

Legal Info, Application License

Before you start using the WSPK Smartbanking application (hereinafter "Smartbanking") read the following conditions for granting licenses for the Smartbanking application (hereinafter "the License").

What is needed to use the Smartbanking application?

To make full use of the Smartbanking application you must activate the "With Internetbanking" service and have a registered phone number for the sending of authorization messages from Waldviertler Sparkasse Bank AG internet banking, Internet access (WiFi or data services) and an authorization password.

For whom is the Smartbanking application intended?

The application is primarily intended for clients of Waldviertler Sparkasse Bank AG, located at Sparkassenplatz 3, Zwettl, Austria, registered in the Commercial Register kept by the Provincial Court in Krems an der Donau, FN 36924, and a branch located in Jindřichův Hradec 377 01, Klášterská 126/II registered in the Commercial Register kept by the Regional Court in České Budějovice, Section A, File 2482. The application can also be used by non-clients of Waldviertler Sparkasse Bank AG.

Conditions for granting a license for the Smartbanking application

- Upon activating the application you agree to the Product Conditions for internet banking, applicable at the time of application's activation, and agree that you will comply with the general safety rules listed at www.wspk.cz.
- By using Smartbanking you agree to abide by this document.
- An application license shall be granted free of charge, without time and local restrictions.

The rights and obligations of Smartbanking application end-users

The application can be used only with features designed for the end user in accordance with the laws of the Czech Republic, especially Act no. 89/2012 Coll., the Civil Code and Act. 121/2000 Coll., on copyright, rights related to copyright and amending some laws, as amended, and the conditions of this License. The end user agrees not to use another application than what is explicitly stated and permitted in this License. It notes that the granting does not transfer any ownership rights for the application, but only a right of use under the conditions of this License.

- The end user is authorized to use the application only for their personal non-commercial use.
- The end user may not sell, transfer, lease, lend, give, distribute, disseminate, and also in another manner transfer rights under this License or through it provide additional services.
- The end user is not allowed to make a copy or multiple copies of the Application, sell, assign, transfer, distribute or send the Application or any information related thereto to a third party.
- This license is granted for an indefinite period and under the laws of the Czech Republic. Waldviertler Sparkasse Bank AG may terminate the provision of licenses at any time without

prior notice. In violation of the terms of this license, the Waldviertler Sparkasse Bank AG is authorized to terminate the license for the use of the Application.