

TERMS AND CONDITIONS FOR THE ISSUANCE AND USE OF A CORPORATE CARD

Československá obchodná banka, a. s. (hereinafter simply the "Bank") in accordance with Act No. 492/2009 Coll. on payment services and on the amendment of certain acts, as amended, and in accordance with the Card Association Rules, the SR Bank Cards Association Rules issues the following Terms & Conditions for the Issuance and Use of a Corporate Card (hereinafter simply the "Terms & Conditions") as the Issuer's business conditions for the issuance and use of a means of payment.

I. GENERAL PROVISIONS

1. These Terms & Conditions arrange relations between the Bank, Firm and Corporate Cardholder that arise upon the issuance and use of Corporate Cards. It is the obligation of the Account Holder and Corporate Cardholder to familiarise themselves in detail with these Terms & Conditions for concluding the Contract and to comply with them.

The Bank issues Corporate Cards to the Account Holder for Corporate Cardholders specified by the Account Holder according to the current offered range as a means of payment as follows:

- to Corporate Account(s) denominated in euros;
- to Corporate Account(s) denominated in selected foreign currencies and this as a component of the respective kind of Account, or on the basis of a separate Contract.

The current range of Corporate Cards and accompanying Complementary Services is published by the Bank in information materials available at all Bank branches. Legal relationships relating to the issuance and use of Corporate Cards are governed by laws of the Slovak Republic, primarily Act no. 492/2009 Coll. on payment services and on the amendment of certain acts, as amended and Act no. 483/2001 Coll. on banks, as amended.

2. The Corporate Card remains the property of the Bank and only the right to use, i.e. the right of disposal, passes to the Corporate Cardholder.
3. For communication with the Bank the Cardholder shall use the Call Centre, a Bank branch or the Bank's electronic banking services. If a given service or method of communication by means of electronic banking services is enabled by the Bank, and unless explicitly stated otherwise in these Terms & Conditions, communication by means of electronic banking services shall be equivalent to communication via a Bank branch.

II. DEFINITIONS OF TERMS

Acquirer is a bank or branch of a foreign bank (including the Bank), holding a licence from the respective Card Company for ensuring the acceptance of Corporate Cards, and which has a contract concluded with the Merchant on the acceptance of Corporate Cards.

Amount Owing is equal to the sum of the balance of the Firm's drawn Credit Limit, interest and all related fees as at the Balance Date. The Amount Owing, in the case of Revolving-Type Corporate Credit Cards is increased by the balance of the unpaid Amount Owing from the preceding period (according to the last Statement) on the given Corporate Revolving Account.

ATM (Automated Teller Machine) is an electronic device with automatic verification of the Corporate Card as well as of data on its Cardholder,

bearing the logo of the respective international Card Company, enabling the Corporate Cardholder to withdraw cash or perform other services by means of the Corporate Card using the PIN code.

Authentication Procedure is the procedure used to verify the Corporate Cardholder's identity when making a transaction (in particular by means of the PIN, Corporate Cardholder's signature, CVC2/CVV2, security code received via SMS, written confirmation in the case of CNP transactions).

Authorisation Centre is the place by means of which it is verified whether the balance on the account is sufficient to cover payments made by means of the Corporate Card.

Authorisation is the Corporate Cardholder's consent to execution of the Transaction's, given prior to its execution and in the form and by the procedure agreed in these Terms & Conditions. If there is no consent to execution of the Transaction, the Transaction shall be considered unauthorised.

Authorised Transaction is a Transaction made using a Corporate Card and by reading data from the chip and magnetic strip, and to the execution of which the Corporate Cardholder has granted consent:

- by using any of the authentication procedures, or
- through the use itself of the Corporate Card, even without using the Authentication Procedure, in the case of special types of Transactions, e.g. using a self-service terminal, paying for travel tickets, tolls, parking fees, or making Contactless Transactions, or in the case of a Transaction made with the Corporate Cardholder's written consent (for example a MO/TO transaction).

Transactions authorised in this manner are irrevocable.

Balance Date means the business day in the month when the Bank calculates the Amount Owing for the last Monthly Period and issues and sends a Statement to the Corporate Credit Cardholder.

Bank means Československá obchodná banka, a.s., registered office: Žižkova 11, 811 02 Bratislava, corporate ID no.: 36 854 140, entered in the Commercial Register of Bratislava I District Court, Section Sa, file no.: 4314/B carrying on banking activities pursuant to the National Bank of Slovakia Decision no. OPK-1401/2- 2008 dated 28.4.2008, National Bank of Slovakia decision no. OPK-5519/2008 dated 25.4.2008, as well as other relevant permits issued by the NBS; under the Payment Services Act, the Bank is also a Payment Services Provider.

Bank's Table of Fees is the specification of all Bank fees, in accordance with which the Bank charges the Firm fees for services provided and for Transactions made in the manner set out in these Terms & Conditions.

Blocked Card is a Corporate Card the use of which has been temporarily or permanently restricted.

Card Company (MasterCard, VISA, American Express, Diners Club International, JCB...) is a foreign legal entity which licenses banks to issue and acquire Corporate Cards and creates rules and regulations for the provision of these activities.

Cash Advance is a cash withdrawal, usually at exchange offices or at Bank branches by means of a POS terminal.

Cash Back is a cash withdrawal at a Merchant's Point of Sale, which is conditional upon a payment Transaction for the purchase of goods or services.

Chargeback is a justified Claim regarding a Transaction, filed by the Firm against the Bank or Merchant in relation to a transfer (return) of the respective Transaction amount and the fee to the Firm.

Charge-Type Corporate Credit Card is a Corporate Card issued in respect of a Corporate Charge Account.

Chip is an integrated electronic circuit containing a microcomputer, enabling secure storage and retrieval of data relating to the Corporate Card.

Claim is a written request by the Firm and / or Corporate Cardholder for investigation of a disputed Transaction.

CNP Transaction (Card Not Present) includes all types of Transactions made without the physical presence of the Corporate Card. CNP Transactions are usually made at a Merchant over the Internet, by telephone, fax or e-mail, by manually entering the Corporate Card number, expiry date, CVV2 or CVC2, and the required payment amount for the purchase of goods or services.

Complementary Services mean services in respect of a Corporate Card that the Corporate Cardholder may use under agreement with the Bank. The level of fees for Complementary Services is set out in the Table of Fees; the specification and scope of Complementary Services that the Cardholder is entitled to use is published by the Bank on its website www.csob.sk.

Contactless Transaction is a Transaction made by placing a Contactless Card on the contactless reader of a POS terminal, where it is generally unnecessary to authorize the Transaction by entering a PIN when making payments up to €20. The amount of a Contactless Transaction for which PIN entry is not normally required may differ; it is set in the local currency by the Card Company VISA or MasterCard for each country separately.

Contract is the contract on the provision of the Firm's overall Credit Limit for Corporate Credit Cards, concluded between the Bank and the Firm.

Contract on the Issuance and Use of a Corporate Card is a common term for the Contract on the Issuance and Use of a Corporate Debit Card and the Contract on the Issuance and Use of a Corporate Credit Card.

Contract on the Issuance and Use of a Corporate credit Card is a written application for the issuance and use of a Corporate Credit Card, in accordance with the Terms & Conditions, signed by the Firm, which upon signing by the Bank becomes the Contract on the Issuance and Use of a Corporate Credit Card, an integral part of which are these Terms & Conditions.

Contract on the Issuance and Use of a Corporate Debit Card is a written application for the issuance and use of a Corporate Debit Card, in accordance with the Terms & Conditions, signed by the Firm, which upon signing by the Bank becomes the Contract on the Issuance and Use of a Corporate Debit Card, an integral part of which are these Terms & Conditions.

Corporate Account is a common term for a Corporate Current Account, Corporate Revolving Account and Corporate Charge Account.

Corporate Card means an electronic means of payment by means of which its Corporate Cardholder makes cashless payments for goods and services at a Merchant and cash payment operations (cash withdrawals from an ATM, bank or exchange office) in the Slovak Republic or abroad to the debit of the Corporate Account, or a cash deposit via a Bank ATM to the credit of the Corporate Account. The term "Corporate Card" is a common term for both a Corporate Debit Card and a Corporate Credit Card. Depending on the data reading technology used, Corporate Cards are issued with contactless functionality, enabling both contact and contactless manners of payment. A Corporate Card may be issued on various media, such as plastic, a sticker, a watch or built in a mobile telephone, etc.

Corporate Cardholder is a natural person to whose name the Corporate Card is issued and who is the sole person authorised to use this Corporate Card for making individual Transactions permitted by the Bank.

Corporate Charge Account is an account maintained by the Bank for the Firm and to the debit, or respectively credit, of which are cleared all Charge-Type Corporate Credit Card Transactions, as well as all fees, interest and other receivables of the Bank toward the Charge-Type Corporate Credit Cardholders issued in respect of this account.

Corporate Credit Card Credit Limit sets the maximum amount of funds that can be drawn by means of one Corporate Credit Card over an agreed period; the agreed period maybe one day or one month. The Corporate Credit Card Limit is always agreed in the Contract on the Issuance and Use of a Corporate Credit Card.

Corporate Credit Card is a common term for both a Revolving-Type Corporate Credit Card and a Charge-Type Corporate Credit Card.

Corporate Credit Card Limit for cash withdrawal by the credit card is 20% of the Credit Limit monthly. If necessary, the cash limit may be set at 100% of the overall Credit Limit monthly.

Corporate Current Account is an account maintained by the Bank for the Firm. Where Corporate Debit Cards are issued in respect of a Corporate Current Account, all Corporate Debit Card Transactions, as well as all fees, interest and other receivables of the Bank toward the Corporate Debit Cardholders are cleared to the debit, or respectively credit, of this account.

Corporate Debit Card is a Corporate Card issued in respect of the Corporate Current Account.

Corporate Debit Card Limit is the maximum amount of funds that can be drawn by means of one Corporate Debit Card over an agreed period, subject to sufficient coverage on the Corporate Current Account in respect of which the Corporate Debit Card is issued; the agreed period maybe one day or one month. The Secure Internet Payment limit may not exceed the Corporate Debit Card limit.

Corporate Repayment Account means the account maintained by the Bank for the Firm and to the credit of which are paid the Amount Owing, as well as all fees, interest and other receivables of the Bank towards the Corporate Credit Cardholders issued in respect of this account.

Corporate Revolving Account is an account maintained by the Bank for the Firm and to the debit, or respectively credit, of which are cleared all Revolving-Type Corporate Credit Card Transactions, as well as all fees, interest and other receivables of the Bank toward the Revolving-Type Corporate Credit Cardholders issued in respect of this account.

CVC/CVV (CVC 2 (MasterCard) - card verification code; CVV (VISA) – card validity value) is a security code printed as the last 3 digits on the Signature Strip of a Corporate Card which is normally used in authenticating CNP Transactions.

Firm means a legal entity or natural person – entrepreneur pursuing business on the basis of a trade licence or other licence who, as a Corporate Account Holder, has concluded with the Bank a Contract and a Contract on the Issuance and Use of a Corporate Card.

Firm's Credit Limit is the Firm's overall Credit Limit, representing the maximum aggregate amount of funds that the Bank makes available to all Corporate Credit Cardholders together for drawing by Corporate Credit Cards over the period of one month. The amount of the Credit Limit in the case of Revolving-Type Corporate Credit Cards is renewed in the amount of each paid instalment of the Amount Owing credited to the Corporate Revolving Account and, in the case of Charge-Type Corporate Credit Cards, in the full amount. The Client can draw credit up to the Credit Limit, though at maximum up to the amount of available credit facilities (see the Available Limit below).

General Business Terms & Conditions of the Bank mean the General Business Terms & Conditions of the Bank, which are available at the operating premises of all Bank branches and on the Bank's website www.csob.sk.

Internet Merchant means a Merchant selling goods or services through the Internet and accepting Corporate Cards by means of an Acquirer.

Internet Transaction is a type of CNP Transaction made at an Internet Merchant by manually entering the Corporate Card number, expiration date, CVV2 or CVC2 via an electronic device connected to the Internet.

Magnetic Strip is a magnetically encoded record of information relating to the Corporate Card and its Holder. It is located on the rear of the Corporate Card.

Maturity Date means, for a Revolving-Type Corporate Credit Card a calendar day in the month as specified in the Contract, by which the Revolving-Type Corporate Credit Cardholder must pay at least the Minimum Repayment of the Amount Owing. For Charge-Type Corporate Credit Cards, the Maturity Date means a calendar day in the month as specified in the Contract, by which the Charge-Type Corporate Credit Cardholder must pay the entire Amount Owing.

Merchant is a legal entity or natural person – entrepreneur who accepts Corporate Cards as a means of payment at its point of sale for the purpose of payment for goods or services provided.

Minimum Repayment is the minimum amount set by the Bank expressed as a fixed amount or percent of the total Amount Owing, or of the Credit Limit of a Revolving-Type Corporate Credit Card that the Corporate Cardholder is obliged to pay the Bank once a month no later than by the Maturity Date.

MO/TO Transaction (mail order/telephone order transaction) is a type of CNP Transaction initiated by telephone or written consent by the Corporate Cardholder, and made without the Corporate Card being physically present by way of manually entering the Corporate Card number, expiration date, CVV2 or CVC2 and the requested payment amount for the purchase of goods or services.

Monthly Period means, for Charge-Type Corporate Credit Cards, the period of one calendar month from the first day following the Statement issue date up to the next statement Issue date; for Revolving-Type Corporate Credit Cards the Monthly Period is normally any contractually agreed 30 consecutive days.

Payment Slip is a confirmation on the payment made by means of a Corporate Card and POS device. It confirms the purchase of goods or provision of services or cash withdrawal.

PIN is a personal identification number notified solely to the Corporate Cardholder, or Firm, enabling identification when using the Corporate Card at an ATM or POS Terminal. The Bank shall allow the client to take over a PIN from an already existing active Payment Card.

Point of Sale is a place marked with the logo of an international Card Company, allowing the Corporate Cardholder to make payments for goods or services by Corporate Card.

POS Terminal (EFT POS) (Electronic Funds Transfer at Point of Sale) is a device for the electronic processing of Corporate Card Transactions, located at the Merchant.

Priority Pass is a scheme that allows Holders of VISA Business Gold Debit CL, VISA Business Charge CL, VISA Business Gold Charge CL and VISA Business credit CL to airport lounges. The programme is operated by Collinson International Limited, seated at Cutlers Exchange, 123 Houndsditch, London EC3A 7BU, United Kingdom.

Return of Goods is a Transaction made by a Corporate Card at a POS terminal at a Merchant, with the aid of which the Merchant can return a certain amount paid by the Corporate Card to the Corporate Account.

Revolving-Type Corporate Credit Card is a Corporate Card issued in respect of a Corporate Revolving Account.

Secure Internet Merchant is an Internet Merchant which accepts Corporate Cards via the Internet by means of an Acquirer, with authentication of the Corporate Cardholder via the 3D Secure Protocol branded either "**Verified by Visa**" or "**MasterCard ID Check**", depending on the type of Corporate Card.

Secure Internet Payment is a service provided by the Bank for making a Secure Internet Transaction.

Secure Internet Transaction is an Internet payment made using a Corporate Card by means of the Internet at the Acquirer of a Secure Internet Merchant authenticated by the Corporate Cardholder via an SMS code. The SMS code serves for authenticating Secure Internet Transactions.

Signature Strip is a strip on the rear of the Corporate Card on which the Cardholder's Specimen Signature is to be written.

Specimen Signature is the Corporate Cardholder's signature on the Signature Strip.

Statement is a written list of Transactions made using Revolving-Type Corporate Credit Cards issued in respect of a Corporate Revolving Account, or Charge-Type Corporate Credit Cards issued in respect of a Corporate Charge Account, the respective fees and interest recorded on the Corporate Revolving Account or Corporate Charge Account and processed by the Bank for the preceding Monthly Period.

Transaction is any financial operation (payments for goods and services, cash withdrawal) made using the Corporate Card or by means of the Corporate Card (payment for goods and services via the Internet).

Unauthorised Payment Operation is a Transaction made using a Corporate Card to which the Corporate Cardholder did not give consent and which does not contain any of the requisites of an Authorised Transaction.

III. ISSUANCE OF A CORPORATE CARD

1. There is no legal claim to issuance of a Corporate Card. The Corporate Card is issued principally to the Corporate Cardholder and is not transferable. The Bank is entitled to refuse a Firm's request for issuance of a Corporate Card, without stating the reason.
2. The Contract on the Issuance and Use of a Corporate Card shall be concluded by the Firm at the respective Bank branch. The Firm shall bear full responsibility for any damage (including any criminal sanctions against the Corporate Cardholder) incurred by the Bank in consequence of providing false or inaccurate data requested by the Bank for issuing a Corporate Card.
3. The Bank reserves the right to deliver the Corporate Card to the Corporate Cardholder or Firm in a manner chosen by the Bank, either by post or via the Bank's branch. The Bank is entitled to send the Corporate Card to the correspondence address of the Corporate Cardholder or the Firm. In the case of the Corporate Cardholder requesting delivery of the Corporate Card to his address abroad, the Bank may send the Corporate Card to this address of the Corporate Cardholder only following the Corporate Cardholder's prior written express consent to paying the increased costs to the Bank for Corporate Card delivery.

The Corporate Cardholder or Firm are obliged, upon receiving the envelope containing the Corporate Card, to check that the envelope has not been opened, that the data on the Corporate Card is correct and, in the event that the envelope has been damaged or the data on the Corporate Card is incorrect, the Corporate Cardholder shall promptly notify the Bank of this fact.
4. Unless agreed otherwise, if the Corporate Cardholder or Firm does not receive, within 20 days from submitting an Application, or within 20 days following the expiry of a Corporate Card's validity in the case of Corporate Card renewal, a Corporate Card by post, the Corporate Cardholder or Firm are obliged to inform the Bank of this fact.
5. Following notification that the Corporate Card has not been delivered, the Bank shall block the Payment Card as lost.
6. The Corporate Cardholder activates the Corporate Card by way of the first use of the Corporate Card at an ATM or POS Terminal by entering the correct PIN and making a contact Transaction.
7. The Bank shall decide on the issuance of a Corporate Credit Card and on the approval and amount of the Firm's Credit Limit after having evaluated the data and documents provided to the Bank by the Firm, on the basis of the Bank's internal criteria. The Bank is entitled to verify the authenticity and content of documents submitted by the Firm, as well as to request further information concerning the Firm from other sources.
8. The Bank is entitled to request collateral for its receivables in the form specified in the Contract.
9. The Bank is entitled, at any moment throughout the term of the Contract, to examine the Firm's solvency and to change the level of the Firm's Credit Limit. The Firm is required, at the Bank's request, to present to it any necessary documents required by the Bank. A change to the level of the Firm's Credit Limit automatically amends the respective provision of the Contract on the Issuance and Use of a Corporate Credit Card.
10. In the event of a substantial change in the Firm's solvency, the Bank shall be entitled to block all Corporate Credit Cards and to terminate the Contract.

11. A Corporate Card is valid up to the last day in the month of its expiry. A Corporate Card is automatically renewed, unless:
 - the original Corporate Card was cancelled, or the Corporate Cardholder requested cancellation of renewal no later than 6 weeks prior to the expiry of the Corporate Credit Card;
 - the Original Corporate Card was blocked in the period 6 weeks prior to issuance of the Renewed Card at the initiative of the Firm, the Corporate Cardholder, or the Bank.

IV. RECEIPT, SAFEKEEPING AND DELIVERY OF A CORPORATE CARD

1. Upon receipt of the Corporate Card by the Firm and its handover to the Corporate Cardholder, the Corporate Cardholder has the right to use it for the period of the Corporate Card validity and also from this moment bears liability for Transactions made using the Corporate Card.
2. The Firm, or Corporate Cardholder, confirms the receipt of the Corporate Card at the Bank by signing the Corporate Card Takeover Protocol, or by taking receipt of the envelope bearing the name of the Corporate Cardholder, or the Firm's registered office.
3. Upon the receipt of the Corporate Card the Corporate Cardholder is required to sign it on the Signature Strip.
4. It is the responsibility of the Corporate Cardholder to keep the Corporate Card in a secure place, i.e. in a place that is not freely accessible to third parties and which is protected against tampering by third parties. It is the responsibility of the Corporate Cardholder to take individual security measures as prevent misuse, damage, loss or theft of the Corporate Card (e.g. to keep the Corporate Card separately from his/her personal documents and, in particular, from information on the PIN; after each use of the Corporate Card put it away in a secure place; to not entrust it to third parties; to protect the Corporate Card against the effects of magnetic fields, etc.).

V. RECEIPT, DISPLAY AND SAFEKEEPING OF THE PIN

1. The PIN is handed over to the Corporate Cardholder at the Bank branch selected by Corporate Cardholder or is displayed to the Corporate Cardholder via ČSOB Electronic Banking.
2. In the case that the Cardholder has asked that the PIN be taken over from the Cardholder's other active Corporate Card, the PIN will not be sent to the branch or the Cardholder's address.
3. It is the Cardholder's obligation upon taking receipt of the envelope containing the PIN to check that the envelope has not been tampered with or unsealed. In the event that the Corporate Cardholder, when taking receipt of the envelope with the PIN, discovers that it has been tampered with or unsealed, he shall refuse to take receipt of the envelope with the PIN, and the Bank shall issue to the Corporate Cardholder another Corporate Card with a different PIN free of charge. Where the PIN is delivered by post to the Cardholder's correspondence address, and the Cardholder finds that the envelope containing the PIN has been tampered with or unsealed, the Corporate Cardholder shall immediately inform the Bank of this, whereupon the Bank shall issue the Corporate Cardholder with a new Corporate Card with a different PIN free of charge.
4. Information on the PIN is intended solely for the Corporate Cardholder. The Firm is not entitled to open the envelope containing the PIN or to learn it. The Corporate Cardholder is required to

follow the instruction stated in the envelope containing the PIN as regards the instruction to destroy the envelope immediately after learning the PIN. The PIN may not be disclosed in any way whatsoever to a third person or recorded in any place. The Corporate Cardholder is required to prevent disclosure of the PIN also when entering it at an ATM or POS Terminal (for example by covering the keypad with the other hand, etc.). Otherwise, the Firm shall be liable for any damage caused by negligence or failure to comply with this obligation.

5. The Bank does not keep any records on the PIN.

VI. PROCEDURE FOR PROPER AND SECURE USE OF THE CORPORATE CARD AND PIN

1. Points of Sale where a Credit Card may be used are marked with the logo of the respective Card Company (e.g. Mastercard, VISA) and match the logo indicated on the Corporate Card.
2. A Corporate Card may not be used for Transactions that would contravene the generally binding legal regulations applicable in the place of making such Transactions.
3. When making Transactions the Corporate Cardholder shall follow the instructions of the POS Terminal or ATM pursuant to Security Rules for the Use of Payment Cards, as published also at www.csob.sk.
4. If the Corporate Card is withheld by an ATM, the Bank reserves the right to cancel the Payment Card. The Firm or the Corporate Cardholder may ask the Bank to reissue it.
5. The Corporate Cardholder and the Firm are required to prevent disclosure of data on the Corporate Card. In the case of Internet Transactions, the Corporate Cardholder shall have fulfilled this obligation only if the Secure Internet Payment Service has been activated for the Corporate Card and if the Corporate Card has been used at a Secure Internet Merchant. Failure to comply with this obligation by the Corporate Cardholder, irrespective of whether it arose as a result of culpable conduct or negligence, shall be considered a violation of the Contract of the Issuance and Use of a Payment Card and the Firm shall be fully liable for any damage incurred through such action up to the moment of notifying the Bank of relevant circumstances (concerning the misuse or unauthorised use of the Corporate Card).
6. In the interest of protecting a Corporate Cardholder, a member of staff of the Point of Sale has at any time the right to request proof of identity from the Corporate Cardholder. In case of doubt or also as a result of the Authorisation the employee is entitled to not execute the Transaction, and to retain the Corporate Card and to destroy it before the eyes of the Corporate Cardholder, with the obligation to issue the Corporate Cardholder with a confirmation on retention of the Corporate Card.
7. When using a Corporate Card, the Corporate Cardholder authorises a Transaction (i.e. grants his consent to the Transaction) and is required to identify himself in the following way:
 - a. in the case of a Transaction made via an ATM, by inserting the Corporate Card into the ATM, by reading data from the Chip and by entering the PIN;
 - b. in the case of a Transaction made via an ATM, by placing the Corporate Card against the ATM's contactless reader, by reading data from the Chip and by entering the PIN;
 - c. in the case of cashless and cash (Cash Back, Cash Advance)

Transactions made via a POS Terminal, by inserting the Corporate Card in the POS Terminal, by reading data from the Chip and by entering the PIN;

- d. in the case of cashless and cash (Cash Back, Cash Advance) Transactions made via a POS Terminal, by inserting the Corporate Card in the POS Terminal, by reading the Magnetic Strip and by entering the PIN or by the Corporate Cardholder's signature;
 - e. in the case of Contactless Transactions, by placing the Corporate Card against the POS Terminal, by reading data from the Chip, without the need to enter the PIN or to sign;
 - f. in the case of Contactless transactions, by placing the Corporate Card against the POS Terminal, by reading data from the Chip and by entering the PIN;
 - g. through the use itself of the Corporate Card and by reading data from the Corporate Card Chip, also without using the Authentication Procedure, in the case of special transactions in making low value transactions, for example when using a self-service terminal, in paying for travel tickets, tolls or parking fees, etc.;
 - h. for all Transactions at an Internet Merchant, by entering the Corporate Card number, its validity period and the CVC2 or CVV2 of the Corporate Card;
 - i. in the case of a Secure Payment Transaction at a Secure Internet Merchant, by entering the Corporate Card number, its validity period and/or the CVC2 or CVV2 of the Corporate Card and also by entering the security code for the given Transactions sent by SMS to the Corporate Cardholder from the side of the Bank to the mobile phone number notified to the Bank by the Corporate Cardholder;
 - j. in the case of other CNP Transactions, by manually entering the Corporate Card number, its validity period and/or the CVC2 or CVV2 of the Corporate Card;
 - k. in the case of other Transactions, in the manner necessary for executing the transaction, as defined by the Acquirer or required by the Merchant;
 - l. in the case of Transactions initiated by a Merchant on the basis of the Corporate Cardholder's prior written consent. The Bank considers the Corporate Cardholder's registration at the Merchant to constitute such consent; this concerns in particular regularly repeating payments and/or the saving of the Corporate Card's number in the Merchant's systems;
 - m. in the case of other Transactions for the performance of which the Corporate Cardholder has granted his/her indisputable consent.
8. If in the case of a Transaction by a Corporate Card an incorrect PIN has been repeatedly entered (3 times), the PIN is automatically blocked for security reasons. The full functionality of the Corporate Card will normally be restored on the first day following the day on which the incorrect PIN was repeatedly entered.

VII. PERIODS AND MANNER OF CLEARING CORPORATE CARD TRANSACTIONS

1. The Bank performs clearing of all Corporate Card Transactions to debit of the Corporate Account in respect of which the Corporate Card has been issued.
2. Any Transaction made by Corporate Card is normally charged by the Bank on the next working day following receipt of the account-

ting advice from the Acquirer. Clearing of a Corporate Card Transaction is performed in accordance with the rules of the respective Card Company. Following a successfully authorised Transaction (i.e. the Transaction was approved by the Corporate Cardholder and the Bank) the available balance on the Corporate Current Account is normally reduced in the form of a temporary blocking of funds in the amount in which the Transaction was made. In the case that the Transaction was made in a currency different to that in which is held the account in respect of which the Corporate Card is issued, this value shall be converted to the Account's denomination currency. This amount is normally different from the value that is actually charged to the Firm.

3. Where the Corporate Cardholder or Firm so requests, the Bank shall send an SMS on the Authorisation of a Corporate Card payment and on its amount. In the case of a Corporate Card Transaction made in a foreign currency the SMS on the Transaction amount is only of an indicative nature.
4. In the case of Corporate Card Transactions made abroad, the conversion of a Transaction amount denominated in a Transaction currency other than the euro to the Transaction clearing currency (the euro) at the Bank shall use the sell rate set by the Bank (exchange rate schedule) valid on the day of clearing the Transaction at the Bank. Conversion of a Transaction amount denominated in the Transaction clearing currency (the euro) at the Bank to the currency (other than the euro) in which the Corporate Account is held shall use the buy rate set by the Bank (exchange rate schedule) valid on the day of processing the Transaction at the Bank. Where the Corporate Account is held in the currency in which the Bank clears Transactions (the euro) , the Bank when charging a Transaction shall not convert a Transaction amount denominated in the Transaction clearing currency (the euro) to the currency in which the Corporate Account is held. No currency conversion is performed if the currency in which the Transaction is made is the same as the currency in which the Corporate Account is held.

In the case that the currency in which the Transaction was made, is not listed in the Bank's exchange rate schedule, or is listed in the Bank's exchange rate schedule but is CNY (Chinese yen), the conversion of the Transaction amount denominated in the Transaction currency to the Transaction clearing currency (the euro) at the Bank shall use the exchange rate of this currency to the Card Company's reference currency set by the Card Company and then the Transaction amount denominated in the reference currency shall be converted to the Transaction clearing currency (the euro) at the Bank. In Transactions where the Dynamic Currency Conversion ("DCC") service was used, the Transaction is cleared at the commercial conversion rate defined by the Acquirer.

5. The Bank processes Transactions in the euro currency, i.e. the Transaction clearing currency is the euro. In the case of a Corporate Card payment made abroad there may arise a foreign exchange difference as a result of the conversion of the Transaction amount to the Transaction clearing currency at the Bank and subsequently to the account currency. In the case that a credit Transaction is made in respect of a previous debit Transaction (Return of Goods), and this Transaction was made at a Point of Sale processed by a different bank, the Bank shall bear no liability for any difference in the converted amounts, arisen in consequence of the time delay between the clearing of the debit and credit Transactions.
6. The Bank is entitled to charge a Transaction within 30 calendar days following the date of the Transaction being made. Pursuant

to Act No. 483/2001 Coll. on banks as later amended the Bank shall keep internal records enabling retrospective searching for a Transaction and for error correction. It is the responsibility of the Firm and the Corporate Cardholder to regularly check Corporate Card Transactions, for which electronic information channels may also be used, and which allow any Claim to be made in a timely manner.

7. The Firm is informed of charged Corporate Debit Card Transactions in the account statement, where there is stated the abbreviated Corporate Debit Card number, place, date, amount and currency of the Transaction.
8. The Firm is informed of charged Corporate Credit Card Transactions in the Statement, where there is stated the abbreviated Corporate Credit Card number, place, date, amount and currency of the Transaction, including, if applicable, the Statement issue date and the Maturity Date of the Amount Owing, the Firm's Credit Limit amount, the amount of fees and the amount of interest, the level of the Amount Owing as at the Statement issue date, the amount of the Minimum Repayment (for the Revolving-Type Corporate Credit Cards), the period and method of repaying the Amount Owing, the Corporate Account number in favour of which the Minimum Repayment at least, or the Amount Owing must be repaid.
9. In the case that the Cardholder is sent the amount of the Corporate Card Transaction for a service cancelled or not supplied by the Merchant, and also the Corporate Cardholder has the account to the Corporate Card at the Bank cancelled, the Corporate Cardholder shall have the right to request in person the Bank to send this Transaction amount to an account stated by him held at a different bank.

VIII. SETTLEMENT OF PAYABLES RESULTING FROM THE CHARGE-TYPE CORPORATE CREDIT CARD

1. The Firm is obliged to fully repay to the Bank no later than on the Maturity Date the Amount Owing as specified in the Statement.
2. The Bank shall issue and send to the Firm, or to the Charge-Type Corporate Credit Cardholder, if applicable, the Statement for a Monthly Period, always 25 days prior to the Maturity Date, unless stipulated otherwise in the Contract. The Bank shall bear no liability for any failure to deliver or for delayed delivery of the Account Statement to the Firm or to the Charge-Type Corporate Credit Cardholder.
3. In the period from the Balance Date up until the Maturity Date the Firm is entitled to repay the Amount Owing in favour of the Corporate Repayment Account, namely by way of a cashless transfer, payment order, collection from the Corporate Current Account, or cash deposit, unless stipulated otherwise in the Contract.
4. If the Corporate Current Account is held at the Bank, the Bank shall send the collection order on the Maturity Date. If the Maturity Date falls on a business day, that day shall be included in the number of days for the purposes according to this point.
5. If the Firm fails to pay the Amount Owing at latest on the Maturity Date, the Bank shall be entitled to accrue interest on the remaining part of the Amount Owing at an interest rate increased by the default interest rate agreed in the Loan Agreement or the Current Account Agreement, i.e. from the Maturity Date until the date of full repayment of the Amount Owing, from the date of the default arising.
6. Neither the Firm nor the Charge-Type Corporate Credit Cardholder are entitled to exceed the Credit Limit or the Credit Limit of the

Charge-Type Corporate Credit Card. In the event that the Corporate Charge Cardholder and/or the Firm exceeds the Credit Limit of the Charge-Type Corporate Credit Card or the Firm's Credit Limit, the amount by which the Credit Line has been exceeded is considered part of the Amount owing and must be paid in full, equally as the Amount Owing.

7. In relation to drawing funds from the Firm's Credit Limit the Firm undertakes to pay interest under the terms and conditions as specified in the Contract.

IX. SETTLEMENT OF PAYABLES RESULTING FROM THE REVOLVING-TYPE CORPORATE CREDIT CARD

1. The Firm is obliged to pay to the Bank no later than on the Maturity Date the Amount Owing, in any amount, though at least in the amount of the Minimum Repayment specified in the Statement.
2. The Bank shall issue and send to the Firm, or to the Revolving-Type Corporate Credit Cardholder, if applicable, the Statement for a Monthly Period, always 15 days prior to the Maturity Date, unless stipulated otherwise in the Contract. The Bank shall bear no liability for any failure to deliver or for delayed delivery of the Statement to the Firm or to the Revolving-Type Corporate Credit Cardholder.
3. In the period from the Balance Date up until the Maturity Date the Firm is entitled to repay at least an amount equal to the level of the Minimum Instalment in favour of the Revolving-Type Corporate Account, by way of a cashless transfer, payment order, collection order, collection from the Corporate Current Account, or a cash deposit.
4. If the Firm fails to repay the Amount Owing at least in the level of the Minimum Repayment no later than on the Maturity Date, the Bank shall be entitled to accrue interest on the unpaid part of the Minimum Repayment at an interest rate increased by the default interest rate, in the amount agreed in the Contract or in the Contract on the Current Account, from the day on which the repayment entered arrears, i.e. from the Maturity Date up until the day on which the Minimum Repayment was fully paid.
5. In relation to drawing funds from the Firm's Credit Limit the Firm undertakes to pay interest under the terms and conditions as specified in the Contract.
6. Neither the Firm nor the Revolving-Type Corporate Credit Cardholder are entitled to exceed the Credit Limit or the Credit Limit of the Revolving-Type Corporate Credit Card. In the case where the Firm or the Revolving-Type Corporate Credit Cardholder exceeds the Credit Limit or the Credit Limit of the Revolving-Type Corporate Credit Card, the amount exceeding the Credit Limit or the Credit Limit of the Revolving-Type Corporate Credit Card shall begin to accrue interest at the debit interest rate agreed in the Contract.
7. Interest and debit interest for the preceding Monthly Period shall be charged to the debit of the Revolving-Type Corporate Account always on the last business day of the Monthly Period. Interest on arrears is payable immediately.
8. The Bank shall be entitled to collect the respective repayment in the amount pursuant to points 3 or 7 of this Clause from the Corporate Current Account.

X. LIABILITY OF THE BANK, THE FIRM AND THE CORPORATE CARDHOLDER

1. The Corporate Cardholder shall be responsible for ensuring that all Transactions made by the Corporate Card are not at variance with the provisions of Act no. 202/1995 Coll. the Foreign Exchange Act and the act amending Act of the Slovak National Council no. 372/1990 Coll. on offences, as later amended.
2. The Bank shall not be liable for any damage incurred by the Corporate Cardholder and/or the Firm in connection with the use of the Corporate Card as a result of circumstances beyond the control of the Bank (e.g. due to the denial of a Transaction caused by a faulty ATM, incorrect Authorisation or denial of Authorisation, as a result of a fault on the Authorisation Centre processing system, a power outage, failure of transmission lines, etc.). The Bank shall also not be liable in the event that a Point of Sale, other bank or branch of a foreign bank does not accept the Corporate Card for making a Transaction.
3. The Firm shall be liable for all Transactions made using Corporate Cards issued in respect of the Corporate Account and is obliged to compensate the Bank for any damage caused to it through improper use of the Corporate Card.
4. The Corporate Cardholder has the right to make Transactions using the Corporate Card only within the set Limit of the Corporate Debit Card or within the Credit Limit of the Corporate Credit Card. It is the responsibility of the Firm to continuously monitor and check all amount of Transactions made by means of the Corporate Card and to avoid overdrawing the Available Balance on the Corporate Account. Transactions are cleared with a time delay. The Firm shall be liable for all Transactions regardless of the Corporate Debit Card Limit and the Credit Limit of the Corporate Credit Card and shall be required to compensate for any damage caused to the Bank, including any overdraw of the Available Balance (unauthorised overdraft) according to the account agreement.
5. The Firm and Corporate Cardholder shall bear full liability for all Transactions arisen from use of the Payment Card from the moment of unblocking a temporarily blocked Corporate Card.
6. The Bank is entitled to block a Corporate Card, CNP Transaction or temporarily unilaterally reduce Limits on a Corporate Card for the reasons:
 - a. suspicion of unauthorised or fraudulent use of the Corporate Card;
 - b. concerning Corporate Card security or other cases worthy of specific regard; due to an unauthorised overdraft on the Account, a petition for the commencement of bankruptcy or restructuring on the Firm's assets, etc.;
 - c. for other reasons for which the Bank may terminate the contract, e.g. risk of the Firm's insolvency to fulfil its obligations toward the Bank.
7. The Bank shall notify the Firm (or Corporate Cardholder) that the Corporate Card has been blocked, including the reasons for this blocking, before blocking the Corporate Card or immediately after blocking the Corporate Card, unless specific legal regulations stipulate otherwise, and this by sending an SMS to the Corporate Cardholder's (or Firm's) phone number that the Firm (or Corporate Cardholder) communicated to the Bank. The Bank shall inform the Corporate Cardholder (or Firm) that a CNP tran-

saction has been blocked, or that there has been a temporary unilateral decrease in the Corporate Card Limits by sending an SMS to the Corporate Cardholder's (or Firm's) phone number that the Bank has in its information systems.

8. The Firm and Corporate Cardholder are required to act so as to prevent the theft, loss or misuse of the Corporate Card by unauthorised persons, to protect it against magnetic, mechanical, thermal and chemical damage and to notify the Bank of the loss, theft, damage, misuse or Unauthorised execution of a payment operation immediately upon learning of this. In the case of a breach of this provision, the Corporate Cardholder's conduct shall be deemed negligence, in consequence of which all losses and damage shall be borne by the Firm.
9. The Firm shall bear a loss incurred through the use of a lost or stolen Corporate Card or in consequence of its misuse by a third party, as follows:
 - a. up to the amount of €50 up to the moment of submitting a request for blocking the Corporate Card;
 - b. in the full scope in the case of the Corporate Cardholder's negligence, up to the moment of submitting a request for blocking the Corporate Card at the Bank;
 - c. in the full scope in the case of fraudulent conduct from the side of the Corporate Cardholder, and this even after submitting a request for blocking the Corporate Card at the Bank.

XI. FEES

1. The Bank shall charge to the Firm the fees relating to the Corporate Card issued in respect of the Firm's account, in accordance with the Bank's applicable Table of Fees, which is available at all branches of the Bank and on its website, www.csob.sk.
2. The Bank and the Firm have agreed that the Bank is entitled to collect from the Firm's account in respect of which the Corporate Card is issued, fees according to the Bank's applicable Table of Fees, as follows:
 - fees for cards and services in respect of payment cards, including fees for Complementary Services,
 - insurance in respect of payment cards.
 - Transactions made by payment cards.

XII. CLAIMS, PROCEDURES AND HANDLING TIMES

1. If the Firm, or the Corporate Cardholder disagrees with a cleared Transaction, they have the right to file a Claim. The Corporate Account Holder, or the Corporate Cardholder is required to file a Claim in the manner specified by the Bank according to the Bank's applicable Claims Code, promptly following the day of finding this fact, though not later than 13 months from the date of the Transaction being made.
2. The Corporate Account Holder, or the Corporate Cardholder is obliged to present available documentation relating to the disputed Transaction (the Cardholder's declaration on the disputed Transaction, copies of Sales Slips, a document concerning the Transaction's cancellation, a copy of the Statement with the claimed Transaction marked, etc.). The Bank is entitled to require, in addition to the listed documents, also further documents necessary for proving the eligibility of the Corporate Cardholder's Claim. In the case that the documentation necessary for handling the Claim

is not duly delivered to the Bank within the agreed period, the Bank shall be entitled to suspend the Claim proceedings until the documents have been presented, whereupon the Claim shall then be deemed filed.

3. In the event of a Claim regarding a disputed Transaction with a suspicion of misuse of the Corporate Card (e.g. a counterfeit card, internet, ATM), the Corporate Cardholder shall hand over the Corporate Card to which the disputed Transaction relates. This obligation shall not apply in the case of Corporate Card loss or theft having been duly reported to the Bank.
4. The Bank shall file the Transaction Claim at the Acquirer only following the submission of all documents it has requested.
5. The Bank shall decide on the eligibility of a Claim without undue delay, though no later than 15 working days from the delivery date of the Claim in the manner agreed according to the Bank's Claims Code. In justified cases, where it is not possible to comply with the period of 15 working days, the Bank is obliged to provide the Cardholder within this term a preliminary response to the Claim filed, also with a deadline for a final answer. The term for delivery of the final answer may not exceed 35 working days.
6. In the case that it concerns a Corporate Card Transaction made in a currency other than euro, complete handling of the Claim may take up to 6 months.
7. When charging Transactions made by Corporate Cards abroad, the Bank shall not recognise a Claim by the Firm relating to an amount arising through the exchange rate difference between the day of making the Transaction and the day of charging the Transaction.
8. The Bank shall not be liable for defects in the goods or services that were paid for by the Corporate Card. The Corporate Cardholder is required to make this type of Claim at the place of purchase.
9. If the Firm or Corporate Cardholder are unsuccessful in claiming a disputed Transaction in accordance with these Terms & Conditions, or in seeking a different remedy at the Bank, they have the right to turn to the competent court, or an arbitration court that decides these disputes.

XIII. LOSS, THEFT AND MISUSE OF A CORPORATE CARD

1. It is the responsibility of the Corporate Cardholder or the Firm to inform the Bank of the loss, theft, and misuse of the Corporate Card, or of an Unauthorised Payment Operation, immediately after learning of this, on the telephone number +421 2 5966 8230, or in person at any Bank branch. This telephone number is also stated on the rear of Corporate Card. If there is any change to this telephone number, the Bank shall inform the Firm and the Corporate Cardholder of this in writing. If the Corporate Cardholder or Firm suspects misuse of the Corporate Card, they are required to also report this also to the SR Police.
2. The Corporate Cardholder is obliged, when informing the Bank, to give identification data on his person and on the Corporate Card (if unable to give the Corporate Card number, he shall state other data on the basis of which it is possible to identify the Corporate Cardholder and Corporate Card, for example the Firm's name, Corporate Account number, birth identification number, or password, etc.). The Bank has the right to record the telephone call.
3. In exceptional cases the Bank shall block the Payment Card also on the basis of a report from a third party, where in so doing it shall

verify the eligibility of the blocking request received. The Bank in such case shall bear no liability for any unauthorised blocking of the Corporate Card.

4. Any Corporate Card reported as lost, stolen, misused or suspected of use in an Unauthorised Payment Operation shall, for security reasons, be blocked. The Bank shall not be liable for any damage incurred by the Corporate Cardholder as a result of the permanent restriction on the validity of the Corporate Card. If the Corporate Cardholder, or the Firm re-obtains the Corporate Card after it was reported as lost, stolen, or misused, the Corporate Cardholder may no longer use the Corporate Card and is required return it to the Bank.
5. The liability of the Firm for Transactions made using a lost, stolen or misused Corporate Card ends at the moment of the loss, theft or misuse of the Corporate Card being reported to the Bank, with the exception of Transactions whose execution time cannot be ascertained, given the method by which they were made; the Firm's liability in the case of this type of Transaction ends at 24:00 hours on the day when the event was reported by telephone to the Bank.
6. The Bank and the Firm have agreed that the Bank, pending notification of the loss, theft or misuse of the Corporate Card, shall not bear liability for any damage incurred in the case of Transactions made using Corporate Cards in which the PIN, SMS code was used for Secure Internet Transactions, or in which the Corporate Cardholder acted fraudulently, or for any damage incurred as a result of the Corporate Cardholder's negligence.
7. The moment of reporting the loss, theft or misuse of a Corporate Card means the time (in hours, minutes and seconds), when the Corporate Cardholder reported the loss, theft or misuse of the Corporate Card to the Bank by telephone so that the Bank, on the basis of the data provided, was able to identify and immediately block the Corporate Card.
8. In assessing a Claim concerning an Unauthorised Payment Operation made by means of a Corporate Card, the Bank shall take into consideration the results of an investigation as to whether there was no neglect of duties, negligence or fraudulent conduct from the side of the Corporate Cardholder.

XIV. CHANGE IN NOTIFIED DATA AND IN REQUESTED PARAMETERS OF CORPORATE CARDS AND COMPLEMENTARY SERVICES

1. The Firm and Corporate Cardholder are obliged to inform the Bank of any change of data that they provided to the Bank in connection with the issuance of the Corporate Card in respect of the Corporate Account (e.g. change of the Firm's address, business name, telephone number as well as change of the Corporate Cardholder's address, surname, or telephone number). The Firm shall be liable for any damage incurred by the Bank in connection with a failure to comply with this obligation.
2. The Firm has the right to request in writing a change to the Firm's Credit Limit as well as change to the Corporate Debit Card Limit, Credit Limit of the Corporate Credit Card, insurance, and Complementary Services in respect of any Corporate Cardholder, or change of the PIN via an ATM no later than 35 calendar days prior to the Corporate Card expiration date. Changes to the data, parameters, or requirements concerning Corporate Cards may also be made by means of the contractually agreed electronic banking

services. In the case that the Cardholder requests that the PIN be re-sent, the Bank shall provide this service in the standard delivery term, not express.

3. The Firm and/or the Corporate Cardholder and/or the Corporate Cardholder is entitled, by means of the Smartbanking application, to request the Bank to make changes in the following Corporate Card parameters:
 - change to the overall limit on the Corporate Debit Card (can be made only by the Corporate Account Holder);
 - temporary blocking of the Corporate Debit or Credit Card (can be made by the Corporate Account Holder or the Corporate Cardholder);
 - unblocking of a temporary blocked Corporate Debit or Credit Card (can be made only by the Corporate Account Holder);
 - activation of the Secure Internet Payment service, setting up the service, change to the Secure Internet Payment Limit at most up to the amount of the Limit set by the Corporate Account Holder, and change to the telephone number for Secure Internet Payments (can be made by the Corporate Account Holder or the Corporate Cardholder).
4. The temporary blocking of a Corporate Card in the Smartbanking application is intended for cases where the Corporate Account Holder or Corporate Cardholder does not have the Corporate Card under full control and for this reason wishes to have the Corporate Card temporarily disabled. Only the Firm may unblock a temporarily blocked Corporate Card by means of the Smartbanking application or by submitting a request at a Bank branch, and may do so only after ascertaining that the Firm or the Corporate Cardholder has the Corporate Card in physical possession and that there has been no leakage of data from the Corporate Card under any circumstances or disclosure of any data on the Corporate Card such as, in particular, the Corporate Card number, its validity, CVC2/CVV2 code or disclosure of the PIN to another person. Any violation of these obligations shall be considered by the Bank to constitute negligence by the Firm or Corporate Cardholder.
5. In the event of repeated unauthorised overdrawing of the account in respect of which a Contactless Card is issued, or in the case of suspicion of fraudulent conduct, the Bank shall be entitled to block and/or cancel the Corporate Card.
6. The Bank shall preferentially issue Corporate Cards containing contactless functionality, depending on the Bank's technical possibilities. Based on a written request by the Corporate Cardholder the Bank may block the contactless functionality.
7. The Corporate Cardholder consents to the provision of information on his Corporate Card (e.g. the Corporate Card number, its validity date) as well as information on transactions made by it to the Card Companies VISA and Mastercard.

XV. CANCELLATION OF A CORPORATE CARD AT THE WRITTEN REQUEST OF THE FIRM AND/OR CORPORATE CARDHOLDER

1. A Corporate Cardholder is entitled to request in writing the cancellation of only that Corporate Card that has been issued to the Corporate Cardholder by the Bank and to which the Corporate Cardholder has right of disposal. The Firm may request cancellation of any Corporate Card issued in respect of the Corporate

Account; the Bank, nevertheless, shall bear no liability for any damage incurred by the Firm or Corporate Cardholder in consequence of such cancellation of the Corporate Card.

2. Liability for damage caused through any misuse of a Corporate Card that was cancelled on the basis of the Corporate Cardholder's and/or Firm's written request shall be assumed by the Bank from the first calendar day following the day of submitting the written request for cancellation of the Corporate Card.
3. The Bank may also, without prior notice, cancel the right to use the Corporate Card, or temporarily or permanently block the Corporate Card, at the Firm's cost, charged to the debit of the Firm's Corporate or other account (this concerns primarily a breach of contractual conditions, blocking an account in the case of execution, unauthorised account overdraft, or in the case of suspicion of Corporate Card misuse, etc.).
4. The Firm shall, at the Bank's request, return the Corporate Card to the Bank branch that maintains the Corporate Account in respect of which the Corporate Card was issued, else the Bank shall have the right to limit the validity of the Corporate Card, at the Firm's expense, charged also to the debit of the Corporate Account in respect of which it was issued.

XVI. COMPLEMENTARY SERVICES

1. The Bank is entitled to cancel, change the scope and type of Complementary Services provided. A description of the new Complementary Service, the method of activating it, or method of replacing one Complementary Service by a different Complementary Service shall be published on the Bank's website www.csob.sk.
2. The Complementary Service Priority Pass enables the Corporate Cardholder to use selected airport lounges, the offer of which is available at <https://www.prioritypass.com/>.
3. The scope of services provided in the framework of the Priority Pass scheme is determined by Collinson International Limited seated in the United Kingdom.
4. Through his/her membership in the scheme, the Corporate Cardholder consents to the provision of personal data in the extent necessary to ensure membership in the scheme.

XVII. FINAL PROVISIONS

1. For the period of 30 days from the expiry of a Corporate Debit Card's Validity the Bank has the right to block funds on the respective Corporate Current Account in respect of which the Corporate Debit Card is issued, or to refuse the early termination of time deposits. The Bank is concurrently entitled to charge the Firm all Transactions made using this Corporate Debit Card cleared within the respective period by the Card Companies or an Acquirer.
2. The Bank is entitled to update these Terms & Conditions depending on any amendments to generally binding legal regulations and developments on financial markets.

The Bank shall inform the Firm of any amendments to these Terms & Conditions by publishing such documents at the Bank's operating premises accessible to the public and on the Bank's official website www.csob.sk, no later than 2 months prior to the effective date of the change, unless a generally binding legal regulation applicable in the Slovak Republic stipulates a different period.

Unless the Firm informs the Bank in writing prior to the proposed effective date that it does not accept the changes, the new wording of the Terms & Conditions shall become binding on its effective date for the concluded contractual relationship in the form of an amendment to the originally agreed Terms & Conditions, acquiring effect on the day specified in the relevant amendment to the Terms & Conditions.

3. These Terms & Conditions replace the Terms & Conditions for the Issuance and Use of a Corporate Card dated 01.01.2019 and enter into force and effect on 01.03.2020.