

Price List for Investment

Price List of Česká spořitelna, a.s. for Private Sector, Entrepreneurs and Small Business, Public and Non-Profit Sector

Validity from 26. 01. 2024

1. Investments

- 1.1. Contractual documentation
- 1.2. Asset accounts
- 1.3. Financial account for investments
- 1.4. Asset management
- 1.5. Mutual funds units trading
- 1.6. Investing in securities traded on public markets
- 1.7. Bond investing
- 1.8. Investing in premium deposits
- 1.9. Maintenance of records of securities
- 1.10. ČS Investment Broker Service

1. Investments

1.1 Contractual documentation

Conclusion of investment services contract and asset account opening	before first investment	free of charge
Termination of investment service contract and asset account closing	at the client's request	free of charge

1.2 Asset accounts

ČS records and follow-up record of ČS		
Maintenance of asset account		free of charge
Change of information related to the asset account in follow-up records of Česká spořitelna, a.s. except transfers		free of charge
Opening at Central Securities Depository Prague, a.s.		
Opening an asset account		free of charge
Closing an asset account		free of charge
Securities transfers – Quoted and non-quoted on regulated market BCPP		
Transfers between two owners of asset accounts		
in the follow-up records of ČS		free of charge
from records maintained by other securities trader into ČS records		CZK 150 per ISIN
from ČS records into records maintained by other securities trader		CZK 800 per ISIN
Transfers between two asset accounts of one owner		
in the follow-up records of ČS		free of charge
– from records maintained by other securities trader into ČS records		CZK 150 per ISIN
– from ČS records into records maintained by other securities trader		CZK 800 per ISIN
– from unclassified asset account in records of ČS - transfer of all securities		CZK 100 per ISIN
– from unclassified asset account in records of ČS - transfer of one by on security		CZK 150 per ISIN
Transfer from follow-up records to Central Securities Depository		CZK 800 per ISIN
Transfer from Central Securities Depository to follow-up records of ČS		CZK 100 per ISIN
Transfer of immobilized shares (fee is charged only on the transferor)		CZK 150 per ISIN
Securities transfers - Registered by foreign depositaries		
Individually priced.		
Securities transfers – Heritage		
Transfers in ČS records		free of charge
Transfer of securities (per ISIN) in the follow-up records of ČS		free of charge
Securities transfers – Donation of securities from follow-up records of ČS do Central Securities Depository Foundation		
Donation of securities		free of charge
Pledges of shares and suspension of the right of disposal		
Establishment/change/termination/exercise of contractual right of lien		
Submitting request to set the lien		CZK 400
Setting the lien for each ISIN		CZK 300
Establishment/change/termination/exercise of contractual right of lien with immobilized shares		CZK 300

Sending statements	
Portfolio summary	
– via e-mail/ internetbanking	free of charge
– by post	free of charge
– by post abroad	free of charge
– at the branch	CZK 125 */**
Deal summary	
– via e-mail/ internetbanking, by post, by post abroad	free of charge
Procurement of the Statement of accounts kept by the Central Security Depository	CZK 380
Asset management statement	free of charge

* We do not charge a price if the account holder is 70 or more years old.

** Clients with setting Portfolio summary annually by post have statements at the end of each quarter for free (to be picked up at the branch).

Other services	
Assignment of AIN (at Central Securities Depository Prague, a. s.)	CZK 450
Assignment of AIN (at Central Securities Depository Prague, a.s.) before first investment	free of charge
Collection of revenues	third party fee
Services requiring manual processing (can be negotiated through a consultant)	CZK 400 per each started 15 minutes
Fee for suspended transaction caused by the client (for each day of suspension)	CZK 800

1.3 Financial account for investments

For investments you can use any current account in corresponding currency.

1.4 Asset management

Individually priced.

1.5 Mutual funds units trading

Purchase of Erste Group mutual funds	
The purchase price is determined as % of the value of the purchased mutual funds. Discount for purchases via internet banking is 10%.	
Equity funds	3.00 %
Akciový Mix, Akciový Mix DIP	3.00 %
CS Life cycle fund 2030	1.50 %
Bond funds	1.00 %
Dynamický Mix, Dynamický Mix DIP	1.50 %
ESG Mix 10	1.00 %
ESG Mix 30	1.50 %
ESG Mix 50	1.50 %
Fond řízených výnosů	1.00 %
Konzervativní Mix, Konzervativní Mix DIP	1.00 %
Property funds	1.50 %
Optimum	1.00 %
Sporinvest	0.50 %
Universum	1.00 %
Vyvážený Mix, Vyvážený Mix DIP	1.50 %
Closed funds	based on sales information

Purchase of third party funds	
The purchase price is determined as % of the value of the purchased mutual funds. Discount for purchases via internet banking is 10 %.	
Equity market	4.00 %
Bond market	1.50 %
Money market	0.50 %
Goldman Sachs Asset Management stock market	3.00 %
BNP Paribas stock market	3.00 %
Closed funds	based on sales information

Regular investing	
I. band 1. to 12. investments	discount 0 %
II. band 13. to 36. investments	discount 25 %
III. band 37. and more investments	discount 50 %

Discount according to the order of regular monthly investment. A discount on the purchase price is provided once a month for an agreed order for a regular purchase of a minimum amount of CZK 1,000 per month.

Buy-back of mutual funds units	
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Based on sales information.

Switching of mutual funds	
Switching to a target fund with a higher sales arrangement fee	difference between sales fees of the subject funds
Switching to a target fund with a lower or an equal sales fee	free of charge

Mutual fund units can only be transferred within one investment company, and only for EAM AT, EAM CR, REICO, HSBC, NN. Exchanges between different investment companies are only possible between EAM CR and REICO. The switching price is calculated from the difference in the purchase price of the unit certificates.

1.6 Investing in securities traded on public markets

Arrangement of purchase or sale – Czech market		
We calculate the fees as in the right column of % of the volume of the trade made with the given title.	Instruction entered by internetbanking	Instruction entered at a branch / by phone (except for Investment Broker Service)
less than CZK 0.5 mil	0.35 %, min. CZK 90	0.400 %, min. CZK 300
less than CZK 0.5 mil. of investment certificates of Erste Group Bank AG	0.35 %, min. CZK 90	0.400 %, min. CZK 100
in the amount of 0.5 to CZK 1 mil.	CZK 1,750 + 0.22 % of the amount above CZK 0.5 mil.	CZK 2,000 + 0.250 % of the amount above 0.5 mil.
more than CZK 1 mil.	CZK 2,850 + 0.09 % of the amount over CZK 1 mil.	CZK 3,250 + 0.100 % of the amount above CZK 1 mil.

Arrangement purchase or sale – Foreign market		
We calculate the fees as in the right column of % of the volume of the trade made with the given title.	Instruction entered by internetbanking	Instruction entered at a branch / by phone (except for Investment Broker Service)
European and other markets in EUR: Amsterdam Stock Exchange, Brussels Stock Exchange, Italian Stock Exchange, Madrid Stock Exchange, Paris Stock Exchange, Tradegate Exchange, Vienna Stock Exchange, XETRA Germany	0.40 %, min. EUR 17	0.60 %, min. EUR 23
European and other markets in EUR: Berlin Stock Exchange, Dusseldorf Stock Exchange, Frankfurt Stock Exchange, Hamburg Stock Exchange, Helsinki Stock Exchange, Munich Stock Exchange, Stuttgart Stock Exchange	0.50 %, min. EUR 17	0.60 %, min. EUR 23
United Kingdom in GBP	0.40 %, min. GBP 17	0.60 %, min. GBP 23
United Kingdom in EUR	0.40 %, min. EUR 17	0.60 %, min. EUR 23
United Kingdom in USD	0.40 %, min. USD 17	0.60 %, min. USD 23
Switzerland in CHF	0.50 %, min. CHF 17	0.60 %, min. CHF 23
Switzerland in EUR	0.50 %, min. EUR 17	0.60 %, min. EUR 23
Switzerland in USD	0.50 %, min. USD 17	0.60 %, min. USD 23
USA	0.35 %, min. USD 15	0.50 %, min. USD 20
Poland	0.50 %, min. PLN 100	0.60 %, min. PLN 100
Japan	0.50 %, min. JPY 3,350	0.60 %, min. JPY 3,350

The same prices apply to investment certificates, warrants, ETFs, ETCs, ADRs, GDRs, exchange traded funds and other products that have the nature of stocks.

When purchasing Italian securities on any market, a transaction tax of 0.1 % of the trade volume is added to the fee.

When purchasing French securities on any market, a transaction tax of 0.3 % of the trade volume is added to the fee.

When purchasing Spanish securities on any market, a transaction tax of 0.2 % of the trade volume is added to the fee.

When purchasing UK securities, Stamp duty 0.5 % of the trade volume is added to the fee.

When purchasing Irish securities, Stamp duty 1 % of the trade volume is added to the fee.

The price for obtaining the subscription	when submitting an instruction	agreed percentage of the trade volume
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1.7 Bond investing

Purchase and subscription of bonds from the bank's portfolio (debt securities, premium bonds, mortgages and subordinated bonds)		
Purchase for individual ISIN Bonds		according to the exchange rate list
Fee for the subscription	while placing an order	agreed percentage of the nominal value of purchased bonds
Sale of bonds to the bank's portfolio		
Sale for individual ISIN		according to the exchange rate list
Provision for selling mortgage bonds and zero bonds		1 % from trade volume
Provision for selling other bonds to the bank's portfolio		2 % from trade volume
Redemption of certain bonds ISIN may be limited or stopped.		
Buying and selling bonds on the OTC market or in the trading system		
Bonds / trade volume		Price for purchase / sale (% of trade volume)
less than CZK 1 mil.		0,70 % *
in the amount from 1 to CZK 5 mil.		0,60 % *
in the amount from 5 to CZK 10 mil.		0,50 % *
more than CZK 10 mil.		0,40 % *

* The minimum purchase price is CZK 1,000. The minimum volume of trade is CZK 100,000. The minimal sale price for trade is CZK 500. Fees from third party company and delivery fee may be charged for arranging the purchase and sale of securities.

Delivery fee for securities in currency	One price for delivery
CZK – via market BCCP	CZK 185
CZK – via MTF Bloomberg	CZK 585
AUD	AUD 8
BRL	BRL 32
CAD	CAD 8
CHF	CHF 5,5
DKK	DKK 38
EUR	EUR 5
GBP	GBP 4,5
HKD	HKD 47
HRK	HRK 38
HUF	HUF 1780
ILS	ILS 20
ISK	ISK 775
JPY	JPY 632
MXN	MXN 123
NOK	NOK 53
NZD	NZD 8,6
RUB	RUB 447
SEK	SEK 51
SGD	SGD 8,1
TRY	TRY 48
USD	USD 6
ZAR	ZAR 91

Third party fees (depend on place of trade)	
MTF Leave Orders	0,060 %, min CHF 30
German Exchanges	0,145 %, min EUR 3
Several European Exchanges (Amsterdam, Berlin, Brüssel, Frankfurt, Hamburg, Luxemburg, Mailand, München, Paris, Stuttgart, Zürich)	0,150 %, min EUR 25
Xetra Lubljana	0,030 % EUR
Xetra Wien	0,010 %, min EUR 5
MTF Bloomberg TSOX	free of charge

1.8 Investing in premium deposits

Opening deposits – % of deposited amount	according to emission conditions
Early termination – % from withdrawal amount	according to emission conditions

1.9 Maintenance of records of securities

Separate records of ČS	
We calculate the cost of keeping the records daily from the nominal value of the shares. Amounts are charged quarterly. Minimum fee for keeping shares on the asset account is CZK 25 per quarter.	
Maintenance of bonds of ČS and EGB in separate records of bonds	free of charge
Bonds in separate stock record	
average value of assets lower than CZK 10 mil.	0.040 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.030 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.020 % p.a.
Immobilized shares	
average value of assets lower than CZK 20 mil.	0.040 % p.a.
remaining average volume of assets exceeding 20 to CZK 100 mil.	0.025 % p.a.
remaining average volume of assets of CZK 100 mil.	0.010 % p.a.
Follow-up records of ČS	
We calculate the price for keeping records daily from the current value of the property. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. We charge the amounts quarterly. The minimum price for keeping securities on an asset account is CZK 25 per quarter.	
Czech quoted equities	
average value of assets lower than CZK 10 mil.	0.06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.04 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03 % p.a.
Foreign quoted equities	
average value of assets lower than CZK 10 mil.	0.06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.06 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.06 % p.a.
Czech non-quoted equities	
average value of assets lower than CZK 10 mil.	0.10 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.08 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.06 % p.a.
Czech bonds	
average value of assets lower than CZK 10 mil.	0.04 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.03 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.02 % p.a.
Foreign bonds	
Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50
Other securities	
in any volume	0.06 % p.a.
Records of Central Securities Depository	
We calculate the price for keeping records daily from the current value of the property. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. We charge the amounts quarterly. The minimum price for keeping securities on an asset account is CZK 25 per quarter.	

Czech quoted equities

average value of assets lower than CZK 10 mil.	0.20 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.17 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	individually

Foreign quoted equities

average value of assets lower than CZK 10 mil.	0.20 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.20 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.20 % p.a.

Czech non-quoted equities

average value of assets lower than CZK 10 mil.	0.30 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.25 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	individually

Czech bonds

average value of assets lower than CZK 10 mil.	0.07 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.05 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03 % p.a.

Foreign bonds

Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50

Other securities

in any volume	0.20 % p.a.
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Records of foreign market security trader

We calculate the price for keeping records daily from the current value of the property. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. If investment instruments are kept in the register in different currencies, the prices for keeping the register are calculated separately for each currency. We charge the amount for record keeping every quarter in CZK in aggregate for all investment instruments, unless there is an agreement on conversion to another currency.

European and other markets in EUR	0.015 % quarterly, min. EUR 2.00
United Kingdom in GBP	0.020 % quarterly, min. GBP 2.00
Switzerland in CHF	0.020 % quarterly, min. CHF 2.00
USA and other markets in USD	0.015 % quarterly, min. USD 2.00
Poland	0.045 % quarterly, min. PLN 5.00
Japan	0.020 % quarterly, min. JPY 300

Foreign bonds

Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50

From 1 January 2024, the price for keeping records of foreign market security trader is added to the price for keeping investment instruments of the type Publicly Traded Partnerships (PTPs) of USD 50 per quarter (regardless of the number of investment instruments of this type kept in the records for the client).

1.10 ČS Investment Broker Service

Contractual documentation		
Conclusion of investment services contract and asset account opening	before first investment	free of charge
Termination of investment service contract and asset account closing	upon client's request	free of charge
Asset account opening in the follow-up record of ČS	during contract sign	free of charge

Financial account for investments		
For investments you can use any current account in corresponding currency.		

Arrangement of purchase or sale on stock exchanges – Czech market (instruction entered by internet banking)		
We calculate the fees as in the right column of % of the volume of the trade made with the given title.	Instruction entered by internetbanking	
less than CZK 0.5 mil	0.35 %, min. CZK 90	
less than CZK 0.5 mil. of investment certificates of Erste Group Bank AG	0.35 %, min. CZK 90	
in the amount of 0.5 to CZK 1 mil.	CZK 1,750 + 0.22 % of the amount above CZK 0.5 mil.	
more than CZK 1 mil.	CZK 2,850 + 0.09 % of the amount over CZK 1 mil.	

Arrangement purchase or sale on stock exchanges – Foreign market (instruction entered by internet banking)		
We calculate the fees as in the right column of % of the volume of the trade made with the given title.	Instruction entered by internetbanking	
European and other markets in EUR: Amsterdam Stock Exchange, Brussels Stock Exchange, Italian Stock Exchange, Madrid Stock Exchange, Paris Stock Exchange, Tradegate Exchange, Vienna Stock Exchange, XETRA Germany	0.40 %, min. 17 EUR	
European and other markets in EUR: Berlin Stock Exchange, Dusseldorf Stock Exchange, Frankfurt Stock Exchange, Hamburg Stock Exchange, Helsinki Stock Exchange, Munich Stock Exchange, Stuttgart Stock Exchange	0.50 %, min. 17 EUR	
United Kingdom in GBP	0.40 %, min. 17 GBP	
United Kingdom in EUR	0.40 %, min. 17 EUR	
United Kingdom in USD	0.40 %, min. 17 USD	
Switzerland in CHF	0.50 %, min. 17 CHF	
Switzerland in EUR	0.50 %, min. 17 CHF	
Switzerland in USD	0.50 %, min. 17 CHF	
USA	0.35 %, min. 15 USD	
Poland	0.50 %, min. 100 PLN	
Japan	0.50 %, min. 3,350 JPY	

When purchasing Italian securities on any market, a transaction tax of 0.1 % of the trade volume is added to the fee.
 When purchasing French securities on any market, a transaction tax of 0.3 % of the trade volume is added to the fee.
 When purchasing Spanish securities on any market, a transaction tax of 0.2 % of the trade volume is added to the fee.
 When purchasing UK securities, Stamp duty 0.5 % of the trade volume is added to the fee.
 When purchasing Irish securities, Stamp duty 1 % of the trade volume is added to the fee.

The price for obtaining the subscription	when submitting an instruction	agreed percentage of the trade volume
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Arrangement of purchase or sale on stock exchanges (instruction entered by phone)		
The price is determined as % of the actual volume of trade and price for placing an order.		
Prague stock exchange in CZK	% of the value	For placing an order
CZK 0 – 250,000	0.35 %	minimum CZK 300
CZK 250,001 – 500,000	0.25 %	CZK 300
CZK 500,001 – 1,000,000	0.15 %	CZK 1,200
above CZK 1,000,001	0.10 %	CZK 1,700
European markets in EUR		
€ 0 – 5,000	0.35 %	€ 10
€ 5,001 – 40,000	0.30 %	€ 15
above € 40,000	0.25 %	€ 45
Great Britain in GBP		
£ 0 – 5,000	0.50 %	£ 10
£ 5,001 – 40,000	0.45 %	£ 10
above £ 40,000	0.40 %	£ 45
Poland in PZL		
zł 0 – 15,000	0.80 %	zł 80
zł 15,001 – 50,000	0.60 %	zł 110
zł 50,001 – 80,000	0.45 %	zł 185
above zł 80,000	0.30 %	zł 310
Switzerland in CHF		
fr 0 – 5,000	0.35 %	fr 10
fr 5,001 – 40,000	0.30 %	fr 20
above fr 40,000	0.25 %	fr 50
USA and other markets in USD		
\$ 0 – 4,000	0.25 %	\$ 10
\$ 4,001 – 50,000	0.20 %	\$ 15
above \$ 50,000	0.15 %	\$ 49
Japan in JPY		
¥ 0 – 100,000	0.60 %	¥ 5,400
¥ 100,001 – 5,000,000	0.50 %	¥ 5,500
above ¥ 5,000,000	0.40 %	¥ 10,500
Deal settlement	free of charge	free of charge

When purchasing Italian securities on any market, a transaction tax of 0.1 % of the trade volume is added to the fee.
 When purchasing French securities on any market, a transaction tax of 0.3 % of the trade volume is added to the fee.
 When purchasing Spanish securities on any market, a transaction tax of 0.2 % of the trade volume is added to the fee.
 When purchasing UK securities, Stamp duty 0.5 % of the trade volume is added to the fee.
 When purchasing Irish securities, Stamp duty 1 % of the trade volume is added to the fee.

The price for obtaining the subscription	when submitting an instruction	agreed percentage of the trade volume
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Bond investing		
Purchase and subscription of bonds from the bank's portfolio (debt securities, premium bonds, mortgages and subordinated bonds)		
Purchase for individual ISIN Bonds		according to the exchange rate list
Fee for the subscription	while placing an order	agreed percentage of the nominal value of purchased bonds

Sale of bonds to the bank's portfolio	
Sale for individual ISIN	according to the exchange rate list
Provision for selling mortgage bonds and zero bonds	1 % from trade volume
Provision for selling other bonds to the bank's portfolio	2 % from trade volume
Redemption of certain bonds ISIN may be limited or stopped.	

Bonds / trade volume	Price for purchase / sale (% of trade volume)
less than CZK 1 mil.	0,70 % *
in the amount from 1 to CZK 5 mil.	0,60 % *
in the amount from 5 to CZK 10 mil.	0,50 % *
more than CZK 10 mil.	0,40 % *

* The minimum purchase price is CZK 1,000. The minimum volume of trade is CZK 100,000. The minimal sale price for trade is CZK 500. Fees from third party company and delivery fee may be charged for arranging the purchase and sale of securities.

Poplatek za vypořádání obchodu (delivery fee) cenných papírů v uvedené měně	Jednotná cena za vypořádání obchodu
CZK – přes Pražskou burzu	185 Kč
CZK – přes MTF Bloomberg	585 Kč
AUD	8 AUD
BRL	32 BRL
CAD	8 CAD
CHF	5,5 CHF
DKK	38 DKK
EUR	5 EUR
GBP	4,5 GBP
HKD	47 HKD
HRK	38 HRK
HUF	1780 HUF
ILS	20 ILS
ISK	775 ISK
JPY	632 JPY
MXN	123 MXN
NOK	53 NOK
NZD	8,6 NZD
RUB	447 RUB
SEK	51 SEK
SGD	8,1 SGD
TRY	48 TRY
USD	6 USD
ZAR	91 ZAR

Third party fees (depend on place of trade)	
MTF Leave Orders	0,060 %, min CHF 30
German Exchanges	0,145 %, min EUR 3
Several European Exchanges (Amsterdam, Berlin, Brüssel, Frankfurt, Hamburg, Luxemburg, Mailand, München, Paris, Stuttgart, Zürich)	0,150 %, min EUR 25
Xetra Lubljana	0,030 % EUR
Xetra Wien	0,010 %, min EUR 5
MTF Bloomberg TSOX	free of charge

Mutual funds unit trading

Purchase of Erste Group mutual funds

The purchase price is determined as % of the value of the purchased mutual funds. Discount for purchases via internet banking is 10%.

Equity funds	3.00 %
Akciový Mix, Akciový Mix DIP	3.00 %
CS Life cycle fund 2030	1.50 %
Bond funds	1.00 %
Dynamický Mix, Dynamický Mix DIP	1.50 %
ESG Mix 10	1.00 %
ESG Mix 30	1.50 %
ESG Mix 50	1.50 %
Fond řízených výnosů	1.00 %
Konzervativní Mix, Konzervativní Mix DIP	1.00 %
REICO property fund	1.50 %
Optimum	1.00 %
Sporinvest	0.50 %
Universum	1.00 %
Vyvážený Mix, Vyvážený Mix DIP	1.50 %
Closed funds	based on sales information

Purchase of third party funds

The purchase price is determined as % of the value of the purchased mutual funds. Discount for purchases via internet banking is 10%.

Equity market	4.00 %
Bond market	1.50 %
Money market	0.50 %
Goldman Sachs Asset Management stock market	3.00 %
BNP Paribas stock market	3.00 %
Closed funds	according to the selling information

Regular investing

I. band 1. to 12. investments	discount 0 %
II. band 13. to 36. investments	discount 25 %
III. band 37. and more investments	discount 50 %

Discount according to the order of regular monthly investment. A discount on the purchase price is provided once a month for an agreed order for a regular purchase of a minimum amount of CZK 1,000 per month.

Buy-back of mutual funds units

Based on sales information.

Switching of mutual funds

Switching to a target fund with a higher sales arrangement fee	difference between sales fees of the subject funds
Switching to a target fund with a lower or an equal sales fee	free of charge

Mutual fund units can only be transferred within one investment company, and only for EAM AT, EAM CR, REICO, HSBC, NN. Exchanges between different investment companies are only possible between EAM CR and REICO. The switching price is calculated from the difference in the purchase price of the unit certificates.

Maintenance of records of securities

Sending of reports on effected transactions	after settlement	free of charge
Collection of revenues (CDPCP)	after settlement	free of charge
Collection of revenues (foreign shares)	by date of payment	third party fee
Procurement of the Statement of accounts kept by the Central Security Depository	at the time of application	CZK 380
Change of information related to the asset account in follow-up records of Česká spořitelna, a.s.	at the time of application	free of charge
Change of information related to the asset account in records of Central Security Depository	at the time of application	CZK 100

Follow-up record of ČS

We calculate the price for keeping records daily from the current value of the property. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. We charge the amounts quarterly. The minimum price for keeping securities on an asset account is CZK 25 per quarter.

Czech quoted equities

average value of assets lower than CZK 10 mil.	0.06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.04 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03 % p.a.

Foreign quoted equities

in any volume	0.06 % p.a.
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Czech non-quoted equities

average value of assets lower than CZK 10 mil.	0.10 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.08 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.06 % p.a.

Czech bonds

average value of assets lower than CZK 10 mil.	0.04 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.03 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.02 % p.a.

Foreign bonds

Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50

Other securities

in any volume	0.06 % p.a.
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Mutual funds records keeping	
Records keeping	free of charge
Sending of deal summary	free of charge
Sending of portfolio summary	free of charge
Change of information related to the asset account in follow-up records of Česká spořitelna, a.s. except transfers	free of charge

Records of Central Securities Depository	
We calculate the price for keeping records daily from the current value of the property. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. We charge the amounts quarterly. The minimum price for keeping securities on an asset account is CZK 25 per quarter.	
Czech quoted equities	
average value of assets lower than CZK 10 mil.	0.06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.04 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03 % p.a.
Foreign quoted equities	
average value of assets lower than CZK 10 mil.	0.06 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.06 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.06 % p.a.
Czech non-quoted equities	
average value of assets lower than CZK 10 mil.	0.10 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.08 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.06 % p.a.
Czech bonds	
average value of assets lower than CZK 10 mil.	0.07 % p.a.
remaining average volume of assets exceeding 10 to CZK 100 mil.	0.05 % p.a.
remaining average volume of assets exceeding CZK 100 mil.	0.03 % p.a.
Foreign bonds	
Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50
Other securities	
in any volume	0.06 % p.a.

Records of foreign market security trader

We calculate the price for keeping records daily from the current value of the property. For the purpose of calculating the recordkeeping price, securities are valued at market price, if available, otherwise they are valued at nominal value. If investment instruments are kept in the register in different currencies, the prices for keeping the register are calculated separately for each currency. We charge the amount for record keeping every quarter in CZK in aggregate for all investment instruments, unless there is an agreement on conversion to another currency.

European and other markets in EUR	0.015 %, min. EUR 2.00
United Kingdom in GBP	0.020 %, min. GBP 2.00
Switzerland in CHF	0.020 %, min. CHF 2.00
USA and other markets in USD	0.015 %, min. USD 2.00
Poland	0.045 %, min. PLN 5.00
Japan	0.020 %, min. JPY 300
Foreign bonds	
Bonds in EUR	0.017 %, min. EUR 2
Bonds in USD	0.048 %, min. USD 2
Bonds in CZK	0.017 %, min. CZK 50

From 1 January 2024, the price for keeping records of foreign market security trader is added to the price for keeping investment instruments of the type Publicly Traded Partnerships (PTPs) of USD 50 per quarter (regardless of the number of investment instruments of this type kept in the records for the client).

Investing in premium deposits

Opening deposits – % of deposited amount	on opening	according to emission conditions
Early termination – % from withdrawal amount	on termination	according to emission conditions

Transfers, heritage, Pledges

Based on a request	according section 1.2 Asset accounts
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The price for submitting an application is paid when the order is placed.

Corporate actions and other individual services

Services requiring manual processing	CZK 400 per each started 15 minutes
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Prices are quoted in CZK.

For foreign currency accounts prices are shown in CZK but they are collected in respective foreign currency equivalent. A price which corresponds to its maximum / minimum amount or a fixed price is converted against the rate of the Czech National Bank valid on the fee maturity / charge date. Prices charged as a percentage rate are converted against the trading rate of ČS, a.s., valid on the transaction maturity / fee charge date.

Apart from the fees for services specified in the List of Charges, also other expenses (e.g. expenses of other banks and institutions) are charged. The fees are paid in cash during the provision of services or debited to the applicable account, however, such fees shall be settled not later than upon account closing and / or at the end of the year. Upon request, Česká spořitelna shall issue a receipt for fees paid in cash.

Additional fees charged for services provided by Česká spořitelna, a.s., are detailed in other parts of the List of Charges.