

BUSINESS CONDITIONS OF PPF banka a.s. FOR PAYMENT CARDS**INTRODUCTORY PROVISIONS**

1. The Business Terms of PPF banka a.s. for Payment cards (hereinafter the "Conditions") stipulate the basic rules which are applied to business relations between the Bank and its Client during the issuance and subsequent use of PC for CA.
2. The Bank enables the issuance of PC to the Bank's Client through ČSOB.
3. Where terms or phrases starting with an uppercase letter are used in these Conditions, they shall have the meaning stipulated in the article Definition of Terms in the GBC and/or Definition of Terms hereof, or the meaning specified in the individual provisions hereof. These defined terms and phrases shall be used analogically in singular and plural form.
4. The Conditions are issued based on and in accordance with the provisions of Section 273, Commercial Code, the Act on Payment Systems, the Act on Banks and other potential related legal regulations.
5. These Conditions are Specific Business Conditions (hereinafter "SBC") issued in accordance with and following up on the GBC. These Conditions are an integral part of the Agreement concluded between the Client and the Bank, provided that the Agreement refers to them. If the Agreement contains provisions which differ from these Conditions, the provisions of the Agreement shall take precedence. If these Conditions contain provisions which differ from the provisions of the GBC, these shall take precedence over the provisions of the GBC.

DEFINITION OF TERMS

1. **Bank** – PPF banka a.s., registered office in Prague 6, Evropská 2690/17, 160 41, ID Number: 47116129, recorded in the Commercial Register administered by the Municipal Court in Prague, Section B, File 1834.
2. **CA** – a current account in Czech crowns for which the PC is issued.
3. **ČSOB** – Československá obchodní banka, a.s., registered office at Radlická 333/150, 150 57, Prague 5, ID Number: 00001350, recorded in the Commercial Register administered by the Municipal Court in Prague, Section BXXXVI, File 46.
4. **Supplementary Service** – a service which can be arranged with the PC, or is automatically issued within the price of the PC, this includes e.g. PC insurance.
5. **Cardholder** – an Authorised Person more than 18 years of age, to whom the PC is issued based on the Client's Request.
6. **PIN** – an automatically generated personal security element, a personal secret security number accessible only to the Cardholder and used particularly to authorise payment transactions made using the PC.

7. **PC** – payment card, an electronic Payment Facility by means of which the Client makes Payment Orders.
8. **Request** – the Bank's "Request for Issuance of a Payment Card" form.

GENERAL PROVISIONS

1. The Bank issues the PC according to the current offer as an electronic Payment Facility to the CA based on the Client's Request and after conclusion of an Agreement between the Client and the Bank. The legal relations arising from the issuance and usage of the PC are governed by the legal code of the Czech Republic.
2. The Client has no legal claim to the issuance of a PC. The Bank is authorised to reject the Client's request for PC issuance. In these cases, the Bank shall always inform the Client immediately in writing or via telephone. The Bank does not disclose the reasons for rejection.
3. PC are issued strictly to the name of the Cardholder and are non-transferable. PC are the property of ČSOB and only the right to their use is transferred to the Cardholder.
4. The Client or Cardholder uses the Bank's Business Locations for communication with the Bank in respect to PC.
5. The current offer of PC, conditions for submitting a Request for individual types of PC and related supplementary services are published by the Bank in the information materials at the Bank's Business Locations.
6. The Client and Cardholder are obliged to become familiar with the Conditions and undertake to adhere to them. The Client bears full liability and is obliged to pay all Payment Transactions and potential damages incurred by the Bank through incorrect use of the PC and failure to fulfil these Conditions by the Cardholders to whom the PC was issued based on its Request.
7. The Bank as the administrator of personal information is authorised to conclude the respective agreement with the processor (hereinafter the "Service Provider") according to the provisions of Section 6 of the Act on the Protection of Personal Information. By submitting the Request, the Client and Cardholder grant consent to the Bank as the administrator to process their Personal Information, which the Bank requires to assess whether a PC will be issued to the Client and/or future Cardholder.
8. The Client and Cardholder also consent to the submission of this Personal Information to ČSOB and potential third parties, which are processors of secure services which comprise an integral or optional part of the PC, according to the provisions of the Act on Banks and the Act on the Protection of Personal Information. In other respects, the processing of personal information which is not solved in these

Conditions is governed by the GBC and other potential documents signed by the Client or Cardholder.

9. The Client and Cardholder agree that the Bank or ČSOB
 - may inform other banks in the CR about fundamental breaches of the GBC and/or Conditions, if the Client and/or Cardholder commit such breaches; what constitutes a fundamental breach shall be assessed by the Bank and ČSOB,
 - in the event of complaints regarding Payment Transactions performed using the PC, to provide the information needed to handle the complaint to the CR Police,
 - to provide the card associations MasterCard International and VISA International with information concerning issued PC (e.g. PC number, PC validity).
10. The Bank performs the accounting of all Payment Transactions made with the PC, fees for PC maintenance, supplementary PC services and other operations according to the Bank's Price List valid on the day of charging the fee to the debit of the CA to which the PC is issued, regardless of whether the transfer amount is covered by available Monetary Funds on the CA.

I. PC ISSUANCE

1. The Client is obliged to provide complete and truthful information and data in the Request. The Client bears full liability including criminal prosecution for damages incurred by the Bank due to the provision of false or inaccurate information.
2. After generating a new PC based on the Client's request, the Cardholder is called on by the Bank to take over the PC.
3. The PC is valid until the date indicated on it, i.e. until the last day of the shown month. The Bank will automatically issue a renewed PC to the Cardholder at latest by the expiry date of the original PC, unless the Bank decides to extend the validity of the PC. At latest on the expiry date of the original PC, the Cardholder collects the automatically renewed PC at the Bank. If the Cardholder wants to refuse the automatic issuance of a new PC and related supplementary services, it must report this fact to the Bank at least 6 calendar weeks before expiry of the original PC. The Cardholder may also request premature renewal of the PC.
4. The CA to which the PC is issued must not show an unauthorised overdraft at the time when the PC is issued.

II. PIN

1. The letter with the PIN is issued by the Bank together with the new PC, exclusively to the hands of the Cardholder.
2. A PIN is usually not issued to automatically issued new PC.
3. The PIN is not disclosed to anybody other than the Cardholder, who is obliged to protect it against disclosure. It is prohibited to note the PIN in easily recognisable form on the PC or any other item that

the Cardholder keeps or carries together with the PC, or to disclose it to other persons, including family members. Furthermore, the Cardholder is obliged to restrict disclosure of the PIN when entering it on the keyboard of an ATM or terminal for PC validity verification, e.g. by shielding the keyboard with the other hand, etc. The Client is obliged to pay the amounts of all Payment Transactions during which the PIN was used, and all damages incurred by the Bank as a result of its disclosure.

4. If the Cardholder forgets the PIN, the original valid PIN may be re-issued based on its request approved by the Client and submitted to the Bank. The Cardholder is obliged to collect it in person at the Bank's request.
5. If during a PC Payment Transaction an incorrect PIN is entered more than three times, the validity of the PC is automatically temporarily restricted for security reasons (suspicion of PC misuse). Full functionality of the PC is restored automatically generally on the first day when the Cardholder is entitled to draw on the new limit for the given type of PC. For chip PC, the PIN cannot be unblocked unless the chip PC connects directly (online) to ČSOB systems.
6. ČSOB ATMs offer the function of changing the PIN according to the Cardholders proposal. The Bank warns Cardholders that this function is not currently available for PC issued by the Bank through ČSOB.

III. PC TAKEOVER

1. During takeover, the Cardholder is obliged to sign the PC in the signature strip in the presence of a Bank employee.
2. By taking over the PC, the Cardholder is entitled to its use throughout its validity period, unless PC validity is prematurely terminated.
3. If the Cardholder does not take over the new PC within 70 calendar days from the request for its takeover or during automatic issuance from the expiry date of the original PC, the PC will be cancelled and destroyed by the Bank.
4. The fee for PC maintenance and related services is accounted regardless of whether or not the Client takes over the new or automatically issued PC.
5. The Cardholder is obliged
 - to keep the PC in a safe place separate from other banking documentation, i.e. in a place where it is not freely accessible by third parties and where it is secured against unauthorised intervention by third parties,
 - periodically to control possession of the PC on a daily basis and to adopt such individual security measures to prevent the misuse, loss or theft of the PC,
 - after every use of the PC, to ensure that it has the PC in its possession,
 - to protect the PC against mechanical and thermal damage and against any effects (e.g. magnetic fields) which could result in damage to the record on the magnetic strip or chip of the PC.
6. Violation of the obligations defined in paragraph 3 of Article II and in paragraph 4 of Article IV of this

chapter caused by the Cardholder, regardless of whether it occurred through fraudulent conduct, deliberately or through neglect, is considered a gross violation of the Conditions, and the Client bears full liability for all losses arising from potential Payment Transactions not authorised by the Cardholder, losses, theft, misuse of the PC, up to the moment of their reporting to ČSOB and/or the Bank.

7. The Client bears liability for all Payment Transactions performed using the PC issued for its CA and is obliged to compensate potential damages incurred by the Bank through incorrect usage of the PC.

IV. PC USAGE

1. Depending on its type, the PC can be used for Payment Transactions in the network of selected ATMs, at electronic payment terminals (hereinafter "POS") and mechanical card readers (hereinafter "Imprinters"), for cash payment at the exchange counters of other banks, for cashless payment at the venues of entities providing goods and services (hereinafter "traders" or "trading venues").
2. The places where the PC can be used are marked with the logo of the respective card association (e.g. MasterCard, Visa, Verified by Visa, MasterCard Secure Code) or payment system (e.g. Maestro, Electron).
3. The Bank and ČSOB are authorised to refuse consent to perform certain types of Payment Transactions (in particular Payment Transactions without the physical presence of the PC – e.g. written, postal, telephone, internet Payment Transactions, MO/TO Payment Transactions), depending on the type of PC.
4. Furthermore, the Cardholder must not provide information about the PC via unsecured channels. The SSL protocol (Secure Sockets Layer) is considered a sufficiently secured channel. The highest level of security is offered by the 3D-Secure protocol presented under the commercial brand "Verified by Visa" or "MasterCard Secure Code." If the Cardholder has any doubts or suspicions regarding the misuse of the PC or payment terminal or ATM (e.g. non-standard provision of cash, jamming of money, installation of skimming – scanning equipment at an ATM, etc.) or in the case of suspicious persons moving around the ATM, their attempts to interfere in the performed Payment Transaction, etc., the Cardholder is obliged to inform ČSOB and/or the Bank and the CR Police about such events immediately.
5. The PC must not be used for Payment Transactions which would be contrary to the laws valid at the place of the Payment Transaction.
6. The following means are agreed by the Bank, the Client and/or Cardholder as the only possible means of the Cardholder's (Payer's) approval of the Payment Transaction, respectively its authorisation:
 - for ATM Payment Transactions by entering the PIN
 - for Cashless and CashBack Payment Transactions at trading venues by entering the PIN, the Cardholder's personal signature or a combination of both methods depending on the type of PC

- for Cashless Payment Transactions on the internet and MO/TO operations by entering the PC number PC validity and the three-digit PC Card Verification Value (CVV), Card Verification Code (CVC).
7. Recalling of a Payment Transaction which was authorised by the Cardholder may be requested only immediately after its performance with the respective trader. An accounted Payment Transaction cannot be recalled. In justified cases (e.g. failure to provide the service or goods), the Cardholder may file a complaint to the Bank.
 8. When using the PC at trading venues, these venues are authorised to verify the Payment Transaction and perform it only if they receive consent from ČSOB or its authorised third party. The employee of the trading venue, in the interest of protecting the Cardholder, is authorised to request proof of the Cardholder's identity. The employee of the trading venue is also authorised to confiscate the PC based on the results of verification. In this case, the employee is obliged to destroy the PC in front of the Cardholder and provide the Cardholder with confirmation of PC confiscation.
 9. Neither the Bank nor ČSOB are liable for the rejection of Payment Transactions, stipulation of a minimal limit for PC Payment Transactions, failure to provide services by the trading venue and non-acceptance of the PC for a Payment Transaction by the trading venue or branch of any other bank, or potential damages incurred by the Cardholder directly or indirectly by circumstances beyond the control of the Bank and/or ČSOB or their partners (e.g. outage of energy supplies, breakdowns in data processing devices and equipment, transfer lines, strikes, etc.).
 10. The Cardholder is authorised to perform PC Payment Transactions only within the framework of the stipulated limit, but maximally up to the available balance on the CA. The Cardholder is familiarised with the value of the limit when accepting the PC. The limit restricts the maximal amount of drawing on the PC within the stipulated period. The Cardholder is obliged to monitor and control the sum of Payment Transactions performed using the PC and prevent an overdraft on the available balance on the CA (hereinafter "unauthorised overdraft").
 11. Payment Transactions are accounted with a time delay (see paragraph 2 of Chapter VI. Accounting of Payment Transactions, Statements and Complaints of these Conditions). However, the Client bears liability for all Payment Transactions performed using the PC issued to its CA, and regardless of the value of the limit is obliged to pay any potential unauthorised debits or damages incurred by the Bank through incorrect PC usage.
 12. If the amount of the unauthorised overdraft is not paid within 10 calendar days from the occurrence of unauthorised overdraft, the Bank is authorised permanently to restrict the validity of the PC issued to all of the Client's CA at the Client's expense and demand their return to the Bank.
 13. If the PC is confiscated by an ATM, the Cardholder is obliged to visit the bank branch or company that

operates the ATM immediately with a request to return the confiscated PC, respectively to inform the operator about PC confiscation via the telephone number indicated on some ATMs. After 3 Business Days from confiscation, the PC will not be returned to the Cardholder under any circumstances. The Cardholder is obliged to ask the Bank immediately to restrict validity of the PC confiscated by an ATM.

14. At the Bank's request or upon expiry of validity, the PC must be returned to the Bank. If the PC is not returned to the Bank, the Bank is authorised to restrict validity of the PC at the Client's expense. The exception is automatic renewal of the electronic Maestro or Electron PC, where the original PC with expired validity does not have to be returned to the Bank during takeover of the new automatically issued PC. However, the Cardholder is obliged to destroy the PC which was not returned by cutting the magnetic strip and chip in half, thus preventing potential misuse.

V. CHANGE OF INFORMATION

1. The Client is obliged to report to the Bank any changes in information concerning the PC issued to its CA and the Cardholders of these CA, provided to the Bank in connection with the issuance of the said PC (e.g. change in identification information, etc.). The Client is liable for all damages arising from failure to fulfil this obligation.
2. The Cardholder is authorised to request a change of the previously issued PC in writing at the Bank. Changes to the PC limit, insurance, supplementary services and requests for re-issuance of the PC are conditions by written consent from the Client.

VI. ACCOUNTING OF PAYMENT TRANSACTIONS, STATEMENTS AND COMPLAINTS

1. The Client is informed about Payment Transactions performed using the PC in statements from the CA. Payment Transactions are accounted individually, with indication that the Payment Transaction was performed using a PC (marked with the text "PK") and the abbreviated PC number, transaction date, amount in CZK, amount in foreign currency if applicable, and the place of the Payment Transaction. The fee for cash withdrawals from ATMs is accounted as a separate Payment Transaction with indication of the abbreviated PC number, date of the Payment Transaction for which the fee is charged, amount of the fee in CZK and indication of the text "fee / cash withdrawal."
2. Payment Transactions performed using a PC are accounted according to the rules of the card association, with a time delay from the date of the Payment Transaction. All Payment Transactions are accounted by the Bank (debited from the Client's CA) at latest on the next Business Day after Moment of Reception of the Payment Order, which refers to reception of an accounting message on their performance from ČSOB. If the Moment of Reception of a Payment Order occurs at a time outside of the Operating Period, it applies that the Payment Order was received at the start of the next Operating Period of the Bank.

3. The accounting of Payment Transactions takes place on Business Days based on data received from ČSOB. When accounting PC Payment Transactions performed in foreign currencies, ČSOB uses the ČSOB rates for foreign currency sales to convert the currency of the Payment Transaction to CZK, provided the currency of the Payment Transaction is listed in the ČSOB exchange rate list. If the currency of the Payment Transaction is not listed in the ČSOB exchange rate list, ČSOB uses the aforementioned conversion to the sum which it receives from the card association. The Cardholder, respectively Client may obtain the history of the ČSOB exchange rate list on the website www.csob.cz.
4. In the meaning of the Act on Banks, the Bank preserves internal records for a sufficient period to enable the tracing of Payment Transactions and correction of errors. The Client and Cardholder are obliged to control Payment Transactions using PC regularly, among other things to ensure the timely application of complaints.
5. The Cardholder is obliged to report any unauthorised Payment Transactions to the Bank without undue delay; in the event of suspicion of misuse at latest within two months, in justified cases within 13 months from the date of debiting the Monetary Funds from the Client's CA. Reporting is performed in writing at the Bank's Business Location using the designated form.
6. If in assessing the alleged unauthorised Payment Transaction the Bank and/or ČSOB discover that the Payment Transaction was authorised, they shall reject the complaint.
7. The Cardholder or Client may claim (recall) an authorised Payment Transaction maximally within 8 weeks from its occurrence, and only under the condition that at the moment of authorisation, the precise sum was not stipulated or this sum exceeded the sum which the Cardholder could reasonably expect (concerns e.g. payments for car rental, hotels, etc.). In other cases of authorised Payment Transactions (e.g. non-issuance of cash by an ATM, etc.), the complaint must be filed without undue delay, at latest within two months from the date of debiting the Monetary Resources from the Client's CA.
8. The Client, respectively Cardholder is obliged to submit all available documentation concerning the disputed Payment Transaction (in particular copies of receipts, documents on cancellation of the Payment Transaction, potentially a copy of the statement from the CA with indication of the claimed Payment Transaction).
9. In the event of a complaint concerning a disputed Payment Transaction with suspicion of PC misuse (e.g. fake, internet, ATM), the Cardholder is obliged always to hand in to the Bank the respective PC to which the disputed Payment Transaction applies, whereas in the event that it is not handed in, this fact will be taken into account in the complaint proceedings. This does not apply in the case of loss or theft of the PC duly reported to ČSOB.

10. The Client takes into account the manner of accounting Payment Transactions performed using PC, including Payment Transactions performed abroad. When accounting Payment Transactions performed using PC abroad, amounts arising from the exchange rate difference between the date of the Payment Transaction and the date of accounting the Payment Transaction cannot be the subject of complaint. Exchange rate differences may also occur during PC Payment Transactions abroad based on the conversion of the Payment Transaction into the accounting currency by the card association and subsequently into the CA currency. If a credit Payment Transaction is performed with respect to a debit Payment Transaction that has already been performed, this is done by a trading venue processed by a different financial institution than ČSOB. Neither the Bank nor ČSOB bear liability for potential differences in the value of converted amounts arising from the time delay between the presentation of the debit and credit Payment Transaction.
11. ČSOB is authorised through the Bank to call on the Cardholder or Client to provide additional documentation concerning the claimed Payment Transaction. If the documentation is not duly submitted to the Bank within the agreed deadline, ČSOB is authorised to suspend handling of the complaint.
12. Within 30 days after receiving the complaint, and in particularly complex cases within 180 days, ČSOB will inform the Bank about handling the complaint. The Bank will inform the Cardholder or Client about settlement of the complaint immediately after receiving the statement from ČSOB.

VII. LOSS / THEFT / MISUSE

1. The Client or Cardholder is obliged to inform ČSOB about the loss, theft or misuse of the PC immediately after it discovers or could have discovered this occurrence. If misuse of the PC number is reported, the Cardholder is obliged to hand in the PC to the Bank immediately. Information (reports on the loss, theft or misuse of the PC) is submitted by the Cardholder or Client via telephone to the ČSOB Call Centre, which was disclosed to the Cardholder during handover of the PC. PC loss or theft may also be reported by a third party (hereinafter the "reporting person").
2. The reporting person informs ČSOB about all the circumstances of the loss or theft of the PC, and if the reporting person does not know the PC number, he/she will provide other data based on which the Cardholder and PC may be identified (e.g. CA number, birth reg. number, etc.). ČSOB is authorised to record telephone reports and according to the Act on Banks, to disclose this information to the state prosecutor and police or other respective authorities.
3. ČSOB will give the reporting person an identification code during this telephone conversion, as confirmation of telephone reporting of the PC loss or theft.
4. Telephone reporting to ČSOB must be reported by the Cardholder to the Bank (in person, in writing, via telephone or e-mail) at latest on the first Business Day after the day when telephone reporting to ČSOB

took place. If the telephone report was made from abroad, this must be reported to the Bank at latest on the first Business Day after the Cardholder returns to the CR. When reporting to the Bank, the Cardholder must disclose the identification code provided by ČSOB.

5. The Client's liability for Payment Transactions performed using the lost, stolen or misused PC ends immediately after telephone reporting to ČSOB according to paragraph 1 of this chapter of the Conditions. However, under no circumstances does the Bank or ČSOB bear liability for potential damages incurred during PC Payment Transactions, during which the PIN was used or during which the Cardholder acted in a fraudulent manner.
6. In the event of complaints, the date of reporting the lost/stolen PC is decisive for calculating the Client's – Consumer's losses from unauthorised Payment Transactions (deductible).
7. The Cardholder is authorised to request written confirmation from ČSOB via the Bank that the loss/theft/misuse of its PC was reported to ČSOB. It may do so maximally within 18 months after reporting according to paragraph 1 of this chapter of the Conditions.
8. The validity of every PC reported as lost, stolen or misused is permanently restricted for security reasons. Neither the Bank nor ČSOB bear liability for potential damages incurred by the Customer or Cardholder in consequence of the permanent restriction of PC validity.
9. The Client may request the issuance of a substitute PC for the PC with permanently restricted validity. This substitute PC has the same validity term as the original PC with permanent restricted validity.
10. If the Cardholder or Client recovers the PC after it was reported as lost or stolen, the PC must no longer be used and must be returned to the Bank immediately.

VIII. RESTRICTION OF PC VALIDITY

for reasons other than theft, loss or misuse of the PC and disclosure of the PIN

1. Permanent restriction of PC validity applies to all Payment Transactions, while temporary restriction of PC validity applies only to verified Payment Transactions.
2. Permanent restriction of PC validity cannot be cancelled and the PC cannot be renewed.
3. The Cardholder or Client may ask the Bank in writing to restrict PC validity temporarily or permanently (for a chip PC only permanent validity restriction). The Client may request validity restriction for all PC which were issued to its CA, whereas the Cardholder may request validity restriction only for the PC to which it has dispositional rights.
4. Temporary restriction of PC validity can only be cancelled by the person that requested temporary validity restriction; this must be done in writing at the Bank. The PC may be used again after the passing of the next Business Day from delivery of the

request for cancellation of temporary PC validity restriction to the Bank, provided this request was delivered by 2:00 p.m. of a Business Day. If this request is delivered later, the PC may be used again after the passing of the next two Business Days.

5. The Bank is authorised to cancel the right to use the PC, temporarily or permanently restrict its validity or reject the realisation of Payment Transactions performed using the PC even without prior warning, particularly in cases when the Client and/or Cardholder have violated the valid Conditions and/or GBC, and/or the Client is insolvent, in liquidation, and/or distraintment has been ordered on the Client's CA, or within the framework of security and protection of the Client during suspicion of misuse of the PC. The Bank will inform the Client of such measures without undue delay. In such cases, the Client is obliged to submit the PC to the Bank in person or send it by means of registered valued mail.
6. ČSOB is authorised of its own accord to restrict PC validity temporarily or permanently for reasons of PC security, particularly in the event of suspicion of its unauthorised or fraudulent use (if ČSOB obtains information about potential misuse of the PC from a card association or other reliable source of information). Before restricting PC validity, or if this is not possible then immediately afterwards, ČSOB will inform the Cardholder by telephone through the Bank about PC validity restriction and the reason. This obligation does not apply in the event that the provision of this information could defeat the purpose of restricting PC validity, or if this would be contrary to other legal regulations. As soon as the reasons for restricting PC validity have passed, ČSOB will cancel this PC restriction immediately or issue a "new" PC with a different number and new PIN to the Cardholder to replace the original PC, free of charge. In these cases, the Client is obliged to submit the PC to the Bank in person at the Bank's request, or send it by means of registered valued mail.
7. In consequence of the permanent restriction of PC validity, the PC may be confiscated during attempts to use it.
8. The Bank bears no liability for potential damages incurred by the Client and/or Cardholder in consequence of the temporary or permanent restriction of PC validity or in consequence of cancellation of the right to use the PC.
9. The Bank accepts liability for damages caused by potential misuse of the PC, whose validity was restricted temporarily or permanently based on the Client's or Cardholder's written request, on the next Business Day after the day of submitting the request for PC validity restriction, provided the written request was delivered to the Bank by 2:00 p.m. on a Business Day. If the written request was submitted after 2:00 p.m. on a Business Day, the Bank accepts liability on the second Business Day after the day when it received the request for PC validity restriction.

IX. EMERGENCY ASSISTANCE – ABROAD

1. During loss or theft of the PC abroad, the Cardholder may request the issuance of a backup PC or the payment of cash to cover necessary expenses. The request for provision of a substitute backup PC or payment of backup cash will be applied by the Cardholder via telephone at the Bank. The backup PC or backup cash are not provided to Maestro and VISA Electron Cardholders.
2. ČSOB is authorised to refuse to provide emergency service. If it accommodates the request, it will inform the applicant through the Bank about the place and manner of collecting the backup PC or necessary backup cash and will ensure realisation of the request through a member of the association for emergency service in the respective locality.
3. The backup PC is generally issued with a validity period shorter than the original lost or stolen PC, and cannot be used in ATMs (no PIN is issued for the card), or it does not have a chip. The Cardholder is obliged to return the backup PC to the Bank after returning to the Czech Republic.

X. EXPIRY AND CANCELLATION OF THE RIGHT TO USE THE PC

1. The right to use the PC may expire particularly by agreement of the Client and the Bank, by resignation from the contractual relation by the Client or the Bank if the PC is not automatically renewed, by loss/theft/misuse of the PC, by expiry of the legal entity to whose CA the PC was issued, by death of the natural person to whose CA the PC was issued, by death of the Cardholder, destruction or submission of the valid PC to the Bank, if a new PC is not issued.
2. The Client may cancel the Cardholder's right to use the PC at any time by submitting a written request to the Bank and handing in the respective PC. The cancellation of the Cardholder's right to use the PC does not relieve the Client of liability for Payment Transactions performed using this PC until the cancellation of the right to use the PC. If the Client cannot hand in the PC for serious reasons, it is obliged to request permanent restriction of this PC's validity.

FINAL PROVISIONS

1. These Conditions come into validity on 1 October 2009 and into effect on 1 November 2009, on which date the "Business Conditions for Issuance of Payment Cards of PPF banka a.s." effective from 1 July 2009 shall expire.