

Expobank CZ launches Google Pay, an option of blocking DCC payments and other innovations as the above-standard management of payment cards

Dear Clients,

We are pleased to present you with **four great innovations** in the framework of the above-standard management of your payment cards.

It will make your in-store payment experience more enjoyable, protect you from unnecessary fees when using a payment card abroad and enhance security.

Let's get a closer look at features and benefits of the new services:

- 1. Google Pay** is a worldwide popular service that allows the use of a smartphone with the Android operating system in the Czech Republic and abroad instead of a plastic payment card. You can use Google Pay at contactless payment terminals in stores, when withdrawing cash from ATMs equipped with contactless technology and when shopping online. Activating and using Google Pay is free. For more information, including detailed instructions for activating Google Pay, visit www.expobank.cz/google-pay.
- 2. The option of blocking Dynamic Currency Conversion (DCC) payments will help you save money when paying by card at foreign points of sale or when withdrawing cash from an ATM abroad.** If you activate the service of blocking the DCC payments **free of charge**, you will be able to pay for purchases abroad with your payment card or withdraw cash from ATMs only in the local currency. This way you can avoid the risk of overpriced DCC transactions, which allow you to pay directly in Czech crowns, but usually at an unfavorable exchange rate. You can recognize that it is a DCC transaction if the amount charged abroad and displayed on a payment terminal or ATM is in Czech crowns and not in local (foreign) currency. Please note that payment cards are set up by default to allow DCC transactions. In case of your interest, the blocking of DCC transactions can be activated **free of charge** in your Internet banking, or in person at our branch in Prague in Pankrác. The blocking of DCC transactions only applies to transactions made from the moment of activating the service. Unfortunately, it is not possible to recalculate or cancel DCC transactions made before activating this service. More information is available at www.expobank.cz/dcc-blokace.
- 3. You can come across the surcharge fee for ATM withdrawals most commonly abroad.** It is most often collected by non-bank ATM operators, who charge their own fee in addition to a possible fee charged by the bank by whose payment card the cash withdrawal was made. Payment cards are set up by default to allow withdrawals from such ATMs. However, if you choose to block these extra fees, you can do it **free of charge** in your Internet banking or at our branch in Prague in Pankrác. Thereby your card will not allow withdrawals from such ATMs, thus preventing the unplanned expenses. With a NEO current account, you can withdraw the required cash free of charge from an any other ATM, where no additional fees are charged.

However, if you find yourself in a situation in which you would be willing (or forced by circumstances) to pay an extra fee to the ATM operator for the withdrawal, you can unblock the surcharge fee transactions at any time **free of charge** in your Internet banking (and set it up again after making the withdrawal).

- 4. Blocking card transactions carried out exclusively with a magnetic stripe on the back of the payment card (magstripe)** increases protection of your money. By activating this service, transactions using a magstripe are only allowed on devices that cannot receive information from the chip. With the help of this practical innovation, you will significantly reduce the risk of unauthorized copying of data from the magnetic stripe to the carrier installed to an ATM or payment terminal by fraudsters. All you have to do is activate this function **free of charge** in your Internet banking, or at our branch in Prague in Pankrác.

All four services are now available for immediate use; you can conveniently manage them in your Internet banking.

For more information, please visit www.expobank.cz. Should you have any questions, please do not hesitate to contact our customer service line at 844 844 822 (Monday to Friday from 8:00 to 19:00), or send us an e-mail at info@expobank.cz.

Thank you for using the Expobank CZ services.