**ANNOUNCEMENT FOR CLIENTS AT THE END OF YEAR 2015**

on Payment services performance, Opening Hours of Client Centres and Others

1. **Cashless Payments**

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| **Type of Payment Order** | **The deadline for Payment Order delivery** |
| **Domestic Payment** | **Paper Medium** | **Electronically 1)** |
| **Payment Orders between accounts held by the Bank** |
| Standard Domestic Order  | **December 31, 2015**no later than 11.00 a.m. with the Maturity date of December 31, 2015 | **December 31, 2015**no later than 1.00 p.m. with the Maturity date of December 31, 2015 |
| Domestic Direct Debit Order | **December 30, 2015**no later than 1 hour before the end of Place of Business Hours with the Maturity date of December 30, 2015 | **December 30, 2015**no later than 6.00 p.m.with the Maturity date of December 30, 2015 |
| **Payment Orders to the account of a different Provider** to be credited to an account of Beneficiary’s Provider before **December** **31, 2015** |
| Standard Domestic Order  | **December 31, 2015** no later than 11.00 a.m. with the Maturity date of December 31, 2015 | **December 31, 2015**no later than 1.00 p.m.with the Maturity date of December 31, 2015 |
| Domestic Direct Debit Order | **December 30, 2015**no later than 1 hour before the end of Place of Business Hours with the Maturity date of December 30, 2015 | **December 30, 2015**no later than 6.00 p.m.with the Maturity date of December 30, 2015 |
| Express Domestic Order | **December 31, 2015**no later than 11.30 a.m. with the Maturity date ofDecember 31, 2015 **2)** | **December 31, 2015**no later than 11.30 a.m. with the Maturity date ofDecember 31, 2015 **2)** |
| Standard Domestic Orders and Domestic Direct Debit Orders delivered to the PPF banka a.s. **later than** the above mentioned will be performed on January 4, 2016.  |
| **Foreign Payments**  | **Paper Medium** | **Electronically 1)** |
| **Payment Orders between accounts held by the Bank** |
| Intrabank Order in Foreign Currency | **December 31, 2015**no later than 11.30 a.m. with the Maturity date ofDecember 31, 2015 | **December 31, 2015**no later than 3.00 p.m. with the Maturity date ofDecember 31, 2015 |
| Intrabank Orders in Foreign Currency received after the above mentioned deadlinewill beperformed on January 4, 2016 |
| **Payment orders to the account of a different Provider** to be credited to an account of Beneficiary’s Provider before **December** **31, 2015** |
| Foreign order for payment within EU/EEA and SEPA to be credited to an account of Beneficiary’s Provider  | **December 28, 2015**no later than 11.00 a.m. with the Maturity date ofDecember 28, 2015 | **December 28, 2015**no later than 1.00 p.m. with the Maturity date ofDecember 28, 2015 |

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| Foreign order for payment outside EU/EEA and SEPA to be credited to an account of Beneficiary’s Provider  | **December 28, 2015**no later than 11.00 a.m. with the Maturity date ofDecember 28, 2015 | **December 28, 2015**no later than 1.00 p.m. with the Maturity date ofDecember 28, 2015 |
| Foreign orders with Maturity date December **31, 2015** delivered to the PPF banka a.s. **no later than** **11.00 a.m. (Paper Medium), or 1.00 p.m. (Electronically) on December 31, 2015** will be performed with required Maturity date, Foreign orders delivered to PPF banka a.s. after the above mentioned deadline and with the Maturity date **December** **31, 2015** will be performed with the Maturity date **January** **4, 2016**. |

***1)*** *To perform a Payment order according to the following conditions is crucial date and time of receipt of the Payment Order in PPF banka a.s., not the date and time of its dispatch from an electronic banking channels.*

***2)*** *Payment Orders received after this deadline will be cancelled without replacement.*

1. **Cash Payments**

Cash operations will be provided during below mentioned Business Hours.

1. **Opening Hours of Client Centres from December 24, 2015 till**

**January 4, 2016**

*Mariánské náměstí 2, 110 00 Praha 1*

*Evropská 2690/17, 160 41 Praha 6*

*Office Park Kavčí Hory, Na Hřebenech II 1718/10, 140 00 Praha 4*

*Vinohradská 3236/165, 100 00 Praha 10*

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| **12/24/2015** | **Thursday** | **Closed** |
| **12/25/2015** | **Friday** | **Closed** |
| **12/26/2015** | **Saturday** | **Closed** |
| **12/27/2015** | **Sunday** | **Closed** |
| 12/28/2015 | Monday | 08.30 a.m. – 5.00 p.m. |
| 12/29/2015 | Thursday | 08.30 a.m. – 5.00 p.m. |
| 12/30/2015 | Wednesday | 08.30 a.m. – 5.00 p.m. |
| 12/31/2015 | Thursday | 08.30 a.m. – 12.00 a.m. |
| **01/01/2016** | **Friday** | **Closed** |
| **01/02/2016** | **Saturday** | **Closed** |
| **01/03/2016** | **Sunday** | **Closed** |
| 01/04/2016 | Monday | 08.30 a.m. – 5.00 p.m. |

**IV. Others**

1. **Drawdown Notices for loans disbursed** before December 31, 2015 has to be delivered to the PPF banka a.s. at the latest on December 23, 2015.
2. **Payment of interest and provided loans** matured in the 2015 will be debited on Maturity Date. The Client is obligated to ensure sufficient Funds in an account specified to repayment debt (in the case the Funds will be transferred from the account at another Provider it is necessary to take into consideration a method of Funds transfer and valid deadlines for the end of year 2015 specified by such a Provider).
3. **The last account statement** as of **December 31, 2015** will include accounting of interests, charges and the final account balance as of **December 31, 2015**.