BUSINESS TERMS AND CONDITIONS
FOR ČSOB IDENTITY

Effective from 1 July 2026.

Československá obchodní banka, a.s., with our registered seat at Radlická 333/150, 150 57 Prague 5, Organisation ID No.: 00001350, incorporated in the Commercial Register kept by the Municipal Court in Prague, Section B: XXXVI, Insert 46 (hereinafter referred to as "**ČSOB**"), hereby issues these Business Terms and Conditions for ČSOB Identity (hereinafter referred to as the "**Identity Terms and Conditions**") pursuant to the Civil Code, the Payment System Act and other legal regulations. The Identity Terms and Conditions also include the Pre-Contractual Information provided below. Legal relations between ČSOB and Clients in the provision of ČSOB Identity services under the Identity Terms and Conditions shall be governed by the laws of the Czech Republic. Communication shall take place in the Czech language, unless otherwise agreed.

Pre-Contractual Information

Before concluding the Agreement on ČSOB Identity as a financial service contract concluded by means of distance communication, ČSOB is obliged to provide the Client with the following information (hereinafter referred to as the "Pre-Contractual Information") in accordance with the Civil Code. The terms used in the Pre-Contractual Information are defined in Article I (Definitions and Terms) of the Identity Terms and Conditions.

a) ČSOB's identity details, including its registered office address, details of incorporation in the Commercial Register and company ID number, are listed above in the opening section of the Identity Terms and Conditions.

   In the event of any questions, the Client may contact the ČSOB's infoline at +420 495 300 300.

   The address for delivering electronic mail to ČSOB is: info@csob.cz.

   The Client may send any complaints to ČSOB using the form available at www.csob.cz/kontakty/napiste-nam.

b) The subject of ČSOB's business is the provision of services in accordance with the Act on Banks and ČSOB's banking licence.

c) ČSOB's operations are supervised by the Czech National Bank, with its registered office at Na Příkopě 28, 115 03 Prague 1, www.cnb.cz (hereinafter referred to as the "CNB").

d) ČSOB provides the ČSOB Identity to Clients on the basis of the Agreement on ČSOB Identity, which includes the Identity Terms and Conditions. With the ČSOB Identity, the Client can log in to selected services of ČSOB and other members of the ČSOB Group. The Client can also use the ČSOB Identity to log in to third-party portals if he/she meets the requirements set out below in the Identity Terms and Conditions. We refer to this service within the ČSOB Identity as ČSOB eID. ČSOB verifies the identity of Clients who log in to the ČSOB Group services or with third parties via the ČSOB Identity. The Client logs in to the ČSOB Identity using the ČSOB Identity Elements (e.g., Smart Key, SMS Key).

e) ČSOB provides the ČSOB Identity to its Clients free of charge. All fees for ČSOB services are listed in the Price List for Natural Persons – Citizens, available at www.csob.cz/lide/poplatky-a-sazby/poplatky.

f) If the Client fails to adequately protect his/her ČSOB Identity Elements, discloses them to a third party or allows a third party to use them, they may be misused by a third party.

g) The Client has the right to withdraw from the Agreement on ČSOB Identity concluded exclusively by means of distance communication within 14 days of its conclusion.

   Withdrawal from the Agreement on ČSOB Identity must include at least the Client's identification (first name, surname, date of birth and permanent residence address), must be made in writing and signed by the Client, and must be sent to the address Radlická 333/150, 150 57 Prague 5. The Client may also notify ČSOB of his/her request to withdraw from the Agreement on ČSOB Identity by calling +420 495 300 300 or by sending an email to ČSOB at info@csob.cz. The Client may also withdraw from the Agreement on ČSOB Identity by clicking on the Withdrawal button located in the ČSOB Identity Portal, once ČSOB enables this option.

   Notice of withdrawal from the Agreement on ČSOB Identity is effective if it is sent to ČSOB no later than on the last day of the deadline. If the Client does not exercise the option to withdraw from the Agreement on ČSOB Identity, the Agreement on ČSOB Identity remains in force.

h) Each of the Parties is entitled to terminate the Agreement on ČSOB Identity without giving a reason. If the Client terminates the Agreement on ČSOB Identity in person at a Point of Sale, the termination shall take effect immediately. If the Client delivers a notice of termination to ČSOB in another manner, the notice period is five working days from the delivery of the notice to ČSOB. In the event of termination by ČSOB, the Agreement on ČSOB Identity shall terminate upon the expiry of the notice period, which is two months and begins on the first day of the calendar month following the delivery of the notice of termination to the Client.

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i) The Agreement on ČSOB Identity is governed by Czech law. The competent court in the event of a dispute is the relevant court in the Czech Republic.

j) Unless otherwise agreed, ČSOB shall communicate with the Client in Czech during the term of the Agreement on ČSOB Identity.

k) ČSOB accepts and handles Client complaints and claims in accordance with the ČSOB Claims Code, which is available at www.csob.cz and at all Points of Sale. If the Client is not satisfied with how his/her complaint has been handled, the Client may appeal to the ČSOB Ombudsman in one of the following ways: a) in writing to Československá obchodní banka, a.s., ČSOB Ombudsman, Radlická 333/150, 150 57 Prague 5, b) by email to ombudsman@csob.cz, c) using the form at www.csob.cz, or d) to ČSOB's data mailbox 8qvdk3s (in the subject line of the message, the Client shall state "Appeal against the complaint resolution").

Any complaints may also be addressed to the CNB; in the event of a dispute, the Client may contact the Financial Arbitrator, Legerova 1581/69, 110 00 Prague 1, www.finarbitr.cz.

l) The Financial Market Guarantee System, with its registered office at Týn 639/1, 11000 Prague 1, Company ID No.: 49710362, is a statutory institution established to secure, manage and use funds intended to ensure and maintain the stability of the financial market in the Czech Republic. More detailed information is available on their website.

m) The above Pre-Contractual Information is valid until ČSOB amends it. ČSOB shall inform the Client of any such amendment two months in advance. In such a case, the Client has the right to terminate the Agreement on ČSOB Identity free of charge and with immediate effect. For more information, see Article IX. Final Provisions of the Identity Terms and Conditions.

n) A Client who enters into an Agreement on ČSOB Identity can log in to ČSOB Group services and with third parties via the ČSOB Identity.

I. Definitions and Terms

1. **Activation Code (for the Smart Key Application)** shall be deemed to mean alphanumeric data used to activate the Smart Key Application.
2. **Smart Key Application** shall be deemed to mean the ČSOB Smart Key Application – an app for mobile devices (e.g., smartphones or tablets) installed from official stores such as Google Play, Apple App Store, Huawei AppGallery, which, in the activated Smart Key Application, generates codes for the Authentication and Authorisation of instructions entered by an Authorised Person through the Service, whereas the Authorised Person authenticates himself/herself for the non-activated Smart Key Application using the ČSOB Identity Elements (Article IV of the Identity Terms and Conditions) and thus activates it.
3. **Smart Application** shall be deemed to mean the ČSOB Smart Application – a mobile application from ČSOB installed on a smartphone or a tablet from the official app stores Google Play or App Store, in which the Authorised Person Authenticates himself/herself and Authorises his/her legal acts.
4. **Authentication**/**Authenticate** shall be deemed to mean proving the identity of an Authorised Person in the Service.
5. **Biometric Authentication** shall be deemed to mean Authentication using a biometric sensor supported by the Authorised Person's device's operating system in the ČSOB mobile applications that the Authorised Person activates (as set out in Article IV of the Identity Terms and Conditions for the Smart Application, and for other applications in the terms and conditions governing that application), which activation is valid for a maximum of 365 days (unless deactivated earlier) and requires reactivation upon expiry.
6. **Authorisation**/**Authorise** shall be deemed to mean confirmation of a specific legal action by an Authorised Person (including signing a document) in the Service.
7. **Blocking** shall be deemed to mean a temporary prevention (suspension) or permanent prevention (revocation/cancellation) of use of the ČSOB Identity Element.
8. **Certificate** shall be deemed to mean personal certificates: I.CA Qualified Certificate, I.CA Commercial Certificate (issued by První certifikační autorita, a.s.), Ardaco Qualified Certificate (issued by Ardaco, a.s.), one-time ČSOB Commercial Certificate (issued by ČSOB at the time the Authorised Person signs the document) and biometric certificate (issued by ČSOB when the Authorised Person is Authenticated for the ČSOB mobile applications), which are used for Authentication and/or Authorisation. For more details, see www.csob.cz/identita.
9. **ČSOB Identity** shall be deemed to mean the data capture of the Authorised Person's identity in ČSOB systems, verified upon login via the ČSOB Identity Elements on the Login Page.
10. **ČSOB eID** shall be deemed to mean an electronic identification service provided as part of the ČSOB Identity which will enable the Authentication of the Authorised Person using the Electronic Identification Means:
    - through a qualified electronic identification system enabling the provision of the National Point service (according to Act No. 250/2017 Coll., as amended),

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- outside the scope of the qualified electronic identification system enabling the provision of the National Point service (according to Act No. 21/1992 Coll., as amended)

and related services such as providing and confirming personal identification details, information related to the personal identification details and information about the Authorised Person's banking transactions, as further described in Article III of the Identity Terms and Conditions.

11. **Agreement on Identity** shall be deemed to mean the Agreement on ČSOB Identity entered into by and between the Authorised Person and ČSOB, by which the ČSOB Identity is established and which provides, in particular, the identification number and certain ČSOB Identity Elements. The Agreement on Identity may also be concluded in the form of an Application for the Establishment of ČSOB Identity and a Notification on the Establishment of ČSOB Identity. The Identity Terms and Conditions form an integral part of the Agreement on Identity.
12. **Confidential Information** shall be deemed to mean information regarding the Client which ČSOB obtained in connection with the provision of services, and which is subject to the confidentiality obligation.
13. **Kate** shall be deemed to mean a virtual assistant who provides the Authorised Person with personalised assistance, in particular in connection with providing information, improving convenience and customer experience, identifying risks with suggestions for their reduction, suggestions for optimising the management of funds and products and services of the ČSOB Group and its contractual partners (including products and services of a non-financial nature), according to the individual needs of the Authorised Person.
14. **Kate Coins** (in the Smart Application also KTC) shall be deemed to mean digital "coins" issued by ČSOB and allocated to Authorised Persons under specified conditions via the Smart Application; an Authorised Person may redeem these coins to obtain rewards when purchasing products and services of the ČSOB Group and its contractual partners, or rewards for other actions as specified by ČSOB. Kate Coins are not deemed to be electronic money according to the Payment System Act or electronic money tokens according to the REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on Markets in Crypto-assets, and amending Directive (EU) 2019/1937.
15. **Client** shall be deemed to mean the Service Recipient and the Authorised Person.
16. **Client Centre** shall be deemed to mean a specialised ČSOB site that provides selected services and remote support. The method for Authenticating Authorised Persons in the Client Centre is regulated by the Identity Terms and Conditions and the terms and conditions of the relevant Service. Contact details for the Client Centre are provided at www.csob.cz/kontakty.
17. **Qualified Electronic Signature** shall be deemed to mean a qualified electronic signature (pursuant to EU Regulation 910/2014 – Article 3(12)) which is based on an I.CA or Ardaco Qualified Certificate and created by a qualified electronic signature creation device.
18. **National Point** shall be deemed to mean the National Point for Identification and Authentication (according to Act No. 250/2017 Coll., as amended).
19. **Point of Sale** shall be deemed to mean a Branch or a branch of Česká pošta, s.p.
20. **Authorised Person** shall be deemed to mean a private individual who has established a ČSOB Identity based on the Agreement on ČSOB Identity and is entitled to take legal actions when using the Service. An Authorised Person may – for some types of Services – be a Service Recipient at the same time, and/or may be a person empowered/designated/authorised by a Service Recipient to perform legal acts through the Service, who establishes and uses a ČSOB Identity. With regard to the ČSOB eID service, the Authorised Person is always also the Service Recipient.
21. **PIN (for the Smart Key Application)** shall be deemed to mean a numeric code for access to the Smart Key Application, which can be entered from a keypad or a built-in biometric sensor (if ČSOB supports the technology in the given type of mobile device).
22. **Branch** shall be deemed to mean a branch of Československá obchodní banka, a.s., marked with the ČSOB logo.
23. **ČSOB Identity Portal** shall be deemed to mean the website mojeidentita.csob.cz, where the Authorised Person can manage his/her ČSOB Identity and where he/she is redirected after Authentication on the Login Page.
24. **ČSOB Group Portal** shall be deemed to mean the website skupina.csob.cz, which displays an overview of ČSOB Group products/services, from which the Authorised Person can go to the portals of the subsidiaries, and to which he/she is redirected after Authentication on the Login Page by entering online.csob.cz or from the signpost located at www.csob.cz.
25. **ČSOB Identity Elements** shall be deemed to mean the elements of the ČSOB Identity as set out in Article V of the Identity Terms and Conditions, which are used for the Authentication of the Authorised Person via ČSOB Identity and Authorisation and are regulated in the Identity Terms and Conditions and, where applicable, in the terms and conditions of the relevant Service.
26. **Electronic Identification Means or EIM** shall be deemed to mean the combinations of ČSOB Identity Elements used for Authentication in the ČSOB eID service listed at www.csob.cz/identita and in Article IV(5) of the Identity Terms and Conditions.

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27. **Login Page** shall be deemed to mean the website identita.csob.cz, where the Authorised Person Authenticates himself/herself with ČSOB Identity through the ČSOB Identity Elements.
28. **Service Recipient** shall be deemed to mean a private individual, a private individual entrepreneur or a legal entity with whom ČSOB or a subsidiary of the ČSOB Group using the ČSOB Identity has concluded an agreement on the provision and use of the Service if the Service requires it.
29. **Registration** shall be deemed to mean the inputting of a user name and login password for the ČSOB Identity by the Authorised Person. The Registration process includes the input and verification of the Authorised Person's security email address.
30. **ČSOB Group** shall be deemed to mean ČSOB and entities forming a business group with ČSOB; the current list is available at www.csob.cz/skupina.
31. **KBC Group** shall be deemed to mean KBC Group NV, with its registered seat at Havenlaan 2, B-1080 Brussels, Belgium, reg. No. 0403.227.515, and the entities forming a holding group with it.
32. **Service** shall be deemed to mean the services of the ČSOB Group listed at www.csob.cz/identita, to which the Authorised Person logs in with the ČSOB Identity (via the ČSOB Identity Elements), as described in Article III of the Identity Terms and Conditions (e.g., Kate, service of digital income and expenses verification), and also, in particular:
    - the service of ČSOB CEB, which ČSOB provides on the basis of an agreement and which is regulated in more detail in the Terms and Conditions for the Provision of the ČSOB CEB Service,
    - ČSOB Electronic Banking services, which ČSOB provides on the basis of an agreement and which are regulated in more detail in the ČSOB Electronic Banking Services Business Terms and Conditions.
33. **SMS Key** shall be deemed to mean a ČSOB Identity Element for the Authentication, Authorisation or activation of an application sent to the Authorised Person at the security phone number provided in the Agreement on Identity.
34. **Smart Key** shall be deemed to mean a ČSOB Identity Element for Authentication and Authorisation via the Smart Key Application.
35. **Guaranteed Electronic Signature** shall be deemed to mean a guaranteed electronic signature (pursuant to EU Regulation 910/2014 – Article 3(11)), which is based on an I.CA Qualified Certificate or ČSOB Commercial Certificate.

II. Agreement on (Establishment of) ČSOB Identity

1. The Authorised Person may only arrange the ČSOB Identity with ČSOB on the basis of an Agreement on Identity concluded at the Point of Sale, through the Client Centre or electronically at www.csob.cz, or in the Smart Application. A person with limited legal capacity may negotiate the ČSOB Identity and request changes to the ČSOB Identity only through a Branch. The Agreement on Identity cannot be entered into/amended by the Authorised Person under a power of attorney granted to a third party.
2. The Authorised Person can also arrange the ČSOB Identity with ČSOB through some entities from the ČSOB Group or its sales representatives.
3. ČSOB Identity may also be arranged for a minor, who is represented in contractual matters by a legal guardian until reaching the age of legal capacity, or for a person with limited legal capacity, who is represented in contractual matters by a court-appointed custodian. Only one legal guardian represents a minor Client when concluding the Agreement on Identity and only that legal guardian may continue to amend or terminate the contractual relationship.
4. Each Authorised Person may only enter into one Agreement on ČSOB Identity with ČSOB.
5. The Agreement on Identity concluded electronically is sent by ČSOB to the Authorised Person in the ČSOB Identity Portal. If the obligation ceases to exist and the contractual relationship arising from the Agreement on Identity is terminated, the Authorised Person must store this documentation using another data storage prior to the date of the termination of the contractual relationship.
6. When a ČSOB Identity is agreed on:
    - at the Point of Sale or via the Client Centre or via an entity from the ČSOB Group or its sales representatives, a unique identification number for the ČSOB Identity will be assigned to the Authorised Person and one-time ČSOB Identity Elements or the Activation Code (for the Smart Key Application) will be issued. These elements cannot be provided to any other person, even on the basis of a power of attorney. When first logging in to the ČSOB Identity Portal, the Authorised Person will change the one-time ČSOB Identity Elements to permanent ČSOB Identity Elements within the Registration procedure. Permanent ČSOB Identity Elements can also be set up by the Authorised Person from one-time ČSOB Identity Elements as part of Registration in the activated Smart Key Application.
    - electronically, the Authorised Person requests the conclusion of an Agreement on Identity at www.csob.cz and, upon acceptance of that request, ČSOB will send the Authorised Person one-time ČSOB Identity

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Elements, which the Authorised Person will change to permanent ČSOB Identity Elements as part of the Registration to the ČSOB Identity Portal. Permanent ČSOB Identity Elements can also be set up by the Authorised Person from one-time ČSOB Identity Elements as part of Registration in the activated Smart Key Application. This method for obtaining the ČSOB Identity is only available in selected processes of electronic arrangement of the ČSOB Identity.

- electronically in the Smart Application, the Authorised Person will set up his/her permanent ČSOB Identity Elements for access (user name and login password) after the ČSOB Identity has been arranged; such permanent ČSOB Identity Elements will then be used for Authentication via the ČSOB Identity.

III. Use of the ČSOB Identity

1. The Authorised Person can use the ČSOB Identity to log in to the ČSOB Identity Portal, the ČSOB Group Portal, the Smart Application and the Service.
2. The use of the ČSOB Identity in the Service requires the signing of an Agreement on Identity.
3. Details of some Services are set out further in this Article of the Identity Terms and Conditions:

A. ČSOB eID

a) The ČSOB eID service can be used by an Authorised Person once he/she has established a ČSOB Identity and provided that he/she meets the conditions for its use. If the Authorised Person is not interested in using this service, it can be turned off and on again in the ČSOB Identity Portal.

b) ČSOB eID will enable the Authorised Person to Authenticate himself/herself using the Electronic Identification Means for the purpose of verifying his/her identity with a third party through a qualified electronic identification system enabling the provision of the National Point service or outside the framework of a qualified electronic identification system either directly or through Bankovní identity, a.s., with its registered seat at Smrčkova 2485/4, Libeň, 180 00 Prague 8.

c) When using ČSOB eID, the Authorised Person is Authenticated in this service with Electronic Identification Means. In connection with the ČSOB eID service, the Authorised Person may be asked to Authorise his/her request with an I.CA Qualified Certificate, Smart Key, SMS or “click”.

d) An Authorised Person may use ČSOB eID if he/she is identified in accordance with the applicable legal regulations for such purposes by a person authorised to make that identification (Act No. 21/1992 Coll., on banks, as amended), is of legal age, has full legal capacity, is listed in the Population Register, has submitted an identification document verifiable in the Population Register, and his/her current personal data in ČSOB is identical to the data listed in the Population Register.

e) After the Authorised Person has set up the ČSOB Identity, his/her identity will be verified through the National Point (before he/she uses ČSOB eID for the first time). For this purpose, details of the Authorised Person are sent to the National Point, especially the number and type of identity document (ID card/passport), first name and surname, date of birth or place of birth, address code from the Registry of Territorial Identification, Addresses and Real Estates, and citizenship.

If the Authorised Person’s identity is successfully verified at the National Point, the National Point will assign a meaningless directional identifier (BSI) to the Authorised Person and send it to ČSOB. ČSOB will then enter the Authorised Person’s Electronic Identification Means with the guarantee-level information into the National Point. The Electronic Identification Means consists of the ČSOB Identity Elements that the Authorised Person has agreed with ČSOB for the Services. It is possible to have more than one Electronic Identification Means registered at the National Point.

When the Authorised Person uses the Electronic Identification Means at the National Point, ČSOB will only pass on to the National Point his/her meaningless directional identifier (BSI) with information on whether the Authorised Person has been successfully Authenticated.

f) If the Authorised Person switches off the ČSOB eID service in the ČSOB Identity Portal, all his/her Electronic Identification Means registered at the National Point will be blocked, the National Point will invalidate these Means based on a notification from ČSOB, and the Authorised Person will thus not be able to use the ČSOB eID service. In order to use ČSOB eID again, the Authorised Person must switch the ČSOB eID service back on in the ČSOB Identity Portal.

g) In the ČSOB Identity Portal, the Authorised Person can deactivate (block) or enable the individual Electronic Identification Means registered at the National Point. As a result of deactivating the Electronic Identification Means in the ČSOB Identity Portal, the possibility of using it in the ČSOB eID service will be suspended. Enabling will restore the possibility of using it in the ČSOB eID service.

Deactivating, enabling ČSOB eID or the individual Electronic Identification Means does not affect the use of ČSOB Identity Elements in other Services.

The deactivation of a particular Electronic Identification Means does not affect the use of another Electronic Identification Means in the ČSOB eID service.

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h) In the event that ČSOB blocks a ČSOB Identity Element that is part of the Authorised Person's Electronic Identification Means, ČSOB shall notify the National Point, which shall invalidate such Electronic Identification Means.

i) The Authorised Person can use the low-level Electronic Identification Means (user name and login password) in the ČSOB eID service even if he/she has two-factor Authentication settings specified in the Agreement on Identity.

B. Login to subsidiary portals

Through the ČSOB Group Portal, the Smart Application or the Login Page (if the subsidiary's portal allows it), the Authorised Person can access the web portals of ČSOB subsidiaries and thus gain access to information and services of these subsidiaries. The Authorised Person's identification details are provided for these purposes to the necessary extent.

C. Electronic conclusion of agreements with ČSOB

Through the ČSOB Group Portal or the Smart Application, the Authorised Person can, if he/she has full legal capacity, enter into agreements on selected banking products with ČSOB. He/she will sign the agreement with an electronic signature based on the SMS Key, I.CA Qualified Certificate or ČSOB Commercial Certificate, or confirm his/her consent to its contents by "click". ČSOB will sign the agreement with a scanned signature of an authorised representative of ČSOB and provide it with an electronic seal and a qualified time stamp. Authorisation of an electronic signature based on a ČSOB Commercial Certificate is performed by the Authorised Person using the ČSOB Identity Elements.

D. Kate

a) An Authorised Person can use Kate in the Smart Application. The Authorised Person can make payment transactions using Kate in the Smart Application only if he/she has arranged the use of ČSOB Electronic Banking services.

b) No advice is ever given through Kate within the meaning of the laws governing credit, investment and insurance advice.

c) For an overview of the current services provided via Kate and details of how to set up this service, see www.csob.cz/kate. Persons under the age of 18 and persons with limited legal capacity may use Kate only on a limited basis.

d) For the purpose of personalised assistance and the provision of services aimed at enhancing the convenience and comfort of the Authorised Person's customer experience when using Kate, ČSOB is entitled to process and analyse the details and personal data of the Authorised Person available to Kate, to the appropriate extent.

e) The Authorised Person must not disclose sensitive personal data to Kate (e.g., health condition) or use vulgar or derogatory language in communications with Kate. The Authorised Person may not disclose to Kate any content to which he/she does not hold the necessary rights, in particular intellectual property rights; the Authorised Person shall be held liable for any infringement of third-party rights.

f) Kate's assistance is usually fully automated and can lead to decisions being made without human involvement. For more information, visit www.csob.cz/osobniudaje.

g) When providing assistance, Kate may use artificial intelligence, particularly in the form of large language models. In such cases, responses are generated based on machine learning algorithms and probability calculations and therefore may not always be entirely accurate or relevant due to the nature of these models. To obtain accurate information or verify information provided by Kate, please refer to the official documents available at www.csob.cz. Alternatively, you can contact ČSOB staff by telephone or by visiting a Branch.

h) If the Authorised Person uses Kate in the ČSOB CEB service, the provisions on Kate set out in the Identity Terms and Conditions shall not apply, and the contractual relationship shall be further governed by the Terms and Conditions for the Provision of the ČSOB CEB Service.

i) Kate addresses the Authorised Person through notifications whenever it is relevant to the situation. The Authorised Person can set the Kate notification features to his/her preference or turn them off completely. The notifications may be sent even when the Authorised Person does not have Kate open in the Smart Application or in another digital environment in which ČSOB provides Kate. In order for Kate to function properly, it is necessary that the Authorised Person allows notifications to be sent on his/her device.

j) Within the scope of Kate services, ČSOB is authorised to act as a representative or agent of ČSOB Group members or ČSOB Group contractual partners, also with respect to services of a non-financial nature. ČSOB is not responsible for the actions of any other ČSOB Group members in Kate. ČSOB never acts as an agent of Ušetřeno.cz s.r.o., with its registered seat at Lomnického 1742/2a, Nusle, 140 00 Prague 4, Organisation ID No.: 24684295 (hereinafter referred to as "Ušetřeno"), or of business partners of Ušetřeno. Within Kate, Ušetřeno does not execute or conclude mediation contracts with Authorised Persons in the energy sectors and only actively reaches out to Authorised Persons who have provided Consent to the use of data for the ČSOB Group.

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k) Voice communication with Kate is provided through the companies listed at www.csob.cz/kate-zpracovani-hlasu; by initiating voice communication with Kate, the Authorised Person agrees to the terms of use set out at www.csob.cz/kate-zpracovani-hlasu.

l) The Authorised Person may not use Kate in any way that violates the Identity Terms and Conditions, legal regulations or good manners. Among other things, it is not permitted to circumvent Kate's protective measures or otherwise interfere with or attempt to interfere with its functions.

m) ČSOB shall not be held liable for any damage incurred in connection with the use of Kate that was caused by the Authorised Person's improper use of Kate, the improper functioning of the Authorised Person's device on which Kate is used, or as a result of a breach of the security measures protecting the Smart Application or the ČSOB Identity Portal.

E. Kate Coins

a) Based on the Identity Terms and Conditions, ČSOB will automatically make available in the Smart Application, to all adult Authorised Persons with full legal capacity – non-entrepreneurs (hereinafter referred to as the "User"), a tool for the use and management of Kate Coins (hereinafter referred to as the "Kate Coin Store"). The use of Kate Coins is functionally conditional on the ability to display to Users the offers of services and products of entities from the ČSOB Group and their contractual partners. Users from whom ČSOB has obtained a valid Consent to Use Data for the ČSOB Group (hereinafter referred to as the "Group Consent") can start earning and redeeming Kate Coins immediately after opening the Kate Coin Store. Other Users have the opportunity to give free and informed Group Consent to ČSOB through the Smart Application if they wish to use Kate Coins. The Group Consent can be revoked via the Smart Application at any time.

b) The Kate Coin Store displays clear information about allocated and redeemed Kate Coins. The Kate Coin Store can be managed through the Smart Application.

c) A description of the situations in which Kate Coins can be earned and redeemed for rewards is provided in the Smart Application and is subject to change. The information provided in the Smart Application at the time of the relevant Kate Coin earning activity or at the time when the Kate Coins are allocated to the User (if the earning of Kate Coins is not conditional on any activity) is always decisive. Kate Coins cannot be allocated for activities that precede the activation of the Kate Coin Store. If the earning of Kate Coins is conditional on a transaction within a specified period of time (e.g., a purchase of goods/services within a time-limited campaign), the date on which the User instructs that the transaction is to take place, rather than the date on which the transaction is settled (which may occur later, particularly for card transactions), shall be deemed the relevant date for the fulfilment of the condition.

d) Unless otherwise stated in the Smart Application, the specified number of Kate Coins is allocated only for the first activity of the User of the given type (i.e., only once, and no Kate Coins will be allocated for the next activity of the same type).

e) Kate Coins can be redeemed to obtain either (i) a reward for purchasing specified goods or services, or (ii) vouchers that can be used to purchase goods or services from ČSOB partners.

   (i) In the first case, the User must first pay the full price of the selected goods/service in non-cash manner from an account held with ČSOB and, after redeeming the Kate Coins, the corresponding amount of the reward in CZK will be credited to the User's current account. The reward can only be credited to a standard non-business payment account held in CZK, with the proviso that so-called protected accounts and transaction accounts for investment settlement are not eligible for the reward to be credited (hereinafter referred to as the "Eligible Account"). If the User has multiple Eligible Accounts, the reward will be credited to the account of ČSOB's choice. Unless provided otherwise in relation to a particular activity in the Smart Application, the reward is paid out at a ratio of 1:1 (1 KTC = 1 CZK). It is always indicated in the Smart Application whether the redemption of Kate Coins in connection with the User's defined activity occurs automatically or whether the User must actively request such redemption via the Smart Application. If the User does not have any Eligible Account open at the time the reward is to be credited, the User will lose the right to the reward. Detailed conditions for obtaining the reward in relation to specific ways of using Kate Coins are always specified in the Kate Coin Store (e.g., the time limit for payment of the reward to the Eligible Account, whether the right to the reward is conditional on the User not withdrawing from the relevant purchase or service agreement within the statutory 14-day period when redeeming Kate Coins, etc.).

   (ii) If the User redeems Kate Coins via the Smart Application to obtain a voucher, ČSOB will display the voucher or the code necessary to redeem it in the Kate Coin Store. This step is irreversible, i.e., the voucher cannot be exchanged back for Kate Coins, nor for a voucher of a different value or a voucher from another partner. The voucher issuer may offer a more favourable ratio when redeeming Kate Coins to obtain it (e.g., a voucher worth CZK 100 can be obtained for less than 100 Kate Coins) – such information is always provided in the Smart Application, as is the voucher's validity period. If the User fails to redeem the voucher within its validity period, the User is not entitled to any compensation from ČSOB. The number of vouchers offered may be limited, and ČSOB reserves the right not to facilitate their acquisition if the offer is exhausted. Any complaints regarding the redemption and use of vouchers must be submitted by the User directly to the partner who issued the voucher in question.

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f) From the moment announced via the Smart Application, ČSOB may pay out the value of Kate Coins not redeemed within a calendar year at a ratio of 1:1 (1 KTC = 1 CZK) to the User's account or allow the User to transfer them to the following calendar year (even repeatedly). ČSOB is entitled to specify the detailed terms and conditions of this mechanism (e.g., whether the transfer or payout of the corresponding value will be conditional upon an active step by the client) in the announcement referred to in the first sentence.

g) Kate Coins cannot be transferred between Users.

h) If Kate Coins have a set validity period, ČSOB is entitled to shorten that period appropriately due to the development of the Kate Coin programme (e.g., the introduction of a new type of Kate Coin), upon a notification delivered to Users via the Smart Application, provided that the newly set validity period of Kate Coins may not be shorter than 2 months from the date of delivery of the notification. If a Kate Coin is not used within the specified validity period, it expires without refund.

i) The User has no right to exchange Kate Coins for money except for the case described under clause (f).

j) Upon redemption, the Kate Coin expires and cannot be claimed back.

k) If the User revokes the Group Consent, he/she loses the possibility to redeem the Kate Coins allocated up to that time and the possibility to collect new Kate Coins in view of the necessity of that consent for the necessary processing of personal data. However, the already allocated Kate Coins may continue to be recorded by ČSOB in the Kate Coin Store on the basis of a legitimate interest for a certain period of time. Therefore, if the User re-grants the Group Consent to ČSOB within that period, he/she can redeem the previously allocated and still valid Kate Coins.

l) The User is entitled to terminate the agreement, the content of which is defined by the Identity Terms and Conditions to the extent regulating Kate Coins (hereinafter referred to as the "Agreement"), at any time with immediate effect via the Smart Application. If he/she does so, this part of the Identity Terms and Conditions will no longer apply to him/her. However, the User may at any time request ČSOB to conclude the Agreement and open the Kate Coin Store again via the Smart Application.

m) ČSOB is entitled to terminate the Agreement without giving any reason with 1 months' notice. ČSOB is also entitled to withdraw from the Agreement with immediate effect if the User has materially breached its obligations to ČSOB, acted in breach of the Identity Terms and Conditions or applicable law, or circumvented the terms and conditions for the use of Kate Coins. ČSOB will send the notice of termination or withdrawal to the User via the Smart Application, in Internet Banking or by email.

n) The Agreement shall also automatically terminate upon termination of the contract under which ČSOB provides the Smart Application or ČSOB Identity to the User, or when the Authorised Person ceases to meet the other requirements for Users pursuant to clause (a). The Agreement shall also terminate upon the death of the User.

o) Termination of the Agreement results in the deletion of the Kate Coin Store and loss of the possibility to redeem the already earned Kate Coins (in the event of the User's death or limitation of his/her legal capacity, ČSOB will proceed to delete the Kate Coin Store after becoming reliably aware of these facts). However, in the event of concluding the Agreement again and reopening the Kate Coin Store, ČSOB is entitled to credit the User with the Kate Coins that were in the Kate Coin Store at the time of its last deletion, provided that their validity period has not expired (if limited).

p) The User is responsible for complying with his/her tax obligations, if any, in connection with the allocation of Kate Coins and the receipt of rewards upon redemption of those Kate Coins.

q) If a payment transaction to which the earning or redemption of Kate Coins was linked is returned to the User by the payee within 60 days from the date of its settlement, in particular because the User exercises their right to withdraw from a purchase or service contract, the User loses the right to earn the Kate Coins or to receive a reward for their redemption. If the Kate Coins for such a transaction have already been earned (i.e. displayed in the Kate Coin Store), ČSOB is entitled to cancel them, and if the User has already redeemed them to obtain a reward or a voucher pursuant to letter (e), the User shall be obliged to repay to ČSOB the corresponding monetary value immediately; in such a case, ČSOB is entitled to collect the corresponding amount from any account of the User. The above-stated shall also apply in the event of a partial return of such payment transaction.

r) If the User, in connection with the earning or redemption of Kate Coins, violates the rules set forth in Section E of the Identity Terms and Conditions or generally binding legal regulations, ČSOB is entitled to demand the refund of the corresponding amount of the reward paid or the voucher value, or to collect that amount from the User's account.

s) Complaints regarding the balance of the Kate Coin Store must be made without undue delay after the User discovers any such irregularity, but no later than the end of the second month following the month in which the fact under complaint (supposedly) occurred. However, if the complaint relates to the earning of Kate Coins as part of a time-limited campaign, the complaint can be made up to the end of the Kate Coin redemption period. ČSOB shall be entitled to reject any complaint submitted after the expiry of the above-mentioned time limits.

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F. Service of digital income and expenses verification

a) The service of digital income and expenses verification can be used by the Authorised Person in the Smart Application once he/she has established a ČSOB Identity and concluded the relevant agreement with ČSOB.

b) The service consists in obtaining information on payment accounts designated by the Authorised Person and maintained by a provider other than ČSOB (transaction history). For more information, visit www.csob.cz.

IV. Authorised Person Authentication Using ČSOB Identity

1. The Authorised Person Authenticates himself/herself for the ČSOB Identity Portal / ČSOB Group Portal on the Login Page using these ČSOB Identity Elements:
   - user name, login password and SMS Key, or
   - user name, login password and Smart Key, or
   - I.CA Commercial Certificate, or
   - by scanning the QR code, which can also be done on a mobile device by pressing the button Smart Key login, from the Login Page with Smart Key authorisation, only in the online mode.
2. The Authorised Person Authenticates himself/herself for the Smart Application using these ČSOB Identity Elements:
   - user name, login password and SMS Key, or biometric certificate (activated with the user name, login password and SMS Key), or
   - Smart Key or biometric certificate (activated with the Smart Key).
3. The Authorised Person Authenticates himself/herself for the non-activated Smart Key Application using these ČSOB Identity Elements:
   - user name, login password and selfie biometrics, which will also Authorise the request for activation of the Smart Key
   - login password and one-time code, which also Authorises the request for Smart Key activation – only in the process of arranging the ČSOB Identity in the Smart Application.
4. In the Client Centre, the Authorised Person is Authenticated by:
   - callback of ČSOB to the Authorised Person's security phone number, or
   - Smart Key, or
   - questions posed by ČSOB to the Authorised Person.
5. When using the ČSOB eID service, the Authorised Person is Authenticated in the ČSOB Identity by the Electronic Identification Means:
   - user name, login password, and SMS Key (significant level of security)
   - Smart Key (significant level of security), where these methods of Authentication can be used:
     - user name, login password, and Smart Key
     - user name and Smart Key
     - scanned QR code, which can also be done on a mobile device by pressing the button Smart Key login, from the Login Page and Smart Key
     - Smart Key if the Authorised Person first logs in with another Electronic Identification Means (apart from the EIM – user name, login password, and SMS Key) to the ČSOB Identity for the purpose of Authentication for a third party and within 30 minutes logs in again to the ČSOB Identity for the purpose of Authentication with that third party through Bankovní identita, a.s.
   - certificate on a smart card + PIN code (significant level of security)
   - user name, login password (low level of security)
6. The method of Authentication via ČSOB Identity (ČSOB Identity Elements) to the Services is governed by the Identity Terms and Conditions with respect to Services expressly listed in Article III of the Identity Terms and Conditions or the terms and conditions of the relevant Service with respect to other Services (not expressly listed in Article III of the Identity Terms and Conditions).

V. ČSOB Identity Elements and Their Management

1. The Authorised Person may use the agreed ČSOB Identity Elements listed below in this Article for Authentication/Authorisation:

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- **Identification number of ČSOB Identity**
  The identification number is a number specified in the Agreement on Identity, which is used by the Authorised Person for Authentication, communication with the Client Centre and the Branch, to identify the Authorised Person in the event he/she has been authorised by the account holder to handle funds in the holder's account via the Smart Application, and also as a one-time user name. The identification number will be communicated (again) to the Authorised Person by the Point of Sale / Client Centre.
- **One-time user name**
  A one-time user name is a numerical figure assigned to the Authorised Person for the first login to the ČSOB Identity Portal, which ČSOB gives to the Authorised Person in person / sends to the Authorised Person's contact email address (cannot be given to any other person, even on the basis of a power of attorney).
  The Authorised Person may request the (repeated) provision/invalidation of the one-time user name at a Point of Sale / in the Client Centre.
- **User name**
  The user name set by the Authorised Person when first logging into the ČSOB Identity Portal after entering the one-time user name or after scanning the QR code from the Login Page, which can also be done on a mobile device by pressing the button Smart Key login, with Smart Key Authorisation. The user name is used for logging into the ČSOB Identity Portal and can be changed in the ČSOB Identity Portal.
  The Authorised Person may request the (repeated) provision/invalidation of the user name at a Point of Sale / in the Client Centre. The Authorised Person can also request the (repeated) provision of the user name on the login page of the ČSOB Identity Portal, and ČSOB will then send the user name to the Authorised Person's security email address.
- **One-time login password**
  The one-time login password is sent by ČSOB to the Authorised Person at the security phone number; that one-time login password is entered by the Authorised Person when first logging into the ČSOB Identity Portal and expires at the moment of setting the login password to the ČSOB Identity Portal, but no later than 30 calendar days after its issue.
  Repeatedly incorrect entries will result in a permanent Blocking. The Authorised Person may request the issuance of a new / invalidation of the one-time login password at a Point of Sale / in the Client Centre; the new password is sent by ČSOB to the security phone number.
- **Login password**
  The login password set by the Authorised Person when first logging into the ČSOB Identity Portal after entering the one-time login password or after scanning the QR code from the Login Page, which can also be done on a mobile device by pressing the button Smart Key login, with Smart Key Authorisation. The login password is used for logging into the ČSOB Identity Portal and can be changed/set anew in the ČSOB Identity Portal at any time.
  Repeatedly entering an incorrect login password will result in a password Blocking, which can be lifted in the ČSOB Identity Portal. The Authorised Person may request a temporary Blocking and its lifting / invalidation of the login password at a Point of Sale / in the Client Centre.
- **Security phone number**
  The security phone number is the Authorised Person's phone number provided as mandatory information in the Agreement on Identity, to which ČSOB sends the one-time login password and SMS Key for Authentication and Authorisation.
  A change / temporary Blocking / lifting of the temporary Blocking of the security phone number can be made by the Authorised Person at a Point of Sale / in the Client Centre (after Authentication via callback or the Smart Key).
- **Security email address**
  The security email address is the address of the Authorised Person provided at Registration, which must not be the same as the email address of any other person provided at Registration. The security email address may also be the address specified in the Agreement on Identity as the contact email address, provided that the Authorised Person confirms it as the security email address during Registration and it is not registered by any other person. The Authorised Person can change his/her address in the ČSOB Identity Portal. The security email address is used to reset the login password in the ČSOB Identity Portal after it has been Blocked.
- **Contact address**
  The contact address is the address of the Authorised Person specified in the Agreement on Identity, which the Authorised Person can change at a Point of Sale / in the Client Centre / in the ČSOB Electronic Banking services.

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- **Certificate**
  A precondition for issuing an Ardaco Qualified Certificate and a ČSOB Commercial Certificate to an Authorised Person is that the Authorised Person has arranged for ČSOB Identity with Smart Key.
  It is also possible to issue an I.CA Qualified Certificate / I.CA Commercial Certificate (stored on a medium) on the basis of an officially authenticated power of attorney, but such a Certificate cannot be used for the ČSOB eID service.
  If the Authorised Person has an I.CA Qualified Certificate / I.CA Commercial Certificate issued prior to the moment of conclusion of the Agreement on Identity, he/she may use it in the Service that allows it.
  The Authorised Person may apply via the Client Centre for temporary Blocking / unblocking of the I.CA Qualified Certificate / I.CA Commercial Certificate. If the certificate is temporarily Blocked, it cannot be used in ČSOB for Authentication/Authorisation.
  The Authorised Person may request a selected Branch to invalidate the I.CA Commercial Certificate / I.CA Qualified Certificate and the Ardaco Qualified Certificate. The Authorised Person may also request the invalidation of the Ardaco Qualified Certificate at the Client Centre. The Authorised Person may also invalidate the I.CA Commercial Certificate / I.CA Qualified Certificate via the website of the relevant certification authority. If such a certificate is invalidated, it will be permanently Blocked and the certificate can no longer be used.
  The validity of the ČSOB Commercial Certificate (created for the Authorised Person) is limited to the document signing, after which it is invalidated.
  The biometric certificate is valid for 365 days from the date of its issue and the Authorised Person can invalidate it by deactivating the ČSOB mobile application to which he/she logs into using ČSOB Identity Elements.
  The I.CA Qualified and Commercial Certificates are issued by ČSOB on a limited basis, particularly in connection with the ČSOB CEB service.
- **SMS Key / Smart Key**
  Repeated incorrect entry of the SMS Key / Smart Key will result in its Blocking and, in the case of SMS Key, also in the Blocking of the security phone number.
  The Authorised Person may apply for unblocking of the SMS Key / Smart Key and invalidation of the Smart Key at a Point of Sale / in the Client Centre. The Authorised Person can also unblock the Smart Key in the ČSOB Identity Portal. The Authorised Person may request deactivation of the Smart Key Application at a Point of Sale / in the Client Centre or carry it out himself/herself in the ČSOB Identity Portal / Smart Key Application.
  The Authorised Person will receive the Activation Code (for the Smart Key Application) at a Point of Sale, on a ČSOB ATM, directly in the Smart Key Application or via another Smart Key Application already activated.
  A minor Authorised Person under the age of 15 and an Authorised Person using a Certificate for Authentication/Authorisation will also receive the Activation Code (for the Smart Key Application) in the ČSOB Identity Portal.
  The SMS Key is not activated at the moment the last Smart Key Application previously activated by the Authorised Person is deactivated.
  By activating the Smart Key, the use of the SMS Key for Authentication and Authorisation will be suspended, with the exception of Authorisation – the use of the SMS Key for the electronic signature of the contractual documentation. By invalidating the Smart Key, the use of the SMS Key for Authentication and Authorisation will be activated.
  By using the user name, login password and SMS Key / Smart Key, the Authorised Person will activate the Biometric Authentication option.
- **Selfie biometrics**
  Selfie biometrics is a biometric piece of data obtained from facial recognition based on a selfie of the Authorised Person sent by the Authorised Person to ČSOB.
- **One-time code (for the Smart Key Application)**
  A one-time code (for the Smart Key Application) is an alphanumeric piece of data created in the Smart Application for the Authorised Person's Authentication in the Smart Key Application for the purpose of subsequent activation of the Smart Key Application in the process of arranging the ČSOB Identity in the Smart Application.

2. Further information on individual ČSOB Identity Elements and their management is available at www.csob.cz/identita.

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VI. Rights and Obligations Related to the ČSOB Identity

1. The Client is obliged to read information messages concerning changes to the Identity Terms and Conditions and the ČSOB Price List (hereinafter referred to as the "Price List") and changes to ČSOB's websites.
2. The Authorised Person is obliged to verify the accuracy of the data entered in the Electronic Identification Means upon receipt of the Electronic Identification Means.
3. The Client is obliged to follow the principles of safe use of ČSOB Identity Elements, including the Electronic Identification Means, published in the Safety Guide at www.csob.cz/branteserozumem. The Client is obliged to follow the information security messages displayed in the ČSOB Identity service and on the website www.csob.cz/branteserozumem.
4. The Client must ensure that the device used for the ČSOB Identity has:
   a) an updated operating system (regular updates removing security flaws from the system),
   b) an updated Internet browser from a recommended software shown at www.csob.cz/identita,
   c) a functional (constantly on) and updated antivirus program set to regularly monitor viruses on the device.
5. The Client must:
   a) not download and install programs that can be freely downloaded from the Internet if he/she cannot be fully sure that they are free of viruses or spyware, or that they do not come from a source that is untrustworthy,
   b) install (on his/her tablet or smartphone) only programs from trusted sources or those recommended expressly by the device manufacturer (App Store, Google Play, for Smart Key also Huawei AppGallery) and follow the authorisations required by the installed application (e.g., deny access of the application to SMS messages, etc.),
   c) not use mobile devices with settings that have been changed by what is called a "jailbreak" or "root" (these changes may affect the security of these devices, for example by reducing their resistance to malware),
   d) not use software or other means that interfere with or block the identification of the jailbreak/root on the endpoint device,
   e) have the device under permanent control and use all possible precautions to prevent a third party accessing the device (e.g., securing the device using biometric data or by a login password), including the obligation to prevent third parties from accessing the device via a cloud,
   f) use only a trusted and properly secured device (e.g., not a public computer with Internet access without an adequate level of security),
   g) before logging in to the ČSOB Identity Portal, the ČSOB Group Portal, the Service and the Smart Application, verify that the ČSOB server address corresponds to the login address identita.csob.cz, after logging in to the domain csob.cz, and that the site certificate (certificate verifying ownership of the address for ČSOB) is valid. The current issuer of the certificate is listed at www.csob.cz/certifikaty. In the event of any doubt regarding the address or validity of the certificate, not perform any acts, not enter any access elements and contact the Client Centre,
   h) keep the personal certificate on a portable medium (e.g., USB) and have the portable medium under control.
6. The Client is obliged to acquaint himself/herself with the security of the Service, the ČSOB Identity and the ČSOB Identity Elements specified in the Safety Guide at www.csob.cz/branteserozumem, as well as the following rules of security of the ČSOB Identity and the ČSOB Identity Elements, and is obliged to comply with these rules:
   a) the options for setting access elements, in particular the recommendation of not using simple login passwords or user names that can be derived from his/her information,
   b) observe safe behaviour on the Internet (e.g., not react to email messages with a suspicious name and contents, particularly if personal data, passwords, PIN codes or payment card numbers are required to be provided, not open documents attached to such messages and not click on links in these messages),
   c) not allow the password to be remembered in the web browser,
   d) not allow third parties to register biometric features in the Client's device/application.
7. The Client is obliged to handle the ČSOB Identity Elements (including the Electronic Identification Means) with due care so as to minimise the possibility of their misuse. The Client is obliged to take all reasonable measures to protect the ČSOB Identity Elements and the means of communication, and in particular to ensure that another person does not learn the ČSOB Identity Elements used by the Authorised Person and does not use them (in particular, the Client must not disclose the ČSOB Identity Elements or make them available to any other person). The Client may not record the ČSOB Identity Elements in an easily recognisable manner or keep them together with the means of communication (such as writing the PIN on the chip card). In the event of a minor / person with limited legal capacity, his/her legal guardian / custodian who concluded the Agreement on Identity on his/her behalf is responsible for the protection and safe use of the ČSOB Identity Elements.

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8. In the event of loss, theft, misuse or imminent risk of misuse or suspected misuse of the ČSOB Identity Elements (including the Electronic Identification Means) and/or means of communication (e.g., mobile phone, SIM card), the Client is obliged to notify ČSOB immediately. ČSOB will be entitled to Block them immediately as a result. The Client may also request Blocking for the above reasons. The Client can notify us in person at a Branch or in the Client Centre (the contact details can be found at www.csob.cz/kontakty – "24-hour line for reporting Internet fraud, suspicious phone calls or unknown payments from your account"). In justified cases, a third party (e.g., a relative or sign language interpreter) may make the notification on the Client's behalf.
   An Authorised Person with a hearing impairment can also make the notification via chat at www.csob.cz/informace-pro-neslysici.
   ČSOB will not be liable for any damage sustained if the Client fails to provide the notification.
9. The Client bears full liability for any damage incurred in connection with the breach of any obligation specified in the preceding paragraphs of this Article VI of the Identity Terms and Conditions. The Client acknowledges that a breach of the obligation agreed to ensure the security of the use of the Service, the ČSOB Identity and the ČSOB Identity Elements may lead to the execution of an unauthorised payment transaction, as well as other damage (incurred by the Client and third parties), and the Client shall be liable for any such damage.
10. ČSOB is authorised to Block the ČSOB Identity Elements / payment instrument for reasons relating to the security of the ČSOB Identity Elements / payment instrument, especially if ČSOB suspects unauthorised or fraudulent use of the ČSOB Identity Elements / payment instrument. Before Blocking the ČSOB Identity / payment instrument, or, if not possible before, immediately afterwards, ČSOB will inform the Authorised Person about the Blocking of the ČSOB Identity Elements / payment instrument and the reasons for this in the manner specified in Article VII(1), Communication, of the Identity Terms and Conditions, unless informing the Authorised Person might thwart the purpose of Blocking the ČSOB Identity Elements / payment instrument or is in conflict with other legal regulations. In the event of the Blocking of the ČSOB Identity Elements, the Authorised Person cannot use the Services.
11. ČSOB will be entitled to replace the ČSOB Identity Elements with a more recent version, introduce new elements or discontinue their use by way of an amendment to the Identity Terms and Conditions in connection with the innovation and modernisation of the ČSOB Identity.
12. The Authorised Person is obliged to familiarise himself/herself with the Identity Terms and Conditions and any amendments thereto, and to comply with their provisions. The Service Recipient will be liable for the actions of any Authorised Person empowered/authorised/designated by the Service Recipient for the purpose of legal acts within the Service, i.e. including the establishment and use of the ČSOB Identity. The Service Recipient shall be obliged to ensure that any Authorised Person empowered/authorised/designated by the Service Recipient for the purpose of legal acts within the Service, i.e., including the establishment and use of the ČSOB Identity, complies with the obligations stipulated in the Identity Terms and Conditions.
13. ČSOB is entitled to withdraw from the Agreement on Identity if the existence of the responsibilities under the Agreement on Identity or the use of the Service becomes unacceptable or unlawful for ČSOB with regard to the applicable laws or the internal policies of ČSOB or the KBC Group.
14. ČSOB is not liable for any damage incurred in connection with non-availability/malfunction of the corresponding Service for direct or indirect reasons beyond the control of ČSOB or its partners because of force majeure, natural disasters, international sanctions pursuant to the legal regulations for international sanctions, HW failures, computer viruses or other events, including those caused by a third party (in particular, a program of another manufacturer, such as Google Services (voice communication with Kate)).

VII. Communication

1. In cases not expressly provided for in these Identity Terms and Conditions, the mutual communication between ČSOB and the Client will be in Czech, as follows:
   - in person – visit to a Point of Sale,
   - by telephone / SMS message sent to the Client's mobile device,
   - by post (in paper form),
   - electronically (especially via the Electronic Banking services, or by email and data messages; the Authorised Person may communicate with ČSOB via data messages if ČSOB is able to verify the Authorised Person's identity and if all requirements for the corresponding legal action are fulfilled),
   - through the Client Centre.

   ČSOB may use all the Client's contact details for communication with the Client (addresses, emails, phone numbers) communicated to it by the Client at the time of establishing the contractual relationship and in the course thereof.
2. Documents to be delivered by a provider of postal services will be sent by ČSOB to the contact address provided in the Agreement on Identity, in the agreement on the Service concluded between ČSOB and the Service Recipient, to the address of permanent residence, or to a different address of the Client as may be agreed. The agreed address may not be the address of a Point of Sale or a P. O. BOX.

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3. ČSOB shall send/provide documents concerning the conclusion, change and termination of the contractual relationship, or a breach of a contractual obligation, addressed to a minor Client who has not yet acquired legal capacity, or to a Client with limited legal capacity, to the Client's legal guardian (who has signed the corresponding Agreement on Identity on behalf of the minor Client) or custodian, or to the minor Client or Client with limited legal capacity.
4. The Client shall arrange for the receipt of consignments at the above addresses, and any breach of this obligation shall be considered a wilful frustration of delivery. For postal items sent to the agreed address for the attention of the recipient only or with a return receipt that are returned to ČSOB as undeliverable (regardless of the reason, including the rejection of the postal item), the effects of delivery will be deemed to occur on the day of their return to ČSOB. Other postal items sent to the agreed address will be deemed to have been delivered to the Client on the third (3rd) working day after their dispatch within the Czech Republic, and on the 15th working day if sent abroad. In the event of a document sent to the Client being returned as undeliverable, ČSOB is entitled to stop sending any correspondence concerning the account.
5. Documents intended for the Client and not subject to delivery by a provider of postal services may be collected by the Client from ČSOB in person or by other persons designated by the Client in an authorisation signed before a ČSOB employee, or any person who produces a power of attorney bearing the Client's officially authenticated signature, unless these Identity Terms and Conditions stipulate otherwise.
6. ČSOB is entitled to require official authentication of signatures on all written legal documents/acts that are not executed/made in the presence of a Point of Sale employee.
7. In the event of questions/requests about the ČSOB Identity, the Client may contact the Client Centre using the contact details provided at www.csob.cz/kontakty.

VIII. Personal Data Protection

1. ČSOB processes the Client's personal data in accordance with the laws regulating the protection and processing of personal data. Detailed information concerning the processing of personal data is provided in Information on Personal Data Processing, available at www.csob.cz/osobniudaje, and at a Point of Sale upon request.
2. In order to enable the Authorised Person to use the functionalities of certain Services (e.g., Kate) in applications that use the ČSOB Identity (e.g., the Smart Application, ČSOB CEB Mobile), such as searching for ATMs based on the location of the mobile device, ČSOB may process data about the location of the mobile device (geolocation) of the Authorised Person, but only if the Authorised Person has enabled sharing such data in the mobile device settings. The Authorised Person can turn location sharing on and off at any time in his/her mobile device settings.

IX. Final Provisions

1. ČSOB shall accept and process any complaints or claims of Clients in accordance with the ČSOB Claims Code, which is available at Points of Sale and at www.csob.cz.
2. ČSOB maintains the confidentiality of all facts to which banking secrecy applies in accordance with legal regulations, and maintains the confidentiality of that information even after the termination of the contractual relationship with the Client. ČSOB provides information that is subject to banking secrecy only to the Client, the identification service provider and institutions in accordance with legal regulations and within the framework of contractual arrangements.

   ČSOB is entitled to provide information that is subject to banking secrecy to companies in the ČSOB Group. Companies within the ČSOB Group may in particular use the Confidential Information with a view to serving the Client and providing customer care, including their marketing efforts and offering trades and services provided by the ČSOB Group companies and their business partners, for example in the form of commercial email notifications.

   For the above purposes, ČSOB is also entitled to provide the Confidential Information regarding the Client to the entities in the KBC Group. ČSOB may further disclose the Confidential Information to business partners who have been entrusted with the performance of certain activities or who offer, sell or operate ČSOB Group products for the purpose of the fulfilment of business contracts, including the settlement of claims. This provision is without prejudice to the rules for the processing of personal data, including the sending of commercial communications, according to special legal regulations that require a legal reason for processing (for example, the fulfilment of a contract, legitimate interest, or special consent that is granted separately and is not a condition for the provision of a service); for more details see Article VIII(1).
3. The Client is responsible for all the data provided to ČSOB being up-to-date, accurate and complete, and shall notify ČSOB of any changes to such data without undue delay, and provide evidence of such a change of data by presenting a valid proof of identity or other document showing such change.
4. Prior to entering into the Agreement on Identity / providing a Service, ČSOB identifies and verifies the identity of the Client or a person representing him/her at least as required by the relevant legal regulations. According to Act No. 253/2008 Coll., as amended, ČSOB is obliged to take a copy of the identity card used for the initial

physical identification of the Client. Should the Client fail to provide his/her assistance in this respect, ČSOB is entitled not to enter into a contractual relationship with the Client (not to execute an order or any transaction with the Client). For Clients – legal entities, the previous clause also applies to the controlling entity and the beneficial owner of the Client and, if a member of the governing body of the Client is a legal entity, then also to the controlling entity and the beneficial owner of that legal entity. Should these persons refuse the identification and check required by ČSOB, the Agreement on Identity will not be concluded / the Service will not be provided. At any time during the contractual relationship, ČSOB is entitled to require, as part of checks, the supplementation of the identification details of the above-mentioned persons, the submission of documents or information by the Client, in particular to prove the origin of the funds in the Client's account or directed to the Client's account, and evidence of the Client's creditworthiness and obligations or his/her credibility, and the Client is obliged to provide such information at ČSOB's request as part of the Client's cooperation without delay. Similarly, ČSOB is entitled to request the immediate submission of documents / information necessary to assess whether a transaction or trade is in compliance with the KBC Group Embargo Policy available on the Website (section ČSOB, ČSOB Policies). ČSOB shall be entitled not to execute a Client's order or any transaction that it reasonably believes is not in accordance with legal regulations and procedures of ČSOB thereunder, the Agreement on Identity or the KBC Group Embargo Policy. If ČSOB exercises such a right, it shall not be liable for any damage (e.g., as a result of failure to execute the payment transaction, or its late execution). ČSOB can make copies of all documents submitted by the Client in relation to the fulfilment of the duty to identify and verify the identity of the Client, for the purpose of Act No. 253/2008 Coll., as amended, and process the information thus obtained to fulfil the purpose of that Act.

5. ČSOB is authorised to charge fees for the Client's use of the ČSOB Identity according to the valid Price List. The current Price List is available at Points of Sale and/or at www.csob.cz. ČSOB is entitled to collect the fees from any account of the Client maintained with ČSOB. ČSOB prefers to collect the fees from a current payment account. If the Client does not have such an account or such an account has been cancelled or blocked or there are not enough funds in it to pay the fees, ČSOB collects the fees from another account of the Client maintained with ČSOB.
6. ČSOB and the Authorised Person are entitled to terminate the Agreement on Identity without giving any reasons. If the Agreement on Identity is terminated by the Authorised Person in person at a Point of Sale, the termination shall have immediate effect. If the Authorised Person delivers the notice of termination to ČSOB in another manner, the notice period shall be five working days from delivery to ČSOB. ČSOB requires an officially authenticated signature on notices in paper form submitted by means other than in person at a Point of Sale. ČSOB is entitled to reject a notice of termination of the Agreement on Identity submitted by the Authorised Person via data mailbox. If the Agreement on Identity is terminated by ČSOB, the contractual relationship shall terminate upon the expiry of the notice period, which is two months and starts on the first day of the calendar month following the delivery of the notice to the Authorised Person. ČSOB is also entitled to give notice of termination of the Agreement on Identity to the Authorised Person's security email address or the contact email address specified in the Agreement on Identity if the Authorised Person does not have a security email address set up in the ČSOB Identity. If ČSOB gives notice in the manner described in the preceding sentence, ČSOB shall also send to the Authorised Person an informational SMS about the sending of the notice in the said manner.
7. In the event that an adult Authorised Person does not use the ČSOB Identity (Authentication/Authorisation via the ČSOB Identity does not occur) for 18 months, the contractual relationship established by the Agreement on Identity will expire upon the lapse of that period, provided that the Authorised Person does not have a contract with any member of the ČSOB Group for another product/service of the ČSOB Group.
8. ČSOB is entitled to suggest changes to the Identity Terms and Conditions to a reasonable extent as a result of:

   (i) changes in legislation, its interpretation or changes in standards applicable to the banking market, (ii) changes in the situation on financial markets or the banking services market, (iii) developments in market and risk indicators, including requirements for capital adequacy, (iv) developments in the area of technology and security of banking services, (v) optimisation of banking products and services, or (vi) changes in business policy.

   As regards Clients who are private individuals (consumers), ČSOB will usually notify them about proposed changes via the Electronic Banking services or the Service or a bank account statement, or via email, regular mail or a data message, at least two months before the proposed effective date; the proposed amendments will be published by ČSOB at www.csob.cz. Clients who are private individuals (consumers) are notified by ČSOB about the publication of the proposed change in the Electronic Banking services or the Service via an information email or SMS message.

   As regards Clients who are private individual entrepreneurs or legal entities, ČSOB will publish the information about the proposed changes at www.csob.cz at least one month before the proposed effective date, of which the Client will be informed in a message sent via the Electronic Banking services or the Service, or a bank account statement, regular mail, email or data message.

   If the Client does not refuse the proposed change by its effective date, the Client is deemed to have accepted the change. If the Client refuses to accept the proposed change prior to the suggested effective date, the Client will be entitled to terminate (free of charge) the Agreement on Identity and the agreement concerning the Service affected by the proposed change, with immediate effect. The Client must deliver the notice of termination to

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ČSOB no later than the last working day preceding the proposed effective date. As part of the proposed change, ČSOB will always inform Clients about the consequences of a proposed change to the Identity Terms and Conditions and the Client's right to reject the proposal and terminate the Agreement on Identity or the agreement on the Service affected by the proposed change.

However, ČSOB is authorised to make changes to the Identity Terms and Conditions, with immediate effect and for the reasons set out above, which do not affect the Client adversely in terms of the parameters and pricing conditions of the product, the Service or payment instruments.

As a general rule, ČSOB provides information about the above changes sufficiently in advance via the Electronic Banking service or the Service, by posting information at www.csob.cz, or by notification in a bank account statement or via an email sent to the address indicated by the Client. The Client may also check the information about such changes at Points of Sale.

9. In connection with the innovation and modernisation of the Service or individual Electronic Banking services, ČSOB is entitled to discontinue providing and supporting individual ČSOB Identity Elements or applications used within the Service or the Electronic Banking services, or replace these with the latest versions thereof, as the case may be, after notifying the Client via the Service or the Electronic Banking services to which the discontinuation of the provision or support applies, or via regular mail, email or a data message, no later than two months before the date on which the discontinuation is to take effect.
10. ČSOB is entitled to amend the settings of the Services or Electronic Banking services in the Agreement on Identity or the agreement on the Service to which the Identity Terms and Conditions apply, in order to provide the highest possible level of security of the services, if, as a consequence of causes beyond the control of ČSOB, there is a risk that threatens to reduce the level of security protection, after notifying the Client via the Service or the Electronic Banking service to which the changes apply, or via regular mail, email or a data message, no later than two months before the date on which the change/amendment to the settings of the Service or Electronic Banking services is to take effect.
11. These Identity Terms and Conditions shall enter into force on 1 July 2026 and shall supersede the Business Terms and Conditions for ČSOB Identity dated 1 November 2025.

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