

## INFORMATION ON CASHLESS PAYMENTS

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## 1. DOMESTIC PAYMENTS

PPF banka a.s. (hereinafter “the Bank”) executes domestic cashless payments in CZK as a direct participant in the CERTIS (Czech Express Real Time Interbank Gross Settlement) clearing system, operated by the Czech National Bank (‘CNB’). Domestic payments are executed exclusively between accounts denominated in CZK.

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

Domestic cashless payments in CZK are effected by way of credit transfers or direct debit:

- between accounts held at the Bank
- to/from third-party banks in the Czech Republic

The completion of domestic payments is subject to having a payment account opened with the Bank and having a sufficient balance available in the Payer’s account.

The Bank completes domestic transfers based on the following types of Payment Orders:

- Domestic Order
- Domestic Instant Order (only through ELB)
- Domestic Bulk Order
- Domestic Direct Debit Order
- Domestic Standing Order
- Domestic Direct Debit Mandate

Domestic instant payments can be processed by instant payment scheme participants only. The transfer is made within seconds, 24 hours a day, 7 days a week and the Bank allows its Clients the payment up to no more than CZK 2,500,000.

The current list of instant payments scheme participants is available on CNB’s website.

The charge for transfer execution is debited from the Client’s (Payer’s) account as per the applicable Price List as at the last day of the month and is shown in the account statement as part of the aggregate amount for all domestic payments executed in the respective calendar month.

## 2. FOREIGN PAYMENTS

Foreign cashless payments are transfers of funds in foreign currencies or in CZK from one country to another or transfers of funds in foreign currencies between accounts held at the Bank and Providers in the Czech Republic.

Through the National Bank of Slovakia, PPF banka a.s. is a direct participant of euro payment system TARGET2, which is used mainly for high volume transactions.

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 foreign payments.

The BIC code (Bank Identifier Code) assigned to PPF banka a.s. within SWIFT is PMBPCZPP.

The Bank performs foreign cashless payments through correspondent banks in the currencies, in which it has Nostro Accounts, and/or in other currencies depending on the individual arrangement with the Client. A current list of correspondent banks is available in the Product Information/Payments section.

The Bank completes foreign cashless payments on the basis of the following Payment Orders:

- Intra-bank Foreign Currency Order
- Foreign Order

The completion of foreign payments is subject to having a payment account opened with the Bank and having a sufficient balance available in the Payer’s account. If the transaction currency differs from the payment

account currency, the Bank converts the currency in accordance with the Bank's Exchange Rate List applicable in the moment of processing the order.

The charge for foreign transfer execution is debited from the Client's (Payer's) account as per the applicable Price List always on the day of the transaction execution and is shown in the account statement as a separate item for each transaction.

## **2.1 Payment instructions for incoming foreign transactions**

For an incoming foreign transaction directed to the Client's (Beneficiary's) account held at the Bank to be processed smoothly, it is necessary to provide the payer with the following bank details:

- Beneficiary's account number in the IBAN format (International Bank Account Number)
- Beneficiary's account name and address
- Name and location of the Beneficiary's bank – PPF banka a.s. Prague, Czech Republic
- BIC (SWIFT code) – PMBPCZPP
- Correspondent bank – recommended information (a current list of correspondent banks is available in the Product Information/Payments section).

## **2.2 Standard payment instructions for outgoing foreign transactions**

For an outgoing foreign transaction to be processed smoothly, the Client shall provide the required bank details specified below in the Foreign Order:

- Beneficiary's account number in the IBAN format (International Bank Account Number) or the account number in the national format for countries outside the EEA
- Beneficiary's account name and address
- BIC (SWIFT code) of the Beneficiary's bank and/or other identification information about the Beneficiary's bank (the bank's name, national clearing code and address)
- Correspondent bank for the Beneficiary's bank (recommended information for transfers of funds in currencies other than the national currency in the country of the Beneficiary's bank)
- SHA or OUR charge settlement:

SHA – the Payer pays the charges of the Payer's Provider and the Beneficiary pays the charges of the Beneficiary's Provider as well as charges of intermediary banks, if any

OUR – the Payer pays all the charges associated with the payment execution

## **2.3 Special payment instructions for outgoing foreign transactions**

### **2.3.1 Transfers in RUB**

#### **a) Transfers in RUB to Russian federation**

In addition to the above mentioned standard payment instructions, the following information is also mandatory in the payment instruction of the foreign payment form when transferring RUB to Russian federation:

- BIK – the bank's national identification code (9 digits)
- ACC – the correspondent account number (20 digits) at the Russian National Bank
- VO code – the Russian code identifying the purpose of the payment (5 digits) – it is usually supplied by the trade partner (a list of VO codes is available in the Product Information/Payments section)
- Purpose of the transaction – a verbal description of the purpose of the payment; document number (invoice, contract)
- NDS (VAT) – information on whether or not the payment includes the tax. In case, there is VAT included in transferred amount, it is necessary to indicate the amount of VAT in RUB currency

In case, the Beneficiary is a legal entity, the following information is mandatory (it is not the case for individuals):

- INN – tax administration registration number (5, 10 or 12 digits)
- KPP – special code for tax administration (9 digits)

### **b) Transfers in RUB outside of Russian federation**

In addition to the above mentioned standard payment instructions, the following information is also mandatory in the payment instruction of the foreign payment form when transferring RUB outside of Russian federation:

- BIK – the bank's national identification code (9 digits)
- ACC – the correspondent account number (20 digits) at the Russian National Bank
- ACC – the correspondent account number (20 digits) of the bank of beneficiary, which is held by the Russian correspondent bank
- VO code – the Russian code identifying the purpose of the payment (5 digits) – it is usually supplied by the trade partner (a list of VO codes is available in the Product Information/Payments section)
- Purpose of the transaction – a verbal description of the purpose of the payment; document number (invoice, contract)
- NDS (VAT) – information on whether or not the payment includes the tax. In case, there is VAT included in transferred amount, it is necessary to indicate the amount of VAT in RUB currency

The requested information shall be available at your business partner (the beneficiary). It is not possible to effect foreign payment in RUB without above mentioned mandatory information.

### **2.3.2 Transfers in CNY to China**

In addition to the above mentioned standard payment instructions, the following information is also mandatory in the payment instruction of the foreign payment form when transferring CNY to China:

- Purpose Code – a code identifying the purpose of the payment (a list of the codes is available in the Product Information/Payments section)
- CNAPS Code – China National Advanced Payment System code (12 alphanumeric characters for the Chinese clearing system)

### **2.3.3 Transfers to United Arab Emirates (UAE)**

The following information must be stated in the foreign payment form for a payment instruction in any currency to United Arab Emirates:

- Purpose Code – a code identifying the purpose of the payment (a list of the codes is available in the Product Information/Payments section)

### **2.3.4 Transfers in TRY to Turkey**

In the addition to the above mentioned standard payment instructions it is mandatory to provide the written description of the purpose of the payment for the transfers above 10,000,000 TRY. We recommend to our Clients to provide the written description of the purpose of the payment in all foreign payment instructions in TRY to Turkey, regardless of the payment amount.

### **2.3.5 Transfers to Oman**

Outgoing foreign payments to Oman in all currencies must contain a valid 23-digit Oman IBAN. To ensure your payments are processed successfully, please ensure that the IBAN is quoted in the account number field for all transfers to Oman regardless of currency, as payments not containing an IBAN may be rejected.

Example of Oman IBAN Format: OM060010000001234567890

(OM - country code, 2 check digits, followed by a 3-digit bank code and 16-digit account number)

### 3. SEPA TRANSFERS

PPF banka a.s. is a direct participant in the STEP2 payment system, which it uses for executing SEPA transfers (SCT – SEPA Credit Transfer), through National Bank of Slovakia.

SEPA payment transactions are standardised cashless transfers in EUR without restriction on the transferred amount, executed within the EU/EEA countries and countries that have acceded to the Single Euro Payment Area (the 'SEPA area') with a guarantee of the transferred amount being credited in full amount and within a guaranteed time (3 business days maximum).

SEPA is a single area for payments denominated in EUR (Single Euro Payments Area) and includes the EEA member states as well as Switzerland, Monaco, Mayotte, Saint-Pierre-et-Miquelon, San Marino, Guernsey, Jersey, Isle of Man, Andorra, Vatican, The United Kingdom, Montenegro, Albania, North Macedonia, Moldova and Serbia (the countries that have acceded to the SEPA standard).

SEPA payment transactions are subject to both the Payer's bank and the Beneficiary's bank being reachable to the SEPA scheme.

SEPA transfers are subject to having a payment account opened with the Bank and having a sufficient balance available in the Payer's account. If the Payer's payment account is denominated in a currency other than EUR, the Bank will automatically convert the currencies in accordance with the Bank's Exchange Rate List applicable at the moment of processing the order.

For an outgoing SEPA transaction to be processed smoothly, the Client shall state the following bank details in the SEPA order:

- Beneficiary's account number in the IBAN format
- Beneficiary's account name
- Type of charges SHA (shared charges – the Payer pays the charges of their Provider and the Beneficiary pays the charges of their Provider)

SEPA transfers do not require the entering of the BIC of the Beneficiary's bank; the Bank enters it for the Client based on the Beneficiary's IBAN provided.

The charge for transfer execution is debited from the Client's (Payer's) account as per the applicable Price List as at the last day of the month and is shown in the account statement as part of the aggregate amount for all SEPA payments executed in the respective calendar month.

#### 3.1 Special payment instructions for outgoing SEPA payment to Slovakia

The structure "VS/SS/KS" must be stated in the SEPA payment form for a payment instruction to Slovakia in the field "End To End Identification" (E2E) in case the variable, specific or constant symbols are present:

VS – variable symbol (max. 10 numeric characters)

SS – specific symbol (max. 10 numeric characters)

KS – constant symbol (max. 4 numeric characters)

Example: VS1234567890/SS9876543210/KS1234

In case, there is no need to state any symbol, the field E2E remains empty. In case, there is only one symbol for the payment, it is necessary to state the other parts of the fields without their value.

Example: VS1234567890/SS/KS