

I. Introductory Provisions

1. This information is intended for holders of debit or credit cards (for all types of cards referred to the summary term "payment card" will be used; if in any provision another term is used, characterising merely a certain type of card, then this provision will be valid and effective only with respect to the given card type) issued by or via Československá obchodní banka (hereinafter referred to as "ČSOB") to whom Insurance against financial loss because of the loss or destruction of a payment card, Insurance against potential financial loss because of the illegal use of a payment card, Insurance against theft of cash amounts, Insurance against the loss of identity cards, Insurance against the loss of keys, Insurance against the loss of a purse, Insurance against the loss of a mobile phone in accordance with Insurance Policy No. 8021445318 (hereinafter referred to as the "Insurance Policy") made between ČSOB and ČSOB Pojišťovna, a.s., member of the ČSOB Holding, Pardubice, Zelené předměstí, Masarykovo náměstí Land Reg. No. 1458, Postal Code 532 18, ID No.: 45534306, registered in the Commercial Register of the Regional Court in Hradec Králové, Section B, Entry 567 (hereinafter referred to as "ČSOBP"). This information applies from November 1, 2009 to all insurance policies made.
2. The insurance is established in accordance with the General Insurance Terms and Conditions, General Part of the GITC GP 2003 (hereinafter referred to as the "GITC GP 2003").
3. Parties to the insurance:
 - insurer – ČSOBP
 - policyholder – ČSOB
 - insured – holder of a payment card issued by the policyholder.
4. Each particular insurance policy will be established on the basis of the following legally binding acts, or legal facts:
 - the signature of any policyholder's form by the insured showing the insured's interest in establishing insurance in accordance with the Insurance Policy,
 - the issuance of a payment card by the policyholder to the insured whenever insurance according to the Insurance Policy is an integral part of the services provided by the policyholder to the insured and is related to a specific type of payment card,
 - the explicit verbal approval of the insured to establish insurance in accordance with the Insurance Policy during a telephone call with the policyholder on credit card activation.
5. Each particular insurance policy will become effective the next day after the legally binding act or circumstance, which the establishment of insurance is connected with according to the preceding Paragraph and will be applicable up to the expiry (cancellation) of the payment card. The cancellation of the payment card does not refer to the return of the payment card due to its expiry within the automatic renewal of the payment card.
6. Information about the insurance of payment cards and the GITC GP 2003 will be available at all business outlets of the policyholder and at www.csob.cz. If the insured wants to have the documentation on paper the policyholder is obliged to provide him with information about the Insurance of Payment Cards form and the GITC GP 2003 in writing.

II. Insurance Coverage

1. **Insurance against potential financial loss due to the loss or destruction of a payment card**

The insurance covers a financial loss the insured incurs because of the loss or destruction of a payment card. The financial loss will be the cost of the payment card issuance. The loss will mean the absence or theft of a card against his will after which the insured cannot use the payment card. The destruction of a payment card refers to changes to the condition of the payment card, which will not allow the holder to use the payment card for the respective purpose.
2. **Insurance against potential financial loss due to the illegal use of a payment card**

The insurance covers a financial loss the insured incurs because of the non-authenticated use of a payment card due to its loss.
3. **Insurance against theft of cash**

The insurance covers cash which the insured has withdrawn from his account (kept at the policyholder and to which a payment card is issued) and which has been stolen during a hold-up. Hold-up refers to an offender, who committed violence against the insured or used the threat of immediate violence before or after the withdrawal of the cash, taking the cash.
4. **Insurance against the loss of identity cards**

The insurance covers the cost the insured incurs due to loss of his identity cards if they are lost in relation to or along with the payment card. The loss refers to missing or theft of identity cards. Missing identity cards refers to the situation where the insured has been deprived of the possibility of using his identity cards against his will. An identity card refers to a valid proof of identity, valid passport, valid driving license and valid certificate of roadworthiness for the insured's vehicle.
5. **Insurance against the loss of keys**

The insurance covers the cost the insured incurs due to the loss of the keys to the building, flat or a room in which the insured permanently resides, or to the building, flat or room which is intended for his individual relaxation and which is owned by the insured or a person close to him, if the keys have been lost in relation to or along with the payment card. The loss refers to missing or stolen keys. Missing keys refers to the situation where the insured has been deprived of the possibility using his keys against his will.
6. **Insurance against the loss of a purse**

The insurance covers the cost the insured incurs due to loss of his purse if it is lost in relation to and along with the payment card. The loss refers to a missing or stolen purse. A missing purse refers to the situation where the insured has been deprived of the possibility of using the purse.
7. **Insurance against loss of a mobile phone**

The insurance covers the cost the insured incurs due to loss of his mobile phone if it is lost in relation to and along with the payment card. The loss refers to a missing or stolen mobile phone. A missing mobile phone refers to the situation where the insured has been deprived of the possibility of using mobile phone.
8. The compensation for a financial loss due to the loss or destruction of a payment card and the financial loss due to the illegal use of a payment card for both variants of insurance together and for particular variants of insurance is as set out below:
Basic – CZK 15,000; Classic – CZK 50,000; Super – CZK 85,000; Premium – CZK 150,000; Extra – CZK 200,000.
9. The compensation for the theft of cash for particular variants of insurance is as set out below:
Basic – CZK 2,000; Classic – CZK 5,000; Super – CZK 10,000; Premium – CZK 15,000; Extra – CZK 20,000.
10. The compensation for the loss of identity cards is CZK 2,000.
11. The compensation for the loss of keys is CZK 4,000.
12. The compensation for the loss of a purse for variants of insurance Classic, Super, Premium and Extra is CZK 1,000.
13. The compensation for the loss of a mobile phone for variants of insurance Classic, Super, Premium and Extra is CZK 4,000.
14. The compensation is the maximum insured sum paid by the insurer for particular variants of insurance, for the listed insurance risks, for one payment card and one insurance period. If a set of cards is insured, it will be deemed to be one payment card for insurance purposes.
15. The insurance is established without co-participation.
16. In accordance with the GITC GP 2003, Article VII Paragraph 1 the insurance is applicable to all the countries of the world.

III. Insured Event, Insured Sum to be Paid by the Insurer

1. The insured event refers to a financial loss the insured incurs due to the loss or destruction of a payment card, the financial loss the insured incurs from all non-authenticated payment transactions due to the loss of a payment card, the theft of cash by a hold-up, the loss of identity cards in relation and along with the loss of a payment card, the loss of keys in relation to and along with the loss of a payment card, the loss of a purse in relation to and along with the loss of a payment card and the loss of a mobile phone in relation to and along with the loss of a payment card if the insured event occurred during the insurance period.

2. If a financial loss occurs due to the loss or destruction of a payment card the insurer will provide an insured sum to cover the cost the insured is obliged to pay for the issuance of a new payment card, and only in the case of a credit card including interest which the insured is obliged to pay the policyholder for this reason in accordance with the business terms and conditions of the policyholder.
3. If a financial loss occurs due to a non-authenticated payment transaction because of a lost payment card the insurer will provide the insured sum only if the non-authenticated payment transaction has been made:
 - a) no later than 48 hours before the time of the reported loss of a payment card to the policyholder by the insured (or a third person) by 12:00 a.m. on the day when the announcement of the loss of a payment card by the policyholder is received, max. Euro 150 (the amount will be converted to the Czech currency in accordance with the rules stipulated by ČSOB) for a non-authenticated transaction which is a part of the insured event,
 - b) no later than 120 hours before the time of the reported loss of a payment card to the policyholder by the insured (or a third person) by 48 hours before the loss of the payment card is reported to the policyholder by the insured (or a third person).

Time of reporting the loss of a payment card refers to the time effective in the Czech Republic recorded in the policyholders card system. If a financial loss due to a non-authenticated payment transaction because of the loss of a payment card occurs the insurer will not be obliged to compensate the insured in the form of an insured sum if the insured event occurred:

 - as a result of any transaction made using the PIN code,
 - as a result of any transaction made by a fraudulent action of the insured or another person initiated by him.
4. The insured sum stipulated in Paragraphs 2 and 3 of this Article will not exceed the insured sum agreed for the respective variant of insurance stipulated in Article II Paragraph 8 of this Information about the Insurance of Payment Cards.
5. If cash was stolen the insurer will provide an insured sum if the cash is demonstrably stolen during a hold-up no later than within two hours after the cash withdrawal from the account, or if the insured is forced to withdraw cash during the hold-up. The insurer will provide the insured sum even if cash is withdrawn using the PIN code. The insured is obliged to deliver a copy of the account statement in respect of the respective transaction.
6. If a payment card is lost along with the identity cards of the insured the insurer will provide an insured sum identical to the administrative fees the insured paid for the renewal of the lost identity cards and the cost the insured incurs in making photographs to be submitted along with the application to establish these personal documents but not exceeding the insured sum. The insured is obliged to deliver documents showing his payment of administrative fees in relation to the issuance of new identity cards, or documents showing his payment of the cost of making photographs for identity cards.
7. If a payment card is lost along with the keys to the building, flat or a room in which the insured permanent resides, or to the building, flat or a room which is intended for individual recreation whose owner or co-owner is the insured or a person close to him, the insurer will provide the insured sum to cover the necessary cost the insured had to bear in order to get new keys, or a lock for the entry doors of the building, flat or a room in which the insured permanently resides, or a building, flat or a room which is intended for individual recreation whose owner is the insured or a person close to him. The insured is obliged to deliver documents showing his payment of administrative fees in relation to getting keys or documents for getting a lock for the entry door.
8. If a payment card is lost along with a purse the owner of which is the insured the insurer will provide an insured sum identical to the cost the insured incurred for the purchase of a purse. The insured is obliged to deliver documents showing the payment for a new purse.
9. If a payment card is lost along with a mobile phone the owner of which is the insured the insurer will provide an insured sum identical to the cost the insured incurs in purchasing a mobile phone. The insured is obliged to deliver documents showing the payment for a mobile phone.

IV. Notice of Injurious Events

1. An injurious event must be reported by the insured in person at a branch of the policyholder or by phone to the phone number given to the insured when receiving the payment card and which is stated in the supplementary material to the payment card.
2. The insured is obliged to deliver to the policyholder the "Notice of an Injurious Event" form which must be fully filled-in in all the columns and signed by the insured within two months after the insured event was reported.
3. If the insured incurs a financial loss due to a non-authenticated payment transaction because of the loss of a payment card or the theft of cash during a hold-up the Notice of an Injurious Event form must also be accompanied by a copy of the criminal complaint against an unknown offender with respect to a non-authenticated payment transaction or theft of cash during a hold-up.
4. The insured sum will be remitted to the insured's account to which the payment card has been issued, or to the account given in the Notice of Injurious Events.

V. Premium, Insurance Period

1. The insurance period for particular variants of insurance is specified in the ČSOB Price List.
2. The insurance for the payment card is automatically renewed by the payment of the premium for the next insurance period.
3. The insurance period is agreed upon for each particular insurance established in the insurance policy and applicable to one payment card for a period of a year.
4. If the insured is given a substitute payment card with the original expiry date in an insurance period and a new payment card number the insurance will also apply to this payment card.
5. If an insured event occurs the insurance of the payment card ceases on the next day (at 00.00) after the delivery of the Notice of an Injurious Event. The insurance can be renewed by establishing new insurance.
6. If the payment card or the insurance of the payment card is cancelled the insurer will not return any of the premium.

VI. Termination of the Insurance

Pursuant to the GICT GP 2003 Article IV, Paragraph 4 Letter h) the insurance will cease for the following reasons:

- cancellation of the payment card,
- cancellation of the insurance by the insured in writing. The insurance will cease the next day (0.00) after the insurance cancellation application has been delivered to the policyholder.

VII. Variant of Agreed Insurance

Name and surname of the insured ¹⁾

Agreed insurance variant ²⁾

- Basic Classic Super Premium Extra

Please always report a loss or theft of a payment card on phone number +420 495 800 111

Stamp

Date and signature of the branch

1) to be filled in by the branch
2) to be ticked by the branch