

BUSINESS CONDITIONS OF PPF BANKA A.S. FOR DIGITISED CARDS

1. Introductory provisions

- 1.1 The Business Conditions of PPF banka a.s. for Digitised Cards (the “**Specific Conditions**” or “**SBC**”) set out the terms and conditions of the legal relationships during the providing and subsequent use of Digitised Cards as defined below. The Client and the Holder must read them and comply with them.
- 1.2 The General Business Conditions of PPF banka a.s. (the “**GBC**”) and these SBC form an integral part of the Agreement. In the event of any conflict between the provisions of an Agreement, the GBC, the SBC and the Price List and the Interest Rate List, the following order of precedence shall apply: the Agreement, the SBC, the GBC, the Price List and the Interest Rate List. These SBC have been issued under and in accordance with, in particular, Section 1751 of the Civil Code and other applicable legal regulations, and in accordance with the conditions of the respective Card Corporation.
- 1.3 These SBC are issued in accordance and in conjunction with the GBC and the Business Conditions of PPF banka a.s. for Debit Cards (the “**SBC for Debit Cards**”); matters not provided for in the Agreement or in these SBC shall be governed by the applicable provisions of the GBC or of the SBC for Debit Cards.

2. Definition of terms and interpretation rules

- 2.1 Unless these SBC provide otherwise, capitalised terms and expressions have the meaning given in the Agreement.
- 2.2 The following rules shall be followed when interpreting the provisions of these SBC and the Agreement:
 - (i) Any reference to an article, paragraph, clause referenced by a letter, or point is regarded as a reference to an article, paragraph, clause referenced by a letter, or point of these SBC;
 - (ii) The headings of articles and paragraphs of the Agreement and these SBC serve for convenience only and not for interpretation;
 - (iii) Words and expressions in the singular also include those in the plural, and vice versa;
 - (iv) Agreement is understood to be an Agreement, including all of its integral parts, in particular, but without limitation, the GBC, the relevant SBC, the Interest Rate List and the Price List;
 - (v) The person representing the Client is understood to be the Authorized Person or any other person authorized to represent the Client.

3. General provisions

- 3.1 These SBC govern the terms and conditions for the digitisation of Debit Cards and their subsequent use via third-party applications (the “**App(s)**”). The SBC shall become part of the Agreement upon their approval during the Debit Card digitisation process.
- 3.2 The process of digitising a Debit Card shall be carried out by the Holder thereof on their mobile device (the “**Device**”) by adding the activated Debit Card to their chosen App. Terms and conditions governing the digitisation and use of the App are set by the App provider.
- 3.3 A Debit Card digitised in an App (a “**Digitised Card**”) enables the Holder to make Contactless Transactions (NFC), E-commerce Transactions, and cash withdrawals at selected ATMs (the “**Digitised Services**”).
- 3.4 The types of Debit Cards that may be digitised, as well as the list of Apps through which a Debit Card may be digitised and subsequently used, shall be determined by the Bank and published on the Website. The Bank shall be entitled to amend such scope and the list of Apps unilaterally, in particular in response to technical, security or contractual requirements of the Card Corporations or the App providers.

4. Rights and obligations

- 4.1** Only a Holder who has reached the minimum age required under the terms and conditions of use of the relevant App is authorised to digitise their Debit Card. If the terms and conditions of use of an App do not stipulate a minimum age for a Digitised Card Holder, a Debit Card Holder is authorised to digitise their Debit Card if they are over 15 years of age.
- 4.2** As part of the digitisation process, Holders are obliged to read the text of these SBC, accept them, and comply with them.
- 4.3** Only a Debit Card activated in accordance with the SBC for Debit Cards may be digitised. The validity of a Digitised Card is limited to the validity of the physical Debit Card that has been digitised.
- 4.4** If the Holder is issued with a Duplicate Debit Card or if the Debit Card is Automatically Renewed in accordance with the SBC for Debit Cards, the Digitised Card will remain fully functional and does not need to be re-digitised. In the event of Early Renewal, the Debit Card must be digitised again.
- 4.5** Removing a Digitised Card from an App does not invalidate the physical Debit Card.
- 4.6** To ensure the security of the Digitised Card, the Holder must in particular:
- (i) use a Device that is sufficiently trustworthy and secure;
 - (ii) protect the Device on which the App with the Digitised Card is installed from loss, theft, or misuse, and keep the Device under their constant supervision and secure at all times;
 - (iii) protect the security features of the Device, the App, and the Debit Card and ensure that only the Holder's biometric data is used on the Device;
 - (iv) not enable another person to make payment transactions via the App;
 - (v) ensure that an up-to-date operating system, an up-to-date internet browser, and active and up-to-date antivirus software are installed on the Device (see the PPF banka a.s. Security Principles for Electronic Banking on the bank's website);
 - (vi) install on the Device only software from trusted sources (e.g. sources recommended by the Device manufacturer), and avoid installing freely available software that cannot be guaranteed to be free of viruses or spyware;
 - (vii) use the device only with a data connection or within a secure WiFi network;
 - (viii) heed security recommendations and instructions sent via Internet and Mobile Banking or directly by the App provider.

In the use of the Digitised Card, the Holder must also comply with obligations related to the protection of the Debit Card as per the SBC for Debit Cards.

- 4.7** The Holder authorises Payment Transactions in accordance with the terms and conditions set by the App provider.
- 4.8** The Bank is entitled to terminate cooperation with any App at any time and without prior notice, in which case the Digitised Card is automatically deactivated upon termination of such cooperation. This does not affect the existence of the physical Debit Card from which the Digitised Card is derived.
- 4.9** The Bank is not the provider of the Apps and does not hold any rights in them (in particular, any intellectual property rights). The Bank assumes no liability for the functionality of, or any defects in, an App.

5. Final provisions

- 5.1** These SBC come into force and effect on 16 February 2026.