

Erste Premier Auto Assistance

We will take care of you and your vehicle while traveling in the Czech Republic and abroad.

Scope of Assistance Services

Assistance for passenger vehicles up to 3.5 tonnes within the entire territory of the Czech Republic, European Union and selected countries outside the European Union in case of immobility due to a breakdown, defect or accident.

Event	Service	Protection
Any time – 24/7	Non-stop control centre assistance	Free of charge
Flat battery	Jump start (jumper cables)	Free of charge
Malfunctioning battery	Supply of a new battery	Free of charge
Flat tyre – I have a spare wheel	Replacement with spare wheel	Free of charge
Flat tyre – I do not have a spare wheel	Emergency repair on site	Free of charge
Flat tyre – vehicle rescue if tyre repair or replacement is impossible	Vehicle rescue to a garage or another place determined by the client	Up to 100 km from the incident site
Flat tyre	Search of the nearest tyre repair shop	Free of charge
Lost or stolen keys	Vehicle rescue	Up to 100 km from the incident site
Lost or stolen keys	Collection and delivery of spare keys	Up to 75 km from the incident site
Keys locked internally	Collection and delivery of spare keys	Up to 75 km from the incident site
Keys locked internally	Vehicle unlocking on the site	Free of charge (max. 1 hour of technician's work)
Keys locked inside	Vehicle rescue to a garage or another place determined by the client	Up to 100 km from the incident site
Breakdown	Minor repairs on the incident site	Free of charge (max. 1 hour of technician's work)
Breakdown	Vehicle rescue to a garage or another place determined by the client	Up to 100 km from the incident site
Accident	Vehicle rescue to a garage or another place determined by the client	Up to 100 km from the incident site
Breakdown/ Accident	Vehicle rescue back to the road	Free of charge
Immobility due to fall of snow, icing or tree	Vehicle rescue to a garage or another place determined by the client	Up to 100 km from the incident site
Replacement vehicle	Arrangement for appropriate replacement vehicle from a car rental (cost of renting a vehicle is paid by the client)	Free of charge
Alternative transport	Arrangement for a taxi (price for taxi service is covered by the client)	Free of charge
Parking charges	Custody of immobile vehicle in a car park	5 days
Accommodations	if driver of the vehicle is waiting for the vehicle to be repaired in the repair shop after the previous towing of GA and the vehicle is located outside of the Czech Republic	maximum 3 nights, up to a limit of CZK 2,000 incl. VAT/person/night
Vehicle repatriation	from abroad if the vehicle cannot be repaired within 3 working days after the delivery to the repair shop	up to the limit of CZK 40 000 including VAT

Prices for spare parts, replacement vehicle, taxi and fuel are paid by the client, success of vehicle unlocking on-site depends on the specific vehicle model and incident site.

REPORTING INCIDENTS AND RECEIVING ASSISTANCE

E ASSISTANCE CENTRE IS AVAILABLE NON-STOP:

If you are calling the Erste Premier line, +420 266 799 866 (we recommend saving the number in your handset):

- The line is intended exclusively for Erste Premier clients; the coordinators already know which assistance programmes are available to you but they will still ask you information necessary to verify that you are entitled to receive the service (your first name and surname and your date of birth – if your partner is calling s/he must give your information).

If you are calling the universal number 1220 (subject to a charge depending on your mobile operator's tariff):

- Once the welcome message from Global Assistance is over, choose "1" from the menu twice consecutively to receive technical assistance and help on the road.
- The line is available to the general public so, first of all, please inform the operator that you are an Erste Premier client in all cases; the operator will ask you information necessary to verify that you are entitled to receive the service (your first name and surname and your date of birth – if your partner is calling s/he must give your information).
- If you do not inform the coordinator that you are an Erste Premier client, the coordinator will offer you assistance within the scope of your vehicle's insurance cover.

USUAL QUESTIONS THAT THE COORDINATORS ASK:

They primarily need information necessary to provide the assistance – that is, in particular a description of what you need on the road, a general description of the defect and the information about your vehicle such as its license plate number, make, model and colour and the exact location where the vehicle is.

- If you do not know the exact location of your incident, the coordinator may arrange with you to call back, or determine your location using an Internet link sent to your smart phone as a text message.
- You do not need to describe your defect in mechanical terminology – a basic description such as "the car will not start" or "the car suddenly stopped while driving" is generally sufficient. In the event of a traffic accident, you will be asked to describe the condition of your vehicle after the accident – i.e., whether the vehicle is on or off the road, if it is on the wheels or on its side, etc. The coordinator will ask you questions to help you give an accurate description determining the condition of your situation.
- If you are not on the scene and are unable to find out the required information, just give the coordinator contact to a person who is present on the scene. The coordinator will then call the person and find out all the required information.
- If you are uncertain about the "description of what you need on the road", the coordinator will help and suggest a suitable solution based on experience. Options include repair on the scene by a mechanic or arranging vehicle recovery to a garage including help with finding the nearest suitable garage.

WHAT HAPPENS NEXT – HOW THE HELP ARRIVES:

- Once you have reached agreement with the coordinator as to the best way of assisting you, the coordinator will send you a text message indicating the time of arrival of the assistance crew.
- If you know all the required information, the entire procedure of reporting an incident and arranging assistance is a matter of one telephone call.
- Should you have any additional questions, you may always call the assistance service again at any time and the coordinator will update you on the current status of your request based on your name or your vehicle's license plate number. By the same token, the coordinator will always contact you in the event of unplanned changes or if s/he needs to consult you.

General Terms and Conditions of GLOBAL ASSISTANCE a.s. for providing assistance services to the clients of Česká spořitelna, a.s. Erste Premier (VPP/GA-861-02-2023)

General Terms and Conditions of GLOBAL ASSISTANCE a.s. for providing assistance services to the clients of Česká spořitelna a.s. (hereinafter referred to as the "GA Premier General Terms and Conditions")

1. Introductory Provisions

- 1.1. The assistance services are provided by GLOBAL ASSISTANCE a.s. (hereinafter referred to as "GA") directly or through its contractual partners. The assistance services are provided to clients of Česká spořitelna, a.s. (hereinafter referred to as "ČS") who own Premier accounts with Erste Premier service and who meet the criteria for provision of the Erste Premier services as per point 2 of the Erste Premier Commercial Terms and Conditions (hereinafter referred to as the "Erste Premier Client"). The assistance services under these GA Premier General Terms and Conditions can also be provided to other entitled persons, in particular: the Erste Premier Client's husband/wife, or a common-law husband/wife maintaining a common household with the Erste Premier Client (hereinafter referred to as "another entitled person"). Provision of the assistance services with the determined discounts is conditioned by compliance with these GA Premier General Terms and Conditions. The scope of the granted discounts is defined in these GA Premier General Terms and Conditions.
- 1.2. The assistance services are provided within the territory of the Czech Republic and abroad (EU) in the non-stop mode, 24 hours a day, on the

provision of concurrent compliance with the conditions:

- a) for cases of emergency (breakdowns, accidents, driver's faults) resulting in immobility or technical incapacity of the vehicle;
- b) following verification of the justice of the claim for provision of services by the GA assistance centre. Before providing the service, the technician is entitled to check the required details on the spot, in particular, the client's identity.

- 1.3. Assistance services and determined discounts are only provided if solely requested by telephone at the GA Assistance Centre.
- 1.4. Should the Erste Premier client order the services by a procedure other than the one defined in these GA General Terms and Conditions, they cannot claim the discounts and advantages.
- 1.5. Assistance can be provided for as many as three different vehicles for a period of twelve consecutive months, whereas such vehicle shall be used by the Erste Premier Client or another entitled person, even in the case that at least one of these people is traveling in the vehicle at the time of the assistance event.

2. Procedure for requesting the assistance service:

- 2.1. Call the GA Assistance Centre that is operated non-stop, 24 hours a day, at +420 266 799 866 or 1220.

2.2. When requesting the assistance services, the caller (hereinafter referred to as the "customer") shall provide the GA coordinator with the details required for securing the service, in particular:

- full name of the person using the assistance services,
 - full name of the Erste Premier Client,
 - date of birth of the Erste Premier Client,
 - license plate number, make, model and colour of the vehicle, precise location of the vehicle,
 - defect specification and other details required for sending out technical assistance.
- The coordinator and the client shall agree on an optimal way of providing the assistance service.

3. Assistance services provided for motorists

3.1. Discounts on assistance services for the Erste Premier Clients are provided:

- a) in cases when the vehicle is immobile or technically incapable due to a breakdown, vehicle incident (accident) or driver's fault;
- b) only for motor vehicles up to a total weight of 3.5 tonnes;
- c) only for motor vehicles with up to 9 passenger seats (including the driver);
- d) the discounts on the assistance services do not apply to: trucks and utility vehicles, vehicles with more than 9 transported passengers (including the driver), towed vehicles over 750 kg and works performed in garages;
- e) the discounts on the assistance services do not apply to supplied materials (spare parts, fuel and operational media) and specialised works (vehicle unlocking by a specialised firm, etc.).

3.2. Road assistance services – assistance on roads in case of a breakdown or accident or driver's fault. A mechanic with the road assistance vehicle will be sent to the required location of the vehicle to provide the required technical assistance in the following scope:

- vehicle repair at the site of the breakdown, provided the technical and operating conditions allow it,
- wheel replacement or tyre repair, whereas the customer shall pay for an eventual journey to the tyre repair shop and back and for the parts required for the tyre repair on the spot,
- jump start in case of a flat battery used for starting a combustion engine,
- supply and refill of depleted fuels, whereas the customer shall pay for the fuel on the spot,
- vehicle unlocking on-site by the road assistance service mechanic (except for vehicle unlocking by a specialised firm).

3.2.1 Free service is provided up to the following limit: free arrival and departure of the assistance vehicle without a limit, mechanic's work on-site up to 60 minutes.

3.3. Vehicle rescue

- Vehicle rescue in cases when the vehicle cannot be repaired on-site to an authorised garage or other place as requested by the customer, vehicle rescue back onto the road where it can be towed from if required.

3.3.1. Free vehicle rescue is provided up to 100 km from the incident site.

3.4. Additional services

- collection of spare keys up to the maximum distance of 75 km away from the vehicle and delivery thereof to the incident site free of charge – the method of delivery is to be decided on by the GA coordinator,
- parking of an immobile vehicle in a car park free of charge for a period of 3 days,
- search of the nearest appropriate tyre repair shop free of charge,
- information provided,
- accommodation in case the driver is waiting for the vehicle to be repaired in a service centre after the previous towing of the GA and when the vehicle is outside the Czech Republic. This service applies for a maximum of 3 nights and up to a maximum value of CZK 2,000 including VAT per person per night,
- repatriation from abroad in the event that the driver's vehicle cannot be repaired within 3 working days after delivery to the repair shop, up to a maximum value of 40 000 CZK including VAT.

3.4.1. Services organised by the GA coordinator, but fully paid by the customer

- arrangement for an appropriate replacement vehicle from a car rental,
- arrangement for a taxi.

4. Procedure for invoicing the assistance services to the customer:

4.1. The working time of the mechanic providing the assistance services is calculated from the time of their arrival at the vehicle location until their work is finished. The kilometres made upon the customer's request, such as delivery of spare parts, fuel, etc., are charged separately and paid by the customer.

4.2. The discount defined by kilometres from the incident site includes arrival at the incident site,

vehicle rescue up to the defined limit from the incident site, and return to the point of departure. The customer only pays for the eventual kilometres in excess of the set limit from the incident site and the corresponding portion of the rescue vehicle return to its station, or, as the case may be, to the point of the rescue vehicle activation.

- 4.3. The prices for the services provided are determined in the GA price list that can be presented by the mechanic or the rescue service driver upon request.
- 4.4. Should the price for the provided services exceed the set discounts, the customer shall pay for the services on the spot against a document that the mechanic or the rescue service driver issues to bill the services provided in excess of the discounts.
- 4.5. Should it be impossible to immediately verify the customer's entitlement to the discount, the customer shall pay the full amount for the provided services. They shall subsequently send a written request for additional admission of the respective discounts, accompanied by a copy of the document confirming payment for the services provided through GA.

5. Terms and Definitions

- 5.1. Vehicle – vehicle means a road motor vehicle registered in the Czech Republic, with a valid license plate, valid periodical technical inspection (red label), with total weight up to 3.5 tonnes and for maximum number of nine passenger seats including the driver, falling into the L, M1 vehicle category. A vehicle is also a towed vehicle up to 750 kg of the O1 category.
 - 5.1.1. An L category vehicle means a motor vehicle with two or three wheels, driven by a combustion engine.
 - 5.1.2. An M1 category vehicle means a motor vehicle with at least four wheels, designed and manufactured for passenger transport, with a maximum of eight seats, except for the driver's seat, with a maximum total weight of 3,500 kg.
 - 5.1.3. An O1 category vehicle means a towed vehicle with the maximum weight not exceeding 750 kg.
- 5.2. Breakdown – breakdown means a state of vehicle immobility or incapacity caused by damage to its

parts, caused by wear and tear thereof, function, incorrect assembly or material fatigue, loss of tyre pressure after puncture, stripped or damaged tube valve.

- 5.3. Accident (vehicle accident) – accident means a state of vehicle immobility or incapacity caused by damage to the vehicle by impact, natural disasters, vandalism, tyre puncture upon vehicle impact.
 - 5.3.1. Impact means an action of external mechanical forces on the insured vehicle, e.g., upon its collision with another vehicle, with an obstacle, in a crash, after a fall, etc.
- 5.4. Driver's fault – driver's fault means the loss, locking, theft of vehicle keys, running out of fuel during the drive, discharged battery due to driver's fault.
 - 5.4.1. Fuel – fuel means petrol or diesel fuel.
- 5.5. Road assistance service – road assistance service means elimination of a vehicle breakdown on a road. This can be provided in a scope that does not require workshop equipment, is consistent with the traffic rules and guarantees compliance with road traffic safety and occupational safety.
- 5.6. Vehicle rescue – vehicle rescue means the arrival of a special rescue vehicle that is able to load an immobile or incapable vehicle and take it to the unloading point, transport of a vehicle to the unloading point and return of the special rescue vehicle to the place of its departure after activation. The rescue also includes vehicle handling – loading and unloading. The rescue also includes transport of passengers to the rescue destination or to the nearest place from where they can continue by using public transport. Passengers can be transported to the maximum distance of the rescue entitlement.
- 5.7. Rescue – means the movement of a vehicle from an off-road location back to a roadway and eventual subsequent manipulation necessary to load the vehicle onto the rescue vehicle, beyond the acts, included in the vehicle rescue service. In addition, situations where the vehicle is neither damaged nor immobile but cannot continue to drive without external assistance (e.g. suddenly driving onto a section of road with ice, driving off the road into a shallow ditch, etc.) are also considered to be a recovery.

- 5.8. Abroad – the term abroad summarises the continental territory of the EU (excluding its overseas territories, islands, or with islands listed), as well as the continental territories of the following countries - Andorra, Albania, Bosnia and Herzegovina, Montenegro, Serbia, Kosovo, Liechtenstein, Macedonia, Moldova, Monaco, Norway, San Marino, Switzerland, Vatican City, and the following islands - Croatian Islands, Ireland, Italian Islands, Corsica, Greek Islands, Rügen and UK. On some islands inside and outside the EU, and in some countries outside the EU, the quality and availability of assistance services depends on local conditions and are not guaranteed. Assistance services are provided in a physically and legally accessible location.

6. Personal Data of the ČS Clients

GA represents and warrants that it shall use any and all personal data provided by the ČS Client solely for arranging for the assistance services ordered and in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council dated 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation).

7. General provisions

- 7.1. Assistance services are always provided in accordance with national and international laws and sub-legal standards.
- 7.2. Any concealment, false notification, fraud, omission or inaccuracy in the notification of the assistance event by the person entitled to the assistance of the circumstances or consequences of the event may result in the loss of the right to use the automobile assistance services or compensation for damages in the event in question.
- 7.3. These General Terms and Conditions are effective from 15 February 2023.