

# SERVICE CHARGE LIST

## SLOVENSKÁ SPORITEL'ŇA

PART D)  
EXISTING PRODUCTS AND SERVICES THAT THE BANK CURRENTLY DOES NOT SELL ANY MORE  
FOR  
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. Other services are not paid for.

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## 1. Accounts

PRODUCTS AND SERVICES INCLUDED IN THE PRICE		SPOROgiro EURO<26	Package EXTRA	Package EXTRA PLUS
Transfers	Monthly account maintenance fee	1.00 €	3.50 €	4.50 €
	Change in Account handling	✓	0	0
	Change or cancellation of the unlimited number of Standing Payment Orders <sup>1/</sup> and of Consents to direct debit / Collectors, via Electronic Services	✓	✓	✓
	Unlimited number of executed Standing Payment Orders and Direct Debit Payment Orders	✓	-	-
	Discount from the fee for executing Standing payment orders and Direct debit payment orders	-	-	50%
	Unlimited number of performed single Transfer payment orders/Transfers FIT 2.0 in EUR via Electronic Services (Domestic transfers)	✓	-	✓
	Unlimited number of Transfers in EUR to EEA countries including SEPA filed through Electronic Services	✓	✓	✓
Electronic	Electronic statement sent to Internetbanking or email address	✓	✓	✓
	Internetbanking	✓	✓	✓
	Telephonebanking	✓	✓	✓
	GRID card issuance to the Client	-	✓	✓
Debit cards	One electronic Payment Card for the Client – issuance and renewal	VISA Electron/VISA Electron Sphere	-	-
	Unlimited number of cash withdrawals by Payment Card from the ATMs of the Bank and of ERSTE GROUP financial group <sup>4/</sup>	✓	-	-
	Discount from the annual fee for one electronic Payment Card (VISA Electron or Maestro) for the Client <sup>2/</sup>		100% first card first year	100% first card first year
	Discount from the annual fee for one embossed Payment Card (VISA Classic or MasterCard Mass) for the Client during the entire validity period and after its renewal	-	-	50 %
	Unlimited number of non-cash payments made by Payment Card for goods and services <sup>3/</sup>	✓	✓	✓

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

<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> The discount for electronic card may be applied on the date of Account establishment or reassignment of Account.

<sup>3/</sup> Except for payments for gambling games, lotteries and for betting and transactions in a currency other than EUR.

<sup>4/</sup> For transactions in a currency other than EUR a Management fee for processing the transactions in a currency other than EUR will be charged.

## 2. Statements

FEE	Rate
Execution of statement upon client request	3.50 € / statement
Sending the statement by post abroad	3.50 € / statement
Execution of statement in a shorter than monthly periodicity and sending by post within Slovakia	0.30 € + postage

### 3. Saving Products

#### Savings Books and Certificates of Deposit

FEE / TYPE OF SAVINGS BOOK	Savings book capital in foreign currencies <sup>1/</sup>	Certificates of deposit
Cancellation of Saving Book upon client request	7.00 € / 0.00 € <sup>2/</sup>	-
Change in savings book	3.50 €	-
Establishment of ban on payment at Client initiative	7.00 €	-
Payment of deposit from lost, destroyed, stolen Savings book without redemption proceeding according to special regulation	7.00 €	-
Starting of redemption proceeding on the Savings book / Certificate of deposit	2% from the redemption deposit, min. 7.00 €, max. 33.00 €	2% from the redemption deposit, min. 7.00 €, max. 33.00 €
Issue of replacement Savings book due to its damage by the Client	7.00 €	-

<sup>1/</sup> These fees are also applied to the product name SPORObook capital.

<sup>2/</sup> Clients leaving the deposit balance on a newly established Savings book are exempted for the cancellation fee.

#### 4. Debit cards

Card type	Embossed
FEE / CARD TYPE	VISA Gold / MasterCard Gold
Payment card (annually)	120.00 € <sup>1/</sup>
Express issuance of Payment Card	40.00 €
Payment Card re-issuance in case it is lost or stolen, in case of 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 Centre	3.00 €
PIN code re-print	3.50 €
Travel insurance KOOPERATÍVA <ul style="list-style-type: none"> <li>• individually for the Card Holder</li> <li>• family</li> <li>• additional insurance of family members</li> </ul>	included in the card price - 30.31 € yearly
Membership in IAPA (VISA) / ECI (MasterCard)	included in the card price

\* For these cards also the fees included in Part A - Use of debit Payment Cards of the Service Charge List apply.

<sup>1/</sup> The fee for the Payment card consists of the fee for payment instrument including membership in IAPA (VISA / ECI (MasterCard) in the total amount of € 92.98 and of the fee for individual Travel Insurance of the Card Holder in the amount of € 27.02. The above two items are being charged by the Bank in two separate sums.

## 5. Credit Cards and Charge Cards

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

FEE / CARD TYPE	VISA Classic Electronic	VISA Gold Electronic
Monthly fee for Credit Card	1.50 €	3.00 €
Monthly fee for Additional Card	0.50 €	0.50 €
Issuance of a Replacement Card (Credit Card) upon Credit Card blocking in case it is lost or stolen, or upon announcement of its non-delivery after 60 days as of the issuance/re-issuance of the Credit Card	10.00 €	10.00 €
Contractual penalty for delay (Fee for reminder)	8.00 €	8.00 €
Exceeding (overdrawing) the Total Card Limit	10.00 €	10.00 €
<b>Credit Card use:</b>		
a) Non-cash payment for goods and services <sup>1/</sup>	0.00 €	0.00 €
b) Cash withdrawal from the Account <sup>2/</sup>	5.00 €	5.00 €
c) Cash Withdrawal from POS Terminal at the Bank, other bank or at Merchant <sup>2/</sup>	9.00 €	9.00 €
d) Changing PIN code at ATM:	0.00 €	0.00 €
e) Payments for gambling games, lotteries and betting <sup>2/</sup>	2.00 €	2.00 €
f) Processing transactions in a currency other than EUR	2% from transaction	2% from transaction
g) Display of available balance display of the Card Account in ATMs of other banks	0.30 €	0.30 €
<b>Fees for additional services to the Credit Cards:</b>		
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 €
The service Fast drawdown by payment in cash or payment to an account	5.00 €	5.00 €
The service Repayment of another credit card	0.00 €	0.00 €
Express delivery of Credit card and/or delivery of PIN code <sup>3/</sup>	40.00 €	40.00 €
Change of limits of Credit Card use; change of contactless functionality; activation of the service Temporary limits at the Branch of the Bank, through Client Centre <sup>4/</sup>	3.00 €	3.00 €
Change of limits of Credit Card use; change of contactless functionality; activation of the service Temporary limits via Electronic services <sup>4/</sup>	0.00 €	0.00 €
Provision of Emergency Cash/Emergency Card for Credit Card Holder being Abroad (by Lost or Stolen Card)	-	150.00 €

<sup>1/</sup> Except for payments for gambling games, lotteries and for betting and transactions in a currency other than EUR.

<sup>2/</sup> For transactions in a currency other than EUR a Management fee for processing the transactions in a currency other than EUR will be charged.

3/ The Bank currently does not provide the service.

4/ Change of contactless functionality may only be performed on cards enabling this functionality.

## 6. Loans

FEE	Loans of social character	LOANS FOR WAVE I AND II OF COUPON PRIVATISATION	Overdraft loan - SPOROgiro + (personal loan)
Loan/Credit management	0.00 €	0.00 €	0.00 €
Changes in contractual conditions of the Loan and Other Loan Services requested by Client	16.60 €	-	-
Contractual penalty for delay (Fee for reminder)	8.00 €	-	8.00 €

### Insurance to loan

INSURANCE TO LOAN	Housing Loans 2 insured persons	Consumer Loans for Anything (Spotrebne úvery na Čokol'vek) 2 insured persons	Housing loans provided until 30/09/2016	Consumer Loans for Anything (Spotrebne úvery na Čokol'vek) provided until 30/09/2016
Basic set of insurance	14.50% from loan instalment/month	-	7.9% from loan instalment	
Extended set of insurance	16.50% from loan instalment/month	6.00% from loan instalment/month	10% from loan instalment	3.50% from loan instalment
Complex set of insurance	22.00% from loan instalment/month	10.50% from loan instalment/month	13.5% from loan instalment	5.50% from loan instalment
Set of insurance Senior	-	-	-	12.00% from loan instalment

### American Mortgage

FEE	Rate
Changes in contractual conditions of the Loan and Other Loan Services requested by Client	149.00 €
Contractual penalty for delay (Fee for reminder)	8.00 €

NOTE: Fees included in the Service Charge List Part A 7. Other services also apply to these Loans.



## 7. Custody services

FEES FOR CUSTODY	Rate
Custody of values sealed in packages <sup>1/</sup> (annual fee)	€20.00 + VAT Price including VAT: 24.00 €
For each visit of the client when handling the custody	Price including VAT: 1.00 €
For deposit custody of documents based on a special contract	Contractual price + VAT

<sup>1/</sup> In case of a custody shorter than one year, the fee is calculated in aliquot manner for the number of months. Monthly fee for the custody is paid by the depositor even in case if the custody lasts for less than one month.

## 8. Securities

Associated cash account

FEES FOR ACCOUNT USE <sup>1/</sup>		Rate
Account maintenance		free of charge

<sup>1/</sup> Other fees not included in this table are subject to standard charging in compliance with the individual parts of the Service Charge List A.