

**Home Assistance Services for KB credit card holders  
Within the territory of the Czech Republic  
24 hours a day / 365 days a year**

**CALL 266 799 787**

Assistance Services are provided upon telephone request  
Addressed to the assistance center at 266 799 787.

**To identify yourself, please state the following:**

**Name and surname  
Personal identification number  
Address of assisted household**

**Home Assistance Services for KB credit card holders  
Overview of Assistance Services**

<b>Assistance Service</b>	<b>Assistance Indemnification limit</b>	<b>Form of Assistance</b>	<b>Scope of service</b>
Electrician	CZK 5,000 incl. VAT	1 Assistance Service per Period of Assistance up to the Assistance Indemnification limit	24/7 assistance, arrival of a technician to the site, repair, including small items and consumables
Plumber	CZK 5,000 incl. VAT		24/7 assistance, arrival of a technician to the site, repair, including small items and consumables
Home appliance repair	CZK 5,000 incl. VAT		24/7 assistance, arrival of a technician to the site, repair, including small items and consumables
IT consultation	60 minutes		24/7 assistance, consultation and remote access

**Assistance services – overview of assistance indemnification**

**Electrician**

Assistance services are provided in the event of an Emergency arising as a result of electrical installation defect, including circuit breakers and fuse box, located in an Apartment or Family House, for which Assistance has been agreed. The Provider shall organize and bear the cost of an arrival, departure, and labor of an electrician, together with any used consumables, always up to the Assistance Indemnification limit of the relevant Assistance Service. The financial limit does not apply to electrical appliances and devices or to their installation and start-up.

**Plumber**

Assistance services are provided in the event of an Emergency arising as a result of water leak – from any possible water mains and taps (faucets) located in an Apartment, Family House or outside premises associated with a Family House, for which Assistance has been agreed.

The Provider shall organize and bear the cost of an arrival, departure, and labor of a plumber, together with any used consumables necessary to remedy such Emergency, always up to the Assistance Indemnification limit of the relevant Assistance Service.

The financial limit does not apply to the repair of leaky or dripping faucets, toilet bowls, etc.; moreover, it does not apply to damage to garden hoses, watering devices, and sprinkler systems, etc.

**IT consultation**

IT consultation shall mean a resolution of a complete or partial hardware or software malfunction of a personal computer, laptop, tablet or a router, either owned or rightfully used by the Beneficiary, with the exception of any device used for the execution of work-related or business-related tasks and activities (hereinafter the “Computer”), where the malfunction prevents the use of such Computer.

In case of an Emergency, the Provider shall organize an IT consultation, during which the Beneficiary may benefit from the following:

- a) Telephone consultation with an IT technician; or
- b) Repair or alternation of Computer software carried out by an IT technician by means of remote access over the Internet, without such technician's actual presence onsite.

In case the IT technician determines that the Computer malfunction cannot be resolved remotely, he/she shall inform the Beneficiary about locally available servicing locations. The assistance shall not give rise to any right to the purchase of a new Computer or software or to reimbursement of repair cost of a Computer or software.

The Provider shall bear the cost of IT assistance services up to the Assistance Indemnification limit of the relevant Assistance Service.

**Appliance repair in case of malfunction**

Appliance repair shall mean the repair of a nonfunctioning appliance.

The service applies to the following types of appliances: washer, dryer, dishwasher, refrigerator, freezer, oven, fume-hood, induction and glass-ceramic hobs, and gas stove.

The Beneficiary will be entitled to benefit from the service in connection with any appliance that meets the following conditions:

- a) Malfunction of the appliance prevents its use for the intended purpose;
- b) Appliance was purchased in the Czech Republic;
- c) Appliance located in the Place of Assistance;
- d) Appliance is no more than 5 years old – counting from the date of purchase;
- e) Appliance is no longer covered by warranty provided by manufacturer or retailer;
- f) Appliance was purchased with a 4U credit card;
- g) Beneficiary must be able to present a proof of purchase of such appliance using his/her 4U credit card.

With regard to the appliance repair service, the Provider shall bear the associated cost up to the Assistance Indemnification limit of the relevant Assistance Service.

**Reimbursement of cost**

If the Place of Assistance is not accessible via standard vehicle (difficult terrain, adverse weather) and, as a result of this, it was not possible to carry out the Assistance Intervention, the Provider will provide indemnification in the amount of reasonably cost verifiably incurred in connection with the necessary works aimed at remedying the Emergency in question; however, always up to the Assistance Indemnification limit. The reimbursement of cost in line with this clause will only be provided if the Provider grants its consent prior to ordering and commencement of such works.

**Subject matter and scope of Assistance Services**

1. The subject matter of Assistance is the provision of Assistance Services to the extent described in the Overview of Assistance Services.
2. Assistance covers Assistance Incidents that might occur throughout the duration of Assistance.
3. In order to benefit from the Assistance Services, the relevant right to the provision of such Assistance Services must be enforced and demonstrated in a manner foreseen in these Terms and Conditions.
4. The potential occurrence of an Emergency, need for IT consultation, and whether or not the right to the provision of the Assistance Services has been demonstrated shall be assessed by an employee of the Provider.
5. Unless specified otherwise herein, the Assistance Indemnification limit specified for individual Assistance Services represents the maximum amount that will be paid out by the Provider in connection with a single Assistance Incident during one Period of Assistance.
6. Unless specified otherwise, the Assistance Indemnification limits (amounts) refer to final amounts including VAT.
7. The Provider is not required to provide any Assistance Indemnification, if any consequences of an event arising prior to the Assistance term occur throughout the term of Assistance.
8. The right to benefit from Assistance Indemnification shall arise on condition the relevant Assistance Services are procured via the Provider.
9. Assistance Indemnification shall be provided:
  - a) As benefits in kind – in the form of service provided to the Beneficiary;
  - b) Exceptionally, the Provider shall provide Assistance Indemnification in the form of a cash payment in CZK, solely if the Beneficiary paid for the provided services directly to their supplier (provider), subject to prior approval by the Provider.
10. The use of services provided by other assistance companies is not covered by this Assistance; it only covers Assistance Services organized by the Provider.
11. The agreed scope of Assistance Services is specified in these Terms and Conditions.

**Terms and conditions for the provision of Assistance Services**

1. Assistance Services are provided by the Provider to Beneficiaries – i.e. credit card holders. The precondition for the provision of any Assistance Services is the compliance with these Terms and Conditions. The scope of services is specified in a Cooperation Agreement entered into by and between the Provider and KB.
2. Assistance Services are provide if requested by telephone via the Provider's assistance center at 266 799 787 (or 00420 266 799 787 when calling from abroad).

The services are provided to Beneficiaries on the basis of the verification of their eligibility to benefit from the services at the Bank's Infoline.

**How to proceed when requesting Assistance Services**

1. Contact the assistance center by telephone at 266 799 787;

2. Provide the necessary information to a coordinator, specifically: cardholder's name and surname, cardholder's personal identification number, contact telephone number, Assistance Incident type, address, where Assistance is requested, and circumstances necessary for selecting the most appropriate resolution of such Assistance Incident;
3. Based on the provided information, the coordinator will verify the right to benefit from the Assistance Services and propose the most convenient way of providing such Assistance Services.
4. In case a caller departs from the aforementioned process, the Beneficiary cannot later claim any Assistance Services.

#### **Billing of Assistance Services**

1. In case the eligibility to benefit from the Assistance cannot be documented for objective reasons, the Beneficiary shall bear the cost of any provided services in full, subject to prior agreement of the Beneficiary and a representative of GLOBAL ASSISTANCE.
2. The Beneficiary shall then send a written request to [kontrolni@globalassistance.cz](mailto:kontrolni@globalassistance.cz) (in line with instructions of the assistance center) for reimbursement of any cost incurred in connection with the Assistance Services, together with a proof of payment. In case the Beneficiary's eligibility is documented later, he/she will be reimbursed for any cost incurred – up to the financial limits of the Assistance Services.

#### **Terms and definitions**

For the purpose of the Home Assistance Services, the terms below shall be defined as follows:

##### **Home Assistance Services**

Supplementary service that forms an integral part of benefits associated with the use of the credit card, in compliance with the Terms and Conditions Governing Personal Credit Cards; hereinafter also the "Assistance".

##### **Assistance Service**

Each individual service provided under the Home Assistance Services.

##### **Period of Assistance**

It refers to a period of 12 consecutive months, starting from the day a credit card is issued. The period is renewed every 12 months, provided the card is still valid. The Period of Assistance ends on the day the card expires.

##### **Assistance Indemnification**

Financial or in-kind consideration provided by the Provider to a Beneficiary, to the agreed extent, as a result of the provision of the Assistance Services to such Beneficiary.

##### **Assistance Incident**

Random event associated with the need to provide Assistance Services to a Beneficiary – with regard to an Apartment or Family House, for which Assistance Services have been arranged, as specified in more detail in these Terms and Conditions; it is also associated with the Provider's obligation to provide Assistance Indemnification.

##### **Assistance Intervention**

Organization of trade and other works that might be necessary to remedy an Emergency and prevent further damage, as well as the settlement of costs associated with

the provision of such services on the basis of a single Emergency or several directly related Emergencies.

##### **Bank**

The Bank means Komerční banka, a.s.

##### **Apartment**

A room or rooms that are part of a house, together form residential space, and are intended and used for housing.

##### **Apartment House**

Apartment House shall mean a house, where more than 50% of floor area meets the requirements for permanent housing and is intended for that purpose. Moreover, it must have 4 or more housing units.

##### **Home country**

The Home Country for Apartments and Family Houses shall be the Czech Republic.

##### **Place of Assistance**

An Apartment or Family House, for which Home Assistance Services have been arranged and which is registered as a contact address for Bank's communication with the Beneficiary in KB's systems; hereinafter also the "assisted Family House" or "assisted Apartment".

##### **Nonresidential Premises**

A room or rooms that are part of a Family or Apartment House and intended and used for purposes other than housing; Nonresidential Premises shall not refer to additional premises pertaining to an Apartment or other Nonresidential Premises or common areas of an Apartment House.

##### **Emergency**

- a) Sudden and unforeseeable emergency, malfunction or similar incident that is associated with the risk of damage or proliferation of damage to property or other imminent serious injury, or otherwise materially limits the use of an assisted Family House or assisted Apartment;
- b) Locked door or other mechanical blocking of the front (entrance) door of the assisted Family House or assisted Apartment, or a situation, in which the Place of Assistance becomes inaccessible due to lost or stolen keys. In this case, an Assistance Intervention refers to reasonable cost incurred in connection with opening such front (entrance) door to the Place of Assistance and the restoration thereof to a point that allows normal use.

##### **Beneficiary**

Beneficiary shall mean a holder of a 4U credit card.

##### **Provider**

Provider shall mean the provider of assistance services, i.e. the company GLOBAL ASSISTANCE a.s.

##### **Family House**

Family house shall mean a building with no more than two separate housing units, the design and construction of which correspond to requirements for family housing, provided more than 50% of floor space of all rooms is intended for housing.

##### **Obligations of the Beneficiary**

1. In case of an Assistance Incident, the Beneficiary is required to immediately notify the Provider;
2. When contacting the Provider, the Beneficiary must disclose the following information: name and surname, personal identification number, contact telephone number, Assistance Incident type, address, where

Assistance is requested, and circumstances necessary for selecting the most appropriate resolution of such Assistance Incident;

3. In the course of the provision of Assistance Services associated with an Assistance Incident, the Beneficiary must provide assistance to the Provider. In case the right to benefit from the relevant Assistance Services and reimbursement of associated cost, the relevant Assistance Services will not be provided;
4. The Beneficiary shall any and all reasonable measures to prevent an Assistance Incident;
5. The Beneficiary is required to notify the Provider without any undue delay of an Assistance Incident, provide true explanation thereof, and submit evidence as to its occurrence and scope;
6. Documents issued by a person, who is a spouse, parent, child, or another close person of the Beneficiary, are not sufficient to document an Assistance Incident. The same applies to any documents issued directly by the Beneficiary;
7. In case a breach of obligations of the Beneficiary, who is entitled to Assistance Indemnification, materially affected the occurrence of an Assistance Incident, or its course of events, proliferation of its consequences or assessment/identification of the Assistance Indemnification amount, the Provider has the right to reduce such Assistance Indemnification proportionally to the impact of such breach to the extent of the Beneficiary's obligation to indemnify.

#### **Exclusions**

1. Assistance Services shall not be provided in case of any Emergency that occurs as a result of:
  - a) War events, uprising or other mass violent riots, strikes, lockouts, acts of terrorism (i.e. violent acts motivated by politics, social issues, ideologies or religious beliefs), including chemical and biological contamination;
  - b) State or public authority intervention, official bans;
  - c) Explosions;
  - d) Effects of nuclear energy;
  - e) Natural disasters;
  - f) Intentional conduct of the Beneficiary, his/her close person or another person acting per instructions of either of them;
  - g) Consumption of alcohol or application of other addictive or toxic substances by the Beneficiary or his/her close person;
  - h) Unauthorized or unprofessional interference by the Beneficiary, or another person without the necessary qualification, with Beneficiary's consent;
  - i) Damage arising in connection with self-help repairs or alternations;
  - j) Disturbance provoked by the Beneficiary or in connection with any crime committed by the Beneficiary, for which he/she is found guilty;
  - k) Gross negligence or vandalism on the part of the Beneficiary, his/her close person or another person acting per instructions of either of them;

- l) Crime committed by the Beneficiary, his/her close person or another person acting per instructions of either of them;

2. Moreover, Assistance Services will not be provided in case of an Emergency occurring within the common areas of an Apartment House.
3. In case Assistance Services are requested and the eligibility criteria for such services are not met, the person requesting the provision of such services is required to cover any associated costs.
4. Assistance Services are not provided in case of an IT consultation consisting in hacking passwords or bypassing other security features aimed at preventing unauthorized access to a Computer.
5. Assistance Services will not be arranged by the Provider and no Assistance Indemnification will be provided in connection with any repair, maintenance, reconstruction or similar works that are not necessary for addressing an Emergency; moreover, this also applies in connection with any Emergency that occur within buildings under construction or reconstruction.
6. Assistance Indemnification shall not apply to:
  - a) Cost incurred by emergency services as part of their obligations foreseen by law;
  - b) Damages arising as a result of alcohol consumption or use of addictive substances.

#### **Area of coverage**

Unless specified otherwise, Assistance Services apply to Assistance Incidents that occur within the territory of the Home Country.

#### **Resolution of disputes**

In case of a consumer dispute between the Provider and a Beneficiary and the parties fail to resolve such dispute amicably, the relevant consumer may file a petition for an alternative dispute resolution of such dispute with an authority competent in connection with alternative dispute resolution of consumer disputes – i.e. Czech Trade Inspection Authority, Central Inspectorate – ADR Department, Štěpánská 15, 120 00 Prague 2, email: [adr@coi.cz](mailto:adr@coi.cz), website: [adr.coi.cz](http://adr.coi.cz). With regard to alternative dispute resolution online, it is also possible to use a platform established by the European Commission at [ec.europa.eu](http://ec.europa.eu).