

## **GENERAL DESCRIPTION OF SERVICES AND INFORMATION ON COMPLIANCE WITH ACCESSIBILITY REQUIREMENTS**

### **1. INTRODUCTION**

The general description of the services and their operation and information on the fulfilment of accessibility requirements have been prepared in accordance with Section 14(2) of Act No. 424/2023 Coll., on Accessibility Requirements for Certain Products and Services (hereinafter referred to as the "Accessibility Requirements Act" or "Act"), which transposes Directive (EU) 2019/882 of the European Parliament and of the Council of 17 April 2019 on the accessibility requirements for products and services.

The document consists of several parts. The first part contains a general description of the services concerned and the explanations necessary to understand how they work. This is a basic definition for the purposes of the Accessibility Requirements Act and detailed information can be found in the relevant contracts and terms and conditions (<https://www.kb.cz/en/about-bank/documents>). The second part contains information on how the service meets the accessibility requirements, including a description of each accessibility requirement. The third part covers the products used to provide the service. Finally, information on audio and contact details for accessibility at the bank are provided.

Unless the context of the document suggests otherwise, the general description of the service includes financial services under Section 3(1)(g) of the Act and e-commerce services under Section 3(1)(i) of the Act.

### **2. GENERAL DESCRIPTION OF THE SERVICES**

#### **• CONSUMER LOANS**

A consumer loan consists of the bank's commitment to provide you with funds in an agreed amount for an agreed period of time and your commitment to repay the funds to the bank gradually, together with interest at the agreed amount and any additional fees. A consumer loan can serve various purposes (e.g. overdraft, credit facility, etc.).

The service is intended exclusively for consumers.

The loan can be drawn down:

- i. with a specific purpose;
- ii. for a specific purpose;
- iii. or in combination - part of the loan is used to repay existing loans and part is freely usable (loan consolidation).

The interest rate for consumer loans other than for housing remains the same throughout the life of the loan. The first fixed interest period and the amount of the interest rate are specified directly in your contract, and the interest rate for the following fixed interest period may be changed within the statutory period by unilateral written notice from the bank.

The total cost of the loan may include fees. For your convenience, the bank will provide you with information on the annual percentage rate of charge (APR) and the total amount to be paid.

You have the right to repay the loan early at any time, either in full or in part. The bank may charge you a fee for early repayment depending on your contract and the type of consumer credit.

A consumer loan can be negotiated:

- i. via secure internet banking;
- ii. via a mobile application;
- iii. via a web portal;
- iv. through a branch.

As a rule, the negotiation of a consumer loan is preceded by:

- i. selecting and configuring the loan product (e.g. loan amount, maturity);
- ii. submission of an application, including electronic identity verification;
- iii. assessment of the client's creditworthiness (assessment of the client's ability and willingness to repay the loan - taking into account e.g. income, expenses, credit history, employment stability, etc.).

The service is available 24 hours a day. The service may be temporarily unavailable due to regular maintenance, system updates or exceptional technical interventions carried out to ensure the security, reliability and quality of the service provided. The Bank will provide the usual advance notice of planned outages; unplanned outages may occur without notice in the event of technical necessity.

If you arrange and use the service via the mobile application or internet bank, assistive technologies (e.g. screen readers, magnification software, voice control, etc.) may be used.

#### Important explanations:

- The Annual Percentage Rate of Charge (APR) reflects the total annual cost of the loan. It includes not only the interest but also all related fees. The APR allows you to easily compare the benefits of different loan offers because you know exactly how much you will pay.

### • INVESTMENT SERVICES

If you enter into an investment services agreement with the bank, depending on the specific type of agreement, you may be able to (i) place instructions to buy or sell financial instruments offered by the bank; (ii) use investment advisory services; (iii) have a professional portfolio manager manage your assets; and (iv) leave your financial instrument in the custody or guardianship of the bank.

Before we can provide investment services to you, the bank must evaluate your risk profile and whether the investment is suitable and appropriate for you. We determine this through an investment questionnaire. We will use it to assess your investment experience, your knowledge of financial products, the goals you want to achieve by investing, your financial situation and the level of risk you are willing to accept. Based on your answers, we will build your investment profile.

Investing is done by placing an order to buy the selected investment instrument, and the bank will process your order and close the trade. The final transfer of the securities and

corresponding funds takes place at trade settlement, which usually occurs within a few business days after negotiation.

If you choose to have your portfolio professionally managed by a portfolio manager, you will choose only one of the strategies offered and the bank will handle the rest.

Investment services are provided:

- i. via secure internet banking;
- ii. via specific investment apps;
- iii. via a mobile app;
- iv. through a branch.

The service is available around the clock. The service may be temporarily unavailable due to periodic maintenance, system updates or extraordinary technical interventions carried out to ensure the security, reliability and quality of the service provided. The Bank will provide the usual advance notice of planned outages; unplanned outages may occur without notice in the event of technical necessity.

If you arrange and use the service via the mobile application or internet bank, assistive technologies (e.g. screen readers, magnification software, voice control, etc.) may be used.

#### Important explanations:

- Investment instruments are shares, bonds, unit certificates, derivatives and certain other instruments, as defined in Act No. 256/2004 Coll., on Capital Market Business.
- Order is your instruction to the bank to buy or sell an investment instrument.
- Equity Account means the account in which your investment instruments or records thereof will be held.
- Portfolio means the collective designation of your investment assets that we record or manage for you.
- Management means the activity of a bank or other entity in managing your assets, including the selection of specific investment instruments and their purchases and sales without the need for your instruction, with the aim of appreciating such assets.
- Investment advice involves consulting with our investment advisers who will show and explain all the options available to you to help you select investments so that the portfolio you build matches your experience.

#### **• PROVISION OF PAYMENT SERVICES AND SERVICES RELATED TO PAYMENT ACCOUNTS**

On the basis of the agreement on the establishment of a payment account or other agreements, the bank provides you with a number of so-called payment services (see below). The terms and conditions for the provision of payment services are set out in detail in the terms and conditions which form part of the contracts you enter into. The current schedule of fees and interest rate notices are also an integral part of these.

The Bank provides the following payment services:

- i. a service enabling the deposit of cash into a payment account held by the provider;
- ii. a service enabling cash withdrawal from a payment account held with the provider;
- iii. the execution of a transfer of funds from a payment account for which a payment order is given by the payer, the payee or the payer through the payee, if the provider does not provide the transferred funds as a credit to the user;
- iv. the transfer of funds from a payment account for which the payer, payee or payer through payee gives the payment order, if the provider provides the funds transferred to the user as credit;
- v. issuing and managing payment funds and, where the user is the payee, transmitting the payment order and processing payment transactions;
- vi. making a transfer of funds where neither the payer nor the payee uses a payment account with the payer's provider (remittance transfer);
- vii. indirect payment order service;
- viii. payment account information service.

A payment account service is, in particular, the service of opening and maintaining a payment account, including overdraft and overdraft facility.

The bank charges fees for banking services according to the fee schedule. The balance of funds on payment accounts shall bear interest at the interest rate specified in the relevant interest notice.

On the basis of the relevant agreement, the Bank will open current and savings accounts in Czech crowns or in another currency as offered by the Bank.

The Bank offers current accounts in the following tariffs

- i. Start tariff - includes 1 current account in CZK, 1 debit card and free withdrawals and deposits in the shared ATM network;
- ii. Standard tariff - includes 1 multi-currency account, 2 debit cards, free withdrawals and deposits in the shared ATM network and 2 withdrawals from each card from foreign ATMs in the Czech Republic and Europe;
- iii. Comfort Tariff - includes 3 multi-currency accounts, 6 debit cards, unlimited withdrawals from all ATMs in the Czech Republic and Europe, free deposits in the shared ATM network, 1% extra on the savings account and a better exchange rate;
- iv. Exclusive tariff - includes 100 multi-currency accounts, 100 debit cards, unlimited withdrawals from all ATMs in the Czech Republic and Europe, free deposits in the shared ATM network, 1% extra on the savings account and a more favourable exchange rate

Payment services and services associated with the payment account can be negotiated:

- i. via secure internet banking;
- ii. via a mobile application;
- iii. via the web portal;
- iv. through a branch.

The service is available around the clock. The service may be temporarily unavailable due to periodic maintenance, system updates or extraordinary technical interventions carried out to ensure the security, reliability and quality of the service provided. The Bank will provide the

usual advance notice of planned outages; unplanned outages may occur without prior notice in the event of technical necessity.

If you arrange and use the service via the mobile application or internet bank, assistive technologies (e.g. screen readers, magnification software, voice control, etc.) may be used.

Important explanations:

- A payment account is an account designed for payment transactions.
- A payment transaction is a deposit of funds into a payment account, a withdrawal of funds from a payment account or a transfer of funds to a third party.
- A debit card is a payment card that is directly linked to the customer's current (payment) account. It allows the holder to make non-cash payments, withdraw cash from ATMs or deposit money through ATMs, up to the available balance on the account.

- **E-COMMERCE**

E-Commerce services include services provided remotely via websites or mobile devices, by electronic means and at the individual request of the consumer in order to conclude a consumer contract.

**Electronic banking**

The service operates in the form of web-based internet banking and mobile internet banking, for which the relevant application must be downloaded and installed. With this service, the bank provides you with online access to your payment account and the ability to manage the funds in it via online or mobile banking.

**Electronic Signature Service**

We provide 3 methods for electronic signatures. These are (i) KB Key, (ii) Certificate on a smart card and (iii) Security Password (this is a name, password and sms). These methods can be used to electronically identify oneself, authorize payment transactions and electronically sign documentation with us and can act as a banking identity.

**KB Banking Identity**

KB Banking Identity serves as a digital ID card and a source of personal information to prove your identity in a digital environment. In addition to your bank, you can also use it to log in to commercial services or government portals. If you subscribe to an e-banking service, you automatically have a KB Bank Identity.

Method of provision:

- i. via the mobile app.

The service is available around the clock. The service may be temporarily unavailable due to periodic maintenance, system updates or extraordinary technical interventions carried out to ensure the security, reliability and quality of the service provided. The Bank will provide the usual advance notice of planned outages; unplanned outages may occur without notice in the event of technical necessity.

If you arrange and use the service via the mobile app or internet bank, assistive technologies (e.g. screen readers, magnification software, voice control, etc.) may be used.

### **3. PRODUCTS USED TO PROVIDE SERVICES**

The Bank ensures that the physical controls and software interfaces of products used to provide the service (e.g., customer devices in branches) comply with the Accessibility Requirements Act and are compatible with assistive technologies.

### **4. INFORMATION ON COMPLIANCE WITH ACCESSIBILITY REQUIREMENTS**

The Bank provides services in accordance with the Accessibility Requirements Act, in compliance with the basic principles of accessibility, i.e. perceivability, operability, understandability and robustness.

The digital interface of the services including identification methods, electronic signatures, security and payment services has been designed in accordance with:

- WCAG 2.1 - Level A and Level AA;
- the harmonised standard EN 301 549 as amended.

Some parts of the services may not fully comply with the accessibility requirements of the above standards and technical standards. In cases where accessibility of a given part of the service cannot be ensured in accordance with the requirements of these standards and norms, accessibility shall be ensured in an alternative way that allows equivalent access to the service in order to make the service effectively perceivable, operable, understandable and robust. This includes, for example:

- (i) assistive services available in Czech language (for more on this, see the link <https://bezprekazek.kb.cz/>);
- ii) specialised assistance for clients with disabilities at the branches (for an overview of the functionalities of the branches, see the branch overview: <https://www.kb.cz/en/branches-and-atms>);
- iii) wheelchair-accessible ATMs and branches (an overview is provided here: <https://www.kb.cz/en/branches-and-atms>).

### **5. COMMON PROVISSIONS**

#### **• AUDIO FORM**

In accordance with Section 14 of the Accessibility Requirements Act, the bank also provides this document in audio form upon request of the client. If you would like to receive an audio version of this document, please contact us using the contact details below. The audio form will be provided within a reasonable time and in a manner appropriate to the needs of the applicant.

#### **• SPECIAL ASSISTIVE SERVICE**

The Bank communicates effectively with customers with disabilities and functional impairments, providing them with information about accessibility services and their

compatibility with assistive technologies through the specialised channels described on the website: <https://bezprekazek.kb.cz/>

- **FEEDBACK AND CONTACT**

If you need to contact us, please use one of the following methods:

By phone at the following numbers:

- From the Czech Republic: 800 521 521

- From abroad: +420 955 559 550

Mon-Fri 7:00-22:00, Sat-Sun 8:00-22:00;

By email: [kbplus@kb.cz](mailto:kbplus@kb.cz)

- **ENTRY INTO EFFECT**

This document enters into effect on June 28, 2025 and is subject to continuous updating thereafter.