MARKETING CONSENT

Dear Madam or Sir,

Thank you for placing your trust in us and for your choice to apply for and use products and services provided by the Komerční banka Group (hereinafter the "KB Group"). Your trust is extremely important for us. We will do our utmost to keep it.

Our products and services are intended for real customers – both individuals and companies – and should fit their everyday needs as well as specific issues and circumstances. Since our clients' satisfaction is a crucial criterion, we try to customize all our offers to their individual needs and develop first-rate products and services. To this end, we exploit personal data, which we process in compliance with applicable law.

When collecting, storing and processing personal data, members of the KB Group apply security procedures and methods that minimize the risk of their misuse, as the security and protection of the personal data are our key priorities. Only selected groups of our employees and collaborators have access to our clients' personal data. As a reliable and transparent partner of yours, we naturally do not sell any personal data.

In order to ensure that our offers are relevant and not to overload you with information about unsuitable products, we would like to ask you for your consent with processing your personal data in compliance with the recent Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016.

Consent with the Processing of Personal Data for Marketing Purposes

As part of the KB Group policy of transparency, we think it is important that you know exactly how we process your personal data and for which purpose they are used. The data we shall process based on your consent shall include: your first name and surname, birth number (and also the trade name, company ID/IČO, and registered office address in case of business persons), date of birth, contact data, information about your solvency, creditworthiness and credibility, sociodemographic data, information about your using of products and services, information collected from applications for products and services, information collected from telephone calls and/or other interaction between you and us, balances in your accounts, transactions data, geolocation data, information collected from an Internet browser you use, and information/data that we process in order to comply with our legal obligations or to pursue our justified interests. We may receive the aforesaid information/data directly from you, from public sources (such as the information about your person you make public on social networks and on the Internet), from polls, surveys and user testing, and/or from collaborating third parties.

The purpose of processing the personal data shall mean offering products and services provided by the KB Group members and collaborating third parties, possibly also via electronic channels, as well as marketing processing, analysing, and profiling, with the aim of customizing our offer to your needs and enhancing the quality of the provided services. A list of third parties that cooperate with a given KB Group member can be found at the member's website.

By this document you are able either to give or not give your consent with the processing of your personal data for marketing purposes by the KB Group, i.e. by the following companies: Komerční banka, a. s. - IČO: 45317054, Modrá pyramida stavební spořitelna, a. s. - IČO: 60192852, Komerční pojišťovna, a. s. - IČO: 63998017, KB Penzijní společnost, a. s. - IČO: 61860018, ESSOX s. r. o. - IČO: 26764652, Ayvens s.r.o. - IČO: 61063916, SG Equipment Finance Czech Republic s. r. o. - IČO: 61061344 a Factoring KB, a. s. - IČO: 25148290.

The consent shall have no effect on any other consents that we might have obtained from you earlier. The consent is voluntary and can be withdrawn at any time. It shall remain in effect as long as you use the KB Group's products and services, plus another 12 months, or until you withdraw it. If you do not become our client, your consent shall be valid 12 months from the date of granting.

Further information concerning the processing of your personal data, including your rights, is available in the current version of the document titled **Information on the Processing of Personal Data** on the Internet pages of the KB Group's members.

Thank you for your confidence.