

BLUE and Erste Premier Clients Can Now Pay in Different Currencies with One Card

- ⇒ **As of today, Ceska sporitelna offers BLUE and Erste Premier Clients the possibility of tying a debit card to a foreign-currency account**
- ⇒ **Thanks to the multi-currency function, clients' foreign-currency transactions are not converted at the FX exchange rate, but the amount paid or withdrawn is debited directly from an account in the given currency**

As of today, Ceska sporitelna offers BLUE and Erste Premier clients a new multi-currency function with their debit cards. Clients can link their accounts in other currencies to their CZK account and newly will only need one payment card to operate them. Clients can link their accounts in euros, US and Canadian dollars, Swiss francs, British pounds, Danish and Swedish crowns, and Japanese yens to their payment card issued with a CZK account.

An advantage of the multi-currency function is that client's transactions are not converted at the FX exchange rate, but the amount paid or withdrawn is debited directly from the account in the given currency. Another advantage is that the deposit balance and card withdrawal limit is "increased" by the balances of foreign-currency accounts, offering a further reserve. Furthermore, cards with the multi-currency function can take advantage of so-called subsidies among accounts. That means that when a client is paying an amount and does not have sufficient cash in one account, balances in his other accounts are used for the payment (see picture below). In the case of transactions in countries that use a currency other than those to which the client has linked to his multicurrency function card, the amount concerned is debited from the client's CZK account.

With the multi-currency function, one account in each currency can be linked to a CZK account. Erste Premier clients can use the multi-currency function free of charge as a component of the Premier service, and BLUE clients can buy it as a supplementary service for CZK 25 per month for any number of FX accounts. Clients who are small entrepreneurs have enjoyed the use of the multi-currency function since June and we plan to introduce it for retail clients next year.

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Ceska sporitelna's profile

Ceska sporitelna is the largest bank in the Czech Republic • More than 5 million clients use its services: individuals, small and medium-sized enterprises, and municipalities, but we also finance large corporations and provide financial market services • Ceska sporitelna has been a member of Erste Group since 2000, and under that brand, it serves affluent and corporate clients • It boasts the most extensive branch and ATM networks in the Czech Republic • It also plays an important role as an innovator: for example, it was the first bank on the Czech market to start issuing contactless cards comprehensively, and to develop a network for their use • *For additional interesting information about Ceska sporitelna, read here.*

Ceska sporitelna – A Responsible partner of the Society

We have invested **CZK 5,000,000,000** into projects for electricity generation from renewable sources and energy-efficient projects • We endowed the Depositum Bonum Foundation with **CZK 1,450,000,000** to support education in the Czech Republic • Together with the Ceska sporitelna Foundation, we donated **CZK 80,000,000** to publicly beneficial projects in 2012 • In 2013, we divided **CZK 2,000,000** among 34 charitable projects on the basis of votes taken in our employee and client grant programmes • **8,000** seniors attended our "Seniors Communicate" educational courses in **634** Czech towns and cities • **1,879** of our employees participated in the Sporitelna Days for Charity. This means that we donated **14,440** of our employees' work hours • **376** of our branches are wheelchair-accessible and over **250** of our ATMs are adapted for use by visually impaired clients • Each employee can use **2** work days for public benefit activities thanks to Sporitelna's Days for Charity • *For additional interesting information about Ceska sporitelna's corporate social responsibility, read here.*

Erste Group's Profile

Erste Group is the leading financial services provider in the Eastern part of the EU • Approximately 46,000 employees serve 16.5 million clients in around 2,900 branches in 7 countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia) • As of YE 2013 Erste Group has reached EUR 199.9 billion in total assets, a net profit of EUR 61 million and a cost-income-ratio of 52.5%.