

TERMS AND CONDITIONS REGULATING THE USE OF THE ELECTRONIC BANKING APPLICATION “GEORGE” DURING THE PILOT OPERATION

1) To participate in the pilot operation of the George electronic banking application, you must accept the terms and conditions electronically first before you can use it.

2) You accept these terms and conditions for an unlimited period and Česká spořitelna a.s. (hereinafter the “Bank”) may terminate the pilot operation, or exclude you without giving any reasons or prior warning.

3) Voluntary participation in the pilot operation takes place from 1 November 2016 for an unlimited period and without entitlement to remuneration.

4) Access to the pilot operation is possible only at the defined address www.george.csas.cz.

5) You are not authorised, in any way whatsoever, to try to breach the environment of electronic banking for security and business reasons. The participant of the pilot operation can be a client of the Bank – consumer of the SERVIS 24 and active electronic banking.

6) The prices within the pilot operation are applied according to the Bank’s valid price list and are the same as those used for SERVIS 24 Internetbanking.

7) Pilot operation takes place on your real account and with real money. You hereby note and agree that as part of the pilot operation, until the next update of a document Information of Česká spořitelna, a.s. on payment services – Private Clients (hereafter the “Payment Services Information”) comes into effect, the set maximum transaction limit for authorisation through text messaging method is CZK 200,000 daily.

In addition, please note that this limit is not included in the negotiated limit for transactions in the SERVIS 24 Internetbanking application. Therefore the total daily transaction limit via electronic banking consists of the total limits for the SERVIS 24 Internetbanking and George application.

8) The same combination of the client number and password applies for logging into the George electronic banking application as for the SERVIS 24 Internetbanking application in which you perform the first process of logging in, changes to data and unblocking. You can also use the bank identity if allocated to you to login.

9) With respect to provisions 7 and 8 you pledge to observe all and any security rules for electronic banking stipulated in the General Business Terms and Conditions of Česká spořitelna, a.s. – private clients.

10) The Bank is authorised to make changes to the contents of the application as part of the pilot mode and during its course. We will notify you of changes to the pilot contents of the application by means of the Bank's communication channels such as the intranet, community, e-mail or product web pages.

11) The current methods of dealing with complaints, observations and contacts are published on the intranet pilot web page, community or it is possible to use the email box george@csas.cz. Use solely these contacts. The Bank is authorised to contact you for the purpose of informing or obtaining feedback as part of this pilot operation.

12) You can end your participation in the pilot operation by sending a request to the email address george@csas.cz. The Bank is obliged to meet this request in the shortest possible period.

13) You pledge not to produce any visual documentation of the application and act in a manner so as not to breach the Bank's business secret or copyrights, even in the event that your employment at the Bank is terminated.

14) These terms and conditions and all the previous as well as updated versions are available in electronic form at www.csas.cz/george_conditions

15) These terms and conditions of pilot operation are effective from 2 March 2017.