

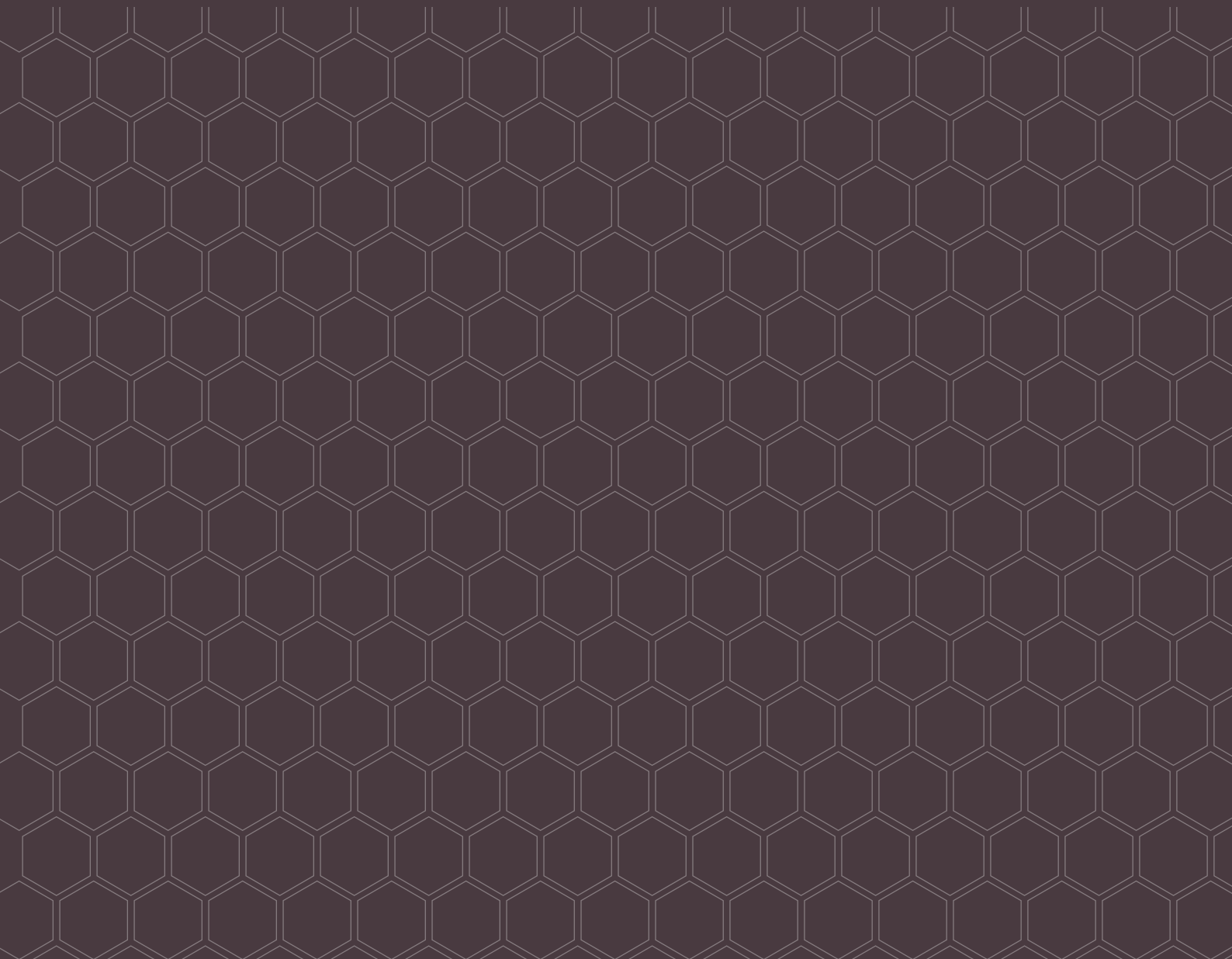


FRIEDRICH WILHELM RAIFFEISEN  
Banking Since 1886



# Friedrich Wilhelm Raiffeisen Debit Card

EXCLUSIVE SERVICES AND BENEFITS FOR YOU





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## WORLD ELITE FRIEDRICH WILHELM RAIFFEISEN DEBIT CARD

### EXCLUSIVE SERVICES AND BENEFITS FOR YOU

The World Elite Friedrich Wilhelm Raiffeisen debit card is issued with your personal FWR account. You can use it to pay for goods and services in retail shops all over the world, pay on-line, or withdraw cash from a wide network of ATMs in the Czech Republic and abroad.



### BENEFITS OF THE FRIEDRICH WILHELM RAIFFEISEN DEBIT CARD

- Flexible access to your money anywhere and anytime
- Superior and convenient travel insurance for you and your loved ones
- Access to more than 1100 VIP airport lounges in many cities all over the world
- Concierge services – an assistance programme to support you in a variety of areas of your everyday life
- Attractive benefits from retailers within the RB Club programme

### TRAVEL INSURANCE AND ASSISTANCE SERVICES

With the prestigious Friedrich Wilhelm Raiffeisen debit card, you get convenient travel insurance for you and your family members travelling with you. The insurance is valid from the moment you activate your debit card for the entire duration of the card's validity.

#### **Basic parameters of travel insurance**

- Coverage for medical expenses up to CZK 50 million
- The insurance covers the cardholder and their family (spouse, partner and children and grandchildren up to 21 years of age) when travelling with the cardholder, up to a maximum of 6 persons including the insured
- Coverage for an unlimited number of trips abroad; the maximum duration of each trip is 120 days
- Coverage for medical expenses associated with common recreational sports, such as downhill skiing and snowboarding on marked slopes and paths, water skiing, diving with an instructor and others
- Free 24/7 assistance service
- The insurance also includes cancellation fees.
- The services are provided by Raiffeisenbank a.s. in partnership with UNIQA pojišťovna, a.s.
- The insurance is valid from the moment you activate your debit card for the entire duration of the card's validity

#### **What to do if an insured event occurs**

- Call Travel Assistance Line Europe Assistance at (+420) 255 734 900, which is available 24 hours a day.
- Give your name, your insurance contract number – 1360500343, and a contact telephone number.
- The Assistance Service will not only provide you with contact information for the nearest contracted medical facility, but also advise you on what you need to do, and which documents you need to keep to settle the insured event in the Czech Republic.
- When you return to the Czech Republic, you will complete the "Notification of Damage" form and send it to UNIQA, a.s. along with the relevant documents.

The detailed insurance terms and conditions are outlined in the valid Framework Travel Insurance Agreement concluded between Raiffeisenbank a.s. and UNIQA pojišťovna, a.s. and are available at [www.fwr.cz/debetnikarta](http://www.fwr.cz/debetnikarta)





## INSURANCE CLAIM

## AMOUNT OF INSURANCE COVER

Medical expenses	50 000 000 CZK
– acute dental treatment	up to the amount of medical expenses
Assistance services insurance	50 000 000 CZK
Insurance of medical expenses and assistance services – maximum payment	50 000 000 CZK
Assistance service insurance includes:	
– costs of repatriation of the insured	50 000 000 CZK
– costs of repatriation of the insured's remains	50 000 000 CZK
– the cost of sending a guardian	60 000 CZK
– the cost of early return from the insured trip	60 000 CZK
– the costs of legal assistance abroad, including its mediation	60 000 CZK
– salvage cost	9 000 000 CZK
– compensation in case of detention of the insured during the hijacking of a plane or bus	60 000 CZK
– costs incurred due to baggage delay	5 000 CZK
– costs incurred due to flight delays	5 000 CZK
Accident insurance – death as a result of an accident	1 000 000 CZK
Accident insurance – permanent consequences of an accident	1 000 000 CZK
Additional liability insurance for injury to the health and property of a third party	3 500 000 CZK
Co-payment insurance for borrowed items (including motor vehicles)	5 000 CZK
Additional baggage insurance	30 000 CZK
	10 000 CZK/pc.
Winter sports insurance	YES
+ Additional insurance for dangerous sports	YES
Cancellation fee insurance – 80% in maximum of the insurance amount	30 000 CZK
Traveling+	YES
Insurance of assistance services for motorists AUTO+	YES

## FREE ACCESS TO THE FASTTRACK LOUNGE

When travelling from Prague, you can use the FastTrack Lounge at Václav Havel Airport as a convenient way to pass your time while waiting for your flight.

The FastTrack Lounge at the airport offers:

- Limitless free entry for MC World Elite FWR cardholders and one guest.
- Please present your debit card plus boarding pass at lounge reception.
- Pleasant place with professional and individual care given by lounge personnel.
- The entrance fee includes a broad all-inclusive range of food and beverages.
- Lounge offers relax and fun zones.
- A broad range of daily press and magazines, TV and wifi at your disposal.
- A very well equipped children's corner is included.
- A private lounge for business meetings is at your disposal for an extra fee, to be reserved separately.
- Access to the lounge enables clients to benefit from individual Security check Fast Track directly at departure gate.

The FastTrack Lounge is located in the departure hall of Terminal 2 at Václav Havel Airport Prague, opposite check-in counter no. 209, and it is open daily from 5 am to 10 pm. Access to the airport lounge is provided upon presentation of the World Elite Friedrich Wilhelm Raiffeisen debit card and boarding pass at the lounge's reception desk.





## ACCESS TO LOUNGEKEY AIRPORT LOUNGES ALL OVER THE WORLD

You can start enjoying your trip as soon as you arrive at the airport. With the LoungeKey programme, which comes with your Friedrich Wilhelm Raiffeisen debit card, you have access to more than 1100 VIP airport lounges in many cities all over the world. While waiting for your flight, a visit to the VIP lounge will let you arrange meetings, write messages, use the telephone, fax, computer, or simply relax, watch TV, read a newspaper and get refreshments in the pleasant and private ambience of the VIP lounge. In addition, you can invite your friends, colleagues or family members who are travelling with you to join you at the lounge. You need no other card for access. All you need is your World Elite Friedrich Wilhelm Raiffeisen payment card.

### LoungeKey programme offers you the following benefits:

- Access to more than **1100 VIP airport lounges in many cities all over the world.**
- **You need no other card for access.** Access is provided regardless of the airline you are travelling with, the class of your air ticket or your membership in an airline's loyalty programme. All you need is your World Elite Friedrich Wilhelm Raiffeisen payment card.
- **Before entering the lounge, you do not need to register or activate the service.** However, for your convenience we encourage you to find out in advance which lounges are available along your journey at [www.loungekey.com/rbcz](http://www.loungekey.com/rbcz) or through the free LoungeKey app for your mobile phone or tablet (the app is available for free download from Google Play and the App Store).
- Come in and enjoy the comforts of the airport lounge.
  - Inform the lounge staff that you are using the LoungeKey Airport Lounge Programme and present your Friedrich Wilhelm Raiffeisen debit card.
  - Since it is your card that entitles you to access the lounge, the lounge staff will verify your card using a payment terminal (or by entering the card number in a secure web portal). During the authentication process, be sure you do not enter the PIN for your card, as it is not needed for registering your visit.
  - You will be asked to sign a receipt showing the date and place of visit and the number of persons admitted with you.
- **Enjoy exceptional services in the pleasant and private ambience of the lounge.**
  - As a holder of the premium World Elite Friedrich Wilhelm Raiffeisen card, your 6 visits to an airport lounge are free of charge each year. USD 30 will be charged for each additional visit. Also, you can invite your friends, colleagues or family members who are travelling with you to join you in the lounge.
  - Usually, the number of guests you can take into the lounge is not limited. However, there may be lounges that have limited capacity. We therefore recommend that you review the information as to the number of guests allowable at [www.loungekey.com/rbcz](http://www.loungekey.com/rbcz) or through the free LoungeKey app for your mobile phone or tablet (the app is available for free download from Google Play and the App Store).
  - The entrance fee allows you to use the services provided by the lounge free of charge – e.g. refreshments, Wi-Fi, magazines/newspapers, TV news, etc. depending on the services that are provided by the respective lounge.

Note: Access to airport lounges at Václav Havel Airport Prague (the Mastercard Lounge in Terminal 1) and Vienna International Airport (JET Lounge (Check-in 3) and SKY Lounge (Check-in 1 and 2) is entirely free for you within the World Elite programme, which is also included in your card.
- **Your information is safe.** Your payment card and other personal information that is kept on record by the relevant airport lounges is secured using certified security procedures and encryption protocols in a similar manner as when making payments by card. These strict safety rules apply to all lounges within the LoungeKey programme.
- For complaints about the services received at "LoungeKey" lounges, please contact your private banker or the Help Line at (+420) 412 446 419.

The terms of use of the LoungeKey programme and the services currently available for each lounge can be found at [www.loungekey.com/rbcz](http://www.loungekey.com/rbcz).





## CONCIERGE

The Concierge personal assistance service means the services of a personal assistant and is intended for clients who want to save their precious time and need a reliable partner who will make their every wish come true. For inspiration, we have selected the most popular services that Concierge assistants will arrange for you:

### **Transport services**

They will provide you with information and booking services connected with air, train or bus transport, car rental or taxi service.

### **Accommodation arrangements**

They will help you to choose and book the most suitable accommodation. All you need to do is specify your requirements for the type of accommodation, destination and dates of stay, and your Concierge Assistant will take care of the rest.

### **Restaurant bookings**

They will take care of booking seats at your favorite establishments and elsewhere. They will also recommend new and interesting venues where you can enjoy extraordinary culinary experiences both at home and around the world.

### **Ticket bookings**

They will arrange for you tickets for concerts, theatrical performances, sporting events, exhibitions – all of that both in the Czech Republic and abroad.

### **Delivery services**

The delivery of flowers and gifts, the delivery of your shopping or the arrangement of courier services from/to anywhere or, if required, the delivery of cash wherever it is needed.

### **Telephone interpreting**

Whenever you need assistance, they will arrange telephone interpreting from Czech into major European languages.

### **Legal advice**

Whenever you need to protect your legal rights regarding your property, they will provide general information on legal regulations and procedures to resolve challenging situations, or provide you with contact information for a lawyer who will provide legal consultation.

### **Business services**

Concierge assistants will help you to arrange a suitable venue for holding a meeting with your business partner, translate an important document or arrange for a suitable interpreter.

### **Taking care of everyday needs**

Leave your worries to our Concierge Assistants who will be happy to take care of your everyday needs for you. They will make sure your favorite suit is delivered for dry cleaning, make an appointment with a hairdresser, arrange for a certified nanny for your children, provide you with contact information for an excellent personal trainer or a skilled contractor.

**The Concierge service is available to you 24 hours a day, 7 days a week on the Concierge Line at (+420) 221 586 645.**

## RB CLUB

Your World Elite Friedrich Wilhelm Raiffeisen debit card comes with a unique set of benefits and discounts across the Czech Republic in the areas of gastronomy, shopping, travel, body care and leisure experiences. With your debit card, you can enjoy not only the exclusive benefits offered by more than 200 major partner brands within the RB CLUB programme, but of course also the standard benefits and discounts included in the RB CLUB programme. You can find it at more than 1 300 business locations throughout the Czech Republic. The current list of partners is available at [www.rbclub.cz](http://www.rbclub.cz)



## MASTERCARD PRICELESS CITIES PROGRAM

Your Friedrich Wilhelm Raiffeisen debit card also includes the Priceless Cities programme, which allows you to take advantage of unique benefits such as exclusive experiences in more than 45 major cities and regions around the world. The programme covers Prague, among other locations, so you can discover the hidden beauty of the Czech capital, unveil its secrets and visit places you have





only dreamed of. In addition, the programme also includes intriguing benefits for you. For more information on this programme, please visit [www.priceless.com/prague](http://www.priceless.com/prague).

If you decide to take advantage of this benefit, simply sign up and purchase the benefit on-line. To use your benefit during your travels, you need to present your voucher or payment confirmation from the website.

## USEFUL INFORMATION FOR SIMPLE USE OF THE DEBIT CARD

### **Debit card activation**

Activate your card on your on-line banking page in the "CARDS" main menu by clicking on "ACTIVATE" next to the selected card. Confirm that you physically have your debit card using a RBkey or a certification code sent via SMS to your mobile phone.

### **Debit card use**

The debit card can be used for a wide range of payment operations that will give you financial flexibility and a host of premium benefits.

### **When the card is activated, you can immediately use it to**

- **Pay for goods and services in retail shops** in the Czech Republic and abroad (i.e. for non-cash transactions). You can make contactless payments simply by placing your card next to the terminal. Moreover, you do not need to enter your PIN for payments up to CZK 500.
- **Shop on-line** (on-line transactions need to be activated unless otherwise set up when arranging your card. You can change the settings on your on-line banking page in the card details section). Modern on-line payment security features (3D Secure) protect your card against on-line misuse. Each payment to an on-line retailer needs to be confirmed by you with a one-time code sent to you via SMS.
- **Withdraw cash**, for example, from ATMs and at checkouts at selected shops (Cash Back). For cash withdrawals, you can take advantage of the extensive network of Mastercard-branded ATMs all over the world. When making a withdrawal, follow the instructions on the ATM screen. To search for an ATM anywhere in the world, you can use the Mastercard ATM locator at [www.mastercard.cz](http://www.mastercard.cz).

### **Card limits**

- Your limit is the maximum amount your debit card allows you to use within one week.
- You can set the limit amounts according to your wishes, however, we recommend up to the following maximum amounts:
  - CZK 150 000 limit for cash withdrawals
  - CZK 500 000 limit for payments at retail shops and on-line payments.
- You can adjust your card limits according to your wishes on your mobile application or on-line banking page in the card details section.

### **Safe debit card use**

- Your debit card is protected by a PIN code that you received with the card. The code is known to you only and serves to authorise non-cash and cash transactions. Keep it separate from the card or memorise it and make sure nobody watches you entering the code. The bank allows you to change your PIN code to make it easier for you to remember. You can change your PIN code using any Raiffeisenbank ATM in the Czech Republic.
- To use the debit card, it must be signed on the signature strip on the back.
- If you become aware of the loss, theft or abuse of your debit card information, please call the Help Line at (+420) 412 446 419 as soon as possible. The card will be blocked free of charge immediately during your call and nobody will be able to make any authorised transactions from that point on, thus significantly reducing your risk of losing your funds.
- Protect the security elements of your debit card – particularly the PIN code and the CVC2 code that is used to authorise on-line payments. For detailed information about security measures when using your card, please review the Business Terms and Conditions for the Issuance and Use of Debit Cards.
- Before authorising a payment in a shop, make sure the amount is correct.
- Always check the receipt and sign it according to the signature on the card, if required. Never sign a blank purchase receipt. Shop assistants should never take the card out of your sight.
- Check your account statement on a regular basis; in case of any discrepancies, contact your private banker or call the Help Line at (+420) 412 446 419 immediately.
- Do not make any on-line payments using the CVC2 code except for on trusted websites that are secured by 3D Secure.



## CONTACT INFORMATION

**Prague branch:** Hvězdova 1716/2b, 140 78 Prague 4  
**Telephone:** (+420) 234 405 058

**Prague branch:** Na Příkopě 1047/17, 110 00 Prague 1  
**Telephone:** (+420) 233 063 280

**Brno branch:** Česká 12, 602 00 Brno  
**Telephone:** (+420) 517 545 046

**Ostrava branch:** Dlouhá 3, 702 00 Ostrava  
**Telephone:** (+420) 596 128 866

**Olomouc office:** nám. Národních hrdinů 1, 779 00 Olomouc  
**Telephone:** (+420) 585 206 931

**Pardubice branch:** třída Míru 92, 530 02 Pardubice  
**Telephone:** (+420) 461 313 343

**24/7 Helpline** (+420) 800 807 807 (for calls from abroad +420 412 446 419)

**Travel Insurance Assistance Service** (+420) 255 734 900

**Concierge Assistance Service** (+420) 221 586 645

[www.fwr.cz](http://www.fwr.cz)  
[private.banking@fwr.cz](mailto:private.banking@fwr.cz)



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