

# SCOPE OF ACCESS RIGHTS FOR THE INTERNET AND MOBILE BANKING OF PPF BANKA A.S.

## Contents:

1.	<b>Introductory Provisions</b> .....	1
2.	<b>IB User access rights profiles assigned by the Client</b> .....	1
3.	<b>Automatically assigned IB User access rights profiles</b> .....	5
4.	<b>Final Provisions</b> .....	6

## 1. Introductory Provisions

**1.1** This Scope of Access Rights for the Internet and Mobile Banking of PPF banka a.s. (hereinafter the “**Access Rights**”) sets out the available range of access rights that a Client may grant to Users.

**1.2** Unless these Access Rights provide otherwise, capitalised terms and expressions have the meaning given in the General Business Conditions of PPF banka a.s. (hereinafter referred to as the “**GBC**”) or the Business Conditions of PPF banka a.s. for Internet and Mobile Banking (hereinafter the “**SBC**”). These defined terms and expressions apply equally to the singular and plural forms.

## 2. IB User access rights profiles assigned by the Client

**2.1** The following access rights profiles may be assigned to an IB User by the Client:

(i) **Passive User**

This profile is intended mainly for Users who are assistants or accountants. It allows Users to prepare Payment Orders (but not authorise them), to download transaction data, to set up data statement generation, etc.

If new features, products or services are added to IB, Users with this profile will have access to them only to an extent allowing them to provide support services for management of the Client’s funds (e.g. when creating a new Account, they will be able to set up data statement generation on it).

Currently this profile gives Users:

- access to:
  - the details of Cards they are Holders of, and the transactions made with them; they can also manage these to a limited extent;
  - the details of Accounts and the transactions made on them, including Payment Orders submitted;
  - messages sent by the Bank;
- the right to:
  - manage their Cards, i.e. to:
    - activate and block a Card;
    - view and change the e-PIN;

- activate and deactivate the ability to perform E-commerce Transactions if the Client has permitted this type of transaction with a Card;
- set up notifications about Card transactions (completed and declined);
- request generation of a new PIN, issuance of a Duplicate, Early Renewal, cancellation of Automatic Renewal, a change in the method of delivery of a Card including the address, cancellation of a Card, or a change in the contact details used for E-commerce Transactions;
- set up Payment Orders;
- set up and change data statement generation for Accounts they have access to;
- set up notifications about transactions made on Accounts they have access to;
- activate and use an e-Token;
- activate and use Mobile Banking, unless an Authorised User disables this right in IB;
- send messages to the Bank.

Users with this profile cannot authorise submitted Payment Orders.

(ii) **Active User – Card Holder**

This profile is intended mainly for Users who are accountants or financial directors. It allows Users to make payments (submit and authorise Payment Orders), to download transaction data, to set up data statement generation, etc.

At the same time, this User can manage the Cards of which he is the Holder (e.g. activate or block the Cards, etc.).

If new features, products or services are added to IB, Users with this profile will have access to them only to an extent allowing them to effectively manage the Client's funds (e.g. when creating a new Account, they will be able to set up data statement generation on it).

Currently this profile gives Users:

- access to:
  - the details of Cards they are Holders of, and the transactions made with them; they can also manage these to a limited extent;
  - the details of Accounts and the transactions made on them, including Payment Orders submitted;
  - messages sent by the Bank;
- the right to:
  - manage their Cards, i.e. to:
    - activate and block a Card;
    - view and change the e-PIN;
    - activate and deactivate the ability to perform E-commerce Transactions if the Client has permitted this type of transaction with a Card;
    - set up notifications about Card transactions (completed and declined);
    - request generation of a new PIN, issuance of a Duplicate, Early Renewal, cancellation of Automatic Renewal, a change in the method of delivery of a Card including the address, cancellation of a Card, or a change in the contact details used for E-commerce Transactions;
  - set up Payment Orders and authorise them;
  - set up and change data statement generation for Accounts they have access to;
  - set up notifications about transactions made on Accounts they have access to;
  - activate and use an e-Token;

- activate and use Mobile Banking, unless an Authorised User disables this right in IB;
- send messages to the Bank.

(iii) **Active User – Card Administrator**

This profile is intended mainly for Users who are accountants or financial directors. It allows Users to make payments (submit and authorise Payment Orders), to download transaction data, to set up data statement generation, etc.

At the same time, this User can manage all Cards issued to Client accounts – i.e. Cards of which he is the Holder, as well as Cards of other Holders (e.g. activate or block Cards, change Accounts assigned to Cards, etc.).

If new features, products or services are added to IB, Users with this profile will have access to them only to an extent allowing them to effectively manage the Client's funds and Cards (e.g. when creating a new Account, they will be able to set up data statement generation on it).

Currently this profile gives Users:

- access to:
  - all Cards issued on the Client's Accounts, and transactions made with them;
  - the details of Accounts and the transactions made on them, including Payment Orders submitted;
  - messages sent by the Bank;
- the right to:
  - manage all Cards issued on the Client's Accounts, i.e. to:
    - activate and block Cards;
    - enable or disable the performance of E-commerce Transactions;
    - change the Accounts associated with Cards;
    - change Card Limits;
    - set up notifications about Card transactions (completed and declined);
    - apply for a new Card for any Holder;
    - request generation of a new PIN, issuance of a Duplicate, Early Renewal, cancellation of Automatic Renewal, a change in the method of delivery of a Card including the address, cancellation of a Card, or a change in the contact details used for E-commerce Transactions;
    - view and change the e-PIN and activate and deactivate E-commerce Transactions for Cards they are the Holder of (these are Security Elements that are accessible only to the actual Holders of Cards themselves);
  - set up Payment Orders and authorise them;
  - set up and change data statement generation for Accounts they have access to;
  - set up notifications about transactions made on Accounts they have access to;
  - activate and use an e-Token;
  - activate and use Mobile Banking, unless an Authorised User disables this right in IB;
  - send messages to the Bank.

(iv) **Authorised User**

This profile is intended primarily for Account holders – in the case of legal entities, for their governing bodies. It allows Users to manage the products and services available in IB to the full extent.

If new features, products or services are added to IB, Users with this profile will have automatic access to them, with full rights to set up, change or cancel them (e.g. to open a new Account, create a new User, change the limits for authorisation of Payment Orders, etc.).

The Client may also have this profile set up for other Users who have access to the Client's IB.

Currently this profile gives Users:

- access to:
  - all Cards issued on the Client's Accounts, and transactions made with them;
  - the details of Accounts and the transactions made on them, including Payment Orders submitted;
  - messages sent by the Bank;
- the right to:
  - manage all Cards issued on the Client's Accounts, i.e. to:
    - activate and block Cards;
    - enable or disable the performance of E-commerce Transactions;
    - change the Accounts associated with Cards;
    - change Card Limits;
    - set up notifications about Card transactions (completed and declined);
    - apply for a new Card for any Holder;
    - request generation of a new PIN, issuance of a Duplicate, Early Renewal, cancellation of Automatic Renewal, a change in the method of delivery of a Card including the address, cancellation of a Card, or a change in the contact details used for E-commerce Transactions;
    - view and change the e-PIN and activate and deactivate E-commerce Transactions for Cards they are the Holder of (these are Security Elements that are accessible only to the actual Holders of Cards themselves);
  - set up Payment Orders and authorise them;
  - set up and change data statement and standard statement generation in PDF format for Accounts they have access to;
  - set up notifications about transactions made on Accounts they have access to;
  - activate and use an e-Token;
  - activate and use Mobile Banking;
  - enable or disable activation and use of Mobile Banking by the Client's Users;
  - block or unblock other Users;
  - request the resending of IB Login Passwords for other Users;
  - send messages to the Bank.

**2.2** The Client may change IB Users' rights profiles at any time.

**2.3** Children up to the age of 14 can only have the Passive User or Card Holder profile set up (see point 3.1); from 15 years of age inclusive, their rights profile may be set up as requested by their parent or guardian.

### 3. Automatically assigned IB User access rights profiles

3.1 The following rights profiles are automatically set up for IB Users based on the services and products which the Client has granted them access to:

(i) **Card Holder**

This profile is intended for Holders of Cards issued on the Client's Accounts, to allow basic and limited management of Cards, particularly in terms of ensuring payment security.

A User with this profile cannot access transactions made by other Holders of Cards issued on the same Accounts or the details of those Cards, and cannot submit or authorise Payment Orders.

If new features, products or services are added to IB, Users with this profile will have access to them only if they relate to Cards but do not affect Card payment option settings (e.g. they will not be able to request a new Card, but they will be able to limit the geographical area for payments).

Currently this profile gives Users:

- access to:
  - the details of Cards they are Holders of, and the transactions made with them; they can also manage these to a limited extent;
  - messages sent by the Bank;
- the right to:
  - manage their Cards, i.e. to:
    - activate and block a Card;
    - view and change the e-PIN;
    - activate and deactivate the ability to perform E-commerce Transactions if the Client has permitted this type of transaction with a Card;
    - set up notifications about Card transactions (completed and declined);
    - request generation of a new PIN, issuance of a Duplicate, Early Renewal, cancellation of Automatic Renewal, a change in the method of delivery of a Card including the address, cancellation of a Card, or a change in the contact details used for E-commerce Transactions;
  - activate and use an e-Token;
  - activate and use Mobile Banking, unless an Authorised User disables this right in IB;
  - send messages to the Bank.

(ii) **Administrator and API User**

This profile has a very limited scope and is primarily used for transferring Certificates for a Client API via encrypted communication between this User and the Bank.

A User with this profile cannot access details of Accounts, transactions made on them, or details of other products, and cannot submit Payment Orders or authorise them.

If new features, products or services are added to IB, the scope of rights for this profile will not be extended in any way.

This profile gives the User:

- access to messages sent by the Bank;
- the right to:
  - activate and use an e-Token;
  - activate and use Mobile Banking, unless an Authorised User disables this right in IB;

- send messages to the Bank.

**3.2** These rights profiles are automatically deleted upon termination of an IB User's access to the service or product which they are associated with.

#### **4. Final Provisions**

**4.1** This Scope of Access Rights for the Internet and Mobile Banking come into force and effect on 1 January 2023.