

**Effective date: 1 January 2025**

## DISCLOSURE ON ELECTRONIC SERVICES

---

### LIST OF ELECTRONIC SERVICES, SECURITY ELEMENTS AND LIMITS

#### Scope of Electronic Services

Maximum scope of Electronic Services that the Bank provides for each of its Banking Products:

- The Electronic Service provided for the respective Banking Product;
- The Security Element used in Electronic Services and the maximum amounts and types of its Limits;
- The operations available to the Client in an Electronic Service:

**a) Passive operations**, which allow the Client to obtain information about the balance of and movements of funds in the Account or under another Banking Product, or about other matters; to authorise (sign) Orders for transactions other than payment transactions; or to change certain details of the Client in the Client's profile;

**b) Active operations**, which allow the Client, in addition to obtaining information about the balance and movements of funds for the respective Banking Product, to manage the funds held under the Banking Product.

Scope of Electronic Services						
Banking Products	Electronic Services George Internet banking, delivery of electronic statements to George or an e-mail address (El. st.) and Notifications (Notif.)			Security Elements for Electronic Services		
				George Internet Banking		
				SMS code	mToken	George ID
				Maximum Limits set by Bank in EUR		
Accounts	George	El. statement.	Notifications	Daily limit	Daily limit	Daily limit
SPACE Account	√	√	√	170,000	170,000	170,000
SPACE Account MINI	√	√	√	170,000	170,000	170,000
SPOROgiro senior (pending discontinuation)	√	√	√	170,000	170,000	170,000
Basic Banking Product	√	√	√	170,000	170,000	170,000
Payment account with basic functions	√	√	√	170,000	170,000	170,000
Credit card	George	El. statement.	Notifications	Daily limit	Daily limit	Daily limit
Classic/Gold Credit Card	√	√	√	0	0	0
Generous Card	√	√	√	0	0	0
Term Deposits and Saving Products	George	El. statement.	Notifications	Daily limit	Daily limit	Daily limit
Term deposits	√	√	x	0	0	0
Term Deposits under Capital Passbook	√	x	x	0	0	0
Saving	√	√	x	170,000	170,000	170,000
Saving for Housing Saving for Pleasure	√	√	x	170,000	170,000	170,000
Saving under the Account (pending discontinuation)*	√	x	x	0	0	0
Passbook	√	x	x	0	0	0
Securities	George	El. statement.	Notifications	Daily limit	Daily limit	Daily limit
Asset Account (Securities)	√	√	x	170,000	170,000	170,000
Loans	George	El. statement.	Notifications	Daily limit	Daily limit	Daily limit
Consumer Loan for Anything	√	√	x	0	0	0
Housing Loan	√	√	x	0	0	0

\* The Bank will make this Banking Product available through the George Internet Banking Electronic Service for passive operations to any person authorised through this Electronic Service to control funds in the Account to which this Banking Product is linked (hereinafter the "Master Account"), provided that such authorised person will be allowed only to terminate the respective Banking Product through this Electronic Service, whereupon any funds held under the Banking Product will be transferred to the Master Account.

The Bank is entitled not to accept the Client's request for the provision of Electronic Services or a Security Element it is submitted by the Client during the notice period after which the contractual relationship between the Bank and the Client is to be terminated.

#### Electronic Services for minor Clients

A Client aged between 6 and 14, inclusive, can simultaneously be provided access to Electronic Services with the use of Security Elements for the SPACE Account and Piggy bank for active operations according to the terms and conditions agreed in the Agreement signed between the Bank and the Client's legal representative under which the Bank has opened and maintains the Banking Products for the Client; such access will be provided up to the daily limit of EUR 500 per Banking Product, which applies to payment operations between the two Banking Products.

A Client aged between 6 and 14, inclusive, can have access to Electronic Services using Security Elements for the SPACE Account Banking Product only for passive operations.

A Client aged between 6 and 14, inclusive, can be provided access to Electronic Services with the use of Security Elements for the Account, Saving Account, Deposit Account or Passbook of which the Client is the holder only for passive operations and only at the request of the Client's legal representative.

If the Bank has made Electronic Services available to a Client aged between 6 and 14, inclusive, on the basis of an EB Agreement signed between the Bank and the Client's legal representative, after reaching the age of 15, the Client may ask the Bank to make the Electronic Services available to this Client with the use of Security Elements for active operations up to the daily limit of EUR 10,000.00 per Banking Product for the following Banking Products: SPACE Account and Saving. The Bank may provide the Client with access to Electronic Services using the Client's Security Elements for the Account, Saving Account, Deposit Account or Passbook of which the Client is the holder only for passive operations and only at the request of the Client's legal representative.

If the Bank enters into an EB Agreement with a Client aged between 15 and the age of majority, the Bank will make Electronic Services available to the Client with the use of Security Elements for active operations up to the daily limit of EUR 10,000.00 per Banking Product for the following Banking Products: SPACE Account and Saving. The Bank may provide the Client with access to Electronic Services using the Client's Security Elements for the Account, Saving Account, Deposit Account or Passbook of which the Client is the holder only for passive operations and only at the request of the Client's legal representative.

A Client aged between 15 and the age of majority who signed without the presence of the Client's legal representative an Agreement with the Bank under which the Bank has opened and maintains for that Client a Banking Product to which the Client is eligible and who has already been provided Electronic Services by the Bank will automatically be provided access to the Electronic Services with the use of Security Elements for active operations up to the daily limit of EUR 10,000.00 per Banking Product for the following Banking Products: SPACE Account and Saving. The Bank may provide the Client with access to Electronic Services using the Client's Security Elements for the Account, Saving Account, Deposit Account or Passbook of which the Client is the holder only for passive operations and only at the request of the Client's legal representative.

With effect from the calendar month following the month in which the Client reached the age of 18, the Bank will automatically provide the Client with access to the Electronic Services with the use of Security Elements for passive operations for the Banking Products whose holder the Client became before reaching the age of 18, and for active operations for the Saving Banking Product, which access will be provided up to the daily limit of EUR 10,000.00 per Banking Product, unless the Client's legal representative determined otherwise before the Client reached the age of 18. The Client may approach the Bank at a Point of Sale to ask for a change of the daily limit, subject to a maximum limit of EUR 170,000.

Electronic Services for a Banking Product held by a minor Client may be made available to the Client's legal representative with the use of Security Elements only for passive operations. The daily limit of the legal representative's Security Element through which the legal representative can use the Electronic Services for the minor Client's Banking Product is EUR 0.00.

When the minor Client reaches the age of 18, the Bank will automatically terminate the Client's legal representative's access through Electronic Services to the for Banking Products whose holder the Client became before reaching the age of 18. The minor Client's legal representative may ask the Bank for access to Electronic Services for the minor Client's Banking Products referred to in this Disclosure with effect from such date as the Bank announces to Clients on its [www.slsp.sk](http://www.slsp.sk) website, the "George Junior" section.

---

## **Viewing Banking Products and electronic statements in the George Internet Banking Electronic Service after the termination of the provision of the Banking Product**

Except the Passbook and Credit Card Banking Products, the Bank will allow the Client to view the Banking Product made available to the Client in the George Internet Banking Electronic Service for 30 days after the termination of the provision of the Banking Product to the Client by the Bank.

For a Banking Product that is made available in the George Internet Banking Electronic Service for 30 days after its termination, if the Client has agreed with the Bank on the delivery of electronic statements for this Banking Product in this Electronic Service, a statement will be available to the Client in the Electronic Service for 30 days after the termination of the provision of this Banking Product.

---

## **Viewing documents in the George Internet Banking Electronic Service**

The Bank will display to the Client in the George Internet Banking Electronic Service, as well as in the mobile version of this Electronic Service, various documents in an electronic form that are relevant to the contractual relationship between the Bank and the Client established by the Agreement, which will be available for viewing from the moment of authorisation (signing) of a document by the Client (if this occurred in 2016 or later) and for the whole duration of the contractual relationship between the Bank and the Client and for 10 years after its end.

---

## **Limits**

**Limit:** the limit, expressed as an amount of money, which cannot be exceeded in a single use of the Security Element.

**Daily limit:** the Limit which cannot be exceeded during one calendar day of the use of the Security Element. The daily limit **set by the Client for an authorised person is also considered a daily limit**, but only up to the amount of the Limit applicable to the Security Element used. If the authorised person uses more than one Security Element, the daily limit will be the sum of the individual daily limits applicable to the Security Elements used by the given authorised person.

**Maximum Security Element Limit:** the maximum amount of funds determined by the Bank for Client's Orders submitted via Electronic Services.

The Client who is the account holder can set lower Limits.

---

## **mToken Security Element**

**mToken:** a Security Element used for identification, authentication and the authorisation (signing) of Orders in the George Internet Banking Electronic Service under the agreement made between the Client and the Bank through the electronic activation of the Security Element on the Client's selected electronic device.

The Client may activate the mToken on a maximum of five (5) different electronic devices (e.g. mobile phones). The Client can activate the mToken on the first electronic device using an SMS key. When an mToken is activated on an electronic device on which the Client already has an activated mToken, the former mToken will be deactivated. If the mToken is to be activated on another (i.e. second or further) electronic device, the Bank will be authorised to ask the Client to make the activation using the first electronic device on which the mToken has already been activated and to meet such other conditions as the Bank may notify to the Client during the process of activating the mToken on such other electronic device.

After the activation of the mToken, the mToken will be assigned to all Banking Products of the Client made available in the George Internet Banking Electronic Service. The Bank will set the Client's Limits for the mToken to the same amounts as were agreed for the SMS key, so the Client will be able to authorise (sign) Orders for payment transactions with the mToken up to the Limits applicable to the SMS key.

Upon the activation of the mToken, the Client will no longer be able to use SME codes for logging into and authentication for the George Internet Banking Electronic Service (except for Client authentication when George ID is activated), the authorisation (signing) of Orders for all Banking Products made available to the Client through the SMS key in the George Internet Banking Electronic Service, or for authorizing (signing) Instructions for Payment Card and Credit Card payments on an Online Merchant's website. If the Client has an activated and assigned mToken, the Client may submit a request for a higher daily Limit up to EUR 500,000 at a Point of Sale.

---

### **George ID Security Element**

**George ID** – a Security Element used for identification, authentication and the authorisation (signing) of Orders in the George Internet Banking Electronic Service and other Orders that the Bank specifies in the Disclosure on the terms for the provision of the Banking Products agreed between the Client and the Bank following the electronic activation of this Security Element on an electronic device on which the Client has activated the mobile app of the George Internet Banking Electronic Service (hereinafter “George App”). After the activation of George ID, this Security Element will become an integral part of the George app.

The Client can activate George ID on multiple electronic devices (e.g. mobile phones) but the Bank is entitled to set a limit for the number of devices and inform the Client when this limit is exceeded. The Client can activate George ID using an SMS code. If George ID is activated on an electronic device where the Client has previously activated George ID, the original George ID will be deactivated, as will the George App with which the original George ID was integrated. If George ID is to be activated on a second or subsequent electronic device, the Bank reserves the right to request that the Client activate it using an electronic device on which George ID has already been activated and to lay down other conditions during the process of activating George ID on a second or subsequent electronic device that the Client must abide by.

After the activation of George ID, it will be set as a Security Element for all the Banking Products that the Client can access through the George Internet Banking Electronic Service. The Bank will set Limits for the Client's use of George ID at the same level as for SMS codes or mToken so the Client can authorise (sign) Instructions for payment operations with George ID up to the same limits as for SMS codes and mToken.

When George ID is activated, the Client will no longer be able to use SMS codes or mToken for logging in to the George Internet Banking Electronic Service, for Client authentication in this Electronic Service (except for Client authentication when George ID is activated), for authorizing (signing) Instructions for all Banking Products made available to the Client in the George Internet Banking Electronic Service based on this SMS key or mToken, or for authorizing (signing) Instructions for Payment Card and Credit Card payments on an Online Merchant's website. If the Client has an activated and assigned George ID, the Client may submit a request at a Point of Sale to raise the daily Limit to at most EUR 500,000.

---

### **ePIN Security Element**

**ePIN: a Security Element in the form of a 5-digit number set by the Client** for use for the identification and authentication of the Client and for the authorisation (signing) of the range of Orders determined by the Bank in the Disclosure that governs the terms of the provision of the Banking Products agreed between the Client and the Bank through the electronic activation of the given Security Element in the George Internet Banking Electronic Service.

The Client can activate the ePIN in the George Internet Banking Electronic Service, provided that the Client may have only one ePIN active at a given time.

The Client is entitled to change the ePIN for the George Internet Banking Electronic Service, which will have the effect of entering into an agreement between the Bank and the Client on the change of the former ePIN to the new ePIN.

---

### **ALIAS**

An Alias is an alternative to the Client's login name which the Client uses as the Identification Data when logging into the George Internet Banking Electronic Service.

The Bank may allow the Client to use for their identification in Electronic Services a data other than the login name assigned by the Bank, which the Client may chose when making or changing their settings for the George Internet Banking Electronic Service; such data will also be considered to be Identification Data.

An alias may consist of a string of a minimum of six and a maximum of 35 characters, which must include at least one non-numeric character.

An alias may include the following allowed characters: Digits from 0 to 9, letters from A/a to Z/z and any of the following characters: "@", ":", ";", "-", "\_", and "&".

The Client may change their alias through the George Internet Banking Electronic Service.

---

### Security of e-mail statements and e-mail notifications

The Client may agree with the Bank on securing e-mail statements or e-mail notifications by means of a password chosen by the Client alone. If the Client does not choose such password, the Bank may set the password and notify the Client of the password. The Client is entitled to change (reset) the password set by the Bank.

The use of a password is subject to the same security principles as this Disclosure lays down for other Security Elements.

---

**Notifications:** information on movements of funds in the Account.

The Bank provides three types of notification:

- SMS messages: they are sent to the mobile phone number agreed in the Agreement between the Bank and the Client (Extra SMS Services);
- E-mail messages: they are sent to the e-mail address agreed in the Agreement between the Bank and the Client;
- Push messages: they are sent to the mobile application of the George Internet Banking Electronic Service.

---

### Electronic Statements

The Bank will display to the Client in the George Internet Banking Electronic Service the content of the monthly electronic statements for the Banking Products listed in the Scope of Electronic Services table in this Disclosure for the period of the preceding **18 months** as a maximum.

---

### File Transfer

Maximum number of Orders in one electronic file delivered via File Transfer:

- **For George Internet Banking, it is not possible to deliver Orders via File Transfer.**

---

### Instant Payment

The Client may deliver to the Bank via the George Internet Banking Electronic Service an Instant Payment Order for execution in accordance with the terms agreed between the Client and the Bank in the Payment Services Conditions, subject to a transfer amount limit of EUR 5,000 (inclusive) per Banking Day, which applies to a single Account and a single person authorised to dispose of the funds in the Account through the George Internet Banking Electronic Service, and subject to the respective daily limit of the Account agreed for this Electronic Service.

The Bank will not allow the Client to deliver through the George Internet Banking Electronic Service an Urgent Transfer Order for transfer to a recipient's account with the recipient's bank if such bank is reachable for Instant Payments.

---

If an Order created by the Client in the George Internet Banking Electronic Service is not authorised (signed) by the Client within 61 days from creation, the Bank will automatically cancel the Order.

---

### **Payment Cards and Credit Cards**

The Bank will display to the Card Holder through the mobile application of the George Internet Banking Electronic Service the card number, validity date and CVV2 code of the Payment Card.

The Bank will allow the Card Holder to activate and deactivate the Moneyback Loyalty Programme through the mobile application of the George Internet Banking Electronic Service in such manner and on such terms as specified in the Disclosure on the Moneyback Loyalty Programme.

The Bank will allow the Card Holder to register the Payment Card in third-party applications through the mobile application of the George Internet Banking Electronic Service in such manner and on such terms as specified in the Disclosure on Debit Payment Cards governing the terms of the provision of Payment Cards by the Bank.

The Bank will display the PIN code of a Payment Card or Credit Card to the Card Holder through the mobile application of the George Internet Banking Electronic Service in such manner and on such terms as specified in the Disclosure governing the terms of the provision of Payment Cards and Credit Cards by the Bank.

The Bank will allow a legal representative of minor Client aged between 6 and 14, inclusive, to **activate** through the George Internet Banking Electronic Service a Payment Card the holder of which is the minor Client.

The Bank will allow a minor Client aged between 6 and 18 to **activate** through the George Internet Banking Electronic Service a Payment Card the holder of which is the minor Client.

The Bank will allow a minor Client aged between 6 and 18 and a legal representative of such minor Client to **block** through the George Internet Banking Electronic Service a Payment Card the holder of which is the minor Client. The Bank will allow a minor Client aged between 6 and 14 or their legal representative to use the George Internet Banking Electronic Service to temporarily block a Payment Card held by the minor Client and subsequently unblock such a temporarily blocked Payment Card.

The Bank will allow a minor Client aged between 6 and 14, inclusive, and a legal representative of such minor Client to **view** through the George Internet Banking Electronic Service the **PIN** of a Payment Card the holder of which is the minor Client.

The Bank will allow a minor Client aged between 6 and 18 to **view** through the George Internet Banking Electronic Service the **PIN** of a Payment Card the holder of which is the minor Client.

The Bank will allow a minor Client aged between 6 and 18 and a legal representative of such minor Client to **change limits** for a Payment Card held by the minor Client through the George Internet Banking Electronic Service, subject to the maximum Limits specified in the Disclosure governing the terms of the provision of Payment Cards by the Bank to minor Clients.

The Bank will allow a minor Client aged between 15 and 18 to **change limits** for a Payment Card held by the minor Client through the George Internet Banking Electronic Service, subject to the maximum Limits specified in the Disclosure governing the terms of the provision of Payment Cards by the Bank to minor Clients.

The Bank will display a Classic/Gold Credit Card and a Generous Card through the mobile application of the George Internet Banking Electronic Service only to the Master Card Holder and an Additional Card Holder.

The Bank will display to the Master Card Holder the Master Card and all Additional Cards issued under the Card Account along with the Master Card and all payments made with the Master Card and any Additional Card. The Bank will display to an Additional Card Holder only their Additional Card and only the payments made with that Additional Card.

#### SMS services

Type of Electronic Service	Scope of Electronic Service
<b>Extra SMS Services</b>	SMS notification of payments and withdrawals made with a debit Payment Card SMS notification of payment transactions made in an Account SMS notification of non-execution of payments from an Account SMS notification of the balance of and movements in a Credit Card Account

#### SECURITY RULES FOR THE USE OF ELECTRONIC SERVICES AND SECURITY ELEMENTS

When using an Electronic Service and a Security Element, it is necessary to observe the security rules and take all necessary steps to prevent misuse, in particular:

- After the receipt or activation of Security Elements, take all appropriate measures to ensure their protection and take particular care to safeguard them from loss, theft and misuse;
- Keep the Identification Data and the Authentication Data separately from any other Security Elements;
- Not allow the Security Elements to be used by a third party (Security Elements are non-transferable), except another payment service provider that is authorised by the Client to use the Security Elements necessary for the provision of the payment initiation service or payment account information service;
- Not use a terminated or blocked Security Element;
- Protect the Security Element data used for the authorisation of payment transactions executed through the Electronic Service from being obtained by a third party;
- Use antivirus software to protect all electronic devices (e.g., computers, mobile phones) through which the Electronic Services or Security Elements are accessed;
- Uninstall all applications of the Electronic Services or Security Elements, or deactivate the Electronic Services or Security Elements through the Electronic Service which allows such deactivation, from any electronic devices (e.g. computer, mobile phone) on which they are no longer used to prevent an unauthorised use of the Electronic Services or Security Elements.
- In case a Security Element is lost, stolen, misused or used without permission, or if anything else happens that could endanger the security of the provided Electronic Services or Security Elements (e.g. a malware or virus attack on the electronic device used for the access to the Electronic Service, or "phishing", i.e. being tricked by a forged e-mail into visiting a fraudulent site), inform the Bank without undue delay and ask the Bank to block the Security Element by calling the non-stop telephone line of the Client Centre or visiting any Point of Sale, and, at the same time, report the occurrence to the local police department.



Given the necessity of adherence to the security rules when using Electronic Services and Security Elements, any breach of the above obligations will be considered gross negligence and a serious breach of the EB Agreement and the terms of use of Electronic Services and Security Elements.

**TELEPHONE NUMBERS FOR REPORTING LOSS, THEFT OR SUSPECTED MISUSE OF A SECURITY ELEMENT AND ELECTRONIC SERVICES**

**In case of loss or theft of a Security Element or of suspected misuse of a Security Element or an Electronic Service, the Client must report the occurrence immediately through the non-stop telephone line of the Client Centre: 0850 111 888 or 0910 111 888, or 00421 2 58268 111 for international calls, or at any Point of Sale.**

**Clients' and Payment Service Providers' access to Accounts through the Bank's Dedicated Interface:**

A Client granted access to an Account by the Account Holder for **passive operations** through the George Internet Banking Electronic Service will be authorised to:

- a) Grant a Payment Service Provider (a provider of an account information service or an issuer of means of payment linked to a payment card) consent to the provision of the account information service and a service consisting in confirming the availability of funds in the Account necessary for the execution of a payment transaction by the Bank;
- b) Grant the Bank consent to responding to individual requests of the Payment Service Provider (issuer of means of payment linked to a payment card) received by the Bank via the Dedicated Interface for confirmation of the availability of funds in the Account that are necessary for the execution of a payment transaction under a Payment Card.

Based on the consent referred to in paragraph (a) above, the Bank will make available to the Client and the account information service provider the following information about the Account:

1. The Account balance (book balance and available balance) at any time during the day upon the Client's request, and four times a day without the Client's request;
2. A summary of the individual payment transactions made in the Account for the same period as is available to the Client for viewing in the George Internet Banking Electronic Service, at any time during the day upon the Client requests, or a summary of the individual payment transactions made in the Account for the period of the last 90 calendar days without the Client's request.

Based on the consent referred to in paragraphs (a) and (b) above, upon request of the issuer of a means of payment linked to a Payment Card delivered to the Bank via the Dedicated Interface, the Bank will provide to the issuer confirmation of the availability of funds in the Account that are necessary for the execution of a payment transaction under a Payment Card by the Bank, which confirmation will include only an answer "Yes" or "No", without information about the Account balance.

A Client granted access to an Account by the Account Holder **for active operations** through the George Internet Banking Electronic Service **will be authorised to** grant a Payment Service Provider (payment initiation service provider) consent to the provision of the payment initiation service for the Account. Based on this consent, the Bank will:

1. Receive and execute, subject to all legal and contractual conditions agreed between the Client and the Bank for the acceptance and execution of Orders, the Client's Payment Orders initiated through the payment initiation service provider;
2. Upon receipt of a Payment Order as referred to above, provide to the payment initiation service provider information about the initiation of the payment transaction as well as information regarding the execution of the Payment Order.

The Client will be entitled to revoke a consent granted to a Payment Service Provider to provide the account information service or payment initiation service or to confirm the availability of funds in the Account that are necessary for the execution of a payment transaction under a Payment Card by communicating directly with the Payment Service Provider.

The Account Holder will be entitled to terminate the access of a specific Payment Service Provider to the Client's Account through the George Internet Banking Electronic Service.

---

**1. Execution of Payment Orders delivered by the Client through the Bank's Electronic Services after the time for the submission of Payment Orders specified in the Payment Services Conditions, or when the Bank's payment settlement system for payers' Accounts is unavailable:**

**1.1. Where the Payment Order meets the following conditions:**

- Order for a Domestic Transfer (individual) in EUR:
  - o Executed from a payment account with the Bank to a payment account with the Bank in EUR;
  - o Submitted with the current date as the due date, or without a specific due date (ASAP Order);
  - o For a sum lower than or equal to the limit up to which a transfer is not deemed an Above-limit Transfer within the meaning of the Payment Services Conditions currently in force and effect, which is to be paid from a payment account denominated in a currency other than the payment currency;
- Submitted to the Bank via the George Internet Banking Electronic Service after 21:30 p.m. on a Banking Day, or at a time when the Bank's payment settlement system is unavailable,

The Bank will accept such Payment Order for execution on the day of submission (delivery to the Bank) and execute it on the next Banking Day following the submission, or at the moment when the Bank's system becomes available; until the execution, the Bank will block funds in the payer's Account in the amount of the payment specified in the Payment Order and the payer will not be entitled to dispose of those funds. The Client will see the Payment Order in the George Internet Banking Electronic Service as executed.

**2. Availability of funds remitted to payees' payment accounts under Payment Orders referred to in paragraph 1.1. of this section of the Disclosure to the payees:**

**2.1. Funds remitted to a payee's payment account under a Payment Order after 21:30 on a Banking Day, or at a time when the Bank's payment settlement system is unavailable, will be available to the payee for use for:**

- a) The execution of Payment Orders that meet the conditions specified in paragraph 1.1. of this section of the Disclosure (examples of Payment Orders NOT meeting the conditions may include Orders for the payment of an amount drawn down through a Credit Card, Orders for the payment of an instalment of a Loan provided by the Bank, etc.);
- b) The execution of payments by a Payment Card used at a Merchant's POS terminal; Payment Orders entered via ATMs using a Payment Card; cash withdrawal from ATMs using a Payment Card;
- c) Execution of Payment Orders for cash withdrawal at a Point of Sale.

---

**Payme**

- 1. The functionality marked with the "Payme" logo available in the mobile application of the George Internet Banking Electronic Service (hereinafter "George App") represents a service operated by the Slovak Bank Association, having its registered office at Mýtna 48, 811 07 Bratislava, Identification No: 30 813 182 (hereinafter "SBA");
- 2. Is based on the Payment Link Standard, the author of which is the SBA (hereinafter "Standard"); the SBA granted the Bank a non-exclusive license to use the Standard in connection with the development of the Payme functionality in the George App;
- 3. Allows any person authorised to dispose of funds kept in a Banking Product listed in the Scope of Electronic Services table in this Disclosure, namely in the "Accounts" and "Term Deposits and Saving Products" sections, and for the latter namely the Saving, Saving for Pleasure, Saving for Housing Banking Products (hereinafter "Authorised Person"), to generate a payment link as a hyperlink embedding **the name and surname/business name of the holder of the Banking Product and the**

**number in the IBAN format of the Banking Product** to which the payment requested by the Authorised Person is to be made, as well as any other data added to the payment link by the Authorised Person (hereinafter "Payment Link");

4. The Authorised Person can make available or send the Payment Link to the third party which the Authorised Person requests to make the payment to the Banking Product specified in the Payment Link (hereinafter "Payment Link Recipient"), and the Authorised Person may also choose, at their own discretion, any of the publicly accessible communication networks or chat applications (hereinafter "Public Communication Network") to which the Authorised Person has access through their mobile device on which they use the George App; **by making available or sending the generated Payment Link to the Payment Link Recipient via a Public Communication Network that is not under the Bank's control, the Authorised Person will make the data embedded in the Payment Link (the name and surname/business name of the holder and the number in the IBAN format, of the Banking Product and other data provided by the Authorised Person) available to the Payment Link Recipient;**
5. If the Payment Link Recipient has the George App, or another mobile application of an Electronic Service provided by a bank to which the SBA has granted a license to use the Standard\*, installed on their mobile device, upon clicking the Payment Link, the Payment Link Recipient will be redirected to that electronic service and a payment order for the execution of the payment requested by the Authorised Person will be displayed there, which will include all the data embedded in the Payment Link. As soon as the Payment Link Recipient signs or approves the payment order in the manner agreed between the Payment Link Recipient and the bank with which the payer's account is opened, the bank will execute the payment order in accordance with the terms agreed between the payer and the bank.

*\*A list of the banks participating in the Payme service can be found at [www.payme.sk](http://www.payme.sk)*

#### **Pay by Square**

1. The PAY by square functionality available in the George App represents a service based on the PAY by square standard for the generation of QR Codes (hereinafter "Standard"), the author of which is ADELANTE, s.r.o., Špitálska 10, Bratislava 811 08, Slovak Republic, Identification No: 36 557 561 (hereinafter "ADELANTE"). ADELANTE granted the Bank a non-exclusive license to use the Standard in connection with the development of the PAY by square functionality for the George App;
2. The PAY by square functionality available in the George App will allow any person authorised to dispose of funds kept in a Banking Product listed in the Scope of Electronic Services table in this Disclosure, namely in the "Accounts" section (hereinafter "Authorised Person"), to generate a QR Code embedding **the name and surname/business name of the holder and the number in the IBAN format of the Banking Product** to which the payment ordered by the Authorised Person is to be made, as well as other data added to the QR Code by the Authorised Person (hereinafter "QR Code");
3. The Authorised Person can make available or send the QR Code to the third party which the Authorised Person requests to make the payment to the Banking Product specified in the QR Code (hereinafter "QR Code Recipient"), and the Authorised Person may also choose, at their own discretion, any of the public communication networks to which the Authorised Person has access through their mobile device on which they use the George App; **by making available or sending the generated QR Code to the QR Code Recipient via a public communication network that is not under the Bank's control, the Authorised Person will make the data embedded in the QR Code (the name and surname/business name of the holder and the number in the IBAN format of the Banking Product and other data provided by the Authorised Person) available to the QR Code Recipient.**
4. If the QR Code Recipient has the George App, or another Electronic Service application provided by the Bank for which ADELANTE has granted a license for the use of the Standard, installed on their electronic device, the QR Code Recipient may scan this QR Code into their Electronic Service application to create a payment order for the execution of the payment requested by the Authorised Person, which will include all the data embedded in the QR Code. As soon as the QR Code Recipient signs or approves the payment order in the manner agreed between the QR Code Recipient and the bank with which the payer's account is opened, the bank will execute the payment order in accordance with the terms agreed between the payer and the bank.

### **ATM cash withdrawal under an Order**

1. The Client is authorised to submit to the Bank through the George Internet Banking Electronic Service (hereinafter “George App”) an Order for cash withdrawal from the Bank's ATM under a Banking Product listed in the Scope of Electronic Services table in this Disclosure, namely the “Accounts” section, under the following conditions:
    - the amount specified in the Order must not exceed EUR 500 for one cash withdrawal made by this Client, and the aggregate amount of Orders for a series of cash withdrawals made by the Client within one day must not exceed the amount of EUR 500 and the aggregate amount of Orders for a series of cash withdrawals made by the Client within calendar month must not exceed EUR 3,000;
  2. The Client will be entitled to make a cash withdrawal from the Bank's ATM after signing the Order in the George App using their Security Element and after correctly entering the security code constituting a Security Element which the Bank has delivered to the Client.
  3. The Client will be entitled to make a cash withdrawal at the Bank's ATM no later than 15 minutes after signing the Order in the George App. When this time limit expires without cash withdrawal, it will no longer be possible to make a cash withdrawal, but the Client will be able to submit a new Cash Withdrawal Order to the Bank via the George App.
  4. Based on such Order, the Bank will allow the Client to make five cash withdrawals within one day and a maximum of 30 cash withdrawals within a calendar month, subject to fulfilment by the Client of all conditions for such cash withdrawal, as agreed above.
- 

### **Round Up Savings**

1. The Client is entitled to activate this Electronic Service through the George Internet Banking Electronic Service for an Account that they hold and for which the Bank provides this Electronic Service, whereby cashless payments made from the Account by means of any Debit Payment Card issued for the Account are rounded and the small sums resulting from this rounding are debited from the Account and credited to a savings Account with the Slovak name “Drobné bokom” (Round Up Savings) (hereinafter “Round Up Savings Service”). When activating the Round Up Savings Service, the Client can choose an additional small sum from the options offered by the Bank, which the Bank will debit from the Account and credit to the savings Account together with the small payment referred to in point 2(b) below (hereinafter the “Additional Small Payment”).
2. By activating the Round Up Savings Service, the Client grants the Bank consent to:
  - a) round every cashless payment operation carried out from the Account using a Debit Payment Card issued for the Account as a payment from the Account to the account of the beneficiary of the Payment Card payment (hereinafter “Merchant”) upward to the nearest euro; and
  - b) debit from the Account and credit to the savings Account chosen by the Client at the activation of this service the difference between the payment from the Account to the Merchant's account and the result of the Bank's rounding of the payment pursuant to (a) (hereinafter “Small Payment”) and any Additional Small Payment chosen by the Client when activating the service.The Client acknowledges that the Bank will not transfer a Small Payment or the Additional Small Payment from the Account to the savings Account if the Client does not have sufficient funds on the Account to cover the payment.
3. If the Account is maintained for two Clients (Joint Deposit), the Round Up Savings Service can be activated by either Client, if the Bank provides them with the George Internet Banking Electronic Service for the Account. When the first Client activates this service, it is automatically activated for the second Client with the conditions set by the first Client. After one of the Clients activates this service, it is not possible for the other Client to activate it or to change the service parameters set by the first Client.

4. The Bank will start providing the Round Up Savings Service on the Account immediately after it is activated by the Client and the service will apply to cashless payment operations with each Debit Payment Card issued for the Account that are debited from the Account after the activation of this service.
5. The Client can change the settings of the Round Up Savings Service and deactivate the service using the George Internet Banking Electronic Service. The Bank will cease to provide this service for the Client immediately on its deactivation and will not apply the service to cashless payment operations carried out with each Debit Payment Card issued for the Account and not debited from the Account before the moment of deactivation of the service.
6. If the Account is maintained for two Clients (Joint Deposit), the Round Up Savings Service can be deactivated only by the Client that activated the service.
7. The Bank will begin providing the Round Up Savings Service to Clients from the date that the Bank announces to Clients on the website [www.slsp.sk](http://www.slsp.sk) in the section entitled "Savings".