

35,000 Ceska Sporitelna Clients Have Had Their Payment Card PIN Sent by SMS

- ⇒ **Between 1 June and 31 October 2012, more than 35,000 clients had Ceska sporitelna send them their payment card PIN by SMS message**
- ⇒ **The sending of a PIN via SMS is safe and simple, and saves clients time**
- ⇒ **Clients can change their card's PIN free of charge at any CS ATM before the end of 2012**
- ⇒ **Ceska sporitelna was the first bank in the Czech Republic to enable the sending a card PIN via a mobile telephone**

On 1 June, Ceska sporitelna introduced the option of receiving the PIN for one's new payment card in an SMS message. Between 1 June 2012 and the end of October 2012, more than 35,000 clients took advantage of this option. Overall, Ceska sporitelna issued new payment cards to approximately 146,000 clients in that period, of whom nearly 24% had their PIN sent to them via an SMS message. The popularity of the service continues to grow, with 35% of the clients using it in October. If a client does not like the PIN that he receives for his card, he can change it during our special, before the end of 2012, free of charge at any Ceska sporitelna ATM.

Ceska sporitelna was the first bank in the Czech Republic to enable the sending a PIN via a mobile telephone. This method is safe and, above all, fast. If a client chooses this option, he can start using his new card several days earlier than in the case of traditional delivery by post. This innovation is also one of the reasons why Ceska sporitelna was selected as the Most Accommodating Bank for Q3 2012, based on the evaluation of an expert jury in the OVB client rating project, Accommodating Bank, building on its victory in Q2 2012.

A client obtains his PIN by sending a text message to a designated telephone number, stating the control number he received along with the payment card (debit or credit) he ordered. He immediately receives a reply from which he can easily obtain his PIN (that means that a PIN is not sent in an unconcealed form). The client therefore chooses the delivery time himself, and can do so 24 hours a day, from any location. If the client sends an incorrect code, he will be warned by an SMS message and given the opportunity to send it again.

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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:

In the first half of 2012, more than **18,600** families bought or renovated their homes through Česká spořitelna. ČS provided them with mortgage loans worth **CZK 20.4 billion**. During the same period of 2012, **66,000** households made their dreams come true and bought something that made them happy or eased their lives – clients fitted out their households, renovated their cottages, bought a car, made their world nicer or travelled to different countries thanks to a loan from Česká spořitelna. Česká spořitelna is also the first bank in the Czech Republic to launch the widespread introduction of touch-free technology: **440,000** ČS clients can already use touch-free payments. In the first half of 2012, these clients carried out over **245,000** transactions using touch-free cards worth a total volume of almost **CZK 100 million**.

Ceska Sporitelna in Figures

Over **1.4** million clients use Ceska Sporitelna's direct banking; the **No. 1** bank in the Czech Republic as for Total Assets (CZK 914.99 bn with a profit of CZK 8.22 bn); **3** main direct banking channels – SERVIS 24 (Telephone, Internet, and GSM); **4** main groups of clients – retail, small and medium-sized enterprises, municipalities, and large corporations; over **5** million clients – the largest number of clients in the Czech Republic; clients have **6** ways of servicing their accounts: in person at branches, through collection boxes, via a telephone, the Internet, ATMs, or a mobile telephone; **25** branches throughout the country are open 7 days a week, available to any client (overall, CS has 657 branches) because CS clients are not tied to a single branch; **12** subsidiaries covering the entire spectrum of financial services and client needs; **15** Regional Corporate Centres for SME clients; **56** ATMs for the visually impaired, throughout the country; more than **180** years of history and tradition; **1,435** ATMs and Transaction terminals; **10,643** professional employees. *Figures as of 30 June 2012. Financials are consolidated, and calculated according to the International Financial Reporting Standards.*

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 %**.