

ANNOUNCEMENT FOR CLIENTS AT THE END OF YEAR 2018 ON PAYMENT SERVICES PERFORMANCE, OPENING HOURS OF CLIENT CENTRES AND OTHERS

1. Cashless Payments

Intrabank payments to be delivered to the Beneficiary until December 31, 2018

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 31, 2018
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 31, 2018
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, 2018
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 28, 2018
Intrabank Order in Foreign Currency	Paper Medium	No later than 11:00 a.m. with the Maturity date of December 31, 2018
	Electronically*	No later than 3:00 p.m. with the Maturity date of December 31, 2018

Domestic payments to be delivered to the Beneficiary until December 31, 2018

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, 2018
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 28, 2018
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, 2018
	Electronically*	No later than 6:00 p.m. with the Maturity date of December 27, 2018
Express Domestic Order	Paper Medium	No later than 11:30 a.m. with the Maturity date of December 31, 2018
	Electronically*	No later than 11:30 a.m. with the Maturity date of December 31, 2018

SEPA payments to be delivered to the Bank of Beneficiary until December 31, 2018

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, 2018
	Electronically*	No later than 1:00 p.m. with the Maturity date of December 28, 2018

Foreign payments to be delivered to the other Provider until December 31, 2018

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, 2018
	Electronically*	No later than 1:00 p.m. with the Maturity date of December 27, 2018

* 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

Date	Day	Business Hours
24. 12. 2018	Monday	Closed
25. 12. 2018	Tuesday	Closed
26. 12. 2018	Wednesday	Closed
27. 12. 2018	Thursday	08:30 – 17:00
28. 12. 2018	Friday	08:30 – 17:00
29. 12. 2018	Saturday	Closed
30. 12. 2018	Sunday	Closed
31. 12. 2018	Monday	08:30 – 12:00
01. 01. 2019	Tuesday	Closed
02. 01. 2019	Wednesday	08:30 – 17:00

4. Others

- Drawdown Notices for loans disbursed** before December 31, 2018 has to be delivered to the PPF banka a.s. at the latest on December 21, 2018.
- Payment of interest and provided loans** matured in the 2018 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 2018 specified by such a Provider).
- The last account statement** as of **December 31, 2018** will include accounting of interests, charges and the final account balance as of December 31, 2018.