

Information document for Internet and Mobile Banking

When you open a package, you automatically receive free online access to your accounts, allowing you to make payments and manage your finances anytime, anywhere.

The Online Banking and Smart Banking products offer:

- An overview of current accounts, savings accounts, loan accounts, securities, and debit and credit cards.
- Processing of domestic and SEPA instant or standard payments, processing of international payments.
- Information about posted payments in the form of a transaction history and account statement.
- Opening of a term deposit, purchase/sale of investments.
- The option to change client information (phone number, email), username, or block a user.
- Payment card management (status changes, setting limits), setting payment limits in Online and Smart Banking.
- Authorisation of card transactions online in your active Smart Banking app.
- Using of tools that require identification via Bank Identity.

For detailed information on the individual features and settings of our internet banking products, please refer to [Overview of Internet Banking Services and Parameters](#), the latest version of which is available on the Bank's website.

Security

- **Payment limits**
Upon opening of an account and signing up for internet banking products, the default daily payment limits are set at CZK 500,000 per product. Payment limits can be lowered to zero or raised up to CZK 2,000,000 per day directly within the internet banking platform. For security reasons, higher daily limits can only be set at our branch.
- **Login and transaction signature**
To log in to the Smart Banking product, biometric data—stored in the user's mobile phone—and a PIN, which the user sets during the Smart Banking activation process, are used.
A security key is used to log in to Online Banking and to sign payments. In addition to the Smart Key preferred by the Bank, you can also choose the SMS Key.
 - The Smart Key is automatically activated when the Smart Banking product is activated and it is protected by the same biometric features and PIN as Smart Banking. Setting up and using the Smart Key is free.
 - The SMS Key is based on the use of security codes for logging in and signing payments in Online Banking, which the Bank generates and sends to the user via SMS. To send the code, the user must enter the password they set when logging into Online Banking for the first time. Setting up the SMS Key and using it to generate SMS messages with a security code is subject to a fee in accordance with the UniCredit Bank Price List for non-business individuals, which is available on the bank's website in the section [Price Lists](#).

For rules on the safe use of internet banking products, a detailed description of security features, and an explanation of the risks, please refer to [Rules for Safe Use of Internet Banking](#) available on the Bank's website.