

Terms and Conditions of the Visa Assistance and Visa Doctor on the Phone Services

1. Principal provisions

- 1.1. Assistance services are provided within the scope and under the terms and conditions defined by the present terms and conditions. **These services are the Visa Assistance and Visa Doctor on the Phone services.**
 - 1.2. The **Visa Assistance** assistance service is operated by the company **UCplus.cz s.r.o.**, no. 15, 250 82 Dobročovice, Czech Republic, authorized by Visa Europe Services LLC. The company UCplus.cz s.r.o. guarantees the quality of the services provided and handles any complaints.
 - 1.3. The **Visa Doctor on the Phone** assistance service is operated by **MEDDI hub a.s.**, Na Florenci 2116/15, Nové Město, 110 00 Prague 1, Czech Republic, with authorization from Visa Europe Services LLC. MEDDI hub a.s. guarantees the quality of the services provided and handles any complaints.
 - 1.4. Česká spořitelna, a. s. is not responsible for the provision of the Visa Assistance and Visa Doctor on Phone services.
 - 1.5. A client's request constitutes the Assistance Company's obligation to provide assistance services to the client in accordance with the present terms and conditions.
 - 1.6. The client is a person covered by the Erste Premier or Erste Private Banking service who is entitled to receive assistance services in accordance with the present terms and conditions.
- The client makes a secure online payment to the Assistance Company's account. The Assistance Company shall send the client a notice, including the specific payment information (QR code) and, once the payment is received, facilitate the required service from the provider.
 - The client pays the provider directly upon receipt of goods, online, at a service point, etc.
 - The client makes a payment order to the Assistance Company's current account. The Assistance Company shall give the client the payment information and, once the payment is received, facilitate the required service from the provider.
- 2.4. If payment cannot be made using one of the methods specified in Clause 2 of this Article, yet the said payment is indispensable in order to honour the client's request, the Assistance Company will be unable to organise the facilitation of the service for the client.
 - 2.5. The Assistance Company shall facilitate services available in the Czech Republic and abroad for the client. Service availability may vary depending on the client's specific request.
 - 2.6. The Assistance Service shall make maximum effort to facilitate the required service and inform the client promptly in the event of limited availability or other restrictions affecting the client's request.
 - 2.7. The Assistance Company shall facilitate the required services through a good-quality and verified network of services; the provider is responsible for the quality of the service provided. The requested services must not be contrary to legal regulations in force in the Czech Republic or in the country where they are provided, or at odds with good morals.
 - 2.8. The Assistance Company is not responsible for any loss caused as a result of the client giving the Assistance Company incomplete or untrue information.

2. Visa Assistance service

- 2.1. Visa Assistance is available exclusively to clients of the Bank who hold a Visa Infinite or Visa Infinite Metal debit or credit card further to their request. Service operators authenticate clients using the first nine numbers on their cards.
- 2.2. Visa Assistance services are provided through the telephone line +420 771 111 100, Monday to Friday, from 9 am to 6 pm or by using the WhatsApp application.
- 2.3. The Visa Assistance service is free of charge, but the client shall bear the full cost associated with the provision of services by the provider. The final service price is subject to the client's approval. Payment may be made using one of the following methods:

3. Scope of the Visa Assistance services provided

- 3.1. The Assistance Company's operator determines the time required for processing the client's individual requests. The Assistance Company's operator shall always arrange the exact timing with

the client during the assistance call or in writing when communicating via WhatsApp on the basis of mutual agreement.

3.2. Visa Assistance Services primarily refer to:

- **Provision of information on culture, booking commonly available tickets** – information on local cultural and sports events. At the client's request, the Assistance Company shall locate cultural, entertainment, and sports facilities in the specified area, identify their programming and, if the client is interested, book the required number of theatre, cinema, concert, opera, ballet, sports match, or other tickets for the client.
- **Booking transport services** – the Assistance Company shall locate a suitable transport service and book the required number of tickets for both local and international transport services for the client (buses, trains, aeroplanes, boats), book a taxi or arrange a rental car.
- **Booking restaurant and accommodation services** – the Assistance Company shall book the required capacity in restaurants and accommodation facilities such as hotels, suites, spas, subleased premises, chalets, and so on, including parking spaces and additional local services such as golf resorts, safaris, and so on.
- **Delivery services** – the Assistance Company shall arrange the delivery of the tickets reserved for events, air tickets and ground transport tickets, vouchers, forgotten personal belongings such as documents, credit cards, mobile handsets, wallets, and so on to the required location. They shall also organise the purchase of items of interest such as flowers, gifts, meals, drinks, etc and the related delivery services for the purpose of supplying the same to the intended addressee.
- **Business services** – providing a secretariat office, interpreters, translators, guides and conference services, renting a venue for meetings, providing office equipment such as a telephone, computer, and projector etc, or relaying messages to a business partner.
- **Technical services** – the Assistance Service shall locate a suitable craftsman, repairer, car service, car haulage provider, freight or transport service, car rental, a service centre for mobile telephones, notebooks, and tablets, and arrange the required services from such providers. Furthermore, its business partner shall arrange the delivery of cash to a selected location in the event of theft or loss of cash, travellers' cheques or credit or payment cards. The cost associated with the delivery of cash and the respective amount being sent by the client must be credited to the Assistance Company's account before the request is processed.

- **Medical services** – the Assistance Company shall locate a suitable healthcare facility and forward the client's contact details to the requested physician, nurse, tender, therapist, or other specialist and make an appointment with such a service provider for the client if so requested.
- **Other services** – the Assistance Company shall locate a suitable provider of cleaning, gardening, legal assistance and/or any other services available in the area of interest and, as the case may be, book the requested services. The business partner shall furthermore arrange specific requests such as a programme for private events as requested by the client, personal protection or detective services, locating suitable suppliers, obtaining tickets that are not easily available, and other special services as requested by the client.

4. Visa Doctor on the Phone Assistance Service

- 4.1. The Visa Doctor on the Phone Assistance Service is provided to authorised persons in the Czech Republic in the form of a telephone or video call with a physician based on the client's request. Clients can use the Visa Doctor on the Phone service at visa.meddiapp.com or they may download the **MEDDI app** onto their device (mobile handset/tablet). The service uses encrypted communication and is thus completely secure.
- 4.2. The service is provided exclusively to clients who are holders of the Visa Infinite or Visa Infinite Metal cards. Firstly, the client shall register in the web or mobile application on a one-time basis by submitting their personal information and the first nine numbers on their card.
- 4.3. The Visa Doctor on the Phone Assistance Service is provided 24 hours a day, all year round, with a guaranteed call with a physician less than 30 minutes after submitting the request.
- 4.4. The Visa Doctor on the Phone Assistance Service is free of charge for each client if used three times within a calendar month; the Assistance Company pays for such sessions. One consultation means one case, completed and closed by the physician in the application. The fourth and each subsequent consultation within one calendar month will be charged directly to the Visa cardholder at a rate of CZK 590, including VAT.
- 4.5. The client, their lawful partner and their children aged under 18 have the right to use the Visa Doctor on the Phone Assistance Service.

4.6. The Visa Doctor on the Phone Assistance Service in no event supersedes urgent medical assistance.

4.7. Scope of the Visa Doctor on the Phone Assistance Service:

- The client contacts the Assistance Company with a request for advice on their current state of health or the state of health of their lawful partner or children aged under 18, as specified below.
- Consultation on the state of health, symptoms, and potential causes
- Explanation of medical terms (abbreviations, Latin names, and diagnoses)
- Interpretation of laboratory test results (purpose and form of the examination, result values)
- Making an appointment with a physician; obtaining a full medical report
- Sending an eReceipt prescription within minutes of the completed session (within the EU)
- Video call option
- Indicative heart rate, blood pressure, and oxygen saturation measurements using the BioScan feature
- If the client's condition so requires, we will make appointments with the following specialists on their behalf in a matter of days: internal medicine, cardiology, dermatology, otorhinolaryngology, neurology, gastroenterology, endocrinology, radiology, urology, and ophthalmology.

4.8. Restrictions on the provision of the Visa Doctor on the Phone Assistance Service

- The Assistance Company may reject service provision in the event that the issue over which the client or a person sharing their household is contacting the Assistance Company cannot be resolved or is not appropriate for (e.g. an acute condition that requires immediate medical treatment, a condition that requires physical examination., etc).

- Under the General Data Protection Regulation, each adult must personally contact the physician.
- The choice of the service provider and the particular physician is at the Assistance Company's discretion.
- The Assistance Company is not responsible for any health complications caused by the caller themselves as a result of disregarding or partially disregarding any recommendations provided to them by the physician chosen by the Assistance Company as part of the assistance call, or that arose as a result of the caller submitting imprecise or incomplete information.

4.9. The Assistance Company is not responsible for any recommendation or treatment provided as part of the Doctor on the Phone Assistance Service and the results thereof; such responsibility rests exclusively with the physician who provided the recommendation(s).

These terms and conditions are valid and effective from 1 December 2023.