

ČSOB INCENTIVE PROGRAMME

This is a package of premium benefits offered by ČSOB to the employees of the company



Plus Konto

Current account with no fee charged and without any conditions.

Loan for any purpose / Loan refinancing the existing loan



Interest rate 5,9 % p.a.
(RPSN 6,1 %)**

Credit Card



**1% cashback from all payments
made by a credit card for
a period of 6 months***

Car, driver, property and life insurance



**20 % of the insurance premium
refunded in the first and
in the second year**

Mortgage loan



**0,1 % discount from
the standard interest rate**

Financial Investments



**50 % discount from the standard
flat fee charged on the purchase**

Building savings



No flat fee

For a comprehensive list of benefits of ČSOB Incentive Programme and for more detail please see www.motivacniprogram.csob.cz after the following log-in:

User name:

Password:

www.csob.cz

Further benefits offered by CSOB you should know about



ČSOB Loyalty program – Svet odmen

- Any payment by your payment/credit card or any new product of CSOB contracted is rewarded by certain amount of points (1 point = CZK 1), which you can exchange for gifts, discounts and other benefits



Extended warranty

- For one year, on goods purchased and paid by your credit card, plus a six month collision and theft insurance



Discount on fuel

- Purchased and paid by CSOB card at EuroOil fuel stations (min CZK 300)



Saving rate of 4,25 % p.a.

- On your term deposit applied for one year for savings in the amount of a parallel financial investment - Duo Profit

How to get the benefits

We will be happy to arrange for your employee benefits at any CSOB Branch, any Financial Centre of the Postovní sporitelna, or at any Post office. Please have your employee ID ready. We will take care of the transfer of your accounts from another bank free of charge.

Your main communication contact is CSOB branch

*How does it work? You receive your cashback benefit in the form the points within CSOB loyalty program Svět odměn (1 point = 1 CZK), whereas you can use the points for repayment of a debit on your credit card or exchange them for gifts, discounts and other benefits.

More on www.svetodmen.cz.

**Guaranteed interest rate 5,9 % p.a. for loans in excess of CZK 349,000, guaranteed interest rate 7,9 % p.a. for loans up to CZK 349,000.

Typical example: Loan for any purpose / Loan refinancing the existing loan in the amount of CZK 350,000, loan period 7 years: fixed interest rate 5,9 % p.a., annual percentage rate 6,1 %, monthly repayment CZK 5,097, total to pay CZK 428,148.

The value of an investment and profit from thereof may fluctuate in time, the return of the amount invested is not guaranteed. Unlike traditional deposit products, financial funds are not covered by the deposit insurance. You will find a characteristic mortgage example at www.csob.cz.

This is not a proposal to conclude a contract.

Mortgage loans are provided by Hypotecni banka, a.s.

The insurance is provided by CSOB Pojistovna, a. s., member of the CSOB Holding.

Building savings is provided by CMSS.

This offer is valid till