

## I. Introductory Provisions

1. This information is intended for holders of debit or credit cards (all types of cards hereinafter referred to as the summary term "payment card" will be used, if in any provision of this Information another term is used, characterising merely a certain type of card, then this provision will be valid and effective only with respect to the given card type) issued by or via Československá obchodní banka, a. s. (hereinafter referred to as "ČSOB") to which it refers
  - a) Insurance cover of the financial loss because of the loss or destruction of a payment card or the loss of the use of a payment card because of a change in the holder's name,
  - b) Insurance cover of the financial loss because of the illegal use of a payment card,
  - c) Theft of cash insurance,
  - d) Insurance cover of the loss of identity cards,
  - e) Insurance cover of the loss of keys,
  - f) Insurance cover of the loss of a purse,
  - g) Insurance cover of the loss of a mobile phone,
  - h) Insurance cover of the financial loss because of the loss of a mobile phone and its subsequent misuse to make payments by a payment card on the Internet when the payment is confirmed by a one-time password sent by ČSOB to an insured's mobile phone,
  - i) Insurance cover of the financial loss because of a repeated issue of a PIN,
  - j) Insurance cover of the financial loss because of the express issue of a new payment card if the existing payment card is lost or destroyed,
  - k) Insurance cover of the financial loss because of issuing a substitute card or substitute cash in a foreign country,in accordance with Insurance Policy No. 8021445318 (hereinafter referred to as the "Insurance Policy") made between ČSOB and ČSOB Pojišťovna, a. s., člen holdingu ČSOB, registered office Pardubice, Zelené předměstí, Masarykovo náměstí reg. no. 1458, Postal Code 532 18, ID No.: 45534306, registered in the Commercial Register of the Regional Court in Hradec Králové, Section B, Entry 567 (hereinafter referred to as "ČSOBP"). This Information applies from November 1, 2011 to all insurance policies made.
2. The insurance is established in accordance with the General Insurance Terms and Conditions – general part of the GITC GP 2003 (hereinafter referred to as the "GITC GP 2003").
3. Parties to the insurance:
  - insurer – ČSOBP,
  - policyholder – ČSOB,
  - insured – holder of a payment card issued by the policyholder.
4. Each particular insurance policy will be established on the basis of the following legally binding acts, or legal facts:
  - the signature of any policyholder's form showing the insured's interest in establishing insurance in accordance with the Insurance Policy,
  - issue of a payment card by the policy holder whenever insurance according to the Insurance Policy is an integral part of the services provided by the policyholder to the insured and is related to a specific type of payment card,
  - filling in an insurance application electronically through a ČSOB electronic application if the policyholder allows the insurance to be established in this way,
  - explicit verbal approval of the insured to establish insurance by phone through the ČSOB Call Centre if the policyholder allows insurance to be established in this way.
5. Every insurance will become effective the next day after the legal act, or legal fact, which the establishment of the insurance is connected with according to the preceding Paragraph of this Information and will be applicable up to the expiry in any way according to the Insurance Policy.
6. Information about insurance of payment card and the GITC GP 2003 will be available at all business outlets of the policyholder and at [www.csob.cz](http://www.csob.cz). If the insured wishes to have the documentation on paper the policyholder is obliged to provide him with the "Information about Insurance of Payment Cards" and the GITC GP 2003 in writing.

## II. Subject and Scope of Insurance, Insured Sum

- 1. Insurance cover of the financial loss because of the loss or destruction of a payment card or the loss of the use of a payment card because of a change in the holder's name**

The insurance covers the financial loss the insured incurs because of the loss or destruction of a payment card or the loss of the use of a payment card because of a change in the holder's name. The financial loss will be the cost of a new payment card issue. The loss will mean the absence or theft of a card against his will after which the insured cannot use the payment card. The destruction of a payment card refers to changes to the condition of the payment card, which will not allow the holder to use the payment card for the respective purpose.
- 2. Insurance cover of the potential financial loss because of the illegal use of a payment card**

The insurance covers the financial loss the insured incurs because of the non-authenticated use of a payment card if it is lost.
- 3. Theft of cash insurance**

The insurance covers cash which the insured has withdrawn from his account (kept at the policyholder and to which a payment card is issued) and which has been stolen during a robbery. Robbery refers to an offender who committed violence against the insured or used the threat of immediate violence before or after the withdrawal of the cash, taking the cash.
- 4. Insurance cover of the loss of identity cards**

The insurance covers the cost the insured incurs because of the loss of his identity cards if they are lost in relation to, or along with the payment card. The loss refers to missing or theft of identity cards. Missing identity cards refers to the situation where the insured has been deprived of the possibility of using his identity cards against his will. An identity card refers to a valid proof identify, valid passport, valid driving licence and valid certificate of roadworthiness for the insured's vehicle.
- 5. Insurance cover of the loss of keys**

The insurance covers the cost the insured incurs because of the loss of the keys to the building, flat or a room in which the insured permanently resides, or to the building, flat or room which is intended for his individual relaxation and which is owned by the insured or a person close to him, if the keys have been lost in relation to or along with the payment card. The loss refers to missing or stolen keys. Missing keys refers to the situation where the insured has been deprived of the possibility using his keys against his will.
- 6. Insurance cover of the loss of a purse**

The insurance covers the lost the insured incurs because of the loss of his purse if it is lost in relation to and along with the payment card. The loss refers to a missing or stolen purse. A missing purse refers to the situation where the insured has been deprived of the possibility of using the purse.
- 7. Insurance cover of the loss of a mobile phone**

The insurance covers the lost the insured incurs because of the loss of his mobile phone if it is lost in relation to and along with the payment card. The loss refers to a missing or stolen mobile phone. A missing mobile phone refers to the situation where the insured has been deprived of the possibility of using the mobile phone.

**8. Insurance cover of the financial loss because of the loss of a mobile phone and its subsequent misuse for making payments by a payment card on the Internet when payments are confirmed by a one-time password sent by ČSOB to an insured's mobile phone**

The insurance covers the financial loss of the insured because of the loss of his mobile phone and its subsequent misuse for making payments by a payment card on the Internet when payments are confirmed by a one-time password sent by ČSOB to an insured's mobile phone.

Financial loss means the amount of money that was illegally transferred from an insured bank account by another person because of the loss of an insured's mobile phone and its subsequent misuse to make payments by a payment card on the Internet when the payment is confirmed by a one-time password sent to an insured's mobile phone by ČSOB.

**9. Insurance cover of the financial loss because of a repeated issue of a PIN**

The insurance covers the financial loss of the insured because of the repeated issue of a PIN for the payment card.

Financial loss means the amount the insured has to pay as a bank fee for the repeated issue of a PIN.

**10. Insurance cover of the financial loss because of the express issue of a new payment card if the existing card is lost or destroyed**

The insurance covers the financial loss of the insured because of the express issue of a PIN for the payment card if it is lost or destroyed.

Financial loss means the amount the insured has to pay as a bank fee for the express issue of a PIN.

**11. Insurance cover of the financial loss because of issuing a substitute card or substitute cash in a foreign country (for embossed cards only)**

The insurance covers the financial loss of the insured because of paying a fee for a substitute payment card in a foreign country if the existing card is lost or destroyed, or the financial loss of the insured for paying for issuing substitute cash in a foreign country.

Financial loss means the amount the insured has to pay as a bank fee for issuing a substitute payment card in a foreign country if the existing payment card is lost or destroyed, or the amount paid by the insured for issuing substitute cash in a foreign country.

**12. Insurance types: Basic, Classic and Extra**

Three types of insurance can be established (Basic, Classic and Extra). The insurance for particular types and the insured sums is given in a table in Paragraph 16 of this Article.

**13. The insured sum for a financial loss**

The insured sums for particular insurance types, for one payment card and all insured events during the insurance period are the maximum compensation limits paid by the insurer.

The BASIC type consists of the following insurance with the following insured sums:

Insurance of a financial loss because of the loss or destruction of a payment card or loss of the use of a payment card because of a change in the holder's name (1), insurance of a financial loss because of the illegal use of a payment card (2) and insurance of a financial loss because of the loss of a mobile phone and its subsequent misuse to make payments by a payment card on the Internet when payments are confirmed by a one-time password sent by ČSOB to an insured's mobile phone (8). The common and cumulative insured sum for all injurious events in the insurance period for all types of insurance specified in the preceding sentence will be CZK 20,000.

Theft of cash insurance (3), loss of identity cards insurance (4), loss of keys insurance (5) and loss of a purse insurance (6). The common and cumulative insured sum for all injurious events in the insurance period for all particular types of insurance specified in the preceding sentence will be CZK 5,000.

Insurance of the loss of a mobile phone (7) with an insured sum of CZK 2,000.

The CLASSIC type consists of the following insurance with the following insured sums:

Insurance of financial loss because of the loss or destruction of a payment card or loss of the use of the payment card because of a change in the holder's name (1), insurance of a financial loss because of the illegal use of a payment card (2) and insurance of a financial loss because of the loss of a mobile phone and its subsequent misuse to make payments by a payment card on the Internet when payments are confirmed by a one-time password sent by ČSOB to an insured's mobile phone (8), insurance of a financial loss because of repeatedly issuing a PIN (9) and insurance of loss because of the express issue of a new payment card if the existing payment card is lost or destroyed (10). The common and cumulative insured sum for all injurious events in the insurance period for all particular types of insurance specified in the preceding sentence will be CZK 100,000.

Theft of cash insurance (3), loss of identity cards insurance (4), loss of keys insurance (5) and loss of a purse insurance (6). The common and cumulative insured sum for all injurious events in the insurance period for all particular types of insurance specified in the preceding sentence will be CZK 15,000.

Loss of a mobile phone insurance (7) with an insured sum of CZK 5,000.

The EXTRA type consists of the following insurance with the following insured sums:

Insurance of financial loss because of the loss or destruction of a payment card or loss of the use of the payment card because of a change in the holder's name (1), insurance of a financial loss because of the illegal use of a payment card (2) and insurance of a financial loss because of the loss of a mobile phone and its subsequent misuse to make payments by a payment card on the Internet when payments are confirmed by a one-time password sent by ČSOB to an insured's mobile phone (8), insurance of a financial loss because of repeatedly issuing a PIN (9) and insurance of loss because of the express issue of a new payment card if the existing payment card is lost or destroyed (10) and insurance of a loss because of issuing a substitute card or substitute cash in a foreign currency (11). The common and cumulative insured sum for all injurious events in the insurance period for all particular types of insurance specified in the preceding sentence will be CZK 500,000.

Theft of cash insurance (3), loss of identity cards insurance (4), loss of keys insurance (5) and loss of a purse insurance (6). The common and cumulative insured sum for all injurious events in the insurance period for all particular types of insurance specified in the preceding sentence will be CZK 50,000.

Loss of a mobile phone Insurance (7) with an insured sum of CZK 10,000.

**14. The insured sum is the maximum compensation paid by the insurer for particular types of insurance, one payment card and for all injurious events in the insurance period.**

**15. The insurance is established without co-participation.**

16. Overview of insurance cover:

Insurance cover of the financial loss because of issuing a substitute card or substitute cash in a foreign country	Insurance types / Insured sum		
	BASIC	CLASSIC	EXTRA
Types of insurance			
Insurance cover of the financial loss because of the loss/ destruction of a payment card or the loss of the use of the payment card because of a change in the holder's name	CZK 20,000	CZK 100,000	CZK 500,000
Insurance cover of the financial loss because of the illegal use of a payment card			
Insurance cover of the financial loss because of the loss of a mobile phone and its subsequent misuse for making payments by a payment card on the Internet when payments are confirmed by a one-time password sent by ČSOB to an insured's mobile phone			
Insurance cover of the financial loss because of the repeated issue of a PIN	x		
Insurance cover of the financial loss because of the express issuing a new payment card if the existing payment card is lost or destroyed	x		
Insurance cover of the financial loss because of the issue of a substitute card/substitute cash in a foreign country	x	x	
Theft of cash insurance	CZK 5,000	CZK 15,000	CZK 50,000
Insurance cover of the loss of identity cards			
Insurance cover of the loss of keys			
Insurance cover of the loss of a purse			
Insurance cover of the loss of a mobile phone	CZK 2,000	CZK 5,000	CZK 10,000

17. In accordance with the GITC GP 2003, Article VII, Paragraph 1 place of insurance is the whole world.

**III. Insured Event, Insured Sum to be Paid by the Insurer**

1. An insured event is:

- Financial loss the insured incurs because of the loss or destruction of a payment card or the loss of the use of a payment card because of a change in the holder's name,
- Financial loss the insured incurs because of all non authenticated payment transactions because of the loss of a payment card,
- Theft of cash by a robbery,
- Loss of identity cards in relation with the loss of a payment card,
- Loss of keys in relation with the loss of a payment card,
- Loss of a purse in relation with the loss of a payment card,
- Loss of a mobile phone in relation with the loss of a payment card,
- Financial loss because of the loss of a mobile phone and its subsequent misuse for making payments by a payment card on the Internet when payments are confirmed by a one-time password sent by ČSOB to an insured's mobile phone,
- Financial loss the insured incurs because of payment of a fee for the repeated issue of a PIN for a payment card,
- Financial loss the insured incurs because of payment of a fee for the express issue of a ČSOB card if the existing payment card is lost or destroyed,
- Financial loss the insured incurs because of payment of a fee for issuing a substitute card or substitute cash in a foreign country.

If the insured event occurred during the insurance period and the terms and conditions stipulated in the GITC GP 2003 and in the insurance policy are fulfilled.

- If a financial loss occurs because of the loss or destruction of a payment card or the loss of the use of a payment card because of a change in the holder's name, the insurer will provide an insured sum to cover the cost the insured is obliged to pay for the issue of a new payment card.
- If a financial loss occurs because of one or more unauthenticated payment transactions due to the loss of a payment card the insurer will provide the insured with a sum identical to the amount unjustifiably drawn from an account by one or several unauthenticated payment transactions; this applies only to credit cards including interest which the insured in accordance with the business terms and conditions of the policyholder is obliged to pay to the policyholder.
- If a financial loss occurs because of one or more unauthenticated payment transactions when a payment card is lost, the insurer will pay the insured sum only if the non-authenticated payment transaction has been made:
  - No later than 48 hours after the time the insured (or a third person) reports the injurious event to the policyholder by 24:00 (12 p.m.) on the day when the announcement of the loss of a payment card is received by the policyholder, a maximum of EUR 150 (the amount will be converted to the Czech currency in accordance with the rules stipulated by ČSOB) for an unauthenticated transaction which is a part of an insured event,
  - No later than 120 hours after the time the insured (or a third person) reports the injurious event to the policyholder within 48 hours after the time the insured (or a third person) reports an injurious event to the policyholder,
  - 120 hours up to 13 months after the time the insured (or a third person) reports the injurious event to the policyholder. This only applies to Classic and Extra types; the compensation will not exceed CZK 20,000 for the Classic type and CZK 100,000 for the Extra type.

Time of reporting of the loss of a payment card will be time effective in the Czech Republic recorded in the policyholder's card system.

If a financial loss occurs because of an unauthenticated payment transaction because of the loss of a payment card the insurer will not be obliged to compensate the insured by an insured sum if an injurious event occurred:

- as a result of any transaction made using the PIN code,
- as a result of any transaction made by a fraudulent action of the insured or another person initiated by him.

- The insured sum stipulated in Paragraph 4 of this Article will not exceed the insured sum of the agreed type specified in Article II Paragraph 13 of this Information.
- If cash was stolen the insurer will provide an insured sum if the cash is demonstrably stolen during a robbery no later than within two hours after the withdrawal from the account or if the insured was forced to withdraw cash during the robbery. The insurer will provide the insured sum even if cash is withdrawn with using the PIN code. The insured is obliged to deliver a copy of the account statement in respect of the transaction given.
- If a payment card is lost along with identity cards of the insured the policyholder will provide an insured sum identical to the administrative fees the insured paid for the renewal of the lost identity cards and the cost the insured incurs in making photographs for identity cards but not exceeding

the insured sum. The insured is obliged to deliver documents showing payment of administrative fees in relation to the issue of new identity cards, or documents showing his payment of the cost of making photographs for identity cards.

8. If a payment card is lost along with keys to the building, flat or a room in which the insured permanently resides, or to the building, flat or a room which is intended for individual recreation whose owner or co-owner is the insured of a person close to him, the insurer will provide the insured sum to cover the necessary cost the insured had to bear to get new keys, or a lock for the entry doors of the building, flat or a room in which the insured permanently resides, or a building, flat or a room which is intended for individual recreation whose owner is the insured or a person close to him. The insured is obliged to deliver documents showing his payment of fees in relation to getting keys or document for getting a lock for the entry door.
9. If a payment card is lost along with a purse the owner of which is the insured the insurer will provide an insured sum identical to the cost the insured incurred for the purchase of a purse. The insured is obliged to deliver such documents showing the payment for a new purse.
10. If a payment card is lost along with a mobile phone the owner of which is the insured the insurer will provide an insured sum identical to the cost the insured incurs for the purchase of a mobile phone. The insured is obliged to deliver such documents showing the payment of the cost of a mobile phone.
11. If a financial loss is incurred because of the loss of a mobile phone and its subsequent misuse to make payments by a payment card on the Internet when payments are confirmed by a one-time password sent by ČSOB to an insured's mobile phone the insurer will provide an insured sum identical to the amount which has been illegally withdrawn from an account.
12. If a financial loss is incurred because of the repeated issue of a PIN for a payment card the insurer will provide an insured sum identical to the cost the insured incurs for paying the fee for a repeated issue of a PIN.
13. If a financial loss is incurred because of the express issue of a ČSOB payment card if the existing card is lost or destroyed, the insurer will provide an insured sum identical to the cost the insured incurs for paying the fee for the express issue of a payment card.
14. If a financial loss is incurred because of paying a fee for issuing a substitute payment card in a foreign country if the card is lost or destroyed or issuing substitute cash in a foreign country the insurer will provide an insured sum identical to the cost the insured incurs for paying the fee for issuing a substitute payment card or substitute cash in a foreign country. The insured must deliver a copy of the account statement showing the respective debited fee.
15. The set insured sums in accordance with Paragraphs 12–14 of this Article will not exceed the insured sum of the agreed insurance type specified in Article II Paragraph 13 of this Information.

#### **IV. Notice of Injurious Events**

1. The insured must report an injurious event in person at a branch of the insurer or by phone to the phone number given to the insured when receiving a payment card and which is stated in the payment card's supplementary material.
2. The insured must deliver to the policyholder the "Injurious Event Notice" form with all the columns filled-in and signed by the insured within two months after reporting the insured event; this does not apply to an injurious event resulting in a financial loss because of the loss, destruction of a payment card, the loss of the use of a payment card because of a change in the holder's name, because of the repeated issue of a PIN or the express issue of a new payment card if the existing card is lost or destroyed.
3. If a financial loss occurs because of an unauthenticated payment transaction from the loss of a payment card, the loss of a mobile phone and its subsequent misuse for making payment transactions by a payment card on the Internet when payments are confirmed by a one-time password sent by ČSOB to an insured's mobile phone or the theft of cash by robbery the "Injurious Event Notice" form must be supported by a copy of the criminal complaint of the unauthenticated payment transaction or theft of cash during a robbery. If a financial loss occurs because of an unauthenticated payment transaction through the loss of a payment card or theft of cash during a robbery outside the Czech Republic the insured is not obliged to report the insured event to the local police and can replace the copy of the document showing the report to the police by an affidavit of an insured event.
4. If an injurious event occurs resulting in a financial loss because of the loss, destruction of a payment card, due to the loss of the use of a payment card because of a change in the holder's name, repeated issue of a PIN or express issue of a new payment card if the current card is lost or destroyed it is agreed that contrary to Section 799 Paragraph 2 of the Civil Code the insured does not have to deliver the "Injurious Event Notice" form and the injurious event will be reported to the insurer by the policyholder based on information received from the insured.
5. The insurer will remit the insured sum to an insured's account to which a payment card was issued, or an account given in the "Injurious Event Notice" form.

#### **V. Premium, Insurance Period**

1. The current premium for an insurance period to particular insurance types is specified in the "ČSOB Price List".
2. Insurance of a payment card is automatically renewed by payment of premium for the next insurance period.
3. An insurance period is established for each particular type of insurance specified in an insurance policy relating to a payment card for a year.
4. If the insured receives in an insurance period a substitute payment card with the original expiry date with a new number of a payment card insurance will also apply to this payment card.
5. If an insured event occurs in accordance with Article II Paragraphs 2 to 8 of this Information the insurance will be terminated on the date when the "Injurious Event Notice" form is submitted.

#### **VI. Termination of the Insurance**

In accordance with the GITC GP 2003, Article IV, Paragraph 4, Letter h) insurance will cease to exist for the following reasons:

- cancellation of the payment card,
- the insured submits an application to cancel the insurance in writing. The insurance will terminate the next day (00:00) after the insurance termination application is delivered to the policyholder.