

## TERMS OF USE – DEVELOPER INTERFACE

### 1. General provisions

The present Terms of Use – Developer Interface (“**Terms of Use**”) govern the use of the API interface that is part of the Developer Portal (“**Portal**”) of PPF banka a.s. (the “**Bank**”), which provides the environment that serves for developing and testing the banking applications supported by the Bank to duly registered parties interested in such services or registered developers (a “**Developer**”).

The Bank may change the Terms of Use at any time. The Bank shall inform the Developer about a change in the Terms of Use via e-mail or in another suitable manner.

### 2. Registration

The Bank shall give the Developer access information for the Portal after the completion of proper registration in accordance with the requirements defined therein. Registration is accessible on the website in the “Third Party Applications” section. After registering, the Developer may start using the Portal and will gain access to the related technical documentation; subsequently, following activation by the Bank, the Developer will gain full access to the Portal including the option for using the API sandbox and calling all production APIs.

Through registration in the Portal, the Developer will gain access to publicly accessible data. Such access does not constitute any right to access client data or to use a developed application in relation to the Bank’s clients.

Developers’ access to the Portal may be occasionally restricted or blocked for the purpose of maintenance. Developers use the Portal at their own risk.

### 3. Developer’s obligations

The Developer has the right to use the Portal on a non-exclusive basis solely for the development of their own applications for a defined purpose. The Developer agrees not to develop applications for any other purposes or contrary to the Bank’s or third parties’ interests, or contrary to a purpose defined by the legislation applicable in this field.

In order to ensure security of the account, the Developer shall not disclose their password to third parties.

The Developer shall not endanger the seamless operation of the Portal by their activity in any manner. If the Bank incurs any loss in this respect, the Developer shall compensate the Bank for it immediately.

On the Portal, the Developer shall not use any applications or mechanisms whose purpose is to retrieve and index the Bank’s content and data.

The Developer shall not use the output of their activity, a developed application, or a part of it for any promotional or other similar purposes, associating the Bank’s name or brand with their activities, without the Bank’s prior written approval.

### 4. Terminating registration and deleting account

Only the Bank may terminate registration in the Portal and may do so in particular if the Developer requests it or if the licensing requirements defined for the Developer under applicable legislation are not observed, or for security reasons. The Bank may terminate registration and delete an account immediately without giving grounds. The Bank bears no responsibility for any loss caused to the Developer due to the discontinued registration and deleted account.

The Developer has the right to request that the Bank terminates their registration and deletes their account. The Bank will then terminate registration and delete the account. The Bank shall inform the Developer about terminating the registration by e-mail or in another suitable manner.

## **5. Final provisions**

These Terms of Use are governed exclusively by Czech law.

The Bank processes personal data, provided by the Developer during the registration process for the purpose of using the Portal on a non-exclusive basis, solely for a defined purpose. The retention period is equal to the period necessary for the defined purpose and shall not exceed 10 years following the end of the calendar month when the contract with the Bank's client using the Developer's services is terminated (unless a different period is defined by applicable legislation). The information about personal data processing is available on the Bank's website.

Should these Terms of Use or any of their provisions be invalid or incomplete, this shall not affect the validity of these Terms of Use as a whole. The invalid provision or gap shall be replaced with a provision as close to the intended economic purpose as possible.

The ordinary court having territorial jurisdiction for the Bank's registered office shall have sole jurisdiction for all claims arising from these Terms of Use and in connection therewith.

These Terms of Use were issued on November 15, 2021.