TERMS AND CONDITIONS FOR KATE COINS

Effective from 1 November 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**"), issues the Terms and Conditions for Kate Coin (hereinafter referred to as **"Terms and Conditions"**) in accordance with Section 1751 of the Civil Code.

Definitions

1. **App** refers to the ČSOB Smart mobile app.
2. **Kate Coins (also KTC in the App)** refer to digital "coins" issued by ČSOB and allocated to Users under specified conditions through the App; they can be redeemed by Users to obtain rewards when purchasing products and services from the ČSOB Group and its contractual partners, or rewards for other actions specified by ČSOB. Kate Coins are not electronic money under the Payment System Act or electronic money tokens under REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on markets in crypto-assets and amending Directive (EU) 2019/1937.
3. **Kate Coin Store** is a dedicated section of the App used for earning, redeeming and keeping track of Kate Coins.
4. **Account** is a standard non-business payment account held in CZK; so-called protected accounts and transaction accounts used for the settlement of investments are not Accounts within the meaning of the Terms and Conditions.

How Kate Coins and the Kate Coin Store Work

5. The Kate Coin Store is available within the App to all non-business clients with full legal capacity who are of legal age and who have entered into an Agreement on ČSOB Identity (hereinafter referred to as the "**User**") within ČSOB Smart. It is a tool for using and managing 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 offers of services and products of ČSOB Group members and their contractual partners. Users for whom ČSOB has a valid Consent to Use Data for the ČSOB Group (hereinafter referred to as **"Group Consent**"), can start to receive and redeem Kate Coins immediately after opening the Kate Coin Store. Other Users who are interested in using Kate Coins have the option of giving ČSOB their free and informed Group Consent via the App. The Group Consent can be withdrawn at any time via the App. The use of Kate Coins is also subject to the User having an Account in their name.
6. The Kate Coin Store displays clear information about allocated and redeemed Kate Coins.
7. The description of situations in which Kate Coins can be earned and redeemed for rewards is provided in the App and is subject to change. The information displayed in the App when the relevant activity aimed at earning Kate Coins takes place, or when the Kate Coins are allocated to the User (if their earning is not conditional upon any activity), shall apply. Kate Coins cannot be awarded for activities that took place before the Kate Coin Store was activated. If earning Kate Coins is conditional upon completing a transaction within a specified period (e.g. purchasing goods or services as part of a time-limited campaign), the relevant date is the date on which the User authorised the transaction, not the date on which the transaction is settled (which, particularly for card transactions, may occur at a later date).
8. Unless otherwise stated in the App, the specified number of Kate Coins is allocated only for the first given activity of the User (i.e., Kate Coin allocation is one-time for each activity, and no Kate Coins are allocated for the next activity of the same type).
9. Kate Coins can be redeemed for (i) rewards on selected goods or services, or (ii) vouchers that can be used when purchasing goods or services from ČSOB's partners:
    i. In the first case, the User must first pay the full price for the selected goods/services by bank transfer from an account held with ČSOB, and once the Kate Coins have been redeemed, the corresponding reward amount in CZK is credited to their Account. If a User has more than one Account, ČSOB will determine which Account the reward is credited to. Unless otherwise stated in relation to a specific activity within the App, the reward is paid at a ratio of 1:1 (1 KTC = 1 CZK). The App always states whether Kate Coins are redeemed automatically in connection with a specific User activity, or whether the User must actively request them via the App. If the User does not have any Account open at the time the reward is to be credited to them, the User will lose the right to the reward. The reward will normally be credited to the ČSOB account within 2 working days of the date on which the User fulfils all the conditions for its payment.
    ii. If a User redeems Kate Coins via the App to obtain a voucher, ČSOB will display the voucher, or the code required to redeem it, in the Kate Coin Store. This choice is irreversible; in other words, 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 exchange rate when Kate Coins are used to obtain the voucher (e.g. a voucher worth 100 CZK may be obtained for fewer than 100 Kate

Československá obchodní banka, a. s.
Radlická 333/150, 150 57 Prague 5; Organisation ID No.: 00001350
Incorporated in the Commercial Register kept on file by the Municipal Court in Prague, Section B: XXXVI, Insert 46
www.csob.cz I 495 300 300

Coins) – this information is always stated in the App, together with the voucher's validity period. If the User fails to redeem vouchers within their validity period, they are not entitled to any compensation from ČSOB. The number of vouchers on offer may be limited, and ČSOB reserves the right not to facilitate their earning should the offer be exhausted. Any complaint relating to the redemption or use of a voucher must be made by the User directly to the partner that issued the voucher. The Kate Coin Store may set out further binding terms and conditions regarding the earning of Kate Coins and their use (e.g. the timeframe within which Kate Coins are to be credited).

10. From the date specified in the App, ČSOB may either credit the value of any Kate Coins not redeemed during the calendar year to the User's Account at a ratio of 1:1 (1 KTC = 1 CZK), or allow the User to carry the unused Kate Coins over to the following calendar year, including more than once. ČSOB is entitled to set out the specific terms and conditions of this mechanism (e.g. whether the transfer, or the payment of the corresponding value, will be subject to the User taking active steps) in the notice referred to in the first sentence.
11. Kate Coins cannot be transferred between Users.

    If a validity period has been set for Kate Coins, ČSOB is entitled to shorten this period appropriately in order to develop the Kate Coin programme (e.g. by introducing a new type of Kate Coin), based on a notice delivered to Users via the App, provided that the newly set validity period of Kate Coins must not be less than 2 months from the date of delivery of the notice. If a Kate Coin is not used within its validity period, it will expire without any entitlement to compensation.
12. Beyond the scope described in point 10, the User is not entitled to exchange Kate Coins for money.
13. Upon redemption, the Kate Coin shall be deemed expired and cannot be claimed back.
14. If, within 60 days of the settlement date, a payment transaction to which the allocation or redemption of Kate Coins was linked is refunded to the User – in particular because the User exercises their right to withdraw from the purchase contract or service agreement – they shall forfeit their entitlement to the allocation of Kate Coins or to the reward for their redemption. If Kate Coins have already been allocated to the User for the transaction referred to in the previous sentence, ČSOB is entitled to cancel them; and if the User has already redeemed them to obtain a reward or voucher as referred to in (e), the User is obliged to reimburse ČSOB for their corresponding monetary value without delay. In such a case, ČSOB is entitled to debit the corresponding amount from any of the User's accounts. The above also applies in the event of a partial refund of such a payment transaction.
15. If the User violates the principles resulting from the Terms and Conditions or generally binding legal regulations in connection with earning or redeeming Kate Coins, ČSOB shall be entitled to demand the refund of the corresponding amount of the reward or the value of the corresponding voucher paid or to collect that amount from the User's account.
16. Claims regarding the balance of the Kate Coin Store must be made without undue delay after the User discovers any irregularity, but no later than the end of the second month following the month in which the fact claimed (supposedly) occurred. However, if the complaint relates to the earning of Kate Coins as part of a time-limited campaign, the complaint must be lodged no later than the end of the period within which they can be claimed. ČSOB is entitled to reject any claim submitted after the expiry of the above-mentioned time limits.
17. If a User withdraws their Group Consent, they will lose the ability to redeem any Kate Coins allocated up to that point and the ability to collect new Kate Coins, given that such consent is necessary for the required processing of personal data. However, ČSOB may, on the basis of a legitimate interest, continue to record Kate Coins that have already been allocated in the Kate Coin Store for a certain period of time. Therefore, if the User grants ČSOB the Group Consent again during that period, they may redeem any Kate Coins that were previously allocated and remain valid.
18. The User is responsible for complying with their tax obligations, if any, in connection with the allocation of Kate Coins and the receipt of any benefit when redeeming them.

Termination of the agreement and amendments to the Terms and Conditions

19. The User is entitled to terminate the agreement, the terms of which are set out in the Terms and Conditions (hereinafter referred to as **"Agreement"**), at any time with immediate effect, by sending a notice to infoKTC@csob.cz. At any time, the User may request via the App that ČSOB renew the Agreement and reactivate the Kate Coin Store.
20. ČSOB is entitled to terminate the Agreement without giving any reason with one month's notice. ČSOB may also withdraw from the Agreement with immediate effect if the User materially breaches their obligations to ČSOB, violates these Terms and Conditions or applicable law, or fails to comply with the requirements governing the use of Kate Coins. ČSOB will send the notice of termination or withdrawal to the User via the App, Internet Banking or e-mail. The Agreement shall also automatically terminate upon the termination of the agreement under which ČSOB provides the User with the App or ČSOB Identity, or at the moment the User ceases to meet the other conditions set out in point 4. The Agreement shall also terminate upon the death of the User.

Československá obchodní banka, a. s.
Radlická 333/150, 150 57 Prague 5; Organisation ID No.: 00001350
Incorporated in the Commercial Register kept on file by the Municipal Court in Prague, Section B: XXXVI, Insert 46
www.csob.cz I 495 300 300

21. Termination of the Agreement will result in the deletion of the Kate Coin Store and the loss of the ability to redeem any Kate Coins already earned (in the event of the User's death or the restriction of their legal capacity, ČSOB will delete the Kate Coin Store once it has received credible information regarding these circumstances). However, in the event that the Agreement is renewed and the Kate Coin Store is reopened, ČSOB is entitled to credit the User with the Kate Coins they held in the Kate Coin Store at the time of its last deletion, provided that their validity period (if limited) has not yet expired.
22. ČSOB is entitled to propose to the User a change to the Terms and Conditions, for the following reasons:
    - Changes in legislation or its interpretation or changes in standards applicable to the banking market,
    - Change in the financial markets or the banking services market,
    - Developments in market and risk indicators, including capital adequacy requirements,
    - Developments in technology and security of banking services,
    - Optimisation of banking products and services, or
    - Change in business policy.
23. ČSOB will publish the proposed amendment at www.csob.cz or in the Kate Coin Store and will notify Users by sending a message to the App inbox, a push notification in the App, an e-mail, or by any other appropriate means at least 14 days before the amendment takes effect. The User is entitled to reject the proposed amendment by the date on which it takes effect by sending an e-mail to infoKTC@csob.cz and to terminate the Agreement with immediate effect (rejection of the amendment shall be deemed to constitute termination of the Agreement). If the User does not do so, the change shall take effect for the User.

    ČSOB is entitled to make such changes to the Terms that do not unilaterally interfere with the rights and obligations of the User with immediate effect. This change in the Terms and Conditions may include in particular, amendments prompted by the addition of a new functionality, enhancing security, technological developments and changes in the relevant legislation. ČSOB shall inform the User of any such change using one of the methods set out in the previous point.

Československá obchodní banka, a. s.
Radlická 333/150, 150 57 Prague 5; Organisation ID No.: 00001350
Incorporated in the Commercial Register kept on file by the Municipal Court in Prague, Section B: XXXVI, Insert 46
www.csob.cz I 495 300 300

Tento dokument je opatřen elektronickou pečetí Československé obchodní banky, a. s. a kvalifikovaným časovým razítkem