

PRODUCT BUSINESS TERMS AND CONDITIONS FOR MAINTENANCE OF PERSONAL ACCOUNTS AND ACCOUNTS FOR SMALL BUSINESS CLIENTS

(“Terms and Conditions for Maintenance of Accounts”)

UniCredit Bank
Czech Republic and Slovakia, a.s.

1. UniCredit Bank Czech Republic and Slovakia, a.s., (hereinafter referred to as the "Bank") establishes personal accounts and accounts for small business clients (hereinafter referred to only as the "Account") on the basis of an account maintenance agreement concluded with the Bank's client (hereinafter referred to as the "Client" and the "Agreement", respectively).
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").
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.
14. Individual products that are not the current account for which the Account was established may be cancelled or removed from the Account without terminating the Agreement.
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.

FEES

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.
4. The price for maintaining the Account does not change due to the Client's not establishing or not using certain products and/or services that are part of the Account.
5. Fees for products and services that are provided under advantageous conditions are not included in the monthly account fee and the Bank charges for them separately.
6. Other services and products arranged by the Client beyond the scope of the Account or outside the Account are charged separately according to the relevant sections of the Price List.
7. The Bank may stipulate conditions for providing discounts on fees in the Price List.

ACCOUNTS FOR MINORS UNDER 15 YEARS OF AGE

8. The Agreement is entered into on behalf of a client under 15 years of age by his or her legal representative.
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.
10. A client under 15 years of age may be granted access to Internet Banking at the request of 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

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.

ADJUSTMENTS TO PRODUCT SWITCHING FEES

16. In the case of products and services for which fees are charged annually but which are provided under the overall fee for the Account and which the Client excludes from the Account but intends to continue using, the Bank is entitled to charge a fee in the amount corresponding to x twelfths of the fee for the given product or service pursuant to the Price List, where x corresponds to the number of months remaining until the end of the given accounting period for the given product or service from the day of its detachment from the Account.
17. In the case of products and services for which fees are charged annually and which are provided as part of the Account at a price discount, the Bank does not charge the aliquot part of the fee and a product or service shall be provided under standard conditions starting from the next accounting period.
18. In the case of products and services for which fees are charged monthly, upon the inclusion/exclusion into/from the Account, charging of the fees is adjusted on the day of the inclusion/exclusion into/from the Account.
19. In cases of those types of accounts which the Bank provides for clients in a certain age group, once the Client reaches the upper limit of the designated age group the Bank will switch the Account to another type of Account as designated in the Price List.

FINAL PROVISIONS

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.

- 21.** In the case of an amendment or supplement to a framework agreement under the relevant law, the procedure under paragraph 20 shall apply not only in the case of an amendment or supplement to the Terms and Conditions for Maintenance of Accounts but also in the case of any other amendment or supplement to the contractual terms and conditions of such framework agreement, except in the case of an agreement on interest rates and exchange rates, where the Bank shall be entitled to amend the Parties' agreement on interest rates and exchange rates unilaterally and without prior notice at any time if the amendment is based on a change in reference rates or exchange rates.
- 22.** In the event that the rights and obligations of the Parties under the Terms and Conditions for Maintenance of Accounts change as a direct result of a change in a legal regulation that cannot be derogated from contractually, paragraph 20 shall not apply. The Bank shall inform the Client of any such change.
- 23.** The Terms and Conditions for Maintenance of Accounts are valid from 10 December 2024.
- 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.