I.   Processed data volumes

1. The Mobilní banka service is designed for clients of Expresní linka KB who want to administer their accounts not only via the Call center, but also independently of their own mobile phone with an installed application. Secure data transfers between the mobile device of the client and the bank can be carried out using both dial-up CSD connection and GPRS packet connection, or E-GPRS (called also EDGE).

II.   Hardware requirements

1. The following table shows the requirements for hardware equipment for a client operating the *Mobilní banka* application:

Mobile phone	
Meeting standards or compatible with	J2ME MIDP 1.0
Phone memory (for the application)	min. 64 KB
HEAP (application running memory)	min. 200 KB
RMS (data storage memory)	min. 20 KB
Communication (supported)	http communication via CSD, GPRS or EDGE
Communication (recommended)	GPRS, EDGE
Colour display	at least 256 colours, resolution at least 128 x 128 dots
Size of applications to be downloaded	Min. 64 KB

III.   Supported types of mobile phones

1. For the latest list of supported phones for the *Mobilní banka* application, see www.mojebanka.cz and branches of Komerční banka, a.s.

IV.   Communication requirements

1. For the *Mobilní banka* application to function correctly, functional access to data services is needed (its creation and operation organized by the client and his mobile operator - not part of the Mobilní banka service). Upon the client's request, Komerční banka, a.s. will provide information necessary for manual setting of parameters of the data connection in the client's mobile device. For selected types of mobile phones, Komerční banka, a.s. will send a configuration SMS with the settings.

2. To download the application, and for further communication with the bank (data transfers for account operation), both APN WAP and APN Internet connection can be used, depending on the client's mobile phone (what type of connection it supports for download and running of Java applications). The minimum required connection speed is 14.4 kbps.

V.   Security of the Mobilní banka application

1. You can request activation of the service exclusively at the KB Call center. Conditions for establishment of the Mobilní banka service: the user has activated the Expresní linka KB service with PIN and password or optical key card (OPK) protection; Komerční banka, a.s. will provide the *Mobilní banka* Java application to the client free of charge by sending an SMS containing the URL from which the application can be downloaded. Validity of the URL is time-limited to 12 hours. In addition, a 10-digit activation code and general guide to log in for the first time after downloading the application (and to log in in general) will be conveyed to the client via a phone call. Upon request, this guide can be e-mailed to the client as well.

2. The entire communication between the bank and the mobile phone is encrypted using 128-bit encryption keys. After downloading the application, encryption keys must be generated in the client's mobile device during the first login of the client. The keys are used to establish encrypted communication between the client's mobile device and the bank server. If necessary, new keys are generated. The client will be informed several times in advance of the required generation of new keys. The procedure of subsequent key generation is the same as during the first login after the application has been downloaded. The client will ask the Call center for the new activation code.

3. To access his own accounts, the client uses the security features of Expresní linka KB (PIN + password, OPK). The client enters the PIN and password characters or the OPK answer to the mobile device only after secure communication with the bank server has been established using the encryption key.

VI.   General provisions

1. The bank reserves the right to unilaterally change the Technical conditions for the Mobilní banka service (e.g. when expanding services provided within the framework of direct banking). The bank will inform clients of such changes to Technical conditions for the Mobilní banka service 1 month before their effective start at the latest.

2. The bank will publish the new Technical conditions for the Mobilní banka service with their effective start date and a link to them (for download) on the website of Komerční banka, a. s. as well as at branches of Komerční banka, a.s.

3. In any case, provision of the service will be governed by updated Technical conditions for the Mobilní banka service.

4. These Technical conditions come into effect 27.9.2005.