

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

PART A)
NATURAL PERSONS NON-ENTREPRENEURS

AS AMENDED BY AMENDMENT NUMBER 1 EFFECTIVE SINCE 4.1.2017

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. Other services, not stated here, are not paid for.

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1. Account

a. Account

Personal account/Personal account Young	Personal account Exclusive
Obtain a 100% discount^{1/} off the Account Maintenance Fee with the Smart combination program	
If you, in the Relevant Period, carry out altogether	If you, in the Relevant Period, carry out altogether
<ul style="list-style-type: none"> - non-cash payments made by Payment Card in the amount of at least EUR 200^{3/}, - at least 3 regular payments^{4/}, - at least 1 savings payment^{5/} 	<ul style="list-style-type: none"> - non-cash payments made by Payment Card in the amount of at least EUR 400^{3/}, - at least 3 regular payments^{4/}, - at least 1 savings payment^{5/}
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^{2/}	for active usage of Payment card issued for the Business Account^{2/}
Obtain a 50% discount^{1/} off the Account Maintenance Fee with the Smart combination program	
If you, in the Relevant Period, carry out altogether	If you, in the Relevant Period, carry out altogether
<ul style="list-style-type: none"> - non-cash payments made by Payment Card in the amount of at least EUR 100^{3/}, - at least 1 regular payment^{4/}, - at least 1 savings payment^{5/} 	<ul style="list-style-type: none"> - non-cash payments made by Payment Card in the amount of at least EUR 200^{3/}, - at least 3 regular payments^{4/}, - at least 1 savings payment^{5/}

^{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 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 cash and non-cash transactions with the debit Payment Card issued for such Business Account – withdrawals and payments by payment card (except for Excluded Transactions, which are not included in this number). The discount shall be provided for the first time as at 31 October 2015.

^{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 in the Client's name. The sum of non-cash payments by Payment Card shall not include Excluded Transactions.

^{4/} Based on standing Payment Orders and/or Direct Debits except for transfers between the Client's own accounts and loan repayment instalments.

^{5/} Reserve saving scheme, Saving for pleasure, Housing savings scheme, Saving associated with the account, Clever Investment Savings Scheme.

PRODUCTS AND SERVICES INCLUDED IN THE PRICE		Personal account Student/Personal account Young	Personal account	Personal account Exclusive	SPORogiro senior	SPORogiro
Monthly account maintenance fee		0,00 €/2,00 €	5,90 €	8,90 €	1,00 €	2,50 € ^{5/}
Transfers	Change or cancellation of Standing Payment Orders ^{1/} and of Consents to direct debit/collectors by Electronic Services	unlimited	unlimited	unlimited	-	-
	Execution of Standing Payment Orders and Direct Debit Payment Order	unlimited	unlimited	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	unlimited	unlimited	unlimited	-	-
El. services	Internetbanking/Telephonebanking/Electronic statement	✓	✓	✓	-	-
	SMS services (SMS notification over 20 €)/ SMS services Plus (SMS notification from 0 €)	SMS services	SMS services	SMS services Premium	-	-
	Issuance of first GRID card to the Client	-	-	✓	-	-
Debit cards	One electronic Payment Card - issuance and renewal	VISA Electron Sphere for the Client	VISA Electron /Maestro for the Client	VISA Classic/ MasterCard Mass ^{2/} for the Client and/or authorised person	VISA Electron for the Client and/or authorised person	-
	Fee discount for one embossed Payment Card MasterCard World for the Client - issuance and renewal	-	-	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 by Payment Card from the ATMs	Unlimited in the Bank and ERSTE GROUP financial group ^{6/}		Unlimited in the Bank, ERSTE GROUP financial group, other bank in Slovakia and in EEA countries when withdrawing in EUR currency	-	-
	Non-cash payment made by Payment Card for goods and services ^{3/}	unlimited		unlimited	-	-
	Service Own Card for the Client to one Payment Card ^{4/}	✓	✓	✓	-	-

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

^{1/} 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.

^{2/} If the Client does not wish to get an embossed Payment Card, he can get an electronic Payment Card free of charge.

^{3/} Except for payments for gambling, lotteries and betting, and except for transactions in currencies other than EUR.

^{4/} In case of existing Payment Cards with the service Own Card the discount will be provided for the oldest issued Payment Card.

^{5/} 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.

^{6/} For transactions in currencies other than EUR, Fee for processing transactions in currencies other than EUR shall also be charged.

b. Legislative Accounts

FEE	Basic banking product	Payment account with basic functions
Monthly account maintenance fee	0,00 €	3,00 €
in the extent as stipulated by Act No. 483/2001 Coll. on Banks, with one electronic Payment Card Maestro ^{1/}		

^{1/} 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.

c. Other Fees related to the Account

FEE	Rate
Change in Account handling	1,65 €

d. Electronic services

FEES FOR USING SERVICES	Rate
Internetbanking ^{1/}	1,00 € monthly per Account
SMS services – for each Client and/or Authorised person (SMS notification over 20 €, SMS notification of non-executed payments from the Account, SMS key)	1,00 € monthly
SMS services Premium – for each Client and/or Authorised Person (SMS notification from 0 €, SMS notification of non-executed payments from the Account, SMS statement, SMS notification for e-invoices, SMS key)	1,50 € monthly ^{2/}

^{1/} The fee is not charged in case of an Account maintained in other than EUR currency.

^{2/} For SMS services Premium provided to the Personal Account, Personal Account for Young People and Personal Account Student/for each Client and/or Authorised Person the Bank charges the fee of 0,50 € monthly.

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 €	
Processing request for payment return/investigation	10,00 € + fees of the receiver's bank	
Confirmation on transfer execution	5,00 €	
Execution method FEE	through Electronic services Rate	at the Branch Rate
Execution of a one-time Payment Order/FIT 2.0 Transfer in EUR from Account and Saving Account ^{1/2/}	0,20 € ^{3/}	2,00 €
Urgent payment	5,00 €	5,00 €
Change or cancellation of the standing Payment Order/Change or cancellation of the Consent to direct debit/collector	0,50 €	1,50 €
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	1,50 €	1,50 €

^{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

Cross-border transfers

Execution method FEE	through Electronic services Rate	at the Branch Rate
Transfer in EUR into EEA countries including SEPA ^{1/} (transfers to banks unreachable for SEPA payments)	0,20 €	2,00 €
Urgent payment in EUR into EEA countries including SEPA ^{1/} (transfers to banks unreachable for SEPA payments)	5,00 €	5,00 €
Transfer within the ERSTE GROUP financial group ^{2/} /FIT 2.0 Transfer in EUR ^{3/}	5,00 €	15,00 €
Transfer in CZK to ČSAS, a.s. ^{4/}	0,15 €	1,20 €
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^{1/}

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 €

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.

OTHER PAYMENTS	Rate
Payments in all currencies:	
in favour of Erste Group Bank AG clients	
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 €
Payments in HUF to Hungary in favour of third-party clients	2 300 HUF
Payments in RON to Romania in favour of third-party clients	33,00 RON
Payments in GBP to Great Britain	4,00 GBP
Payments in CHF to Switzerland	3,90 CHF
Payments in CAD to Canada	7,00 CAD
Payments in PLN to Poland	10,00 PLN
Payments in SEK to Sweden	50,00 SEK
Payments in CZK to the Czech Republic in favour of third-party clients	250,00 CZK
Payments in HRK to Croatia in favour of third-party clients	65,00 HRK
Payments in NOK to Norway	50,00 NOK
Payments in DKK to Denmark	40,00 DKK
Payments in USD:	
- in favour of banks in the USA	0,20 USD
- in favour of other banks	9,00 USD
Payments in AUD:	
- in favour of the clients of National Australia Bank	5,00 AUD
- in favour of third-party clients	15,00 AUD
Payments in all currencies apart from EUR/USD to other countries:	
- 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 €

b. Payment Services - Cash Operations

CASH DEPOSITS AND CASH WITHDRAWALS		at the Branch
FEE		Rate
Cash deposit to the Account third person ^{1/}		1,00 €
Cash withdrawal from the Account, Saving Account and Passbook ^{2/ 3//}		2,00 €
Processing of request for reimbursement/review/specification of cash transaction		10,00 €

1/ If the Client deposits cash to his own account, the Bank does not charge any fee for cash deposit. The Bank shall charge this fee if cash is deposited to the Account by a person other than the Account Holder or the Authorised Person (this fee is paid by the depositor).

2/ Execution of withdrawal in the defined structure of coins/banknotes according to the request of the Client is also subject to charge for Change of banknotes and coins.

3/ The second and further cash withdrawal from the Savings book in the calendar month

CASH_DESK SERVICES	BANKNOTES	COINS
Processing of coins upon depositing/withdrawing cash ^{1/2/}	-	5 % of the final value of the coins, at least 0,50 €
Exchanging banknotes and coins of various nominal values being brought in by client or the bank consigned them to Client ^{3/}	0,01 € per piece; at least 0,60 €	0,01 € per piece; at least 0,60 €
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 first 100 pieces of coins of the highest nominal values within one day is free of charge.

2/ If the Client deposits cash to his own account, the Bank does not charge any fee for Processing coins upon cash deposit/withdrawal.

3/ The base for calculation of the fee is the higher number of submitted or handed over banknotes or coins (e.g. if the Client wants to exchange 1 piece of a 200 EUR banknote for 10 pieces of 20 EUR banknotes, the fee is calculated from 10 pieces of banknotes).

3. Debit and Credit Cards

a. Debit cards

Card type	Electronic		Embossed	
	VISA Electron/ VISA Electron Sphere/Maestro	Bratislava City Card	VISA Classic/MasterCard Mass	MasterCard World
FEE/CARD TYPE				
Fee for Payment Card (annually)	10,00 €	0,00 €	20,00 €	120,00 € ^{1/2/}
Travel insurance KOOPERATÍVA				
- individually for the Card Holder	15,00 € yearly	15,00 € yearly	25,00 € yearly	included in the card price
- family	35,00 € yearly	35,00 € yearly	60,00 € yearly	-
- additional insurance of family members	20,00 € yearly	20,00 € yearly	35,00 € yearly	55,00 € yearly
Membership in IAPA (VISA)/ECI (MasterCard)	-	-	99,58 € yearly	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

1/ The fee for the Payment card consists of the fee for payment instrument including membership in ECI (MasterCard) in the total amount of 80,00 € and of the fee for individual Travel Insurance of the Card Holder in the amount of 40,00. The above two items are being charged by the Bank in two separate sums.

2/ As part of the Personal account Exclusive the fee for the Payment card MasterCard World is 60 € per year and consists of the fee in the amount of EUR 40.00 for the payment instrument including ECI membership and the fee in the amount of EUR 20.00 for individual travel insurance for the Cardholder. These two fees are charged separately

Space Card Junior

FEE/CARD TYPE	Space CardJunior
Purchase of Space card Junior with a credit of 10,00 EUR	13,50 €
Purchase of Space card Junior with a credit of 10,00 EUR to the owner of Children's Passbook or insurance of iXtra life junior	10,00 €
Issuance of the renewed Space Card Junior after validity expiration	3,50 €
Cashless top up of Space Card Junior	0,00 €
Cash top up of iXtra Card in the Bank Branch	0,50 €
Cashless payment for goods and services at Merchants in the Slovak Republic and abroad ^{1/2/}	✓
Cash withdrawal from the ATM of the Bank and of ERSTE GROUP financial group ^{1/}	✓
Fee for the provision of Internetbanking service	✓

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

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

2/ Excepted are the payments casino games, lotteries, bets

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 the Bank	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 €	5,00 € ^{1/}
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 € ^{1/}
Fee for cross-border conversion			-	2,00 % from 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/}				2,00 €
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	-	2,25 €/0,00 € ^{1/}	7,50 €/0,00 € ^{1/}
Monthly fee for Additional Card	-	0,50 €	0,50 €
Fee for issuance of Credit Card/Additional Card	12,00 € ^{2/} 0,00 € ^{1/}	-	-
Fee for issuance of Renewed Card	12,00 € ^{2/}	-	-
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 €
Use of Credit Card:			
a) Non-cash payment for goods and services ^{3/4/}	0,00 €	0,00 €	0,00 €
b) Fee for cash withdrawal from ATM ^{4/}	5,00 €	5,00 €	5,00 €
c) Fee for cash withdrawal with Payment Card through POS terminal in the Bank, another bank or at the Merchant ^{4/}	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 ^{4/5/}	2,00 €	2,00 €	2,00 €
f) Fee for cross-border conversion	2 % from transaction	2 % from transaction	2 % from transaction
g) Fee for available balance display of the Card Account at the ATMs of other banks	0,30 €	0,30 €	0,30 €

1/ Refunding of monthly Fee for the Main Credit Card is conditioned by fulfillment of all provisions being set within the document "Publication to Credit Cards" in part Loyalty Program Rules for Credit Cards.

2/ 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.

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

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

5/ 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 €	5,00 €
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 ^{6/}	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 ^{7/}	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 ^{7/}	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
Provision of Emergency Cash/Credit Card for Holder being Abroad (by Lost or Stolen Card)	-	-	150,00 €

^{6/} The bank does not provide the service currently.

^{7/} Any change in the contactless functionality may be realised solely in cards which allow such functionality.

4. Loans

Consumer Loans for Anything*

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

FEE	Rate
Contractual penalty for delay (Fee for reminder)	8,00 €
Extended set of Insurance to loan ^{1/}	4,60 % from the loan repayment instalment/monthly
Complex set of Insurance to loan ^{1/}	6,70 % 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 13) Other services apply to these Loans.
For all types of Consumer loans.

^{1/} 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.

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

* NOTES: Fees included in the Service Charge List Part 5. Other services apply to these Loans.

5. Housing

Housing loan, Mortgage Loan for Young People*

FEE	Rate
Management fee	
Loan amount (in EUR)	
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 €
Fee for early repayment of the Loan or its part by an extraordinary installment ^{1/ 2/ 3/} :	
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	$SPS \times (RS1-RS2) \times (D1-D2)/365$, max 1% premature paid loans or its part ^{4/}
Fee charged for changes in contractual conditions of the Loan and Other Loan Services requested by Client	149,00 €
Change in the contractual terms and conditions of the Loan and Other Loan Services requested by Clientt	agreed in the contract
Contractual penalty for delay (Fee for reminder)	8,00 €
Basic set of Insurance to loan	7,90 % from loan repayment instalment/monthly
Extended set of Insurance to loan	9,00 % from loan repayment instalment/monthly
Complex set of Insurance to loan	10,70 % from loan repayment instalment/monthly
Property insurance	agreed in the contract

* NOTES: Fees included in the Service Charge List Part 13) Other services apply to these Loans. The fees apply also to the Mortgage Loan product 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/ SPS – the amount of early repayment of Bank's Receivable or a part thereof

RS1 – reference rate valid on the starting day of the current loan interest rate

RS2 – reference rate valid on the day on which the early repayment application was submitted for the period up to the expiration of the current fixation period or the final maturity date, depending on which occurs first. The period shall be rounded down to whole years.

RS1, RS2 – HYPERLINK HERE

D1 – the day of early repayment of Bank's Receivable or a part thereof

D2 – the last day of the current fixed interest rate period or the final maturity, depending on which occurs first

^{5/} 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

6/ 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

INSURANCE RELATED TO SAVING RESERVE		Rate
Insurance of pers.belongins and a household casualty		Part of product
Insurance of mobile devices theft		18,00 €/yearly

b. Term deposits (Deposit accounts)

The Bank charges no fees for these products.

c. Savings Books

FEE/PRODUCT	Savings book capital ^{1/} , SPORORbonus, iXtra bonus
Cancellation upon Client request	7,00 €/0,00 € ^{2/}
Change	3,50 €
Establishment of ban on savings 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	7,00 €

^{1/} These Fees are also valid for the product names: SPORObook capital, SPORObonus Pension, SPORObook without notice period, SPORObook ace, children's saving book.

^{2/} 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.

INSURANCE OF CHILDREN SAVINGS BOOK		Rate
Children insurance		Part of product
Children insurance PLUS		18,00 €/yearly

d. Securities

Securities trading – Slovak and foreign securities^{2/}

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 ^{1/}	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 ^{1/}	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
Fee					Rate
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 SPORITELŇA	Rate
Establishment of account and cancellation of account	0,00 €
Account maintenance^{1/}	0,2 %
Balance statement	3,00 € ^{2/}

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. The Fee includes VAT.

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 ^{1/}	Rate ^{1/}
Fee	0,4 %

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. The fee includes VAT.

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 list of Unit-holders	5,00 €
Extraordinary statement of transactions with Units	5,00 €

Transfers of securities

TRANSFERS OF SLOVAK SECURITIES ^{1/2/}		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		0,1 % min. 10,00 € max. 450,00 €
Other types of transfers		20,00 €
TRANSFERS OF FOREIGN SECURITIES ^{1/2/}		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 € transferor 20,00 € transferee
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
Registration of contractual pledge	0,15 % of the amount of receivable (at least 30,00 €, maximally 2 500,00 €)
Registration of change/cancellation of contractual pledge	30,00 €
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

7. Other services

FEES FOR OTHER SERVICES		Rate
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.		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		0,15 €
Surcharge for search of any information older than 3 years		10,00 €
PLEDGING		Rate
Pledging the funds on the Account, Deposit account		70,00 €
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 ^{1/}		20,00 €
Fee for calculating the loan balance for the future ^{2/}		149,00 €
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 confirmation related to: current account, deposit book, term deposit (Deposit Account) and secured deposit upon Client request		5,00 €
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), Saving account, Deposit account or execution of the statement of increasing turnovers at the Branch		3,00 €/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

1/ The client pays the fee in relation to issuance of the written confirmation for Housing loan, Consumer loan for Anything and Permitted overdraft, 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

2/ It is valid for Housing loans and Consumer loans for anything. It shall not apply if the client requests information on the current loan balance in case of early repayment of HUM within the first 5 years following the provision of loan or in case of early repayment in respect of the Loans with fixed rate on the day following the expiry of the Fixation Period.

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 ³ (including)			Safe-deposit box from 25 001 cm ³	
	Type 1 up to 7 000 cm ³	Type 2 to 13 000 cm ³	Type 3 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 €.

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

SPOROfel: 0850 111 888
e-mail: info@amslsp.sk
<http://www.amslsp.sk>

Life Insurance

According to the Service Charge List of Poistovňa Slovenskej sporiteľne, a. s.

More information available at any Bank Branch or at:

Poistovňa Slovenskej sporiteľne, a.s.
Tomášikova 48
832 68 Bratislava

Tel.: 02/502 29 300
Helpdesk: 02/502 29 325
Fax: 02/442 52 995

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:

- a) the average monthly balance of Client funds on the Bank Product (in any currency),
- b) 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),
- c) the average monthly market value of unit shares of the SPORO fund and ESPA fund registered at Asset Management Slovenskej sporiteľne, správ. spol., a.s. for the Client,
- d) the average monthly market value of gold in the ownership of the Client deposited at the Bank, and
- e) the average monthly value of the paid life insurance of the Client at Poist'ovňa Slovenskej sporiteľne, 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
ABSBBAA22	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.

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	Kredit 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	–	✓

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) on dispatch day if the Payment Card is delivered via Mail service,
 - b) on dispatch day if the Payment Card is delivered to the Branch,
 - c) the 1st Day in Month after the expiration month, which is imprinted on the Payment Card by first res. second year of Card renewal, or
 - d) as of Day assigned within the transactions statement realized through Payment Card.

The fees for Credit Card and the fees for Additional Credit Card are due as of Day assigned within the transactions statement realized through Credit Card. Charging of the Payment Card fee is 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) A fee for providing Electronic Services is due on the last calendar day of each calendar month or on the day the provision of that Electronic Service is terminated, whichever comes earlier. Per calendar month, when came to termination of Electronic Services Agreement, the Bank is charging the Fee for providing of particular Electronic Services only in those cases, when this service was provided for entire calendar month.

Fee for SMS services (SMS notification over € 20, SMS notification of unrealised payments from the account, SMS key) and SMS services Premium (SMS notification from € 0, SMS notification of unrealised payments from the account, SMS statement, SMS notification for e-invoices, SMS key) is due on the last day of the calendar month or upon cancellation of the last partial service provided within the service SMS services or SMS services Premium. The fee for SMS services and SMS services Premium are charged for each Client or Authorised Person in relation to each Account, in the favour of which these services are provided and that regardless of the fact whether the Client or Authorised Person was provided only one or all services included in SMS services or SMS services Premium. For the calendar month when the contract was terminated, based on which SMS services or SMS services Premium are provided, the Bank charges a Fee for the provision of SMS services or SMS services Premium only in case if the Bank sent to the Client regarding the given Account at least one SMS message.

- 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 Accounts and Income Saving, 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.