

Information on a Distance Contract for Financial Services

provided pursuant to Section 54b of Act No. 40/1964 Coll., the Civil Code, as subsequently amended (hereinafter the “Information”)

1. Information on the financial services provider:

1.1 The provider of financial services concluded at a distance is UniCredit Bank Czech Republic, a.s., having its registered office at Na Příkopě 858/20, 111 21 Prague 1, entered in the Commercial Register maintained by the Municipal Court in Prague, Section B, file 3608, Company ID No. 64948242 (hereinafter the “Bank”).

1.2 The Bank’s subject of business includes the activities stated in the banking licence issued pursuant to Act No. 21/1992 Coll., on banks, as subsequently amended.

1.3 The Bank’s activities are supervised by the Czech National Bank, having its registered office in Prague, postal address Na Příkopě 28, 115 03 Prague 1.

2. Information on the financial service provided:

2.1 The financial service provided on the basis of the distance contract is the service provided by the Bank under the name Bank in Mobile - Smart Banking (hereinafter “Smart Banking”). Smart Banking is a product of the next generation of mobile banking which makes it possible to transfer data from the client to the Bank and, vice versa, from the Bank to the client using a mobile telephone. Smart Banking is a banking application installed on the user’s mobile telephone and combines characteristics of the mobile telephone or other device supporting Java technology (e.g. a PDA) and the internet regardless of the SIM card, i.e. independent of the mobile operator.

2.2 All client expenses and fees connected to using Smart Banking are listed in the Price List of Fees for Providing Banking Services of UniCredit Bank Czech Republic, a.s.

2.3 This Information is presented to the client upon the client’s submitting to the Bank the request to use Smart Banking.

3. Information on the distance contract for financial services:

3.1 The client is entitled to withdraw from the contract within 14 days of its conclusion. A written notice of withdrawal from the contract may be sent by registered mail to UniCredit Bank Czech Republic, a.s., Na Příkopě 858/20, 111 21 Prague 1, or may be delivered personally to any Bank branch. The withdrawal notice must be delivered to the Bank at latest on the last day of the aforementioned period. If the client utilises the right to withdraw from the contract, the Bank is entitled to require the Client to pay for the services provided theretofore.

3.2 If the client does not notify the Bank of his/her withdrawal from the contract in the aforementioned manner, the contractual relationship continues under the conditions stated in the contract, including its components.

3.3 The contract is concluded for an indefinite period. The client is entitled to terminate the contract at any time by a withdrawal notice in accordance with the Bank’s General Business Terms and Conditions.

3.4 The contractual relationship between the Bank and the client is governed by Czech law. Disputes arising from the contractual relationship will be resolved by the ordinary court with jurisdiction over

the Bank's registered office. A financial arbitrator is also eligible to settle disputes arising from the contractual relationship.

3.5 The Bank deals with the client in Czech and English. All contractual documents and informational materials are provided to the client in Czech and English.

4. Information on possible methods of rectifying a breach of an obligation from the distance contract for financial services:

4.1 The client may approach the Bank in case of a complaint resulting from a breach of contractual obligations. If the contractual parties are unable to settle the complaint to the client's satisfaction, the client may appeal to the Czech Banking Association, having its registered office at Vodičkova 30, 110 00 Prague 1, or the banking supervisory authority, which is the Czech National Bank, having its registered office in Prague, postal address Na Příkopě 28, 115 03 Prague 1, pursuant to the Code of Conduct on Relations between Banks and Clients.