

INFORMATION **for Clients of Česká spořitelna, a.s. relating to the** **BUSINESS 24 – LIGHT Service**

Dear Clients,

BUSINESS 24 – LIGHT service will enable you to gain information about passive transactions to all your accounts allocated to BUSINESS 24 - LIGHT service 24 hours a day, 7 days a week via the Internet banking application and/or over the telephone.

Passive transactions enabled by the BUSINESS 24 – LIGHT service

- Display of accounts overview and accounts details (current, loan, deposit)
- Display of overview and bank guarantees detail
- Display of overview and overdraft loans detail
- Display of overview and credit lines detail
- Display of actual client's loan exposure
- Display of account balance
- Display of transaction history
- Display of advice overview
- Display of non-executed transactions overview
- Display and printing of text account statement and its export
- Export of data statement
- Creation of data statement print report
- Blocking the contract
- Unblocking the contract
- Changing the password
- Changing contact data
- Blocking the user
- Request for additional delivery of mailer with password

User setup protocol

The User will receive the User Setup Protocol as setup proof which states the:

- security code – required with the first logon to the BUSINESS 24 – LIGHT service
- correspondence address to which Security Data will be sent to the User
- name/business name /client name under which it was setup at his request

Accessing the BUSINESS 24 – LIGHT service

The BUSINESS 24 - LIGHT service is accessed to Users based on verification of their identity. Security Data, i.e. the client number and security password which the Bank provides to the User with his setup is used to verify the User's identity.

When first logging on to the BUSINESS 24 – LIGHT service four characters of the security code randomly requested by the system as well as the client number and security password is requested. When logging on for the first time the User is called upon to change the security password which the User is authorised to change at any time after the verified logon to this service.

Should the User forget/lose his original password or request its unblocking over the telephone, he is obliged to state four characters of the security code randomly requested by the system and answer the backup questions so his identification can be satisfactorily verified.

Users may request that a new security date be generated and sent to them from any of the bank's commercial site.

If the User is logged in to the BUSINESS 24 application through higher security type he/she is entitled to set a new password for telephone support as well as the password for the BUSINESS 24 application.

Only the client number will always be requested to access information about accounts over the telephone.

Client Centre in Prostějov

Should you experience problems using the BUSINESS 24-LIGHT service contact the BUSINESS 24 service telephone support on **844 128 128**.

This may concern:

- questions about the function of the BUSINESS 24 – LIGHT service,
- technical problems relating to the BUSINESS 24 – LIGHT service,
- reporting functional errors.

Prague 19.10.2008

Česká spořitelna, a.s.