

PROVISION OF CONSUMER CREDIT: HOW THE SERVICE MEETS ACCESSIBILITY REQUIREMENTS, INCLUDING A DESCRIPTION OF EACH REQUIREMENT pursuant to Act No. 424/2023 Coll.

In connection with the obligations set out in Act No. 424/2023 Coll., on Accessibility Requirements for Products and Services (hereinafter referred to as the "Act"), Raiffeisen – Leasing, s.r.o., ID No.: 61467863, with its registered office at Hvězdova 1716/2b, 140 00 Prague 4 (hereinafter referred to as "Raiffeisen – Leasing, s.r.o.") issues this information document regarding compliance with accessibility requirements under the Act, which also contains a description of the service provided and related explanations on the functioning of the service.

Raiffeisen – Leasing, s.r.o. provides, among other things, a consumer credit tied to the purchase of vehicles, and this service is subject to the requirements of the above-mentioned Act. Raiffeisen – Leasing, s.r.o. declares that it meets the requirements of the law in the manner described below.

GENERAL REQUIREMENTS FOR THE ACCESSIBILITY OF SERVICES (according to Annex No. 1, Section III of the Act)

- 2. Information must be provided on the functioning of the service and, where products are used in the provision of the service, on the link between the service and those products, including information on their characteristics relating to the accessibility and interoperability of those products with assistive technologies, namely:**

2.1 by making it available through more than one sense,

Information on the functioning of the service (see below) is available on the www.rl.cz website in text (pdf document) and audio (screen reader) form.

2.2 presented in a comprehensible way,

The information is written in simple language without the use of technical terms and foreign terms.

2.3 presented in such a way that the user is able to perceive them,

Information is organized in a logical structure into blocks or paragraphs, using headings, subheadings, or bolding important parts of the text. The written version is sufficiently contrasting (i.e. black font on a white background) to be easy to read. Active links are underlined in the text.

2.4 making available the content of information in text formats that can be used to create alternative supporting formats that allow presentation in different ways and ensure perception by more than one sense,

The information is embedded on the website www.rl.cz in a commonly accessible text format (pdf), while the web interface allows the use of a screen reader that converts the content into audio (voice) format.

2.5 presentation in fonts of appropriate size and shape, taking into account the foreseeable conditions of use and with the help of sufficient contrast and adjustable spacing between letters, lines and paragraphs,

The information is written in a legible font, black color and a suitable font size. The information is clearly divided into individual blocks, paragraphs or bullet points.

2.6 Supplementing all non-text content with an alternative presentation of that content,
This information related to the provision of consumer credit does not contain any images or other non-text parts (except for the logo of Raiffeisen – Leasing, s.r.o. in the header in the upper left corner of this document).

ADDITIONAL ACCESSIBILITY REQUIREMENTS FOR CERTAIN SERVICES

(according to Annex No. 1, Section IV of the Act)

The following services must meet the following additional requirements:

5. Financial services

5.1 methods of identification, electronic signatures, security and payment services they must be provided in such a way that they are perceivable, controllable, understandable and stable,

Remote identification and electronic signing of contracts services are provided by the provider's external contractual partner.

5.2 the information must be understandable without the consumer having to make extra effort to understand it;

The information is written in simple language without the use of technical terms and foreign terms.

A GENERAL DESCRIPTION OF THE SERVICE AND EXPLANATIONS NECESSARY TO UNDERSTAND HOW THE SERVICE WORKS

pursuant to Act No. 424/2023 Coll.

DESCRIPTION AND FUNCTIONING OF THE SERVICE

A consumer credit is a financial service that consists of **providing funds** by the provider to the consumer, exclusively **for the purpose of acquiring a selected financing subject by the consumer – a vehicle** (this is known as a tied credit).

The consumer returns the provided funds to the provider gradually in several agreed **regular monthly instalments**. Consumer credit is **subject to interest** (i.e. the sum of all agreed instalments to be paid by the consumer exceeds the amount provided to him/her).

The provider is Raiffeisen – Leasing, s.r.o.

A consumer is a client of Raiffeisen – Leasing, s.r.o. – a natural person who negotiates with the provider about concluding and/or has entered into a consumer credit agreement outside of its business activities (i.e. the vehicle is/will be used for private purposes).

Consumer credit **can be provided:**

- on the basis of a consumer's application for financing (in the form of a consumer credit), and
- after an assessment of his/her creditworthiness by the provider with a positive result, and

- after concluding a written consumer credit agreement (and meeting the conditions specified in the contract).

SPECIFICS OF CONSUMER CREDIT

The provider only provides a so-called **tied consumer credit for the purchase of a vehicle**, namely a credit for the purchase of a vehicle of category M1, N1, L (i.e. passenger cars, commercial vehicles and motorcycles). The specific brand, type, parameters and characteristics of the vehicle are chosen by the consumer. The consumer uses the financed vehicle himself, or he can lend it or leave it for use by a close person. Other persons are subject to the consent of the provider only.

Consumer credit is usually provided by the provider **in the amount of between CZK 100,000 and CZK 2,000,000**. A consumer credit can usually be **repaid within 12 to 72 months**, and only cashless.

The consumer has the opportunity to partially participate in the financing by paying the so-called **down payment** in any amount (given as a percentage in relation to the total purchase price of the vehicle). In such a case, the consumer pays part of the purchase price of the vehicle in question from his own funds and arranges a credit for the remaining part of the purchase price.

As a security for a consumer credit, the provider requires a **security transfer of ownership of the financed vehicle with the condition subsequent** in favour of the provider (i.e. temporary transfer of ownership of the vehicle to the provider – until all debts of the consumer arising from the consumer credit agreement are paid). Once all debts arising from the consumer credit agreement have been fully paid, the provider's ownership of the financed vehicle automatically ceases to exist (i.e. it is transferred back to the consumer).

In addition to the compulsory legal insurance (so-called third-party liability insurance), the consumer credit agreement must be **accompanied by the accident insurance for the financed vehicle**.

Specific terms and conditions are always agreed **in a written consumer credit agreement** concluded between the provider and the consumer, taking into account the criteria and aspects of the specific case and the financial situation, needs and possibilities of the consumer. Thus, the amount of the credit will determine the length of repayment and the amount of the monthly instalment.

A consumer credit is usually drawn on the bank account of the vehicle supplier.

The consumer can repay the consumer credit in whole or in part at any time during the term of the credit. In such a case, the provider is entitled to reimbursement of the costs reasonably incurred therein.

RELATED INFORMATION

For related consumer information, please follow this link: [Information for consumers | Raiffeisen - Leasing](#)

MODEL CONSUMER CREDIT AGREEMENT

A model consumer credit agreement, including general terms and conditions, can be found at the following link: [Consumer Credit Agreement](#)