

## INFORMATION ON DISTANCE CONTRACTS FOR FINANCIAL SERVICES CONCLUDED WITH THE CONSUMER

This information is provided to the consumer pursuant to Section 1820 et seq. of the Civil Code (hereinafter referred to as the “information”) on grounds of concluding a distance contract.

The relevant information contained herein also applies mutatis mutandis to a type of contract which does not cover a financial service, but the Civil Code requires the consumer to receive the information in order to conclude a distance contract.

### 1. INFORMATION ON THE FINANCIAL SERVICE PROVIDER:

- 1.1 The provider of the financial service is UniCredit Bank Czech Republic and Slovakia, a.s., with its registered office at Želetavská 1525/1, 140 92 Prague 4 – Michle, registered in the Companies Register of the Municipal Court in Prague, Section B, File No. 3608, ID No. 64948242 (hereinafter referred to as the “Bank”).
- 1.2 The Bank’s scope of business is the activities listed in the banking licence issued under Act No. 21/1992 on Banks as amended. These activities are registered in the Companies Register.
- 1.3 The Bank’s activities are supervised by the Czech National Bank with its registered office in Prague, delivery address Na Příkopě 28, 115 03 Prague 1.

### 2. INFORMATION ON THE CONTRACT AND THE FINANCIAL SERVICE PROVIDED, IF THIS SERVICE IS SUBJECT TO THE RELEVANT CONTRACT:

- 2.1 A distance contract is any contract concluded without the current physical presence of the parties.
- 2.2 A financial service provided under a distance contract is a service specified in a specific contract.
- 2.3 All fees for the respective services, including any detailed specification of the scope of these services, are listed in the UniCredit Bank Czech Republic and Slovakia, a.s., Price List of Banking Services – Individuals - Non-Entrepreneurs.
- 2.4 The Client shall have the right 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 the address Želetavská 1525/1, 140 92 Prague 4 – Michle, or submitted in person at any branch of the Bank, while the Client’s signature on the notice of withdrawal must be officially certified. Withdrawal notice must be sent to the Bank no later than on the last day of the above-mentioned time-limit; however, the time-limit is observed provided the withdrawal notice has been sent by the Client prior to the lapse of this 14-day time-limit.
- 2.5 To withdraw from the contract, the Client may use the model form of withdrawal from the contract available at [www.unicreditbank.cz](http://www.unicreditbank.cz).
- 2.6 If the Client does not withdraw from the contract in the manner described above, the contractual relationship continues under the conditions specified in the contract, including its components.
- 2.7 The Bank is entitled to withdraw from the contract under the conditions set out in the Bank’s General Business Terms and Conditions.
- 2.8 If the contract is concluded for an indefinite period of time, the Client and the Bank are entitled to terminate the contract at any time by giving notice, provided that the notice period specified in the Bank’s General Business Terms and Conditions or in a legal regulation is observed.
- 2.9 The contractual relationship between the Bank and the Client is governed by the law of the Czech Republic. The general court of the Bank with local and substantive jurisdiction shall resolve disputes between the Bank and the Client.
- 2.10 The Bank communicates with the Client in the Czech language, all contractual documents and information materials are provided to the Client in the Czech language.
- 2.11 The data provided to the Client prior to concluding the contract remain valid for an unlimited period, unless explicitly stated otherwise.

### **3. INFORMATION ON THE PROCESS OF CONCLUDING THE CONTRACT AND ON INDIVIDUAL TECHNICAL STEPS FOR CONCLUDING THE CONTRACT USING ELECTRONIC MEANS**

The following steps lead to the conclusion of the contract:

- a) The client selects the relevant financial service or the relevant contract;
- b) The Client's contact details are verified;
- c) The Client is identified;
- d) The Client may give individual consents to the processing of personal data;
- e) The Client receives pre-contractual information if the provision thereof is required by a legal regulation;
- f) Both the Client and the Bank sign the contract; they may use electronic means to do so.

If the Client signs the contract using electronic means, the Client may do so in connection with the manner in which the Client is identified when negotiating the contract, and in accordance with the agreement with the Bank using one of the following ways:

- (I) authorisation by entering a one-time password (OTP/one-time password), which the Client received via a text message from the Bank to the Client's verified telephone number, on the Bank's digital platform or in another app supported by the Bank,
- (II) authorisation in the Smart Banking app (mobile banking) according to the selected method in the relevant mobile device in the form of a PIN code or biometric data,
- (III) authorisation in the Smart Banking/Smart key app according to the selected method in the relevant mobile device in the form of a PIN code or biometric data in the Online Banking app/at a branch on the Bank's digital platform or in another app supported by the Bank,
- (IV) authorisation by entering a one-time code generated by the Smart key app in the Online Banking app/at a branch on the Bank's digital platform or in another app supported by the Bank, if the Client is offline.

### **4. INFORMATION ON POSSIBLE WAYS FOR REMEDYING A BREACH OF OBLIGATIONS UNDER A DISTANCE CONTRACT FOR FINANCIAL SERVICES**

In the event of a complaint arising from a breach of obligations under the contract, the Client has the opportunity to contact the Bank. If the complaint cannot be resolved, the Client has the opportunity to contact the Czech Banking Association or the Czech National Bank in accordance with the Code of Conduct between Banks and Clients.

### **5. INFORMATION ON THE GUARANTEE SCHEME**

Deposits held by the Bank are insured with the Financial Market Guarantee Scheme/Garanční systém finančního trhu (Deposit Insurance Fund/Fondu pojištění vkladů) pursuant to the relevant provisions of Act No. 21/1992 on Banks as amended. Exceptions with respect to certain deposits are published on the website of the Financial Market Guarantee Scheme. On request, the Bank shall inform its clients whether certain products are insured. More information can be obtained at [www.garancnisystem.cz](http://www.garancnisystem.cz) or directly from the Financial Market Guarantee Scheme/Garanční systém finančního trhu (Deposit Insurance Fund/Fondu pojištění vkladů), Týn 639/1, 110 00 Prague 1.