

OVERVIEW OF CHANGES AS AT 17 AUGUST 2023

PRODUCT BUSINESS TERMS AND CONDITIONS

FOR ISSUANCE AND USE OF PAYMENT CARDS

Description of changes	Original version	Proposed version
4		
RECEIVING THE PIN AND THE CARD		
<p>Cancellation of the period for invalidation of a returned shipment with a card or PIN.</p>	<p>4.6 If the Client cannot be reached and the parcel is returned to the Bank undelivered, or if the Client refuses to accept the document and the parcel is returned to the Bank, then the Bank may invalidate the returned card for security reasons after three months of its validity. If a renewed card, duplicate card or card reissued due to a change of personal information or blocking of the original card cannot be delivered as described in the foregoing sentence, the existing contractual relationship with the Client shall be not terminated thereby. After this period and at his/her request, the Client will be issued a duplicate card, unless the Bank decides otherwise, including the possible generation of a PIN, at the Client's expense and in accordance with the Price List.</p>	<p>4.6 If the Client cannot be reached and the mail is returned to the Bank as undelivered or if the Client refuses to accept the document and the mail is returned to the Bank, then the Bank shall invalidate the returned card or PIN for security reasons. If a renewed card, duplicate card or card reissued due to a change of information cannot be delivered pursuant to the preceding sentence, the existent contractual relationship with the Client shall be not terminated thereby. After this time-limit and at his/her request, the Client shall be issued a duplicate card, unless the Bank decides otherwise, including a potential PIN generation, at the Client's expense and in accordance with the Price List.</p>
7		
CLEARING TRANSACTIONS, FEES		
<p>Clarification regarding settlement of Visa debit card transactions and related renumbering of this provision.</p>	<p>7.3 Transactions executed with the card are cleared according to the rules of the card associations:</p> <p>a) Amounts of the transactions executed using a debit card shall be debited from such an attached account the currency of which is identical to that of the transaction. Where such account in the same currency is not attached to the card or the respective account lacks available funds, the transactions shall be debited from the account which is maintained in the currency identical to the currency of the card association. It is EUR for Mastercard and the Czech currency for VISA. If the Client does not have any of the above accounts attached to the card, the transaction shall be debited from the account indicated as the primary attached account. If the primary account lacks available funds, the transaction shall be debited from another attached account in a row. The transactions executed in a foreign currency are converted to CZK at the FX sell rate, while transactions executed in the Czech currency are converted to the respective foreign currency at the FX buy rate. If, however, an attached account is maintained in the currency of the respective card association, such transaction amount is converted to that currency at the own exchange rate of that association. If the transaction currency is not included in the Bank's list of exchange rates, the transactions are converted to the currency and at the own exchange rate of the respective card association. If subsequently, subject to the attached account's currency, yet another conversion becomes necessary, such amount is converted to the Czech currency at the FX sell rate and then from the Czech currency to the respective currency at the FX buy rate. The transactions are always converted at the rates valid on the transaction clearing date. If a merchant refunds an amount of a transaction executed in a currency other than the Czech currency to the account, the amount</p>	<p>7.3 Transactions executed with the card are cleared according to the rules of the card associations:</p> <p>a) Amounts of transactions executed with a Visa Debit Card shall be debited from such an attached account the currency of which is identical to that of the transaction. If the Client does not have such an account attached to the card, the transaction shall be debited from the account indicated as the primary attached account. If the primary account lacks sufficient available funds, the transaction shall be debited from another attached account in a row. The transactions executed in a foreign currency are converted to CZK at the exchange rate for foreign currency sales and the transactions executed in Czech currency are converted to the respective foreign currency at the exchange rate for foreign currency purchases. If the transaction currency is not included in the Bank's list of exchange rates, the transactions are converted into Czech currency according to the Visa exchange rate and settled to the account in Czech currency or to the primary account if the account in Czech currency is not connected. If subsequently, subject to the attached account's currency, further conversion becomes necessary, the amount is converted to the Czech currency at the exchange rate for sale and then from the Czech currency to the respective currency at the exchange rate for purchase. The transactions are always converted at the exchange rates valid on the transaction clearing date. If a Merchant refunds an amount of a transaction executed in a currency other than the Czech currency, the amount credited to the Account may differ from the amount originally cleared, due to the application of a different exchange rate when clearing such incoming transaction.</p>

	credited to the account may differ from the amount originally cleared, namely on grounds of using a different exchange rate when clearing such incoming transaction.	
Clarification regarding settlement of Mastercard debit card transactions and related renumbering of this provision.		b) Amounts of transactions executed with a Mastercard Debit Card shall be debited from such an attached account the currency of which is identical to that of the transaction. If the account in the identical currency is not connected to the card or if the account lacks sufficient available funds, the transactions are debited to the account held in the currency identical to the currency of the Mastercard card association, i.e. the Euro. If the primary account lacks sufficient available funds, the transaction shall be debited from another attached account in a row. The transactions executed in foreign currency are converted to CZK at the exchange rate for foreign currency sales and the transactions executed in Czech currency are converted to the respective foreign currency at the exchange rate for foreign currency purchases. If, however, any of the attached accounts are in the Euro currency, the transaction amount shall be converted into that currency at the Mastercard exchange rate. If the currency of the transaction is not included in the Bank's list of exchange rates, the transactions shall be converted to the currency and at the Mastercard exchange rate. If further conversion is subsequently necessary depending on the currency of the attached account, the amount shall be converted into the Czech currency at the exchange rate for sale and then from the Czech currency into the relevant currency at the exchange rate for purchase. The transactions are always converted at the exchange rates valid on the transaction clearing date. If a Merchant refunds an amount of a transaction executed in a currency other than the Czech currency, the amount credited to the Account may differ from the amount originally cleared, due to the application of a different exchange rate when clearing such incoming transaction.
Clarifications regarding settlement of Visa and Mastercard credit card transactions and related renumbering of this provision.	b) The amounts of transactions executed using a Visa/Mastercard credit card are debited from a card account denominated in the Czech currency. Transactions executed in a foreign currency using a Visa/Mastercard credit card are always converted to the currency of the card account. To clear a VISA credit card transaction in a currency other than the Czech currency, an exchange rate established by the respective card association published at the time of processing the relevant transaction shall be used. For transactions using Mastercard credit cards, conversion to Euros shall always be used (as regards fees for using a Priority Pass card, conversion to US dollars shall be used). As regards credit cards, an exchange rate entailing a conversion fee for the conversion of currencies as per the valid Price List may be used in the conversion. If a merchant refunds an amount of a transaction executed in a currency other than Czech korunas to the card account, the amount credited to the card account may differ from the amount originally cleared, namely on grounds of using a different exchange rate when clearing such incoming transaction.	c) The amounts of transactions executed using a Visa/Mastercard credit card are debited from a card account denominated in the Czech currency. Transactions executed in a foreign currency using a Visa/Mastercard credit card are always converted to the currency of the card account. To clear a Visa credit card transaction in a currency other than the Czech currency, an exchange rate established by the respective card association published at the time of processing the relevant transaction shall be used. For transactions using Mastercard credit cards, conversion to Euros at the Mastercard exchange rate shall always be used (as regards fees for using a Priority Pass card, conversion to US dollars shall be used). As regards Visa credit cards, an exchange rate entailing a conversion fee for the conversion of currencies as per the valid Price List may be used in the conversion. If a merchant refunds an amount of a transaction executed in a currency other than Czech korunas to the card account, the amount credited to the card account may differ from the amount originally cleared, namely on grounds of using a different exchange rate when clearing such incoming transaction.
Adjusted numbering of provisions.	c) If a payment card transaction appears as reserved on the account, the transaction cannot be cancelled by the Bank.	d) If a payment card transaction appears as reserved on the account, the transaction cannot be cancelled by the Bank.

16

OTHER SPECIAL PROVISIONS FOR USING CREDIT CARDS

<p>Adjustment of the deadline for debiting the amount from the holder's account.</p>	<p>16.11 The debit from the Client's account with UniCredit Bank Czech Republic and Slovakia, a.s., shall be made on the due date only if the account has a sufficient balance on the due date to cover the agreed debit amount. Debit to be made from the Client's account maintained with another financial institution requires a sufficient balance on such account no later than one business day prior to the due date for paying the agreed debit amount. If the debit is not carried out by the Bank due to an insufficient balance, the Client is obliged to execute by the due date a non-cash transfer of at least the minimum mandatory payment. In the event of an insufficient balance on the holder's account, the Bank shall make an attempt to debit the amount from the holder's account only for seven consecutive working days, once a day. If the payment is not made during this period due to an insufficient balance on the account, the Client is obliged to pay at least the mandatory minimum instalment in the given accounting cycle.</p>	<p>16.11 The debit from the Client's account with UniCredit Bank Czech Republic and Slovakia, a.s., shall be made on the due date only if the account has a sufficient balance on the due date to cover the agreed debit amount. Debit to be made from the Client's account maintained with another financial institution requires a sufficient balance on such account no later than one business day prior to the due date for paying the agreed debit amount. An attempt to debit the Account Holder's account, in the event of lack of sufficient balance in the Account Holder's account, shall terminate on the sixth banking day after its due date. If the payment is not made during this period due to an insufficient balance on the account, the Client is obliged to pay at least the mandatory minimum instalment in the given accounting cycle.</p>
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17

FINAL PROVISIONS

<p>Change in the validity of the new Product Terms and Conditions for Cards.</p>	<p>17.2 This wording of the Product Business Terms and Conditions for the Issuance and Use of Payment Cards of UniCredit Bank Czech Republic and Slovakia, a.s., shall enter into force on 1 June 2023.</p>	<p>17.2 This wording of the Product Business Terms and Conditions for the Issuance and Use of Payment Cards of UniCredit Bank Czech Republic and Slovakia, a.s., shall enter into force on 17 August 2023.</p>
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