

ANNOUNCEMENT FOR CLIENTS

on Payment services performance at the end of year 2013 and at the beginning of January 2014

I. Cashless Payments

A. Payment Orders Submitted in a Paper Medium

1. **Standard Payment Orders or Direct debit orders in CZK**
 - Payment Orders to transfer in favour of a Beneficiary's account at another Provider to be credited to an account of a Beneficiary's Provider before December 31, 2013 has to be issued with the Maturity Date of December 30, 2013 and delivered to the Places of Business of PPF banka a.s. 1 hour before the end of its Business Hours on December 30, 2013 at the latest ;
 - Payment Orders to transfer in favour of a Beneficiary's account at another Provider with the Maturity Date of December 31, 2013 delivered to the PPF banka a.s. before 11:00 a.m. on December 31, 2013 at the latest will be credited to an account of a Beneficiary's Provider on January 2, 2014;
 - Payment Orders to transfer in favour of a Beneficiary's account at PPF banka a.s. to be credited to a Beneficiary's account before December 31, 2013 has to be issued with the Maturity Date of December 31, 2013 before 11:00 a.m. and delivered to the PPF banka a.s. on December 31, 2013 at the latest;
 - Direct Debit Orders in favour of a Beneficiary's account at PPF banka a.s. to be credited to a Beneficiary's account before December 31, 2013 has to be issued with the Maturity Date of December 27, 2013 and delivered to the Places of Business of PPF banka a.s. 1 hour before the end of its Business Hours on December 27, 2013 at the latest.
2. **Express Payment Orders to transfer in CZK**
 - Payment Orders in favour of a Beneficiary's account at another Provider to be credited to an account of a Beneficiary's Provider on December 31, 2013 has to be delivered to the PPF banka a.s. before 11:30 a.m. on December 31, 2013 at the latest.
3. **Payment Orders to transfer in a foreign currency and CZK abroad and Payment Orders in a foreign currency within the Czech Republic**
 - Payment Orders in favour of a Beneficiary's account at another Provider to be credited to an account of a Beneficiary's Provider before December 31, 2013 has to be issued with the Maturity Date of December 23, 2013 and delivered to the PPF banka a.s. before 11:00 a.m. on December 23, 2013 at the latest;
 - Payment Orders in favour of a Beneficiary's account at another Provider with the latest Maturity Date of December 30, 2013 delivered to the PPF banka a.s. before 11:00 a.m. on December 30, 2013 at the latest will be performed with a required Maturity

Date; Payment Orders with the Maturity Date of December 31, 2013 will be performed with the Maturity Date of January 2, 2014.

- Payment Orders in foreign currency or with a conversion of currencies in favour of a Beneficiary's account at PPF banka a.s. to be credited to a Beneficiary's account on December 31, 2013 has to be issued with the Maturity Date of December 31, 2013 and delivered to the PPF banka a.s. before 11:00 a.m. on December 31, 2013 at the latest;
- Payment Orders in foreign currency or with a conversion of currencies in favour of a Beneficiary's account at PPF banka a.s. delivered to PPF banka a.s. after the above mentioned deadline will be performed on the next Business Day, i.e. with the Maturity Date of January 2, 2014.

B. Payment Orders Submitted via electronic banking systems (Homebanking, Internetbanking)

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

1. Standard Payment Orders or Direct debit orders in CZK

- Payment Orders to transfer in favour of a Beneficiary's account at another Provider to be credited to an account of a Beneficiary's Provider before December 31, 2013 has to be issued with the Maturity Date of December 30, 2013 and received at PPF banka a.s. before 6:00 p.m. on December 30, 2013 at the latest;
- Payment Orders to transfer with the Maturity Date of December 31, 2013 received at PPF banka a.s. before 6:00 p.m. on December 31, 2013 will be credited to an account of a Beneficiary's Provider on January 2, 2014;
- Direct Debit Orders in favour of a Beneficiary's account at PPF banka a.s. to be credited to a Beneficiary's account before December 31, 2013 has to be issued with the Maturity Date of December 27, 2013 and received at PPF banka a.s. before 6:00 p.m. on December 27, 2013 at the latest;
- Payment Orders to transfer in favour of a Beneficiary's account at PPF banka a.s. to be credited to a Beneficiary's account before December 31, 2013 has to be issued with the Maturity Date of December 31, 2013 and received at PPF banka a.s. before 6:00 p.m. on December 31, 2013 at the latest.

2. Express Payment Orders to transfer in CZK

- Payment Orders in favour of a Beneficiary's account at another Provider to be credited to an account of a Beneficiary's Provider on December 31, 2013 has to be issued with the Maturity Date of December 31, 2013 and delivered at PPF banka a.s. before 11:30 a.m. on December 31, 2013 at the latest. Payment orders received after the above mentioned deadline will be cancelled without replacement.

3. Payment Orders to transfer in a foreign currency and CZK abroad and Payment Orders in a foreign currency within the Czech Republic

- Payment Orders in favour of a Beneficiary's account at another Provider to be credited to an account of a Beneficiary's Provider before December 31, 2013 has to be issued with the Maturity Date of December 23, 2013 and received at PPF banka a.s. before 1:00 p.m. on December 23, 2013 at the latest;
- Payment Orders in favour of a Beneficiary's account at another Provider dispatched to PPF banka a.s. with the Maturity Date of December 30, 2013 before 1:00 p.m. on December 30, 2013 at the latest will be performed with a required Maturity Date; Payment Orders with the Maturity Date of December 31, 2013 will be performed with the Maturity Date of January 2, 2014;
- Payment Orders in foreign currency or with a conversion of currencies in favour of a Beneficiary's account at PPF banka a.s. to be credited to a Beneficiary's account on December 31, 2013 has to be issued with the Maturity Date of December 31, 2013 and received at PPF banka a.s. before 3:00 p.m. on December 31, 2013 at the latest;
- Payment Orders in foreign currency or with a conversion of currencies in favour of a Beneficiary's account at PPF banka a.s. received at PPF banka a.s. after the above mentioned deadline will be performed the next Business Day, i.e. with the Maturity Date of January 2, 2014.

II. Cash Payments

Cash operations will be provided during below mentioned Business Hours.

III. Opening Hours of Client Centres from December 24, 2013 till January 2, 2014

*Mariánské náměstí, 2, 110 00 Praha 1
Evropská 2690/17, 160 41 Praha 6
Office Park Kavčí Hory, Na Hřebenech II 1718/10, 147 00 Praha 4
Vinohradská 3236/165, 100 00 Praha 10*

12/24/2013	Tuesday	Closed
12/25/2013	Wednesday	Closed
12/26/2013	Thursday	Closed
12/27/2013	Friday	8:30 a.m. – 5.00 p.m.
12/28/2013	Saturday	Closed
12/29/2013	Sunday	Closed
12/30/2013	Monday	8:30 a.m. – 5.00 p.m.
12/31/2013	Tuesday	8:30 a.m. – 12.00 a.m.
01/01/2014	Wednesday	Closed
01/02/2014	Thursday	8:30 a.m. – 5.00 p.m.

IV. Others

1. **Drawdown Notices for loans disbursed** before December 31, 2013 has to be delivered to the PPF banka a.s. at the latest on December 20, 2013.
2. **Payment of interests and provided loans** matured in the year 2013 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 2013 specified by such a Provider).
3. **The last account statement** as of **December 31, 2013** will include accounting of interests, charges and the final account balance as of **December 31, 2013**.