR 150 |
| Time on business day used to determine sale or purchase prices of mutual fund shares | 14:00 |

| Regular investment in SPORO funds in savings programmes | |
|---|-------------------|
| Minimum investment amount | EUR 20 |
| Maximum regular investment | EUR 500 |
| Maximum regular investment in SPORO Maximum Income Fund | EUR 5,000 |
| Maximum extraordinary investment | EUR 500 / month |
| Maximum extraordinary investment in SPORO Maximum Income Fund | EUR 5,000 / month |
| Minimum duration of savings programme | 36 months |

AM SLSP will not apply an exit fee if an investor redeems shares in a mutual fund issued in a savings programme after the expiry of the minimum duration of the saving programme.

2. Overview of entry fees for investing in SPORO and ESPA funds

| SPORO funds (only for one-time investments) | |
|---|----------------|
| SPORO Euro Plus Fund, SPORO Private Short Term Investments Fund, Erste Private Banking Conservative | 0.00 % |
| SPORO Global Renta | 1.00 % |
| ERSTE Realitná Renta (ERSTE Real Estate fund) | 2.00 %* |
| SPORO funds (also for regular investments under savings programmes) | |
| SPORO Euro Bond Fund, SPORO Private regular income fund | 1.00 % |
| SPORO ŠIP Klasik | 1.50 % |
| SPORO Active Portfolio, SPORO Maximized income fund, SPORO ŠIP Balans | 2.00 % |
| SPORO ŠIP Active | 2.50 % |
| SPORO Global equity fund | 3.00 % |

The entry fee for regular investment under savings programmes (including Smart investment saving) is 0.00%.

* The entry fee for the period from 15 October 2019 to 31 August 2020 is 0.00%.

| ESPA funds (foreign mutual funds) | |
|---|---------------|
| ESPA RESERVE CORPORATE, ERSTE RESERVE EURO PLUS, ERSTE RESPONSIBLE RESERVE, ESPA RESERVE EURO | 0.75 % |
| ERSTE RESERVE DOLLAR, ESPA SHORT TERM EMERGING MARKETS | 1.00 % |
| PRIVATE BANKING DYNAMIC | 2.00 % |
| ERSTE BOND DANUBIA, ERSTE BOND LOCAL EMERGING, ERSTE BOND EURO-RENT, PRIVATE BANKING DYNAMIC PLUS | 2.50 % |
| ERSTE Fixed Income Plus | 3.00 % |
| ERSTE STOCK EUROPE EMERGING, ERSTE BOND EMERGING MARKETS CORPORATE, ERSTE BOND EMERGING MARKETS, ERSTE RESPONSIBLE STOCK AMERICA, ERSTE BOND DOLLAR, ERSTE BOND DOLLAR CORPORATE, ERSTE BOND EURO CORPORATE, ERSTE BOND EUROPE-HIGH YIELD, ESPA BOND INFLATION LINKED, ESPA BOND USA CORPORATE, ERSTE BOND USA HIGH YIELD | 3.50 % |
| ERSTE STOCK EUROPE, ERSTE STOCK EUROPE PROPERTY, ERSTE STOCK GLOBAL, ERSTE STOCK EM GLOBAL, ERSTE STOCK ISTANBUL, ERSTE STOCK JAPAN, ERSTE BEST OF AMERICA, ERSTE BEST OF EUROPE | 4.00 % |

3. Fees for investing in third-party funds

The fees applicable for the securities which are listed in the charge list for Erste Private Banking clients. Depending on the mutual fund, additional fees and costs associated with the purchase and sale of shares or other securities of third-party mutual funds may be added to the fees for securities transactions.

| One-time investment in third-party funds | |
|--|-------------|
| Minimum investment amount | EUR 15,000* |

* unless a higher minimum investment is stipulated in the fund's documentation

4. Discounts on basic entry fees to SPORO funds and ESPA funds

When investing in SPORO and ESPA funds as part of a Portfolio, Clients who have concluded a Portfolio management contract with the Bank and AM SLSP will receive a 100% discount on entry fees.

When investing in SPORO Active Portfolio in within Kombi Deposit 1.5, the basic entry fee is 0.80%, in SPORO SIP Asset in within Kombi Deposit 2.0, the basic entry fee is 1.00%, and in SPORO Global Equity Fund in within Kombi Deposit 2.5, the basic entry fee is 1.20%, while other discounts on the basic entry fee are not applicable.

If mutual fund shares issued under a savings programme are redeemed during the minimum duration of a savings programme (including Smart investment saving), an exit fee of 1.80% is charged.

The current entry and exit charges are listed in the Sales prospectus for the relevant mutual fund. The ongoing fee is disclosed in the Key investor information.

5. Conditions for the acceptance and transfer of security purchase instructions concerning the issuing of shares in SPORO and ESPA funds

The Bank will accept an instruction if the Client's account contains sufficient funds for the purchase of the issued mutual fund shares at the moment of acceptance of the Instruction or at the investment date specified in the Instruction.

If there are insufficient funds on the account, repeated attempts will be made to accept the Instruction as follows:

If the Client does not have sufficient funds on the account to purchase the issue of mutual fund shares on the saving date or investment date, the Bank will attempt to reserve funds on the Client's account on the five calendar days following the saving date or investment date.

The Bank will apply this procedure for regular investments in mutual funds under savings programmes and for Instructions in which the Client sets an investment date later than the Instruction date.

Date of transfer of the Instruction for execution:

If the client submits the order before 14:00 on a Business Day and the Bank accepts the Instruction before this moment, the Bank will transfer the Instruction for execution by the asset management company on the same Business Day.

If the client submits the order after 14:00 on a Business Day and the Bank accepts the Instruction on the same Business Day, the Bank will transfer the Instruction for execution by the asset management company on the following Business Day.

Time of transfer of the Instruction for execution:

14:00 on a Business Day

The above conditions for determining the date and time of the transfer of a security purchase instruction also apply to instructions for the redemption of mutual fund shares in SPORO and ESPA funds.

A Client submits an Instruction for regular investment in a mutual fund using an application form for regular saving or Smart investment saving.

A request for the issue or redemption of mutual fund shares is deemed to be delivered to AM SLSP on the day when the request is demonstrably delivered via the bank to AM SLSP based on acknowledgement of receipt by AM SLSP.

6. Examples illustrating the cumulative effect of expenses on investment return of SPORO funds, ESPA funds and Third-party funds for Clients, who signed with the bank ERSTE Private banking framework contract or the Treasury and ERSTE Private banking framework contract

Example 1:

A client received an investment service - investment advice and based on an evaluation of the Investment Questionnaire (Suitability Test) he/she was recommended to invest in the AM SLSP mutual fund **Eurobond Fund, o.p.f.**

A client made a lump-sum investment of 5,000 EUR.

The unit fund has a fixed entry fee of 1%, total ongoing costs are 0.83% per annum, and the exit fee for a lump-sum investment in this fund is zero.

The total estimated charges and costs associated with the investment service and financial instrument are as follows:

| Total annual costs and fees | Entry fees | | Ongoing fees* | | Exit fees | |
|---|--------------------|----------------------|--------------------|----------------------|--------------------|--------------------|
| total cost of investment service investment advice | 0.00 % | 0.00 € | 0.00 % | 0.00 € | 0.00 % | 0.00 € |
| total product costs (of which incentives received) | 1.00 % (1.00 %) | 50.00 € (50.00 €) | 0.83 % (0.49 %) | 41.50 € (23.00 €) | 0.00 % (0.00 %) | 0.00 € (0.00 €) |
| summary of total costs and fees | 1.00 % | 50.00 € | 0.83 % | 41.50 € | 0.00 % | 0.00 € |

| | | |
|--|--------|---------|
| Total annual impact of the costs on the client's income in the first year of investment | 1.83 % | 91.50 € |
| Total annual impact of the costs on the client's income in the next years of investment | 0.83 % | 41.50 € |
| Total annual impact of the costs on the client's income in the last year of the investment | 0.83 % | 41.50 € |

6. Examples illustrating the cumulative effect of expenses on investment return of SPORO funds, ESPA funds and Third-party funds for Clients, who signed with the bank ERSTE Private banking framework contract or the Treasury and ERSTE Private banking framework contract

Example 2:

A client made a lump-sum investment in the **ESPA STOCK EUROPE EMERGING**. Provided investment service: receiving and forwarding a client's instruction regarding one or more financial instruments.

The unit fund has a fixed entry fee of 3.50%, the total ongoing expenses amount to 2.18% per annum, and the exit fee for a lump-sum investment in unit certificates of this fund is zero.

The total estimated charges and costs associated with the investment service and financial instrument are as follows:

| Total annual costs and fees | Entry fees | | Ongoing fees* | | Exit fees | |
|---|--------------------|----------------------|--------------------|-----------------------|--------------------|--------------------|
| total cost of investment service receiving and forwarding the instruction | 0.00 % | 0.00 € | 0.00 % | 0.00 € | 0.00 % | 0.00 € |
| total product costs (of which incentives received) | 3.50 % (0.00 %) | 175.00 € (0.00 €) | 2.18 % (1.26 %) | 109.00 € (63.00 €) | 0.00 % (0.00 %) | 0.00 € (0.00 €) |
| summary of total costs and fees | 3.50 % | 175.00 € | 2.18 % | 109.00 € | 0.00 % | 0.00 € |

| | | |
|--|--------|----------|
| Total annual impact of the costs on the client's income in the first year of investment | 5.68 % | 284.00 € |
| Total annual impact of the costs on the client's income in the next years of investment | 2.18 % | 109.00 € |
| Total annual impact of the costs on the client's income in the last year of the investment | 2.18 % | 109.00 € |

6. Examples illustrating the cumulative effect of expenses on investment return of SPORO funds, ESPA funds and Third-party funds for Clients, who signed with the bank ERSTE Private banking framework contract or the Treasury and ERSTE Private banking framework contract

Example 3:

A client made a lump-sum investment of 20,000 EUR in the **Third-party fund** Fidelity Funds - European High Yield Fund A-EUR. Provided investment service: receiving and forwarding a client's instruction regarding one or more financial instruments.

Third-party funds are subject to the same fees as trading in securities, in this case when buying and selling securities: 0.5% min. 25.00 EUR. The client pays a 0.05% p.a. for the management of the securities.

The total estimated charges and costs associated with the investment service and financial instrument are as follows:

| Total annual costs and fees | Entry fees | | Ongoing fees* | | Exit fees | |
|--|--------------------|--------------------|--------------------|-----------------------|--------------------|--------------------|
| total cost of investment service receiving and forwarding the instruction | 0.50 % | 100.00 € | 0.00 % | 0.00 € | 0.50 % | 100.00 € |
| total cost of investment service safekeeping and administration of financial instruments | 0.00 % | 0.00 € | 0.10 % | 20.00 € | 0.00 % | 0.00 € |
| total product costs (of which incentives received) | 0.00 % (0.00 %) | 0.00 € (0.00 €) | 1.39 % (0.40 %) | 278.00 € (80.00 €) | 0.00 % (0.00 %) | 0.00 € (0.00 €) |
| summary of total costs and fees | 0.50 % | 100.00 € | 1.49 % | 298.00 € | 0.50 % | 100.00 € |

| | | |
|--|--------|----------|
| Total annual impact of the costs on the client's income in the first year of investment | 1.99 % | 398.00 € |
| Total annual impact of the costs on the client's income in the next years of investment | 1.49 % | 298.00 € |
| Total annual impact of the costs on the client's income in the last year of the investment | 1.99 % | 398.00 € |

6. Examples illustrating the cumulative effect of expenses on investment return of SPORO funds, ESPA funds and Third-party funds for Clients, who signed with the bank ERSTE Private banking framework contract or the Treasury and ERSTE Private banking framework contract

Example 4:

A client received an investment service - investment advice and based on an assessment of the Investment Questionnaire (Suitability Test) he/she was recommended a **regular investment** (savings programme) in the AM SLSP unit fund **Maximised Income Fund, o.p.f.**

The client invests 200 EUR per month on a monthly basis, the amount invested after the first investment year is EUR 2,400, after the second year 4,800 EUR and after the fifth year of the regular investing 12,000 EUR.

The unit fund has an entry fee of 0% for investing under the savings programme, the total ongoing costs are 1.68% p.a., and the early withdrawal fee is 1.80% if the minimum savings period is not adhered to.

| Total annual costs and fees | Entry fees | | Ongoing fees* | | Exit fees | |
|---|--------------------|--------------------|--------------------|----------------------|--------------------|----------------------|
| total cost of investment service investment advice | 0.00 % | 0.00 € | 0.00 % | 0.00 € | 0.00 % | 0.00 € |
| total product costs (of which incentives received) | 0.00 % (0.00 %) | 0.00 € (0.00 €) | 1.68 % (1.05 %) | 40.32 € (25.20 €) | 1.80 % (1.80 %) | 43.20 € (43.20 €) |
| summary of total costs and fees | 0.00 % | 0.00 € | 1.68 % | 40.32 € | 1.80 % | 43.20 € |

| | | |
|--|--------|----------|
| Total annual impact of the costs on the client's income in the first year of investment | 1.68 % | 20.16 € |
| Total annual impact of the costs on the client's income in the second year of the investment | 1.68 % | 63.72 € |
| Total annual impact of the costs on the client's income in the fifth year of investment | 1.68 % | 181.60 € |

* ongoing annual costs represent the amount of the fund's ongoing charges as set out in the Key investor information and are based on previous year's expenditure. The amount of the fees may vary from year to year and includes the management company's fee for the management of the fund, the depositary's fee for the depositary's services, alternatively other charges. These costs are included in the current unit value.

7. List of terms and abbreviations used

AM SLSP – the asset management company Asset Management Slovenskej sporiteľne, správ. spol., a. s., with registered address at Tomášikova 48, 832 65 Bratislava.

SPORO Fund – A mutual fund managed by AM SLSP.

ESPA Fund – a mutual fund managed by the management company Erste Asset Management GmbH, with registered address at Am Belvedere 1, A-1010 Vienna.

Third-party funds – other mutual funds such as SPORO funds and ESPA funds.

