

# OVERVIEW OF CHANGES TO PRODUCT BUSINESS TERMS AND CONDITIONS FOR PROVISION AND USE OF PAYMENT CARDS AS FROM 10 DECEMBER 2024

Description of changes	Original version	Proposed version
<b>2 DEFINITION OF TERMS</b>		
A new term for the Call and Pay service.		Call and Pay is a service under which the Client can request the Bank to transfer funds from the granted credit limit to an account in CZK held with the Bank or another bank in the Czech Republic via the Infoline. On the basis of the Card Agreement, the Bank will transfer the requested amount of funds from the granted credit limit to the account specified by the credit limit holder.
<b>5 CARD ACTIVATION, CARD VALIDITY AND CARD REPLACEMENT</b>		
Clarification of Chapter 5.5	5.5 The card shall expire upon: a) lapse of the period for which the card was provided; b) permanent blocking of the card; c) termination of the agreement.	5.5 Unless agreed otherwise, the card shall expire upon: a) lapse of the period for which the card was provided; b) permanent blocking of the card; c) termination of the agreement.
<b>12 TERMINATION OF THE CONTRACTUAL RELATIONSHIP</b>		
Clarification regarding the termination of the contractual relationship for the provided debit card.	12.6 If the last valid agreement on maintaining the account for which a debit card was provided is terminated, the debit card shall expire on the day of the account agreement's termination.	12.6 If the last valid agreement on maintaining the account for which a debit card was provided is terminated, the debit card shall expire on the 15th calendar day prior to the termination of the agreement on maintaining the account, unless the agreement on maintaining the account is terminated with immediate effect..
<b>16 OTHER SPECIAL PROVISIONS FOR USING CREDIT CARDS</b>		
Clarification on how to make a credit card payment.	16.6 The payment is carried out regularly on a monthly basis on the stipulated due date. The due date is stipulated in the respective account statement.	16.6 The payment is carried out regularly on a monthly basis on the stipulated due date in Czech currency. The due date is stipulated in the respective account statement.
<b>17 FINAL PROVISIONS</b>		
Change of validity of the new card terms and conditions.	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.	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 10 December 2024.