UniCredit Bank

OVERVIEW OF CHANGES AS AT 01. 06. 2023 PRODUCT BUSINESS TERMS AND CONDITIONS FOR ISSUANCE AND USE OF PAYMENT CARDS

Description of changes	Original version	Proposed version
In all provisions of the Product Terms, the paragraphs have been renumbered after the deleted provisions.		
	1 INTRODUCTORY PROVISIONS	
Change of reference to another provision.	1.5 In the case of a change or amendment to a framework contract under the respective Act, the provisions of paragraph 1.5 shall apply not only in the case of a change or amendment to the Product Terms and Conditions but also in the case of any other changes or amendments to the contractual provisions of such framework contract, with the exception of an agreement on interest and exchange rates, for which the Bank is entitled to amend the agreement between the parties on interest and exchange rates at any time and to do so unilaterally and without prior notice, provided the change consists of an adjustment in reference interest or exchange rates.	1.5 In the case of a change or amendment to a framework agreement according to the respective act, the provisions of paragraph 1.4 shall apply not only in the case of a change or amendment to the Product Terms and Conditions but also in the case of any other changes or amendments to the contractual conditions of such framework agreement, with the exception of an agreement on interest and exchange rates, for which the Bank is entitled to amend the agreement between the parties on interest and exchange rates at any time and to do so unilaterally and without prior notice, provided the change consists of an adjustment in reference interest or exchange rates.
Change of reference to another provision.	1.6 If the parties' rights and obligations governed by the Product Terms and Conditions change as a direct result of a change in legal regulations that cannot be contractually circumvented, the provisions of paragraph 1.5 shall not apply. The Bank will inform the Client of any such change.	1.6 Should the parties' rights and obligations governed by the Product Terms and Conditions change as a direct result of a change in legislation that cannot be contractually circumvented, provision 1.4. The Bank shall inform the Client of any such change.
	2 DEFINITION OF TERMS	
	An automated teller machine (ATM) is a self-service electronic device for making cash withdrawals/ deposits via the card. If an ATM offers other services, the Client may also use them.	**An ATM** is a self-service electronic device used to withdraw or deposit cash by card.
	A contactless payment is a card transaction executed by waving a contactless card close to the payment terminal that supports the contactless technology.	**A contactless payment** is a card transaction that is made by attaching a contactless card or NFC device to a payment terminal that supports contactless technology.
Clarification of the definition of terms.	**An additional card** is a credit card issued to a third party with the primary cardholder's consent. An additional card may be used to debit cash and non-cash transactions to the primary cardholder's card account.	**An additional card** is a credit card issued to a third party with the primary card holder's consent. An additional card is used for cash and non-cash transactions that draw on the credit limit of the primary card holder.
Clarification of the definition of terms.	**Dynamic Currency Conversion** is a service enabling the Client to select the currency in which the card transaction is then made. The amount of the transaction is converted into the value of the currency selected by the holder; after confirmation, this amount and currency are final and decisive for further processing of the transaction.	**Dynamic Currency Conversion** is a service enabling the Client to select the currency in which the card transaction is made. The amount of the transaction is converted into the value of the currency selected by the Client; after confirmation, this amount and currency are final and decisive for further processing of the transaction.
Deleted.	For the purposes of these Product Terms and Conditions, **the Client** is a person who is a contractual party to the agreement concluded with the Bank, regardless of that person's specific position or function.	

Clarification of the definition of terms.	**A credit card** is an electronic payment instrument issued by the Bank through which cash and non-cash payment transactions may be debited or credited to the primary cardholder's card account.	**A credit card** is an electronic means of payment issued by the Bank through which cash and non-cash payment transactions are made to draw on the credit limit granted.
Deleted.	For the purposes of these Product Terms and Conditions, **the account owner** is the Client in whose name the payment account for which the debit card is or will be issued is maintained by the Bank.	
Addition of a new definition.		**Merchant** is the entity to which the card holder pays for goods or services by payment card.
Addition of a new definition.		**A virtual card** is a card that does not exist in plastic form.
	3 **CARD ISSUANCE**	
	3.1 The Bank issues the card on the basis of an Application/Agreement. A duly completed and signed Application/Agreement delivered to the Bank with all required documents is regarded as a proposal for concluding the Agreement	3.1 The card is issued by the Bank on the basis of the relevant contractual document.
Deleted.	3.2 The Agreement is considered concluded once the card is delivered to the applicant.	
Deleted.	3.3 The application/agreement automatically expires if the first card issued is not taken over by the client – applicant within this period and in the manner specified by the Bank. If the card is not handed over, the Bank may request compensation from the Client for expenses associated with producing and delivering the card.	
	3.4 The account owner also may request the Bank to issue a card to his/her account to another person whom the account owner has designated as a person authorised to transact with the funds in the account via the card. The Application for Card Issue for an Authorised Person must be signed by both this person and the applicant.	3.2 The account owner also may request the Bank to issue a card to his/her account to another person whom the account owner has designated as a person authorised to dispose of the funds in the account via the card. The application for such a card must also be countersigned by the intended card holder. The card holder is subject to all the obligations regarding the safe use of the card set out in Chapter 8.
Deleted.	3.5 The Client agrees that the Bank is entitled to inform other banks in the Czech Republic if the account owner or the Client breaches the Agreement. The Client also agrees that the Bank shall provide the relevant card associations with information concerning the payment cards issued to the Client (e.g. payment card number, validity period).	
	4 **RECEIVING THE PIN AND THE CARD**	
Clarification of the method of PIN delivery in connection with the introduction of the virtual card option.	4.1 The Bank shall send the card's PIN to the Client by registered mail in a parcel designated for personal delivery to the address stated in the application separately from the Client's own card, or the Bank may send the card's PIN to the Client via internet banking (in this case, the PIN is not sent to the Client by letter).	4.1 The Client receives the PIN: a) by mail to the address specified in the application separately from the card, or b) in the internet banking mobile app (in this case, the PIN is not sent to the client by paper mail).
Clarification of the method of PIN delivery in connection with the introduction of the virtual card option.	4.2 The Bank shall send the card to the Client by ordinary mail to the address specified by the Client. Upon delivery of this parcel to the Client, the liability for the card and PIN protection passes to the Client.	4.2 The Bank shall send the card to the Client by ordinary mail to the address specified by the Client. Upon delivery of this parcel to the Client, the liability for the card and PIN protection passes to the Client.
	4.4 By agreement between the Client and the Bank, the card may also be delivered in person at a time and location agreed with the Bank. In this case, by signing the record of the card's receipt the Client also confirms receipt of the PIN envelope and its integrity.	4.4 By agreement of the Client with the Bank, the card and the PIN can also be handed over in person within a time-limit and at a location agreed with the Bank. In this case, the Client also confirms receipt of the PIN envelope and its integrity by signing the record of the card's receipt.

	4.6 If the Client cannot be reached and the parcel is returned to the Bank undelivered, or if the Client refuses to accept the document and the parcel is returned to the Bank, then the Bank may invalidate the returned card for security reasons after three months of its validity. If a renewed card, duplicate card or card reissued due to a change of personal information or blocking of the original card cannot be delivered as described in the foregoing sentence, the existing contractual relationship with the Client shall be not terminated thereby. After this period and at his/her request, the Client will be issued a duplicate card, unless the Bank decides otherwise, including the possible generation of a PIN, at the Client's expense and in accordance with the Price List.	4.6 If the Client cannot be reached and the mail is returned to the Bank as undelivered or if the Client refuses to accept the document and the mail is returned to the Bank, then the Bank shall invalidate the returned card or PIN for security reasons after three months of its validity. If a renewed card, duplicate card or card reissued due to a change of information cannot be delivered pursuant to the preceding sentence, the existent contractual relationship with the Client shall be not terminated thereby. After this time-limit and at his/her request, the Client shall be issued a duplicate card, unless the Bank decides otherwise, including a potential PIN generation, at the Client's expense and in accordance with the Price List.
	5 **CARD ACTIVATION, CARD VALIDITY AND CARD REPLACEMENT**	
Modification of the provisions due to the introduction of the virtual card option.	5.1 The Client is obliged to activate the first card issued after its delivery in the manner stated on the medium no later than 60 days after the date on which the Bank received a draft Agreement under Article 3.1. The Bank will perform the actual activation no later than on the following business day.	5.1 The card must be activated before use.
Modification of the provisions due to the introduction of the virtual card option.	5.2 The card is issued for a period established by the Bank. The card's validity expires upon the lapse of the final day of the month and year indicated on the front side of the card. The Client is entitled to use the card only throughout the period up to this date. The card invariably remains under the ownership of the Bank, and its holder is obliged to return the card immediately to the Bank whenever requested to do so.	5.2 The card is issued for the period indicated on the card. The virtual card is issued for the period specified in the internet banking app.
Modification of the provisions due to the introduction of the virtual card option.	5.3 If the card's period of validity expires, the Bank will automatically issue a renewed card for a new validity period unless the Client withdraws from the agreement in writing no later than one month prior to the card's expiry date. If a permanent blocking of the card is performed, the Bank shall issue a card with a new number instead of the original card, unless the permanent blocking was related to the termination of the contractual relationship.	5.3 If the card expires, the Bank automatically issues a renewed card for the new validity period, unless the agreement is terminated at the same time. The Bank is entitled to renew the card only in virtual form. If the card is blocked permanently, the Bank shall issue a card with a new number instead of the original card, unless the permanent blocking was related to the termination of the contractual relationship.
Specifying how the card will be replaced if it is damaged, lost or stolen.	5.4 In the case of mechanical damage, loss or theft of the card, the Bank shall issue its holder a duplicate of the card or a new card at his/her request. A condition for issuing the duplicate is that the Client delivers the damaged card to the Bank. The Bank is entitled to debit a fee from the account according to the Price List for producing the duplicate or new card.	5.4 In the event of mechanical damage to the card, the Bank shall issue a duplicate card to the card holder at his/her request. If the card is reported lost or stolen, the Bank shall issue a new card to the card holder. The Bank is entitled to debit a fee from the account according to the Price List for producing the duplicate or new card.
Deleted.	5.6 Upon termination of the Agreement for a primary card, all additional cards will also be terminated.	
	6 **CARD USE**	
	6.3 When executing transactions using the card, the Client is obliged to present at the request of the place of business an ID card together with the card. The Client acknowledges that this place of business is entitled to require the consent of the authorisation centre (authorisation) for executing the requested transaction and to carry out this transaction only if it obtains authorisation.	6.3 When executing transactions using the card, the Client is obliged to present, at the request of the merchant, an identity document. The Client acknowledges that the merchant is entitled to require the consent of the authorisation centre (authorisation) for executing the requested transaction and to carry out this transaction only if authorisation is obtained

Deleted.	6.6 Provision of the service on the basis of which non-cash transactions can be executed via the card without the presence of the card (postal/telephone order for goods or services made using the card, and/or non-cash transactions made using the card on the internet) is prevented by the Bank, except for non-cash transactions secured by a push notification, unless otherwise agreed with the Client.	
Added a provision regarding the use of the card by a pre-authorised transaction.		6.6 At selected types of merchants (e.g., hotels, rental companies, service stations), the Client is entitled to use the card, inter alia, for a so-called pre-authorised transaction, i.e., a transaction for which the Client gives consent, whereby at the time the consent is given, only the preliminary amount of the transaction by which the available account balance is reduced is known, and its maturity is postponed until the merchant determines the final amount at which the transaction will be cleared.
The provision concerning the bank's right to restrict the use of the card has been added.		6.9 The Bank is entitled to restrict or refuse certain types of transactions carried out using the card or certain types of transactions.
7 CLEARING TRANSACTIONS, FEES		
	7.2 A transaction carried out via the card is settled to the account after being processed by the contracting bank for the place of business at which the card was used or by the bank that operates the ATM, within the time frames and with effectiveness as established by the applicable legal regulations on payment operations.	7.2 A transaction carried out via the card is cleared to the account after being processed by the contracting bank of the merchant at which the card was used or by the bank that operates the ATM, within the time frames and with effectiveness as established by the applicable legal regulations on payment services.

	7.3 Transactions executed with the card are charged according to the rules of the card associations: a) Amounts of the transactions executed using a debit card shall be debited from such an attached account the currency of which is identical to that of the transaction. Where such account in the same currency is not attached to the card or the respective account lacks available funds, the transactions shall be debited from the account which is maintained in the currency identical to the currency of the card association. It is EUR for MasterCard and USD for VISA. If the Client does not have any of the above accounts attached to the card, the transaction shall be debited from the account indicated as the primary attached account. If the primary account lacks available funds, the transaction shall be debited from another attached account in a row. The transactions executed in a foreign currency are converted to CZK at the FX sell rate, while transactions executed in CZK are converted to the respective foreign currency at the FX buy rate. If, however, an attached account is maintained in the currency of the respective card association, such transaction amount is converted to that currency at the own exchange rate of that association. If the transaction currency is not included in the Bank's list of exchange rates, the transactions are converted to the currency and at the own exchange rate of the respective card association. If subsequently, subject to the attached account's currency, yet another conversion becomes necessary, such amount is converted to CZK at the FX sell rate and then from CZK to the respective currency at the FX buy rate. The transactions are always converted at the rates valid on the transaction clearing date. b) The amounts of transactions executed using a Visa/Mastercard credit card are debited from a card account denominated in Czech korunas. Transactions executed in a foreign currency using a Visa/Mastercard credit card are always converted to the currency of the card account. For settlement of a transaction in a currency other than in Czech korunas, an exchange rate established by the respective card association, published at the time of processing of the relevant transaction, shall be used. For transactions using Mastercard credit cards, conversion to Euros shall always be used (for fees using a Priority Pass card, conversion to US dollars shall be used). For credit cards, an exchange rate entailing a conversion fee for the conversion of currencies as per the valid Price List may be used in the conversion. If a merchant refunds an amount of a transaction executed in a currency other than Czech korunas to the card's account, the amount credited to the card's account may differ from the amount originally settled, namely on the grounds of using a different exchange rate in the settlement of such incoming transaction.	7.3 Transactions executed with the card are cleared according to the rules of the card associations: a) Amounts of the transactions executed using a debit card shall be debited from such an attached account the currency of which is identical to that of the transaction. Where such account in the same currency is not attached to the card or the respective account lacks available funds, the transactions shall be debited from the account which is maintained in the currency identical to the currency of the card association. It is EUR for Mastercard and the Czech currency for VISA. If the Client does not have any of the above accounts attached to the card, the transaction shall be debited from the account indicated as the primary attached account. If the primary account lacks available funds, the transaction shall be debited from another attached account in a row. The transactions executed in a foreign currency are converted to CZK at the FX sell rate, while transactions executed in the Czech currency are converted to the respective foreign currency at the FX buy rate. If, however, an attached account is maintained in the currency of the respective card association, such transaction amount is converted to that currency at the own exchange rate of that association. If the transaction currency is not included in the Bank's list of exchange rates, the transactions are converted to the currency and at the own exchange rate of the respective card association. If subsequently, subject to the attached account's currency, yet another conversion becomes necessary, such amount is converted to the Czech currency at the FX sell rate and then from the Czech currency to the respective currency at the FX buy rate. The transactions are always converted at the rates valid on the transaction clearing date. If a merchant refunds an amount of a transaction executed in a currency other than the Czech currency to the account, the amount credited to the account may differ from the amount originally cleared, namely on grounds of using a different exchange rate when clearing such incoming transaction. b) The amounts of transactions executed using a Visa/Mastercard credit card are debited from a card account denominated in the Czech currency. Transactions executed in a foreign currency using a Visa/Mastercard credit card are always converted to the currency of the card account. To clear a VISA credit card transaction in a currency other than the Czech currency, an exchange rate established by the respective card association published at the time of processing the relevant transaction shall be used. For transactions using Mastercard credit cards, conversion to Euros shall always be used (as regards fees for using a Priority Pass card, conversion to US dollars shall be used). As regards credit cards, an exchange rate entailing a conversion fee for the conversion of currencies as per the valid Price List may be used in the conversion. If a merchant refunds an amount of a transaction executed in a currency other than Czech korunas to the card account, the amount credited to the card account may differ from the amount originally cleared, namely on grounds of using a different exchange rate when clearing such incoming transaction. c) If a payment card transaction appears as reserved on the account, the transaction cannot be cancelled by the Bank.

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8 CARD SECURITY, PIN SECURITY		
Addition of provisions relating to card and PIN protection.	8.1 The Client is obliged to adhere to the principles for ensuring the card's security so as to avoid its theft, loss, misuse or unauthorised use by an unauthorised person, i.e. in particular, to keep the card in a secure place, separate from personal documents, and to protect it from mechanical damage and magnetic fields.	8.1 The Client is obliged to comply with the principles of ensuring the security of the card so that it cannot be stolen, lost, misused or used by an unauthorised person, i.e., in particular, the Client is obliged to comply with the following measures: a) store the card separately from other bank documentation in a place that is not freely accessible to third parties; b) protect the card from direct magnetic field, mechanical and thermal damage; c) do not disclose the PIN to other people (e.g., family members, bank staff, police officers, authorisation service staff, etc.); d) not to write down the PIN on the card or any other object kept or carried with the card; e) not to record the PIN in such a way that, if discovered by another person, it can be linked to the card; f) when entering the PIN, the Client makes sure that the PIN cannot be read; g) when withdrawing cash from an ATM, the Client is obliged to check whether the ATM is mechanically damaged; h) if the card is intercepted at an ATM, the Client is obliged to notify the Bank of this fact without undue delay.
Deleted provision, redefined in clause 8.1.	8.2 The Bank communicates the PIN for the card only to the cardholder. The Client is obliged to keep the PIN secret.	
Deleted.	8.3 If the Client forgets the PIN, he/she may request that the Bank sends the PIN again; this request must always be approved by the Bank. If not approved, then the Bank must issue a new card with a new PIN. The Bank is entitled to debit a fee for producing the new PIN or new card from the account pursuant to the Price List.	
Deleted.	8.4 The Client may change the PIN to the card through the UniCredit Bank Czech Republic and Slovakia, a.s., ATM network, provided the given ATM enables this function.	
Provisions regarding the protection of NFC devices have been added.		8.2 If the Client uses the card via an NFC device, the Client is obliged to take such measures to prevent the misuse of this device by a third party.
Provisions regarding the protection of NFC devices have been added.		8.3 The Client is obliged to use only the Client's own card in the Client's own NFC device. The Client is not authorised to allow simultaneous use of a third party card in the same NFC device. The Client is not authorised to allow the use of the Client's own card in a third-party NFC device.
Provisions regarding the protection of NFC devices have been added.		8.4 In the case of the use of a fingerprint reader, facial recognition technology or other user identification technology in a mobile phone for authentication or authorisation purposes, the Client is obliged to store only his/her own identification elements in the mobile phone and not to allow the addition of third party identification elements.
Provisions regarding the customer's obligations in the event of loss, theft or misuse of the card have been added.		8.5 The Client is obliged to notify the Bank of suspected loss, theft or misuse of the card immediately after discovering or being able to discover this fact by calling the Bank's dedicated client line.

	9 **CARD BLOCKING**	
Specification of blocking the card in case of its loss, theft or misuse.	9.1 In the case of the card's loss, theft or misuse, or if circumstances suggest that unauthorised use of the card could occur, the Client is obliged to report these facts to the Bank immediately. The Client also has the option of temporarily blocking the card via internet banking.	9.1 In the case of the card's loss, theft or if circumstances suggest that unauthorised use of the card could occur, the Client is obliged to report these facts to the Bank immediately. Upon notification, the Bank shall immediately permanently block the card.
	9.2 An instruction for blocking may be submitted at a point of sale of a member bank of the relevant international card association or another company designated for this purpose. An instruction submitted in this manner becomes effective in relation to the Bank once the Bank receives it. In the case of blocking a card at the Client's request, the Bank shall issue its holder a new card of the same kind as a replacement. The Bank will also send the holder a new PIN. The Bank is entitled to a fee for issuing a new card in the case of blocking according to the Price List.	9.2 If the card is permanently blocked at the Client's initiative, the Bank shall issue its holder a new card of the same kind as a replacement. At the same time, the Bank shall provide its holder with a new PIN. In the case of card blocking, the Bank is entitled to a fee for issuing a new card pursuant to the Price List.
Clarification and addition of the possibility of blocking the card by the bank.	9.3 The Bank is entitled to block the card even at its own initiative if it suspects unauthorised or fraudulent use of the card. The Bank also is entitled to block a credit card in this manner if the risk that the Client will not be able to repay the credit which may be drawn using the card increases significantly. The Bank is obliged to inform the Client of blocking the card and the reasons for doing so prior to blocking it in accordance with this provision, or if this is not possible, immediately thereafter. This does not apply if providing this information could impede the purpose of blocking the card or would contradict legal regulations.	9.3 The Bank is also entitled to permanently block the card on its own initiative if it suspects unauthorised or fraudulent use of the card or if the relevant restrictive measures (e.g., international sanctions) prevent the proper settlement of the card transaction, including any refund after the Client has made the payment. The Bank is also entitled to block a credit card in this way if the risk that the Client will not be able to repay the credit which may be drawn using the card increases significantly. The Bank is obliged to inform the Client of blocking the card and the reasons for doing so prior to blocking it in accordance with this provision or, if this is not possible, immediately thereafter. This does not apply if providing this information could impede the purpose of blocking the card or would contradict legal regulations.
Provision regarding temporary blocking of the card by the client has been added.		9.4 The Client also has the option of temporarily blocking the card via internet banking. This service does not replace permanent blocking of the card due to loss, theft or suspected misuse of the card.
	11 **BREACH OF THE AGREEMENT**	
Clarification of the definition of a client's breach of a payment card contract.	11.1 The Bank is entitled to verify the manner in which the card is used and to evaluate the Client to whom the card was issued, and any other circumstances that could jeopardise payment of any of its receivables from the Client.	11.1 The Client commits a material breach of the card agreement if the Client: a) allows another person to use the card; b) makes payment transactions that draw more than the available amount from the account; c) fails to comply with the principles for the safe use of the card set out in Chapter 8; d) provides the Bank with false, distorted or incomplete information; e) commits fraud against the Bank.
Clarification of the definition of a client's breach of a credit card contract.	11.2 The Client has breached the Agreement if: a) he/she is in delay with settling his/her financial obligations to the Bank from any contractual relationship concluded with the Bank; b) he/she provides the Bank with false, distorted or incomplete information; c) he/she commits fraud against the Bank..	11.2 The Client is also in serious breach of the credit card agreement if the Client is in default in the payment of the Client's debts to the Bank under any contractual relationship with the Bank.

Supplementing the bank's rights in the event of a breach of the card agreement by the customer.	11.3 If the Client breaches the provisions of the Agreement, the Bank is entitled to take the following actions: a) decrease the transaction or credit limit in accordance with Section 100 of the Payment Services Act; b) temporarily restrict or block use of the card (in accordance with the provisions of Article 9 of these Product Terms and Conditions); c) declare the entire amount receivable from the primary cardholder or a part thereof to be due and payable; d) transfer the amount receivable from the primary cardholder to any third party; e) enforce a contractual penalty according to the Price List; f) withdraw from the Agreement.	11.3 If the Client breaches the agreement, the Bank is entitled to take the following steps, among others: a) reduce the credit limit; b) temporarily restrict or block use of the card (in accordance with the provisions of Chapter 9 of these Product Terms and Conditions); c) declare the entire amount receivable from the primary card holder or a part thereof to be due and payable; d) transfer the amount receivable from the primary card holder to any third party; e) withdraw from the agreement.
Supplementing the bank's rights in the event of a breach of the credit card agreement by the customer.	11.4 The Bank has the same rights under the foregoing provisions if: a) any other circumstance occurs that could negatively affect the extent and state of the Client's property or economic situation, if, in the Bank's opinion, such circumstances may negatively affect the Client's ability and possibility to fulfil the obligations under the Agreement; b) the Client' s financial and property situation worsens, his/her level of indebtedness increases, or if it is clear that the Client is in delay with fulfilling his/her financial obligations to other creditors; c) an insolvency proceeding was initiated concerning the Client, he/she was approved for debt relief, his/her property was declared bankrupt, bankruptcy was annulled due to a lack of assets, liquidation was initiated, or a court or out-of-court execution of judgment was initiated.	11.4 The Bank has the same rights under this Article 11 if: a) any other circumstance occurs that could negatively affect the extent and state of the Client's property or economic situation, if, in the Bank's opinion, such circumstance may negatively affect the Client's ability and possibility to fulfil the obligations under the agreement; b) the Client's financial and property situation deteriorates, the Client's level of indebtedness increases, and/or if it is evident that the Client is in default of payment of his/her debts to other creditors; c) insolvency proceedings have been initiated in respect of the Client, if bankruptcy has been established, if liquidation has been initiated, if enforcement or administrative enforcement proceedings is conducted against the Client, or if the Client has been restricted in his/her legal capacity.
12 TERMINATION OF THE CONTRACTUAL RELATIONSHIP		
Clarification of the account holder's obligation to the dispositor in the event of termination of the contractual relationship.	12.2 If the Client terminates the contractual relationship by notice, the notice period is one month. The contractual relationship can be terminated in the form of an agreement between the Bank and the Client, in which case the contractual relationship is terminated on the day agreed by the Bank and the Client. The primary cardholder is obliged to inform the additional cardholders of the termination of the right to use the cards and to ensure the destruction of the cards. The Client is obliged to deliver all cards to the Bank (i.e. including identification cards for additional services, and in the case of credit cards, also additional cards, if provided) by post or in person at one of the Bank's places of business.	12.2 Should the Client terminate the contractual relationship by notice, the notice period is one month. The contractual relationship can be terminated in the form of an agreement between the Bank and the Client, in which case the contractual relationship is terminated on the day agreed by the Bank and the Client. The account owner is obliged to inform the authorised users or holders of additional cards of the termination of the authorisation to use the card and to ensure that the cards are destroyed by cutting them.
	12.3 If the Bank withdraws from the contractual relationship, the notice period is two months. The Client is obliged without undue delay, no later than the day following the termination of the Agreement, to return the card to the Bank (i.e. including identification cards for additional services, and in the case of credit cards, also additional cards, if provided) by post or in person at one of the Bank's places of business.	12.3 If the Bank withdraws from the contractual relationship, the notice period is two months.
	12.4 The primary cardholder, or as the case may be, the account owner, may at any time terminate with immediate effect the authorisation to use an additional card or the card for each individual holder.	12.4 The account owner may revoke the authorisation to use the card at any time with immediate effect for each individual authorised user or holder of the additional card.

	12.6 If the contract on maintenance of the account for which a debit card was issued is terminated, the validity of the card ends on the day of the account maintenance contract's termination.	12.6 If the last valid agreement on maintaining the account for which a debit card was issued is terminated, the debit card shall expire on the day of the account agreement's termination.
New provisions regarding the termination of the card contract in case of failure to activate the card.		12.10 If the Client does not activate the debit card by the end of the period for which the card is issued, the card agreement expires at the end of that period. The credit card agreement expires if the card is not activated within ninety days from the date of its acceptance by the Client.
	13 **RESPONSIBILITY OF THE BANK AND THE CLIENT**	
	13.1 The account owner/primary cardholder is responsible for adherence to the Agreement, General Business Terms and Conditions, these Product Terms and Conditions, the Product Terms and Conditions for Accounts and Payment Services, and other related contractual documents by all authorised users or holders of additional cards issued to his/her account.	13.1 The account owner is responsible for the adherence to the agreement, the security principles for the use of the cards, the relevant provisions of the General Business Terms and Conditions, these Product Terms and Conditions, the Product Terms and Conditions for Accounts and Payment Services, and other related contractual documents by all authorised users or holders of additional cards issued to the account owner's account.
	13.4 The Bank is not responsible for any damage resulting from nonexecution of requested transactions that was caused directly or indirectly by reasons beyond the Bank's control, in particular, due to the interruption of electricity supply, failure of a cash machine, refusal of the card even without giving a reason, strike, etc. Moreover, the Bank is not responsible for any damage incurred in connection with using an invalid card or as a result of damage or seizure of the card by the merchant.	13.4 The Bank is not responsible for any damage resulting from the non-execution of requested transactions that was caused directly or indirectly by reasons beyond the Bank's control, in particular due to interruption of electricity supply, failure of a cash machine, refusal of the card, even without giving a reason, strike, restrictive measures, etc. Moreover, the Bank is not responsible for any damages incurred in connection with using an invalid card or as a result of damage or retention of the card by the merchant.
	15 **FORMS OF MUTUAL COMMUNICATION**	
Deleted.	15.5 If the Bank obtains from the Client his/her mobile phone number or email address, it is authorised to use such contact information to inform the Client of circumstances associated with fulfilling the Agreement (including, among other things, notification of rejecting a transaction, suspicion of card misuse and delay in payment).	
New provisions concerning the identification and verification of the identity of the client in remote negotiations.		15.5 The Client uses personalised security features to identify and verify his/her identity in legal transactions carried out remotely via telecommunications or electronic devices. Personalised security features are not transferable to another person and the Client is obliged to take such measures to prevent their misuse or access by third parties. The Bank has the right to change the personalised security features, introduce new ones or replace them completely.
Deleted.	15.6 The following are the Client identification data for telephone communication: a) date of birth or portion of the card number; b) password. The Bank is not obliged to request the above identification data through telephone contact made by the Bank.	
	16 **OTHER SPECIAL PROVISIONS FOR USING CREDIT CARDS**	
Deleted.	16.1 The provisions of paragraph 3.3 do not apply to credit cards.	
Deleted.	16.2 By using a credit card, the Client draws a loan provided by the Bank.	

	6.12 If the Client designates debiting from the account by the Bank as the manner of payment for amounts due and there are more than 2 refused debit payments from the primary card holder's account by the Bank, the Bank is entitled to change the manner of payment to the form of a payment order. Also, the amount shall not be debited from the Client's account if the settlement period is in progress. In such a case, the Client is obliged to pay any arrears using a one-time payment order.	16.10 If the Client designates debiting from the account denominated in the Czech currency by the Bank as the manner of payment for amounts due and there are more than 2 refused debit payments from the primary card holder's account by the Bank, the Bank is entitled to change the manner of payment to the form of a payment order. Also, the amount shall not be debited from the Client's account if the settlement period is in progress. In such a case, the Client is obliged to pay any arrears using a one-time payment order.
	16.13 Debit to be made from the Client's account maintained with UniCredit Bank Czech Republic and Slovakia, a.s., requires a sufficient balance on such account as of the due date for paying the agreed debit amount. Debit to be made from the Client's account maintained with another financial institution requires a sufficient balance on such account one business day prior to the due date for paying the agreed debit amount. If the debit is not carried out by the Bank due to an insufficient balance, the Client is obliged to execute by the due date a non-cash transfer of at least the minimum mandatory payment. In the event of an insufficient balance on the holder's account, the Bank shall make an attempt to debit the amount from the holder's account only for seven consecutive working days, once a day. If the payment is not made during this period due to an insufficient balance on the account, the Client is obliged to pay at least the mandatory minimum instalment in the given accounting cycle.	16.11 The debit from the Client's account with UniCredit Bank Czech Republic and Slovakia, a.s., shall be made on the due date only if the account has a sufficient balance on the due date to cover the agreed debit amount. Debit to be made from the Client's account maintained with another financial institution requires a sufficient balance on such account no later than one business day prior to the due date for paying the agreed debit amount. If the debit is not carried out by the Bank due to an insufficient balance, the Client is obliged to execute by the due date a non-cash transfer of at least the minimum mandatory payment. In the event of an insufficient balance on the holder's account, the Bank shall make an attempt to debit the amount from the holder's account only for seven consecutive working days, once a day. If the payment is not made during this period due to an insufficient balance on the account, the Client is obliged to pay at least the mandatory minimum instalment in the given accounting cycle.
	16.16 The Bank prepares a monthly statement of the account status at the end of the settlement period. If the date of compiling the statement falls on a non-business day, the statement will be generated at the close of the previous business day. The account statement indicates all the transactions carried out by the primary cardholder, and if an additional card has been issued, also by the additional cardholder.	16.14 The Bank prepares an account balance statement once a month upon the end of the clearing period. Non-delivery of the account statement cannot serve to justify non-payment of at least the minimum mandatory payment.
Deleted.	16.17 The Bank generates a statement of the transactions executed using a credit card either as a hard copy (paper-based) document or in electronic format. The Client may select her/his preferred statement option. Hard copy statements of the credit card account are dispatched by regular mail. The Bank assumes no liability for potential delays in delivery or for non-delivery of the statement to the Client. The Client is obliged to inform herself/himself about the account status or the executed transactions at the Bank Infoline or via the additional service for remote access to the card. Non-delivery of the account statement is no justification for non-payment of at least the minimum mandatory payment. The Client is entitled to request a copy of the statement, while the Bank is entitled to charge a fee for such service according to the valid Price List. The electronic account statement is made accessible free of charge to the Client by the Bank in accordance with the law. Such statement contains complete required information about the executed payment transactions and is made accessible to the Client through the direct banking products at the earliest on the next business day after the statement is prepared.	

	17 FINAL PROVISIONS	
Change in the validity of the new Product Terms and Conditions for Cards.	17.2 This wording of the Product Business Terms and Conditions for the Issue and Use of Payment Cards of UniCredit Bank Czech Republic and Slovakia, a.s., becomes valid on 1 March 2022.	17.2 This wording of the Product Business Terms and Conditions for the Issuance and Use of Payment Cards of UniCredit Bank Czech Republic and Slovakia, a.s., shall enter into force on 1 June 2023.