



**SBERBANK**

## List of Fees

### **INDIVIDUALS**

Valid from 01/03/2020

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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: <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> <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 Non-cash payment in EUR within the EEA and SEPA zone

Description	FAIR Account		
	MINI	AKTIV	OPTIMAL
Incoming payment: SEPA payment / Regulated EUR payment	free of charge		
Outgoing payment: SEPA payment / Regulated EUR payment	5	Free electronically, otherwise 5	Free electronically, otherwise 5
Surcharge for paper payment instruction: SEPA payment / Regulated EUR payment	300		
Surcharge for urgent payment – Regulated EUR payment	200		
Cancellation or change of a payment instruction on the due date prior to its realisation (always only if agreed upon in advance with the bank)	150		
Permanent SEPA instruction / Regulated EUR payment – establishment / change / cancellation	Free electronically, otherwise 50		

Miscellaneous tasks related to SEPA payments and Regulated EUR payments shall be governed by the rate list for non-cash foreign payments.

## 1. Day-to-Day Banking

### 1.6 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, 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)	0.9%, min. 150; max. 900
Returned credit transfer	300
Surcharge for NON-STP incoming payment	400
Change of instructions for a settled incoming payment (always following prior agreement with the bank)	1,000
Surcharge for verification of an incoming payment	500



#### TIP

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

**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.

**Surcharge for NON-STP incoming payment:**

- ✓ Incorrect IBAN (other than the retail segment) or a minor error in the beneficiary name (typo) requiring manual payment processing.

## 1. Day-to-Day Banking

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

Description	CZK or equivalent
Credit transfer – outgoing within Sberbank CZ	free of charge
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	1%, min. 300; max. 1,700
Surcharge for an outgoing payment with an OUR type fee – Standard Our fee (the sender pays all fees, the recipient receives the full payment)	1%, min. 300; max. 1,500
Discounted OUR surcharge – Payment in the currency RUB	300
Discounted OUR surcharge – Payment – Sberbank payment 1st type	300
Discounted OUR surcharge – Payment – Sberbank payment 2nd type	0
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-performance of a payment instruction (due to insufficient funds, mistakes in the payment instruction or illegibility)	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.

**Sberbank Payment** is:

1st type – Outgoing payment in EUR, USD and/or CZK to Sberbank of Russia and its subsidiaries in Belarus, Kazakhstan and Ukraine.

2nd type – Outgoing payment in CZK and/or EUR to Sberbank Serbia, Bosnia-Herzegovina.

3rd type – Outgoing payment in CZK to Sberbank Europe AG (Austria) and its subsidiaries in Slovenia, Croatia, Hungary (EU countries where only the SHA type of fee is permitted).

4th type – Outgoing payment in RUB to Sberbank of Russia and its subsidiaries in Belarus, Kazakhstan and Ukraine.

**Rouble Payment** is:

✓ an outgoing credit transfers in RUB other than Sberbank Payment.

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 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

### 1.9 Debit Contactless Cards

Item	FAIR account			Other accounts
	MINI	AKTIV	OPTIMAL	
Debit card provision	free of charge			
Re-issuance of card at client's request	200			
Monthly fee for Debit Mastercard Business / VISA Classic maintenance	41	card included in the option price, other cards for CZK 41		41
Monthly fee for Debit Mastercard Gold maintenance including Family Travel Insurance, Auto Assistance service and Concierge service	350			
Cashless payment for goods and/or services	free of charge			
ATM withdrawal at Sberbank in the Czech Republic	5	✓	✓	5
ATM withdrawal at another bank/company in the Czech Republic	29	29	✓	29
All cash withdrawals from ATM abroad	29	29	✓	29
Cash withdrawal at a counter (Cash Advance) in the Czech Republic	1%, min. 50			
Cash withdrawal at a counter (Cash Advance) abroad	1%, min. 50			
Forgotten PIN – newly issued PIN	160			
PIN change through ATM	35			
Balance inquiry through Sberbank CZ ATM	free of charge			
Balance inquiry through ATMs of other banks in the Czech Republic and abroad	9			
Change of limit for payments without physical presence of card (e.g. Internet payments)	free of charge			
Limit change	free of charge electronically, at a branch and through call centre CZK 60			
Emergency cash advance abroad	3,000			
Issuance of replacement card abroad	4,000			
Issuance of card withheld in Sberbank CZ ATM	1,000			
Express card / PIN distribution	1,500			

### 1.10 Contactless Card Insurance

Item	CZK or equivalent
Family travel insurance Gold (included in the price of Gold card)	free of charge
Auto Assistance (included in the price of Gold card)	free of charge
Concierge (included in the price of Gold card)	free of charge

Insurance validity depends on the card validity (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	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

#### Sberbank Online, Sberbank Online Mobile

Description	CZK or equivalent
Monthly fee for use of internet banking – Sberbank Online.	free of charge
Monthly fee for use of Sberbank Online Mobile (exclusively for the Sberbank Online application).	free of charge
Monthly fee for use of a Mobile Token (exclusively for the Sberbank Online application).	free of charge
Sending of authentication and authorisation SMS.	free of charge
Sending of informative SMS.	2.50
Sending of informative e-mail.	free of charge
Sending of informative Push notification	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

#### 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	0.5% of the early repaid amount if the line of credit has maturity within less than 1 year, 1% of the early repaid amount if the maturity is within 1 year or more.
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 Pre-Mortgage and Mortgage Loans, Home Equity Loans

Description	CZK or equivalent
Loan processing	free of charge
Copy of an entry in the Land Register	CZK 150 + VAT per page
Loan drawdown (as per the motion to register the security interest in the Land Register)	1,500
Second and each additional drawing from the line of credit	500
Reservation of funds	0.5% of the undrawn amount per year
Amended terms and conditions (as per client's request)	5,000
Confirmation letter (paid interest)	free of charge (once per year) / 200 (as per client's request)
Issuance of a confirmation or approval for a mortgage loan	1,000

#### 3.4 Payment Protection Insurance and Credit Card Insurance

Description	CZK 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

## 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>Real Estate Investment Fund</b>		
Generali Investments CEE	2.00%	100 thous. = 2,000
<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., min. 15 monthly / 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 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)	

## 5. Other Banking Service

### 5.1 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

### 5.2 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

### 5.3 Other

Description	CZK or equivalent
Unauthorised overdraft interest rate (current accounts)	Repo rate announced by the Czech National Bank + 8% per annum*
Late payment charges (lending products)	Repo rate announced by the Czech National Bank + 8% per annum*
Withdrawn / terminated agreement (loan default)	1,000
Day and night safe keys and deposit bags (deposit payment)	3,000
Released security interest (movables)	notary fee + VAT
Execution	150

\* Repo rate valid by the 1st day of the respective calendar semester.

## 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.



