



SBERBANK

List of Fees

ENTREPRENEURS AND SMALL COMPANIES

Turnover up to CZK 25 Million

Valid from 07/04/2019

Table of Contents

1. Day-to-Day Banking	02
1.1 Current Accounts	02
1.2 Escrow Accounts	02
1.3 Professional accounts	02
1.4 Special Current Account (Capital Repayment / Increase)	03
1.5 Domestic Non-Cash Credit Transfers	03
1.6 Foreign Non-Cash Credit Transfers – Incoming	04
1.7 Foreign Non-Cash Credit Transfers – Outgoing	05
1.8 Cash Credit Transfers	06
1.9 Debit Cards	07
1.10 Card Insurance	07
1.11 Direct Banking	08
2. Savings	09
2.1 Savings Accounts and Time Deposits	09
3. Loans	10
3.1 FAIR Loans for Entrepreneurs	10
3.2 Bank Guarantees	10
3.3 Other Loans	10
4. Documentary Transactions	10
4.1 Documentary Transactions	10
5. Investment	11
5.1 Bonds	11
5.2 Funds	12
5.3 Other	13
6. Other Banking Services	14
6.1 Cheques	14
6.2 Banking Information	14
6.3 Safe Deposit Boxes	14
6.4 Other	15

1. Day-to-Day Banking

1.1 Current Accounts

Description	FAIR Account PODNIKATEL	Business FAIR Account		
		MINI	AKTIV	OPTIMAL
Account opening / change / closing	free of charge			
Monthly account maintenance (actively used account)	free of charge	free of charge	free of charge	299
Monthly account maintenance (inactively used account)	129	free of charge	149	299
Active account – criteria: <i>Credit turnover = incoming credit transfers from another bank, incoming credit transfers from an account held by another Sberbank CZ client and cash deposits made during a given month</i>	<i>credit turnover of at least 15,000</i>	–	<i>credit turnover of at least 100,000</i>	–
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 / account / paid fee)	200			
Account blocking (as per client's request)	200			
FAIR Savings (PLUS) – preferential interest rate	✓	–	✓	✓
FAIR Account (AKTIV) – first account arranged free of charge for entrepreneurs for their personal use	✓	–	–	–
Foreign credit transfers – preferential rates	–	–	–	✓

1.2 Escrow Accounts

Description	CZK or equivalent
Account opening and maintenance, amendment to agreement	0.3% of the deposited amount, min. 6,000; max. 20,000
Adjustments to contract templates (as per client's request)	4,000

1.3 Professional Accounts

Description	CZK or equivalent
Escrow account – notaries, attorneys-at-law, executors, insolvency administrators, bankruptcy trustees, liquidators and auctioneers (one-off fee)	free of charge

Fees include: maintaining the account, sending an account statement, all domestic credit transfers (with the exception of additional fees charged for urgent credit transfers), deposits and cash withdrawals.

1. Day-to-Day Banking

1.4 Special Current Account (Capital Repayment / Increase)

Description	CZK or equivalent
Opening the account and sending an account statement	500
Maintaining the account (monthly fee)	free of charge
Confirmation of deposit	free of charge

Other fees not stipulated herein are governed by the respective chapters of Business FAIR Account MINI.

1.5 Domestic Non-Cash Credit Transfers

Description	FAIR Account PODNIKATEL	Business FAIR Account		
		MINI	AKTIV	OPTIMAL
Credit transfer – incoming, within Sberbank CZ		free of charge		
Credit transfer – incoming, from another bank	✓	5	20 incoming credit transfers included in the account option fee, CZK 5 per additional credit transfer	✓
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	20 single credit transfers, 20 standing orders, 20 direct debits included in the account option fee, CZK 5 per any additional credit transfer	✓
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, pre-authorized direct debit – new / changed / cancelled		free of charge (on-line) / 50 (at branch)		

1. Day-to-Day Banking

1.6 Foreign Non-Cash Credit Transfers – Incoming

Description	Clients with Business FAIR Account OPTIMAL	Clients w/o Business FAIR Account OPTIMAL
Credit transfer – incoming, within Sberbank CZ, with OUR payment instructions	free of charge	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	50	150
Credit transfer – incoming, Sberbank Payment	free of charge	free of charge
Credit transfer – incoming, Rouble Payment	100	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	0.5%, min. 100; max. 400	0.9%, min. 150; max. 900
Returned credit transfer (incorrect client's instructions)	300	300



TIP

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

SEPA Credit Transfer is:

- ✓ a 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

1.7 Foreign Non-Cash Credit Transfers – Outgoing

Description	Clients with Business FAIR Account OPTIMAL	Clients w/o Business FAIR Account OPTIMAL
Credit Transfer – outgoing, within Sberbank CZ	free of charge	free of charge
Credit Transfer – outgoing, SEPA, 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	50	250
Credit Transfer – outgoing, Sberbank Payment	100	100
Credit Transfer – outgoing, Rouble Payment	1%, min 100; max. 300	300
Credit Transfer – outgoing, foreign currency / CZK credit transfer remitted abroad / outgoing credit transfer remitted to another domestic bank in a foreign currency / SEPA payment in excess of EUR 50,000	1%, min. 150; max. 850	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 credit transfer submitted on a paper form (incl. foreign currency credit transfers within Sberbank CZ and CZK credit 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 credit transfer 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	1,000	
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 (including credit transfers in foreign currencies within Sberbank CZ)	200	
Foreign standing order (new / changed / cancelled)	200	



TIP

Send and receive credit transfers **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 credit transfer in CZK remitted to Sberbank Europe AG (Austria) and its subsidiary banks in Bosnia and Herzegovina, Croatia, Hungary, Serbia and Slovenia and a credit transfer in EUR remitted to the subsidiary banks of Sberbank Europe AG in Bosnia and Herzegovina and Serbia. If submitted with OUR payment instructions, these credit transfers are subject to a standard fee charged for credit transfers with OUR payment instructions.

Rouble Payment is:

- ✓ an outgoing credit transfer in RUB other than Sberbank Payment. Payments with OUR payment instructions are subject to a 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

1.8 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 for the deposit of unsorted banknotes (> CZK 500,000 or equivalent) / day	0.1%, max. 1,000
Additional fee charged for the deposit of foreign currency (> CZK 500,000 or equivalent) / day	0.1%, max. 1,000
Cash withdrawal (at branch)	60
Additional fee charged for the withdrawal of cash in excess of CZK 250,000 or equivalent / day	0.2%
Additional fee charged for 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 in excess of CZK 250,000 or equivalent, noticed)	0.5%, min. 500

1. Day-to-Day Banking

1.9 Debit Cards

Description	FAIR Account PODNIKATEL	Business 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)	1 card included in the account option fee / CZK 30 per additional electronic card and CZK 60 per additional embossed card		2 cards included in the account option fee / CZK 30 per additional electronic card and CZK 60 per additional embossed card	
MasterCard Standard / VISA Classic card maintenance (monthly fee)	200			
MasterCard Business / VISA Business card maintenance monthly fee including Exclusive Travel Insurance by ČSOB Pojišťovna and Legal Protection Insurance for drivers	400			
Non-cash credit transfer for goods and services	free of charge			
ATM cash withdrawal (Sberbank, Czech Republic)	✓	✓	✓	✓
ATM cash withdrawal (ČSOB and Era, Czech Republic)	✓	10	✓	✓
ATM cash withdrawal (other banks / companies, Czech Republic)	37	37	37	✓
ATM cash withdrawal (abroad)	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			
Limit change	free of charge (electronic) / 60 (at branch)			
Emergency cash advance (abroad)	3,000			
Replaced card (abroad)	4,000			
Released card retained at Sberbank CZ ATM	1,000			

1.10 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

1.11 Direct Banking

Sberbank Online Banking, Smart Banking

Description	CZK or equivalent
Sberbank Online Banking services (monthly fee)	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 and second token issued to a client)	free of charge
Token (one-off fee charged for the third and additional tokens issued to a client)	300
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

Homebanking

Description	CZK or equivalent
Homebanking services (monthly fee charged to each client having arranged the services)	300
Gemini software (one-off installation and training fee; training provided in the Czech Republic)	3,000
Additional user station	1,500
Security envelope (one-off fee)	free of charge
Re-issued security envelope / renewed signature certificate (one-off fee)	150
Other services (repeated Gemini software training/re-installation at client's premises in the Czech Republic as per client's request)	1,000 per hour of work
Termination of services	free of charge

MultiCash

Description	CZK or equivalent
MultiCash services (monthly fee)	1,000
Installation (one-off fee)	7,000
Activation (one-off fee)	3,000
Other services (repeated MultiCash software training/re-installation at client's premises in the Czech Republic as per client's request)	1,000 per hour of work
Termination of services	free of charge

Fees apply to one SW installation which can serve any number of accounts held by multiple clients (multiple legal entities or individuals) at Sberbank CZ.

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 transfer)	free of charge
Credit transfer – outgoing, domestic, outside Sberbank CZ (on-line credit transfer)	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

3.1 FAIR Loans for Entrepreneurs

Description	CZK or equivalent
Loan processing	free of charge
Loan account maintenance (loan facilities arranged after 1 January 2019)	200
Loan account maintenance (overdraft facilities arranged after 1 January 2019)	200
Amended contractual terms and conditions (as per client's request)	5,000
Amended contractual terms and conditions (as per bank's request)	free of charge
Availability of funds	free of charge
Copy of an entry in the Land Register	200 + VAT (≤ 3 pages) / 70 + VAT per additional page
Early repayment	1% of the prepaid portion; free of charge within the fixed rate period

3.2 Bank Guarantees

Description	CZK or equivalent
Facility processing	free of charge
Facility administration	free of charge
Amended contractual terms and conditions (as per client's request)	3,000
Amended bank guarantee (as per bank's request)	free of charge
Issued bank guarantee	3,000
Guarantee commission	3% p.a. of the issued bank guarantee amount, min. 1,500
Drafted wording (charged if the guarantee is not then issued)	3,000
Demanded guarantee	0.2% of the guarantee amount, min. 1,000; max. 25,000

3.3 Other Loans

Description	CZK or equivalent
Amended contractual terms and conditions (as per client's request)	5,000
Amended contractual terms and conditions (as per bank's request)	free of charge

Other loans are governed by Chapter 5 of the List of Fees applicable to medium enterprises with an annual turnover between CZK 25 million and CZK 1.2 billion.

4. Documentary Transactions

4.1 Documentary Transactions

Documentary transactions are governed by Chapter 6 of the List of Fees applicable to medium enterprises with an annual turnover between CZK 25 million and CZK 1.2 billion.

5. Investment

5.1 Bonds

Description	CZK or equivalent	
Purchase or sale	%	example
Domestic bonds	0.6%, min. 300	100 thous. = 600
International bonds	0.6%, min. EUR 50	10 thous. EUR = EUR 60
Payment upon maturity		
Domestic bonds	fees and costs charged by 3rd parties	
International bonds	fees and costs charged by 3rd parties	
Coupon Payment:		
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	

5. Investment

5.2 Funds

Description	CZK or equivalent	
	%	example
Purchase of share certificates (single and regular purchases)		
Money market mutual funds		
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
Bond funds		
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
Equity funds		
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
Mixed funds, guaranteed investment funds, index funds and click funds		
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
Qualified investor funds		
RSBC Českomoravský nemovitostní fond SICAV, a.s.	3.00%	100 thous. = 3,000
Sale of share certificates		
	free of charge	
Transfer of share certificates within a single investment company (exchange of funds)		
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	
Dividend payment		
	free of charge	

5. Investment

5.3 Other

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

6. Other Banking Services

6.1 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%

6.2 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

6.3 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 ³	1,200 + VAT
5,001 – 10,000 cm ³	2,040 + VAT
10,001 – 15,000 cm ³	3,000 + VAT
15,001 – 30,000 cm ³	5,040 + VAT
30,001 – 50,000 cm ³	8,040 + VAT
≥ 50,001 cm ³	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

6. Other Banking Services

6.4 Other

Description	CZK or equivalent
Request for payment (demand letter)	
First request for payment (demand letter)	250
Second and additional requests for payment (demand letter)	500
Unauthorised overdraft interest rate (current accounts)	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 fee for maintaining the account.

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.

