

OVERVIEW OF CHANGES AS AT 01. 03. 2022

THE PRODUCT-SPECIFIC BUSINESS TERMS AND CONDITIONS FOR INTERNET BANKING PRODUCTS OF UniCredit Bank Czech Republic and Slovakia, a.s.

7. BANK IDENTITY

- 7.1** The Bank Identity is a means of electronic identification meeting the conditions of Act No. 21/1992 on banks, as amended (hereinafter referred to as the “Act on Banks”), and is used for remote identification of the client vis-à-vis the Bank, state authorities, authorities of self-governing local communities, as well as vis-à-vis third parties outside the framework of a qualified electronic identification system pursuant to Act No. 250/2017 on electronic identification, as amended (hereinafter referred to as the “Electronic Identification Act”), when using the services of these entities, should these entities and their technical capabilities so permit. The Bank is entitled to enable the use of the Bank Identity for the provision of trust services (including signing of documents) pursuant to Regulation (EU) No. 910/2014 of the European Parliament and of the Council on electronic identification and trust services for electronic transactions in the internal market as amended. The Bank Identity consists of the identification data of the Client – a natural person in combination with personalised security features.
- 7.2** The Bank Identity is created on the day of its registration with the national point pursuant to the Electronic Identification Act (hereinafter referred to as the “National Point”). The Bank shall carry out this registration as soon as this is legally and technically possible.
- 7.3** The Client is entitled to prohibit the registration of the Bank Identity with the National Point in advance, or to prohibit the use of the Client’s already registered Bank Identity. The Client is entitled to revoke such a prohibition at any time.
- 7.4** The Bank shall inform the Client about the registration of the Client’s Bank Identity with the National Point. The Client is obliged to check the accuracy of the Client’s identification data, which are part of the Bank Identity, immediately after learning of its registration.
- 7.5** The Bank Identity may be issued to the Client:
- 7.5.1** whose legal capacity has not been restricted;
 - 7.5.2** who is more than 15 years old;
 - 7.5.3** who has a contract entitling the Client to use an internet banking product;
 - 7.5.4** who has personalised security features in place to access Internet banking;
 - 7.5.5** who has been identified in the manner laid down in point (b) of Section 38ac(1) of Act No. 21/1992 on banks, as amended; and
 - 7.5.6** whose identity can be verified through the National Point by means of an identity card.
- 7.6** The Bank is entitled to cancel the Client’s Bank Identity if it finds out that it was issued on the basis of false information, or if the Client’s data becomes invalid and the Bank is not able to update them.
- 7.7** The Bank is entitled to update the Client’s identification data on the basis of information received from the National Point.
- 7.8** The Bank Identity shall expire if the Client ceases to meet any of the conditions specified in Article 7.5.