

SERVICE CHARGE LIST  
OF SLOVENSKÁ SPORITEL'ŇA, A. S.

PART A)  
NATURAL PERSONS NON-ENTREPRENEURS

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

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

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## 1. Account

### a. Personal account

Personal account/Personal account Young	Personal account Exclusive
<b>Obtain a 100% discount<sup>1/</sup> off the Account Maintenance Fee with the Smart combination program</b>	
If you, in the Relevant Period, carry out altogether <sup>2/</sup> - non-cash payments made by Payment Card in the amount of at least EUR 200 in shops, on internet, through Google-Pay application <sup>4/</sup> , - at least 3 regular payments <sup>5/</sup> , - at least 1 payment /saving deposit at least in amount of minimal sum of saving <sup>6/</sup>	If you, in the Relevant Period, carry out altogether <sup>2/</sup> - non-cash payments made by Payment Card in the amount of at least EUR 400 in shops, on internet, through Google-Pay application <sup>4/</sup> , - at least 3 regular payments <sup>5/</sup> , - at least 1 payment /saving deposit at least in amount of minimal sum of saving <sup>6/</sup>
or	or
if your Assets in the Relevant Period achieve EUR 15 000	if your Assets in the Relevant Period achieve EUR 30 000
or	or
for active usage of Payment card issued for the Business Account <sup>3/</sup>	for active usage of Payment card issued for the Business Account <sup>3/</sup>
<b>Obtain a 50% discount<sup>1/</sup> off the Account Maintenance Fee with the Smart combination program</b>	
If you, in the Relevant Period, carry out altogether <sup>2/</sup> - non-cash payments made by Payment Card in the amount of at least EUR 100 in shops, on internet, through Google-Pay application <sup>4/</sup> , - at least 1 regular payment <sup>5/</sup> , - at least 1 payment /saving deposit at least in amount of minimal sum of saving <sup>6/</sup>	If you, in the Relevant Period, carry out altogether <sup>2/</sup> - non-cash payments made by Payment Card in the amount of at least EUR 200 in shops, on internet, through Google-Pay application <sup>4/</sup> , - at least 3 regular payments <sup>5/</sup> , - at least 1 payment /saving deposit at least in amount of minimal sum of saving <sup>6/</sup>

<sup>1/</sup> 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.

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

<sup>3/</sup> 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.

<sup>4/</sup> 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 in the Client's name. The sum of non-cash payments by Payment Card shall not include Excluded Transactions.

<sup>5/</sup> Based on standing Payment Orders and/or Direct Debits except for transfers between the Client's own accounts and loan repayment instalments.

<sup>6/</sup> Reserve saving scheme, Saving for pleasure, Housing savings scheme, Saving associated with the account, Clever Investment Savings Scheme kept in the Client's name.

	PRODUCTS AND SERVICES INCLUDED IN THE PRICE	Space account Junior	Personal account Student / Personal account Young	Personal account	Personal account Exclusive
	Monthly account maintenance fee	0,00 €	0,00 €/2,00 €	5,90 €	8,90 €
Transfers	Change or cancellation of Standing Payment Orders <sup>1/</sup> and of Consents to direct debit/collectors by Electronic Services	x		unlimited	
	Execution of Standing Payment Orders and Direct Debit Payment Order	x		unlimited	
	Execution of single Payment Orders/FIT 2.0 Transfers in EUR (domestic transfer) and EUR payments within EEA countries including SEPA filed through Electronic Services	x		unlimited	
El. services	Internetbanking/Telephonebanking/Electronic statement			✓	
	SMS services <sup>6/</sup> / Push notification / Email notification			✓	
	Issuance of first GRID card to the Client	x	-	-	✓
Debit cards	One electronic Payment Card - issuance and renewal	Space card Junior for the Client	VISA Electron Sphere for the Client	VISA Electron /Maestro for the Client	VISA Classic/ Mastercard Mass <sup>2/</sup> for the Client and/or authorised person
	Fee discount for one embossed Payment Card Mastercard World for the Client - issuance and renewal	x	-		50 %
	Services associated with the Payment card (PIN code re-print, card re-issuance in case of loss or theft, change of card limits – Client center, Point of Sale, Electronic Services)	-	-		✓
	Cash withdrawals in currency EUR <sup>5/</sup>		Unlimited from ATM of SLSP and ERSTE GROUP financial group		Unlimited from ATM of SLSP, ERSTE GROUP financial group, other bank in Slovakia and in EEA countries
	Non-cash payment made by Payment Card for goods and services <sup>3/</sup>			unlimited	
	Service Own Card for the Client to one Payment Card <sup>4/</sup>	x			✓

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

<sup>1/</sup> Termination of a Standing Payment Order with a fixed number/amount of payments or with a termination date other than the date stated in the application for its termination – it is not included in the price of the Account.

<sup>2/</sup> If the Client does not wish to get an embossed Payment Card, he can get an electronic Payment Card free of charge.

<sup>3/</sup> Except for payments for gambling, lotteries and betting, and except for transactions in currencies other than EUR.

<sup>4/</sup> In case of existing Payment Cards with the service Own Card the discount will be provided for the oldest issued Payment Card.

<sup>5/</sup> If the Client uses the account exclusively for securities trading purposes, the fee for account maintenance and the fee for payment operations within domestic transfer is EUR 0. If the Client starts to use the account for other purposes, for other types of operations or applies for additional services or other Bank Products tied with the account, the account and its use will be subject to charges according to the Service Charge List.

<sup>6/</sup> For transactions in currencies other than EUR, Fee for processing transactions in currencies other than EUR shall also be charged.

<sup>6/</sup> 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.

## b. Current account

FEE	SPORogiro <sup>2/3/</sup>	SPORogiro senior <sup>2/3/</sup>
Monthly account maintenance fee	2,50 <sup>1/</sup>	1,00 €
One electronic Payment Card - issuance and renewal	-	VISA Electron for the Client

**Legend:** ✓ *service included in the price* - *service is not included in the price*

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

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

<sup>3/</sup> SMS service can not be provided to these type of accounts. It is possible to provide service SMS Extra for a Fee. Push notification and Email notification are provided without fee.

## c. Legislative Accounts

FEE	Basic banking product <sup>2/</sup>	Payment account with basic functions <sup>2/</sup>
Monthly fee for Account maintenance	0,00 €	3,00 €
in the extent as stipulated by Act No. 483/2001 Coll. on Banks, with one electronic Payment Card Maestro for Client or Authorised Person <sup>1/</sup>		

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

<sup>2/</sup> SMS service can not be provided to these type of accounts. It is possible to provide service SMS Extra for a Fee. Push notification and Email notification are provided without fee.

FEE	Specific account of debtor <sup>1/</sup>
Monthly fee for Account maintenance	2,00 €
in the scope specified by the Act No. 483/2001 Coll. on Banks: - one-time cash deposit or a cashless transfer in EUR to the Account by the insolvency administrator, pursuant to special regulation - once per calendar month cash withdrawal from the Account in the amount specified by special regulation	

<sup>1/</sup> No other Bank products are allowed for the Account.

## d. Other Fees related to the Account

FEE	Rate
Change in Account handling	2,00 €
Publication of Account <sup>1/</sup>	5,00 € monthly

<sup>1/</sup> on web-side: <http://transparentneucty.sk/>.

## e. Electronic services

FEES FOR USING SERVICES	Rate
Internetbanking <sup>1/</sup>	1,00 € monthly per Account
SMS services Extra <sup>2/</sup> – for each Client and/or Authorised person	1,00 € monthly

<sup>1/</sup> The fee is not charged in case of an Account maintained in other than EUR currency.

<sup>2/</sup> SMS services Extra – notification about payments/withdrawals with cards, payments operations, not realized operations..

FEES FOR THE MANAGEMENT OF SECURITY OBJECTS	Rate
GRID card issuance	2,00 €
Issue of an electronic personal key (EPK)	80,00 €

## 2. Payment services

### a. Payment services – non-cash payment operations

#### Domestic transfers

FEE	Rate	
Execution of standing Payment Order and Payment Order for Direct Debit (in case of Direct Debit the side of payer and payee as well)	0,20 € <sup>4/</sup>	
Processing request for payment return/investigation/ payment transfer pecifying	10,00 € + fees of the receiver's bank	
Confirmation on transfer execution	5,00 €	
Execution method	through Electronic services	at the Branch
FEE	Rate	Rate
Execution of a one-time Payment Order/FIT 2.0 Transfer in EUR from Account and Saving Account <sup>1/2/</sup>	0,20 € <sup>3/</sup>	3,00 €
Urgent payment	8,00 €	20,00 €
Change or cancellation of the standing Payment Order/Change or cancellation of the Consent to direct debit/collector	0,50 €	3,00 €
Termination of a standing Payment Order with a fixed defined number/sum of payments or termination date other than the day stated in the request for termination	3,00 €	3,00 €

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/ It also includes transfer without submission of Payment order upon forced execution of a public administration authority decision, upon performing another statutory obligation of the Banks or in other cases agreed in the Contract

3/ Related to the Saving account without fee

4/ Execution of standing Payment Order from Account of Client in favour of Account, Saving Account, Deposit Account and Saving book of the same Client in the Bank is without fee.

#### Cross-border transfers

Execution method	through Electronic services	at the Branch
FEE	Rate	Rate
Transfer in EUR into EEA countries including SEPA <sup>1/</sup> (transfers to banks unreachable for SEPA payments)	0,20 €	3,00 €
Urgent payment in EUR into EEA countries including SEPA <sup>1/</sup> (transfers to banks unreachable for SEPA payments)	8,00 €	20,00 €
Transfer within the ERSTE GROUP financial group <sup>2/</sup> /FIT 2.0 Transfer in EUR <sup>3/</sup>	5,00 €	15,00 €
Transfer in CZK to ČSAS, a.s. <sup>4/</sup>	0,20 €	3,00 €
Cross-border payments in EUR and in foreign currency from Slovakia and in foreign currency within Slovakia:	up to 2 000 € from 2 000,01 €	10,00 € 20,00 €
Surcharge for urgent payment	50,00 €	50,00 €
Surcharge for payment with OUR payment condition	see next table	
Client's request for a change of transfer, cancellation of transfer, or information on crediting the transfer to the Account of the payee at a foreign bank	16,60 € + fees of the foreign bank	
Confirmation of transfer execution	16,60 €	

1/ For **transfer in EUR to EEA** countries including **SEPA** the cross-border transfer is considered as: in EUR currency, with the correct BIC SWIFT code of the payee's bank, account number of the payee in IBAN format, with SHA payment condition.

2/ For transfer **within the ERSTE GROUP financial group** the cross-border transfer is considered as: in all currencies that the Bank performs cross-border transfers in, with the correct BIC SWIFT code of the payee's bank. Transfers without a BIC SWIFT code or with and incorrect BIC SWIFT code of the PAYEE's bank will be subject to the fee applicable to other transfers. If the transfer within the ERSTE GROUP financial group meets the conditions for Transfer in EUR into EEA countries including SEPA (see point1), the fee as for this type of transfer shall be applied to it.

3/ Under **FIT 2.0 Transfer in EUR** we understand a single Payment Transfer Order or Urgent Transfer in Eur (Euro) currency to FIT 2.0 banks, which are reachable for SEPA transfers, with correct BIC SWIFT code of the beneficiary's bank (list of FIT 2.0 banks, see Service Charge List – Term Definition part). The fee valid for Cross-border transfers (see Service Charge List – Cross border Transfers part) is applied to transfers with not entered or incorrectly entered BIC SWIFT code of the beneficiary's bank. If a FIT 2.0 Transfer meets the conditions for domestic transfer i.e. the beneficiary's bank is reachable for SEPA transfers, a charge like for this type of transfer applies to it (see the Service Charge List part – Domestic transfers).

4/ **Transfer in CZK to ČSAS a.s.** is considered as a cross-border transfer: in CZK (Czech crown) currency to Česká spořitelna a.s. with the correct BIC SWIFT code of the payee's bank (GIBACZPX). The transfer with unindicated or incorrectly completed BIC SWIFT code of the payee's bank shall be charged with a fee valid as for other transfers.

### Surcharge for payment with OUR payment condition<sup>1/</sup>

COUNTRY OF PAYEE'S BANK	PAYMENTS in EUR			
	zone:	up to 12,500 Rate	12,500 - 50,000 Rate	over 50,000 Rate
Australia in favour of the clients of National Australia Bank		3,00 €	3,00 €	3,00 €
Australia in favour of third-party clients		9,50 €	9,50 €	9,50 €
Serbia in favour of third-party clients		9,00 €	9,00 €	9,00 €
Switzerland		2,40 €	2,40 €	2,40 €
Other countries		7,00 €	16,00 €	25,00 €

OTHER PAYMENTS	Rate
<b>Payments in all currencies:</b>	
in favour of Erste Group Bank AG clients	0,00 €
in favour of Erste Bank der Österreichischen Sparkassen AG clients	0,00 €
in favour of Česká spořitelna, a.s. clients	0,00 €
in favour of Erste & Steiermärkische Bank d.d. clients	0,00 €
in favour of Erste Bank Hungary Zrt. clients	0,00 €
in favour of Erste Bank Serbia, a.d. clients	0,00 €
in favour of Banca Comercială Română S.A. clients	0,00 €
in favour of Banca Comercială Română Chişinău S.A. clients	0,00 €
in favour of Banka Sparkasse d.d. clients	0,00 €
in favour of Sparkasse Bank d.d. clients	0,00 €
in favour of Sparkasse Bank Makedonija AD clients	0,00 €
<b>Payments in CHF to Switzerland</b>	<b>3,90 CHF</b>
<b>Payments in CAD to Canada</b>	<b>7,00 CAD</b>
<b>Payments in USD:</b>	
- in favour of banks in the USA	0,20 USD
- in favour of other banks	9,00 USD
<b>Payments in AUD:</b>	
- in favour of the clients of National Australia Bank	5,00 AUD
- in favour of third-party clients	15,00 AUD
<b>Payments in all currencies apart from EUR/USD to other countries:</b>	
- up to 12,500 € (or equivalent)	15,00 €
- over 12,500 € up to 50,000 € (or equivalent)	30,00 €
- over 50,000 € (or equivalent)	50,00 €

1/ In the case of a transfer with condition OUR, the expenses of the foreign or local bank will be debited against the remitter's account on the same day the transfer amount is debited – if the bank knows the expenses in advance, or later in the amount of the actual expenses charged by the relevant bank. This fee, considered as the fee of a foreign bank, is charged by the Bank using the current rate from the list of exchange rates of the Bank valid at the time of transfer performance and/or the individual exchange rate determined by the Bank or agreed between the Bank and the Client.

When a transfer in USD with OUR condition is made to the beneficiary's bank located in USA or outside USA, the OUR instruction will be changed to SHA by the correspondence bank, the change of this payments instruction has no impact on Client's duty to pay the Bank surcharge for payment with OUR payment condition. The fees of the correspondence banks participating in US clearing will be debited from the transferred amount.



## b. Payment Services - Cash Operations

CASH DEPOSITS AND CASH WITHDRAWALS FEE	at the Branch Rate	
	by Account holder/Authorised Person <sup>1/</sup>	by 3 <sup>rd</sup> Person <sup>2/</sup>
Cash deposit to the Account, Saving Account, Deposit account, Passbook	0,50 €	3,00 €
Cash withdrawal from the Account, Saving Account and Passbook <sup>3/</sup>		4,00 €
Processing of coins upon depositing/withdrawing cash	<b>Sorted coins</b>	<b>Not sorted coins</b>
From 51 up to 500 coins	3,00 €	6,00 €
From 501 up to 1000 coins	10,00 €	20,00 €
From more than 1000 coins	17,00 €	34,00 €
Processing of request for reimbursement/review/specification of cash transaction		10,00 €

1/ The first cash deposit in calendar month is not charged.

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

3/ The first withdrawal from the Savings book in the calendar month is without fee.

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

Unsorted coins = different nominals in the same box.

CASH_DESK SERVICES	BANKNOTES AND COINS	
Exchanging banknotes and coins of various nominal values being brought in by client or the bank consigned them to Client <sup>1/</sup> / Execution of withdrawal in the defined structure of coins/banknotes according to the request of the Client <sup>1/</sup>		3,00 €
Processing of coins upon Exchanging	<b>Sorted coins</b>	<b>Not sorted coins</b>
From 51 up to 500 coins	3,00 €	6,00 €
From 501 up to 1000 coins	10,00 €	20,00 €
From more than 1000 coins	17,00 €	34,00 €
Processing of damaged banknotes in EUR		1,60 €/banknote
Purchase of banknotes in foreign currency, which are generally not purchased and banknotes excluded from circulation		30 % of the value of one banknote; at least 1,30 €
Non-execution of the reported cash withdrawal		0,1 % from the withdrawal sum

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

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

Unsorted coins = different nominals in the same box.

### 3. Debit and Credit Cards

#### a. Debit cards

Card type	Electronic			Embossed	
FEE/CARD TYPE	Space card Junior <sup>1/</sup>	VISA Electron/ Electron Sphere/Maestro	VISA Bratislava City Card	VISA Classic / Mastercard Mass	Mastercard World
Fee for Payment Card (monthly)	0,00 €	1,30 €	0,00 €	2,20 €	8,00 € + travel insurance <sup>2/3/</sup>
Service AirRefund (VISA) / ClaimAir (Mastercard)	-	-	-	-	included in the card price
Fee for the service Own Card (fee for each production of Own Card)	-	5,00 €	-	5,00 €	-

Legend: ✓ service included in the price - service is not included in the price and is not provided

1/ Space card Junior is provided exclusively to Space account Junior.

2/ 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.

3/ **As part of the Personal account Exclusive the fee for the Payment card Mastercard World with discount 50 %, i.e. EUR 4,00 / month.** 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.

#### Card Fees

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 (e.g. limit, re-issuance) through Electronic Services	0,00 €
Change of contractual conditions for Payment Card use (e.g. limit, re-issuance) at the Branch, Client Center	3,00 €
PIN Code Re-print	3,50 €

## Use of debit Payment Cards

TYPE OF FEE/PLACE OF TRANSACTION EXECUTION	ATM of SLSP	ATM of the ERSTE GROUP financial group	ATM of another bank in Slovakia and in EEA countries when withdrawing in EUR	Other ATM abroad
Fee for cash withdrawal from ATM	0,20 €	0,20 € <sup>1/</sup>	2,50 €	5,00 € <sup>1/</sup>
Fee for display of Account balance through ATM	0,00 €	0,30 €	0,30 €	0,30 €
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 € <sup>1/</sup>
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 € <sup>1/</sup>

FEE	Rate
Payments for casino games, lotteries, bets <sup>1/2/</sup>	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 performed by payment card through POS terminal

## b. Credit Cards

### Revolving Cards - embossed - with contactless functionality and also without contactless functionality

FEE/CARD TYPE	Štedrá karta (Generous card)	VISA Classic	VISA Gold
Monthly fee for Credit Card <sup>1/</sup>	- <sup>2/</sup> / 1,00 € <sup>3/</sup> / 1,50 € <sup>4/</sup> / 2,00 € <sup>5/</sup> / 0,00 € <sup>6/</sup>	2,25 €/0,00 € <sup>6/</sup>	7,50 €/0,00 € <sup>6/</sup>
Monthly fee for Additional Card	-	0,50 €	0,50 €
Fee for issuance of Credit Card/Additional Card	12,00 € <sup>7/</sup> 0,00 € <sup>6/</sup>	-	-
Fee for issuance of Renewed Card	12,00 €	-	-
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 €	10,00 €	10,00 €
Contractual penalty for delay (Fee for reminder)	8,00 €	8,00 €	8,00 €
Fee for exceeding (overdrawing) the Total Card Limit	10,00 €	10,00 €	10,00 €
Service AirRefund	-	-	Included in the card price
<b>Use of Credit Card:</b>			
a) Non-cash payment for goods and services <sup>8/9/</sup>	0,00 €	0,00 €	0,00 €
b) Fee for cash withdrawal from ATM <sup>9/</sup>	5,00 €	5,00 €	0,00 €
c) Fee for cash withdrawal with Payment Card through POS terminal in the Bank, another bank or at the Merchant <sup>9/</sup>	9,00 €	9,00 €	9,00 €
d) Fee for PIN code change through ATM	0,00 €	0,00 €	0,00 €
e) Payments for casino games, lotteries, bets <sup>9/10/</sup>	3,00 €	3,00 €	3,00 €
f) Fee for cross-border conversion	2 % from transaction, max. 3 € per transaction	2 % from transaction, max. 3 € per transaction	2 % from transaction, max. 3 € per transaction
g) Fee for available balance display of the Card Account at the ATMs of other banks	0,30 €	0,30 €	0,30 €

1/ It refers to the Main Credit

2/ It applies for Total Credit Limits 300 €, 600 €, 900 €, 1200 €, 1500 € .

3/ It applies for Total Credit Limit 2000 €,

4/ It applies for Total Credit Limit 2500 €,

5/ It applies for Total Credit Limit 3000 €,

6/ 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.

7/ The Fee for the issuance of Credit Card and fee for the issuance of Additional Card in case of Štedrá karta is charged upon first card issuance.

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

9/ For transactions in currency other than EUR, a separate Fee will be charged for processing transactions in currency other than EUR.

10/ Not applied on transactions performed by payment card through POS terminal

Fees for additional services to these cards:	Štedrá karta (Generous card)	VISA Classic	VISA Gold
Fee for establishment of the service Loan Repayment in the amount of the whole Receivable	-	5,00 €	5,00 €
PIN Code Re-print	3,50 €	3,50 €	3,50 €
Fee for the service Quick Drawdown when payment in cash or payment into account	5,00 €	5,00 €	0,00 €
Fee for the service Repayment of another credit card	0,00 €	0,00 €	0,00 €
Fee for express delivery of Credit Card and/or delivery of PIN code <sup>11/</sup>	40,00 €	40,00 €	40,00 €
Changing the limits of using credit card; change contactless functionality; Fee for the service activation Temporary Limits in the Bank Branch, Sporotel <sup>12/</sup>	3,00 €	3,00 €	3,00 €
Changing the limits of using credit card; change contactless functionality; Fee for the service activation Temporary Limits through Electronic Services <sup>12/</sup>	0,00 €	0,00 €	0,00 €
Fee for entering the airport lounges above the scope of free entries within the service Entry into airport lounges	-	-	27,00 €/person/entry

<sup>11/</sup> The bank provides the service only for sending within Slovakia.

<sup>12/</sup> Any change in the contactless functionality may be realised solely in cards which allow such functionality.

## 4. Loans

### Consumer Loans for Anything\*

Loan amount (in EUR)	Processing fee (Management fee)
300 – 1 499	30,00 €
1 500 – 2 999	60,00 €
3 000 – 5 999	120,00 €
6 000 – 8 999	160,00 €
9 000 – 11 999	220,00 €
12 000 and above	300,00 €
FEE	Rate
Contractual penalty for delay (Fee for reminder)	8,00 €
Extended set of Insurance to loan <sup>1/</sup>	6,50 % from the loan repayment instalment/monthly
Complex set of Insurance to loan <sup>1/</sup>	8,80 % from the loan repayment instalment/monthly
Senior Insurance set	10,30 % from the loan repayment instalment/monthly

\* NOTES: Fees included in the Service Charge List Part 7-Other services apply to these Loans.  
For all types of Consumer loans.

<sup>1/</sup> Insurance to loan may not be provided with the product Consumer Loans for Anything for university students.

### Permitted overdraft\*

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

Unauthorized overdraft

FEE	Rate
Contractual penalty for delay (Fee for reminder)	8,00 €

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

## 5. Housing

### Housing loan\*

FEE	Rate
<b>Processing fee (Management fee)</b>	
<b>Loan amount (in EUR)</b>	
7 000 - 19 999	199,00 €
20 000 - 29 999	299,00 €
30 000 - 49 999	399,00 €
50 000 - 69 999	599,00 €
70 000 - 99 999	799,00 €
100 000 and above	999,00 €
<b>Fee for early repayment of the Loan or its part by an extraordinary installment <sup>1/ 2/ 3/</sup> :</b>	
a) in case of Loans with fixed rate the following Business Day after expiration of the Fixation period	0,00 €
b) in case of Loans with a fixed rate outside the next Business Day after expiration of the Fixation period	the real cost direct related to the request for early repayment and to cost, that incurred to the Bank in the connection with early repayment of the Loan, max. 1% from early repaid loans of the Bank or its part
<b>Fee charged for changes in contractual conditions of the Loan and Other Loan Services requested by Client <sup>4/5/</sup></b>	149,00 €
<b>Change in the contractual terms and conditions of the Loan and Other Loan Services requested by Client</b>	agreed in the contract
<b>Contractual penalty for delay (Fee for reminder)</b>	8,00 €
<b>Basic set of Insurance to loan</b>	8,90 % from loan repayment instalment/monthly
<b>Extended set of Insurance to loan</b>	11,00 % from loan repayment instalment/monthly
<b>Complex set of Insurance to loan</b>	13,30 % from loan repayment instalment/monthly
<b>Property insurance</b>	agreed in the contract
<b>Possession insurance DOMOV</b>	agreed in the contract

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

1/ For Loans with variable rate or variable preferential rate:

a) provided based on a Loan Contract made until 31 January 2006:

- if the Loan or its part was paid by an extraordinary installment outside the Business Day following the validity expiration of the original interest rate a fee of 5% from the amount of the extraordinary installment is paid,
- if the Loan or its part is paid by an extraordinary installment once a year, and in the previous calendar year there was no change in the amount of interest rate, the following fee applies to this Loan: 0,00 €,

b) provided based on the Loan Contract from 1 February 2006 to 31 July 2008 the fee paid is: 0,00 €.

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

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

4/ Under a change of contractual terms and conditions we do not understand the request early repayment of the loan or a request for Change of Interest Rate during the Fixation term evoked by the Client

5/ Under a change of the contractual terms and conditions we understand for example:

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

## 6. Saving and Investment

### a. Saving Book

FEE/PRODUCT	Rate
Cancellation upon Client request	7,00 €/0,00 € <sup>1/</sup>
Change of disposing Saving Book	3,50 €
Establishment of ban on saving book payment at Client initiative	7,00 €
Payment of the deposit from lost, destroyed, stolen Savings book without redemption proceeding	7,00 €
Start of redemption proceeding on the Savings book	2 % from the redemption deposit at least 7,00 €; max. 33,00 €
Issue of a replacement Savings book due to damage by the Client	7,00 €
Transfer of early terminated Term deposit to passbook Capital <sup>2/</sup>	7,00 €

1/ Clients are exempted from the Fee for cancellation:

- they keep the balance of deposit on the newly established Savings book,
- they own a SPORObook without notice period, SPORObook with notice period, SPORObook ace, or SPORObook 18.

2/ The fee will not be charged at the point of premature termination of Term deposit with liability 1 and 3 months within 7 calendar days after maturity and with liability 6 and more months within a month after maturity of Term deposit.



## b. Securities

### Securities trading – Slovak and foreign securities<sup>2/</sup>

PURCHASE/SALE OF SECURITIES	0,01 - 15 000 €	15 000,01 - 30 000 €	30 000,01 - 150 000 €	150 000,01 - 500 000 €	over 500 000,01 €
BONDS <sup>1/</sup>	0,70 % min. 25,00 €	105,00 € + 0,50 % from the volume over 15 000 €	180,00 € + 0,25 % from the volume over 30 000 €	480,00 € + 0,12 % from the volume over 150 000 €	individually
SHARES <sup>1/</sup>	1,00 % min. 25,00 €	150,00 € + 0,70 % from the volume over 15 000 €	255,00 € + 0,50 % from the volume over 30 000 €	855,00 € + 0,25 % from the volume over 150 000 €	individually
<b>Fee</b>					<b>Rate</b>
Change of Instruction conditions, Instruction cancellation by the Client, Fee for unexecuted Instruction					3,00 €

1/ From the transaction volume (in case of bonds without aliquot interest yield).

2/ 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.

### Account of the owner (property account) - Slovak securities

ACCOUNT OF THE OWNER MAINTAINED IN THE REGISTER OF SLOVENSKÁ SPORITEL'ŇA	Rate
Establishment of account and cancellation of account	0,00 €
Account maintenance <sup>1/</sup>	0,20 %
Balance statement <sup>2/</sup>	3,00 €

1/ The calculation base of the Fee is the average daily value of the securities portfolio calculated from the nominal value of bonds and from the market value of shares. The market value of the shares is determined based on the last rate published by the stock exchange; if this is not known, then based on the last known purchase price and if the last purchase price is not known, then the nominal value of shares will be used for the Fee calculation. The Fee is due 2 times a year, always as of 15/01 and 15/07 of the calendar year, and that for the previous part of the calendar year, or as of the cancellation date of the Account of the securities owner if it was cancelled during the year.

2/ It shall not apply to the balance statement as of 30.6. and as of 31.12. of a calendar year, which is provided by the Bank free-of-charge once a year.

### Custodianship of Foreign Securities

CUSTODIANSHIP OF FOREIGN SECURITIES <sup>1/</sup>	Rate
Fee	0,40 %

1/ The calculation base for the fee for custodianship of Foreign Securities is the average daily amount of the portfolio value calculated from the nominal value of bonds and the market value of shares in the portfolio. The values in foreign currencies shall be converted by the average from the purchase and sale rate of Slovenská sporiteľňa for the given currency valid on the respective date. The fee is due 2 times a year, always as at 15 January and as at 15 July of the calendar year, and that for the previous part of calendar year.

### Account of the owner of Units

ACCOUNT OF THE OWNER OF UNITS MANAGED IN THE BANK REGISTER	Rate
Establishment of account and cancellation of account	0,00 €
Extraordinary extract from the Account of Unit-owner	5,00 €
Extraordinary statement of transactions with Units	5,00 €

## Transfers of securities

TRANSFERS OF SLOVAK SECURITIES <sup>1/2/</sup>	Rate
Transition of securities (e.g. heritage)	20,00 € + 0,03 € for each piece of securities
Assignment and transfer of units	20,00 €
Transfer for consideration with financial settlement	0,10 % min. 10,00 € max. 450,00 €
Other types of transfers	20,00 €
TRANSFERS OF FOREIGN SECURITIES <sup>1/2/</sup>	Rate
Transfer and transition of foreign securities in the internal registration of SLSP (if the property account of the transferor and the transferee is maintained by SLSP)	20,00 €
Transfer and transition of foreign securities outside the internal registration of SLSP	65,00 €
Transfer and transition of Foreign securities emitted in the following countries: Australia, Bulgaria, Cyprus, Egypt, Greece, Hong kong, Croatia, Portugal, Romania, Russia, Singapore, Serbia, Turkey, Ukraina	150,00 €

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

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

## Gold bars custody

GOLD BARS CUSTODY	Rate (monthly)
Weight	
Average weight of gold bars in custody in the calendar month (in grams)	(Weight in grams / 1,000) x € 15.00, at least € 2.40, max. € 22.50

## Other services related to securities

OTHER SERVICES	Rate
Submission of order for registration of birth/change/cancellation of contractual pledge related to Slovak securities <sup>1/2/</sup>	30,00 €
Registration of birth of contractual pledge <sup>2/</sup>	0,15 % of the amount of receivable (at least 30,00 €, maximally 6 000,00 €)
Registration of change/cancellation of contractual pledge <sup>2/</sup>	
a) Increase of securing assets (calculated from the difference between increased assets and origin assets)	0,15 % of the amount of receivable (at least 30,00 €, maximally 6 000,00 €)
b) Other changes or cancellation	30,00 €
Not specified Service of member	individual + cost charged by Central Depository
Order for registration of suspension of the right to dispose of Units	30,00 €
Order for registration of establishment/change of the collateral transfer of rights to Units	30,00 €
Order for registration of establishment/change of the pledge o Units	30,00 €
Blocking of Units of ESPA funds and blocking of the Account of the unit-holder	30,00 €
Other services - not indicated	5,00 € for each started 15 minutes of work

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

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

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

## 7. Other services

FEES FOR OTHER SERVICES		Rate
Express delivery of card captured in ATM of Bank *		25,00 €
Other services not included in the Service Charge List (for each commenced 15 minutes) upon operations for Clients		5,00 €
LOOKING UP DOCUMENTS IN THE ARCHIVE		Rate
Search of a document in the registration center upon the Client's request – active file (a file containing any records which are not closed yet and in respect of which there exists real presumption that an additional record will be created). For example active accounting, loan documentation, etc. <sup>1/</sup>		5,00 €
Search of a document in the registration center upon the Client's request – non-active file (a file containing any records which are already closed and in respect of which there exists no real presumption that an additional record will be created). For example non-active accounting, loan documentation, etc. This category contains also the file of daily closing statement.		30,00 €
Making a scan + printing of a bank document or instrument upon the Client's request <sup>1/</sup>		0,15 €/page
Surcharge for search of any information older than 3 years (upon active documents)		10,00 €
PLEDGING		Rate
Pledging the funds on the Account, Deposit account and Saving account		80,00 €
OTHER FEES		Rate
Sending an advice note to the tax authority		0,00 € + postal charges
Actions prior to execution of the motion for judicial proceeding		7,00 €
ISSUANCE OF CONFIRMATIONS		Rate
Issuance of confirmation related to the loan upon Client request <sup>2/</sup>		20,00 €
Issuance of confirmation on payment in accordance with the Civil code <sup>3/</sup>		10,90 €
Fee for Confirmation on early repayment of the Loan or its part by an extraordinary instalment, if the Client has not repaid the loan or did not make an extraordinary instalment		9,00 €
Issuance of confirmation related to the loan upon Third-Party request (Tax authority, Executor, etc.)		20,00 € + VAT Price including VAT: 24,00 €
Issuance of basic confirmation related to Deposit product (confirmation about maintenance of Deposit product, confirmation about Authorised person on Account)		7,00 €
Issuance of another than basic confirmation about Deposit product		20,00 €
PROVISION OF ASSISTANCE		Rate
The costs of the Bank for assistance provision (simple search)		20,00 € + VAT Price including VAT: 24,00 €
The costs of the Bank for assistance provision (looking up older data, requesting documents from the Centralised Registry, etc.)		30,00 € + VAT Price including VAT: 36,00 €
STATEMENTS		Rate
Duplicate statement of of Account (copy of the statement) of Deposit Product or execution of the statement of increasing turnovers at the Branch		5,00 €/statement

TELECOMMUNICATION AND POSTAL SERVICES		Rate
Sending message through SWIFT system		
a) Normal (N) type		2,66 € + VAT; Price including VAT: 3,19 €
b) Urgent (U) type		3,32 € + VAT; Price including VAT: 3,98 €
c) to the Slovak and Czech Republic		1,33 € + VAT; Price including VAT: 1,60 €
d) to Europe		8,30 € + VAT; Price including VAT: 9,96 €
e) to other countries		14,94 € + VAT; Price including VAT: 17,93 €
Courier service DHL or GO4		charge list of the company + VAT

\*/ The fee is charged upon the request of the Card- holder, who causes card pick-up.

1/ For Consumer loans for anything, Housing loans and mortgages, Allowed overdrafts and Credit cards, the provision of the first photocopy of the Agreement and all its parts including General Business Terms and Conditions and amendments thereof is free of charge.

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

- Notification of authorisation to get acquainted with information being subject to bank secret
- Confirmation of the existence of debtor/co-debtor/guarantor liability or liability of the pledger
- Confirmation of delayed installments
- Confirmation on the provision of Permitted overdraft
- Confirmation on suspending/change of Permitted overdraft
- Confirmation on the amount of loan/interest rate/installment
- Confirmation on loan information

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

## Bank Information

FEE FOR BANK INFORMATION PROVISION	Rate
Bank information provision upon request of the Client	24,00 €
Provision of bank information upon Client request - within 24 hours	72,00 €

## Safe deposit boxes

TYPE BOXES	Safe-deposit box to 25 000 cm <sup>3</sup> (including)			Safe-deposit box from 25 001 cm <sup>3</sup>	
	Type 1 up to 7 000 cm <sup>3</sup>	Type 2 to 13 000 cm <sup>3</sup>	Type 3 to 25 000 cm <sup>3</sup>	Type 4 up to 45 000 cm <sup>3</sup>	Type 5 over 45 000 cm <sup>3</sup>
Monthly fee <sup>1/</sup>	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 €.

## 8. Products and Services of other companies

### Mutual Funds

According to the Service Charge and Compensation List of Asset Management Slovenskej sporiteľne, správ. spol., a.s.

More information available at any Bank Branch or at:

**Asset Management Slovenskej sporiteľne, správ. spol., a. s.**  
Tomášikova 48  
832 65 Bratislava

**Postal address:**  
Tomášikova 48  
832 65 Bratislava

**Client's Centre: 0850 111 888**  
**e-mail: [info@amslsp.sk](mailto:info@amslsp.sk)**  
**<http://www.amslsp.sk>**

### Life Insurance

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

More information available at any Bank Branch or at:

**KOOOPERATIVA poisťovňa, a.s. Vienna Insurance Group**  
Štefanovičova 4, 816 23 Bratislava

**BNP Paribas Cardif Slovakia, a.s.**  
Plynárenská 7/B, 821 09 Bratislava

## 9. Definition of terms and Fee setting principles

### A. Definition of terms

#### Assets

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

Assets include:

- the average monthly balance of Client funds on the Bank Product (in any currency),
- the average monthly value of securities registered at the Bank for the Client (the calculation base for securities value is in case of bonds their nominal value and in case of shares their market value),
- the average monthly market value of unit shares of the SPORO fund and ESPA fund registered in the Bank for the Client,
- the average monthly market value of gold in the ownership of the Client deposited at the Bank, and
- the average monthly value of the paid life insurance of the Client at Kooperativa insurance, a.s. Vienna Insurance Group.

The average monthly balances or values are calculated as at the last date of the relevant period from the end-day balances or values during the relevant period.

Foreign currencies are converted by ECB exchange rate according to the list of exchange rates of the Bank valid on the date of the monitored period.

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

#### ERSTE GROUP financial group for Payment Cards

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

#### ERSTE GROUP financial group for Payment Services

BIC SWIFT Code	Bank Name	Country
GIBAATWW	Erste Bank der Österreichischen Sparkassen AG	Austria
GIBAATWG	Erste Group Bank AG	Austria
GIBACZPX	Česká spořitelna, a.s.	Czech Republic
ESBCHR22	Erste & Steiermärkische Bank d.d.	Croatia
GIBAHUHB	Erste Bank Hungary Zrt.	Hungary
RNCBROBU	Banca Comercială Română, S.A.	Romania
GIBASKBX	Slovenská sporiteľňa, a.s.	Slovak Republic
GIBARS22	Erste Bank a.d. Novi Sad	Serbia

## FIT 2.0 banks for Payment Services

BIC SWIFT Code	Bank Name	Country
GIBAATWW	Erste Bank der Österreichischen Sparkassen AG	Austria
GIBAATWG	Erste Group Bank AG	Austria
KRECAT2G	Bankhaus Krentschker & Co. AG	Austria
KSPKAT2K	Kärntner Sparkasse AG	Austria
SBGSAT2S	Salzburger Sparkasse AG	Austria
SPHBAT21	Niederösterreichische Sparkasse AG Hainburg	Austria
STSPAT2G	Steiermärkische Bank und Sparkassen AG	Austria
SPIHAT22	Tiroler Sparkasse Bank AG Innsbruck	Austria
GIBAAT21	Die Zweite Wiener Vereins-Sparkasse AG	Austria
ASPKAT2L	Allgemeine Sparkasse Oberösterreich BankAG	Austria
LISPAT21	Lienzer Sparkasse AG	Austria
SPAMAT21	Sparkasse der Stadt Amstetten AG	Austria
SPBDAT21	Sparkasse Baden	Austria
SPKIAT2K	Sparkasse der Stadt Kitzbühel	Austria
SPKUAT22	Sparkasse Kufstein, Tiroler Sparkasse	Austria
SPLSAT21	Sparkasse Langenlois	Austria
SPNGAT21	Sparkasse Neunkirchen	Austria
SPPBAT21034	Sparkasse Eferding-Peuerbach-Waizenkirchen	Austria
SPPOAT21	Sparkasse Pottenstein NÖ	Austria
SPPRAT21	Sparkasse Pregarten-Unterweissenbach AG	Austria
SPRHAT21	Sparkasse Ried im Innkreis-Haag am Hausruck	Austria
SPZWAT21	Waldviertler Sparkasse Bank AG	Austria
SSKOAT21	Sparkasse Korneuburg AG	Austria
ABSBA22	Sparkasse Bank d.d.	Bosnia and Herzegovina
GIBACZPX	Česká spořitelna, a.s.	Czech Republic
OPPOMEPG	Erste Bank AD Podgorica	Montenegro
ESBCHR22	Erste & Steiermärkische Bank d.d.	Croatia
GIBAHUHB	Erste Bank Hungary Zrt.	Hungary
INSBMK22	Sparkasse Bank Makedonija AD	Macedonia
RNCBMD2X	Banca Comercială Română Chişinău S.A.	Moldavia
RNCBROBU	Banca Comercială Română, S.A.	Romania
GIBASKBX	Slovenská sporiteľňa, a.s.	Slovak Republic
KSPKSI22	Banka Sparkasse d.d.	Slovenia
GIBARS22	Erste Bank a.d. Novi Sad	Serbia

### SEPA countries

**EEA member countries:** Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, Netherlands, Croatia,

Ireland, Latvia, Lithuania, Luxembourg, Malta, Hungary, Germany, Norway, Poland, Portugal, Austria, Romania, Slovakia, Slovenia, Spain, Sweden, Italy, United Kingdom of Great Britain and Northern Ireland, Iceland, Lichtenstein.

**Other areas and autonomous regions:** Martinique, Mozambique, French Guyana, Réunion, Gibraltar, Azores, Madeira, Canary Islands, Ceuta and Melilla, Åland Islands, Mayotte, Saint Barthélemy, Saint Martin, Saint Pierre and Miquelon.

**Countries that acceded to SEPA:** Switzerland, Monaco, San Marino, Andora.

**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 bets	✓	✓
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 Šikovní nákup	–	✓
Using credit limit via transaction Tenth within Service Šikovní nákup	–	✓

**Monitored period:** The monitored period for the calculation of Assets is the calendar month when the value of Assets is assessed, and that as of the first to the last day of the month.



## B. Fee Setting Principles

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

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

The Bank will debit the fee from the Account or will set it off against any of the Client's receivables from the Bank.
- 2) A fee for using the security box for the current month is always due at the end of the given calendar month.
- 3) The Fee for pledging the funds on the Account, Deposit Account is due and payable on the date of filing the request.
- 4) The fee for Payment Card is due:
  - a) the last day in the relevant calendar month for which it is charged; or
  - b) at the date specified in the account statement. Fees Credit Card and Additional Card Charges are due on the date specified in credit card statement of transactions.

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

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

Debit / Credit Card Charges are not limited to Card activation or Card usage.
- 5) A contractual penalty for breaching a Payment Card Agreement is due on the day an obligation under the Payment Card Agreement is breached.
- 6) The contractual penalty is applied when the payment to account/loan is not made properly and on time. The contractual penalty is payable immediately after futile expiration of the payment period, which is specified in the written notification sent to the client free of charge.
- 7) The fee for exceeding the permitted Card Line is due on the date determined in the statement of transactions performed by the Credit Card.
- 8) A flat fee is due upon the signature of a Contract on Provision of a Loan and is payable by the Client jointly in annuity payments.
- 9) The Fee Charged for Changes in Contractual Conditions and Other Loan Services - Requested by Client is due upon signing the amendment to the loan agreement.
- 10) The fee for 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 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 is 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 and issuance of GRID card and/or other Security Object, 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, 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) The fee for the Publication of Account on the webpage is payable on the last day of each calendar month or on the day on which the Account Publication period ends, whichever occurs first. The fee for the calendar month in which the Contract on Publication of Account was terminated is only charged if the Publication of Account was provided to the Client for the whole calendar month.
- 21) Fee due dates are subject to these fee setting principles, unless otherwise stated in a written Agreement with the Client.