



These Terms and Conditions set forth technical requirements conditions of the provision of selected Banking Services. Please read this document thoroughly. We will gladly answer any of your questions.

Article 1. Application of the Terms and Conditions

- 1.1 The terms and conditions apply to the following services:
- *MojeBanka, MojeBanka Business and MojePlatba* for shoppers,
 - *Přímý kanál* (Direct Channel) – accessory to *MojeBanka Business*,
 - *Profibanka*,
 - *Mobilní banka and Mobilní banka Business*
- 1.2 The terms and conditions also apply to the following applications:
- *Certifikační průvodce* (Certification Guide)
 - *KB MojePlány*
 - *KB Podnikatelské finance*
 - *KB eTrading*
 - *TF OnLine*

Article 2. Terms and Conditions applicable to *MojeBanka, MojeBanka Business, MojePlatba* and *TF OnLine* services

Processed volumes of data

- 2.1 *MojeBanka Business* services are intended for Clients with up to 400 payment orders (inputs) per month. The history of the transactions is available for 24 months.
- 2.2 *TF OnLine* service provide transaction history with no limitation.

Hardware requirements

- 2.3 Hardware must meet the requirements of the operating system in use so that *MojeBanka, MojeBanka Business* and *MojePlatba* services can be utilized:

Screen resolution	of at least 1024x768
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- 2.4 When utilizing *MojeBanka* service, the User must not use the mobile equipment with the SIM card whose telephone number has been registered as the number at which authorising SMS messages should be sent, since the authorising SMS messages must be received over a different piece of equipment than that one on which the *MojeBanka* application is running.

Software requirements

- 2.5 *MojeBanka, MojePlatba* services, and *Certifikační průvodce, KB MojePlány KB Podnikatelské finance* applications will work with the following combinations of operation systems and browsers:

Operating system	Browser version
Microsoft Windows 7 SP1, 32 & 64 bit Czech- or English-language version	MS Internet Explorer 10.0 MS Internet Explorer 11.0 Mozilla Firefox 56.x or higher** Google Chrome 62 or higher
Microsoft Windows 8, 32 & 64 bit Czech- or English-language version	MS Internet Explorer 10.0 Mozilla Firefox 56.x or higher** Google Chrome 62 or higher
Microsoft Windows 8.1, 32 & 64 bit Czech- or English-language version	MS Internet Explorer 11.0 Mozilla Firefox 56.x or higher** Google Chrome 62 or higher
Microsoft Windows 10, 32 & 64 bit Czech- or English-language version	MS Edge MS Internet Explorer 11.0 Mozilla Firefox 56.x or higher** Google Chrome 62 or higher
Linux Ubuntu 16.04 Xenial Xerus	Mozilla Firefox 56.x or higher

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macOS Sierra Czech- or English-language version	Mozilla Firefox 56.x or higher Safari
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MojeBanka Business, TF OnLine and Certifikační průvodce service will work with the following combinations of operation systems and browsers:

Operating system	Browser version
Microsoft Windows 7 SP1, 32 & 64 bit Czech- or English-language version	MS Internet Explorer 10.0 MS Internet Explorer 11.0 Mozilla Firefox 56.x or higher** Google Chrome 62 or higher -
Microsoft Windows 8, 32 & 64 bit Czech- or English-language version	MS Internet Explorer 10.0 Mozilla Firefox 56.x or higher** Google Chrome 62 or higher
Microsoft Windows 8.1, 32 & 64 bit Czech- or English-language version	MS Internet Explorer 11.0 Mozilla Firefox 56.x or higher** Google Chrome 62 or higher
Microsoft Windows 10, 32 & 64 bit Czech- or English-language version	MS Edge MS Internet Explorer 11.0 Mozilla Firefox 56.x or higher** Google Chrome 62 or higher
Microsoft Windows SERVER 2012*	MS Internet Explorer 11.0
macOS Sierra* Czech- or English-language version	Mozilla Firefox 56.x or higher Safari

* It is not applicable for TF OnLine application

** Log in via Chip card is temporarily out of order for Mozilla Firefox 56 or higher version using with Microsoft Windows operating system,

- 2.6 The Client Line services accessible at telephone numbers +420 955 551 552 (in Czech) and +420 955 551 556 (in English) and at the e-mail address mojebanka@kb.cz will work with Microsoft Windows 7 SP1, Microsoft Windows 8, Microsoft Windows 8.1, Microsoft Windows 10, Microsoft Windows SERVER 2012 operation systems and Internet Explorer browser, versions 10.0, 11.0, Edge, and Google Chrome.
- 2.7 The Client Line for TF OnLine services accessible at telephone numbers +420 955 551 553 and at the e-mail address mojebanka@kb.cz will work with Microsoft Windows 7 SP1, Microsoft Windows 8, Microsoft Windows 8.1, Microsoft Windows 10, and Internet Explorer browser, versions 10.0, 11.0, and Edge.
- 2.8 In order to ensure that *MojeBanka, MojeBanka Business, MojePlatba and TF OnLine* services will work properly, it is necessary to use scripting. Additionally, cookies must be allowed in the browser.
- 2.10 We will not be liable for possible technical limitations of used browsers and other software accessories that are out of our control. We cannot guarantee that the applications will work under the latest (updated and beta) versions of the browsers.

Communication requirements

- 2.11 *MojeBanka, MojeBanka Business, MojePlatba, TF OnLine* services and *Certifikační průvodce* (Certification Guide) application will only work with Internet connection, which should be furnished by each User individually.
- 2.12 If any restrictions are applied on Internet access and communication (e.g. proxy, firewall), than https://*.mojebanka.cz and <https://tfonline.cz> should be allowed.
- 2.13 We will not be liable for the setting of the User's proxy server.

Security

- 2.14 The User cannot use *MojeBanka, MojeBanka Business, MojePlatba* and TF OnLine services without a valid Personal Certificate issued by us (2048-bit public RSA key authorised by the Bank).
- 2.15 Any communication relating to the services referred to in Section 2 hereof is wrapped in the TLS (Transport Layer Security) protocol.

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- 2.16 If the Personal Certificate should be stored in a web browser, or if it is copied from another piece of equipment, the Certificate's data will be automatically and permanently stored in the browser's local storage. If the User, while storing the Certificate, chooses against the option "Store my Certificate in the browser", the data will not be stored permanently in the web browser and will be erased when the work is over. Subsequently, the Certificate will have to be entered upon each logging-in. When the Certificate is to be used by other web browsers installed in the same piece of equipment, it must be entered or copied again.
- 2.17 When the Personal Certificate (not stored on a chip card) is downloaded for the first time while, at the same time, the "Backup" function is activated, its validity term shall be extended, a password altered, and/or the contact e-mail address changed, and the Certificate will be automatically stored in a relevant web browser and on the hard disk of the computer.
- 2.18 The Personal Certificate stored on a chip card can only be used in Microsoft Windows operating systems. It does not work with 64bit browser versions.
- 2.19 Each User must provide for the security of his/her internal network when accessing the Internet.
- 2.20 TF OnLine application is accessible only with Client certificate stored on a chip card.

Article 3. Technical Terms and Conditions applicable to *Přímý kanál* (Direct Channel) Provided along with *MojeBanka Business Service*

Processed volumes of data

- 3.1 *Přímý kanál* (Direct Channel) service is intended for Clients pro with up to 100,000 payment orders (inputs) and 400,000 transactions (outputs) per day.

Software requirements

- 3.2 *Přímý kanál* (Direct Channel) Application is supported by the following operating systems:
- MS Windows 7 SP1, 32 & 64-bit version
 - MS Windows 8, 32 & 64-bit version
 - MS Windows 8.1, 32 & 64-bit version
 - MS Windows 10, 32 & 64-bit version
- 3.3 *Přímý kanál* (Direct Channel) Application is supported by the following browsers:
- MS Internet Explorer, version 10.0
 - MS Internet Explorer, version 11.0
 - MS Edge
- 3.4 The Application must be installed on a hard disk of the User's computer only once (a network version is not available). While used, the Application must not be opened (run) more than once at the same time.
- 3.5 Any changes/alterations to the Application (e.g. copying or moving) may result in its non-functioning, possibly even hidden.
- 3.6 The Application may not be installed successfully unless network components are properly installed – i.e. the Microsoft network client and TCP/IP protocol (as a rule, a working access to the Internet from the given computer is sufficient).

Communication requirements

- 3.7 *Přímý kanál* (Direct Channel) Application will only work with Internet connection, which should be furnished by each User individually.
- 3.8 If any restrictions are applied on Internet access and communication (e.g. proxy, firewall), than https://*.mojebanka.cz should be allowed.
- 3.9 We will not be liable for the setting of the User's proxy server.

Security

- 3.10 The User cannot use *Přímý kanál* (Direct Channel) Application without a valid Personal Certificate issued by us (2048-bit public RSA key authorised by the Bank).
- 3.11 The Personal Certificate is used for establishing communication with our server and signing active operations.
- 3.12 Any communication is wrapped in the TSL (Transport Layer Security) protocol.

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- 3.13 The Company Certificate is used for data downloading only and cannot be used for signing active operations or sending data to the Bank.
- 3.14 Each User must provide for the security of his/her internal network when accessing the Internet.

Article 4. Technical Terms and Conditions applicable to *Profibanka* Service

Processed volumes of data

- 4.1 *Profibanka* service is intended for Clients with 100 to 3,500 payment orders (inputs) and 200 to 7,000 transactions (outputs) per month. Clients with higher volumes of payment orders or transactions must consult the introducing of *Profibanka* service with us individually.

Hardware requirements

- 4.2 675 MB of free space is required on the disk on which the Application is being installed, 320MB on the disk with the TEMP directory, and 40 MB on the system disk.
- 4.3 The required free space on a disk will not add up; the above figures give the maximum required free space for a given disk (i.e. only 675 MB of free space is required on the disk on which the Application is being installed and where the TEMP directory is located at the same time). The disc is checked for free space during the installation, which will be interrupted in case of lack of free space.
- 4.4 The Application, including its system components, needs ca 100 to 150 MB of free space.
- 4.5 If MS Internet Explorer has not yet been installed, another free space (up to 50 MB) is needed, depending on its original version and configuration; free space is required on the disk with the TEMP directory only during the process of the installation.
- 4.6 At least 100 MB of free space is required on the hard disk at any time.
- 4.7 A database containing 5,000 payment orders and 10,000 transactions (changes in the account balance) takes ca 100 MB.

Software Requirements

- 4.8 *Profibanka* Application is supported by the following operating systems:
- MS Windows 7 SP1 (Czech, Slovak, and/or English version only)
 - MS Windows 8, 32 & 64-bit version (Czech, Slovak, and/or English version only)
 - MS Windows 8.1, 32 & 64-bit version (Czech, Slovak, and/or English version only)
 - MS Windows 10, 32 & 64-bit version (Czech, Slovak, and/or English version only)
- 4.9 *Profibanka* Application is supported by the following browsers:
- MS Internet Explorer, version 10.0
 - MS Internet Explorer, version 11.0
 - MS Edge
- 4.10 The Application's installation programme will install also SQL Server 2005 Express Edition, SQL Server 2008 R2 or SQL Server 2012 database system (depending on a current version of the operating system) and other system components. You will be informed about all installed programmes and components during the process of the installation.
- 4.11 The Application must be installed on a hard disk of the User's computer only once (a network version is not available).
- 4.12 Any changes/alterations to the Application (e.g. copying or moving) may result in its non-functioning, possibly even hidden (it may occur, e.g., after upgrading to a higher version of the Application).
- 4.13 The Application may not be installed successfully unless network components are properly installed – i.e. the Microsoft network client and TCP/IP protocol (as a rule, a working access to the Internet from the given computer is sufficient).
- 4.14 In order to ensure that the Application will work properly, it is necessary to enable using of ActiveX, scripting and cookies in MS IE (which, as a rule, is ensured by the installing programme).
- 4.15 In order to ensure that automatic backing up under MS Windows 8 and higher versions will work properly, NET Framework 3.5 or higher versions must be installed.

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4. Communication requirements

- 4.16 *Profibanka* Application will only work with Internet connection, which should be furnished by each User individually.
- 4.17 If any restrictions are applied on Internet access and communication (e.g. proxy, firewall), than https://*.mojebanka.cz should be allowed.
- 4.18 We will not be liable for the setting of the User's proxy server.

Security

- 4.19 The User cannot use *Profibanka* service without a valid Personal Certificate issued by us (2048-bit public RSA key authorised by the Bank).
- 4.20 The Personal Certificate is used for local logging-in into the system, establishing communication with our server and signing active operations.
- 4.21 Any communication is wrapped in the TLS (Transport Layer Security) protocol.
- 4.22 Each User must provide for the security of his/her internal network when accessing the Internet.
- 4.23 The Security of files in *Profibanka* Application and of locally stored data is secured by the operating system; the Security of locally stored data is secured by SQL Server 2005 Express Edition, SQL Server 2008 R2 or SQL Server 2012 depending on a current version of the operating system.

Recommendation

- 4.24 The User is advised to backup the database regularly in case of a PC hardware or software failure. The backed up data can be retrieved after the repeated installation of the *Profibanka* Application. Failing this, the Application can be installed repeatedly and restarted, however, without the history of the transactions and other data (e.g. payment order templates), except the data currently available at our server.
- 4.25 In case of a medium number of transferred payments, monthly backups of the database will suffice. In case of a higher number of transferred payments, more frequent backups (e.g. weekly) are recommended. It is advised to keep two last versions of backed up data possibly in two copies each (i.e. the last and second last version; keeping more historical versions of backed up data or keeping them in more copies is not necessary)

Article 5. Technical Terms and Conditions applicable to *Mobilní banka*

Hardware and software requirements

- 5.1 *Mobilní banka* service will work in mobile telephones under the operating systems Android 4.1 or higher, Android Wear 2.0 and higher, iOS 9.0 or higher, Apple WatchOS 3.0 or higher, Windows Mobile 10 and Windows 10
- 5.2 *Mobilní banka Business* service will work in mobile telephones under the operating systems Android 4.1 or higher, Android Wear 2.0 and higher, iOS 9.0 or higher, Apple WatchOS 3.0 or higher, Windows Mobile 10 and Windows 10
- 5.3 *MojeMobilní karta* service within the *Mobilní banka* application is supported on these devices: <https://technologypartner.visa.com/Download.aspx?id=188>

Communication requirements

- 5.4 *Mobilní banka* and *Mobilní banka Business* services will only work with data services connection, which should be furnished by each User individually.

Security

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- 5.5 You may ask for the activation of the service via *MojeBanka* or *MojeBanka Business* services, or at our points of sale.
- 5.6 Any communication is wrapped in the TSL (Transport Service Layer) protocol.
- 5.7 The option to login and authorize by fingerprint – Android Fingerprint is available in Android 6.0 or higher with a fingerprint reader using Google API Level 23.

Article 6. Supported Chip Card Readers

- 6.1 The list of supported chip card readers for *MojeBanka*, *MojeBanka Business*, *Moje Platba*, *Profibanka*, *Přímý kanál* and TF OnLine services can be found at the address: www.kb.cz. Supported version of CryptoPlus is 2.1.8.
- 6.2 In order to ensure that a chip card reader will work properly, it is necessary to install CryptoPlus KB software, which is part of the reader installation. The installation can be found at the address www.kb.cz.
- 6.3 The chip card readers must meet the following requirements:

Supported OS	Windows 7, Windows 8, Windows 8.1, Windows 10
API's	Microsoft PC/SC + drivers
Standards/certifications	ISO/IEC 7816-1,2,3,4: IC Cards with contacts Microsoft Windows Hardware Quality Labs (WHQL), Windows Logo Program WLP 2.0
Smart-card interface	Support to ISO7816 Class A, B and C (5V, 3V, 1.8V) Support to all ISO7816 TA1 param. (up to 344 Kbds) Reading from and writing into all ISO 7816-1,2,3,4 microprocessor cards, T=0 and T=1 (memorycards support upon request) Short circuit detection. ISO location, guarantee for 100,000 insertion cycles - EMV level 1 mechanically compliant. Embossed smart cards are supported.
Host Interface	USB Host Interface USB (type A connector) Power supply thru USB port Serial Interface Serial communication with the PC through RS232 connection PCMCIA (laptops) Type II PC Card slot and version 2.1 PC Card interface software (Card Services).
Security levels	Europe: EN60950 Advantage: IEC950: 1991, Am,3: 1995 USA: UL1950, third edition, 28.7.1995 Canada: CSA950 Corresponds to the directive 73/23/EEC

- 6.4 Other requirements on chip card readers.
The chip card reader should:
- Communicate with MůjKlíč chip card;
 - Enable reading and writing;
 - Support PKCS#11;
 - Support the MS interface – authentication into the system;

Article 7. Final Provisions

- 7.1 In this document, the Terms and Conditions will mean these Technical Terms and Conditions. Capitalised terms used herein will have the meaning as defined in the product terms and conditions applicable to relevant Banking Services and issued by the Bank.
- 7.2 We are entitled to amend these Terms and Conditions unilaterally, of which we will notify you no later than 1 month before the effective date, except for changes of a data format, of which we will notify you no later than 3 months before the effective date.

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- 7.3 We will notify you of the amendment to these Terms and Conditions in the manner specified in the relevant Product Terms and Conditions or in the General Conditions.
- 7.4 We cannot guarantee the proper provision of any service unless you adhere to these Terms and Conditions.
- 7.5 These Terms and Conditions come into effect as of 02 December 2017 and repeal and replace the Technical Terms and Conditions effective 15 July 2017