

User's guide

From now you have nonstop access to modern forms of Internet and telephone banking.

SERVIS 24 Internetbanking

available from the following internet address www.servis24.cz

SERVIS 24 Telebanking

available from the following telephone number **+420 956 777 956**

SERVIS 24 – Mobile bank

for iPhone, Android or Windows users

Mobile Application Můj stav My Balance

for iPhone or Android

My Healthy Finances Web Application

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Characteristics of the SERVIS 24 service

You can avail of the SERVIS 24 services via phone (SERVIS 24 Telebanking services by means of a voice response system (hereinafter referred to as IVR) and telephone bankers), the internet (SERVIS 24 Internetbanking), the mobile phone (SERVIS 24 GSM Banking) and via the SERVIS 24 Mobile Bank application for devices equipped with the iOS, Android or Windows operating systems. The SERVIS 24 services are provided to you within the scope of passive and active transactions and administrative operations on accounts which we maintain, unless defined otherwise in this document.

The scope of passive and active transactions and services supported by SERVIS 24 differs for various types of administration and is explained in chapter 9. Overview of provided account operations and services and chapter 10. Overview of other provided services. The bank is entitled to unilaterally change the scope of transactions and services in relation to the extension of services offered within SERVIS 24 and other products of the financial group of our bank and of Pojišťovna České spořitelny, a.s, Vienna Insurance Group (hereinafter referred to as Pojišťovna ČS).

1.1 Accounts control

The SERVIS 24 services may be used for account administration both by you as the account owner and by other persons which you authorise for account administration.

If you are a natural person, once you or the authorised person log/s in for the first time (so called service activation), all products maintained by the financial group of our company will be automatically assigned under SERVIS 24 services. In respect of natural persons entrepreneurs, and legal persons, the primary account defined in the contract, a card account, if opened for the same owner, and all payment cards issued for these accounts will be automatically assigned. A minor owner may assign other products to the service manually.

Upon your first login or at any time upon your own instruction, Pojišťovna ČS accounts will be also assigned automatically for you as the account owner. Where Stavební spořitelna ČS accounts are concerned, also those accounts in respect of which you are the owner, guardian, debtor, co-debtor or guarantor shall be assigned for you.

All of the assigned accounts (except for the primary account) may be removed or re-assigned by you or by the authorised person at any time via the SERVIS 24 services.

1.2 Characteristics of the SERVIS 24 Telebanking service

The SERVIS 24 Telebanking service allows for account administration via phone and is provided by means of our Client Centre.

Principles of the service

When you call **956 777 956**, you will be connected to the **automatic voice response system (hereinafter referred to also as IVR)**. You can navigate in the IVR system by pressing the offered button through which you will be brought to another menu or to the specific information or operation.

The SERVIS 24 Telebanking service also **allows for you to be connected to a telephone banker** who will provide you with the relevant information or who will execute the selected financial operations.

The above-mentioned implies that SERVIS 24 Telebanking allows for communication with the IVR system and with the telephone banker. Any time this manual refers to the SERVIS 24 Telebanking service, it involves both of these contact options.

Using SERVIS 24 Telebanking through IVR (Interactive Voice Response)

For you to be able to avail of this service, you will need a telephone with tone dialling or a mobile phone. If you do not have such a phone, please wait for the automatic connection with the telephone banker once you dial the number.

When using the service, the IVR system will inform you of the menu of available operations, where you can press the relevant specified button to select where to proceed next.

You can interrupt the IVR voice message recording at any time by pressing the button of the required option. For example, when each entered detail is repeated or upon the final check of the entered details it is possible to cut off some of the sections by pressing the “#” symbol.

You can avail of connection to the telephone banker from any menu (but not from the transaction you are executing).

If the system prompts you to enter a specific detail, you have approximately ten seconds for the entry. If you do not enter the detail in this limit, the system will repeat the prompt. After the prompt is repeated for the third time, the call will be automatically terminated.

When entering an order for the execution of a transaction (such as a domestic payment) please proceed in line with the instructions provided by the IVR. If you enter the detail incorrectly, the IVR will ask you to repeat your entry. When you use up the three permissible attempts, the IVR will bring you back to the previous menu. When you enter a detail, the system will repeat its value. Thereafter you may either confirm the entry or correct it. Once you provide your confirmation, the transaction will proceed further on.

Functions of the most important telephone keys

„0“ (zero) Option to connect to the Phone Banker

- „*“ (asterisk) Return to the previous item – in the menu mode
- „*“ (asterisk) Cancel the input – in the entry mode
- „#“ (hash) Confirmation of the entry at the request by the IVR

For the structure of the IVR system – the scheme of the automatic voice response service please refer to chapter IVR structure.

Using the SERVIS 24 Telebanking service via the telephone banker

You can also manage your accounts via the telephone banker. You will confirm the data necessary for the execution of transactions or service to the telephone banker orally.

1.3 Characteristics of the SERVIS 24 Internetbanking service

The SERVIS 24 Internetbanking service is intended for account administration via the internet and it is provided by means of an internet application.

Principle of the service

When you enter the **www.servis24.cz** address in the internet browser, you will be brought to the internet banking site.

Technical requirements for using the service

The recommended equipment for the proper functionality of the SERVIS 24 Internetbanking application is a personal computer with internet browser:

Operating system	Browser
Windows 7 (SP1)	Internet Explorer 10 Internet Explorer 11 Mozilla Firefox (last 3 versions) *) Google Chrome (last 3 versions) *)
Windows 8 Windows 8.1	Internet Explorer 10 Internet Explorer 11 Mozilla Firefox (last 3 versions) *) Google Chrome (last 3 versions) *)
Mac OS X 10.9 (Mavericks) Mac OS X 10.10 (Yosemite)	Safari 6 and higher Mozilla Firefox (last 3 versions) *) Google Chrome (last 3 versions) *)
Linux distribution CentOS version 6 and higher Linux distribution Ubuntu version 12.10 and higher	Mozilla Firefox (last 3 versions) *) Google Chrome (last 3 versions) *)

*) The latest browser versions are tested following their release for the period of 3 months and the application is adopted to them in order to safeguard full functionality and proper display.

The application requires a computer capable of processing websites according to the following standards:

- HTML 4.01 (as per recommendation W3C HTML 4.01 Specification and the ISO/IEC 15445:2000 standard),
- JavaScript (as per recommendation ECMAscript-262, rev.3),
- CSS 3 (as per recommendation W3C CSS3 Values and Units),
- HTTP 1.1 (as per recommendation IETF RFC2616),
- TLS 1.0.
- The storing of cookies has to be allowed.

Usage of cookies and similar technologies

On its website and in its Internetbanking, Česká spořitelna uses small text files - cookies, which are sent to your browser. This facilitates your visits to our website and provides you with more relevant content.

These files are used particularly to save your settings, such as your preferred language, for the monitoring of the website usage rates, and the selection of proper communication. Personal data protection principles are always carefully observed.

What specific cookies are used

Personalisation – for the identification of the preferred language and login method

Authentication – to verify the user for security reasons

Technical – to safeguard communication with the bank's system and minimum parameters necessary for the operation of the application

Communication – to display multimedia content

Statistical – to determine the usage rates of application sections

–

Operating systems and internet browsers other than the aforementioned ones may not be fully compatible with the

internet banking application and therefore it cannot be guaranteed that the application will be displayed properly and that all of the offered functionalities will be processed correctly.

From 8 April 2014 Microsoft has ended their support of the Windows XP operating system and Microsoft Office 2003.

1.4 Using SERVIS 24 Internetbanking

For other information please refer to "Bank messages" after you log into the application (e.g. information on planned system maintenance, hints for using the application and business information).

You can also avail of the support of the telephone banker at the SERVIS 24 service line (see chapter 2.1 Access to SERVIS 24 services).

1.5 Characteristics of the SERVIS 24 GSM banking service

Starting from 20.7.2015, offering of this service to new clients will be terminated. The service cannot be newly installed or re-installed to a new SIM card. Clients who have this service already activated can utilise it without restrictions.

The purpose of the SERVIS 24 GSM banking service is to administer accounts via mobile phones and it is provided by means of the SIM Toolkit application in the mobile phone.

For a detailed description of the usage of the GSM banking application please refer to the SERVIS 24 GSM banking user manual, which will be provided to you when you register your details at the business point. A manual is also available from www.csas.cz.

You can also avail of the support of the telephone banker at the SERVIS 24 service line (see chapter 2.1 Access to SERVIS 24 services).

Principle of the service

You are communicating with the bank system via the **banking application on the SIM card** and thus you are managing your account. The communication between the bank and the mobile phone is conducted using encrypted SMS messages.

The SERVIS 24 GSM banking service also allows you to avail of the support of the telephone banker.

Important telephone buttons and shortcuts:

* (asterisk) the asterisk is used to divide:

- the account prefix (e.g. 123456*1234567890);
- hellers in the amount (e.g. 540.40 CZK should be entered as 540*40 CZK);
- The due date should be entered in the following format: DDMMYYYY or DDMMYY.

1.6 Characteristics of the SERVIS 24 – Mobile bank service

A mobile application which will enable you to administer securely and comfortably your personal finances at any time and from any place directly in your mobile phone or tablet with the iOS operating system (iPhone, iPad, iPod touch), Android or Windows Phone 8.1 operating system. It is available free of charge in the Czech and English version.

Types of managed accounts

- All types of personal accounts, or sporogiro accounts
- Savings account for the ČS Personal Account
- Peníze stranou (Money Aside) for Osobní účet II personal account
- Current account
- Foreign-currency account
- Card account (credit card).

Major features

- Displaying of account balances
- Entry of payments
- Entry of payments via scanning of type A postal slips
- Entry of payments from the QR codes on the invoice
- Recharging of credit with mobile operators
- Displaying the list of cards
- Change of limits for payment cards
- Blocking/unblocking of payment cards
- Ordering of replacement card
- Searches in transaction history
- Searches for ATMs and branches of Česká spořitelna
- Our important contact details
- Contracting of loans for natural persons, credit cards or overdraft
- Increase of loans for natural persons, credit cards or overdrafts

Conditions

- An account with Česká spořitelna (see Types of managed accounts) with joint holder rights A (active) or P (passive); the account does not require authorisation of transactions via the Client Certificate.
- Active SERVIS 24 Internetbanking or SERVIS 24 START Internetbanking for the set-up of password for the Mobile Bank.

1.7 Mobile application MŮJ STAV (MY BALANCE)

Mobile application, which, unlike the “Mobile Bank” application, offers only a passive access to your accounts (without option to perform active transactions). It is suitable for everyday quick checking of your accounts and transactions.

Main functions

- Control all your products (personal account, card account, loans, mortgages, building savings, pension insurance, life insurance, investment account, securities account)
- View the history of account transaction history, filter individual transactions (incoming/outgoing/all)
- Display transaction details (counter-party account number, notes for payee/yourself, variable and other symbols) and share them through SMS, e-mail, messaging applications, etc.
- Display the balances of accounts of the desktop of your device without necessity to run applications (Android widget / iOS overview Today (Dnes))
- Select the method of securing the access to an application (PIN, gesture, fingerprint, without password)
- Display account/contract numbers and share them through SMS, e-mail, messaging applications, etc.
- Display useful contacts of the bank (telephone numbers, e-mail address)

Conditions of use

- Mobile phone (note: application was developed for mobile telephones; it can be used for tablets, however the displaying is not optimised)
- Operating system of the device Android 4.0 and higher versions, iOS 7 and higher versions
- Activated service SERVIS 24 Internetbanking or SERVIS 24 START Internetbanking
- User is the owner of account

1.8 My Healthy Finances Web Application

A web application which will display your expenses by category and will thus allow you to better manage your spending.

Main functions

- Display of expenses by category
- Set-up of expense budgets for individual categories

Conditions of use

- Active SERVIS 24 Internetbanking service

1.9 Characteristics of the SERVIS 24 – START service

For those of you who use only deposit accounts, loan accounts and/or products of our financial group of the bank or of Pojišťovna ČS (such as securities accounts, savings or loan accounts of the building savings, pension insurance, supplementary pension saving, pension saving or life insurance), we have prepared a simpler version of the SERVIS 24 services called SERVIS 24 - START.

You can use the SERVIS 24 – START service to execute operations and services specified in chapters 9 Overview of provided account operations and services and 10 Overview of other provided services.

The same rules, principles and technical prerequisites as those of SERVIS 24 services apply to the SERVIS 24 - START service. Transactions which are not available for the SERVIS 24 – START users in the SERVIS 24 Internetbanking service are colour-coded. The usage of the SERVIS 24 Teleshopping service is also limited.

If you are interested in using the SERVIS 24 services in full scope, you can apply for a transfer from SERVIS 24 - START to SERVIS 24 at a business point. The precondition for this is the existence of a current, sporogiro or personal account in Česká spořitelna, to which the SERVIS 24 services will be related.

2. Access to SERVIS 24 and communication fees

Communication fees are telephone fees, fees for connecting to the internet and fees for sent or delivered SMS messages.

2.1 Access to the SERVIS 24 services

- Available at 956 777 956

This telephone line is intended for the execution of transactions via the IVR system and the telephone banker. This number also safeguards support for the SERVIS 24 services.

Telephone fees correspond to the fees for calling a local fixed line.

When calling from abroad, please use the telephone number in international form, i.e. **+420 956 777 956**.

When calling from a mobile phone you can also avail of telephone numbers with rates for calling within your network, depending on the selected tariff:

- O2 726 11 11 44
- T-Mobile 605 66 11 44
- Vodafone 776 99 11 44

At e-mail address servis24@csas.cz

You can obtain answers to your questions or send your ideas on SERVIS 24 only on this e-mail address.

2.2 Access to the Internetbanking and Mobile bank applications

The fees for connecting to the internet application are charged as per the pricelists of individual companies providing internet connection.

2.3 SMS messages in the GSM banking application

The fees for SMS messages which you send to us are charged as per the pricelists of individual mobile phone operators.

2.4 Delivery of SMS messages abroad

You can obtain the information on whether it will be possible to avail of the functionality of sending of SMS messages also abroad, in the following manner:

- Domestic operators: if you avail of the services of a domestic operator and travel abroad, please check with your mobile phone operator whether they deliver SMS messages to the concerned country/destination.
- Foreign operators: If you avail of the services of a foreign operator, please check whether the foreign operator whose services you use is a roaming partner of the T-Mobile mobile phone operator (ČS executes all foreign SMS messages via T-Mobile).

3. SERVIS 24 Security

The SERVIS 24 services are normally secured by the following security data:

- Password for Telebanking
- Password for Internetbanking
- Security ID
- Security SMS messages – including authorisation SMS (mandatory for active transactions) and login SMS (optional) set up for the given user or account, where applicable.

Optionally, unless specified otherwise in the contract, you can use the following:

- Client Certificate – a suite of data stored on a chip card by means of which it is possible to unequivocally identify a SERVIS 24 Internetbanking user or authorise transactions, via a chip card reader connected to the computer.

In your contract you may stipulate the obligation to authorise all active transactions executed on your accounts by means of the Client Certificate. In this case it is necessary to authorise all active transactions by the Client Certificate or to execute them via the SERVIS 24 GSM banking service.

Furthermore, if in your contract you stipulate the obligation of access to SERVIS 24 services via the Client Certificate, then the access to your products will be possible only after the user logs in using the Client Certificate or via the SERVIS 24 GSM banking service. The SERVIS 24 Telebanking service is available only for filing of complaints.

You can set up the obligation to use the Client Certificate for login to the SERVIS 24 Internetbanking service yourself. You may cancel this obligation yourself in the SERVIS 24 Internetbanking service after logging in via the Client Certificate or through a business point.

3.1 Provision of security data

The security details are provided by us automatically upon contracting the SERVIS 24 services. You will receive the Security ID and password for Telebanking personally, when you contract the SERVIS 24/SERVIS 24 - Start services, or

we will send them to you by registered mail for your own receipt to your mailing address. You can receive the client number, which forms part of the User set-up protocol directly at the branch or by standard post to your mailing address. To be able to enter active transactions via the SERVIS 24 Internetbanking service it is necessary to activate authorisation SMS messages in addition to standard security.

You can apply for the set-up of the mobile phone number for the sending of security SMS messages and the activation of authorisation and login SMS messages either when contracting the SERVIS 24 services or any time later via a business point or via the Internetbanking application if you use the Client Certificate.

You can apply for the **Client Certificate** for the SERVIS 24 Internetbanking service either when contracting the service or any time later, but only through a business point. The validity of the Client Certificate is 1 year. The Client Certificate may be renewed before its expiry via the SERVIS 24 Internetbanking service.

Other elements enhancing security of the service are as follows:

- Graphic keyboard – a keyboard displayed on the login screen and other selected screens of the Internetbanking application; it serves for the purposes of entry of the password for Internetbanking upon login or upon its change;
- Automatic user logout if the validity of the site expires;
- Possibility to change the password for Internetbanking, Telebanking and Mobile Bank (chapter 3.3 Change of password refers);
- Possibility to change the limit amounts (please refer to chapter 5. Limits used in SERVIS 24 services);
- Possibility to select the use of Client Certificate;
- Possibility to have account information sent via SMS messages;
- Digital signature, which allows to check whether the confirmation in the PDF format and balance e-mails have been generated by us and have not been altered by any third party;
- Possibility to actively use and combine security features (change of password for Telebanking, Internetbanking and Mobile Bank, change of limits, SMS messages on transactions accepted by us, or the use of authorisation SMS messages, login SMS messages or the Client Certificate).

Recording and archival of any communication maintained via the SERVIS 24 services on our part.

3.2 User identification and authentication

The precondition for performing active as well as passive transactions is your identification by means of the security data or the Client Certificate.

This involves the following:

- **Client number**
A ten-digit number which is specified in the User set-up protocol. The User set-up protocol is provided to any newly set-up user. It serves for the purposes of your authentication upon login. You can apply for a change of your client number via a business point.
- **Telebanking password**
A six-digit number which you have received when you contracted the service at our branch in a security envelope, or via registered mail and which is used for your verification at every first-time login to the SERVIS 24 Internetbanking service or for the unblocking of the SERVIS 24 Internetbanking service. When logging into the SERVIS 24 Telebanking service you will be asked to enter three randomly selected characters from this password. If you forget or lose this password, you can apply for the generation of new security data through the telephone banker or at a branch.
- **Internetbanking password**
A combination of numerals and letters of your choice of at least 8 and no more than 30 characters (it is necessary to distinguish between upper and lower case and refrain from the use of diacritical symbols), containing at least two letters and at the same time at least two numerals. You will define it when logging into the SERVIS 24 Internetbanking service for the first time (chapter 4.2 Logging into the SERVIS 24 Internetbanking service refers). If you forget your password for Internetbanking, you can set up a new one directly in the login screen of the SERVIS 24 Internetbanking application.
- **Mobile bank password**
A combination of letters without diacritical symbols, numerals and of some other symbols provided on the graphic keyboard which you create. The password of the Mobile bank is generated in Internetbanking and it is necessary for the activation and subsequent logins to the SERVIS 24 – Mobile bank application. The password has to contain at least 6 and at the most 20 characters. The password distinguishes between lower and upper case. It must not be made of a simple numerical sequence. If the Caps Lock key is activated, the screen will give a brief warning. To increase security it is possible to set up the password using the graphic keyboard.
- **Banking PIN for the SERVIS 24 GSM banking service**
At least a four-digit number which serves for secure access to the bank application. Where the O2 mobile phone operator is involved, the banking PIN is provided directly with the SIM card. In the case of T-Mobile and Vodafone mobile operators, you select the banking PIN yourself after you enter the banking PUK.
- **Banking PUK for the SERVIS 24 GSM banking service**
An eight-digit number which serves for the purposes of first-time login into the banking application (in the case of the SIM cards of the T-Mobile and Vodafone operators) and for unblocking access to the GSM banking service for all operators (after the banking PIN has been entered incorrectly three times in a row).
- **Security ID**
An eight-digit number of which only 4 characters selected randomly by the system are always entered. The security ID is required upon first-time login to the service, first-time login to certificate administrator, user unblocking, change of limits, activation of 3D Secure, and service and upon the entry of the telephone number for automatic sending of balance SMS messages or SMS messages about active transactions executed via SERVIS 24. You will receive the security ID directly at the business point, in a security envelope, or by registered mail together with the Telebanking password. You may

apply for a change of the security ID either through a business point and you will obtain it in a security envelope together with the Telebanking password, or via the KCP, and it will be sent to you by registered mail.

– **Authorisation SMS**

A SMS message which we send to your mobile phone. It contains an authorisation SMS code. The authorisation SMS code serves for the authorisation of transactions which you enter via the SERVIS 24 Internetbanking service. In the course of authorisation, it is necessary to copy the SMS code from the SMS message to the relevant field in the Internetbanking application. It may also serve as the electronic signature which you attach to a data message addressed to the bank.

– **Login SMS**

A SMS message which we send to your mobile phone. It contains a login SMS code. The login SMS code serves for the authorisation of security data upon your login to the SERVIS 24 Internetbanking service

– **Control SMS**

A SMS message which we send to your mobile phone and which contains a control SMS code. The control SMS code serves for the authorisation of security data upon your first-time login to the SERVIS 24 Internetbanking service of for unblocking.

– **PIN for chip card with Client Certificate**

At least a four-digit number of your choice for work with the chip card with the Client Certificate. You have received the initial PIN value together with the chip card in a security envelope. You can change the value of the PIN yourself at any time after you login to the SERVIS 24 Internetbanking service or using the supplied software. Should the PIN code become blocked, the security envelope also provides a PUK code which is required for unblocking the PIN code using the supplied software.

Important notice:

Disclosure of the aforementioned security features may jeopardise the security of your accounts administered via SERVIS 24. It is advisable not to disclose the special registered mail consignment or individual security features to anybody and to protect them from loss or theft.

If you are using the SERVIS 24 Internetbanking service at computers which are not under your direct control, e.g. in public premises (internet cafés, office or school computer networks), it is advisable to use the login SMS messages or the Client Certificate for logging in.

We are not responsible for the disclosure of security data if these are disclosed on your part or on the part of persons you have selected for use of the SERVIS 24 services.

We do not assume responsibility for unsuccessful delivery of a SMS message caused by a technical outage on the part of the mobile phone operator or caused by incorrect functioning of the mobile phone.

Information on a change of the accounting balance in the form of a SMS message sent outside the SERVIS 24 GSM banking service or e-mail is sent always after the change of the accounting balance.

3.3 Security rules for utilisation of SERVIS 24 Internet banking services

1. Protect your security details

- a) **Password – Never disclose your security details to other persons** and do not enter them into applications unless you are sure that you are working at the www.servis24.cz or www.business24.cz sites. Create a robust password) it should contain lower and upper case letters, numerals and special characters) and change it regularly. Password for Internet banking should be different from other passwords used in other applications.
- b) **Certificate – Do not leave your chip card with client certificate in the chip card reader when you are not carrying out banking operations.** Chip card is necessary only for the logging in and for authorisation of transactions.
- c) **Authorisation SMS** – Every Authorisation SMS message contains not only the **unique code**, by entering of which you confirm the executed transaction but it also includes **detailed information for the given transaction**. Therefore prior to entering the code check meticulously the stated details and thus confirm that this is the transaction which you have entered.

2. Do not react to scam e-mails

Do not react to e-mail messages that you received from unknown senders or to messages with suspicious title or content. Do focus also on the correct grammar of e-mail messages; fraudulent e-mails usually contain grammar errors.

- a) If you get such a scam e-mail, do not respond to it, do not click on inserted links and do not open the attachments. Bear in mind that **Česká spořitelna never contacts clients regarding security matters by e-mail**, therefore never disclose your personal or security details as part of response to received e-mail message.
- b) Do not click on links in e-mails from unknown or suspicious senders and do not enter your sensitive details. Česká spořitelna NEVER requires it.

3. Do not open unknown links to unfamiliar servers

When working on Internet do open links to unfamiliar servers (e.g. with erotic content) and those which you came across in spam e-mails.

4. Protect your computer and also your mobile phone

Your device is an important security means for communication with Internet banking and therefore you shall carefully protect it and follow the basic rules.

- a) **Regularly update your operating system and your Internet browser** – install security patches and packages which the manufacturer recommends.
- b) **Install applications solely from official shops.** Never install to your computer any programs from sources that you did not verify. When installing applications to your mobile phones, download applications only from official stores (App store, Google play and Windows phone store).

5. Access Internet banking only from your computer

Never access the SERVIS 24 and BUSINESS 24 services from unknown computers or from computers in Internet cafés or other public places. Logging to your computer shall be done with access not involving administrator rights (check the settings of user rights in Start – Control panels – User accounts).

Verify that you log into the Bank's website. Once the login page opens up check whether the address line in the upper part of the Internet browser displays addresses <https://www.servis24.cz/> (for SERVIS 24), <https://www.business24.cz/> (for BUSINESS 24). Check in the address line, after clicking on the lock icon in the green coloured part of the line, whether the information on certified securing of the given service is displayed.

6. Utilize anti-virus program and also personal firewalls

Install anti-virus program to your computer and your smart mobile phone. To ensure that the anti-virus program fulfils its function, update it on regular basis (even several times a day). Outdated anti-virus program is ineffective!

Majority of supported operating systems already offers tool "personal firewall". Do not switch this tool off, it protects you during communication on Internet.

7. Utilize protection against spam

Use protection against spam in your mailbox. We also recommend using other protective instruments – labelled as antispyware, antiadware, etc.

8. Set up notification of payments on your bank account

We recommend you shall set up on your account sending of information SMS messages about movements on your account you can set it up in SERVIS 24 Internetbanking, Settings (icon "key") / SMS MESSAGES / Information and balance SMS). Thus you will be informed about every movement on your account. We also recommend checking the last successful login to the Internet banking. Information is available in the footer of the Internet banking.

9. Regularly follow information on security

Česká spořitelna publishes information about security situation on its website www.csas.cz and also directly in the Internet banking.

10. Make sure your "smart" mobile phone is correctly set up

Smart phone contains operating system and for such modern types of phones you shall pay more attention to carefulness and to security. Do not use program modifications of your smart mobile phones that allow for full administrator access (these are modification such as: jailbreak for iOS = iPHONE, root for Android = SAMSUNG Galaxy, NEXUS, and many others or jailbreak, also unlock/unclocking for Windows).

Recommendation: in case of telephones with the Android system we recommend prohibiting "installation from unknown sources". This modification ensures that you download and install applications only from the official repository.

3.4 Change password

You can change your **Telebanking** password **only via IVR.**

When changing your password, you will be asked to:

- Client ID
- Enter 3 randomly selected positions from the existing password for Telebanking
- Enter 4 randomly selected positions from the security ID.
- Enter a new password for Telebanking (a six-digit number);
- Confirm the new password for Telebanking.

You can change the Internetbanking password only via the Internetbanking application.

When changing your password, you will be asked to:

- Enter the old password for Internetbanking;
- Enter a new password for Internetbanking;
- Confirm the new password for Internetbanking.

Details may be entered using the graphic keyboard.

You can change the banking PIN for the **SERVIS 24 GSM banking service only in your mobile phone.**

To be able to change the banking PIN for SIM cards of the O2 and Vodafone mobile operators and the SIM cards of the T-Mobile mobile operator of other than the Universal types it is necessary to:

- Enter the banking PIN incorrectly three times;
- Thereafter, enter the banking PUK and then the new banking PIN;
- Confirm the new banking PIN.

To be able to change the banking PIN for SIM cards of the Universal type of the T-Mobile mobile operator it is necessary to:

- Select the following options from the menus of the mobile phone: “T-Mobile” – “Sifrovane SMS” (Encrypted SMS) – “Zmena BPIN” (Change BPIN);
- Enter the new banking PIN;
- Confirm the new banking PIN.

The change of your passwords will be executed in all cases immediately.

3.5 Blocking and unblocking access to the SERVIS 24 services

Cancelling a user where internet and telephone banking services are not used

Upon the point of allocation of security data which are handed over at the business point in a security envelope or sent off in a special registered mail consignment, a 120-day period within which you have to log in to at least one of the SERVIS 24 services, i.e. to begin using the service, begins to run. If you do not log in for the first time during this period, (or perform the first operation in the case of the SERVIS 24 GSM banking service) your user access will be cancelled and the contract will cease validity, if you are the sole user of the SERVIS 24 services.

Blocking user upon own request

You can perform the blocking of access to the SERVIS 24 Telebanking, SERVIS 24 Internetbanking, SERVIS 24 Mobile bank and the SERVIS 24 GSM banking services upon your own request through the telephone banker. Access to all services will be blocked at one time. The services will be blocked when you provide some of your personal data. (If your SIM card or mobile phone is lost or stolen, it is advisable to also deactivate the mobile phone registered for the SERVIS 24 GSM banking service via the telephone banker or at a business point). The blocking of user does not affect the utilised functionalities, such as the sending of set-up SMS messages, e-mails, etc.

Blocking user if incorrect password is entered

You have only three attempts for the entry of the password for Telebanking or the password for Internetbanking (and My Healthy Finances Web Application). If you enter an incorrect password for your client number three times in a row, your access to the SERVIS 24 Telebanking or SERVIS 24 Internetbanking services (and My Healthy Finances Web Application) will be blocked.

An incorrect entry of the client number means an entry of a number other than the one specified User set-up protocol. An incorrect entry of the password means an entry of a password other than the password for Telebanking or Internetbanking, which you as the user have selected upon the last successful change. After a successful login the incorrect attempts for the entry of the password will be zeroised.

Blocking user in the case of invalid Client Certificate or incorrectly entered PIN for chip card

For security reasons, the use of Client Certificate for the SERVIS 24 services requires its regular renewal. If you fail to renew the Client Certificate within the specified timeline, it will be automatically invalidated. An invalid Client Certificate may be renewed solely at a business point.

You have three attempts for entry of PIN for the chip card. The PIN for chip card will be blocked after three invalid attempts. You can get the PIN unblocked via the card administrator (CryptoPlus) using the PUK password that you received in special envelope along with your PIN and your chip card.

If you enter an invalid PUK code seven times in a row, the chip card will be blocked. After the card is blocked, it is necessary to purchase a new chip card at a business point and to apply for a new Client Certificate.

Revocation of client certificate validity

You can apply for the revocation of Client Certificate validity yourself after you log into the SERVIS 24 Internetbanking service or via a business point or via the SERVIS 24 Telebanking service.

The validity of an invalidated Client Certificate cannot be renewed. If you wish to continue using the Client Certificate, you have to apply for the issue of a new one at a business point.

Blocking the security ID

You have only three attempts for the entry of the security ID. If you enter an incorrect security ID three times in a row, it will become blocked. The security ID cannot be unblocked, it is always necessary to apply for the generation of a new security ID via a business point or the SERVIS 24 Telebanking service. If you are applying via a business point, a new security ID, including a Telebanking password, will be immediately provided to you. If you request the new security ID via the SERVIS 24 Telebanking service, the new security ID will be sent to you by means of registered mail consignment for

personal delivery to your mailing address.

Blocking the banking PIN for the GSM banking service

As the offer of this service is terminated for new clients as of 20.7.2015 and the service cannot be newly installed or re-installed to a new SIM card, once the banking PIN and PUK for the GSM banking service is blocked, the service cannot be used any longer.

You have three attempts for the entry of the banking PIN. If you enter an incorrect banking PIN three times in a row, you will be asked to enter the banking PUK which you have received when you bought your SIM card from the mobile operator or in a registered mail consignment (in the case of older SIM cards of the T-Mobile mobile operator).

Deactivation of a mobile phone registered for the SERVIS 24 GSM banking service upon own request

You may have a mobile phone registered for the SERVIS 24 GSM banking service deactivated upon your own request via the telephone banker or at a business point. Renewing access to the account via a deactivated phone is no longer possible due to the termination of the service.

Unblocking user access to the SERVIS 24 Telebanking and SERVIS 24 Internetbanking services

You may unblock access to the SERVIS 24 Telebanking or to the SERVIS 24 services (and My Healthy Finances Web Application) as a whole (including the SERVIS 24 GSM banking service) via the telephone banker.

An exception to this rule is the blocking of access via Client Certificate which may be unblocked only by personal visit to a business point.

If blocking occurs when using the SERVIS 24 Telebanking service via IVR, you will be automatically connected to the telephone banker.

Each of the below-mentioned unblockings maybe done only if you provide four characters of the security code randomly selected and required by the system.

1. If you block access to SERVIS 24 services, you can unblock it by applying for new security data which will be handed over to you at a business point in a security envelope, or sent to you to the provided mailing address for the SERVIS 24 services. The SERVIS 24 GSM banking service is accessible immediately after the entry of the requirement for the generation of new security data (applies only if the mobile phone has not been deactivated at the same time).
2. If you block your access to the SERVIS 24 Telebanking service, you can unblock it by applying for the generation of a new password for Telebanking.
3. If you block your access to the SERVIS 24 Internetbanking service, you can unblock it directly in the login screen of the SERVIS 24 Internetbanking application. For the unblocking, you will need the security ID and if you have not set up security SMS messages, also the Telebanking password.

Unblocking user access to the SERVIS 24 GSM banking service

1. Access to the SERVIS 24 GSM banking service may be unblocked by applying for the generation of new security data for the SERVIS 24 services at our branch or via the telephone banker. The SERVIS 24 GSM banking service will be available to you immediately after the entry of the requirement for the generation of the new security data (applies only if the mobile phone has not been deactivated at the same time).
2. If all mobile phones registered for the SERVIS 24 GSM banking service have been deactivated, access renewing to the account via SERVICE 24 GSM Banking service is no longer possible due to the terminated offer of this service.
3. For renewing access to the account if one mobile phone has been deactivated – see paragraph above: Deactivation of a mobile phone registered for the SERVIS 24 GSM banking service upon own request.

Blocking access to the SERVIS 24 Mobile bank application

Access to accounts via the SERVIS 24 Mobile bank application may be blocked via the SERVIS 24 Internetbanking or SERVIS 24 START applications or via Telebanking, but also by entering an incorrect password for the Mobile bank three times in a row.

Unblocking access to the SERVIS 24 Mobile bank application

Access to the SERVIS 24 Mobile bank application may be unblocked only in Internetbanking, where you have to set up the password for the Mobile bank again and generate a one-time code.

4. Logging into the SERVIS 24

The usage of the SERVIS 24 services is preconditioned by successful login which serves for the purposes of Your identification and authentication.

4.1 Logging into the SERVIS 24 Telebanking service

First-time login

Once you receive a special registered mail consignment with your security data, you can carry out your first-time login by calling 956 777 956 and you can start using the SERVIS 24 Telebanking service according to the instructions provided in this manual.

Upon your first-time login you will be asked to enter:

- The client number
- Three characters from the Telebanking password selected randomly by the system
- Four characters from the security ID selected randomly by the system.

Recommendation:

If you are making your first-time login via IVR, select option “1 – Operations with bank accounts and products”. The automatic voice response service will prompt you to authenticate and identify yourself. Thereafter, select e.g. option “1 – Information on bank account balance”.

Second and subsequent logins

Upon your second and subsequent logins you will be asked to enter:

- The client number
- Three characters from the Telebanking password selected randomly by the system.

4.2 Logging into the SERVIS 24 Internetbanking service

First-time login

Once the Internetbanking application comes up from the www.servis24.cz address, select the “first-time login link”. Thereafter, the system will ask you to enter your client number and four randomly required positions from the security ID.

After the successful entry of the login details, a SMS with a control code will be automatically sent to you; if you have not activated authorisation or login SMS messages, you will be prompted to enter the Telebanking password. In the respective field, enter the control SMS code sent to your mobile phone, or the Telebanking password and create your password for Internetbanking. The new password for the Internetbanking application has to contain at least 2 letters and at the same time at least 2 numerals. Hence the password cannot be composed solely of letters or of numerals, but always has to be a combination of both. The number of characters ranges from 8 to 30.

If you wish to log into the Internetbanking application only via Client Certificate, please mark this option after your first-time login in the SERVIS 24 Internetbanking application in the Settings tab, Login method option. Thereafter, upon your next login, the system will always require the use of the Client Certificate.

Second and subsequent logins

To log in, use your client number and current password for Internetbanking, and, if applicable, the login SMS code. You can enter the password for Internetbanking through the graphic keyboard, located on the login screen of the Internetbanking application.

If you have activated your Client Certificate, insert the chip card into the reader connected to your computer (for more details please refer to the Client Certificate manual). After you execute the relevant option from the login screen, you will be asked to enter the PIN code for your chip card.

Recommendation:

It is recommended to keep the security ID and the current password for Telebanking. You will need it for potential unblocking of access to the SERVIS 24 Internetbanking application.

4.3 Logging into the SERVIS 24 - Mobile Bank

Activation

- Download the SERVIS 24 Mobile Bank application free of charge from the App Store or from Google play into your mobile device. To search for the application you can use the keywords SERVIS 24, S24, CS, spořitelna, česká spořitelna, internetbanking, mobilní banka or mobile bank.
- Credentials must be set in the SERVIS 24 Internetbanking <http://www.servis24.cz>. You will be required to enter the new password for the Mobile Bank and to generate a one-time activation code.
- Start up the SERVIS 24 Mobile Bank application in your mobile device and enter the requested details. The activation wizard in the application will help you.

Usage

Use your password for Mobile Bank to log into the Mobile Bank application.

4.4 Logging into the SERVIS 24 – My Status Service

Activation

- From the App Store (devices with iOS) or Google play store (devices with Android), download the “My status” application to your mobile device free of charge. To retrieve the application, you can enter the following keywords: My status, Česká spořitelna.
- Following the entry into the application, you will be invited to register your device. The registration involves a one-time entry of your login details which you use for the SERVIS 24 Internetbanking service. After a successful entry of the Client ID and password combination, you can choose from four login methods – a PIN code, a gesture, a fingerprint (for selected devices only), or you can leave the application without any password.

Usage

Upon your next entry into the application, enter the PIN, gesture, or fingerprint you have selected, or log directly into the application without a password.

4.5 Logging into the My Healthy Finances Application

Activation

- To log into the My Healthy Finances application, it is necessary to open a Healthy Account.
- Log into the SERVIS 24 IB service.
- The homepage will display the icon of the My Healthy Finances (MHF) application.
- When you click on the MHF icon, a screen will come up from which you will be able to switch to the MHF application.
- In the next step, confirm your logout from the SERVIS 24 IB service.
- You are now logged into the My Healthy Finances application.

5. Limits used in SERVIS 24 service

Several limits which restrict the amount of entered active transactions and hence represent another security feature are defined for the SERVIS 24 services.

None of the below stated limits is drawn if the following conditions are met:

- The active transaction is executed between bank accounts (e.g. current, sporogiro, deposit account) and ISČS accounts of the same owner assigned under SERVIS 24; and
- The user entering the transaction is authorised to administer both accounts via the SERVIS 24 services.

If an active transaction is conducted from an internet savings account to the contact account, the limit is not drawn, either.

Limits applying to foreign-currency accounts are established as the equivalent of amounts in CZK as per the current exchange rate of the account currency at the time of receipt of the required transaction for processing. Limits are converted using the non-cash buy rate.

All of these limits are daily limits applicable within the scope of operating hours which end/begin every day at 11:00 p.m.

5.1 Service limit

The service limit represents the maximum daily amount of active transactions which a user may execute within the scope of SERVIS 24 services on all accounts administered by the user without authorisation through Client Certificate.

In addition to the daily limit, a monthly limit is also established for the SERVIS 24 Mobile bank service and it represents the maximum amount of active transactions executed within a calendar month on all accounts administered by the user.

The necessary precondition for the execution of active transactions in the SERVIS 24 Internetbanking service without authorisation by Client Certificate (and hence also the drawing of the limit of the SERVIS 24 Internetbanking service) is the activation of authorisation SMS messages at a business point.

The basic limits of the services are automatically set up for each newly set-up user. The limit of the SERVIS 24 Telebanking service may be reduced via the Telebanking or Internetbanking service. You can increase (as well as reduce) your limits at a business point. The limits for the SERVIS 24 Internetbanking service may be reduced or increased also via the Internetbanking service.

Type of limit	Basic limit (set up at when the service is established)	Maximum limit
Limit for SERVIS 24 Telebanking	50 000	100 000
Limit for SERVIS 24 Internetbanking	200 000	200 000
Limit for SERVIS 24 GSM banking	no limit	no limit
Limit for SERVIS 24 – Mobile bank	30 000 / monthly limit 200 000	30 000 / monthly limit 200 000
Account limit for mobile payments	10 000	10 000

5.2 Account limit

To restrict active transactions in respect of a specific account it is possible to set up an account limit. The account limit cannot be exceeded (not even when using the Client Certificate).

The account limit may be set up directly in the SERVIS 24 Internetbanking and SERVIS 24 Telebanking services.

5.3 Co-authorisation limit

The co-authorisation limit is used when an account is administered by several users. For more details please refer to Chapter 6.3 Co-authorisation.

The co-authorisation limit represents the maximum total daily amount of active transactions which may be executed by the users on all accounts assigned under the given contract without the necessity of their authorisation by another account user. Transactions in excess of this limit have to be authorised (co-authorised) in the SERVIS 24 Internetbanking service by other account users with the relevant powers.

The co-authorisation limit is not mandatory. If it is required, it is stated together with the number of required co-authorisations in the contract and it may be changed only through a business point.

These limits are not applicable to transactions between accounts belonging to a single user and falling under a single "Contract on the provision of SERVIS 24".

5.4 Limit for mobile payments

The limit pertains to recharging of prepaid Twist cards, O2 cards, Vodafone cards, and Vodafone invoice payments.

For other conditions governing recharging stipulated by mobile operators, please refer to brand outlets of mobile operators and to the relevant websites (www.o2.cz ; www.t-mobile.cz; www.vodafone.cz).

6. Users in the SERVIS 24 services

As a user of the SERVIS 24 services you may be a joint holder and/or the authorised person.

6.1 Joint Holder

A joint holder is a user who may administer your accounts within the scope of powers allocated thereto.

- A joint holder of a sporogiro, current, deposit account, Šikovné spoření (Nifty savings) or Internet savings may be a user listed in the specimen signature at a business point.

A joint holder may be granted the following rights:

- **Active transactions right** – entering transactions from the given account and obtaining of information about these transactions, activation, deactivation, changes and set-up of the e-invoice/e-document service;
- **Passive transactions right** – access to information (such as the account balance) in respect of the given account, activation, deactivation and changes in the set-up of the e-invoice/e-document service.
- **Transaction co-authorisation right** – co-authorising (authorising) of transactions which have exceeded the co-authorisation limit (chapter 5.3 Co-authorisation limits refers).

In respect of a card account, the joint holder may be granted only the passive transactions right and only in the following cases:

- He/she is listed as a joint holder with passive authorisation in respect of at least one of your current or sporogiro account;
- He/she is the owner of the card account or the holder of the payment card issued for the given card account.

If the joint holder (with any powers) is at the same time the holder of a debit or credit payment card, he/she may change its parameters (chapter 9 refers).

The rights to administer your respective account are assigned to joint holders by the authorised person via the SERVIS 24 Internetbanking or SERVIS 24 Telebanking services. If the assigned person is not a user, he/she will be set up as the user and security data will be generated and sent thereto.

6.2 Authorised Person

The authorised person is a user who has been empowered in the contract to execute the following operations:

- Adding/removing accounts to/from the SERVIS 24 services and setting up limits for the individual added accounts;
- Administration of joint holder rights, i.e. adding/removing joint holders to/from the SERVIS 24 services and setting up/changing/deleting their rights in respect of handling money on your accounts;
- Opening deposit accounts via the SERVIS 24 services;
- Activation/change/deactivation of text statements in electronic as well as paper format for sporogiro, current and deposit accounts in Czech crowns or foreign currencies;
- Adding newly issued payment cards to accounts in respect of which these have been issued;
- Change of parameters of debit payment cards;
- Change of parameters of credit payment cards if he/she is also the owner of the card account;
- Activation, deactivation, set-up of the e-invoice/e-document service, or making changes to the existing set-up;
- Sponsoring of a particular SERVIS 24 user.

The authorised person has an automatically set-up right of passive transactions in respect of all card accounts assigned under the SERVIS 24 services.

If you are the owner of the account you administer in the SERVIS 24 services, you are automatically maintained as the authorised person and joint holder of the account with all rights, without the option to change this set-up.

6.3 Co-authorisation

Co-authorisation is the obligation to authorise active transactions on your accounts by several joint holders. It is not mandatory to set up co-authorisation. You may arrange the co-authorisation obligation in the contract together with the co-authorisation limit (an amount which may be transferred from your accounts in one day without the necessity of co-authorisation) and the number of co-authorising joint holders (persons who have to authorise transactions in excess of the entered limit prior to their submission for processing).

A transaction for co-authorisation may be **entered** via the SERVIS 24 Internetbanking, SERVIS 24 GSM banking or SERVIS 24 Mobile bank services. A transaction may be **co-authorised** only via the SERVIS 24 Internetbanking service.

If the transaction is not co-authorised by its due date, it is possible to update the due date by adding the remaining co-authorisation within thirty days of the due date and to execute the transaction with the current due date.

7. Payment orders processing

7.1 Conditions governing the execution of transactions

We may provide access to passive and active transactions for you only after you have been properly authenticated.

We will be entitled to decline the execution of an active or passive transaction or an administrative operation if it suspects that it has been entered by an unauthorised person.

Before an active transaction or an administrative operation is executed it is necessary for you to approve its contents.

An approval of an active transaction or administrative operation is considered to be an oral confirmation given to the telephone banker, confirmation of the respective option in the IVR system, or a confirmation of the active transaction or administrative operation in internet banking and Mobile Bank.

Once the active transaction or administrative operation has been approved, it is **accepted for processing**, which means that all of the required details have been completed and have met the formal requirements. It does not mean that the order **will be processed**. We may decline the order e.g. if there are insufficient resources on the account.

Passive and active transactions and administrative operations may be entered/created during operating hours of the SERVIS 24 services. For a payment order to be processed with the date of the current business day, it has to be entered by 11:00 p.m. Exceptions from this rule are provided in the Information on Payment Service (private clients).

The SERVIS 24 services, moreover, offer a function which checks for unwanted duplicities of payment transactions. When executing a domestic payment, multiple payment or payment import, the SERVIS 24 services check for previously entered payments. If, on the same day, an identical payment appears, a warning will be displayed. You may then cancel the payment, check the previously entered payments or submit the payments.

7.2 Foreign payments

Foreign payments and SEPA payments are processed within timelines and according to priorities detailed in the Information on Payment Service (private clients) and in the Information on Payment Service (corporate and commercial clients), which is available from our website (www.csas.cz under the section: Downloads / Obligatory information/ Business Terms and Conditions / Information of Česká spořitelna, a.s. on payment services for private clients/ Information of Česká spořitelna, a.s. on payment services for corporate clients.

You will be informed about executed or non-executed foreign payments by means of advices. If you decline the sending of an advice via the SERVIS 24 Telebanking service, you give up information on executed or non-executed payments.

For the purposes of transfers of money in foreign currency within our bank it is recommended to use the domestic payment form.

We offer individual exchange rate for the above-limit FX payments (account currency differs from the payment currency).

7.3 Transactions on securities accounts

The settlement of transactions on securities accounts are governed by the following timelines.

Purchase or sale of investment securities of funds is always carried out for price which is unknown at the given moment. For each fund it is necessary to observe the currently effective instructions applicable to the given fund and the statutory documents of the fund (in particular its Statute) that specify also the procedure for calculation of the investment security price. All the documents are available from the website of the concerned fund administrator or at a point of sale:

- When buying or selling investment securities of ČS investment securities companies and REICO, the time is 12:00 p.m. If the purchase and payment order (sale order) is entered after 12:00 p.m., means the purchase (sale) of securities for the price of the following working day.
- Instructions received outside the working day up to 12.00 p.m. of the last day of holiday are settled for the price of the last day before the holiday.
- When buying and selling investment securities of the ESPA funds (i.e. ERSTE-SPARINVEST funds) denominated in CZK it is necessary to enter the order for purchase or payment or for sale no later than by 12:00 p.m. of a working day. Instructions for the purchase of investment securities will be sent off on the following working day, when investment securities will be also issued (providing the day is a working day also in Austria). Please note: The issuance and settlement of investment securities of the ESPA funds is governed by the Austrian law and conventions and e.g. the rate of issue of the securities is dated as at the following working day.
- The investment securities of the ESPA Stock Japan, ESPA Stock Russia, ESPA STOCK Global Emerging Markets and ESPA Stock Istanbul funds are issued one day later than other ESPA funds.
- The purchase of a premium deposit may be entered at any time in the SERVIS 24 services. The related orders entered in respect of current and sporogiro accounts will be submitted for processing on the same or next working day. Orders in respect of accounts which are not assigned under the SERVIS 24 services have to be entered in a manner ensuring that the amounts of money are consistent with the deposit amount and were credited to our account no later than three working days of the purchase. If you fail to pay the money within three working days, the purchase shall be considered void. The premium deposit will be opened in respect of a securities account on a working day following the day when the deposit amount paid by you is credited to our account.
- A purchase of bonds/mortgage bond may be entered in the SERVIS 24 services at any time for the price effective on that particular day. The prices of the preceding working day will apply to deals made on non-working days. Related orders entered in respect of current and sporogiro accounts will be submitted for processing on the same or next working day. Orders from accounts which are not assigned under the SERVIS 24 services have to be entered by you yourself. The transaction has to be paid within three working days of the entry of the single purchase order. If you fail to pay the purchase price within three working days, the purchase will be considered void. We will transfer the bond/mortgage bond share to your securities account within four working days of the submission of the single purchase order.
- The sale of a bond/mortgage bond may be entered in the SERVIS 24 services at any time for the price effective on that particular day. Deals made on non-working days will be settled for prices of the preceding working day. We will transfer the bond/mortgage bond share to you within four working days of the submission of the single sale order.

Should you be uncertain about the posting of an entered order please contact directly the telephone banker who will be happy to answer your questions.

For selected transactions, the transaction reference number will be provided to you upon request or displayed automatically in the SERVIS 24 Internetbanking service. This number may be used for payment identification (e.g. on a statement) or it may facilitate a complaint filed in respect of the transaction entered via the SERVIS 24 services, if applicable.

8. Implementing directive for the usage of Client Certificates in telephone and internet banking services

8.1 General provisions

A user purchasing a chip card reader undertakes to acquaint himself/herself with the licence terms and conditions available from <https://www.csas.cz/PKILicence> and to observe them.

Certificates for our purposes are issued by a certification authority. The certification authority is První certifikační autorita, a.s., Prague 9, Libeň, Podvinný mlýn 2178/6, Postal code 190 00, Company reg. no.: 26439395 incorporated under the Registry Court in Prague, Section B, item 7136 (hereinafter also referred to as I.CA). Information on the certification authority may be obtained from <http://www.ica.cz>, or from the following e-mail addresses: oper@ica.cz and info@ica.cz.

You shall be obliged to verify the correctness of the certificate after the certificate is generated without unnecessary delay. If you identify inconsistencies between the Client Certificate content and data in the Protocol/Application, you shall be obliged to invalidate the Client Certificate and to forthwith advise us to this effect.

The certificate shall be stored in the chip card and it shall be intended for securing Internetbanking. We do not provide support for the use of the certificate outside the Internetbanking application.

The Client Certificate ensures:

- Data integrity
- Obligation to provide response
- Confidentiality of data
- Set-up of a shared secret (key) within the protocol for secure data exchange
- Direct encryption and decryption of data

Direct signing of data.

8.2 Validity and effect of the Client Certificate and chip card

The validity of the Client Certificate has been set to the period of one year of the day of its issue by the certification authority (information on the period of validity of the Client Certificate with the specification of exact time point of certificate expiry may be obtained any time during its use from the certificate administrator and/or information telephone line).

Throughout its validity the certificate is in effect, i.e. it may be used to secure internet banking services as defined in this Manual. The possibility to use services requiring the use of the Client Certificate is linked to its validity and effect.

Client Certificate invalidation, renewal or change of data therein is described in detail in chapter 3 Security of the SERVIS 24 services of this Manual.

For technical reasons, the validity of the chip card is limited. The expiry date is provided on the chip card in the YYYY format, which applies to December 31 of the given year. The last valid Client Certificate may be downloaded to the chip card no later than on December 31 of the year preceding the expiry date of the chip card.

8.3 Client Certificate validity renewal

The validity of a Client Certificate may be renewed throughout its effective period, providing the following conditions are met:

An effective contract on higher type of security has been concluded between you and us and, at the same time, the user has not advised any change to his/her identification details specified in the protocol/application (except for a change of e-mail address which you may perform via Client Certificate renewal/prolongation)

You will complete and submit an application for renewal via the certificate administrator in a manner allowing us to receive it before the Client Certificate expires.

Although the renewal of the Client Certificate means the issue of a new one, the current contract on higher type of security will remain in effect in this case and once the certification authority successfully issues the Client Certificate, the previous certificate will be automatically invalidated.

We will advise the user of the expiry of the Client Certificate at least one month before the end of its standard validity, by means of a message in the SERVIS 24 Internetbanking service and, concurrently, by an e-mail message sent to the e-mail address specified in the protocol/application.

Client Certificate renewal shall be declined, if you are not a sponsored person. We will advise you of this fact when submitting the application for Client Certificate renewal.

8.4 Issuance of subsequent Client Certificates

In the following cases the user may/must apply for the issue of a subsequent (new) Client Certificate at our branch by submitting an application:

- The Client Certificate issued on the basis of the protocol and concluded contract on higher type of security or a previous application has expired, i.e. the option to renew the Client Certificate has not been availed of
- If a change to your identification details occurs (name/surname/address of permanent residence), even during the time of validity of the Client Certificate issued on the basis of the original identification details
- Loss/damage/exchange of the chip card or change of e-mail address.

We do not support the issuance of a subsequent Client Certificate for data which applied to a previously issued/invalidated Client Certificate.

8.5 Client Certificate invalidation

The Client Certificate may be invalidated upon your request of the user or in those cases when we are entitled to invalidate the Client Certificate:

- The Client Certificate has been issued on the basis of untrue or falsified data or the validated and certified data are no longer valid and we learn about this fact
- The price for the issue of the Client Certificate has not been paid or you have breached any obligation implied by the contract on higher type of security
- The user has died and we learn about this fact
- Automatically, when the contract on higher type of security expires or if a subsequent (new) Client Certificate has been issued upon application submission
- Automatically, when you advise a change of data to the client certificate and do not apply for a follow-up (new) client certificate within the established timeline
- The issuance of Client Certificates for our purposes has been terminated
- If concerned authorities have decided about the invalidation in compliance with effective legal regulations.
- You shall be entitled to invalidate your Client Certificate only via certificate administrator or via KCP (tel. 956 777 956 - please provide your name, surname and birth number).
- You shall be obliged to invalidate the Client Certificate if you suspect that it has been abused or if your chip card is lost or stolen.
- After we receive a justified application for Client Certificate invalidation, we shall forthwith revoke the validity of the Client Certificate and since that moment it will not be possible to use the Client Certificate for telephone and internet banking services and it shall be invalidated by the certification authority.
- The invalidation of the Client Certificate irrevocably terminates its validity and it is no longer possible to use it.

9. Overview of provided account operations and services

SERVIS 24 – user administration	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Change of password for Telebanking	✓	✓	-	-	-	-	All	
Change of password for Internetbanking	✓	-	-	✓	-	-	All	
Change of contact details	✓	-	✓	✓	-	-	All	Change of mailing address for the sending of security data, telephone or fax number, e-mail address for sending of confirmations
Reduction of user limit for Telebanking	✓	-	✓	✓	-	-	All	
Change of limit for Internetbanking	✓			✓			All	
Activation and deactivation of login to the Internetbanking application via Client Certificate	-	-	-	✓	-	-	All	Only if the user has concluded a contract on the provision of higher-type security
Blocking and unblocking of the service	-	-	✓	✓	-	-	All	Security ID and/or password for Telebanking can be re-sent through Telebanking
Blocking of the Mobile bank service	✓	-	✓	✓	-	-	All	
Activation of Mobile Bank service				✓			All	
Selection of phone number for the sending of security SMS messages (activation of login and authorisation SMS messages)	✓	-	-	✓	-	-	All	Authorisation SMS messages may be set up only when logging into SERVIS 24 Internetbanking via Client Certificate.
Sending of confirmation of the transaction acceptance	-	-	✓	✓	-	✓	All	So called confirmation – it is only of an informative nature; the following methods of sending may be selected: by e-mail, by post (by post applies only to the SERVIS 24 Telebanking service)
Setting up bank messages	✓	-	-	✓	-	-	All	
Application for the sending of a chip card	-	-	-	✓	-	-	All	Available only if the chip card expires and Client Certificate validity <= current day + 45 and at the same time >= current day + 15
Unblocking of PIN for a chip card				✓			All	Can be unblocked through PUK either on the login screen or immediately after blocking

SERVIS 24 – account administration	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Setting up favourite items	-	-	-	✓	-	-	JHP	It is possible to set up the maximum of 10 favourite items
A graphic overview of the development of balances, incomes and expenditures	-	-	-	✓	-	-	AP	Data for the last 5 completed calendar months

SERVIS 24 – account administration	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Account addition or deletion	✓	-	✓	✓	-	-	AP	In respect of natural persons – private individuals, product assignment is automatic. AP may manually remove or subsequently re-assign the products. If the owner is a minor, addition or deletion of a product may be done only manually.
Setting up account limit	-	-	✓	✓	-	-	AP	Maximum daily amount of all active transactions on the given account (chapter 5.2 Account limit refers)
Set-up/change/deletion of a mobile phone number for automatic sending of balance SMS messages	-	-	✓	✓	-	-	JHP	The operation requires the entry of the security ID; the change may be performed in SERVIS 24 only if the following option is not active: Use authorisation SMS method for the authorisation of financial transactions (if it is active, it is necessary to conduct migration by security SMS settings first)
Set-up/change/deletion of a mobile phone number for automatic sending of SMS messages after the receipt of each active transaction	-	-	✓	✓	-	-	AP, JHA	The operation requires the entry of the security ID..
Sending of SMS or e-mail messages on the balance on a sporogiro, current, securities, deposit or Šikovné spoření (Nifty savings) account.	✓	-	✓	✓	-	-	JHP	Information on the accounting balance on the account is sent always on the day following the change of the accounting balance. Only e-mail for SERVIS 24-START
Joint holder administration	✓	-	✓	✓	-	-	AP	Addition/deletion of account joint holders and the settings of their rights (for sporogiro, current, deposit, and card accounts and payment cards); definition of joint holders whose fees are going to be paid from the primary account

SERVIS 24 – account administration	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Setting up data statements for current accounts	✓	-	✓	✓	-	-	AP together with JHA	Based on the settings, data statements which may be subsequently used e.g. for import to the user's accounting system, are automatically generated.
Set-up/change/cancellation of statements both in electronic and paper format for sporogiro, current, deposit accounts and for the Šikovné spoření (Nifty savings) accounts.	✓	-	-	✓	-	-	AP	
Set-up/change of statements for card accounts	✓	-	-	✓	-	-	Account owner	Applies only to natural persons – private individuals
Setting up the sending of credit advices of incoming foreign payments for current and sporogiro accounts	✓	-	-	✓	-	-	AP, JHP	
Change user's consent with the sending of commercial messages	✓	-	✓	✓	-	-	All	
Information on the current settings of a personal account (OUČS, OUČS II, OKČS and ZU)	-	-	✓	✓	-	-	Account owner	
Information on the current settings of the company account (Firemní účet)/entrepreneur account (Podnikatelské konto)	-	-	✓	✓	-	-	JHP	
Change in the ČS personal account settings			✓				Account owner/guardian	This applies also to other types - Junior, Student, Absolvent
Change in the ČS Personal account (Osobní účet ČS II/Osobní konto ZU) settings			✓	✓			Account owner/guardian	

Sporogiro account, current account in CZK	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Information on account balance	✓	✓	✓	✓	✓	✓	JHP	Information on the accounting balance and overdraft amount
Information on account transaction history	✓	-	✓	✓	✓	✓	JHP	Posted transactions on the account
Addition of own remarks on the executed transaction in transaction history	-	-	-	✓	-	-	JHP	
Repeated use of the payment details	-	-	-	✓	-	✓	JHA, JHP	Possibility to re-use details of an executed payment from the transaction history.
Information on transactions entered via SERVIS 24	-	-	✓	✓	-	-	JHA, JHP	All transactions executed by the user, such as standing payments, direct debits, payments
Information on unposted payments			✓	✓				Payments executed via payment cards
Information on multiple payments and imported payments	-	-	-	✓	-	-	JHP	All entered multiple payments and payment batches imported to the SERVIS 24 Internetbanking service

Sporogiro account, current account in CZK	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Information on deferred mobile payments	-	-	✓	✓	-	-	JHA, JHP	All credit recharging of prepaid cards of mobile phone operators O2, T-Mobile, which have not been processed immediately
Domestic payment entry (payment of a postal slip, payments for services, insurance premium payment, etc.)	-	✓	✓	✓	✓	✓	JHA	It is possible: to enter a future due date, to transfer money in CZK to a foreign-currency account, to enter data to the field describing the payment via SERVIS 24 Telebanking or SERVIS 24 Internetbanking
Payment templates	-	-	-	✓	-	✓	All	Templates of domestic, foreign payments and templates for credit recharging
Display/cancel pending payments	-	-	✓	✓	-	-	JHA	TB: the requirement may be submitted no sooner than the day following the entry date and it has to be submitted 1 day before the due date by 4:00 p.m. Using S24 IB the user can cancel the future date domestic payment from sporožiro, and current accounts, SEPA payment and Foreign payment.
Entry of an express payment	-	-	✓	✓	-	-	JHA	The payment may be received only on working days before 14:00 noon.
Entry of a domestic payments to collection accounts	-	-	-	✓	-	-	JHA	Applicable only to current accounts of legal entities
PAYMENT 24 – entry of a domestic payment for an e-shop				✓		-	JHA	A pre-filled payment form; direct link from the e-shop. May be executed from personal accounts only.
Foreign payment	-	-	✓	✓	-	-	JHA	Business Terms – Information of ČS,as. On Payment Services
SEPA payment	-	-	✓	✓	-	-	JHA	Business Terms – Information of ČS,as. On Payment Services
List of advices: - credit advices, - debit advices, - fees advices, - non-performed payment advices	✓	-	-	✓	-	-	JHA, JHP	List and details of advices
Entry of a direct debit payment	-	-	✓	✓	-	-	JHA	The debited person has to approve the direct debit

Sporogiro account, current account in CZK	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Set-up of a standing payment	-	✓	✓	✓	✓	-	JHA	The standing payment may be set up no later than 1 day before its due date
Change and cancellation of a standing payment	-	-	✓	✓	-	-	JHA	The change or cancellation of a standing payment may be conducted no later than 1 day before its due date
Information on standing payments	✓	-	✓	✓	✓	-	JHA, JHP	List of entered standing payments and details of a selected standing payment
Set-up/change/cancellation of standing payment for balance adjustment	-	-	✓	✓	-	-	JHA	The standing payment may be set up no later than 1 day before its due date; a maximum and minimum balance limit may be defined (for current accounts only via the SERVIS 24 Telebanking service)
Information on standing payments for balance adjustment	✓	-	✓	✓	-	-	JHA, JHP	List of entered standing payments for balance adjustment and details of a selected standing payment for balance adjustment
Set-up/change/cancellation of direct debit	-	-	✓	✓	-	-	JHA	
Information on direct debits	✓	-	✓	✓	-	-	JHA, JHP	List of entered direct debits and details of a selected direct debit
Set-up/change/cancellation of SIPO payments for sporogiro accounts	-	-	✓	✓	-	-	JHA	The payment may be set up no later than 1 day before its due date
Information on SIPO payments	✓	-	✓	✓	-	-	JHA, JHP	List of entered payments and details of a selected payment
Set-up/change/cancellation of standing direct debit payments	-	-	✓	-	-	-	JHA	A standing direct debit payment may be set up no later than 1 day before its due date
Information on standing direct debit payments	✓	-	✓	-	-	-	JHA, JHP	List of entered payments and details of a selected payment
Sending of a payment with cash disbursement to the payee by means of the type "B" postal slip for a sporogiro account	-	-	✓	-	-	-	JHA	Only as part of an entered standing payment/standing payment order; display and administration is possible only via S24 TB

Sporogiro account, current account in CZK	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Mobile payments – recharging of prepaid cards and payments of invoices of mobile phone operators	-	✓	-	✓	✓	✓	JHA	Recharging of prepaid cards of mobile phone operators; payment of Vodafone invoices; the sum total of mobile payments from a single account cannot exceed the amount of 10 000 CZK per day; payments cannot be co-authorised
Multiple payment	-	-	-	✓	-	-	JHA	Allows to execute transactions in bulks; a multiple payment may contain the maximum of 10 individual domestic payments in CZK
Co-authorisation of transactions	-	-	-	✓	-	-	JHC	Authorisation of transactions which exceed the co-authorisation limit
Import of batch of domestic payments and direct debit payments from current accounts	-	-	-	✓	-	-	JHA	Import of a data file in a standard ABO format containing domestic payments or direct debit payments in CZK; the file may be exported from usual accounting systems; the batch may contain the maximum of 50 orders. May be utilised only with the Client Certificate.
Export of data statements from current account	✓	-	-	✓	-	-	JHP	Export of automatically generated files containing transaction history of the account in the ABO or CSV format; a data statement may be subsequently imported to usual accounting systems
Export of electronic statements from current, sporogiro, and card accounts	✓	-	-	✓	-	-	JHP	Download of automatically generated statements in the PDF format

Internet savings in CZK	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Information on the balance of the internet savings account	-	-	-	✓	✓	-	JHP	
Information on transaction history	-	-	-	✓	-	-	JHP	
Domestic payment	-	-	-	✓	-	-	JHA	

Foreign-currency current account	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Information on account balance	✓	✓	✓	✓	-	✓	JHP	Information on the accounting balance and overdraft amount
Domestic payment	-	-	✓	✓	-	✓	JHA	Domestic payment entry; allows for the transfer of CZK to a CZK or foreign-currency account maintained in a bank in the Czech Republic; transfers in foreign currency may be made only within ČS; so called future due date may be entered.
Entry of an express payment	-	-	✓	✓	-	-	JHA	The payment may be received only on working days before 14:00. Payment can be entered only in CZK
Foreign payment	-	-	✓	✓	-	-	JHA	Business Terms – Information of ČS,as. On Payment Services
SEPA payment	-	-	✓	✓	-	-	JHA	Business Terms – Information of ČS,as. On Payment Services
List of advices: - credit advices, - debit advices, - fees advices, - non-performed payment advices	✓	-	-	✓	-	-	JHA, JHP	List and details of advices
Information on transaction history	✓	-	✓	✓	-	✓	JHP	
Lists of entered operations	✓	-	✓	✓	-	-	JHP	E.g. standing payments, direct debits

Deposit accounts in CZK and in foreign currencies	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Information on balance on the deposit account	✓	-	✓	✓	✓	-	JHP	Information on the accounting balance; in the GSM banking application only for deposit accounts in CZK
Opening a deposit account in CZK or in a foreign currency and joint holder set-up	-	-	✓	✓	-	-	AP	The minimum deposit amount is established for individual currencies separately (e.g. for CZK it is 5 000 CZK)
Opening a deposit account in CZK or in a foreign currency, joint holder set-up and provision of funds to the newly opened deposit account	-	-	✓	✓	-	-	AP, or AP together with JHA	If the AP with JHA wishes to deposit money at the same time; the minimum deposit amount is established for individual currencies separately (e.g. for CZK it is 5 000 CZ)
Change of deposit account – number of renewal cycles, method of interest disbursement, method of principal disbursement	-	-	✓	✓	-	-	AP together with JHP	The change request has to be submitted no later than 1 day before the deposit maturity
Single withdrawal	-	-	✓	✓	✓	-	JHA	In the GSM banking service applies only to deposit accounts in CZK
Standing order as of the maturity date (withdrawal)	-	-	✓	✓	-	-	JHA	
Deposit account modelling	✓	-	✓	✓	✓	-	JHP	Information on interest rates and value of interest for the selected period
Cancellation of deposit account renewal	-	-	✓	✓	-	-	AP	If renewal is cancelled, the deposit account will be properly terminated (the account cannot be cancelled, i.e. terminated before its maturity).

Šikovné spoření (Nifty savings) in CZK	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Information on account balance for Šikovné spoření	✓	-	✓	✓	✓	-	JHP	
Information on transaction history	✓	-	✓	✓	-	-	JHP	

Podnikatelský spořicí účet ČS (Entrepreneur savings account)	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Information on account balance	✓	-	✓	✓	✓	-	JHP	Entrepreneur savings account is set up only for the MAXI entrepreneur account
Information on transaction history	✓	-	✓	✓	-	-	JHP	

Podnikatelský spořicí účet ČS (Entrepreneur savings account)	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Domestic payment	-	-	✓	✓	-	-	JHP	Transfer of money is allowed only for a JHP user, who has, concurrently, active rights for the Maxi Entrepreneur account (Podnikatelské konto Maxi)

Spoření České spořitelny (ČS savings)	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Information on account balance	✓	-	✓	✓	-	-	JHP	
Information on transaction history	✓	-	✓	✓	-	-	JHP	
Single withdrawal	-	-	✓	✓	-	-	JHA	
Opening	-	-	✓	✓	-	-	S24 owner	
Cancellation	-	-	-	✓	-	-	S24 owner	

Dětská vkladní knížka (Child passbook)	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Information on account balance	✓	-	✓	✓	-	-	AP, JHP	
Information on transaction history	✓	-	✓	✓	-	-	AP, JHP	

Payment cards and card accounts	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks (for natural persons – private individuals and entrepreneurs)
Information on payment cards for the card account – payment card detail	✓	-	✓	✓	-	✓	PC holder, JHP/card account owner	Payment card (PC) holder only own PC Also for LE JHP + account owner ino on all cards
Information on card accounts – card account detail	✓	-	✓	✓	✓	-	JHP/card account owner	Also for LE
Information on card account transaction history	✓	-	✓	✓	✓	✓	JHP/card account owner	Movements on the card account for the last 7 months Also for LE
Card blocking and unblocking	✓	-	✓	✓	-	✓	PC holder/ card account ownerAP	Via TB: Operations without authentication; unblocking after the provision of certain personal details. Via S 24 IB: the payment card holder can block only his/her own card if he/she blocked it. Account owner can block and unblock all cards issued for the card account.

Payment cards and card accounts	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks (for natural persons – private individuals and entrepreneurs)
Arranging for a replacement card			✓	✓		✓	Card account owner/AP/PC holder, everybody with the P right for the card account	Via S24 IB: The owner of the account in respect of which the payment card has been issued. Payment card holder. The AP for the contract to which the account is assigned
Change of credit card parameters: 1. automatic renewal settings 2. change of address for sending of PIN or card, if applicable, 3. re-sending of PIN, 4. method of next card collection	-	-	✓	✓	-	-	Card account owner only	Except for business credit cards and charge PC Via TB also without authentication, after the provision of certain personal details, with the exception of business PC.
Change of type of next card (contact/contactless)	-	-	✓		-	-	Card account owner only	Via TB also without authentication, after the provision of certain personal details
Change of address for statement sending	-	-	✓	✓	-	-	Card account owner only	Via TB also without authentication, after the provision of certain personal details, (only for natural persons – private individuals)
Change of payment card limits (decrease, increase)	✓	-	✓	✓	-	✓	Card account owner only	Via TB also without authentication, after the provision of certain personal details
Contracting insurance for the card and personal belongings	-	-	✓	✓	-	-	Card account owner only	Only for private credit and charge PC Via TB also without authentication, after the provision of certain personal details
Contracting travel insurance	-	-	✓	✓	-	-	Card account owner only	For prepaid PC Via TB also without authentication, after the provision of certain personal details, but only for private prepaid PC
Information on the ATM network	-	-	✓	-	-	✓	All	
3D Secure – activation of service for the existing credit card			✓			✓		
3D Secure – displaying information			✓	✓			Card account owner/JH P/card holder	
Card activation	✓		✓				Payment card holder only	
Display of password for a card				✓			Account owner/AP with P right/ PC holder	

Payment cards and card accounts	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks (for natural persons – private individuals and entrepreneurs)
Change of password for a card				✓			Account owner/AP with P right/ PC holder	
Displaying PIN for payment card				✓			Only the payment card holder	
Set-up of PIN delivery to S24 IB				✓			Card account owner	
Domestic payment			✓				Card account owner only	Only for private credit PC; maximum amount of the transactions is 49 999 Kč; future due date up to 30 days
Contracting of supplementary card and credit sticker			✓	✓			Card account owner only	It is possible to order a supplementary card via S24 IB only for a holder who has been fully verified in the bank's internal systems.

Payment cards for current and sporogiro accounts (debit)	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks (for natural persons – private individuals and entrepreneurs, and legal persons)
Application for the issue of a debit payment card for a sporogiro account	-	-	✓	✓	-	-	Account owner only	Through IB in menu E-SHOP/Cards
Information on payment cards – payment card detail	✓	-	✓	✓	-	✓	PC holder together with JHP, AP together with JHP	Via TB also without authentication, after the provision of certain personal details, only for private PC PC holder - own PC only.
Blocking and unblocking of a card	✓	-	✓	✓	-	✓	PC holder, account owner, AP with the P right	Via TB: operation without authentication; unblocking after provision of certain personal details. Via S24 IB: PC holder can block only his/her own and unblock it if he/she blocked it. Account owner /AP can block and unblock all cards issued for the account.
Contracting of replacement card			✓	✓		✓	AP with the P right/account owner/ PC holder together with any D authorisation	Via S24 IB: AP/Owner of the account for which the payment card is issued. He/she can request it for anybody. Payment card holder can request it only for himself/herself.

Payment cards for current and sporogiro accounts (debit)	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks (for natural persons – private individuals and entrepreneurs, and legal persons)
Change of payment card parameters: 1. automatic renewal settings, 2. change of address for sending of PIN, or card, if applicable 3. re-sending of PIN, 4. method of next card collection	-	-	✓	✓	-	-	PC holder together with any joint holder right, AP with the P right	Via TB also without authentication, after the provision of certain personal details only for private PC PC holder - own PC only.
Change of type of next card (contact/contactless)	-	-	✓	-	-	-	PC holder together with any joint holder right/AP with the P right	Via TB also without authentication, after the provision of certain personal details only for private PC . PC holder - own PC only.
Change of payment card limits (decrease, increase)	✓	-	✓	✓	-	✓	PC holder together with any joint holder right/AP with the P right	Via TB also without authentication, after the provision of certain personal details only for private PC PC holder - own PC only.
Contracting insurance for the card and personal belongings	-	-	✓	✓	-	-	PC holder together with any joint holder right/ AP with the P right	Via TB also without authentication, after the provision of certain personal details, only for private PC PC holder - own PC only.
Contracting travel insurance or supplementary insurance for the payment card	-	-	✓	✓	-	-	PC holder together with any joint holder right/AP with the P right	For business PC
Information on the ATM network	-	-	✓	-	-	✓	All	
3D Secure - service activation for existing card			✓			✓	Account owner/JH with any D authorisation	
Card activation	✓		✓	✓			Payment card holder	
Display of password for the card				✓			Account owner, AP with the P right/PC holder	
Change of password for the card				✓			Account owner, AP with the P right/PC holder	
Displaying PIN for payment card				✓			Only the PC holder	
Set-up of PIN delivery to S24 IB				✓			Account owner	

ČS loan products	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
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ČS loan products	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Information on loan account	✓	-	✓	✓	-	-	AP, JHP	Provision of information to a natural person, natural person - entrepreneur, legal person on a loan account which has been activated for the service (e.g. the amount of loan, interest rate, fees and instalments)
Information on mortgage loan account	✓	-	✓	✓	-	-	AP, JHP	Provision of information to a natural person, natural person - entrepreneur, legal person on a mortgage account which has been activated for the service (e.g. the amount of loan, interest rate, fees and instalments)
Loan possibilities	-	-	-	✓	-	✓	Contract holder	A non-binding offer of the amount of loan, overdraft, and credit card for the client
Loan product offer – loan, overdraft loan, credit card	✓	-	-	✓	-	✓	Contract holder, AP in case of legal persons	For natural persons – private individuals, natural persons - entrepreneurs who have responded to the offer of loan products and have resources necessary for contract conclusion Legal persons – only an offer without the possibility to conclude the contract
List of applications for loan products	✓	-	-	✓	-	-	Contract holder, AP in case of legal persons	For natural persons – private individuals, natural persons – entrepreneurs, all pending applications for an overdraft, loan and credit card submitted by the user via the SERVIS 24 Internetbanking service will be displayed, giving the current status of the application

ČS loan products	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
List of concluded contracts	✓	-	-	✓	-	-	Contract holder, AP	For natural persons – private individuals, natural persons – entrepreneurs, all contracts on overdrafts, loans and credit cards concluded by the user in the SERVIS 24 Internetbanking service will be displayed with the possibility to save them in the PDF format
Possibility to increment previously contracted loan products – overdrafts, credit cards, loans for natural persons				✓		✓	Contract holder	For natural persons – private individuals only. Within the scope of SERVIS 24 IB, MBA

Open mutual funds of the ČS Investiční společnost **	S24 START	IVR	TB	IB	GSM	MBA	User type*	Notes (For natural persons – individuals and entrepreneurs)
Enquiry on the balance of the securities account	✓	✓	✓	✓	-	-	OSA	
Single purchase	✓	-	✓	✓	-	-	OSA	Clients may enter payments from an account assigned under the SERVIS 24 services or from another bank account
Single sale	✓	-	✓	✓	-	-	OSA	
Single exchange	✓	-	✓	✓	-	-	OSA	
Regular purchase	✓	-	✓	✓	-	-	OSA	Entry, change, cancellation; Clients who have contracted the SERVIS 24 – START service and who have an assigned current or sporogiro account have to enter the money transfer order outside the SERVIS 24 – START service
Regular sale	✓	-	✓	✓	-	-	OSA	Entry, change, cancellation
Regular exchange	✓	-	✓	✓	-	-	OSA	Entry, change, cancellation
Information on the transaction history	✓	-	✓	✓	-	-	OSA	Securities account transactions
Portfolio modelling	✓	-	-	✓	-	-	OSA	Clients may enter the payment from an account assigned under the SERVIS 24 services or from another bank account
Portfolio display	✓	-	-	✓	-	-	OSA	
Change statement parameters	✓	-	-	✓	-	-	AP	Possibility to set up the frequency of sending of statements

Secured products of the ČS Investiční společnost ***	S24 START	IVR	TB	IB	GSM	MBA	User type*	Notes (For natural persons – individuals and entrepreneurs)
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Secured products of the ČS Investiční společnost ***	S24 START	IVR	TB	IB	GSM	MBA	User type*	Notes (For natural persons – individuals and entrepreneurs)
Single purchase	✓	-	✓	✓	-	-	MUIN	Clients can enter payment from account assigned to the SERVIS 24 services or from a different bank account (in case of purchasing bond/mortgage bond only from the ČS account, i.e. bank code 0800)
Single sale	✓	-	✓	✓	-	-	MUIN	The sale of premium deposits, secured funds cannot be entered via the SERVIS 24 services
Information on the transaction history	✓	-	✓	✓	-	-	MUIN	Securities account transactions
List of accounts	✓	-	✓	✓	-	-	MUIN	

E-invoicing/e-document****	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
List of e-invoice/e-document issuers	-	-	-	✓	-	-	AP, JHA, JHP	List of all e-invoice/e-document issuers from whom it is possible to receive invoices in electronic format
Set-up/cancellation of e-invoice/e-document receipt from the issuer	-	-	-	✓	-	-	AP, JHA, JHP	The service may be activated by selecting an issuer and entering the unique identifier under which the client is maintained by the issuer; on the basis of this activation, the issuer will begin to send invoices or documents electronically to internet banking and will stop sending them by post; for instructions how to activate individual issuers please refer to www.csas.cz/e-faktura . For PS-ČS you can activate, deactivate the service Only AP, JHA, JHP, who is at the same time the product owner.
Set-up of incoming invoice/document notification – SMS/e-mail	-	-	-	✓	-	-	AP, JHA, JHP	The notification is delivered to the client always when a new invoice or document arrives to internet banking.

E-invoicing/e-document****	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Set-up of coming invoice due date notification	-	-	-	✓	-	-	AP, JHA, JHP	The notification is delivered to the client a certain number of days before the invoice or document due date/validity specified by the client
List of e-invoices/e-documents	-	-	-	✓	-	-	JHA, JHP	Contains received invoices or documents 24 months after their due date; the user may display a selected e-invoice or document in the PDF format and then save it to his/her computer or print it out.
E-invoice payment	-	-	-	✓	-	-	JHA	When you click on the Pay button the payment will be defaulted based on the invoicing data and the user will authorise it in a standard manner; if the client pays invoices in another manner, e.g. by direct debit, he/she will not use this link.
Advice on the set-up of e-invoice/e-document				✓			JHA, JHP	Set-up and display of the advice is related to the primary account. Activation of the e-invoice/e-document service will automatically activate the advice on such service.
Advice on the delivered e-invoice/e-document				✓			JHA, JHP	Set-up and display of the advice is related to the primary account. Activation of the e-invoice/e-document service will automatically activate the advice on such service.

E-shop	S24 START	IVR	TB	IB	GSM	MBA	Typr of user*	Remarks
Purchase of products and services in an e-shop	✓	-	-	✓	-	-	All	The user is informed about specific conditions of setting up the product or service during his/her purchase.

iBOD	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Display of the number of points	-	-	-	✓	-	-	All	
Display of the activation code	-	-	-	✓	-	-	All	Registration may be performed at www.lbod.cz, ČS business points or with iBOD partners

Online contract signing	S24 START	IVR	TB	IB	GSM	MBA	Type of user*	Remarks
Display/electronic signing of contracts and documents	-	-	-	✓	-	-	Account owner	Sending documents for display/electronic signing to the client into S24IB.

✓ **Operation or service may be conducted**

Type of user: For each operation, the type of user who may perform the concerned operation on the given account is defined.

Users may be of the following types:

Authorised person (AP)

Joint Holder (JH)

Joint holder with the right to conduct active transactions (JHA)

Joint holder with the right to conduct passive transactions (JHP)

Joint holder with the co-authorisation right (JHC)

Owner of a securities account (OSA).

Operations may be performed by several types of users. In such a case the individual types of users are divided by a comma.

For more information on the type of user and its set-up please refer to chapter 6 Users in the SERVIS 24 services.

** **Open mutual funds:** Operations involving mutual funds are inaccessible every day for the period of 30 minutes in the time interval from 12:00 midnight to 8.00 a.m. due to data updates.

*** **Secured products of Investiční společnost ČS:** Secured products are secured funds, premium deposits, bonds and mortgage bonds listed on a collection bond.

Note: Standing payments or direct debit payments, direct debits and SIPO set up in the SERVIS 24 service will be executed also after the death of the owner, a change may be performed only at a business point.

**** **E-invoice/e-document** – as of 18.7.2014 the E-invoice service will be renamed to E-invoice/e-document in SERVIS 24 IB. This is because there will be an option to use this service also for sending non-payment documents from selected issuers.

10. Overview of other provided services

Service	S24 START	IVR	TB	IB	GSM	MBA	Remarks
Insurance products of Pojišťovna ČS							For natural persons - private individuals
Insurance products modelling	-	-	✓	-	-	-	Operation without authentication
Information on life insurance contracts	✓	-	✓	✓	-	-	Operation without authentication; only the life insurance contract holder; data about the client, payments of premium, claims, insured risks, amount of capital value, reserved amounts; Via the Internetbanking application only for insured persons with contracted SERVIS 24 or SERVIS 24-START service

Service	S24 START	IVR	TB	IB	GSM	MBA	Remarks
Changes of life insurance contracts	✓	-	-	✓	-	-	The life insurance contract holder who has also contracted the SERVIS 24 or SERVIS 24 – START service
Set-up/cancellation of receipt of e-documents from the Pojišťovna ČS related to the selected life insurance contract	✓	-	-	✓	-	-	The life insurance contract holder who has also contracted the SERVIS 24 or SERVIS 24 – START service
Set-up of notifications of incoming e-documents – SMS/e-mail from Pojišťovna ČS	✓	-	-	✓	-	-	The life insurance contract holder who has also contracted the SERVIS 24 or SERVIS 24 – START service
List of e-documents from Pojišťovna ČS	✓	-	-	✓	-	-	The life insurance contract holder who has also contracted the SERVIS 24 or SERVIS 24 – START service
Mediation of contact in case of reporting claims and safeguarding contacts between the client and Pojišťovna ČS	-	-	✓	-	-	-	Operation without authentication

Service	S24 START	IVR	TB	IB	GSM	MBA	Remarks
Building savings of Stavební spořitelna ČS							For natural persons - private individuals
Information on the building savings account, bridging loan, building savings loan	✓	✓	✓	✓	-	-	Operation with authentication; only for persons associated with the account; via Internetbanking for persons associated with a SSČS account who have contracted the SERVIS 24 or SERVIS 24-START services
Transaction history display	✓	-	-	✓	-	-	Display of movements on the building savings accounts
Change of personal details	✓	-	-	✓	-	-	Possibility to change the SSČS client's personal data (name, address) – only for the SSČS account owner above 18 years of age, or guardian of a minor owner where applicable
Product modelling	✓	-	✓	✓	-	-	Building savings account, bridging loan, building savings loan; operation without authentication (simulation without client data)
Setting up building savings	✓	-	-	✓	-	-	Conclusion of draft contract on building savings via the SERVIS 24 internetbanking application
Set-up/cancellation of receipt of e-documents				✓			Holder who has also contracted the SERVIS 24 or SERVIS 24 – START service
Change of parameters of the building savings contract	✓	-	-	✓	-	-	Change of target amount, change of requirement for state contributions, only for the SSČS account owner or guardian of a minor owner where applicable

Service	S24 START	IVR	TB	IB	GSM	MBA	Remarks
Pension insurance, supplementary pension saving, pension saving of the ČS penzijní společnost							For natural persons - private individuals – contract holders
Change in the course of the pension insurance, supplementary pension saving, pension saving	-	-	✓	-	-	-	Application for postponement or discontinuation of payments of contributions, application for discontinuation of the pension insurance, supplementary pension saving and pension saving
Change of contract terms and conditions	-	-	✓	-	-	-	Change of contact details, type of pension, amount of monthly contribution; joining pension plan no. 4 (pension insurance only), change of distribution of finances into funds (supplementary pension savings and pension savings only), contracting or terminating the Maximum and Optimum services (for pension insurance and supplementary pension savings only)
Change in the savings amount contributed by the participant, agreement on/cancellation of employer's contribution, agreement on/cancellation of pension – early retirement, old-age, disability	-	-	-	✓	-	-	
Information on the pension insurance, supplementary pension savings and pension saving accounts	✓	✓	✓	✓	-	-	Information on contract balance as of the concerned date
Information on a contract on pension insurance, supplementary pension savings and pension savings	✓	-	✓	✓	-	-	Recapitulation of the status of the contract, beneficiaries/designated persons, agreed contract terms and conditions, contact details; in the case of the SERVIS 24 GSM banking service only information on the balance on the contract as of a certain date
Information on transaction history	✓	-	✓	✓	-	-	Transactions on the pension insurance, supplementary pension savings and pension saving accounts
Set-up/cancellation of receipt of e-documents				✓			holder who has also contracted the SERVIS 24 or SERVIS 24 – START service

Service	S24 START	IVR	TB	IB	GSM	MBA	Remarks
Mobito							
Service activation	-	-	-	✓	-	-	The service will be terminated by service provider Mopet CZ as of 30 November 2015. As of 1 October 2015 it is no longer possible to register for the service, and as of 1 December 2015 to use the service.
Service display	-	-	-	✓	-	-	Only an owner of sporogiro who is also an owner of S24

Service	S24 START	IVR	TB	IB	GSM	MBA	Remarks
Other services							
Information on the ČS foreign exchange table and rates of open mutual funds of ISČS	-	✓	✓	-	-	-	Operation without authentication
Information on FX rates of selected currencies	-	-	-	-	✓	-	Sending of the FX rate of a selected currency via a SMS message
Current interest rates applicable to deposit accounts	✓	✓	✓	✓	-	-	By means of deposit account modelling; operation without authentication
Searching for new numbers of sporogiro accounts	-	-	✓	-	-	-	These are new sporogiro account numbers generated by renumbering in April 2004; operation without authentication
Business messages	✓	-	✓	✓	✓	-	Informs the user about commercial offers of ČS
Information about the ČS FX rate table and on rates of open mutual funds of ISČS	-	-	✓	✓	-	-	Only account owners who are at the same time S24 owners
Information on FX rates for selected currencies	-	-	✓	✓	-	-	Only account owners who are at the same time S24 owners

✓ **Service or operation may be conducted**

*) In respect of all operations, your authentication will be necessary (see chapter 3.2 – User identification and authentication) except for those where the remark states “operation without authentication”. Authentication is always required for access to the SERVIS 24 Internetbanking service.

The current version of the SERVIS 24 User Manual is available from the bank's website (www.csas.cz, section Downloads/Manuals).

11. Delimitation of selected terms

Administrative operation – an operation which results in a change to the set-up of the service and user rights.

Active transaction – a transaction by means of which money is transferred.

Security instruments – these are unique security features allocated by the bank to the user for the purposes of user identification and providing the user with access to telephone and internet banking services using enhanced security of communication with the bank (e.g. the Client Certificate).

Security data – unique security features (the security ID and Telebanking password) which are automatically allocated to a newly set-up user for the purposes of his/her unequivocal identification for access to telephone and internet banking services

Security SMS – these include authorisation SMS messages and login SMS messages set up for the concerned user.

Certification authority – an institution which issues, administers and invalidates Client Certificates.

Chip card – a secure repository of the Client Certificate, an independent microprocessor on a card compliant with ISO 7916.

Chip card reader – a hardware device necessary for the usage of chip cards.

Joint holder – a user who is authorised to administer money on your accounts on the basis of an authorisation and in the scope assigned thereto by you. A joint holder has to be identical with the person listed in the specimen signature for the given account.

Domestic payment – serves for the purposes of one-off sending of a payment to the payee account maintained in Česká spořitelna or in other banks in the Czech Republic.

E-invoice – the bank's service provided as part of the SERVIS 24 Internetbanking service allowing you to receive tax dockets from service providers who are our contracting partners in electronic format and also allowing for an easier payment for the provided products and services subjected to tax.

Our financial group – includes the subsidiaries of Česká spořitelna, a.s., a company which has decisive asset share in Česká spořitelna, a.s. (the bank's parent company) and companies where the bank's parent company has a more than 25% asset share of the registered capital or a share in excess of 25% of voting rights. Current information on the members of our financial group is available from the bank's website and at its business points.

Password for obtaining the certificate – a one-time password for the confirmation of the request for Client Certificate.

IVR – the automated voice response system.

Client Centre Prostějov – (also KCP) A workplace of the bank which provides, by means of phone, telephone and internet banking services. It supports clients and informs them about the products and services of the entire bank

Client Certificate – a data file stored in a chip card which may be used, by means of a reader connected to the computer, for unique identification of the SERVIS 24 Internetbanking service user or for authorisation of his/her transactions.

Client number – an identification number of the user which is specified in the User set-up protocol.

Mobile payments – recharging of prepaid coupons of mobile phone operators (O2 card, TWIST card, Vodafone card), and, moreover, for the Vodafone mobile operator also the payment of invoices, Vodafone payment, and increase of the call deposit.

Mobito – a service which enables clients to pay via the mobile phone using a simple connection to their bank account.

The service will be terminated by service provider Mopet CZ as of 30 November 2015. As of 1 October 2015 it is no longer possible to register for the service, and as of 1 December 2015 to use the service.

ZU – “Zdravý učet” a Healthy Account (My Healthy Finances Application)

Business day - any day when we and other banks in the Czech Republic are opened and when settlement of inter-bank deals is executed. In respect of payment orders submitted via telephone and internet banking services and executed within the bank, every day is a business day.

Passive transactions – passive transactions include any information provided via telephone and internet banking services.

Payment card – an instrument of non-cash payments. It includes all types of cards (debit card, credit card, supplementary credit card, charge card, prepaid card).

Signature specimen – a form specified by the bank where all authorised persons have been listed by you (you may include yourself among the authorised persons), specimen signatures or these persons or the scope of their powers.

Protocol – (Also Higher-type security protocol). A document drafted if you are interested in obtaining the Client Certificate (a security tool).

Primary account – an account which we maintain for you on the basis of which you use other accounts and products of yours within the scope of our financial group and Pojišťovna ČS.

Operating hours – in respect of telephone and internet banking services, these are from 11:00 p.m. to 11:00 p.m. of the following calendar day. Orders entered after 11:00 p.m. will be processed with the date of the following calendar day.

Communication – an abbreviated title of documents Communication for clients of Česká spořitelna, a.s. – Particulars of payment orders and Communication for clients of Česká spořitelna - Payment posting timelines.

Telephone and internet banking services – our services within the scope of which you may execute active and passive transactions and administrative operations via telephone, internet or other remote communication tools.

Contract - (also Contract on the provision of SERVIS 24 services) – a contract on the basis of which the telephone and internet banking services are provided.

Contract on higher-type security – An agreement between us on the basis of which the you are provided with a Client Certificate; it is a contract on the usage of a security tool as referred to by the respective item of the General business terms and conditions of Česká spořitelna, a.s.

Sponsored person – a user for whom the bank charges the fees and prices associated with the set-up and administration of security tools according to the Pricelist of Česká spořitelna, a.s. for bank deals to the account whose owner has agreed to such arrangement via telephone and internet banking services.

Sporogiro account – includes both sporogiro accounts and all types of ČS Personal Accounts.

Certificate administrator – software, internet application allowing for the administration of the Client Certificate.

Telephone banker – an employee of Client Centre Prostějov, who provides the predefined scope of services via phone.

User – A natural person (holder of security data) who is entitled to use telephone and internet banking services within the scope of powers assigned thereto by you. On the basis of the given powers, there is a user - authorised person, and a user – joint holder. A user may hold both powers at the same time.

User – Authorised person (hereinafter also referred to as “authorised person”) – a user acting on your behalf on the basis of authority specified in respect of him/her in the contract. It does not have to be a client of the bank.

User – Joint holder – A user who is authorised to handle money on your accounts on the basis of an authority and within the scope assigned by you or by the user - authorised person thereto. A joint holder has to be identical to a person specified in the valid specimen signature for the concerned account.

Application – (also application for higher-type security) - a document specifying your requirement addressed to the bank for the change of identification data associated with a security tool/Client Certificate.

12. IVR structure

