



SBERBANK

List of Fees

Inactive Products and Services

INDIVIDUALS

Valid from 01/03/2021

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1. Day-to-Day Banking

1.1 Current Accounts MINI, AKTIV, OPTIMAL

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	199	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	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)	40		
Sending an account statement by post	50		
Account statement printed out at a branch (as per client's request)	150		
Sending a copy of the account statement	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	–	–	✓

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 Other Types of 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

1.2 Other Types of 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

1.3 Domestic Non-Cash Credit Transfers

Description	FAIR Account		
	MINI	AKTIV	OPTIMAL
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 credit transfer (processed / credited)	100		
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	✓	✓
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, direct debit – new / changed / cancelled	free of charge (electronic) / 50 (at branch)		

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. Day-to-Day Banking

1.4 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	
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.

1.5 Routing Key

Description	CZK or equivalent
Routing key (annual fee)	400

1. Day-to-Day Banking

1.6 Debit Contactless Cards

Description	FAIR Account		
	MINI and other	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	50	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		
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	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		

1.7 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).

1. Day-to-Day Banking

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)	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.

