

## **Ceska Sporitelna Presents Autumn Innovations in Its Internet Banking**

- ⇒ **Clients can obtain selected CS products in a new e-shop from the comfort of their home, without having to visit a branch**
- ⇒ **Newly, clients can choose their credit card design and they can also log-out from the mobile bank application by merely shaking the mobile device**
- ⇒ **For corporate clients, BUSINESS 24 now provides a comprehensive overview of all passive payment card transactions**
- ⇒ **The new version of the CS SERVIS 24 Internet Banking service is extraordinarily popular with clients, as they visited it more than 20 million times in the first ten weeks after its launch**

**As of the beginning of November, Ceska Sporitelna clients have new functions at their disposal in the SERVIS 24 and BUSINESS 24 Internet Banking services. Among the innovations is the option of obtaining selected Ceska Sporitelna products easily, from the comfort of their homes, without having to visit a branch. For corporate clients, BUSINESS 24 Internet Banking now provides a comprehensive overview of all passive transactions on their payment cards.**

**“Several weeks ago, we launched the new version of our Internet Banking. It has been very popular with clients and currently our system is one of the most broadly used financial applications on the Czech market. Now we are launching further improvements, which, I firmly trust, will be quickly accepted by our clients and make their everyday use of the system more pleasant,” said David Lorenc, Director of Direct Banking at Ceska Sporitelna.**

Newly, SERVIS 24 Internet Banking users can find an electronic shop tab in the application. Currently, some seventy bank products and product variants can be ordered through it. These include various account types, loans and consumer loans, payment cards, building savings, mortgage, investment products, and various types of insurance. All products are clearly organised into several categories and are intended for both retail and corporate clients. The products chosen can be easily added to an order, and selected products also allow for individual settings. Certain products are available to clients immediately after they order them, and if a contract needs to be signed for a product, the client is contacted by CS employees.

Clients will find further innovations in their card account, too. Newly, there is an option for making a quick payment of the minimum amount owed on a credit card. The client only needs to click on “Pay” and confirm the pre-filled payment

order. When ordering a new credit card, clients can now use their own card design or choose from the photo gallery that is offered to them. When ordering a new debit card or exchanging their old one, clients will newly find out to which branch their order will be delivered.

Also the Mobile Bank application has been changed to feature the possibility of setting up several user accounts in one device and the option of logging-out from the application by merely shaking the mobile device. In the near future, the Mobile Bank will become available to the users of the Android platform, too.

Corporate clients will find a large number of innovations in the BUSINESS 24 application, including for example the possibility of entering FX transactions and the automatic settlement of Spot, Swap, and Forward transactions with an automatic daily setting of the Pre-settlement limit. In the new Card tab, clients will find passive information about their private and company debit and credit cards. In addition, the transaction history display has been changed – searches may now be made up to 91 days back, and it is also possible to generate a file with the transaction history.

The new version of Ceska Sporitelna's Internet Banking that was launched at the end of this August is extremely popular with clients. In its first ten weeks, clients paid more than 20 million visits to it and more than 21,000 clients had it newly activated. The new Internet Banking version has a pleasant user interface and a simpler menu. Some items have been merged into one and their names modified so as to make them clear and comprehensible. Clients can also newly display their income and expenditure in a simple graph, easily create a standing payment from a one-time domestic payment, enter a domestic payment as an express payment, cancel a payment in an overview of pending payments, digitally sign a payment, or archive electronic statements for the last 24 months.

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#### **Ceska Sporitelna's Profile**

Ceska Sporitelna is a modern bank focused on retail clients, small and medium-sized enterprises, and towns and municipalities. The financing of large corporations and the provision of financial market services also play an integral role. Ceska Sporitelna, whose history reaches back to **1825**, is a **member of Erste Group**, one of the largest providers of financial services in Central and Eastern Europe. In the Czech Republic, it has the greatest number of clients and the most extensive network of branches and ATMs of all of the banks. With its **12** subsidiaries, it covers the entire range of client needs in banking and related financial services. As at 30 June 2012, Ceska Sporitelna's total assets were **CZK 914.99 bn** and its cost/income ratio was **41.9 %**.

#### **Benefits that Česká spořitelna has brought to its clients and the economy:**

The companies and organizations ČS finances and provides with other services generate **25 %** of employment in the Czech Republic. Since 2002, ČS has obtained a total of EUR **850 million** (approx. CZK **21.6 billion**) for the Czech economy from the European Investment Bank. ČS also manages the financial resources of **330** foundations and charity funds – the yields from these investments help to make Czech society better.

#### **Ceska Sporitelna – An Exceptionally Strong Partner in Corporate and Investment Banking**

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Material for the Public

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Ceska Sporitelna is a universal bank with an exceptionally strong position in corporate and investment banking. **It is a leading arranger of domestic and foreign bond issues** for domestic and Central European clients (e.g., the Ministry of Finance, ČEZ, a.s.) and a leading arranger of **syndicated, club, acquisition, or project financing solutions**. It is also a major advisor on mergers and acquisitions, where, in addition to participating in the largest transactions for public and private sector clients, it provides advisory services to domestic companies, including medium-sized and small enterprises. Ceska Sporitelna is **the largest manager of stock issues in the Czech Republic** (both in terms of the number of issues and their volume) – it participated in practically all successful stock issues on the Prague Stock Exchange, both primary (IPO) and secondary (SPO). It is also a **leader on the Czech market in the provision of treasury services and products** for large, medium-sized and small enterprises and clients from the municipal and real estate sectors – offering a comprehensive range of FX, interest, commodity, and monetary products, support in financial risk management and analysis, and access to FX markets through the Business 24 Internet platform.

#### **Erste Group**

Erste Group is the leading financial services provider in Central and Eastern Europe. More than **50,000** employees serve around **17** million clients in **3,000** branches in **8** countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia, Ukraine). As of 30 June 2012 Erste Group has reached EUR **215.2** billion in total assets, an operating result of EUR **1,751.3** million and a cost-income-ratio of **51.9** %.