



These Terms and Conditions Applying to Debit Cards (Virtual) describe in detail the rights and duties arising from the existing contract under which the debit card (virtual) has been provided in compliance with rules of a relevant Card Association. Please read this document thoroughly. We shall gladly answer any of your questions.

Article 1. Providing and Renewing the Debit Card (Virtual)

- 1.1 Application for the provision of the debit card (virtual).** You may apply that the debit card (virtual) be provided to you or to any third person. In justified cases, we shall be entitled to reject your application and not to provide the card. We shall not provide the card to the Holder, either, in case that he/she cannot be identified in compliance with law¹ or the data and information on the Holder we have in our files differ from those contained in your application. Wherever we use the term “card” herein, it also includes the card-related information contained in an envelope within the meaning of Article 1.2 hereof.
- 1.2 Acceptance of the debit card (virtual); contents of the envelope.** The Holder shall accept the envelope with the number of the debit card (virtual) in person, at the Point of Sale chosen by the Client, at the date we shall communicate to him/her. When taking over the envelope, the Holder shall check its integrity and shall confirm the receipt of the envelope by his/her signature. The envelope shall contain the card number, card validity month/year, verification code (e.g. CVV2) and identification of the international card system under which it is provided.
- 1.3 Authorisation to collect the debit card (virtual).** The Holder may authorise a third party to collect the debit card (virtual) in person.
- 1.4 Damaged envelope.** The Holder shall be entitled to reject the envelope containing the number of the debit card (virtual) in case that it is damaged at the time of the handover.
- 1.5 Validity.** The debit card (virtual) may be used until the last day of the expiry month/year as stated on the card. Notwithstanding the foregoing sentence, the original card shall expire as soon as the card renewed pursuant to Article 1.7 hereof is used.
- 1.6 Failure to accept the debit card (virtual).** If the Holder refuses to accept the debit card (virtual) or fails to accept it within 90 calendar days from the receipt of our notification, the card shall be cancelled. We shall destroy the card after the lapse of the aforesaid deadline. In case of the failure to accept the card, we shall be entitled to debit from the Account any and all costs incurred in connection with the provision of the card (in particular an annual fee for the use of the card) pursuant to Article 3.1 hereof.
- 1.7 Renewal.** We shall provide the Holder with a new debit card (virtual) before the expiry date of the old one. We shall not be obliged to renew the card in case that it had not been used for last 12 months before its expiry date.
- 1.8 Non-provision of the new debit card (virtual).** If the Holder does not wish that a new debit card (virtual) be provided pursuant to above Article 1.7, the Holder shall be obliged to notify the Client's Point of Sale in writing by the last Business Day of a month preceding the last month of validity of the card at the latest. The automatic card renewal may also be deactivated via the Mojobanka internet banking within the same period of time. In case that we receive your or Holder's refusal of a new card after the above deadline, we shall be entitled to debit from the Account any and all costs incurred in connection with the provision of the card (in particular an annual fee for the use of the card) pursuant to Article 3.1 hereof.

Article 2. Debit Card (Virtual)

- 2.1 Ownership.** We are the exclusive owner of the debit card (virtual). By accepting the card, the Holder becomes entitled to use the card in accordance with the Contract.
- 2.2 Non-transferability.** The debit card (virtual) is non-transferable. The Holder shall not allow any individuals that are not identical with himself/herself to use the card.
- 2.3 Form.** We shall not provide the debit card (virtual) in the form of a standard plastic card but only a card number that is contained in the envelope, along with the other card-related information.
- 2.4 Replacing a debit card type.** If, throughout the effective period of the Contract, the type of the debit card (virtual) originally agreed upon in the Contract is replaced by a new one, we shall be entitled to provide to the Holder a card of the new type. The same shall apply if a Card Association whose logo is displayed on

¹ In particular, Act No. 253/2008 Coll., On Selected Measures against Legitimation of Proceeds of Crime and Financing of Terrorism, as amended.

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the card is replaced by another one.

- 2.5 Settlement authorisation.** By signing the Contract, you authorise us to settle any and all transactions made with the debit card (virtual), as well as any and all fees and costs relating to the use of the card, by debiting them from the Account or, alternatively and temporarily, from your other account held with us, this all based on your request and under our terms and conditions.

Article 3. Fee for the Use of the Debit Card (Virtual)

- 3.1 Fee for the card and its payment.** You shall pay us a fee for the provision and use of the debit card (virtual) as per the Tariff of Fees. If the fee is charged annually, you shall pay it in advance for the next year, always on the 9th day after the card has been made out and, in each subsequent year, as long as the card is valid, always on the 13th day of the month following the month in which the card has been made out. If the fee is charged monthly, you shall pay it always by the 13th day of a month. You hereby undertake to keep sufficient funds in the Account to cover required fees until we deduct them.
- 3.2 Annual fee refund.** You shall not become entitled to a refund of the paid annual fee for the use of the card if the debit card (virtual) ceases to be valid before the expiry date. Upon the termination or cancellation of the Contract, we shall refund to the Qualified Client a proportional part of the annual fee charged as per the Tariff of Fees.
- 3.3 Fees for Banking Services and their payment.** Fees for the Banking Services provided to you in connection with the use of the debit card (virtual) are set forth in the Tariff of Fees and shall fall due as at the moment of the provision of a specific Banking Service.

Article 4. Use of the Debit Card (Virtual)

- 4.1 Use.** The Holder should use the debit card (virtual) in accordance with the Contract. The card shall be used exclusively for transactions executed without the presence of the holder. The card cannot be used, without limitation, for payments in a regular retail network, for reserving services that should subsequently be paid with a standard plastic card and for withdrawing cash. You and the Holder shall be liable for making sure that the card is not used against the law of the place where it is being used. In accordance with the manner in which the functioning of the card is set or, alternatively, for security reasons, we shall be entitled to reject certain operations made using the card and/or some kinds of transactions as such. We shall not examine whether or not a specific transaction made using the card is justified. We shall not be held liable for correct categorization of presented transactions made with the card through the agency of another bank (processing bank). We shall debit such transactions to the Account according to their categories, without examining whether their categorization is correct.
- 4.2 Weekly limits.** The Holder shall be entitled to execute transactions using the debit card (virtual) up to the weekly limit (cap) arranged in the Contract or based on your request and under our terms and conditions. Due to serious reasons, in particular those of technical nature, we shall be entitled to change the limit at any time, of which we shall notify you.
- 4.3 Drawing funds up to the balance or permitted overdraft (authorised debit balance).** The Holder shall only be entitled to draw funds using the debit card (virtual) up to the current balance of the Account or up to the permitted overdraft (authorised debit balance), if it has been arranged, taking heed of all other transactions debited from the Account.
- 4.4 Blocking of funds in case of On-Line Transactions.** Starting from the moment at which we approve an On-Line Transaction made using the debit card (virtual) (the moment of an authorisation request concerning the card and balance in the Account), the relevant transaction shall have a "pending transaction" status, and until the settlement of the transaction, we shall be entitled to block in the Account an amount of money equal to the amount of the transaction specified in the authorisation request and, consequently, reduce the available balance in the Account by the aforesaid amount. The blocked amount (with the "pending transaction" status) may differ from the actual transaction amount we shall eventually debit. A cancellation of the blocking of the funds does not necessarily mean a cancellation of the transaction as such; consequently, the transaction may eventually be settled. If the transaction is an international transaction and the Account is denominated in CZK, the amount to be blocked in the Account shall be converted from the original transaction currency to CZK using the Card Association's rate. If the Account is denominated in a foreign currency, the amount to be blocked in the Account shall be converted from the original transaction currency to CZK using the Card Association's rate and then from CZK to the currency in which the Account is denominated using the current "*deviza prodeje*" Exchange Rate (foreign currency mean rate – cashless). In case the Account currency corresponds to the transaction currency, there is no conversion and the card hold is created using the original amount. If the transaction is denominated in CZK and the Account is denominated in a foreign currency, the amount to be blocked in the

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Account shall be converted from CZK to the foreign currency using the current "*deviza střed*" Exchange Rate (foreign currency mean rate – cashless). The manner in which the Exchange Rates are used during the blocking and the subsequent settlement is clearly described in the Guide.

- 4.5 Information on the Account balance.** Information on the Account balance might not, in certain cases and for technical reasons, reflect the current situation and the most recent changes, particularly with respect to transactions executed using the debit card (virtual). In case of the On-Line Transactions, any changes to the current balance are usually registered in the payment cards authorisation system immediately. Starting from that moment of the execution of the On-Line Transaction, the amount of the given transaction shall be blocked and we shall decrease the available balance in the Account by the aforesaid amount.
- 4.6 Authorisation of transactions.** The Holder shall authorise individual payment transactions by entering required information (card number, card validity month/year, verification code (CVV2/CVC), in certain cases along with a single-purpose transaction password or another password, as appropriate, or authorisation via KB Klíč for 3D Secure, Holder's name, Holder's address, etc.) on a merchant's Internet pages or by conveying such information to the merchant in another manner (by fax, e-mail etc.). Detailed description of the different methods of the authorisation can be found in the Guide.
- 4.7 3D Secure.** All debit cards (virtual) we provide are 3D Secure active cards.
- 4.8 Non-execution of 3D Secure transactions.** We shall be entitled not to execute 3D Secure transactions if we have a reasonable suspicion that the debit card (virtual) used during the transaction has been misused. We shall allow the 3D Secure transaction as soon as the reasons for suspicion that the card has been misused cease to exist.
- 4.9 Annulment of transactions.** After a transaction is authorised by the Holder, neither the Holder nor the Bank may annul it.
- 4.10 Settlement of transactions.** We shall debit/credit the transactions, which we receive for processing, from/to the Account on each Business Day. We cannot influence or preclude the processing of transactions that have been forwarded by a merchant's bank for clearing, or the length of the period between the execution of a transaction and debiting the funds from the Account, as it primarily depends on how soon a relevant merchant presents to us payment receipts and documents necessary for the settlement of a transaction. A belated settlement of a transaction therefore cannot be the sole ground for complaint against an already settled transaction.
- Amounts of transactions that fall within the scope of the international clearing shall be recalculated to EUR using the Card Association's rates. Only if a transaction is denominated in EUR, no recalculation using the Card Association's rate shall occur.
- If the Account is denominated in CZK, the amount expressed in EUR obtained from the Card Association shall be converted to CZK using "*deviza prodej*" Exchange Rate (foreign currency sell rate – cashless), effective as at the moment of the transaction settlement, and the resulting amount shall be debited from the Account.
- If the Account is denominated in a foreign currency, the amount expressed in EUR obtained from the Card Association shall be converted to CZK using "*deviza prodej*" Exchange Rate (foreign currency sell rate – cashless). This amount expressed in CZK shall be subsequently converted to the currency in which the Account is denominated using "*deviza nákup*" Exchange Rate (foreign currency buy rate – cashless) effective as at the moment of the transaction settlement, and the resulting amount shall be debited from the Account. Only if the Account is denominated in EUR, the foregoing shall not apply but the amount expressed in EUR obtained from the Card Association shall be debited from the Account.
- In case of local clearing of a CZK transaction related to an Account that is kept in a foreign currency, such a transaction shall be debited from the Account using our "*deviza nákup*" Exchange Rate (foreign currency buy rate – cashless). If the original transaction and the Account are denominated in the same currency, no conversion occurs.
- If an already executed Debit Transaction is accompanied with a Credit Transaction through the agency of a merchant whose transaction is processed by another bank, we shall not be held responsible for a possible difference between the recalculated amounts resulting from the fact that some time has elapsed between the settlement of the Debit and Credit Transaction.
- For information regarding the difference between our exchange rate and the reference exchange rate of the European Central Bank, expressed as a percentage, see our website ("Exchange Rates" section).
- 4.11 Costs charged in case of a breach of the Contract.** We shall be entitled to debit to the Account any costs incurred as a result of a breach of the Contract committed either by you or by the Holder.
- 4.12 Transaction statements.** We shall inform you about settled transactions made using the debit card (virtual) by an Account statement or, as the case may be, by a special statement under the terms agreed upon in the Contract. Fees for provided services and executed transactions shall be listed separately.
- 4.13 Limitation of services.** We reserve the right to alter or cancel the setting of the debit card (virtual) parameters, or to change, suspend, hold up or cancel some or all of services provided in association with

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the card at any time, in particular due to circumstances of a technical/technological nature.

- 4.14 Suspending/blocking the debit card (virtual).** We shall be entitled to suspend/block the debit card (virtual) temporarily for serious reasons, particularly those of a security nature, even without the Holder's consent. We shall inform the Holder about the suspending/blocking and about reasons for such a step in advance, or if advance notice is not possible, immediately after the suspending/blocking of the card. We shall notify the Holder of the suspending/blocking over the telephone, by a text message (SMS) or via electronic mail at the number/address that has been communicated to us. We shall either re-activate the debit card (virtual) or put it on the Blacklist and subsequently provide the Holder with a new one, after the security risk has passed.
- 4.15 On-line administering the debit card (virtual).** You shall be allowed to change/amend your identification data and parameters of the debit card (virtual) agreed upon in the Contract or authorise a third party to do so on your behalf, including submitting a new application for a card, under the terms and conditions stipulated by us, provided that we make it possible for you to do it via a relevant Internet banking service.
- 4.16 Locking the debit card (virtual).** The Holder shall be entitled to lock his/her debit card (virtual), i.e. to disable any On-Line Transactions, as part of on-line administering or based on his/her request, under the terms and conditions stipulated by us. Locking the card shall not result in either its blocking or Blacklisting. The Holder shall subsequently be entitled to unlock the locked card in the same manner.

Article 5. Complaints

- 5.1 Lodging complaints.** If you disapprove of any item settled (amount debited) as part of a transaction made using the debit card (virtual) or of a fee charged for a provided Banking Service, you have the right to lodge a complaint at the Point of Sale, or in another manner specified in the Guide, without any unnecessary delay after you learn of the aforesaid fact. If you fail to lodge a complaint within 30 Business Days from the receipt of relevant settlement reports (statements of accounts) or, in case of a complaint related to the delivery/provision of goods and/or services, within 80 Business Days from the agreed (expected) date of the delivery/provision, without being prevented from doing so by particularly serious reasons, you shall be deemed to fail to lodge the complaint without any unnecessary delay after you have learnt of the aforesaid fact. The time period is derived from complaints rules of relevant Card Associations. While lodging the complaint, you shall be obliged to present copies of documents relating to the transaction complained about and you full address and telephone number. Further, you undertake to provide, upon our request, additional information or documents required for the assessment of the complaint within 10 calendar days of the receipt of our request (at the latest). Any delay in providing the requested documents to us might result in cessation of complaints procedures caused by a failure to meet complaints deadlines set forth by a relevant Card Association. If the complaints procedures are dependent on cooperation from another bank, you should see to it that the Holder collaborates and attaches his/her signature to the complaints report.
- 5.2 Types of complaints.** Lodged complaints will primarily concern a purchase of goods and/or services, and services delivered by mobile telephone providers. The specific types of complaints are described in the Guide, including the directions how to proceed in specific cases.
- 5.3 Bank's complaint procedure.** If we find the complaint to be justified, we shall cancel the item complained about and credit an appropriate amount back to the Account, or take another suitable measure. In case of complaints regarding unauthorised transactions, we shall proceed according to relevant provisions of the Notice on the Payment System.
- 5.4** In case of complaints concerning transactions made in other banks' networks or abroad, or any fees associated with such transactions, the complaints procedures and deadlines for handling complaints shall be governed by complaints rules of a relevant Card Association. Complaints concerning other transactions made using the debit card (virtual) shall be governed by our complaints rules unless set forth otherwise herein.
- 5.5 Answer to the complaint.** We shall provide you with an answer to your complaint within 15 days from its lodging. In cases where the complaints procedures are affected by third parties' rules, we shall provide you with an answer to your complaint within 35 days from its receipt (at the latest).

Article 6. Extra Services and Information Provided along with the Debit Cards (Virtual)

- 6.1 Optional extra services.** Upon your consent, and having entered into a separate contract, the Holder may also utilize optional extra services currently offered by us. The use of the optional extra services shall be governed by a separate contract or by a severable part thereof. That contract can only be terminated by you or, as the case may be, by the Holder acting with your consent.
- 6.2 Providing information.** You together with the Holder hereby acknowledge that we may make available to

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a provider of an extra service your personal data that are necessary for the provision of such an extra service.

Article 7. Liability

- 7.1 Our liability and exemptions from liability.** In case of a dispute with the Holder, we shall investigate a transaction complained about, using every means available. Our liability for any unauthorised or erroneously performed payment transactions shall be governed by relevant provisions of the Notice on the Payment System.
- 7.2** We shall not be held liable for unauthorised payment transactions and/or for any damage consequently incurred by you or the Holder in case that you fail to abide by rules of the safe handling of the debit card (virtual) or of the 3D Secure password set forth herein (notably under Article 10 hereof) or the Holder fails to inform us of any theft, misuse or unauthorised use of the card or of the 3D Secure password within required deadlines. If the card has been used without authorisation but the correct single-purpose 3D Secure transaction password or another password, as appropriate, has been entered or authorisation took place via KB Klíč, you shall be fully liable for all transactions made while the card has been used without authorisation, until the loss, theft or suspected misuse of the card is reported to us.
- 7.3** Any extraordinary or unexpected circumstances, and/or circumstances independent on our will, and/or such circumstances whose consequences we could not avert shall be deemed as circumstances exempting us from any responsibility for any erroneously performed payment transaction, i.e. in particular (but without limitation to): power failure, incorrect description of transactions and/or authorising queries generated by processing banks, refusal to accept the debit card (virtual) as a means of payment for goods or services by a seller or provider (including another financial institution), etc.

Article 8. Loss or Theft of the Debit Card (Virtual)

- 8.1 Holder's duty to notify.** If the card is lost, stolen or misused, or either the debit card (virtual) or the envelope containing card-related information is damaged, or in case of any authorised use of the card, you or the Holder shall be obliged to notify us, without any unnecessary delay after having discovered the loss or theft, either at the Payment Cards Client Line, or in person at the Point of Sale. If any of the aforesaid events happens abroad, you or the Holder shall notify us, without any unnecessary delay after having discovered the event, at the Payment Cards Client Line or in person through a point of sale of a bank that is a member of a relevant Card Association. A third party can make the notification as per this Article on behalf of you or the Holder. With respect to the duties set forth in Article 10 hereof, should you or the Holder fail to report the loss or theft of the card within 3 Business Days from such loss or theft, or the misuse of the card within 30 business days from the receipt of settlement reports (statements) that contain information of the transaction complained about, you or the Holder shall be held liable for any damage caused by a use of the lost, stolen or misused card, no matter when you actually discover the loss, theft or misuse.
- 8.2** When notifying of a loss or theft of the debit card (virtual), the notifying person shall be obliged to disclose to us essential data necessary to identify the card, i.e., the number of the card, Holder's personal data including a place of residence, and a type of the card. The notifying person shall further be obliged to inform us about details of the loss, theft or suspected unauthorised use of the card he/she is aware of.
- 8.3 Bank's proceedings.** Having received the notification pursuant to Articles 8.1 and 8.2 hereof, we shall place the debit card (virtual) on the Blacklist. A fee for the Blacklisting as per the Tariff of Fees shall be debited from the Account. The Blacklisting shall become effective after we issue a confirmation of the Blacklisting following the notification, and the notifying person agrees to all its terms. We shall provide details of the time of the Blacklisting upon a written request served through the Client's Point of Sale.
- 8.4** Unless the Holder refuses to be provided with a new debit card (virtual) while making the notification pursuant to Articles 8.1 and 8.2 hereof, we shall provide a new card to the Holder for a fee as per the Tariff of Fees. The provisions of these Conditions shall be accordingly applied to the handover of the new card (envelope containing card-related information) to the Holder.
- 8.5 Alternative manner of delivery.** In case of emergency, we may agree with you or with the Holder upon an alternative place in the Czech Republic or abroad to which the new debit card (virtual) shall be delivered by a paid service.
- 8.6 Liability for transactions after a loss, theft or misuse has been reported.** In accordance with relevant provisions of the Notice on the Payment System, we hold liability for unauthorised payment transactions and any loss or damage resulting from an unauthorised use of the debit card (virtual) as from the moment the loss, theft or suspected unauthorised use of the card shall have been reported to us in the manner specified in Article 8 hereof. If the time of a specific transaction is not identifiable (e.g., from a proof of payment or record of authorisation), we shall not become liable for an unauthorised use of the card before

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the next calendar day immediately following the day on which the loss, theft or suspected unauthorised use of the card shall have been reported to us in the manner specified in Article 8 hereof.

- 8.7 Payment Cards Client Line.** The Payment Cards Client Line is operated round-the-clock, using public telephone lines that are not protected against possible misuse of messages transmitted. We shall not be held liable for any damage suffered by you as a result of a possible misuse of messages transmitted to us via the Payment Cards Client Line.

Article 9. Termination of the Contractual Relationship

- 9.1 Listing of instances.** The Contract shall cease to exist:
- After being terminated by you or us;
 - Upon the Conclusive Date or upon winding up or dissolution of the Client – legal person;
 - Upon the cancellation of the debit card (virtual), or upon its invalidation pursuant to Article 1.6 hereof;
 - Upon the expiry of the card unless its validity has been prolonged pursuant to Article 1.7 hereof;
 - Upon putting the card on the Blacklist, provided that you or the Holder have refused to be provided with a new debit card (virtual) pursuant to Article 8.4 hereof;
 - Upon fulfilment of the condition precedent, i.e., at the moment of delivery of a notice of termination or cancellation of the Contract for Opening and Maintaining the Account by the other contracting party;
 - If you terminate the contract for the opening and maintaining the Account while switching your payment accounts in accordance with applicable law², as at the date you have specified in your application for payment account switching as the date at which we – as your hitherto supplier – should make steps requested by you;
 - Upon the vain lapse of the period specified in Article 1.6 hereof, however only in case that we have notified you in writing;
- Our right to terminate the Contract in accordance with the General Conditions shall not be prejudiced by the above provisions.
- 9.2 Termination by the Client.** You shall be entitled to terminate the Contract in writing at any time. A notice of termination shall come into effect at the date of its delivery. If you terminate the Contract and, at the same time, you are not the Holder, you shall be obliged to deliver to the Holder a copy of the notice of termination.
- 9.3 Termination by the Bank.** We shall be entitled to terminate the Contract in writing at any time. The notice of termination shall come into effect at the date of its delivery, unless we stipulate otherwise in the notice; however, even then the notice of termination cannot come into effect before the date of its delivery.
- 9.4 Blacklisting of the debit card (virtual) after the Contract has ceased to exist.** We shall place the debit card (virtual) on the Blacklist on the day the Contract shall cease to exist or, if we terminate (pursuant to Article 9.3 hereof) or cancel the Contract, at the moment of dispatching the notice of termination or cancellation of the Contract. This provision shall not apply if the Contract ceases to exist for reasons referred to in Article 9.1(g) hereof.
- 9.5 Settlement performed after the Contract has ceased to exist.** Within 30 days after the Contract ceases to exist we shall be entitled to debit from the Account the amounts of transactions made using the debit card (virtual) and fees for Banking Services provided in connection with the Contract. If you are not a Qualified Client, you should undertake not to terminate a relevant Contract for Opening and Maintaining the Account and not to close the Account throughout the aforesaid period. This provision shall not apply if the Contract ceases to exist for reasons referred to in Article 9.1(g) hereof.
- 9.6 Termination of contracts with Qualified Clients.** Article 9.3 hereof concerning the cases where we terminate the Contract shall not apply to Qualified Clients and the termination provisions in the General Conditions shall be applied instead. If terminating a Contract with a Qualified Client, we shall not place the debit card (virtual) on the Blacklist before the day on which the Contract ceases to exist.
- 9.7 Expiry of the Holder's right to use the debit card (virtual).** The right of the Holder, who is not identical with you, to use the debit card (virtual) shall expire as at the date at which such a Holder shall ask us to cancel the card in a manner acceptable for us.

Article 10. Protection of the Debit Card (Virtual), its Security Elements and Mobile Device

- 10.1 Protection of the debit card (virtual).** The Holder shall be obliged to keep the debit card (virtual) number and other card-related information in a safe place separately from his/her identity papers, and not to disclose them to third parties. Further, the Holder shall be obliged to take every necessary step to prevent

² Act No. 370/2017 Coll., the Payments Act.

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the card from being misused and/or damaged. The Holder must continuously make sure that the card has not been lost, stolen, misused or used without authorisation.

10.2 Protection of 3D Secure passwords. The Holder shall be obliged to protect the single-purpose 3D Secure password or another password, as appropriate, and the single-purpose 3D Secure activation password so as to prevent any possible misuse of the debit card (virtual).

10.3 Protection of mobile devices. If you use your mobile device to authorise transactions via KB Klíč, you undertake to take such measures so as to prevent any unauthorised use of such mobile device by a third person. In case you use fingerprint reader or facial recognition technology in your mobile device for the purpose of authentication or authorisation, you are mainly required to only store your own identification elements in such device and not to allow any third person to add their own identification elements in such device. The aforementioned provisions shall apply accordingly to any other technology used to identify a mobile device owner at the operating system level that might be accepted by us.

10.4 Guide. When using the debit card (virtual), the Holder is obliged to abide by the provisions of the Guide.

Article 11. Definition of Terms

11.1 Capitalised terms used herein shall have the meaning as defined in the General Conditions or below:

“3D Secure” shall mean a manner of securing of the debit card (virtual), protecting its Holder from the risk of an unauthorised transaction made over Internet at a merchant providing the 3D Secure service (whose Internet pages should be branded with the “Mastercard Identity Check” or “Visa Secure”).

“Account” shall mean the Client’s current account kept with the Bank and specified in the Contract.

“Bank” shall mean our company, i.e. Komerční banka, a.s., registered office at Prague 1, Na Příkopě 33/969, Postal Code: 114 07, IČO (Company ID): 45317054, entered in the Commercial Register kept by the Municipal Court in Prague, Section B, Insert 1360.

“Blacklist” shall mean a list of debit cards (virtual) that must not be used for any transaction. If a card is put on the Blacklist, the Holder shall not be entitled to keep using it (particularly for payment transactions).

“Blacklisting” shall mean a procedure of putting a debit card (virtual) on the Blacklist under the terms and conditions set forth by the Bank.

“Card Associations” shall mean international corporations granting the Bank a licence to provide and use Visa or Mastercard payment cards.

“Client” shall mean you, a natural or legal person that has entered into the Contract with the Bank and for which the Bank keeps the Account.

“Conditions” shall mean these Terms and Conditions Applying to Debit Cards (Virtual) that represent the Product Terms and Conditions as envisaged by the General Conditions.

“Contract” shall mean the contract under which the Bank undertakes to provide the Client with a debit card (virtual) and related services.

“Credit Transaction” shall include any and all payments restored by merchants to the Account, cancelled transactions made at merchants, and complaints lodged with merchants.

“Debit Transaction” shall include any and all cash withdrawals, payments for goods/services made to merchants, and purchases made using a debit card (virtual) via Internet.

“Exchange Rate” or **“Rate”** shall mean an exchange rate published by the Bank and applicable to debit card (virtual) transactions.

“General Conditions” shall mean the General Business Terms and Conditions issued by the Bank.

“Guide” shall mean the Payment Cards Guide, a document containing further vital information about the debit card (virtual) and its use, including the security rules, which the Bank is entitled to amend; we shall be obliged to inform you of such a change by an Account statement or in another appropriate manner at least 1 month before the proposed effective date thereof. The aforementioned shall not apply in case of changes carried out solely for the benefit of the Client or changes resulting from the supplementation of existing banking services/products that do not affect existing fees. The Bank is required to inform you of such changes immediately after they are made in a manner described in the previous sentence. The Bank makes the Guide public on its Internet pages or, as the case may be, makes them available at its Points of Sale. This document is not a Notice as envisaged in the General Conditions.

“Holder” shall mean an individual authorised to use the debit card (virtual) pursuant to the Contract, whose name is specified in an envelope together with a card number. The Holder may be either you or a third person authorised by yourself.

“KB Klíč” is a method for creating an electronic signature that is based on individual characteristics of an activated application for supported mobile devices as well as the knowledge of a security PIN or biometrics and that makes it possible to verify signatory’s identity, electronically sign document or authorise payment transactions.

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“**On-Line Transactions**” shall mean any and all transactions executed using a debit card (virtual) via devices whereby, as a rule, changes to the current balance in the Account are registered in the payment cards authorisation system immediately.

“**Payment Cards Client Line**” shall mean the round-the-clock telephone line for clients who use payment cards. The Bank shall communicate to the Holder the Payment cards Client Line telephone numbers along with the debit card (virtual). Should these telephone numbers be changed, the Bank shall notify the Holder of such change in advance. The numbers are also available at the Points of Sale and on its Internet pages.

“**Point of Sale**” shall mean any of Bank’s points of sale (branches).

“**Security Rules**” shall mean the Rules of Safe Use of Payment cards setting forth elementary principles of the safe use of a debit card (virtual), which the Bank is entitled to amend. The Bank makes the Security Rules public on its Internet pages and they are also available at the Points of Sale. This document is not a Notice as envisaged in the General Conditions.

Article 12. Final Provisions

- 12.1 Governing law.** The Contract shall be governed by Czech law, in particular by the Civil Code³ starting from its effective date, even in case of Contracts entered into before that date. However, the execution of the Contract, as well as any and all rights and duties arising under the Contract before the effective date of the Civil Code, shall be judged based on previous law.
- 12.2 Risk of changed circumstances.** We hereby jointly assume the risk of changed circumstances with respect to our mutual rights and duties based on and in association with the Contract, and we rule out the application of the provisions of Sect 1765(1) and 1766 of the Civil Code to our contractual relationship established under the Contract.
- 12.3 Amendments to the Conditions.** We are entitled to amend these Conditions from time to time in the manner set forth in the General Conditions.
- 12.4 Replacement of the previous Conditions.** These Conditions repeal and replace the Terms and Conditions Applying to Debit Cards (Virtual) effective from 4 December 2019.
- 12.5 Effectiveness of the Conditions.** These Conditions come into effect as of 14 April 2020.

FOR INFORMATION ONLY

³ Act No. 89/2012 Coll., the Civil Code, as amended.