

## OVERVIEW OF CHANGES AS OF 1. 6. 2026

### PRICE LIST INDIVIDUALS – NON-ENTREPRENEURS

UniCredit Bank Czech Republic and Slovakia, a.s.

Chapter / Item or service name	Original item or service name	New item or service name	Original value	New value
<b>1. Personal accounts of UniCredit Bank</b>				
<b>Dětský účet, START account, OPEN account, TOP account</b>				
SMS key – service settings			CZK 400	CZK 500
SMS key – price for 1 text message			CZK 4	CZK 5
<b>START account</b>				
Cash withdrawals from ATMs of other providers in the Czech Republic / abroad with debit card connected to the account			CZK 35	CZK 45
<b>How we charge TOP account:</b>				
The credit turnover includes non-cash incoming payments (salary, pension, benefits...) posted to the account no later than the last working day of the month by 10:00 p.m. and excludes the following transactions: cash deposits made via ATM and at bank cash desk, incoming payments from current accounts of the same owner, incoming payments from savings accounts of the same owner, transfers from term deposits to current account, incoming payments to the current account from credit accounts, accrued interest, refunds of fees, cancellations of card transactions, and funds on the basis of the repurchase of mutual funds.	The credit turnover includes non-cash incoming payments (salary, pension, benefits...) and excludes the following transactions: cash deposits made via ATM and at bank cash desk, incoming payments from current accounts of the same owner, incoming payments from savings accounts of the same owner, transfers from term deposits to current account, incoming payments to the current account from credit accounts, accrued interest, refunds of fees, cancellations of card transactions, and funds on the basis of the repurchase of mutual funds.	The credit turnover includes non-cash incoming payments (salary, pension, benefits...) posted to the account no later than the last working day of the month by 10:00 p.m. and excludes the following transactions: cash deposits made via ATM and at bank cash desk, incoming payments from current accounts of the same owner, incoming payments from savings accounts of the same owner, transfers from term deposits to current account, incoming payments to the current account from credit accounts, accrued interest, refunds of fees, cancellations of card transactions, and funds on the basis of the repurchase of mutual funds.		
The balance is determined as the sum of all deposits of the client – individual non-entrepreneur on current accounts, savings accounts, term deposits, own bonds with UniCredit Bank, as well as the current value of funds invested through UniCredit Bank in investment life insurance and unit trusts offered by UniCredit Bank, as of the last business day of the month.	The balance is determined as the sum of all deposits of the client – individual non-entrepreneur on current accounts, savings accounts, promissory notes, term deposits, own bonds with UniCredit Bank, as well as the current value of funds invested through UniCredit Bank in investment life insurance and unit trusts offered by UniCredit Bank	The balance is determined as the sum of all deposits of the client – individual non-entrepreneur on current accounts, savings accounts, term deposits, own bonds with UniCredit Bank, as well as the current value of funds invested through UniCredit Bank in investment life insurance and unit trusts offered by UniCredit Bank, as of the last business day of the month.		

Chapter / Item or service name	Original item or service name	New item or service name	Original value	New value
<b>2. Accounts</b>				
<b>2.2 Additional fees for account maintenance</b>				
<b>Note</b>				
<sup>1)</sup> The fee from the increment in deposits equals to a multiple of the fee and the base. The base equals the difference between the total volume of client's deposits as of 31 December of the respective year and the average daily balance of the client's deposits from 1 September to 30 November of the respective year. If the base is negative, the fee is zero. The total volume of the client's deposits consists of the client's funds deposited on current, savings, term and deposit accounts in all currencies. The fee is charged once a year and may be debited from any account of the client held with the bank in January of the following year. When converting foreign currencies into CZK and vice versa, the CNB's foreign exchange middle rate valid as of 31 December of the relevant year applies.	<sup>1)</sup> The fee from the increment in deposits equals to a multiple of the fee and the base. The base equals the difference between the total volume of client's deposits as of 31 December of the respective year and the average daily balance of the client's deposits from 1 September to 30 November of the respective year. If the base is negative, the fee is zero. The total volume of the client's deposits consists of the client's funds deposited on current, savings, term and deposit accounts and promissory notes in all currencies. The fee is charged once a year and may be debited from any account of the client held with the bank in January of the following year. When converting foreign currencies into CZK and vice versa, the CNB's foreign exchange middle rate valid as of 31 December of the relevant year applies.	<sup>1)</sup> The fee from the increment in deposits equals to a multiple of the fee and the base. The base equals the difference between the total volume of client's deposits as of 31 December of the respective year and the average daily balance of the client's deposits from 1 September to 30 November of the respective year. If the base is negative, the fee is zero. The total volume of the client's deposits consists of the client's funds deposited on current, savings, term and deposit accounts in all currencies. The fee is charged once a year and may be debited from any account of the client held with the bank in January of the following year. When converting foreign currencies into CZK and vice versa, the CNB's foreign exchange middle rate valid as of 31 December of the relevant year applies.		
<b>2.3 Transparent account</b>				
Cash withdrawals from ATMs of other providers in the Czech Republic / abroad with debit card connected to the account			CZK 35	CZK 45
<b>3. Debit cards</b>				
<b>Transactions</b>				
Cash withdrawal using the card – from ATMs of other providers in Czech Republic			CZK 40	CZK 45
Cash withdrawal using the card – from ATMs of other providers abroad			CZK 40	CZK 45
<b>4. Credit cards</b>				
<b>Other services</b>				
Cash on Call	New item			CZK 99
<b>5. Direct banking</b>				
<b>Online Banking – internet banking, Smart Banking – mobile banking</b>				
<b>Other fees</b>				
Sending an informational SMS report			CZK 4	CZK 5
<b>Online Banking – internet banking</b>				
<b>Keys for logins and transaction signatures</b>				
SMS key – set-up and initiation			CZK 400	CZK 500
SMS key – use (price per SMS)			CZK 4	CZK 5
Token (calculator) – providing, initializing and changing			CZK 1,500	CZK 2,000

Chapter / Item or service name	Original item or service name	New item or service name	Original value	New value
<b>9. Loans</b>				
<b>9.2 Mortgage loans</b>				
<b>Mortgage with fixed interest rate, Mortgage with variable interest rate</b>				
<b>Assessment of risks related to the mortgage of real estate</b>				
– housing unit, land <sup>9)</sup>			CZK 5,300	CZK 5,700
– house, a building for individual recreation <sup>9)</sup>			CZK 6,500	CZK 7,000
– garage/parking place as a separate object of assessment <sup>9)</sup>			CZK 4,500	CZK 4,700
– other buildings <sup>9)</sup>			CZK 7,000	CZK 8,500
<sup>9)</sup> If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 1,000 will be deducted for costs spent from that amount.	<sup>9)</sup> If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 900 will be deducted for costs spent from that amount.	<sup>9)</sup> If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 1,000 will be deducted for costs spent from that amount.		
<b>10. Securities and unit trusts</b>				
<b>10.4 Providing custody/administration services</b>				
Issuance of a tax voucher confirming withholding tax on income payments from securities held with a foreign custodian	New item			EUR 100
<b>13. Products and services no longer actively offered</b>				
<b>13.1 Personal accounts</b>				
<b>Products and services connected to individual accounts</b>				
<b>U konto, U konto TANDEM, U konto PREMIUM</b>				
SMS key – set-up and initiation			CZK 400	CZK 500
<b>U konto, U konto TANDEM</b>				
SMS key – use (price per SMS)			CZK 4	CZK 5
<b>U konto, U konto TANDEM</b>				
Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered 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 until 31 December 2015 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 until 31 May 2016 and from 10 August 2019)	CZK 35	CZK 45
Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered to the account (accounts opened from 1 June 2016 till 9 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 2016 till 9 August 2019)	Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered to the account (accounts opened from 1 June 2016 till 9 August 2019)		
<b>U konto PREMIUM</b>				
Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered to the account (accounts opened from 1 June 2016 till 9 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 2016 till 9 August 2019)	Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered to the account (accounts opened from 1 June 2016 till 9 August 2019)		

Chapter / Item or service name	Original item or service name	New item or service name	Original value	New value
<b>13.1 Personal accounts (continued)</b>				
<b>How we charge our accounts:</b>				
The credit turnover includes non-cash incoming payments (salary, pension, benefits...) posted to the account no later than the last working day of the month by 10:00 p.m. and excludes the following transactions: cash deposits made via ATM and at bank cash desk, incoming payments from current accounts of the same owner, incoming payments from savings accounts of the same owner, transfers from term deposits to current account, incoming payments to the current account from credit accounts, accrued interest, refunds of fees, cancellations of card transactions, and funds on the basis of the repurchase of mutual funds.	The credit turnover includes non-cash incoming payments (salary, pension, benefits...) and excludes the following transactions: cash deposits made via ATM and at bank cash desk, incoming payments from current accounts of the same owner, incoming payments from savings accounts of the same owner, transfers from term deposits to current account, incoming payments to the current account from credit accounts, accrued interest, refunds of fees, cancellations of card transactions, and funds on the basis of the repurchase of mutual funds.	The credit turnover includes non-cash incoming payments (salary, pension, benefits...) posted to the account no later than the last working day of the month by 10:00 p.m. and excludes the following transactions: cash deposits made via ATM and at bank cash desk, incoming payments from current accounts of the same owner, incoming payments from savings accounts of the same owner, transfers from term deposits to current account, incoming payments to the current account from credit accounts, accrued interest, refunds of fees, cancellations of card transactions, and funds on the basis of the repurchase of mutual funds.		
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<b>13.2 Accounts (1st part)</b>				
<b>Products and services that may be connected to individual accounts</b>				
<b>Konto Partners Plus, Konto Partners, Konto MOZAIKA, Konto KOMPLET</b>				
SMS key – use (price per SMS)			CZK 4	CZK 5
<b>13.2 Accounts (2nd part)</b>				
<b>Products and services connected to individual accounts</b>				
<b>Konto POHODA, Konto KOMFORT, Konto KOMFORT GLOBAL</b>				
SMS key – use (price per SMS)			CZK 4	CZK 5
<b>13.2 Accounts (3rd part)</b>				
<b>Products and services connected to individual accounts</b>				
<b>Cool konto PRO MLADÉ, AKTIVNÍ konto, PERFEKTNÍ konto</b>				
Withdrawals from ATMs of other providers in Czech Republic using a debit card registered to the account			1 free of charge	CZK 45
<b>Cool konto PRO MLADÉ, EXPRESNÍ konto, AKTIVNÍ konto</b>				
SMS key – use (price per SMS)			CZK 4	CZK 5

Chapter / Item or service name	Original item or service name	New item or service name	Original value	New value
<b>Note</b>				
<sup>4)</sup> The balance is determined as the sum of all deposits of the client (individual non-entrepreneur) to current accounts, savings accounts, term deposits, and bonds held at UniCredit Bank, and the current value of funds invested in investment life insurance policies and unit trusts offered by UniCredit Bank.	<sup>4)</sup> The balance is determined as the sum of all deposits of the client (individual non-entrepreneur) to current accounts, savings accounts, promissory notes, term deposits, and bonds held at UniCredit Bank, and the current value of funds invested in investment life insurance policies and unit trusts offered by UniCredit Bank.	<sup>4)</sup> The balance is determined as the sum of all deposits of the client (individual non-entrepreneur) to current accounts, savings accounts, term deposits, and bonds held at UniCredit Bank, and the current value of funds invested in investment life insurance policies and unit trusts offered by UniCredit Bank.		
<b>13.3 Debit cards</b>				
<b>Visa (Partners) / Debit Mastercard (Standard, Cinestar, Partners, PCC); Visa Standard, Visa Dětská karta, Visa Cinestar, Visa Partners; Visa Premium / Debit Mastercard Gold; Visa Platinum (only for Private banking clients)</b>	Chapter 13.3. is being removed because the products listed in this section are no longer offered or used. This step will simplify the setup for better clarity.			
<b>13.8.2 Mortgage loans</b>				
<b>With fixed interest rate</b>				
<b>FLEXI, For financing real estate intended for leasing, PLUS</b>				
<b>Assessment of risks related to the mortgage of real estate</b>				
– housing unit, land <sup>11)</sup>			CZK 5,300	CZK 5,700
– house, a building for individual recreation <sup>11)</sup>			CZK 6,500	CZK 7,000
– garage/parking place as a separate object of assessment <sup>11)</sup>			CZK 4,500	CZK 4,700
– other buildings <sup>11)</sup>			CZK 7,000	CZK 8,500
<sup>11)</sup> If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 1,000 will be deducted for costs spent from that amount.	<sup>11)</sup> If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 900 will be deducted for costs spent from that amount.	<sup>11)</sup> If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 1,000 will be deducted for costs spent from that amount.		
<b>With variable interest rate</b>				
<b>For financing real estate intended for leasing, PLUS</b>				
<b>Assessment of risks related to the mortgage of real estate</b>				
– housing unit, land <sup>3)</sup>			CZK 5,300	CZK 5,700
– house, a building for individual recreation <sup>3)</sup>			CZK 6,500	CZK 7,000
– garage/parking place as a separate object of assessment <sup>3)</sup>			CZK 4,500	CZK 4,700
– other buildings <sup>3)</sup>			CZK 7,000	CZK 8,500
<sup>3)</sup> If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 1,000 will be deducted for costs spent from that amount.	<sup>3)</sup> If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 900 will be deducted for costs spent from that amount.	<sup>3)</sup> If the processor is not able to assess risks related to the mortgage of real estate due to its inadequacy, a fee of CZK 1,000 will be deducted for costs spent from that amount.		