

# PREMIUM

LEVEL SERVICE



# PREMIUM ACCOUNT



# PAYMENT CARDS



# INSURANCE

FOR ANY SITUATION



# SEE YOUR FUNDS

GROW



# MORTGAGES

WITH PREMIUM ACCESS



# FAVOURABLE

LOANS INCL. CAR LOANS



# EASIER

MONEY MANAGEMENT



# PREMIUM CONCIERGE



# UNIQUE

EXPERIENCES AND SERVICES



# HELPING

GOOD CAUSES



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# WELCOME

## TO THE WORLD OF ČSOB PREMIUM BANKING

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The world of premium banking, individual care and advantageous services is available to you and your family. We offer you everything you need for a simpler and more pleasant life. And something more.

## TOP QUALITY SERVICES

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Leave compromises to others and live your life on your own terms. Think of your biggest dreams and let us help you make them a reality. We are ready to meet your demands for a personal approach, discreet and prestigious services, and highly advantageous products.

ČSOB Premium is a service **for clients who want that little extra something from banking.**

ČSOB Premium can offer such clients a unique solution in every life situation. Our philosophy is simple: **we believe that only the best is good enough for you.**

Through their personal banker, our **Premium clients can access the consultancy services and exclusive products** of ČSOB Asset Management, Patria Group, ČSOB Pojišťovna, ČSOB Leasing, ČSOB Penzijní společnost, ČSOB Hypoteční banka, ČSOB Stavební spořitelny, a.s. and others. We offer premium services whether you are looking for exceptional investment opportunities, premium cards or unique insurance offers.

### Explore the world of premium banking at

- [www.csobpremium.cz](http://www.csobpremium.cz)
- Your local ČSOB branch
- Our premium service line 800 370 370





# ENJOY

## EXCLUSIVE CARE ANYTIME AND ANYWHERE

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Spend time doing what you love with our personal care. Thanks to our individual care, priority services and a wide range of other benefits, you can focus on what is really important in your life. We will take care of the rest.

## PERSONAL APPROACH AND INSTANT SERVICES

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We approach every client as a unique individual and respect their expectations and needs. You can approach us with any request from everyday banking to highly specialised investment services. You will always receive personal service tailored to your needs.

### **Premium Banker**

With ČSOB Premium, you and your family are always looked after by **a personal banker who processes all the banking services** within the ČSOB Group for you. The banker is available at your local branch or on the Premium Hotline should you prefer to discuss your enquiry over the phone. [These bankers](#) are our leading experts with years of experience and selected according to the strictest criteria.

### **Premium Phone Line**

You can reach out to us with **any question or request at our dedicated hotline 800 370 370**, and we will address it with the highest priority, or you can email us at [premium@csob.cz](mailto:premium@csob.cz).

### **Preferential Approach**

Saving you time is not just a phrase for us. **Handling all your requests is our number one priority** at all times throughout the whole process, whether they relate to mortgages, claim settlements or blocking your payment card.

### **Premium Concierge services**

Tickets for a night at the cinema or bowling with friends? Premium Concierge will sort it all out for you. Just **call +420 226 226 000**. The operators can handle both ordinary and unexpected situations. For example, they can book flights or buy flowers for your birthday, as well as arrange repairs to a broken boiler. In short, you can rely on them. Of course, they are available 24 hours a day, all year round.



# GET

## THE BEST OF OUR PRODUCTS AND SERVICES

ČSOB Premium is a unique service that is able to provide comprehensive care for all your financial requirements and other needs. It will meet your expectations in every life situation. From advantageous investments to the loss of your handbag on holiday, you will never be on your own. In addition to Premium products, you can choose from the entire ČSOB Group menu.



## PREMIUM KONTO

The Premium Account is an account for those who are discerning, and accept no compromises. It is the gateway to the world of premium banking, which means you can access the complete range of ČSOB Premium products and services.

### Benefits of Premium Konto

- Free domestic incoming and electronic outgoing payments, and direct debits/SIPO
- It includes up to 5 foreign exchange accounts in foreign currencies
- Free prestigious VISA Infinite debit payment card with free withdrawals all over the world
- Free payment card for your partner
- You have an advantageous rate on your savings account up to CZK 500,000

The Premium Konto contract and most of our other products **can be processed not only quickly but of course also completely electronically**. You just need to sign the documents biometrically and then they are available in your online banking.

*Welcome to the World  
of Premium benefits*





## VISA INFINITE DEBIT CARD

With the VISA Infinite debit card, your account is always with you wherever you go. No worries if you need cash abroad as all withdrawals are completely free of charge.

### Benefits of VISA Infinite Card

- Top-level VISA debit card
- Free cash withdrawals from any ATM in the Czech Republic and abroad \*
- The highest insurance option covering the loss or theft of your card or personal belongings
- Possibility to use the benefit scheme of Visa Premium

### More on Loss and Theft Insurance

- The insurance covers your mobile phone, tablet, handbag, bag, wallet, documents, keys, notebook and smart watch
- We will arrange for a new card to be issued instantly and free of charge
- The insurance also applies to a card uploaded to a phone or smartwatch



You can also upload payment cards directly to your mobile phone or watch. You can easily pay with them via Apple Pay, Google Pay and Garmin Pay, wherever contactless cards can be used (even in e-shops).

\* The ATM operators abroad can charge a fee for a cash withdrawal. However, they are required to inform you about it. Unfortunately, we have no control over this.



## MASTERCARD WORLD ELITE PREMIUM CREDIT CARD

It's hard to imagine a card that could offer you more. Whether in everyday situations or on your journey around the world, your cash is always at hand. Additionally, Premium Card protects you and your family. The ideal companion whether you are travelling, shopping, having fun or simply enjoying your life.

### Benefits of Premium Card

- Top level credit card – MasterCard World Elite
- One of the longest interest-free periods on the market, including cash withdrawals
- The highest travel insurance option with extended assistance services valid all over the world, including extreme sports insurance and flight-ticket and trip cancellation
- Insurance for loss or theft of your card and personal belongings
- Lounge Key – four free entries to airport lounges all over the world
- Insurance extended by 1 year for selected goods
- Insurance against damage and theft (a cracked mobile phone or tablet screen will not create problems for you)

### Plus

With this card, you will receive a number of benefits from Mastercard – namely the possibility of entering Mastercard airport lounges, Ulekare.cz for online health consultation as well as the opportunity to enjoy unique experiences with the Priceless Prague programme, which is intended exclusively for ČSOB Premium clients.





# SECURE

YOURSELF AND YOUR FAMILY

You can rely on the full range of our insurance.  
Be assured that we will take care of you and your entire family.



SOLUTION FOR EVERY SITUATION

Every day is different, and we know that. Therefore, we offer different types of insurance for unexpected situations. You can choose one of the four insurance policies free of charge.

## **Internet Risk Insurance**

- We will represent you in the event of personal data misuse on the internet, cyber-bullying and damage to your reputation
- Phone assistance for issues with computer technology, software or electronic installation
- We will provide you with assistance in disputes with e-shops and in the event of your payment card misuse
- The insurance covers your entire family

## **Liability Insurance**

- We will pay for any damage you cause to someone else, whether it is snow falling down from the roof on a parked car or accidental flooding of your neighbours
- It applies to loss of health and/or property or subsequent financial and non-property harm
- The insurance is valid all over Europe and covers all household members including pets

## **Legal Protection Insurance for Drivers**

- We will provide you with legal assistance in court cases relating to operating a motor or non-motor vehicle of up to 3.5 t
- We will cover the cost of a lawyer, an expert, court and administrative fees, and securing evidence
- You can rely on your insurance 24/7 anywhere in Europe

## **Insurance Policy Rento**

- Driver injury insurance unrivalled on the Czech market
- Lifelong pension in the event of injury
- The insurance is valid throughout the whole world





## PROPERTY INSURANCE

We are here for you when something unexpected happens at home. And we also have your back at every kilometre you spend behind the wheel.

### **Benefits of Home Insurance**

- Our insurance will cover not only your home, but also the entire building
- We protect your property outside the home, whether it is a bike in front of a shop or a pram outside the surgery
- Problem with a bike on a trip? Take advantage of our bicycle roadside assistance across the whole country
- Our insurance also covers service and post-warranty repairs of appliances and electronics
- Our help desk operates 24 hours a day and is free of charge

### **Insurance against loss or theft of your car**

- High limits, unlimited assistance services and a range of supplementary types of insurance are included in the basic compulsory motor third party liability insurance
- High-quality accident insurance protects your car both on the road and parked in front of your house
- 5-year price guarantee for new vehicles
- We also cover the damage to your car in the compulsory motor third party liability insurance
- Plus, drivers not in accidents get annual bonuses

*With our insurance, you are never  
on your own in unexpected situations*



## LIFE INSURANCE

Enjoy your life and everything it has to offer to the fullest. Rest assured that we will take care of you in bad times when illness or injury happens.

### **Benefits of Life Insurance**

- Insurance for you and your loved ones
- In the event of illness or injury, we will take care of your household, children and pets
- In the event of loss of income, for example, due to an accident or illness, we will cover loan and mortgage repayments
- Thanks to the combination of insurance and investments, you can also earn some extra money
- You will also secure your loved ones with it – we will pay the amount and the investment component of the insurance specified by you to them without inheritance proceedings



Life insurance means you can save several thousand crowns annually on your taxes.

The insurance is provided by ČSOB Pojišťovna, a. s.  
We are not just a bank; we are an entire financial group.  
So rest assured, you will get a comprehensive range of products from us, in addition to insurance.



# INVEST

## YOUR SAVINGS WITH THE MOST EXPERIENCED EXPERTS

Whether you are searching the world of investments for better yield potential or only a place where to maximise your savings, we are ready to accommodate you to the utmost. You only need a wish to fulfil. It is up to us to find the right path to it.



## EXCLUSIVE INVESTMENT OPPORTUNITIES

As a ČSOB Premium client, you will gain access not only to better savings offers, but also to exclusive investment opportunities. You will have the experience and background of one of the strongest financial groups in the Czech Republic and Europe on your side.

### Securely saved financial reserve is a priority

- We always recommend having some money aside for the bad days
- We offer a term deposit account in addition to a savings account
- You don't have to save on your own. The state will contribute money to your home savings account and pension scheme
- Our Premium banker will be happy to help you set up optimal deposit amounts

### Every investment begins with the first step

- You can manage your portfolio online anytime and anywhere using our Investment portal
- We take a comprehensive approach to your money to optimise the structure of your portfolio
- We arrange everything to best suit your requirements, needs and objectives
- You can choose from a range of investment opportunities available exclusively to ČSOB Premium clients

*Care from the  
best professionals*







## PREMIUM INVESTMENT PRODUCTS

Thanks to ČSOB Premium, you can be sure you can always choose from the best investment products. In addition to over 100 investment funds that are on offer permanently, you have access to new products every month. Create your own investment portfolio that will best fulfil your biggest dreams and goals.

### Premium Portfolio

- It gives you the option to choose a strategy that best suits your investment profile
- You will get a wide range of investment opportunities along with detailed expert information
- You can access [selected mutual funds](#) under advantageous conditions

### Exclusive Products

- You will get access to premium investment products available exclusively to ČSOB Premium clients
- We offer exclusive investment funds, life insurance, bonds, certificates and much more
- We can take care of investments for your entire family
- We will create a special investment portfolio for your children, which is appropriate to their age and required objectives

### Responsible investing

- We invest in companies that respect nature
- We emphasise socially responsible behaviour
- We do not accept controversial areas of business



Invest with every common purchase – we will round off your card payments and send them for appreciation.



## PATRIA FINANCE

As a ČSOB Premium client, you can also use the services of [Patria Finance](#), a leading securities broker in the Czech Republic. With the support of a professional team of brokers, you can access equity and commodity markets anywhere in the world.

### Benefits of Patria Finance

- Experience and background of the largest capital market trader in the Czech Republic
- Access to more than 30 global stock markets with an opportunity to use an excellent news service
- Investor Plus premium licence available on the Patria.cz news portal
- Option to invest regularly in exchange-traded funds (ETFs)
- VIP Customer care service with initial and regular consultation go without sayingr
- Exclusive corporate bond tranches

### Investment App Indigo

- A modern way to invest for everyone who prefers to let an expert handle investments for them
- An opportunity to invest through ETF from CZK 100
- An app for desktop and mobile phones



In addition, as a ČSOB Premium client, you will receive a CZK 3,000 credit toward entry fees, valid for half a year.





## SAVINGS PRODUCTS

We are here for you, whether you need to set some money aside for unexpected situations or wish to save them for a definite period of time with a set return on investment. You can also use the unique Duo Profit, which efficiently combines savings and investing.

### **Savings Account**

- Suitable addition to Premium Konto
- It offers higher interest than a current account
- Have your money at hand anytime and anywhere

### **Duo Profit**

- Combines advantageous saving and investing
- Higher interest rate than current or savings accounts
- Your money is accessible in up to 24 hours or in a couple of days the case case of funds

### **Term Deposit**

- Firmly set interest throughout the entire savings period
- You know in advance what return on investment you will get in the end
- You can save money also in foreign currencies



Your savings deserve the best rate. That is why the appreciation for a savings account has been increased (from CZK 250,000) and applies for amounts up to CZK 500,000.



## PENSION AND HOME SAVINGS ACCOUNT

We will help you when you want to set some money aside securely and get state and employer contributions on top of that. We will help you maximise your saving opportunities.

### **Benefits of Pension Savings**

- State contribution and tax relief
- Employer's contribution is the second most popular employee benefit in the Czech Republic
- The money you have saved as well as any earnings and employer contributions can be withdrawn as early as two years after

### **Benefits of Home Savings Account**

- No initial fees and target amount limitations
- Your deposits are insured for up to EUR 100,000
- High returns on invested money

Pension savings are provided by ČSOB Penzijní společnost, a. s.  
The provider of building savings is ČSOB Stavební spořitelna, a. s.





# EXPERIENCE

## PREMIUM APPROACH IN MORTGAGE NEGOTIATIONS

Plan your home to meet your expectations.  
Our mortgage will meet them as well and will be processed  
on a priority basis for you.



## DREAM HOME

Your dreams of living belong only to you, but we will help you make them come true.  
With our mortgage, you have the easiest way to achieve them.

### Advantages of ČSOB Mortgage for Premium clients

- Individual interest rate
- Free negotiations and management of the mortgage
- Priority handling
- You can use up to 30%, for example, for household equipment

### Mortgage zone

- An online guaranteed interest rate modelling is available in the zone
- You can apply easily online from the zone, wherever you are
- You can easily draw down and manage your mortgage in the Mortgage Zone through ČSOB Smart app or internet banking

### Think green

With the Mortgage for Energy-efficient Housing, you will get better conditions when financing the purchase, construction or reconstruction of housing in A or B energy class.

### Mortgage without borders

- Make your dreams of living by the sea or in the mountains come true
- You can finance up to 90% of the value of a property abroad
- You can use a property in the Czech Republic as security

Mortgage agreements entered into by ČSOB are exclusively on behalf of ČSOB Hypoteční banka, a.s.



# GET

## WHAT YOU WISH FOR WITHOUT WAITING

Wishes are made to be fulfilled. Our Loan and Car Loan are here to help you obtain them quickly, without waiting, and under advantageous conditions.



## ADVANTAGEOUS LOANS AND CAR LOANS

Exclusively for ČSOB Premium clients, we have prepared a range of advantageous car loans. You and your family do not have to wait any longer to fulfil your wishes. You can start obtaining them right away, easily and with exclusive benefits. Making yourself happy is easy after all.

### Benefits of Loans

- An individual interest rate is given for Premium clients
- You can try a loan for 90 days
- Flexi service package gives you the option of decreasing, increasing or postponing your instalments, and also the option of early repayment or exceptional instalment
- Optional loan repayment ability insurance in the event of unexpected life situations

### Benefits of Car Loans

- Premium approach and individual interest rate for financing
- Flexible instalments so that you can adjust repayments to suit you
- A car insurance package that we will set up as you want

### Think green

- We will lend you money for environmentally friendly technologies in a cost-effective way. Loans for clean energy cars and Loans for energy-efficient housing.

The loan provider is ČSOB.  
The provider of Car Loans and Clean Energy Car Loans is ČSOB Leasing, a. s.





# SAVE

## TIME THANKS TO MODERN TECHNOLOGIES

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Saving you time and money is as much a priority for us as your comfort. That is why we are constantly improving both our online banking and applications for smartphones.



## EASY FINANCE MANAGEMENT

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Access your bank anytime and anywhere with our apps. Make your payments easily with our internet banking or ČSOB Smart application, pay in shops using your phone, and manage your investments literally from anywhere.

### **ČSOB Smart**

- With our application you can easily control your account from a mobile phone
- You can check your balance, payment history or view your PIN at any time
- You can easily pay bills and invoices with it or find the nearest ATM

### **Internet banking**

- Convenient access to everything you have and use in the ČSOB Group
- An overview of accounts, loans, insurance and appreciation, as well as quick entry of payments
- Access to our other portals (e.g. Investment) without further logging in

### **ČSOB Smart Key**

- An application that replaces typing confirmation SMS codes
- You can handle everything with just a fingerprint, Face ID or PIN
- For internet banking, online card payments and advice line

### **DoKapsy from ČSOB**

- A handy loyalty card app
- You will also find exclusive offers from the ČSOB Premium Partner Programme
- Plus the latest updates at your fingertips and payment for parking or public transport tickets



# MAKE

## ANY WISH AND WE WILL FULFIL IT

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Why waste your time taking care of mundane matters when someone else will be happy to take care of them for you? ČSOB Premium Concierge is exactly the type of service where you just have to tell us your wish and wait for it to be fulfilled.



## ČSOB PREMIUM CONCIERGE

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Have you ever wished you had an assistant that you could just call, and they would take care of everything? But you have it right here – it is Premium Concierge. It is available 24 hours on +420 226 226 000 or at [premium@csob-concierge.cz](mailto:premium@csob-concierge.cz). The next time you need theatre tickets, a last-minute tour booking or send flowers for somebody's birthday, you know where to turn.

### Do what you love – we will take care of the rest

- Are you looking for a suitable gift for your business partner?
- Is there a visit coming and you need to book a restaurant?
- Do you need flight tickets, public transport tickets or to find suitable accommodation anywhere in the world?
- Are you on a business trip or holiday and need to rent a car?
- Do you need to get tickets for a sports match or a cultural event?
- Do you need to deliver groceries or medication to your parents?
- Do you want to make someone close to you happy by delivering them flowers?

All this and much more can be arranged for you by the Premium Concierge. Take advantage of all services offered by ČSOB Premium. Do what you enjoy. We are here for the rest, around the clock of course, whether you are in the Czech Republic or abroad.

*You make a wish,  
we make it come true*

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# ENJOY

## EXCLUSIVE BENEFITS WITH OUR PARTNERS

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With ČSOB Premium programme, you will get exclusive benefits from a range of our partners – from interesting discounts and VIP services to access to exclusive events.

## UNIQUE EXPERIENCES AND SERVICES

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Enjoy your life with a programme filled with discounts and special offers. What about breaking your routine with exceptional and unique experiences?

### **ČSOB Premium Partner Program**

The programme includes a range of partners from spa treatment, travel, health, gastronomy and other industries. You can look forward to your favourite brands, gourmet experiences, discounted stays in selected hotels and other special events. Moreover, we are introducing new offers for you every month to make your life with ČSOB Premium enjoyable and each day special. You will be informed of all offers through our regular newsletter.

### **ČSOB Experiences**

We present a special selection of experiences that only our Premium Card clients are entitled to. With this card, you can experience previously unknown tastes, smells and vibes, whether it is art and culture, gastronomy, sports, traveling or shopping.

Explore regularly updated unique experiences at [www.csobpremium.cz/csob-zazitky](http://www.csobpremium.cz/csob-zazitky).

*We always have a little  
extra something for you*

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# HELP

## THOSE IN NEED WITH US

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We believe in a world where successful people help those who were not so lucky. Helping can be really easy. Join us.



## SUPPORTING GOOD CAUSES

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Every time you make a purchase, it can warm your heart to know that you have helped someone. Thanks to the [ČSOB NaDobrouVěc](#) service, you can **send 0.1%, 0.5% or 0.8% of each card payment** to one of eight non-profit organisations. You can support, for example, the guide dog training, the elderly or children in crisis situations, as well as the restoration and protection of the Czech landscape or humanitarian projects around the world.

For a long time, we have been helping the Mathilda Foundation, with which we cooperate in the guide dog training. In this case, we will match your donations and if you pay with a Premium Credit Card, the amount will be matched a second time by Mastercard.

### We are being considerate

[Social responsibility and sustainability](#) is not just a fad, but one of the foundations of the ČSOB Group's philosophy. We focus on responsible business, philanthropy in the form of various grant programmes and we place a strong emphasis on sustainability.

In total, we have 4 main pillars of responsible entrepreneurship:

- **Education** – we aim to increase financial literacy and take part in cybersecurity
- **Coexistence** – we help senior citizens and those who take care of them as well as support the disabled
- **Entrepreneurship** – we support SMEs, start-ups and female entrepreneurs
- **Environment** – environmental responsibility is a top priority at our offices and branches





# ENTER

## THE WORLD OF PREMIUM BANKING

Take advantage of all the benefits, services and products brought to you and your family by ČSOB Premium.



## ČSOB PREMIUM TERMS AND CONDITIONS

You can enjoy extraordinary service and a lot of other benefits of ČSOB Premium free of charge if you meet at least **one of the following three conditions**.

Have your income  
remitted to our Bank  
in the minimum amount of  
**CZK 60,000**,  
while investing  
the minimum amount of  
**CZK 300,000**  
in other products

or

Save or invest  
a minimum amount of  
**CZK 2 million**

or

Contract credits  
(mortgages or loans)  
in the minimum  
total amount of  
**CZK 5 million**

For more details go to [ČSOB Premium Terms and Condition](#).

**ČSOB Premium** grows with you and we update our offer regularly.

For the latest information, please visit [www.csobpremium.cz](http://www.csobpremium.cz).