

## A) LIST OF SERVICES AND PARAMETERS - ONLINE BANKING (internet banking)

List of passive services- ONLINE BANKING	
Name	Description
List of accounts and history	An informative list of accounts and transactions in accounts. No more than 15 months reversely from the topical bank day.
List and history of cards	An informative list of debit and credit cards and card transactions. No more than 15 months reversely from the topical bank day. Note: All main and additional credit cards bound on the main card are automatically connected for the main card holder, for the additional card holder only his additional credit card is connected. Cards are available no later than 3 bank days after the card activation.
List and history of securities	An informative list of securities and their history. No more than 15 months reversely from the topical bank day. Note: Only if the User applies for the connection of the securities account in the branch.
Payment orders templates	A possibility to save details of domestic or foreign payments to the template to be used later, a possibility to share the template by Users.
Beneficiaries	A possibility to save records on the bank connection with domestic or foreign business partners to be used later, a possibility to share records on beneficiaries by Users.
Order Archive	A list of authorized (signed) transactions given to the bank for processing. No more than 15 months reversely from the topical bank day.
Activity Log	A list of activities made by individual Users in the system. No more than 15 months reversely from the topical bank day.
Exchange rate	Exchange rates are offered as non-binding for information only. Should exchange rates change during a trade day (e.g. due to an intervention), the Bank reserves the right to adjust the exchange rates during that trade day. Payments are then cleared by use of the exchange rate effective at the time of the payment execution.
Interest rates	Interest rates are valid always for the topical bank week.
Messages (incoming/outgoing)	A possibility to send messages between the Bank and the User.
Notification	A possibility to set the automatic sending of messages with bank information to the e-mail address or to mobile phone.

List of active transactions- ONLINE BANKING		
Name	Description	Term
Domestic payment -standard	The sending of a domestic CZK payment order to be payable on the specified bank day with debiting the client's account with financial means on that day, with their crediting to the beneficiary's bank on the following bank day.	To 20.00
Domestic payment - express	The sending of a domestic CZK payment order to be payable on the specified bank day, with the debiting of the client's account with financial means on that day, with their crediting both to the beneficiary's bank and the beneficiary's account on that day. Note: If the beneficiary's bank is a bank accepting express payments.	To 12.00
Card settlement	The sending of a domestic payment order with pre-defined data for an installment of a credit card issued by UniCredit Bank to be payable on the specified bank day, with debiting the client's account with financial means on that day, with their crediting to the credit card account on that day.	To 20.00
Domestic CZK payment within UniCredit Bank	The sending of a domestic payment order between CZK accounts within UniCredit Bank to be payable on the specified bank day with debiting the client's account with financial means on that day, with their crediting to the beneficiary's account on the following bank day.	To 20.00
Internal transfer between own CZK accounts	The sending of a domestic payment order between CZK accounts available to the User and maintained with UniCredit Bank to be payable on the specified bank day with debiting and crediting financial means to the client's account on that day.	To 20.00
Internal transfers between own accounts of the client held in the same foreign currency	The sending of a payment order between accounts available to the User and maintained in the same foreign currency with UniCredit Bank to be payable on the specified bank day, with debiting and crediting financial means to the client's account on that day.	To 12.00
Conversion between the client's own accounts	The sending of a payment order between accounts available to the User in various foreign currencies or between a CZK account and a foreign currency account and maintained with UniCredit Bank to be payable on the specified bank day, with debiting and crediting financial means to the client's account on that day.	To 12.00
Domestic standing Order - ordering	If a regular payment of the standing order is due on a non-bank day, it will be made according to the client's instruction.	To 24.00 (availability from next banking day)
Domestic standing payment Order - change/cancellation	Any change in and cancellation of the standing payment order is valid immediately. This applies to non-bank days, too. If such day falls on the bank day for a regular payment of the already placed standing order, the change/cancellation of the standing order will apply from the following bank day. This shall not apply to standing orders with a 1-day period, i.e. one-day standing orders can be changed/cancelled on the bank day for the regular payment.	To 24.00
Direct debit authorization - ordering/change/cancellation	The ordering/change/cancellation of direct debit with validity from the topical bank day. After its delivery to the bank on a non-bank day, the ordering, change and cancellation of direct debit will be valid on the following bank day.	To 24.00
SIPO - ordering/change/cancellation	The ordering/change/cancellation of SIPO with validity from the following calendar month. If it is delivered to the Bank after the term for ordering, SIPO will be usually valid from the following month.	To the 19th calendar day in the month

	If it is delivered to the Bank on the non-bank day, the decisive day for validity of the ordering, change and cancellation of SIPO will be the first previous bank day. The newly ordered SIPO can be changed or deleted during the first 30 days only in the period to the 17th calendar day and after the 8th calendar day in the months. The limit, however, no more than CZK 100,000 per transaction chosen by the client shall apply.	
Saving account notice	The notice of withdrawal from a deposit up to the maximum amount of a disposable savings account balance and in that account currency. A withdrawal period set upon the opening of a savings account starts to run on the banking day on which the notice of withdrawal was signed and delivered to the Bank (observing the time by 16:00). The notice of withdrawal filed after this term starts to run from the following banking day. The notice of withdrawal may be filed only by the account owner. The Bank reserves the right to reject the request settlement if the data were incorrectly indicated or if conditions set for filing the notice of withdrawal from a savings account were not observed.	To 16:00
Online interest in the credit card	The filling in and sending of the form to the Bank does not automatically result in the client's claim to the issue of a credit card with the required limit. The client will subsequently visit the selected branch where he will enter into a written Contract for a credit card.	To 16:00
Online interest in the mortgage loan	The filling in and sending of the form to the Bank does not automatically result in the client's claim to the mortgage loan in the required amount and interest rate. The client must subsequently appear to the selected Bank's branch and draw up the application for a mortgage loan.	To 16:00
Online interest in the consumer loan	The filling in and sending of the form to the Bank does not automatically result in the client's claim to the consumer loan in the required amount and interest rate. The client must subsequently appear to the selected Bank's branch and draw up the application for a consumer loan.	15:30
Setup of credit card repayment	The setting of a way of payment (by collection/payment order) of the credit card instalment and the setting of the percentage instalment amount. By sending this form to the Bank the previous setting of the way of payment concerning the credit card is cancelled. The client will be informed about the term of effect of the new setting no later than on the next banking day by a message to the internet banking application.	To 16:00
Foreign order - standard payment abroad/foreign currency at home	The sending of a foreign payment order to the beneficiary's bank: a) with an amount in the same currency as the currency of the payer's account, i.e. without conversion b) with an amount in the currency different from that of the payer's account, i.e. with conversion	To 12.00
Foreign order - payment within UniCredit Bank	The sending of a foreign payment order between foreign currency or CZK accounts within UniCredit Bank from/to foreign currency accounts to be payable on the specified bank day.	To 12.00
Foreign payment - Europayment	The sending of a cross-border EUR payment up to 50,000 within the EU and the EEA.	To 12.00
Foreign payment - SEPA	The sending of a cross-border EUR payment up to 50,000 within the EU 27 and other European countries.	To 12.00
Foreign order - payment by a cheque abroad/foreign currency at home	The sending of a foreign payment order: a) with an amount in the same currency as the currency of the payer's account, i.e. without conversion b) with an amount in the currency different from that of the payer's account, i.e. with conversion	To 12.00
Foreign standing order - ordering	The placing of a foreign standing order. If the due date of a regular payment in a standing order falls on a non-banking day, such payment will be made on the following banking day.	To 24.00 (availability from next banking day)
Foreign standing order - change/cancellation	Any change in and cancellation of a foreign standing order with immediate validity. This also applies to non-bank days. If such day falls on the bank day for a regular payment of the already given standing order, the change/cancellation of the standing order will be valid from the following bank day. This shall not apply to standing orders with a 1-day period, i.e. one-day standing orders can be changed/cancelled on the bank day for the regular payment.	To 24.00
Term deposit - opening/change/cancellation	A time deposit may be opened no earlier than at beginning of the second banking day after the current banking day. Within the duration of respective period, a one-off time deposit may not be changed or closed without a penalty. The changing and closing of a revolving time deposit will become effective from the next period and may be performed no later than 1 banking day prior to the time deposit due date.	To 20.30
Fix guaranteed deposit MAXIM - opening	A fix guaranteed deposit MAXIM may be opened at the beginning of the second banking day after the current banking day at the earliest. The guaranteed deposit MAXIM may be opened only for the amount in CZK. A minimum amount of the guaranteed deposit MAXIM is given in the Product Parameters on internet websites of the Bank. The client agrees with the interest rate effective on the day of opening the time deposit. For the event of incorrectly indicated data, or in case of	To 20.30

## LIST OF DIRECT BANKING SERVICES AND PARAMETERS

	<p>a failure to observe above given conditions, the Bank reserves the right to reject the processing of the request.</p> <p>Exception to General Business Terms and Conditions is placed at the request for the guaranteed deposit MAXIM:</p> <p>"For the event of a premature withdrawal of funds from a time deposit, the Client is entitled to the interest only for the period from 1 January of the year in which the Bank received the notice of withdrawal from a time deposit by the date of the notice delivery to the Bank.</p> <p>The interest will equal to the rate effective at the day of the notice delivery to the Bank and announced by the Bank for deposits in current accounts and it will be paid on the assumption that the notice is delivered to the Bank in the calendar year in which the time deposit was opened. If such interest rate is 0%, the client will be paid no interest. Subsection 30.33 of General Business Terms and Conditions shall not apply."</p> <p>By signing the request and sending to the Bank client agreed with the exception to General Business Terms and Conditions</p>		<p>To be signed (authorization of transactions)</p> <p>All created transactions must be signed by the User; otherwise the Bank will not process them. It is possible to authorize no more than 10,000 transactions by one signature</p> <p>To 90 days after the creation of a payment/instruction</p>
			<p>Cancellation of the domestic payment</p> <p>A possibility to cancel a CZK domestic payment before it is booked by the Bank.</p> <p>To the moment of Accounting the payment by the Bank</p>
			<p>Consent to SEPA direct debit</p> <p>The arrangement / change / cancellation of the direct debit consent with effect from the next banking day. If the direct debit consent is delivered to the Bank on a non-banking day, its arrangement, change and cancellation will become effective on the next banking day.</p> <p>D-1</p>
			<p>Request for rejection of the SEPA direct debit</p> <p>Request for rejection (non-execution) of the SEPA direct debit: The Bank will not debit the payment in accord with the payer's parameters and inform the beneficiary's bank that the payment was rejected by the payer.</p> <p>D-1</p>
Recharging/M-payment	<p>The possibility of recharging pre-paid SIM cards of T-Mobile, Telefonica O2, Vodafone</p> <p>After the receipt of a requirement for recharging a pre-paid SIM card, the Bank will check its coverage, block financial means in the recharged amount in the selected account and will transfer the requirement to the mobile operator. The Bank is authorized to block financial means by setting a debit position in the client's account (to decrease the available balance) based on the received requirement for the recharging until the proper processing and accounting of the payment order. If the requirement is executed, the Bank will send a payment order under the given data to the mobile operator's account. If the requirement is rejected by the mobile operator, the Bank will cancel the debit position blocking financial means in the selected account. Every accepted requirement will receive a unique identification number that can be used for possible claims or for the issue of a tax document with the mobile operator.</p>	To 20.00	<p>Request for refunding the SEPA direct debit payment</p> <p>Request for refunding the money collected based on the SEPA direct debit. The Bank will return the collected funds and inform the beneficiary's bank about the reason for cancellation of the transaction.</p> <p>D-1</p>
			<p><i>Note: In case of delivering the active transaction on a non-banking day or after the above terms, the transaction will be processed on the next banking day. The maturity day is max. 90 calendar days after the current calendar day.</i></p>

### A) LIST OF SERVICES AND PARAMETERS - ONLINE BANKING (internet banking)

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List of parameters – ONLINE BANKING	
Name	Description
Minimum technical requirements	<p>Operation system: MS Windows 2000, XP, MS Windows Vista, Macintosh</p> <p>Internet Explorer: Microsoft Internet Explorer verze 7.0 and higher, Firefox 3.0 and higher, Google Chrome 4.0 and higher, Safari 3.0 a výše</p> <p>Screen resolution: 1024 x 768 – size of fonts – normal (Windows)</p> <p>JavaScript: available</p> <p>Session Cookies: available</p> <p>Others: Adobe Acrobat Reader 6.0 and higher</p>
Security elements	<p>Authentication (logging in) to the application</p> <ol style="list-style-type: none"> <li>through a security token <ul style="list-style-type: none"> <li>The user number (allocated by the Bank)</li> <li>The code generated by the security token</li> </ul> <p><i>Note: Access to the security token is protected by the PIN chosen by the User. In case of three subsequent unsuccessful attempts at entering the correct PIN, the security token will be blocked. The User can ask its unblocking by phone after the successful identification or directly at the Bank's branch.</i></p> </li> </ol> <p>or</p> <ol style="list-style-type: none"> <li>through a mobile (SMS) security token <ul style="list-style-type: none"> <li>The user number (allocated by the Bank)</li> <li>The statistical security code (allocated by the Bank and changed by the User upon the first login)</li> <li>An SMS code sent by the Bank to the mobile telephone specified by the</li> </ul> </li> </ol> <p>Authorization (signing) of active operations:</p> <ol style="list-style-type: none"> <li>A code generated by the security token</li> <li>An SMS code sent by the Bank to the mobile telephone specified by the User</li> </ol>
International user ID	Setup of user ID for international using. This user ID is possible to use for access to choose internet banking applications of other banks of UniCredit group which support this service. List of these banks is placed on bank's web site.
Standard limit per day/transaction in payments	CZK 500,000 /User Note: The User may choose an individual limit.
Export of the content of the screen to the text format (CSV)	The Bank reserves the right to change the format of exported data
Web sites:	<p><a href="http://www.unicreditbank.cz">http://www.unicreditbank.cz</a></p> <p><a href="http://www.unicreditbank.cz/onlinebanking">http://www.unicreditbank.cz/onlinebanking</a></p>
Client line	<ul style="list-style-type: none"> <li>in the CZ 800 122 221</li> <li>from abroad +420 221 118 540</li> </ul> <p>Note: In case of calls from abroad the User shall pay standard telephone fees.</p>
Client line is available on	<p>bank days (Mo-Fri) 7.00–22.00</p> <p>non-bank days (Sa-Su) 7.00–22.00</p> <p>except for holidays</p>
Identification signs during the telephone communication with the Bank of the entry security code	<p>Primary identification:</p> <ol style="list-style-type: none"> <li>through a security token <ul style="list-style-type: none"> <li>The user number (allocated by the Bank)</li> <li>The code generated by the security token</li> </ul> </li> </ol> <p>or</p> <ol style="list-style-type: none"> <li>through a mobile (SMS) security token <ul style="list-style-type: none"> <li>The user number (allocated by the Bank)</li> <li>The statistical security code (allocated by the Bank and changed by the User upon the first login)</li> <li>An SMS code sent by the Bank to the mobile telephone specified by the</li> </ul> </li> </ol> <p>Secondary identification:</p> <ul style="list-style-type: none"> <li>User number (allocated by the Bank)</li> <li>Statistical password (alphanumeric, at least 6 max 14 signs), or additional data under the Bank's requirements</li> </ul>
Standard activities performed on the client line:	<ul style="list-style-type: none"> <li>information on the execution of the ordering/change/cancellation of the client's instructions</li> <li>blocking/unblocking of the security key</li> <li>blocking/unblocking of the User's access</li> <li>connection/disconnection of the card</li> <li>receipt of the client's problem, solution and information about the result</li> <li>communication with clients via e-mail, an application, etc.</li> </ul>

**B) LIST OF SERVICES AND PARAMETERS – BUSINESSNET (internet banking)**

List of passive services – BUSINESSNET BASIC a BUSINESSNET PROFESSIONAL	
Name	Descriptions
List of accounts and history	An informative list of accounts and transactions in accounts. No more than 15 months reversely from the topical bank day.
Account statements	Displaying, printing and export of electronic account statements. No more than 15 months reversely from the topical bank day.
MT942 reports	They are available only in the BusinessNet Professional product. A list of turnovers booked in accounts maintained with the Bank on the topical day as well as of turnovers booked in accounts maintained with other banks on the topical day (the displaying of MT942 reports sent from other banks) with the possibility of export. No more than 15 months reversely from the topical bank day.
Cash Management	They are available only in the BusinessNet professional product. A list of final balances in accounts maintained with the Bank as well as of final balances in accounts maintained with other banks (the displaying of MT940 reports sent from other banks) with the possibility of adding balances. No more than 15 months reversely from the topical bank day.
List and history of cards	An informative list of debit and credit cards and card transactions. No more than 15 months reversely from the topical bank day. Note: All main and additional credit cards bound on the main card are automatically connected for the main card holder, for the additional card holder only his additional credit card is connected. Cards are available no later than 3 bank days after the card activation.
List and history of securities	An informative list of securities and their history. No more than 15 months reversely from the topical bank day. Note: Only if the User applies for the connection of the securities account in the branch.
Payment orders templates	A possibility to save details of domestic or foreign payments to the template to be used later, a possibility to share the template by Users.
Beneficiaries	A possibility to save records on the bank connection with domestic or foreign business partners to be used later, a possibility to share records on beneficiaries by Users.
Order Archive	A list of authorized (signed) transactions given to the bank for processing. No more than 15 months reversely from the topical bank day.
Activity Log	A list of activities made by individual Users in the system. No more than 15 months reversely from the topical bank day.
Exchange rate	Exchange rates are offered as non-binding for information only. Should exchange rates change during a trade day (e.g. due to an intervention), the Bank reserves the right to adjust the exchange rates during that trade day. Payments are then cleared by use of the exchange rate effective at the time of the payment execution.
Interest rates	Interest rates are valid always for the topical bank week.
Messages (incoming/outgoing)	A possibility to send messages between the Bank and the User.
Notification	A possibility to set the automatic sending of messages with bank information to the e-mail address or to mobile phone.

List of active services – BUSINESSNET BASIC a BUSINESSNET PROFESSIONAL		
Name	description	Term
Domestic payment –standard	The sending of a domestic CZK payment order to be payable on the specified bank day with debiting the client's account with financial means on that day, with their crediting to the beneficiary's bank on the following bank day.	To 20.00
Domestic payment – express	The sending of a domestic CZK payment order to be payable on the specified bank day, with the debiting of the client's account with financial means on that day, with their crediting both to the beneficiary's bank and the beneficiary's account on that day. Note: If the beneficiary's bank is a bank accepting express payments.	To 12.00
Direct Debit Request	The sending of a CZK collection order to be payable on the specified bank day, processed in the Bank on that day and handed-over to the beneficiary's bank on the following day.	To 20.00
Card settlement	The sending of a domestic payment order with pre-defined data for an instalment of a credit card issued by UniCredit Bank to be payable on the specified bank day, with debiting the client's account with financial means on that day, with their crediting to the credit card account on that day.	To 20.00
Domestic CZK payment within UniCredit Bank	The sending of a domestic payment order between CZK accounts within UniCredit Bank to be payable on the specified bank day with debiting the client's account with financial means on that day, with their crediting to the beneficiary's account on the following bank day.	To 20.00
Internal transfer between own CZK accounts	The sending of a domestic payment order between CZK accounts available to the User and maintained with UniCredit Bank to be payable on the specified bank day with debiting and crediting financial means to the client's account on that day.	To 20.00
Internal transfers between own accounts of the client held in the same foreign currency	The sending of a payment order between accounts available to the User and maintained in the same foreign currency with UniCredit Bank to be payable on the specified bank day, with debiting and crediting financial means to the client's account on that day.	To 12.00
Domestic standing Order - ordering	If a regular payment of the standing order is due on a non-bank day, it will be made according to the client's instruction.	To 24.00 (availability from next banking day)
Domestic standing Order - change/cancellation	Any change in and cancellation of the standing payment order is valid immediately. This applies to non-bank days, too. If such day falls on the bank day for a regular payment of the already placed standing order, the change/cancellation of the standing order will apply from the following bank day. This shall not apply to standing orders with a 1-day	To 24.00

	period, i.e. one-day standing orders can be changed/cancelled on the bank day for the regular payment.	
SIPO - ordering/change/cancellation	The ordering/change/cancellation of SIPO with validity from the following calendar month. If it is delivered to the Bank after the term for ordering, SIPO will be usually valid from the following month. If it is delivered to the Bank on the non-bank day, the decisive day for validity of the ordering, change and cancellation of SIPO will be the first previous bank day. The newly ordered SIPO can be changed or deleted during the first 30 days only in the period to the 17th calendar day and after the 8th calendar day in the months. The limit, however, no more than CZK 100,000 per transaction chosen by the client shall apply.	To the 19th calendar day in the month
Foreign order – standard payment abroad/foreign currency at home	The sending of a foreign payment order to the beneficiary's bank: a) with an amount in the same currency as the currency of the payer's account, i.e. without conversion b) with an amount in the currency different from that of the payer's account, i.e. with conversion	To 12.00
Foreign order – payment within UniCredit Bank	The sending of a foreign payment order between foreign currency or CZK accounts within UniCredit Bank from/to foreign currency accounts to be payable on the specified bank day.	To 12.00
Foreign payment – Europayment	The sending of a cross-border EUR payment up to 50,000 within the EU and the EEA.	To 12.00
Foreign payment - SEPA	The sending of a cross-border EUR payment up to 50,000 within the EU 27 and other European countries.	To 12.00
Foreign order – payment by a cheque abroad/foreign currency at home	The sending of a foreign payment order: a) with an amount in the same currency as the currency of the payer's account, i.e. without conversion b) with an amount in the currency different from that of the payer's account, i.e. with conversion	To 12.00
Foreign standing order – ordering	The placing of a foreign standing order. If the due date of a regular payment in a standing order falls on a non-banking day, such payment will be made on the following banking day.	To 24.00 (availability from next banking day)
Foreign standing order – change/cancellation	Any change in and cancellation of a foreign standing payment order with immediate validity. This also applies to non-bank days. If such day falls on the bank day for a regular payment of the already given standing order, the change/cancellation of the standing order will be valid from the following bank day. This shall not apply to standing orders with a 1-day period, i.e. one-day standing orders can be changed/cancelled on the bank day for the regular payment.	To 24.00
Term deposit – opening/change/cancellation	A time deposit may be opened no earlier than at beginning of the second banking day after the current banking day. Within the duration of respective period, a one-off time deposit may not be changed or closed without a penalty. The changing and closing of a revolving time deposit will become effective from the next period and may be performed no later than 1 banking day prior to the time deposit due date.	To 20.30
Recharging/M-payment	The possibility of recharging pre-paid SIM cards of T-Mobile, Telefonica O2, Vodafone After the receipt of a requirement for recharging a pre-paid SIM card, the Bank will check its coverage, block financial means in the recharged amount in the selected account and will transfer the requirement to the mobile operator. The Bank is authorized to block financial means by setting a debit position in the client's account (to decrease the available balance) based on the received requirement for the recharging until the proper processing and accounting of the payment order. If the requirement is executed, the Bank will send a payment order under the given data to the mobile operator's account. If the requirement is rejected by the mobile operator, the Bank will cancel the debit position blocking financial means in the selected account. Every accepted requirement will receive a unique identification number that can be used for possible claims or for the issue of a tax document with the mobile operator.	To 20.00
To be signed (authorization of transactions)	All created transactions must be signed by the User; otherwise the Bank will not process them. It is possible to authorize no more than 10,000 transactions by one signature	To 90 days after the creation of a payment/instruction
Cancellation of the domestic payment	A possibility to cancel a CZK domestic payment before it is booked by the Bank.	To the moment of Accounting the payment by the Bank
Consent to SEPA direct debit	The arrangement / change / cancellation of the direct debit consent with effect from the next banking day. If the direct debit consent is delivered to the Bank on a non-banking day, its arrangement, change and cancellation will become effective on the following banking day from 16:00.	D-1
Request for rejection of the SEPA direct debit	Request for rejection (non-execution) of the SEPA direct debit: The Bank will not debit the payment in accord with the payer's parameters and inform the beneficiary's bank that the payment was rejected by	D-1

	the payer.	
Request for refunding the SEPA direct debit payment	Request for refunding the money collected based on the SEPA direct debit. The Bank will return the collected funds and inform the beneficiary's bank about the reason for cancellation of the transaction.	D-1
<i>Note: In case of delivering the active transaction on a non-banking day or after the above terms, the transaction will be processed on the next banking day. The maturity day is max. 90 calendar days after the current calendar day.</i>		

**B) LIST OF SERVICES AND PARAMETERS – BUSINESSNET (internet banking)**
**2/2**

Přehled parametrů – BUSINESSNET BASIC a BUSINESSNET PROFESSIONAL	
Minimum technical requirements for providing BusinessNet bank services	<p>Operation system: MS Windows 2000, XP, MS Windows Vista, Macintosh</p> <p>Internet Explorer: Microsoft Internet Explorer verze 7.0 and higher, Firefox 3.0 and higher, Google Chrome 4.0 and higher, Safari 3.0 a výše</p> <p>Screen resolution: 1024 x 768 – size of fonts – normal (Windows) available</p> <p>JavaScript: available</p> <p>Session Cookies: available</p> <p>Others: Adobe Acrobat Reader 6.0 and higher</p> <p>Java: optional possibility for the higher comfort in reading data from the accounting: Java is available, version of applets – MS Java or JDK 1.4</p>
Security elements	<p>Authentication (logging in) to the application</p> <ol style="list-style-type: none"> <li>through a security token <ul style="list-style-type: none"> <li>The user number (allocated by the Bank)</li> <li>The code generated by the security token</li> </ul> <p><i>Note: Access to the security token is protected by the PIN chosen by the User. In case of three subsequent unsuccessful attempts at entering the correct PIN, the security token will be blocked. The User can ask its unblocking by phone after the successful identification or directly at the Bank's branch.</i></p> </li> </ol> <p>or</p> <ol style="list-style-type: none"> <li>through a mobile (SMS) security token <ul style="list-style-type: none"> <li>The user number (allocated by the Bank)</li> <li>The statistical security code (allocated by the Bank and changed by the User upon the first login)</li> <li>An SMS code sent by the Bank to the mobile telephone specified by the</li> </ul> </li> </ol> <p>Authorization (signing) of active operations:</p> <ol style="list-style-type: none"> <li>A code generated by the security token</li> </ol> <p>or</p> <ol style="list-style-type: none"> <li>An SMS code sent by the Bank to the mobile telephone specified by the User</li> </ol>
International user ID	Setup of user ID for international using. This user ID is possible to use for access to choose internet banking applications of other banks of UniCredit group which support this service. List of these banks is placed on bank's web site.
Standard limit per day/transaction in payments	<p>As for the BusinessNet Basic product without structured rights to sign, the daily/transaction limit is CZK 500,000 registered at the level of the User.</p> <p>As for the BusinessNet Basic product with structured rights to sign and the Business Net Professional product with structured rights to sign, the User's transaction limit is usually set for the "WITHOUT ANY LIMIT" value, unless agreed in a contract otherwise. Transaction limits of structured rights to sign can be defined at the level of the combination of signatures for the account concerned.</p>
Export of the content of the screen to the text format (CSV)	The Bank reserves the right to change the format of exported data.
Web sites:	<ul style="list-style-type: none"> <li>UniCredit Bank <a href="http://www.unicreditbank.cz">http://www.unicreditbank.cz</a></li> <li>Online Banking <a href="http://www.unicreditbank.cz/businessnet">http://www.unicreditbank.cz/businessnet</a></li> </ul>
Technical support BusinessNet	<ul style="list-style-type: none"> <li>technical support +420 221 210 011</li> <li>process payments +420 221 210 010</li> </ul>
Phone support is available on	bank days (Mo-Fri) 7.00–18.00
Identification signs during the telephone communication with the Bank of the entry security code	<p>Primary identification:</p> <ol style="list-style-type: none"> <li>through a security token <ul style="list-style-type: none"> <li>The user number (allocated by the Bank)</li> <li>The code generated by the security token</li> </ul> </li> </ol> <p>or</p> <ol style="list-style-type: none"> <li>through a mobile (SMS) security token <ul style="list-style-type: none"> <li>The user number (allocated by the Bank)</li> <li>The statistical security code (allocated by the Bank and changed by the User upon the first login)</li> <li>An SMS code sent by the Bank to the mobile telephone specified by the</li> </ul> </li> </ol> <p>Secondary identification:</p> <ul style="list-style-type: none"> <li>User number (allocated by the Bank)</li> <li>Statistical password (alphanumeric, at least 6, max 14 signs), or additional data under the Bank's requirements</li> </ul>
Standard activities performed on the client line:	<ul style="list-style-type: none"> <li>information on the execution of the ordering/change/cancellation of the client's instructions</li> <li>blocking/unblocking of the security key</li> <li>blocking/unblocking of the User's access</li> <li>connection/disconnection of the card</li> <li>receipt of the client's problem, solution and information about the result</li> <li>communication with clients via e-mail, an application, etc.</li> </ul>
Information related to the structured rights to sign service (Multisignature)	<p>The structured right to sign service (Multisignature) concerns the following types of payments/instructions: Domestic payments, foreign payments, conversion/transfers between own accounts, collection orders, direct debits, direct debit – SIPO, standing orders.</p> <p>The instruction (ordering/change/cancellation) concerning term deposits is not subject to the structured rights to sign. Every User having the right to sign (regardless of the structured rights to sign) for whom the term deposit account concerned is available may independently sign the instruction concerning the term deposit.</p>
The User's right to sign	<p>The signature means the authorization of the transaction by the security key code. One transaction may, but does not have to require more authorizations depending on the rules determined in the respective contractual document (the document "Order to Set the BusinessNet system" or the document "Order to Set Rights to Sign Multisignature" defining the structured rights to sign (Multisignature)).</p> <p>The client (account holder) will authorize the User (the authorized person) to handle financial means in the account and simultaneously he defines the signature level to the authorized person by the assignment to the so-called signature class (A, B, C, D, E to Z).</p> <p>With respect to the assigned signature class and signature rules (the combination of signatures) determined in the respective contractual document, the right to sign of the person concerned can be</p> <ul style="list-style-type: none"> <li>partial (i.e. in combination with the signature of another person) or</li> <li>Independent.</li> </ul>
Signature class	<p>The signature class defines a group of Users with the same right to handle financial means in the account concerned in compliance with the contractually determined limits and rules.</p> <p>With the respective account a rule of signing is set, the so-called required combination of signatures of persons with the respective signature class necessary for the execution of the transaction within the defined transaction limit. The limit may also be unlimited.</p> <p>Any signature class may be assigned to an unlimited number of authorized persons.</p> <p>The transaction limit of every authorized person – User – is superior to limits at the level of structure rights to sign (Multisignature) (the User's limit is set in the standard manner to the value WITHOUT ANY LIMIT, unless agreed otherwise in the contract).</p> <p>The cancellation of a transaction waiting for being signed is not subject to the rules of structured rights to sign (Multisignature).</p>

### C) LIST OF SERVICES AND PARAMETERS - TELEBANKING and BUSINESS LINE (telephone banking)

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List of passive services – TELEBANKING a BUSINESS LINE	
Name	Description
List of accounts and history	An informative list of accounts and transactions in accounts. No more than 15 months reversely from the topical bank day.
List and history of cards	An informative list of debit and credit cards and card transactions. No more than 15 months reversely from the topical bank day. Note: All main and additional credit cards bound on the main card are automatically connected for the main card holder, for the additional card holder only his additional credit card is connected. Cards are available no later than 3 bank days after the card activation.
List and history of securities	An informative list of securities and their history. No more than 15 months reversely from the topical bank day. Note: Only if the User applies for the connection of the securities account in the branch.
Payment orders templates	A possibility to save details of domestic or foreign payments to the template to be used later, a possibility to share the template by Users.
Beneficiaries	A possibility to save records on the bank connection with domestic or foreign business partners to be used later, a possibility to share records on beneficiaries by Users.
Exchange rates	Exchange rates are offered as non-binding for information only. Should exchange rates change during a trade day (e.g. due to an intervention), the Bank reserves the right to adjust the exchange rates during that trade day. Payments are then cleared by use of the exchange rate effective at the time of the payment execution.
Interest rates notification	Interest rates are valid always for the topical bank week. A possibility to set the automatic sending of messages with bank information to the e-mail address or to mobile phone.

List of active services – TELEBANKING a BUSINESS LINE		
Name	Description	Term
Domestic payment –standard	The sending of a domestic CZK payment order to be payable on the specified bank day with debiting the client's account with financial means on that day, with their crediting to the beneficiary's bank on the following bank day.	To 20.00
Domestic payment – express	The sending of a domestic CZK payment order to be payable on the specified bank day, with the debiting of the client's account with financial means on that day, with their crediting both to the beneficiary's bank and the beneficiary's account on that day. Note: If the beneficiary's bank is a bank accepting express payments.	To 12.00
Card settlement	The sending of a domestic payment order with pre-defined data for an installment of a credit card issued by UniCredit Bank to be payable on the specified bank day, with debiting the client's account with financial means on that day, with their crediting to the credit card account on that day.	To 20.00
Domestic CZK payment within UniCredit Bank	The sending of a domestic payment order between CZK accounts within UniCredit Bank to be payable on the specified bank day with debiting the client's account with financial means on that day, with their crediting to the beneficiary's account on the following bank day.	To 20.00
Internal transfer between own CZK accounts	The sending of a domestic payment order between CZK accounts available to the User and maintained with UniCredit Bank to be payable on the specified bank day with debiting and crediting financial means to the client's account on that day.	To 20.00
Internal transfers between own accounts of the client held in the same foreign currency	The sending of a payment order between accounts available to the User and maintained in the same foreign currency with UniCredit Bank to be payable on the specified bank day, with debiting and crediting financial means to the client's account on that day.	To 12.00
Conversion between the client's own accounts	The sending of a payment order between accounts available to the User in various foreign currencies or between a CZK account and a foreign currency account and maintained with UniCredit Bank to be payable on the specified bank day, with debiting and crediting financial means to the client's account on that day.	To 12.00
Domestic standing Order - ordering	If a regular payment of the standing order is due on a non-bank day, it will be made according to the client's instruction.	To 24.00 (availability from next banking day)
Domestic standing Order - change/cancellation	Any change in and cancellation of the standing payment order is valid immediately. This applies to non-bank days, too. If such day falls on the bank day for a regular payment of the already placed standing order, the change/cancellation of the standing order will apply from the following bank day. This shall not apply to standing orders with a 1-day period, i.e. one-day standing orders can be changed/cancelled on the bank day for the regular payment.	To 24.00
Direct debit - ordering/change/cancellation	The ordering/change/cancellation of direct debit with validity from the topical bank day. After its delivery to the bank on a non-bank day, the ordering, change and cancellation of direct debit will be valid on the following bank day.	To 24.00
SIPO - ordering/change/cancellation	The ordering/change/cancellation of SIPO with validity from the following calendar month. If it is delivered to the Bank after the term for ordering, SIPO will be usually valid from the following month. If it is delivered to the Bank on the non-bank day, the decisive day for validity of the ordering, change and cancellation of SIPO will be the first previous bank day. The newly ordered SIPO can be changed or deleted during the first 30 days only in the period to the 17th calendar day and after the 8th calendar day in the months. The limit, however, no more than CZK 100,000 per	To the 19th calendar day in the month

	transaction chosen by the client shall apply.	
Cancellation of saving account	The notice of cancellation a deposit up to the maximum amount of a disposable savings account balance and in that account currency. A cancellation period set upon the opening of a savings account starts to run on the banking day on which the notice of cancellation was signed and delivered to the Bank (observing the time by 16:00). The notice of cancellation filed after this term starts to run from the following banking day. The notice of cancellation may be filed only by the account owner. The Bank reserves the right to reject the request settlement if the data were incorrectly indicated or if conditions set for filing the notice of cancellation a savings account were not observed.	To 16:00
Foreign order – standard payment abroad/foreign currency at home	The sending of a foreign payment order to the beneficiary's bank: a) with an amount in the same currency as the currency of the payer's account, i.e. without conversion b) with an amount in the currency different from that of the payer's account, i.e. with conversion	To 12.00
Foreign order – payment within UniCredit Bank	The sending of a foreign payment order between foreign currency or CZK accounts within UniCredit Bank from/to foreign currency accounts to be payable on the specified bank day.	To 12.00
Foreign payment – Europayment	The sending of a cross-border EUR payment up to 50,000 within the EU and the EEA.	To 12.00
Foreign payment - SEPA	The sending of a cross-border EUR payment up to 50,000 within the EU 27 and other European countries.	To 12.00
Foreign order – payment by a cheque abroad/foreign currency at home	The sending of a foreign payment order: a) with an amount in the same currency as the currency of the payer's account, i.e. without conversion b) with an amount in the currency different from that of the payer's account, i.e. with conversion	To 12.00
Foreign standing order – ordering	The placing of a foreign standing order. If the due date of a regular payment in a standing order falls on a non-banking day, such payment will be made on the following banking day.	To 24.00 (availability from next banking day)
Foreign standing order – change/cancellation	Any change in and cancellation of a foreign standing payment order with immediate validity. This also applies to non-bank days. If such day falls on the bank day for a regular payment of the already given standing order, the change/cancellation of the standing order will be valid from the following bank day. This shall not apply to standing orders with a 1-day period, i.e. one-day standing orders can be changed/cancelled on the bank day for the regular payment.	To 24.00
Term deposit – opening/change/cancellation	A time deposit may be opened no earlier than at beginning of the second banking day after the current banking day. Within the duration of respective period, a one-off time deposit may not be changed or closed without a penalty. The changing and closing of a revolving time deposit will become effective from the next period and may be performed no later than 1 banking day prior to the time deposit due date.	To 20.30
Fix guaranteed deposit MAXIM - opening	A fix guaranteed deposit MAXIM may be opened at the beginning of the second banking day after the current banking day at the earliest. The guaranteed deposit MAXIM may be opened only for the amount in CZK. A minimum amount of the guaranteed deposit MAXIM is given in the Product Parameters on internet websites of the Bank. The client agrees with the interest rate effective on the day of opening the time deposit For the event of incorrectly indicated data, or in case of a failure to observe above given conditions, the Bank reserves the right to reject the processing of the request. Exception to General Business Terms and Conditions is placed at the request for the guaranteed deposit MAXIM: "For the event of a premature withdrawal of funds from a time deposit, the Client is entitled to the interest only for the period from 1 January of the year in which the Bank received the notice of withdrawal from a time deposit by the date of the notice delivery to the Bank. The interest will equal to the rate effective at the day of the notice delivery to the Bank and announced by the Bank for deposits in current accounts and it will be paid on the assumption that the notice is delivered to the Bank in the calendar year in which the time deposit was opened. If such interest rate is 0%, the client will be paid no interest. Subsection 30.33 of General Business Terms and Conditions shall not apply." By signing the request and sending to the Bank client agreed with the exception to General Business Terms and Conditions	To 20.30
Recharging/M-payment	The possibility of recharging pre-paid SIM cards of T-Mobile, Telefonica O2, Vodafone After the receipt of a requirement for recharging a pre-paid SIM card, the Bank will check its coverage, block financial means in the recharged amount in the selected account and will transfer the requirement to the mobile operator. The Bank is authorized to block financial means by setting a debit position in the client's account (to decrease the available balance) based on the received requirement for the recharging until the proper processing and accounting of the payment order. If the requirement is executed, the Bank will send a payment	To 20.00

## LIST OF DIRECT BANKING SERVICES AND PARAMETERS

	order under the given data to the mobile operator's account. If the requirement is rejected by the mobile operator, the Bank will cancel the debit position blocking financial means in the selected account. Every accepted requirement will receive a unique identification number that can be used for possible claims or for the issue of a tax document with the mobile operator.		day.	
To be signed (authorization of transactions)	All created transactions must be signed by the User; otherwise the Bank will not process them. It is possible to authorize no more than 10,000 transactions by one signature	To 90 days after the creation of a payment/instruction	Request for rejection of the SEPA direct debit	Request for rejection (non-execution) of the SEPA direct debit: The Bank will not debit the payment in accord with the payer's parameters and inform the beneficiary's bank that the payment was rejected by the payer.
Cancellation of the domestic payment	A possibility to cancel a CZK domestic payment before it is booked by the Bank.	To the moment of Accounting the payment by the Bank	Request for refunding the SEPA direct debit payment	Request for refunding the money collected based on the SEPA direct debit. The Bank will return the collected funds and inform the beneficiary's bank about the reason for cancellation of the transaction.
Consent to SEPA direct debit	The arrangement / change / cancellation of the direct debit consent with effect from the next banking day. If the direct debit consent is delivered to the Bank on a non-banking day, its arrangement, change and cancellation will become effective on the next banking	D-1	<i>Note: In case of delivering the active transaction on a non-banking day or after the above terms, the transaction will be processed on the next banking day. The maturity day is max. 90 calendar days after the current calendar day.</i>	

### C) LIST OF SERVICES AND PARAMETERS - TELEBANKING a BUSINESS LINE (telephone banking)

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List of parameters – TELEBANKING a BUSINESS LINE	
Minimum technical requirements	A telephone with the tone choice or a mobile phone.
Security elements	<p>Authentication (logging in) to the application</p> <ol style="list-style-type: none"> <li>through a security token <ul style="list-style-type: none"> <li>The user number (allocated by the Bank)</li> <li>The code generated by the security token</li> </ul> <i>Note: Access to the security token is protected by the PIN chosen by the User. In case of three subsequent unsuccessful attempts at entering the correct PIN, the security token will be blocked. The User can ask its unblocking by phone after the successful identification or directly at the Bank's branch.</i> </li> </ol> <p>or</p> <ol style="list-style-type: none"> <li>through a mobile (SMS) security token <ul style="list-style-type: none"> <li>The user number (allocated by the Bank)</li> <li>The statistical security code (allocated by the Bank and changed by the User upon the first login)</li> <li>An SMS code sent by the Bank to the mobile telephone specified by the</li> </ul> </li> </ol> <p>Authorization (signing) of active operations:</p> <ol style="list-style-type: none"> <li>A code generated by the security token</li> <li>An SMS code sent by the Bank to the mobile telephone specified by the User</li> </ol>
Standard limit per day/transaction in payments	CZK 500,000 per User
Web sites: - Telebanking - Business Line	<a href="http://www.unicreditbank.cz">http://www.unicreditbank.cz</a> <a href="http://www.unicreditbank.cz/telebanking">http://www.unicreditbank.cz/telebanking</a> <a href="http://www.unicreditbank.cz/businesslinka">http://www.unicreditbank.cz/businesslinka</a>
Client line	<ul style="list-style-type: none"> <li>In the CZ 800 122 221</li> <li>From abroad +420 221 118 540</li> </ul> <i>Note: During calls from abroad the User pays standard telephone fees.</i>
Operation hours of the client line:	<p>bank days (Mo-Fri) 7.00–22.00</p> <p>non-bank days (Sa-Su) 7.00–22.00</p> <p>except for holidays</p>
Identification signs during the telephone communication with the Bank of the entry security code	<p>Primary identification:</p> <ol style="list-style-type: none"> <li>through a security token <ul style="list-style-type: none"> <li>The user number (allocated by the Bank)</li> <li>The code generated by the security token</li> </ul> </li> </ol> <p>or</p> <ol style="list-style-type: none"> <li>through a mobile (SMS) security token <ul style="list-style-type: none"> <li>The user number (allocated by the Bank)</li> <li>The statistical security code (allocated by the Bank and changed by the User upon the first login)</li> <li>An SMS code sent by the Bank to the mobile telephone specified by the</li> </ul> </li> </ol> <p>Secondary identification:</p> <ul style="list-style-type: none"> <li>User number (allocated by the Bank)</li> <li>Statistical password (alphanumeric, at least 6 max 14 signs), or additional data under the Bank's requirements</li> </ul>
Standard activities performed on the client line:	<ul style="list-style-type: none"> <li>information on the execution of the ordering/change/cancellation of the client's instructions</li> <li>blocking/unblocking of the security key</li> <li>blocking/unblocking of the User's access</li> <li>connection/disconnection of the card</li> <li>receipt of the client's problem, solution and information about the result</li> <li>communication with clients via e-mail, an application, etc.</li> </ul>
Information related to the structured rights to sign service (Multisignature)	<p>The structured right to sign service (Multisignature) concerns the following types of payments/instructions: Domestic payments, foreign payments, conversion/transfers between own accounts, collection orders, direct debits, direct debit – SIPO, standing orders.</p> <p>The instruction (ordering/change/cancellation) concerning term deposits is not subject to the structured rights to sign. Every User having the right to sign (regardless of the structured rights to sign) for whom the term deposit account concerned is available may independently sign the instruction concerning the term deposit.</p>
The User's right to sign	<p>The signature means the authorization of the transaction by the security key code. One transaction may, but does not have to require more authorizations depending on the rules determined in the respective contractual document (the document "Order to Set the BusinessNet system" or the document "Order to Set Rights to Sign Multisignature") defining the structured rights to sign (Multisignature)).</p> <p>The client (account holder) will authorize the User (the authorized person) to handle financial means in the account and simultaneously he defines the signature level to the authorized person by the assignment to the so-called signature class (A, B, C, D, E to Z).</p> <p>With respect to the assigned signature class and signature rules (the combination of signatures) determined in the respective contractual document, the right to sign of the person concerned can be</p> <ul style="list-style-type: none"> <li>partial (i.e. in combination with the signature of another person) or</li> <li>independent.</li> </ul>
Signature class	<p>The signature class defines a group of Users with the same right to handle financial means in the account concerned in compliance with the contractually determined limits and rules.</p> <p>With the respective account a rule of signing is set, the so-called required combination of signatures of persons with the respective signature class necessary for the execution of the transaction within the defined transaction limit. The limit may also be unlimited.</p> <p>Any signature class may be assigned to an unlimited number of authorized persons.</p> <p>The transaction limit of every authorized person – User – is superior to limits at the level of structure rights to sign (Multisignature) (the User's limit is set in the standard manner to the value WITHOUT ANY LIMIT, unless agreed otherwise in the contract).</p> <p>The cancellation of a transaction waiting for being signed is not subject to the rules of structured rights to sign (Multisignature).</p>

## D) LIST OF SERVICES AND PARAMETERS - GSM BANKING (mobile banking)

List of passive services – GSM BANKING	
Name	Description
Topical account balance	Information on the balance: in the client's accounts available for GSM banking.
Account history	Information about the last 3 credits and debits 90 days retrospectively or the search for movements in the period of no more than 90 days retrospectively sent to the FAX (no more than 4 pages of A4 size).
Exchange rate	Topical foreign currency rates of the Bank. Exchange rates topical in the time of sending the SMS.
Interest rates	A topical list of interest rates. Interest rates are valid always for the topical bank week.
Notification	A possibility to set the automatic sending of messages with bank information to the e-mail address or to mobile phone.

List of active services – GSM BANKING		
Name	Description	Term
Domestic payment – standard	The sending of a domestic CZK payment order to be payable on the specified bank day with debiting the client's account with financial means on that day, with their crediting to the beneficiary's bank on the following bank day.	To 20.00
Domestic CZK payment within UniCredit Bank	The sending of a domestic payment order between CZK accounts within UniCredit Bank to be payable on the specified bank day with debiting the client's account with financial means on that day, with their crediting to the beneficiary's account on the following bank day.	To 20.00
Internal transfers between own CZK accounts	The sending of a domestic payment order between CZK accounts available to the User and maintained with UniCredit Bank to be payable on the specified bank day with debiting and crediting financial means to the client's account on that day.	To 20.00
Internal transfers between own accounts of the client held in the same foreign currency	The sending of a payment order between accounts available to the User and maintained in the same foreign currency with UniCredit Bank to be payable on the specified bank day.	To 12.00
Conversion between the client's own accounts	The sending of a payment order between accounts available to the User in the same foreign currency maintained with UniCredit Bank to be payable on the specified bank day.	To 12.00
Standing order – ordering	The ordering of a CZK standing payment order to be payable on the specified bank day, however, no sooner than on the following bank day.	To 24.00 (availability from next banking day)
Standing order – closing	If the maturity of the regular standing order payment falls on the non-bank day, the payment will be made according to the client's instruction (either on the previous or following bank day).	To 24.00
Term deposit – opening, change, closing	A time deposit may be opened no earlier than at beginning of the second banking day after the current banking day. Within the duration of respective period, a one-off time deposit may not be changed or closed without a penalty. The changing and closing of a revolving time deposit will become effective from the next period and may be performed no later than 1 banking day prior to the time deposit due date. <i>Note: Automatically prolonged term deposits are performed with the prolongation of interest together with the principal.</i>	Do 20.30
Recharging/M-payment	The possibility of recharging pre-paid SIM cards of T-Mobile, Telefónica O2, Vodafone. After the receipt of a requirement for recharging a pre-paid SIM card, the Bank will check its coverage, block financial means in the recharged amount in the selected account and will transfer the requirement to the mobile operator. The Bank is authorized to block financial means by setting a debit position in the client's account (to decrease the available balance) based on the received requirement for the recharging until the proper processing and accounting of the payment order. If the requirement is executed, the Bank will send a payment order under the given data to the mobile operator's account. If the requirement is rejected by the mobile operator, the Bank will cancel the debit position blocking financial means in the selected account. Every accepted requirement will receive a unique identification number that can be used for possible claims or for the issue of a tax document with the mobile operator.	To 20.00

List of parameters – GSM BANKING	
Minimum technical requirements for providing GSM Banking services	<ul style="list-style-type: none"> <li>User of the T-Mobile, Telefónica O2 a.s., Vodafone a.s. networks</li> <li>Mobile phone supporting SIM Toolkit applications</li> <li>Bank SIM card supporting the SIM Toolkit technology</li> <li>Activation of the SMS gate ( allows the sending and receiving SMS messages)</li> </ul> <i>Note: During opening the GSM Banking product the Bank will hand over personally or send by mail the BPUK entry password to customers of the T-Mobile network. Customers of the T-Mobile network owning a SIM card of the new generation and customers of Telefónica O2 and Vodafone network will be provided with entry passwords by their mobile operator together with the distribution of SIM cards.</i>
Security elements	Authentication (login) into the application and the authorization of active transactions: <ul style="list-style-type: none"> <li>BPIN for T-Mobile and Telefónica O2 mobile operators, MPIN for Vodafone</li> </ul> <i>Note: In case of three subsequent unsuccessful attempts of the User by means of BPIN/PIN access to the bank application is blocked in the mobile phone. The User can unblock the access to the application and set a new BPIN/PIN by means of the BPUK/MPUK password. In case of total ten incorrect attempts at entering the correct BPUK/MPUK it is not further possible to use the bank application in the User's SIM card unless determined otherwise by the mobile operator.</i>
Standard limit per day/transaction In payments	CZK 500,000 per User <i>Note: The User can choose his individual limit.</i>
Application version	The Bank guarantees the functionality of GSM Banking application only if it is recorded in the Bank's branch. The GSM Banking application recorded otherwise, e.g. by means of the air transmission (the so-called OTA recording) is not guaranteed by the Bank. <i>Note: A topical version of the application will be provided in the branch/the client line of the Bank.</i>
Web sites:	<a href="http://www.unicreditbank.cz">www.unicreditbank.cz</a>
• GSM Banking	<a href="http://www.unicreditbank.cz/gsmbanking">www.unicreditbank.cz/gsmbanking</a>
Client line	<ul style="list-style-type: none"> <li>In the CZ 800 122 221</li> <li>From abroad +420 221 118 540</li> </ul> <i>Note: During calls from abroad the User pays standard telephone fees.</i>
Operation hours of the client line:	bank days (Mo-Fri) 7.00–22.00 non-bank days (Sa-Su) 7.00–22.00 except for holidays
Identification signs during the telephone communication with the Bank of the entry security code	Primary identification: <ul style="list-style-type: none"> <li>User number (allocated by the Bank)</li> <li>Entry security code</li> </ul> <i>Note: The entry security code is sent to the User's e-mail or by mail to the User's address by the Bank.</i> Secondary identification: <ul style="list-style-type: none"> <li>User number (allocated by the Bank)</li> <li>Static password (alphanumeric, at least 6 – no more than 14 signs) or additional data as required by the Bank</li> <li>information about the execution of the ordering/change/cancellation of client's instructions.</li> </ul>
Standard activities performed on the client line	<ul style="list-style-type: none"> <li>blocking/unblocking the security key</li> <li>blocking/unblocking the User's access</li> <li>receipt of the client's problem, solution and notification of the result</li> <li>communication with clients through e-mail</li> </ul>

*Note: In case of delivering the active transaction on a non-banking day or after the above terms, the transaction will be processed on the next banking day. The maturity day is max. 90 calendar days after the current calendar day.*

**E) LIST OF SERVICES AND PARAMETERS - SMART BANKING (mobile banking)**

List of passive services – SMART BANKING	
Name	Descriptions
Topical account balance	Information on the balance: in the client's accounts available for GSM banking.
Account history	Information about the last 3 credits and debits 90 days retrospectively or the search for movements in the period of no more than 90 days retrospectively sent to the FAX (no more than 4 pages of A4 size).
Exchange rate	Topical foreign currency rates of the Bank. Exchange rates topical in the time of sending the SMS.
Interest rates	A topical list of interest rates. Interest rates are valid always for the topical bank week.
Notification	A possibility to set the automatic sending of messages with bank information to the e-mail address or to mobile phone.
Topical account balance	Information on the balance: in the client's accounts available for GSM banking.

List of active services – SMART BANKING		
Name	Description	Term
Domestic payment – standard	The sending of a domestic CZK payment order to be payable on the specified bank day with debiting the client's account with financial means on that day, with their crediting to the beneficiary's bank on the following bank day.	To 20.00
Domestic CZK payment within UniCredit Bank	The sending of a domestic payment order between CZK accounts within UniCredit Bank to be payable on the specified bank day with debiting the client's account with financial means on that day, with their crediting to the beneficiary's account on the following bank day.	To 20.00
Internal transfers between own CZK accounts	The sending of a domestic payment order between CZK accounts available to the User and maintained with UniCredit Bank to be payable on the specified bank day with debiting and crediting financial means to the client's account on that day.	To 20.00
Internal transfers between own accounts of the client held in the same foreign currency	The sending of a payment order between accounts available to the User and maintained in the same foreign currency with UniCredit Bank to be payable on the specified bank day.	To 12.00
Conversion between the client's own accounts	The sending of a payment order between accounts available to the User in the same foreign currency maintained with UniCredit Bank to be payable on the specified bank day.	To 12.00
Standing order – ordering	The ordering of a CZK standing payment order to be payable on the specified bank day, however, no sooner than on the following bank day.	To 24.00 (availability from next banking day)
Standing order – closing	If the maturity of the regular standing order payment falls on the non-bank day, the payment will be made according to the client's instruction (either on the previous or following bank day).	To 24.00
Term deposit – opening, change, closing	A time deposit may be opened no earlier than at beginning of the second banking day after the current banking day. Within the duration of respective period, a one-off time deposit may not be changed or closed without a penalty. The changing and closing of a revolving time deposit will become effective from the next period and may be performed no later than 1 banking day prior to the time deposit due date. <i>Note: Automatically prolonged term deposits are performed with the prolongation of interest together with the principal.</i>	To 20.30
Recharging/M-payment	The possibility of recharging pre-paid SIM cards of T-Mobile, Telefónica O2, Vodafone After the receipt of a requirement for recharging a pre-paid SIM card, the Bank will check its coverage, block financial means in the recharged amount in the selected account and will transfer the requirement to the mobile operator. The Bank is authorized to block financial means by setting a debit position in the client's account (to decrease the available balance) based on the received requirement for the recharging until the proper processing and accounting of the payment order. If the requirement is executed, the Bank will send a payment order under the given data to the mobile operator's account. If the requirement is rejected by the mobile operator, the Bank will cancel the debit position blocking financial means in the selected account. Every accepted requirement will receive a unique identification number that can be used for possible claims or for the issue of a tax document with the mobile operator.	To 20.00
<i>Note: In case of delivering the active transaction on a non-banking day or after the above terms, the transaction will be processed on the next banking day. The maturity day is max. 90 calendar days after the current calendar day.</i>		

List of parameters – SMART BANKING	
Minimum technical requirements	A mobile telephone supporting Java applications (see <a href="http://www.unicreditbank.cz/smartbanking">http://www.unicreditbank.cz/smartbanking</a> ).
Security elements	Authentication (login) to the application • User number (allocated by the Bank) • Entry security code (static) Authorization (signature) of active operations: • TAN <i>Note: In case of total ten unsuccessful attempts of the User at entering TAN the Bank shall be entitled to block the User's access until recalled</i>
Standard limit per day/transaction in payments	CZK 100,000 per User <i>Note: The User can choose his individual limit.</i>
Application version	A topical version of the application will be provided in the branch/the client line of the Bank.
Web sites: • GSM Banking	<a href="http://www.unicreditbank.cz">www.unicreditbank.cz</a> <a href="http://www.unicreditbank.cz/smartbanking">www.unicreditbank.cz/smartbanking</a>
Client line	• In the CZ 800 122 221 • From abroad +420 221 118 540 <i>Note: During calls from abroad the User pays standard telephone fees.</i>
Operation hours of the client line:	bank days (Mo-Fri) 7.00–22.00 non-bank days (Sa-Su) 7.00–22.00 except for holidays
Identification signs during the telephone communication with the Bank of the entry security code	Primary identification: • User number (allocated by the Bank) • Entry security code <i>Note: The entry security code is sent to the User's e-mail or by mail to the User's address by the Bank.</i> Secondary identification: • User number (allocated by the Bank) • Static password (alphanumeric, at least 6 – no more than 14 signs) or additional data as required by the Bank • information about the execution of the ordering/change/cancellation of client's instructions
Standard activities performed on the client line	• blocking/unblocking the security key • blocking/unblocking the User's access • receipt of the client's problem, solution and notification of the result • communication with clients through e-mail

### F) LIST OF SERVICES AND PARAMETERS - SENDING OF INFORMATIONS

1/1

List of passive services – NOTIFICATION		
Name	Description	Way
Topical account balance	Sending information when the balance is changed.	e-mail, SMS
Transactions	Sending information in case of movements in the account.	e-mail, SMS
Exchange rates	Sending information about topical foreign currency rates.	email
Information on card transactions	Sending information on card transactions can be set only for debit payment cards.	e-mail, SMS
Term deposits	Sending information on nearest rollover of term deposit or information on maturity of fix term deposit.	e-mail, SMS

List of parameters – NOTIFICATION	
Minimum technical requirements	e-mail Adobe Acrobat Reader 6.0 and higher
Web sites: • sending of information	<a href="http://www.unicreditbank.cz">www.unicreditbank.cz</a> <a href="http://www.unicreditbank.cz/sendinginformation">www.unicreditbank.cz/sendinginformation</a>
Client line	<ul style="list-style-type: none"> <li>• In the CZ 800 122 221</li> <li>• From abroad +420 221 118 540</li> </ul> Note: During calls from abroad the User pays standard telephone fees.
Operation hours of the client line:	bank days (Mo-Fri) 7.00–22.00 non-bank days (Sa-Su) 7.00–22.00 except for holidays
Identification signs during the telephone communication with the Bank of the entry security code	Primary identification: <ul style="list-style-type: none"> <li>• User number (allocated by the Bank)</li> <li>• Entry security code</li> </ul> Note: The entry security code is sent to the User's e-mail or by mail to the User's address by the Bank. Secondary identification: <ul style="list-style-type: none"> <li>• User number (allocated by the Bank)</li> <li>• Static password (alphanumeric, at least 6 – no more than 14 signs) or additional data as required by the Bank</li> <li>• information about the execution of the ordering/change/cancellation of client's instructions</li> </ul>
Standard activities performed on the client line	<ul style="list-style-type: none"> <li>• blocking/unblocking the security key</li> <li>• blocking/unblocking the User's access</li> <li>• receipt of the client's problem, solution and notification of the result</li> <li>• communication with clients through e-mail</li> </ul>