

# OVERVIEW OF CHANGES TO PRODUCT BUSINESS TERMS AND CONDITIONS FOR MAINTENANCE OF PERSONAL ACCOUNTS AND ACCOUNTS FOR SMALL BUSINESS CLIENTS AS FROM 10 DECEMBER 2024

Description of the change	Original wording	Proposed wording
<b>GENERALY</b>		
Clarification of wording	2. The range of products and services provided under the Account is established by the Tariff of Fees for Providing Banking Services of UniCredit Bank Czech Republic and Slovakia, a.s. for individuals – nonentrepreneurs or, as the case may be, for small business clients (hereinafter referred to as the “Price List”).	2. The Account means a set of products and services that can be bundled together on preferential terms compared to maintaining the products separately and that are currently included in the Account under the Agreement. Products and services offered for inclusion in the Account are set out in the “Personal Accounts” / “Accounts” section of the Price List for the provision of banking services by UniCredit Bank Czech Republic and Slovakia, a.s., (hereinafter referred to as the “Price List”).
<b>FEES</b>		
Clarification of wording	3. A monthly fee, the amount of which is stated in the section Personal Accounts/Business Accounts of the Price List, is charged for maintaining the Account, i.e. for the total of all services provided as part of the Account free of charge or on preferential terms and which are specified in the Personal Accounts/Business Accounts section of the Price List. For Accounts where the amount of the monthly fee is conditional upon complying with the conditions defined by the Bank, the monthly fee is due on the last day of the calendar month immediately following the calendar month for which the fee is collected and is debited from the current account for which the Account was established. For Accounts with a fixed monthly fee, the fee is due on the last day of the calendar month for which the fee is collected and is debited from the current account for which the Account was established.	3. There is a monthly fee for maintaining the Account, the amount of which is set out in the “Personal Accounts” / “Accounts” section of the Price List. The fee is debited to the current account for which the Account was established. For Accounts where the amount of the monthly fee is subject to the fulfilment of conditions defined by the Bank, the monthly fee is payable on the last day of the calendar month immediately following the calendar month for which the fee is charged. For Accounts with a fixed monthly fee, the fee is payable on the last day of the calendar month for which the fee is charged.
<b>ACCOUNTS FOR MINORS UNDER 15 YEARS OF AGE</b>		
Clarification of the client under 15 years of age	9. The Client will be entitled to transact with the funds deposited on the account without limitations upon reaching 15 years of age. A limit for the Client’s transactions will be designated by the Client’s legal representative within a range defined by the Bank.	9. A client under 15 years of age has limited use of the funds in the account. The limit for transactions is determined by the legal representative within the range set by the Bank.
Clarification of legal representative	10. Before the Client reaches legal age, the Client’s legal representative may also perform any transaction with the funds deposited on the account as well as with the account itself.	10. A client under 15 years of age may be granted access to Internet Banking at the request of a legal representative.
Clarification for make cash deposits and withdrawals	11. A client under 15 years of age is entitled to make cash deposits and withdrawals at the Bank’s places of business if he or she identifies himself or herself with a passport or ID card. Without producing one of these forms of identification, the Client may only transact with the funds together with a legal representative.	11. A client under 15 years of age may make cash deposits and withdrawals at the Bank’s points of sale if he/she has a signature specimen and presents his/her identity document. Without the presentation of an identity document, the Client may only carry out transactions together with a legal representative.

**AGREEMENT**

<p>Clarification for services selected by the Client</p>	<p>12. In the individual articles under the Agreement, the Client decides on the establishment or inclusion of particular products into this Account. In accordance with Section 1727 of the Civil Code, the individual articles of the Agreement concerning products represent individual agreements the establishment and termination of which is not dependent on the establishment and termination of the agreements on other products. These provisions replace any previous agreements concerning the respective products, with the exception of products for which an independent agreement must be concluded in order to be acquired. Agreements on the maintenance of individual products are not terminated by termination of the Agreement, unless the parties agree otherwise. In the case of the current account, its credit balance no longer earns interest after termination of the Agreement.</p>	<p>12. The Account consists of products and services selected by the Client from the range of products and services in the "Personal Accounts" / "Accounts" section of the Price List and listed in the Agreement. The individual accounts referred to in the Agreement constitute separate agreements, the creation and termination of which are not dependent on the creation and termination of agreements for other products within the meaning of Section 1727 of the Civil Code, unless otherwise specified.</p>
<p>Clarification of wording for automatically terminate</p>	<p>13. The Agreement automatically terminates upon cancellation of the current account for which the Account is established, and at latest along with termination of the agreement for the final product included in the Account.</p>	<p>13. The Account Agreement shall automatically terminate upon termination of the current account to which the Account is linked. The termination of the Agreement does not terminate the agreements for the management of individual products, unless the Parties agree otherwise. Products removed from the Account and products that survive termination of the Account are further governed by the standard terms and conditions for that product type and the standard terms and conditions in the relevant sections of the Price List. For current accounts, the credit balance is not subject to interest upon termination of the Agreement.</p>
<p>Clarification for terms and conditions</p>	<p>15. These Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts supplement the Product Business Terms and Conditions for Accounts and Payment Services of UniCredit Bank Czech Republic and Slovakia, a.s. In case of any discrepancy between these business terms and conditions, the wording contained in the Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts shall take precedence.</p>	<p>15. These Terms and Conditions for Maintenance of Accounts supplement the Product Business Terms and Conditions for Accounts and Payments of UniCredit Bank Czech Republic and Slovakia, a.s. In case of any discrepancy between these business terms and conditions, the wording contained in the Terms and Conditions for Maintenance of Accounts shall take precedence.</p>

**FINAL PROVISIONS**

Change of final provisions	<p>20. The Bank is entitled to amend the Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts or add new provisions thereto, in particular concerning their effectiveness and validity, conditions governing the activity of underage clients, conduct of the Bank, rules for including/excluding individual products into/from the given Account, the scope of changes to the Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts and the rules for implementing such changes. The Bank is entitled to amend the Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts or to add new provisions thereto if a reasonable need for such changes or amendments arises, such as a need to change or newly and explicitly adjust certain rights and obligations of the parties in connection with a change in legal regulations, available technologies, a situation on financial markets, or the Bank's business policy. The Bank will send the wording of the changes and amendments, or the complete wording of such amended Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts, to the Client at least 2 months prior to the proposed effective date of such amendment by any means agreed for communication between the Bank and Client under the relevant contractual relationship. If the Client does not agree with the proposed amendment to the Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts, he or she is thereby entitled to terminate the respective contractual relationship by providing to the Bank written notice of termination that is effective as of the day immediately preceding the effective date of the proposed amendment, or, if the law establishes such right for the Client, with immediate effect. If the Client does not reject the Bank's proposal, then the new wording of the Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts becomes binding upon the concluded contractual relationship as a change in the originally agreed conditions of the contractual relationship, effective as from the date stated in the given amendment to the Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts as the date upon which the new wording of the Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts becomes valid.</p>	<p>20. The Bank is entitled to amend the Terms and Conditions for Maintenance of Accounts or add new provisions to them, in particular with regard to their scope and validity, the terms and conditions of the minor Client's conduct, the Bank's conduct, the rules for inclusion of individual products in the relevant Account or the rules for its removal, the scope of amendments to the Terms and Conditions for Maintenance of Accounts and the rules for the implementation of such amendments. The Bank may amend the Terms and Conditions for Maintenance of Accounts or add new provisions to them if there is a reasonable need for such amendment or addition, for example, the need to amend or newly expressly regulate certain rights and obligations of the Parties following a change in the law, available technology, the situation on the financial markets or the Bank's business policy. The Bank shall send the Client the text of the amendments and supplements or the full text of the amended Terms and Conditions for Maintenance of Accounts no later than 2 months before the proposed effective date of such amendment in any manner agreed for communication between the Bank and the Client under the relevant contractual relationship. If the Client does not agree with the proposed amendment to the Terms and Conditions for Maintenance of Accounts, the Client is entitled to terminate the relevant contractual relationship in writing for this reason with effect from the date immediately preceding the effective date of the proposed amendment or, if such right is granted to the Client by law, with immediate effect. Unless the Client rejects the Bank's proposal, the new wording of the Terms and Conditions for Maintenance of Accounts becomes binding for the concluded contractual relationship as an amendment to the originally agreed terms and conditions of the contractual relationship, with effect from the date specified in the relevant amendment to the Terms and Conditions for Maintenance of Accounts as the effective date of the new wording of the Terms and Conditions for Maintenance of Accounts.</p>
Validity	<p>23. The Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts take effect on 9 October 2017.</p>	<p>23. The Terms and Conditions for Maintenance of Accounts are valid from 10 December 2024.</p>
Validity	<p>24. The Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts cancel and replace the Product Terms and Conditions for Maintenance of Personal Accounts and Small Business Accounts UniCredit Bank Czech Republic and Slovakia, a.s., valid from 1 January 2014.</p>	<p>24. The Terms and Conditions for Maintenance of Accounts cancel and replace the Terms and Conditions for Maintenance of Accounts of UniCredit Bank Czech Republic and Slovakia, a.s., valid from 9 October 2017.</p>