

OVERVIEW OF CHANGES AS OF 1. 1. 2027 AFFECTING CLIENTS' RIGHTS AND OBLIGATIONS

PRICE LIST INDIVIDUALS – NON-ENTREPRENEURS

UniCredit Bank Czech Republic and Slovakia, a.s.

This section outlines the changes to the Price List of Fees that apply to existing clients and may affect their rights, obligations, or the pricing of the services they use.

Chapter / Item or service name	Original item or service name	Original value	New value
3. Debit cards			
Additional services			
Using Priority Pass Digital		EUR 30 / individual entry	EUR 35 / individual entry
Debit Standard, Debit Dětská karta			
Card re-issuance after loss, theft, damage	New item		CZK 200
4. Credit cards			
Additional services			
Using Priority Pass Digital		EUR 30 / individual entry	EUR 35 / individual entry
Credit Standard			
Card re-issuance after loss, theft, damage	New item		CZK 200
6. Domestic payment operations			
CZK – denominated payments within the Czech Republic from/to accounts maintained in CZK – In paper form and Electronically			
Incoming payments			
– express from another bank – Electronically	New item		CZK 7
Outgoing payments			
– standard and instant to another bank	– standard to another bank		CZK 200*
– standard and instant within the bank	– standard within the bank		CZK 200*
* New item for instant credit transfers submitted in paper form			
7. Foreign payment operations			
Outgoing payments			
Standard and instant SEPA payment to another bank	SEPA payment to another bank		CZK 200*
Standard and instant SEPA payment within the bank	SEPA payment within the bank		CZK 200*
* New item for instant credit transfers submitted in paper form			
13. Products and services no longer actively offered			
13.1 Personal accounts			
Products and services connected to individual accounts			
U konto, U konto TANDEM			
Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered to the account (accounts opened from 10 August 2019)	Cash withdrawals at ATMs operated by other providers in the Czech Republic/abroad using a debit card linked to the account (accounts opened until 31 May 2016 and from 10 August 2019)		
Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered to the account (accounts opened from 1 January 2017 till 9 August 2019)	Cash withdrawals at ATMs operated by other providers in the Czech Republic/abroad using a debit card linked to the account (accounts opened from 1 June 2016 to 9 August 2019)		

Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered to the account (accounts opened until 31 December 2016)			
<i>New item. The price change applies only to clients whose accounts were opened between 1 January 2016 and 31 December 2016. Clients whose accounts were opened on or before 31 December 2015 are not affected by this change, as the CZK 45 fee was already stipulated for these accounts in the current Price List.</i>		free of charge	CZK 45
13.2 Accounts			
Konto Partners Plus, Konto Partners, Konto MOZAIKA, Cool konto PRO MLADÉ, AKTIVNÍ konto, PERFEKTNÍ konto			
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account		1 withdrawal for free	CZK 45
Konto KOMPLET			
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account		2 withdrawals for free	CZK 45
Konto EXKLUSIVE			
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account		4 withdrawals for free	CZK 45
Cool konto PRO MLADÉ			
Automatic account changeover upon reaching the respective age		U konto	Account START
13.3 Credit cards			
Additional services			
Using the Priority Pass card		USD 32/ individual entry	USD 38/ individual entry
Other services			
Issuing a new card replacing a lost or stolen card	New item		CZK 200
13.4 Other credit cards			
Additional services			
Using the Priority Pass card		USD 32/ individual entry	USD 38/ individual entry
Issuing a new card replacing a lost or stolen card	New item		CZK 200

OVERVIEW OF CHANGES AS OF 1. 1. 2027

For completeness, this section includes other changes to the Price List of Fees, in particular changes relating to new products and services, products that are no longer actively offered, and technical or administrative amendments. These changes do not, in themselves, affect the rights and obligations of clients using existing products and services and do not give rise to the right to reject the proposed change or to terminate the agreement as a result of such change.

Chapter / Item or service name	Original item or service name	Original value	New value
1. Personal accounts of UniCredit Bank – Dětský účet, START account, OPEN account, TOP account			
Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic and via shared ATMs (Air Bank, Komerční banka, MONETA Money Bank) to accounts held with UniCredit Bank in the Czech Republic	Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic to accounts held with UniCredit Bank in the Czech Republic		
2. Accounts			
2.3 Transparent account			
Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic and via shared ATMs (Air Bank, Komerční banka, MONETA Money Bank) to accounts held with UniCredit Bank in the Czech Republic	Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic to accounts held with UniCredit Bank in the Czech Republic		
3. Debit cards			
Mastercard World Elite Premium³⁾	New item		
Card issuance and maintenance			
Annual Fee			CZK 7000
Insurance²⁾			
TRAVEL Basic – basic travel insurance monthly			–
TRAVEL Plus – supplementary travel insurance monthly			–
SAFE Basic – insurance coverage CZK 40,000 monthly			–
SAFE Plus – insurance coverage CZK 100,000 monthly			free of charge
TRAVEL World Elite Premium monthly			free of charge
Transactions			
Cash withdrawal using the card			
– from UniCredit Group ATMs in Czech Republic and from shared ATMs (Air Bank, Komerční banka, MONETA Money Bank)			CZK 5
– Cash withdrawal from UniCredit ATMs abroad			CZK 5
– Cash withdrawal from other ATMs in CZ			CZK 45
– Cash withdrawal from other ATMs abroad			CZK 45
Cash Advance – cash withdrawals at any bank cash desk in Czech Republic and abroad			CZK 100 + 0.5% of the amount
Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic and via shared ATMs (Air Bank, Komerční banka, MONETA Money Bank) to accounts held with UniCredit Bank in the Czech Republic			free of charge
Additional services			
Priority Pass Digital membership annually			free of charge
Using Priority Pass Digital			EUR 35 / individual entry
Emergency services			
Express issue card and PIN (within 2 days)			CZK 850
Express re-issue card/PIN (within 2 days)			CZK 850

Chapter / Item or service name	Original item or service name	Original value	New value
Sending card abroad			based on actual costs
Other services			
Special account statement of debit card transactions sent by post monthly			CZK 120 ²⁾
Debit Card transactions statement			
– sent by post (in Czech Republic)			CZK 120
– sent by post (abroad)			CZK 170
– electronic (through internet banking)			free of charge
Change in the card's drawing limit			free of charge
Change of the set-up of accounts associated with the card			free of charge
Re-issuing and sending PIN			free of charge
Card re-issuance after loss, theft, damage			free of charge
Providing documents to a card transaction at the client's request			According to the actual costs charged by the partner bank
Delivery of card / PIN / card and PIN to branch			free of charge
Balance inquiry in other ATM			free of charge
Card activation through contact centre			CZK 250
¹⁾ The price of insurance is charged for each commenced calendar month.			
²⁾ Does not apply to cards connected to U konto PREMIUM.			
³⁾ Only for clients of segment Prime and Private Wealth. Annual fee applies only if the service is not included in the service package.			
Debit Standard, Debit Dětská karta, Debit Premium			
Annual fee	Primary card		
Transactions			
Noncash payments in Czech Republic and abroad	Cancelled item		
Cash back – cash withdrawals when making payments using the card at merchants in Czech Republic	Cancelled item		
Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic and via shared ATMs (Air Bank, Komerční banka, MONETA Money Bank) to accounts held with UniCredit Bank in the Czech Republic	Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic to accounts held with UniCredit Bank in the Czech Republic		
Debit Premium			
Card re-issuance after loss, theft, damage	New item		free of charge
Emergency services – Debit Standard, Debit Dětská karta, Debit Premium			
Blocking a card	Cancelled item		
Issuing a new card replacing a lost or stolen card	Cancelled item		
Other services – Debit Standard, Debit Dětská karta, Debit Premium			
Issuing a duplicate card	Cancelled item		
4. Credit cards			
Card administration			
Card issuance and maintenance	Cancelled item		
Transactions			
Noncash payments in Czech Republic and abroad	Cancelled item		
Other services			
Increasing the credit limit	Cancelled item		
Fee for the credit card transfer	Cancelled item		

Chapter / Item or service name	Original item or service name	Original value	New value
Online Banking with a linked credit card (without an account)	Cancelled item		
Issuing a duplicate card	Cancelled item		
Credit Premium			
Card re-issuance after loss, theft, damage	New item		free of charge
Emergency services			
Blocking a card			
Issuing a new card replacing a lost or stolen card	Cancelled item		
6. Domestic payment operations			
CZK – denominated payments within the Czech Republic from/to accounts maintained in CZK – In paper form and Electronically			
Incoming payments			
– standard and instant from another bank	– from another bank		
– standard and instant within bank	– within the bank		
Outgoing payments			
– standard and instant to another the bank	– standard to another bank		
– instant payment to another bank	Cancelled item		
– standard and instant within the bank	– standard within the bank		
– instant payment within the bank	Cancelled item		
7. Foreign payment operations			
Incoming payments			
Standard and instant SEPA payment from another bank	SEPA payments from another bank		
SEPA instant payment from another bank	Cancelled item		
Standard and instant SEPA payment within the bank	SEPA payment within the bank		
SEPA instant payment within the bank	Cancelled item		
Outgoing payments			
Standard and instant SEPA payment to another bank	SEPA payment to another bank		
SEPA instant payment to another bank	Cancelled item		
Standard and instant SEPA payment within the bank	SEPA payment within the bank		
SEPA instant payment within the bank	Cancelled item		
13. Products and services no longer actively offered			
13.1 Personal accounts			
Products and services connected to individual accounts			
U konto, U konto TANDEM, U konto PREMIUM			
Domestic outgoing (standard, instant) payments and SEPA outgoing (standard, instant) payments made in paper form	Domestic outgoing standard payment or SEPA outgoing payment made in paper form		
Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic and via shared ATMs (Air Bank, Komerční banka, MONETA Money Bank) to accounts held with UniCredit Bank in the Czech Republic	Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic to accounts held with UniCredit Bank in the Czech Republic		
13.2 Accounts			
Konto Partners Plus, Konto Partners, Konto MOZAIKA, Konto KOMPLET, Konto EXKLUSIVE			
Domestic outgoing (standard, instant) payments and SEPA outgoing (standard, instant) payments made in paper form	Domestic outgoing standard payment or SEPA outgoing payments made in paper form		

Chapter / Item or service name	Original item or service name	Original value	New value
Konto Partners Plus, Konto Partners, Konto MOZAIKA, Konto KOMPLET, Konto EXKLUSIVE, Konto POHODA, Konto KOMFORT, Konto KOMFORT GLOBAL, Cool konto PRO MLADÉ, EXPRESNÍ konto, AKTIVNÍ konto, PERFEKTNÍ konto			
Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic and via shared ATMs (Air Bank, Komerční banka, MONETA Money Bank) to accounts held with UniCredit Bank in the Czech Republic	Cash deposits in CZK via UniCredit Bank ATMs in the Czech Republic to accounts held with UniCredit Bank in the Czech Republic		
13.3 Credit cards			
Card administration			
Card issue	Cancelled item		
Transactions			
Noncash payments in Czech Republic and abroad	Cancelled item		
Additional services			
Other services			
Fee for the credit card transfer	Cancelled item		
Increasing the credit limit	Cancelled item		
Online Banking with a linked credit card (without an account)	Cancelled item		
Emergency services			
Blocking a card	Cancelled item		
Issuing a new card replacing a lost or stolen card	Cancelled item		
13.4 Other credit cards			
Card administration			
Card issue	Cancelled item		
Transactions			
Noncash payments in Czech Republic and abroad	Cancelled item		
Other services			
Increasing the credit limit	Cancelled item		
Online Banking with a linked credit card (without an account)	Cancelled item		
Emergency services			
Blocking a card	Cancelled item		
Issuing a new card replacing a lost or stolen card	Cancelled item		