

I. General Clauses

1. Product Terms and Conditions of SAB Finance a.s., having its registered office at Na Příkopě 969/33, Staré Město, 110 00 Praha 1, Company ID 24717444, incorporated in the Commercial Register managed by the Municipal Court in Prague, File No. B 16383 (hereinafter "SABF"), issued in compliance with the provisions of Section 1751 et seq. of Act No. 89/2012 Coll., the Civil Code, as amended (hereinafter the "ProStream TC").
2. The ProStream TC shall govern the terms and conditions for the provision of ProStream services as well as the processes for arranging Currency Exchanges and Payments (as defined below).
3. SABF provides the Client with Payment Services individually not specified under the Framework Agreement on Payment Services entered into by and between SABF and the Client (hereinafter the "Framework Agreement"), and under the GTC (General Terms and Conditions) which form an integral part of the Framework Agreement. Unless otherwise stipulated in the Framework Agreement, the provisions of the Framework Agreement shall take precedence over the GTC and the ProStream TC, which form an integral part of the Framework Agreement. Unless otherwise stipulated in the ProStream TC, the provisions of the ProStream TC shall take precedence over the GTC.
4. The ProStream TC shall apply solely to the ProStream service unless the provisions of the ProStream TC indicate otherwise.
5. Information about SABF as the provider of Payment Services: SABF corporation (identified above), email: obchod@sab.cz, website: <http://www.sab.cz>.

II. Terms and Definitions

- **Admin Right** – the authorization to set the rights to other ProStream Users.
- **Authentication** – authentication of the Client (ProStream User) by means of an Authentication Code sent to a mobile phone.
- **SMS Authentication** – numerical authentication code sent via text message to the mobile phone number specified in Annex No. 1 to the Addendum. It is a one-time code which cannot be used again and is time limited. SMS Authentication is a unique identifier of an authorized person within the meaning of ZPS. SMS Authentication is used to verify the Client's (ProStream User's) identity in business dealings with SABF, especially in connection with Payments as well as any other Operations.
- **Authorization** – process resulting in approval of the Payment Order parameters by the Client. By authorization, the Client confirms that the Payment Order is correct and gives their consent to its execution.
- **Settlement Date** – in ProStream also called the *due date*, while both the terms have the same meaning.
- **Available Balance** – the account balance, from which all the entered Currency Exchanges and authorized Payments are deducted. This balance affects the possibility of entering a Payment or Currency Exchange and the Client can be sure that such funds are always available on the Client Account at the time of the Currency Exchange settlement or Payment due date.
- **Account Balance** – the amount of the Client's funds on the individual Client Accounts based on the individual currencies. This balance contains all the entered payment transactions (Currency Exchanges and Payments) on the given date.
- **Website** – www.prostream.cz
- **Client Account (CA)** – registration payment account held by SABF for the Client which is used to record the Client's funds entrusted to SABF available via the ProStream service. Upon activation of the ProStream service, the Client may use the funds in the Client Account to carry out Payments, Currency Exchanges or other Transactions. Client Accounts may be operated in the currencies specified directly in the ProStream service. If a "Subaccount" is referred to in the GTC, it shall be replaced with the term "Client Account (CA)", having the meaning specified in the ProStream TC and the provision of the General Terms and Conditions shall apply to the Client Account to the same extent. Any provisions concerning the Client Account, or a Subaccount referred to in the GTC, different from those set out in the GTC and referred to in the ProStream TC shall take precedence over the GTC.
- **Cut-off Times for On-line Currency Exchanges and Payments** – where the GTC refers to *Cut-off Times of SAB Finance a.s.*, this document shall be replaced in relation to the ProStream service with the document titled *Cut-off Times for On-line Currency Exchanges and Payments*, which is available to SABF Clients on the Website and defines cut-off times applicable to the settlement of the Client's Payment Orders entered via ProStream. The duration of the Client's Payment Order execution depends on the respective cut-off time. In relation to Payment Orders entered via ProStream, "EXPRESS" speed of payment cannot be used. For the avoidance of doubt, upon expiry of the respective cut-off time, the Settlement Date of the Payment Order for Currency Exchange or Payment in ProStream cannot be the same date on which the Client (ProStream User) delivers the Payment Order for Currency Exchange or Payment, i.e. it is no longer possible to enter the Payment Order with the due date D+0, but rather as D+1 at the earliest, while the settlement depends on the fulfilment of the Conditions for Executing a Transaction.
- **ProStream Manual** – manual available to SABF Clients on the Website that describes how ProStream is to be operated by the Client.
- **Maximum On-line Currency Exchange Amount** – the maximum amount for a single on-line Currency Exchange is EUR 50,000 EUR or an equivalent of this amount in another currency converted in the current moment. SABF reserves the right to change the amount at any time, including without prior notice to the Client, on condition that the Client incurs no unreasonable damage in connection therewith.
- **Minimum On-line Currency Exchange Amount** – the minimum amount for a single on-line Currency Exchange is EUR 1 or an equivalent of this amount in another currency converted in the current moment. SABF reserves the right to change the amount at any time, including without prior notice to the Client, on condition that the Client incurs no unreasonable damage in connection therewith.
- **Increasing the Client Account Balance** – the Client may increase the Available Balance on the Client Account, e.g. by sending funds from the bank contact of the Client to the Client Account once the payment instructions for the Client have been generated in ProStream. The Client may choose the amount at their discretion and increase the Client Account Balance by payment from the Client's bank. The funds sent by the Client shall be credited to the Client Account once the payment has been received on the SABF account and transferred to the Client Account. Another way of Increasing the Client Account Balance is to use the Client Account for settlement of Non-cash Foreign Currency Transactions in accordance with Art. V (1), point 1.1 below.
- **Transaction** – in addition to the terms specified in the GTC, a Transaction shall also include Currency Exchange and Payment.
- **Operations** – on-line operations carried out by a ProStream User other than a Payment linked to the Client Account, in particular: (i) registration and each login by the ProStream User to ProStream, i.e., a situation where the Client (ProStream User), being the payer, accesses their payment account via the internet, (ii) Currency Exchange, entering a Template, changing the ProStream User password, forgotten ProStream User password, changing ProStream Users' rights by a Person with Admin Right, i.e., a situation where the Client (ProStream User), being the payer, performs any other action connected with the risk of payment fraud, misuse of a payment instrument or information about the payment account.
- **Person with Admin Right** – the person with the Admin Right is the administrator of the Client Account, i.e., a person designated by the Client that can set the rights, within their ProStream User Account, to other ProStream Users who do not have the Admin Right.
- **ProStream** – electronic trading system (payment instrument) of SABF accessible via the internet on the Website, available to ProStream Users and through which it is possible to operate the Client Account and use the Currency Exchange and Payment services, all of which under the conditions set out by SABF. The terms and conditions for the operation of the ProStream service are also set out in the ProStream Manual; this service corresponds to the uniform designation "Internet banking" within the meaning of Section 197 of the APT (Act on Payment Transactions). It is not possible to enter Non-Cash Foreign Currency Forward Transaction Payment Orders via ProStream.
- **Payment** – a payment made electronically (on-line) via the ProStream service. The conditions for providing Payment under the GTC shall also apply to Payments under the ProStream TC unless otherwise set out in the ProStream TC; where a Transaction is referred to in the GTC, it shall also include Payment.
- **Payment Order for Currency Exchange** – the Client's (ProStream User's) order to perform Currency Exchange, entered and delivered to SABF via ProStream, containing all the required particulars for arranging the Currency Exchange under Art. VII herein; where GTC refer to a Payment Order, it shall also mean the Payment Order for Currency Exchange.
- **Payment Order for Payment** – the Client's (ProStream User's) order to make a Payment, entered and delivered to SABF via ProStream, containing all the required particulars for arranging the Payment under Art. VIII herein; where GTC refer to a Payment Order, it shall also mean the Payment Order for Payment.
- **ProStream Operating Hours** – the Client usually has 24/7 access to ProStream. However, a Payment Order for Currency Exchange may be entered (delivered to SABF) only from 8 a.m. to 4 p.m. on workdays (Mon-Fri). Payment Orders for Payment may be entered (delivered to SABF) via ProStream 24/7. Currency Exchanges and Payments may be settled on the Settlement Date selected by the Client only if the

Client meets the Cut-off times for on-line Currency Exchanges and Payments. ProStream allows up to 5 Payments and 5 Currency Exchanges per day. Should ProStream be down during the ProStream Operating Hours, the Payment or Currency Exchange may be arranged with an authorized employee of SABF via the relevant telephone line.

- **Currency Exchange** – a Non-Cash Foreign Currency Transaction executed electronically (on-line) via ProStream, which includes two types of payment services offered under the ProStream service: (i) Currency Exchange with a Balance and (ii) Currency Exchange without a Balance. The conditions for providing Non-Cash Foreign Currency Transactions in accordance with the GTC shall also apply to Currency Exchange unless otherwise set out in the ProStream TC; where a Transaction is referred to in the GTC, it shall also include Currency Exchange.
- **Currency Exchange without a Balance** – a type of Currency Exchange where the Client sends funds to settle the respective Currency Exchange only after the Delivery of Payment Order for Currency Exchange. The moment of acceptance of the Payment Order for Currency Exchange without a Balance shall not occur before the funds from the Client are credited to the SABF account according to the payment instructions generated in ProStream after the Delivery of the Payment Order for Currency Exchange without a Balance.
- **Currency Exchange with a Balance** – for the purpose of such Currency Exchange, a sufficient amount of funds must be available on the Client Account. “Increasing the Client Account Balance” section in ProStream is used for this purpose. Increasing the Client Account Balance involves a simple generation of payment instructions so that the Client (ProStream User) knows which SABF account to send the funds to so that the funds can be properly credited to the required Client Account, i.e. what symbols are to be used for the payment to be properly identifiable.
- **Template** – this ProStream feature is used to enter Payment Orders for Payment faster. Templates are available to all ProStream Users authorized to enter Payment Orders for Payment.
- **ProStream User/s** – persons specified in Annex no. 1 to the Addendum, or additionally assigned by the Client based on a separate addendum, who are entitled to use the ProStream service on behalf of the Clients, including, but not limited to, execute payment transactions (Currency Exchange and Payment) and other operations in ProStream on behalf of the Client. Any operation under ProStream, including Delivery of Payment Order, carried out by a ProStream User shall be deemed to be an operation carried out by the Client.

III. Client Account Activation and Administration

1. SABF activates the Client Account for the Client based on signing the Addendum to the Framework Agreement.
2. Client Accounts are operated separately for the individual Clients in the currencies specified in the ProStream service.
3. Client Accounts of the individual Clients are identified by a number assigned to the Client by SABF. The Client is obliged to state this identification number as the variable symbol whenever sending funds to the Client Account.
4. Funds held in the Client Account do not accrue interest.
5. The Client Account can be used for the following transactions:
 - 5.1. Credit transactions
 - 5.1.1. Increasing the balance in the Client Account – i.e., receipt of a payment to the Client Account in an available currency (via SABF Special Account operated in the relevant currency).
 - 5.1.2. Currency Exchange between Client Accounts according to the Client's instructions (credit side).
 - 5.2. Debit transactions
 - 5.2.1. Remitting a Payment in an available currency to a recipient according to the Client's instructions.
 - 5.2.2. Currency Exchange between Client Accounts according to the Client's instructions (debit side).
 - 5.2.3. Settlement of a Non-Cash Foreign Currency Transaction in accordance with Art. V, or Payment in accordance with Art. VI herein.
 - 5.2.4. Payment of fees for any Payment Services provided according to the applicable Services Price List.
6. SABF shall be entitled to unilaterally deduct from the Client Account to its own benefit any fees for services provided under the Framework Agreement, in particular for Payments and Currency Exchanges made, as well as any applicable contractual penalties payable, interest on late payment and any other claims of SABF against the Client related to the provision of services to the Client under the Framework Agreement. Similarly, SABF shall be entitled to use the funds in the Client Account to set off any monetary claim it has against the Client under the Framework Agreement, and which are due by the Client.
7. At the request of the Client, SABF shall at any time send a current statement of the Client Account to the Client's email address specified in SABF records; the cost of sending such statement is subject to the applicable Services Price List. Statements of the Client Account are also available for download within the ProStream service.
8. SABF shall not bear any liability for any damage caused as a result of the Client's carelessness or negligence while using the Client Account.
9. By signing the Framework Agreement, the Client declares that any funds sent by the Client to the Client Account do not represent proceeds from crime and that the purpose of the Framework Agreement concluded by him/her is not an attempt to launder them or to carry out transactions aimed at supporting and financing terrorism. Should this statement be found (or be reasonably alleged) to be false, it shall constitute a material breach of the Framework Agreement on the part of the Client, and in such a case SABF shall be entitled to refuse to execute the Payment and/or Currency Exchange and shall be entitled to withdraw from the Framework Agreement on the grounds of such material breach.

IV. ProStream Service

1. SABF shall make the ProStream service available to the Client for the purpose of enabling operation of the Client Account, where upon entering into the Framework Agreement and the Addendum thereto the Client registers for the ProStream service according to the ProStream Manual or any other instructions for use of the ProStream service.
2. Everyone who registers for the ProStream service is considered to be an authorized ProStream User by SABF and has no rights set unless such rights are set by the Administrator (hereinafter the “Admin”), i.e., a person designated by the Client. The Admin is authorized to assign rights to other ProStream Users who have registered for the ProStream service according to relevant instructions, namely rights related to entering Payment Orders, templates for Payment Orders for Payments and Currency Exchanges and passive viewing. The Admin cannot determine or change their own rights in the ProStream Service; all their rights are active. Admin rights may only be changed on written instruction from the Client, e.g. an addendum to the Framework Agreement.
3. The Client (ProStream User) shall be obliged to protect their login data for the ProStream service, verification codes for Payment Orders and their mobile phone or any other authentication device (device that provides the second factor of authentication) against loss, abuse, theft or unauthorized use by third parties and shall bear full liability for any and all damage incurred by SABF or the Client as a result of such loss, abuse, theft and/or unauthorized use by third parties until the moment they report such loss, abuse, theft and/or unauthorized use by third parties to SABF.
4. In the event of loss, abuse, theft and/or unauthorized use of the login data, SMS Authentication and/or the mobile phone or other authentication device of the Client by third parties, the Client is required to notify SABF thereof immediately.
5. SABF shall block access to the ProStream service upon receiving notification from the Client (ProStream User) of loss, abuse, theft and/or unauthorized use of the login data, SMS Authentication and/or the mobile phone of the Client by third parties. More details are described in Art. X below.
6. It is recommended that a standard PC/laptop with internet connection be used for the ProStream service. The basic connection speed typically offered by internet service providers is sufficient for the use of the ProStream service. If the Client's technical resources used for the ProStream service do not meet standard technical parameters, SABF shall not be liable for any damage or any other injury connected with improper or faulty operation of the ProStream service. The ProStream service is a web application and its operation depends on the functioning of the internet or internet connection; SABF thus cannot guarantee its availability at every moment or the functionality of all its functions.

V. Non-Cash Foreign Currency Transactions (Spots)

1. Non-Cash Foreign Currency Transactions shall be arranged in the manner and under the conditions set out in Article V of the GTC, and the Client is entitled to use the Client Account to settle Non-Cash Foreign Currency Transactions in the following cases:
 - 1.1. if the Client Account is operated in a currency in which the Client is to receive payment from SABF for funds sold by the Client, the Client may use the Client Account to receive such payments, thereby Increasing the Client Account Balance,
 - 1.2. if the Client Account is administered in a currency in which the Client is to pay SABF for the purchased funds, the Client may use the Client Account for such payments, or

- 1.3. in other cases not stated herein, by explicit agreement of SABF and the Client.
2. In the event that the Client Account is used by the Client for settling a Non-Cash Foreign Currency Transaction under this Art. V (1), point 1.1, the following shall apply:
 - 2.1 The Client shall provide enough funds on their Client Account to settle the Non-Cash Foreign Currency Transaction no later than on the Date of Settlement of the Non-Cash Foreign Currency Transaction Payment Order by the deadline of settlement stipulated in the document Cut-off Times for On-line Currency Exchanges and Payments. Should the Client fail to meet this obligation, SABF:
 - 2.1.1. cannot execute the Payment Order for the Non-Cash Foreign Currency Transaction entered by the Client and is released from any of its related obligations, and
 - 2.1.2. may withdraw from the agreed transaction and charge the Client a fee for cancellation of the entered Non-Cash Foreign Currency Transaction Payment Order in accordance with the GTC.

VI. Payment

1. Payment Orders for Payment are arranged in a way and under the terms and conditions stipulated in Art. VII (1), point 1.1 of the GTC and the Client is entitled to use the Client Account for settling Payment Orders for Payment under the following conditions:

- 1.1. The Client is obliged to provide sufficient funds on their Client Account in an Available Currency for settling the Payment Transaction (Payment) no later than by the due date of the Payment Order for Payment. Should the Client fail to meet this obligation, SABF:
 - cannot execute the Payment Order for Payment entered by the Client and is released from any of its obligations undertaken by accepting the Payment Order for Payment, and
 - may withdraw from the agreed transaction and charge the Client a fee for cancellation of the entered Payment Order for Payment in accordance with the GTC.

VII. Currency Exchange Arrangement

1. Currency Exchanges are arranged in a way and under the terms and conditions stipulated in Art. VIII (1 to 3) of the GTC and arranging the Currency Exchange via the ProStream service under the conditions set out below shall be deemed to be approval of the Transaction particulars in accordance with Art. VIII (1), point 1.4 (i.e., *another method*).
 - 1.1 When a ProStream User (who is entitled to enter a Currency Exchange) logs in to the ProStream service, they shall enter the Currency Exchange with its particulars according to the instructions specified in the ProStream service. If the ProStream User agrees with the Currency Exchange parameters, they can execute the Currency Exchange by accepting the offered exchange rate. If Authentication is required in the given case, the ProStream user is requested to perform it. The Currency Exchange shall then be accepted or rejected by SABF.
 - 1.2 Payment Orders for Currency Exchange shall contain in particular:
 - information about whether the Client purchases or sells the funds,
 - type of currency and the quantity of the funds purchased and/or sold,
 - type of currency in which the Client receives the payment from SABF for the funds sold and/or in which the Client pays SABF for the funds purchased,
 - the payer's account from which the funds are to be remitted to settle the Currency Exchange and the recipient's account to which the exchanged money is to be credited (in both cases these may be Client Accounts of the Client),
 - the Settlement Date of the Payment Order for Currency Exchange.
 - 1.3 Once all the aforementioned parameters of the Currency Exchange are filled in, the Client or ProStream User requests the price, i.e. the exchange rate currently on offer with the given parameters, by pressing the "Request the exchange rate" button in ProStream. The Client or the ProStream User can now view the value of the offered exchange rate, including all the fees related to the Currency Exchange. The Client or ProStream User now has 10 seconds to confirm the offered exchange rate. If the offered exchange rate is not confirmed by the Client (ProStream User) within the time limit, the Currency Exchange is not entered into. After the expiry of the time limit, the exchange rate is updated automatically and the Client or ProStream User has 10 seconds again to confirm it. If the Client or ProStream User accepts the offered exchange rate, i.e. the Client or ProStream User selects the option "Complete the Transaction," the Currency Exchange is entered into with binding effect, with the parameters entered by the Client or ProStream User when requesting the exchange rate and with the exchange rate offered by SABF (Currency Exchange Authorization).
 - 1.4 Where ProStream in the given case requires Authentication of the Client (ProStream User) as the party ordering the Currency Exchange entered (especially in cases not concerning Currency Exchange between the Client Accounts of the Client, i.e. in case of a transaction going back to the Client's bank contact or in case of a transaction to another account according to the Client's payment instructions), the Payment Order for Currency Exchange is delivered once proper Authentication has been completed in accordance with the procedure set out in Art. IX below. Where no Authentication is required, the Payment Order for Currency Exchange is delivered upon Authorization of the Currency Exchange in the manner specified in point 1.3 above, except for cases where the Currency Exchange is rejected by SABF (especially in case of a Currency Exchange between Client Accounts if the Client does not have a sufficient Available Balance, or in order to meet SABF obligations arising from special legal regulations). Once the Authentication has been completed, Payment Orders for Currency Exchange cannot be deleted or edited.
 - 1.5 As soon as the Payment Order for Currency Exchange has been delivered, SABF shall provide the Client with the following information:
 - the amount of fees for the provision of the service,
 - the amount of money the Client is to receive from SABF as payment for the funds sold, or the amount of money the Client is to pay to SABF as payment for the funds purchased, and
 - SABF Special Account operated in the given currency to which the funds used for the Currency Exchange can be sent (only in case of Currency Exchange without a Balance).
 - 1.6 In compliance with Section 158(2) of the Act on Payment Transactions, the Client and SABF agree that the moment of acceptance of a Payment Order for Currency Exchange shall be the moment when the Conditions for Executing the Transaction are met. Until the Conditions for Executing the Transaction are met, the Payment Order for Currency Exchange cannot be executed by SABF and the Payment Order for Currency Exchange shall not be deemed to be accepted.

VIII. Payment Arrangement

1. Payments are arranged in a way and under the terms and conditions stipulated in Art. VIII (1 to 3) of the GTC and arranging the Currency Payment via the ProStream service under the conditions set out below shall be deemed to be approval of the Transaction particulars in accordance with Art. VIII (1), point 1.4 (i.e., *another method*).

- 1.1 When the ProStream User (who is entitled to enter a Payment) logs in to the ProStream service, they shall enter the Payment with its particulars according to the instructions specified in the ProStream service. If Authentication is required in the given case, the ProStream User is requested to perform it. The Payment shall then be accepted or rejected by SABF.
- 1.2 Payment Order for Payment shall contain in particular:
 - the type and amount of the Currency sent,
 - country of the recipient's bank,
 - the recipient's unique identifier (account number), including the identification data of the recipient's bank,
 - the type of the Available Currency entrusted by the Client to SABF in order to execute the Payment Order for Payment,
 - the Settlement Date of the Payment Order for Payment; if no Settlement Date is specified, the Payment Order for Payment shall be executed as soon as possible, while the date when the Payment is input is filled in by default,
 - the payment reason, or any additional data without which the Payment Order for Payment cannot be accepted (if requested by SABF as the case may be).
- 1.3 When the aforementioned parameters of the Payment have been filled in, the Client or ProStream User shall select the option "Confirm Payment", whereby the Payment is concluded with binding effect, with the parameters entered by the Client or ProStream User (Payment Authorization).

- 1.4 If in the given case ProStream requires Authentication of the Client (ProStream User), being the party ordering the Payment, the Payment Order for Payment shall be delivered upon proper Authentication has been completed in accordance with the procedure set out in Art. IX below. If no Authentication is required, the Payment Order for Payment shall be delivered upon the Payment Authorization in the manner set out in point 1.3 above. Once the Authentication has been completed, Payment Orders for Payment cannot be deleted or edited.
- 1.5 As soon as the Payment Order for Payment has been delivered, SABF shall provide the Client with the following information:
 - the amount of fees for the provision of the service,
 - the amount of the Available Currency paid by the Client to SABF in order to execute the Payment Order for Payment,
 - SABF Special Account where to send the funds to in order to execute the Payment Order for Payment (where the Client does not use their Client Account to settle the Payment or a part thereof).
- 1.6 In compliance with Section 158(2) of the Act on Payment Transactions, the Client and SABF agree that the moment of acceptance of a Payment Order for Payment shall be the moment when the Conditions for Executing the Transaction are met. Until the Conditions for Executing the Transaction are met, the Payment Order for Payment cannot be executed by SABF and the Payment Order for Payment shall not be deemed to be accepted.

IX. Authentication, Authorization

1. In order to increase the security of electronic Payments and Operations via ProStream: (i) before Delivery of the Payment Order and/or (ii) before carrying out Operations, in certain cases stipulated by applicable legal regulations and in accordance with applicable exceptions from such legal regulations, the Client (as well as any ProStream User) may be requested to perform Authentication. Where Authentication is required, the Client shall be authenticated via SMS authentication sent by SABF to the Client's authentication device (i.e. the mobile phone), the registered mobile number of which is specified in the relevant annex to the Addendum, using a unique, automatically generated numerical code. This code needs to be entered in ProStream. If the code is not entered or if it is entered incorrectly, SABF shall not accept the Payment Order or Operation. SMS Authentication applies to a single specific Payment or Operation. If the Client (ProStream User) cannot be authenticated via SMS Authentication for technical reasons on the part of SABF, SABF shall be entitled to request substitute authentication of the Payment or Operation in order to verify the Client's (ProStream User's) identity, by means of questions which only the Client (ProStream User) can answer. SABF reserves the right to apply acceptable exceptions from its obligation to request Authentication in relation to some Operations, to the maximum extent permitted by applicable legal regulations, particularly Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication.
2. During the process of arranging Payments and Currency Exchanges via ProStream, the Client (ProStream User) is required to perform Authorization of the Payment Order, i.e. approve the parameters of the Transaction. By Authorization, the Client (ProStream User) confirms that the input Payment Order is correct and approves of its execution. Authorization of Payment Orders by the Client (ProStream User) in ProStream shall comply with Art. VII (1), point 1.3 (in relation to Payment Orders for Currency Exchange), or Art. VIII (1), point 1.3 (in relation to Payment Orders for Payment).

X. Obligation to Notify

1. The Client is obliged to inform SABF about any theft or loss of access rights (profile) enabling the performance of Payment Orders via ProStream or about any unauthorized transactions as soon as the Client becomes aware thereof. The Client shall also be obliged to immediately notify SABF if the authentication code is disclosed to a third party or if the mobile phone to which the authentication codes are sent is lost. Such information shall be reported by phone at 800-555-900 or by e-mail sent to prostream@sab.cz. Once SABF receives the information, the Client's (ProStream User's) access rights to the ProStream service and access to the respective Client Account shall be blocked. Upon Client's request, SABF shall send to the Client the procedure for re-activation of the User Account in the ProStream service.
2. Should SABF have a suspicion that ProStream has been used without authorization or fraudulently, it shall report it to the Client once it becomes aware thereof without undue delay, by phone and/or email to the contact details of the Client (ProStream User) who entered the Payment Order or Operation; should it not be possible to contact the ProStream User without undue delay, SABF shall notify any other ProStream User. In such a case, SABF also reserves the right to refuse to execute the Payment Order or Operation in order to protect the Client's money.

XI. Joint and Final Provisions

1. The Client agrees with the wording of the ProStream TC by concluding the Framework Agreement or rather Addendum to the Framework Agreement. The currently effective wording of the ProStream TC is on the SABF Website.
2. The corresponding provisions of Art. XIV (2) of the GTC shall apply similarly to the changes in the ProStream TC.
3. SABF shall be entitled to cancel the ProStream TC and replace them with another document or to incorporate their provisions into the GTC, including with a change to the meaning of the provisions of the ProStream TC. In such cases, the provisions of Art. XIV (2) of the GTC shall apply mutatis mutandis.
4. If the ProStream TC are also drawn up in a language other than Czech, the Czech version shall always take precedence and be applied exclusively.
5. Unless stipulated otherwise in the ProStream TC, any capitalized terms used in ProStream TC shall have the meaning attached to them in the GTC.
6. **These ProStream TC shall become effective on 1 March 2024 or on the day of the conclusion of the Addendum to the Framework Agreement to which these ProStream TC are attached, whichever occurs earlier.**