

TERMS AND CONDITIONS OF THE ČSOB PREMIUM SERVICE

1. Opening Provisions

- 1.1 Československá obchodní banka, a. s., having its registered office at Radlická 333/150, 150 57 Prague 5, Company ID No. 00001350, registered in the Commercial Register administered by the Municipal Court in Prague, Section B: XXXVI, Entry 46 ("ČSOB"), hereby determines the basic terms and conditions of the ČSOB Premium service (the "Service").
- 1.2 Unless otherwise stated by these terms and conditions, individual products provided as part of the Service shall be governed by the rules defined in the agreements agreed for these products and the business terms and conditions relating to these products.

2. Characteristics of the Service

- 2.1 The Service is aimed at providing banking products and standard and special services to clients (adult and fully competent natural persons, including natural persons - entrepreneurs) who meet the conditions set by ČSOB and use ČSOB services and products.
- 2.2 To be provided the Service by ČSOB, the client needs to open the Premium Konto current account.

3. General Provisions

- 3.1 There is no legal right to provision of the services and products that are part of the Service, and ČSOB is entitled to refuse client's request for their provision. Loan products are only provided by ČSOB as part of the Service if the client successfully fulfils the requirements of the ČSOB standard assessment system and the loan product is approved to the client.
- 3.2 ČSOB is entitled to propose to the Client, to the extent appropriate, a change in the terms and conditions of the Service, for the following reasons: (i) changes in legislation, its interpretation or changes in standards applicable to the banking market; (ii) changes in the financial markets or the banking services market; (iii) developments in market and risk indicators, including capital adequacy requirements; (iv) developments in technology and security of banking services; (v) optimisation of banking products and services; or (vi) changes in ČSOB's business policy.
- 3.3 ČSOB shall inform the client of the proposed changes in the business premises of ČSOB branches and at www.csobpremium.cz no later than two months before the effective date of such changes. Within the same period, ČSOB shall also inform the client of proposed changes in the Premium Konto account statement via Internet Banking or by sending an e-mail to the address provided by the client. If the client does not reject the proposed changes by the effective date of the changes, the changes are considered accepted by the client. If the client rejects the proposed changes before their effective date, the client has the right to withdraw from the Premium Konto Agreement free of charge, with immediate effect. Differently from the above, ČSOB and the client agree that in the event of a change that does not adversely affect the client's criteria and pricing requirements for the Service provision or termination, ČSOB has the right to inform the client of such change sufficiently in advance, usually as information in the Premium Konto account statement provided via Internet Banking or published at www.csobpremium.cz. The client shall also receive information on such a change in the terms and conditions in the business premises of ČSOB branches. The current version as well as the new version of the Service terms and conditions are also available at selected ČSOB branches.



4. Products and Services

- 4.1 As part of the Service, the client has the right to use premium products and services, the list of which is published by ČSOB at www.csobpremium.cz or which are part of the contractual documentation on the basis of which ČSOB provides the product or service.
- 4.2 The client may use other products and services offered by ČSOB under the standard business and price terms and conditions.
- 4.3 Each individual client can only have one Premium Konto account.

5. Specification of Certain Products and Services

In order to provide certain products and services, it is necessary for ČSOB to transfer the client's identification and contact details to the relevant service provider after signing the Premium Konto Agreement. This personal data shall solely be processed by the provider for the purpose of authentication of the client eligible to request the service (when activating and using the services; for example, the ČSOB Premium Concierge service) and improvement of the service quality and shall only be processed for the duration of the Premium Konto Agreement. Current service providers are listed at www.csobpremium.cz.

6. Criteria and Price Conditions for the Provision of the Service

- 6.1 ČSOB shall provide the client with services and products as part of the Service free of charge if the client concludes the Premium Konto Agreement with ČSOB and fulfils, as of the last day of every calendar month, (after conducting the calculation specified below) at least of the criteria listed below:
- (a) **the aggregate value and balances of accounts, deposit, savings and investment products held in the name of the client ("Savings") with ČSOB Group entities listed on www.csobpremium.cz (the "Group") is at least CZK 2,000,000**

or

 - (b) **the aggregate amount of loans (excluding revolving loans) granted to the client by the Group is at least CZK 5,000,000**

or

 - (c) **the client's current accounts with ČSOB have a monthly income of at least CZK 60,000 and, at the same time, the aggregate amount of outstanding current balances of loans (excluding revolving loans) granted to the client by the Group and Savings is at least CZK 300,000.**
- 6.2 For foreign currency products, the exchange rate of the Czech National Bank is used for the conversion, foreign exchange rate - middle.
- 6.3 When calculating the monthly income under subsection 6.1(c), the credit turnover reported for the relevant calendar month on all current accounts at ČSOB where the client is the account holder is taken into account. The monthly income in the relevant billing period does not include interest credited to the relevant account or income transferred to the relevant account from other client accounts held with ČSOB. In addition, the monthly income in the relevant billing period shall not include sums of money that were sent back to the account from which they were transferred in that billing period.
- 6.4 In the case of a loan arranged with several clients as co-borrowers, the amount of the loan shall be counted against only one of these clients, namely the client listed first in the heading of the relevant loan agreement.
- 6.5 After setting up the Service, the client must fulfil the requirements for its provision free of charge for the first time no later than on the last day of the fourth calendar month following the date of setting up the Service (the so-called trial period).
- 6.6 Should the above terms and conditions for the Service provision not be fulfilled, ČSOB is entitled to charge the fees for maintaining the Premium Konto account pursuant to the ČSOB Price List starting in the calendar month following the month in which the terms and conditions were not fulfilled. The fulfilment of the determined terms and conditions is assessed for the previous calendar month.

7. Termination of Services

- 7.1 The Service terminates on the date that the Premium Konto Agreement of the relevant client terminates, or upon conversion of the Premium Konto account to another type of a current account with ČSOB. If the client still intends to use some products and services that are not an integral part of the Service, the use of such products and services shall be charged according to the Price List.
- 7.2 With the Service termination, the terms and conditions of other ČSOB products and services shall also change if, in connection with the Service, their terms and conditions were different from the standard terms and conditions for maintaining relevant ČSOB products.

The Terms and Conditions of the Service take effect on 1. 1. 2025.

These Terms and Conditions of the Service replace the Terms and Conditions of the Service dated 1. 7. 2023 (i.e. the Terms and Conditions of the Service applicable to Clients whose Premium Account has been concluded by 31. 5. 2024) and the Terms and Conditions of Service dated 1. 6. 2024 (i.e. the Terms and Conditions of Service applicable to Clients whose Premium Account has been concluded from 1. 6. 2024).

