

# SERVICE CHARGE LIST

of **S**LOVENSKÁ SPORITEĽŇA, A. S.

## PART C)

NATURAL PERSONS ENTREPRENEURS, LEGAL PERSONS AND PUBLIC AND NON-PROFIT SECTOR

SERVED BY

THE SALES DEPARTMENTS OF THE CORPORATE BANKING LINE

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.

## Obsah

|  |           |
|--|-----------|
| <b>1. Accounts and transactions</b>                      | <b>3</b>  |
| a. Account   | 3         |
| b. Other Fees Related to Current Accounts                | 9         |
| c. Electronic Services                                   | 10        |
| d. Payment services - non-cash payment operations        | 11        |
| e. Payment services - cash payment operations            | 14        |
| f. Debit Payment Cards                                   | 16        |
| g. Business Charge cards                                 | 18        |
| <b>2. Funding</b>  | <b>20</b> |
| a. Loans   | 20        |
| b. Faktoring   | 21        |
| c. Financial leasing                                     | 21        |
| <b>3. Trade finance</b>                                  | <b>22</b> |
| a. Bank guarantees and bills of exchange                 | 22        |
| b. Documentary payments                                  | 23        |
| c. Purchase of receivables                               | 24        |
| <b>4. Investment</b>                                     | <b>25</b> |
| a. Securities  | 25        |
| <b>5. Other services</b>                                 | <b>28</b> |
| <b>6. Products and Services of other companies</b>       | <b>31</b> |
| <b>7. Definition of terms and Fee setting principles</b> | <b>32</b> |
| a. Definition of terms                                   | 32        |
| b. Fee setting principles                                | 33        |

# 1. Accounts and transactions

## a. Account

| PRODUCTS AND SERVICES INCLUDED IN THE PRICE |  | Business Account*  | Business Account 20**/1/      | Business Account 50 <sup>8/</sup> | Business Account 120***1/      |
|---|--|--|-------------------------------|-----------------------------------|--------------------------------|
|   |  | for natural persons - entrepreneurs and free professions | for companies                 |                                   |                                |
| Account                                     | Monthly account maintenance fee  | 0,00 € <sup>2/ 3/ 4/</sup> / 5,90 €                      | 6,90 € <sup>3/ 4/</sup>       | 11,90 €                           | 31,90 €                        |
|   | 100% fee reduction for account maintenance if the average monthly balance for the respective calendar month on the Client's Account was  | at least 10 000 €  | -                             | -                                 | -                              |
| Payment operations                          | Change or cancellation of the unlimited number of Standing Payment Orders and of Consents to direct debit/collector through Electronic Services  | ✓  | ✓                             | ✓                                 | ✓                              |
|   | Unlimited number of non-cash deposits on account – credits to account <sup>5/</sup>  | ✓  | ✓                             | ✓                                 | ✓                              |
|   | Execution of Standing Payment Orders and Direct Debit Payment Order  | ✓  | 20 transactions <sup>6/</sup> | 50 transactions <sup>6/</sup>     | 120 Transactions <sup>6/</sup> |
|   | Execution of single Payment Orders/FIT 2.0 Transfers in EUR entered through Electronic Services (domestic transfer) and EUR payments within EEA countries including SEPA (cross-border transfer) filed through Electronic Services           |  |                               |                                   |                                |
|   | Non-cash payments made by Payment Card for goods and services <sup>7/</sup>  |  |                               |                                   |                                |
|   | 100% fee reduction from the Fee Cash deposit to current account  | 1 item <sup>8/</sup>                                     | -                             | -                                 | -                              |
| EB services                                 | Internetbanking/Electronic statement   | ✓  | ✓                             | ✓                                 | ✓                              |
|   | Business24/Electronic statement  | ✓  | ✓                             | ✓                                 | ✓                              |
| Debit cards                                 | Monthly fee for maintaining Payment Card - Mastercard Business   | 1  | 2                             | 2                                 | 2                              |
|   | Monthly fee for maintaining Payment Card – Mastercard Gold Business <sup>9/</sup>  | -  | 1                             | 1                                 | 1                              |
|   | CASH WITHDRAWALS BY PAYMENT CARD FROM THE ATMS OF THE BANK AND OF ERSTE GROUP FINANCIAL GROUP <sup>10/</sup>   | ✓  | 20                            | 50                                | 120                            |
|   | Monthly fee for maintaining Payment Card - Deposit Business Card   | 1  | 1                             | 1                                 | 1                              |
|   | Service Own Card to one Payment Card <sup>11/</sup>  | ✓  | ✓                             | ✓                                 | ✓                              |
| In addition                                 | Discount on processing fee of the item Payment Transfer Order and FIT 2.0 Transfer in EUR received in a file through File Transfer via Business24/Internetbanking in the amount of <sup>12/</sup> (Domestic transfers)                       | -  | -                             | -                                 | 40 %                           |
|   | Fee discount for Cross-border transfer in EUR and foreign currency from the Slovak Republic and foreign currency within the Slovak Republic entered by means of Electronic services in the amount of <sup>13/</sup> (Cross-border transfers) | -  | -                             | -                                 | 10%                            |
|   | Discount of 100% from monthly Fee for acquiring of Payment cards through POS terminals during the first three months of this service <sup>14/</sup>  | ✓  | ✓                             | ✓                                 | ✓                              |

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

- \* To 15 September 2015 named as Entrepreneurial Account.
- \*\* To 1 July 2018 named as Business Account 10
- \*\*\* To 1 July 2018 named as Business Account 150

- 1/ If the client is not satisfied with the new account established and he/she notifies the Bank in writing within the period of 3 months following the date of the account establishment of his/her reservations and reasons of dissatisfaction with the account, and at the same time the account will be cancelled at the initiative of the Client within this period, the Bank will return to the Client all monthly fees for account maintenance paid by the Client to the Bank for the period when the account was available to the Client. Fees in excess of the service package and account closing fees will not be returned to the Client by the Bank and they will be settled according to the currently valid Service Charge List.
- 2/ If the conditions have been met in a Relevant Period, the Bank will not charge the monthly fee for the next calendar month.
- 3/ The Bank charges no fees for Business Account and Business Account 20 maintaining during the first year following the date of authorization to exercise business activity of the account holder.
- 4/ For business account established for free professions - no monthly fee is charged for account maintenance during first three months following the date of account establishment, and for start-ups in free professions no fee is charged for account maintenance during the period of one year following the date of authorization to exercise business activity.
- 5/ Except transactions of Execution of Direct Debit on side of payee (Collector) - are not included in the price of account.
- 6/ The fees for transactions in amount 20/50/120 transactions are included in the price of account Business account 20/50/120. The fees for transactions proceeded over limit of amount of transactions that are included in price of Business account 20/50/120, are settled by one sum for all items in the files sent to the Bank during one calendar month, as at the ultimo of this calendar month. In case of Business24, also the transactions sent by functionality File Transfer in Business 24 with requirement for fee settlement continuously after turnover are counted in the amount of 20/50 transactions which are included in the price of Business account 20/50.
- 7/ Except for payments for gambling, lotteries and betting, and except for transactions in currencies other than EUR.
- 8/ The first cash deposit in calendar month is without fee. The second and next cash deposit is charged with the Fee 3,00 EUR. It is valid for Business account, where the owner is natural persons -entrepreneurs and person with status free profession.
- 9/ Fee for Mastercard Business payment card consists of the fee for payment instrument including Claim Air service. If the Client has individual Cardholder's travel insurance, the premium is not included in the price for Business accounts.
- 10/ For transactions in currencies other than EUR, Fee for processing transactions in currencies other than EUR shall also be charged.
- 11/ Service Own card to one Payment card is not allowed for Payment Cards VISA Business
- 12/ Discount of Fee from transactions refers also to the transactions/Payment Orders sent within Electronic Services Business24 with requirement for fee settlement continuously after turnover.
- 13/ Fee discount applies after execution of a given transfer.
- 14/ Conditions in more details of granted discount are presented in Publication.

If you are a natural person - entrepreneur and you have any of Personal Accounts kept with the Bank in addition to Business Account, you can get a 100% discount of the Fee for Personal Account maintenance if, in a monitoring period (month preceding the calendar month) for which the Fee should be settled, you use the Payment Card issued with the Business Account to make at least 5 withdrawals from ATM and non-cash card payments for goods and services in merchandisers in Slovak Republic and abroad in shops, on internet, through applicatin Google pay, except for Excluded transactions which are not included in this number.

**Communal Account** - accounts for municipalities and legal persons in their establishment competence

| PRODUCTS AND SERVICES INCLUDED IN THE ACCOUNT PRICE |  | Komunal         | Komunal Plus    | Komunal Extra  |
|---|--|-----------------|-----------------|----------------|
| Account   | Monthly account maintenance fee  | 5,50 €          | 10,00 €         | 25,00 €        |
|   |  |                 |                 |                |
| Payment operations                                  | Change/cancellation of the unlimited number of Standing Payment Orders and of Consents to direct debit/direct debit authorizations <sup>1/</sup> , via Electronic Services   | ✓               | ✓               | ✓              |
|   | Unlimited number of non-cash deposits on account – credits to account <sup>2/</sup>  | ✓               | ✓               | ✓              |
|   | Unlimited number of executed Standing Payment Orders and of Consents to direct debit   | ✓               | ✓               | ✓              |
|   | Execution of single Payment transfer orders/FIT 2.0 Transfers in EUR (Domestic transfer) and Transfers in EUR into EEA countries including SEPA (Cross-border transfers) entered through Electronic Services         | 10 transactions | 30 transactions | ✓              |
|   | Cash deposits on Account maintained at the Bank  | -               | -               | 4 transactions |
| EB Services   | Internetbanking/Business24/ Electronic statement   | ✓               | ✓               | ✓              |
| Cards   | Monthly fee for maintaining Payment Card Mastercard Business in the number of pieces   | 1               | 2               | 3              |
|   | Monthly fee for maintaining Payment Card - Deposit Business Card   | 1               | 1               | 1              |
|   | Unlimited number of non-cash payments made by Payment Card for goods and services <sup>3/</sup>  | ✓               | ✓               | ✓              |
|   | Unlimited number of cash withdrawals by Payment Card from the ATMs of the Bank and of ERSTE GROUP FINANCIAL GROUP <sup>4/</sup>  | ✓               | ✓               | ✓              |
|   | Service Own Card to one Payment Card <sup>5/</sup>   | ✓               | ✓               | ✓              |
| In addition   | Discount on processing fee of the item Payment Transfer Order and FIT 2.0 Transfer in EUR (Domestic transfer) received in a file through File Transfer via Business24/Internetbanking in the amount of <sup>6/</sup> | -               | 50%             | 100%           |
|   | Fee reduction applied for provide MultiCash service in the amount of   | 25%             | 50%             | 50%            |
|   | Fee reduction applied for installation of software for MultiCash service or issuance of one electronic personal key (EPK) in the amount of <sup>7/</sup>   | 25%             | 50%             | 50%            |

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

<sup>1/</sup> Activation of Consent to direct debit and Ban on beneficiary refers to collection in CORE system.

<sup>2/</sup> Except for transactions Direct debit execution on the payee's side (collector) – not included in the Account price.

<sup>3/</sup> Except for personal transactions listed in the Publication to debit Payment Cards. Except for payments for gambling, lotteries and betting, and except for transactions in currencies other than EUR.

<sup>4/</sup> For transactions in currencies other than EUR, Fee for processing transactions in currencies other than EUR shall also be charged.

<sup>5/</sup> Service Own card to one Payment card is not allowed for Payment Cards VISA Business.

<sup>6/</sup> Fees for transactions are settled by one sum for all items in the files sent to the Bank during one calendar month, as at the ultimo of this calendar month. In case of Business24, the discount refers also to the transactions/Payment Orders sent with the functionality File Transfer for fee settlement continuously after turnover.

<sup>7/</sup> In case of using Internetbanking, Business24 and also Multicash, the discount is provided only for one Fee selected by the Client.

**Current account for the non-profit sector** - account for foundations, non-profit organisations, non-investment funds, civic associations, political parties and movements

**Parish** - account for the church and religious associations

|                    | PRODUCTS AND SERVICES INCLUDED IN THE PRICE   | Account for the non-profit sector | Parish |
|--------------------|---|-----------------------------------|--------|
| Account            | Monthly account maintenance fee   | 3,90 €                            | 3,90 € |
| Payment Operations | Unlimited number of non-cash deposits on account – credits to account   | ✓                                 | ✓      |
|                    | Unlimited number of executed payment orders to direct debit   | -                                 | ✓      |
|                    | Unlimited number of executed single Payment Transfer Orders/FIT2.0 Transfers in EUR (Domestic transfer) and Transfers in EUR into EEA countries including SEPA (Cross-border transfers) entered through Electronic Services | ✓                                 | ✓      |
|                    | 100% fee reduction for cash deposit to the Account maintained at the Bank   | 1 item                            | 1 item |
|                    | Unlimited number of cash withdrawals by Payment Card from the ATMs of the Bank and of ERSTE GROUP financial group <sup>1/</sup>   | -                                 | ✓      |
| Debit cards        | Monthly fee for maintaining Payment Card - Mastercard Business  | 1                                 | 1      |
|                    | Monthly fee for maintaining Payment Card - Deposit business card  | 1                                 | 1      |
| El. services       | Internetbanking/Telephonebanking/Business24/Electronic statement  | ✓                                 | ✓      |

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

<sup>1/</sup> For transactions in currencies other than EUR, Fee for processing transactions in currencies other than EUR shall also be charged.

**SPORObusiness account** - standard Account type and special types of current accounts

| PRODUCTS AND SERVICES INCLUDED IN THE PRICE |  | SPORObusiness Account <sup>1/</sup> | SPORObusiness funds | SPORObusiness safekeeping | SPORObusiness donations <sup>2/</sup> | SPORObusiness for Escrow <sup>3/4/</sup> |
|---|--|-------------------------------------|---------------------|---------------------------|---------------------------------------|--|
| Payment Operations                          | Monthly account maintenance fee  | 6,00 €                              | 0,00 €              | 0,00 €                    | 0,00 €                                | 0,00 €                                   |
|   | Non-cash Deposit to Account - Crediting Funds to Account   | -                                   | -                   | ✓                         | -                                     | ✓  |
|   | Execution of single Payment Transfer Orders (domestic transfer)/FIT 2.0 Transfers in EUR (domestic transfer) and Transfers in EUR into EEA countries including SEPA (cross-border transfer) at the Bank Branch and through Electronic Services | -                                   | -                   | ✓                         | -                                     | -  |
|   | Cash deposit/withdrawals to the Client Account   | -                                   | -                   | ✓                         | -                                     | -  |
|   | Account settlement by non-cash transfer  | -                                   | -                   | ✓                         | -                                     | -  |
|   | Account statement issuance and sending by post within Slovakia or its personal takeover at the Bank Branch   | -                                   | -                   | ✓                         | -                                     | -  |
|   | Internetbanking/Telephonebanking/Electronic statement  | -                                   | -                   | ✓                         | ✓                                     | -  |

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

- <sup>1/</sup> If the Client uses the Account solely for the purpose of securities trading, the account maintenance Fee and Fee for Transaction within domestic transfer are 0 EUR. If the Client starts using the Account for other purposes, for other types of operations, or requests additional services or Other Bank products associated with the account, account and its use will be charged in accordance with the Price List.
- <sup>2/</sup> Special current account maintained in EUR managed for the purpose of of donation from the state budget, from European fund etc, in EUR.
- <sup>3/</sup> Special current account maintained under an Escrow Account Agreement in EUR, CZK, USD or GBP.
- <sup>4/</sup> Escrow is also subject to the Fees listed in Section 5. Other Services.



## b. Other Fees Related to Current Accounts

| FEE   | Rate                              |
|---|-----------------------------------|
| Change in Account handling  | 4,00 €                            |
| Publication of account <sup>1/</sup>  | 5,00 € monthly                    |
| Account statement issuance and sending by post within Slovakia  | 1,50 € + postal charges/statement |
| Account statement issuance and sending by post abroad   | 5,00 €/statement                  |
| Account statement issuance and its personal takeover  | 5,00 €/statement                  |
| Duplicate current account statement (copy of statement) or issuance of a statement of increasing turnovers at the Bank Branch | 5,00 €/statement                  |
| Issuance of statement upon Account cancellation   | 5,00 €/statement                  |
| Statement in MT940 format   | 33,00 €/monthly                   |
| Account statement issuance and sending by email or to Internetbanking   | 0,00 €                            |

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

## Additional account maintenance fees\*

| Account maintained in currency | Account balance | Within calendar year | Fee   |
|--------------------------------|-----------------|----------------------|---|
|                                |                 | % p.a.               | On 31st December of calendar year<br>% p.a. |
| EUR                            | 3 000 000 EUR   | 0.90                 | 24.50                                       |
| USD                            | 33 000 000 USD  | 0.40                 | 24.50                                       |
| CZK                            | 76 000 000 CZK  | 0.40                 | 51.50                                       |
| HUF                            | 166 000 000 HUF | 0.90                 | 24.50                                       |
| PLN                            | 2 000 000 PLN   | 0.40                 | 24.50                                       |
| CHF                            | 500 000 CHF     | 1.20                 | 24.50                                       |
| GBP                            | 400 000 GBP     | 0.40                 | 24.50                                       |
| JPY                            | 61 000 000 JPY  | 1.25                 | 24.50                                       |

\* The Bank is entitled to charge the Fee for each Bank day out of an amount exceeding the Account Balance at the end of the Banking Day.

### c. Electronic Services

| FEE                        | Multicash                                     | Business24                      | Business24 to the extent of Premium |
|----------------------------|---|---------------------------------|-------------------------------------|
| Software installation      | 66,00 €                                       | -                               | -                                   |
| Provision of service       | 16,60 €/monthly <sup>1/</sup>                 | 10,00 €/monthly <sup>1/2/</sup> | 10,00 €/monthly <sup>3/</sup>       |
| Service session for Client | 50,00 € + VAT<br>Price including VAT: 60,00 € | -                               | -                                   |

<sup>1/</sup> Upon termination of MC/Business24 contract the fee is charged in full amount on the day of service cancellation as in case of monthly balance.

<sup>2/</sup> Is not applied when the service is provided as part of Business accounts 20/50/120 and accounts Komunal, Komunal Plus and Komunal Extra, Current account for the non-profit sector and PARISH account.

<sup>3/</sup> The Fee for supply of Electronic service Business 24 to the extent of Premium is applied independently, autonomous from the Fee for Electronic service Business24. When supply of Business24 to the extent of Premium is terminated, the Fee is applied in the full amount ad fin of the month.

| Fees for the use of services                                 | Rate                                     |
|--|--|
| Internetbanking  | 1,65 €/monthly per account <sup>1/</sup> |
| SMS services Extra - for the Client and/or Authorised person | 4,00 €/monthly                           |

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

| FEES FOR THE MANAGEMENT OF SECURITY OBJECTS                       | Rate    |
|---|---------|
| Fee for issuance of first and other electronic personal key (EPK) | 80,00 € |

#### d. Payment services - non-cash payment operations

##### Domestic transfers

| FEE   | Rate                                  |
|---|---------------------------------------|
| Non-cash Deposit to Account - Crediting Funds to Account  | 0,20 €                                |
| Execution of standing Payment Order <sup>1/</sup> or 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 / payment investigation / payment transfer specifying   | 10,00 € + fees of the receiver's bank |
| Issuance of confirmation on execution of transfer   | 10,00 €                               |
| Account settlement upon cancellation of Account maintained at the Bank by non-cash transfer   | 5,00 €                                |

| Execution method<br>FEE  | through Electronic services<br>Rate | at the Bank Branch<br>Rate |
|--|-------------------------------------|----------------------------|
| Entering and execution of a one-time Payment Order <sup>1/</sup> /FIT 2.0 Transfer in EUR <sup>2/</sup>                                | 0,20 €                              | 5,00 € <sup>3/</sup>       |
| Urgent payment   | 10,00 €                             | 20,00 €                    |
| Change or cancellation of the standing Payment Order <sup>4/</sup> /Change or cancellation of the Consent to direct debit/collector    | 0,50 €                              | 5,00 €                     |
| Processing of the item received in a file in SEPA XML structure through File Transfer via Business24 or Internetbanking                | 0,20 €                              | -                          |
| Processing of the item Urgent Payment received in a file in SEPA XML structure via File Transfer through Business24 or Internetbanking | 10,00 €                             | -                          |

<sup>1/</sup> Even single and standing Payment Orders within the Bank in foreign currency.

<sup>2/</sup> 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.

<sup>3/</sup> 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.

<sup>4/</sup> The fee shall also apply if the standing Payment Order is automatically cancelled after executing the number of Payment Orders specified by the Client, after the transfer of the amount specified by the Client or on the Client's specified cancellation date. The manner in which the Client has determined this cancellation is decisive for determining the fee rate.

## Cross-border transfers

| FEE   |   | Rate               |
|---|---|--------------------|
| Non-cash Deposit to Account - Crediting Funds to Account  |   | 0,20 €             |
| Execution method  | through Electronic services <sup>5/</sup> | at the Bank Branch |
| FEE   | Rate                                      | Rate               |
| Transfer in EUR into EEA countries including SEPA <sup>1/</sup><br>(transfers to banks unreachable for SEPA payments)                                       | 0,20 €                                    | 5,00 €             |
| Urgent transfer in EUR to EEA countries including SEPA <sup>1/</sup><br>(transfers to banks not reachable for SEPA payments)                                | 10,00 €                                   | 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 CSAS a.s. <sup>4/</sup>  | 0,20 €                                    | 3,00 €             |
| Cross-border transfer in EUR and in foreign currency from Slovakia and in foreign currency within Slovakia  | up to 2,000 €                             | 30,00 €            |
|   | from 2,000.01 €                           | 35,00 €            |
| 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 on transfer execution  | 16,60 €                                   |                    |

<sup>1/</sup> 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

<sup>2/</sup> For Transfer within the financial group ERSTE GROUP the cross-border transfer is considered as: in all currencies in which the Bank performs cross-border transfers, with the correct BIC, SWIFT code of the bank of the recipient. 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. If the transfer within the ERSTE GROUP financial group meets the conditions for Transfer in EUR into EEA countries including SEPA (see point 1), the rate as for this type of transfer shall be applied to it.

<sup>3/</sup> 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).

<sup>4/</sup> For 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.

<sup>5/</sup> The fees refers also to cross-border transfers proceeded in Business24 through functionality File Transfer - settlement File in format CGI.

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

| COUNTRY OF PAYEE'S BANK                                       | PAYMENTS in EUR         |                            |                     |
|---|-------------------------|----------------------------|---------------------|
| zone:   | up to<br>12,500<br>Rate | 12,500 -<br>50,000<br>Rate | over 50,000<br>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 €             |

<sup>1/</sup> 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.

| OTHER PAYMENTS   | Rate      |
|--|-----------|
| Payments in all currencies:  |           |
| 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 €    |
| Payments in CHF to Switzerland                                     | 3,90 CHF  |
| Payments in CAD to Canada  | 7,00 CAD  |
| 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 €   |

#### e. Payment services - cash payment operations

| CASH DEPOSITS AND CASH WITHDRAWALS  |                                     | at the Bank Branch          |                |
|---|-------------------------------------|-----------------------------|----------------|
| Fee   |                                     | Rate                        |                |
| Cash deposit to current account, to Deposit Account maintained at the Bank                | by Account holder/Authorised Person | by 3rd Person <sup>1/</sup> |                |
|   | 4,00 €                              | 6,00 €                      |                |
| Cash withdrawal <sup>2/</sup>   |                                     | 6,00 €                      |                |
| Processing of coins upon deposit/withdrawal <sup>3/ 4/</sup>                              |                                     | Sorted coins                | Unsorted coins |
|   | from 51 up to 500 coins             | 5,00 €                      | 10,00 €        |
|   | from 501 up to 1000 coins           | 15,00 €                     | 30,00 €        |
|   | more than 1000 coins                | 25,00 €                     | 50,00 €        |
| Difference by cash deposit made through enclosed wrapper                                  |                                     | 1,50 €                      |                |
| Account settlement upon cancellation of Account maintained at the Bank by cash withdrawal |                                     | 5,00 €                      |                |
| Processing of request for reimbursement, review / specification of cash transaction       |                                     | 10,00 €                     |                |

<sup>1/</sup> The Bank shall charge this fee if cash is deposited to the Account, to Deposit Account by a person other than the Account Holder or the Authorised Person (this fee is paid by the depositor).

<sup>2/</sup> Execution of cash 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.

<sup>3/</sup> The fee Processing of coins within deposit/withdrawal is charged by the Bank for each cash operation with coins from 51 pieces. Processing of coins up to 50 pieces is not charged. Sorted coins are sorted based on the nominals. Every type of nominal has to be sorted in a separate box.

Unsorted coins are handed over as not sorted nominals, it means different nominals in the same box.

<sup>4/</sup> The Bank will provide the Client 25% discount on Fee for Processing of coins when depositing cash, which the Client hands over to the Bank in a sealed package according to the Cash Transmission Agreement and which is subsequently processed by the Bank's respective processing center.

#### Other Charges related to cash payment transactions

| ADDITIONAL CASH DEPOSIT CHARGE                                      | Rate |
|---|------|
| Cash Deposit to an Account held with the Bank in excess of € 40,000 | 0,1% |

<sup>1/</sup> The basis for the calculation of the Fee is the volume of all cash deposits in EUR and foreign currencies executed in a calendar month on all Client's Accounts held with the Bank in total exceeding € 40,000. The fee is 0.1% of the amount of cash deposits exceeding € 40,000. The basis for calculating the Fee does not include a cash deposit in a sealed package, a night safe, a deposit through an ATM of the Bank and a deposit made by a person different from the Account Holder or Authorized Person. The Fee is payable on the last calendar day of the respective month, and the Fee shall charge the Fee by the 5th calendar day of the following month with an aliquot amount (determined by the proportion in which the volume of deposits in a particular Account accounted for a total volume of deposit exceeding € 40,000) for each Account for which cash deposits were made, unless the Bank and the Client agreed otherwise in the Agreement. Due to the rounding of an aliquot part of the Fee belonging to one Account to two decimal places according to mathematical rules, the sum of these individual aliquot parts of the Fee may show a deviation of max. 0.01 € from the total amount of the Fee for the volume of deposits made in favor of all Client's Accounts exceeding the amount of € 40,000.

| CASH_DESK SERVICES  |                           | BANKNOTES and COINS                                   |                |
|---|---------------------------|---|----------------|
| FEE   |                           | Rate  |                |
| Exchanging banknotes and coins of various nominal values being brought in by client or the bank consigned them to Client <sup>1/</sup> / Performance 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 exchange <sup>1/</sup>   |                           | Sorted coins  | Unsorted coins |
|   | from 51 up to 500 coins   | 5,00 €  | 10,00 €        |
|   | from 501 up to 1000 coins | 15,00 €   | 30,00 €        |
|   | more than 1000 coins      | 25,00 €   | 50,00 €        |
| 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;<br>at least 1,30 € |                |
| Non-execution of the reported cash withdrawal   |                           | 0,1 % from the withdrawal sum                         |                |

<sup>1/</sup> Manipulation with coins over 50 pieces is also subject to Fee Processing coins upon exchange.

Sorted coins are sorted based on the nominals. Every type of nominal sorted in a separate box.

Unsorted coins are handed over as not sorted according to the nominals, it means different nominals in the same box.

#### f. Debit Payment Cards

| Payment Card type  | Electronic       |                       |               | Embossed            |                          |
|--|------------------|-----------------------|---------------|---------------------|--------------------------|
| FEE / CARD TYPE  | Maestro Business | Deposit Business Card | VISA Business | Mastercard Business | Mastercard Gold Business |
| Monthly fee for maintaining a Payment Card   | 1,30 €           | 0,50 €                | 3,50 €        | 3,50 €              | 8,00 €                   |
| Fee for express issuance of Payment Card   | 40,00 €          | 40,00 €               | 40,00 €       | 40,00 €             | 40,00 €                  |
| Fee for lost or stolen Payment Card re-issuance or its non-delivery due to incorrect address                 | 10,00 €          | 10,00 €               | 10,00 €       | 10,00 €             | 10,00 €                  |
| Change of contractual conditions for Payment Card use (e.g. limit, re-issuance) through Electronic Services  | 0,00 €           | 0,00 €                | 0,00 €        | 0,00 €              | 0,00 €                   |
| Change of contractual conditions for Payment Card use (e.g. limit, re-issuance) at the Branch, Client Center | 5,00 €           | x                     | 5,00 €        | 5,00 €              | 5,00 €                   |
| PIN Code Re-print  | 3,50 €           | 3,50 €                | 3,50 €        | 3,50 €              | 3,50 €                   |
| ClaimAir   | -                | x                     | -             | -                   | ✓                        |
| VAT refunding  | -                | x                     | ✓             | ✓                   | ✓                        |
| Business insurance   | -                | x                     | -             | ✓                   | ✓                        |
| Mastercard ELITE programme   | -                | x                     | -             | ✓                   | ✓                        |
| SMS notification to the card for each Authorised person <sup>1/</sup>  | ✓                | x                     | ✓             | ✓                   | ✓                        |
| Service Own Card (Fee for every one Own Card)  | 5,00 €           | x                     | x             | 5,00 €              | 5,00 €                   |

**Legend:** ✓ service is included in the price    - the service is not included in the price    x the service is not provided to the particular type of card

<sup>1/</sup> Provided that the Authorised person is not also authorised to dispose of funds on the Account for which the Payment card was issued, by means of electronic services.



## 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 € <sup>1/</sup>                   | 2,50 €   | 6,00 € <sup>1/</sup>                              |
| Fee for display of Account balance through ATM   | 0,00 €  | 0,50 €                                 | 0,50 €   | 0,50 €  |
| 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 € per transaction |
| Fee for non-cash payment for goods and services  | 0,20 €  |  |  | 0,20 € <sup>1/</sup>                              |
| FEE  |   |  |  | Rate  |
| Payments for gambling, lotteries and betting <sup>1/2/</sup>   |   |  |  | 3,00 €  |
| Fee for Cash back service in Slovakia  |   |  |  | 0,10 €  |

<sup>1/</sup> For transactions in currencies other than EUR, Fee for processing transactions in currencies other than EUR shall also be charged.

<sup>2/</sup> Not applied on transactions less than 50 € performed by payment card through POS terminal

**g. Business Charge cards**

| FEE/CARD TYPE   | VISA            |             |
|---|-----------------|-------------|
|   | Business Charge | Gold Charge |
| Monthly fee for maintaining a Payment Card  | 4,00 €          | 8,00 €      |
| Fee for express issuance of Payment Card  | 40,00 €         | 40,00 €     |
| Fee for re-issuance of lost or stolen Payment Card or in case of non-delivery Payment Card due to wrong address | 10,00 €         | 10,00 €     |
| Change of contractual conditions for Payment Card use (e.g. limit, re-issuance, etc.) at the bank Branch        | 5,00 €          | 5,00 €      |
| PIN Code Re-print   | 3,50 €          | 3,50 €      |
| Service AirRefund   | -               | ✓           |
| SMS notification for each authorised person <sup>1/</sup>   | ✓               | ✓           |
| VAT refunding   | ✓               | ✓           |

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

<sup>1/</sup> Provided that this Authorised Person is at the same time not a person entitled to dispose of the Account funds to which the Payment Card was issued through Electronic Services.

## Fees for using Business Charge 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 currency | Other ATM abroad     |
|--|-----------------|--|---|----------------------|
| Fee for cash withdrawal from ATM               | 0,00 €          | 0,00 € <sup>1/</sup>                   | 5,00 €  | 6,00 € <sup>1/</sup> |
| Fee for display of Account balance through ATM | 0,00 €          | 0,50 €                                 | 0,50 €  | 0,50 €               |
| Fee for PIN code change through ATM            | 2,00 €          | 2,00 €                                 | 2,00 €  | 2,00 €               |

| TYPE OF FEE/PLACE OF TRANSACTION EXECUTION   | At the Bank Branch | 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 | 9,00 €             | 9,00 €  | 9,00 € <sup>1/</sup>                              |
| Fee for cross-border conversion  | -                  | -   | 2,00 % from transaction, max. 3 € per transaction |
| Fee for non-cash payment for goods and services  | -                  | 0,00 €  | 0,00 € <sup>1/</sup>                              |

| FEE  | Rate   |
|--|--------|
| Payments for gambling, lotteries and betting <sup>1/2/</sup> | 3,00 € |
| Fee for Cash back service in Slovakia                        | 0,10 € |

<sup>1/</sup> For transactions in currencies other than EUR, Fee for processing transactions in currencies other than EUR shall also be charged.

<sup>2/</sup> Not applied on transactions **less than 50 €** performed by payment card through POS terminal

## 2. Funding

### a. Loans \*

| FEE <sup>1/</sup>  | Credit line <sup>2/</sup><br>Rate                                       | Overdraft Loans<br>Rate  | Instalment Loan <sup>3/</sup> /Term Loan<br>Rate                                   |
|--|---|--|--|
| Management fee/Fee for issuance of binding loan commitment <sup>4/</sup>   | at least 1 % from the Credit line amount,<br>at least 500,00 €          | at least 1 % of the Loan amount,<br>at least 500,00 €          | at least 1 % of the Loan amount,<br>at least 500,00 €                              |
| Fee for credit line increase / Loan increase <sup>4/</sup>   | at least 1 % from the increased Credit line amount, at least 500,00 €   | at least 1 % of the increased Loan amount, at least 500,00 €   | at least 1 % of the increased Loan amount, at least 500,00 €                       |
| Fee for revolving credit line/Loan revolving <sup>4/</sup>   | at least 0,50 % from the revolved Credit line amount, at least 500,00 € | at least 0,50 % of the revolved Loan amount, at least 500,00 € | -  |
| Fee for Loan monitoring (Review fee) <sup>5/</sup>   | -   | at least 0,50% of the Loan amount,<br>at least 500,00 €/yearly | at least 500,00 €/yearly   |
| Loan commission/Commitment fee <sup>6/</sup>   | at least 0,80 % p. a.<br>from the revolved Credit line amount           | at least 0,80 % p. a.<br>from undrawn Loan amount              | at least 0,80 % p. a.<br>from undrawn Loan amount                                  |
| Loan administration fee  | -   | -  | 8,00 €/monthly   |
| Early repayment of the Instalment loan <sup>4/7/</sup> or Term loan and/or its part/Shortening of the period for provision of the Overdraft loan <sup>4/8/</sup> | -   | 3% from amount of the Loan,<br>at least. 150,00 €              | 3 % from the early repaid installment of the Loan; at least 150,00 € <sup>9/</sup> |

\* If no other price is agreed in the Contract, the Client pays the minimum amount of the Fee; if there are two minimum thresholds, the higher one applies.

1/ Upon settlement of account fees in foreign currency a fee in the equivalent amount will be charged in EUR.

2/ Other fees charged to the credit line will be collected from the client pursuant to the valid Service Charge List for products being drawn within the credit line.

3/ Refinancing loans for the purpose of the Service Charge List are Instalment loans, therefore all Fees charged within Instalment loans according to the Service Charge List are applied also to Refinancing loans.

4/ In the case of Instalment Loan and Overdraft Loan secured by the NDF II portfolio guarantee. - VVI does not apply the lower limit of the fee amount when determining the amount of the Fee.

5/ The loan monitoring fee is not applicable for Term Loan and Instalment Loan with maturity up to one year, Instalment Loan and Overdraft Loan secured by portfolio guarantee of NDF II.-VVI. The fee is payable annually on the day of the Bank's revision of the Borrower, but no later than on the anniversary date of the conclusion of the Loan Agreement.

6/ These Fees are not applicable to Term Loan and Refinancing Loan. The credit commission is charged and payable at the end of the calendar quarter. Commitment commission is charged and payable at the end of the calendar month. Commitment commission does not apply to the Bridging Loan for Farmers and the Bridging Loan for pre-financing projects supported by EU funds

7/ The fee does not apply to the Bridging Loan for Farmers and the Bridging Loan for pre-financing projects supported by EU funds.

8/ The fee does not apply to an indefinite Overdraft Loan with maturity at the Bank's call provided under a binding part of the Credit line or without a credit line.

9/ In addition to the Fee for early loan repayment or part thereof the Bank also charges a fee as compensation for its refinancing costs.

| Other fees relating to loan   | Rate              |
|---|-------------------|
| Fee for change in the contractual documentation at Client initiative (e.g. change of payment schedule, payment deferment, change of security, etc.) | at least 350,00 € |
| Fee for failure to meet the conditions pursuant to the Loan Agreement   | 300,00 €          |
| Fee for reminder  | 25,00 €           |

## b. Faktoring

| FEE   | Rate         |
|---|--------------|
| Bank Remuneration   | individually |
| Fee for document  | individually |
| Processing fee for conclusion of framework factoring contract | individually |
| Fee for the Customer analysis                                 | individually |
| E-Factoring application (monthly fee)                         | individually |
| Fee for insurance limit request                               | individually |

## c. Financial leasing

| FEE  | Rate  |
|--|---|
| Early repayment of Financial Leasing Contract at the request of Lessee   | 100,00 € + VAT<br>Price including VAT: 120,00 € |
| Repeated issuance of power of attorney for changes due to loss of previous two copies                                    | 30,00 € + VAT<br>Price including VAT: 36 €      |
| Repeated retrieving of information regarding Leasing instalment paid using an incorrect variable symbol                  | 30,00 € + VAT<br>Price including VAT: 36 €      |
| Change in the insurance for Leasing subject specified in Financial Leasing Contract:                                     |   |
| Exclusion of insurance from Leasing instalments and switching to individual insurance for Leasing subject                | 100,00 € + VAT<br>Price including VAT: 120,00 € |
| Change of insurance company – switching from individual insurance contract and payment of premium as part of instalments | 0,00 €  |
| Change of insurance company in case of individual insurance for Leasing subject  | 30,00 € + VAT<br>Price including VAT: 36,00 €   |
| Other changes:   |   |
| Change of contractual conditions at the request of Lessee <sup>1)</sup> with the exception of change in Lessee           | 150,00 € + VAT<br>Price including VAT: 180,00 € |
| Change of Lessee/transfer <sup>1)</sup>  | 150,00 € + VAT<br>Price including VAT: 180,00 € |

1) changes may only be made as of the date of beginning instalment period

### 3. Trade finance

#### a. Bank guarantees and bills of exchange

| FEE  |  | Rate  |
|--|--|---|
| Issued bank guarantees:  |  |   |
| Issuance   |  |   |
| 1. of bank guarantee/co-acceptance of bill of exchange <sup>1/</sup>   | the actual amount of the guarantee,<br>at least 100,00 € | 0,6 % p.q. <sup>2/</sup>  |
| 2. of bank guarantee for the proposal <sup>1/</sup>  | the actual amount of the guarantee,<br>at least 70,00 €  | 0,6 % p.q. <sup>2/</sup>  |
| Execution of the bank guarantee text   |  | 80,00 €   |
| Management fee/fee for issuance of binding commitment to issue a bank guarantee  |  | 1,00 % from the sum of the provided guarantee; at<br>least 500,00 € |
| Change of guarantee conditions   |  | 100,00 €  |
| Fulfilment from the guarantee/co-acceptance  |  | 100,00 €  |
| Received guarantees:   |  | Rate  |
| Advice of guarantee  |  | 100,00 €  |
| Advice changes of guarantee  |  | 70,00 €   |
| Verification of signature specimens within the guarantee   |  | 20,00 €   |
| Application of guarantees upon client request/verification of legal validity of client signatures in the application request                           |  | 50,00 €   |
| Release from the received guarantee upon client request/verification of legal validity of client signatures in the release from the received guarantee |  | 50,00 €   |

<sup>1/</sup> In case the validity of Bank Guarantee is shorter than 90 days and for the last collection period the fee is calculated for the actual number of Bank Guarantee validity, and/or for the number of days that elapsed as of the previous fee collection to the date of Bank Guarantee validity/payability of the co-accepted bill of exchange.

<sup>2/</sup> 2.4% p.a.

## b. Documentary payments

| FEE   | Rate  |
|---|---|
| Documentary collection/bill collection                        |   |
| Processing of Documentary collection/bill collection          | 0,3 % of the value of collection;<br>at least 50,00 €, maximally 1 660,00 € |
| Return of not processed documents                             | 0,25 % of the value of collection;<br>at least 50,00 €                      |
| Change of conditions (instructions) of documentary collection | 34,00 €   |
| Repeated reminder (third and following)                       | 17,00 €   |
| Release of goods sent at the disposal of Slovenská sporiteľňa | 34,00 €   |
| Assurance of bill of exchange protest                         | 67,00 € + notarial fees   |
| Assurance of bill of exchange acceptance                      | 34,00 €   |

Other of According to Uniform Customs and Practices for Documentary Collections, revision 1995 publication of ICC (International Chamber of Commerce) No. 522.

| FEE  | Import/Customer<br>letter of credit<br>Rate   | Export/Supplier<br>letter of credit<br>Rate                  |
|--|---|--|
| Pre-advice of letter of credit opening   | 34,00 €   | 34,00 €  |
| Advice of letter of credit   | -   | 0,25 % of the value of letter of credit;<br>at least 70,00 € |
| Letter of credit opening <sup>1/</sup>   | 0,3 % of the letter of credit value,<br>at least 100,00 €   | -  |
| Letter of credit confirmation <sup>1/</sup>  | -   | individually   |
| Change of letter of credit conditions  | 70,00 € <sup>2/</sup>   | 70,00 € <sup>3/</sup>  |
| Checking of documents and/or payment of letter of credit   | -   | 0,30 % of the value of letter of credit<br>at least 70,00 €  |
| Payment from letter of credit:<br>a) payment at sight or payment deferred by up to 30 days (of every amount paid)<br>b) deferred payment for over 30 days (for each even just started 30 days) | 0,3 % of the amount of payments,<br>at least 70,00 €<br><br>0,15 % of the amount of payments,<br>at least 70,00 € | -  |
| Transfer of letter of credit   | -   | 0,3 % of the letter of credit value,<br>at least 70,00 €     |
| Notification of assignment / assignment of the letter of credit yield  | -   | 70,00 €  |
| Cancellation of the letter of credit before drawing or non-drawing of the opened letter of credit  | 70,00 €   | -  |

1/ It is charged for each even just started 90 days.

2/ Upon the increase of letter of credit sum and upon extension of the letter of credit validity also a fee for letter of credit opening is charged.

3/ Upon the increase of letter of credit sum and upon extension of the letter of credit validity also a fee for letter of credit confirmation and fee for advice of letter of credit is charged.

Other of According to Uniform Customs and Practices for Documentary Letters of Credit, revision 2007 publication of ICC (International Chamber of Commerce) No. 600.

### c. Purchase of receivables

| FEE                     | Rate         |
|-------------------------|--------------|
| Purchase of receivables | individually |



## 4. Investment

### a. Securities

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

| PURCHASE AND 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 € |
|---|-------------------------|--|--|---|-------------------|
| <b>BONDS<sup>1/</sup></b>   | 0,70 % at least 25,00 € | 105,00 € + 0,50 %<br>from the volume over 15 000 € | 180,00 € + 0,25 %<br>from the volume over 30 000 € | 480,00 € + 0,12 %<br>from the volume over 150 000 € | individually      |
| <b>EQUITIES and OTHER SECURITIES<sup>1/</sup></b>   | 1,00 % at least 25,00 € | 150,00 € + 0,70 %<br>from the volume over 15 000 € | 255,00 € + 0,50 %<br>from the volume over 30 000 € | 855,00 € + 0,25 %<br>from the volume over 150 000 € | individually      |
| <b>Fee</b>  |                         |  |  |   | <b>Rate</b>       |
| <b>Change of Instruction conditions, Instruction cancellation by the Client, Fee for non-executed Instruction</b> |                         |  |  |   | 3,00 €            |
| <b>Fee for the purchase of securities placed by the Bank</b>  |                         |  |  |   | individually      |

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

<sup>2/</sup> To the above mentioned fees for securities trading, depending on the foreign market where the securities trade was made, additional fees and costs related to tax liabilities, trading and settlement of securities trades may be added, which result from the statutory obligations valid for the respective foreign market.

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

| ACCOUNT OF THE SECURITY HOLDER KEPT IN RECORDS OF THE BANK AS MEMBER OF THE CENTRAL DEPOSITORY | Rate   |
|--|--------|
| <b>Establishment of account and cancellation of account</b>                                    | 0,00 € |
| <b>Account maintenance<sup>1/</sup></b>  | 0,20 % |
| <b>Balance statement<sup>2/</sup></b>  | 3,00 € |

<sup>1/</sup> / 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.

<sup>2/</sup> It shall not apply to status statement as of 30 June and as of 31 December of the calendar year provided free of charge by the Bank once a year.

## Custodianship of Foreign Securities

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

<sup>1/</sup> 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

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

## Transfers of securities

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

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

<sup>2/</sup> 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

| <b>GOLD BARS CUSTODY</b>  | <b>Rate (monthly)</b>  |
|---|--|
| <b>Weight</b>   |  |
| Average weight of gold bars in custody in the calendar month (in grams) | (Weight in grams/1000) x 15,00 €,<br>min. 2,40 €, max. 22,50 € |

## Other services related to securities

| <b>OTHER SERVICES</b>  | <b>Rate</b>   |
|--|---|
| 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 4a. are described including VAT, if VAT is related to the provided services according to valid legal rules.

## 5. Other services

| FEES FOR OTHER SERVICES   | Rate  |
|---|---|
| Express delivery of card captured in ATM of Bank <sup>1/</sup>  | 25,00 €                                       |
| Other services not included in the Service Charge List (for each commenced 15 minutes) upon operations for Clients  | 5,00 €  |
| CHARGES RELATING TO THE IMPLEMENTATION OF DOCUMENTARY OBLIGATIONS   | Rate  |
| Fee for manual processing of documents by the Bank <sup>2/</sup>  | 20.00 € per document                          |
| LOOKING UP DOCUMENTS IN THE Registry Centre   | Rate  |
| Retrieval, at the Client's request, of a document archived in the Registry Centre – active file (a file containing records that have not yet been closed and in respect of which there is a real chance of another record being created). For example, active account / loan documentation etc.   | 5,00 €  |
| Retrieval, at the Client's request, of a document archived in the Registry Centre – non-active file (a file containing records that have been closed and in respect of which there is no real chance of another record being created). For example, non-active account / loan documentation etc. End-of-day closing file also belongs to this category. | 30,00 €                                       |
| Making of a photocopy + printing of a bank document or deed at the Client's request   | 0,15 €/page                                   |
| Surcharge for retrieval of information older than 3 years   | 10,00 €                                       |
| PLEDGING  | Rate  |
| Pledging the financial funds on the Account and Deposit account and / or for the elaboration of the Contract on Vinculation upon the Client's request <sup>3/</sup>   | min. 80,00 €                                  |
| Escrow (tied account)   |   |
| Fee Request Processing <sup>4/</sup>  | 500,00 €                                      |
| Bank remuneration   | Individual <sup>5/</sup>                      |
| 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 €  |
| Provision of bank messages or confirmations for audit purpose   | 65,00 € + VAT<br>Price including VAT: 78,00 € |
| ISSUANCE OF CONFIRMATIONS   | Rate  |
| Issuance of confirmation related to the loan upon Client request  | 10,00 €                                       |
| Printing of Loan statement upon request of Client   | at least 20,00 €                              |
| Other/Nonstandard confirmation  | 15,00 €                                       |
| Issuance of confirmation related to the loan upon Third-Party request (Tax authority, Executor, etc.)   | 20,00 € + VAT<br>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<br>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<br>Price including VAT: 36,00 € |
| STATEMENTS   |  | Rate  |
| Account statement issuance and sending by post within Slovakia <sup>6/</sup>   |  | 1,50 € + postal charges/statement             |
| Account statement issuance and sending by post abroad  |  | 5,00 €/statement                              |
| Account statement issuance and its personal takeover at branch <sup>6/</sup>   |  | 5,00 €/statement                              |
| Account statement issuance and sending by email or to Internetbanking  |  | 0,00 €  |
| Duplicate statement to Loan upon Client request  |  | 5,00 €  |
| 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 €     |
| a) to the Slovak and Czech Republic  |  | 1,33 € + VAT; Price including VAT: 1,60 €     |
| b) to Europe   |  | 8,30 € + VAT; Price including VAT: 9,96 €     |
| c) to other countries  |  | 14,94 € + VAT; Price including VAT: 17,93 €   |
| Courier service DHL or GO4   |  | charge list of the company + VAT              |

- 1/ The fee is charged upon the request of the Card-holder, who causes card pick-up.
- 2/ The fee is not charged if the Bank processes documents automatically. The Bank shall process automated documents exclusively sent to the Bank via the B24 service in a manner and in a format specified by the Bank in the Conditions determined by the Publication.
- 3/ A portion of the Fee of € 80.00 is due on the day of submission of the application and the remainder of the Fee is due on the day of conclusion of the Contract on Vinculation.
- 4/ The fee is charged on the day the Client's request for a tied account is received.
- 5/ The amount and maturity of the remuneration for the performance of the Bank's contractual obligations is agreed in the Escrow Account Agreement.
- 6/ Preparation of statement from Deposit account free of charge.

## 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<br>up to 7 000 cm <sup>3</sup>                  | Type 2<br>to 13 000 cm <sup>3</sup> | Type 3<br>to 25 000 cm <sup>3</sup> | Type 4<br>up to 45 000 cm <sup>3</sup>        | Type 5<br>over 45 000 cm <sup>3</sup> |
| Monthly fee <sup>1/</sup> | 12,42 € + VAT<br>Price including VAT: 14,90 €          |                                     |                                     | 16,58 € + VAT<br>Price including VAT: 19,90 € |                                       |

<sup>1/</sup> 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 €.

## 6. Products and Services of other companies

### Common 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>**

## 7. Definition of terms and Fee setting principles

### a. DEFINITION OF TERMS

#### Average monthly Account balance

The sums of Account balances of the Client as at the end of each day in the respective calendar month divided by the current number of days in the calendar month.

#### 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 Chisinau              | Moldavia               |
| Banca Comercială Română, S.A.                 | Romania                |
| Erste Bank Serbia, a.d.                       | Serbia                 |
| Bank Sparkasse d.d.                           | Slovenia               |

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

**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, Andorra.

## 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.

## 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   |
|---|
| 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  |

## 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) The Additional Fee for Account maintenance is payable on the fifth Business Day following the end of the calendar month, and the Bank is entitled to debit this Fee with one amount from the Account, even before the due date, or set it off against any of the Client's claims against the Bank.
  - 3) A fee for using the security box for the current month is always due at the end of the given calendar month.
  - 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 of Charge card are due on the date specified in charge 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/Charge Cards charges are not limited to Card activation or Card usage.

- 5) A contractual penalty for breaching a Payment Card Issuance Agreement is due on the day an of the Client under the Payment Card Agreement is breached.
- 6) The management fee is due upon signing the Loan Agreement.
- 7) The fee for changing the contractual conditions of the Loan and other transactions related to the Loan is due upon signing the amendment of the Agreement; the fee for a change in the subject of Collateral is payable upon signing the contract based on which the Collateral shall change.
- 8) The Fee for Loan Instalment Payout in Cash or for Early Repayment of Whole Loan Amount or its Part by Extraordinary Instalment is due upon reception of the cash by the Bank.
- 9) The fee for executed Domestic Transfer or Foreign Transfer is due on the day of executing the payment operation.
- 10) 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.

- 11) 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.
- 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 provided, the Bank shall charge a fee for providing the Electronic Service only if the Electronic Service was provided to the Client in 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 issuance of electronic personal key (EPK), is due upon reception of the given Security Object by the Client. The Bank will charge the Fee for EPK, from the Account, ad quem the particular Security Object is assigned for the first time, if the Bank and Client did not agree differently.
- 14) Fee for statement provided in MT940 format sent by means of SWIFT is payable on the last day of each calendar month or on the last day of each calendar month or on the day the statement ceases to be provided, whichever occurs first.
- 15) Fees for other actions taken by the Bank, unspecified in the preceding points, are due immediately upon the Bank's taking the paid-for action; the Bank will debit the fee against the Client's Account or Deposit Account or will set it off against any receivable of the Client from the Bank; if it is not possible, then the Client will pay the Fee in advance before taking the paid-for action, providing a document or issuing a confirmation.
- 16) Fees specified in the Service Charge List apply also to products and services provided to a Client in a foreign currency. The currency valid in the territory of the Slovak Republic is converted to a foreign currency 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.
- 17) Upon cancellation of Accounts and Deposit Accounts, the Client will pay, in addition to a fee published in the Service Charge List, also the cent 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 charged to the client based on the invoice is payable on the 14th day after issuance of the invoice for the client, unless otherwise stated in the invoice.
- 21) 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.
- 22) Fee due dates are subject to these fee setting principles, unless otherwise stated in a written agreement with the Client.
- 23) For the purposes of calculating the additional Cash Deposit Fee, in the case of a cash deposit in a currency other than the Account currency, the deposit shall be converted into the Account currency at the middle exchange rate (ECB / NBS) valid on the day of the transaction.