

Terms and conditions of the assistance services for Erste Private Banking clients



I. DEFINITION OF TERMS

Assistance Conditions means the present Terms and conditions of the assistance services for Erste Private Banking clients ("PASC – EP-EPB" of 1 January 2021).

Assistance Company is a legal entity that provides the assistance services. Assistance Company's address: AXA ASSISTANCE CZ, s.r.o., Hvězdova 1689/2a, 140 62 Praha 4, Czech Republic. Clients may contact the Assistance Company via e-mail: info@axa-assistance.cz or by calling +420 272 099 913.

Assistance Services are the assistance services provided to the extent and under the terms and conditions defined in the present Assistance Conditions. Assistance Services include the Concierge Assistance Services and the Telemedicine Assistance Services.

Assistance Event is a random event that involves the Assistance Company's duty to provide Assistance Services to the Client in accordance with the provisions of these Assistance Conditions.

Client is a person covered by the Bank's 'Erste Private Banking' service who has the right to receive the Assistance Services in accordance with the present Assistance Conditions.

II. CONCIERGE ASSISTANCE SERVICES

Terms and conditions of the provision of the Concierge Assistance Services

1. The Concierge Assistance Services are provided to authorised persons in all countries of the world in the form of organising the service provision based on the Client's request. Concierge Assistance Services are provided 24 hours a day throughout the calendar year.
2. The Client pays all the costs associated with the provision of the services by the supplier in full. The final Service price must be approved by the Client. The payment may be made exclusively in one of the following ways:
 - a) The Client's payment is made using a secured online payment to the Assistance Company's account. The Assistance Company shall send the Client a link with the specific payment details and, once it receives the payment, shall procure the requested service from the supplier.
 - b) Client's payment directly to the supplier upon receiving the goods, online, at the place of service provision, etc.
 - c) Payment via payment order to the Assistance Company's current account. The Assistance Company shall give the Client the payment details and, once it receives the payment, shall procure the requested service from the supplier.
3. If the payment cannot be made in one of the ways specified in clause 2 of this Article and the payment is necessary for fulfilling the Client's request, the Assistance Company cannot organise the provision of the requested service to the Client.
4. The Assistance Company shall provide services available in the country to the Client. Service availability may differ depending on the Client's specific request. The Assistance Service shall exert maximum effort in order to provide the requested service and shall inform the Client immediately in the event of reduced availability or other restrictions applying to the Client's request.
5. The Assistance Company shall provide the requested service through a good and tried network of suppliers; the supplier is responsible for the quality of the service provided. The requested services shall not be contrary to the legislation in force on the territory of the Czech Republic or the country where the services are provided, or with good morals.

6. The Assistance Company is not liable for any loss resulting from incomplete or untrue information provided by the Client to the Assistance Company.

Scope of the Concierge Assistance Services provided

The Assistance Company's operator shall determine the time required for processing the Client's individual requests. The Assistance Company's operator shall always agree on the exact date of request processing with the Client during the assistance call based on mutual agreement.

Concierge Assistance Services means primarily:

1. Provision of cultural information; reservations of commonly available tickets

If the Client is interested, the Assistance Company shall provide information on the local cultural and sports events. Upon Client request, the Assistance Company shall locate cultural, entertainment and sports centres in the specific location, provide their programmes to the client and, if the Client is interested, reserve the requested number of theatre, cinema, concert, opera, ballet, sports match, etc. tickets for the client.

2. Transport service reservations

If the Client is interested, the Assistance Company shall seek a suitable transport connection and reserve the required number of transport service tickets for the Client for both local and international service (bus, train, flight, boat), or provide taxi or passenger car rental.

3. Catering and accommodation facility service reservations

If the Client is interested, the Assistance Company shall book the required capacity in restaurant and hospitality facilities such as hotels, apartments, spas, bungalows, chalets, etc. including parking spaces and other local services such as golf resorts, safaris, etc.

4. Delivery services

If the Client is interested, the Assistance Company shall arrange the delivery of booked tickets, air tickets, train/bus tickets, vouchers, forgotten personal documents or credit cards, mobile handsets, wallets, etc. to the required location and organise the purchase of required items such as flowers, gift items, food, drinks, etc. and the related delivery services for the purpose of delivery to the intended recipient.

5. Business service

If the Client is interested, the Assistance Company shall arrange all required activities as part of the Client's business activities, such as a secretariat, interpreters, translators, guide and conference services, lease of space for discussions, procuring office equipment such as telephone, fax, computers or projectors, etc., or delivering messages to trade partners.

6. Technical services

If the Client is interested, the Assistance Company shall seek suitable craftsmen, repairers, car service, car haulage, cargo or passenger transport, car rental, servicing for mobile telephones, notebooks, tablets, etc., and reserve their services. Furthermore, the Assistance Company shall arrange the delivery of cash to the selected location in the event of theft or loss of cash, traveller's checks or credit or payment cards. The costs associated with the delivery of the cash and the corresponding amount to be sent by the Client shall be credited to the Assistance Company's account before processing the request.

7. Healthcare services

If the Client is interested, the Assistance Company shall find a suitable healthcare facility and give the Client contact to the requested doctor, nurse, caretaker, therapist or other specialist, or make an appointment with the service provider for the Client.

8. Other services

If the Client is interested, the Assistance Company shall seek a suitable provider of cleaning services, garden work, legal services and any other services available in the area and, if required, book the required services. The Assistance Company shall furthermore arrange specific services such as programme of private events as requested by the Client, bodyguard or detective services, provide contact to a suitable provider, procure tickets that are difficult to obtain and provide other unusual services as requested by the Client.

III. TELEMEDICINE ASSISTANCE SERVICE

Terms and conditions of the provision of the Telemedicine Assistance Services

1. The Telemedicine Assistance Services are provided to authorised persons in the Czech Republic in the form of telephone contact with a doctor based on the Client's request. The Telemedicine Assistance Services are provided 24 hours a day throughout the calendar year.
2. The Assistance Company pays the costs of the Telemedicine Assistance Services provided.
3. The Telemedicine Assistance Service is accessible to the Client and the persons who live with the Client in a common household.
4. The Telemedicine Assistance Service in no event replaces emergency medical services.

Scope of the Telemedicine Assistance Service

1. As part of the Telemedicine Assistance Service, the Client or a person living with the Client in a common household may contact the Assistance Company with a request for consultation on their current state of health based on the specification below.
2. Based on the symptoms described via telephone, the Assistance Company shall recommend a suitable physician and link them with the caller via telephone. The physician will discuss the caller's problem with the caller and issue a specific recommendation or proposal for the further steps to be taken. The service consists in addressing a specific health issue, recommending possible treatment methods, selecting suitable medication, estimating the duration of treatment, etc.
3. The Telemedicine Assistance Services will be provided as soon as practicable; usually within four hours from the initial contact with the Assistance Company.
2. The selection of the service provider and a suitable physician is at the Assistance Company's discretion.
3. For legal reasons, prescription medicines cannot be prescribed as part of Telemedicine.
4. The Assistance Company is not responsible for any health complications that the caller causes themselves by disregarding fully or in part any recommendations provided by the physician as part of the consultation, or that resulted from the caller giving inexact or incomplete information.
5. The Assistance Company is not responsible for the recommendation or application of treatment and its result, provided as part of Telemedicine; this responsibility rests exclusively with the physician who provides the recommendations.

The present PASC-EP-EP B are valid and effective from 1 January 2021.

Restrictions in the provision of the Telemedicine Assistance Service

1. The Assistance Company may refuse to provide the service if the issue that the Client or a person living with the Client in a common household contacts the Assistance Company with cannot be resolved via telephone or is not suitable for being addressed this way (e.g., an acute condition requiring immediate physician treatment, physical examination, etc.).