

INFORMATION ABOUT PARTICIPATION IN PAYMENT SYSTEMS

When executing payments, PPF banka, a.s. follows Act No 284/2009 on payments and Decree No 169/2011 on the rules for creating account numbers for payments.

PPF banka, a.s. is a direct participant in CERTIS (the Czech Express Real Time Interbank Gross Settlement system), through which it executes domestic electronic payments in CZK. The operator of the system is the Czech National Bank ('CNB').

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

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 international payments.

PPF banka, a.s. has a SWIFT address, or a BIC code (Bank Identifier Code): PMBPCZPP.

PPF banka, a.s. is an indirect participant in the STEP2 SCT (SEPA Credit Transfer) system, which it uses for executing SEPA transfers in the xml format through a correspondent bank and direct participant, Deutsche Bank AG, Frankfurt am Main.

PPF banka, a.s. is an indirect participant in TARGET2 (the Trans-European Automated Real-time Gross settlement Express Transfer system), which it uses for large-value payments denominated in the euro through a correspondent bank and direct participant, Deutsche Bank AG, Frankfurt am Main.