



SBERBANK

List of Fees

Inactive Products and Services

INDIVIDUALS

Valid from 15/12/2019

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1. Day-to-Day Banking

1.1 Current Accounts

Description	CZK or equivalent
Opening/change/closing of an account	free of charge
Current Account – account maintenance(monthly)	47
FAIR Account (START) – account maintenance(monthly)*	free of charge
FAIR Account (PLUS) – account maintenance (monthly fee)*	53
FAIR Account (EXTRA) – account maintenance (monthly fee)*	133
Personal Account – account maintenance (monthly fee)*	47
Styl Account – account maintenance (monthly fee)*	89
Exclusive Program – account maintenance (monthly fee)*	199
Active Account – account maintenance (monthly fee)*	55
Fit Account – account maintenance (monthly fee)*	47
Free Account – account maintenance (monthly fee)*	free of charge
Rybička Account – account maintenance (monthly fee)*	free of charge
Rybička account – cash withdrawal**	70

* All-in-one lump sum fee charged for the maintenance of individual account-related products.

** Subject to the additional fee charged to cash withdrawal as stipulated in the chapter Cash Payments.

FAIR Account (START) – Products and Services:

- ✓ 1 payment card (Maestro / VISA Electron) – FREE OF CHARGE.
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking), incl. 1 token – FREE OF CHARGE.
- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score) – FREE OF CHARGE.

FAIR Account (PLUS) – Products and Services:

- ✓ 2 payment cards (international debit card – VISA Electron / Maestro / VISA Classic / MasterCard Standard) – FREE OF CHARGE.
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking), incl. 1 token – FREE OF CHARGE.
- ✓ Standard non-cash domestic payments (electronic payments) – 3 single payments, 1 standing order, 1 SIPO and 1 direct debit included in the account option fee.
- ✓ 3 ATM withdrawals from any ATM in the Czech Republic included in the account option fee; additional ATM withdrawals subject to standard fees.
- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score) – FREE OF CHARGE.

FAIR Account (EXTRA) – Products and Services:

- ✓ 2 payment cards (international debit card – VISA Electron / Maestro / VISA Classic / MasterCard Standard) – FREE OF CHARGE.
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking), incl. 1 token – FREE OF CHARGE.
- ✓ All standard non-cash domestic payments (electronic payments).
- ✓ All ATM withdrawals from any ATM in the Czech Republic included in the account option fee.
- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score) – FREE OF CHARGE.

Personal Account – Products and Services:

- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score) – FREE OF CHARGE.
- ✓ Savings product – FREE OF CHARGE.
- ✓ Payment cards (international debit card – VISA Electron / Maestro / VISA Classic / MasterCard Standard) – FREE OF CHARGE.
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking), incl. 1 token – FREE OF CHARGE.
- ✓ Current account monthly electronic statement – FREE OF CHARGE.

1. Day-to-Day Banking

1.1 Current Accounts

STYL Account – Products and Services:

- ✓ Current account and Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score).
- ✓ Savings product.
- ✓ Payment card (international debit card – VISA Electron / Maestro / VISA Classic / MasterCard Standard).
- ✓ 50% off the annual card maintenance fee (second international debit card – VISA Electron / Maestro).
- ✓ Direct banking services (Sberbank Online Banking).
- ✓ Monthly account statements (excl. postage).

EXCLUSIVE Program – Products and Services:

- ✓ Current account maintenance (CZK account).
- ✓ Foreign currency current account.
- ✓ Overdraft facility (overdraft facilities arranged to one current account for clients with an acceptable credit score).
- ✓ 2 payment cards (international card – VISA Classic / Master Card Standard).
- ✓ 50% off the annual card maintenance fee (third international debit card).
- ✓ Direct banking services (Sberbank Online Banking).
- ✓ Securities administration, management and custody .
- ✓ Monthly account statements (every current account; excl. postage).

FIT Account – Products and Services:

- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score).
- ✓ Savings product.
- ✓ Payment card (international debit card – VISA Electron / Maestro).
- ✓ Monthly account statements (excl. postage).

FREE Account – Products and Services:

- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score) .
- ✓ Payment card (international debit card – VISA Electron / Maestro).
- ✓ Direct banking services (Sberbank Online Banking).
- ✓ Monthly account statements (excl. postage).
- ✓ For students from 15 to 30 years of age.

RYBIČKA Account – Products and Services:

- ✓ CZK current account.
- ✓ Payment card (international debit card – VISA Electron / Maestro for children 10–15 years of age).
- ✓ Monthly account statements (excl. postage).

Fees not stipulated herein are governed by the List of Fees | Individuals – FAIR Account MINI.

1. Day-to-Day Banking

1.2 Domestic Non-Cash Credit Transfers

Tariffs	MEDIUM tariff	PREMIUM tariff	EXTRA tariff
Tariff maintenance (monthly fee)*	9	29	49

* The tariff fee replaces fees for the stipulated number of transactions included in the tariff. Transactions executed during a given calendar month over the stipulated transaction limit shall be charged pursuant to the relevant chapters of this List of Fees.

MEDIUM Tariff:

- ✓ 3 cash withdrawals from Sberbank CZ or ČSOB ATMs
- ✓ 3 one-off domestic credit transfers executed through direct banking

PREMIUM Tariff:

- ✓ 2 cash withdrawals from Sberbank CZ or ČSOB ATMs
- ✓ 10 one-off domestic credit transfers executed through direct banking

EXTRA Tariff:

- ✓ 6 cash withdrawals from Sberbank CZ or ČSOB ATMs.
- ✓ 14 one-off domestic credit transfers executed through direct banking

1.3 Routing Key

Description	CZK or equivalent
Routing key (annual fee)	400

1. Day-to-Day Banking

1.4 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 CZK 19 per additional electronic card 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 credit transfers)	free of charge		
ATM / POS 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		
Additional fee charged to the HolidayCard option	1		
ATM cash withdrawal (abroad; personal Holiday card)	29		
MasterCard Standard / VISA Classic card maintenance (monthly fee) – FAIR Account (START)	29		

1. Day-to-Day Banking

1.5 Card Insurance

Description	CZK or equivalent
Travel insurance – ČSOB pojišťovna (annual fee)****	
Standard	300
Standard Family	900
Exclusive*	1,200
Exclusive Family	2,280
Gold**	1,800
Gold Family	3,000
Insurance against card loss/theft – ČSOB pojišťovna (annual fee)****	
Basic***	180
Classic***	480
Extra***	840
Legal protection insurance for drivers of motor vehicles (annual fee)**	300
Insurance by BNP Paribas Cardif Pojišťovna (monthly fee)	
Individual travel insurance	49
Family travel insurance	79
Card and personal possessions insurance	59

* Insurance is automatically included with MasterCard Business and VISA Business payment cards – included in card price.

** Insurance is automatically included with MasterCard Gold and VISA Gold payment cards – included in card price.

*** Insurance cannot be arranged with Maestro card.

**** The fee is charged on the last day of the calendar month in which the client applied for payment card insurance.

1.6 Direct Banking

Description	CZK or equivalent
Sberbank Online Banking services (monthly fee not included in the account option fee charged to each client having arranged the services)	47
Token (one-off fee not included in the account option fee charged for the first token issued to a client)	250

2. Savings Account

2.1 Savings Accounts

Description	CZK or equivalent
Savings account – new / changed / closed*	free of charge
Savings account maintenance*	free of charge
Sberbank Online Banking & Smart Banking services (monthly fee)	free of charge

* FAIR Savings in CZK / FAIR Savings EXTRA in CZK.

3. Credit Cards and Loans

3.1 VISA Classic Credit Card

Description	CZK or equivalent
VISA Classic	19
New credit card account	free of charge
Credit card account maintenance (monthly fee)	25
Credit card account statement (monthly fee)	free of charge
Copy of a credit card account statement	40
Uncollected credit card	199



3.2 Overdraft Facilities

Description	CZK or equivalent
Overdraft maintenance (monthly fee)	50
Overdraft maintenance (monthly fee)*	19
Changed overdraft limit	150

* Overdrafts arranged from 8/8/2011 to 14/8/2013 and overdrafts arranged under the Domestic Bank concept until 14/8/2013.

3.3 Consumer Loans

Description	CZK or equivalent
Loan processing	1% of the loan amount, min. 500
Loan account maintenance (monthly fee)	59
Account statement	free of charge
Amended terms and conditions (as per client's request)*	min. 500
Early repayment (consumer loans maturing within one year)**	1% of the prematurely repaid amount
Early repayment (consumer loans maturing beyond one year)**	0.5% of the prematurely repaid amount
Early repayment "Green Loan"; up to the amount of the state subsidy under the Green Savings program)***	free of charge
Early repayment (closed by 14/12/2019)	free of charge

* Extra loan repayments (full or partial) of consumer loans provided until 31 December 2010.

** Loan agreements entered into on or after 1 January 2011.

*** One early payment (loans provided on or after 5 October 2009).

3. Credit Cards and Loans

3.4 Pre-mortgage and mortgage loans, American mortgage

Description	CZK or equivalent
Loan account maintenance (mortgages for which drawing from the loan was not initiated as of 28/2/2013)	150
Partial extraordinary instalment (mortgages which were not refixed after 30/11/2016)	Free of charge up to 10% of the original amount of the loan (1x per 12 calendar months)
Early repayment of the mortgage loan (mortgages that were not refixed after 30/11/2016)	0.35% of the paid amount for each month remaining until the end of fixation
Early repayment of an American mortgage (closed by 31/12/2010)	0.25 % of the paid amount for each month remaining until the end of fixation
Early repayment of an American mortgage (closed from 1/1/2011 to 30/11/2016)	0.5% with remaining time until maturity of up to 1 year, 1% with remaining time until maturity of more than 1 year.

3.5 Payment Protection Insurance

Description	CZK or equivalent
STANDARD payment protection insurance (mortgage loans)	5% of the regular monthly payment
PLUS payment protection insurance (mortgage loans)	7% of the regular monthly payment
STANDARD payment protection insurance (loans)	5% of the regular monthly payment
PLUS payment protection insurance (loans)	7.5% of the regular monthly payment

4. Investment

4.1 Investment Certificates

Description	CZK or equivalent	
OTC-traded investment certificates		
Sale of Volksbank AG securities	free of charge	
Sale (any amount)	500	
Payment upon maturity	free of charge	
Coupon payment	free of charge	
Publicly traded investment certificates		
	%	example
Sale	1.25%, min. EUR 38	10 thous. = EUR 125
Payment upon maturity	0.5% of the transaction amount, min. EUR 1.50; max. EUR 50	10 thous. = EUR 50
Coupon payment	0.5% of the coupon payment, max. 2,000 + fees charged by foreign custodians; min 50	10 thous. = 50 + custodian

4.2 Shares

Description	CZK or equivalent	
Sale		
	%	example
Czech Republic	1.25%, min. 100	10 thous. = 125
Austria, France, Germany, Italy, Portugal, Spain	1.25%, min. EUR 38	10 thous. = EUR 125
USA	1.25%, min. USD 50	10 thous. = USD 125
Other	upon request	
Dividend payment		
	%	example
Domestic shares	0.5% of the dividend payment, max. 2,000; min. 50	100 thous. = 500
Foreign shares	0.5% of the dividend payment, max. 2,000 + fees charged by foreign custodians; min. 50	100 thous. = 500 + custodian
Stock split, reverse stock split, change of face value, reduction of share capital		
free of charge		

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.

