

PPF BANKA A.S. DEBIT CARDS

Types of Debit Cards, Additional Services and bonus programmes offered, usage of Debit Cards

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1. Basic description of Cards offered

The Bank offers international debit payment cards by Mastercard, one of the most prominent companies on the market. Debit Cards (“**Cards**”) are issued as dual cards – meaning they can be used for both contact payments (by inserting the Card into a reader) and contactless payments (by placing the Card close to a special reader), and also as hybrid cards – meaning that they feature both a magnetic stripe and a chip.

Cards can be used at locations where the Mastercard logo is displayed for:

- Payments to Merchants including possibility to perform Contactless Transaction if the Merchant offers this option;
- Cash withdrawals from ATMs or Cash Advance (cash withdrawals at banks or currency exchange offices) including possibility to perform Contactless Transaction if the ATM, bank or exchange office offers this option;
- Payments on the Internet (E-commerce Transactions),
- Mail Orders/Telephone Orders of goods and services (MO/TO Transactions);
- Payment Account balance information via ATM;
- PIN change via ATM.

The security of payments to Merchants using electronic terminals (POS) and of cash withdrawals against misuse is provided through the use of a PIN. Contactless Transactions are an exception – see point [4.4](#).

The security of E-commerce Transactions is provided using 3D Secure – for details refer to the [Guide for paying online using a Debit Card](#).

2. Benefits of Cards

Cards can be used for payments to Merchants as well as for cash withdrawals from ATMs 24 hours a day. Other benefits include:

- Use of the Card in the Czech Republic and abroad;
- Card payments do not usually incur Fees;
- The weekly Card Limit allows for greater flexibility in withdrawing funds; the Limit can be modified at any time;
- Non-stop customer hotline for Card cancellation in the event of its loss or theft;
- A Card can also be issued to a person named by the Client – Payment account owner, even if she/he is not authorized to use this account;
- One Card can be issued in association with up to four Payment Accounts in the currencies CZK, EUR, USD and GBP;
- There is no limit on the number of persons to whom a Card can be issued for one Payment Account;
- Additional Services (“AS”) may be arranged for a Card; or an AS can be set up automatically as part of its price, depending on the type of Card;
- Cards can be issued with either standard or express delivery;
- On expiration, the Card will be automatically renewed, with the same period of validity;
- Card can be also renewed prior to expiration (the “Early Renewal”), again with the same period of validity;
- In the event of damage to the Card, a Duplicate can be issued with the original expiration date.
- You can manage your Card via both Internet Banking and Mobile Banking.

3. Types of Cards, Additional Services and bonus schemes offered

3.1 Offered Cards

All types of Cards are issued with Contactless Transaction functionality – the Bank does not issue Cards without this functionality.

3.1.1 Mastercard Embossed Card – Commercial

- Issued with Payment Accounts owned by natural persons – sole traders and legal entities
- The standard Weekly Card Limit is set at a maximum of CZK 200,000
- The AS that can be arranged with the Card are:
 - Travel Insurance:
 - for Cards issued until 30 September 2024, the Quality product
 - for Cards issued from 1 October 2024, the Comfort Individual product
 - Debit Card Misuse Insurance

3.1.2 Mastercard Gold Card – Commercial

- Issued with Payment Accounts owned by natural persons – sole traders and legal entities
- The standard Weekly Card Limit is set at a maximum amount of CZK 500,000
- Travel Insurance is arranged automatically as an AS with this Card:
 - for Cards issued until 30 September 2024, the TOP product
 - for Cards issued from 1 October 2024, the Premium Individual product
- Debit Card Misuse Insurance can also be arranged as an AS with this Card

3.1.3 Mastercard World Card

- Issued with Payment Accounts owned by natural persons
- The standard Weekly Card Limit is set at a maximum of CZK 200,000
- The AS that can be arranged with the Debit card are:
 - Comfort Family Travel Insurance
 - Debit Card Misuse Insurance
- The Card comes with Priority Pass membership (allowing the use of airport lounges) and Airport Security Fast Track (allowing priority access to security screening)

3.1.4 Mastercard World Elite Card

- Issued on an individual basis only to selected Private Banking Clients (natural persons only)
- The standard Weekly Card Limit is set at a maximum of CZK 500,000
- Premium Family Travel Insurance is arranged automatically as an AS with this Card (included in the price of the Card)
- Debit Card Misuse Insurance can also be arranged as an AS with this Card
- The Card comes with Priority Pass membership (allowing the use of airport lounges) and Airport Security Fast Track (allowing priority access to security screening)

3.2 Cards issued until 30 September 2024

The following Cards are no longer offered, and the Cards previously issued will gradually be replaced by one of the currently offered Cards listed above.

3.2.1 Mastercard Embossed Card

- Issued with Payment Accounts owned by natural persons
- The standard Weekly Card Limit is set at a maximum of CZK 200,000
- AS that come with the Card:
 - Quality Travel Insurance
 - Debit Card Misuse Insurance

3.2.2 Mastercard Gold Card

- Issued with Payment Accounts owned by natural persons
- The standard Weekly Card Limit is set at a maximum of CZK 500,000
- TOP Travel Insurance is arranged automatically as an AS with this Card (included in the price of the Card)
- Debit Card Misuse Insurance can also be arranged as an AS with this Card

3.3 Additional Services

Details on offered AS, including the full wording of the Terms and Conditions, scope of cover, etc. can be found on the Bank's website under [Important documents, Electronic banking and payments cards, Payment cards page](#).

3.3.1 Travel Insurance for Cards issued until 30 September 2024

If travel insurance (hereinafter "**Travel Insurance**") is arranged in connection with a Card, the following will apply:

- (i) The Insurer will be Generali Česká pojišťovna a.s., with its registered office at Spálená 75/16, 113 04 Praha 1, Czech Republic, Company No. 452 729 56 (hereinafter "**GČP**").
- (ii) Travel Insurance will be governed by the General Insurance Terms and Conditions for Travel Insurance, GICTI 07 (hereinafter "**GICTI 07**"), and by the Policy Terms and Conditions for Quality Insurance and TOP Insurance (hereinafter the "**Policy Terms and Conditions**"). The Client and Holder hereby represent that prior to arranging travel insurance, they received a copy of the applicable

versions of GICTI 07 and the Policy Terms and Conditions and familiarised themselves with those documents.

- (iii) When taking receipt of a Card, the Holder will also receive a Travel Insurance Information Card and Instructions for Insured Parties in the Case of Insured Events.
- (iv) Travel Insurance becomes effective on the date of Card activation, and is arranged for the entire period of Card validity. In cases where Travel Insurance is arranged at a later date, subsequent to Card activation, Travel Insurance will become effective at 00.00 hours on the day following the date on which Travel Insurance is arranged.
- (v) In the case of Travel Insurance, an Insurance Policy within the meaning of GICTI 07 is arranged as part of the Agreement. The validity period of this Insurance Policy is the same as the period of insurance specified in the preceding paragraph.
- (vi) Both the Insurer and the Policyholder (the Client) may withdraw from a Travel Insurance Policy under the conditions set out in GICTI 07.
- (vii) Withdrawal from a Travel Insurance Policy is dealt with between the Client and the Bank.

Travel Insurance is arranged in association with all types of Cards with the following coverage:

- Medical insurance, including assistance services;
- Third-party liability insurance;
- Baggage insurance;
- Accident insurance.

Travel Insurance applies to family members as well, and is offered in two alternative versions:

- TOP – this alternative cannot be arranged separately; it is provided as an obligatory AS with Gold Cards;
- QUALITY – this alternative can be arranged separately in association with Embossed Cards, and is not an option for Gold Cards.

3.3.2 Travel Insurance for Cards issued from 1 October 2024

If travel insurance (“**Travel Insurance**”) is arranged in connection with a Card, the following will apply::

- (i) The Insurer will be Kooperativa pojišťovna, a.s., Vienna Insurance Group, with its registered office at Pobřežní 665/21, 186 00 Praha 8, Company No. 47 11 66 17 (hereinafter “**Kooperativa**”).
- (ii) Travel Insurance will be governed by the Master Insurance Policy No. 5092019952 and by the Insurance Terms and Conditions for Travel Insurance in Connection with Payment Cards of PPF banka a.s. M-780/24 (hereinafter “**M-780/24**”). The Client and Holder hereby represent that prior to arranging the Travel Insurance they received a copy of the applicable version of M-780/24 and familiarised themselves with it.
- (iii) Along with the Card, the Holder will receive a brochure "Travel Insurance for the PPF banka a.s. Payment Cards" and a Insurance Product Information Document – IPID.
- (iv) The Travel Insurance becomes effective on the date of Card activation, and is arranged for the entire period of Card validity. In cases where Travel Insurance is arranged at a later date, subsequent to Card activation, the Travel Insurance will become effective at 00.00 hours on the day following the date on which the Travel Insurance is arranged, or at the time agreed in the Agreement on Accession to an insurance.
- (v) In the case of Travel Insurance, an Insurance Policy within the meaning of M-780/24 is arranged as part of the Agreement. The validity period of this Insurance Policy is the same as the period of insurance specified in the preceding paragraph.
- (vi) The Client has the right to terminate the Travel Insurance under the conditions specified in the Master Insurance Policy No. 5092019952. The termination of the Travel Insurance policy is handled by the Bank with the Client.

Travel Insurance is arranged in association with all types of Cards, with the following coverage:

- Medical insurance, including assistance services;
- Accident insurance;

- Baggage insurance;
- Flight delay insurance;
- Third party liability insurance;
- Legal expenses insurance;
- Trip cancellation insurance.

Travel insurance is offered in four alternative versions:

- Premium Family:
 - Also covers family members
 - this alternative cannot be arranged separately; it is provided as an obligatory AS with World Elite Cards
- Premium Individual:
 - covers only the Card Holder
 - this alternative cannot be arranged separately; it is provided as an obligatory AS with Gold Cards – Commercial
- Comfort Family:
 - Also covers family members
 - this alternative can be arranged separately with World Cards
- Comfort Individual:
 - covers only the Card Holder
 - this alternative can be arranged separately with Embossed Cards – Commercial

3.3.3 Debit Card Misuse Insurance

If Insurance against the misuse of the Card, the loss of documents or keys, or the theft or misuse of a mobile phone (hereinafter “**Debit Card Misuse Insurance**”) is arranged in connection with a Card the following will apply:

- (i) The Insurer will be Generali Česká pojišťovna a.s., with its registered office at Spálená 75/16, 113 04 Praha 1, Czech Republic, Company No. 452 729 56 (hereinafter “**GČP**”).
- (ii) Debit Card Misuse Insurance will be governed by the Special Insurance Conditions for collective insurance of expenses incurred due to the misuse of a payment card, the loss of documents or keys, or the theft or misuse of a mobile phone, Ref. No. 02/2010 (hereinafter the “**SIC-IE-Card**”). The Client and Holder hereby represent that they have familiarised themselves with the content of Insurance Policy No. 19100859/2010, concluded by and between the Bank and GČP as the insurer in accordance with Section 2767 of the Civil Code, and with the document SIC-IE-Card which forms an integral part of the Insurance Policy.
- (iii) Debit Card Misuse Insurance will become effective at 00.00 hours on the day following the date on which the Card is activated. In cases where Debit Card Misuse Insurance is arranged at a later date, subsequent to Card activation, Debit Card Misuse Insurance will become effective at 00.00 hours on the day following the date on which Debit Card Misuse Insurance is arranged.

Debit Card Misuse Insurance can be arranged with all types of Cards with the following coverage:

- Insurance of Card loss or Card theft and misuse;
- Insurance of the loss or theft of personal documents;
- Insurance of the loss or theft of keys;
- Insurance of mobile phone theft;
- Insurance of fraudulent mobile phone use.

Debit Card Misuse Insurance can be arranged with any Card of the Basic, Standard, Standard plus or Extra variants.

3.4 Mastercard Bonus Programmes

Please note: Participation in certain bonus programs may have tax consequences. Their evaluation is a matter of the Client.

3.4.1 Business Programme MujMastercard.cz for Commercial cards

For all types of Commercial cards – i.e. those issued in association with Payment Accounts of natural persons – sole traders and legal entities, it is possible to arrange the **Business Programme** within the MujMastercard.cz program (this offer does not apply to Cards issued in association with natural persons' Payment Accounts). This Programme grants Holders free entry to select airport lounges, assistance services, discounts with selected Merchants, etc.

Information on the Business Programme can be found on the website <http://www.mujmastercard.cz/business>.

3.4.2 Priceless Cities Programme for all Card Holders

For all Cards, it is possible to arrange the **Priceless Cities Programme**.

As part of the worldwide **Priceless Cities Programme**, Card Holders will have the opportunity to purchase experiences in the field of culinary, entertainment, fashion and design, etc. in Prague and in selected cities across the world.

The involvement in the Priceless Cities Programme is subject to registration at <http://www.priceless.com>, which also shows the experiences currently available under the Programme.

Programme registration and participation is free of charge.

3.4.3 uLékaře.cz Medical Services

Medical services from uLékaře.cz can be arranged **with all Cards**.

These services allow you to consult a doctor online at any time about any aspect of your health, and you can make an appointment for an examination in the Czech Republic at whatever time and place you prefer (it is not possible to make an appointment with a health service provider abroad).

To use these services, registration is required on the [Mastercard | uLékaře.cz \(ulekare.cz\)](http://www.mastercard.cz/ulekare) website, where you can also find the current range of services offered.

Registration and participation is free of charge.

3.4.4 Mastercard Assistant

Mastercard Assistant can be arranged **with all Cards**.

This service allows you to request help with arranging meetings, including booking a suitable venue and catering services, as well as home assistance in the form of an electrician, movers and delivery services, plus expert advice on marketing, law, translation, and online shopping, etc.

Registration and participation is free of charge.

The Mastercard Assistant service can be contacted on +420 239 050 406 or by email at asistent@mujmastercard.cz.

3.5 Priority Pass Programme

World and **World Elite** Cards come with **Priority Pass** membership.

This programme offers you access to VIP airport lounges in many cities around the world. Card Holders get several free passes each year, depending on the type of Card – you will see the exact number after registering in the Priority Pass mobile app. The app is free to download in Google Play or the App Store, or on [the Airport Lounge Membership | Priority Pass](http://www.airportlounge.com) website.

Programme registration is free of charge.

To use this programme, your Card must be activated and e-commerce transactions must be permitted with the Card.

You'll find more information about the Priority Pass programme on the [Airport Lounge Membership | Priority Pass](http://www.airportlounge.com) website, and on the Bank's website under [Important documents, Electronic banking and payment cards, Payment cards](#).

3.6 Airport Security Fast Track Programme

World and **World Elite** Cards come with **Airport Security Fast Track** membership.

This programme allows you to book preferential access to a fast-track lane at selected airports. You can also take advantage of other services, such as airport transfers, restaurant offers, etc., depending on the airport's particular options. Card Holders get several free fast-track trips each year, depending on the type of Card – you will see the exact number after registering in the Mastercard Travel Experiences mobile app. The app is free to download in Google Play or the App Store, or from the <https://travelexperiences.mastercard.com> website.

To use this programme, your Card must be activated and e-commerce transactions must be permitted with the Card.

Programme registration is free of charge.

You'll find more information about the programme on the <https://travelexperiences.mastercard.com> website.

4. Possible types of Payment transactions made with Cards

Card can be used for payments only if the following conditions are met:

- The Card is active at the time of use;
- The Available Balance in the Payment Account(s) on which the Card was issued is sufficient to cover the payment (including the authorized debit or overdraft facility), and the Holder has not exhausted their Weekly Limit.

For each type of Payment Transaction, additional terms are set forth below in the description of these Payment Transactions.

We recommend using contactless payments at POS terminals and cash withdrawals at ATMs wherever this option is available from the merchant or the ATM – this prevents the risk of Card data being copied and the Card misused (most ATM operators in the Czech Republic offer contactless transactions).

4.1 Cash withdrawal from ATMs

The following conditions have to be met in case of usage the Card for withdraw cash at ATMs:

- The Card's chip (with ATMs that accept chip-enabled payment cards) or magnetic stripe (with ATMs that are not enabled with chip technology) is undamaged;
- The Card is inserted or put (in the case of Contactless Transaction) in the correct position (as shown in the picture next to the ATM's card reader);
- The Holder enters the correct PIN and the required amount using the keypad.

During the transaction, the Holder should follow the instructions on the ATM screen ("Insert Card", "Enter your PIN" etc.). The Holder will receive a written transaction confirmation from the ATM printer unless the Holder declines the receipt in advance.

When selecting an amount other than those offered by the ATM, the ATM will usually display the account selection menu. When entering account type, it is necessary to always select "**Current Account**" or "**Checking Account**" ("**Běžný účet**" in Czech).

4.2 Cash Advance

Cash Advance is a service where cash is disbursed upon the submission of a Card at a bank or currency exchange office. This method of cash withdrawal is possible on Imprinters, POS and EFTPOS. The Cash Advance limit is based on the POS Limit (for Merchants and service outlets).

4.3 Card payments to Merchants

Cards can be used for payments to Merchants for goods and services via Imprinters, and payment terminals (POS).

When entering the amount, certain payment terminals may display the account selection menu. It is necessary to always select "**Current Account**" or "**Checking Account**" ("**Běžný účet**" in Czech).

4.3.1 Imprinters

For Card payments, the Merchant issues a receipt (Sale Slip) using the Imprinter, writes down the price and description of the goods/service(s) and date, and hands the sales slip to the Holder for signing. The Holder is required to check whether the goods/service(s) description and amount agree and must sign it with a signature that matches the signature on the Card. The Holder receives the original sales slip, and the Merchant receives its copies.

4.3.2 Payment terminals (POS)

Cards are used for payments on payment terminals (POS) connected to the interbank payment card association's common system.

The following conditions have to be met in case of usage the Card for withdraw cash at POSs:

- The Card's chip (with POSs that accept chip-enabled payment cards) or magnetic stripe (with POSs that are not enabled with chip technology) is undamaged;
- The Card is inserted or put (in the case of Contactless Transaction) in the correct position (as shown in the picture next to the POS's card reader);

The Payment Transaction is authorized so that the Holder signs the receipt with a signature that matches the signature on the Card or enters the PIN using the keypad (the "PINPAD"), with the exception of Contactless Transactions where the amount does not exceed the specified limit – see point [4.4](#).

4.4 Contactless Transactions

These are Payment Transactions that do not require direct physical contact between the Card and the POS or ATM. Contactless Transactions can be performed only at POS and ATM which permit this type of transaction and which allow online authorization of the Contactless Transactions performed.

Contactless Transactions are performed by holding the Card up to the POS terminal or to a special ATM reader.

In case of POS payment it is not necessary to enter a PIN when the amount of a Contactless Transaction does not exceed the limit for a single Contactless Transaction. If the amount of a Contactless Transaction exceeds this limit, the PIN also has to be entered to perform it. At present, this limit is set to CZK 500 in the Czech Republic; abroad, the limits differ across various states and various Merchants (e.g. USD 25 in the USA, AUD 100 in Australia, NZD 80 in New Zealand, EUR 15 in Ireland, EUR 25 in most European countries, GBP 20–30 in the UK). However, these amounts may be changed.

PIN may also be required for Contactless Transactions performed at POS not exceeding the defined limit, namely:

- in the case of six consecutive Contactless transactions without entering a PIN – for the sixth Contactless Transaction it will be required to enter it;
- depending on the measures of the Merchant or his bank (mainly due to increased security measure).

Before performing the first Contactless Transaction, at least one Payment Transaction involving the insertion of the Card into a POS or ATM and using the PIN must be made (i.e. the so-called contact transactions).

4.5 Mail Orders/Telephone Orders of goods and services (MO/TO Transactions)

Certain goods can be paid for using the Card "remotely" – without the physical presence of the Card – in written form or by phone. Mail Orders ("MO" – mail/written orders) and Telephone Orders ("TO" – orders placed via telephone) can be used to pay for the subscription of newspapers and periodicals, conference participation fees, club memberships etc.

When using this type of service, it is necessary to give the Merchant the following information:

- Card number, if necessary including the Card Verification Code (CVC/CVC2);
- Month and year of the Card's expiration date;
- Description of the goods or service to be provided;
- Recipient's address;
- Amount to be paid;
- The Holder's signature (not applicable for Telephone Orders).

Merchants should be chosen carefully, as the goods sent/service(s) provided may be at variance with the order and/or may not be provided at all. In such cases, the Bank is not responsible for any complaints regarding the goods or services provided.

4.6 Card payments on the Internet (E-commerce Transactions)

The Client must apply for the option to use the Card via the Internet for E-commerce Transactions when the Card is issued, or apply for a change in the terms of a Card already issued.

When performing such Transactions, the Holder must specify the Card number, the Card's expiration date and the CVC/CVC2 (a three-digit security code printed on the back of the Card's signature panel – the **last three digits** of the number). In some cases, it is also required to state the name and surname of the Card Holder and, if applicable, the email address to which the confirmation of the E-commerce transaction will be sent.

E-commerce Transaction may be secured using 3D Secure. This is an international standard used to increase the security of E-commerce Transactions. In this case, the E-commerce Transaction must be authorized by one of the following ways:

- the Holder enters a Single-use code, which will be sent to his mobile phone, and an e-PIN to confirm and complete the E-commerce Transaction;
- the Holder confirms the E-commerce transaction via the e-Token application.

Details are available in the [Guide for paying online using a Debit Card](#).

4.7 Dynamic Currency Conversion

Some POS or ATMs abroad offer so-called dynamic currency conversion (DCC)¹. It is a service that allows the Holder to choose the currency in which the Card Payment Transaction is to be settled directly on the POS or ATM.

As a rule, this is the choice between the national currency of the place where the Card Payment Transaction is executed and the national currency of the seat of the bank that issued the payment card (example: in the United Kingdom, the Merchant offers that the Payment Transaction made with Card issued by PPF banka can be executed in in British pounds or in Czech crowns). The amount in the national currency of the seat of the bank issuing the payment card can be displayed directly on the POS / ATM.

This service has its own risk at a rate determined by a company that operates a POS or ATM and is often less profitable than Card payment in a local currency. Additionally, if the Card is issued to a Payment Account in a different currency than the conversion currency offered (in the example above, the Payment Account would be held in EUR or USD), there are three conversions: from the currency of the given country to the currency offered (i.e. from GBP to CZK), and from the settled currency to the currency in which the Payment Account is maintained (i.e. from CZK to EUR / USD).

5. Other functionalities and services related to Cards

Other functionalities and services can be arranged for Cards.

5.1 Payment Account balance information via ATM

This service is provided on ATMs to all Holders with who have permission from the Client – Payment Account Owner to view the balance(s) available on the Payment Account(s) in association with which the Card used has been issued.

The method in which the Payment Account balance inquiry is submitted and the corresponding response displayed depends on the specific settings of the ATM.

¹ https://en.wikipedia.org/wiki/Dynamic_currency_conversion

5.2 Card PIN change via ATM

A Holder may change the PIN at ATMs of other banks that also offer this service at their ATMs for payment cards issued by other banks so long as the Card is valid, with the following exceptions. A Holder may not change the PIN:

- if the Card will expire in 6 weeks or earlier, and
- in the period between the application for a replacement Card (Early Renewal or the issue of a Duplicate) and the delivery of the new Card to the Holder, in which case the PIN may be changed only after the new Card has been delivered.

The new PIN becomes active immediately after the change is made.

5.3 Notifications on Payment Transaction performed by the Card

The Client can agree sending notifications on successful and unsuccessful Payment Transaction performed by the Card. There are two ways to set notifications:

- By the Client or the Holder in Internet Banking (“IB”)
 - notifications can be sent to any email address or mobile phone number, or as push notifications in Mobile Banking;
 - sending notifications is free of charge;
- By the Bank in the Card management system – the notification is always sent only via SMS and can only be sent to the Holder to a mobile phone number for 3D Secure authorisation (see point [4.6](#)).

5.4 Change of e-PIN for E-commerce transactions in Internet banking

The Card Holder may change the e-PIN for performing E-commerce transactions via IB so long as the Card is valid, with the following exceptions. A Holder may not change the e-PIN:

- if the Card will expire in 6 weeks or earlier, and
- in the period between the application for a replacement Card (Early Renewal or the issue of a Duplicate) and the delivery of the new Card to the Holder, in which case the PIN may be changed only after the new Card has been delivered.

The e-PIN change becomes active immediately after the change is made.

6. User support

User support for Cards is provided by Customer Service, by calling +420 224 175 902, or at customer.service@ppfbanka.cz. Business Hours of Customer Service are available on Bank’s Website. The phone line is unavailable outside Customer Service Business Hours. Customer Service will handle any inquiries submitted via e-mail outside of the above hours during Business Hours on the following Business Day.

The Card Cancellation Hotline is available 24 hours a day at +420 222 244 266.