

Announcement for Clients

Financial services at the end of 2008 and at the beginning of January 2009

A. Non-Cash Transactions

Payment Orders Provided on Paper Carrier

1. Payment orders or accounting items in CZK

- money transfer to an account of a payee in another financial institution to be charged to an account of a bank of a payee before 12/31/2008, provide to PPF banka at the latest before 11:00 a.m. on 12/30/2008 to be paid on 12/30/2008
- money transfer to an account of a payee in another financial institution to be paid (withdrawn from an account of the payer) on 12/31/2008 will be done the next banking workday; that is 1/2/2009
- money transfer to an account of a payee in PPF banka a. s. to be charged to an account of a payee 12/31/2008, provide to PPF banka at the latest before 11:00 a.m. on 12/31/2008 to be paid on 12/31/2008
- standing orders to be paid on 12/31/2008 and 1/1/2009 will be done on 1/2/2009.

2. Payment orders in a foreign currency and CZK abroad and in a foreign currency to CR

- money transfer to an account of a payee in another financial institution to be charged to an account of a bank of a payee before 12/31/2008, provide to PPF banka at the latest before 11:00 a.m. on 12/23/2008
- money transfer to an account of a payee in another financial institution to be paid (withdrawn from an account of the payer) at the latest on 12/29/2008 will be done with a required date of payment; money transfers to be paid on 12/30/2008 and 12/31/2008 will be done on 1/2/2009
- money transfer to an account of a payee in PPF banka a. s. to be charged to an account of a payee 12/31/2008, provide to PPF banka at the latest before 11:00 a.m. on 12/30/2008 to be paid on 12/31/2008
- money transfer to an account of a payee in PPF banka a. s. to be paid on (withdrawn from an account of the payer) 12/31/2008 will be presented to PPF banka a.s. after as specified will be done the next banking workday, ie. 1/2/2009.

Electronic Payment Orders (Service Homebanking - GEMINI)

3. Payment orders or accounting items in CZK

- payment orders to an account of a payee in another financial institution to be charged to an account of a bank of a payee before 12/31/2008, enter into the system, transmit to PPF banka a. s. at the latest before 4:00 p.m. on 12/30/2008 to be paid on 12/30/2008; Payment orders sent to PPF banka a. s. after as specified or provided with a date of completion before 12/31/2008 or the transfer amount will not be covered by sufficient available means, will be cancelled without replacement; meaning they will not be sent to the bank of a payee the next time
- to accounting items to an account of a payee in another financial institution to be charged to an account of a bank of a payee before 12/31/2008, enter into the system, transmit to PPF banka a. s. at the latest before 4:00 p.m. on 12/29/2008 to be paid on 12/30/2008; Accounting items sent to PPF banka a. s. after as specified or provided with a date of completion before 12/31/2008 or the transfer amount will not be covered by sufficient available means, will be cancelled without replacement; meaning they will not be sent to the bank of a payee the next time

- money transfer to an account of a payee in PPF banka a. s. to be charged to an account of a payee 12/31/2008, enter into the system, transfer to PPF banka a. s. at the latest before 12:00 a.m. on 12/31/2008 to be paid on 12/31/2008. Payment orders will be presented to PPF banka a.s. after as specified or the transfer amount will not be covered by sufficient available means, will be cancelled without replacement; meaning they will not be sent to the bank of a payee the next time.
4. **Payment orders in a foreign currency and CZK abroad and in a foreign currency to CR**
 - money transfer to an account of a payee in another financial institution to be charged to an account of a bank of a payee before 12/31/2008 enter into the system, transfer to PPF banka a. s. at the latest before 1:00 p.m. on 12/23/2008 to be paid on 12/23/2008
 - money transfer to an account of a payee in another financial institution transferred to PPF banka a. s. at the latest before 1:00 p.m. on 12/29/2008 to be paid (withdrawn from an account of the payer) on 12/29/2008; Payment orders sent to PPF banka a. s. to be paid 12/30/2008 and 12/31/2008 will be charged to an account of a payer to be done 1/2/2009
 - money transfer in a foreign currency or with currency exchange to an account of a payee in PPF banka a. s. to be charged to an account of a payee 12/31/2008 enter into the system, transfer to PPF banka at the latest before 11:00 a.m. on 12/30/2008 to be paid on 12/31/2008; Payment orders sent to PPF banka a. s. after as specified or provided with a date of completion will be charged with the date 1/2/2009.
 5. **Interest payment and loan payment** will be debited on 12/31/2008. The Client is obligate to ensure sufficient funds in a current account at the latest on 12/30/2008. In case of insufficient funds in an account, interest penalties will due to non-payment of interest and a payment.
 6. **The last account statement** will be for the date of 12/31/2008. The statement will include interest, charges and the account balance as of 12/31/2008.

We would also like to mention that retroactive charges for 2008 will not be possible in January 2009 and it is in the interest of the client to submit payment orders to the PPF banka a. s. (this is not intended for clients with accounts with a special regime - additional period).

B. Cash Transactions

Cash transactions will be provided for clients without restrictions during opening hours.

C. Opening Hours for Clients

Opening Hours for Clients 12/24/2008 – 1/2/2009

12/24/2008	Wednesday	Closed
12/25/2008	Thursday	Closed
12/26/2008	Friday	Closed
12/29/2008	Monday	08:30 a.m. – 16.00 p.m.
12/30/2008	Tuesday	08:30 a.m. – 16.00 p.m.
12/31/2008	Wednesday	08:30 a.m. – 12.00 p.m.
01/01/2009	Thursday	Closed
01/02/2009	Friday	08:30 a.m. – 16.00 p.m.

PPF banka a.s.