

SERVICE CHARGE LIST

SLOVENSKÁ SPORITELŇA

PART D)

EXISTING PRODUCTS AND SERVICES THAT THE BANK CURRENTLY DOES NOT SELL ANY MORE

FOR

NATURAL PERSONS NON-ENTREPRENEURS

CONTENT

1. PERSONAL ACCOUNTS.....	3
2. CURRENT ACCOUNTS.....	5
3. DEBIT CARDS.....	6
4. CREDIT CARDS.....	7
5. PASSBOOKS.....	8
6. LOANS.....	9
7. CUSTODY SERVICES.....	10
8. SECURITIES.....	11

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.

1. PERSONAL ACCOUNTS

SPACE account X
Obtain a 50% discount ^{1/} off the Account Maintenance Fee with the My reward Program
If you, in the Relevant Period, carry out altogether^{2/}
- non-cash payments made by Payment Card ^{3/} in the amount of at least EUR 500,
- at least 3 regular payments ^{4/}
or
if your Assets in the Relevant Period achieve EUR 30 000
or
for active usage of Payment card issued for the Business Account^{5/}

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

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

^{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 within Merchants in Slovakia or in shops abroad, on internet including through Google Pay, Apple Pay, Garmin Pay, Fitbit Pay, SwatchPAY!, Xiaomi Pay with exception of payments for casino games, lotteries and bets, which were realised till the end of the monitored Period.

^{4/} Based on executed standing Payment Orders and/or Direct Debits except for transfers between the Client's own accounts, loan insurance and loan repayment instalments. A transfer between the Client's owned accounts according to the previous sentence shall not be considered as a transfer to the Client's savings account or transfer to the Client's investment savings account.

^{5/} 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, including payments through application Google-Pay, Apple Pay, Garmin Pay, Fitbit pay, SwatchPAY! and Xiaomi Pay with the exception of payments for casino games, lotteries and bets.

	PRODUCTS AND SERVICES INCLUDED IN THE PRICE	SPACE account X
	Monthly account maintenance fee	5,00€ ^{1/} 10,00 € for Clients from 18 years old
Transfers	Set-up, change or cancellation of Standing Payment Orders and of Consents to direct debit/collectors by Electronic Services	unlimited
	Execution of Standing Payment Orders and Direct Debit Payment Order	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
	Instant payments through Electronic Services	unlimited
El. services	Internetbanking/Electronic statement	✓
	Push notification / Email notification ^{2/}	✓
Debit cards	Monthly fee for maintenance of Payment Card	VISA Platinum and Visa Standard for the Client ^{3/} or authorised person
	Payment Card Services: - Reprint PIN code - change of limits (via My Client Center) - resettlement in case of loss or theft (via Client Center, Electronic Services)	✓
	Cash withdrawals in currency EUR ^{4/}	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 ^{5/}	unlimited
	Service Own Card to one Payment Card ^{6/}	✓

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

^{1/} Discount of 50% with program My Reward.

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

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

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

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

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

2. CURRENT ACCOUNTS

FEE	SPOROgiro senior ^{1/}
Monthly account maintenance fee	2,00 €
Monthly fee for maintenance of one Payment Card	VISA electronic for the Client or for Authorised Person
Push notification/E-mail notification ^{2/}	✓
Internetbanking/electronic statement	✓
Sending statement by post within the SR	✓ ^{3/}
Service Own Card to one Payment Card	✓

Legend: ✓ *service included in the price*

^{1/} Based on the agreement between the Bank and the Client it is possible to provide to current account also other Bank products which will be charged according to the valid Price List.

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

^{3/} Sending statements in quarterly or semi-annual or annual terms.

3. DEBIT CARDS

Type of card	Electronic	Embossed
FEE / TYPE of Card	Space Visa electronic	Visa Classic
Monthly fee for maintaining a Payment Card	1,30 €	2,20 €
Service ClaimAir	x	x
Fee for the service Own Card (fee for each production of Own Card)	5,00 €	5,00 €

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

4. CREDIT CARDS

FEE	Rate
Change of credit card usage limits and change of contactless functionality in a way other than through Electronic Services	5.00 €

5. PASSBOOKS

FEE	Rate
Change in the handling of the Passbook	3,50 €
Establishment of a disbursement ban on the Passbook at the Client's initiative	10,00 €
Starting of redemption proceeding on the Passbook in accordance with the law	10,00 €
Issue of a replacement Passbook due to damage by the Client	10,00 €

6. LOANS

FEE	Loans of social character	Overdraft loan - SPOROgiro + (personal loan)
Loan/Credit management	0.00 €	0.00 €
Contractual penalty for delay	8.00 €	8.00 €

Insurance to loan – Consumer loan for Anything

INSURANCE TO LOAN	Consumer Loans for Anything (Spotrebne úvery na Čokol'vek) 2 insured persons	Consumer Loans for Anything (Spotrebne úvery na Čokol'vek) provided until 30.09.2016	Consumer Loans for Anything (Spotrebne úvery na Čokol'vek) provided from 1.10.2016 till 31.8.2017	Consumer Loans for Anything (Spotrebne úvery na Čokol'vek) provided from 1.9.2017 till 30.6.2018	Consumer Loans for Anything (Spotrebne úvery na Čokol'vek) provided from 1.7.2018 till 2.7.2021	Consumer Loans for Anything (Spotrebne úvery na Čokol'vek) provided from 3.7.2021 till 31.5.2022
Extended set of insurance	6.00% from loan instalment/month	3.50% from loan instalment/month	4,60% from loan instalment/month	5,20% from loan instalment/month	6,50% from loan instalment/month	6,50% from loan instalment/month
Complex set of insurance	10.50% from loan instalment/month	5.50% from loan instalment/month	6,70% from loan instalment/month	7,50% from loan instalment/month	8,80% from loan instalment/month	8,95% from loan instalment/month
Set of insurance Senior	-	12.00% from loan instalment/month	10,30% from loan instalment/month	10,30% from loan instalment/month	10,30% from loan instalment/month	10,41% from loan instalment/month

Insurance to loan - Housing loan

INSURANCE TO LOAN	Housing Loans 2 insured persons	Housing loans provided until 30.09.2016	Housing loans provided from 1.10.2016 till 31.8.2017	Housing loans provided from 1.9.2017 till 30.6.2018	Housing loans provided from 1.7.2018 till 2.7.2021	Housing loans provided from 3.7.2021 till 31.5.2022
Basic set of insurance	14.50% from loan instalment/month	7.90% from loan instalment/month	7.90% from loan instalment/month	7,90% from loan instalment/month	8,90% from loan instalment/month	8,90% from loan instalment/month
Extended set of insurance	16.50% from loan instalment/month	10,00% from loan instalment/month	9,00% from loan instalment/month	10,10% from loan instalment/month	11,00% from loan instalment/month	11,12% from loan instalment/month
Complex set of insurance	22.00% from loan instalment/month	13.50% from loan instalment/month	10,70% from loan instalment/month	11,90% from loan instalment/month	13,30% from loan instalment/month	13,52% from loan instalment/month

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 ^{1/} (annual fee)	<p style="text-align: right;">€20.00 + VAT</p> <p style="text-align: right;">Price including VAT: 24.00 €</p>
For each visit of the client when handling the custody	<p style="text-align: right;">Price including VAT: 1.00 €</p>
For deposit custody of documents based on a special contract	<p style="text-align: right;">Contractual price + VAT</p>

^{1/} 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 ^{1/}	Rate
Account maintenance	free of charge

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