

# OVERVIEW OF CHANGES TO PRODUCT BUSINESS TERMS AND CONDITIONS FOR PROVISION AND USE OF PAYMENT CARDS AS FROM 1ST OF AUGUST 2024

Description of changes	Original version	Proposed version
Throughout the Terms and Conditions, the term "issuance" is replaced by "provision".	Issuance	Provision
<b>2 DEFINITION OF TERMS</b>		
Clarification of the definition of the term.	A renewed card is the card issued for a period after the expiry of the original card.	A renewed card is the card provided for a period after the expiry of the original card.
A new term for recurring card payments.		A recurring payment is a card payment that the Client authorises as such only for the first time when purchasing a service for a certain period. Payments for the next period are then made without further authorisation at regular intervals. The recurring payment is terminated in case of cancellation of the card, reissue of the card or upon the Client's request to the service provider.
A new term for a reissued card.		A reissued card is a card that is provided instead of the original card, e.g., due to a permanent blocking of the original card.
Clarification of the definition of the term in connection with the introduction of push notifications of card payments made or not made.	Push notification is a notification delivered using an internet banking mobile app. It is used to authorise 3D Secure transactions.	Push notification is a notification delivered using an internet banking mobile app. It is used to authorise 3D Secure transactions or to inform cardholders of card transactions made or not made.
<b>5 CARD ACTIVATION, CARD VALIDITY AND CARD REPLACEMENT</b>		
Clarification regarding the replacement of cards due to the discontinuation of a specific card type.	5.7 The Bank shall be entitled to replace such card and provide the Client with a card of a different type due to the termination of the issuance of a certain type of card or the transfer of an existing card to another type of card product. The Bank shall inform the Client in writing about the termination of the issuance of the product in due time, but at least two months in advance. At the same time, the Client shall be informed in writing of the date of termination of the existing product, the offer and terms of the new product and the deadline by which the Client may express his/her disagreement with the offer. If the Client does not refuse the offer within the time-limit, the Bank shall send the Client a new card. If such card is not supplied to the Client, the existent contractual relationship between the Bank and the Client shall be not terminated thereby.	5.7 The Bank shall be entitled to replace the existing card for the Client with a new card with the same or similar parameters (i.e., transaction or credit limits, fees, or additional services) due to the termination of the provision of a specific card product. The Bank shall inform the Client in writing about the termination of the product in due time, but at least two months in advance. In the event that the Bank is unable to offer the Client a new card with exactly the same parameters, the Bank shall send the Client an offer with the terms and conditions of the new product and a time-limit within which the Client may express his/her disagreement with the offer. If the Client does not refuse the offer within the time-limit, the Bank shall provide the Client with a new card in line with the offer. If such card is not supplied to the Client, the existent contractual relationship between the Bank and the Client shall thereby not be terminated.

**6  
CARD USE**

Grammatical modification.	6.4 e) by placing the NFC device to the contactless payment terminal with the screen on. In addition, in some cases, it is required to unlock the screen of the NFC device by the chosen method or using one of the above authorisation methods according to this Article.  If the transaction also corresponds to the settings of the card parameters, i.e., it is within all limits of the card or also the available balance on the account at the time of its execution.	6.4 e) by placing the NFC device to the contactless payment terminal with the screen on. In addition, in some cases, it is required to unlock the screen of the NFC device by the chosen method or using one of the above authorisation methods according to this Article;  if the transaction also corresponds to the settings of the card parameters, i.e., it is within all limits of the card or also the available balance on the account at the time of its execution.
New provision related to the introduction of a new concept for Recurring Payments.		6.10 In case of renewal of the payment card, the recurring payments agreed with the merchants are not terminated.

**7  
CLEARING TRANSACTIONS, FEES**

Clarification regarding the settlement of Visa debit card transactions.	7.3 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.	7.3 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 Bank's exchange rate for foreign currency sales and the transactions executed in Czech currency are converted to the respective foreign currency at the Bank's 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 attached. If subsequently, subject to the attached account's currency, further conversion becomes necessary, the amount is converted to the Czech currency at the Bank's exchange rate for sale and then from the Czech currency to the respective currency at the Bank's 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 to the account, 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.
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<p>Clarification regarding the settlement of Mastercard debit card transactions.</p>	<p>7.3 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.</p>	<p>7.3 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 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 Bank's exchange rate for foreign currency sales and the transactions executed in Czech currency are converted to the respective foreign currency at the Bank's 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 EUR according to the Mastercard exchange rate and settled to the account in EUR or to the primary account at the Bank's exchange rate if the account in EUR is not attached. If subsequently, subject to the attached account's currency, further conversion becomes necessary, the amount is converted to the Czech currency at the Bank's exchange rate for sale and then from the Czech currency to the respective currency at the Bank's 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 to the account, 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>
<p>Clarification regarding the settlement of Visa and Mastercard credit card transactions.</p>	<p>7.3 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.</p>	<p>7.3 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 Czech currency of the card account. To clear a VISA/Mastercard credit card transaction in a currency other than the Czech currency, an exchange rate for conversion to the Czech currency established by the respective card association published at the time of processing the relevant transaction 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 the Czech currency to the card account, the amount credited to the card account may differ from the amount originally cleared, due to the application of a different exchange rate when clearing such incoming transaction.</p>

## 8

### CARD SECURITY, PIN SECURITY

<p>Clarification of card and PIN protection provisions.</p>	<p>8.5 The Client is obliged to notify the Bank of suspected loss, theft or misuse of the card immediately after discovering or being able to discover this fact by calling the Bank's dedicated client line.</p>	<p>8.5 The Client is obliged to notify the Bank of suspected loss, theft or misuse of the card or PIN immediately after discovering or being able to discover this fact by calling the Bank's dedicated client line.</p>
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**9  
CARD BLOCKING**

Clarification of card blocking provisions.	9.4 The Client also has the option of temporarily blocking the card via internet banking. This service does not replace permanent blocking of the card due to loss, theft or suspected misuse of the card.	9.4 The Client also has the option of temporarily blocking and subsequently unblocking the card, among others, via internet banking. This service is not used to block the card due to loss, theft or suspected misuse of the card.
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**17  
FINAL PROVISIONS**

Change of validity of the new card conditions.	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.	17.2 This wording of the Product Business Terms and Conditions for the Provision and Use of Payment Cards of UniCredit Bank Czech Republic and Slovakia, a.s., shall enter into force on 1 August 2024.
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