

ACCESSIBILITY OF SERVICES FOR PERSONS WITH DISABILITIES

This document describes the accessibility of our services, i.e., the services of Československá obchodní banka, a.s. (ČSOB), for you, clients and potential clients, within the meaning of Section 14 of Act No. 424/2023 Coll., on requirements for accessibility of certain products and services. Note that the Act only applies to certain services. In relation to ČSOB, it applies to the financial services listed below and so-called electronic trading (i.e. concluding contracts electronically).

We first give a general description of the services concerned and the explanations necessary to understand how they work. This is a rather general outline, while a more detailed and binding description of the services is provided in contracts, terms and conditions, pre-contractual information and other documents directly related to the individual services.

For the full terms and condition go to <https://www.csob.cz/csob/obchodni-podminky>.

The next section of the document describes how the services meet the accessibility requirements. If you prefer the content of the document in audio form, you can click the link next to this document and listen to the recording.

1. GENERAL DESCRIPTION OF THE SERVICES AND EXPLANATIONS NECESSARY TO UNDERSTAND HOW THE SERVICES WORK

1.1 Consumer loan granting services

When you take out a loan, ČSOB lends you money and you undertake to repay it in instalments and pay the cost of the loan (i.e. interest and other fees, if any). Loans differ, for example, in the way they are taken out, how they are repaid, how long they last or how much they cost.

- **Loans for anything, home loans, loan consolidation (merging multiple loans into one):**

After signing a loan contract, ČSOB will transfer the money to your account. In all cases this involves a consumer loan with a fixed interest rate, precisely defined repayment period and a predetermined amount of individual repayment instalments. The loan can be used for any purpose (a loan for anything) or for a predetermined purpose (a home loan), or part of the loan can be used for a specific purpose and another part for anything (loan consolidation – part of the loan is used to repay other loans and part can be used for anything).

The interest rate remains unchanged throughout the loan period. Fees may constitute another cost to you. The annual percentage rate of charge and the total amount to be paid will give you information on the cost of the loan.

You have the right to repay your consumer loan early, in whole or in part, at any time. In the event of early repayment, ČSOB is entitled to reimbursement of the costs incurred in connection with the early repayment to the extent such reimbursement has been agreed under the contract.

A loan for anything, a home loan or loan consolidation can be arranged online or at a branch.

- **Credit card loan:**

This is an open-ended loan you take out through the payments you make using your credit card (a specific type of payment card). You can take out the loan repeatedly, at all times up to the credit

limit. You can also take out the loan by transferring an amount via e-banking. The money can be drawn down as soon as you activate the credit card. Most often, a credit card loan is taken out once you pay a merchant with your credit card. ČSOB may terminate your right to draw on the loan for objective reasons, in particular due to a repayment default event.

The interest rate is variable and may be changed by ČSOB during the contractual relationship. The fees may constitute another cost to you; the fee amount may be changed by ČSOB during the loan period. The annual percentage rate of charge and the total amount to be paid will give you information on the cost of the loan at the time of taking it out. However, as this is an open-ended loan, both values are calculated on a model example, so they do not represent actual amounts.

You have the right to repay the loan early at any time, in whole or in part, and there is no early repayment fee. You can terminate your credit card loan at any time, as can ČSOB.

Credit card loans can only be taken out online, and only very rarely at branches specified by ČSOB.

- **Overdraft:**

An overdraft is an open-end loan. You draw on and repay the loan automatically by handling the money in your current account, i.e., when you transfer or pay with money from your account in excess of the balance, an overdraft loan is activated and when you transfer money into your account, the money is used to repay the overdraft amount first. The draw-down most often takes place through payments to merchants done by a debit card (a type of payment card).

The interest rate is variable and may be changed by ČSOB during the contractual relationship. Fees may constitute another cost to you. The annual percentage rate of charge and the total amount to be paid will give you information on the cost of the loan at the inception date. However, as this is an open-ended loan, both values are calculated on a model example, so they do not represent actual amounts.

You can terminate the overdraft at any time, as can ČSOB.

The overdraft can only be taken out online, and only very rarely at branches specified by ČSOB.

As is the case for all types of loans, before granting a loan to you, ČSOB is required to assess your ability to repay the loan (your creditworthiness), i.e., we will compare your income and your expenses. The loan amount granted by ČSOB depends on the assessment of your ability to repay the loan. In order to assess your creditworthiness, ČSOB uses databases that make the assessment possible.

For all types of loans, you also have the right to withdraw from the contract within 14 days of its conclusion.

If you are late with an agreed repayment instalment or if you do not pay the full amount, you may be charged additional interest and fees.

For all types of loans, except overdrafts, you can take out insurance that can help you in certain life situations or with repayment.

Explanation of some important terms:

- **Total consumer loan amount** is the total amount of money that can be granted to you under the contract.
- **Loan limit** is the maximum amount you can draw down on a credit card or overdraft loan.
- **The instalments and, where applicable, the way the instalments are divided** determine how much, how often and, where applicable, how many payments you will have to make.

- **The total amount you need to pay** is the sum of the loan principal, interest and any other costs related to your loan.
- **Interest rate** is a percentage that determines how much you pay on top of the principal per year (does not include fees).
- The **annual percentage rate of charge (APRC)** shows how much you actually pay in total for the loan in a year, not only the interest but all the other fees. The purpose of the APRC is to help you compare different offers.

1.2 Investment services provided at ČSOB

In order to use investment services at ČSOB, you need to enter into an investment services contract with us and complete an investment questionnaire.

Based on the contract, ČSOB may provide you with services, which include:

- the possibility to place orders to buy or sell investment instruments offered by ČSOB (generally securities),
- investment advice on whether or not buying or selling investment instruments is appropriate for you,
- holding the purchased investment instruments in an asset account maintained by ČSOB for you.

In order to provide you with investment services, we will need to obtain certain information from you through an investment questionnaire. This includes information such as your knowledge of and experience in investing, your investment objectives, financial capabilities and risk attitude. Based on the information, we will be able to create an investment profile for you so that we can offer you suitable investments.

You can invest your money in investment instruments by placing an order to buy an investment instrument. If we offer a matching investment instrument, we will execute your order and the trade will go through. Each trade is settled within a few days of being negotiated, with the relevant investment instruments (securities) credited to your asset account and the amount corresponding to the purchase of the investment instruments debited to your designated cash account. Investment instruments can be bought on a one-off or regular basis (in particular by placing a regular standing order). You can also sell investment instruments, though only with one-off orders. Sale settlements take place in a similar manner, occurring within a few days of the trades being closed.

You can invest through our branches, using the Investment portal – ČSOB Investment app or in the ČSOB Smart app.

In addition to the traditional investments in securities, you can take out two specific services on top of your investment services contract, namely the ČSOB Petty Change (Drobné) or Long-Term Investment product.

The ČSOB Petty Change service involves us rounding up your transaction amounts when you pay with your payment card and then investing the required amount once it has been collected in the investment instrument of your choice.

The Long-Term Investment product is a tax-supported retirement product that involves opening a special asset portfolio where we will record selected assets for you, both cash and investment instruments, which are subject to tax benefits.

Explanation of some important terms:

- The **investment instruments** we will let you buy include, without limitation, bonds or investment fund units. The term is defined in greater detail by Act No. 256/2004 Coll., on doing business on the capital markets, as amended.

- **Directions** refer to your orders, namely the order for us to make a purchase or sale of an investment instrument for your account.
- **Regular Investing** denotes your directions to us to buy selected investment instruments on a regular basis at a specified frequency.
- **Asset account** refers to an account in which your investment instruments or records representing them will be kept. In particular, you can buy securities that are kept in fully secure electronic record-keeping and tracking system (so-called book-entry securities or similar securities subject to an electronic record-keeping arrangement).
- **Target** refers to the target you have set for your investment. You can assign assets and products to each target, thereby creating a portfolio of sorts.
- **Portfolio or transactional investment advice** – we provide two types of investment advice. We provide portfolio advice to clients who are considering investing larger amounts of money and who experience a greater need for diversification. Under transactional advice, we assess whether or not a given investment is suitable for you regardless of your other investments.

Remember that investing is inherently risky and may not be suitable for everyone. The value of your investment may fluctuate and the returns are not guaranteed.

1.3 Payment services at ČSOB and payment account-related services

ČSOB offers various types of payment accounts, which primarily differ in the range of provided payment services. In order to be able to use the relevant payment services, you must enter into an appropriate payment account contract with us as well as any other contracts depending on your needs and the scope of the payment services you require. These contracts also include the relevant terms and conditions governing the provision of payment services in more detail, as well as the fee structure and interest rate notices.

Based on the payment account contract and in connection with its maintenance, ČSOB will provide you with the following **payment services**:

- cash deposits into the account,
- cash withdrawals from the account,
- money transfers to and from the account
- issuing and administering means of payment.

ČSOB charges fees for its banking services according to the fee structure. The balance of funds in payment accounts shall bear interest at the interest rate specified in the relevant interest notice.

As part of its payment accounts offer, ČSOB offers **current and savings accounts** held in Czech crowns and other currencies.

We offer three types of current accounts maintained in Czech crowns:

- **Basic account** allows you to execute all basic payment transactions; any person legally residing in the European Union is entitled to open such an account and ČSOB is only entitled to refuse to open such an account for statutory reasons.
- **Plus account and Poštovní účet (Postal account)** (to be arranged at Czech Post branches) are intended for a wide array of clients and allow the use of all standard payment services,
- **Premium account** is an account designed for more demanding clients, which provides extra benefits and services.

All current accounts come with the relevant payment card and the ČSOB Electronic Banking services with ČSOB Identity.

If you would like to increase the value of your finances and are looking for a suitable account held in Czech crowns, we offer a savings account called **Savings with a bonus**. The product provides higher appreciation of the deposited funds compared to current accounts. With the savings account, your money is ready for transfer to any current account at any time.

By operation of law, all current and savings account deposits are insured under the Deposit guarantee scheme.

Current and savings accounts can not only be set up with us at our branches or post offices, but some can also be arranged online either in the ČSOB Smart mobile application or via a web form, or you can apply for them at the Client centre.

In connection with your Current account, you can ask us to provide you with a payment card. A payment card is a means of payment for you to give us a payment order to transfer funds from the account the card is paired with or to make a cash withdrawal from such account. A payment card can either have a physical form (a traditional plastic card) or it can exist virtually in the form of security data that can be viewed in your online banking. The data alone is all you need to pay online. You can also digitise your both physical and virtual payment cards on your mobile device. You can then pay with your phone or watch both online and in brick-and-mortar shops.

The payment card and its security features let us know that the person giving us the payment order is indeed the authorised person, so it is essential that you protect both the payment card and its security features (e.g. PIN) carefully.

The payment cards we provide are tap-to-pay, i.e., when paying at a payment terminal or withdrawing from an ATM, it is not always necessary to insert the card into the terminal/ATM. For lower-value transactions, the PIN is usually not required, so all you need to do is place your card to the terminal to pay.

The ČSOB Electronic Banking services can be set up by entering into a contract for the provision of the ČSOB Electronic Banking services with us. ČSOB Electronic Banking Services (hereinafter referred to as 'ELB') denote a service that lets you give selected directions to the bank, e.g., to execute payment transactions or use products and services provided by ČSOB and other members of the ČSOB Group. ČSOB Electronic Banking includes online banking and the ČSOB smart mobile application, as well as the ability to enter selected orders over the phone.

The condition for you to use the ELB service is to open an account with ČSOB and to set up ČSOB Identity, which you will use to log in or authenticate yourself to the ELB services. ČSOB Identity can be set up under a ČSOB Identity contract. ČSOB Identity also lets you log in to other selected ČSOB services and the services of certain members of the ČSOB Group and also log in with third parties if you meet certain conditions.

When you log in to ČSOB Identity, you enter the ČSOB Identity elements that you have agreed with ČSOB to log in to the service. The ČSOB Identity elements include, without limitation, a user password or Smart key. You must protect your ČSOB Identity elements and, in particular, prevent them from being disclosed or passed on to third parties, so as to eliminate the risk of misuse. It is also your responsibility to monitor the current security alerts on the ČSOB website.

Explanations of some important terms:

- **Authorisation** means confirmation of your specific legal act(s) effected through the service concerned.
- **Authentication** denotes proving your identity in the service concerned.
- **Funds** means banknotes, coins, non-cash money and electronic money.
- **Payment instrument** denotes a set of devices and procedures agreed between the bank and the client by which the client gives a payment order, e.g., payment card, internet banking.

- **Payment transaction** denotes the act of depositing funds into a payment account, withdrawing funds from a payment account or transferring funds (including payments by payment cards).
- **Payment account** is an account used for payment transactions.

1.4 Electronic trading

Electronic commerce means services provided remotely via websites or mobile devices, by electronic means and at the individual request of the consumer, with a view to entering into a consumer contract.

You can set up a contract with ČSOB for selected products and services at ČSOB's website, in the ČSOB Smart mobile app at <https://skupina.csob.cz/> and in the ČSOB Electronic Banking service at <https://online.csob.cz/>.

ČSOB website and ČSOB Smart mobile application:

On the ČSOB website <https://www.csob.cz/>, or in the ČSOB Smart application, you can set up selected banking products and services even if you are not yet a client of ČSOB, namely an account, payment card, ČSOB Electronic Banking or ČSOB Identity services. We will first check your identity before setting up a product or service. You can prove your identity, for example, by using your bank identity with another bank.

ČSOB Identity:

ČSOB Identity can be set up under a ČSOB Identity contract. You can use your ČSOB Identity to log in to selected services of ČSOB and other members of the ČSOB Group. You can also use ČSOB Identity, if you meet certain conditions, to authenticate yourself with third parties. This electronic identification service is called ČSOB eID. If you do not wish to use the ČSOB eID service, you can turn it off at mojeidentita.csob.cz (after logging in with ČSOB Identity).

Contracts with ČSOB for selected banking products, such as contracts to set up an account, payment card contracts, savings account contract, consumer credit, overdraft contracts, credit card loans, investment contracts, or related account, payment card or consumer loan insurance contracts can be concluded at skupina.csob.cz after logging in with your ČSOB Identity. You can sign your contract with ČSOB using an electronic signature; depending on the type of product or service you have agreed to, it will be an electronic signature based on an SMS key or a certificate provided by ČSOB, or you will confirm your consent to its content by clicking on it. ČSOB will sign the contract with you using a scanned signature of an authorised ČSOB representative and will affix an electronic seal and a qualified time stamp.

In order to set up a product or service, you must first log in or authenticate yourself with your ČSOB Identity. You can do this by entering the ČSOB Identity contracts you have agreed to with ČSOB. The ČSOB Identity elements include, without limitation, a user password or Smart key. It is essential that you protect the ČSOB Identity elements, i.e., prevent them from being disclosed, passed on to third parties, etc., so that they are not misused. You should also be careful not to allow other people to access the device on which you use ČSOB Identity through remote administration. It is also your responsibility to monitor the current security alerts on the ČSOB website.

ČSOB Electronic Banking

The ČSOB Electronic Banking services may be set up by entering into a ČSOB Electronic Banking services contract. ČSOB Electronic Banking Services (hereinafter referred to as 'ELB') denote a service that lets you give selected directions to the bank, e.g., to execute payment transactions or use products and services provided by ČSOB and other members of the ČSOB Group. ČSOB Electronic Banking includes online banking and the ČSOB smart mobile application, as well as the ability to enter selected orders over the phone.

You can agree on selected products and services with ČSOB in the internet banking application and in the ČSOB Smart application. These include accounts, payment cards, savings accounts, consumer loans, overdrafts, credit card loans, investments, or any related insurance for accounts, payment cards or consumer loans.

When logging into the ELB, you need to authenticate yourself. In ELB, you authenticate yourself via ČSOB Identity. You sign the banking product contract with an electronic signature based on an SMS key or a ČSOB certificate, or you confirm your consent to the content of the contract with a simple click. ČSOB shall sign the contract using a scanned signature of the ČSOB authorised representative and provide it with an electronic seal and qualified time stamp.

ČSOB's DoKapsy application:

This mobile app offers a variety of useful services and features. With the app you can, among other things, easily pay parking fees, buy a train or public transport ticket, pay for refuelling or a vignette.

Explanations of some important terms:

- **Authorisation** means confirmation of your specific legal act taken in the service concerned,
- **Authentication** means proving your identity in the service concerned,
- **Electronic commerce** means services provided remotely via websites or mobile devices, by electronic means and at the individual request of the consumer, with a view to entering into a consumer contract.

2. ACCESSIBILITY REQUIREMENTS

2.1 Online channels

- **Website**

Československá obchodní banka a. s. (ČSOB) undertakes to make their website accessible in accordance with Act No. 424/2023 Coll., on accessibility of certain products and services (hereinafter referred to as the 'Act').

Status of compliance

In the current circumstances, where no technical standards have yet been issued to render the requirements of the Act more specific, ČSOB believes that their website complies with the obligations imposed by the Act.

Beyond the obligations of the Act, the website is fully compliant with WCAG 2.1 with exceptions (only findings that occur in more than 1% of the pages are included):

Name	Share (%)	Czech description
duplicate-id	20.30%	Duplicate ID attribute values on page
color-contrast	16.18%	Insufficient colour contrast between text and background
html-has-lang	15.16%	Missing lang attribute in tag <html>
label	11.07%	Form elements with no visible label
link-name	10.42%	Links without clear textual description
image-alt	9.73%	Images without alternative text (alt)
aria-required-attr	3.36%	Missing mandatory ARIA attribute
aria-allowed-attr	2.50%	Unauthorised attribute within the given ARIA role
frame-title	2.29%	<iframe> no title attribute describing its content
aria-hidden-focus	1.92%	Elements with aria-hidden="true" contain focusable elements
meta-viewport	1.36%	Missing or inappropriately set meta viewport for responsive design
link-in-text-block	1.20%	Links in paragraphs are not visually distinct enough

We are still working on sorting out these deficiencies.

This accessibility statement applies to the websites of ČSOB and their subsidiaries:

Website address on the Internet
csob.cz
online.csob.cz
ceb.csob.cz
identita.csob.cz , mojeidentita.csob.cz
csobpb.cz
csobpremium.cz
investice.csob.cz
advisory.csob.cz
csobfaktoring.cz
pruvodcepodnikanim.cz
www.csobleasing.cz , klientskazona.csobleasing.cz , autosalon.csobleasing.cz , www.csobpm.cz
www.csobpoj.cz , moje.csobpoj.cz
www.csobhypotecni.cz , hypotecnizona.csobhypotecni.cz
www.csobstavebni.cz , moje.csobstavebni.cz
www.csob-penze.cz
green0meter.com

www.patria.cz , finance.patria.cz , webtrader.patria.cz
www.ownest.cz
skippay.cz
usetreno.cz , toppojisteni.cz
igluu.cz

Linked content

The website uses links that direct you to [CSOB Group](#) websites or to general files that can be viewed or downloaded to a computer. The ČSOB website generally publishes files in PDF format, which can be opened in freely available applications such as Adobe Reader or other alternative PDF file viewer.

- **SMART application, Investment portal – ČSOB Investice application**

Československá obchodní banka a. s. (ČSOB) undertakes to make their applications accessible in accordance with the Act.

In the current circumstances, where no technical standards have yet been issued to render the requirements of the Act more specific, ČSOB believes that their applications comply with the obligations imposed by the Act.

Beyond the requirements of the Act, the applications are fully compliant with WCAG 2.1 with some exceptions, for example:

- Error messages – in many cases the client will not know what the error message is at all.
- Editing – sometimes an entry in the edit line can be neither edited nor overwritten.
- Orientation on the page – the sequence for the reader does not follow the logical order / position on the page.
- Dashboard – for readers, the main menu is located at the end of the screen.

We are still working on sorting out these deficiencies.

This accessibility statement applies to the following mobile applications:

- ČSOB SMART,
- ČSOB CEB Mobile,
- ČSOB's DoKapsy,
- Investment portal – Patria Finance MobileTrader.

2.2 Client centre – ČSOB infoline

Client centre – remote over-the-phone, chat-, email- and social network-based client service.

After we authenticate you with the Smart Key, we will provide you with certain information or perform selected service actions via chat available on the public website.

Using a dedicated chat available on the website, a page for the deaf, clients with hearing limitations, can request on a 24/7 basis the blocking of ČSOB Electronic Banking services, ČSOB Identity security features and ČSOB-issued payment cards if they fear misuse, theft or unauthorised use of their means of payment.

<https://www.csob.cz/informace-pro-neslysici>

For general questions, you can use the eScribe service available on the website, a page for the deaf. The service provides calls with a text-to-speech transcript. The spoken word of the service user and the Client Centre banker is transcribed into text that can be seen by all participants in the call, i.e., the service user – transcriber – banker.

The Senior citizen's line uses a specially adapted voicebot. The automated voice machine communicates more slowly and loudly with clients on the line, and some service requests are immediately forwarded to the banker.

This accessibility statement applies to the following phone lines:

- Line for reporting online fraud, suspicious phone calls or unknown payments from client account,
- 24-hour infoline (note: the infoline only works for all inquiries on weekdays between 8 a.m. and 8 p.m.; outside this window, only voicebot communication is available),
- Senior citizen's line,
- E-banking and payment card support line.

2.3 Documents

Documents provided by ČSOB are generally accessible, with the exception of some parts that are harder to read for readers (e.g. tables). In addition, some readers have problems interpreting underlined and strike-through text.

2.4 Physical service at branches and the Czech Post branches

All ČSOB branches are accessible to people with all types of limitations listed in the Act and the majority of branches are accessible for wheelchairs.

If you need technical aids to review ČSOB documents, you must take them with you to the branch. If you use another person you trust to review the documents, it is essential that the person come to the branch with you. In both cases, we recommend that you request the documents in advance so that you have more time to read them.

If you are unable to sign but instead make your own mark on the document and act with the assistance of two impartial witnesses, please bring these witnesses with you.

If you are hard of hearing, we can use our internal CallScribe application to communicate with you. The app will transcribe the bank employee's spoken speech to a computer monitor where you will be able to read what the bank employee is saying. The CallScribe service can be used when you not only need to transcribe the spoken speech of a branch employee if you are hard of hearing, but also if for any reason it may be helpful to see the text transcribed. Communication using CallScribe involves you speaking to the employee and the employee's speech being displayed in written form on the monitor.

You can bring your assistance dog to the branch.

We will similarly serve you at Czech Post branches, only the CallScribe application is not available there.

2.5 Products

The products we use when providing our services meet the requirements of the Act.

PREPARATION OF THIS ACCESSIBILITY STATEMENT

This statement was prepared on 28.06.2025.

The self-assessment method conducted by ČSOB was used to prepare this statement.

FEEDBACK AND CONTACT DETAILS

Československá obchodní banka, a.s. is dedicated to administering their services in such a way that they are accessible to all its users, based on the principles of accessibility (perceivability, operability, understandability and robustness).

We welcome your suggestions for improvement. Contact:

Československá obchodní banka, a. s., Radlická 333/150, 150 57 Prague 5.

Tel.: + 420 495 300 300

Databox: 8qvdK3s

Web form: <https://www.csob.cz/portal/kontakty/napiste-nam>