

# SERVICE CHARGE LIST

## OF SLOVENSKÁ SPORITEL'ŇA, A. S.

PART B)  
NATURAL PERSONS ENTREPRENEURS,  
LEGAL PERSONS, PUBLIC AND NON-PROFIT SECTOR  
SERVED BY THE BRANCH NETWORK OF THE **BANK**

The Service Charge List is a document issued by the Bank that includes the Charges, their amount or method of calculation, maturity, and payment conditions.  
The client ONLY pays the Charges included in the Service Charge List and in the respective Contracts or Publications.

## Obsah

1.	Accounts and transactions .....	3
a.	Account .....	3
b.	Other Fees Related to Current Accounts .....	7
c.	Electronic Services .....	8
d.	Payment services – non-cash payment operations .....	9
e.	Payment services – cash payment operations .....	12
f.	Debit Payment Cards .....	13
2.	Loans .....	15
3.	Investment .....	17
a.	Securities .....	17
4.	Other services .....	20
5.	Products and Services of other companies .....	23
6.	Definition of terms and Fee setting principles .....	24
a.	Definition of terms .....	24
b.	Fee setting principles .....	26

# 1. Accounts and transactions

## a. Account

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

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

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

- 1/ If the client is not satisfied with the new account established and he/she notifies the Bank in writing within the period of 3 months following the date of the account establishment of his/her reservations and reasons of dissatisfaction with the account, and at the same time the account will be cancelled at the initiative of the Client within this period, the Bank will return to the Client all monthly fees for account maintenance paid by the Client to the Bank for the period when the account was available to the Client. Fees in excess of the service package and account closing fees will not be returned to the Client by the Bank and they will be settled according to the currently valid Service Charge List.
- 2/ If the conditions have been met in a Relevant Period, the Bank will not charge the monthly fee for the next calendar month.
- 3/ The Bank charges no fees for Business Account and Business Account 20 maintaining during the first year following the date of authorization to exercise business activity of the account holder.
- 4/ For business account established for free professions - no monthly fee is charged for account maintenance during first three months following the date of account establishment, and for start-ups in free professions no fee is charged for account maintenance during the period of one year following the date of authorization to exercise business activity.
- 5/ Except transactions of Execution of Direct Debit on side of payee (Collector) - are not included in the price of account.
- 6/ The fees for transactions in amount 20/50/120 transactions are included in the price of account Business account 20/50/120. The fees for transactions proceeded over limit of amount of transactions that are included in price of Business account 20/50/120, are settled by one sum for all items in the files sent to the Bank during one calendar month, as at the ultimo of this calendar month. In case of Business24, also the transactions sent by functionality File Transfer in Business 24 with requirement for fee settlement continuously after turnover are counted in the amount of 20/50 transactions which are included in the price of Business account 20/50.
- 7/ Except for payments for gambling, lotteries and betting, and except for transactions in currencies other than EUR.
- 8/ The first cash deposit in calendar month is without fee. The second and next cash deposit is charged with the Fee 0,50 EUR. It is valid for Business account, where the owner is natural persons - entrepreneurs and person with status free profession.
- 9/ Fee for Mastercard Business payment card consists of the fee for payment instrument including Claim Air service. If the Client has individual Cardholder's travel insurance, the premium is not included in the price for Business accounts.
- 10/ For transactions in currencies other than EUR, Fee for processing transactions in currencies other than EUR shall also be charged.
- 11/ Service Own card to one Payment card is not allowed for Payment Cards VISA Business
- 12/ Discount of Fee from transactions refers also to the transactions/Payment Orders sent within Electronic Services Business24 with requirement for fee settlement continuously after turnover.
- 13/ Fee discount applies after execution of a given transfer.
- 14/ Conditions in more details of granted discount are presented in Publication.

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

**SPORObusiness for residential house** - account for owners of residential and non-residential premises and similar buildings and residential and non-residential premises owners' associations

**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	Current account for the non- profit sector	PARISH
Account	Monthly account maintenance fee	0,00 € <sup>1/</sup> /4,90 €	3,90 €	3,90 €
	100% fee reduction for account maintenance if the average monthly balance for the respective calendar month was on the Client's Account	at least 50 000 €	-	-
Payment operations	Unlimited number of non-cash deposits on account – credits to account	✓	✓	✓
	Unlimited number of executed Standing Payment Orders	✓	-	-
	Unlimited number of executed Direct Debit Orders	✓	-	✓
	Execution of single Payment Orders/FIT 2.0 Transfers in EUR (domestic transfer) and EUR payments within EEA countries including SEPA (cross-border transfer) through Electronic Services	✓	✓	✓
	100% discount from the fee for cash deposit to the Client Account	-	1 item	1 item
	Unlimited number of cash withdrawals by Payment Card from the ATMs of the Bank and of ERSTE GROUP FINANCIAL GROUP <sup>2/</sup>	-	-	✓
Debit cards	Embossed debit Payment card (issuance and reissuance) Mastercard Business	-	1	1
	Deposit Business card	-	1	1
El. services	Internetbanking/Business24/Telephonebanking/Electronic statement	✓	✓	✓
	SMS services Extra	✓	✓	-

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

1/ If the conditions have been met in a Relevant Period, the Bank will not charge the monthly fee for the next calendar month.

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

**SPORObusiness** – standard account type

**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** – an account managed for the purpose of donation from the state budget, from European fund, from the Agricultural Paying Agency

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

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

1/ 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 Euros. 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.

2/ The SPORObusiness donations account is free of charge during the period, when the Bank and the Client is at the same time in a contractual relation, the content of which is loan provision by the Bank to the Client in relation to acceptance of the given donation, until the end of the final maturity of the given loan.

**b. Other Fees Related to Current Accounts**

FEE	Rate
Change in Account handling	3,50 €
Publication of account <sup>1/</sup>	5,00 € monthly

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

Additional account maintenance fees\*

Account maintained in currency	Account balance	Fee	
		Within calendar year (from 1.1. till 30.12.) % p.a.	On 31st December of calendar year % p.a.
EUR	3 000 000 EUR	0.90	24.50
USD	33 000 000 USD	0.40	24.50
CZK	76 000 000 CZK	0.40	51.50
HUF	166 000 000 HUF	0.90	24.50
PLN	2 000 000 PLN	0.40	24.50
CHF	500 000 CHF	1.20	24.50
GBP	400 000 GBP	0.40	24.50
JPY	61 000 000 JPY	1.25	24.50

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

### c. Electronic Services

FEE	Multicash	Business24	Business24 to the extent of Premium
Software installation	66,00 €	-	-
Provide	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 20/50/120, SPORObusiness for residential house, 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	2,00 €/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 and 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/investigation/payment transfer pecifying	10,00 € + fees of the receiver's bank
Confirmation on transfer execution	5,00 €
Account settlement upon cancellation of Account maintained at the Bank by non-cash transfer	2,00 €

Execution method	through Electronic services	at the Bank Branch
FEE	Rate	Rate
Execution of a one-time Payment Order/FIT 2.0 Transfer in EUR <sup>1/</sup>	0,20 €	3,00 € <sup>2/</sup>
Urgent payment	8,00 €	20,00 €
Change or cancellation of the standing Payment Order <sup>3/</sup> /Change or cancellation of the Consent to direct debit/collector	0,50 €	3,00 €
Processing of the item Payment Transfer Orders/FIT 2.0 Transfers in EUR <sup>2/</sup> received in a file through File Transfer via Business24/Internetbanking	0,20 €	-
Processing of the item Urgent Payment received in a file via File Transfer through Business24/Internetbanking	8,00 €	-

- 1/ Under Transfer FIT 2.0 in EUR we understand a single Transfer payment order or Urgent transfer in EUR currency (Euro) to FIT 2.0 banks, which are available for SEPA transfers. If the Transfer FIT 2.0 in EUR meets the conditions for Cross-border transfer, i.e. the recipient's bank is not available for SEPA transfers, a Fee for this type of transfer refers to it (see the part of the Service Charge List - Cross-border transfers).
- 2/ 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
- 3/ The fee shall also apply if the standing Payment Order is automatically canceled 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 €	3,00 €
Urgent transfer in EUR to EEA countries including SEPA <sup>1/</sup> (transfers to banks not reachable for SEPA payments)	8,00 €	20,00 €
Transfer within the ERSTE GROUP financial group <sup>2/</sup> /FIT 2.0 Transfer in EUR <sup>3/</sup>	5,00 €	15,00 €
Transfer in CZK to CSAS a.s. <sup>4/</sup>	0,20 €	3,00 €
Cross-border transfer in EUR and in foreign currency from Slovakia and in foreign currency within Slovakia <sup>up</sup>	to 2,000 € 10,00 € from 2,000.01 € 20,00 €	20,00 € 30,00 €
Surcharge for Urgent payment	50,00 €	50,00 €
Surcharge for payment with OUR payment condition	see next page	
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 €	

- |    |   |
|----|---|
| 1/ | For <b>transfer in EUR to EEA countries including SEPA</b> 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.   |
| 2/ | For <b>Transfer within the financial group ERSTE GROUP</b> 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. Transfers without a BIC, SWIFT code or with an incorrect BIC-SWIFT code of the Payee's bank will be subject to the fee applicable to 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 fee as for this type of transfer shall be applied to it.  |
| 3/ | Under <b>FIT 2.0 Transfer in EUR</b> 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). |
| 4/ | For <b>Transfer in CZK to ČSAS a.s.</b> 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.   |
| 5/ | 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 €

- 1/ In the case of a transfer with condition OUR, the expenses of the foreign or local bank will be debited against the remitter's account on the same day the transfer amount is debited – if the bank knows the expenses in advance, or later in the amount of the actual expenses charged by the relevant bank. This fee, considered as the fee of a foreign bank, is charged by the Bank using the current rate from the list of exchange rates of the Bank valid at the time of transfer performance and/or the individual exchange rate determined by the Bank or agreed between the Bank and the Client.

When a transfer in USD with OUR condition is made to the beneficiary's bank located in USA or outside USA, the OUR instruction will be changed to SHA by the correspondence bank, the change of this payments instruction has no impact on Client's duty to pay the Bank surcharge for payment with OUR payment condition. The fees of the correspondence banks participating in US clearing will be debited from the transferred amount.

OTHER PAYMENTS		Rate
Payments in all currencies:		
in favour of Erste Group Bank AG clients		0,00 €
in favour of Erste Bank der Österreichischen Sparkassen AG clients		0,00 €
in favour of Česká spořitelna, a.s. clients		0,00 €
in favour of Erste & Steiermärkische Bank d.d. clients		0,00 €
in favour of Erste Bank Hungary Zrt. clients		0,00 €
in favour of Erste Bank Serbia, a.d. clients		0,00 €
in favour of Banca Comercială Română S.A. clients		0,00 €
in favour of Banca Comercială Română Chişinău S.A. clients		0,00 €
in favour of Banka Sparkasse d.d. clients		0,00 €
in favour of Sparkasse Bank d.d. clients		0,00 €
in favour of Sparkasse Bank Makedonija AD clients		0,00 €
Payments in CHF to Switzerland		3,90 CHF
Payments in CAD to Canada		7,00 CAD
Payments in USD:		
- in favour of banks in the USA		0,20 USD
- in favour of other banks		9,00 USD
Payments in AUD:		
- in favour of the clients of National Australia Bank		5,00 AUD
- in favour of third-party clients		15,00 AUD
Payments in all currencies apart from EUR/USD to other countries:		
- up to 12,500 € (or equivalent)		15,00 €
- over 12,500 € up to 50,000 € (or equivalent)		30,00 €
- over 50,000 € (or equivalent)		50,00 €

e. Payment services – cash payment operations

CASH DEPOSITS AND CASH WITHDRAWALS Fee	at the Bank Branch Rate	
Cash deposit to current account, to Deposit Account maintained at the Bank <sup>1/</sup> <i>Fee for cash deposit to Account of the residential building<sup>2/</sup> has to be paid mandatory by the depositor</i>	3,00 €	
Cash withdrawal <sup>3/</sup>	4,00 €	
Processing of coins upon deposit/withdrawal <sup>4/ 5/</sup>	Sorted coins	Unsorted coins
from 51 up to 500 coins	3,00 €	6,00 €
from 501 up to 1000 coins	10,00 €	20,00 €
more than 1000 coins	17,00 €	34,00 €
Difference by cash deposit made through enclosed wrapper/night safe deposit box	1,50 €	
Account settlement upon cancellation of Account maintained at the Bank by cash withdrawal	2,00 €	
Processing of request for reimbursement / review / specification of cash transaction	10,00 €	

1/ If a person other than the Account owner or the Authorised person deposits on the Account, on Deposit account maintained at the Bank, this Fee is paid by the depositor.

2/ Under Account of the residential building we understand the Account, whose owners are the owners of flats and non-residential premises pursuant to the Act No. 182/1993 Coll. on the ownership of flats and non-residential premises.

3/ Performance of withdrawal in the defined structure of coins/banknotes according to the request of the Client is also subject to Fee for exchange of banknotes and coins.

4/ 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.

5/ 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.

CASH_DESK SERVICES FEE	BANKNOTES and COINS Rate	
Exchanging banknotes and coins of various nominal values being brought in by client or the bank consigned them to Client <sup>1/</sup> / Performance of withdrawal in the defined structure of coins/banknotes according to the request of the Client <sup>1/</sup>	3,00 €	
Processing of coins upon exchange <sup>1/</sup>	Sorted coins	Unsorted coins
from 51 up to 500 coins	3,00 €	6,00 €
from 501 up to 1000 coins	10,00 €	20,00 €
more than 1000 coins	17,00 €	34,00 €
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	

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

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

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

## f. Debit Payment Cards

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

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

## Use of debit Payment Cards

TYPE OF FEE/PLACE OF TRANSACTION EXECUTION	ATM of the Bank	ATM of the ERSTE GROUP financial group	ATM of another bank in Slovakia and in EEA countries when withdrawing in EUR	Other ATM abroad
Fee for cash withdrawal from ATM	0,20 €	0,20 € <sup>1/</sup>	2,50 €	6,00 € <sup>1/</sup>
Fee for display of Account balance through ATM	0,00 €	0,50 €	0,50 €	0,50 €
Fee for PIN code change through ATM	2,00 €	2,00 €	2,00 €	2,00 €
TYPE OF FEE/PLACE OF TRANSACTION EXECUTION			In Slovakia and in EEA countries when withdrawing in EUR currency	Abroad
Cash withdrawal with Payment Card through POS terminal or imprinter in the Bank, another bank or at the Merchant			2,00 €	9,00 € <sup>1/</sup>
Fee for cross-border conversion			-	2,00 % from transaction, max. 3 € per transaction
Fee for non-cash payment for goods and services			0,20 €	0,20 € <sup>1/</sup>
FEE				Rate
Payments for gambling, lotteries and betting <sup>1/2/</sup>				3,00 €
Fee for Cash back service in Slovakia				0,10 €

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

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

## 2. Loans

FEE/TYPE OF LOAN	Overdraft Loan	Instalment Loan
Loan administration fee <sup>1/</sup>	-	6,00 €/monthly
Management fee <sup>2/ 3/</sup>	1 % of the approved Loan amount; at least 165,00 €	1 % of the approved Loan amount; at least 165,00 €
Management fee/fee for issuance of binding loan commitment refers to loans for renovation and reconstruction of residential houses	-	0,75 % of the approved Loan amount; at least 165,00 €
Loan increase fee <sup>3/</sup>	1% of the increased Loan amount; at least 165,00 €	1% of the increased Loan amount; at least 165,00 €
Fee for loan revolving <sup>4/</sup>	1% of the revolved Loan amount; at least 165,00 €	-
Loan prolongation fee	-	0,50 % of the prolonged Loan amount; at least 165,00 €
Fee for early repayment of the Loan or its part <sup>5/</sup>	-	5 % of the total Loan balance (and/or of the early repaid amount); at least 200,00 €
Fee for failure to meet the conditions pursuant to the Loan Agreement	200,00 €	200,00 €
Fee for change in the contractual documentation and for issuance of another document related to the Loan Agreement at Client initiative (e.g. change of collateral, reduction of Loan amount, change of drawdown conditions, issue of approval, etc.) <sup>6/</sup>	200,00 €	200,00 €
Contractual penalty for delay (Fee for reminder) <sup>7/</sup>	8,00 €	8,00 €

1/ Fee for loan management is not charged with loans for Renovation and reconstruction of residential houses and for Loans for residential houses without documenting the purpose.

2/ The processing fee is not charged in the following cases:

- Providing of Quick overdraft loan for free professions provided as part of the Program for free professions – start ups.

3/ In case that the overdraft loan is increased without shifting the final maturity deadline, the Client will be charged with a Fee for loan increase. (The fee will be calculated only from the increased loan amount).

In case that the overdraft loan is increased and at the same time the final loan maturity deadline is also shifted, the Client will be charged with a Fee for loan revolving. (The Fee will be calculated from the total amount of the overdraft loan). In case of Loan for renovation and reconstruction of residential houses is the amount of fee for loan increase in the amount of 0.75% from the increased loan amount; at least € 165.00.

4/ In the case of revolving the Quick Overdraft Loan for Professional Services provided under the Early Free Professions Program and the previously provided Quick Overdraft Loan for Professional Services, the Client will not be charged this Fee.

5/ The fee for early repayment of the Loan or its part is automatically waived in case of providing the following loans:

- Operational bridge instalment loan,
- Bridge loans for farmers/and loans for pre-financing subsidies from EU funds, where loan repayment is from the subsidy obtained, loans provided from the EBRD (European Bank for Reconstruction and Development) line, if the loan or its part is from non-refundable contributions for clients from EBRD,
- loan for renovation and reconstruction of residential houses and Loan for residential houses without documenting the purpose with a fixed rate for 3/5/10 years if early repayment of the loan or its part takes place in the period of 1 month after termination of the Fixation period.

6/ Within this fee also the fee for the change of interest rate type from variable to fixed one will be charged/or change of fixation type within fixed interest rates (applies for change on the following day after the interest rate fixation period), as well as other types of changes (reworking the plan of instalments, instalment deferment, change of collateral, issue of approval, etc.).

The fee is not collected in the following cases:

- in case of issuing an approval for payment of insurance benefits in favour of the client/issuing of approval in relation to reduction of the creation of Operation, maintenance and repairs fund
- change of insurance of the subject of security/residential house.

7/ Contractual penalty for delay (Fee for reminder) will be also charged for Unauthorised overdraft of account

## Permitted overdraft for entrepreneurs

ITEM/LOAN TYPE	Rate
<b>Contractual penalty for delay (Fee for reminder)<sup>1/2/</sup></b>	<b>8,00 €</b>

1/ The contractual penalty for delay also refers to Permitted overdraft for a start-up entrepreneur.

2/ Contractual penalty for delay (Fee for reminder) will be also charged for Unauthorised overdraft of account

## Purpose-bound instalment loan (secured, unsecured) for a start-up entrepreneur

FEE/TYPE OF LOAN	Instalment loan Rate
<b>Fee for Loan management</b>	<b>6,00 €/monthly</b>
<b>Management fee</b>	<b>100,00 €</b>
<b>Loan increase fee</b>	<b>100,00 €</b>
<b>Fee for failure to meet the conditions pursuant to the Loan Agreement</b>	<b>200,00 €</b>
<b>Issuance of another document related to the Loan Agreement at Client initiative (e.g. issue of approval, etc.)</b>	<b>200,00 €</b>
<b>Fee for issuance of other than standard confirmation</b>	<b>20,00 €</b>
<b>Contractual penalty for delay (Fee for reminder)</b>	<b>8,00 €</b>

## 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 €
<b>Change in the insurance for Leasing subject specified in Financial Leasing Contract:</b>	
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 €
<b>Other changes:</b>	
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 €

<sup>1/</sup> changes may only be made as of the date of beginning instalment period



### 3. 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 €
BONDS <sup>1/</sup>	0,70 % at least 25,00 €	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
EQUITIES and OTHER SECURITIES <sup>1/</sup>	1,00 % at least 25,00 €	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
Fee					Rate
Change of Instruction conditions, Instruction cancellation by the Client, Fee for non-executed Instruction					3,00 €

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

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.

#### 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
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 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.

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 once a year.

## Custodianship of Foreign Securities

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

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 bonds and the market value of shares in the portfolio. The values in foreign currencies shall be converted by the average from the purchase and sale rate of Slovenská sporiteľňa for the given currency valid on the respective date. The fee is due 2 times a year, always as at 15 January and as at 15 July of the calendar year, and that for the previous part of calendar year.

## Account of the owner of Units

<b>ACCOUNT OF THE OWNER OF UNITS MANAGED IN THE BANK REGISTER</b>	<b>Rate</b>
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 of blocked EGB shares acquired in the ESOP programme	10,00 €
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 €

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

2/ 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

<sup>1/</sup> The Fee is charged regardless result of provided Service of member.

<sup>2/</sup> 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 3a. are described including VAT, if VAT is related to the provided services according to valid legal rules.

## 4. Other services

FEES FOR OTHER SERVICES		Rate
Express delivery of card captured in ATM of Bank <sup>1/</sup>		25,00 €
Other services not included in the Service Charge List (for each commenced 15 minutes) upon operations for Clients		5,00 €
LOOKING UP DOCUMENTS IN THE REGISTRY CENTRE		Rate
Retrieval, at the Client's request, of a document archived in the Registry Centre – active file (a file containing records that have not yet been closed and in respect of which there is a real chance of another record being created). For example, active account / loan documentation etc.		5,00 €
Retrieval, at the Client's request, of a document archived in the Registry Centre – non-active file (a file containing records that have been closed and in respect of which there is no real chance of another record being created). For example, non-active account / loan documentation etc. End-of-day closing file also belongs to this category.		30,00 €
Surcharge for retrieval of information older than 3 years (within active documents)		10,00 €
Making of a photocopy + printing of a bank document or deed at the Client's request		0,15 €/page
PLEDGING		Rate
Pledging the financial funds on the Account and Deposit account and / or for the elaboration of the Contract on Vinculation upon the Client's request		80,00 €
OTHER FEES		Rate
Sending an advice note to the tax authority		0,00 € + postal charges
Actions prior to execution of the motion for judicial proceeding		7,00 €
Provision of bank messages or confirmations for audit purpose		65,00 € + VAT Price including VAT: 78,00 €
ISSUANCE OF CONFIRMATIONS		Rate
Issuance of confirmation related to the loan <sup>5/</sup> upon Client request		20,00 €
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 Deposit Account, Confirmation about Authorised person on Account)		7,00 €
Issuance other than basic confirmation about Deposit product		20,00 €
PROVISION OF ASSISTANCE		Rate
The costs of the Bank for assistance provision (simple search)		20,00 € + VAT 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 €
STATEMENTS <sup>3/</sup>		Rate
Account statement issuance and sending by post within Slovakia <sup>2/</sup>		1,50 € + postal charges/statement
Account statement issuance and its personal takeover at branch <sup>2/</sup>		5,00 €/statement
Account statement issuance and sending by email or to Internetbanking		0,00 €
Duplicate of current account statement, of Deposit account (copy of statement) or Issuance of a statement of increasing turnovers at the Bank Branch		5,00 €/statement
Issuance of statement upon Account cancellation <sup>4/</sup>		2,00 €/statement
Statement in MT940 format		33,00 €/monthly

TELECOMMUNICATION AND POSTAL SERVICES		Rate
Sending message through SWIFT system		2,66 € + VAT; Price including VAT: 3,19 €
a) Normal (N) type		3,32 € + VAT; Price including VAT: 3,98 €
b) Urgent (U) type		
a) to the Slovak and Czech Republic		1,33 € + VAT; Price including VAT: 1,60 €
b) to Europe		8,30 € + VAT; Price including VAT: 9,96 €
c) to other countries		14,94 € + VAT; Price including VAT: 17,93 €
Courier service DHL or GO4		charge list of the company + VAT

- 1/ The fee is charged upon the request of the Card- holder, who causes card pick-up.
- 2/ Preparation of statement from Deposit account free of charge
- 3/ Preparation of statements from Loan free of charge.
- 4/ Execution of statement upon cancellation of the Account SPORObusiness safekeeping without fee.
- 5/ All the below mentioned confirmations and calculations as at the current date are considered to be standard one and are issued to the client free of charge.  
 Standard confirmations to loans:
  - Notification of authorisation to get acquainted with information being subject to bank secret
  - Confirmation that the client has its liabilities resulting from the loan paid as at the current date
  - Confirmation that as at the current date the Bank does not record against the client provided Overdraft loan, Permitted overdraft for entrepreneurs or Instalment loan
  - Confirmation on receivable repayment from the Instalment loan, Overdraft loan, Permitted overdraft for entrepreneurs
  - Confirmation on the amount of Instalment loan balance as at the current date
  - Confirmation on the amount of average interest rate of the Instalment/Overdraft loan for a certain period
  - Confirmation on the amount of interest rate of the loan as at the current date
  - Confirmation on the Current account balance without Overdraft loan, Permitted overdraft for entrepreneurs as at the current date
  - Confirmation on the Current account balance with Overdraft loan, Permitted overdraft for entrepreneur as at the current date
  - Confirmation that the Client was provided with Overdraft loan/Permitted overdraft for entrepreneurs, Instalment loan
  - Confirmation on the loan state - if repair was evoked by a mistake of the bank
  - Confirmation on the provision/non-provision of loan
  - Confirmations issued at the Branch (Confirmation on the amount of the current receivable from the Overdraft loan/Instalment loan/Permitted overdraft for entrepreneurs)
  - Confirmation on consent of the Bank to early loan repayment
  - Confirmation on the issuance of acquittance (and/or other documents related to security release) in case that the loan is repaid (including accessories)
 All confirmations and calculations as at a date other than the current date, except for Confirmation on the consent of the Bank to early loan repayment, are considered to be non-standard ones related to the loan and are charged pursuant to the Service Charge List.  
 The fee for non-standard confirmation issuance also refers to the Purpose-bound instalment loan for start-up entrepreneur.

## 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>
Monthly fee <sup>1/</sup>	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 €.

## 5. 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

**CLIENTS CENTRE: 0850 111 888**  
e-mail: [info@amslsp.sk](mailto:info@amslsp.sk)  
<http://www.amslsp.sk>

## 6. 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
ABSBBAA22	Sparkasse Bank d.d.	Bosnia and Herzegovina
GIBACZPX	Česká spořitelna, a.s.	Czech Republic
OPPOMEPG	Erste Bank AD Podgorica	Montenegro
ESBCHR22	Erste & Steiermärkische Bank d.d.	Croatia
GIBAHUHB	Erste Bank Hungary Zrt.	Hungary
INSBMK22	Sparkasse Bank Makedonija AD	Macedonia
RNCBMD2X	Banca Comercială Română 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, United Kingdom of Great Britain and Northern Ireland.

**Other areas and autonomous regions:** Martinique, Mozambique, French Guyana, Réunion, Gibraltar, Azores, Madeira, Canary Islands, Ceuta and Melilla, Åland Islands, Mayotte, Saint Barthélemy, Saint Martin, Saint Pierre and Miquelon.

**Countries that acceded to SEPA:** Switzerland, Monaco, San Marino, Andorra.

## Monitored period:

The monitored period for the calculation of Assets is the calendar month when the value of Assets is assessed, and that as of the first to the last day of the month.

## Excluded transactions:

Cashless bank transactions realised by a Payment card (Debit card, Credit card) which are not counted among cashless bank transactions/payments by Payment card for the purposes of calculating a discount from the account maintenance fee.

Excluded transactions
Cancelled payments
Payments for purchase of foreign currency
Electronic financial transfers, payments for financial services and Trading, and financial payments to other institutions
Payments for purchase of traveller's checks
Payments for casino games, lotteries, and bets
Payments via ATM
Payments for telecommunication products and services

## b. Fee setting principles

- 1) The monthly Account maintenance fee is payable:
  - a) the last calendar day of each calendar month,
  - b) the last day of the Contract term if it was terminated in the calendar month, or
  - c) in case of Account reclassification among Bank Products - the Fee is due in two parts; on the Account reclassification date the Fee is calculated from the rate valid for the original Bank Product and on the last day of the calendar month when the reclassification took place and the Fee is calculated from the rate valid for the new Bank Product.

As at the reclassification date all further Fees charged from the Account are due where the Bank announced their maturity for the last calendar day. The Account maintenance fee is calculated from the actual number of days during which the Bank Product was provided, whereas the termination of the contractual relationship is not included in this number.

The Bank will debit the fee from the Account or will set it off against any of the Client's receivables from the Bank.
- 2) The Additional Fee for Account maintenance is payable on the fifth Business Day following the end of the calendar month, and the Bank is entitled to debit this Fee with one amount from the Account, even before the due date, or set it off against any of the Client's claims against the Bank.
- 3) A fee for using the security box for the current month is always due at the end of the given calendar month.
- 4) 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 is due on the day of submitting of application.
- 5) 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.

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 Card charges are not limited to Card activation or Card usage.

- 6) 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.
- 7) The bank is entitled to charge a contractual penalty for delay if the payment to the Account/ for the Loan is not performed duly and timely. The contractual penalty is payable immediately after futile expiration of the payment period, which is specified in the written notification sent to the client free of charge.
- 8) A fee for Loan management is payable on the last calendar day of each calendar month or upon Loan repayment, whichever comes earlier.
- 9) The management fee is due upon signing the Loan Agreement.
- 10) 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.
- 11) 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.
- 12) The fee for executed Domestic Transfer or Foreign Transfer is due on the day of executing the payment operation.
- 13) 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.
- 14) 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.
- 15) 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.
- 16) 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.

- 17) 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.
- 18) 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.
- 19) 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.
- 20) 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.
- 21) 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.
- 22) 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.
- 23) 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.
- 24) 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.
- 25) Fee due dates are subject to these fee setting principles, unless otherwise stated in a written agreement with the Client.