

# OVERVIEW OF CHANGES AS AT 01. 03. 2022

## PRODUCT BUSINESS TERMS AND CONDITIONS FOR ACCOUNTS AND PAYMENT SERVICES UniCredit Bank Czech Republic and Slovakia, a.s.

### NEW TEXT

#### PART I – COMMON PROVISIONS

##### 1. APPLICABILITY AND VALIDITY OF THE PRODUCT BUSINESS TERMS AND CONDITIONS FOR ACCOUNTS AND PAYMENT SERVICES

- 1.4** This wording of the Product Business Terms and Conditions for Accounts and Payment Services is valid from ~~1 December 2019~~ 1 March 2022.

#### PART II – CONDITIONS FOR OPENING, MAINTAINING AND CANCELLING ACCOUNTS

##### 3. ADDITIONAL PROVISIONS ON ESTABLISHING A CONTRACTUAL RELATIONSHIP AND OPENING AND MAINTAINING AN ACCOUNT

- 3.4** ~~The Client is obliged to properly complete~~ If, with regard to a particular account, the Client has filled in the signature specimen form pertaining to the account, the Client is obliged to sign any documents constituting written communication with the Bank in accordance with the signature specimen.
- 3.5** ~~When an account is opened and a signature specimen is made, u~~ Unless the Client signs the respective documents directly in the presence of an appropriate Bank employee or another person specifically authorised with ensuring identification for the Bank and ~~and unless there is a signature specimen~~, the Client's signature must be officially authenticated, and a public record of the Client's identification must be drawn up in accordance with the legal regulations.
- 3.12** If the fee in the Price List is determined as a percentage of the transferred amount, and the payment was made in a foreign currency and the fee was paid from a foreign currency account, then the percentage value of the fee in CZK is obtained by converting the value of the payment using the Bank's spot exchange rate "foreign non cash exchange rate – sale" valid on the day of the fee settlement. Subsequently, the fee calculated in CZK is converted into the account currency using the Bank's spot non cash exchange rate "foreign non cash exchange rate – buy" valid on the day of the fee settlement.
- 3.13** If the payment is made in a foreign currency and the fee is paid from the account in CZK, then the percentage value of the fee is always calculated based on the equivalent in CZK using the non cash exchange rate at which the payment was made.

##### 5. TRANSACTING WITH THE FUNDS IN AN ACCOUNT

- 5.1** Unless dictated otherwise by the nature of the banking service provided, the Client is obliged to give all instructions concerning the funds in an account through a written order signed in accordance with the valid signature specimen. In the event of absence of a signature specimen for the relevant account, making payments from such an account based on an order in paper form shall not be possible. All orders in paper form must be submitted with the required information on properly completed and signed forms, as specified by the Bank. Orders must be signed at the Bank's point of sale or they must be delivered to the Bank in person by the account owner or an authorised person, otherwise they shall not be executed by the Bank. In exceptional cases, the Bank may accept an order in the form of some other written instruction that contains all particulars required by the Bank.

##### 6. FOREIGN CURRENCY ACCOUNTS

- 6.3** The Bank is authorised to convert all payments in Czech currency received from abroad and within the Czech Republic into the currency in which the account is maintained. The Bank is entitled to charge a fee for such conversion according to the Price List.
- 6.4** ~~If any payment is sent in Czech currency to a foreign currency account from within the Czech Republic, the Bank will credit this payment to the foreign currency account, provided that the account owner has authorised the Bank to do so (in accordance with a one-time or standing authorisation).~~ In the case of a corrective settlement executed by the payer's bank as regards transactions made under Articles 6.2 and 6.3, the Client bears the risk for the possible exchange-rate difference. The Bank is entitled to charge a fee for such conversion according to the Price List.

##### 10. OTHER PROVISIONS ON CANCELLING AN ACCOUNT AND TERMINATING AN ACCOUNT CONTRACT

- 10.3** The Bank may terminate the account contract by means of a written notice and without stating its reasons, with effect from the end of the second calendar month following the month in which the termination notice was delivered to the Client, unless the Bank determines a longer notice period.

#### PART III – PAYMENT SERVICES

##### 11. NONCASH PAYMENT SERVICES

- 11.1** Domestic payment services are understood to be payment operations in Czech currency within the territory of the Czech Republic when the payer's and payee's account is maintained in Czech currency. ~~In the case of outgoing payments, the account of the Client (as payer) is maintained in Czech currency, and in the case of incoming payments, the account of the Client (as beneficiary) is also maintained in Czech currency (hereinafter "domestic payment services").~~

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#### 12. CASH PAYMENT SERVICES

- 12.4** The Bank is entitled to demand proof of identity of the person handling funds in the account when withdrawing cash or depositing cash into the account. When withdrawing cash from the Client's account at the Bank's point of sale, the authorised person physically signs in accordance with the signature specimen, if created (if the signature specimen contains a legal entity designation or a stamp as part of the signature, it must always be attached to the relevant signature on the document), or by confirming the notification delivered to the internet banking mobile app, or by entering the code that will be delivered to such a person via text message. In the event that the signature on the proof of withdrawal does not correspond to the signature specimen, the Bank is entitled to demand another document in order to prove the identity of the person requesting cash withdrawal. If the Bank has doubts about the identity of such a person, it shall not allow the cash withdrawal.
- Documents designated for use in the case of a cash withdrawal from the Client's account at the Bank's point of sale must be signed in accordance with the Product Terms and Conditions for Accounts and Payment Services, the relevant contract, and the signature specimen (if a differentiating designation of a legal entity or seal is stated in the signature specimen, it must always be on the document adjacent to the relevant signature). The Bank is entitled to demand proof of identity of the person handling funds in the account when withdrawing cash or depositing cash into the account. This person is also obliged to confirm receipt or deposit of the amount through his or her signature on the relevant document. Further conditions for conducting cash payments using payment cards are defined in the Product Business Terms and Conditions for the Issue and Use of Payment Cards of UniCredit Bank Czech Republic and Slovakia, a.s.

#### PART IV – TERM DEPOSITS

#### 16. TERM DEPOSITS

- 16.30** If the maturity date of the first partial rollover term deposit falls on a day other than a banking day, Article 16.29 applies. If the maturity date of the second and subsequent partial rollover term deposit falls on a day other than a banking day, such deposit is payable on the first banking day following the maturity date. Provided the maturity date falls on a non-existent date (e.g., 30 February), such deposit is payable on the banking day immediately preceding the maturity date. The subsequently opened partial term deposit shall be due on the day corresponding to the maturity date of the previous partial term deposit, the originally agreed day, unless this day is again other than a banking day.