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User guide for the *MojeBanka* application

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application*

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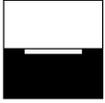
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1. Login

1.1 Log in using the certificate saved in the browser

An authorised user can log in to the MojeBanka service by connecting to the www.kb.cz/en site and choosing the Direct BANKING / **MojeBanka** option. Then you need to select the certificate (which is stored in a safe local storage of your internet browser) and enter the password to gain access. You may be asked to enter the login SMS code. If the entered data are correct, the user will be logged in to the application.

A registered number of a Czech mobile operator is necessary to receive login and authorisation SMS codes if logging in to the application using the certificate in browser. Logging in to the application will not be allowed without this registration, which can only be arranged at the branch of Komerční banka.

During the application session, the user can use all provided services within the range of his/her rights (limits) and contractual relations with Komerční banka. Every user must log in using his/her own certificate.

Recommendation:

It is helpful to create a backup medium with the certificate in the P12 file format and store it in a safe location. The backup can be created on the login page by choosing the key icon and the Backup option.

1.2 Logging in using the certificate on smart card

The user can also log in to the MojeBanka service using the certificate stored on the smart card - by entering the PIN. To be able to log in to the application using the certificate on smart card, a so-called smart card "reader" must be properly installed on the PC.

Note:

The smart card will be blocked after three incorrect PIN entries. To unblock the smart card, you have to come to the branch of Komerční banka to enter the PUK code on a reader equipped with PIN/PAD keyboard.

2 Structure of the screen

2.1 Upper bar

Users use the upper part of the application to select the owner whose products they want to administer. You can change the PIN for the smart card here, as well as extend the certificate's validity and authorise applications for certificate copying to another browser (on the existing or another computer or tablet). In the right-hand side, the help link is located.

2.2 Application menu

The MojeBanka application menu is available in the upper part. Only options that the user logged-in user can use for the selected owner.

2.2.1 "Interested in" section

The "Interested in" section is available within some menu options (Accounts, Cards, Loans, Savings and investments, Insurance). It contains options to establish a new product using the application wizard or using an electronic form.

2.3 Main panel

The application center main panel contains screens of individual functions.

2.4 Quick links

On the right-hand side of selected application screens, quick links are available for easy starting of selected functions. These links cannot be changed.

2.5 Lower bar

The lower bar shows your relationship manager whom you can plan your meeting with. On the right-hand side of the lower bar, contacts for the direct banking client support line of Komerční banka are available.

2.5.1 Meetings at the bank

Use this function to plan a meeting with your relationship manager. After planning, the meeting date is handed over directly to the calendar of the relationship manager and a meeting notification is sent to the entered e-mail address as confirmation.

Planned meetings (up to 365 days in advance) are available in the *Meeting summary* window, from which the meetings can be changed or cancelled. Only meetings planned via direct banking can be cancelled. Other meetings can be cancelled via phone number 800 111 055 or using the requested contact for reply.

If it is not possible to plan a meeting directly, the electronic *Contact for reply* screen opens. The meeting will then be planned during the requested return phone call from Komerční banka.

2.5.2 Help with operation of the application

Press the **Give me advice** button to run the tool to get help with operation of the MojeBanka application via screen sharing with a telephone banker from Komerční banka.

3 Select owner

In MojeBanka, all owners for which the user has administration rights can be administered. To select a specific owner or multiple owners, use the **Filter products for** filter in the application upper bar.

4 Select product

The product (account, contract etc.) to be administered can be selected as follows:

- select a product tab on the main screen or a function on the product tab;
- use the drop-down list in the specific function header - the list contains only products that can be used for the intended function (for example, on Payment order in CZK, the list contains only accounts for which this order can be entered).

5 Current available balance

Current available balance (i.e. the amount of funds that can be used at the moment) is displayed in the product tab on the Main page and in the header of the function being used for the account.

It does not include so-called off-line payment card transactions, which do not create blocks of financial funds in the account immediately after execution of the transaction. You will see information about off-line transactions only once they have been recorded.

6 Active operation - authorisation

6.1 Authorise using the certificate saved in the browser

In case you use the certificate in the browser, active operations (such as payment orders) processed via MojeBanka must be **authorised by entering the password to the personal certificate in the browser and, upon request, the authorisation SMS code** that will be sent to the telephone number you registered.

Without telephone number registration at your branch of Komerční banka, you will not be able to access the application using the certificate in a browser.

6.2 Authorisation using the certificate on smart card

In case you use the certificate on smart card, active operations processed via MojeBanka must be **authorised by entering the PIN**.

7 Logout

To log out of the application, select the **Log out** menu in the upper right part of the application.

In case the user does not execute any action requiring data transfer (with the exception of general information such as exchange rates etc.) from or to Komerční banka (such as sending orders etc.) for more than 20 minutes, the session will be terminated for safety reasons. The user will have to log in again to be able to continue.

8 Limits

Authorisation compares the set user and subject (owner) limits with the amounts of payment orders sent.

The direct banking services uses three types of limits:

- Subject limit;
- User account limit (it also includes the owner's limit or limit of a legal entity representative, which have to be defined in the same way as limits of authorised persons who are not owners of accounts);
- Limit of payments with individual FX

8.1 Subject limit

Subject limit is the total daily maximum amount of funds that can be transferred via direct banking services from all accounts of the selected subject using all of its connected users. In case the limit is exceeded, the created order will be saved in the list of orders for authorisation.

The subject limit is not checked and decreased for payments:

- between accounts of the same owner within KB,
- between private and business accounts within KB if the same natural person is the owner.

A subject is a legal entity, natural person (business) or a natural person (non-business) who is the holder of an account. The statutory body for a legal entity and the account owner for a natural person - entrepreneur and natural person - individual, can set the subject limit at the KB branch.

In the MojeBanka application, **the subject limit can be reduced** on the *Owner details* screen - select the *Advanced settings* option (key icon on the right) / *Administration* / *List of owners* and then select the *Detail* item.

8.2 User account limit

User account limit is the maximum daily amount of funds that the user can debit via direct banking applications. In case the limit is exceeded, the created order will be saved in the list of orders for authorisation. User account limit must always be set by the account owner at the branch; in case of online administration, every user with authorisation for online administration with the exception of the authorised person, who can only set this limit for himself/herself or for another authorised person, can set the limit.

8.3 Limit of payments with individual FX

This limit is the maximum daily amount of funds that the user can transfer via an FX payment. In case the limit is exceeded, the created order will be saved in the list of orders for authorisation with individual FX.



8.4 Limit restoration

Subject limit, User account limit and Limit of payments with individual FX are daily limits. They are restored after 8:30 p.m. on business days, depending on the moment of the actual completion of the accounting day within the internal system of Komerční banka.

Note:

Authorisation of online orders with an advance due date is executed only at the moment of sending orders or at the moment of modifying orders, not on the due date. This implies that, **on the due date, much more than the daily limit of subject can be cleared from administered accounts** when more orders with the same due date accumulate. The same applies for user account limit or limit of payments with individual FX.

9 Multiple and multilevel authorisation

This function allows conditioning of an order or batch authorisation through signing by more users. At the same time, multi-level authorisation is available - signatures of users from the two groups to which these users were added by the authorised person are then required for authorisation. Such an addition to a group is called "Authorisation role".

9.1 Authorisation role

Standard user - he/she cannot use the function of multiple authorisations; he/she signs orders always within his/her own limits.

Authoriser A - can use the function of multiple authorisations; if his/her user account limit covers the whole order, it will be a standard authorisation procedure (including decreasing the limit).

Authoriser B - can use the function of multiple authorisations; if his/her user account limit covers the whole order, it will be a standard authorisation procedure (including decreasing the limit). A signature of a B group user is needed in multilevel authorisation.

In case of multiple authorisations, limits of individual users are neither decreased nor checked; only the remaining subject limit is decreased and checked.

You can set multiple and multilevel authorisations at the KB branch only.

10 Settlement rules and multi-round processing

10.1 General function

The system of multi-round processing of orders has been designed to optimize financial flow in accounts. Payment order in CZK, payment order in foreign currency (FC), collection orders to KB, foreign payment or SEPA payments may be added to this multi-round processing; however, the system of multi-round processing has been designed only for online payments or batches for which Online processing was selected.

Collection orders in CZK to other banks are not added to the system of multi-round processing.

Only online orders that could not be settled immediately after the client's signature due to insufficient funds or, for orders with advance due dates, those that could not be settled immediately after they became due, can be added to this system. In such case, these non-settled payments will be marked with the "pending" status until the next round of processing. During processing, the transaction status is "being processed". If sufficient funds are found in the client account during any of the rounds, the payment will be settled and the transaction status will change from "being processed" to "recorded".

10.2 Settlement rules - advance due date

If an online order with advance due date is entered, its status will be "pending".

On their due dates, orders will be processed in the **following rounds**:



1. All orders in CZK, all orders in FC (without conversion), SEPA payments (without conversion) and Outgoing foreign payments (without conversion) will be recorded immediately after night processing has been completed.
2. Orders in CZK, orders in FC, SEPA payments and Outgoing foreign payments will be recorded at the start of the business day (8 am) (the first round for all conversion transactions).
3. All orders in CZK, orders in FC, SEPA payments and Outgoing foreign payments will be settled at 8:50 am.
4. All orders in CZK, orders in FC, SEPA payments and Outgoing foreign payments will be settled at 9:50 am the last round of clearing Outgoing "Urgent" foreign payments in HRK, HUF and PLN will be executed.
5. Orders in CZK, all orders in FC, SEPA payments and Outgoing foreign payments will be settled at 10:50 am, and the last round of settlement of Outgoing "Urgent" foreign payments in RUB will be executed .
6. All orders in CZK, orders in FC, "Express" SEPA payments and Outgoing foreign payments will be settled at 11:20 am.
7. All orders in CZK, orders in FC, "Express" SEPA payments and Outgoing foreign payments will be settled at 11:50 am.
8. Orders in CZK, all orders in FC, "Express" SEPA payments and Outgoing "Express" foreign payments will be settled and the last round of settlement Outgoing "Urgent" foreign payments will be executed at 12:50 pm (all payments to all banks in CHF, CZK, DKK, NOK and SEK);
9. Orders in CZK, all orders in FC, "Express" SEPA payments and Outgoing "Express" foreign payments and Outgoing "Urgent" foreign payments will be settled at 1:20 pm (to all banks in EUR, USD, CAD and GBP);
10. All orders in CZK, orders in FC, "Express" SEPA payments and Outgoing "Express" foreign payments will be settled at 1:50 pm, and the last round of settlement Express payments in CZK, "Urgent" SEPA payments and Outgoing "Urgent" foreign payments (to all banks in EUR, USD, CAD and GBP) will be executed.
11. All orders in CZK, orders in FC, "Express" SEPA payments and Outgoing "Express" foreign payments will be settled at 14:50.
12. All orders in CZK, orders in FC, "Express" SEPA payments and Outgoing "Express" foreign payments will be settled at 3:50 pm.
13. All orders in CZK, orders in FC, "Express" SEPA payments and Outgoing "Express" foreign payments will be settled at 4:00 pm.
14. All orders in CZK, orders in FC, non-conversion "Express" SEPA payments and Outgoing "Express" foreign payments will be settled at 4:50 pm, and the last round of settlement of conversion "Express" SEPA payments (to all banks except of KB) and Outgoing "Express" foreign payments will be executed.
15. All orders in CZK, orders in FC, "Express" SEPA payments (non-conversion) and Outgoing "Express" foreign payments (non-conversion) will be settled at 5:30 pm;
16. All orders in CZK, orders in FC, "Express" SEPA payments (non-conversion) and Outgoing "Express" foreign payments (non-conversion) will be settled at 6:30 pm;
17. All orders in CZK, orders in FC, "Express" SEPA payments (non-conversion) and Outgoing "Express" foreign payments (non-conversion) will be settled at 7:30 pm;
18. All orders in CZK, orders in FC, "Express" SEPA payments (all to KB and non-converted outside KB) and Outgoing "Express" foreign payments (non-conversion) will be settled at the last round at 8:20 pm;

10.3 Settlement rules - standard due date (instant)

If funds are insufficient during the first round of processing an online order with the standard due date, its status will be set to "pending" and the order will be automatically added to multi-round processing so it can be included in further processing rounds.

If an order is not recorded in any of rounds due to insufficient funds, its status will be set to "pending" and it will be processed in the next round(s).

Only if sufficient funds for recording of the payment are not found on the client's account even in the last round of processing (depending on the payment type), the payment will be rejected and the transaction status will change from status of "being processed" to "rejected".

10.4 Processing of payments on non-business days

A business day is defined as a day starting from 8:30 pm and ending at 8:30 pm on the following Business day. If a Saturday, Sunday or a state holiday is between two banking days, these days are considered part of the banking day following the mentioned days, i.e. payments entered on these days are processed in the same way as if entered on a single banking day.

10.5 Information about conversion transactions

If a user enters a conversion transaction, the bank will use the exchange rate valid at the moment of effectiveness of the order, even in case it is settled within multi-round processing. The time of acceptance of the payment order by the Bank has no influence on the used exchange rate. For recording, the exchange rate valid at the moment of accounting of the order is used, so it could differ from the rate valid at the time of acceptance of the order.

This means in case of insufficient funds during the day, when the order enters multi-round processing, the order can be recorded with a rate different from the rate valid at the moment of entering the order. If the user does not want to record the order with the later rate, he/she can cancel the payment in the status of awaiting processing and create it later, when there are sufficient funds in the account. A valid exchange rate list is available on the www.kb.cz website or directly in services of direct banking.

The bank will account (settle) conversion transactions with future due dates and conversion transactions entered on the due date earlier than the beginning of a business day on their due date – using the exchange rate valid at the moment of processing, usually after 8:00.

11 Main page

The main page of the MojeBanka application appears on the following occasions:

- after logging in to the application;
- after changes in the *Filter products for filter* (Select owner);
- after selecting *Home* in the main menu.

11.1 Product tabs

All administered products (selected based on the owner selection filter) are displayed on tabs specifying basic information. The tabs contain options to quickly access some functions. Click on a tab to display a simplified input of an order or product details.

You can choose two forms for displaying tab information on the screen (conventional or dynamic display).

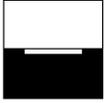
11.2 Information about login of the user in the application

In the upper part of the application menu, the date and time of the user's last successful login to the MojeBanka application are displayed. Use the Date and time link to display the *My detail* window showing the dates and times of the last 10 logins of the user to the MojeBanka and MojeBanka Business applications (for up to the last 90 days). In case of a discrepancy, call the client line of Komerční banka on +420 955 551 552.

11.3 Messages and documents

Use this function to display:

- Summary of messages of Komerční banka for the application user,
- list of available electronic statements (current and requested archived) for products of Komerční banka,
- list of available electronic statements and tax confirmations for products of KB Penzijní společnost,
- List of contracts concluded electronically between you and KB,



- Message summary with sent original contractual terms and conditions for products that you have concluded with KB, and messages with notifications of changes to these contractual terms and conditions.

Press the **Access** button to display Message and document summary.

11.4 Favourites

Use this function to quickly start frequently used functions in the Main page. You can add options from the standard menu to favourites of the MojeBanka application. Favourites may contain up to 5 custom options. *Electronic applications* is a fixed option linking to the screen containing the application to be filled in and the list of applications sent.

Click on **Amend** to amend favourites. The *Administration of favourites* screen contains a complete structure of the application menu to add options.

12 Payments

12.1 List of payments

12.1.1 Entered orders

This list shows the all online-created orders whose due date is not older than 30 days.

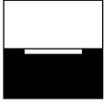
The list allows searching for created orders and their status:

- "recorded" – an order that has been fully signed and recorded. It will decrease payer's current available balance and increase beneficiary's current available balance;
- "rejected" – an order that has been fully signed and then rejected. Reason for rejection is specified in the Status description field;
- "awaiting authorisation" – an order entered without signing and submitting for processing. It is possible to authorise, edit and cancel it;
- "partially authorised" – an order that has been partially signed within multiple authorisation. It is possible to authorise, edit and cancel it;
- "cancelled" – an order that has been cancelled by the user before processing;
- "being processed" – an order currently under processing;
- "pending" – an order that has been fully signed and awaits processing (such as an order with an advance due date). It is possible to edit and cancel it. If an order in the "pending" status is cancelled on the same Business day when it was entered, both the user's daily limit and subject daily limit will be increased.
- "pending funds" – an order with insufficient account balance after sending for processing, which has been included in multi-round processing system.
- "processed" – collection order that has been passed for processing to another bank.

12.1.2 List of approved direct debits and their administration

Use this window to display a list of all active direct debit mandates related to the selected account. Active general direct debit mandates, active SIPO direct debit mandates, active direct debit mandates for landlines and internet of O2 Czech Republic a.s and active SEPA Direct Debit mandates. The list shows direct debit mandates entered via all systems of Komerční banka.

You can print, amend or cancel the displayed active direct debit mandates in the List of approved direct debits screen. For changing and cancelling SIPO direct debit mandate and direct debit mandate for O2



Czech Republic a.s., the same terms for submitting requests apply as for creating these direct debit mandates.

List of displayed statuses of direct debit mandates in List of approved direct debits:

- Active - active and valid direct debit mandate.
- Before validation - the validity of the direct debit mandate is to take effect later.
- Modified - the status for the SIPO direct debit mandate, direct debit mandate for O2 - landline/internet and SEPA Direct Debit mandate. This becomes effective in case of changing these direct debit mandates. The list displays both the original and new settings.
- Closed - the status of the SEPA Direct Debit mandate. Closed mandates appear in the list for 30 days from the date of closing.

12.1.3 Direct debit advice notes

Use this function to display:

- applicable direct debit advice notes – direct debits that have not been processed yet and are to be drawn on the current Business day;
- advice notes on direct debits recorded today – direct debits recorded today;
- pending direct debit advice notes – direct debits to be processed in future;
- history of direct debit advice notes – direct debits processed in the past (advice notes are available for 30 days).

Advice notes on direct debits from Komerční banka, from other financial institutions, and advice notes on SEPA direct debits (direct debits in EUR sent within the Single European Payment Area) are displayed.

Information will be updated at every user login. The last delivery of new direct debit advice notes from other financial institutions is carried out at approximately 4:30 pm. on Business days; new direct debit advice notes from KB are delivered during the whole Business day.

Types of direct debit processing:

- online - the direct debit will be processed online during the day within the framework of multi-round processing of orders.
- continuous - the direct debit will be processed online first. In case it is not recorded during online processing (due to insufficient balance or if any of conditions of Direct debit mandate is not met), it will be processed during the following night processing. In this case, the processing type will be changed to "batch". This direct debit does not enter the system of multi-round processing of orders.
- batch - the direct debit will be processed within the framework of night processing. This direct debit does not enter multi-round processing during the day and does not change the available balance during the day.

Processing status of direct debits:

- Awaiting due date: The due date of the direct debit order is an advance date; currently, the direct debit meets the conditions of the entered active direct debit mandate.
- Awaiting due date - Not permitted: The due date of the direct debit order is an advance date; currently, no direct debit mandate has been set or the entered mandate is not active.
- Awaiting due date - Permitted limit exceeded: The due date of the direct debit order is an advance date; currently, the direct debit amount exceeds the limit set in the active direct debit mandate.
- Awaiting due date - Number of days between direct debits not reached: The due date of the direct debit order is an advance date; currently, the direct debit does not meet the condition of the number of days between direct debits within the entered active direct debit mandate.



- Awaiting due date – Status is updated: Information on the direct debit processing results (recording, rejection or another attempt at processing) is being updated. Verify the condition upon next login.
- Awaiting due date – Other reason: A condition for direct debit processing has not been met, for example, an account limit has been set.
- Awaiting processing: The direct debit order will be processed in the required due date; currently, the direct debit meets the conditions of the entered active direct debit mandate.
- Awaiting processing - Not permitted: The direct debit order will be processed on the requested due date; currently, no direct debit mandate has been entered or the entered mandate is not active.
- Awaiting processing - Permitted limit exceeded: The direct debit order will be processed on the requested due date; currently, the direct debit amount exceeds the limit set in the active direct debit mandate.
- Awaiting processing - Number of days between direct debits not reached: The direct debit order will be processed on the requested due date; currently, the direct debit does not meet the condition of the number of days between direct debits within the entered active direct debit mandate.
- Awaiting processing - Insufficient funds: The direct debit order will be processed on the requested due date; currently, there are insufficient funds to process it.
- Awaiting processing – Other reason: The direct debit order will be processed on the requested due date; currently, some conditions for processing have not been met, such as a limit set in the account.
- Awaiting processing – Status is updated: Information on the direct debit processing results (recording, rejection or another attempt at processing) is being updated. Verify the condition upon next login.
- Status is updated: Information on the direct debit processing results (recording, rejection or another attempt at processing) is being updated. Verify the condition upon next login.
- Recorded: The direct debit order has been recorded successfully.
- Rejected - Not permitted / Permitted limit exceeded: The direct debit order has been rejected; it will not be processed. No direct debit mandate has been set or is not active, or the direct debit amount exceeded the limit set in the active direct debit mandate.
- Rejected – Number of days between direct debits not reached: The direct debit order has been rejected; it will not be processed. The condition of the number of days between direct debits set in the active direct debit mandate has not been met.
- Rejected – Insufficient funds: The direct debit order has been rejected; it will not be processed due to insufficient funds in the account.
- Rejected – Other reason: The direct debit order has been rejected; it will not be processed – a condition for processing has not been met, such as a limit set in the account.
- Status description for recurrent processing of the direct debit (it is specified only for the batch type of direct debit processing, if at least one recurrence was executed during the night processing):
- To be processed again – Not permitted / Permitted limit exceeded: The next attempt to process the direct debit will be made on the following business day. No direct debit mandate has been set or the direct debit amount exceeded the limit set in the active direct debit mandate.
- To be processed again – Number of days between direct debits not reached: The next attempt to process the direct debit will be made on the following business day. The condition of the number of days between direct debits set in the active direct debit mandate has not been met.
- To be processed again – Insufficient funds: The next attempt to process the direct debit will be made on the following business day. There were insufficient funds to process the collection.



- To be processed again – Other reason: The next attempt to process the direct debit will be made on the following business day. A condition for collection processing has not been met, such as due to account limit settings.

12.1.4 Direct debits - modification history

Use this screen to display the modification history in direct debit mandate settings, SIPO direct debit mandate settings, the direct debit mandate for O2 Czech Republic a.s and SEPA Direct Debit mandate. Modifications made via direct banking, KB branch and Expresní linka KB are displayed.

12.1.5 Standing orders - modification history

Use this screen to display the modification history in standing order settings. Only modifications made via direct banking will be displayed.

12.1.6 List of standing orders and their administration

Use this list to display all active standing orders related to the administered account. You can change and cancel standing orders.

12.1.7 Unprocessed payments

This Summary shows the list of orders (including foreign payments) and standing payment orders submitted to Bank for processing, whose recording has been rejected by Bank. The summary contains a list of all unprocessed payments made by the subject in all KB applications as well as a list of all unprocessed standing payment orders entered in all systems of Komerční banka.

Orders rejected online are displayed in the summary immediately after rejection (this does not apply to batch payments in the continuous mode - if they are not recorded online, they are sent to night processing).

Batch orders rejected during night processing and unprocessed payments of standing orders will be displayed in the summary only after night processing (the next Business day).

After the date of their rejection, orders are kept in this list for up to 92 days - for natural persons (individuals) and up to 31 days - for natural persons (entrepreneurs) and legal persons. The list displays rejected payments related to all accounts of filtered owners.

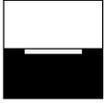
Note for batch orders that can be entered in other direct banking applications: Owners having set a certain number of attempts to process a rejected order in a bank branch in cases of momentarily insufficient funds (KB register), should take this fact into account when considering the creation of a new order because of possible payment duplicity. For orders with the reason for rejection set as "pending funds", another attempt for recording will be carried out.

12.1.8 Foreign payment pre-advice notes and advice notes and SEPA payment pre-advice notes and advice notes

Use this function to display a summary of pre-advice and advice notes for:

- incoming and outgoing foreign payments (including SEPA payments),
- GTB outgoing payments,
- requests for payment – MT 101,
- SEPA Direct Debit - debtor (direct debits in EUR sent to KB within the Single European Payment Area),
- SEPA Direct Debit - creditor (direct debits in EUR sent to KB within the Single European Payment Area based on a SEPA Direct Debit order).

The incoming payment pre-advice note informs the client that an incoming foreign payment will be recorded, while the pre-advice for a request for payment MT 101 or SEPA direct debit - debtor: informs the debtor that



a direct debit will be drawn from his account. SEPA Direct Debit pre-advice note - creditor: informs the creditor about sending of the SEPA Direct Debit order.

At the moment the payment is recorded (using the applicable exchange rate list), an advice is created for the payment. For outgoing payments, advice shall be created right away. Pre-advice notes are not created for payments whose SWIFT messages arrived at Komerční banka on the value date, between 13:00 and approx. 14:00 - an advice is created right away.

No pre-advice note is created for incoming payments whose SWIFT message was received at Komerční banka between 1 pm and approx. 2 pm - an advice is created right away.

If the payer's bank requests cancellation of the payment /request for payment before actual recording, no advice will be created and the pre-advice note will be marked "cancelled". This pre-advice note will be displayed for a period of 30 days in the list.

This summary also displays so-called Multiple payments from abroad. Typically, these are dividend payouts, pensions etc. Multiple payments are entirely accounted by the system of foreign payments. Only pre-advice notes will be delivered with the payment; advice will not be displayed.

12.2 Orders

12.2.1 Payment order in CZK

Use the Payment order in CZK (Czech crowns) option to enter an order, sign it by the user and send for processing, or save it in the Orders for authorisation list (to be sent later). Use the Payment order in CZK (Czech crowns) for payments in CZK both within the framework of Komerční banka and to other financial institutions within the Czech Republic. The Express payment service can be used. Express payments in CZK let clients take advantage of interest running on debited account and cut down time of delivery to partners. Ideally, these payments are paid in the partner's bank on the due date, or on the Business day next to the due date at the latest. An Express payment in CZK can be executed to another bank in the Czech Republic only and must be sent for processing by 2:00 PM on the due date at the latest.

An express payment in CZK can be entered with an advance due date.

Note:

If an Express payment is sent within Komerční banka, the sign indicating it as Express will be removed and the payment will be processed in a standard procedure.

Payment orders in CZK can be used for payments from a current account, an associated savings account or term account (for a term account, only within a single subject, on the fixed term account maturity (roll-over) date only.

Some account numbers may contain an ante-number separated from the account number by a hyphen. This hyphen should be included only if at least four digits follow. Some account numbers contain two hyphens. The first hyphen separates the ante-number from the proper account number; the second hyphen (usually at the fourth position from the right) is a part of the account number. Do not enter the second hyphen.

Examples:

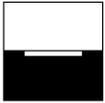
For account number enter

104-061	104061
19-104061	19-104061
19-104-061	19-104061

To speed up entering of Payment order in CZK, click on the account tab on the Main page to use the simplified entry form.

12.2.2 Payment order - term account

A payment to be credited or debited to a term account on the maturity (roll-over) date of the deposit can be executed only within the framework of a single subject, while both these accounts must be in the same



currency. It is possible to enter a payment order between two term accounts (however, both accounts must mature on the same date and again, the procedure can only be done on this maturity date).

Other rules:

- an unlimited number of payment orders in the batch can be sent to the credit of a term account;
- a single order can be entered to the debit of a term account;
- it is not possible to transfer interest from a term account;
- it is not possible to close a term account by transferring the balance;
- it is not allowed to deposit money in a term account that is overdue.

Note:

If a newly set up account is used, the active operation may be executed no sooner than after two Business days from the account set up.

12.2.3 Foreign payment

Use the Foreign payment option to enter, sign and send a foreign payment for processing to the Bank, or save it in the Orders for authorisation list (to be sent later).

The screen is divided into two parts. In the first part, general information on the foreign payment is entered. Based on these data, the most suitable type of foreign payment is selected automatically, and the remaining fields to be filled in will be displayed in the second part.

2 payment types can be entered or amended using the Foreign payment screen.

12.2.3.1 Foreign payment

A payment in foreign currency or in CZK to a foreign account or a payment in foreign currency to another bank in the Czech Republic.

Use this type to enter "Urgent" payments (the value date is the same as the entered Due date), or "Express" payments (the value date is the day following after the entered Due date). The value date is the date of recording to accounts of another bank at KB or to accounts of KB at another bank; the Due date is the date when Komerční banka records the order at the payer's account at KB. Urgent payments can be created in selected currencies only.

Payments to KB Bratislava may be sent as "Express" only.

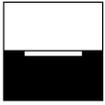
Payments in any of the currencies shown in the drop-down list of the application can be created as express payments. Note that for AUD, JPY and CNY, the value date is postponed by two days from the Due date due to different time zones.

Latest times for sending foreign payments in order to keep the due date of the current Business day:

Mode of payment processing	Currency of payment	Latest time of sending (on business days)
Urgent	HRK, HUF, PLN	10:00
Urgent	RUB	11:00
Urgent	CHF, CZK, DKK, NOK, SEK	13:00
Urgent	EUR, USD, CAD, GBP	14:00
Express with conversion*	any	17:00
Express without conversion	any	20:30

**) Express with conversion – the debtor's account currency is different from the payment currency*

The table does not include payments to the target bank of KB Bratislava. Payments to the target bank of KB Bratislava in EUR, CZK and USD received by 15:00 and payments in other currencies (with the exception of



AUD, HRK and JPY) received by 14:00 will be paid into the creditor's account right on the current business day; otherwise, they will be paid in on the next business day.

12.2.3.2 SEPA payment

Payments in EUR to SEPA area. SEPA payments can be used for foreign (cross-border) payments in EUR or for payments in EUR within the Czech Republic (both outside KB and within KB). You can enter more detailed identification details of the debtor and creditor in SEPA payments to be sent to a so-called SEPA compatible bank (these data usually depend on the agreement between the debtor and creditor). A SEPA-compatible bank is a bank that accepts SEPA payments with all optional SEPA payment data. Fees for SEPA payments are always divided between the payer and beneficiary (SHA type).

Latest times for sending SEPA payments in order to keep the due date of the current Business day:

Mode of payment processing	Latest time of sending (on business days)
Urgent	14:00
Express with conversion* outside KB	17:00
Express without conversion	20:30
Express with conversion* within KB	20:30

**) Express with conversion – the debtor's account currency is different from the payment currency*

The table does not include payments to the target bank of KB Bratislava. Payments to the target bank of KB Bratislava received by 15:00 will be paid into the creditor's account right on the current business day; otherwise, they will be paid in on the next business day.

The guaranteed period for crediting of a SEPA payment to the beneficiary's account is 1 business day from the due date specified in the SEPA payment (with considerations to national calendars).

Until 11:00 am, urgent SEPA payments will be processed with additional SEPA information (payment reference and optional identification data) only if the SCT purpose category-Description field contains the "SEPA" phrase.

12.2.3.3 More information on foreign payments

For details about foreign payment transactions, see <http://www.kb.cz/cs/lide/obcane/zahranicni-platebni-styk.shtml>. This page also provides information about payments to Russia in RUB (including the sample order)

In case the currency of the payment is different from the currency of the beneficiary's account, the beneficiary's bank may convert it to the beneficiary's account currency using the exchange rate of the beneficiary's bank.

All types of foreign payments are processed using multi-round processing system. Transaction status can be verified on the *Entered orders* screen.

In transaction history, non-accounting data of recorded foreign payments are displayed in the following form:
Message for payer: Beneficiary's account, KB reference and beneficiary's bank reference (rfKB rfJU account)

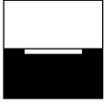
Message for payee: Bank SWIFT code or the beneficiary's bank name and abbreviation of fee (bank fee)
AV field: AV message or purpose of payment

Note (applicable to FX payments):

From 21st 11. 2009, BEN fee type cannot be used, if the country of beneficiary's bank is in EEA or a currency of a country within EEA is used.

Note:

If a newly set up account is used, the active operation may be executed no sooner than after two Business days from the account set up. Rates used for conversions are only for information and not binding.



12.2.4 Collection order

Use this option to enter, sign and send a collection order for processing, or save it in the Orders awaiting authorisation list (to be sent later).

The user can enter a collection order within Komerční banka or to another bank within the Czech Republic. Within Komerční banka, a collection order can be created either in CZK or in foreign currency. Account currency and counteraccount currency on the collection order must be identical. A collection order to another bank can only be created in CZK. It is possible to enter a payment order with an advance due date. Sent collection orders are displayed in Entered orders, with the “processed” status.

It is necessary to enter a collection order to other banks with due dates at least one Business day later than the current date.

Note:

Before making a direct debit mandate, you need permission from the other party. If a newly set up account is used, the active operation may be executed no sooner than after two Business days from the account set up.

12.2.5 Standing order in CZK

Use the standing order in CZK to execute regular payments of fixed amounts (in CZK) in a fixed date from a payer's current account to a fixed beneficiary's account within the Bank or to another bank. Within the Bank, the beneficiary's account can be a current, savings or term account.

When you enter a standing order in CZK, you can choose its other versions:

- a so-called standing order with interruption (with a monthly frequency) which is active for a specified period shorter than 12 months (for example, when paying school lunches from 1st September to 30th June),
- automatic cleaning transfer, which allows regular transfers of part of the credit balance exceeding an agreed limit to another account.

Automatic cleaning transfer can only be entered:

- between accounts of the same owner,
- between private and business accounts if the same natural person is the owner.

The standing order to the credit of a term account can only be entered with a due date identical with the maturity (roll-over) date of the term account. It is necessary that it has the same frequency as the term account.

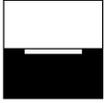
In MojeBanka, a standing order in CZK can only be entered to a current account in CZK. A standing order in CZK can be created on any day of the week, however, at least two Business days before its due date.

Total user limit and subject limit are checked during authorisation of the standing order. However, these limits are not lowered by the authorisation of the standing order. In case the user daily limit or subject daily limit are exceeded during authorisation of the standing order, the standing order is saved in the list of standing orders awaiting authorisation.

Standing orders in CZK can be saved in the awaiting authorisation list. Standing orders which were saved in the Awaiting authorisation list can be authorised not later than 30 days from the date of saving in the list. If not authorised within 30 days, they will be deleted from the list.

If multiple/multilevel authorisation is set, the following applies for the creation or changing of a standing order:

- account owner – natural person (individual) always makes authorisation himself;
- account owner – natural person (entrepreneur) always makes authorisation himself;
- statutory representatives and authorised persons always execute the authorisation according to rules of multiple/multilevel authorisation, regardless of their limits in accounts.



Cancelling of a standing order is not subject to multiple/multilevel authorisation - any user can cancel a standing order regardless of the rights set within the framework of multiple/multilevel authorisation.

A standing order with a daily frequency will only be executed on business days. If the bank carries out accounting also on bank holidays, then the standing order will be executed even on this bank holiday.

For standing orders, the account number to be credited cannot be amended. If you want to change this number, you have to cancel the whole standing order and create a new one.

For a standing order in CZK that is due more times within the framework of the selected period (for example, it is executed on Tuesday and Thursday in the weekly frequency), its due date cannot be changed using the MojeBanka application.

12.2.6 Payment order in foreign currency

Use this payment option to enter, sign and send a Payment order in foreign currency (FC) for processing to the Bank, or save it in the Orders for authorisation list (to be sent later). The lump sum payment order in foreign currency can be used for a payment between accounts administered in identical or different currencies, with the exception of the case when both the payer's and beneficiary's accounts are administered in CZK, or for a payment to another bank within the framework of the Czech Republic entered to the debit of a current account in foreign currency. A payment order in foreign currency to another bank within the Czech Republic is always transferred for settlement to the settlement center of Česká národní banka; therefore, it is always executed in CZK, regardless of the payer's account currency.

You can enter an order with an advance due date; the exchange rate valid at the moment of settlement of the order by the Bank will be used to convert currencies.

Used rates:

- transfer from CZK account to FC account - currency sell;
- transfer from FC account to CZK account - currency buy;
- transfer from FC to FC account - prompt ratio (ratio of KB middle rates of appropriate currencies), which is modified by the charge for conversion (dis)agio.

A payment order in FC can be used for payments from current or term (from a term account - only within a single subject, on the maturity date of the term account) accounts only.

A payment order FC, when one of accounts is a term account, can only be executed in the same currency.

Note:

If a newly set up account is used, the active operation may be executed no sooner than after two Business days from the account set up. Rates used for conversions are only for information and not binding.

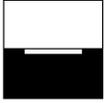
12.2.7 Standing order in foreign currency

Use this function to enter standing orders in foreign currency within Komerční banka or to another bank within the Czech Republic. A standing order to another bank can only be created in CZK. A standing order is a repeated payment with a fixed amount, fixed date and fixed counteraccount to be credited.

In MojeBanka, a standing order in foreign currency can only be entered to a current account in CZK or in foreign currency. A standing order foreign currency can be created on any day of the week, however, at least two Business days before its due date.

For standing orders with conversion, currency conversion is performed at the moment of settlement of the payment using the current rate.

Total user limit and subject limit are checked during authorisation of the standing order (these limits are specified in CZK; for standing orders in foreign currency, they are converted using the KB median exchange rate). However, these limits are not lowered by the authorisation of the standing order. In case the user daily limit or subject daily limit are exceeded during authorisation of the standing order, the standing order is saved in the list of standing orders awaiting authorisation.



Standing orders in foreign currency can be saved in the awaiting authorisation list. Standing orders which were saved in the Awaiting authorisation list can be authorised not later than 30 days from the date of saving in the list. If not authorised within 30 days, they will be deleted from the list.

If multiple/multilevel authorisation is set, the following applies for the creation or changing of a standing order:

- account owner – natural person (individual) always makes authorisation himself;
- account owner – natural person (entrepreneur) always makes authorisation himself;
- statutory representatives and authorised persons always execute the authorisation according to rules of multiple/multilevel authorisation, regardless of their limits in accounts.

Cancelling of a standing order is not subject to multiple/multilevel authorisation - any user can cancel a standing order regardless of the rights set within the framework of multiple/multilevel authorisation.

A standing order with a daily frequency will only be executed on business days. If the bank carries out accounting also on bank holidays, then the standing order will be executed even on this bank holiday.

For standing orders, the account number to be credited cannot be amended. If you want to change this number, you have to cancel the whole standing order and create a new one.

For a standing payment order in foreign currency that is due more times within the framework of the selected frequency (for example, it is executed on Tuesday and Thursday in the weekly frequency), its due date cannot be changed using the MojeBanka application.

12.2.8 Regular payments

Use this function to move selected templates of payment orders (from an existing list of templates) to a new Regular payments window. This will help you enter repeating payments. In this window, you can modify the amount, due date, variable symbol and specific symbol.

You can send selected payments to the bank, change or delete templates from the list of regular payments and add templates to the list of regular payments. You can only add templates of payment orders in CZK to regular payments.

It is the same function as if using a template in a payment order. Data of the template will be transferred to the payment order. You can change these data in the payment order. There may be up to 10 templates added to regular payments.

12.3 Payments for mobile services

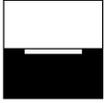
Operations of mobile services up to the remaining user daily limit and subject daily limit can be made. If these limits are exceeded, the operations will not be allowed (i.e. orders will not be saved in the Orders for authorisation list). Payments related to mobile services will not be passed to multi-round processing (they are rejected in case the current available balance is exceeded). A tax document for the executed payment can be ordered using the operator's call centre or directly at the appropriate operator's sales point.

12.3.1 Mobile top-up

Use this function to top-up the pre-paid SIM card credits of Czech mobile operators. Credit can be topped-up with an amount from CZK 200 to 9 999. Komerční banka submits (while processing the payment) a request for SIM card top-up to the mobile operator. Topping-up will be carried out immediately after processing the request. You can assign a name to the telephone number being topped-up and save it for next topping-up.

Note:

Only in case the functionality of *Mobile top-up* is used, Komerční banka will hand over the request for topping-up the SIM card in the correct format along with processing of the payment. Sending of the payment to the operator's account using the Payment order option is not forbidden, but in this case, Komerční banka will not send the request for topping-up to the operator. It depends on the agreement between the client and operator, whether the operator tops-up the SIM card on the basis of the payment.



12.3.2 Pay invoice

Tariff customers of the Czech mobile operator Vodafone can use this function to make payments (currently, the function is not available for other operators). The following operations can be made for Vodafone: Pay invoice, Increase of call deposit, Vodafone payments (payment for a specific telephone number). Komerční banka submits (while processing the payment) a request for service settlement to the mobile operator. The operator shall settle the service immediately after processing the request.

12.4 Direct debit mandate

12.4.1 SIPO direct debit mandate

Use this function to set up a SIPO direct debit mandate (Centralised direct debit of inhabitants) to the debit of a CZK (Czech crowns) current account owned by a natural person - individual. All users with access to the account (both adults and children) can create SIPO direct debit mandates within the MojeBanka application.

A SIPO direct debit mandate cannot be created to the debit of a natural person - entrepreneur or a legal entity via MojeBanka.

By setting up a SIPO direct debit mandate, the account owner or an authorized person allows Česká pošta, s. p. to directly debit funds from his/her account (up to the defined limit) within the framework of the SIPO system and to further process the directly debited amount according to the effective terms and conditions of SIPO.

The limit of SIPO single payment entered via the MojeBanka application must not exceed the daily limit of subject and, at the same time, it must not exceed the amount of CZK 99 998.00 (due to technical restrictions).

On the 24th day of each month, Komerční banka submits requests to set up SIPO direct debit mandates to Česká pošta, a.s. In case the 24th day of the month is not a Business day, the date is shifted to the nearest previous Business day. In order that the first SIPO payment is carried out in the next month, the request to set up SIPO direct debit mandate must be submitted to Komerční banka one business day before sending the request to Česká pošta. Business day ends at 20:30.

12.4.2 Direct debit mandate

Use this function to set up a direct debit mandate to the debit of a current account in CZK (Czech crowns) or foreign currency. Currencies of the permitting and directly debiting accounts must be the same. In case the direct debit mandate is in foreign currency, the directly debiting (collecting) counteraccount must be a KB account. All users with access to the account (both adults and children) can permit direct debit mandates within the MojeBanka application.

By creating a direct debit mandate, the account holder or an authorised person allows the counterparty (i.e. the payment beneficiary) to collect funds from his own account (i.e. transfer funds from the holder's account to the beneficiary's account) up to the limit of the individual payment (the payment limit is defined by the party setting up the direct debit). The single payment limit can be set up to the total daily subject limit. The single payment limit is not limited in time (such as one day). It is a single payment limit.

The user must inform the counterparty that the direct debit has been agreed. In case of setting up a general direct debit mandate, the bank will not inform owners of counteraccounts.

Number of direct debit payments can be restricted by setting a (non-zero) number of days between direct debits. This value specifies after how many days from the last processed direct debit another direct debit payment associated with the direct debit mandate can be made. In views of direct banking services, this value is presented in the "Frequency" field, and the individual values have following meanings: "Daily" means 1 day, "Weekly" 5 days, "Monthly" 25 days, "Quarterly" 80 days, "Semiannually" 180 days, "Annually" 360 days, "Unlimited" 0 days.

12.4.3 Direct debit mandate for O2 Czech Republic a.s. – landline/internet

Use this function to create a direct debit mandate to the debit of a CZK (Czech Crown) current account for payments for a landline and internet for O2 Czech Republic, a.s. All users with access to the account (both adults and minors) can create direct debit mandates within the MojeBanka application.

By creating a direct debit mandate, the account owner or authorised person allows O2 Czech Republic, a.s. to directly debit funds for landline and internet payments from his/her own account up to the specified limit.

The set single payment limit must be higher or equal to CZK 500. The limit must not exceed the total daily limit of subject.

On the 25th day of each month, Komerční banka submits requests to set up direct debit mandates for O2 Czech Republic, a.s. In case the 25th day of the month is not a Business day, the date is shifted to the nearest previous Business day. In order that the first payment for landline is carried out in the next month, the request to set up a direct debit mandate must be submitted to Komerční banka one business day before sending the request to O2 Czech Republic a.s. (Business day ends at 20:30).

Note:

direct debit mandate for mobile phone payments for O2 must be entered using the Set up a direct debit mandate screen.

12.4.4 Agreement with SEPA Direct Debit

Use this function view to set up a SEPA Direct Debit mandate to the debit of a current account in EUR. All users with access to the account (both adults and minors) can set up SEPA Direct Debit mandates within the MojeBanka application.

By setting up a SEPA Direct Debit mandate, the account holder (or an assignee) allows the counterparty to draw funds from his/her own account (i.e., transfer funds from the holder's account to the creditor's account based on the SEPA Direct Debit) up to the limit of the individual payment (the payment limit is defined by the party setting up the SEPA Direct Debit mandate). The single payment limit can be set up to the total daily subject limit. If the total daily limit of subject is exceeded, setting up the SEPA Direct Debit mandate will not be permitted. The subject limit is stated in CZK; for checking within the framework of setting up a SEPA Direct Debit mandate, the limit will be converted to EUR using the KB middle exchange rate.

The single payment limit is not limited in time (such as one day). Number of direct debit payments can be restricted by setting a (non-zero) number of days between direct debits. This value specifies after how many days from the last processed SEPA Direct Debit another direct debit payment associated with the direct debit mandate can be made. In views of direct banking services, this value is presented in the "Frequency" field, and the individual values have following meanings: "Daily" means 1 day, "Weekly" 5 days, "Monthly" 25 days, "Quarterly" 80 days, "Semiannually" 180 days, "Annually" 360 days, "Unlimited" 0 days.

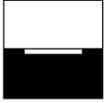
The user must inform the counterparty that the SEPA Direct Debit mandate has been set up. In case of setting up a SEPA Direct Debit mandate, the bank will not inform owners of counteraccounts.

12.5 Payment orders - authorisation, direct debit mandates - authorisation, standing orders - authorisation

12.5.1 Orders for authorization

Use the Orders for authorisation option to select orders previously sent to this list by yourself or another user and sign and submit the selected orders for processing. Orders exceeding the remaining user daily limit or subject daily limit that have been sent by the user directly for processing are automatically stored in this list as well. The purpose of this function is to allow preparation of orders for sending by another user with, for instance, sufficient user account limit to the account. Another advantage of this list is the possibility of multiple signatures and sending up to twenty orders at a time, which is a similar option to the multiple order.

In case an order exceeds the remaining daily limit of the subject, it is necessary (according to the required amount of the payment) to wait for renewing of the subject limit or to increase the subject limit at the KB



branch to be able to authorise it. Orders up to 30 calendar days from their due date will be kept in the list, then they will be deleted.

12.5.2 Direct debit mandates - authorisation

This screen contains requirements for direct debit mandate, SIPO direct debit mandates, direct debit mandates for O2 Czech Republic a.s. and SEPA Direct Debit mandates that have not yet been fully authorised (with the status "awaiting authorisation" or "partially authorised") and wait for full authorisation.

12.5.3 Standing orders - authorisation

This screen contains requirements for setting up or changing direct debit mandates that have not yet been fully authorised (with the status "awaiting authorisation" or "partially authorised") and wait for full authorisation.

12.6 Administration of templates

12.6.1 Payment order templates

The Payment order templates function allows you to define the data of an order, save it under a template name and later easily enter it by selecting the template name. Templates can be created for domestic payment orders, foreign payments and SEPA payments.

Templates are accessible only to users who created them; they do not relate to any payer's account.

13 Accounts

13.1 Account summary

13.1.1 Account summary

This screen contains a current account summary of filtered owners that the user can administer in the MojeBanka application. Select details of each account to display detailed data, including the current balance (updated always after night processing) and account number in the IBAN international format.

13.1.2 Transaction history

Use this function to view the history of settled transactions related to the selected account.

History can be accessed for the past 730 calendar days, with continuous loading from 1st 8. 2015, however, not before the MojeBanka service was established.

Transaction history starts to be formed at the moment of first use of the MojeBanka application. The specified period is the shortest period for which the history is available - transaction history can be even longer. For credit accounts, it is possible to select whether non-accounting information such as interest instalments, charges, etc., shall be displayed as well. This information does not affect the balance or turnovers in the credit account.

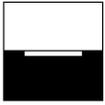
To display transactions recorded on the current day (so-called today's activities), select *Day*, select the current date and confirm the values by pressing *Display*.

To print the generated file with transaction history in the TXT format correctly, the following settings of the text editor are necessary:

- font: Courier New CE, size: 10;
- print margins: 25 mm - both top and bottom (File/Page Setup in Notepad).

13.1.3 Turnover summary

This function displays sum amounts of movements in the selected account for individual days.



13.1.4 Today's activities

Use this function to display incoming and outgoing transactions related to the selected account processed during the current day. The transactions are moved to the Transaction history after processing overnight.

13.2 Statements

Use this function to change the frequency and format (electronic in direct banking, electronic - e-mail, paper - mail) of sending official bank statements, to download current electronic statements in PDF and to request the sending of archived statements.

In this case, the electronic format (both in direct banking and e-mail) is equivalent to the print format.

13.2.1 Available statements

Use this function to display:

- list of available electronic statements (current and requested archived) for products of Komerční banka,
- list of available electronic statements and tax confirmations for products of KB Penzijní společnost.

13.2.1.1 Information on statements for products of Komerční banka

Electronic statements downloaded here are equivalent to paper statements and substitute them. Delivered current statements and archived statements will be available for downloading for a period of 90 days from delivery. Date of current statement generation varies between individual branches. For details, contact your branch.

13.2.1.2 Information on statements and confirmations for products of KB Penzijní společnost

The list provides statements for Pension supplementary insurance in the transformed fund and for Additional pension savings for the period of 5 years. Tax confirmations proving payments of contributions by a participant in pension supplementary insurance and additional pension savings will be available for 2 years.

13.2.2 Request for archived statements

Use this function to send a request for delivery of an available archived statement. Both the holder and authorised person of the account may send the request. The actual statement will then be delivered (within 48 hours) to the *Available statements* screen.

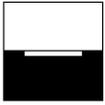
13.2.3 Statement settings

Use this screen to show the list of statements for which the frequency and format can be changed. Statements for the currently selected account will be displayed.

The statement type can be changed from print to electronic (and vice versa). The statement type cannot be changed independently for debit card statements. The format depends on the statement type of the account to which the card belongs.

Statement settings cannot be changed in the following cases:

- previous changes to the specific statement are still being processed;
- an individual frequency has been set for the specific statement;
- an individual price has been set for the account to which the statement belongs;
- the account to which the statement belongs is covered by the general contract and, at the same time, it is not a current account;
- card statement is not created (you can establish generating of card statements in your KB branch).

**13.2.4 Rules for conclusions of amendments to statements and downloading of statements by clients under 18**

See the following table for rules for conclusions of amendments to statements and downloading of statements by clients under 18:

	downloading of e-statements in PB			making out amendments to e-statements	
	client under 15	client 15 to 18	statutory representative	client under 18	client over 18
Child account + term account	NO	NO	NO	NO	NO**)
G2 + term account	NO*)	YES	YES	NO	YES

*) G2 is provided only to clients over 15

***) Child account will not be provided to clients over 18

13.3 MojeOdměny

Use this function to display:

- Summary of rewards paid within the MojeOdměny concept,
- Summary of rewards you can get for your pension savings account,
- the amount of contribution that you have donated from rewards paid to Jistota Foundation of Komerční banka a.s.

It is possible to set the amount of contribution for Jistota Foundation of Komerční banka a.s. . This will be determined as a percentage of rewards sent to the pension savings account as a result of payments by credit card.

For MojeOdměny concept options, visit www.mojeodmeny.cz.

14 Cards**14.1 Card summary****14.1.1 Card summary**

Use this window to display the list of payment cards (debit and credit) for the selected account. Open the card details to change card limits, contacts and other card parameters.

You can amend payment card (debit and credit) weekly limits for cash withdrawals, payments at merchants and the total weekly limit. Only account owners (adult users) can amend weekly limits regardless of whether they are also holders of these payment cards. By executing a change in weekly limits, the already withdrawn amounts of weekly limits are not cancelled.

Only account owners (adult users) can enable or disable internet payments using a payment card (debit and credit), regardless of whether they are also holders of these payment cards. Settings for Internet payments cannot be changed for virtual cards and Mobile card.

The Request a duplicate PIN for payment card (debit or credit) application can only be sent by the account owner whom the card has been issued for, or by the cardholder authorised to use the selected account. PIN cannot be sent for Mobile card.



14.1.2 Credit card - loan summary

This screen contains a credit account summary for a credit card of filtered owners that the user can administer in the MojeBanka application. Select details of each account to display detailed data (including the available loan amount for the credit card).

14.1.3 History of card changes

Use this summary to display the history of payment card changes executed using direct banking applications.

14.1.4 Statements of transactions of payment cards

Use this function to display a statement of recorded transactions of payment cards, with the option to save the statement in CSV, PDF and TXT format. Transaction history will be updated always after closing the Business day during night processing. History is accessible for 730 calendar days into the past, with continuous loading from 1st 8. 2015. The statement will be displayed to the payment card holder and to the owner (or the authorised person) of the account, to which the card has been issued. The statement will be available only for payment cards that have statements permitted.

14.2 Pending transactions

14.2.1 List of pending transactions

Use this function to display individual blocks of financial funds resulting from payment card operations, from payments executed via MojePlatba application or from payments to mobile operators for each chosen account. By default, blocks for the interval from the current Business day to minus 20 days will be displayed.

It does not include so-called off-line payment card transactions, which do not create blocks of financial funds in the account immediately after execution of the transaction. You will see information about off-line transactions only once they have been recorded.

14.3 Payment terminal

14.3.1 Merchant's statements

A user operating an owner with a concluded Contract for payment card acceptance can download Merchant's statements (both regular and additionally requested), as well as monthly summaries. Statements are available either in structured text formats - KB cards 1250, KB cards 852 and PDF format. Descriptions of data formats used for communication with Komerční banka can be downloaded from <http://www.mojebanka.cz/cs/download.shtml>.

The following frequencies can be selected for payment card statements:

- daily - created every business day;
- weekly - created every Wednesday;
- bi-weekly - created every second Wednesday;
- monthly - created on the first workday of the following month.

Monthly lists are generated on the 11th day of the following month.

For all the above-mentioned dates of statement generation: if the specified day is not a workday, the appropriate statement will be generated on the first following workday.

Availability of Merchant's statements within the MojeBanka application:

- Monday - from 18:30;
- Tuesday - Friday - from 16:00

These statements are available for 93 days from their creation. During the mentioned period, these statements can be downloaded repeatedly.

A user who is an authorised person for the owner, who has concluded the Contract for payment card acceptance can also download these statements on condition the Client - natural person (entrepreneur) or Client - legal person has assigned him the authorisation via the Access control administration option.

14.4 Arrange a personal credit card

To arrange a personal credit card using the MojeBanka application wizard, select **Cards / Interested in or click on the Products and services tab on the Main page** and then create an application. To be able to run the wizard, the offer for arrangement must be displayed.

After all the necessary data and parameters of the credit card (using the Credit card application wizard) have been entered, the application will be sent to the bank for processing upon signing. The applicant will be informed of the processing of the application by means of notifications - the delivery method is to be set using the Credit card application wizard. If the application is approved, the **Credit card - loan summary** screen (in the *Cards / Card summary* menu) will include the Contract for credit card loan ready for electronic signing. The contract must be signed on the date on which it was created. After the contract has been signed by Komerční banka, the new credit card will be manufactured and sent to the address selected in the wizard. The only exception is the Platinum credit card which will be sent to your KB branch.

If the application is not rejected but no credit card can be arranged via MojeBanka based on this application, it will be submitted to the branch where arrangement of the credit card will be completed. The MojeBanka application may contain a contract for a personal credit card ready for signing even for a request that was not sent using the application wizard.

14.5 Arrange a debit card

To arrange a debit credit card using the MojeBanka application wizard, select **Cards / Interested in** and then create a contract. To be able to run the wizard, the offer for arrangement must be displayed.

After all the necessary data and parameters of the debit card (using the Debit card application wizard) have been entered, the contract will be sent to the bank for processing upon signing electronically. Then the new debit card will be manufactured and sent to the selected address. The Mobile card will be ready for download to Mobilní banka.

14.6 Contract for business credit card

The MojeBanka application may contain a contract for a business credit card ready for signing on the **Credit card - loan summary** screen (in the *Cards / Card summary* menu). This contract must be signed within 10 working days of the date of its creation.

15 Loans

15.1 Loan summary

15.1.1 Loan summary

This screen contains a loan summary of filtered owners that the user can administer in the MojeBanka application.

The summary displays the following products:

- Consumer loans;
- Mortgages;
- Business loans;
- Business revolving loans;

- Loans from building savings;
- Bridging loans (for building savings).

Select details of each loan to display detailed data.

15.1.2 Loan contract summary

This summary shows loan contracts concluded via the MojeBanka application.

If the consumer loan contract is waiting for the loan applicant's signature, the screen for electronic signing of the contract can be opened from this summary. The contract is available in the MojeBanka application for the whole period the loan lasts and one month from termination of the loan.

15.2 Arrange a consumer loan

To arrange a consumer loan using the MojeBanka application wizard, select **Loans / Interested in** and then create an application. To be able to run the wizard, the offer for arrangement must be displayed.

After all the necessary data and parameters of the consumer loan (using the Consumer loan application wizard) have been entered, the application will be sent to the bank for processing upon signing. The applicant will be informed of the processing of the application by means of notifications - the delivery method is to be set using the wizard.

If the application is approved, the Consumer loan contract will be available for electronic signing on the **Loan contract summary** screen (in the *Loans / Loan summary* menu). The contract must be signed on the date on which it was created. After the contract has been signed by Komerční banka, the loan can be drawn. If the application is not rejected but no loan can be arranged via MojeBanka based on this application, it will be submitted to the branch where the consumer loan arrangement will be completed.

The MojeBanka application may contain a contract for a consumer credit ready for signing even for a request that was not sent using the application wizard.

15.3 Optimal Loan arrangement

To arrange an Optimal loan (consolidation of loan products) using the MojeBanka application wizard, select **Loans / Interested in** and then create an application. To be able to run the wizard, the offer for arrangement must be displayed.

After all the necessary data and parameters of the Optimal loan (using the Optimal loan application wizard) have been entered, the application will be sent to the bank for processing upon signing. The applicant will be informed of the processing of the application by means of notifications - the delivery method is to be set using the wizard.

If the application is approved, the Consumer loan contract (containing the Optimal loan) will be available for electronic signing on the **Loan contract summary** screen (in the *Loans / Loan summary* menu). The contract must be signed on the date on which it was created. After the contract has been signed by Komerční banka, the loan can be drawn. If you want to consolidate loan products from other companies and banks or if no loan can be arranged via MojeBanka based on the application, the application will be transferred to your KB branch for completion.

15.4 Arrange a mortgage

To send a mortgage applications using the MojeBanka application wizard, select **Loans / Interested in** and then create an application. To be able to run the wizard, the offer for arrangement must be displayed.

After all the necessary data and parameters of the mortgage (using the Mortgage application wizard) have been entered, the application will be sent to the bank for processing. After submitting the application, the next steps of mortgage arrangement will be carried out at the branch of Komerční banka. Your relationship manager will contact you on the basis of the submitted application. He will arrange a meeting date at the branch and hand over further information necessary for smooth processing of the mortgage.



15.5 Contract for business loan

The MojeBanka application may contain a contract for a business loan ready for signing in the **Loan contract summary** screen (Loans / Loan summary). This contract must be signed within 10 working days of the date of its creation.

16 Savings and investments

16.1 Product summary

Use this function to display a product summary for savings and investments of filtered owners that the user can administer in the MojeBanka application.

The summary displays the following products:

- Savings accounts;
- Term accounts;
- Building savings (also displayed to the statutory representative of an underaged owner);
- Mutual funds (contracts of investments of natural persons - entrepreneurs are not available);
- Retirement pension savings;
- Additional pension savings;
- Transformed fund (this is a former pension insurance, if the contract was concluded before 1st December 2012);
- Closed products (with the exception of the building savings).

Select details of each product to display detailed data.

The following status of investments contracts can appear:

- Pending - the contract is awaiting further processing;
- Being processed - the system is working on this contract;
- Received - the contract has been received for processing;
- Rejected - the governing system has rejected the contract. The reason for rejection is specified at the contract;
- Active - the contract has been received in IKS;
- Blocked - IKS has blocked administration of the contract;
- Closed - the contract has been terminated.

Note:

If the investments contract is not displayed, call 955 551 552 or your relationship manager and tell him/her the number of your contract.

16.2 Asset management

Use this function to display characteristics of owned strategies within the framework of administration of your assets.

16.2.1 Strategy value trend

Use the strategy value - history screen to graphically show the history of the invested amount and the current strategy value.



16.2.2 Strategy structure

Use the strategy structure to display information related to investments in individual funds within your strategy.

At the same time, graphs can be displayed on this screen:

- Strategy structure - this graph shows shares of individual funds in which investments are made within the strategy;
- Strategy assets - this graph shows the structure of assets in which investments are made within the strategy.

16.2.3 Investment in strategy

Use this function to enter a one-off order to invest in a strategy for which the owner has concluded a valid contract. Orders in the strategy currency can be entered.

Differences from the standard payment order:

- the counteraccount number and its currency are pre-filled based on the strategy name;
- the counteraccount number and currency are linked to the strategy name;
- it is not possible to enter counteraccount numbers different to those offered;
- the contract number is filled in the variable symbol and cannot be amended manually.

Only the strategy owner can enter an order to invest in a strategy via the MojeBanka application.

If the strategy and the debtor's account have the same owner, the remaining daily limit of the subject is not checked and decreased when investing in a strategy.

16.3 Mutual funds portfolio

Use this option to display properties of the owned investment portfolio in domestic and foreign mutual funds. Listed funds are priced using the latest fund rates.

Summaries and graphs are available to natural persons - individuals (owners) and legal entities (statutory representatives).

Note:

If the investments are not displayed, call 955 551 552 or your relationship manager and tell him/her the number of your contract.

16.3.1 Overall portfolio summary

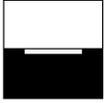
Use the Overall portfolio summary screen to display a summary of the investment portfolio according to the currency of the investment. If it is opened from the application menu, summary data for filtered owners will be displayed. If it is opened from the tab (on the main screen), data for a specific contract will be displayed. Investment fees are included in the values.

16.3.2 Portfolio value - overall history

Use the portfolio value - overall history screen to graphically show the history of the invested amount and the current portfolio value. If it is opened from the application menu, summary data for filtered owners will be displayed. If it is opened from the tab (on the main screen), data for a specific contract will be displayed. A separate graph is shown for each currency in which investments are made.

16.3.3 Overall portfolio structure

Use the Overall portfolio structure screen to display information related to investments in individual funds. Funds are split into sections according to their currencies. If it is opened from the application menu, summary



data for filtered owners will be displayed. If it is opened from the tab (on the main screen), data for a specific contract will be displayed. Investment fees are included in the values.

At the same time, graphs can be displayed on this screen:

- Portfolio structure - this graph shows shares of individual funds in which investments are made within the portfolio in the specified currency;
- Fund currency structure - this graph shows the currency structure of funds assets in which investments are made within the portfolio (this graph is only displayed for the portfolio in CZK);
- Fund assets - this graph shows the structure of funds assets in which investments are made within the portfolio (this graph is only displayed for the portfolio in CZK).

16.3.4 Current exchange rate summary

The summary shows a list of all funds belonging to individual contracts (domestic or foreign funds), including current unit prices. The market price of assets in fund portfolios (shares, bonds etc.) for the date of order submission (D) will be calculated on the next day (D+1) and will be published another day later (D+2).

Note:

Prices of units of some units may not be published daily; in that case, the application displays the last published price.

16.4 Buy and sell units

16.4.1 Buy units

Use the Buy units option to enter a single order to invest in units for which the owner has concluded a valid contract. Orders in both CZK and foreign currency can be entered.

Differences from the standard payment order:

- the counteraccount number and its currency are pre-filled on the basis of the type of contract and fund name;
- the counteraccount and its currency are linked to the fund name - the counteraccount will be selected by selecting the fund name;
- if multiple accounts are tied to a single fund, all of them are specified;
- it is not possible to enter counteraccount numbers different to those offered;
- for domestic funds, the contract number is filled in the variable symbol; for foreign funds, the contract number filled in the specific symbol.

Completion of an investment questionnaire may be required within the framework of the Buy units procedure. Only a natural person - individual (contract owner) or an authorised person of a legal entity can enter Buy units orders in the MojeBanka application.

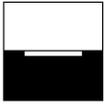
If the contract of investments and debtor's account have the same owner, the remaining daily subject limit is not checked and decreased when buying units.

16.4.2 Standing order to buy units

Use the Standing order to buy units option to regularly invest in units for which the owner has concluded a valid contract. Standing orders in both CZK and foreign currency can be entered.

For standing orders with conversion, currency conversion is performed at the moment of clearing of the payment using the current rate.

Differences from the standard standing order:



- the counteraccount number and its currency are pre-filled on the basis of the type of contract and fund name;
- counteraccount number and currency are linked to the fund name;
- it is not possible to enter counteraccount numbers different to those offered;
- the contract number is filled in the variable symbol and cannot be amended manually.

Completion of an investment questionnaire may be required within the framework of the Standing order to buy units procedure. Only a natural person - individual (contract owner) or an authorised person of a legal entity can enter Standing orders to buy units in the MojeBanka application.

16.4.3 Transfer between funds

Use this function to enter an instruction to transfer between funds, i.e. to sell units of one fund and, at the same time, buy units of another fund within the same investments contract.

Completion of an investment questionnaire may be required within the framework of the Transfer between funds procedure. Only a natural person - individual as a contract owner can enter an instruction to transfer between funds in the MojeBanka application.

16.4.4 Complete the questionnaire

The investments questionnaire will be used to evaluate knowledge of the Client with regards to the considered investments.

It is possible to complete the questionnaire either in the MojeBanka application (only for natural persons - individuals and, at the same time, for contracts concluded after 24th 11. 2007) or at a KB branch. It is possible to reject to complete the questionnaire. The rejection has no influence on the required operation within the framework of Investing.

16.4.5 Redemption of units

Use the Instructions to redeem units function to enter the Instructions to redeem units order to its issuer at the price valid on the date of submission of the instruction.

Completion of an investment questionnaire may be required within the framework of the Redemption of units procedure. Only a natural person - individual as a contract owner can enter an instruction to redeem units in the MojeBanka application. Redemption is executed only in cashless mode, in the own account of the owner in Komerční banka.

16.4.6 Instruction summary

Use this summary to display a list of all instructions (related to investments) entered via MojeBanka or Expresní linka KB.

The summary shows instructions to contract conclusion, contract modification, redemption order and instruction to transfer between funds.

The following instruction status can appear:

- Pending - the instruction is pending further processing. This instruction can be cancelled and modified;
- Being processed - the system is working on this instruction. This instruction cannot be cancelled or modified;
- Received - the instruction has been received for processing. This instruction cannot be cancelled or modified;
- Rejected - the governing system has rejected the instruction. The reason for rejection is specified at the instruction;

- Deleted - the client has deleted the instruction.

Instruction summary is available to natural persons - individuals (owners) and legal entities (statutory representatives).

16.4.7 Transaction history of units

Use this function to display investment history for the selected contract (regardless of the mode of investing).

This summary contains information about investing:

- investments in the fund (based on a payment order, standing order, cash deposit at a cash counter, transfer from another bank);
- redemption (redemption of units to the issuer);
- transfer between funds (displayed as two items - sale of one fund and purchase of another fund);
- transfer of units - decrement of units (the transferor) or increment of units (transferee));
- convert mutual fund units from documentary to dematerialised.

Investment history is available to natural persons - individuals (owners) and legal entities (statutory representatives).

If the investments are not displayed, call 955 551 552 or your relationship manager and tell him/her the number of your contract.

16.5 Operation of funds by foreigners

Only residents, i.e. persons with an assigned birth number and permanent address in the Czech Republic, can administer funds via the MojeBanka application.

Residents of Slovak Republic can administer funds, as well. Citizens of the Slovak Republic who concluded the contract of investments before 26th July 2004 can get access to investments in the Settings / Investments settings.

Other foreigners with no birth number assigned cannot use the MojeBanka application to administer investment funds.

16.6 Mutual funds – concluding a contract

Use this function to conclude an investment contract. Currently, Komerční banka offers mutual funds managed by Investiční kapitálová společnost a.s. and Amundi funds managed by Amundi Asset Management S.A. For details on the company and the funds offered, go to www.iks-kb.cz.

Only a major (adult) Client - natural person (non-business) can conclude an investment contract using the MojeBanka application. A client – natural person (entrepreneur) or a legal entity can conclude such a contract at a branch.

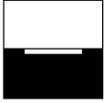
Tax residence declaration is a part of contract conclusion.

16.7 Arrange building savings

To arrange a building savings contract with Modrá pyramida using the wizard of the MojeBanka application, select **Savings and investments / Interested in** and then create a draft contract. To be able to run the wizard, the offer for arrangement must be displayed.

After filling in all the necessary data (using the Building savings draft contract wizard) and signing, the draft contract is sent to Modrá pyramida for processing. You will be informed of the processing of the draft contract by means of notifications set using the Draft contract wizard.

Draft contract status:



- created - status after signing of the draft contract by the client; the draft contract is filed in Komerční banka and awaits sending to Modrá pyramida;
- sent - Komerční banka has sent the draft contract to Modrá pyramida;
- received - Modrá pyramida has received (accepted) the draft contract;
- returned for correction - Modrá pyramida has returned the draft contract for correction. The draft contract can be returned, for example, due to an incorrectly filled in contact address. If the draft contract is not corrected within 30 days, it will be automatically rejected;
- pending to be accepted - this status can arise if the contract number assigned by Komerční banka does not correspond to the methodics of Modrá pyramida. Modrá pyramida will correct the contract number and send the contract back for accepting (signing). If the draft contract is not accepted within 30 days, it will be automatically rejected;
- rejected - Modrá pyramida has rejected the draft contract. The draft can only be rejected for technical or administrative reasons.
- Tax residence declaration is a part of contract conclusion.

17 Insurance

17.1 Insurance summary

Use this function to display a list of contracts with Komerční pojišťovna in which one of the filtered owners represents the policy holder or the insured person.

The summary displays both life and non-life insurance from Komerční pojišťovna. Select details to display details of the contract. This summary is not displayed to authorised persons.

17.2 Arrange a travel insurance

To arrange a travel insurance via the MojeBanka application, go to menu **Insurance / Interested in**. The offer for arrangement must be displayed. When you select the offer for arrangement, the wizard of Komerční banka will open.

17.3 How to arrange property insurance and liability insurance

To arrange a property insurance and liability insurance via the MojeBanka application, go to menu **Insurance / Interested in**. The offer for arrangement must be displayed. When you select the offer for arrangement, the wizard of Komerční banka will open.

18 Financial markets

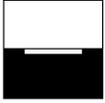
18.1 Summary

18.1.1 Orders with individual FX summary

This summary shows the all online-created orders with individual FX rate whose due date is not older than 30 days.

The list allows searching for created orders and their status:

- "recorded" – an order that has been fully signed and recorded. It will decrease payer's current available balance of FX funds and increase beneficiary's current available balance;
- "rejected" – an order that has been fully signed and then rejected. Reason for rejection is specified in the Status description field;



- "awaiting authorisation" – an order entered without signing and submitting for processing. It is possible to authorise, edit and cancel it;
- "partially authorised" – an order that has been partially signed within multiple authorisation. It is possible to authorise, edit and cancel it;
- "cancelled" – an order that has been deleted by the user before processing;
- "being processed" – an order currently under processing;
- "pending" – an order that has been fully signed and awaits processing (such as an order with an advance due date). It is possible to edit and cancel it. If an order in the "pending" status is cancelled on the same Business day when it was entered, both the user's daily limit and subject daily limit will be increased.
- "pending funds" – an order with insufficient account balance of FX funds after sending for processing, which has been included in multi-round processing system for FX payments. These payments are processed repeatedly (every 5 minutes) until 17:00.

18.1.2 Balance of available FX funds

Use this function to display a summary of the current available balance of FX funds for the selected owner who has concluded a contract with the dealing department or a contract for using eTrading services.

18.1.3 FX payments - advice notes

Use this function to display submitted and recorded orders with individual FX rate for filtered owners. Transactions are displayed for the past 730 calendar days, with continuous loading from 1st 8. 2015. Individual order types are divided in tabs.

18.2 Payments with individual rate

18.2.1 Payment orders for authorisation with individual FX

Payment order in foreign currency with individual FX is used for entering a lump sum payment order using FX funds. A payment order with individual FX can be created without conversion only. It uses previously purchased FX funds saved in an internal bank account. The payment can be either directly submitted for processing or saved in the List of orders with FX awaiting authorisation (to be authorised later).

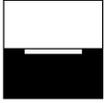
Use payment orders with individual FX for the following kinds of payments:

- to your own account within Komerční banka - only incoming items will appear in the transaction history;
- another account within Komerční banka - with no record in the transaction history;
- another account in another bank within the Czech Republic (only in CZK) – with no record in the transaction history.

An owner can only enter a payment order if he/she has arranged a specific contract "Of individual rate" or "E-Trading" and has purchased FX funds. If not, the user cannot enter FX payments.

To be able to enter a payment, the user must have a sufficient remaining limit for payments with individual FX.

After sending the payment awaiting authorisation or directly for processing, the payment will be displayed in the *Orders with individual FX summary* screen. Foreign payments and orders in foreign currency with individual rates regardless of their status (pending, awaiting authorisation, etc.) will be displayed in the *Orders with individual FX summary* screen. Sent and recorded orders with indiv. FX rate are displayed in the *List of FX payment advice notes* screen.

**18.2.2 Foreign payment with individual FX**

Use this function to enter and amend foreign payments with individual FX rate. You can use your own purchased FX funds for these payments. A foreign payment with individual FX can only be entered without conversion.

An owner can only enter a foreign payment with individual FX if he/she has concluded the contract "Of individual rate" or "Of E-Trading".

3 payment types can be entered or amended using the Foreign payment with individual FX screen.

18.2.2.1 Foreign payment with indiv. FX

A payment in foreign currency or in CZK to a foreign account or a payment in foreign currency to another bank in the Czech Republic.

Use this type to enter "Urgent" payments (the value date is the same as the entered Due date), or "Express" payments (the value date is the day following after the entered Due date). The value date is the date of recording to accounts of another bank at KB or to accounts of KB at another bank; the Due date is the date when Komerční banka records the order at the payer's account at KB. Urgent payments can be created in selected currencies only.

Payments to KB Bratislava may be sent as "Express" only.

Payments in any of the currencies shown in the drop-down list can be created as express payments. Note that for AUD, JPY and CNY, the value date is postponed by two days from the Due date due to different time zones.

Latest times for sending foreign payments with indiv. FX in order to keep the due date of the current Business day:

Mode of payment processing	Currency of payment	Latest time of sending (on business days)
Urgent	HRK, HUF, PLN	10:00
Urgent	RUB	11:00
Urgent	CHF, CZK, DKK, NOK, SEK	13:00
Urgent	EUR, USD, CAD, GBP	14:00
Express with conversion*	any	17:00
Express without conversion	any	20:30

**) Express with conversion – the FX funds currency is different from the payment currency*

The table does not include payments to the target bank of KB Bratislava. Payments to the target bank of KB Bratislava in EUR, CZK and USD received by 15:00 and payments in other currencies (with the exception of AUD, HRK and JPY) received by 14:00 will be paid into the creditor's account right on the current business day; otherwise, they will be paid in on the next business day.

18.2.2.2 SEPA with indiv. FX

Payments in EUR to SEPA area. SEPA with indiv. FX can be used for foreign (cross-border) payments in EUR or for payments in EUR within the Czech Republic (both outside KB and within KB). You can enter more detailed identification details of the debtor and creditor in SEPA payments to be sent to a so-called SEPA compatible bank (these data usually depend on the agreement between the debtor and creditor). A SEPA-compatible bank is a bank that accepts SEPA payments with all optional SEPA payment data. Fees for SEPA payments are always divided between the payer and beneficiary (SHA type).

Latest times for sending SEPA payments with indiv. FX in order to keep the due date of the current Business day:

Mode of payment processing	Latest time of sending (on business days)
Urgent	14:00



Express with conversion* outside KB	17:00
Express without conversion	20:30
Express with conversion* within KB	20:30

**) Express with conversion – the FX funds currency is different from the payment currency*

The table does not include payments to the target bank of KB Bratislava. Payments to the target bank of KB Bratislava received by 15:00 will be paid into the creditor's account right on the current business day; otherwise, they will be paid in on the next business day.

The guaranteed period for crediting of a SEPA payment to the beneficiary's account is 1 business day from the due date specified in the SEPA payment (with considerations to national calendars).

Until 11:00 am, urgent SEPA payments will be processed with additional SEPA information (payment reference and optional identification data) only if the SCT purpose category-Description field contains the "SEPA" phrase.

18.2.3 Orders for authorisation with individual FX

Use the Orders for authorisation with individual FX option to select orders previously sent to this list by yourself or another user and sign and submit the selected orders for processing. Orders exceeding the remaining user daily limit (for FX payments) or subject daily limit that have been sent by the user directly for processing are automatically stored in this list as well. The purpose of this function is to allow preparation of orders for sending by another user with, for instance, sufficient limit. Another advantage of this list is the possibility of multiple signatures and sending up to twenty orders at a time, which is a similar option to the multiple order.

In case an order exceeds the remaining daily limit of the subject, it is necessary (according to the required amount of the payment) to wait for renewing of the subject limit or to increase the subject limit at the KB branch to be able to authorise it. Orders up to 30 calendar days from their due date will be kept in the list, then they will be deleted.

19 My finances

Use this function to view details of the KB MojePlány general contract and links leading to the application of Komerční banka allowing the planning of your personal or business finance. The application will open in a new browser window.

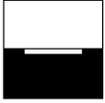
20 Notifications

Use this function to set sending regular notifications (e.g. a notification on account balance or on payments) or sending a one-off notification (e.g. on processing of a specific payment) to the entered telephone number (via an SMS message or fax) or to an e-mail address.

Before you set regular notifications, you have to create notification recipients. One notification can be sent to up to 5 recipients. Regular notifications are sent on Business and non-business days of Komerční banka.

20.1 Notification summary

Use this function to view a summary of regular notifications created by a logged in user. Only owners and statutory representatives can view the notification summary. Use the summary to amend or cancel notifications. Notifications are not shared with other users.



20.2 Notification recipients

20.2.1 List of notification recipients

Use this function to view a list of notification recipients created by a logged in user. Recipients are not shared with other users.

20.2.2 Add new recipient

Use this function to set a new recipient of regular and one-off notifications. A notification recipient is available only to the user who entered him/her.

20.3 Notification about balance

Use this function to set a new or amend an existing account balance notification.

Notifications can be set for the following accounts:

- current account;
- savings account;
- credit account;
- credit account of a credit card;
- term account.

20.4 Payment notification

Use this function to set a new or amend an existing payment notification.

The following notifications can be set:

- payment - a notification will be sent after processing of a payment. These notifications are not created or sent for rejected incoming collection orders from other banks.
- payment card operation - a notification will be sent after using a payment card (cash withdrawal, card payment);
- regular payments - this notification notifies of the date of a regular payment (it is not a notification of payment execution);
- foreign payments - this notification informs of new preadvice notes and advice notes.

20.5 Other notifications

Use this function to set a new or amend an existing notification that is not included in categories of balance or payment notifications.

The following notification types can be set:

- mutual fund prices - this notification informs of mutual fund unit prices;
- fixed term account maturity date;
- an e-mail received in message box;
- merchant's statements received;
- exchange rates;
- payments past due;
- statement delivery.



21 Advanced settings

21.1 Certificate

Note:

Operations with a certificate (saved in browser) can be performed in the application only in case you have enabled remembering of the certificate in your Internet browser. This is the "Remember my certificate in browser" option when adding your certificate on the login page.

21.1.1 Change certificate password in the browser

Use this function to change the password to your certificate saved in the internet browser. Changing your password will only affect the login procedure in the web browser in which the change was made. On other devices and tablets and in other browsers, your original password will still be valid.

After you change the password, create a back-up of the certificate in the P12 file format. The browser will either prompt you to enter the path to save the certificate or it will automatically save it according to your browser settings. Usually, files are saved in the "Downloaded files", "Downloaded" or "Downloads" folders. Copy this file on a USB stick as a backup in case you lose the data when deleting the browser history.

21.1.2 Change PIN for smart card

Use this function to make changes to the PIN for your smart card.

21.1.3 Change e-mail address in certificate

Use this function to change the email address for your certificate saved in the internet browser or on the smart card.

A new certificate will be generated within the framework of changing the e-mail address.

For certificates on smart card, the new certificate will be saved on the smart card.

For certificates in the browser, once the new certificate has been generated, it is no longer possible to log in to the application using the original certificates that you have saved in other browsers, computers or tablets. Therefore, once you generate the certificate, create its back-up in the P12 file during the second step (Finish and back up button). The browser will either prompt you to enter the path to save the certificate or it will automatically save it according to your browser settings. Usually, files are saved in the "Downloaded files", "Downloaded" or "Downloads" folders. Copy this file on a USB stick as a backup in case you lose the data when deleting the browser history.

The P12 file containing the certificate will then be imported to other internet browsers (the Add certificate option in the list of certificates on the login page of the application).

The certificate cannot be backed up in a P12 file in tablets using the iOS or Android operating systems. In this case, import the certificate to other browsers and computers using the functionality for copying from other devices. Run the certificate management option (key icon) on the login page of the browser into which you want to import the certificate, and then select Copy from another PC.

21.1.4 Certificate renewal

Use this function to renew a certificate saved in the internet browser or on the smart card. A new certificate will be generated within the framework of renewing the validity.

For certificates on smart card, the new certificate will be saved on the smart card.

For certificates in the browser, once the new certificate has been generated, it is no longer possible to log in to the application using the original certificates that you have saved in other browsers, computers or tablets. Therefore, once you generate the certificate, create its back-up in the P12 file during the second step (Finish and back up button). The browser will either prompt you to enter the path to save the certificate or it will automatically save it according to your browser settings. Usually, files are saved in the "Downloaded files",

"Downloaded" or "Downloads" folders. Copy this file on a USB stick as a backup in case you lose the data when deleting the browser history.

The P12 file containing the certificate will then be imported to other internet browsers (the Add certificate option in the list of certificates on the login page of the application).

The certificate cannot be backed up in a P12 file in tablets using the iOS or Android operating systems. In this case, import the certificate to other browsers and computers using the functionality for copying from other devices. Run the certificate management option (key icon) on the login page of the browser into which you want to import the certificate, and then select Copy from another PC.

21.1.5 Back up the certificate saved in the browser

Use this function to back up the certificate (saved in the browser) in the P12 file format.

The browser will either prompt you to enter the path to save the certificate or it will automatically save it according to your browser settings. Usually, files are saved in the "Downloaded files", "Downloaded" or "Downloads" folders. Copy this file on a USB stick as a backup in case you lose the data when deleting the browser history.

The certificate cannot be backed up in a P12 file in tablets using the iOS or Android operating systems.

21.1.6 Block the certificate saved in the browser

Use this function to block certificate you have saved in the internet browser.

By blocking it, access to the MojeBanka service and possibly other services in which you use the certificate will be instantly blocked. To renew access to MojeBanka, please visit a branch of Komerční banka.

A certificate on smart card can be blocked in the Certification wizard application.

21.2 Settings

21.2.1 Set up name and sort products

Use this function to enter other name of products that the user is authorised to administer and to set their sorting. Products will be displayed in the application according to the set sorting.

21.2.2 Restore default settings

Default values will be reset after restoring of default settings:

- product sorting;
- names of products;
- form of address.

21.2.3 Address Settings

Use this function to view a summary of permanent residence addresses and contact addresses for products of Komerční banka and its partners and subsidiaries. Contact address settings are available to owners, statutory representatives and payment card holders.

It is possible to amend the contact client address and contact addresses for products of Komerční banka and its partners and subsidiaries. A permanent residence address can only be changed at a branch of Komerční banka.

21.2.4 Contact settings

Use this function to modify contact details - telephone numbers and e-mail addresses in Komerční banka. Authorised modifications will also be sent to subsidiaries and partners of the financial group of Komerční

banka (in case the client has a product or contract at some of these companies). Only product owners and payment card holders can change contact details.

21.3 Operating the service

21.3.1 List of owners

Use this summary to view the list of owners administered in the MojeBanka application. This list is not affected by filter of owners in the upper part of the application.

Use this summary to view details of the owner, service administration of the owner by authorised persons and list of users, or to add a new authorised person.

21.3.1.1 Owner details, Service administration and Tax residence

Only natural persons as owners and statutory representatives of legal entities can access owner details. Owner details contain basic information about the owner, his/her accounts and service administration of the owner by authorised persons.

The total Daily limit of subject can be reduced from the owner details screen.

The Service administration tab shows dates and time of an authorised person's logins to the MojeBanka application. Upon logging in, all owners regardless filtered owners are administered.

Tax residence declaration can be changed in the Tax residence declaration tab.

21.3.1.2 List of users

Only natural persons as owners, statutory representatives of legal entities and authorised persons with rights to online administration can access the list of users. Use this summary to display user details, remove users and set up roles and access of users within the framework of online administration.

Only owners with rights to online administration can remove users.

Only users with rights to online administration can set up roles (right to online administration, authorisation role). Authorised persons can set up roles for other authorised persons only - however, they only can save changes for later authorisation by an owner.

Only users with rights to online administration can set up access rights (settings of administered services, accounts and limits). Authorised persons with rights to online administration can set up access rights and sign them only for other authorised persons. They cannot set up access rights for owners.

Only owners and statutory representatives with rights to online administration can add authorised persons. Authorised persons with rights to online administration can only save an addition of other authorised persons for later authorisation by the owner.

21.3.2 My detail

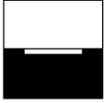
This summary displays personal data of the user, a list of all accounts the user can administer via the MojeBanka application, and the user account limit. Each user can access his/her own details only.

The Detail screen shows the dates and times of the last 10 logins of the user to the MojeBanka and MojeBanka Business applications (for up to the last 90 days), including the IP address from which the user logged in. IP addresses are loaded into the application once a day - during the night update. Therefore, they will be displayed on the day following the night update.

21.3.3 Orders for administration

Use this function to authorise not-signed or partially signed orders for administration. The list shows orders for 30 calendar days.

Transaction type:



- Add authorised person (Access rights tab) - only owners and statutory representatives with rights to online administration can authorise orders. Authorised persons with rights to online authorisations can only amend and cancel orders;
- change user access control to direct banking services and accounts (User access tab) - only owners and statutory representatives with rights to online administration can authorise orders. Authorised persons with rights to online authorisations can only authorise orders for user access control of other authorised persons;
- change settings of online administration and authorisation role (Roles tab) - only owners and statutory representatives with rights to online administration can authorise orders. Authorised persons with rights to online authorisations can only amend and cancel orders.

21.4 Investing

21.4.1 Administration of investments

Use this function to enable or disable administration of a selected group of funds in the MojeBanka application.

In case an owner concluded a contract of investments before 26th 7. 2004, it is necessary to amend the contract by the amendment permitting administration of funds via the MojeBanka application. In that case, the amendment will be shown for signing.

21.5 Mobilní banka

21.5.1 Settings

Use this function to enter the access password and daily safety limit for Mobilní banka and Mobilní banka Business and to set accounts to be administered via Mobilní banka and Mobilní banka Business. An authorised person can only set accounts enabled for administration by the owner.

If you want to make payments to any account in the Czech Republic via Mobilní banka or the Mobilní banka Business application, it is necessary to enable these transfers in the assigned telephone in settings. The telephone will be assigned within the framework of the first login to Mobilní banka or the Mobilní banka Business application installed via Google Play, App Store or Windows Phone Store.

21.5.2 Block

Use the "Block" function to immediately block access to Mobilní banka or Mobilní banka Business (to a logged user).

22 Other information

Other information for individual screens of the MojeBanka application are shown in help available directly in the application.

This User guide for the MojeBanka application cancels and replaces the User guide for the MojeBanka application released on 23rd July 2016.

This User guide for the MojeBanka application becomes effective on 26th November 2016.

MojeBanka