

Handbook for holders of payment cards issued by UniCredit Bank Czech Republic, a.s.

Visa, Visa Electron, MasterCard, Maestro debit card

We are pleased you have decided to acquire an international debit card from UniCredit Bank Czech Republic, a.s. A strong, stable, and internationally reputable financial institution, the Bank is determined to do its utmost to ensure that the card provides you with maximum advantages, convenience, security and flexibility.

We welcome you to the world of advantages created by international debit cards. This handbook will instruct you in brief on how to use your debit card in the best possible way.

Our recommendations

- Protect your debit card against abuse and do not provide it to other persons.
- Keep an eye out that your card has not been lost or stolen. In either case, block the card at once by calling the client line at **800 122 221 or +420 224 221 017**, the latter of which is available 24 hours a day.
- Remember your PIN and do not communicate it to anyone. Always enter the PIN discreetly.
- Before signing a sales receipt, always check all the data that it contains.
- You can make transactions without your debit card being physically presented (i.e. to order goods or services via the internet, by post or by telephone) after you unblock it for that purpose via the client line. Likewise, you can block such transactions. Be very careful in making purchases of this kind.
- Carefully read and check your account statements. If you discover any discrepancy, contact the Bank without delay and ask for verification of the questionable transaction.
- Do not use the card for unlawful purposes.
- The card is not transferable. Thus, it may not be used by any person other than the one whose name and signature are given on the card.

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1. YOUR VISA, VISA ELECTRON, MASTERCARD, MAESTRO DEBIT CARD

You can use your card to make noncash payments for goods or services in a worldwide network of outlets and for withdrawing cash from ATMs or at bank branches bearing a Visa, Visa Electron, MasterCard or Maestro logo.

Chip cards of the EMV standard ensure increased payments security. The EMV standard is a technology introduced by the international payment card associations Visa International and MasterCard International.

2. HOW TO PROCEED AFTER TAKING OVER THE DEBIT CARD

1. Sign the card with a blue or black ballpoint pen on the signature strip. Your signature will be used as a specimen signature for verifying your noncash transactions. Make a photocopy of your signed card and keep it for possible claims if required by the Bank.
2. Activate your first card by calling the client line stated in the letter that you have received together with the card. For reasons of security, the first issued card is inactive until the time of its telephone activation. You do not need to activate an automatically renewed card. Please provide our operators with the following data:
 - your birth number,
 - the last four digits of the card, and
 - the password (given by you in your application for issuing the card).

The password is used for the card activation and subsequent telephone communication with the Bank. If your authentication is required by the voice responder system, you must use the user number assigned by the Bank for communication.
3. If you are interested in making payments via the internet or by telephone, you can also activate these transactions on the client line at this time.
4. After you successfully enter the aforementioned data, the card will be activated no later than on the following business day.
5. You will receive an envelope by post containing a PIN (i.e. a personal identification code). Please keep your PIN in secrecy, do not communicate it to anyone, never keep it together with the card, and do not write it on the card.

3. HOW TO...

... pay for goods and services with a debit card in stores

Card payments are simple and represent the most common use of a card. When you pay for goods, you can also ask for cash (the Cash Back Service), if the merchant provides this service.

The payment can be made in two ways:

a) through an imprinter (by a mechanical data reader) *(Does not apply to Visa Electron and Maestro cards.)*

1. Inform the merchant that you will pay with a card.
2. The merchant will check the card's characteristics and appropriately authorise the transaction.
3. The merchant will copy the card data to the receipt by means of the imprinter, fill in the date and price, and submit it to you for signing.
4. Then he or she will compare your signature on the receipt with the specimen signature on the reverse side of your card.
5. After the transaction is successfully completed, the merchant will return to you the card and one copy of the receipt. Keep the copy for possible claims.
6. It is not permitted to cross out or rewrite data on the receipt. In case of any mistake, ask to be issued a new receipt and ensure that the incorrect receipt has been destroyed.

b) via an electronic payment terminal

1. Inform the merchant that you will pay with a card.
 2. The merchant will check the card's characteristics and read the chip data by means of a terminal (use of the chip is preferred, but the magnetic strip technology may also be used; it is a hybrid card). Then, he or she will ask you to enter your PIN to confirm the transaction.
 3. If the merchant reads the data from the card's magnetic strip by means of a terminal, he or she will submit to you a receipt for signing. Then the merchant will compare your signature on the receipt with the specimen signature on the reverse side of your card. If the signature is identical, the merchant will confirm the transaction and return to you the card and a copy of the receipt.
 4. We always recommend you to keep the copy for possible claims and to check the correctness of the transaction in the account statement.
- For security reasons, the merchant is entitled to require that you show an identity card. He or she may write down its type and number on the edge of the receipt.
 - If the merchant has any doubts about your authorisation to use the card, if you enter an incorrect PIN (you have two attempts), or if your signature does not correspond to the specimen signature, he or she may, in that exceptional case, reject the transaction.
 - After a third incorrect attempt at entering the PIN, transactions requiring use of the PIN will be blocked. If you hold a Visa or a Visa Electron card, you will not be able to use it until midnight. After midnight, the card is automatically unblocked. If you hold a MasterCard or a Maestro card, the card will be blocked until such time as you will call the client line to unblock it.
 - If the merchant retains your card, insist that it be destroyed by cutting it in two in front of you.

... withdraw cash from an ATM

1. You can withdraw cash from an ATM bearing a Visa, Visa Electron, MasterCard or Maestro logo. You always need your PIN for this transaction.
 2. When you want to withdraw cash from an ATM, follow the instructions displayed on the screen.
 3. Insert your card into the ATM.
 4. Choose the language in which you want to operate.
 5. If you are requested to choose the account type, choose the "current account".
 6. After entering the amount you wish to withdraw, press the ENTER key.
 7. Remove the card and cash without any delay. An ATM usually has a set time interval after which the ATM will retain the unclaimed cash and card for security reasons.
- If you enter your PIN incorrectly, the ATM will enable you to make another two attempts. If you are not successful, you will not be able to use your Visa and Visa Electron card until midnight. After midnight it will be automatically unblocked. A MasterCard or Maestro card will be retained by the ATM.
 - Be careful that nobody is watching while you enter your PIN. Cover the key pad with your body or other hand.
 - Until the money is dispensed, you can cancel your transaction at any time by pressing the CANCEL key. The transaction will be cancelled, and the ATM will return your card.

ATM locations

A list of UniCredit Bank's ATMs is published at www.unicreditbank.cz. For information about ATMs in the Czech Republic, see www.bankovnikarty.cz. For ATMs around the world, see www.visa.com under the title "ATM Locator".

... withdraw cash at a bank cash desk and in exchange offices

1. You can withdraw cash at any bank cash desk and in exchange offices (the Cash Advance service) bearing a Visa, Visa Electron, MasterCard or Maestro logo.
2. Withdrawn cash is paid in the currency of the country where the service is provided.
3. The transaction is similar to a payment for goods or services in stores. The only difference is that you must submit your identity card or passport.
4. The service is subject to fees according to the Bank's price list.

... deposit cash via UniCredit Bank ATMs

1. After you insert your card and enter your PIN, you will select the deposit option in the initial menu of the ATM.
2. You can deposit only valid banknotes (including damaged and expiring banknotes) either in CZK or in a foreign currency. If you deposit partial CZK banknotes, the Bank proceeds according to Czech National Bank Decree 37/94. The Bank establishes a list of foreign currencies that you may deposit via ATM.
3. Partial foreign currency banknotes and coins may not be deposited. Banknotes suspected to be counterfeit will be held by the Bank under the aforementioned Decree without any compensation.

4. Depositing to an account is a function through which you can deposit cash to a current or savings accounts maintained at UCB. Depositing to an account entails inserting a ticket issued by the ATM together with the cash you want to deposit into an envelope and inserting the sealed envelope into the respective slot. If you want to deposit a bundle of banknotes exceeding the size of the respective slot, you will have to make several deposits. It is usually possible to deposit up to 30 banknotes. You may insert only banknotes of one currency into the envelope for a single deposit. If you want to deposit cash in various currencies, you must sort them by individual currencies into partial deposits.
5. The Bank will always recount the deposited cash in the presence of at least two bank employees. If the total deposited amount does not correspond with the amount stated on the ticket inserted into the envelope, the Bank will credit your account with the amount discovered during the recount made with at least two employees present. The deposited amount will not include the ostensible values of banknotes suspected to be counterfeit. The Bank makes deductions from the nominal values of incomplete banknotes and charges the appropriate fees. If the cash cannot be deposited to the account, the Bank will take it into custody and will request from you a new instruction.
6. The deposited cash will be credited to your account no later than the next banking day following the date of the deposit. You can deposit no more than CZK 500,000, or the equivalent in a foreign currency, via ATM. The entire transaction is completed by issuing a confirmation upon inserting the envelope.

... reserve accommodations or rent a car

(Does not apply to Visa Electron and Maestro cards.)

1. You can book a hotel or rent a car by telephone or in writing, presuming you have activated the card-not-present transactions authorisation through the client line.
2. When you make a reservation by telephone, tell the operator that you will pay with a card. Upon request, give its number, expiry date, your name and address, and the requirements for the reservation.
3. At the same time, request a written confirmation of your reservation, its number and information on cancelling the reservation. Keep the document for possible claims.
4. Unless you observe the deadline for cancelling the reservation, the hotel will be authorised to charge you the amount corresponding to the price of accommodation for one night.

Express Check-Out

1. The Express Check-Out service will enable you to properly pay your bill if you have to suddenly leave the hotel.
2. After your arrival at the hotel, request an Express Check-Out Authorisation form and fill it in.
3. After your departure, a hotel employee will fill in the confirmation in the usual manner and in lieu of your signature will indicate S.O.F. – Express Check-Out.
4. Within the next few days, the hotel will send you a copy of the bill, the receipt and the Express Check-Out Authorisation form and will charge the transaction.

5. If the hotel receptionist discovers after your departure that the charged amount has not covered all costs (telephone calls, drinks, etc.), the hotel will be authorised to additionally charge the discovered difference in the form of a Late Charge transaction and bearing "Late Charge" in lieu of your signature. The hotel will send you a copy of the receipt and will charge the transaction.

... order goods and services by telephone, by post or via the internet

(Does not apply to Visa Electron and Maestro cards.)

1. You can order goods and services by telephone, by post or via the internet if you activate card-not-present transactions authorisation through the client line.
2. For the purpose of increased security, the so-called control code is required with such transactions (CVV 2 for Visa cards, CVC 2 for MasterCard cards). It is a three-digit code printed after your card number in the signature strip on the reverse side of the card.

a) by telephone

1. The option to pay for purchases by telephone is offered especially in various promotional materials or magazines.
2. Give the merchant the card number, its expiry date and the control code (CVV 2 or CVC 2).
3. The merchant will authorise the amount and will issue a receipt designated "Telephone Order" (in lieu of your signature, the T.O. abbreviation is given).
4. A copy of the receipt will be sent to you together with the ordered goods or an order confirmation.
5. It is recommended to subsequently confirm the order in writing.

b) by post

1. Specify the goods or the service you are interested in on the order form and give the required card data.
2. The merchant is obliged to send you a copy of the receipt designated "Mail Order" together with the goods or an order confirmation (in lieu of your signature, the M.O. abbreviation is given).
3. Keep all documents related to the order for possible claims.

c) via the internet

1. It is not possible to specify a uniform procedure in this case. Follow the instructions on the relevant web site.
2. Before you provide anyone your personal data, card data and its expiry date via the internet, verify your partner's reliability, especially whether or not it uses any standard for securing the data transmission (SSL). We recommend e-shops bearing the logos:



3. Never provide confidential banking information (PIN, account number, bank passwords) via public internet access even if the sender's address corresponds to the address of a bank or a card association.

... exchange or return goods

1. You cannot request the merchant to give you cash for goods purchased with a card that you want to exchange or return or for a service purchased with a card but not performed. The merchant will issue either an additional receipt or a so-called credit receipt, the amount of which will be credited to your account for the cancelled or changed original amount paid with the card.
2. The following situations can occur:
 - You will exchange the goods for others with the same cost. In this case, the merchant will not issue an additional receipt.
 - You will exchange the goods for others with a lower cost. The merchant will issue you a credit receipt for the amount of the difference between the original and the new cost.
 - You will exchange the goods for others with a higher cost. The merchant will make an additional payment by means of your card and will issue you an additional receipt in the amount of the difference between the original and the new cost.
 - You will return the goods and the merchant will issue a credit receipt equal to the original transaction amount.

... telephone

(Does not apply to Visa Electron and Maestro cards.)

1. The card enables you to telephone without cash from payphones around the world bearing the label CARD PHONE and the Visa or MasterCard logo. These payphones are usually found in airports and tourist centres.
2. After picking up the receiver, pull your card through the reader and follow the instructions on the display. Never enter your PIN.

4. HOW TO DETERMINE THE ACCOUNT BALANCE, MINI-STATEMENT

1. UniCredit Bank's ATMs will enable you to find out the balance of the current account to which the card has been issued.
2. If the card is issued both to a CZK and a foreign currency account, only the CZK account balance will be displayed.
3. If you request a printed mini-statement, the last five authorised transactions made with the inserted card will be printed.

5. HOW TRANSACTIONS AND CHARGES ARE ACCOUNTED FOR

1. Accounts to which the card has been issued are debited in the amounts of all transactions made with the card as soon as the Bank receives a message from the international clearing network. If the card is issued to a CZK account or to a foreign currency account, the respective account will be debited with both CZK and foreign currency amounts. If the card is issued to a combination of a CZK and a foreign currency account, the CZK account will be debited with CZK amounts and the foreign currency account with the respective foreign currency amounts.
2. Transactions made in the account currency will be debited to the account in the nominal value.

Transactions made in a currency other than the currency of the account to which the card has been issued will be converted and charged to the account according to the Bank's exchange rate valid on the posting date. If the transaction currency is not given in the Bank's exchange rates list, transactions will be converted according to the Association's exchange rate, and the CZK or foreign currency account will be debited with an amount recalculated according to the Bank's exchange rate valid on the posting date.

3. By way of your account statements, you are periodically informed in detail about all transactions made with the card.
4. All fees are charged according to the Bank's price list valid on the day upon which the service was provided or the transaction was charged.

6. HOW TO PROCEED IF YOUR DEBIT CARD IS LOST OR STOLEN

1. Immediately call our client line at 800 122 221, or +420 221 118 540 from abroad. On non-business days, please call +420 224 221 017. We recommend that you enter the client lines into your mobile telephone or carry a printed card with our telephone numbers with you. If you cannot contact our bank directly, notify any Visa or MasterCard Association member bank of the card's loss or theft. You will always need to give:
 - your name,
 - the card type (Visa, MasterCard), or its number, and
 - the name of the issuing bank (UniCredit Bank Czech Republic, a. s.)
2. After you report the loss or theft, the card will be blocked.
3. Also notify the local police of the theft of your card and describe the circumstances under which it occurred.
4. As a cardholder, you are liable for all transactions, damage and costs caused by the card abuse until the time you request on the client line that the card be blocked. Your liability for transactions, damage and costs arising from abuse of a lost or stolen card within 48 hours prior to the time of the card blocking is limited to no more than CZK 4,500. If your PIN will be used in transactions with your lost or stolen card, you will be liable for all transactions, damage and costs even after reporting the card for blocking.

Assistance abroad

(Does not apply to Visa Electron and Maestro.)

1. The Emergency Service will help you to obtain a replacement card or cash within 48 hours (in the US within 24 hours) if you are abroad and remain without your card or if the card is not functional.
2. In such case, call the Global Customer Assistance Service (GCAS) line for Visa cards or the MasterCard Global Service Centre (MCTSC) for MasterCard cards. Operators will inform you about the procedures and all the necessary information that you must provide and substantiate upon taking over the card or cash.
3. An Emergency Card Replacement (ECR) has a limited validity (no more than 2 months) and a restricted limit (no more than the original card limit). You cannot use the replacement card for transactions requiring a PIN. You can withdraw cash at bank cash desks (Cash Advance) or pay

- in stores equipped with a payment terminal or an imprinter.
4. In order to give you an Emergency Cash Advance (ECA), an operator will require permission from the Bank for the payment and will inform you about the nearest bank or branch where you can withdraw cash.
 5. Current telephone numbers for the Emergency Service for various destinations can be found on www.visa.com in the section Services/Lost Cards or on www.mastercard.com in the section Emergency Services.
 6. Assistance services are subject to fees according to the Bank's price list.

7. HOW TO USE THE DEBIT CARD'S COMPLEMENTARY SERVICES

Travel Insurance

For Visa and MasterCard cardholders, basic travel insurance is part of the card. Visa Electron and Maestro cardholders can purchase travel insurance. You can buy extended travel insurance for your family members travelling with you abroad at a very advantageous price. The insurance policy includes medical expenses; assistance services; insurance against loss, theft and damage of luggage; and liability insurance; as well as insurance for summer and winter sports and other insurance. It will protect you during business and private trips and stays abroad of up to 90 consecutive calendar days. You can apply for the insurance via the client line. The insurance is subject to fees according to the Bank's price list.

Safe Insurance

You can arrange insurance against card abuse in case of loss or theft under very advantageous conditions. You can apply for the insurance via the client line. The insurance is subject to fees according to the Bank's price list.

Membership in the International Airline Passengers Association (IAPA)

(Does not apply to Visa Electron and Maestro cards.)

The IAPA is an international organisation providing services and advantages to its members through an extensive network of hotels (e.g. Hilton, Sheraton Hotels, Holiday Inn, Intercontinental, Marriott) and car rental firms (Hertz, Avis, Europcar, National, Sixt and Holiday Autos). Such services and advantages include, for example, up to 50% off regular rates in a network of more than 80,000 hotels around the world, up to 30% off regular rates at car rental agencies, and special discounts at shopping centre networks. For more detailed information about IAPA, please see www.iapa.com.

Priority Pass

(Does not apply to Visa Electron and Maestro cards.)

The Priority Pass is an above-standard service providing you access to more than 500 special airport lounges where you can comfortably wait for your flight in over 90 countries around the world. In these lounges, you can use telephone services and computers and will find an assortment of drinks and other services. The Priority Card is not transferable and is valid only if it is signed by its holder. Visits to the lounge are subject to fees according to the Bank's price list. For more detailed information, please see www.prioritypass.com.

- If you wish to make any changes or obtain information about your card, simply call the toll-free client line, 800 122 221.
- If you are abroad, call +420 221 118 540.
- These lines are available from 7:00–22:00, 7 days a week. In case of emergency, for blocking a lost or stolen card, call the hot line +420 224 221 017 outside of the aforementioned business hours.
- Our web site: www.unicreditbank.cz

What the client line provides:

- Card activation
- Ordering or cancelling additional services
- Details about transactions or limits
- Presenting complaints or claims
- Card blocking
- Information about prices and interest rates
- Arranging Travel or Safe insurance
- Arranging complementary services provided by IAPA and Priority Pass

The client line is a service line only for cardholders, and therefore every caller is identified first. Every call is recorded in accordance with the Business Terms and Conditions.

UniCredit Bank
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8. HOW TO USE THE CLIENT SERVICE