

OVERVIEW OF COSTS AND CHARGES ASSOCIATED WITH INVESTMENT INSTRUMENTS

Pursuant to Section 15d of Act No. 256/2004 Sb., on capital market undertakings, and pursuant to Art. 50 of Commission Delegated Regulation (EU) 2017/565, Sberbank CZ, a.s. is obliged to inform clients of the costs and charges for the investment services or products provided (so-called ex ante communication) well in advance of the provision of the investment service.

In this document, you will find the costs and charges associated with the investment service and the investment instrument broken down by individual products that Sberbank CZ clients acquire through Global Markets. The values listed are the maximum costs and charges; the final costs of services and products may be lower, depending on the specific terms of the agreed transaction. Product and service costs are typically included in the agreed price. The amounts listed here apply to costs and charges of the products held to maturity. An early termination of a product may be affected by the market development of the value of the investment instrument.

The costs and charges shown apply to a sample transaction of CZK 100,000 (approximately EUR 4,000)

Product		Product costs in %	Product costs in CZK	Service costs in %	Service costs in CZK	Total in %	Total in CZK
FX Forward, NDF, FX Option	G10 currencies	2.00%	CZK 2,000	0.00%	0	2.00%	CZK 2,000
	Other	2.50%	CZK 2,500	0.00%	0	2.50%	CZK 2,500
FX Swap	G10 currencies	1.00%	CZK 1,000	0.00%	0	1.00%	CZK 1,000
	Other	1.50%	CZK 1,500	0.00%	0	1.50%	CZK 1,500
IRS, CCS	G10 currencies	1.00% p.a.	CZK 1,000	0.00%	0	1.00% p.a.	CZK 1,000
	Other	1.50% p.a.	CZK 1,500	0.00%	0	1.50% p.a.	CZK 1,500
Interest options Cap, Floor, Collar	G10 currencies	1.00% p.a.	CZK 1,000	0.00%	0	1.00% p.a.	CZK 1,000
	Other	1.50% p.a.	CZK 1,500	0.00%	0	1.50% p.a.	CZK 1,500
Structured deposits	G10 currencies	2.50% p.a.	CZK 2,500	0.00%	0	2.50% p.a.	CZK 2,500
	Other	3.00% p.a.	CZK 3,000	0.00%	0	3.00% p.a.	CZK 3,000
Bonds (purchase, sale)	All	1.00%	CZK 1,000	0.00%	0	1.00% p.a.	CZK 1,000

G10 currencies: If one of the transaction currencies is USD, EUR, JPY, GBP, CHF, AUD, NZD, CAD, SEK, NOK.

For more information, please visit our website at www.sberbank.cz or contact the Global Markets department to discuss the price terms and other product parameters in detail.

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This document is regularly updated and published on our website www.sberbank.cz.

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