

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. Other services are not paid for.

Obsah

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1. Accounts and transactions

a. Account

PRODUCTS AND SERVICES INCLUDED IN THE PRICE		Business Account*	Business Account 10 ^{8/}	Business Account 50 ^{8/}	Business Account 100 ^{8/}	Business Account 150 ^{8/}
		for natural persons - entrepreneurs and free professions	for companies			
Account	Monthly account maintenance fee	0,00 € ^{3/ 4/ 5/ /} 5,90 €	0,00 € ^{3/ 4/ 5/} 5,90 €	0,00 € ^{3/} 9,90 €	0,00 € ^{3/} 19,90 €	0,00 € ^{3/} 39,90 €
	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 €	at least 20 000 €	at least 50 000 €	at least 100 000 €	at least 150 000 €
Payment operations	Change or cancellation of the unlimited number of Standing Payment Orders ^{1/} and of Consents to direct debit/collectors by Electronic Services	✓	✓	✓	✓	✓
	Unlimited number of non-cash deposits on account – credits to account	✓	✓	✓	✓	✓
	Execution of Standing Payment Orders and Direct Debit Payment Order					
	Execution of single Payment Orders/FIT 2.0 Transfers in EUR (domestic transfer) and EUR payments within EEA countries including SEPA filed through Electronic Services	✓	10 transactions	50 transactions	100 transactions	150 transactions
	Non-cash payments made by Payment Card for goods and services ^{2/}					
	Cash deposit to the Client Account ^{11/}	-	-	-	-	5
El. services	Internetbanking/Electronic statement	✓	✓	✓	✓	✓
	Business24/Electronic statement	-	✓	✓	✓	✓
	SMS services (SMS notification over 20 €)/ SMS services Plus (SMS notification from 0 €)	SMS services	SMS services	SMS services	SMS services Plus	SMS services Plus

Debit cards	Embossed debit Payment Card (issuance and renewal) - MasterCard Business	1	2	2	2	2
	Embossed debit Payment Card (issuance and renewal) - MasterCard Gold Business ^{9/}	-	1	1	1	1
	Cash withdrawals by Payment Card from the ATMs of the Bank and of ERSTE GROUP FINANCIAL GROUP ^{10/}	✓	-	-	-	10
In addition ^{6/}	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 ^{6/} (Domestic transfer)	-	-	-	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 in the amount of ^{7/} (Cross-border transfers)	-	-	-	10 %	20 %

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

- * To 15 September 2015 named as Entrepreneurial Account.
- 1/ Termination of a Standing Payment Order with a fixed number/amount of payments or with a termination date other than the date stated in the application for its termination – it is not included in the price of the Account.
- 2/ Except for payments for gambling, lotteries and betting, and except for transactions in currencies other than EUR.
- 3/ If the conditions have been met in a Relevant Period, the Bank will not charge the monthly fee for the next calendar month.
- 4/ The Bank charges no fees for Business Account and Business Account 10 maintaining during the first year following the date of authorization to exercise business activity of the account holder.
- 5/ For business account established for free professions in the period after 1 May 2015 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.
- 6/ Reduced fees for transactions are not included in the Account price; they 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 exclusively to the transactions sent with the requirement for fee settlement as at the ultimo of the month, i.e. not after turnover.
- 7/ Fee discount applies after execution of a given transfer.
- 8/ 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.
- 9/ Fee for MasterCard Business payment card consists of the fee for payment instrument including ECI membership (MasterCard). 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/ From 1 December 2015 sole traders deposit cash to own account free of charge. The Bank does not charge the Fee for cash deposit for these deposits. The Bank continues to charge this Fee when a person different than the Account holder or Authorised person deposits funds to the Sole trader's account (this fee is paid by the Depositor).

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 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 cash and non-cash transactions – withdrawals and card payments (except for Special 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 € ^{1/} /4,90 €	3,90 €	3,90 €
	100% fee reduction for account maintenance if the average monthly balance for the respective calendar month on the Client's Account was**	at least 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	✓	-	✓
	Unlimited number of executed single Payment transfer orders (Domestic transfer)/FIT 2.0 Transfers in EUR (Domestic transfer) and Transfers in EUR into EEA countries including SEPA entered through Electronic Services	✓	✓	✓
	100% discount from the fee for cash deposit to the Client Account	-	3 items	3 items
	Unlimited number of cash withdrawals by Payment Card from the ATMs of the Bank and of ERSTE GROUP FINANCIAL GROUP ^{2/}	-	-	✓
El. services	Internetbanking/Telephonebanking/Electronic statement	✓	✓	✓
	SMS services – for each Client and/or Authorised person (SMS notification over 20 €, SMS notification of non-executed payments from the Account, SMS key)	✓	✓	-
	GRID card issuance	-	-	✓

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

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	SPORObusiness funds	SPORObusiness safekeeping	SPORObusiness donations ^{1/}
	Monthly account maintenance fee	4,50 €	0,00 €	0,00 €	0,00 €
Payment operations	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 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 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 - for the Client and/or Authorised person (SMS notification over 20 €, SMS notification of non-executed payments from the Account, SMS key)	-	-	✓	✓
	Other Fees Related to Current Accounts	-	-	-	-

Legend:

✓ service is included in the price

- service is not included in the price

1/ 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 €

Additional account maintenance fees*

Account maintained in currency	Account balance	For each of the following (even partial) amount exceeding Account balance	Fee
EUR	30 000 000 EUR	2 500 000 EUR	35 EUR
USD	33 000 000 USD	2 750 000 USD	39 USD
CZK	810 000 000 CZK	67 500 000 CZK	945 CZK
HUF	4 650 000 000 HUF	387 500 000 HUF	5 425 HUF
PLN	64 200 000 PLN	5 350 000 PLN	75 PLN
CHF	16 500 000 CHF	1 375 000 CHF	19 CHF
GBP	10 950 000 GBP	912 500 GBP	13 GBP

* The Bank is entitled to charge the Fee for each Bank day; for each partial amount exceeding Account balance at the end of the Bank day.

c. Electronic Services

FEE	Multicash	Business24
Software installation	66,00 €	-
Provide	16,60 €/monthly ^{1/}	10,00 €/monthly ^{2/}
Service session for Client	50,00 € + VAT Price including VAT: 60,00 €	-

^{1/} 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.

^{2/} Is not applied when the service is provided as part of Business accounts 10/50/100/150.

Fees for the use of services	Rate
Internetbanking	1,65 €/monthly per account ^{1/}
SMS services - for the Client and/or Authorised person (SMS notification over 20 €, SMS notification of non-executed payments from the Account, SMS key)	2,00 €/monthly
SMS services Plus - for the Client and/or Authorised person (SMS notification from 0 €, SMS notification of non-executed payments from the Account, SMS statement, SMS notification for e-invoice, SMS key) ^{2/}	3,00 €/monthly

^{1/} The fee is not charged in case of an Account maintained in other than domestic currency.

^{2/} For SMS services Plus provided to the Business Account, Business account 10, Business account 50, Corporate Account Basic, SPORObusiness for residential house and Current account for the non-profit sector for each Authorised Person the Bank charges a fee of € 1 monthly.

FEES FOR THE MANAGEMENT OF SECURITY OBJECTS	Rate
Fee for issuance of GRID Card	2,00 €
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	0,18 €
Execution of standing Payment Order and Payment Order for Direct Debit (in case of Direct Debit the side of payer and payee as well)	0,18 €
Processing request for payment return/investigation	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	1,20 €

Execution method FEE	through Electronic services	at the Bank Branch
	Rate	Rate
Execution of a one-time Payment Order/FIT 2.0 Transfer in EUR ^{1/2/}	0,18 €	2,00 €
Urgent payment	5,00 €	5,00 €
Change or cancellation of the standing Payment Order/Change or cancellation of the Consent to direct debit/collector	0,50 €	1,50 €
Termination of the standing Payment order after performance of the determined number of Payment order, after transfer of the determined sum or on the agreed future termination date	1,50 €	1,50 €
Processing of the item Payment Transfer Orders/FIT 2.0 Transfers in EUR ^{2/} received in a file through File Transfer via Business24/Internetbanking	0,18 €	-
Processing of the item Urgent Payment received in a file via File Transfer through Business24/Internetbanking	5,00 €	-

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

Cross-border transfers

FEE	Rate	
Non-cash Deposit to Account - Crediting Funds to Account	0,18 €	
Execution method	through Electronic services	at the Bank Branch
FEE	Rate	Rate
Transfer in EUR into EEA countries including SEPA ^{1/} (transfers to banks unreachable for SEPA payments)	0,18 €	2,00 €
Urgent transfer in EUR to EEA countries including SEPA ^{1/} (transfers to banks not reachable for SEPA payments)	5,00 €	5,00 €
Transfer within the ERSTE GROUP financial group ^{2/} /FIT 2.0 Transfer in EUR ^{3/}	5,00 €	15,00 €
Transfer in CZK to CSAS a.s. ^{4/}	0,15 €	1,20 €
Cross-border transfer in EUR and in foreign currency from Slovakia and in foreign currency within Slovakia	up to 2,000 €	10,00 €
	from 2,000.01 €	20,00 €
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 **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.
- 2/ 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. 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 **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).
- 4/ 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.

Surcharge for payment with OUR payment condition^{1/}

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.

OTHER PAYMENTS	Rate
Payments in all currencies:	
in favour of Erste Group Bank AG clients	
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 HUF to Hungary in favour of third-party clients	2 300 HUF
Payments in RON to Romania in favour of third-party clients	33,00 RON
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 PLN to Poland	10,00 PLN
Payments in SEK to Sweden	50,00 SEK
Payments in CZK to the Czech Republic in favour of third-party clients	250,00 CZK
Payments in HRK to Croatia in favour of third-party clients	65,00 HRK
Payments in NOK to Norway	50,00 NOK
Payments in DKK to Denmark	40,00 DKK
Payments in USD: - in favour of banks in the USA - in favour of other banks	0,20 USD 9,00 USD
Payments in AUD: - in favour of the clients of National Australia Bank - in favour of third-party clients	5,00 AUD 15,00 AUD
Payments in all currencies apart from EUR/USD to other countries: - up to 12,500 € (or equivalent) - over 12,500 € up to 50,000 € (or equivalent) - over 50,000 € (or equivalent)	15,00 € 30,00 € 50,00 €

e. Payment services – cash payment operations

CASH DEPOSITS AND CASH WITHDRAWALS		at the Bank Branch
Fee		Rate
Cash deposit to current account maintained at the Bank ^{1/ 2/} Fee		0.01 % from the deposit sum; at least 1,50 €
Difference by cash deposit made through enclosed wrapper/night safe deposit box		1,50 €
Cash withdrawal ^{4/}		0.01 % from the withdrawal sum; at least 2,00 €
Account settlement upon cancellation of Account maintained at the Bank by cash withdrawal		1,20 €
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 maintained at the Bank, this Fee is paid by the depositor.

2/ Freelancers deposit cash to their own account as of 01/12/2012 free of charge. The Bank does not charge in case of these deposits a Fee for cash deposit. The Bank still charges this Fee if a person other than the Account owner or the Authorised person deposits on the Account of the freelancer (this Fee is paid by the depositor).

3/ Under Account of the residential building we understand the Account established by the facility management company, 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.

4/ 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.

CASH_DESK SERVICES FEE	BANKNOTES	COINS
	Rate	Rate
Processing of coins upon depositing/withdrawing cash ^{1/2/}	-	5 % of the final value of the coins, at least 0,50 €
Exchanging banknotes and coins of various nominal values being brought in by client or the bank consigned them to Client ^{3/}	0,01 € per piece; at least 0,60 €	0,01 € per piece; at least 0,60 €
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/ The first 100 pieces of coins within one day is free of charge.

2/ Freelancers deposit cash to their own account as of 01/12/2012 free of charge. The Bank does not charge in case of these deposits a Fee for processing of coins upon deposit/withdrawal of cash. The Bank still charges this Fee if a person other than the Account owner or the Authorised person deposits on the Account of the freelancer (this Fee is paid by the depositor).

3/ The calculation base for the fee is the higher number of submitted or handed over banknotes or coins (e.g. if the Client wishes to change 1 piece of a 200-Euro banknote for 10 pieces of 20-Euro banknotes, the fee is calculated for 10 pieces of banknotes).

f. Debit Payment Cards

Payment Card type	Electronic		Embossed		
	Maestro Business	VISA Business	Mastercard Business	VISA Gold Business	MasterCard Gold Business
FEE / CARD TYPE					
Fee for Payment Card (annually)	10,00 €	25,00 €	25,00 €	80,00 €	80,00 €
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, Sporotel	3,00 €	3,00 €	3,00 €	3,00 €	3,00 €
PIN Code Re-print	3,50 €	3,50 €	3,50 €	3,50 €	3,50 €
KOOPERATIVA travel insurance - individually for the Card Holder (annually)	15,00 €	33,00 €	33,00 €	40,00 €	40,00 €
Membership in IAPA (VISA)/ECI (MasterCard) (annually)	-	99,58 €	99,58 €	included in the card price	included in the card price
VAT refunding	-	included in the card price	included in the card price	included in the card price	included in the card price
Business insurance	-	-	included in the card price	-	included in the card price
MasterCard ELITE programme	-	-	included in the card price	-	included in the card price

Legend: - the service is not provided for this 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 € ^{1/}	2,50 €	5,00 € ^{1/}
Fee for display of Account balance through ATM	0,00 €	0,30 €	0,30 €	0,30 €
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 € ^{1/}
Fee for cross-border conversion			-	2,00 % from transaction
Fee for non-cash payment for goods and services			0,20 €	0,20 € ^{1/}
FEE				Rate
Payments for gambling, lotteries and betting ^{1/2/}				2,00 €
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 performed by payment card through POS terminal

2. Loans

FEE/TYPE OF LOAN	Overdraft Loan	Instalment Loan
Loan administration fee ^{1/}	-	5,00 €/monthly
Management fee ^{2/ 3/}	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 ^{3/}	1% of the increased loan amount; at least 165,00 €	1% of the increased loan amount; at least 165,00 €
Fee for loan revolving ^{4/}	1% of the revolved loan amount; at least 165,00 €	at least 1 % of the loan amount, at least 500,00 €
Fee for revolving credit line	at least 0,50 % of the revolved loan amount, at least 500,00 €	-
Loan prolongation fee	-	0,50 % of the prolonged loan amount; at least 165,00 €
Fee for early repayment of the Loan or its part ^{5/}	-	4 % of the total Loan balance (and/or of the early repaid amount); at least 100,00 €
Fee for failure to meet the conditions pursuant to the Loan Agreement	165,00 €	165,00 €
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.) ^{6/}	165,00 €	165,00 €
Contractual penalty for delay (Fee for reminder)	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:

- Provision of a Quick loan for any purpose for free professions/Quick overdraft loan for free professions provided as part of the Program for free professions – start ups,
- Provision of Quick overdraft loan for free professions.

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 case of Fast overdraft loan for Free occupations (this also applies for the Program for free professions – start ups), the Client will not be charged this fees.
- 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.

Permitted overdraft for entrepreneurs

ITEM/LOAN TYPE	Rate
Contractual penalty for delay (Fee for reminder) ^{1/}	8,00 €

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

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

FEE/TYPE OF LOAN	Instalment loan Rate
Fee for Loan management	5,00 €/monthly
Management fee	100,00 €
Loan increase fee	100,00 €
Fee for failure to meet the conditions pursuant to the Loan Agreement	165,00 €
Contractual penalty for delay (Fee for reminder)	8,00 €

3. Investment

a. Term deposits (Deposit accounts)

The Bank charges no fees for these products.

b. Securities

Securities trading – Slovak and foreign securities^{2/}

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 ^{1/}	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
SHARES ^{1/}	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 ^{1/}	0,2 %
Balance statement	3,00 € ^{2/}

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. The Fee includes VAT.

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

CUSTODIANSHIP OF FOREIGN SECURITIES ^{1/}		Rate
Fee		0,4 %

^{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. The fee includes VAT.

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

Transfers of securities

TRANSFERS OF SLOVAK SECURITIES ^{1/2/}		Rate
Transition of securities (e.g. heritage)		20,00 € + 0,03 € for each piece of securities
Assignment and transfer of units		20,00 €
Transfer for consideration with financial settlement		0,1 % at least 10,00 € max. 450,00 €
Other types of transfers		20,00 €
TRANSFERS OF FOREIGN SECURITIES ^{1/2/}		Rate
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, Hong Kong, Croatia, Portugal, Romania, Russia, Singapore, Serbia, Turkey, Ukraina		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)

Other services related to securities

OTHER SERVICES	Rate
Registration of contractual pledge	0,15 % of the amount of receivable (at least 30,00 €, maximally 2,500,00 €)
Registration of change/cancellation of contractual pledge	30,00 €
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

4. Other services

FEES FOR OTHER SERVICES		Rate
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 ARCHIVE		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		10,00 €
Making of a photocopy + printing of a bank document or deed at the Client's request		0,15 €
PLEDGING		Rate
Pledging the funds on the Account, Deposit account		70,00 €
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 ^{1/} 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 confirmation related to: current account, term deposit (Deposit Account) and secured deposit upon Client request		5,00 €
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		Rate
Account statement issuance and sending by post within Slovakia ^{1/}		0,30 € + postal charges/statement
Account statement issuance and its personal takeover at branch ^{1/}		3,50 €/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	3,00 €/statement
Issuance of statement upon Account cancellation 1/	0,70 €/statement
Statement in MT940 format	33,00 €/monthly
TELECOMMUNICATION AND POSTAL SERVICES	
	Rate
Sending message through SWIFT system	
a) Normal (N) type	2,66 € + VAT; Price including VAT: 3,19 €
b) Urgent (U) type	3,32 € + VAT; Price including VAT: 3,98 €
a) to the Slovak and Czech Republic	1,33 € + VAT; Price including VAT: 1,60 €
b) to Europe	8,30 € + VAT; Price including VAT: 9,96 €
c) to other countries	14,94 € + VAT; Price including VAT: 17,93 €
Courier service DHL or GO4	charge list of the company + VAT

1/ Preparation of statement from Deposit account free of charge

* Preparation of statement from Loan free of charge.

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.

2/ Execution of statement upon cancellation of the Account SPORObusiness safekeeping without fee.

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 ³ (including)			Safe-deposit box from 25 001 cm ³	
	Type 1 up to 7 000 cm ³	Type 2 to 13 000 cm ³	Type 3 to 25 000 cm ³	Type 4 up to 45 000 cm ³	Type 5 over 45 000 cm ³
Monthly fee ^{1/}		12,42 € + VAT Price including VAT: 14,90 €		16,58 € + VAT Price including VAT: 19,90 €	

^{1/} 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

SPORotel: 0850 111 888
e-mail: 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 Chisinau	Moldavia
Banca Comercială Română, S.A.	Romania
Erste Bank Serbia, a.d.	Serbia

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
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 Chişinău S.A.	Moldavia
RNCBROBU	Banca Comercială Română, S.A.	Romania
GIBASKBX	Slovenská sporiteľňa, a.s.	Slovak Republic
KSPKSI22	Banka Sparkasse d.d.	Slovenia
GIBARS22	Erste Bank a.d. Novi Sad	Serbia

SFPA 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.

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) Additional Fee for Account maintenance is payable on the fifth Business day following the end of the calendar month whereas the Bank may debit this fee as a one-off amount from the Account, even before its maturity day 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 restriction of funds in the Account, Deposit Account shall be due on the date the application for Restriction is filed.
- 5) The fee for Payment Card is due:

- a) on the Payment Card reception day if Client is taking over the Payment Card in Branch,
- b) on dispatch day if the Payment Card is delivered via Mail service, or
- c) the 1st Day in Month corresponding with the expiration month, which is imprinted at Payment Card by first resp. second year of Card renewal, or
- d) as of Day assigned within the transactions statement realized through Payment Card. Charging of this fee is not limited to Card activation or Card usage. In case of termination of the contract based on which the Payment Card was issued based on, the Bank will calculate aliquot part of unexpended fee for payment instrument and credit it to the Client's account.

- 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 SMS services (SMS notification over € 20, SMS notification of unrealised

payments from the Account, SMS key) and SMS services Plus(SMS notification from € 0, SMS notification of unrealised payments from the Account, SMS statement, SMS notification for e-invoices, SMS key) is due on the last day of the calendar month or upon cancellation of the last partial service provided within the service SMS services or SMS services Plus. The fee for SMS services and SMS services Plus are charged for each Client or Authorised Person in relation to each Account, in the favour of which these services are provided and that regardless of the fact whether the Client or Authorised Person was provided only one or all services included in SMS services or SMS services Plus. For the calendar month when the contract was terminated, based on which SMS services or SMS services Plus are provided, the Bank charges a Fee for the provision of SMS services or SMS services Plus only in case if the Bank sent to the Client regarding the given Account at least one SMS message.

- 16) The fee for electronic personal key (EPK) activation and issuance of GRID card and/or other Security Object, is due upon reception of the given Security Object by the Client.
- 17) 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.
- 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) Fee due dates are subject to these fee setting principles, unless otherwise stated in a written agreement with the Client.

