

RULES OF ČESKOSLOVENSKÁ OBCHODNÁ BANKA, a. s. (hereinafter “Rules”) of the ČSOB MultiBanking information system use during its trial operation (hereinafter “the PILOT – ČSOB MultiBanking”)

1. **Československá obchodná banka, a. s.**, Žižkova 11, 811 02 Bratislava, company identification number : 368 54 140, registered in the Register of Companies of District Court Bratislava I, section Sa, file no. 4314/B (hereinafter “ČSOB” or “the Bank”) issues these Rules in order to regulate the rights and obligations of the Bank vis-à-vis all the users as well as the rights and obligations of the PILOT – ČSOB MultiBanking users vis-à-vis the Bank; the use of the PILOT – ČSOB MultiBanking is equal to written communication.
2. **A PILOT - ČSOB MultiBanking user means:**
 - a) an authorized person - natural person that has concluded an Agreement on ČSOB Electronic Banking Activation with the Bank (hereinafter “Agreement”), and has been simultaneously designated by the account owner (natural person, natural person – entrepreneur or legal person) in the Contract for ČSOB Electronic Banking (hereinafter “Contract”) and schedules thereto (authorization to handle funds in the account) as a person authorized to use the ČSOB InternetBanking and related ČSOB SmartBanking (hereinafter “Services”) and handle funds in designated accounts of the account owner via said Services. The authorized person gets access to all the information about the account owner’s accounts, offered by Services and subject to banking secrecy. For the purposes hereof, authorized person means also the account owner – natural person,
 - b) a natural person that has concluded Contract, Agreement and has electronically concluded a Frame Contract on Remote Contracts Concluding (hereinafter “Frame Contract on Remote Contracts”) with the Bank for the Moja ČSOB and ČSOB SmartBanking for the purposes of online purchases of selected products, or
 - c) a natural person that has concluded with the Bank a Contract for Remote Contracts Concluding by Means of Electronic Communication for the ČSOB InternetBanking 24, Moja ČSOB, ČSOB SmartBanking and ČSOB Info 24 (notifications). Such a person may use the Moja ČSOB and ČSOB SmartBanking services also for the purposes of online purchases of selected products.
3. The Bank offers the users access to the PILOT - ČSOB MultiBanking via the ČSOB SmartBanking.
4. The requirement for the PILOT - ČSOB MultiBanking use is the consent of the authorized person to the PILOT - ČSOB MultiBanking use and registration of the account maintained by other payment services provider for the ČSOB SmartBanking.
5. The authorized person should register the account maintained by other payment services provider for the ČSOB SmartBanking via the PILOT - ČSOB MultiBanking using the authorization and authentication tools, issued by the other payment services provider that maintains that account.
6. The PILOT - ČSOB MultiBanking gives information about checking and other accounts maintained by other payment services provider and displayed in the ČSOB SmartBanking, in which case the Bank is the provider of account information services.
7. To remove a payment account data, the user of PILOT - ČSOB MultiBanking should submit a request for data removal via the ČSOB SmartBanking. The Bank will terminate the validity of consent to the PILOT - ČSOB MultiBanking use automatically upon the removal of the data of the last account, maintained by other payment services provider.
8. These Rules enter into force on April 2, 2019.