



**SBERBANK**

## List of Fees

### **INDIVIDUALS**

Valid from 01/04/2019

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## 1. Day-to-Day Banking

### 1.1 Current Accounts

| Description  | FAIR Account   |                                      |   |
|--|----------------|--------------------------------------|---|
|  | MINI           | AKTIV                                | OPTIMAL   |
| Account opening / change / closing   | free of charge |                                      |   |
| Maintaining the account (active accounts, monthly fee)   | free of charge | free of charge                       | free of charge  |
| Maintaining the account (inactive accounts, monthly fee)   | free of charge | 99                                   | 199   |
| Active account – criteria:<br><i>Outgoing credit transfers = outgoing credit transfers from debit cards, cash withdrawals at Sberbank CZ branches, and outgoing credit transfers and direct debits (including SIPO) directed to other banks or accounts of other Sberbank CZ clients made during a given month.</i><br><i>Deposit and investment product balance = sum of balance on all client's current accounts, savings accounts, time deposit accounts and any and all investment products purchased under a brokerage agreement entered into with Sberbank CZ and held as at the last business day of a given month.</i> | –              | at least 5 outgoing credit transfers | at least 5 outgoing credit transfers or sum of deposit and investment product balance of at least 1 million |
| New option of FAIR account at the client's request   | free of charge |                                      |   |
| Sending an electronic monthly account statement (eStatement) / Printing an account statement at Infoterminal   | free of charge |                                      |   |
| Sending an account statement by post   | 40             |                                      |   |
| Sending a copy of the account statement  | 50             |                                      |   |
| Confirmation letter (balance / maintaining the account / paid fee)   | 200            |                                      |   |
| Account blocking (as per client's request)   | 200            |                                      |   |
| FAIR Savings (PLUS) – preferential interest rate   | –              | ✓                                    | ✓   |
| FAIR Overdraft – preferential interest rate  | –              | –                                    | ✓   |

### 1.2 Basic Account

Description

Fees for the Basic Account are governed by the FAIR Account MINI option. Only one VISA Electron payment card can be issued to the Basic Account.

No credit or investment products can be negotiated for this account.

### 1.3 Escrow Accounts and Mortgage Escrow Accounts

| Description   | CZK or equivalent                                     |
|---|---|
| Opening and maintaining the account, amendment to agreement | 0.3% of the deposited amount, min. 6,000; max. 20,000 |
| Mortgage escrow account (as per Sberbank CZ request)        | free of charge  |
| Adjustments to contract templates (as per client's request) | 4,000   |

## 1. Day-to-Day Banking

### 1.4 Domestic Non-Cash Credit Transfers

| Description  | FAIR Account   |       |         |
|--|--|-------|---------|
|  | MINI   | AKTIV | OPTIMAL |
| Credit transfer – incoming   | free of charge   |       |         |
| Credit transfer – outgoing, on-line, within Sberbank CZ (including standing orders and direct debits)        | free of charge   |       |         |
| Credit transfer – outgoing, on-line, outside Sberbank CZ (including standing orders, direct debits and SIPO) | 5  | ✓     | ✓       |
| Credit transfer – outgoing, PayU   | 5  |       |         |
| Credit transfer – outgoing, submitted on a paper form  | 75   |       |         |
| Urgent credit transfer (additional fee)  | 200  |       |         |
| Unprocessed credit transfer revoked on the payment date (always subject to agreement with the bank)          | 150  |       |         |
| Confirmation of credit transfer (processed / credited)   | 100  |       |         |
| Notification of non-payment (non-processed credit transfer)  | free of charge (electronic or printed out at Infoterminal) / 50 (sent by post) |       |         |
| Standing order, SIPO, direct debit – new / changed / cancelled   | free of charge (electronic) / 50 (at branch)                                   |       |         |

### 1.5 Foreign Non-Cash Credit Transfers – Incoming

| Description   | CZK or equivalent        |
|---|--------------------------|
| Credit transfer – incoming, within Sberbank CZ, with OUR payment instructions   | free of charge           |
| Credit transfer – incoming, SEPA, up to EUR 50,000 (inclusive) / submitted as a foreign credit transfer in EUR remitted from the EEA countries with SHA payment instructions up to EUR 50,000   | 150                      |
| Credit transfer – incoming, Sberbank Payment  | free of charge           |
| Credit transfer – incoming, Rouble Payment  | 100                      |
| Credit transfer – incoming, with BEN/SHA payment instructions (foreign currency / CZK credit transfer from abroad, foreign currency credit transfer from another domestic bank) / Incoming SEPA Credit Transfer in excess of EUR 50,000 | 0.9%, min. 150; max. 900 |
| Returned credit transfer (incorrect client's instructions)  | 300                      |



#### TIP

**Incoming credit transfers up to CZK 150 or equivalent are free of charge.**

**SEPA Credit Transfer** is:

- ✓ an incoming credit transfer in EUR remitted from the Single Euro Payments Area (EEA countries). The fee is charged on the last business day of the calendar month.

**Sberbank Payment** is:

- ✓ an incoming credit transfer in EUR, USD, RUB and CZK remitted from Sberbank of Russia and its subsidiary banks in Belarus, Kazakhstan and Ukraine (may be subject to the fees charged and deducted by the correspondent banks); and
- ✓ an incoming credit transfer in CZK remitted from Sberbank Europe AG (Austria) and its subsidiary banks in Bosnia and Herzegovina, Croatia, Hungary, Serbia and Slovenia and an incoming credit transfer in EUR remitted from the subsidiary banks of Sberbank Europe AG in Bosnia and Herzegovina and Serbia.

**Rouble Payment** is:

- ✓ an incoming credit transfer in RUB other than Sberbank Payment.

## 1. Day-to-Day Banking

### 1.6 Foreign Non-Cash Credit Transfers – Outgoing

| Description   | CZK or equivalent                                |
|---|--|
| Credit transfer – outgoing within Sberbank CZ   | free of charge                                   |
| Credit transfer – outgoing SEPA Credit Transfer up to EUR 50,000 / submitted as a foreign credit transfer in EUR remitted to the EEA countries with SHA payment instructions up to EUR 50,000                                 | 250  |
| Credit transfer – outgoing, Sberbank Payment  | 100  |
| Credit transfer – outgoing, Rouble Payment  | 300  |
| Credit transfer – outgoing, foreign currency / CZK credit transfer remitted abroad / outgoing credit transfer remitted to another domestic bank in a foreign currency / outgoing SEPA Credit Transfer in excess of EUR 50,000 | 1%, min. 300; max. 1,700                         |
| Additional fee charged for each credit transfer with OUR payment instructions (all transfer charges paid by the payer; beneficiary receives all payment)  | 1%, min. 300; max. 1,500                         |
| Additional fee charged for each payment order submitted on a paper form (incl. foreign currency transfers within Sberbank CZ and CZK transfers from foreign currency accounts)  | 300  |
| Additional fee charged for each NON-STP Payment   | 400  |
| Additional fee charged for each credit transfer processed after cut off times (always subject to agreement with the bank)   | 500  |
| Urgent credit transfer (additional fee)   | 750  |
| Unprocessed payment order revoked or modified on the payment date (always subject to agreement with the bank)   | 200  |
| Request to change the instructions / cancel / investigate a processed credit transfer (other than RUB credit transfers)   | 1,000  |
| Request to change the instructions / cancel / investigate a processed credit transfer (RUB credit transfers)  | 250  |
| Confirmation of a credit transfer requested upon / after presenting a payment order   | 200 / 300  |
| Sending an account statement via SWIFT (one-off set-up fee)   | 1,000  |
| Sending an account statement via SWIFT (1 account, monthly frequency)   | 1,000  |
| Notification of non-payment (non-processed credit transfer)   | free of charge (electronic) / 200 (sent by post) |
| Rejected credit transfer due to insufficient funds fee (including transfers in foreign currencies within Sberbank CZ)   | 200  |
| Foreign standing order (new / changed / cancelled)  | 200  |



#### TIP

Send and receive credit transfers **in a foreign currency or from abroad at preferential rates – try** SEPA Credit Transfer, Sberbank Payment or Rouble Payment.

#### SEPA Credit Transfer is:

- ✓ a standard (other than urgent) credit transfer in EUR remitted to SEPA banks. The fee is charged on the last business day of the calendar month.

#### Sberbank Payment is:

- ✓ an outgoing credit transfer in EUR, USD, RUB and CZK remitted to Sberbank of Russia and its subsidiary banks in Belarus, Kazakhstan and Ukraine (payments with OUR payment instructions are subject to a preferential fee of CZK 300); and
- ✓ an outgoing payment in CZK remitted to Sberbank Europe AG (Austria) and its subsidiary banks in Bosnia and Herzegovina, Croatia, Hungary, Serbia and Slovenia and a payment in EUR remitted to the subsidiary banks of Sberbank Europe AG in Bosnia and Herzegovina and Serbia. If submitted with OUR payment instructions, these payments are subject to a standard fee charged for payments with OUR payment instructions.

#### Rouble Payment is:

- ✓ an outgoing credit transfers in RUB other than Sberbank Payment (credit transfers with OUR payment instructions are subject to an additional fee of CZK 300).

Any payment orders corrected manually by the bank (incorrect values, missing values, values in incorrect fields) are subject to an **additional fee charged for a NON-STP Payment**.

## 1. Day-to-Day Banking

### 1.7 Cash Credit Transfers

| Description   | CZK or equivalent            |
|---|------------------------------|
| Cash deposit (at branch)  | free of charge               |
| Coin deposit (> 100 coins)  | 4%, min. 400                 |
| Exchange of coins ( $\geq$ 101 pcs / nominal value)   | 4%, min. 400                 |
| Exchange of banknotes ( $\geq$ 101 pcs / nominal value)   | 1.5%                         |
| Additional fee charged to the deposit of unsorted banknotes (> CZK 500,000 or equivalent) / day | 0.1%, max. 1,000             |
| Additional fee charged to the deposit of foreign currency (> CZK 500,000 or equivalent) / day   | 0.1%, max. 1,000             |
| Cash withdrawal (at branch)   | 60                           |
| Additional fee charged to the withdrawal of cash above CZK 250,000 or equivalent / day          | 0.2% of the withdrawn amount |
| Additional fee charged to the withdrawal of foreign currency (excl. EUR, USD, GBP, CHF)         | 0.5%                         |
| Large withdrawal without notice (> CZK 250,000 or equivalent)                                   | 1,000                        |
| Uncollected funds (large withdrawals above CZK 250,000 or equivalent, noticed)                  | 0.5%, min. 500               |

## 1. Day-to-Day Banking

### 1.8 Debit Cards

| Description  | FAIR Account                                    |   |         |
|--|---|---|---------|
|  | MINI  | AKTIV   | OPTIMAL |
| Providing a debit card   | free of charge                                  |   |         |
| Re-issued card as per client's request   | 200   |   |         |
| Maestro / VISA Electron card maintenance (monthly fee)   | 19  | 1 card included in the account option fee<br>CZK 19 per additional electronic card<br>and CZK 41 per additional embossed card |         |
| MasterCard Standard / VISA Classic card maintenance (monthly fee)  | 41  |   |         |
| MasterCard Gold / VISA Gold card maintenance monthly fee including Gold Travel Insurance by ČSOB Pojišťovna and Legal Protection Insurance for drivers | 350   |   |         |
| Non-cash credit transfer for goods and services  | free of charge                                  |   |         |
| ATM cash withdrawal (Sberbank, Czech Republic)   | 5   | ✓   | ✓       |
| ATM cash withdrawal (ČSOB and Era, Czech Republic)   | 10  | ✓   | ✓       |
| ATM cash withdrawal (other banks / companies, Czech Republic)  | 37  | 37  | ✓       |
| ATM cash withdrawal (abroad)   | 75 + 0.5%                                       | 75 + 0.5%   | ✓       |
| Cash advance (Czech Republic)  | 1%, min. 50                                     |   |         |
| Cash advance (abroad)  | 180 + 1%  |   |         |
| Reissued PIN (forgotten PIN)   | 160   |   |         |
| PIN change (at ATM)  | 35  |   |         |
| ATM balance enquiry (Sberbank CZ, ČSOB and Era)  | free of charge                                  |   |         |
| ATM balance enquiry (other banks and abroad)   | 9   |   |         |
| CNP limit change (e.g. internet payments)  | free of charge                                  |   |         |
| ATM / POS limit change   | free of charge (electronic) /<br>60 (at branch) |   |         |
| Emergency cash advance (abroad)  | 3,000   |   |         |
| Replaced card (abroad)   | 4,000   |   |         |
| Released card retained at Sberbank CZ ATM  | 1,000   |   |         |

### 1.9 Card Insurance

| Description  | CZK or equivalent |
|--|-------------------|
| Insurance by BNP Paribas Cardif Pojišťovna (monthly fee) |                   |
| Individual travel insurance                              | 49                |
| Family travel insurance                                  | 79                |
| Card and personal possessions insurance                  | 59                |

Insurance arranged to a valid card only (cannot be transferred).



## 1. Day-to-Day Banking

### 1.10 Direct Banking

#### Sberbank Online Banking, Smart Banking

| Description   | CZK or equivalent |
|---|-------------------|
| Sberbank Online Banking services  | free of charge    |
| Smart Banking services (monthly fee; services arranged exclusively to Sberbank Online Banking)  | free of charge    |
| Token (one-off fee charged for the first token issued to a client)  | free of charge    |
| Token (one-off fee charged for the second and additional tokens issued to a client)   | 250               |
| New token (expired token)   | free of charge    |
| New token (lost / stolen token, token damaged by a client)  | 450               |
| Security envelope (one-off fee)   | free of charge    |
| Re-issued security envelope (one-off fee)   | 150               |
| Sending a notification text message (Sberbank Online Banking login / balance / unauthorised overdraft / incoming or outgoing credit transfer) | 2.50              |
| Sending other notification text messages  | free of charge    |
| Sending a notification email  | free of charge    |



## 2. Savings

### 2.1 Savings Accounts and Time Deposits

| Description  | CZK or equivalent                                      |
|--|--|
| Opening / changing / closing / maintaining the savings account                       | free of charge   |
| Sberbank Online Banking services (monthly fee, incl. Smart Banking services)         | free of charge   |
| Credit transfer – incoming, domestic   | free of charge   |
| Credit transfer – outgoing, domestic, within Sberbank CZ (on-line credit transfers)  | free of charge   |
| Credit transfer – outgoing, domestic, outside Sberbank CZ (on-line credit transfers) | 5  |
| Opening / maintaining / renewing the time deposit account                            | free of charge   |
| Withdrawal of funds / termination of time deposit account before maturity            | 2% of the amount withdrawn before maturity, min. 1,000 |

Other fees not stipulated herein are governed by the respective chapters of the List of Fees.

### 3. Loans and Credit Cards

#### 3.1 FAIR Loan, FAIR Consolidation

| Description                                      | CZK or equivalent |
|--|-------------------|
| Loan processing and maintaining the loan account | free of charge    |
| Sending a loan account statement                 | free of charge    |
| Early repayment                                  | free of charge    |
| Confirmation letter (repaid loan)                | 100               |

#### 3.2 FAIR Overdraft

| Description  | CZK or equivalent |
|--|-------------------|
| Loan processing and maintaining the overdraft facility | free of charge    |
| Limit change (loan amount)                             | free of charge    |

#### 3.3 Credit Cards

| Description  | CZK or equivalent                         |
|--|---|
| Issued card  | free of charge                            |
| Re-issued card as per client's request   | 200                                       |
| FAIR credit card maintenance (monthly fee)   | free of charge                            |
| Non-cash credit transfer for goods and services  | free of charge                            |
| Sending a card account statement (monthly fee)   | free of charge                            |
| Sending a copy of the card account statement   | 40  |
| ATM cash withdrawal (Sberbank, Czech Republic)   | 0.25%, min. 15                            |
| ATM cash withdrawal (ČSOB and Era, Czech Republic)   | 0.50%, min. 30                            |
| ATM cash withdrawal (other banks / companies, Czech Republic)  | 1.50%, min. 90                            |
| ATM cash withdrawal (abroad)   | 1.75%, min. 120                           |
| Cash advance (Czech Republic)  | 1.75%, min. 120                           |
| Cash advance (abroad)  | 1.75%, min. 120                           |
| Reissued PIN (forgotten PIN)   | 160                                       |
| PIN change (at ATM)  | 35  |
| ATM balance enquiry (Sberbank CZ, ČSOB and Era)  | free of charge                            |
| ATM balance enquiry (other banks and abroad)   | 9   |
| CNP limit change (e.g. internet credit transfers)  | free of charge                            |
| ATM / POS limit change (free of charge in case of a loan limit change)                                   | free of charge (on-line) / 60 (at branch) |
| Emergency cash advance (abroad)  | 3,000                                     |
| Replaced card (abroad)   | 4,000                                     |
| Limit change (loan amount)   | free of charge                            |
| 100% direct debit in favour of credit card account fee (new / change / closed; outgoing credit transfer) | free of charge                            |
| SIPO and direct debit from credit card account (new / change / closed; outgoing credit transfer)         | free of charge                            |
| Payment order from credit card account (new / change / closed / outgoing payment)                        | free of charge                            |
| Direct debit (fee charged per each direct debit if the client fails to make the minimum credit transfer) | 50  |
| Released card retained at Sberbank CZ ATM  | 1,000                                     |

### 3. Loans and Credit Cards

#### 3.4 Pre-Mortgage and Mortgage Loans, Home Equity Loans

| Description  | CZK or equivalent  |
|--|--|
| Loan processing (incl. increased loan and mortgage promise)  | free of charge   |
| Loan account maintenance (monthly fee)   | free of charge (loans drawn on or after 28 Feb 2013) / 150 (other loans)   |
| Loan account statement   | free of charge   |
| Copy of an entry in the Land Register  | 100 + VAT ( $\leq$ 3 pages) / 50 + VAT per additional page   |
| Loan drawdown (as per the motion to register the security interest in the Land Register)                   | free of charge   |
| Fourth and each additional drawdown  | 500  |
| Loan drawdown ( $<$ CZK 50,000)  | 500 per drawdown   |
| Failure to commence / draw down the entire mortgage loan amount ( $>$ 20%) within the agreed drawdown term | 5% of undrawn portion  |
| Amended terms and conditions (as per client's request)   | 4,000  |
| Debt assumption (mortgage loan incl. real estate) outside the fixed rate period                            | 50% of the calculated early repayment charge   |
| Confirmation letter (paid interest)  | free of charge (once per year) / 100 (as per client's request)   |
| Confirmation letter (loan account balance)   | 750  |
| <b>Extraordinary Repayment</b>   |  |
| Loans arranged after 30 Nov 2016 and loans with new fixed rate periods starting after 30 Nov 2016          | free of charge up to 25% of the initial principal balance once per 12 calendar months                                      |
| Loans arranged before 30 Nov 2016  | free of charge up to 10% of the initial principal balance once per 12 calendar months                                      |
| Extraordinary repayment exceeding the above stated limits  | pursuant to the appropriate item in Section Early Repayment  |
| <b>Early Repayment</b>   |  |
| <b>Mortgage Loan</b>   |  |
| Within 3 months after the new interest rate applicable to the next fixed rate period has been offered      | free of charge   |
| Loans arranged after 30 Nov 2016 and loans with new fixed rates periods starting after 30 Nov 2016         | as stipulated in the respective agreement  |
| Loans arranged prior to 30 Nov 2016  | 0.35% of the amount of the early repayment for each month or part thereof remaining until the end of the fixed rate period |
| <b>Home Equity Loan</b>  |  |
| Within 3 months after the new interest rate applicable to the next fixed rate period has been offered      | free of charge   |
| Loans arranged after 30 Nov 2016 and loans with new fixed rates periods after 30 Nov 2016                  | as stipulated in the respective agreement  |
| Loans arranged from 1 Jan 2011 to 30 Nov 2016 maturing within one year                                     | 0.5% of the amount of the early repayment  |
| Loans arranged from 1 Jan 2011 to 30 Nov 2016 maturing beyond one year                                     | 1% of the amount of the early repayment  |
| Loans arranged prior to 31 Dec 2010  | 0.25% of the amount of the early repayment for each month or part thereof remaining until the end of the fixed rate period |
| <b>Pre-Mortgage and Mortgage Loan with variable interest rate</b>  |  |
| Any time during the life of the loan   | free of charge   |

### 3. Loans and Credit Cards

#### 3.5 Payment Protection Insurance and Credit Card Insurance

| Description   | CZK<br>or equivalent                |
|---|-------------------------------------|
| STANDARD payment protection insurance (loans)                       | 7.5% of the regular monthly payment |
| PLUS payment protection insurance (loans)                           | 8.9% of the regular monthly payment |
| KLASIK payment protection insurance (mortgage loans)                | 7.5% of the regular monthly payment |
| PREMIUM payment protection insurance (mortgage loans)               | 9% of the regular monthly payment   |
| Credit card insurance – BNP Paribas Cardif Pojišťovna (monthly fee) |                                     |
| Individual travel insurance   | 49                                  |
| Family travel insurance   | 79                                  |
| Card and personal possessions insurance                             | 59                                  |

Insurance arranged to a valid card only (cannot be transferred).

## 4. Investment

### 4.1 Bonds

| Description                                  | CZK or equivalent                     |                        |
|--|---------------------------------------|------------------------|
| <b>Purchase or sale</b>                      | %                                     | example                |
| Domestic bonds                               | 0.6%, min. 300                        | 100 thous. = 600       |
| International bonds                          | 0.6%, min. EUR 50                     | 10 thous. EUR = EUR 60 |
| <b>Payment upon maturity</b>                 |                                       |                        |
| Domestic bonds                               | free of charge                        |                        |
| International bonds                          | fees and costs charged by 3rd parties |                        |
| <b>Coupon Payment:</b>                       |                                       |                        |
| Bonds / mortgage bonds issued by Sberbank CZ | free of charge                        |                        |
| Domestic bonds                               | fees and costs charged by 3rd parties |                        |
| International bonds                          | fees and costs charged by 3rd parties |                        |

## 4. Investment

### 4.2 Funds

| Description  | CZK or equivalent   |                     |
|--|---|---------------------|
| <b>Purchase of share certificates (single and regular purchases)</b>                         | %   | example             |
| <b>Money market mutual funds</b>   |   |                     |
| CZK 500 – CZK 299,999.99 or equivalent   | 0.75%   | 100 thous. = 750    |
| CZK 300,000 – CZK 999,999.99 or equivalent   | 0.50%   | 500 thous. = 2,500  |
| ≥ CZK 1,000,000 or equivalent  | 0.35%   | 1.5 mil. = 5,250    |
| <b>Bond funds</b>  |   |                     |
| CZK 500 – CZK 299,999.99 or equivalent   | 2.00%   | 100 thous. = 2,000  |
| CZK 300,000 – CZK 999,999.99 or equivalent   | 1.75%   | 500 thous. = 8,750  |
| ≥ CZK 1,000,000 or equivalent  | 1.50%   | 1.5 mil. = 22,500   |
| <b>Equity funds</b>  |   |                     |
| CZK 500 – CZK 299,999.99 or equivalent   | 3.75%   | 100 thous. = 3,750  |
| CZK 300,000 – CZK 999,999.99 or equivalent   | 3.00%   | 500 thous. = 15,000 |
| ≥ CZK 1,000,000 or equivalent  | 2.75%   | 1.5 mil. = 41,250   |
| <b>Mixed funds, guaranteed investment funds, index funds and click funds</b>                 |   |                     |
| CZK 500 – CZK 299,999.99 or equivalent   | 2.75%   | 100 thous. = 2,750  |
| CZK 300,000 – CZK 999,999.99 or equivalent   | 2.50%   | 500 thous. = 12,500 |
| ≥ CZK 1,000,000 or equivalent  | 2.25%   | 1.5 mil. = 33,750   |
| <b>Qualified investor funds</b>  |   |                     |
| RSBC Českomoravský nemovitostní fond SICAV, a.s.   | 3.00%   | 100 thous. = 3,000  |
| <b>Sale of share certificates</b>  |   |                     |
|  | free of charge  |                     |
| <b>Transfer of share certificates within a single investment company (exchange of funds)</b> |   |                     |
| Target fund with a higher purchase fee   | difference between the higher and the lower purchase fee charged within the given band (based on the investment amount) |                     |
| Target fund with a lower purchase fee  | free of charge  |                     |
| <b>Dividend payment</b>  |   |                     |
|  | free of charge  |                     |

## 4. Investment

### 4.3 Other

| Description  | CZK or equivalent  |                 |
|--|--|-----------------|
|  | %  | example         |
| Securities trading – new / changed / cancelled order | free of charge   |                 |
| Custody (maintenance)                                | 0.15% p.a.,<br>min. 15 monthly /<br>custody                                    | 100 thous. = 15 |
| Custody account statement (annual / extraordinary)   | free of charge   |                 |
| <b>Transferred custody</b>                           |  |                 |
| Domestic securities                                  |  |                 |
| To custody   | free of charge   |                 |
| From custody   | 1,000 / transaction + fees and costs<br>charged by 3rd parties (upon request)  |                 |
| Foreign securities                                   |  |                 |
| To custody   | free of charge   |                 |
| From custody   | EUR 40 / transaction + fees and costs<br>charged by 3rd parties (upon request) |                 |

## 5. Other Banking Service

### 5.1 Cheques

| Description  | CZK or equivalent                                      |
|--|--|
| Collection (third party cheques; services available only to Sberbank CZ clients) |  |
| Collected amount paid into an account  | 1%, min. 300; max. 3,000 + fees charged by other banks |
| Returned cheque sent for collection (unpaid)                                     | 500 + fees charged by other banks                      |
| Issued Sberbank CZ client cheque   | 3 per cheque   |
| Collection of Sberbank CZ client's cheque  |  |
| Cash, up to CZK 250,000  | 60   |
| Cash, in excess of CZK 250,000   | 60 + 0.20%   |

### 5.2 Banking Information

| Description  | CZK or equivalent                    |
|--|--------------------------------------|
| Disclosed banking information about a Sberbank CZ client                             |                                      |
| As per client's request  | 1,000 + VAT                          |
| As per client's request for audit purposes   | 2,000 + VAT                          |
| Banking information about a client of another bank disclosed to a Sberbank CZ client | real costs + 1,000 + VAT per inquiry |



## 5. Other Banking Service

### 5.3 Safe Deposit Boxes

| Description  | CZK or equivalent                                    |
|--|--|
| Safe deposit services are provided to customers with a current account opened with Sberbank CZ. Safe deposit boxes are located at: Praha Na Příkopě, Praha Lazarská, Brno M-Palác, Brno Panská, České Budějovice, Hradec Králové, Zlín and Karlovy Vary (for more information about the availability, please contact the respective branch). The annual safe deposit fee is payable on the last business day of January. |  |
| Size   | Annual Rent  |
| ≤ 5,000 cm <sup>3</sup>  | 1,200 + VAT  |
| 5,001 – 10,000 cm <sup>3</sup>   | 2,040 + VAT  |
| 10,001 – 15,000 cm <sup>3</sup>  | 3,000 + VAT  |
| 15,001 – 30,000 cm <sup>3</sup>  | 5,040 + VAT  |
| 30,001 – 50,000 cm <sup>3</sup>  | 8,040 + VAT  |
| ≥ 50,001 cm <sup>3</sup>   | 18,000 + VAT   |
| Safe deposit box keys (deposit for 2 keys)   | 2,000  |
| Request for payment (outstanding rent)   | 100 + VAT  |
| Deposit of not collected contents  | 5,000 per year + VAT                                 |
| Not emptied safe deposit box after terminated rental   | real costs incurred in emptying the safe deposit box |

### 5.4 Other

| Description  | CZK or equivalent                            |
|--|--|
| Request for payment (demand letter)                        | 250  |
| Unauthorised overdraft interest rate (current accounts)    | 9% p.a.                                      |
| Late payment charges (lending products)                    | 9% p.a.                                      |
| Withdrawn / terminated agreement (loan default)            | 1,000  |
| Court claim  | 1,000  |
| Day and night safe keys and deposit bags (deposit payment) | 3,000  |
| Other services not stipulated in the List of Fees*         | 200 per every 15 minutes of work (commenced) |
| Released security interest (movables)                      | notary fee + VAT                             |
| Execution  | 150  |

\* Other than financial services stipulated in Act No. 235/2004 Sb., governing the value added tax, are subject to VAT at the standard rate.

## Common Provisions

Unless stipulated otherwise, all fees are in CZK and the percentage fees are calculated with reference to the transaction amount.

If marked as "✓", the service (fee for the service) is included in the monthly account maintenance fee.

Unless agreed otherwise with reference to specific cases, transactions executed as per client's request are subject to the fees (if any) charged by domestic and foreign banks or other organisations collected by Sberbank CZ in addition to the fees stipulated herein.

Information about the fees not stipulated herein is available per request at any Sberbank CZ branch. For further information (if any), please contact your relationship manager at your branch.

