

Zlatá Koruna 2023: MONETA wins the public award again, the Smart Banka app is the banking product of the year for the third time

Prague, 28 July 2023

MONETA Money Bank's Smart Banka mobile banking app has defended its position as the most popular banking product of the year. For the third year in a row, it received the most votes in the Public Award category in the renowned industry competition Zlatá koruna (Golden Crown), with thirty thousand people participating in the voting. In this year's competition, the bank won a total of 12 medals thus equalling its own historical record set last year. In addition to the Public Award, the bank also won the Entrepreneurs' Award and Innovation of the Year categories, taking gold for its Savings Account and MONETA Stavební Spořitelna's building savings.

"We are extremely happy that we have managed to defend the first place in the Public Award again with our Smart Banka. We realize that the key to this success is our clients, who constantly motivate us to innovate and improve the quality of our services. The award, which was decided by the votes of the general public, is proof that we are moving in the right direction," said Tomáš Spurný, CEO and Chairman of the Management Board of MONETA Money Bank.

This is the sixth time that Smart Banka has appeared in the Public Award category, and the third year in a row it has not found any competition. The app enables convenient and secure management of finances via a smartphone and holds several first places: it was the first banking app in the world to be available on all Apple devices, and in the Czech Republic it offered online mortgage loan arranging or, conversely, current account cancellation. Smart Banka currently offers the option of online arranging or cancellation for more than twenty banking products and offers its users over 200 functions.

MONETA Money Bank was also successful with its business accounts: the Entrepreneurs' Award went to the Savings Account for Small Businesses with an attractive 4% annual appreciation, and the bank also took second place in this category with its Credit Card for Entrepreneurs. The business community particularly appreciated the 55-day interest-free period, the fee-free maintenance and the 1% cashback on all payments.

Another first place - this time in categories decided by an expert jury - went to the Children's Account from the MONETA Money Bank product portfolio. It can be opened free of charge for children from 8 years of age and its main advantage is the possibility to upload it to the child's phone as well as to the parents' phone. Thus, they have a perfect overview of their child's spending and can set transaction limits. Among savings accounts, the Online Savings Account triumphed with an interest rate of 5.3% per annum. In addition to the fact that the client pays no fees for setting it up and maintaining it and is credited with interest every month, they can divide their savings into envelopes. The fifth gold was awarded to MONETA Stavební Spořitelna for the best building savings offer on the domestic market.

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MONETA Money Bank, a.s., which is the controlling person of MONETA holding, is a leading independent Czech bank, servicing clients through its nationwide branch network. The bank has been traded on the Prime Market of Prague Stock Exchange since 2016. The bank has focused on retail and SME oriented business model with a strong position in the consumer and agriculture segments. In addition, the bank provides customers with insurance products and investment funds. MONETA serves more than 13% of the Czech population via an omni-channel distribution strategy which includes 153 branches and 563 ATMs, a market-leading digital banking platform, a call center, auto dealers, building society and mortgage bank, brokers and leasing partners.

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The jury also awarded second place in the Business Accounts category to Konto PRO podnikání, which has been on the winning podium for several years in a row. MONETA won another silver in the Business Loans category for its new product responding to the current energy crisis. This so-called green loan is designed for small entrepreneurs and sole traders whose business has been affected by the current rising energy prices. They can use the loan, for example, for energy saving measures and renewable energy sources.

In the Business Accounts category, the bank was also ranked third for its Savings Account for Small Businesses with an appreciation of 4%. The bank also won a bronze medal for the Loan for Female Entrepreneurs with a guarantee of up to 80% from the European Investment Fund (EIF). Women applying for the loan can receive up to 650 000 for business development in the form of investment or operating expenses. The last bronze was awarded to MONETA in the accounts category, for the Tom Plus current account. Withdrawals from ATMs in the Czech Republic and abroad, account maintenance and a debit card are free for its holders.

The Zlatá koruna award is a Czech competition for financial products from most financial service providers. The evaluation is carried out by independent economic experts, publicists and representatives of academia in the Financial Academy, which has around 350 members. In addition to experts, financial products are evaluated in a separate poll by members of the general public, 30,000 of whom participated in this year's vote. Zlatá Koruna is unique in its execution and has become a respected benchmark for the quality of financial products on the Czech market.

Zlatá koruna 2023 – MONETA Group – expert jury and public vote		
Category	Ranking	Product
Public Award	1.	MONETA Smart Banka
Entrepreneurs' Award	1.	Savings accounts for Small Businesses
Entrepreneurs' Award	2.	Credit Card for Entrepreneurs
Savings accounts subcategory	1.	Online savings account 5.3% with envelopes in MONETA Smart Banka
Innovation of the Year	1.	Children's account
Building savings	1.	Building savings account MONETA Stavební Spořitelna
Business accounts	2.	Loan for entrepreneurs affected by the energy crisis with EIF guarantee

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PRESS RELEASE

Business accounts	2.	Konto PRO podnikání
Business accounts	3.	Savings account PRO podnikání with unlimited deposit 4% p. a.
On-line application	3.	MONETA Smart Banka
Accounts	3.	Tom Plus Current account
Business loans	3.	Loan for female entrepreneurs with EIF guarantee

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