

## DEPOSIT CLAIMS INSURANCE INFORMATION SURVEY FOR CLIENTS

<b>Basic deposit protection information</b>	
Amounts deposited at Československá obchodní banka, a.s. are insured by:	Financial Market Guarantee System/Garanční systém finančního trhu (Deposits Insurance Fund/Fond pojištění vkladů). <sup>1</sup>
Insurance limit:	Compensation is in Czech crowns equivalent to EUR 100,000 per client deposited at Československá obchodní banka, a.s. <sup>2</sup> Československá obchodní banka, a.s. carries out its activities under the business brands below: ČSOB, Poštovní spořitelna
If you have several deposits at Československá obchodní banka, a.s.:	The limit in Czech crowns equivalent to EUR 100,000 applies to the total of all your deposits at Československá obchodní banka, a.s.
If you have a joint account with another person(s):	The limit in Czech crowns equivalent to EUR 100,000 applies to each client separately. <sup>3</sup>
The deadline for paying compensation if a credit institution fails:	7 working days <sup>4</sup>
The currency in which the deposit is paid:	Czech crowns (CZK)
Contact for the Financial Market Guarantee System:	Garanční systém finančního trhu (Fond pojištění vkladů) Týn 639/1, Staré Město, 110 00 Praha 1 Tel: +420 234 767 676, e-mail: <a href="mailto:info@gsft.cz">info@gsft.cz</a>
For further information click on:	Československá obchodní banka, a.s. Radlická 333/150, 150 57 Praha 5 ČSOB: Tel: +420 495 300 300, e-mail: <a href="mailto:info@csob.cz">info@csob.cz</a> <a href="http://www.garancnisystem.cz">www.garancnisystem.cz</a>
The Client's acknowledgement of receiving the information survey <sup>5</sup> :	

### Other important information:

The Deposits Insurance Fund of the Financial Market Guarantee System generally protects all non-entrepreneurs and entrepreneurs up to the set limit. See the website of the Financial Market Guarantee System for exceptions for certain deposits. Československá obchodní banka, a.s. will also provide information on whether certain products are covered by the insurance or not on request. Československá obchodní banka, a.s. will also confirm that a deposit is protected by the deposit claims insurance system on an account statement or similar document.

#### <sup>1</sup> System responsible for protecting your deposit

Your deposit is insured in the legal deposits insurance system. If insolvency occurs compensation up to the equivalent of EUR 100,000 will be paid to you for your deposit. The equivalent of the limit in Czech crowns is converted at the exchange rate of the Czech National Bank on the day the Czech National Bank issues a notice that Československá obchodní banka, a.s. cannot meet its obligations to those eligible under the legal and contractual terms and conditions or when a court or a foreign court issues a decision suspending depositors' rights to dispose of deposits at Československá obchodní banka, a.s. covered by the insurance (specific date).

#### <sup>2</sup> Total insurance limit

If the deposit is not available because a credit institution cannot meet its financial obligations the Financial Market Guarantee System (Deposits Insurance Fund) will pay clients compensation up to the set limit. This compensation in Czech crowns will not be more than the equivalent of EUR 100,000 and is always calculated per bank. To determine the amount to be paid by the insurance all the deposits of a (one) depositor at the same credit institution, including interest, are added together to give a total on the specific date. For example, if a client has a savings account with the equivalent of EUR 90, 000 in Czech crowns and a current account with the equivalent of EUR 20, 000 in Czech crowns, only the equivalent of EUR 100,000 in Czech crowns will be paid. This applies even if the credit institution operates under different trade names or trademarks.

In some cases stipulated in the Banking Act, deposits are protected for more than the equivalent of EUR 100 000 but not more than EUR 200,000. This applies, for example, to deposits from the sale of real estate used for housing if the specific date occurs within three months from the date of crediting an account and the other cases specified in the Banking Act.

#### <sup>3</sup> Joint account insurance limit

With joint accounts (i.e. accounts with several owners pursuant to Section 41e Paragraph 1 of the Banking Act) the share of each client is included separately in his total limit of EUR 100,000. Persons with only the right of disposal are not co-owners of the account and insurance protection does not apply.

#### <sup>4</sup> Compensation payment

The deposits insurance system that pays compensation to clients is the Financial Market Guarantee System using the Deposits Insurance Fund/ Fond pojištění vkladů, Týn 639/1, Staré Město, 110 00 Praha 1, tel: +420 234 767 676, [info@gsft.cz](mailto:info@gsft.cz), [www.garancnisystem.cz](http://www.garancnisystem.cz). The compensation payment for your deposits, up to the equivalent in Czech crowns of EUR 100,000, will start within seven working days from the specific date. In some cases (e.g. funds registered on an account of a payment institution, etc.) the time limit for starting compensation payment may be longer (fifteen working days). If you do not receive compensation by the deadline contact the Financial Market Guarantee System (Deposits Insurance Fund) because the time limit for claiming compensation could elapse. The objective time limit for compensation payments, amounts due from credit institutions with a registered office in the Czech Republic, is three years pursuant to Section 41h Paragraph 3 of the Banking Act. Further information is available at [www.garancnisystem.cz](http://www.garancnisystem.cz).

<sup>5</sup> Only if the client is provided with information before entering into a contract or accepting a deposit unless the receipt of the information survey is confirmed through electronic banking.