

# Guide to the ČSOB Goodwill Card



The ČSOB Goodwill Card allows you to contribute to good causes through payment transactions and help improve the world around you.

## What does the Goodwill Card offer you?

- The prestigious Mastercard® World Elite card, thanks to which the bank and Mastercard donate 0.6% of every payment made at a merchant to beneficial projects.
- The option to contribute to charitable projects from your own funds at a pre-selected percentage (0.3%, 0.5% or 0.8%).
- Goodwill Card Family Travel Insurance.
- Insurance against the loss or theft of the card.
- Legal protection insurance.
- Membership of the Mastercard® Priceless Prague programme.
- LoungeKey – access to airport lounges.
- Free ATM withdrawals abroad.
- The option to digitise and add the card to Apple Pay, Google Pay, Garmin Pay or Xiaomi Pay.

## Fast and secure payments

Your new payment card is contactless; no PIN is required up to CZK 500. You can also try our contactless ATMs or the CashBack service, where you can withdraw cash for free directly at the cash desks of selected merchants.

### Pay by mobile phone or smartwatch

With Apple Pay, Google Pay, Garmin Pay and Xiaomi Pay, you can pay in stores/at e-shops and withdraw cash from contactless ATMs. Safely and quickly. To activate the service, simply enter your debit or credit card details into Apple Wallet, Google Pay, Garmin Connect or Zepp Life, confirm with an SMS code, and you are ready to use it. We recommend that you have online payments enabled on your card when you activate the service. For more information, see [www.csob.cz/xpay](http://www.csob.cz/xpay).

### Confirm card payments online easily in the application

When paying by card online, you can easily confirm your payments in our ČSOB Smart Key mobile application. You can download the application for free to your mobile phone and activate it. Wherever you have been used to an SMS confirmation code, you will get a notification on your phone instead, and you confirm it with your fingerprint, Face ID or PIN. You will find it just as easy to confirm requests in Internet Banking. For more information, see [www.csob.cz/smartklic](http://www.csob.cz/smartklic).

### Sometimes you can pay online without a confirmation

We have introduced intelligent authentication for online card payments (called RBA, Risk-Based Authentication) so you will not have to confirm them for selected online purchases. Whether or not a confirmation is needed is evaluated by our systems using smart algorithms – by assessing the merchant's credibility, the purchase amount and other payment parameters. The security of your card is our priority. If we become aware that an unusual or otherwise suspicious transaction has occurred on your account, we will contact you. This verification helps to improve payment security and the quality of our services.

## Payment card loss and theft insurance

The insurance protects not only your card but also your personal belongings:

- wallet, cash, personal documents, keys, mobile phone,
- covers financial losses resulting from misuse of the card and the loss of your mobile phone and its subsequent misuse to make card payments online,
- covers the cost of reissuing a PIN, express issuance of a new payment card and issuance of a replacement card or replacement cash abroad.

## Legal protection insurance

The insurance includes:

- legal assistance in criminal or administrative proceedings following a car accident,
- legal assistance in administrative proceedings relating to the operation of a vehicle,
- recovery of compensation for damage caused in connection with driving a vehicle.

## Family travel insurance

### Goodwill Card Travel Insurance

With Goodwill Card Travel Insurance, you and your entire family will be well taken care of. The insurance covers not only you but up to four other family members (one adult, three children up to and including 21 years of age), and the cardholder does not have to travel with the persons insured. Plus, you do not have to activate the insurance before you travel; it lasts for the entire period of validity of the card and covers the whole world.

#### The insurance includes:

- medical expenses,
- liability for damage,
- accident insurance,
- baggage insurance,
- missed departure insurance and travel interruption insurance,
- baggage delay insurance/flight delay insurance,
- cancellation fee insurance.

#### It also includes extended assistance services related to your trip:

- medical information (necessary vaccinations, health risks),
- tourist information (exchange rates, sights),
- administrative and legal information (visa requirements, invitation requirements),
- telephone assistance in an emergency (a police check, deportation, finding a lawyer),
- assistance in the event of loss of documents (contacting the embassy, arranging an interpreter, covering the costs of issuing replacement documents),
- flight delays – entry to the airport lounge, rebooking of the flight, accommodation and transport (to the hotel and back to the airport),
- assistance in connection with a working stay,
- interactions with local police authorities,
- interactions with embassies abroad,
- sending a family member to hospital.

## LoungeKey – access to airport lounges

Wherever you travel, as a LoungeKey programme member you can be sure that you will always have excellent comfort and service. If you travel frequently for business or pleasure, you will appreciate the comfort of luxury lounges at airports around the world while waiting for your flight.

LoungeKey is the world's largest independent airport VIP lounge programme. It offers access to more than 1,100 VIP lounges.

You can use the LoungeKey airport VIP lounges regardless of which airline and class you are travelling with and whether you are a member of an airline frequent flyer club. In the course of one year, you can access four lounges all over the world free of charge.

- Each additional entry to a LoungeKey lounge will be charged to the cardholder.
- Detailed information can be found by simply logging in at [www.loungekey.com/csobpbpa](http://www.loungekey.com/csobpbpa), or you can download the application for smartphones and tablets (iOS or Android).
- To enter the lounge, you must have online payments enabled on your Goodwill Card.

## Concierge assistance service – ČSOB Private Banking

With ČSOB Private Banking, you get not only convenient products, but much more. Take advantage of our unique Concierge service, available 24 hours a day, 365 days a year. Would you like to make a reservation at your favourite restaurant, buy an original gift for your partner, or find an interesting golf course? Contact the Concierge line and save your valuable time.



#### Contact details:

Phone: +420 495 800 655

Email: [concierge@csob-concierge.cz](mailto:concierge@csob-concierge.cz)

## Mastercard benefits

In Prague and 45 other world capitals participating in the Priceless Cities programme, you are entitled to exclusive access to thousands of experiences in the areas of gastronomy, culture, sports, entertainment and shopping. You will also surely appreciate the free airport lounges in Prague, Bratislava and Vienna that come with your card.

### Unlimited access to Mastercard airport lounges

When you fly from Prague, Bratislava or Vienna, don't forget to stop by the airport lounge. Refreshments, daily newspapers, a film library and internet access will be there for you whenever you want. In Prague, you get a discount on parking at the airport and priority access to the security check.

For more information, see [www.mastercard.cz/letistni-salonky](http://www.mastercard.cz/letistni-salonky).

### We will handle your delayed flight and lost baggage compensation for you

ClaimAir is here to help if you have any problems at the airport. Its team of professionals will make sure you get fair compensation from the airline.

For more information, see [www.claimair.com/mastercard](http://www.claimair.com/mastercard).

### Priceless Prague

Step out of the tourist crowd and visit places in Prague where only the chosen few usually get to go. And that is not all. Wherever you go, as an honoured guest you can experience everything for yourself. Cook with real chefs, train with professional athletes, talk to celebrities.

We offer our clients exceptional and exclusive experiences. Enjoy your importance in areas such as art and culture, exploring the culinary delights or beauty of Prague, sports, travel and shopping. All you have to do is have our card and register. For more information, see [www.priceless.com/csobpremium](http://www.priceless.com/csobpremium).

### uLékaře.cz

Put your health in the hands of experts, online and free of charge. Not sure how to deal with your health issue or that of a family member? Need clarification on a medical report? Or would you like to make an appointment with a specialist in your location? You now have access to the unique uLékaře.cz service. Take advantage of online medical consultancy and appointments with the right specialists across the country whenever you need them. The online consultancy service is available 24 hours a day, including weekends and holidays. For more information, see [www.mastercard.cz/ulekare](http://www.mastercard.cz/ulekare).