

# ČSOB Private Account

- Exclusive product package of banking services for private banking clients.
- The account also includes prestigious credit and debit cards, including the unique Concierge Assistance Service.
- The client is provided a wide range of services, free of charge, together with priority access to a range of other products.

## Services included in the ČSOB Private Account package\*

### CURRENT ACCOUNTS

- An account in CZK, with monthly statements sent electronically/by mail.
- Five current foreign exchange accounts from ČSOB's current portfolio of currencies.

### DOMESTIC PAYMENTS AND PAYMENT SYSTEM

- Deposits and withdrawals of cash (CZK) at ČSOB branches.
- Incoming and outgoing payments entered in writing, electronically or using a debit card via Česká pošta.
- Creating standing orders or changes in outgoing payments, standing orders, standing direct debit orders or direct debit order authorisations, including SIPO.
- Cancellation of outgoing payments, standing orders, standing direct debit orders, direct debit order authorisations.
- Provision of banking information (balance confirmation, payment confirmation).
- Instant payments.
- Possibility of using preferential exchange rates.

### ELECTRONIC BANKING

- Internet banking, including mobile apps and phone banking.
- Multibanking (managing accounts from other banks using one app).
- INFO24 service.

### OTHER PRODUCTS AND SERVICES

- Opening of a savings account and term deposit.
- Conclusion of an Investment Services Agreement.
- Concierge Assistance Services.
- Legal Protection Insurance, Internet Risk Insurance, Liability Insurance or Rento Driver's Insurance.

### PAYMENT CARDS

- Our customers can choose to use the cards of two prestigious debit card providers (Mastercard, Visa).
- Credit cards are also available.
- Automatic ČSOB Credit Card full repayment.
- An unlimited number of withdrawals with the Good Will Card and Visa Infinite from ATMs in the Czech Republic and abroad.
- Loss and theft insurance for payment cards for holders of the Extra variant and for the authorised persons of the Basic variant.
- Legal Protection Insurance for drivers with the Good Will Card.
- Travel insurance for the payment cards with the highest limits.
- LoungeKey lounges available with selected cards.
- Payment card re-issue.
- Early automatic payment card renewal.
- Issuance and re-issuance of PIN in printed form.
- Change in the payment card limit for purchases at retailers and on the Internet.
- Temporary restriction on payment card.
- Express issue of payment card.
- Apple Pay, Google Pay, Garmin Pay, Xiaomi Pay.

\*) If the volume of assets in the given month exceeds CZK 10 million or its equivalent in a foreign currency. The volume of assets means: The assets kept with ČSOB in all current and savings accounts and time deposits. Securities purchased under an Investment Services Agreement entered into with ČSOB. Balance of portfolio of securities managed by ČSOB Asset Management. Market valuation of securities purchased under a Master Investment Services Agreement signed with Patria Finance.

This material is for information only. The text is not legally binding and does not constitute an offer pursuant to Section 1732 of Act No. 89/2012, the Civil Code, as amended (the "Civil Code"), or a public offer pursuant to Section 1780 of the Civil Code.

Československá obchodní banka, a. s., with its registered office at Prague 5, Radlická 333/150, postal code 150 57, ID No. 00001350, incorporated in the Commercial Register kept by the Municipal Court in Prague, Section B: XXXVI, Entry 46.