

Product information sheet for the DEBIT STANDARD Personal Debit Card

This document provides additional information about the payment card included in the package you have selected. Its purpose is to provide you with clear information about how the card works, the associated costs, and the risks involved, to ensure its proper and safe use. If you have any questions, please contact our Infoline at +420 221 210 031 or visit any of our branches.

The Debit Standard personal debit card is a basic payment card that allows you to make card payments or withdraw cash worldwide. The card is part of the START service package.

Before taking out the card, it is important to know the following:

Key features

- The debit card can be linked to multiple current accounts as part of the START service package.
- Apple Pay and Google Pay contactless mobile payments and secure online payments are supported.
- The virtual card is immediately available in the Smart Banking mobile app.
- The card settings, including the issuance of a plastic card, can be easily managed in Smart Banking. There is no charge for delivering the plastic card to the client's address. The PIN is available in Smart Banking.
- The card is valid for 5 years by default, with automatic renewal for the next period.
- Daily transaction limits for the Debit Standard card: cash—CZK 40,000 / card payments—CZK 100,000. Transaction limits can be changed in Smart Banking.
- Notifications about card transactions via push notifications from Smart Banking.

Potential costs and risks

- The provision of the Debit Standard card is part of the START service package and is charged according to the UniCredit Bank Price List for non-business individuals, which is available on the bank's website in the section [Price Lists](#).
- The use of the card may involve additional transactions or less common services, which may be subject to fees in accordance to this Price List, such as changing linked accounts or reissuing a card after it has been blocked.
- Using the card abroad may result in exchange rate differences, depending on the bank.

Implications of taking out the agreement

- When you enter into the START service package agreement, you'll receive a personal debit card that allows you to make payments at merchants, conduct online transactions, and withdraw cash from ATMs.
- This card is ideal for clients who want a secure and reliable card for everyday use.
- The card is sent to you in inactivated form and must be activated before it can be used.

Security

- When using payment cards and related digital services, it is essential to follow the rules of safe use, as there are frequent attempts to misuse them fraudulently. For detailed information and the latest security recommendations, please visit the [Bank's Security | UniCredit Bank](#).

Right of withdrawal

- The card is an integral part of the START service package; therefore, this product is not subject to the right of separate withdrawal.
- You may **withdraw** from the START service package agreement **within 14 days**. For more information on withdrawal, please visit [Withdrawal](#).

Implications of delay

- If you do not have sufficient funds in your account to cover the fee for the START service package or any other fees, you will be required to pay the Bank late payment interest.