

# 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.

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## 1. 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

## 2. Saving Books

FEE	Savings book capital in foreign currencies <sup>1/</sup>
Cancellation of Saving Book upon Client request	7.00 € / 0.00 € <sup>2/</sup>
Change in saving 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 Saving book	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 €
Transfer of early terminated Term deposit to passbook Capital <sup>3/</sup>	7.00 €

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

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

3/ 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.

### 3. Debit cards

#### 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

\* NOTE: For these cards also the fees included in Part A3 - Use of debit Payment Cards of the Service Charge List and in Part A7 – Other services 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.

## 4. Credit 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>1/2/</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>2/5/</sup>	3.00 €	3.00 €
f) Processing transactions in a currency other than EUR	2% from transaction, max. 3 € per transaction	2% from transaction, max. 3 € per 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 €

\* NOTE: For these cards also the fees included in Part A3 - Use of debit Payment Cards of the Service Charge List and in Part A7 – Other services apply.

- 1/ Except for payments for gambling games, lotteries and for betting and transactions in a currency other than EUR.
- 2/ 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.
- 5/ Not applied on transactions performed by payment card through POS terminal.

## 5. Loans

FEE	Loans of social character	Overdraft loan - SPOROgiro + (personal loan)
Loan/Credit management	0.00 €	0.00 €
Contractual penalty for delay (Fee for reminder)	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
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
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
Set of insurance Senior	-	12.00% from loan instalment/month	10,30% from loan instalment/month	10,30% 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
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
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
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

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

## 6. 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.



## 7. 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.