

# Service Charge List

Clients of Erste Private banking

**SLOVENSKÁ**   
sporiteľňa

The List of Fees and Charges is a document issued by the Bank which includes Fees, their amount, calculation method, due dates and payment conditions.

The client shall ONLY pay Fees listed in the List of Fees and Charges and corresponding Agreements or Publications.

The List of Fees and Charges is valid only for Clients who concluded the ERSTE Private Banking Framework Agreement or Treasury and ERSTE Private Banking Framework Agreement with the Bank.

## Contents

1. Fee Setting Principles .....	3
2. Account and Payment Cards .....	5
3. Safe deposit boxes .....	11
4. Loans .....	12
5. Investment .....	13

# 1. Fee Setting Principles

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- 1) The monthly Account maintenance fee is payable:
  - a) the last calendar day of each calendar month,
  - b) the last day of the Contract term if it was terminated in the calendar month, or
  - c) in case of Account reclassification among Bank Products - the fee is due in two parts; on the Account reclassification date the Fee is calculated from the rate valid for the original Bank Product and on the last day of the calendar month when the reclassification took place and the Fee is calculated from the rate valid for the new Bank Product.

As at the reclassification date all further Fees charged from the Account are due where the Bank announced their maturity for the last calendar day. The Account maintenance fee is calculated from the actual number of days during which the Bank Product was provided, whereas the termination of the contractual relationship is not included in this number.

Services regarding to the products related to the Personal Account, which are charged, are charged standardly within the individual parts of Service Charge List. The Bank will debit the fee from the Account or will set it off against any of the Client's receivables from the Bank.

- 2) A fee for using the security box for the current month is always due at the end of the given calendar month.
- 3) Pledging the financial funds on the Account, Deposit account and Saving account and / or for the elaboration of the Contract on Vinculation upon the Client's request is due on the day of submitting of application.
- 4) Assets determinative for providing discount of Maintenance fee for selected Banks products.

The products counted into assets:

- a) average monthly balance of financial means of Clients on Bank product (in any currency),
- b) average monthly amount of securities value registerd in the Bank for Client. (when calculation for securities values refers to the bond certificates, the nominal value is used, when calculation for securities values refers to the shares, the market value is used),
- c) average monthly amount of market value of stakes of share certificates SPORO fund and ESPA fund registered in the Bank, a. s., for Clients,
- d) average monthly market value of gold, what is deposited in the Bank, in ownership of Client, and
- e) average monthly amount of value from paid life insurance of Client in

KOOPERATIVA poisťovňa, a. s., Vienna Insurance Group.

The average monthly balances are calculated to the last day of Relevant Period from the balances at the end of the day or from the value of the Relevant Period. The foreign currencies are calculated with exchange course of ECB based on exchange list of the Bank valid on the last day of Relevant Period. If the Bank product was set for two or more Clients, percentage share of Client on the Bank product is used for calculation of average monthly balance. The last day of relevant period is determining for identifying the number of Clients, for who the Bank product is provided.

- 5) The Relevant Period for the set value of Assets is calendar month, when the value of Assets is evaluated, it means from the first day till the last day in month.
- 6) The fee for Payment Card is due:
  - a) the last day in the relevant calendar month for which it is charged; or
  - b) at the date specified in the account statement. Fees Credit Card and Additional Card Charges are due on the date specified in credit card statement of transactions.

If the Client changes the Account Type during the calendar month, the Payment Card Fee is charged as follows:

- a) If the Client's existing card is not free of charge in the new account type, the Payment Card fee is charged to the Client the following calendar month after the change of account type
- b) If the Client's existing card is free of charge in the new type of account, while it was not in the original account type, the Payment Card fee is not charged to the Client the following calendar month after the change.

Debit / Credit Card Charges are not limited to Card activation or Card usage.

- 7) A contractual penalty for breaching a Payment Card Agreement is due on the day an obligation under the Payment Card Agreement is breached.
- 8) The fee for exceeding the permitted Card Line is due on the date determined in the statement of transactions performed by the Credit Card.
- 9) The Fee for loan granting is payable upon signing the Loan granting Agreement.
- 10) The fee for executed Domestic Transfer or Foreign Transfer is due on the day of executing the payment operation.
- 11) A fee for services provided to a Client by the Bank as a member of the Central Securities Depository is due upon giving an order by the Client to the Bank.
- 12) The electronic service fee is payable on the last day of each calendar month or on the date of termination of the providing the Electronic Service whichever

## 1. Fee Setting Principles

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comes first. For the calendar month in which it occurred to terminate the Agreement under which the Electronic Service is given provides, the Bank shall charge a fee for providing the Electronic Service only if the Electronic Service was provided to the Client a full calendar month. Extra SMS service fee is due on the last day of the calendar month.

Extra SMS service fee is charged for each Client or An authorized person in relation to each Account for which the services are provided. For the calendar month in which the expiration of the Contract occurred under which the Extra SMS Services are provided, the Bank charges the Fee for providing the SMS service Extra only if the Bank has sent to Client - to the given Account at least a SMS message in calendar month.

- 13) The fee for electronic personal key (EPK) activation is due upon reception of the given Security Object by the Client.
- 14) The fee for other operations of the Bank not specified in the previous clauses are due immediately upon execution of the Bank operation that is subject to charges; the Bank shall deduct the Fee from the Account and/or Deposit Account, or sets it off against any claim of the Client towards the Bank; if it is not possible, the Client is obliged to pay the Fee prior to the execution of the operation being subject to charges or issuance of the confirmation.
- 15) Fees specified in the Service Charge List apply also to products and services provided to a Client in a foreign currency. The conversion of domestic currency to a foreign currency is performed at the ECB exchange rate of the relevant currency as set forth in the Bank's currency rate list in effect on the Fee's due date.
- 16) In case of regularly charged fees, according to the Payment Services Law, the Bank charges maximally the aliquot part of regularly billed fees appertaining until termination of Agreement, upon which the payment service is provided. Herewith, it is not excluded the possibility based upon § 98 of the Payment Services Law, to come to a different Agreement with a Client, which is not a consumer according, to this Law, that the provision of Article 33 par. 4 of this act shall not apply in full scope or partially to their contractual relationship.
- 17) Upon cancellation of (registered) Passbooks, Accounts, Deposit Accounts, the Client will pay, in addition to a fee published in the Service Charge List, also the heller balance on the cancelled product.
- 18) The fee for recall and/or failure to perform of the notified cash withdrawal is due one business day after non-performance of the notified cash withdrawal.
- 19) The fee for gold bar custody is due on the last day of each calendar month. The fee for gold bar custody will be charged always as at 15 January of the calendar year, and that for the previous calendar year. In case that the Client has an Account of securities owner maintained at the Bank the fee for gold bar custody will be charged together with the maintenance fee for the Account of securities owner.
- 20) Fee due dates are subject to these fee setting principles, unless otherwise stated in a written Agreement with the Client.

## 2. Account and Payment Cards

Personal account Exclusive
<b>Obtain a 100% discount off the Account Maintenance Fee with the Smart combination program</b>
If you, in the Relevant Period, carry out altogether <sup>2/</sup>
- non-cash payments made by Payment Card at the amount of at least 400 € in shops, on internet, through Google pay, Apple pay, Garmin pay, Fitbit pay <sup>4/</sup>
- at least 3 regular payments, <sup>5/</sup>
- at least 1 payment / savings deposit / investment saving <sup>6/</sup>
or
If your Assets in the Relevant Period achieve 30,000 €,
or
For active usage of Payment card issued for the Business Account <sup>3/</sup>

<sup>1/</sup> If the conditions are met in the Relevant Period, the Bank will provide a discount off the Account Maintenance Fee for the next calendar month. The Fee discount will not be provided if the Fee is charged for the month when the legal act took effect based on which the Agreement on providing the respective Bank Product was terminated/cancelled.

<sup>2/</sup> The Discount from the Fee will be provided to all Personal Accounts of the Client that are the same type (Personal account Exclusive) if the Client fulfills the condition for obtaining a discount at least on one of them.

<sup>3/</sup> The Bank will provide the discount off the Account Maintenance Fee, if at the time of Fee accounting the Client also has a Business Account maintained in the Bank as a sole entrepreneur and if in the Relevant Period the Client carried out at least 5 withdrawals from ATM or non-cash transactions for goods and service at merchandisers in Slovak Republic and abroad in shops, on internet, through application Google-Pay, except for Excluded Transactions, which are not included in this number.

<sup>3/</sup> Non-cash payments for goods and services by debit cards issued for the Client's Personal Account and/or by Credit Cards issued for the Card Account kept of the Client's name. The sum of non-cash payments by Payment Card shall not include Excluded Transactions.

<sup>5/</sup> Based on executed standing Payment Orders and/or Direct Debits except for transfers between the Client's own accounts and loan repayment instalments.

<sup>6/</sup> Regular saving of at least the min.amount of Saving for Housing Saving, Saving for pleasure, Saving Reserve, Clever Investment Saving (Attenuated Product), Account Saving (Attenuated Product) kept in the Client's Name or Investment Saving of at least the min. regular investments within the framework of saving programs in mutual funds of Asset Management of Slovenská sporiteľňa, správ. spol., a.s. (valid from 1.2.2020).

**Excluded transactions:** cashless bank transactions realised by a Payment card (Debit card, Credit card) which are not counted among cashless bank transactions/ payments by Payment card for the purposes of calculating a discount from the account maintenance fee.

Excluded transactions	Debit cards	Credit cards
cancelled payments	✓	✓
payments for purchase of foreign currency	✓	✓
electronic financial transfers, payments for financial services and Trading, and financial payments to other institutions	✓	✓
payments for purchase of traveller's checks	✓	✓
payments for casino games, lotteries and games	✓	✓
payments via ATM	✓	-
payments for telecommunication products and services	✓	-
using credit limit via the Quick Drawdown Service and Repayment of Other Credit Card Service	-	✓
using credit limit via transaction Purchase within Service Šikovný nákup	-	✓
using credit limit via transaction Tenth within Service Šikovný nákup	-	✓

## 2. Account and Payment Cards

PRODUCTS AND SERVICES INCLUDED IN THE PRICE	Personal account Exclusive
Monthly account maintenance fee	8.90 €
Change or cancellation of Standing Payment Orders and of Consents to direct debit/collectors through Electronic Services	✓
Execution of Standing Payment Orders and Direct Debit Payment Order	✓
Execution of single Payment Orders/FIT 2.0 Transfer in EUR <sup>1/</sup> (domestic transfer) and EUR payments within EHP countries including SEPA filed through Electronic Services	✓
Internetbanking/Telephonebanking/Electronic statement	✓
SMS service <sup>2/</sup> /Push notifications /E-mail notification	✓
Monthly fee for maintenance of one Payment Card	VISA Classic/Mastercard Mass
Monthly fee reduction for maintenance of one Payment Card	50 % Mastercard World pre Klienta <sup>6/</sup>
Payment Card Services: - Reprint PIN code - change of limits (via My Client Center and Branch) - resettlement in case of loss or theft (via Client Center, Electronic Services and Branch)	✓
Unlimited amount of cash withdrawal with Payment Card • from ATM of the another bank in Slovakia and in countries EHP at the withdrawal in EUR • from ATM of the Bank and Erste GROUP financial group <sup>3/</sup>	✓
Unlimited amount of no-cash payment made by Payment Card for goods and services <sup>4/</sup>	✓
Service Own Card to one Payment Card <sup>5/</sup>	✓ for the Client

<sup>1/</sup> Under Transfer FIT 2.0 in EUR we understand a single Transfer payment order or Urgent transfer in EUR currency (Euro) to FIT 2.0 banks, which are available for SEPA transfers. If the Transfer FIT 2.0 in EUR meets the conditions for Cross-border transfer, i.e. the recipient's bank is not available for SEPA transfers, a Fee for this type of transfer refers to it (see the part of the Service Charge List - Cross-border transfers).

<sup>2/</sup> SMS service includes SMS notification about payments and withdrawals with debit Payment cards abroad and about not realised payments from Account. It is possible to use SMS service Extra for a Fee specified in the Price list A.

<sup>3/</sup> For transactions in currency other than EUR, a separate Fee will be charged for processing transactions in currency other than EUR.

<sup>4/</sup> Other than payments for casino games, lotteries, bets, and transactions in currency other than EUR.

<sup>5/</sup> For existing Payment Cards with the Own Card service, the discount is granted on the oldest Payment Card issued, regardless of whether the card is issued to the Client or Authorized Person. Own card cannot be set up for Mastercard World.

<sup>6/</sup> The integral part of card is individual Travel insurance for Payment Card Holder. The fee for individual Travel insurance is in the amount of EUR 40.00 / year, and it is charged by the Bank separately once a year.

## 2. Account and Payment Cards

SERVICES INCLUDED IN THE PRICE	SPORogiro
Monthly account maintenance fee	0.00 € <sup>1/</sup>

<sup>1/</sup> All accounts SPORogiro for Clients, who concluded the ERSTE Private Banking Framework Agreement or Treasury and ERSTE Private Banking Framework Agreement with the Bank.

FEE FOR INDIVIDUAL SERVICES TO CURRENT ACCOUNTS	SPORogiro
Monthly fee for individual services	19.90 € <sup>1/</sup>

<sup>1/</sup> For Clients, who concluded the ERSTE Private Banking Framework Agreement or Treasury and ERSTE Private Banking Framework Agreement with the Bank. Based on the mentioned Frameworks the Bank governs the Clients accounts in banking reference system with numeric code.

### Other Fees related to the Account

FEE	Rate
Change of Account Management	2,00 €
Publication of Account <sup>1/</sup>	5,00 € monthly
Sending statement by post within the SR	1,00 €

<sup>1/</sup> on web-page: <http://transparentneucty.sk/>.

### Debit Card – Mastercard World

Mastercard World FEE	Rate
Monthly fee for maintenance of Payment Card	8.00 € <sup>2/</sup> + travel insurance <sup>1/</sup>
Service ClaimAir	included in the card price

<sup>1/</sup> The integral part of Payment card is the individual Travel insurance for Payment Card Holder. The fee for individual Travel insurance for Card Holder in the yearly amount of EUR 40.00, and it is charged by the Bank separately once a year

<sup>2/</sup> As part of the Personal account Exclusive the fee for the Payment card Mastercard World with discount 50 %, i.e. EUR 4.00 / month.

## 2. Account and Payment Cards

### CARD FEES

Mastercard World FEE	Rate
Fee for express issuance of Payment Card	40.00 €
Fee for lost or stolen Payment Card re-issuance or its non-delivery due to incorrect address	10.00 €
Change of contractual conditions for Payment Card use: - change of limits, allowed operations, discrete card data, method / address of the transfer, change of the transfer parameters - Repeat PAN, Repeat PIN, Replace / Disend card (via My Client Center and Branch)	5.00 €
PIN Code Re-print	3.50 €

### Use of debit Payment Cards – Mastercard World

TYPE OF FEE/PLACE OF TRANSACTION EXECUTION	ATM of SLSP	ATM of the ERSTE GROUP financial group	ATM of another bank in Slovakia and in EEA countries when withdrawing in EUR	Other ATM abroad
Fee for cash withdrawal from ATM	0.20 €	0.20 € <sup>1/</sup>	2.50 €	6.00 € <sup>1/</sup>
Fee for display of Account balance through ATM	0.00 €	0.50 €	0.50 €	0.50 €
Fee for PIN code change through ATM	2.00 €	2.00 €	2.00 €	2.00 €
TYPE OF FEE/PLACE OF TRANSACTION EXECUTION	In Slovakia and in EEA countries when withdrawing in EUR currency			Abroad
Cash withdrawal with Payment Card through POS terminal or imprinter in the Bank, another bank or at the Merchant	2.00 €			9.00 € <sup>1/</sup>
Fee for cross-border conversion	–			2.00 % from transaction, max. 3.00 € per transaction
Fee for non-cash payment for goods and services	0.20 €			0.20 € <sup>1/</sup>
FEE	Rate			
Payments for casino games, lotteries, bets <sup>1/2/</sup>	3.00 €			
Fee for Cash back service in Slovakia	0.10 €			

<sup>1/</sup> For transactions in currency other than EUR, a separate Fee will be charged for processing transactions in currency other than EUR.

<sup>2/</sup> Not applied on transactions less than 50 € performed by payment card through POS terminal.



## 2. Account and Payment Cards

### Credit Card – VISA Gold

VISA GOLD FEE	Rate
Monthly fee for Credit Card <sup>1/</sup>	7.50 € 0.00 € <sup>1/</sup>
Monthly fee for Additional Card	0.50 €
Monthly fee for sending statements of Transactions in paper form by post	1.00 €
Monthly fee for sending Transaction statements in electronic form	0.00 €
Fee for the issuance of Replace Card (Credit Card) when blocking the credit card at Client initiative, or it is lost or stolen/in case of reporting its non-delivery after 60 days as of the Credit Card issue date	10.00 €
Contractual penalty for delay (Fee for reminder)	8.00 €
Fee for exceeding (overdrawing) the Total Card Limit	10.00 €
Service AirRefund	included in the card price
USE OF CREDIT CARD VISA GOLD:	Rate
a) Non-cash payment for goods and services <sup>2/3/</sup>	0.00 €
b) Fee for cash withdrawal from ATM <sup>3/</sup>	0.00 €
c) Fee for cash withdrawal with Payment Card through POS terminal in the Bank, another bank or at the Merchant <sup>3/</sup>	9.00 €
d) Fee for PIN code change through ATM	0.00 €
e) Payments for casino games, lotteries, bets <sup>3/4/</sup>	3.00 €
f) Fee for cross-border conversion	2 % from transaction, max. 3 € per transaction
g) Fee for available balance display of the Card Account at the ATMs of other banks	0.50 €

<sup>1/</sup> Refunding of monthly fee for the Credit Card is conditioned by fulfillment of all provisions being set within the document “Publication to Credit Cards” in Rules – Loyalty Program for Credit Cards.

<sup>2/</sup> Other than payments for casino games, lotteries, bets, and transactions in currency other than EUR.

<sup>3/</sup> For transactions in currency other than EUR, a separate Fee will be charged for processing transactions in currency other than EUR.

<sup>4/</sup> Not applied on transactions less than 50 € performed by payment card through POS terminal

## 2. Account and Payment Cards

<b>FEES FOR ADDITIONAL SERVICES TO VISA GOLD:</b>	<b>Rate</b>
Fee for establishment of the service Loan Repayment in the amount of the whole Receivable	5.00 €
PIN Code Re-print	3.50 €
Fee for the service Quick Drawdown when payment in cash or payment into account	0.00 €
Fee for the service Repayment of another credit card	0.00 €
Changing the limits of using credit card; change contactless functionality; Fee for the service activation Temporary Limits in the Bank Branch, Client Center	5.00 €
Changing the limits of using credit card; change contactless functionality; Fee for the service activation Temporary Limits through Electronic Services	0.00 €
Fee for entering the airport lounges above the scope of free entries within the service Entry into airport lounges	27.00 €/person/entry

### 3. Safe deposit boxes

TYPE BOXES	Safe-deposit box to 25,000 cm <sup>3</sup> (including)			Safe-deposit box from 25,001 cm <sup>3</sup>	
	Type 1 up to 7,000 cm <sup>3</sup>	Type 2 up to 13,000 cm <sup>3</sup>	Type 3 up to 25,000 cm <sup>3</sup>	Type 4 up to 45,000 cm <sup>3</sup>	Type 5 over 45,000 cm <sup>3</sup>
Monthly fee <sup>1/</sup>	12.42 € + VAT Price including VAT: 14.90 €			16.58 € + VAT Price including VAT: 19.90 €	

<sup>1/</sup> The price for using a safe-deposit box also includes the insurance of client property deposited inside the safe-deposit box. The sum insured for each safe-deposit box amounts to 25,000 €.

## 4. Loans

### Loans hedged with financial collateral

TYPE OF LOAN		
	Range of Loan	Fee for loan granting <sup>1/</sup>
Instalment loan - hedged with financial collateral	7,000 – 19,900 €	99.00 €
	20,000 – 29,999 €	149.00 €
	30,000 – 49,999 €	249.00 €
	50,000 – 69,999 €	349.00 €
	70,000 – 99,999 €	449.00 €
	100,000 € – and more	499.00 €
Permitted overdraft - hedged with financial collateral	0.5 % from amount of Permitted overdraft limit	

<sup>1/</sup> Fee for arranging the obligation to provide loan under the Commercial Code. Until 31 December 2019 (including) the Bank applied a fee for arranging a loan obligation under the Commercial Code under the name Processing Fee.

## 5. Investment

### a) Securities trading – Slovak and foreign Securities

<b>PURCHASE/SALE OF SECURITIES</b> <sup>4/ 5/ 6/</sup>	<b>0.01 - 150,000 €</b>	<b>150,000.01 – 500,000 €</b>	<b>nad 500,000.01 €</b>
<b>ZONE A</b> <sup>1/</sup>	0.50 % min. 25.00 €	750.00 € + 0.30 % from the volume over 150,000 €	individually
<b>ZONE B</b> <sup>2/</sup>	0.70 % min. 25.00 €	1,050.00 € + 0.50 % from the volume over 150,000 €	individually
<b>ZONE C</b> <sup>3/</sup>	individually		
Change of Instruction conditions. Instruction cancellation by the Client. Fee for unexecuted Instruction			0.00 €
Fee for the purchase of securities placed by the Bank	individually		

<sup>1/</sup> ZONE A: countries of EU (without countries listed in the ZONE 2), Switzerland, Norway, Canada, USA, Australia

<sup>2/</sup> ZONE B: France, Great Britain, Croatia, Serbia, Slovenia, Turkey, Bulgaria, Rumania

<sup>3/</sup> ZONE C: other countries not specified in ZONE A and ZONE B

<sup>4/</sup> Zone is determined by countries of issuer of particular securities.

<sup>5/</sup> From the transaction volume (in case of bonds without aliquot interest yield).

<sup>6/</sup> To the above mentioned fees for securities trading depending on the foreign market where the securities deal was made, additional fees and costs related to obligations, trading and settlement of securities deals may be added, which emerge from the statutory obligations valid for the respective foreign market.

## 5. Investment

### b) Fees for custody of Securities and for trading adjustment with Securities issued in Slovak Republic

<b>FEE FOR CUSTODY OF SECURITIES <sup>1/</sup></b>		<b>Rate</b>
From amount of securities portfolio:		0.10 %
<b>FEE FOR TRANSFER AND TRANSITION OF SECURITIES</b>		<b>Rate</b>
Transfer and transition of securities		16.60 €
Cashing the interest, principal, dividends and other incoming items derivated from Securities		0.00 €
<b>FEE FOR STATEMENT OF SECURITIES ACCOUNT</b>		<b>Rate</b>
Balance statement towards the end of month		0.00 €
Other balance statements		3.32 €
<b>FEE FOR REPRESENTING ON GENERAL ASSEMBLY</b>		<b>Rate</b>
Attorney fee related to the representing on general assembly		99.58 €

<sup>1/</sup> The value of securities portfolio is calculated as the average daily value of portfolio for particular quarter of year. It is derivated from the nominal value of debt securities and the market value of shares and ownership interests. The market value of is calculated according to the last exchange rate presented by stock exchange. In case the exchange rate is not known, it is calculated according to the last known purchase price. If the purchase price is not known, it is calculated according to the par value/nominal value. All fees of the Bank as the member CDCP according to the valid Service Charge list are included in the fee for custody of securities – securities not included in this Service Charge list, including the fee for maintenance of account of holder.

## 5. Investment

### c) Fee for custody of Securities issued abroad and for trading adjustment with Securities issued abroad

Country of domicile issuer, and of emission or of central depository of emission <sup>6 / 8/**</sup>	Fee for trading adjustment and transfer of securities EUR	Fee for custody of Securities (% p. a.) <sup>7/ 8/*</sup> EUR
ZONE A 1/	60.00	0.10
ZONE B 2/	65.00	0.20
ZONE C 3/	150.00	0.20
ZONE D 4/	100.00	0.45
ZONE E 5/	individually	individually

1/ ZONE A: Belgium, Denmark, Finland, France, Holand, Irland, Japan, Canada, Luxembourg, Germany, Norway, Portugal, Austria, Spain, Switzerland, Sweden, Italy, USA, Great Britain

2/ ZONE B: Czech Republic, Ungarn, Poland

3/ ZONE C: Australia, Singapur, Turkey, Ukraine

4/ ZONE D: Egypt, Croatia, Rumania, Russia

5/ ZONE E: countries not specified in the zones A,B,C,D

6/ Zone is determined by countries of issuer of particular securities.

7/ Fee for custody is derivated from nominal value of debt securities (bond certificates, certificates of deposits, treasury bills and others) and market value of shares and ownership interests (shares, warrants, rights, share certificates, ADRs/GDRs and others).

8/ The fee includes VAT.

\* this rate does not regards the VAT

\*\* central depository for purpose of this Service Charge List (part B) means also the person with domicile abroad with similar activities object

## 5. Investment

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### d) Other fees

Other fees	Rate
Balance statement towards the end of month	0.00 €
Every another Balance statement	16.60 €
Fee for internal transfer	0.00 €
Fee for transition of securities	16.60 €

### e) Gold bars custody

Weight	Rate (monthly)
1,000 g	15.00 € <sup>1/</sup>
up to 1,000 g	(weight in g/1,000) x 15.00 €, min. 2.40 €
over 1,000 g	(weight in g/1,000) x 15.00 €, max. 22.50 € monthly/270 € yearly

<sup>1/</sup> The fee is calculated aliquot according to the days in month (15.00 €/31 days). The fee is charged quarterly.



## 5. Investment

### f) Discretionary portfolio management

Portfolio management fee (p.a.)*		EUR and USD portfolios		
		Conservative	Balanced	Dynamic
Fixed fee		0.67% + VAT	0.75% + VAT	0.83% + VAT
Combined fee	Basic remuneration	0.40% + VAT	0.50% + VAT	0.60% + VAT
	Success fee	10 % of the positive performance of the Portfolio + VAT		

\* The fee is paid based on the average Portfolio amount calculated for the given calendar half-year for which the Fee is to be paid and the Fee is calculated on a daily basis. The portfolio management fee is a combined payment to the Bank and Asset Management Slovenskej sporiteľne, správ. spol., a.s., Tomášikova 48, 832 65 Bratislava, Org. ID No: 35 820 705 (hereinafter "AM SLSP") The fee paid by the client is divided between the Bank and AM SLSP in the ratio 80:20.

### g) Investment gold

Erste Private Banking offers a possibility of physical purchase of Investment gold et forma of Gold bars:

Name
Gold bar 1,000 grams
Gold bar 500 grams
Gold bar 250 grams
Gold bar 100 grams
Gold bar 50 grams
Gold bar 20 grams
Gold bar 10 grams
Gold bar 5 grams

The price of Gold bar is calculated individually.

### h) Mutual funds

According to the document: Conditions for investing in mutual funds for clients of Erste Private Banking.

