

## GUIDELINES FOR PERSONALIZED IMAGE CARDS



Československá obchodná banka, a. s. (hereinafter the “ČSOB”) issues these guidelines for personalized image cards (hereinafter the “Guidelines”) in accordance with and under the current General Terms and Conditions (hereinafter the “GTC”), the Terms and Conditions for Issuing and Using Debit Payment Cards or the Terms and Conditions for Issuing and Using ČSOB Credit Cards (hereinafter the “Terms and Conditions”) and in accordance with the Card Company Guidelines. Based on these Guidelines, the ČSOB issues personalised image cards (hereinafter the “image cards”) to account holders and to persons designated by the account holders (hereinafter the “image card holder”).

1. Image cards are the property of the ČSOB and the image card holders only have the right to use them. There is no legal entitlement to the issue of image cards. Image cards are issued in the name of the image card holder and are not transferable. The types of image card are given by the current offer of ČSOB.
2. “Application for the issue and use of an image debit card/Application for the issue and use of an image credit card for an individual” (hereinafter the “application”) is concluded between the ČSOB and both the account holder and the image card holder. The image card holder may only use one valid image card of each type from the current ČSOB offer issued in his/her name.
3. The issue or change of the image card is charged according to the respective current ČSOB price list. Image card, which is set up for automatic renewal and the respective image is downloaded in the ČSOB internal system, is renewed with the same image design (picture). An application is required if the image card holder wishes to update the image design (picture) or to receive an image card without a picture, which has to be filed at least 6 weeks before the renewal date of the image card at the respective ČSOB branch. The application is charged with a fee.
4. The image card design may be prepared using photographs from the ČSOB gallery or pictures or photographs supplied by the image card holder (hereinafter the “photographs”).
5. If using a photograph supplied by the image card holder, the image card holder claims that he/she:
  - is the sole and complete owner of the copyrights, especially personal and proprietary, to the photograph supplied that will form the design of the image card, under the relevant provisions of Act No.185/2015 Coll. Copyright Act, as amended, and that he/she is also the holder of any other rights similar to copyrights, and that by using the photograph supplied, he/she does not infringe these rights of any third parties,
  - does not unauthorisedly infringe the personality right of any person displayed on the photograph, under the relevant provisions of Act No. 40/1964 Coll. Civil Code, as amended,
  - does not infringe the right to privacy of any person displayed on the photograph without such person’s express consent, in accordance with Act No. 122/2013 Coll. on the protection of personal data and on amending and supplementing certain laws, as amended.
6. Where any damage occurs to the ČSOB due to the falsity, inaccuracy, incompleteness or other errors in the above claims of the image card holder, the account holder and the image card holder undertake to compensate the ČSOB in full.
7. The image card holder grants his/her consent to ČSOB to provide the photograph supplied to other entities (i.e. third parties) that are involved in the preparation and distribution of ČSOB image cards.

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8. In this point of these Guidelines, the ČSOB indicates the criteria for preparing image card designs and approval of photographs. ČSOB is entitled to change these criteria at any time. Photographs forming part of the card image design must not contain the following themes, namely:
  - trademarks, logos, slogans, company names, materials or brands protected by copyright or other intellectual property rights,
  - advertising or promotional material or branded products,
  - celebrities, politicians, actors, musicians, athletes or cartoon characters,
  - telephone numbers, addresses, websites, bank account numbers, personal numbers or PINs,
  - themes featuring provocative, sexual, violent or otherwise offensive, humiliating or immoral content,
  - alcohol, tobacco products or firearms,
  - themes depicting illegal or socially or culturally unacceptable behaviour, expressions or signs,
  - themes depicting opinions or beliefs of extremist political or socially undesirable groups (e.g. gangs and the like),
  - religious themes,
  - themes that could impair security features of cards.
9. The image card holder may send a few photographs for approval to ČSOB, which informs the image card holder about their approval by e-mail in accordance with point 12 of these Guidelines. After receipt of such e-mail with at least two approved photographs, the image card holder may choose one of the approved photographs to be displayed on his/her image card.
10. ČSOB reserves the right to refuse the draft design (photograph) of the image card, without giving a reason. Refusal of the draft image card design (photograph) is advised by e-mail sent to the email address of the image card holder, generally within 5 working days after the receipt of the draft image card design sent by the image card holder.
11. ČSOB informs the image card holder about the approval or refusal of the draft image card design (photograph) by e-mail sent to the e-mail address of the image card holder, generally within 5 working days from receipt of the draft image card design. If the draft design (photograph) of the image card is approved, the image card holder may apply for the issue of the image card in person at any ČSOB branch in accordance with point 3 of these Guidelines. The application must state the unique identification number received by the image card holder in the e-mail confirmation of the draft design approval. The identification number is valid for 10 working days. After the image card featuring the client's design is issued, it is sent to the address stated by the image card holder in the application, generally within 10 working days after receipt of the application for its issue by ČSOB. Applications for express issue of image cards are not acceptable.
12. ČSOB is entitled to unilaterally amend these Guidelines, but obliged to communicate any such amendments at its website and at the bank premises, in writing, in the Slovak language, at least 15 days prior to the effective date of the respective amendment, unless otherwise provided by special legislation or agreed between the ČSOB and the image card holder.
13. The current version of the Guidelines is available at [www.csob.sk](http://www.csob.sk) and in all ČSOB branches.
14. These Guidelines for Personalized Image Cards come into force and effect on 15 April 2016, replacing the Guidelines for Personalized Image Cards of 1 January 2008.