

Information for clients of UniCredit Bank Czech Republic, a.s. (hereinafter just the “Bank”)

On the basis of a client's instruction, the Bank makes the client's international payment to the recipient's account at another bank through the Belgium-registered Society for Worldwide Interbank Financial Telecommunication, or SWIFT. Currently, there exists no other organisation that provides services to the same worldwide extent. Therefore, if the Bank wishes to offer its clients global payment services, the Bank has no other option than to use the services of the SWIFT network. The SWIFT network that is used by the Bank as well as by other banks providing international payments satisfies the requirements for the very highest security standards from both the technical and organisational viewpoints.

SWIFT has operations centres in Europe and in the USA, where it temporarily stores all of the data from the executed financial transactions. To ensure the smoothness of payment operations, this data is stored simultaneously on several servers in separate geographic locations. This complies with the international standards and requirements of banking supervision.

After 11 September 2001, the US Treasury Department required, on the basis of a court order, that the SWIFT operations centre in the USA provide information on certain payment

transactions for the purpose of fighting terrorism. According to information provided by SWIFT's representatives, an agreement has been concluded between SWIFT and the US Treasury providing that the volume of data required through the US court order is limited to only that which is absolutely necessary and that such data may only be used for fighting terrorism. We would like to emphasise that it is legal in the USA to collect data from payment transactions on the basis of a court order. The Bank obtained the information related to collecting the data and its release to the American authorities through the Czech Banking Association. At the same time, the Bank learned that the entire matter is addressed on the international level, and also with a view to European legal regulations regarding banking secrecy.

The Bank hereby informs its clients that their information stated for the purpose of international payment transactions (name, address, account number, amount, and purpose of payment, if stated), may become a part of the information provided by the SWIFT company to the US Treasury Department for the purpose of fighting terrorism.

UniCredit Bank Czech Republic, a.s.