



**SBERBANK**

**Additional List of Fees –  
Business FAIR Accounts START, PLUS  
and EXTRA**

**ENTREPRENEURS AND SMALL COMPANIES**

Valid from 01/07/2021

## 1. Day-to-Day Banking

### 1.1 Current Accounts

Description	Business FAIR Account		
	START (all currencies)	PLUS (CZK)	EXTRA (CZK)
Account opening / change / closing	free of charge		
Monthly account maintenance (actively used account)	free of charge	free of charge	free of charge
Monthly account maintenance (inactively used account)	free of charge	199	599
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>	–	monthly credit turnover of at least CZK 15,000	monthly credit turnover of at least CZK 300,000
New option of FAIR account at the client's request	free of charge		
Electronic monthly account statement (eStatement)	free of charge		
Sending an account statement electronically (eStatement)	40		
Sending a copy of the 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)	200		
Account blocking (as per client's request)	200		
FAIR Savings PLUS – preferential interest rate	–	✓	✓
FAIR Account PLUS – first account arranged free of charge for entrepreneurs for their personal use	–	✓	✓
Foreign credit transfers – preferential rates	–	–	✓

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. Day-to-Day Banking

### 1.2 Domestic Non-Cash Credit Transfers

Description	Business FAIR Account		
	START	PLUS	EXTRA
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		
Confirmation of credit transfer (processed / credited)	100		
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 (electronic) / 50 (sent by post)		
Standing order, SIPO, pre-authorized direct debit – new / changed / cancelled	free of charge (electronic) / otherwise 50		

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

Description	Business FAIR Account		
	START	PLUS	EXTRA
Incoming payment: SEPA payment / Regulated EUR payment	free of charge		
Outgoing payment: SEPA payment / Regulated EUR payment	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 of charge (electronic) / 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

### 1.4 Foreign Non-Cash Credit Transfers – Incoming

Description	Clients with Business FAIR Account EXTRA		Clients w/o Business FAIR Account EXTRA	
	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)	0.5%, min. 100; max. 400		0.9%, min. 150; max. 900	
Returned credit transfer	300			
Surcharge for NON-STP incoming payment	300			
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 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

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

Description	Clients with Business FAIR Account EXTRA	Clients w/o Business FAIR Account EXTRA
Credit Transfer – outgoing, within Sberbank CZ	free of charge	
Sberbank Payment	300	
Rouble Payment	1%, min. 100; max. 300	1%, min 300; max. 1,000
Outgoing credit transfer remitted abroad/to another domestic bank in a foreign currency	1%, min. 150; max. 850	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	
Discounted OUR surcharge – Payment in the currency RUB	100	
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	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 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	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 (including credit transfers in foreign currencies within Sberbank CZ)	200	
Foreign standing order (new / changed / cancelled)	free of charge (electronic) / 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

### 1.6 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 for 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 for 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 in excess of CZK 250,000 or equivalent, noticed)	0.5%, min. 500

### 1.7 Debit Contactless Cards

Description	Business FAIR Account		
	START	PLUS	EXTRA
Debit card provision	free of charge		
Re-issuance of card at client's request	200		
Monthly fee for Debit Mastercard Business / VISA Classic Business maintenance	1 card included in the option price, other cards for CZK 60	2 cards included in the option price, other cards for CZK 60	
Monthly fee for Debit Mastercard Gold Business / VISA Gold Business 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		
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. Day-to-Day Banking

### 1.8 Contactless Card Insurance

Description	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 validity depends on the card validity (cannot be transferred).

### 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.

