

INFORMATION ABOUT CASHLESS PAYMENTS

DOMESTIC PAYMENTS

PPF banka, a.s. is a direct participant in CERTIS (the Czech Express Real Time Interbank Gross Settlement system), through which it executes domestic electronic payments in CZK within the Czech republic. The operator of the system is the Czech National Bank ('CNB').

PPF banka, a.s. has the identity code 6000 in CERTIS.

PPF banka, a.s. executes cashless payments denominated in CZK by way of transfers or direct debits

- between accounts held at PPF banka, a.s.; and
- to/from third-party banks in the Czech Republic.

Transfers are subject to conducting payment accounts with PPF banka, a.s.

Clients can use the following types of payment orders:

- One-time Domestic Order (standard, express)
- Bulk Domestic Order
- Domestic Direct Debit Order
- Domestic Standing Order
- Domestic Direct Debit mandate
- Cashless SIPO (Centralised Household Payment Collection) Payment

The charge for transfer execution is debited to the Client's account as per the applicable Price List as at the last day of the month and is shown in the account statement.

INTERNATIONAL PAYMENTS

PPF banka, a.s. is a member of SWIFT (Society for Worldwide Interbank Financial Telecommunication), through which it exchanges the financial and non-financial data required for international payments.

PPF banka, a.s. has a SWIFT address, or a BIC code (Bank Identifier Code): PMBPCZPP

As part of international payments, the following credit transfers are executed:

- In CZK and in foreign currencies to/from abroad;
- In foreign currencies to/from third-party banks in the Czech Republic; and
- In foreign currencies between accounts conducted with PPF banka, a.s.

Transfers are subject to conducting payment accounts with PPF banka, a.s.

International payments can be made in all currencies listed in the Exchange Rate list of PPF banka, a.s. regardless of the currency of the Client's account. As regards other currencies, transfers to abroad can only be made subject to arrangements with the Bank in advance. In the case of need, the Bank executes a conversion into the required currency as per the Bank's applicable Exchange Rate list in accordance with the instruction in the payment order.

For outgoing payments, the Clients opt for the type of charges:

SHA: The payer pays the charges of the payer's bank while the beneficiary pays the charges of the beneficiary's bank and, if applicable, agent banks (the SHA charge is mandatory for transfers to the EEA countries and in an EEA currency, which does not include exchange of currencies);

OUR: The payer pays all the charges.

Transfers in RUB to Russia

In addition to the standard details, the following must also be added to the payment instructions in the international payment form:

- **INN** – The registration number of tax administration (10-12 digits)
- **KPP** – A special code for tax administration concerning ‘the reason for registration’ (9 digits)
- **BIK** – The bank’s national identification code (9 digits)
- **ACC** – The number of the correspondent account (20 digits) with the Russian National Bank
- **VO code** – The Russian payment title (5 digits) – it should be supplied by the trade partner
- **Reason for the payment** – An exact description of the reason for the payment; what the payer is paying to the beneficiary for, etc.
- **VAT** – Information whether or not the payment includes VAT

Payment instructions for payments from abroad

For the smooth processing of incoming international payments you should provide the payer with bank details containing all the relevant information. Payment instructions for incoming international payments should contain the following details:

- The beneficiary’s account number in the IBAN format;
- The beneficiary’s account name;
- The beneficiary’s address; this is an optional detail;
- The beneficiary’s bank name: PPF banka, a.s., Prague, Czech Republic
- BIC: PMBPCZPP
- The correspondent bank: this is a recommended detail (a list of correspondent banks for each of the currencies is available on the Bank’s website).

The charge for transfers is debited to the Client’s account as per the applicable Price List on the day of the execution of the transaction and is shown in the account statement.

SEPA TRANSFERS

PPF banka, a.s. is an indirect participant in the STEP2 SCT (SEPA Credit Transfer) system, which it uses for executing SEPA transfers through a correspondent bank and direct participant, Deutsche Bank AG, Frankfurt am Main.

SEPA transfers are payments denominated in EUR within SEPA with a guaranteed crediting of the full amount and a guaranteed time for the transfer (no more than 3 business days).

SEPA payments must meet the following requirements:

- Payments must be denominated in EUR (the amount to be transferred is not limited);
- The payer's and the beneficiary's accounts must both be kept in a SEPA country;
- The beneficiary's account number must be in the IBAN format;
- Shared SHA/SLEV charges (the payer pays the charges of the payer's bank while the beneficiary pays the charges of the beneficiary's bank, and there are no other charges *en route* of the transfer).

SEPA transfers do not require knowledge of the BIC of the beneficiary's bank; the Bank adds the BIC for the Client.

The beneficiary's bank and the payer's bank must be participants in the SEPA system.

The charge for SEPA transfers is debited to the Client's account as per the applicable Price List on the day of the execution of the transaction and is shown in the account statement.

SEPA

SEPA (Single Euro Payments Area) is a single area for payments denominated in the euro within the SEPA area. SEPA includes European Union member states + Norway (NO), Monaco (MC), Switzerland (CH), Liechtenstein (LI), Iceland (IS) + French Guyana (GF), Guadeloupe (GP), Martinique (MQ), Réunion (RE), Gibraltar (GI), Saint Pierre and Miquelon (PM), and the British isles of Jersey (JE), Guernsey (GG) and Isle of Man (IM).