

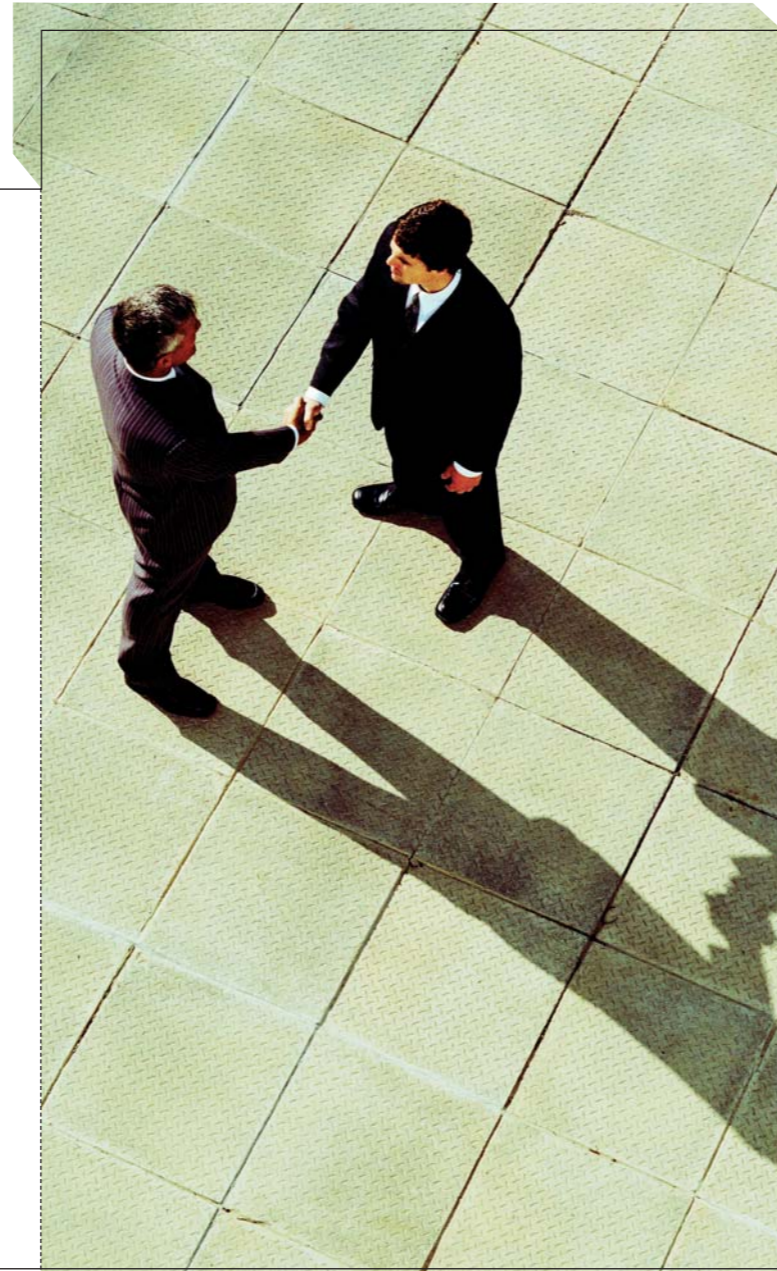


satisfaction

Your satisfaction is important to us

- We do not charge any fees for closing a current account
- If there are any matters you are not satisfied with, your Relationship Manager is ready to lend a hand. If your Relationship Manager is unable to find a solution that is to your complete satisfaction, you can write to your branch manager or the Client Complaints and Claims Settlement Centre (Komerční banka, Na Příkopě 33, P.O. Box 839, 114 07 Praha 1). If you are still not satisfied, you can always turn to KB's independent Ombudsman (Komerční banka, Na Příkopě 33, P.O. Box 839, 114 07 Praha 1) or, in matters concerning payments, you can contact the Financial Arbiter of the Czech Republic (Washingtonova 25, 110 00 Praha 1)
- If you are not happy with your current account, we will refund the maintenance fees

This applies to Ideal konto, Perfekt konto, Expreskonto, A-konto, Gaudeamus[®], Efekt, Komfort, Excelent and Optimum Medicum. Up to two months' account maintenance fees already paid by the client will be refunded, provided that the client presents a valid account opening and maintenance agreement at the branch holding the account within two months of opening the account and instructs the branch to close the account or change it to a different type of account; the branch will comply if the account is not overdrawn without authorization on the date when it is to be closed or changed. A current account can be transformed into an Ideal konto, Perfekt konto, Expreskonto, A-konto, Gaudeamus[®], Efekt, Komfort, Excelent or Optimum Medicum account. If all the conditions are met, the client is entitled to a refund of the fees. This offer may not be used more than once.



trust speed satisfaction

We offer you a trustworthy relationship

- Your Relationship Manager is prepared to discuss your financial requirements with you and to offer you a suitable solution and advice
- Information about charges is freely available at our branches, on our website and on our Infoline
- If any changes are made to our General Business Terms and Conditions, including the Price List, we are careful to inform you sufficiently in advance (at least 30 days before the change takes effect)



L777/1 - 04/06

Guaranteed Level of Services



Need more information?
Feel free to ask.

Your Relationship Manager will be pleased to answer any questions you may have. If you wish, you may contact our telebankers on the toll-free KB Infoline at **800 111 055** or visit www.kb.cz.



My world. My bank.





security
trust
speed
satisfaction

What is Guaranteed Level of Services?

The Guaranteed Level of Services is KB's commitment to maintain the quality of its services and products to ensure your maximum satisfaction.

We protect your money and banking data

- We manage your funds with the utmost care
- We are meticulous in protecting your personal data
- The security of our telebanking and Internet banking complies with the most stringent standards of the KB certification policy



speed
satisfaction

We give you easy, fast access to your money and banking data

- Our telebanking and internet banking are a convenient, fast way of obtaining information about your money and managing your cash at any time, wherever you are
- You can control your finances 24 hours a day on our toll-free telebanking line or via SMS messaging
- We maintain a dense network of branches and ATMs



We are committed to professionalism!

One of the core corporate values of the whole of the Société Générale Group, and hence of KB, is professionalism. Therefore all KB clients are appointed a Relationship Manager, guaranteeing that someone is always on hand to handle their specific requirements and guide them eruditely in all the banking products and services available to them.

KB offers products and services based on its knowledge of client requirements; it conducts surveys to identify these customer needs. Products and services are convenient, fast and reliable, and require a minimum of paperwork – qualities that we know our customers appreciate. We consider a professional approach to clients to be a commitment of paramount importance, and we know this is what you will demand of us.