

Information about certain measures taken by governments in the Kinstellar jurisdictions in relation to the COVID-19 situation

This table reflects the situation on 1 April 2020

Central and Eastern Europe

| | Czech Republic | Hungary | Slovakia | Ukraine |
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| 1. Travel Restrictions | | | | |
| 1.1 Incoming | <p>Closed borders for foreigners not living in the CR.</p> <p>Mandatory quarantine of 14 days for everyone who enters the CR (save for some exceptions).</p> | <p>Passenger entry ban from abroad, except for Hungarian citizens.</p> | <p>State of emergency. Entry is prohibited to all foreigners who do not have residence permit, with minor exceptions (diplomats, cargo transport drivers).</p> <p>All persons returning home from abroad are ordered mandatory quarantine in accommodation facilities designated by the Ministry of interior for the time necessary to test them for COVID-19, After the negative test, home quarantine is required for 14 days, the stay in designated premises is included in these 14 days. Non-compliance is subject to fine of up to 1,659 EUR.</p> <p>Effective 19 March, Slovak citizens residing or working in Hungary in the distance less than 30 km are allowed to cross the borders with valid ID and document confirming employment. Quarantine does not apply to such persons.</p> | <p>Emergency situation has been introduced through 24 April 2020. With effect from 28 March 2020, no entry is allowed except by Ukrainian nationals by car or on foot.</p> |

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| 1.2 Outgoing | Closed borders for citizens (citizens working near borders may leave but must stay in quarantine for 14 days after they return), foreigners living in the Czech Republic may leave but cannot return. | Not implemented yet. | Leaving Slovakia is allowed. | Ukrainian nationals may leave Ukraine by car or on foot. Foreign nationals and stateless persons may leave Ukraine only upon approval by Ukrainian authorities. No travel possible.. |
| 2. Other Restrictions | | | | |
| 2.1 Free Movement | Prohibited. Permitted movement limited to traveling to work, buying groceries, necessary errands and occasional walks in parks/nature. | Limitation of movement outside the house are now in effect. According to the relevant government decree, the place of residence or stay may only be left for reasons provided in the decree, e.g.: to perform work or professional obligation; to access to health care services; to supervise and escort children; to provide assistance to persons who are unable to care for themselves or need assistance (such as minors, the elderly and the sick); to pursue individual leisure sports activities or leisure walking; to have marriage and funeral in a narrow family circle; to shop at grocery stores selling daily consumer goods, in drugstores and markets; to perform religious activity; to access certain beauty services, administration requiring personal appearance, | Not restricted. The Government currently <i>recommends</i> the limitation of the domestic movement. The Public Health Authority strongly recommends to all persons aged 65 and above to minimize their external environment movement. | Intercity autobus and railway passenger transportation is prohibited. |

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| | | <p>including administrative, banking, financial, insurance and postal services, if absolutely necessary; to take care of animals, walking of pets in public areas; to visit a gas station, etc.</p> <p>Furthermore, everyone is required to reduce social contact with other people to a minimum and to keep themselves at least 1.5 meters away from the other person, except those in the common household. It is forbidden to stay in a catering facility except for those employed there. The exception is the delivery of takeaway food.</p> <p>Persons over 65 may visit a grocery store, drugstore, market, or pharmacy only between 9 a.m. and noon. During this period only persons over 65 may stay the aforementioned premises, except for those employed there.</p> <p>Violating these specific restrictive measures are now considered to be an infraction.</p> | | |
| 2.2 Closures (public places, shops etc.) | Almost all shops, restaurants, public places etc. closed. | Prohibition of physical presence in Office, they shall be delivered by post. | All public places and retail facilities closed with the exception of groceries, drugstores, pharmacies, medical devices dispensers, | No public events permitted and all retail businesses must be shut down, except groceries, pharmacies, wholesale food |

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| | | | <p>optician shops, newspaper shops, veterinary clinics, animal feed shops, telco operators, banks, post offices, insurance and leasing services, e-shops with pick-up option, delivery services, laundry and dry cleaning services, fuel stations, funeral, services, crematoriums, car, tire and towing services, technical inspection and emission control providers, computer and telecommunication equipment repair services, taxi (delivery of goods only), legal services, locksmith shops, waste collection points, bike shops, textile and haberdashery shops. The above shops and services are not limited by sales area size.</p> <p>Subject to the internal sales area limit of 2000 square meters stores of building materials, installations and wiring materials, hardware, paints, horticulture and gardening equipment are also excluded from mandatory closure.</p> <p>Department stores and shopping malls shall close all the department except to the above.</p> | <p>traders, hospitals, veterinary practices and drugstores, technical maintenance and repair business, banks, postal offices and distributors of fodder, agrochemicals and seeds. State authorities and courts continue to operate.</p> <p>All schools, universities and kindergartens are closed (distance learning taking place where possible).</p> |

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| | | | <p>All shops and service providers allowed to operate are subject to restrictions:</p> <ul style="list-style-type: none"> a) Client’s mandatory coverage of upper respiratory tract on entry and during stay in sales area b) Mandatory hand disinfection on entry or provision of disposable gloves on entry c) minimum distance of 2 meters between waiting shoppers d) the number of shoppers any one time must not exceed the concentration of one shopper per 25 m2 of the sales area e) visible notice on all entrances on the duty to adhere to the above restrictions <p>Furthermore, time from 9 am to 12 am shall be reserved for persons aged 65 and above. Younger person will not be allowed to enter during the designated time.</p> <p>Groceries, pharmacies and selected vital supplies are closed on Sundays for mandatory sanitation.</p> | |

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| | | | Provision of certain social services is suspended as of 25 March 2020 until further notice. Restrictions do not apply to long term stay facilities. | |
| 3. Measures affecting certain industry sectors | | | | |
| 3.1 Any general import/ export restrictions | No restrictions except for medicinal products (see below). | Not (yet) introduced. | Effective 23 March, the export of human pharmaceuticals, medical devices and in vitro diagnostic devices is prohibited. Export restrictions do not apply to: 1. Human pharmaceutical producers and production for another state, and 2. Producers of medical devices or in vitro medical devices with regard to orders based on contracts concluded before the declaration of emergency state. ¹ | No except some anti-epidemic medical goods (see 3.4 below). |
| 3.2 Commercial landlords/ tenant | Almost all shops and restaurants closed. | Non-residential lease agreements cannot be terminated by unilateral termination until 30 June 2020 in sectors that are most affected by the coronavirus outbreak (specifically tourism, hospitality, entertainment, gambling, film, performing arts, event organizer | No measures (yet) in place. | Commercial landlords and tenants benefit from tax vacations, see 4.1 below. Tenants are released from paying the rent for the period of quarantine if they are not able to use the property. |

¹ Ministry of Health Measure No. S 02208-2020-SFaLP-2 of 23 March 2020

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| | | <p>and sport service provider industries).</p> <p>Furthermore, the rent amounts of these lease agreements cannot be raised during the emergency situation declared by the Hungarian Government, even where the underlying lease agreement would provide the possibility to raise the amount of the rent.</p> | | |
| 3.3 Banks | <p>Pressure on commercial banks not to distribute dividends.</p> <p>Countercyclical capital buffer rate was decreased to 1.00 % with effect as of 1 April 2020.</p> | <p>Unless the parties agree otherwise, during the period of the state of emergency, the principal, interest and fee payment obligations of a borrower under any credit, loan and financial leasing agreement provided by a lender in a business-like manner shall be modified so that the debtor will receive a payment extension regarding its principal, interest and fee payment obligations under its agreement.</p> <p>The loan agreements will be modified automatically with regard to the payment moratorium and the maturity of the loan agreements will be extended, except if the parties agree otherwise. The modification of repayment dates under the loan agreements will also amend the</p> | <p>No measures (yet) in place. Some banks provide relief to their clients on voluntary basis. It is expected that mortgage payments will be suspended without sanctions.</p> <p>Commercial banks restrict loans (or tighten conditions) to entrepreneurs and SMEs.</p> <p>State-owned bank SZRB provides special purpose loans to SMEs to overcome hardship caused by the emergency situation.</p> | <p>Banks are not allowed to charge default interest and penalties under consumer loan agreements for the period from 1 March through 30 April 2020. Banks are not allowed to increase interest under loan agreements (consumer and corporate) for the period of restrictive measures.</p> <p>Banks are also not allowed to enforce a loan if a borrower's breach concerns a payment in the period from 1 March through 30 April 2020.</p> <p>The central bank has recommended to commercial banks to accommodate requests for restructuring of businesses whose</p> |

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| | | <p>ancillary and non-ancillary supplementary obligations (including guarantee agreements and guarantee declarations).</p> <p>The period of the payment moratorium will expire on 31 December 2020, and this period may be further extended by the Government. The interest (and also fees) accumulating but not paid during the payment moratorium cannot be capitalised with the principal payments but shall be paid following the payment moratorium annually in equal amounts. The duration of the loan agreements will have to be extended so that the amount of the repayment instalments, including principal and interest, following the payment moratorium shall not exceed the amount of the repayment instalments originally agreed.</p> <p>In case of consumer loans not secured by collateral, the total annual percentage rate of charge may not exceed the central bank base rate plus five percentage points until 31 December 2020.</p> | | <p>revenues declined because of the COVID situation.</p> |

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| | | In order to mitigate the impacts of the emergency situation on the financial intermediary system, the National Bank of Hungary has introduced on the one hand measures that will reduce the administrative burden of the banks and allow for the flexible application of macro- and micro-prudential rules, and on the other hand introduced temporary restrictions regarding dividend payments and regulatory limits applicable to foreign currency financing. | | |
| 3.4 Pharma and medical devices | No re-export of medicinal products out of the Czech Republic allowed. | During the period of state of emergency, the export from Hungary, within the framework of wholesale activities in relation to medicinal products or any other distribution activities on commercial scale of hydroxychloroquine sulphate and of medicinal products and pharmaceutical intermediates that contain the active substance hydroxychloroquine sulphate is prohibited with few exceptions. | Not (yet) restricted. Imported goods for epidemics shall be exempt from VAT and customs duties. The obligation to register with Public Sector Partners Register is temporarily cancelled for the suppliers of goods and services concerning the protection of life and health. | Export of some anti-epidemic medical goods is prohibited. Most recently, ethanol has been added to the list of the restricted goods. |
| 3.5 Other | Restricted agenda of public authorities and limited business hours. | Regulation of out-of-shop commercial activities (e.g. delivery) for the benefit of the general public have been simplified. | Only as described above – leisure industry subject to mandatory shutdown. All automotive manufacturers and their supply | |

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| | | Regulation of public procurement in relation to equipment necessary to prevent and cure coronavirus have been simplified. | chains closing or expected to close in few days (but not due to mandatory shutdown). Forehead temperature will be measured at all hospitals, factories, shops and places where people concentrate. Companies breaching this measure may be ordered to close. | |
| 4. Subsidies and financial support available from governmental side | | | | |
| 4.1 General for businesses and employers | <p>The Government currently expects to provide a direct financial support for business amounting to around CZK 100 billion and indirect support, mainly in the form of loan guarantees, in the amount of approx. CZK 900 billion.</p> <p>Main types of currently available support</p> <ul style="list-style-type: none"> ▪ State guarantee for operating loans from commercial banks and financial contribution for interest payments ▪ Full/partial reimbursement of wage compensations provided by the employers to employees due to the impossibility to assign them a work | So far only sector specific measures have been announced. | <p>Corporate tax and advance payments are automatically suspended and businesses will not be sanctioned if taxes/advances are repaid and returns filed by 31 December 2020.</p> <p>VAT payments / returns are not suspended automatically, but subject to individual request. Tax authorities declared they will be benevolent and grant suspensions upon request.</p> <p>Government will not <i>en bloc</i> abolish/suspend the obligation of employers to pay social insurance levies as well as public health insurance levies.</p> | <p>SMEs are not required to pay the payroll tax for the period from 1 March through 30 April 2020.</p> <p>Taxpayers may not be held liable for the failure to pay the payroll taxes for the period from 1 March through 31 May.</p> <p>Land tax, real estate tax for non-residential premises and rent payments for state and municipal land plots for the period from 1 March through 31 March 2020 will not be charged.</p> <p>Taxpayers may not be held liable for the failure to pay taxes for the period from 1 March through 31 May 2020, subject to certain exceptions.</p> |

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| | <ul style="list-style-type: none"> Social security premium reliefs for freelancers | | <p>Under act adopted on 26 March 2020 following support is currently available:</p> <ul style="list-style-type: none"> Entitlement to “quarantine sick pay” in case of ordered quarantine measure would be paid from the first day (instead of 11th day currently applicable) of sick leave by the state Social Insurance Company. Employers forced to shut down or employers with substantially reduced turnover will have a right to job retention grants. Detailed conditions / programmes under which the grants will be paid by Ministry of Labour / Labour Offices are yet to be prepared and announced. | |
| 4.2 To specific sectors | The Ministry of Agriculture is currently preparing a package with measures intended to help farmers, including e.g. a possibility to postpone repayments for existing commercial loans. | Taxpayers carrying out the following activities as main activity are exempt from paying public dues on wages with respect to the period between March and June 2020: (i) passenger transport by taxi; (ii) accommodation; (iii) food and beverage service activities; (iv) creative, arts and entertainment activities; (v) sports activities and amusement and recreation | It is expected that banks and insurance companies will be exempted from so called “special levy”, which was in principle an additional tax on selected financial institutions. | State and municipal hospitals, producers of ethanol and disinfectants, importers of anti-epidemic medical goods benefit from certain tax exemptions. |

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| | | <p>activities; (vi) gambling and betting activities; (vii) motion picture, video and television programme production, sound recording and music publishing activities; (viii) organisation of conventions and trade shows; (ix) publishing of newspapers; (x) publishing of journals and periodicals; (xi) programming and broadcasting activities.</p> <p>"Main activity" shall mean as an activity from which the taxpayer generated most of its revenue, but at least 30% during the 6 months preceding the entry into force of the respective government decree.</p> <p>The payment obligation on health insurance contributions in certain sectors is reduced.</p> <p>No contribution shall be paid to tourism development March, April, May and June for certain economic operators.</p> <p>Certain low tax-bracket enterprises shall be exempt from paying their fixed-rate tax obligations.</p> | | |

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| 4.3 To employees and individuals | <p>Employees who need to take care of a child under the age of 13 years instead of working (e.g. for closure of schools) are entitled to a caregiving allowance in the amount of 60% of the daily assessment base per calendar day for the period until the schools are opened again.</p> <p>Freelancers in the same situation are also entitled to a contribution provided by state.</p> <p>Individuals who demonstrably suffer from lack of financial funds are entitled to apply for a one-off financial emergency assistance.</p> | <p>Based on a government decree, the entitlement to childcare allowance in respect of the care and education of children is extended until the state of emergency ceases.</p> <p>Eligibility for childcare allowance is extended to those beneficiaries whose eligibility would cease on or after the date of declaration of the state of emergency.</p> | <p>Employees who need to take care of a child under the age of 11 years (if disabled up to 18 years) instead of working (e.g. for closure of schools) are entitled to a caregiving allowance for the whole period of such closure (instead of 10 days applicable so far).</p> <p>Application process for certain social security benefits has been already streamlined, e.g. right for caregiving allowance in case of taking care for a child under the age of 11 (if disabled up to 18 years) due to the closure of the schools shall be proved by affidavit of respective person and there is no need to deliver doctor's confirmations.</p> | <p>Additional payments to healthcare personnel and workers contributing to anti-pandemic measures.</p> <p>The government will provide subsidies to cover the cost of utilities for those individuals who have been made redundant.</p> <p>New procedure for provision of allowances to employees who suffered from salary decrease as a result of shut-down has been adopted.</p> |
| 5. Measures taken by central banks | | | | |
| 5.1 Steps taken with regard to interest rate (most recent and expected) | <p>2W Repo rate was decreased by 0.75 % to 1.00 % with effect as of 27 March 2020 (the rate was decreased for the second time as it was previously decreased by 0.5 % to 1.75 % with effect as of 17 March 2020).</p> | No measures yet. | No measures yet. | Recently the central bank set a lower refinancing rate. |

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| 5.2 Steps taken or expected with regard to local currency | No steps taken so far, the Czech National Bank declared to step in should CZK depreciate even further. | No measures yet. | No measures yet. | The central bank is not expected to introduce extraordinary FX measures at this point. |
| 5.3 Use of foreign currency reserves | No measures taken up to this moment, the reserves (almost USD 150 bil.) might be used to stop further depreciation of CZK. | No measures yet. | No measures yet. | The central bank is selling FX to support local currency. |
| 5.4 Other important steps | Pressure on commercial banks, insurance companies and pension management companies not to distribute any dividends. Credit ratio limits for new mortgages have been relaxed (save for "investment" mortgages). LTV ratio (the size of the loan relative to the value of the pledged property) has been increased from 80 to 90 per cent, DSTI ratio (total debt service relative to net monthly income) has been increased from 45 to 50 per cent and DTI ratio (debt relative to net income) has been cancelled. | The NBH, at its discretion, announced a repayment moratorium in respect of loans provided under the Funding for Growth Scheme (" FGS ") and approved the restructuring of the loans and rescheduling of repayments, thus small- and medium-sized enterprises participating in FGS will be exempted from their repayment obligations under the FGS loans until the end of this year. | No measures yet. | The central bank has relaxed the provisioning rules and certain other capital requirements, suspended onsite inspections of banks and other financial institutions, rescheduled stress testing of the banks for a later date. |
| 6. Other | | | | |

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| 6.1 Trustworthy English language sources | <p>Czech National Bank</p> <p>Czech Government</p> <p>Czech Chamber of Commerce</p> | <p>https://www.kormany.hu/en/the-prime-minister/news/we-are-suspending-principal-and-interest-payment-liabilities-on-loans</p> <p>https://www.kormany.hu/en/prime-minister-s-office/news/repayment-of-baby-expecting-and-student-loans-has-also-been-suspended</p> <p>https://www.kormany.hu/en/cabinet-office-of-the-prime-minister/news/from-this-afternoon-shops-are-not-allowed-to-remain-open-beyond-3-00-p-m-not-including-food-stores-and-pharmacies</p> <p>https://www.kormany.hu/en/the-prime-minister/news/we-are-sealing-hungary-s-borders-to-passenger-traffic-and-banning-events</p> | <p>https://www.korona.gov.sk/ (Only sporadic English announcements available),</p> | <p>https://www.kyivpost.com/</p> <p>https://en.interfax.com.ua/</p> |
| 6.2 Other | | <p>The employer may modify the already communicated work schedule without taking into consideration any deadline for such modification.</p> <p>The employer may unilaterally instruct the employee to work from</p> | <p>All schools, universities and kindergartens are closed until further notice (distance learning taking place where possible).</p> <p>Since 25 March until further notice covering the upper respiratory tract routes (mask, respirator, veil,</p> | |

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| | | <p>home by way of home office or teleworking.</p> <p>The employer may take the necessary and justified measures to check the health condition of the employees.</p> <p>The provisions of collective agreements derogating from the above shall not be applicable during the period of the application of the respective government decree.</p> <p>The employer and the employee have been entitled to derogate from the provisions of the Labour Code by way of a separate agreement.</p> <p>The Minister for Innovation and Technology to prevent and mitigate the coronavirus epidemic, to protect the health and life of Hungarian citizen, to model and analyse the spread of the coronavirus, is entitled to access and process any data available. The data request of the Minister for Innovation and Technology shall be fulfilled by state and municipal authorities, business organisations and individuals.</p> | <p>shawl, scarf etc.) is mandatory in publicly accessible places,</p> <p>Upon written reasoned request of Public Health Authority, Public Health Authority shall have the access to the location data of mobile phone users. Usage of such data is strictly limited to:</p> <ul style="list-style-type: none"> a) Statistical usage to prevent and model development of threats to one's health and life b) To identify the receivers of Public Health Authority messages in order to protect one's health and life c) To identify mobile phone users in order to protect one's health and life. <p>The Public Health Authority shall have the right to collect, process and store such data during the emergency state only but in no case after 31 December 2020.</p> <p>General meetings, BoD, supervisory boards and other collective bodies of companies shall be entitled to adopt decisions per rollam even in case when the possibility to adopt decisions per</p> | |

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| | | <p>No enforcement orders shall be delivered to the debtors during the state of emergency. Certain enforcement activities are to be put on hold for the period of the special legal order.</p> <p>Moratorium of evictions and suspension of seizures and auctions in enforcement proceedings.</p> <p>Tax enforcement procedures pending shall be paused until the 15th day following the end of the state of emergency. Limitation period of the right of enforcement shall also be paused for the same period.</p> <p>Hospital Commanders were assigned to several hospitals with the aim of ensuring the compliance with rules concerning the epidemic risk and the protection of the health care equipment.</p> <p>The Hungarian Government has settled the rules governing the various legal proceedings in the state of emergency, concerning among others, the rules relating to deadlines, conducting procedural acts, interim measures, the way of</p> | <p>rollam is not envisaged in their constitutional documents;</p> <p>Pledges must not be exercised until 30 April 2020;</p> <p>Time limitation periods in the private sector shall not pass until 30 April 2020;</p> <p>Court hearings may only take place if and where absolutely necessary.</p> <p>Time periods to perform acts and/or fillings in the ongoing court proceedings shall not pass until 30 April 2020;</p> <p>Until 30 April 2020, the public executor cannot sell the immovable asset in the course of execution.</p> | |

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| | | <p>submissions and court hearings. As a general rule, if a procedural deadline expires in civil proceedings (including extrajudicial ones), administrative proceedings (including extrajudicial ones), in the period between the entry in force of the extraordinary adjournment (i.e. 15 March 2020) and 15 April 2020, then such deadline will be extended to 30 days after the entry into force of the said Government Decree (i.e. 30 April 2020).</p> <p>The Government Decree also applies to proceedings ongoing at the date of its entry into force.</p> <p>The Hungarian Parliament adopted Act XII of 2020 on the containment of coronavirus in order to enable the Government to take all extraordinary measures necessary for the prevention of the COVID-19 infection, and for the elimination of its consequences. This act stipulates that during the period of the state of emergency, the Government may, in order to guarantee that life, health, person, property and rights of the citizens are protected, and to guarantee the</p> | | |

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| | | <p>stability of the national economy, by means of a decree, suspend the application of certain Acts, derogate from the provisions of Acts and take other extraordinary measures. The Hungarian Government may exercise its power for the purpose of preventing, controlling and eliminating the human epidemic, and preventing and averting its harmful effects, to the extent necessary and proportionate to the objective pursued.</p> <p>The Hungarian Parliament authorised the Government to extend the applicability of the government decrees adopted in the state of emergency until the end of the period of state of emergency. The National Assembly may withdraw the authorisation of the government to prolong the effect of the government decrees before the end of the period of state of emergency. Otherwise, the repeal of the Authorization Act shall be decided by the National Assembly upon the end of the period of state of emergency.</p> | | |