

**Effective from: 1. 11. 2023**

## DISCLOSURE ON ELECTRONIC SERVICES

natural person – entrepreneur, legal person, public and non-profit sector

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

#### I. Common provisions

##### Scope of Electronic Services

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

- the Electronic Services provided for each Banking Product,
- the Security Element used in the Electronic Services and the maximum amounts and types for its Limits,
- operations that an Electronic Service allows a client to carry out:

- a) passive operations** – allowing the Client to obtain information on the status and movements of funds on an Account or another Banking Product, or on other matters; authorise (sign) Orders for transactions other than payment transactions; or change certain details of the Client in the Client's profile;
- b) active operations** – allowing the Client not only to obtain information on the status and movement of funds on a Banking Product but also to dispose of such funds and submit Orders, or perform other legal acts.

Scope of Electronic Services						
Banking Products	Electronic Services  Internet banking George/Business24, delivery of electronic statements to George/Business24 or an e-mail address (El. st.) and Notifications (Notif.)			Security Elements for Electronic Services		
				Internet banking George, Business24		
				EOK*	SMS code	mToken**
				Maximum limits set by the Bank in EUR		
Accountes	George /Business 24	El. st.	Notif.	Daily limit/Security Element Limit	Daily limit/Security Element Limit	Daily limit/Security Element Limit
SPORObusiness (incl. Sporobusiness funds, custody, subsidies)	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-
SPORObusiness for an apartment building	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-
SPORObusiness Account	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-
SPORObusiness Account S/M/L	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-

Current Account for the Not-for-profit sector	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-
Parish	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-
Communal, Communal Plus, Communal Extra	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-
SPACE Account	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-
SPACE Account X	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-
SPACE Account MINI	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-
Sporožiro senior (in attenuation)	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-
Basic Bank Product	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-
Payment account with basic functions	✓	✓	✓	999 999 999 999,-	170 000,-	170 000,-/500 000,-
Card Account for Charge Card	✓	✓	✓	0,-	0,-	0,-
<b>Deposit Accounts</b>	<b>George /Business 24</b>	<b>El. st.</b>	<b>Notif.</b>	<b>Daily limit/Security Element Limit</b>	<b>Daily limit/Security Element Limit</b>	<b>Daily limit/Security Element Limit</b>
Deposit Account opened at a Point of Sale or through Electronic Services	✓	✓	x	0,-	0,-	0,-
Saving under an account	✓	x	x	0,-	0,-	0,-
<b>Securities</b>	<b>George /Business 24</b>	<b>El. st.</b>	<b>Notif.</b>	<b>Daily limit/Security Element Limit</b>	<b>Daily limit/Security Element Limit</b>	<b>Daily limit/Security Element Limit</b>
Securities	✓	x	x	0,-	0,-	0,-
<b>Loans</b>	<b>George /Business 24</b>	<b>El. st.</b>	<b>Notif.</b>	<b>Daily limit/Security Element Limit</b>	<b>Daily limit/Security Element Limit</b>	<b>Daily limit/Security Element Limit</b>
Loan for the renovation or reconstruction of apartment buildings	✓	✓	x	0,-	0,-	0,-
Rapid unspecified purpose loan for the liberal professions	✓	✓	x	0,-	0,-	0,-
Unspecified purpose loan for entrepreneurs	✓	✓	x	0,-	0,-	0,-
Specified purpose loan for entrepreneurs	✓	✓	x	0,-	0,-	0,-
Operational bridging instalment loan	✓	✓	x	0,-	0,-	0,-
Permitted overdraft for entrepreneurs	✓	✓	x	0,-	0,-	0,-
Permitted overdraft for start-ups	✓	✓	x	0,-	0,-	0,-
Overdraft loan	✓	✓	x	0,-	0,-	0,-
Rapid overdraft for the liberal professions	✓	✓	x	0,-	0,-	0,-
Overdraft loan under the EIB Retrocession programme	✓	✓	x	0,-	0,-	0,-
Bridging loan for farmers	✓	✓	x	0,-	0,-	0,-
"Loan to improve energy efficiency in apartment buildings with NDF II support"	✓	✓	x	0,-	0,-	0,-
Short-term instalment loan	✓	✓	x	0,-	0,-	0,-
Instalment Loan	✓	✓	x	0,-	0,-	0,-
Instalment loan for entrepreneurs with EaSI guarantee	✓	✓	x	0,-	0,-	0,-
Instalment loan with SIH anti-corona guarantee	✓	✓	x	0,-	0,-	0,-
Instalment loan for start-ups	✓	✓	x	0,-	0,-	0,-
Instalment loan for start-ups with an EaSI guarantee	✓	✓	x	0,-	0,-	0,-
Instalment loan with SIH 2A anti-corona guarantee	✓	✓	x	0,-	0,-	0,-
Instalment loan with EXIM anti-corona guarantee	✓	✓	x	0,-	0,-	0,-
Instalment loan with SIH 2B anti-corona guarantee	✓	✓	x	0,-	0,-	0,-
Loan with JEREMIE guarantee	✓	✓	x	0,-	0,-	0,-
Loan with SIH/NDF II anti-corona guarantee	✓	✓	x	0,-	0,-	0,-
Loan with EGF guarantee	✓	✓	x	0,-	0,-	0,-
Warehouse receipt financing	✓	✓	x	0,-	0,-	0,-
Contract financing	✓	✓	x	0,-	0,-	0,-
AGRO loan	✓	✓	x	0,-	0,-	0,-
SPL loan from the EIB credit line	✓	✓	x	0,-	0,-	0,-
SPL loan from the EBRD credit line	✓	✓	x	0,-	0,-	0,-
SPL loan from the CEB credit line	✓	✓	x	0,-	0,-	0,-

SPL loan from the EIB credit line with NDF II – VVI guarantee	✓	✓	×	0,-	0,-	0,-
SPL loan under the EIB Retrocession programme	✓	✓	×	0,-	0,-	0,-
SPL loan with NDF II – VVI guarantee	✓	✓	×	0,-	0,-	0,-
EIB loan	✓	✓	×	0,-	0,-	0,-
CEB loan	✓	✓	×	0,-	0,-	0,-
Bank guarantee	✓	✓	×	0,-	0,-	0,-
Documentary letter of credit	✓	✓	×	0,-	0,-	0,-
EU funds – loan for co-financing	✓	✓	×	0,-	0,-	0,-
EU funds – loan for pre-financing	✓	✓	×	0,-	0,-	0,-
Purchase of receivable	✓	✓	×	0,-	0,-	0,-

\* Does not apply to George Internet Banking, EOK cannot be used to log in to mobile versions of George or Business24.

\*\* Applies to George Internet Banking and Business24.

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

## SECURITY RULES FOR ELECTRONIC SERVICES AND SECURITY ELEMENTS

When using an Electronic Service and a Security Element, you must follow the security rules and take all the steps necessary to prevent misuse, in particular:

- when you receive or activate Security Elements, take all reasonable measures to protect them and be especially careful regarding the risk of them being lost, stolen or misused;
- store Identification Data and Authentication Data apart from other Security Elements;
- do not allow your Security Elements to be used by third parties (Security Elements are non-transferable) except for payment service providers that the Client has authorised to use the Security Elements necessary to provide a payment initiation service or account information service;
- do not use a cancelled or blocked Security Element;
- do not allow third parties to observe the information from a Security Element used to authorise payment operations through an Electronic Service;
- 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 or through the mysecurity.slsp.sk website, from any electronic devices (e.g. computer, mobile phone) on which they are no longer used in order to prevent an unauthorised use of the Electronic Services or Security Elements;
- if a Security Element is lost, stolen misused or used without permission, or if anything else happens that could endanger your secure use of the Electronic Services or Security Elements (e.g., if an electronic device that you use to access an Electronic Service is attacked by malware or a virus, or if an e-mail tricks you into visiting a fraudulent site through “phishing”), inform the Bank without undue delay and ask it to block the Security Element by calling our Client Centre, which operates 24 hours a day, or visiting any of our Places of Business, and also notify your local police department.

Due to the importance of proper security procedures in the use of Electronic Services and Security Elements, a breach of these rules is considered gross negligence and a serious breach of the Electronic Banking agreement and the terms and conditions for the use of Electronic Services and Security Elements.

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

**If your Security Element is lost or stolen or you suspect that a Security Element or Electronic Service may have been misused, you must report it immediately to the Client Centre, which operates 24 hours a day: 0850 111 888 or \*0910 111 888, or 00421 2 58268 111 for calls from abroad, or at any Point of Sale.**

## **II. Special provisions**

### **2.1. George**

**Limit** means a restriction of the Security Element in terms of the amount of funds that must not be exceeded in a single use.

**Maximum Limit per Security Element** means the maximum amount of funds that the Bank allows for Client Instructions delivered via the George Internet Banking Electronic Service.

**Daily Limit** means the limit per Security Element per calendar day. This meaning also applies to the daily limit that a Client sets for an authorised person, which must not exceed the Limit that applies to the Security Element used. If an authorised person uses more than one Security Element, the total amount of funds they can use per day is equal to the daily limits for all the Security Elements that they use.

The Client who owns the account can also set lower Limits.

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

The Bank will continue to display to a Client a Banking Product that the Client formerly had access to in the George Internet Banking Electronic Service for 30 days after the termination of the Bank's provision of the Banking Product to the Client.

If the Bank and the Client agreed on the provision of electronic statements for a Banking Product that continues to be displayed in the George Internet Banking Electronic Service for 30 days after termination, the Client will continue to have access to the statements in the Electronic Service for 30 days after the termination of provision of the Banking Product.

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### **mToken Security Element**

**mToken** - a Security Element used for identification, authentication and the authorisation (signing) of Instructions in the George Internet Banking Electronic Service, the use of which is agreed between the Client and Bank by the Client's electronic activation of the Security Element on an electronic device.

The Client can activate an mToken Security Element using an SMS code. The Client can use mToken Security Elements on up to five (5) electronic devices (e.g. tablets, mobile phones).

After the activation of mToken, the Security Element will be assigned to 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 mToken at the same level as for SMS codes so the Client can authorise (sign) Instructions for payment operations up to the same limits as for SMS codes.

When mToken is activated, the use of SMS codes to authorise (sign) Instructions for payment operations will be cancelled for all Banking Products for which the Client used SMS codes in the George Internet Banking Electronic Service, i.e., SMS codes are now used only for logging in to the George Internet Banking Electronic Service and to authorise (sign) other instructions in this Electronic Service. After mToken is activated and assigned, the Client can request an increase of the daily Limit up to EUR 500,000 at a Point of Sale.

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### **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.

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### **ZIP Security Element with a password**

If the Client agrees with the Bank on securing e-mail statements or e-mail notifications by means of a ZIP Security Element with a password and the Client does not set the password themselves, the Bank will be authorised to set the password and notify it to the Client.

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### **File Transfer**

Maximum number Instructions in one electronic file delivered via File Transfer:

- **It is not possible to submit Orders via File Transfer in George Internet Banking.**
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### **Batch Payment Order**

Maximum number of Instructions in one batch payment:

- 10 items in George Internet Banking
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### **Electronic statements**

In the George Internet Banking Electronic Service, the Client can access monthly electronic statements for the Banking Products shown in the table Scope of Electronic Services in the present document for up to **18 months** in retrospect.

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## 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 applicable 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.

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## Payme

1. the functionality identified by the "Payme" logo in the mobile application of the George Internet Banking Electronic Service ("George app") is a service operated by the Slovak Banking Association, registered office Mýtna 48, 811 07 Bratislava, Corp. No.: 30 813 182 ("SBA"),
2. it is based on the Payment Link Standard published by the SBA ("Standard"); the SBA has granted the Bank a non-exclusive licence to use the Standard in developing Payme functionality in the George app."
3. it permits every person authorised to dispose of funds on a Banking Product shown in the "Accounts" section of the table Scope of Electronic Services in the present document ("authorised person") to create a payment link in the form of a hypertext link containing **the forename and surname or business name of the owner of the Banking Product and the number in IBAN format of the Banking Product** for whose benefit the authorised person requests payment, together with other information that the authorised person adds to the payment link ("payment link"),
4. the authorised person can send the payment link as a means of requesting payment, for the benefit of the Banking Product specified in the payment link, to a third party ("link recipient") using the public communication network or chat application of their choice ("public communication network") which they are able to access from the mobile device on which they use the George app; **by sending this payment link to the link recipient via a public communication network not controlled by the Bank, the authorised person discloses the information contained in the payment link (the forename and surname or business name of the owner of the Banking Product, the number in IBAN format of the Banking Product, and other information entered by the authorised person) to the person who receives the link,**
5. if the link recipient has a mobile device with the George app or the mobile application for an electronic service provided by another bank to which the SBA has granted a licence to use the Standard \*, when they click on the link, they will be shown a payment order for the payment requested by the authorised person containing all the data entered in the payment link. If the link recipient signs or approves this payment order by the means agreed between the link recipient and the bank where the payer's account is held, their bank will execute the payment in accordance with the conditions agreed between the payer and the bank.

\* A list of banks offering the Payme service is shown on [www.payme.sk](http://www.payme.sk)

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## Pay by Square

1. The PAY by square functionality available in the mobile application of the George Internet Banking Electronic Service (hereinafter "George App") and in the mobile application of the Business24

Electronic Service (hereinafter "Business24 App") (George App and Business24 App hereinafter collectively "Application") 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"). Along with the development of the PAY by square functionality for the Application, ADELANTE granted the Bank a non-exclusive license to use the Standard;

2. The PAY by square functionality available in the Application will allow any person authorised to dispose of funds kept in a product of the Bank listed in the table describing the Scope of Electronic Services in this Disclosure, namely the "Accounts" section, (hereinafter "Authorised Person") to generate a QR Code embedding **the name and surname/business name of the holder, and/or the number in the IBAN format, of the Bank 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 a third party which the Authorised Person requests to make a payment to the Bank Product specified in the QR Code (hereinafter "QR Code 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 the mobile device on which they use the Application. **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/or the number in the IBAN format, of the Bank Product and other data provided by the Authorised Person) available to the QR Code Recipient.**
4. If the QR Code Recipient has the Application, 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 from the Authorised Person, which will embed all the data contained 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.

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## 2.2. Notifications

**Notifications** are information about the movement of funds in an Account and about the other matters specified in the Scope of Electronic Service in the Table below and in the description of the service of sending other types of notification.

The Bank provides three types of notification:

- **SMS messages:** they are sent to a mobile phone number agreed between in the Agreement between the Bank and the Client (Extra SMS services), or specified by an authorised person or User when activating the services in the George Internet Banking Electronic Service or the Business24 Internet Banking Electronic Service.
- **E-mail messages:** they are sent to an e-mail address agreed between in the Agreement between the Bank and the Client, or specified by an authorised person or User when activating the services in the George Internet Banking Electronic Service or the Business24 Internet Banking Electronic Service.
- **Push messages:** they are sent to the George Internet Banking mobile application or the Business24 Electronic Service mobile application.



Type of Electronic Service	Scope of Electronic Service
<b>Extra SMS Services</b> Agreed in the Agreement between the Bank and the Client or activated through the George Internet Banking Electronic Service	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

Type of Electronic Service	Scope of Electronic Service
<b>Extra SMS Services</b> activated through the Business24 Electronic Service	SMS notification of payments and withdrawals made with a Payment Card SMS notification of account turnover SMS notification of non-execution of a payment SMS notification of batch payment processing SMS notification of a received direct debit payment SMS notification of the first received direct debit payment SMS notification of non-execution of a direct debit SMS notification of a login into Business24 SMS notification of withdrawal of a Payment Order SMS notification of receipt of a payment return request SMS notification of cancellation of a Payment Order

Type of Electronic Service	Scope of Electronic Service*
<b>E-mail messages*</b> activated through the Business24 Electronic Service	E-mail notification of a login into Business24 E-mail notification of the first received direct debit payment E-mail notification of a received direct debit payment E-mail notification of non-execution of a direct debit E-mail notification for withdrawal of a Payment Order(s) E-mail notification of cancellation of a Payment Order E-mail notification of receipt of a payment return request E-mail notification of batch processing of a Payment Order E-mail notification of non-execution of a payment E-mail notification of non-execution of an Instant Payment E-mail notification of the account turnover E-mail notification of a payment with a Payment Card E-mail notification of an ATM withdrawal E-mail notification of submission of a Standing Payment Order E-mail notification of change of a Standing Payment Order E-mail notification of cancellation of a Standing Payment Order E-mail notification of the due date of a condition for the current month E-mail notification of the due date of a condition one day ahead

Type of Electronic Service	Scope of Electronic Service*
<b>PUSH messages*</b> activated through the Business24 Electronic Service	PUSH notification of a successful login into Business24 PUSH notification of withdrawal of a Payment(s) PUSH notification of non-execution of a payment PUSH notification of a payment pending signature PUSH notification of non-execution of an Instant Payment PUSH notification of the account turnover



	PUSH notification of a payment with a Payment Card PUSH notification of an ATM withdrawal PUSH notification of submission of a Standing Payment Order PUSH notification of change of a Standing Payment Order PUSH notification of cancellation of a Standing Payment Order
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\* The Scope of Electronic Service shows a list of the most frequent types of notification provided by the Bank for this Electronic Service; the list is not necessarily exhaustive.

### 2.3. SporoPay

The Bank will allow an Internet merchant to use the SporoPay service only if the Internet merchant establishes an account that is obligatory under the Bank's terms for providing this service to the Internet merchant under the PsBC as one of the following account types: SPORObusiness or Business account S/M/L.

### 2.4. Business24

The maximum scope of rights (operations) that the Bank provides for individual Banking Products in the Business24 Electronic Service in the following profiles:

#### I. A profile including:

- a. **Active operations (profile)** – enabling the Client not only to obtain information on the status and movement of funds on a Banking Product but also to dispose of such funds, submit Orders, or perform other legal acts.
- b. **Passive operations (profile)** - enabling the Client to obtain information on the status and movement of funds on an Account or another Banking product, or on other matters, or submit Orders for the execution of non-financial transactions

#### II. Administrator profile – enabling a User authorised by the Client, and to whom the Bank has issued a Security Element, to carry out, independently on behalf of the Client, the following operations:

- a. User management, i.e., to add a new User, delete or block an existing User, allow the User to reactivate the password for access to the Business24 Electronic Service, or change the existing User's conditions (settings) for use of Business24;
- b. Delete or create a new signing rule.

In Business24 a User with the Administrator profile can create a document containing conditions for use of the Business24 Electronic Service (Client settings in Business24). This document contains the current conditions for the Client's use of Business24 (the Client's current settings in Business24) set by the Bank at the request of the Client or set by the User with the Administrator profile at the time of the creation of the given document in Business24.

**Security Element Limit** means a restriction of the Security Element in terms of the amount of funds that must not be exceeded in a single use.

**Maximum Limit per Security Element** means the maximum amount of funds that the Bank allows for a Client's Orders delivered via the Business24 Electronic Service.

**Signing Rule Limit** means a limit per transaction or per specified period (day, week, month).

**Transaction Limit** means the maximum amount of funds that can be transferred on the basis of a User's single Order to the extent of the User's rights defined in the Business24 Electronic Service.

**Transaction Limit per Specified Period** means the maximum amount of funds that can be transferred on the basis of a User's Orders within the specified period (day, week, month) to the extent of the User's rights defined in the Business24 Electronic Service.

The Client who owns the account can also set lower Limits.

## File Transfer

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

- **In Business24** 100,000 items not exceeding 200 MB.
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## mToken Security Element

**mToken** – a Security Element used for identification, authentication and the authorisation (signing) of Instructions in the Business24 Electronic Service, the use of which is agreed between the User and Bank by the User's electronic activation of the Security Element on an electronic device.

A User can activate an mToken Security Element using an SMS code. The User can use mToken Security Elements on up to five (5) electronic devices (e.g. tablets, mobile phones). Any existing instance of mToken on an electronic device must be deactivated before activating a new instance of mToken.

After activating mToken, the User will be able to use it to log in to the Business24 Electronic Service and thus access the Banking Products that they are authorised to access in Business 24 under the settings made by the Client (owner of the Banking Product) in the EB Agreement (Business24 Agreement or Business 24 Change Request). To authorise (sign) Instructions or Orders with mToken, the User must be granted authorisation to dispose of funds on the Banking Product using mToken by the Client (owner of the Banking Product) in the EB agreement (Business24 Agreement or Business 24 Change Request).

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## 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 Business 24 Electronic Service.

The Client can activate the ePIN in the Business 24 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 Business24 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.

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## Displaying Banking Products (Loans) and the electronic statements for them in the Business24 Electronic Service after the termination of provision of the Banking Product

The Bank will continue to display to a Client a Banking Product (Loan) that the Client formerly had access to in the Business24 Electronic Service for 30 days after the termination of the Bank's provision of the Banking Product to the Client.

If the Bank and the Client agreed on the provision of electronic statements for a Banking Product (Loan) that continues to be displayed in the Business24 Electronic Service for 30 days after termination, the Client will continue to have access to the statements in the Electronic Service for 30 days after the termination of provision of the Banking Product.

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## Electronic statements

The Bank shows to the Client through the Business24 Electronic Service the content of electronic statements generated on the basis of the electronic statement settings made directly in the Business24 Electronic Service for the Banking Products listed in the Scope of Electronic Services Table in the present Disclosure for the preceding **36 months**.

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## Instant Payment

The Client may deliver to the Bank via the Business24 Electronic Service an Instant Payment Order (single or bulk) for execution in accordance with the terms agreed between the Client and the Bank in the Payment Services Conditions and this Disclosure, subject to a transfer amount limit of EUR 50,000 (inclusive), or the respective individually agreed limit, per Banking Day applicable to a single Account and a single Client, and subject to the respective daily limit of the Account agreed for this Electronic Service, and subject to the limit per Payment Order of EUR 100,000.

### **Specific terms of the Instant Payment service for a manual bulk Payment Order submitted through an imported electronic file containing Payment Orders (hereinafter "Payment File") or through File Transfer in the Business24 Electronic Service**

Upon delivery of the Payment File, the User may issue an instruction that all Payment Orders contained in the Payment File that meet the conditions for the execution of an Instant Payment defined in the Payment Services Conditions should be executed as the "Instant" type of transfer. For a Payment File delivered via File Transfer, the Bank will make Instant Payments exclusively on the basis of an Instant Payment flag placed by the Client in the Payment File.

A User can place the Instant Payment flag in a Payment File in one of the following ways:

- a) Value of INST v<LclInstrm><Cd> means that in case of temporary unavailability of the payment system for Instant Payments, or impossibility of execution of Instant Payment on the side of the payee's bank connected to the Instant Payment scheme, the Instant Payment will be made using the "Standard" transfer type and using the "As Soon As Possible" maturity option;
- b) Value of INSTIX in<LclInstrm><Prtry> means that in case of temporary unavailability of the payment system for Instant Payments, or impossibility of execution of Instant Payment on the side of the payee's bank connected to the Instant Payment scheme, the Bank will refuse to execute the Instant Payment.

The Instant Payment flag must be placed exclusively in one of the above ways, i.e. not both at the same time. If values are entered in both fields mentioned above in (a) and (b) at the same time, the Bank will refuse to accept the Payment File for execution.

If the values entered in the fields mentioned above in (a) and (b) are different than indicated, the Bank will proceed as follows:

- a) If the Payment File has been delivered via the import of a bulk payment order (Payment File), the payment concerned will be marked as faulty and the User must correct the transfer type manually before authorising the Order;
- b) If the Payment File has been delivered via File Transfer, the payment will be executed using the "Standard" transfer type.

If the values of the Instant Payment flag entered for a group of payments in the Payment File and for an individual payment of the group differ, the Bank will execute the payment on the basis of the data entered for the individual payment.

If there are entries in the Instant Payment flag for a group of payments or an individual payment and the conditions for the execution of an Instant Payment specified in the Payment Services Conditions are met, the Bank will ignore the payment priority values indicated in the fields <InstrPrty>HIGH or <SvcLvl><Cd>URGP.

If the Instant Payment flag is placed for a payment directed to the payee's account with a bank that is not connected to the Instant Payment scheme, the Bank will refuse to execute the payment.

If the Instant Payment flag is placed for a payment directed to the payee's account with the Bank, the Bank will execute the payment as an intrabank transfer.

For a manual bulk Payment Order submitted through an imported bulk Payment Order (Payment File) or through File Transfer, the User can instruct the Bank that in case of temporary unavailability of the payment system for Instant Payments or impossibility of execution of Instant Payment on the side of the payee's bank connected to the Instant Payment scheme the payment is to be refused. If the User does not instruct the Bank to refuse the payment, in case of temporary unavailability of the payment system for Instant Payments or impossibility of execution of Instant Payment on the side of the payee's bank connected to the Instant Payment scheme, the Instant Payment will be made using the "Standard" transfer type.

#### A. Active profile

<b>Active profile</b>										
Area	Operation	P	U	V	Z	O	S*	I	VK	CK
Accounts (movements, statements, statement settings)	Movements (overview, detail, movement data export for all account types)	x								
	Account overview (overview and details for all account types)	x								
	Statements (overview and details)	x								
	Statement settings (overview and details)	x								
	Request for new statement settings	x		x						
	Request to change statement settings	x		x						
	Request to establish a term deposit on deposit account	x	x	x	x		x			
	Request for change in term deposit on deposit account	x	x	x	x		x			
	Request to close a term deposit on deposit account	x		x	x		x			
Domestic transfers**	Payment Order for remittance, Urgent transfer (single)	x	x	x	x	x	x			
	Payment order for remittance (intrabank transfer in a foreign currency) (single)	x	x	x	x	x	x			
	Payment Order for remittance, Urgent transfer (batch)	x	x	x	x	x	x	x		
	Payment Order for remittance (intrabank transfer in a foreign currency) (batch)	x	x	x	x	x	x	x		
	Instant Payment Order (single)	x	x	x	x		x			
Cross-border transfers	Payment Order for cross-border transfer (single)	x	x	x	x	x	x			
	Priority Payment Order (single)	x	x	x	x	x	x			
	Payment Order for cross-border transfer (batch)	x	x	x	x	x	x	x		
	Priority Payment Order (batch)	x	x	x	x	x	x	x		
File Transfer SCT***	Payment Order (batch)	x		x	x		x	x		
File Transfer CGI	Payment order (batch)	x		x	x		x	x		
	Request for cancellation of a Payment Order (single)	x		x	x		x			

Request for return of a payment/client cancellation	Request for return of a payment	x	x	x	x		x			
	Response to client cancellation	x	x	x	x		x			
Direct Debit	Payment Order for Direct Debit (single)	x	x	x	x	x	x			
	Payment Order Direct Debit (batch)	x	x	x	x	x	x	x		
FileTransfer SDD****	FileTransfer SDD	x		x	x		x	x		
Refusal of a waiting Direct Debit	Refusal of a waiting Payment Order for Direct Debit	x		x	x		x			
Mandates	Management of Direct Debit Consent and Creditors	x	x	x	x					
	Change the type of account protection	x		x						
Standing orders	Create a standing order	x	x	x	x					
	Change a standing order	x	x	x	x					
	Cancel a standing order	x		x	x					
Cards*****	Debit cards (overview, detail and export for all types of debit cards)	x							x	x
	Charge cards (overview, detail and export for all types of debit cards)	x							x	x
	Change of card limits	x	x	x	x				x	x
	Card blocking	x		x					x	x
	Card unblocking	x		x					x	x
	Card activation	x		x	x				x	
	PIN reissue	x		x					x	
	Change of card settings	x	x	x	x				x	x
	Change of settings for 3D Secure	x	x	x	x				x	x
	PIN display	x		x						
	Access to e-PIN	x							x	

\* approval – only if the Client has request approval operations

\*\* SEPA payments are included in domestic transfers

\*\*\* File Transfer SCT – File Transfer SEPA Credit Transfer (remittances)

\*\*\*\* File Transfer SDD – File Transfer SEPA Direct Debit (direct debit)

\*\*\*\*\* The Bank will make operations for Payment Cards available to every User who is the Payment Card holder and operations for other Users' Payment cards only to a User to whom the Client has previously granted such access.

## Notes:

P – view, U – edit, V – create, Z – cancel, O – revoke, S – approve (When this functionality is activated, the User is able to sign a transaction only after its approval by the selected User, i.e. after its confirmation by means of the Security Element, I – import, VK – own cards, CK – others' cards (the payment cards of other Users))

## B. Passive profile

Passive profile										
Area	Operation	P	U	V	Z	O	S	I	VK	CK
Accounts (movements, statements, statement settings)	Movements (overview, detail, movement data export for all account types)	x								
	Account overview (overview and details for all account types)	x								
	Statements (overview and details)	x								

	Statement settings (overview and details)	x								
	Request for new statement settings	x		x						
	Request to change statement settings	x		x						
	Request to establish a term deposit on deposit account	x	x	x	x		x			
	Request for change in term deposit on deposit account	x	x	x	x		x			
	Request to close a term deposit on deposit account	x		x	x		x			
Domestic transfers*	Payment Order for remittance, Urgent transfer (single)	x	x	x	x		x			
	Payment order for remittance (intrabank transfer in a foreign currency) (single)	x	x	x	x		x			
	Payment Order for remittance, Urgent transfer (batch)	x	x	x	x		x	x		
	Payment Order for remittance (intrabank transfer in a foreign currency) (batch)	x	x	x	x		x	x		
	Instant Payment Order (single)	x	x	x	x		x			
Cross-border transfers	Payment Order for cross-border transfer (single)	x	x	x	x		x			
	Priority Payment Order (single)	x	x	x	x		x			
	Payment Order for cross-border transfer (batch)	x	x	x	x		x	x		
	Priority Payment Order (batch)	x	x	x	x		x	x		
File Transfer SCT**	Payment Order (batch)	x		x	x		x	x		
File Transfer CGI	Payment order (batch)	x		x	x		x	x		
Request for return of a payment/client cancellation	Request for cancellation of a Payment Order (single)	x		x						
	Request for return of a payment	x		x						
	Response to client cancellation	x		x						
Direct Debit	Payment Order for Direct Debit (single)	x	x	x	x		x			
	Payment Order Direct Debit (batch)	x	x	x	x		x	x		
File Transfer SDD***	File Transfer SDD	x		x	x		x	x		
Refusal of a waiting Direct Debit	Refusal of a waiting Payment Order for Direct Debit	x		x						
Mandates	Management of Direct Debit Consent and Creditors	x		x						
	Change the type of account protection	x		x						
Standing orders	Create a standing order	x	x	x						
	Change a standing order	x	x	x						
	Cancel a standing order	x		x						
Cards****	Debit cards (overview, detail and export for all types of debit cards)	x							x	
	Charge cards (overview, detail and export for all types of debit cards)	x							x	
	Change of card limits	x							x	
	Card blocking	x							x	

Card unblocking	X							X	
Card activation	X							X	
PIN reissue	X							X	
Change of card settings	X							X	
Change of settings for 3D Secure	X							X	
PIN display	X		X						
Access to ePIN	X							X	

\* SEPA payments are included in domestic transfers

\*\* File Transfer SCT – File Transfer SEPA Credit Transfer (remittances)

\*\*\* File Transfer SDD – File Transfer SEPA Direct Debit (direct debit)

\*\*\*\* The Bank will make operations for Payment Cards available to every User who is the Payment Card holder and operations for other Users' Payment cards only to a User to whom the Client has previously granted such access.

#### Notes:

P – view, U – edit, V – create, Z – cancel, O – revoke, S – approve, I – import, VK – own cards, CK – others' cards (the payment cards of other Users)

#### C. Administrator profile

Administrator profile									
Area	Operation	P	U	V	Z	O	S	I	
Client administration	Login password reset request	X		X					
	Users overview (overview + detail)	X							
	Request to change a User's settings	X		X	X				
	Request to delete a User	X		X					
	Request to block/activate a User	X		X					
	Rights profile	X							
	Signing roles	X							
	Signing rules	X		X	X				
	Request to create a new User	X	X	X	X				
	Account restrictions								
	Generation of Client settings in Business24	X		X					

#### Notes:

P – view, U – edit, V – create, Z – cancel, O – revoke, S – approve, I – Import

#### D. Scope of rights (operations) not linked to Accounts/accounts

Operations not linked to an Account/account applicable for defined roles									
Area	Operation	P	U	V	Z	O	S	I	
Accounts (movements, statements, statement settings)	Credit line overview (overview and details for all account types)	X							
Mandates	Mandate management	X	X	X	X				X
Document management*	Receivables monitoring	X		X	X		X	X	
	Financial statements	X		X	X		X	X	



	Other documents	x		x	x		x	x
	Factoring	x		x	x		x	x
	Trade financing	x		x	x		x	x
	Treasury	x		x	x		x	x
	Factoring – create a new case or upload a new version of the FPP for a case	x		x	x		x	x
	Factoring – send additional documentation for a case	x		x	x		x	x
	Business financing - create a new business financing case or upload a new version for an existing case	x		x	x		x	x
	Business financing - send additional documentation for a case**	x		x	x		x	x
Bank reports	Bank report management	x		x	x			
Sale of products	Loan application	x		x	x			
Fulfilment of credit conditions	Fulfilment of credit conditions (notifications about loan instalments or fulfilment of specific conditions)	x		x	x			
Premium	Company Analysis	x		x	x			
	Media Report and further opportunities***	x		x	x			
Multibanking	View multibanking	x	x	x	x			
	View multicontext	x						
Cash transactions	Cash transactions	x						

\* The Bank automatically provides “Document management” functionality for all a Client’s Users with the right to sign and send documents independently except for the “Factoring – create a new case or upload a new version of the FPP for a case” transaction and the “Business financing - create a new business financing case or upload a new version for an existing case” transaction, which require the specification of a signing rule.

\*\* This includes a special request or proposal for the provision or drawing of a Bank Product which, given its nature, is categorised as a business financing product; for example, a loan application, a bank guarantee application, an order to open a documentary letter of credit, an order to pay a documentary direct debit, a proposal for the assignment of receivables financed under a factoring or forfeiting product, documents for the provision of financing through financial lease

\*\*\* Access to “Media Report and further opportunities” functionality is tied to access to “Company Analysis” functionality.

#### Notes:

P – view, U – edit, V – create, Z – cancel, O – revoke, S – approve, I – Import

#### Premium

The Premium version of the Business24 Electronic Service (“Premium”) includes the “Company Analysis” and “Media Report” services, which the Bank provides in cooperation with the company Slovenská informačná a marketingová spoločnosť, a. s. short name: SIMS, a. s., Nová Bošáca 78, 913 08 Nová Bošáca, Corp. No.: 31425836 (“**SIMS**”), which is the author of the information products in these services and grants the Bank a non-exclusive licence to use its content. These services depend on the contractual relationship between the Bank and SIMS, whereas SIMS, in their contract with the Bank, have reserved the right not to make the Media Report service available to Clients of the Bank if the service is not fully functional to the extent that the Bank’s Clients can use it for their own

information support. Clients who have activated Premium can access the Company Analysis and Media Report services ("**licensed services**") by logging in to the Business24 Electronic Service.

Under its licence agreement with SIMS, the Bank grants the Client the right to use the licensed services subject to meeting the following conditions:

- i. the Client is entitled to use the licensed services and information (data) and other outputs obtained through them:
  1. for their own internal information purposes in their business activities, for which purposes they can process, copy and save information, and add it to their own databases subject to the negative conditions specified below in point (2)(a) of this part of the present document,
  2. themselves or through the Users, in which case the Client is responsible for the Users actions,
  3. in a scope limited by the territories in which the Client does business, by the territory in which the Client is authorised to do business,
  4. for the duration of the Client's authorisation to use Premium, or at most for duration of the Bank's licence granted by SIMS,
  5. in the scope and by methods made available by the Business24 Electronic Service and not prohibited by the present document (e.g., below in point (2) of this part of the present document) or the agreement with the Client (including its components).
- ii. The Client (and their Users) must not (are prohibited to):
  1. use the licensed services and information (data) obtained through them for their other business activities or the business activities of others, to make a profit from the use of the licensed services, in particular they must not use information from the licensed services in the operation of a new or press agency, in publishing or the commercial processing or intermediation of data/information/databases,
  2. use the licensed services and information (data) obtained through them for a purpose not related to the Client's business activities, especially for the private purposes of natural persons who have ownership or personnel ties with the Client,
  3. allow access to the licensed services by unauthorised persons (i.e., persons to whom the Client has not authorised to access the Business24 Electronic Service),
  4. interfere with the licensed services or part thereof or with data provided through the licensed services, or otherwise make unauthorised changes to the same,
  5. make reproductions of databases or a part thereof, copy them or process them or distribute them or make them available to the public,
  6. combine the licensed services and information (data) obtained from them with other copyrighted works, or include them in a compilation created by the Client or another person,
  7. use the licensed services and information (data) obtained through them in an unethical or non-customary way contrary to the standard use of the licensed services, e.g., by making unusual downloads from the licensed service databases or using (or downloading) increased volumes of information or using software (programs) for automatic downloading to access and download information provided through the licensed services,
  8. use the licensed services or Premium in a way that endangers the security of the connection or access to the licensed services or the Business24 Electronic Service.
- iii. Provision of the right to use the licensed services does not entitle the Client or the User to any ownership of the information or intellectual property rights or industrial property rights in respect of the databases of information provided as part of the licensed services or information obtained through the use of these services.
- iv. The client pays the Bank a fee for the use of the licensed services in an amount equal to the amount of the consideration that the Bank pays to SIMS for the licensed services and this fee is included in the Charge specified in the Service Charge List for the Premium version of the Business24 Electronic Service.
- v. The Bank is entitled to ask the Client about their use of the licensed services, especially if it is suspected that the Client is using the licensed services unethically. The Client must answer the Bank truthfully and

without delay with an appropriate justification for their use of the licensed services and provide reasonable cooperation.

- vi. If the Client or a User violates or is violating any of the above conditions of use of the licensed services or engages in behaviour that circumvents the conditions, the Bank is entitled to inform SIMS of the violation and restrict or suspend the Client's use of the services for a period or to terminate them (the Client will not receive the licensed services) depending mainly on the extent, type, duration and method of violation of the conditions of use of the licensed services.
- vii. The Bank or SIMS (as the licensor) may exchange anonymised information about Clients that breach the conditions of use of the licensed services. The Bank will not provide a Client's identification data to SIMS without the Client's consent unless legislation requires otherwise. The Client is entitled to complain to SIMS about the accuracy of information about the Client that is included in the licensed services.
- viii. Since SIMS exercises ownership of the licensed services, the Bank bears no liability for the content in the licensed services, especially as regards the timeliness, completeness and truthfulness of the information contained in the licensed services.
- ix. Provision of the Premium licensed services may be temporarily restricted or unavailable in the event of routine repair, maintenance or updating of the information or data contained in the licensed services, or maintenance in the SIMS data centre, or other circumstances outside the control of SIMS or the Bank, in which case the Bank is not liable to the Client for the temporary restriction or unavailability of the licensed services.

Further information on the Media Report service:

SIMS usually presents content for the Media Report service (a curated summary of media information) at 18:00 on a calendar day based on the previous day (in the case of daily media) and the service is provided daily. There is an exception for Friday, Saturday and Sunday and other non-working days, for which the Media Report is prepared on the next working day. The Media Report is prepared only for entities that have been assigned an IČO ID number. Media used in the preparation of the Media Report include, for example: AKTUALITY.SK, DENNÍK N, FORBES, HNONLINE.SK, NOVÝ CAS, OBEČNÉ NOVINY, PCREVUE, PLUS JEDEN DEN, PRAVDA, PROFIT, SME, STAVEBNÉ FÓRUM, STROJÁRSTVO, TASR, TREND, TRNAVSKÝ HLAS, TVNOVINY.SK, WEBNOVINY.SK, ŽILINSKÝ VECERNÍK). SIMS may add other media to the Media Report service, or remove such media.

## **2.5. The Client's access to the Account through a special communication interface provided by the Bank between the software applications used by the Client and the Bank's system (hereinafter "Databanking")**

A User authorised by the Client in the Business24 Electronic Service Agreement to use Databanking will be entitled to autonomously grant through the Business24 Electronic Service consent to access to the Client's Account/Accounts by such software applications to which the User has access and which the User uses as are defined by the User in their consent (hereinafter "Application"). After the grant of the consent, the User and the Application will be allowed to access via Databanking those Accounts for which the User has granted the access consent for the Application, or all Accounts of the Client to which the User has access through the Business24 Electronic Service, and this access will be available to the extent of the transactions permitted for the given Account and included in the User's profile defined in the Business24 Electronic Service Agreement.

1. The Client acknowledges and agrees that a User to whom the Client has granted access to the Account through the Business24 Electronic Service under the Agreement for **passive operations is entitled to autonomously grant consent through the Business24 Electronic Service** to making information about the Account available to the Application, and based on such consent, the Bank will make available to the Application through Databanking the information about the Account, including:
  - a) The Account balance (book balance and available balance), at any time during the day when the Application so requests;
  - b) An overview of individual payment transactions executed over the Account for the same period for which the User has it available in the Business24 Electronic Service, at any time during the day when the Application so requests.
2. The Client acknowledges and agrees that a User to whom the Client has granted access to the Account through the Business24 Electronic Service for **active operations is entitled to autonomously grant consent through the Business24 Electronic Service** to the initiation of Orders from the Account, in addition to the above-mentioned consent to making available information about the Account, and based on such consent, the Bank will:
  - a) Receive and execute, subject to all legal and contractual conditions agreed between the Client and the Bank for the acceptance and execution of an Order, the User's Orders initiated by the Application through Databanking;
  - b) Upon receipt of the Order as referred to above, provide to the Application through Databanking information about the initiation of the payment transaction as well as information concerning the execution of the Payment Order.
3. The Client acknowledges and agrees that the User is entitled to withdraw the consents granted to the Application for access to information about the Account and for initiating Orders from the Account directly through the Business24 Electronic Service; and based on such withdrawal of the consent, the Bank will terminate the Application's access to the Account through Databanking and stop providing the information about the Account specified in paragraph 1 above to the Application and stop accepting and executing Orders from the Account initiated by the Application, as provided in paragraph 2 above.
4. The Client acknowledges and agrees that the Bank has no liability for any:
  - a) Infringement of third parties' rights resulting from any unauthorised access to or unauthorised use of the Application by the User;
  - b) Incorrect operation of the Application, or unauthorised interventions in the Application by the User or any third party, or misuse or unauthorised use of the Application by the User or any third party;
  - c) Display or disclosure of any information about the Account that is provided by the Bank to the Application through Databanking to unauthorised persons through the Application;
  - d) Inaccuracy and incompleteness of Orders initiated through the Application;
  - e) Unlawful and unauthorised initiation of Orders through the Application and subsequent execution of such Orders by the Bank;
  - f) Damage incurred by the Client or a User as a result of any of the above.

## **2.6 Account access that the Bank grants to a Client and Payment Service Provider via a Dedicated Interface:**

If the owner of an Account authorises a Client to have **passive access** to the Account via an Electronic Service (George Internet Banking or Business24), the authorised Client **can**:

- a) give consent to a Payment Service Provider (the provider of an account information service and or an issuer of payment instruments linked to a payment card) to provide account information and services involving the confirmation of the availability of funds on the Account necessary for the Bank to perform payment operations,
- b) give consent to the Bank to respond to individual requests from a Payment Service Provider (issuer of payment instruments linked to a payment card) delivered to the Bank via a Dedicated Interface concerning confirmation of the availability of funds on the Account necessary for the performance of operations linked to a Payment Card.

Based on consent granted under point (a) above, the Bank will enable the Client or the Payment Service Provider to access information about the Account in the following scope:

- c) the (accounting and available) balance of the Account at any time during the day, if requested by the Client, or 4-times per day, without the Client's request,
- d) an overview of payment operations carried out on the Account in the same period that the Client has access to in the George Internet Banking or Business24 Electronic Services, at any time during the day, if requested by the Client, or an overview of payment operations carried out on the Account in the last 90 calendar days, without the Client's request.

Based on consent granted under points (a) and (b) above, the Bank will provide, in response to a request from an issuer of payment instruments linked to a payment card for confirmation of the availability of funds on the Account necessary for the performance of operations linked to a Payment Card delivered to the Bank via a Dedicated Interface, the Bank will answer the issuer in the form "yes" or "no" without disclosing the Account balance to the issuer.

If the owner of an Account authorises a Client to have **active access** to the Account via an Electronic Service (George Internet Banking or Business24), the authorised Client **can** grant a Payment Service Provider (a provider of payment initiation services) consent to initiate a payment from the Account. Based on such consent the Bank:

- c) will accept and execute the Client's payment orders initiated via the provider of payment initiation services, subject to the meeting of all the statutory and contractual conditions agreed between the Client and the Bank,
- d) will, after receiving a Payment Order as specified above, notify the Payment Service Provider of the commencement of the payment operation and provide information on the execution of the Payment Order.

The Client is entitled to revoke consent granted to individual Payment Service Providers to provide account information services, payment initiation services or confirmation of the availability of funds on the Account necessary for the performance of payment operations linked to a payment card by communicating directly with the Payment Service Providers.

The Account owner is entitled to apply the Bank for cancellation a specific Payment Service Provider's access to their Account through the Electronic Service concerned (George Internet Banking or Business24).

**2.7. Payment Orders that a Client delivers to the Bank via an Electronic Service, after the cut-off time for Payment Orders laid down in the Payment Services Conditions or during periods when the Bank's payment settlement system is unavailable, for payment from the Payer's Accounts ("Payment Order")**

**2.7.1. Payment Order execution:**

If the Payment Order meets the following conditions:

- a) Order for a Domestic Transfer (individual) in euro:
  - o executed from a payment account kept by the Bank for the benefit of a payment account kept by the Bank in euro,
  - o submitted with the current date as the due date or as an 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, if it is executed from a payment account kept in a currency other than the currency of transfer
- b) delivered to the Bank via an Electronic Service (George Internet Banking or Business24) after 21:30 on a Banking Day or at a time when the Bank's payment settlement system is unavailable

The Bank will accept for execution such a Payment Order on the date of its submission (delivery to the Bank) and will execute it on the next Banking Day after its submission or at the moment when the Bank's system becomes available again. For the period until execution, the Bank will reserve funds on the payer's Account equal to the amount for transfer shown in the Payment Order and the payer will not be entitled to dispose of them. In the George Internet Banking Electronic Service, the Client will see such a Payment Order as having been implemented. In the Business24 Electronic Service, the Client will see such a Payment Order as having been implemented but not yet recorded.

**2.7.2. Disposal of funds paid for the benefit of the payment accounts of the recipients of payments ordered by a Payment Order under point 2.6.1. hereof by the payment beneficiary:**

The payment beneficiary is entitled to use funds paid for the benefit of their payment account under such a Payment Order after 21:30 of the Banking Day or at a time when the Bank's payment settlement system is unavailable in the following ways:

- a) to execute Payment Orders that meet the conditions laid down in point 2.6.1. hereof (such payments do not include, for example, Payment Orders drawn via a Charge Card, Payment Orders for an instalment of a Loan provided by the Bank etc.)
- b) to execute a Payment Card payment to a Merchant via a POS terminal, to execute Payment Orders entered at an ATM using a Payment Card, to withdraw cash from an ATM using a Payment Card,
- c) to execute Payment Orders for cash withdrawal at a Point of Sale.

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**2.8. Priority Transfer**

Priority Transfer is an Urgent Transfer in EUR in favour of a beneficiary's account with a bank participating in the "TARGET2" payment system which is initiated by an Order containing the code word "TGT2", placed in the Order in the manner specified in the user manual for the relevant Electronic Service, and submitted by the Client to the Bank no later than 15:00 on a Business Day through the Business24 Electronic Service or the Multicash Electronic Service (hereinafter "Priority Transfer").

The Bank will execute the Priority Transfer Order and transfer the payment to the beneficiary's account with the beneficiary's bank through the SWIFT network and the "TARGET2" payment system, provided that the beneficiary's bank is a participant in the "TARGET2" payment system

and provided that all conditions set by the Bank in the Payment Services Conditions for the execution of Cross-Border Transfers are met.

If the Client delivers to the Bank a Priority Transfer Order in a currency other than EUR and the Order is delivered through the Multicash Electronic Service as a manual Payment Order or by importing an electronic file with a SKA structure, the Bank will not execute such transfer regardless of whether or not the transfer meets all other conditions for the execution of Priority Transfers, as referred to above.

If the Client delivers to the Bank a Priority Transfer Order in a currency other than EUR and the Order is delivered through the Business24 Electronic Service by importing an electronic file with a HB structure, the Bank will execute such Order as an Urgent Transfer and a Cross-Border Transfer, provided that all conditions set by the Bank in the Payment Services Conditions for the execution of Urgent Transfers and Cross-Border Transfers are met.

If the Client delivers to the Bank a Priority Transfer Order in a currency other than EUR and the Order is delivered through the Business24 Electronic Service or the Multicash Electronic Service as an electronic file with a XML structure, the Bank will execute such Order as an Urgent Transfer and a Cross-Border Transfer, provided that all conditions set by the Bank in the Payment Services Conditions for the execution of Urgent Transfers and Cross-Border Transfers are met.

If the Client delivers to the Bank through the Multicash Electronic Service or the Business24 Electronic Service an Order for a Priority Transfer in EUR to a beneficiary's account with a bank that is not a participant in the "TARGET2" payment system, the Bank will execute such Order as an Urgent Transfer and Domestic Transfer, or as an Urgent Transfer and a Cross-Border Transfer, as applicable, provided that all conditions set by the Bank in the Payment Services Conditions for the execution of such transfers are met.

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## 2.9. MultiCash

The **signature class** determines the method by which an authorised person manages funds on an Account using MultiCash. The Client is entitled to assign an authorised person to one of the following classes:

- Signature class A:** in this case the authorised person is always only entitled to dispose of funds on the Account by acting jointly with another authorised person that the Client has assigned to Signature class A, Signature class B, Signature class E, Signature class H or Signature class I,
- Signature class B:** in this case the authorised person is always only entitled to dispose of funds on the Account by acting jointly with another authorised person that the Client has assigned to Signature class A, Signature class E or Signature class H (up to the Limit set for this authorised person) or Signature class I,
- Signature class E:** in this case, the authorised person is entitled to dispose of funds on the Account independently,
- Signature class F:** in this case, the authorised person is always only entitled dispose of the funds on the Account by acting jointly with another authorised person that the Client has assigned to Signature class G,
- Signature class G:** in this case, the authorised person is always only entitled dispose of the funds on the Account by acting jointly with another authorised person that the Client has assigned to Signature class F,
- Signature class N:** in this case, the authorised person is not entitled to dispose of funds on the Account but is entitled to communicate with the Bank via MultiCash and obtain information on the Client and the Accounts or other Banking Products specified by the Client in the Request for an Agreement on MultiCash,



**Signature class T:** in this case, the authorised person is entitled to prepare and electronically sign an Instruction for the Account and deliver it to the Bank for execution via MultiCash but before the Bank executes the Instruction it must be signed with an Electronic Signature by an authorised person that the Client has assigned to Signature class A, Signature class B, Signature class E, Signature class F, Signature class G, Signature class H or Signature class I,

**Signature class H:** in this case, the authorised person is entitled dispose of the funds on the Account up to the Limit set for the authorised person only by acting jointly with another authorised person that the Client has assigned to Signature class E, Signature class A, Signature class B, Signature class G or Signature class I; if the authorised person wishes to dispose of funds in an amount above the Limit set for the authorised person, they must act jointly with another authorised person that the Client has assigned to Signature class A, Signature class E, Signature class H (if the amount is below the Limit set for this authorised person) or Signature class I,

**Signature class I:** in this case, the authorised person is entitled dispose of the funds on the Account independently up to the Limit set for this authorised person; if the authorised person wishes to dispose of funds in an amount above the Limit set for the authorised person, they must act jointly with another authorised person that the Client has assigned to Signature class E, Signature class A, Signature class B, Signature class H or Signature class I.

signature types first signature		independently (one signature is enough)	E	A	B	F	G	H		I
								below limit	above limit	
E		yes								
A			yes	yes	yes			yes	yes	yes
B			yes	yes				yes		yes
F							yes			
G						yes				
H	below limit (as A)		yes	yes	yes			yes	yes	yes
	over limit (as B)		yes	yes				yes		yes
I	below limit (as E)	yes								
	over limit (as A)		yes	yes	yes			yes	yes	yes
T		Used only for remote electronic signature – the authorised person can sign a payment file and send it for remote electronic signature								
N		The authorised person can create payment files and communicate with the Bank but they do not have the right to authorise a payment with an electronic signature								

## Electronic signature

This is a chain of electronic data created by the signatory (authorised person) which is connected to another chain of electronic data in the act of signature to permit verification of the signatory and their relationship to the signed chain of electronic data as well as of the integrity of the transmitted data. Every electronic signature of every signatory consists of two parts (keys):

**the public key of the electronic signature** – a part of the electronic signature that the signatory communicates to third parties with whom they communicate through the MultiCash Electronic Service, which is used to verify the identity of the signatory and to encrypt the data that third parties send to the signatory.

**the private key of the electronic signature** – the part of the electronic signature that the signatory must keep secret from all third parties, which is used to decrypt information sent to the signatory by third parties with whom they communicate through the MultiCash Electronic when data is encrypted using the public key of the signatory's electronic signature; it is also used by the signatory to sign electronic data.