ACCESSIBILITY OF SERVICES FOR PEOPLE WITH LIMITATIONS

ČSOB Stavební spořitelna
jdeme vám naproti

This document describes the accessibility of our services, i.e. of ČSOB Stavební spořitelna, a.s. (ČSOBS) by you, clients and potential clients, in accordance with the provisions of Section 14 of Act No. 424/2023 Coll. on requirements for the accessibility of certain products and services.
Note that this law only applies to certain services. In relation to ČSOBS, it applies to the financial services listed below and e-services (contracts concluded electronically).

We first provide a general description of each of the services and explanatory notes on how they work. This is a very general description and the services are described in greater detail and in a more binding manner in contracts, terms and conditions, pre-contractual information and other documents directly related to the individual services. Terms and conditions are available at https://www.csobstavebni.cz/sazebnik-podminky-formulare.

In the following section of the document, we describe how services meet accessibility requirements.

If you would prefer the content of the document in audio form, please call our support team on 225 225 225.
If you have any suggestions for improving the accessibility of our services, please contact us at info@csobstavebni.cz.

1. 1. GENERAL DESCRIPTION OF THE SERVICES AND EXPLANATIONS FOR UNDERSTANDING HOW THE SERVICE WORKS

1.1. Providing loans and intermediate housing loans

When you take out a loan, it means that ČSOB lends you money and you undertake to repay it in instalments and to pay the cost of the loan (i.e. interest and any other fees). Loans differ, for example, in the way they are drawn, how they are repaid, the loan period and costs.

You must meet three conditions to qualify for a building society loan: you have to save for at least two years on the building society savings contract, you must save a pre-specified percentage of the target amount in the contract (the so-called minimum percentage of savings) and a numerical evaluation factor. The specific terms and conditions of individual tariffs can be found in the overview of building society savings products. We will inform you on the ‘target amount’ allocation (i.e. the possible use of the loan).

If you do not yet meet the conditions for a regular loan, you can request another type of loan – an intermediate loan.

In the case of a loan or even an intermediate loan, ČSOB is obliged before granting you a loan to assess your ability to repay the loan (creditworthiness), i.e. in particular an assessment of your income and expenses. The amount of the loan granted by ČSOB depends on the assessment of your ability to repay the loan. When assessing your creditworthiness, ČSOB looks at databases that enable it to evaluate your creditworthiness.

After signing the loan contract, ČSOBS transfers the money to your account. The loan has a fixed, precisely defined repayment period and a specified instalment amount. You draw on the loan for the established purpose of housing. The interest rate remains unchanged for the entire duration of the loan. Loan fees are another cost of the loan. The annual percentage rate of costs and the total amount to be paid provide you information on the cost of the loan.

You are entitled to repay the loan early at any time, in whole or in part. In the event of early repayment, ČSOB is entitled to reimbursement of the costs incurred in connection with early repayment, if such reimbursement is agreed in the contract.

The loan can be arranged with a ČSOBS financial advisor at a branch or at a location of your choice, and you can also sign the loan documents with the financial advisor. In some cases, it is even possible to sign the loan online in the ČSOBS Client Zone.

If you do not pay your agreed repayments on time and in full, you may be charged additional interest and fees. You can also take out insurance that can help you in certain life situations or with loan repayments.

Definition of important terms:
- **The total amount of the loan** is the total amount of money that can be provided to you under the contract.
- **The instalments and, if applicable, the way the instalments are divided** determine how much, how often and, if applicable, how many payments you must make.
- **The total amount you must pay** is the sum of the loan, interest and any other costs related to your loan.
- **The interest rate** is a percentage that determines how much extra you pay each year (not including fees).
- **The annual percentage rate (APR)** shows how much you actually pay in total for the loan in a year and includes interest and all other fees. The purpose of the APR is to help you compare different offers.

1.2. Building society savings

ČSOBS offers you the possibility to open a building society savings account. This is a savings product and you must have a building society savings contract with us to take advantage of it. You can conclude a building society savings contract with a financial advisor of ČSOBS, at the Czech Post Office or online at https://www.csobstavebni.cz/. A building society savings account is a product to which the state makes a financial contribution if the specified conditions are met. If you save at least CZK 20,400 a year, you will receive an extra CZK 1,000 from the state.

Opening a building society savings account is free of charge regardless of the target amount. You only pay an account maintenance fee of CZK 360 per year. The minimum monthly deposit is 0.25% of the target amount. The lowest target amount you can choose is CZK 150,000, so the minimum monthly deposit is CZK 375.

The target amount is the amount that includes your future deposits, state support, interest and any building society loan, after deducting income tax on this interest and fees. The amount also determines the minimum monthly deposit in the building society savings account. This is 0.25% of the target amount. **You don‘t have to save all the way up to the target amount**, but you also cannot exceed it. Of course, you can increase or decrease the target amount at any time for free at any ČSOB branch or with a sales representative of ČSOB Stavební spořitelna.

State support is a financial contribution that the state adds to your building savings deposits. State support is credited to your building society savings account in April of each year. You can receive a maximum of CZK 1,000 per year.

Payment details. For payments sent by post order or bank transfer, the following information is required:
- account number = the number of the building society savings contract
- bank code = 7960
- VS (variable symbol) identifier = personal identification number of the owner of the building society savings contract or the number of the loan contract

You can find your account number in the Client Zone of moje.csobstavebni.cz.

2. 2. E-SERVICES

E-services means services provided remotely via websites or mobile devices, by electronic means and at the individual request of the consumer, with a view towards concluding a consumer contract.

2.1. The Client Zone

The ČSOB Stavební spořitelna Client Zone is an online platform that allows you to conveniently manage your building society savings and loan products from ČSOB Stavební spořitelna.

Main functions of the Client Zone:

Receive up-to-date information on the status of your building society savings, including the balance, credited interest and state support.

Receive up-to-date information on the status of your loan or intermediate loan, how your loan is being repaid, the amount of your repayment and a summary of payments to your loan account.

View the details of your contracts, their parameters and history.
View and download electronic account statements. Statements are free of charge.
Use the Client Zone to send questions about your product to Stavební spořitelna.
Here you can find the name and contact details of your sales representative.

2.2. Description of registration, login and use of the ČSOBS Client Zone

2.2.1. Setting up the Client Zone via ČSOB Internet Banking or ČSOB Smart:
Users of ČSOB Internet Banking and ČSOB Smart can also arrange access to the Client Zone via these applications. Ownership of ČSOB Identity is a prerequisite.

From ČSOB Internet Banking, you can access the Client Zone using the Access to Portals link, which can be accessed by clicking on your name in the middle of the top menu. Another option is to go to the detail of one of the products offered by ČSOB Stavební spořitelna and click on Go to the Stavební spořitelna Zone.

In the ČSOB Smart application, under the details of a product from ČSOB Stavební spořitelna, click on the orange button Go to the Stavební spořitelna Zone.
If you have not yet signed a Client Zone contract, the system will create a Client Zone use agreement for you, which you will sign by SMS code before signing the building society savings contract.

If you enable access to the Client Zone in this way, your entry channel will henceforth be the ČSOB environment.

Login is then through the ČSOB Smart application directly on your mobile phone or at the website https://identita.csob.cz/prihla-seni/#csob-ib using your ČSOB username and password or your ČSOB Identity

2.2.2. Setting up the Client Zone with a ČSOB Stavební spořitelna financial advisor:
The advisor verifies the prospective client‘s identity and signs the Client Zone contract with the prospective client. The applicant must have proof of identity, a mobile phone and a working email account. Initial login details are sent to your email address.

Two participants cannot have the same contact details for the Client Zone. An exception is the creation of a Client Zone for a child, which can be set up with the contact details of a legal guardian who already has access to the Client Zone.

In the Client Zone, the Client Zone use agreement is displayed the first time you log in. This agreement is signed electronically by copying the SMS code. If the user does not sign the Client Zone use agreement, they cannot access the Client Zone.

After signing, an SMS code for the first login is sent and after entering it, the client is prompted to change the password and log into the Client Zone.

Login then takes place on the website: moje.csobstavebni.cz by entering your username and password.

2.3. Opening a building society savings account through the Client Zone

On the main page, after logging into the Client Zone or after entering the Client Zone from Smart or ČSOB Internet Banking, click on the banner of the building savings offer „Open online“

If you have not yet opened any building society savings accounts with ČSOB Stavební spořitelna, you can enter the Client Zone by clicking on the building society savings product in the Offers section, where you can select „Open online“

Choose one of the savings options, a monthly deposit of either CZK 500 or CZK 1,700, and confirm your choice. If you do not choose either of these options, you can contact your financial advisor or a ČSOBS advisor to arrange the contract

If it is necessary to obtain additional information about you before concluding the contract with regard to Act No. 253/2008 Coll., the Act on Certain Measures Against the Legalisation of the Proceeds of Crime and Terrorist Financing, we will ask you for this information on the next page.

The contractual documents are then generated – first pre-contractual information and then the building society savings contract, which must be signed with an SMS code we send to the phone number you have provided.

If you have not yet signed a Client Zone contract, the system will create a Client Zone use agreement for you, which you will sign by SMS code before signing the building society savings contract.

You will then be notified that the contract has been successfully concluded and the payment details for the new contract are displayed.

2.4. Taking out an e-loan through the Client Zone

What is an e-loan? An e-loan is an intermediate or regular building society loan taken out paperlessly and electronically. You can take out this loan in one appointment with a financial advisor. If the loan is approved, you will have the money on your account the day after signing.

Requesting an e-loan Visit a ČSOB Stavební spořitelna financial advisor, who will fill out the necessary application with you and together you will submit the application online for approval.

If approved, the contractual documents will be uploaded to the Client Zone for your signature.

How to sign an e-loan in the Client Zone On the main page, click on the banner or link to the e-loan signature screen. Here you will be given the main requirements for the loan application and you will also be given the ESIS and e-loan contract to read. Each document can be opened or downloaded in PDF format, read the documents and you will then be prompted to sign each of them by SMS code sent to your phone as specified in the Client Zone contract.

Once the loan documents are signed, you will receive confirmation of successful signing and completion of the process. The money will be sent to you based on your instructions for payment. Bank transfer can take up to two working days.

2.5. Description of the process of opening a building society savings account on the csobstavebni.cz website

It is also possible to open a building society savings account online at www.csobstavebni.cz. You can apply for a contract for both an adult and a minor child using BankID.
However, a specific procedure is required for the child, since minors do not have their own BankID.

Proceed as follows:
1. Open a web browser and go to https://online.csobstavebni.cz/stavebko or https://csobstavebni.cz. Click on the Building Society Savings window with the Open online link
2. On the home page, choose for whom you wish to open a building society savings account – for yourself or for a minor child. Click on the form header to make your selection.
3. Fill in your basic personal information: Name, surname, phone number and postal code. By adding this information to the form, you also confirm that the data provided is true and that you have read the Information on Personal Data Processing.
4. The contract is automatically set to a target amount of CZK 200,000, so that if you deposit CZK 1,700 per month and save for 6 years, you will receive full state support. Further information is provided directly in the application process and in the pre-contract information.
5. By clicking Continue, you will be authenticated via BankID. We will also ask you a few necessary questions related to the Act on Selected Measures Against Legitimisation of Proceeds of Crime and Financing of Terrorism, such as your occupation, nationality and in which country your income is taxed.
6. If all the data is filled in correctly, the contractual documents will be generated for you to read and then sign.
7. Sign the documents via BankID.
8. We will then confirm the opening of the building society savings account, provide you with payment details and send you a confirmation email after processing in our systems.

If there are any problems with the online arrangement, you can contact our Customer Service Line at 225 225 225, or contact our Financial Advisor, who can arrange a contract with you in person. A list of our financial advisors is available at: https://oz.csobstavebni.cz/obchodni-zastupci

3. ACCESSIBILITY REQUIREMENTS

3.1. Electronic channels

3.1.1. Websites
ČSOB Stavební spořitelna, a.s. (ČSOBS) undertakes to make its website accessible in accordance with Act No. 424/2023 Coll. on accessibility requirements for certain products and services (hereinafter the „Act“).
This accessibility statement applies to the ČSOBS websites:
https://www.csobstavebni.cz/
https://moje.csobstavebni.cz/
https://online.csobstavebni.cz/stavebko/
https://oz.csobstavebni.cz/obchodni-zastupci

3.1.2. Compliance status
The websites are fully compliant with EN 301 549 V2 1.2 and the WCAG 2.1 standard, with exceptions occurring in less than 1% of the pages (we continue to work to correct these shortcomings.

3.1.3. Referred content
Links are used on the website that direct users to the ČSOB Group website or to general files that can be viewed or downloaded to your computer. The ČSOB website generally publishes files in PDF format, which can be opened in freely available applications such as Adobe Reader or other alternative PDF file viewers.

3.2. Documents

The documents provided by ČSOB are publicly accessible, with the exception of some parts that are harder to read (e.g. tables). We are also working diligently to correct these shortcomings.

3.3. Physical service at branches of ČSOB, ČSOBS and Czech Post

All ČSOB branches are accessible for all types of restrictions listed in the Act, and the majority of branches are wheelchair accessible.

If you need technical aids to familiarise yourself with the ČSOB documents, please bring them with you to the branch. If you are familiarising yourself with the documents with the help of a person you trust, it is essential for this person to come with you to the branch. In both of these cases, we recommend that you request the documents in advance so that you have more time to read them.

In the event that you are unable to sign but instead make your own mark on the document and act with the assistance of two impartial witnesses, please bring these witnesses with you.

If you have a hearing impairment, we can use our internal CallScribe application to communicate with you. The app will transcribe the bank employee‘s spoken speech to a computer monitor, where you will be able to read what the bank employee is saying. The CallScribe service can be used when you need to transcribe the spoken speech of a branch employee not only if you have a hearing limitation, but also if for some reason the displayed text can be helpful. Communication using CallScribe is accomplished by speaking to the employee, and the employee‘s speech is displayed in written form on the monitor.

You can bring your guide dog to the branch.

We will serve you similarly at the branches of ČSOB Stavební spořitelna and Česká pošta, but we do not have the CallScribe application available at these locations.

4. PREPARATION OF THIS ACCESSIBILITY STATEMENT

This declaration was made on 13/06/2025.
The method of self-assessment performed by ČSOB Stavební spořitelna was used to prepare this declaration.

5. FEEDBACK AND CONTACT DETAILS

We are still working to make this site seamlessly accessible to all users. If you run into any problems, please let us know. For suggestions, comments or information about problems with the display of this website, please use the following email address: info@csobstavebni.cz