

I. Services:

These Technical Terms and Conditions relate to the following services:

- MojeBanka, MojeBanka Business and MojePlatba for the shopper,
- Přímý kanál – an add-on for the MojeBanka Business service,
- Profibanka,
- Expresní linka Plus,
- Mobilní banka 2.

II. Technical Terms and Conditions for the MojeBanka, MojeBanka Business, MojePlatba and Expresní linka Plus services

1 Volumes of data processed

- 1.1 The MojeBanka and MojeBanka Business services are designed for Clients with less than 100 payment orders (inputs) and 200 transactions (outputs) per month. Transaction history is available for 13 months.
- 1.2 The Expresní linka Plus service is designed for Clients who want to passively administer their accounts using the Internet.

2 Hardware requirements

- 2.1 Hardware must meet the requirements of the operating system used for operation of the MojeBanka, MojeBanka Business, MojePlatba and Expresní linka Plus applications:

Monitor, resolution	SVGA, min. 1024x768
---------------------	---------------------

- 2.2 A mobile telephone which is active in the network of a domestic operator (Vodafone, T-Mobile or Telefónica O2) able to receive SMS. A mobile telephone is only necessary in the case of a personal certificate issued in a file.

- 2.3 Tablet hardware must meet the following requirements:

Display, resolution	min. 1024x768
Processor	Min. 1GHz

- 2.4 The user cannot use a mobile device which contains a SIM card the number of which is registered for authorisation SMS for the MojeBanka service. Authorisation SMS must always be sent to a different device that the device on which MojeBanka has been launched.

3 Software requirements

- 3.1 The MojeBanka, MojePlatba and Expresní linka Plus applications are functional for the following combinations of operating systems, browsers and Java:

Operating system	Browser version	Java version
Microsoft Windows XP, SP 3	MS Internet Explorer 8.0 Mozilla Firefox 19.x and later versions Google Chrome 26* and later versions Opera 12.1*	Oracle 1.6.0_43 Oracle 1.7.0_17* and later versions
Microsoft Windows Vista SP 2, 32 and 64 bit Czech or English language version	MS Internet Explorer 8.0 MS Internet Explorer 9.0 Mozilla Firefox 19.x and later versions Google Chrome 26* and later versions Opera 12.1*	Oracle 1.6.0_43 Oracle 1.7.0_17* and later versions
Microsoft Windows 7 SP1, 32 and 64 bit Czech or English language version	MS Internet Explorer 9.0 MS Internet Explorer 10.0 Mozilla Firefox 19.x and later versions Google Chrome 26* and later versions Opera 12.1*	Oracle 1.6.0_43 Oracle 1.7.0_17* and later versions

Microsoft Windows 8, 32 and 64 bit Czech or English language version	MS Internet Explorer 10.0 Mozilla Firefox 19.x and later versions Google Chrome 26* and later versions Opera 12.1*	Oracle 1.7.0_17* and later versions
Linux Ubuntu 12.04 LTS Precise Pangolin*	Mozilla Firefox 19x and later versions	Oracle 1.6.0_43 Oracle 1.7.0_17 and later versions
MacOS X 10.8 Mountain Lion* Czech or English language version	Mozilla Firefox 19.x and later versions Safari 6.0.x	Oracle 1.7.0_17 and later versions

* KB eTrading functionality is not supported for these operating systems and browser versions.

* JAVA is only functional in the 32bit version

The MojeBanka can also be used without JAVA on tablets in the following combinations of operating systems and browsers:

Tablet OS	Browser
iOS	Safari or Google Chrome
Android version 4.0 or higher	Google Chrome
WIN 8	IE 10

The MojeBanka can also be used without JAVA in the following combinations of operating systems and browsers:

Operating system	Browser version
Microsoft Windows XP, SP 3	Mozilla Firefox 19.x and later versions Google Chrome 26 and later versions Opera 12.1
Microsoft Windows Vista SP 2, 32 and 64 bit Czech or English language version	Mozilla Firefox 19.x and later versions Google Chrome 26 and later versions Opera 12.1
Microsoft Windows 7 SP1, 32 and 64 bit Czech or English language version	Mozilla Firefox 19.x and later versions Google Chrome 26 and later versions Opera 12.1
Microsoft Windows 8, 32 and 64 bit Czech or English language version	Mozilla Firefox 19.x and later versions Google Chrome 26 and later versions Opera 12.1
Linux Ubuntu 12.04 LTS Precise Pangolin*	Mozilla Firefox 19x and later versions
MacOS X 10.8 Mountain Lion Czech or English language version	Mozilla Firefox 19.x and later versions Safari 6.0.x

* KB eTrading functionality does not work in MojeBanka without JAVA

The MojeBanka Business application is functional for the following combinations of operating systems, browsers and Java:

Operating system	Browser version	Java version
Microsoft Windows XP, SP 3	MS Internet Explorer 8.0 Mozilla Firefox 19.x and later versions Google Chrome 26* and later versions Opera 12.1*	Oracle 1.6.0_43 Oracle 1.7.0_17* and later versions
Microsoft Windows Vista SP 2, 32 and 64 bit Czech or English language version	MS Internet Explorer 8.0 Mozilla Firefox 19.x and later versions Google Chrome 26* and later versions Opera 12.1*	Oracle 1.6.0_43 Oracle 1.7.0_17* and later versions

Microsoft Windows 7 SP1, 32 and 64 bit Czech or English language version	MS Internet Explorer 9.0 MS Internet Explorer 10.0 Mozilla Firefox 19.x and later versions Google Chrome 26* and later versions Opera 12.1*	Oracle 1.6.0_43 Oracle 1.7.0_17* and later versions
Microsoft Windows 8, 32 and 64 bit Czech or English language version	MS Internet Explorer 10.0 Mozilla Firefox 19.x and later versions Google Chrome 26* and later versions Opera 12.1*	Oracle 1.7.0_17* and later versions
Microsoft Windows SERVER 2012	MS Internet Explorer 10.0	Oracle 1.7.0_17* and later versions
MacOS X 10.8 Mountain Lion* Czech or English language version	Mozilla Firefox 19.x and later versions Safari 6.0.x	Oracle 1.7.0_17* and later versions

* KB eTrading functionality is not supported for these operating systems and browser versions.

* JAVA is only functional in the 32bit version

3.2 Client Line services for the MojeBanka, MojeBanka Business and MojePlatba services on tel. number +420 955 551 552 for calls in Czech and +420 955 551 556 for calls in English and at the e-mail address mojebanka@kb.cz are provided for users using Microsoft Windows XP SP 3, Microsoft Windows Vista SP 2, Microsoft Windows 7 SP1 and Microsoft Windows 8 operating systems and Internet Explorer version 8.0, version 9.0, version 10.0 and Google Chrome 26 browsers and later versions.

3.3 Client Line services for the Expresní linka Plus service on tel. number +420 955 559 569 and at the e-mail address expresni.linka@kb.cz are provided for users using Microsoft Windows XP SP 3, Microsoft Windows Vista SP 2, Microsoft Windows 7 SP1 and Microsoft Windows 8 operating systems and Internet Explorer version 8.0, version 9.0, version 10.0 and Google Chrome 26 browsers and later versions.

3.4 In order for the MojeBanka, MojeBanka Business, MojePlatba and Expresní linka Plus applications to function correctly, you must have Java applets (does not apply for MojeBanka without JAVA and MojeBanka on a tablet), scripting and cookies enabled in your browser and use Adobe Reader version 10.0. or higher with the Adobe Acrobat plug-in enabled.

3.5 In order to check the settings of your computer and browser for use of the MojeBanka, MojeBanka Business, MojePlatba and Expresní linka Plus applications, you can use the Configuration wizard, which is available at www.mojebanka.cz.

3.6 The Client acknowledges that the producers of browsers may block a combination of the respective browser version and JAVA application. The Bank shall not be held liable for any possible technical restrictions of browsers and other software add-ons which are not under the control of the Bank. The Bank shall not be held liable for the functionality of applications on the latest (updated) browser versions.

4 Communication requirements

4.1 In order for the MojeBanka, MojeBanka Business, MojePlatba and Expresní linka Plus applications to function correctly, you must have access to the Internet (establishing this, its settings and operation are arranged by the Client – these are not included in the MojeBanka, MojeBanka Business, MojePlatba and Expresní linka Plus services).

4.2 If restrictions are used for access and communication with the Internet (proxy, firewall), you must allow https://*.mojebanka.cz.

4.3 The Bank does not resolve proxy server settings on the Client end.

5 Security for the MojeBanka, MojeBanka Business, MojePlatba and Expresní linka Plus applications - communication, Client's internal network and accounting data

5.1 A condition for communication by the User of the MojeBanka application with the Bank server is that the User has been issued

a valid Personal certificate (User's public RSA key authorised by the Bank, with a length of 1024 bits).

5.2 This certificate is used to establish communication with the Bank server and to sign active Client operations.

5.3 A condition for communication by the User of the Expresní linka Plus application with the Bank server is that the User has set a secure PIN and password for an optical key card (OPK).

5.4 All communication takes place in SSL protocol (SSL – Secure Socket Layer). All data is encrypted using a strong symmetrical encryption algorithm using a 128-bit encryption key as standard – the encryption key is unique-valid for the given connection with the Bank server.

5.5 An electronic Signature is used to sign active operations by the User (the User's Personal certificate is used to create the electronic Signature – RSA algorithm).

5.6 A one-off authorisation SMS code may be sent to the registered telephone number for signature of the first active operation by the User (except for a certificate on a smart card). Login is also understood to be an active operation.

5.7 The User's Personal certificate may be saved on a diskette, portable memory media (flash disk, CD or DVD) or on a smart card.

5.8 A Personal certificate on a smart card can only be used for Microsoft Windows operating systems.

5.9 Access to the User's Personal certificate is protected by a password, which is determined by and known only to the User, or PIN in the case of a smart card.

5.10 Security of the Client's internal network when accessing the Internet is to be ensured by the Client and is independent of the MojeBanka, MojeBanka Business, MojePlatba and Expresní linka Plus applications.

III. Technical Terms and Conditions for the add-on for the MojeBanka Business service - Přímý kanál

1 Volumes of data processed

1.1 The Přímý kanál service is designed for Clients with max. 100,000 payment orders (inputs) and 400,000 transactions (outputs) per day.

2 Hardware requirements

2.1 The table sets out the minimum hardware requirements for the Client to operate the Přímý kanál Application (Hardware must also meet the requirements of the operating system used):

Type of client	Daily volume of data	Hardware requirements	
Large	< 3,500 inputs < 12,000 outputs	Processor	min. Intel Pentium III, 600 MHz or equivalent
		RAM	min. 192 MB
		Monitor, resolution	SVGA, min. 1024 x 768
		DVD drive	
Extreme	< 100,000 inputs < 400,000 outputs	Free space on the hard disk	min. 675 MB
		Processor	min. Intel Pentium III, 1 GHz or equivalent
		RAM	min. 1 GB
		Monitor, resolution	SVGA, 1024x768
		DVD drive	
		Free space on the hard disk	min. 1 GB

3 Software requirements

3.1 The Přímý kanál Application is supported for the following operating systems:

- MS Windows XP SP 3
- MS Windows Vista SP 2
- MS Windows 7 SP1
- MS Windows 8, 32 and 64 bit version

3.2 The Přímý kanál Application is supported for MS Internet Explorer 6.0, 7.0, 8.0, 9.0 and 10.0 with support for 128-bit encryption.

3.3 The Přímý kanál Application must be installed on the hard disk of the Client's computer only once on the local disk (no network version is available). When using the Application, the Application must be launched (open) only once.

3.4 Any changes to the Přímý kanál Application (e.g. copying or moving the Přímý kanál Application) could lead to it malfunctioning, even in a hidden manner.

3.5 Another condition for successful installation of the Přímý kanál Application is installation of network components – Microsoft network client and TCP/IP protocol (as standard, it is sufficient if access to the Internet from the computer is already functional).

3.6 In order to check the configuration and settings of the computer and browser for use of the Přímý kanál Application, you can use a test programme, which is available at www.mojebanka.cz or on the installation DVD for the Přímý kanál Application (part of the installation DVD for the Profibanka Application).

4 Communication requirements

4.1 In order for the Přímý kanál Application to function correctly, you must have access to the Internet (establishing this, its settings and operation are arranged by the Client – these are not included in the Přímý kanál service or installation of the Přímý kanál Application).

4.2 If restrictions are used for access and communication with the Internet (proxy, firewall), you must allow https://*.mojebanka.cz.

4.3 The Bank does not resolve proxy server settings on the client end.

5 Security for the Přímý kanál Application - communication, Client's internal network and accounting data

5.1 A condition for communication by the User of the Přímý kanál Application with the Bank server is that the User has been issued a valid Personal certificate on a smart card (User's public RSA key authorised by the Bank, with a length of 1024 bits) or Company certificate (User's public RSA key authorised by the Bank, with a length of 1024 bits)

5.2 The Personal certificate is used to establish communication with the Bank server and to sign active operations.

5.3 All communication takes place in SSL protocol (SSL – Secure Socket Layer). All data is encrypted using a strong symmetrical encryption algorithm using a 128-bit encryption key as standard – the encryption key is unique-valid for the given connection with the Bank server.

5.4 The Company certificate is only used for downloading data from the Bank, it cannot be used to send data to the Bank. The Company certificate can only be saved in a file.

5.5 An electronic Signature is used to sign active operations (the User's Personal certificate is used to create the electronic Signature – RSA algorithm).

5.6 Access to the User's Personal certificate is protected by a PIN, which only the User knows.

5.7 The User's Company certificate may be saved on his/her computer or on portable memory media (flash disk or diskette).

5.8 Access to the User's Company certificate is protected by a password, which is determined by and known only to the User.

5.9 Security of the Client's internal network when accessing the Internet is to be ensured by the Client and is independent of the Přímý kanál Application.

IV. Technical Terms and Conditions for the Profibanka service

1 Volumes of data processed

1.1 The Profibanka service is designed for Clients with 100 – 3,500 payment orders (inputs) and 200 – 7,000 transactions (outputs) per month. Establishment of the Profibanka service must be agreed on individually for clients with a greater number of payment orders or transactions. Transaction history is available for 13 months.

2 Hardware requirements

2.1 The table sets out the minimum hardware requirements for the Client to install and operate the Profibanka Application (the information stipulated is only a guide, processing of large volumes of data on the minimum hardware configuration is possible, but time-consuming. Hardware must also meet the requirements of the operating system used):

Type of client	Monthly volume of data	Recommended method of communication	Hardware requirements	
Medium-sized	< 500 inputs < 1,000 outputs	Dial-up Internet access	Processor	min. Intel Pentium III, 600 MHz or equivalent
			RAM	min. 192MB
			Monitor, resolution	SVGA, min. 1024 x 768
			DVD drive	
			Free space on the hard disk	min. 675 MB
			Recommended database maintenance (archiving and deletion function)	Annual

Type of client	Monthly volume of data	Recommended method of communication	Hardware requirements	
Large	< 3,500 inputs < 7,000 outputs	Fixed Internet access	Processor	min. Intel Pentium III, 1 GHz or equivalent
			RAM	min. 1 GB
			Monitor, resolution	SVGA, 1024x768
			DVD drive	
			Free space on the hard disk	min. 1 GB
			Recommended database maintenance (archiving and deletion function)	Quarterly or when there are more than 100,000 records in the database (see System statistics function)

2.2 675 MB of free space is required on the disk where the Profibanka Application is installed, 320 MB of free space is required on the disk where the TEMP directory is located and 40 MB of free space is required on the system disk.

- 2.3 The required amounts of free space are not added together, this concerns the maximum required space on the given disk (i.e. 675 MB of free space is required on the disk where the Profibanka Application is installed and where the system and TEMP directory are also located). A check is made of free disk space during installation. If the result of the check is negative, installation is discontinued.
- 2.4 The actual Profibanka Application, including system components, requires approximately 100-150 MB of free disk space.
- 2.5 If MS Internet Explorer is not already installed, up to a further 50 MB of free space is required (according to the original version and configuration); space on the disk where the TEMP directory is located is only required during the course of installation.
- 2.6 There must always be at least 100 MB of free space on the hard disk.
- 2.7 A database with 5,000 payment orders and 10,000 transactions (movements in the account) takes up approx. 100 MB.

3 Software requirements

- 3.1 The Profibanka Application is supported for the following operating systems:
 - MS Windows XP SP 3 (Only Czech, Slovak or English language version)
 - MS Windows Vista SP 2 (Only Czech, Slovak or English language version)
 - MS Windows 7 SP1 (Only Czech, Slovak or English language version)
 - MS Windows 8, 32 and 64 bit version (Only Czech, Slovak or English language version)
- 3.2 The Profibanka Application is supported for the following browsers:
 - MS Internet Explorer version 6.0
 - MS Internet Explorer version 7.0
 - MS Internet Explorer version 8.0
 - MS Internet Explorer version 9.0
 - MS Internet Explorer version 10.0

with support for 128-bit encryption (the installation programme installs MS IE 8.0 unless MS IE 6.0. or higher is already installed). The recommended version is MS IE 8.0.

- 3.3 The installation programme for the Profibanka Application also installs the SQL Server 2005 Express Edition database system or SQL Server 2008 R2 (depending on the operating system version) and other system components. The Client is informed of all installed programmes and components during the course of installation.
- 3.4 The Profibanka Application must be installed on the hard disk of the Client's computer only once on the local disk (no network version is available).
- 3.5 Any changes to the Profibanka Application (e.g. copying or moving the Profibanka Application) could lead to it malfunctioning, even in a hidden manner (this could for example only exhibit itself when the Application is updated to a higher version).
- 3.6 Another condition for successful installation of the Profibanka Application is installation of network components – Microsoft network client and TCP/IP protocol (as standard, it is sufficient if access to the Internet from the computer is already functional).
- 3.7 In order for the Profibanka Application to function correctly, you must have Java applets, ActiveX, scripting and cookies enabled in MS IE (ensured as standard by the installation programme).
- 3.8 In order to check the configuration and settings of the computer and browser for use of the Profibanka Application, you can use a test programme, which is available at www.profibanka.cz or on the installation DVD for the Profibanka Application.
- 3.9 In order to ensure correct functioning of automatic backup on the MS Windows 8 operating system, .NET Framework 3.5 must be installed.

4 Communication requirements

- 4.1 In order for the Application to function correctly, you must thus have access to the Internet (establishing this, its settings and operation are arranged by the Client – these are not included in the Profibanka service or installation of the Profibanka Application).
- 4.2 If restrictions are used for access and communication with the Internet (proxy, firewall), you must allow https://*.mojebanka.cz.
- 4.3 The Bank does not resolve proxy server settings on the client end.

5 Security for the Profibanka Application - communication, Client's internal network and accounting data

- 5.1 A condition for communication by the User of the Profibanka application with the Bank server is that the User has been issued a valid Personal certificate (User's public RSA key authorised by the Bank, with a length of 1024 bits).
- 5.2 This certificate is used for local login to the system, to establish communication with the Bank server and to sign active operations.
- 5.3 All communication takes place in SSL protocol (SSL – Secure Socket Layer). All data is encrypted using a strong symmetrical encryption algorithm using a 128-bit encryption key as standard – the encryption key is unique-valid for the given connection with the Bank server.
- 5.4 An electronic Signature is used to sign active operations (the User's Personal certificate is used to create the electronic Signature – RSA algorithm).
- 5.5 The User's Personal certificate may only be saved on a smart card.
- 5.6 Access to the User's Personal certificate is protected by a PIN, which is determined by and known only to the User.
- 5.7 Security of the Client's internal network when accessing the Internet is to be ensured by the Client and is independent of the Profibanka Application.
- 5.8 Security of Profibanka Application files and locally saved data is given by the operating system, security for locally saved data also by the MS SQL Server or SQL Server 2005 Express Edition or SQL Server 2008 R2 depending on the version of the operating system.
- 5.9 Further increase in security of the Profibanka Application and its data can be achieved, if installed on MS Windows XP and Windows Vista, by means of conversion to the EFS (Encrypted File System).

6 Recommendations for the Profibanka Application

- 6.1 Regular backup of the database is recommended for the event of defects to the computer hardware or software. After reinstallation of the Profibanka Application, it is possible to renew data from this backup. If no backup is made, the Profibanka Application can be simply reinstalled and set into operation again, but without the transaction history and other data (e.g. payment order templates), other than data which is currently available on the Bank server.
- 6.2 Monthly backup of the database is sufficient for small Clients. More frequent backup (e.g. weekly) is recommended for medium-size Clients. It is recommended that you keep the last two versions of the backup, possibly in two copies (i.e. the last and last but one; a greater number of older versions of backups or more copies of individual versions of backups is not necessary).

7 Performance estimates – for the recommended hardware configuration

Transfer (at a speed of 56 kbps, not including establishment of communication)

~ 500 payment orders	< 1 min
~ 1,000 transactions	< 2 min
Note: length of transfer depends not only on the actual transfer speed, but also the length of processing on the server	
Display (with 100,000 records in the database) ~ 100 records	< 10 s
Import (with 50,000 records in the database) ~ 500 payment orders	< 1 min

V. Technical Terms and Conditions for the Mobilní banka 2 service

1 Hardware and software requirements

- 1.1 A mobile telephone with Android 2.3 or higher operating system, iPhone iOS 4.3 or higher or mobile telephone with an Internet browser with JavaScript, native OS Android browser version 2.2 or higher, iOS version 4.3 or higher, Symbian^3, Windows Phone 7 and Bada, or a browser based on a WebKit rendering core of at least version 533.
- 1.2 Client Line services for the Mobilní banka 2 service are provided on tel. number +420 955 551 552 for calls in Czech and +420 955 551 556 for calls in English and at the e-mail address mojebanka@kb.cz

2 Communication requirements

- 2.1 In order for the Mobilní banka 2 application to function correctly, you must have access to data services (establishing this and its operation are arranged by the Client with their mobile operator – these are not included in the Mobilní banka 2 service).

3 Security for the Mobilní banka 2 application

- 3.1 You can apply for activation of the service via the MojeBanka or MojeBanka Business service. A condition for establishment of the Mobilní banka 2 service is that the user has an active MojeBanka or MojeBanka Business service.
- 3.2 All communication takes place in SSL protocol (SSL – Secure Socket Layer). All data is encrypted using a strong symmetrical encryption algorithm using a 128-bit encryption key as standard – the encryption key is unique-valid for the given connection with the Bank server.

VI. Supported smart card readers

1. A list of supported smart card readers for the MojeBanka, MojeBanka Business application and for the Profibanka Application and Přímý kanál can be found at the following address: www.mojebanka.cz. Supported versions of CryptoPlus are 2.0.48. and 2.0.50.
2. In order for smart card readers to function correctly, CryptoPlus KB software, which is part of the installation for supported readers, must be installed. Installation can be found at the following address: www.mojebanka.cz
3. Smart card readers must meet the following requirements

Supported OS	Windows XP, Vista, Windows 7, Windows 8
API's	Microsoft PC/SC + driver
Standards/certification	ISO/IEC 7816-1,2,3,4: IC Cards with contacts Microsoft Windows Hardware Quality Labs

	(WHQL), Windows Logo Program WLP 2.0
Smart-card interface	Support for ISO7816 Class A, B and C (5V, 3V, 1.8V) Support for all ISO7816 TA1 param. (up to 344 Kbps) Read and write to all ISO 7816-1,2,3,4 microproc. cards, T=0 and T=1 (memory cards support upon request) Short circuit detection. ISO location, guarantee for 100,000 insertion cycles - EMV level 1 mechanically compliant. Embossed smart cards are supported.
Host Interface	USB Host Interface USB (type A connector) Power supply thru USB port Serial Interface Serial communication with the PC through RS232 connection PCMCIA (notebooks) Type II PC Card slot and version 2.1 PC Card interface software (Card Services).
Security levels	Europe: EN60950 Preferred: IEC950: 1991, Am,3: 1995 USA: UL1950, third edition, 28.7.1995 Canada: CSA950 Corresponds to Directive 73/23/EEC

4. Other requirements:

- communicates with the MůjKlíč smart card;
- allows for reading and writing;
- supports PKCS#11;
- supports MS interface – system authentication;
- sufficient resistance to defects and stability.

VII. Closing provisions

1. The Bank is entitled to unilaterally change the Technical Terms and Conditions. The Bank shall inform the Client of change to the Technical Terms and Conditions no later than 1 month before they become effective, with the exception of changes to data format, notification of which shall be provided no later than 3 months before the date this becomes effective.
2. The Client shall be informed of new Technical Terms and Conditions with stipulation of their effectiveness and a link to them (with the option of gaining them) by means of a notice displayed before login to the respective application on the Bank's website.
3. Provision of services shall take place in accordance with the updated Technical Terms and Conditions.
4. The Client is obliged to accept the Technical Terms and Conditions for the whole duration of the contractual relationship created on the basis of the contract on provision of the respective service, otherwise the Bank cannot guarantee the quality of services.
5. Terms beginning with a capital letter are used in these Technical Terms and Conditions with the meaning as stipulated in the Terms and Conditions issued by the Bank for the respective service.
6. These Technical Terms and Conditions replace the Technical Terms and Conditions of 24.11.2012.
7. These Technical Terms and Conditions become effective on 27.04.2013.