

# Product information sheet for the DEBIT PREMIUM 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.

As part of the TOP service package, you receive a Debit Premium card along with travel insurance for the cardholder and insurance for the card and your personal belongings.

The payment card allows you to make card payments or withdraw cash worldwide.

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

## Key features

- The debit card can be linked to multiple current accounts in different currencies as part of the TOP service package. The first account linked to the card is the account used to settle fees associated with the use of the card.
- 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 Premium card: cash—CZK 80,000 / card payments—CZK 160,000). Transaction limits can be changed in Smart Banking.
- Notifications about card transactions via push notifications from Smart Banking.

The TOP service package includes TRAVEL Basic travel insurance:

## Our coverage focuses on what matters most

Medical expenses incurred abroad are covered up to **CZK 2,500,000**, emergency dental treatment up to **CZK 10,000**, and liability for bodily injury or property damage up to **CZK 2,000,000**. The package also includes luggage insurance up to **CZK 30,000**.

The insurance covers cardholders worldwide for up to 90 days during a single continuous trip.

- In addition, the insurance provides comprehensive coverage for hospitalisation, accidents, or the need to call in a caregiver, as well as for trip cancellation or interruption.
- High coverage limits depend on the type of payment card.
- The insurance applies to cardholders of all ages.
- Winter and summer sports coverage is automatically included in the insurance.
- There is no limit on the number of trips.

The TOP service package includes SAFE Plus insurance for your card and personal belongings:

## Extended protection for your card, finances, personal belongings, and online purchases

- Higher coverage limit for card fraud and cash reimbursements—up to CZK **100,000** per year.
- Comprehensive coverage for theft of cash withdrawn from an ATM, including assault or sudden illness.
- Reimbursement for the cost of new documents and keys, repairs, or replacement of a handbag and personal belongings—up to **3 claims per year**.  
Sublimits: wallet **CZK 3,000**, cell phone **CZK 10,000**, glasses **CZK 5,000**, multimedia device/tablet **CZK 5,000**.
- Coverage for damage, loss, theft, or non-delivery of goods purchased online—up to **CZK 25,000** per year, **up to 3 claims**.
- Legal assistance.

- Legal advice and coverage of legal representation costs in disputes with merchants.
- The insurance covers claims occurring all over the world.
- With no deductibles on the part of the payment card holder
- Insurance is available to clients over the age of 15.

### **Potential costs and risks**

- The provision of the Debit Premium card, travel insurance TRAVEL Basic and card and personal belongings insurance SAFE Plus is part of the TOP 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.
- Using the card abroad may result in exchange rate differences, depending on the bank.
- The worldwide coverage of travel insurance may be limited due to exclusions from coverage, such as armed conflict, etc.

### **Implications of taking out the agreement**

- When you enter into the TOP 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.
- You also receive insurance coverage for trips abroad, as well as coverage for your card and personal belongings.
- This card is ideal for frequent travellers who want a secure and reliable card for everyday use anywhere in the world.
- The card and the insurance policy associated with the cards are an integral part of the TOP service package and therefore cannot be cancelled separately.
- The TOP service package also includes a second Debit Standard personal debit card without insurance, which can be added later for an additional cardholder at any Bank branch.
- The cards are always sent to you in inactivated form and must be activated before they 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 and the insurance policy associated with it are an integral part of the TOP service package; therefore, these products are not subject to the right of separate withdrawal.
- You may **withdraw** from the TOP 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 TOP service package or any other fees, you will be required to pay the Bank late payment interest.