

**S**ERVICE CHARGE LIST  
EFFECTIVE FROM 1.6.2021

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.

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# 1. Accounts and transactions

## a. Account

PRODUCTS AND SERVICES INCLUDED IN THE PRICE		Business Account	Business Account S <sup>1/</sup>	Business Account M <sup>1/</sup>	Business Account L <sup>1/</sup>
		Only for natural persons - entrepreneurs and free professions	for entrepreneurs and companies		
Account / EL services	Monthly account maintenance fee	0,00 € <sup>2/3/</sup> 5,90 €	4,00 € <sup>3/4/</sup> 8,00 €	10,00 € <sup>4/</sup> 20,00 €	20,00 € <sup>4/</sup> 40,00 €
	Internetbanking/ Business 24 / Electronic statement	✓	✓	✓	✓
Payment operations	Change or cancellation of the unlimited number of Standing Payment Orders and of Consents to direct debit/collectors by Electronic Services	✓	✓	✓	✓
	Non-cash deposits on account – credits to account <sup>5/</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				
	Execution of Standing Payment Orders and Direct Debit Payment Order	✓	50 Transactions <sup>6/</sup>	200 Transactions <sup>6/</sup>	500 Transactions <sup>6/</sup>
Debit cards	Non-cash payments made by Payment Card for goods and services <sup>7/</sup>				
	Cash withdrawals by Payment Card from the ATMs of the Bank and of ERSTE GROUP FINANCIAL GROUP <sup>9/</sup>				
	Discount on the monthly fee for maintaining a VISA BUSINESS** Payment Card in the amount of 100%, for the number of cards in the package	1	2	2	2
	Discount from the monthly fee for maintaining the VISA BUSINESS PLATINUM** Payment Card in the amount of 100%, for the number of cards in the package	-	1	1	1
	Discount from the monthly fee for maintaining a Payment Card Deposit Business Card in the amount of 100%, for the number of cards in the package	1	1	1	1
In addition	Discount from the Fee Cash Deposit by Account Owner/Authorised Person on Account of Client in amount of 100%	1st cash deposit in month <sup>8/</sup>	-	-	-
	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>10/</sup>	-	-	25%	50 %
	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 (Cross-border transfers) in the amount of <sup>11/</sup>	-	-	-	10 %
	Discount of 100% from monthly Fee for acquiring of Payment cards through POS terminals during the first three months of this service <sup>12/</sup>	✓	✓	✓	✓

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

- \* Business account S till 31.5.2021 (including) named as Business account 20, Business account M till 31.5.2021 (including) named as Business account 50, Business account L till 31.5.2021 (including) named as Business account 120.
  - \*\* It will be applied for the first time on 5.6.2021. Until 4.6.2021 including, the Bank issues the types of Payment Cards relevant according to the Tariff effective 1.8.2020.
- 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 for the relevant calendar month the average monthly balance on the Client's Account was at least € 10,000, the Bank does not charge a monthly Account Maintenance Fee in the given calendar month.
  - 3/ If the Client establishes a Business Account or Business Account S within one year from the creation of the authorization to perform business activities, the Bank shall not charge a Monthly fee for maintaining the Account during the first 12 months of account maintenance. For freelancers, the Bank does not charge a Monthly Account Maintenance Fee during the first three months from the establishment of the Business Account / Business Account S.
  - 4/ The discount from the Account Maintenance Fee in the amount of 50% is applied if in the previous calendar month the relevant number of transactions was performed on the Account, while for Business Account S it is min. 51 Transactions, for Business account M min.201 Transactions and for Business account L min.501 Transactions. The number of Transactions includes: Non-cash deposit to the Account, Execution of a standing Payment Order for payment and Direct Debit Payment Order, Execution of a one-off Payment Order for payment / Transfer FIT 2.0 in EUR (Domestic transfers) and Transfer in EUR to EEA countries including SEPA (Cross-border transfers) via Electronic Services, Cashless payments by Payment Card for goods and services, Cashless payments by Payment Card for goods and services, Cash withdrawals by Payment Card at ATMs of the Bank and the ERSTE GROUP financial group. The discount from the Fee will not be provided upon accounting of the Fee for the month in which the legal act on the basis of which the Account Agreement was terminated / canceled came into force. In the event of a transfer of the Account between Bank Products, the Discount from the Fee will not be provided for the first part of the Fee charged for the original Banking Product.
  - 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 50/200/500 transactions are included in the price of account Business account S/M/L. The fees for transactions proceeded over limit of amount of transactions that are included in price of Business account S/M/L, 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 50 transactions which are included in the price of Business account S.
  - 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/ For transactions in currencies other than EUR, Fee for processing transactions in currencies other than EUR shall also be charged.
  - 10/ 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.
  - 11/ Fee discount applies after execution of a given transfer.
  - 12/ 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 application Google Pay or Apple 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
<b>Account</b>	Monthly account maintenance fee	5,50 €	10,00 €	25,00 €
<b>Payment operations</b>	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	✓
	Discount from the Fee Cash deposit by Account Owner/Authorised Person on Account of Client in amount of 100%	-	-	4 deposits in a month
<b>EB Services</b>	Internetbanking/Business24/ Electronic statement	✓	✓	✓
<b>Cards</b>	Discount on the monthly fee for maintaining a VISA Business* Payment Card in amount of 100%, for the number of cards in the package	1	2	3
	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>	✓	✓	✓
	Discount from the monthly fee for maintaining a Payment Card Deposit Business Card in the amount of 100%, for the number of cards in the package	1	1	1
<b>In addition</b>	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>5/</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 (EOK) in the amount of <sup>6/</sup>	25%	50%	50%

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

\* It will be applied for the first time on 5.6.2021. Until 4.6.2021 including, the Bank issues the types of Payment Cards relevant according to the Tariff effective 1.8.2020

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

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

3/ 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.

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

5/ 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.

6/ In case of using Electronic.services Internetbanking (George, Business24, Multicash), the discount is provided only for one Fee selected by the Client.

**SPORObusiness for residential house** – account for foundations, non-profit organisations, non-investment funds, civic associations, political parties and movements

**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	SPORObusiness for residential house	Account for the non- profit sector	Parish
Account	Monthly account maintenance fee	6,00 €	5,00 €	5,00 €
Payment Operations	Unlimited number of non-cash deposits on account – credits to account	✓	✓	✓
	Unlimited number of executed Standing Payment Orders	✓	-	-
	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	✓	✓	✓
	Discount from the Fee for cash deposit by Account Owner/Authorised Person to the Client Account in amount of 100%	-	1st deposit in month	1st deposit in month
Debit cards	Unlimited number of cash withdrawals by Payment Card from the ATMs of the Bank and of ERSTE GROUP financial group <sup>1/</sup>	-	-	✓
	Discount on the monthly fee for maintaining a Payment Card Deposit Business Card in the amount of 100% , for the number of cards in the package	-	1	1
El. services	Discount from the monthly fee for maintaining a Payment Card VISA Business* in the amount of 100%, for the number of cards in the package	-	1	1
	Internetbanking/ Business24/Electronic statement	✓	✓	✓

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

\* It will be applied for the first time on 5.6.2021. Until 4.6.2021 including, the Bank issues the types of Payment Cards relevant according to the Tariff effective 1.8.2020

<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

**SPORObusiness funds** – social and reserve fund accounts

**SPORObusiness safekeeping** – notarial safekeeping accounts, accounts intended for transferring the yields from distraint, account of trustee in case personal bankruptcy

**SPORObusiness donations** – and account managed for the purpose of donation from the state budget, from European fund etc.

	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) through Electronic Services	-	-	✓	-	-
	Account settlement within Account cancellation maintained in Bank by non-cash transfer	-	-	✓	-	-
	Internetbanking/Business24/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. To open an account, the Client is obliged to submit to the Bank documents certifying the subsidy purpose of the account.

<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
Issuance of regular statement and sending by post within Slovakia <sup>2/</sup>	1,50 € + postal charges/statement
Issuance of regular electronic statement and sending in Internetbanking or by email	0,00 €
Issuance and collection/receiving of replacement statement (duplicate of regular statement) from Deposit product	5,00 €/statement
Issuance of extraordinary statement (in A4 format) resp. statement of increasing turnovers from Deposit product	10,00 €/statement max. for the term 12 months
Issuance of extraordinary statement on request (in format SEPA XML, MT940, from cancelled Accounts, with tracking of turnovers, yearly statements etc.)	20,00 €/statement
Statement in MT940 format sent via SWIFT	33,00 €/monthly
Issuance of the last statement upon Account cancellation <sup>3/</sup>	5,00 €/statement

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

2/ The Bank does not provide sending statement abroad.

3/ cancelling Sporobusiness Safekeeping it is without fee (Issuance of the last statement upon Account cancellation).

## Additional account maintenance fees\*

Account maintained in currency	Account balance	Fee	
		Within calendar year	On 31st December of calendar year
		% p.a.	% p.a.
EUR	1 000 000 EUR	0.50	24.50
USD	1 000 000 USD	0.25	24.50
CZK	26 500 000 CZK	0.25	51.50
HUF	166 000 000 HUF	0.25	24.50
PLN	2 000 000 PLN	0.25	24.50
CHF	500 000 CHF	1.25	24.50
GBP	400 000 GBP	0.25	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 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 S/M/L 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 pecifying	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 FEE	through Electronic services	at the Bank Branch
	Rate	Rate
Entering and execution of a one-time Payment Order <sup>1/</sup> /FIT 2.0 Transfer in EUR <sup>2/</sup>	0,20 €	6,00 € <sup>3/</sup>
Urgent payment	15,00 €	30,00 €
Change or cancellation of the standing Payment Order <sup>4/</sup> /Change or cancellation of the Consent to direct debit/collector	0,00 €	6,00 €
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	15,00 €	-

<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> (transfers to banks unreachable for SEPA payments)	0,20 €	6,00 €
Urgent transfer in EUR to EEA countries including SEPA <sup>1/</sup> (transfers to banks not reachable for SEPA payments)	15,00 €	30,00 €
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 €	6,00 €
Cross-border transfer in EUR and in foreign currency from Slovakia and in foreign currency within Slovakia up to 2,000 € from 2,000.01 €	20,00 €	30,00 €
	30,00 €	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 zone:	PAYMENTS in EUR		
	up to 12,500 Rate	12,500 - 50,000 Rate	over 50,000 Rate
Australia in favour of the clients of National Australia Bank	3,00 €	3,00 €	3,00 €
Australia in favour of third-party clients	9,50 €	9,50 €	9,50 €
Serbia in favour of third-party clients	9,00 €	9,00 €	9,00 €
Switzerland	2,40 €	2,40 €	2,40 €
Other countries	7,00 €	16,00 €	25,00 €

<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 GBP to Great Britain	4,00 GBP
Payments in CHF to Switzerland	3,90 CHF
Payments in CAD to Canada	7,00 CAD
Payments in 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>	
	6,00 €	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	7,00 €	14,00 €
	from 501 up to 1000 coins	20,00 €	40,00 €
	more than 1000 coins	30,00 €	60,00 €
Difference by cash deposit made through enclosed wrapper		2,00 €	
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 <sup>1/</sup>	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>	6,00 €	
Processing of coins upon exchange <sup>1/</sup>	Sorted coins	Unsorted coins
	from 51 up to 500 coins	14,00 €
	from 501 up to 1000 coins	40,00 €
	more than 1000 coins	60,00 €
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; 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	
	VISA Business electronic*	Deposit Business Card	VISA Business	VISA Business Platinum*
Monthly fee for maintaining a Payment Card	1,30 €	0,50 €	3,50 €	8,00 €
Fee for express issuance of Payment Card	50,00 €	50,00 €	50,00 €	50,00 €
Fee for lost, damaged or stolen Payment Card re-issuance or its non-delivery due to incorrect address <sup>1/</sup>	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 €
Change of contractual conditions for use of Payment Card , according to the contract, provided via other way than Electronic services: - Change of limits, allowed operations, discrete card data, method / address of the transfer, change of the transfer parameters – Repeat PAN, Repeat PIN, Replace /Disend card	5,00 €	x	5,00 €	5,00 €
PIN Code Re-print	5,00 €	5,00 €	5,00 €	5,00 €
AirRefund	x	x	✓	✓
VAT refunding	x	x	✓	✓
Business insurance	x	x	✓	✓
VISA Benefit program	x	x	✓	✓
VISA Airport Companion (Annual membership for the cardholder to enter to airport lounges. The entry price is paid by the client individually according to the price list valid in the given lounge)	x	x	✓	✓
SMS card notification for every Authorised person <sup>2/</sup>	✓	x	✓	✓

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

\* It will be applied for the first time on 5.6.2021. Until 4.6.2021 including, the Bank issues the types of Payment Cards relevant according to the Tariff effective 1.8.2020

1/ The fee for the re-issuance of the Payment Card after damage will not be charged if the Card Holder has made 10 transactions by mobile phone or watch 30 days before the date of reissuance of the Payment Card.

2/ Provided that this Authorized Person is not at the same time a person authorized to manage funds on the Account to which the Payment Card was issued via the 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>	3,00 €	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	0,00 €	0,00 €	0,00 €	0,00 €
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			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			0,20 €	0,20 € <sup>1/</sup>
FEE				Rate
Payments for gambling, lotteries and betting <sup>1/2/</sup>				5,00 €
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
Monthly fee for maintaining a Payment Card	4,00 €
Express issuance of Payment Card	50,00 €
Re-issuance of lost, damaged or stolen Payment Card or in case of non-delivery Payment Card due to wrong address <sup>1/</sup>	10,00 €
Change of contractual conditions for use of Payment Card , according to the contract, provided via other way than Electronic services: - Change of limits, allowed operations, discrete card data, method / address of the transfer, change of the transfer parameters – Repeat PAN, Repeat PIN, Replace /Disend card	5,00 €
PIN Code Re-print	5,00 €
Service AirRefund	✓
SMS notification for each authorised person <sup>2/</sup>	✓
VAT refunding	✓
Business insurance	✓
VISA Airport Companion (airport lounges)	✓
VISA Benefit program	✓

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

<sup>1/</sup> Re-issuance of the Payment Card after damage will not be charged if the Card Holder has made 10 transactions by mobile phone or watch 30 days before the date of reissuance of the Payment Card.

<sup>2/</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	0,00 €	0,00 €	0,00 €	0,00 €

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>	5,00 €
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> Rate	Overdraft Loans Rate	Instalment Loan <sup>3/</sup> /Term Loan Rate
Management fee/Fee for issuance of binding loan commitment <sup>4/</sup>	at least 1 % from the Credit line amount, at least 500,00 €	at least 1 % of the Loan amount, at least 500,00 €	at least 1 % of the Loan amount, 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, at least 500,00 €/yearly	at least 500,00 €/yearly
Loan commission/Commitment fee <sup>6/</sup>	at least 0,80 % p. a. from the revolved Credit line amount	at least 0,80 % p. a. from undrawn Loan amount	at least 0,80 % p. a. 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, 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 Price including VAT: 120,00 €
Repeated issuance of power of attorney for changes due to loss of previous two copies	30,00 € + VAT Price including VAT: 36 €
Repeated retrieving of information regarding Leasing instalment paid using an incorrect variable symbol	30,00 € + VAT 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 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 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 Price including VAT: 180,00 €
Change of Lessee/transfer <sup>1/</sup>	150,00 € + VAT 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
<b>Issued bank guarantees:</b>	
Issuance	
1. of bank guarantee/co-acceptance of bill of exchange <sup>1/</sup>	0,6 % p.q. <sup>2/</sup> the actual amount of the guarantee, at least 100,00 €
2. of bank guarantee for the proposal <sup>1/</sup>	0,6 % p.q. <sup>2/</sup> the actual amount of the guarantee, at least 70,00 €
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 least 500,00 €
Change of guarantee conditions	100,00 €
Fulfilment from the guarantee/co-acceptance	100,00 €
<b>Received guarantees:</b>	
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

<b>FEE</b>	<b>Rate</b>
<b>Documentary collection/bill collection</b>	
Processing of Documentary collection/bill collection	0,3 % of the value of collection; at least 50,00 €, maximally 1 660,00 €
Return of not processed documents	0,25 % of the value of collection; 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 letter of credit Rate	Export/Supplier letter of credit 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; at least 70,00 €
Letter of credit opening <sup>1/</sup>	0,3 % of the letter of credit value, 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 at least 70,00 €
Payment from letter of credit: a) payment at sight or payment deferred by up to 30 days (of every amount paid) b) deferred payment for over 30 days (for each even just started 30 days)	0,3 % of the amount of payments, at least 70,00 €  0,15 % of the amount of payments, at least 70,00 €	-
Transfer of letter of credit	-	0,3 % of the letter of credit value, 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</b> <sup>1/</sup>	0,70 % at least 25,00 € 12,50 € <sup>3/</sup>	105,00 € + 0,50 % from the volume over 15 000 €	180,00 € + 0,25 % from the volume over 30 000 €	480,00 € + 0,12 % from the volume over 150 000 €	individually
<b>EQUITIES and OTHER SECURITIES</b> <sup>1/</sup>	1,00 % at least 25,00 € 12,50 € <sup>3/</sup>	150,00 € + 0,70 % from the volume over 15 000 €	255,00 € + 0,50 % from the volume over 30 000 €	855,00 € + 0,25 % from the volume over 150 000 €	individually
<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.

<sup>3/</sup> Applies to securities trading via the Electronic Service (Internetbanking version George) conducted on the XETRA Frankfurt, NASDAQ, NYSE or Bratislava Stock Exchange markets.

#### 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</b> <sup>1/</sup>	0,20 %
<b>Balance statement</b> <sup>2/</sup>	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

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

<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

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

## Transfers of securities

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

<b>FEES FOR OTHER SERVICES</b>	<b>Rate</b>
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 €
<b>CHARGES RELATING TO THE IMPLEMENTATION OF DOCUMENTARY OBLIGATIONS</b>	<b>Rate</b>
Fee for manual processing of documents by the Bank <sup>2/</sup>	20.00 € per document
<b>LOOKING UP DOCUMENTS IN THE Registry Centre</b>	<b>Rate</b>
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 €
<b>PLEDGING</b>	<b>Rate</b>
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. 120,00 €
Escrow (tied account)	
Fee Request Processing <sup>4/</sup>	500,00 €
Bank remuneration	Individual <sup>5/</sup>
<b>OTHER FEES</b>	<b>Rate</b>
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 Price including VAT: 78,00 €
<b>ISSUANCE OF CONFIRMATIONS</b>	<b>Rate</b>
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 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 €

<b>PROVISION OF ASSISTANCE</b>	<b>Rate</b>
The costs of the Bank for assistance provision (simple search)	20,00 € + VAT Price including VAT: 24,00 €
The costs of the Bank for assistance provision (looking up older data, requesting documents from the Centralised Registry, etc.)	30,00 € + VAT Price including VAT: 36,00 €
<b>STATEMENTS</b>	<b>Rate</b>
Duplicate statement to Loan upon Client request	5,00 €
<b>TELECOMMUNICATION AND POSTAL SERVICES</b>	<b>Rate</b>
<b>Sending message through SWIFT system</b>	
a) <b>Normal (N) type</b>	2,66 € + VAT; Price including VAT: 3,19 €
b) <b>Urgent (U) type</b>	3,32 € + VAT; Price including VAT: 3,98 €
a) <b>to the Slovak and Czech Republic</b>	1,33 € + VAT; Price including VAT: 1,60 €
b) <b>to Europe</b>	8,30 € + VAT; Price including VAT: 9,96 €
c) <b>to other countries</b>	14,94 € + VAT; Price including VAT: 17,93 €
<b>Courier service DHL or GO4</b>	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.

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

#### SEPA countries

## 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
ABSBBA22	Sparkasse Bank d.d.	Bosnia and Herzegovina
GIBACZPX	Česká spořitelna, a.s.	Czech Republic
OPPOMEPG	Erste Bank AD Podgorica	Montenegro
ESBCHR22	Erste & Steiermärkische Bank d.d.	Croatia
GIBAHUHB	Erste Bank Hungary Zrt.	Hungary
INSBMK22	Sparkasse Bank Makedonija AD	Macedonia
RNCBMD2X	Banca Comercială Română Chişinău S.A.	Moldavia
RNCBROBU	Banca Comercială Română, S.A.	Romania
GIBASKBX	Slovenská sporiteľňa, a.s.	Slovak Republic
KSPKSI22	Banka Sparkasse d.d.	Slovenia
GIBARS22	Erste Bank a.d. Novi Sad	Serbia



**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.

**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, Vatican and United Kingdom of Great Britain and Northern Ireland.

#### 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) Unless otherwise specified in the tariff, for the purposes of determining the fee, an act/activity performed through the Client Centre is considered to be performed as through a branch.
  - 23) Fee due dates are subject to these fee setting principles, unless otherwise stated in a written agreement with the Client.
  - 24) 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.