

**YOUR CARD IS NOT ACTIVE**

To activate your card, make a cash withdrawal from any ATM, use the activation transaction in KB ATMs (select "Other services"), or make a POS payment using your PIN, preferably in the Czech Republic.

Inactive cards cannot be used for balance inquiries, PIN change requests, contactless or Internet payments or ATM cash deposits.

DM\_NAME  
DM\_STREET  
DM\_POSTAL\_CODE DM\_TOWN  
0000000000

DATE\_PRINT

Dear Client,

We are truly happy you have chosen an international payment card from Komerční banka. In order to fully take advantage of all of your card's features, **you must first activate it**. Find below three simple and secure steps needed to determine your PIN and to quickly activate your new card.

**1 STEP ONE | SEND A CODE VIA TEXT MESSAGE (SMS)**

Send a text message (SMS) from the mobile phone number entered in your payment card application, in the format **KB KOD 12345678** including spaces to +420 736 304 030.

Associated fees will be charged based on the tariff agreed with your mobile phone operator.

**2 STEP TWO | DETERMINE YOUR PIN**

- You will receive a text message reply with four letters.
- Write down the letters, in the exact order, in the "PIN identification table". In the "PIN decoding table", specific numbers are assigned to individual letters. These numbers represent your PIN. For an example of how to determine the correct PIN, see the reverse side of this letter.

**PIN decoding table**

A	B	C	D	E	F	G	H	I	J	K	L	M	N	P	R	S	T	U	V
0	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6	7	8	9

**PIN identification table**

--	--	--	--

- ← Write the letters from the reply SMS here
- ← Use the received letters to fill in corresponding numbers from the decoding table

**3 STEP THREE | ACTIVATE YOUR CARD**

In order to activate your card, you must complete a successful ATM withdrawal, use the activation transaction available in KB ATMs or make a POS payment, during which your card is inserted into a payment terminal and confirmed by correct PIN.

In case you travel abroad, we suggest that you activate your card in the Czech Republic prior to your departure. By activating **Apple Pay**, **Google Pay**, **Garmin Pay** or **Fitbit Pay** on your contactless card you will be able to pay simply and safely with your mobile telephone or watch at stores or via apps and at the Internet. For more information and detailed setup instructions, visit [www.kb.cz/mobilniplatby](http://www.kb.cz/mobilniplatby).

Please **sign** your payment card in the signature strip on its back. Your card is not valid unless signed. Do not forget to **activate** your card.

You can set up your contactless card for mobile payments:



Číslo karty:  
**4000 12XX XXXX X899**

Please note important and practical information specified on the reverse side of this letter.

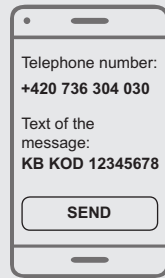
For any other information concerning payments cards, please visit [www.kb.cz](http://www.kb.cz).

## HOW TO DETERMINE YOUR PIN – EXAMPLE:

Note that this is only an example; do not enter it in your mobile phone.

### 1 STEP ONE

Send a text message (SMS) in the format **KB KOD 12345678** including spaces to **+420 736 304 030** (the format of your text message is shown on the first page of this letter).



### 2 STEP TWO

In a reply text message, you will find a code consisting of four letters – e.g. **CFHE**. Write the letters – in the exact order as in the message – in the corresponding table to determine your card PIN.

PIN identification table

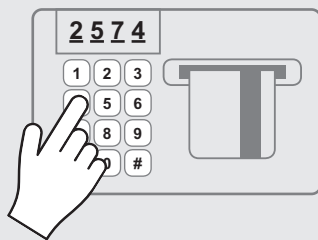
A	B	C	D	E	F	G	H	I	J
0	1	2	3	4	5	6	7	8	9

PIN: **2 5 7 4**

**CAUTION!** The correct PIN is 2574. The PIN 2457 is incorrect, as the order of the letters from the reply text message was not followed.

### 3 STEP THREE

Your card will be activated once you complete a successful ATM withdrawal, use the activation transaction available in KB ATMs or make a POS payment, during which your card is inserted into a payment terminal. You must know your PIN for successful activation.



## QUESTIONS AND EMERGENCIES

In case you do not receive a reply text message (SMS) or in case of any questions or emergencies regarding your card, immediately contact our **nonstop Cards Customer Service at +420 955 512 230**.

We recommend saving this number in your mobile phone.



## IMPORTANT

- Memorize your PIN.
- For security reasons, never disclose your PIN to anyone and do not write it down anywhere.
- Once you memorize your PIN, delete the text message and destroy any other materials that may be used to identify your PIN.
- Your PIN was generated randomly; if it does not suit you, you can change it at any KB ATM.



## SECURITY

Please follow the rules for secure use of payment cards specified in the Payment Cards Guide at **www.kb.cz** in the **Documents** section.



## CARD ACTIVATION

By activating your card, you confirm that you have become familiar and agree with:

- General Business Terms and Conditions of Komerční banka;
- Product terms and conditions relating to payment cards – any terms and conditions concerning your card are available at **www.kb.cz** in the **Documents** section.
- Payment Cards Guide and the rules for secure use of payment cards included therein;
- Relevant Notices and Pricelist.

In case you fail to activate your card, it shall expire in line with the applicable product terms and conditions. At the same time, Komerční banka is entitled to charge any and all costs associated with the card issuance to you.



## CONSIGNMENT

In case of any damage to the envelope containing this letter or in case you suspect any unauthorized use of your payment card, immediately contact the nonstop **Cards Customer Service at (+420) 955 512 230**.

Your Komerční banka

Cut out and keep the following card:

### CARDS CUSTOMER SERVICE Nonstop +420 955 512 230

Call immediately in case your card is lost, stolen, misused, damaged or blocked either in the Czech Republic or abroad. We will cancel your card immediately. In special cases, we can provide you with emergency cash or issue a temporary card.

#### Prepare the following information for identification:

- Name and surname
- National ID number or account number
- Permanent residence address
- Payment card number (or card type if you do not know your card number)



We recommend saving the contacts in your mobile phone or keep this card with you, separately from your payment card.