

# Payment card guide

## Everything you need to know about Komerční banka payment cards

The use of a payment card ("Card") issued by Komerční banka, a. s. branch of a foreign bank, is subject to the applicable product terms and conditions for cards, which can be obtained from the website [www.kb.sk](http://www.kb.sk). Please ensure you are familiar with the current text of these documents. Capitalised terms used herein have the meaning defined herein, in the Card Agreement and in documents forming an integral part thereof.

### What will you find in this guide?

1. Important phone numbers and contacts
2. What Cards does KB offer
3. Card activation
4. Card validity and its renewal
5. Card parameters
6. Additional Card services
7. Rules for the safe use of Cards
8. Card use
9. Emergency assistance for Cardholders
10. Clearing of card transactions
11. Complaints concerning card transactions
12. Card loss, theft or fraudulent use

## 1. Important phone numbers and contacts

### Nonstop Card helpline – phone +420 955 512 230 or in Slovakia 0800 171 007

Use this number to call us immediately if your card is lost, stolen, misused, damaged, blocked, if you suspect that it has been used fraudulently or if you want to check the status of Card transactions in Slovakia or abroad. Card blocking takes effect immediately.

Save this phone number in your mobile phone contacts or carry it with you, separately from your Card.

## 2. What Cards does KB offer?

Komerční banka, a. s., branch of a foreign bank, offers **embossed Mastercard Debit Cards**. The cards are **issued for current accounts** in EUR. You can use a Card to draw your own funds held on your account. Transactions are charged to your current account.

For corporate use, we offer two types of debit Card – **Gold Card** and **Prestige Card**, which differ from each other primarily in the weekly limit and the additional services available.

## 3. Card activation

For security, your Card is delivered in an inactive state. This applies to both new Cards and renewal Cards. To make full use of the benefits that your card offers, you must activate it before first use.

You can activate your card by making a successful transaction confirmed by a PIN – ideally as a cash withdrawal from an ATM or a payment in a store where the Card is inserted into the payment terminal and authorised with the correct PIN. From this moment, you will have full use of the Card as a convenient means of payment and access to all its benefits.

If anything is unclear or you have difficulties with activation, please contact our non-stop Card helpline on +420 955 512 230, or within Slovakia, 0800 171 007.

## 4. Card validity and renewal

KB cards are valid internationally. As a rule, they are valid for three years from issue. The expiry date is marked on the Card in the format MM/YY (month/year) whereas validity expires at midnight on the last day of the month shown on the Card.

All KB Card agreements are for an indefinite period so the Cards are automatically renewed and replaced at the end of their validity periods. We will continue providing you with Cards until you request a change or you cancel automatic renewal.

## 5. Card parameters

Every Card has a set transaction limit in CZK. These limits are set on a weekly basis (Monday to Sunday, resetting at 24:00 on Sunday). They can be set in the Card application, with a separate limit for cash withdrawals and payments to merchants. Payments via the Internet are included in the limit for payments to merchants.

If you request it, you can be notified of transactions carried out with the Cards via an individual Card statement. Statements of Card transactions are generated only if Card transactions were carried out within the relevant period. If multiple Cards are issued for one account, one statement is provided showing all the transactions carried out on all the Cards in the period.

## 6. Additional Card services

Several additional services are offered with the cards. The types of services offered depends on the type of Card. The full range of additional services can be found in the Cards section of the website [www.kb.sk](http://www.kb.sk).

- **Travel insurance**
- **Assistance services** for motorists driving on the roads in Slovakia and/or Europe.
- **Other benefits** – free access to airport lounges in the Mastercard® Lounge network

## 7. Rules for the safe use of Cards

1. Protect your Card
2. Protect your PIN
3. Choose a secure PIN
4. Follow these basic safety rules for withdrawing cash from ATMs
5. Follow these basic rules for payments to merchants
6. Be careful when making card-not-present transactions
7. Be careful in pre-authorised transactions
8. Set transaction limits according to your needs
9. Check your Card transaction statements
10. Block your Card in good time

### 7.1. Protect your Card

- A Card is non-transferable and is intended for use only by the cardholder.
- Check regularly to ensure it has not been lost, stolen, used fraudulently or used without authorisation (for example by reviewing your Card statement).
- Protect your Card against mechanical damage or the effects of magnetic fields.
- Besides the Card, protect the phone that you use together with the Card (e.g. for online payments) against lost, theft, abuse or unauthorised use. Set up the security features for locking and unlocking the device.

### 7.2. Protect your PIN

The PIN is intended only for you. Do not write the PIN on the Card or carry it together with the Card. Follow these rules:

- Destroy the medium on which you were informed of the PIN for your Card as soon as you have memorised it.
- Never communicate the PIN to anyone including family members, police officers, bank employees or the personnel at points of sale.
- Never enter your PIN on other devices such as magnetic door locks or keyboards that are not connected to payment terminals.
- Never enter your PIN for internet payments

If you suspect that your PIN may have been disclosed, change it immediately. If you suspect that your Card may have been abused, block it immediately by calling the non-stop Card helpline on (+420) 955 512 230, or in Slovakia 0800 171 007.

### 7.3. Choose a secure PIN

- You can change your PIN at any KB ATM in the Czech Republic. When selecting a new PIN, do not use a simple PIN that could be guessed easily, allowing the Card to be misused (for example 1111 or 1234) or numbers associated with the names of family members, their dates of birth, telephone numbers etc.

### 7.4. Follow these basic safety rules for withdrawing cash from ATMs

- Always cover the keyboard (for example, with your hand or wallet) when entering your PIN.

- Do not forget to take your Card and count the cash issued by the ATM.
- We recommend that you use ATMs that you recognise from your own experience. If you notice anything unusual about the operation of the ATM, contact the operator of the ATM without delay.
- If your Card is withheld by the ATM for any reason and it does not issue any receipt, contact our non-stop Card helpline immediately on (+420) 955 512 230, or in Slovakia 0800 171 007.

#### 7.5. Follow these basic rules for payments to merchants

- Always carefully check the date, amount, currency and merchant ID on the receipt and the Card payment slip. Never sign an incomplete sales document (an exception may be made for pre-authorised transactions – see point 7.7).
- Do not forget to take proof of the transaction and your Card. Receipts must be kept in case you need to make a complaint.
- Always watch what personnel do with your Card when processing a payment. Do not allow the merchant's personnel (e.g. restaurant staff) to go away with your Card – the payment must be made in your presence (for example, using a portable payment terminal) or go with the personnel to the payment terminal (it is your right) so that you do not lose sight of your Card.

#### 7.6. Be careful when making card-not-present transactions

Card-not-present transactions (online payments, mail orders and telephone orders) can be risky because you communicate your Card information to third parties. Be careful that it does not result in fraudulent use of your Card. You should therefore be very careful in deciding which merchants to carry out transactions with in this way, ideally with recommendations from other satisfied clients. In general, we recommend that you use the Card only with online merchants connected to the 3D secure service, which is identified by the logos "MasterCard ID Check" and "VISA Secure":



Besides the Card, protect any device that you use for online Card payments against loss, **theft, abuse or fraudulent use**.

#### 7.7. Be careful in pre-authorised transactions

Merchants such as hotels, restaurants and rental car companies may ask you to confirm a transaction by signing or entering your PIN before you know the precise transaction amount for the services that you use. In advance, the merchant provides only an estimate of the transaction amount (for the "pre-authorised" future payment) and charges the exact amount after you finish using the services, in your absence. It is typically used in situations as follows:

- you sign a bill without a final amount (for example, as a guarantee for a rental car company)
- you sign a contract with text about subsequent billing (for example, for items you consume from a minibar in a hotel room or fuel for a rented car)
- you consent to a transaction in advance (for example, when reserving accommodation in a hotel, the hotel can give itself the option to charge for a "no show" as a penalty in case you reserve accommodation and then fail to use this reservation or you cancel).

In such cases, you should ask the merchant for information on the amount that they can charge you for the services that you anticipate making use of (for example, the rates and limits for rental, any possible penalties, etc.). When checking out of a hotel, you should declare what you consumed from the minibar and so on so that you are not at risk of the merchant charging you for unexpected items or being unaware of what amounts you may be liable for.

**Therefore, do not authorise transactions without determining in advance everything that you confirm with your signature or PIN! When a transaction is billed to your account, you should check without delay whether the amount matches the details known to you.**

#### 7.8. Set transaction limits according to your needs

Your Card comes with transaction limits, for example a weekly limit for payments to merchants. You can change these limits at any time. Do not set them unnecessarily high though. If your card is lost, stolen or otherwise abused, they will prevent you suffering excessive losses.

#### 7.9. Check your Card transaction statements

Check your transactions regularly and carefully. If you notice any suspicious activity, call the non-stop Card helpline on (+420) 955 512 230, or in Slovakia 0800 171 007 or contact your banking consultant. The early detection of suspicious transactions can limit or prevent losses.

### 7.10. Block your Card in good time

If your Card is lost, stolen, abused, damaged, blocked or if you suspect its fraudulent use, immediately call the non-stop Card helpline on (+420) 955 512 230, or in Slovakia 0800 171 007. The blocking (black listing) of the Card takes effect immediately (see section 12 for more detail):

## 8. Card use

1. Payments for goods and services at points of sale
2. Payments for goods and services on the internet
3. Payments at self-service terminals
4. Cash withdrawals from ATMs
5. Cash withdrawals at bank branches and at bureaux de change (cash advance service)
6. Changing your PIN with KB ATMs
7. Mail order and telephone order of goods and services
8. Card payments in advance and guaranteed reservations
9. Dynamic Currency Conversion transactions
10. Quasi Cash transactions
11. Card fees

### 8.1. Payments for goods and services at points of sale

- All KB cards are valid internationally and can be used in other countries in the same extent as in Slovakia.
- Points of sale always display the logos of the types of Cards that can be used for payment.
- Contactless payments are the most popular type. This is when the Card is not physically placed in contact with the payment terminal (not inserted into the terminal's reader slot) and the cardholder only holds it close to the terminal's reader and waits for an audible signal that the payment has been approved.
- You may however meet with other payment methods including the use of an imprinter (a mechanical device with which a merchant can print your card details onto a paper sale slip – for further details, see later in this point).

#### Payments for goods and services through a payment terminal

When you pay by Card, the merchant will ask you to sign the sales slip and/or enter your PIN (on the payment terminal) if you do not make a contactless payment. The merchant must return your Card to you immediately together with the receipt and the sales slip. Keep the receipt safe so that you can later check the transaction on your account statement or in case you need to make a complaint.

Contactless transactions for less than EUR 50 do not usually require PIN entry whereas the PIN must be entered after the terminal registers your Card in the case of transactions over EUR 50. You may sometimes be required to enter the PIN for sums below EUR 50 for reasons for security or personal data protection. Signs used for stores and terminals that accept contactless payments:



#### Our recommendations

- We recommend that you check the date and the amount on the sales slip.
- Make sure nobody is watching you when you enter your PIN!
- Always watch what personnel do with your Card when processing a payment.
- Do not allow personnel to take your Card out of your sight. The payment should be made in your presence using a portable terminal or you should go with the personnel to the terminal. This is your right.
- When making contactless payments, take your card out of any case, covering or other container (for example, your wallet). Hold it as close as possible to the reader on the payment terminal by itself.
- If the contactless payment is unsuccessful, make a contact payment (this means inserting the Card into the slot on the terminal and following the instructions on the terminal display).

#### Payment for goods and services using an imprinter (mechanical reader)

This Card payment method is now found mainly outside the territory of the Slovak Republic. Payment for goods and services with an imprinter is possible only with embossed Cards. The merchant uses the imprinter to copy your Card data and the identification data of the merchant (shop, hotel, etc.) onto the sales slip. They will enter the date, the price and the currency (in the field SUBTOTAL) into the partially completed form and give the sales slip to you to sign. When using a Card with laser-engraved information, the data must be copied onto the sales slip by hand.

Our recommendations

- Carefully check that the amount shown is correct and in the correct currency (USD, CZK, etc.). If the amount or currency is incorrect, do not sign the sales slip; ask for a new slip to be issued with the correct data and insist that all incorrectly completed sales slips are destroyed by being torn up.
- If the merchant does not strike out the field EXTRA TIPS, you can enter the amount of any tip you wish to pay (or cross out the field).
- Enter the full price (including tips, if any) in the field TOTAL and sign the sales slip with the same signature used on the signature strip of your Card.
- Cross out all blank spaces before the amount and between rows on the sales slip.

## 8.2. Online payments for goods and services

Online card payments are now the easiest and most convenient way to pay for goods and services on the internet.

Because permission for online card payments is one of the Card parameters, this service can be switched on and off at will – you can request a change from a branch of the Bank or by calling the non-stop Card helpline on (+420) 955 512 230, or in Slovakia 0800 171 007. To use online payments, you must also activate the KB Klíč (Key) service.

Cards from Komerční banka use advanced 3D Secure technology for security to keep the risk of fraud to a minimum.

When making online payments, the merchant will ask you for:

- the number and expiry date of your Card, the Card type (Mastercard) and the name of the Cardholder
- the three-digit check code (which can be found on the reverse of the Card) – in practice, you will see this code referred to by the abbreviation CVC or CVC2.

**In no case can a merchant ask for your PIN. The check code is not your PIN.**

If the merchant is protected by 3D Secure technology when you submit your card data, you will be redirected to a secure page with the Komerční banka logo, where you can check the submitted data. You may also be required, in certain cases, to confirm your payment with an SMS code, the KB Klíč app or another method for creating an electronic signature that we provide to you under an agreement.

**Always bear in mind that when you provide the data for a Card payment to a merchant (on the merchant's website, by e-mail or by other means), you authorise the transaction (i.e., give consent to it). After that, the transaction cannot be cancelled and payment will take place. If you are charged for an incorrect or unknown/unauthorised payment, you can submit a complaint against the transaction.**

## 8.3. Payments at self-service terminals

**Cardholders can use self-service terminals to make purchases without personnel being present (for example, in supermarkets, petrol stations and elsewhere)**

Follow the instructions on the terminal. Some terminals and payment types do not require a PIN (for example, tolls).

## 8.4. Cash withdrawals from ATMs

- On-screen text explains all the services offered by the ATM.
- If the ATM refuses to dispense the amount you requested, it is possible that it does not have enough of the requested banknotes or that you have already exceeded the weekly limit set for your Card. In such cases, a KB ATM may ask you to change the requested amount.
- As soon as the ATM accepts the amount you ask to withdraw (the ATM does not offer any other options), it will return your Card from the slot and then issue your cash. If you request a paper receipt, a written record of the transaction will be printed.
- Mastercard offers an online service to locate ATMs.

### Our recommendations

- Make sure that nobody watches you entering your PIN and do not allow anyone to distract you during the transaction.
- Warning! If you feel that you may be in danger while using an ATM, press the red CANCEL button. The operation will be cancelled and your Card will be returned to you, unless cash is already being paid out.
- Before leaving the ATM, always make sure that you have taken both your Card and the dispensed cash.
- ATM is an internationally recognised abbreviation from the English expression Automated Teller Machine.
- You may be charged a fee by the ATM network operator for withdrawing cash from an ATM in the USA or Europe. This fee is added to the amount that you withdraw.
- The amount that can be withdrawn may be limited by the ATM operator. If you wish to withdraw a larger amount, it may be necessary to divide the transaction into several smaller withdrawals.

### 8.5. Cash withdrawals at bank branches and at bureaux de change (cash advance service)

Your card can be used to withdraw cash all over the world at banks and bureaux de change bearing the Mastercard logo. Such transactions follow a procedure identical to that used when paying in store, with the difference that you will always be required to present proof of identity (an identity card or passport). The financial institution that provides the service may limit the maximum sum that can be withdrawn.

### 8.6. Changing your PIN with KB ATMs

- If you are dissatisfied with the combination of numbers in your Card's PIN or you have a problem remembering it, you can change it in ATMs belonging to KB's network in the Czech Republic. A list of KB ATMs can be found on [www.kb.cz](http://www.kb.cz).
- Set up your new PIN bearing in mind the recommendations in [point 7.2](#). Choose a secure PIN.
- You cannot change your PIN if your Card will expire in less than 45 days. The expiry date is shown on the front of your Card.

### 8.7. Mail order and telephone order of goods and services

You can also use your card for "distance" purchases by mail order or by telephone (M.O./T.O. or MO/TO).

MO/TO services include paying for newspaper and magazine subscriptions, conference fees, club memberships and the like. In the present day, such payments have largely been replaced by online Card payments.

MO/TO services are provided to the holders of embossed Mastercard Cards. When using these services, the provider will request the following information:

- Card number
- Cardholder's name
- the month and year of the Card expiry date
- a description of the goods or services that are to be provided
- beneficiary's name and address
- amount payable
- Cardholder's signature (not required for telephone orders)
- CVC2 check code (on the reverse of the Card)

### Our recommendations

- Check carefully whether the service provider is serious. If the supplied goods or services are not as ordered, KB cannot be held liable for any complaints regarding the goods or provided services.

### 8.8. Card payments in advance and guaranteed reservations (for example, hotels, rental car companies)

Your card is an excellent assistant when travelling. You can use it to pay in advance. It makes it more likely that merchants will trust you because it can serve as a guarantee that you will pay for goods and services.

**You can make reservations** by phone, by mail or using an on-line form.

In the reservation you indicate that you will pay by card and provide the number and expiry date of your Card and your name and address. You will be told the price of accommodation and given a Reservation Confirmation Number, which you should save in case you need to make a complaint or cancel the hotel reservation. A pre-authorisation check will be carried out when you arrive at the hotel.

**If you do not use the hotel reservation and do not cancel it in advance** (by 18:00 on the day of arrival), the hotel may charge you the price of one night's accommodation (a "no show" transaction), which is the hotel's right in such cases. If you cancel your reservation before the set deadline, you will receive a Cancellation Number, which you should also save in case you need to file a complaint.

Rental car companies and hotels may request your Card number as a guarantee for the services that they provide. This guarantee means that you give the merchant **consent to charge additional amounts based on subsequent findings related to your use of services** such as failure to top up with fuel when returning the vehicle, damage to the vehicle during use, road traffic offences and the like. A merchant can bill for additional services that you have used but not paid for up to 90 days from the date when you use the services (for example, consumption of items in the hotel minibar, telephone charges, failure to top-up fuel when returning the vehicle, damage to the vehicle during the rental).

The merchant will draw up an additional sales document showing all the items and send a copy to your address.

### Express check-out from a hotel

When checking in to a hotel, you can state that you would like to use the **express check-out** service. This is useful when you may need to hurry when leaving and you will not have time to settle the bill for accommodation. In this case, you will be asked to present your card and the hotel staff will copy it onto a paper sales slip using a mechanical imprinter or else register it in the payment terminal for pre-authorisation of the expected cost of your stay. The hotel bill, a copy of the receipt

and copy of the “Express Check-out Authorisation Form” will be sent to an address that you specify. You should keep all these documents in case you need to make a complaint.

#### **Our recommendations**

- Never sign a sales slip before all the necessary information has been entered. This will ensure you are not billed incorrectly for sums that you have not approved.
- When returning a vehicle to a rental car company, insist on written confirmation of the date and time when you return the vehicle, its technical condition and the level of fuel in the tank. You can then present this document if you need to submit a complaint about additional charges. If you pay for car rental in cash, ensure that the receipt clearly states this with wording like “paid cash”.

#### **8.9. Dynamic Currency Conversion transactions**

If a merchant or ATM offers this service, you can choose whether to have the amount converted to the currency of the account for which the Card was issued. This amount and currency is final and applies to all subsequent processing of the transaction. By signing and entering your PIN, you confirm that you have received the necessary information and that you agree with the exchange rate, fees and final amount in the agreed currency, irrespective of the domestic currency.

#### **8.10. Quasi Cash transactions**

Quasi Cash transactions are a type of transaction in which you use your Card to purchase assets that can be exchanged for cash (for example, casino tokens, traveller’s cheques).

#### **8.11. Card fees**

All Card payments are free of charge regardless of whether you pay for goods and services in a “brick and mortar” shop or on the internet, at home or abroad. The charges for Card services can be found [here](#)

### **9. Emergency assistance for Cardholders**

Cardholders can obtain emergency services from any bank that is member of the Mastercard international card network. Services are provided in the event of the loss, theft or damage of a Card.

#### **Types of Emergency Services**

- **Card blocking** - for more information, see the section on Card loss, theft or misuse.
- **Emergency Card Replacement**  
the issuing of a replacement card with a validity period not exceeding 2 months through the nearest card-issuing foreign bank. A replacement card cannot be used to withdraw cash from an ATM. If you do not collect the replacement card within two days, it will be destroyed but the cost of issuing the Card will still be charged to your account. We recommend that before making use of this service, you should inquire about the cost of this service in the providing bank and any applicable restrictions (for example, the time necessary to issue such a Card, the delivery address of the replacement Card).
- **Emergency Cash Advance**  
Issuing of cash up to the current balance of your account (or the equivalent of USD 3,000, whichever is lower) through the nearest card-issuing foreign bank. We recommend that before making use of this service, you should inquire about the cost of this service in the providing bank and any applicable restrictions.

### **10. Clearing and authorisation of card transactions**

#### **Clearing of transactions**

Transactions received from the card company are cleared every business day. We are unable to influence or prevent the processing of transactions sent for clearing by the merchant’s bank. We cannot influence the period between the implementation of a transaction and its debiting from your account because this period depends on the delivery of the payment documents necessary for clearing from the point of sale.

Transactions carried out in EUR are cleared without conversion.

A transaction amount in a currency other than CZK or the account currency (EUR) is converted at the exchange rate for EUR set by Mastercard. Komerční banka does not carry out any other conversion.

Transactions in the Czech Republic are converted to EUR according to the exchange rate list (KBCZ – Foreign exchange buy rate).

The card company’s exchange rates can be found on their website:

<https://www.mastercard.com/global/currencyconversion/>

We accept no liability for any difference in the amount of converted credit transactions (cashbacks) resulting from the period between the debit and credit transaction. We likewise accept no liability for the information shown in various mobile wallets. This is for information purposes only.

#### **Transactions awaiting clearing**

The amount of sums awaiting clearing is only approximate. It is used to block funds on the account for which the Card is issued. The final transaction amount can differ from the amount that is blocked initially.

#### **Overview of cleared transactions**

You will receive information on all cleared card transactions on your current account statement (Card statements) in direct banking. The prices for provided services and transactions are recorded separately.

#### **Clearing of transactions after agreement termination**

The bank is entitled to clear Card transactions and service charges under the Card agreement by debit from the account for 30 days from the expiry date of the Card agreement.

## **11. Complaints concerning card transactions**

If you **disagree with the amount, currency of a transaction or a transaction in its entirety** charged to your account, you can submit a complaint concerning the transaction.

First, **check the whole transaction** on your account statement or Card statement then **contact** one of the bank's places of business to complete a **Complaint Form**.

In the form, you must specify which operations you object to and what the correct amount should be. It is important to support your claims with evidence (accounting documents).

The bank has **30 days** from submission of the complaint **to inform the account holder** or Cardholder of the complaint's status and the action taken on the complaint.

## **12. Card loss, theft or fraudulent use**

**If your Card is lost or stolen or you suspect fraudulent use, call the non-stop Card helpline on (+420) 955 512 230, or in Slovakia 0800 171 007 and ask for the Card to be added to the stoplist.** This will prevent its misuse or at least limit the potential losses. Delay in reporting the loss, theft or fraudulent use of a Card may result in the refusal of complaints resulting from the loss, theft or fraudulent use of the Card due to the breach of your obligations under the Card terms and conditions.

You can also add the Card to the stoplist by visiting a KB place of business in person. If you are unable to submit such a request in person (for example, because you are in hospital), another person (spouse, co-worker or the like) can submit it on your behalf.

You can also call the Card helpline if you are abroad. You can also contact any branch of a bank that is a member of the Mastercard international association. In an emergency, you can also call the international centre of the card association:

- Mastercard Global Service Centre **+1 636 722 7111**

If you do not object to the issuing of a new Card when reporting the Card for the stoplist, a new Card with a new number and new PIN will be issued to you automatically for the fee specified in the KB Price List. KB shall bear all liability for transactions carried out with a lost, stolen or fraudulently used Card from the moment when it is added to the stoplist (except in cases where the client acts fraudulently). The client must bear losses up to EUR 100 for unauthorised transactions prior to moment of reporting the loss, theft or fraudulent use of the Card. This does not apply if the client engaged in fraud or was grossly negligent in meeting their obligations for the safe use of the Card (for example, failure to protect the PIN). In this case, they must bear full liability.

#### **Card blocking**

The bank is entitled to block a card for important reasons, especially for security. You will be informed of the blocking of the Card and the reason for blocking in advance (by phone or e-mail using the contact data we have on record) or, if this is not possible, as soon as blocking takes place. If the security risk ceases, we will reactivate your Card by mutual agreement or add the Card to the stoplist.