



Welcome
to Erste Premier

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Erste Premier is a service characterised primarily by a **comprehensive and individual approach**. Our priority is providing a tailored experience to meet your unique financial needs, adapting seamlessly to your life events and personal needs. The individualised Erste Premier care for your financial needs includes **a number of premium benefits** to make life easier for you and your family.



We at Erste Premier follow three principles for a successful and complex financial life. What are they?

Appreciation of assets

Are you considering how to best appreciate your funds? Using various models of collaboration, we focus primarily on investment advisory. We pay maximum attention to gaining a thorough knowledge of your needs and lifestyle so that we can propose the **optimum investment solution** to you.

Real estate financing

Are you considering the financing of real estate for your own residence or as an investment? Your banker will offer you a **mortgage loan based on your current needs** and options and advise you on refinancing. As an Erste Premier client, you can also use **the Premier discounted interest rate with flexible repayment**.

Risk protection

What is your idea of the perfect protection for yourself and your family? Responsibility towards oneself and one's family is just as important as professional and business responsibility. You can secure peace of mind with **flexible life assurance** with a broad cover. With Erste Premier account, you automatically obtain **premium travel insurance** for yourself and for your loved ones.

We bring you the best of our products and services

Premier Account

With the Premier Account, all your **standard banking operations are free of charge**, you do not pay for cash advances using debit cards from Česká spořitelna's and other operators' ATMs both in the Czech Republic and abroad. You can control your account from anywhere with the George online and mobile banking.

Visa Infinite payment card

Experience a world of privileges with our exclusive Visa Infinite payment card, designed to cater to your specific needs. Enjoy the flexibility of setting personalized daily limits and linking the card to your foreign currency accounts effortlessly. Alongside this, you'll unlock a comprehensive range of Visa benefits, available to you upon registration, enriching your financial experience.

Premier foreign currency accounts

You can get an unlimited number of foreign currency accounts, which are available in a range of currencies for free. We will associate any of your Premier debit cards with your foreign currency accounts. If you pay using your card or withdraw cash from ATMs in other countries, you will operate directly with the official currency of the country.

Investment opportunities and financial consulting

As an esteemed Erste Premier client, you gain access to a wide array of actively managed products, ranging from the most conservative to the most dynamic options, including the opportunity to invest in money market, currency, bond, equity, or real estate markets, as well as purchasing gold bars.

Your dedicated Premier banker will collaborate with you to craft a tailored financial strategy, ensuring your short-term and long-term plans, visions, and expectations are realized.

Through the intuitive George online and mobile banking platform, you can trade stocks, certificates, and ETFs, not only on the Prague Stock Exchange but also on major global exchanges worldwide. Erste Premier services for your family

We understand the responsibility you feel towards your children, the successors of your family tradition. We will manage your children's child and student accounts entirely free of charge. Our savings and investment products are yet another modern way you can invest in your children's future. When the time comes, they can use their savings to finance their studies or purchase their own dwelling. Your Premier banker will be happy to give you more information about our child and student products.



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Real estate financing

There are **many** ways to procure a real property, whether as one's own residence or for leasing. Your Premier banker along with a mortgage specialist will propose a solution for how to best finance the purchase, development, refurbishment or buyback of a real property, or to refinance an existing mortgage loan with another bank. As an Erste Premier client, you get the **unique Premier interest rate**. We believe that our services such as property valuation for a new mortgage, procuring the registration of the mortgage in the real estate cadastre including the payment of the cadastre fees and express loan drawdown free of charge will further add to your convenience. During loan repayment, you can reduce or increase your payments by as much as 30% at no charge, interrupt payments for up to three months, or postpone the beginning of payments.

Visa Infinite credit card

Visa Infinite credit cards with an attractive design offer a convenient combination of cards to match a modern lifestyle including travel. We provide an interest-free period of up to 55 days for cashless payments as well as for one-time payment order transfers and cash advances from ATMs. You can also use an attractive interest rate of 9.9% p.a. regardless of how you draw the funds on the credit card. Of course, the card account is managed free of charge and you can set a 100% direct debit for the total amount due.

Premier Loan and Consolidation

Acquire everything you desire while allowing your own funds to appreciate – that's the exceptional experience we're delighted to offer you through our Premier Loan.

Consolidate loans from other financial institutions effortlessly with our Premier Consolidation service.

You can draw up to 2.5 million CZK for both the loan and consolidation without collateral, and comfortably repay over a period of up to 10 years. We will handle everything promptly and at no cost to you. Enjoy a favorable fixed interest rate for the entire repayment period, with the option to make additional payments anytime without any extra conditions or fees. For recent information, visit our website www.erstepremier.cz, where you can find other useful details.

Exclusive Erste Premier benefits

Erste Premier Travel Insurance

As the owner of a Premier Account, you automatically receive Erste Premier Travel Insurance for your entire family, even if each member is going to a different destination. The insurance covers two adult household members and three children aged up to 18.

The advantages of the Premier Travel Insurance are primarily the insurance of medical expenses of up to CZK 50,000,000, third party liability of up to CZK 6,000,000, travel service cancellation of up to CZK 150,000 and cover for an unlimited number of travels abroad for a maximum duration of the trip of 120 days.

The insurance will **automatically cover treatment and other expenses related to covid-19**, including costs associated with unexpected quarantine. We will reimburse 80% of documented extra costs up to a maximum of CZK 30,000 per person. The full scope of the Premier Travel Insurance including important contacts is available **here**.

Airport lounges

As an Erste Premier client, you are entitled to complimentary access to the Erste Premier Lounge in the departure hall of Terminal 2, as well as the Mastercard Lounge in the departure hall of Terminal 1 at Václav Havel Airport in Prague, as well as unlimited free entry to the Mastercard Caproni Lounge in Bratislava, and the Vienna Lounge and SKY Lounge in Vienna.

With the LoungeKey program, you can take advantage of 8 complimentary visits to over 1,400 lounges worldwide.

You can find more information in your mobile George app, under the section Shop – Erste Premier Benefits.

LoungeKey account. Once you have your account opened, you can use the comfort of airport lounges also with the Digi Card in the LoungeKey application.

Golf benefit program

You can buy up to 10 discounted fees on golf courses online on TeeTime web portal or application. During May – October season, we will provide you with a non-transferable 40% discount on 10 selected courses and 15% discount on all other offered courses. If you are interested in registration, please contact your banker.

Erste Premier clients may use benefits at golf courses in the Czech Republic based on the [current list](#).



Exclusive Erste Premier benefits

Visa Assistance – personal assistant

Do you need to arrange accommodation, flights, car rental abroad, find a craftsman or doctor, get tickets for a concert or sporting event? As an Erste Premier client, **Visa Assistance service is available free of charge** so you can fully devote to important things and not have to worry about little things.

You can contact the **Visa Assistance service** on working days from 9:00 a.m. to 6:00 p.m. on +420 771 111 100 or via the WhatsApp application.

Visa Doctor on the Phone

You can consult the health status of yourself, your partner and minor children, anytime and from anywhere. The service operates 24 hours a day throughout the year, including public holidays.

You can use Visa Doctor on the Phone service on the [website](#) or in the MEDDI app mobile application.

Visa Experience Program

In partnership with Visa, we're bringing you the exclusive Visa Experience Program. Whether you are a sports enthusiast, enjoy going to music gigs or just love discovering interesting places, we have exciting events and services for you.

Auto Assistance

You will not be taken aback when your car suddenly stops due to an accident or any of usual defects, punctured tyre or even your car keys locked in. **You and your partner can take advantage of the car assistance service anytime, not only throughout the Czech Republic but also within the EU and other selected countries.**

If you need assistance, call the Erste Premier special line at +420 266 799 866.

Cycle Assistance

Punctures, accidents, or adverse weather conditions are undoubtedly every cyclist's worst nightmare. With our Bike Assistance service, we take care of you and your bicycle, e-bike, or scooter on journeys throughout the Czech Republic and border areas, no matter what challenges you may encounter on the road.

If you need assistance, call the Erste Premier special line at +420 266 799 866.

We look forward to seeing you at our Erste Premier Centers

Erste Premier centrum Rytířská

Rytířská 29, 110 00 Praha 1,
tel.: +420 956 720 913
e-mail: premiercentrumrytirska@csas.cz

Erste Premier centrum Karlín

Pernerova 37, 186 00 Praha 8 – Karlín,
tel.: +420 956 720 700
e-mail: premiercentrumgestin@csas.cz

Erste Premier centrum Trianon

Budějovická 1518, 140 00 Praha 4,
tel.: +420 956 722 300
e-mail: premiercentrumtrianon@csas.cz

Erste Premier centrum Radlická

Radlická 608/2, 150 00 Praha 5 – Smíchov,
tel.: +420 956 723 700
e-mail: premiercentrumradlicka@csas.cz

Erste Premier centrum Pelléova

Pelléova 55/17, 160 00 Praha 6,
tel.: +420 956 723 901
e-mail: premiercentrumpelleova@csas.cz

Erste Premier centrum Luxembourg Plaza

Přemyslovská 2845, 130 00 Praha 3,
tel.: +420 956 720 600, e-mail:
premiercentrumluxembourgplaza@csas.cz

Erste Premier centrum Plzeň

Františkánská 356/15, 301 00 Plzeň,
tel.: +420 956 746 800
e-mail: premiercentrumplzen@csas.cz

Erste Premier centrum Hradec Králové

Československé armády 402/25, 500 02
Hradec Králové, tel.: +420 956 738 501
e-mail: premiercentrumhradeckralove@csas.cz

Erste Premier centrum Pardubice

tř. Míru 72, 531 07 Pardubice,
tel.: +420 956 740 200
e-mail: premiercentrumpardubice@csas.cz

Erste Premier centrum Liberec

Felberova 12/9, 461 98 Liberec,
tel.: +420 956 734 700
e-mail: premiercentrumliberec@csas.cz

Erste Premier centrum Ústí nad Labem

Mírové náměstí 2/5, 400 01 Ústí nad
Labem, tel.: +420 956 732 700, e-mail:
premiercentrumustinadlabem@csas.cz

Erste Premier centrum České Budějovice

U Černé věže 69/1, 370 01 České Budějovice,
tel.: +420 956 745 100, e-mail:
premiercentrumceskebudejovice@csas.cz

Erste Premier centrum Brno

Kounicova 4, 602 00 Brno,
tel.: +420 956 750 700
e-mail: premiercentrumbrno@csas.cz

Erste Premier centrum Trnitá

Trnitá 543/16, 602 00 Brno,
tel.: +420 956 750 800
e-mail: premiercentrumtrnita@csas.cz

Erste Premier centrum Ostrava

28. října 3348/65, 702 00 Ostrava,
tel.: +420 956 760 961
e-mail: premiercentrumostrava@csas.cz

Erste Premier centrum Olomouc

tř. Svobody 401/19, 779 00 Olomouc,
tel.: +420 956 758 600
e-mail: premiercentrumolomouc@csas.cz

Erste Premier centrum Zlín

Zarámí 4463, 760 01 Zlín,
tel.: +420 956 754 620
e-mail: erstepremiercentrumzlin@csas.cz

Erste Premier centrum Jihlava

Křížová 1338/1, 586 01 Jihlava,
tel.: +420 956 742 000
e-mail: premiercentrumjihlava@csas.cz

Important notice

For recent information, visit our website www.erstepremier.cz, where you can find other useful details.

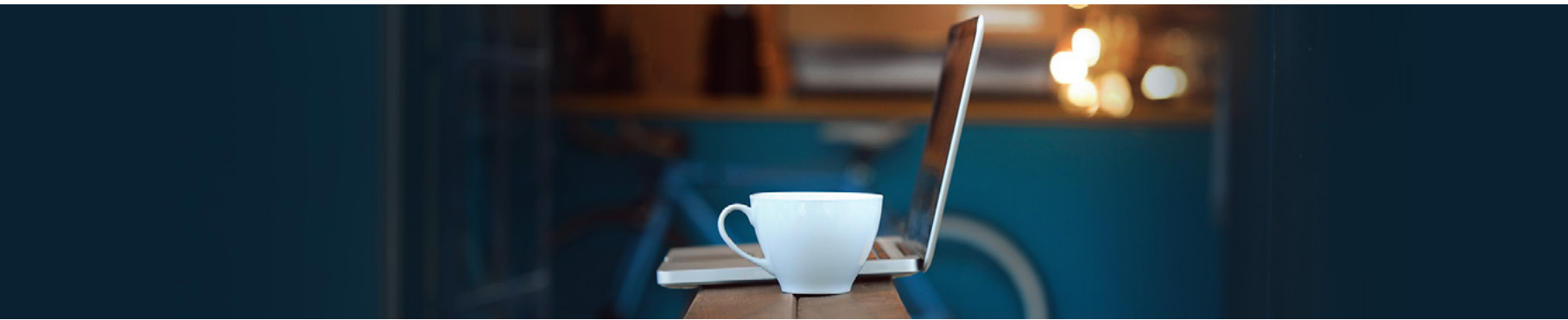
Important contacts:

- **Erste Premier line**
+420 956 777 569
- **Travel insurance assistance service**
+420 266 799 898
Making a claim both from the Czech Republic and Abroad
Travel assistance
Covid assistance
General Insurance Contract Number: 5091057751
- **Emergency Service** (calling from abroad)
+420 956 773 222
- **Visa Assistance**
+420 771 111 100
- **Auto and Cycle Assistance**
+420 266 799 866

You will get the Erste Premier free of charge complying with at least one of the following criteria:

- monthly income (your wage or income from your business paid to your Premier Personal Account) of at least CZK 70,000 has to be observed concurrently with savings, investments and loans with the Česká spořitelna Financial Group in the amount of CZK 250,000 or;
- have savings and investments with the Česká spořitelna Financial Group exceed CZK 2,500,000 or;
- have savings, investments and loans with the Česká spořitelna Financial Group of at least CZK 4,000,000.¹

¹ The Bank reserves the right to decide upon the provision of the Erste Premier Service. Meeting the above criteria does not automatically entitle a person to become a Client of Erste Premier. The Client and the Bank may terminate the Erste Premier Service without giving grounds or by agreement.



This advertisement is not a proposal to conclude an agreement. The provision of the above services may be subject to the satisfaction of other requirements, which you can find at www.erstepremier.cz or obtain from your Premier banker.