This document contains security rules for using the KB Open banking services. Please read the document carefully and follow the rules below, which are binding for the safe use of the KB Open banking services, when registering the application and enabling the service.

We will answer any questions you may have at the email address api@kb.cz, you can find further information on open banking services at www.kb.cz/en/api.

The user who registers the application and activates the KB Open banking services is governed by the following rules:

1. **How and for what can you use the KB Open banking services ?**
   Komerční banka currently offers several KB open banking services. One of them is the Direct Account Access service, which is used to download transaction history and balances on private and business current and saving accounts of Komerční banka clients. You can download the transaction history to an application that is only from trusted and secure sources. This application will use the API interface of Komerční banka to download the transaction history and balances.

2. **What applications can you use to use the service?**
   Use only secure applications that have a trusted origin. These are typically accounting systems of well-known and verified brands, or applications that are implemented within corporate systems.

   We strongly do not recommend downloading, installing and registering applications from unknown and unverified sources, which may be freely available on the Website, to download transaction history and balances. In this case, there is a hidden risk of misuse of your personal data, as with any other malicious software that you install on your computer.

3. **What do we do as a Bank for the safe use of the service?**
   Komerční banka registers applications that must meet the currently established security standards. In the event of any suspicion of using the application for purposes other than those for which it is intended, we will immediately deny the application access to download data in order to prevent possible damage.

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