



SBERBANK

List of Fees

Inactive Products and Services

ENTREPRENEURS AND SMALL COMPANIES

Turnover up to CZK 25 Million

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 fee)	150
FAIR Account for Entrepreneurs (START) – account maintenance (monthly fee)*	free of charge
FAIR Account for Entrepreneurs (PLUS) – account maintenance (monthly fee)*	233
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* All-in-one fee charged for the maintenance of individual account-related products.

FAIR Account for Entrepreneurs (START) – Products and Services:

- ✓ 1 payment card (international debit card – VISA Electron / Maestro / VISA Classic / MasterCard Standard) – FREE OF CHARGE.
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking), incl. 2 tokens – FREE OF CHARGE.
- ✓ Overdraft facility maintenance (CZK overdraft facilities arranged to clients with an acceptable credit score) – FREE OF CHARGE.

FAIR Account for Entrepreneurs (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. 2 tokens – FREE OF CHARGE.
- ✓ Standard non-cash domestic payments from/to another bank (electronic payments) – 30 incoming payments, 30 single outgoing payments, 3 standing orders 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 maintenance (CZK overdraft facilities arranged to clients with an acceptable credit score) – FREE OF CHARGE.

FAIR Account for Entrepreneurs (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. 2 tokens – 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 maintenance (CZK overdraft facilities arranged to clients with an acceptable credit score) – FREE OF CHARGE.

EXPERT Account (PRESTIGE) – Products and Services:

- ✓ Business account maintenance (CZK and foreign currency account).
- ✓ Payment card maintenance incl. Exclusive Travel Insurance and D.A.S. Legal Expenses Insurance (international debit card – VISA Business / MasterCard Business).
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking), incl. 2 tokens – FREE OF CHARGE.

1. Day-to-Day Banking

1.1 Current Accounts

PROFIT Account – Products and Services (opened on or after 1/10/2011):

- ✓ Business account maintenance (CZK with preferential interest bands).
- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score).
- ✓ Payment card (international business debit card – VISA Classic / MasterCard Standard).
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking).
- ✓ Monthly account statements (excl. postage).

PROFIT Account – Products and Services (opened until 30/9/2011):

- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score).
- ✓ Deposit product (time deposit or deposit bill of exchange).
- ✓ Payment card (international business debit card VISA Classic / MasterCard Standard).
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking).
- ✓ Monthly account statements (excl. postage).

EXPERT Account – Products and Services (opened on or after 1/10/2011):

- ✓ Business account maintenance (CZK with preferential interest bands).
- ✓ Business current account maintenance (foreign currency).
- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score).
- ✓ Payment card with arranged Exclusive travel insurance and D.A.S. legal protection (international business debit card – VISA Business / MasterCard Business).
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking).
- ✓ Monthly account statements (all current accounts; excl. postage).

EXPERT Account – Products and Services (opened until 30/9/2011):

- ✓ Business account maintenance (CZK with preferential interest bands).
- ✓ Business current account maintenance (foreign currency).
- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score).
- ✓ Deposit product (time deposit or deposit bill of exchange).
- ✓ Payment card with arranged Exclusive travel insurance and D.A.S. legal protection (international business debit card VISA Business or MasterCard Business).
- ✓ 50% off the annual card maintenance fee (second international debit card – VISA Classic / MasterCard Standard).
- ✓ Monthly account statements (all current accounts; excl. postage).
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking or Homebanking – including installation).

EXPERT MEDI Account – Products and Services:

- ✓ CZK business account maintenance with preferential interest bands.
- ✓ Foreign currency business current account.
- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score).
- ✓ Payment card with arranged Exclusive travel insurance and D.A.S. legal protection (international business debit card – VISA Business / MasterCard Business).
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking).
- ✓ Monthly account statements (all current accounts; excl. postage).
- ✓ EXTRA tariff.

PRESTIGE Account – Products and Services:

- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score).
- ✓ Payment card (international business debit card – VISA Classic / MasterCard Standard).
- ✓ 50% off the annual card maintenance fee (second international debit card – VISA Classic / MasterCard Standard).
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking or Homebanking – including installation).
- ✓ Monthly account statements (excl. postage).

1. Day-to-Day Banking

1.1 Current Accounts

MEDI Account – Products and Services:

- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score).
- ✓ Deposit product (time deposit or deposit bill of exchange).
- ✓ Payment card with arranged Exclusive travel insurance and D.A.S. legal protection (international business debit card – VISA Classic / VISA Business / MasterCard Business).
- ✓ 50% off the annual card maintenance fee (international business debit card – VISA Classic / MasterCard Standard).
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking or Homebanking – including installation).
- ✓ Monthly account statements (excl. postage).
- ✓ EXTRA tariff.

Fees not stipulated herein are governed by the List of Fees | Entrepreneurs and Small Companies (turnover up to CZK 25 million) – Business FAIR Account MINI.

1.2 Special Accounts

1.2.1 RESERVE Account

Description	CZK or equivalent
Account opening / change / closing	free of charge
Account maintenance (monthly fee)	free of charge
Incoming payment*	free of charge
Outgoing payment outside Sberbank CZ (electronic payment incl. standing order, SIPO and permitted direct debit)**	24

* Incoming payments within Sberbank CZ and incoming payments from another bank.

** Charged to transactions carried out via a Reserve account (charged on the last business day of the calendar month). Other fees not stipulated herein are governed by the respective chapters of the List of Fees.

1.2.2 Special Account for EU / Grant Programs

Description	CZK or equivalent
Account opening / change / closing	free of charge
Account maintenance (monthly fee)	
Interest payments (not agreed)	free of charge
Interest payments (agreed)	150

1. Day-to-Day Banking

1.3 Accounts for Insurance Consultants

Description	CZK or equivalent
Account maintenance (monthly fee)	45
Program for insurance consultants (monthly fee)*	169
Amended program structure (as per client's request)	free of charge
Account closing / program termination	free of charge

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

Products and Services:

- ✓ Overdraft facility (CZK overdraft facilities arranged to clients with an acceptable credit score) .
- ✓ CZK current account (arranged for insurance consultants with preferential interest bands for insurance and indemnity transfers).
- ✓ Payment card (international business debit card – VISA Electron / VISA Classic / Maestro or MasterCard Standard).
- ✓ Direct banking services (Sberbank Online Banking, Smart Banking).
- ✓ Account statements sent by post (all current accounts; monthly fee).

1.4 Domestic Non-Cash Credit Transfers

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

* All-in-one lump sum fee charged for the stipulated number of transactions included in the tariff. Transactions executed during a given calendar month over the stipulated transaction limit are subject to a fee stipulated in the respective 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

1.5 Routing Key

Description	CZK or equivalent
Routing key (annual fee)	400

1. Day-to-Day Banking

1.6 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		
Maestro / VISA Electron card maintenance (monthly fee charged for any additional card issued to FAIR Account for Entrepreneurs – START Option in addition to the stipulated number of cards included in the account option fee)		29		
MasterCard Standard / VISA Classic card maintenance (monthly fee charged for any additional card issued to FAIR Account for Entrepreneurs – START Option in addition to the stipulated number of cards included in the account option fee)		49		

1. Day-to-Day Banking

1.7 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

* Automatically arranged to MasterCard Business and VISA Business payment cards (included in the card fee).

** Automatically arranged to MasterCard Gold and VISA Gold payment cards (included in the card fee).

*** Cannot be arranged to Maestro cards.

**** Charged on the last day of the calendar month in which the client has applied for the payment card insurance.

1.8 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)	150
Token (one-off fee not included in the account option fee charged for the first and second token issued to a client)	250

2. Savings Account

2.1 Savings Accounts

Description	CZK or equivalent
Account opening / change / closing*	free of charge
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. Loans

3.1 OPTION Loan Program (for loans up to CZK 1.5 million, inclusive) and Instalment Loan

3.1.1 Investment Loan and Instalment Loan

Description	CZK or equivalent
Loan processing	1% of the loan amount, min. 3,000
Amended terms and conditions (as per client's request)	8,000
Loan administration (monthly fee)	300
Availability of funds	0.9% p.a. of the undrawn loan

3.1.2 Overdraft Facility

Description	CZK or equivalent
Loan processing	1% of the loan amount, min. 3,000
Amended terms and conditions (as per client's request)	8,000
Overdraft maintenance (monthly fee)	300
Unused overdraft facility	0.9% p.a. of the undrawn portion

3.1.3 Bank Guarantee

Description	CZK or equivalent
Request for a bank guarantee facility (processing fee)	0.5% of the facility amount, min. 3,000
Facility administration (annual fee)	3,000
Amended terms and conditions (as per client's request)	8,000
Issued bank guarantee	3,000
Guarantee commission	3% p.a. of the issued guarantee min. 1,500
Amended bank guarantee (as per client's request)	3,000

3. Loans

3.2 OPTION Plus Loan Program (loans over CZK 1.5 million)

3.2.1 Investment Loan, Combined Mortgage Loan

Description	CZK or equivalent
Loan processing	1% of the loan amount, min. 5,000
Amended terms and conditions (as per client's request)	8,000
Loan administration (monthly fee)	300
Availability of funds	0.9% p.a. of the undrawn loan

3.2.2 Overdraft Facility

Description	CZK or equivalent
Loan processing	1% of the loan amount (min. 5,000)
Amended terms and conditions (as per client's request)	8,000
Overdraft maintenance (monthly fee)	300
Unused overdraft facility	0.9% p.a. of the undrawn portion

3.2.3 Bank Guarantee

Description	CZK or equivalent
Request for a bank guarantee facility (processing fee)	0.5% of the facility amount
Facility administration (annual)	5,000
Amended terms and conditions (as per client's request)	8,000
Issued bank guarantee	3,000
Guarantee commission	3% p.a. of the issued guarantee, min. 1,500
Amended bank guarantee (as per client's request)	3,000

3.2.4 Overdraft Facility on Turnover for Entrepreneurs and Legal Entities

Description	CZK or equivalent
Loan processing	1,000
Loan administration (annual)	1,000
Amended terms and conditions (as per client's request)	free of charge
Overdraft maintenance (monthly fee)	free of charge
Unused overdraft facility	0.9% p.a. of the undrawn portion

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	0.3% of the transaction amount, min. EUR 1.50, max. EUR 50	10 thous. = EUR 30
Coupon payment	fees and costs charged by 3rd parties	

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		
Domestic shares	free of charge	
Foreign shares	fees and costs charged by 3rd parties	
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.

