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

**UNICREDIT BANK
CZECH REPUBLIC, A.S.**

ESTABLISHMENT, CONTENT AND PRICE

1. UniCredit Bank Czech Republic, a.s. (hereinafter referred to as the "Bank") establishes personal accounts and accounts for small business clients (hereinafter referred to only as the "Account") associated with a current account in CZK or in a foreign currency on the basis of a written agreement concluded with the Client (hereinafter referred to only as the "Agreement").

2. The current account is established on the basis of an individual agreement, but the existence of such current account is a condition for establishment of the Account.

3. The range of products and services is established by the Price List for individuals – non-entrepreneurs, or by the Price List for small business clients in the chapter Personal Accounts/Accounts (hereinafter referred to as the "Price List").

4. A monthly fee, the amount of which is stated in the chapter Personal Accounts/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/Accounts chapter of the Price List. This monthly 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.

5. The price for maintaining the Account does not change due to not establishing or not using certain products and/or services that are part of the Account.

6. The charging of fees for products and services that are provided under advantageous conditions is not included in the monthly fee and the Bank charges for them separately.

7. The provision of products and services that are included in the Account according to the Price List under Personal Accounts/Accounts is governed by the applicable business terms and conditions for the given product or service. The Bank shall conclude individual agreements with the Client for each product or service that can be included in the Account.

8. All other services and products provided or used beyond the scope of products and services specified in the Price List under Personal Accounts/Accounts are charged according to the corresponding parts of the Price List.

CHANGES

9. The Client is entitled to request:

a) The transfer of an Account of one type to an Account of another type by concluding a replacing agreement. The Client undertakes to adjust the individual agreements for the individual products and services in a way that their extent shall not exceed the scope established under "Personal Accounts"/"Accounts" in the Price List. If not done thusly, the replacing agreement is invalid.

b) The change of the elements within the Account of one type by concluding a replacing agreement. The Client undertakes to adjust the individual agreements to the individual elements in a way that the scope established under "Personal Accounts"/"Accounts" shall not be exceeded. If not done thusly, the replacing agreement is invalid.

c) The transfer of the Account into the current account or a T account and to maintain the individual products and services separately.

10. For products and services with an annually charged fee but provided free of charge as part of the Account and which the Client withdraws from the Account and intends to continue to use, the Bank is entitled to charge a fee in the amount corresponding to x twelfths of the price of the product under the Price List, where x corresponds to the number of months remaining until the end of the given accounting period.

11. For products and services with annually charged fees provided as part of the Account at a price discount, the Bank does not charge the aliquot part of the fee and the product or service shall be provided under standard conditions starting from the next accounting period.

12. For products and services with fees 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.

13. Upon transferring the Account to the current account, the products and services that the Client intends to continue to use shall be governed by the standard contractual conditions. The products and services with annually charged fees shall be treated identically as under point 10.

14. Changes carried out in the Account and changes in the type of the Account are charged in accordance with the chapter "Personal Accounts"/"Accounts" of the Price List. Termination of the Agreement's validity shall not be understood to be a change in the Account.

FINAL PROVISIONS

15. The Agreement regarding the Account automatically terminates upon termination of the agreement on the current account for which the Account is established.

16. The Bank is entitled to terminate the Agreement by giving notice in writing and without stating reasons in accordance with the General Terms and Conditions of UniCredit Bank Czech Republic, a.s.

17. The Bank is entitled to terminate the agreement with immediate effect and to cancel the Account if the Client does not fulfill the conditions ensuing from these Terms and Conditions and other contractual arrangements or obligations imposed by generally binding legal regulations.

18. These Terms and Conditions apply also to those Accounts established prior to their effectiveness.

19. Should the Bank decide in the course of the contractual relationship to change its offer of the products and services or terms and conditions for their provision in accordance with the valid Price List, the Bank is entitled to terminate the provision of the products and services within the scope of the Account or to change the terms and conditions for their provision into the Account. The owner of the Account is, on the date of the effectiveness of the change, entitled to those products and services newly included into the Account or under the terms and conditions established by the new Price List.

20. The Bank reserves the right to change these Terms and Conditions. The Bank is obliged to inform the Client about this change at least 30 days prior to the effectiveness of such a change by means of a written notice sent to the Client, by publication on the Bank's web site or in the publicly accessible business premises of the Bank. The Client is obliged to acquaint himself/herself with the changed wording of the Terms and Conditions.

If the Client does not express his/her explicit disagreement with the changed wording of the Terms and Conditions within 30 days after the delivery of the notice of the changed Terms and Conditions and continues to use the box for the aforementioned purposes, then the changed wording of the Terms and Conditions becomes effective for the relationship of obligation based on the Agreement from the day designated in the changed wording of the Terms and Conditions.

21. These Terms and Conditions take effect on 1 November 2009 and replace the Business Terms and Conditions for Maintenance of Personal Accounts and Account for Small Business Clients of UniCredit Bank Czech Republic, a.s. from 5 November 2007.