



SBERBANK

List of Fees

INDIVIDUALS

Valid from 01/03/2021

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1. Day-to-Day Banking

1.1 Current Accounts

Description	FAIR Account		
	START	PLUS	EXTRA
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	199	599
<p>Active account – criteria: <i>Outgoing credit transfers = outgoing credit transfers from debit cards (other than ATM cash withdrawals) during a given month.</i> <i>Investment product balance = 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> <i>Credit turnover = incoming credit transfers from other banks, incoming credit transfers from accounts held by other Sberbank CZ clients, and cash deposits made during a given month.</i></p>	–	<p>at least 5 outgoing credit transfers from debit cards or sum of investment product balance of at least CZK 0.5 mil.</p>	<p>a) at least 5 outgoing credit transfers (payment card transactions) OR investment product balance of at least CZK 0.5 mil. b) credit turnover of at least CZK 50,000 Conditions a) and b) must be satisfied simultaneously</p>
Online statement (eStatement)	free of charge		
Sending an electronic monthly account statement (eStatement)	40		
Sending an account statement by post	50		
Account statement printed out at a branch (as per client's request)	150		
Paper statement sent by post – duplicate (as per client's request)	200		
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	–	✓	✓

EXTRA Account = 25% off the investment product fee.

The account maintenance fee is charged on the last business day of the respective month. The account maintenance fee charged on an actively used account will be refunded on the first business day of the following month.

1.2 Basic Account

Description
Fees for the Basic Account are governed by the FAIR Account START option. Only one Debit Mastercard / VISA Classic payment card can be issued to the Basic Account.
No credit or investment products can be negotiated for this account.

1. Day-to-Day Banking

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

1.4 Domestic Non-Cash Credit Transfers

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

1. Day-to-Day Banking

1.5 Non-cash payment in EUR within the EEA and SEPA zone

Description	FAIR Account		
	START	PLUS	EXTRA
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)	200		
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.

1.6 Foreign Non-Cash Credit Transfers – Incoming

Description	CZK or equivalent
Incoming credit transfer – within Sberbank CZ / with OUR payment instructions (remitted from abroad/domestic bank in a foreign currency)	free of charge
Sberbank Payment	free of charge
Rouble Payment	0.9%, min. 150; max. 500
Incoming credit transfer with BEN/SHA payment instructions (remitted from abroad/domestic bank in a foreign currency)	0.9%, min. 150; max. 900
Returned credit transfer	300
Change of instructions for a settled incoming payment (always following prior agreement with the bank)	1,000
Surcharge for NON-STP incoming payment	300
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 remitted from Sberbank of Russia and its subsidiary banks in Belarus, Kazakhstan and Ukraine; and from Sberbank Europe AG (Austria) and its subsidiary banks in Bosnia and Herzegovina, Croatia, Hungary, Serbia and Slovenia.

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
Sberbank Payment	300
Rouble Payment	1% min. 300; max. 1,000
Outgoing credit transfer remitted abroad/to another domestic bank in a foreign currency	1%, min. 300; max. 1,700
Standard additional fee charged for processing outgoing credit transfers with OUR payment instructions	1%, min. 300; max. 1,500
Preferential additional fee charged for processing Sberbank payment and Rouble payment with OUR payment instructions	100
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	300
Additional fee charged for processing urgent credit transfers / credit transfers submitted after cut off times (always subject to agreement with the bank)	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	1,000
Confirmation of a credit transfer	200
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)	free electronically / otherwise 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:

- ✓ an outgoing credit transfer remitted to Sberbank of Russia and its subsidiary banks in Belarus, Kazakhstan and Ukraine; and to Sberbank Europe AG (Austria) and its subsidiary banks in Bosnia and Herzegovina, Croatia, Hungary, Serbia and Slovenia.

Rouble Payment is:

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

Additional fee charged for processing NON-STP payment:

- ✓ incorrect details,
- ✓ missing details,
- ✓ details in wrong fields,
- ✓ payments submitted via el. banking in CZK as SEPA/regulated payments requested to be remitted in EUR.

1. Day-to-Day Banking

1.8 Cash Credit Transfers

Description	CZK or equivalent
Cash deposit at branch (\leq CZK 250,000 or equivalent/day)	free of charge
Coin deposit or exchange ($>$ 100 coins/nominal value)	4%, min. 400
Exchange of banknotes (\geq 101 pcs / nominal value)	1.5%
Additional fee charged to the deposit ($>$ CZK 250,000 or equivalent) / day	0.1%
Cash withdrawal (at branch)	100
Additional fee charged for withdrawing cash (\geq CZK 250,000 or EUR/USD/GBP/CHF equivalent)	0.2% of the withdrawn amount
Additional fee charged to the withdrawal of foreign currency (excl. EUR, USD, GBP, CHF)	0.5% of the withdrawn amount
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		
	START	PLUS	EXTRA
Providing a debit card	free of charge		
Re-issued card as per client's request	200		
Monthly fee for Debit Mastercard Business / VISA Classic maintenance	50	1 card included in the option price, other cards for CZK 50	
Monthly fee for Debit Mastercard Gold maintenance including Family Travel Insurance, Auto Assistance service and Concierge service	350	350	1 card included in the option price, other cards for CZK 350
Cashless payment for goods and/or services	free of charge		
ATM withdrawal at Sberbank in the Czech Republic	5	✓	✓
ATM cash withdrawal (other banks/companies at home and abroad)	40	✓	✓
Cash withdrawal at a counter (Cash Advance)	100		
Forgotten PIN – newly issued PIN	160		
PIN change through ATM	free of charge		
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
Individual travel insurance	59
Family travel insurance	89
Card and personal belongings insurance	79

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	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)	3
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.	3
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
Credit transfer – outgoing, domestic, outside Sberbank CZ (on-line credit transfers)	5
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	Max. 0.5% of the early repaid amount if the line of credit has maturity within less than 1 year, max. 1% of the early repaid amount if the maturity is within 1 year or more.
Confirmation letter (repaid loan)	200

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
Home equity loan processing	3,000
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)	1,900
Second and each additional drawing from the line of credit	500
Commitment fee (undrawn loan or undrawn amount >10%)	2% of the undrawn amount
Amended terms and conditions (as per client's request)	5,000
Confirmation letter (paid interest)	free of charge (once per year) / 250 (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	
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	free of charge	
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	

4. Investment

4.2 Funds

Description	CZK or equivalent	
Purchase of share certificates (single and regular purchases)	%	example
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
Real Estate Investment Fund		
Generali Investments CEE	2.00%	100 thous. = 2,000
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	

The minimum sell/buy transaction amount is CZK 30,000 or equivalent.

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	
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)	

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 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

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.

