

# OVERVIEW OF CHANGES TO PRODUCT-SPECIFIC BUSINESS TERMS AND CONDITIONS FOR INTERNET BANKING PRODUCTS AS FROM 10 DECEMBER 2024

Description of changes	Original version	Proposed version
Change of validity of the new terms and conditions.	These Product-Specific Business Terms and Conditions for Internet Banking Products of UniCredit Bank Czech Republic and Slovakia, a.s., shall be effective from 1 March 2022 and fully supersede and replace the Product-Specific Business Terms and Conditions for Internet Banking Products of UniCredit Bank Czech Republic and Slovakia, a.s., effective from 1 February 2021.	These Product-Specific Business Terms and Conditions for Internet Banking Products of UniCredit Bank Czech Republic and Slovakia, a.s., shall be effective from 10 December 2024 and fully supersede and replace the Product-Specific Business Terms and Conditions for Internet Banking Products of UniCredit Bank Czech Republic and Slovakia, a.s., effective from 1 March 2022.

## 6

### CERTAIN LIABILITY PROVISIONS

Addition of Chapter 6.		<p>6.4 The Client is obliged to report the loss, theft, misuse or unauthorised use of the Client's means of payment or personal security feature, personal documents, mobile phone with a stored payment card, mobile banking activated or anything suspicious in connection with internet or mobile banking to the Bank immediately, but no later than within 10 working days. The Client is obliged to report an unauthorised or incorrectly executed payment transaction to the Bank immediately, but no later than 13 months from the date of settlement of the transaction, to the Bank's Infoline (+420 221 210 031, non-stop) or at any branch of the Bank during opening hours.</p> <p>6.5 The loss of funds resulting from an unauthorised payment transaction shall be borne by the Client up to an amount equivalent to EUR 50 if the loss was caused by the use of a lost or stolen means of payment or personal security feature or by the misuse of a means of payment or personal security feature, provided that the following conditions are met simultaneously:</p> <ul style="list-style-type: none"> <li>i) the unauthorised payment transaction occurred after the Client reported the loss, theft, misuse or unauthorised use of a means of payment or personal security feature to the Bank; and</li> <li>ii) has not intentionally or grossly negligently breached the obligation to protect personal security features.</li> </ul> <p>6.6 The loss of funds resulting from an unauthorised payment transaction shall be borne by the Client to the full extent if the Client has caused such loss by the Client's fraudulent conduct or by intentionally or grossly negligently breaching the obligation to protect personal security features. An intentional breach of the obligation to protect personal security features or a breach of the obligation to protect personal security features as a result of gross negligence shall be deemed to be a failure to comply with the rules set out in the Rules for the Secure Use of Internet Banking as well as generally binding legal regulations.</p>
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