

ANNOUNCEMENT FOR CLIENTS AT THE END OF YEAR 2017
on Payment services performance, Opening Hours of Client Centres and Others

1. Cashless Payments

Intrabank payments to be delivered to the Beneficiary until December 29, 2017

Type of Payment Order	Payment Order submission	The deadline
Intrabank Order in CZK	Paper Medium	no later than 1 hour before the end of Business Hours of Client Centre with the Maturity date of December 29, 2017
	Electronically ¹⁾	no later than 6:00 p.m. with the Maturity date of December 29, 2017
Intrabank Direct Debit Order in CZK	Paper Medium	no later than 1 hour before the end of Business Hours of Client Centre with the Maturity date of December 27, 2017
	Electronically ¹⁾	no later than 6:00 p.m. with the Maturity date of December 28, 2017
Intrabank Order in Foreign Currency	Paper Medium	no later than 11:00 a.m. with the Maturity date of December 29, 2017
	Electronically ¹⁾	no later than 3:00 p.m. with the Maturity date of December 29, 2017

Domestic payments to be delivered to the Beneficiary until December 29, 2017

Type of Payment Order	Payment Order submission	The deadline
Standard Domestic Order	Paper Medium	no later than 1 hour before the end of Business Hours of Client Centre with the Maturity date of December 28, 2017
	Electronically ¹⁾	no later than 6:00 p.m. with the Maturity date of December 28, 2017
Domestic Direct Debit Order	Paper Medium	no later than 1 hour before the end of Business Hours of Client Centre with the Maturity date of December 27, 2017
	Electronically ¹⁾	no later than 6:00 p.m. with the Maturity date of December 28, 2017
Express Domestic Order	Paper Medium	no later than 11:30 a.m. with the Maturity date of December 29, 2017
	Electronically ¹⁾	no later than 11:30 a.m. with the Maturity date of December 29, 2017

SEPA payments to be delivered to the Bank of Beneficiary until December 29, 2017

Type of Payment Order	Payment Order submission	The deadline
SEPA Order	Paper Medium	no later than 11:00 a.m. with the Maturity date of December 28, 2017
	Electronically ¹⁾	no later than 1:00 p.m. with the Maturity date of December 28, 2017

Foreign payments to be delivered to the other Provider until December 29, 2017

Type of Payment Order	Payment Order submission	The deadline
Foreign Order	Paper Medium	no later than 11:00 a.m. with the Maturity date of December 27, 2017
	Electronically ¹⁾	no later than 1:00 p.m. with the Maturity date of December 27, 2017

1) For the execution of the Payment Order, the date and time of receipt of the Payment Order at PPF Bank a.s. is decisive, not the date and time of its sending from the electronic banking channels.

2. Cash payments

Cash operations will be provided during below mentioned Business Hours.

3. Opening Hours of Client Centres

Mariánské náměstí 2, 110 00 Prague 1
Evropská 2690/17, 160 41 Prague 6

25. 12. 2017	Monday	closed
26. 12. 2017	Tuesday	closed
27. 12. 2017	Wednesday	08:30 – 17:00
28. 12. 2017	Thursday	08:30 – 17:00
29. 12. 2017	Friday	08:30 – 17:00
30. 12. 2017	Saturday	closed
31. 12. 2017	Sunday	closed
01. 01. 2018	Monday	closed
02. 01. 2018	Tuesday	08:30 – 17:00

4. Others

4.1 **Drawdown Notices for loans disbursed** before December 29, 2017 has to be delivered to the PPF banka a.s. at the latest on December 22, 2017.

4.2 **Payment of interest and provided loans** matured in the 2017 will be debited on Maturity Date. The Client is obligated to ensure sufficient Funds in an account specified to repayment debt (in the case the Funds will be transferred from the account at another Provider it is necessary to take into consideration a method of Funds transfer and valid deadlines for the end of year 2017 specified by such a Provider).

4.3 **The last account statement** as of **December 29, 2017** will include accounting of interests, charges and the final account balance as of December 31, 2017.