

LIST OF DIRECT BANKING SERVICES

Name	Description	Term	Internet banking			Mobile banking		Telephone banking	
			Online Banking	BusinessNet Basic	BusinessNet Professional	Optimized internet banking	Bank in a mobile - Smart Banking	Telebanking	Business Line
List of accounts and history	An informative list of accounts and transactions in accounts.	Minimum 15 months reversely from the topical bank day. No more than 12 months reversely from the topical bank day.	x	x	x	x		x	x
List and history of cards	An informative list of debit and credit cards and card transactions. Credit card balance is not equal to the available balance. For available balance, please contact Client line 800 122 221. 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.	Minimum 15 months reversely from the topical bank day. No more than 12 months reversely from the topical bank day.	x	x	x	x		x	x
List and history of securities	An informative list of securities and their history. Note: Only if the User applies for the connection of the securities account in the branch.	Minimum 15 months reversely from the topical bank day.	x	x	x			x	x
Documents (PDF)	Possibility of displaying and saving selected PDF documents connected with the Client's account. Documents created from 01.01.2011 may be used as official documents of the bank		x	x				x	x
Branch finder and ATM finder	Displaying branches and ATMs of UniCredit Bank CZ Note: So that the map display functions correctly, it is necessary to download the data into the application through the HTTP protocol and therefore it is necessary to allow, at request of the explorer, the data download through this protocol.		x	x	x	x		x	x
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.		x	x	x			x	x
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.		x	x	x			x	x
Order Archive	A list of authorized (signed) transactions given to the bank for processing.	Minimum 15 months reversely from the topical bank day.	x	x	x			x	x
Activity Log	A list of activities made by individual Users in the system.	Minimum 15 months reversely from the topical bank day.	x	x	x			x	x
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.		x	x	x			x	x
Interest rates	Interest rates are valid always for the topical bank week.		x	x	x			x	x
Messages (incoming/outgoing)	A possibility to send messages between the Bank and the User.		x	x	x			x	x
Notification	A possibility to set the automatic sending of messages with bank information to the e-mail address or to mobile phone.		x	x	x			x	x
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	x	x	x	x		x	x
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	x	x	x	x		x	x
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	x	x	x	x		x	x
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	x	x	x	x		x	x
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	x	x	x	x		x	x
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 15:00	x	x	x	x		x	x

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 15:00	x	x	x	x	x	x
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)	x	x	x	x	x	x
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 (availability from next banking day)	x	x	x	x	x	x
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	x	x	x		x	x
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		x	x			
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.	Do 19. kalendářního dne v měsíci	x	x	x		x	x
Setup of Account Statement	Change of a manner and/or frequency of sending account statements and other correspondence (e.g. information about non-execution of a transaction, confirmation of opening a term deposit, etc.). By completing the form and sending it to the Bank, the previous manner and/or frequency of sending account statements and other account-related correspondence will be changed. The Bank will inform the client of the term of validity of the new setup within five banking days in the form of a message to the internet banking application.	To 24:00	x					
Request for use of direct banking products Smart Banking - Bank in a mobile	The request to activate Smart Banking may be submit: - via branch - online The Bank will process the Request within two days of its delivery. Client will be informed about activation by a message send into Online Banking.	To 24:00	x					
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	x					
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	x					
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	x					
Online interest in Presto loan	The filling in and sending of the form to the Bank does not automatically result in the client's claim to the Presto loan in the required limit. The client will subsequently visit the selected branch where he will enter into a written Contract for a Presto loan.	To 15:30	x					
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	x					
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 15:00	x	x	x		x	x
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 15:00	x	x	x		x	x
Foreign payment – Europayment	The sending of a cross-border EUR payment up to 50,000 within the EU and the EEA.	To 15:00	x	x	x		x	x
Foreign payment - SEPA	The sending of a cross-border EUR payment up to 50,000 within the EU 27 and other European countries.	To 15:00	x	x	x	x	x	x

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 15:00	x	x	x			x	x
Foreign payment order – cancellation	The sending of a request for cancellation the already authorized foreign payment. The client will be informed about the result by a message sent to the internet banking application on the next business day at the latest. The foreign payment cannot be cancelled if a) it has already been executed; b) it has already been cancelled; c) the sent requirement does not contain all particulars; and d) the payment could not be identified based on the requirement. Applications sent after 16.30 will be processed on the next business day.	To 16:30	x	x	x			x	x
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)	x	x	x			x	x
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	x	x	x			x	x
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	x						
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	x	x	x	x		x	x
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 <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. 365 calendar days after the current calendar day.</i>	To 90 days after the creation of a payment/instruction	x	x	x	x		x	x
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	x	x	x	x		x	x
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 day.	D-1	x	x	x			x	x
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.	D-1	x	x	x			x	x
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	x	x	x			x	x

List of advanced direct banking services for companies

			Online Banking	BusinessNet Basic	BusinessNet Professional
Account statements	Displaying, printing and export of electronic account statements.	Minimum 15 months reversely from the topical bank day.		x	x

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.	Minimum 15 months reversely from the topical bank day.			x
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.	Minimum 15 months reversely from the topical bank day.			x
Supported formats for communication with booking systems	Possibility to download statements and domestic and foreign orders in formats MultiCash and Gemini Possibility to download domestic order in the format CSV			x	x
Create own format	Possibility of creation of the own line format for downloading domestic orders.			x	x
Letter of credit / Amendment of a letter of credit	Available only in the BusinessNet professional product. Submission of orders for opening of a letter of credit and orders for amendment of an opened letter of credit to the bank. Supported file types for attachments are pdf, jpeg, doc (version 97-2003). The maximum aggregate size of all attachments in one order is 10 MB.	usual period for the processing of orders for opening of a letter of credit or orders for amendment of an opened letter of credit			x
Guarantee / Amendment of a guarantee	Available only in the BusinessNet professional product. Submission of orders for issuance of a bank guarantees (letters of undertaking) and orders for amendment of an issued bank guarantee (letters of undertaking) to the bank. Supported file types for attachments are pdf, jpeg, doc (version 97-2003). The maximum aggregate size of all attachments in one order is 10 MB.	usual period for the processing of orders for issuance of a bank guarantee (letters of undertaking) or orders for amendment of an issued bank guarantee (letters of undertaking)			x
Documentary collection	Available only in the BusinessNet professional product. Preparation of orders for collection of commercial and financial documents. The form is used only for printing and personal delivery to the Bank .	usual period for the processing of orders for issuance of a bank guarantee (letters of undertaking) or orders for amendment of an issued bank guarantee (letters of undertaking)			x

This List of Direct Banking Services and Parameters is valid from 05.12.2011 and fully replaces the List of Direct Banking Services and Parameters 03.10.2011.

Parameters - Online Banking

Minimum technical requirements	
Operation system	MS Windows XP, Vista, 7
	Mac OS X a vyšší
	*Android 1.x.x and higher, iOS, RIM, Symbian
Internet browser	MS Internet Explorer 7.0 and higher
	Mozilla Firefox 3.0 and higher
	Google Chrome 4.0 and higher
	Safari 3.0 and higher
	*native Android, iOS, Symbian browser, Opera Mini / Mobile
Screen resolution	1024x768 for desktop
	When optimized in mobile phone the application will adopt to the phone screen resolution
Font size	Normal
JavaScript	Povoleno
Cookies	Povoleno
Other	Adobe Acrobat Reader 6.0 and higher
Security elements	
Authentication (logging in) to the application	1. through a security token <ul style="list-style-type: none"> The user number (allocated by the Bank) The code generated by the security token <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>
	or 2. through a mobile (SMS) security token <ul style="list-style-type: none"> The user number (allocated by the Bank) The statistical security code (allocated by the Bank and changed by the User upon the first login) An SMS code sent by the Bank to the mobile telephone specified by the
Authorization (signing) of active operations	1. A code generated by the security token or 2. An SMS code sent by the Bank to the mobile telephone specified by the User
Limits	
Daily limit	CZK 500,000 / User
Transaction limit	
Support	
Client line	<ul style="list-style-type: none"> in the CZ 800 122 221 from abroad +420 221 210 031 <i>Note: In case of calls from abroad the User shall pay standard telephone fees.</i>
	bank days (Mo-Fri) 7:00–22:00 non-bank days (Sa-Su) 7:00–22:00 except for holidays
Web sites	www.unicreditbank.cz/onlinebanking
Standard activities performed on the client line	<ul style="list-style-type: none"> information on the execution of the ordering/change/cancellation of the client's instructions blocking/unblocking of the security key blocking/unblocking of the User's access receipt of the client's problem, solution and information about the result communication with clients via e-mail, an application, etc.
Identification signs during the telephone communication with the Bank	
Primary identification	1. through a security token <ul style="list-style-type: none"> The user number (allocated by the Bank) The code generated by the security token
	or 2. through a mobile (SMS) security token <ul style="list-style-type: none"> The user number (allocated by the Bank) The statistical security code (allocated by the Bank and changed by the User upon the first login) An SMS code sent by the Bank to the mobile telephone specified by the
Secondary identification	<ul style="list-style-type: none"> User number (allocated by the Bank) Statistical password (alphanumeric, at least 6 max 14 signs), or additional data under the Bank's requirements
Ostatní	
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.
Export of the content of the screen to the text format (CSV, XLS)	The Bank reserves the right to change the format of exported data.

*For optimized view in a mobile phone

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Parametry - BusinessNet

Minimum technical requirements	
Operation system	MS Windows XP, Vista, 7
	Mac OS X a vyšší
	*Android 1.x.x and higher, iOS, RIM, Symbian
Internet browser	MS Internet Explorer 7.0 and higher
	Mozilla Firefox 3.0 and higher
	Google Chrome 4.0 and higher
	Safari 3.0 and higher
	*native Android, iOS, Symbian browser, Opera Mini / Mobile
Screen resolution	1024x768 for desktop
	When optimized in mobile phone the application will adopt to the phone screen resolution
Font size	Normal
JavaScript	Povoleno
Java	volitelná možnost pro vyšší komfort při načítání dat z účtnictví: Java zpřístupněna, verze apletů MS Java nebo JDK 1.4
Cookies	Povoleno
Other	Adobe Acrobat Reader 6.0 and higher
Security elements	
Authentication (logging in) to the application	1. through a security token • The user number (allocated by the Bank) • The code generated by the security token <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>
	or 2. through a mobile (SMS) security token • The user number (allocated by the Bank) • The statistical security code (allocated by the Bank and changed by the User upon the first login) • An SMS code sent by the Bank to the mobile telephone specified by the
Authorization (signing) of active operations	1. A code generated by the security token or 2. An SMS code sent by the Bank to the mobile telephone specified by the User
Limits	
Daily limit	CZK 500,000 / User
Transaction limit	
Support	
Technical support BusinessNet	• technical support +420 221 210 011 • process payments +420 221 210 010
	bank days (Mo-Fri) 7:00–18:00
Client line	• in the CZ 800 122 221 • from abroad +420 221 210 031 <i>Note: In case of calls from abroad the User shall pay standard telephone fees.</i>
	bank days (Mo-Fri) 7:00–22:00 non-bank days (Sa-Su) 7:00–22:00 except for holidays
Web sites	http://www.unicreditbank.cz/businessnet
Standard activities performed on the client line	• information on the execution of the ordering/change/cancellation of the client's instructions • blocking/unblocking of the security key • blocking/unblocking of the User's access • receipt of the client's problem, solution and information about the result • communication with clients via e-mail, an application, etc.
Identification signs during the telephone communication with the Bank	
Primary identification	1. through a security token • The user number (allocated by the Bank) • The code generated by the security token
	or 2. through a mobile (SMS) security token • The user number (allocated by the Bank) • The statistical security code (allocated by the Bank and changed by the User upon the first login) • An SMS code sent by the Bank to the mobile telephone specified by the
Secondary identification	• User number (allocated by the Bank) • Statistical password (alphanumerical, at least 6 max 14 signs), or additional data under the Bank's requirements
Other	
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.
Export of the content of the screen to the text format (CSV, XLS)	The Bank reserves the right to change the format of exported data.

Information related to the structured rights to sign service (Multisignature)	
Description	<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"> • partial (i.e. in combination with the signature of another person) or • Independent.
Signature class	<p>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). 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 t</p>

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Parameters - Smart Banking

Minimum technical requirements	
Mobile phone	Operation system iOS, Android, RIM, Symbian, or mobile phone with JAVA support
	Free storage space at least 350 kB (JAVA) Free storage space at least 3 MB (iOS, Android)
JAVA	MIDP 2
Internet access	Active data access on the internet using the mobile network services Access using the Wi-Fi <i>Note: Bank do not recommend using of the free Wi-Fi hotspots due the security reasons. Also bank do not recommend the Wi-Fi function in the stand-by mode</i>
Security elements	
Authentication (logging in) to the application	<p>1. login</p> <ul style="list-style-type: none"> · Activation code (allocated by the bank in SMS and is valid for 48 hours) · User name (allocated by bank) · PIN (user define 6 - 8 digits PIN) <p><i>Note: In the case of three consecutive unsuccessful attempts to enter the correct PIN is an integrated application security key blocked. The user can unblock it by telephone after the successful identification, or directly on the branch of the Bank.</i></p> <p>2. and next logins</p> <ul style="list-style-type: none"> · PIN
Authorization (signing) of active operations	Authorization code generated by application security token is generated after the PIN entry (the same as used for login to the application)
Limits	
Daily limit	CZK 50,000
Support	
Client line	<ul style="list-style-type: none"> • in the CZ 800 122 221 • from abroad +420 221 210 031 <p><i>Note: In case of calls from abroad the User shall pay standard telephone fees.</i></p> <p>bank days (Mo-Fri) 7:00–22:00 non-bank days (Sa-Su) 7:00–22:00 except for holidays</p>
	Web sites
Standard activities performed on the client line	<ul style="list-style-type: none"> • information on the execution of the ordering/change/cancellation of the client's instructions • resending of the Activation code in case it was not used • resending of the Activation code in case of expiration • blocking/unblocking of the application security key • blocking/unblocking of the User's access • receipt of the client's problem, solution and information about the result • communication with clients via e-mail
Identification signs during the telephone communication with the Bank	
Primary identification	<p>1. through a security token</p> <ul style="list-style-type: none"> • The user number (allocated by the Bank) • The code generated by the security token <p>or</p> <p>2. through a mobile (SMS) security token</p> <ul style="list-style-type: none"> • The user number (allocated by the Bank) • The statistical security code (allocated by the Bank and changed by the User upon the first login) • An SMS code sent by the Bank to the mobile telephone specified by the
	Secondary identification

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Parameters - Telebanking and Business Line

Minimum technical requirements	
Telephone	Telephone with the tone choice or a mobile phone
Security elements	
Authentication (logging in) to the application	<p>1. through a security token</p> <ul style="list-style-type: none"> The user number (allocated by the Bank) The code generated by the security token <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> <p>or</p> <p>2. through a mobile (SMS) security token</p> <ul style="list-style-type: none"> The user number (allocated by the Bank) The statistical security code (allocated by the Bank and changed by the User upon the first login) An SMS code sent by the Bank to the mobile telephone specified by the
Authorization (signing) of active operations	<p>1. A code generated by the security token</p> <p>or</p> <p>2. An SMS code sent by the Bank to the mobile telephone specified by the User</p>
Limits	
Daily limit	CZK 500,000 / User
Transaction limit	
Support	
Client line	<ul style="list-style-type: none"> in the CZ 800 122 221 from abroad +420 221 210 031 <p><i>Note: In case of calls from abroad the User shall pay standard telephone fees.</i></p> <p>bank days (Mo-Fri) 7:00–22:00 non-bank days (Sa-Su) 7:00–22:00 except for holidays</p>
Internetové stránky	http://www.unicreditbank.cz/telebanking
Standard activities performed on the client line	<ul style="list-style-type: none"> information on the execution of the ordering/change/cancellation of the client's instructions blocking/unblocking of the security key blocking/unblocking of the User's access receipt of the client's problem, solution and information about the result communication with clients via e-mail
Identification signs during the telephone communication with the Bank	
Primary identification	<p>1. through a security token</p> <ul style="list-style-type: none"> The user number (allocated by the Bank) The code generated by the security token <p>or</p> <p>2. through a mobile (SMS) security token</p> <ul style="list-style-type: none"> The user number (allocated by the Bank) The statistical security code (allocated by the Bank and changed by the User upon the first login) An SMS code sent by the Bank to the mobile telephone specified by the
Secondary identification	<ul style="list-style-type: none"> User number (allocated by the Bank) Statistical password (alphanumeric, at least 6 max 14 signs), or additional data under the Bank's requirements
Other	
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.
Export of the content of the screen to the text format (CSV)	The Bank reserves the right to change the format of exported data.
Information related to the structured rights to sign service (Multisignature) - only Business Line	
Description	<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"> partial (i.e. in combination with the signature of another person) or Independent.

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). 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>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). 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>
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This List of Direct Banking Services and Parameters is valid from 05.12.2011 and fully replaces the List of Direct Banking Services and Parameters 03.10.2011.