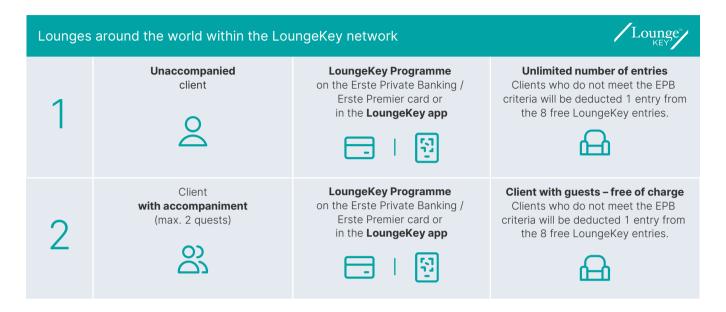


# Instructions for entering airport lounges

The bank bears the full cost of airport lounge admission for Erste Private Banking clients whose savings and investments with the Česká spořitelna Financial Group amount to or exceed CZK 10 million, or for those whose savings, investments and loans total CZK 20 million or more. These clients have free unlimited access to the LoungeKey lounges for themselves and their guests.



Free unlimited access to the Erste Premier Lounge in Prague for Erste Premier and Erste Private Banking cardholders



Free unlimited access to Mastercard lounges in Prague, Bratislava and Vienna for holders of Erste Premier or Erste Private Banking card



The Mastercard Lounge in Prague, Mastercard Caproni Lounge in Bratislava, SKY Lounge and VIENNA Lounge in Vienna are accessible to you through the LoungeKey program. Your visit to these lounges will not affect the number of complimentary lounge visits provided by us, it will just be recorded in the overview. The number of free entries will only be reduced in relation to the entry of your companion. You must inform the lounge reception that you are entering via LoungeKey.



# How to enjoy the comfort of airport lounges

The bank bears the full cost of airport lounge admission for Erste Private Banking clients whose savings and investments with the Česká spořitelna Financial Group amount to or exceed CZK 10 million, or for those whose savings, investments and loans total CZK 20 million or more.

Erste Private Banking clients with an account balance lower than CZK 10 million or savings and loans lower than CZK 20 million		
Prague, Václav Havel Airport Terminal 2, Erste Premier Lounge, Schengen	Visa with the Erste Premier or Erste Private Banking and LoungeKey logos	Recommendations
	Cardholders and children up to 12 years of age FREE, guests for a charge, maximum4 guests.	For yourself, use your card Visa Infinite or a QR code in the George app. For your guests, tell the staff you wish to use the LoungeKey service and present any Erste Premier or Erste Private Banking card, or use your Digital Card in the LoungeKey app. Alternatively, the guests may pay for their admission themselves.
Prague, Václav Havel Airport	LoungeKey	Recommendations
Terminal 1, Mastercard Lounge, outside Schengen  Vienna, Schwechat Vienna Lounge and SKY Lounge, Schengen and outside Schengen  Bratislava, Airport M. R. Štěfánika Mastercard Caproni Lounge	Clients with a Premier account – 8 entries per year FREE, then for a charge (50% of the price). Children up to 3 years of ageFREE.  Cardholders and children up to 3 years of age accompanied by an adult FREE, guests for a charge.  The Mastercard Lounge in Prague, Mastercard Caproni Lounge in Bratislava, SKY Lounge and VIENNA Lounge in Vienna are accessible to you through the LoungeKey Programme. Your visit to these lounges will not affect the number of complimentary lounge visits provided by us, it will just be recorded in the overview. The number of free entries will only be reduced in relation to the entry of your companion. You must inform the lounge reception that you are entering via LoungeKey.	For yourself, use your card with the Erste Premier or Erste Private Banking logo. For your guests, tell the staff you wish to use the LoungeKey service and present any Erste Premier or Erste Private Banking card, or use your Digital Card in the LoungeKey app. Alternatively, the guests may pay for their admission themselves.
Lounges all over the world within the LoungeKey network	When entering a lounge, please specify that you are using the LoungeKey service and present any Erste Premier or Erste Private Banking card. For yourself and your guests, you can enjoy up to 8 FREE entries per calendar year, then we will cover 50% of the cost of subsequent entries. Admission for children and the number of guests allowed is subject to the rules of the individual lounges, we recommend checking the terms and conditions beforehand.	
Restaurants in the LoungeKey Programme	Use your eight free entries per calendar year at one of the selected airport restaurants and get a discount of EUR 23/CZK 550 per person off your bill. The same discount applies to those who accompany you. For each discount redeemed, one entry under the LoungeKey Programme will be used. All you need to do is inform the server that you are using the LoungeKey Programme during checkout and pay using our Visa Infinite card. You can find an overview of the participating restaurants in your George app, Store section. Each private Banking Benefits, or on this LoungeKey Programme website.	

 $section, \ Erste\ Private\ Banking\ Benefits,\ or\ on\ this\ \underline{LoungeKey\ Programme\ website}.$ 



# Additional information and recommendations for using airport lounges

## Erste Premier Lounge

- When entering a lounge, please present any card with the Erste Premier or Erste Private Banking logo and your air ticket or boarding pass.
- If you present a card with the Erste Premier or Erste Private Banking logo, you will be treated to a priority security check.
- If you forget your card with the Erste Premier or Erste Private Banking logo, fill out a voucher with your identification details at the reception desk and you will be granted admission for a charge, which we will then refund to your account.
- If you are using a lounge with a partner or children aged over 12 years who are not Erste Premier or Erste Private Banking cardholders, we approach them as guests.
- You can pay the entry fee for your guests with your free entries within the LoungeKey service, then we will cover 50% of the cost of subsequent entries. In this case, we charge the entry fee to your Erste Private Banking account, regardless of the type of card used.
- Guests can pay for their entry themselves.
- If your guest who paid the full price for admission to a lounge becomes an Erste Premier or an Erste Private Banking client within 6 months, the charge will be refunded.
- The lounge can only be used when departing from Praque.



You can get information about your use of the airport lounges from your account statments, your banker, or the Erste Private Banking priority line at +420 956 777 669.

(i)

the LoungeKey network

Lounges in



- You can use any of the more than 1,100 lounges around the world with the LoungeKey logo.
- When entering a lounge, please specify that you are using the LoungeKey service.
- You can present any Erste Premier or Erste Private Banking card or the Digital Card in your Loungekey app and your air ticket or boarding pass.
- The lounge staff will read the card information (not using a payment terminal) or write the card information down. Then they will give you a confirmation of entry; please check it and confirm it with your signature.
- Please make sure that your payment card is valid at all times, otherwise you may be denied access to a lounge.
- Please note that lounges operate under their own terms and conditions including charges for non-standard services, and they may deny access in certain cases.

We therefore recommend that you check their respective terms and conditions beforehand.

### Information on charging admission to clients with account balance lower than CZK 10 million or savings and loans lower than CZK 20 million

- If you exceed the limit of eight free admissions, we will charge the entry fee to your Erste Private Banking account, regardless of the type of card used.

# Benefits of the LoungeKey mobile application

- Aside from the Digital Card, which you can also use for identification when entering airport lounges, the LoungeKey mobile application will allow you to get all the relevant information about lounges easily. You can quickly find out about the facitilies and services offered by each lounge, its opening hours and the quickest way to get there. The application includes airport navigation software as well.

## Registering your payment card

- First, download the LoungeKey mobile app to your smart phone.
- Enter the details of one of your payment cards with the Erste Premier or Erste Private Banking logo.
- Please enter your personal details in without diacritics.
- To verify your card, during registration and each card update, pre-authorisation will take place on your card account at USD 3.25 (Visa).
- At the time of registration, your card settings should be such as to include an authorised limit for online payments.

