

General Contract for Financial Services

Česká spořitelna, a.s., Prague 4, Olbrachtova 1929/62, Postcode 140 00, Company ID No.: 45244782
Registered in the Commercial Register maintained by the Municipal Court in Prague, file number B 1171
(hereinafter referred to as the “**Bank**”),

and

title, name, surname, title, birth number (date of birth), permanent residence, postcode, country
mailing address:
e-mail address:
telephone number:
(hereinafter referred to as the “**Client**”)

hereby enter into this General Contract for Financial Services of Erste Private Banking (hereinafter referred to as the “**Contract**” or “**Service**”) upon the Bank’s invitation.

Article I

Based on this Contract, the Bank shall maintain for the Client an **Erste Private Banking account number /0800 (IBAN)** in Czech crowns and provide other financial services under the terms and conditions agreed herein and in the Service Price List. All previous mutual agreements by and between the Bank and the Client as regards discounts and benefits (e.g. the services of My Healthy Finance, Programme for Trust, Erste Premier, etc.) to the Client’s accounts shall expire upon the provision of the Service. These accounts shall continue to be maintained by the Bank under the terms and conditions of the Service.

The Bank charges the Client the prices for the account maintenance and for other services provided under this Contract according to the price list; the interest rates (if agreed hereby), which the Bank pays the Client on the account balance, savings account balance or foreign exchange account balance are also based on the price list. The terms and conditions not expressly regulated herein shall be governed by the General Business Terms and Conditions of Česká spořitelna, a.s., and by other documents referred to herein.

The Bank may ask the Client to confirm that a payment order, which the Client submits to a banker outside the Bank’s branch, is correct and complete using the Client’s online banking application. Without this confirmation from the Client, the Bank may decline the payment order and will bear no responsibility for any loss the Client may incur as a result of the payment order not being completed.

The Client confirms and acknowledges that they have familiarised themselves with the system of insurance of the deposit receivables according to the Information Overview and that the Bank has provided the Information Overview, the General Business Terms and Conditions of Česká spořitelna, a.s. as well as other documents referred to herein to them. The Client also confirms that they know the content thereof and agree with and undertake to respect it.

Section II

The Client and the Bank may terminate the Service or the Erste Private Banking account by notice of termination or by agreement. The Service also terminates upon termination of the maintenance of the last Erste Private Banking account and the Bank ceases to be obliged to provide the Service, including the products and benefits offered within the Service. If the Client and the Bank fail to agree on the products and services to be provided by the Bank to the Client after termination of the Service, the Bank shall be entitled to decide on the financial services to be provided to the Client, which the Client gives their consent to by signing this Contract. The Client and the Bank have further agreed upon the following terms and conditions:

- **Erste Private Banking accounts** – if the last of the personal accounts involved in the Service changes to the Erste Premier account, the terms and conditions of the maintenance of the travel insurance that is part of the Erste Premier service are changed; if it changes to another personal account type or is cancelled, the travel insurance shall expire. If the Erste Private Banking personal account changes to another account with a service, the Bank shall maintain other accounts of the Client in accordance with the terms and conditions applicable to the type of service in question.
- **Debit cards customary with Erste Private Banking** – if an Erste Private Banking personal account changes to an Erste Premier account, the terms and conditions will not change. If the account changes to a different type of personal

account, the Bank is authorised to issue the Client with a card in line with the Bank's current offer for the specific type of account and stop-list the existing card. The same applies to the Metal cards, regardless of the type of personal account into which the Erste Private Banking account transforms.

- **Visa Infinite credit card and Visa Infinite credit card account** – if the last of the personal accounts involved in the Service changes to the Erste Premier account, the terms and conditions shall not change. In the event of a change to another personal account type, the card account maintenance contract on the basis of which the Bank maintains for the Client the card account with the Visa Infinite credit card shall lose effect. The Client shall be obliged to repay all of its obligations under this Contract.
- **Personal account credit (overdraft)** – the interest rate declared by the Bank in the price list for the respective account type shall continue to apply to this credit.
- **Foreign currency accounts** – the account continues to be maintained under the terms and conditions set by the Bank for the given account type. All acts (handling of the account according to a Power of Attorney, orders issued, etc.) and account number and currency shall be preserved.
- **Savings Account for Erste Private Banking** – the account will subsequently be managed under the terms and conditions defined by the Bank under the Price List.
- **The Agreement on the Erste Private Banking Deposit Account** with extension will terminate on the nearest due date following the termination of the Service; the term of the Agreement will not be prolonged (extended) until the next due date of the deposit. All the agreed actions (joint holder rights under the overview of joint holders, orders placed, etc.), account number, and currency will remain unchanged until the expiry of the Agreement.

The arrangements for other services remain unchanged.

Given in _____ dated _____

Česká spořitelna, a.s.

Name, surname and position signature

Given in _____ dated _____

Client

Name, surname and position signature

Identity certificate type and number: