

# 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.

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# 1. Accounts and transactions

## a. Accounts

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 / E.I. services	Monthly account maintenance fee	0,00 € <sup>2/3/4/</sup> 7,00 €	4,00 € <sup>3/4/</sup> 8,00 €	10,00 € <sup>4/</sup> 20,00 €	20,00 € <sup>4/</sup> 40,00 €
	Internetbanking / Business24 / Electronic statement	✓	✓	✓	✓
	Push notifications / Email notifications <sup>12/</sup>	✓	✓	✓	✓
Payment operations	Non-cash deposit 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				
	Instant payments provided via Electronic services		50 Transactions <sup>6/</sup>	200 Transactions <sup>6/</sup>	500 Transactions <sup>6/</sup>
	Execution of Standing Payment Orders and Direct Debit Payment Order (the side of payer)	✓			
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>8/</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 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>9/</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>10/</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>11/</sup>	✓	✓	✓	✓

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

- \* Business account (in Slovak language used as the term Podnikateľský účet) till 31.5.2022 named as Business account (in Slovak language used as the term/synonymum Business účet). The Business account (in Slovak language named as Podnikateľský účet) is defined in the Price list A-natural person non-entrepreneur effective from 1.6.2022 as Business account (in Slovak language named still as the term Business account).
- 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 owner of Business account (named in Slovak language as Podnikateľský účet) is natural person entrepreneur or person in free profession, every cash deposit is charged with the Fee 3,00 EUR.
  - 3/ If the Client establishes a Business Account (named in Slovak language as Podnikateľský účet) 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 (Podnikateľského účtu) / Business Account S.
  - 4/ The discount from the Account Maintenance Fee in the amount of 100% for Business account (Podnikateľský účet) and 50% for Business account S/M/L is applied if in the previous calendar month the relevant number of transactions was performed on the Account, while for Business Account (Podnikateľský účet) it is min. 25 Transactions, for Business Account S 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, Non-cash deposit to the Account-service SporoPay, 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/Instant payment (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, 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. Transactions realised on Accounts of SPORObusiness type are not counted into the amount of Transactions for the purpose of calculating the discount from the Fee.
  - 5/ Except transactions of Execution of Direct Debit on side of payee (Collector) and Non-cash deposit to the Account-service SporoPay - 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. The Fee Non-cash deposit to the Account – service SporoPay is charged with one amount for all transactions at the ultimo of the 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/ For transactions in currencies other than EUR, Fee for processing transactions in currencies other than EUR shall also be charged.
  - 9/ 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.
  - 10/ Fee discount applies after execution of a given transfer.
  - 11/ Conditions in more details of granted discount are presented in Publication.
  - 12/ SMS service Extra can be provided for the Fee.

**If you are a natural person - entrepreneur and you have personal account (SPACE account / SPACE account X) kept with the Bank in addition to Business Account (Podnikateľský účet), you can get a 100% discount of the Fee for Personal Account maintenance with program My Reward 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 (Podnikateľský účet) 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, including payments through application Apple Pay, Fitbit Pay, Garmin Pay or Google Pay, except for gambling, lotteries and betting, 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 €
	Unlimited number of non-cash deposits on account – credits to account <sup>2/</sup>	✓	✓	✓
Payment operations	Unlimited number of executed Standing Payment Orders and of Consents to direct debit <b>(the side of payer)</b>	✓	✓	✓
	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	✓
	Instant payments provided via Electronic services			
	Discount from the Fee Cash deposit by Account Owner/Authorised Person on Account of Client in amount of 100%	-	-	4 deposits in a month
EB Services	Internetbanking/Business24/ Electronic statement	✓	✓	✓
	Push notifications / Email notifications <sup>7/</sup>	✓	✓	✓
Cards	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
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>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

- 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) and Non-cash deposit to the Account-service SporoPay – 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.
- 7/ SMS service Extra can be provided for the Fee.

**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 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	✓	✓	✓
	Instant payments provided via Electronic services	✓	✓	✓
	Unlimited number of executed Standing Payment Orders and Direct Debit Orders <b>(the side of payer)</b>	✓	-	✓
	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
	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	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
	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
Ei. service	Internetbanking/ Business24/Electronic statement	✓	✓	✓
	Push notifications / Email notifications <sup>2/</sup>	✓	✓	✓

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.

<sup>2/</sup> SMS service Extra can be provided for the Fee.

**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, from PPA

	PRODUCTS AND SERVICES INCLUDED IN THE PRICE	SPORObusines <sup>1/</sup>	SPORObusiness funds	SPORObusiness safekeeping	SPORObusiness donations <sup>2/</sup>	SPORObusiness for Escrow <sup>3/</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	-	-	✓	-	-
	Instant payments provided via Electronic services	-	-	✓	-	-
	Account settlement within Account cancellation maintained in Bank by non-cash transfer	-	-	✓	-	-
EI.services	Internetbanking/Business24/Electronic statement	-	-	✓	✓	-
	Push notifications / Email notifications <sup>4/</sup>	-	-	✓	✓	-

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 and from PPA, 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. Escrow is also subject to the Fees listed in Section 5. Other Services.

<sup>4/</sup> SMS service Extra can be provided for the Fee.



## 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>	3,00 € + 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	10,00 €/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	0.00	29.40
USD	1 100 000 USD	0.00	29.40
CZK	25 500 000 CZK	0.00	63.90
HUF	400 000 000 HUF	0.00	29.40
PLN	4 800 000 PLN	0.00	29.40
CHF	500 000 CHF	0.50	29.40
GBP	850 000 GBP	0.00	29.40
JPY	70 000 000 JPY	0.50	29.40
SEK	5 200 000 SEK	0.00	29.40
DKK	3 700 000 DKK	0.50	29.40

\* 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.

**Additional account maintenance fees – financial institution\*\***

Account maintained in currency	Account balance*	Fee	
		Within calendar year % p.a.	On 31st December of calendar year % p.a.
EUR	100 000 EUR	0.00	29.40
USD	1 100 000 USD	0.00	29.40
CZK	25 500 000 CZK	0.00	63.90
HUF	400 000 000 HUF	0.00	29.40
PLN	4 800 000 PLN	0.00	29.40
CHF	500 000 CHF	0.50	29.40
GBP	850 000 GBP	0.00	29.40
JPY	70 000 000 JPY	0.50	29.40
SEK	5 200 000 SEK	0.00	29.40
DKK	3 700 000 DKK	0.50	29.40

\* 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.

\*\* **financial institution** means a bank, a foreign bank branch or other credit institution, a leasing or factoring company belonging to a banking group, a fund management company, an insurance company, a pension or supplementary pension management company, a payment service provider, an account information service provider, an investment firm, a central depository, or an entity with its registered office outside the territory of the Slovak Republic carrying on the same activities.

### 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 Multicash/Business24 contract the fee is charged in full amount on the day of service cancellation.

<sup>2/</sup> Is not applied when the service is provided as part of Business account, 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 at the ultimo 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 <sup>2/</sup>	4,00 €/monthly

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

<sup>2/</sup> The authorized person can activate the service also through Electronic service Internetbanking version George or also through Electronic service Business24.

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 €
Non-cash Deposit to Account – service SporoPay <sup>5/</sup>	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>
Instant payments	0,20 €	-
Urgent payment	15,00 €	30,00 €
Set-up, 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 €	-

Legend: - service is not provided

<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.

<sup>5/</sup> The Fee Non-cash Deposit to Account – service SporoPay is charged with one amount for all transactions at the ultimo of the calendar month.

## Cross-border transfers

FEE	Rate	
<b>Non-cash Deposit to Account - Crediting Funds to Account</b>	0,20 €	
<b>Execution method</b>	<b>through Electronic services<sup>5/</sup></b>	<b>at the Bank Branch</b>
FEE	Rate	Rate
<b>Transfer in EUR into EEA countries including SEPA<sup>1/</sup> (transfers to banks unreachable for SEPA payments)</b>	0,20 €	6,00 €
<b>Urgent transfer in EUR to EEA countries including SEPA<sup>1/</sup> (transfers to banks not reachable for SEPA payments)</b>	15,00 €	30,00 €
<b>Transfer within the ERSTE GROUP financial group<sup>2/</sup>/FIT 2.0 Transfer in EUR<sup>3/</sup></b>	5,00 €	15,00 €
<b>Transfer in CZK to CSAS a.s.<sup>4/</sup></b>	0,20 €	6,00 €
<b>Cross-border transfer in EUR and in foreign currency from Slovakia and in foreign currency within Slovakia</b>	<b>up to 2,000 €</b>	30,00 €
	<b>from 2,000.01 €</b>	35,00 €
<b>Surcharge for Urgent payment</b>	50,00 €	50,00 €
<b>Surcharge for payment with OUR payment condition</b>	See next table	
<b>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</b>	16,60 € + fees of the foreign bank	
<b>Confirmation on transfer execution</b>	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 12,500 Rate	12,500 - 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	10,00 €	20,00 €
	from 501 up to 1000 coins	30,00 €	60,00 €
	from 1001 up to 2000 coins	40,00 €	80,00 €
	more than 2000 coins	50,00 €	100,00 €
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		
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	20,00 €
	from 501 up to 1000 coins	60,00 €
	from 1001 up to 2000 coins	80,00 €
	more than 2000 coins	100,00 €
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 worldwide. 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 Authorized person <sup>2/</sup>	✓	x	✓	✓

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

- 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 through POS terminal in 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 (Annual membership for the cardholder to enter to airport lounges worldwide. The entry price is paid by the client individually according to the price list valid in the given lounge)	✓
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 through POS terminal in 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>
<b>FEE</b>			<b>Rate</b>
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	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	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	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>4/</sup>	-	at least 0,50% of the Loan amount, at least 500,00 €/yearly	at least 500,00 €/yearly
Loan commission/Commitment fee <sup>5/</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>6/</sup> or Term loan and/or its part/Shortening of the period for provision of the Overdraft loan <sup>7/</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>8/</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 Installment loans according to the Service Charge List are applied also to Refinancing loans.

4/ The loan monitoring fee is not applicable for Term Loan and Installment Loan with maturity up to one year. 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.

5/ 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

6/ The fee 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 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.

8/ 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	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	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 contract 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
Issued bank guarantees:		
Issuance of 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 €	
Execution of the bank guarantee text		100,00 €
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 €
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
<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/transferred Letter of credit	70,00 € <sup>2/</sup>	70,00 € <sup>3/</sup>
Preliminary control of documents for the Letter of Credit	-	€100.00 / set of documents
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>1/2/</sup>

PURCHASE / SALE OF SECURITIES		0,01 - 15 000 €	15 000,01 - 300 000 €	over 300 000,01 €
ETF <sup>5/6/</sup>		1,00 % min. 25,00 € min. 1,00 € <sup>3/8/</sup>	150,00 € + 0,60 % from the volume over 15 000 €	1 860,00 € + individually % from the volume over 300 000 €
BONDS <sup>7/</sup>		0,70 % min. 25,00 €	105,00 € + 0,40 % from the volume over 15 000 €	1 245,00 € + individually % from the volume over 300 000 €
EQUITIES and OTHER SECURITIES	Zone A/B/C <sup>4/</sup>	1,00 % min. 25,00 € min. 10,00 € <sup>3/</sup>	150,00 € + 0,60 % from the volume over 15 000 €	1 860,00 € + individually % from the volume over 300 000 €
	Zone D <sup>4/</sup>	1,50 % min. 30,00 €	225,00 € + 1,30 % from the volume over 15 000 €	3 930,00 € + individually % from the volume over 300 000 €
<b>Fee</b>				<b>Rate</b>
Change of Instruction conditions, Instruction cancellation by the Client, Fee for unexecuted Instruction				3,00 €
Fee for the purchase of securities placed by the Bank				individually

1/ From the transaction volume (in case of bonds without aliquot interest revenue).

2/ 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.

3/ Applies to securities trading via the Electronic Service (Internetbanking version George).

4/ The Zones are determined by the geographical jurisdiction of the regulated market on which the security is traded (e.g. the Bratislava Stock Exchange is located in the country Slovakia, i.e. geographically falls within Zone A).

Zone A: Belgium, Denmark, Czech Republic, Finland, Netherlands, Canada, Hungary, Germany, Slovakia, Portugal, Austria, USA

Zone B: Norway, Poland, Switzerland, Sweden, Italy

Zone C: France, Greece, Spain

Zone D: Great Britain and other countries not defined in the Zones A, B, C

5/ Applies only to trading on regulated markets in Zones A, B and C.

6/ ETFs – Funds traded on the regulated market.

7/ Bond – a security that is accompanied by the right of the holder to demand the repayment of the nominal value and the payment of the revenue from it to a certain date.

8/ Not applicable to trading on regulated markets in Zone D.

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

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

1/ 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 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.

2/ 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.

## Custodianship of Foreign Securities

<b>CUSTODIANSHIP OF FOREIGN SECURITIES<sup>1/</sup></b>	<b>Rate</b>
ETF <sup>2/</sup>	0,60%*
Fee	0,40 %

1/ 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 debt securities and the market value of other securities (e.g. shares, warrants, units, ETFs, ADRs /GDRs). The market value of other securities shall be determined on the basis of the most recent rate published by the stock exchange, if this is not known, then the nominal value of the other securities shall be used to calculate the Fee. Values in foreign currencies are converted by the average of the Bank's purchase and sales rate for that currency valid on that day. The fee is payable 2 times a year, each on 15 January and on 15 July of the calendar year, and that for the previous part of calendar year.

2/ ETF – funds dealt on regulated market.

3/ For the first time, the fee will be applied on 1.7.2022.

## Account of the owner of Units

<b>ACCOUNT OF THE OWNER OF UNITS MANAGED IN THE BANK REGISTER</b>	<b>Rate</b>
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

<b>TRANSFERS OF SLOVAK SECURITIES<sup>1/2/</sup></b>		<b>Rate</b>
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 €
<b>TRANSFERS OF FOREIGN SECURITIES<sup>1/2/</sup></b>		<b>Rate</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)		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, Ukraina		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)	10,00 €
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 €
Making of regular statement related to Loan and sending via post within Slovakia <sup>6/</sup>	3,00 € + postal charges/statement
<b>TELECOMMUNICATION AND POSTAL SERVICES</b>	<b>Rate</b>
<b>Sending message through SWIFT system</b>	
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 €
<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 € 120.00 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/ The Bank does not provide sending the statements abroad.

## 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 €.



## 7. 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>**

## 8. 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 Chișinău	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
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 Chișinău 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.

**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 is the period, in which the fulfilment of conditions for providing of discount from the Fee for maintenance Fee with Program My Reward is assessed.

Monitored period	From:	Till:
The other conditions for providing discount	The last day of the previous calendar month from 00:00	The penultimate day of actual calendar month till 24:00

## 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. The fee for the Non-cash deposit-service SporoPay is payable on the last calendar day of each calendar month of providing the SporoPay service, and is charged in aggregate for all payment transactions made through the SporoPay service during this calendar month.
- 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, which activated the service in relation to each Account for which the services are provided, whereas if the authorized person of the service has activated the George version of the Internetbanking Electronic Service or also via the Business24 Electronic Service, the fee is paid separately for each SMS service Extra activated in this way. 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.