

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

### PRICE LIST SMALL BUSINESS

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. Accounts</b> <b>Services connected to individual accounts</b>				
<b>Account BUSINESS START (exclusively for individuals entrepreneurs)</b>				
Total number of accounts			1	2
Additional account in CZK			–	✓
Number of domestic (standard, instant) payments and SEPA (standard, instant) payments executed electronically (outgoing and incoming payments with the exception of debit requests) included in the monthly account maintenance fee			unlimited	unlimited on the main CZK account and 5 transactions on the additional CZK account
Cash withdrawals from ATMs of other operators in the Czech Republic / abroad using a debit card linked to the account			free over CZK 2,000, up to CZK 2,000 for CZK 40	CZK 45
<b>Account BUSINESS START (exclusively for individuals entrepreneurs), Account BUSINESS OPEN, Account BUSINESS TOP</b>				
BusinessNet / BusinessNet Professional – internet banking	BusinessNet Professional – internet banking	BusinessNet / BusinessNet Professional – internet banking		
BusinessNet Mobile / Business Smart Banking – mobile banking	Smart Banking – mobile banking	BusinessNet Mobile / Business Smart Banking – mobile banking		
SMS Key – usage (price per SMS)			CZK 4	CZK 5
SMS Key – setup and initialisation			CZK 400	CZK 500
<b>Account BUSINESS OPEN</b>				
Number of domestic (standard, instant) payments and SEPA (standard, instant) payments executed electronically (outgoing and incoming payments with the exception of debit requests) included in the monthly account maintenance fee			80 transactions on the CZK account and 20 transactions on the EUR account	80 transactions on the main CZK account, 5 transactions on the additional CZK account and 20 transactions on the EUR account
<b>Account BUSINESS TOP</b>				
Total number of accounts			3	4
Number of domestic (standard, instant) payments and SEPA (standard, instant) payments executed electronically (outgoing and incoming payments with the exception of debit requests) included in the monthly account maintenance fee			400 transactions on the first CZK account and 100 transactions on the EUR account	400 transactions on the main CZK account, 5 transactions on the additional CZK account and 100 transactions on the EUR account

<b>Note</b>				
<i><sup>1)</sup> The monthly fee for account maintenance is charged to the client only in the case of non-compliance with the specified conditions for the previous month. For example, the monthly fee for January takes into account compliance with the specified conditions for January. If the free of charge maintenance conditions are not met, the fee is charged at the end of February. Non-cash incoming payments posted to the account no later than the last business day of the month by 10:00 p.m. are included in the credit turnover. The credit turnover does not include the following operations: incoming payments from the current accounts of the same owner, transfers from the term deposits to the current account, credit transfers to the current account from credit accounts, credited interest, fee refunds, and cancellations of card transactions.</i>	<i><sup>1)</sup> The monthly fee for account maintenance is charged to the client only in the case of non-compliance with the specified conditions for the previous month. For example, the monthly fee for January takes into account compliance with the specified conditions for January. If the free-of-charge maintenance conditions are not met, the fee is charged at the end of February. The credit turnover does not include the following operations: incoming payments from the current accounts of the same owner, transfers from the term deposits to the current account, credit transfers to the current account from credit accounts, credited interest, fee refunds and cancellations of card transactions.</i>	<i><sup>1)</sup> The monthly fee for account maintenance is charged to the client only in the case of non-compliance with the specified conditions for the previous month. For example, the monthly fee for January takes into account compliance with the specified conditions for January. If the free of charge maintenance conditions are not met, the fee is charged at the end of February. Non-cash incoming payments posted to the account no later than the last business day of the month by 10:00 p.m. are included in the credit turnover. The credit turnover does not include the following operations: incoming payments from the current accounts of the same owner, transfers from the term deposits to the current account, credit transfers to the current account from credit accounts, credited interest, fee refunds, and cancellations of card transactions.</i>		
<b>Account PROFESSIONAL (exclusively for practitioners of liberal professions), DOMOV Account</b>				
BusinessNet / BusinessNet Professional – internet banking	BusinessNet Professional – internet banking	BusinessNet / BusinessNet Professional – internet banking		
BusinessNet Mobile / Business Smart Banking – mobile banking	Smart Banking – mobile banking	BusinessNet Mobile / Business Smart Banking – mobile banking		
SMS Key – usage (price per SMS)			CZK 4	CZK 5
SMS Key – setup and initialisation			CZK 400	CZK 500
<b>2. Accounts</b>				
<b>2.2 Special-purpose accounts</b>				
<b>Custody accounts – For notaries, For attorneys, Custody for a real estate agent, Custody for executor (enforcement/auctions/custody), Auctioneer’s account</b>				
Online Banking / BusinessNet / BusinessNet Professional + Smart Banking / BusinessNet Mobile/ Business Smart Banking free of charge, for other items see Section 4	Online Banking/BusinessNet Professional + Smart Banking free of charge, for other items see Section 4	Online Banking / BusinessNet / BusinessNet Professional + Smart Banking / BusinessNet Mobile/ Business Smart Banking free of charge, for other items see Section 4		
<b>Account for trustees of assets (Bankruptcy position resolved by bankruptcy proceedings or reorganization , Bankruptcy position resolved by discharge of debts), Account for insurance agents</b>				
Online Banking / BusinessNet / BusinessNet Professional + Smart Banking / BusinessNet Mobile / Business Smart Banking free of charge, for other items see Section 4	Online Banking / BusinessNet Professional + Smart Banking free of charge, for other items see Section 4	Online Banking / BusinessNet / BusinessNet Professional + Smart Banking / BusinessNet Mobile / Business Smart Banking free of charge, for other items see Section 4		

### 2.3 Additional fees for account maintenance the bank may charge the client

#### Note

<sup>1)</sup> The total volume of a client's deposits consists of funds held in all of the client's accounts, including term deposits in all currencies. The term "account" also applies to an individual account opened for safekeeping third-party funds with a notary, lawyer, bailiff or auctioneer, or an individual account for administering an insolvency estate held for a liquidator (hereinafter referred to as the "Client"), irrespective of who the beneficial owner is (hereinafter referred to as the "Beneficial Owner"). In escrow accounts and accounts for administering an insolvency estate, the balances of all accounts of the same Beneficial Owner are aggregated for the purposes of assessing whether the limit of CZK 100 million has been reached. The fee is calculated according to the difference between the total volume of deposits of the Client/Beneficial Owner as of 31 December of the respective year and the average daily balance of deposits of the Client/Beneficial Owner from 1 September until 30 November of the same year. If this difference is negative, the fee is zero. The fee is charged annually and may be debited from any current account held with the bank in January of the following year. When foreign currencies are converted into CZK and vice versa, the CNB's foreign exchange middle rate valid as of 31 December of the respective year applies.

<sup>1)</sup> The total volume of a client's deposits consists of funds held in all of the client's accounts, including term deposits and deposit notes in all currencies. The term "account" also applies to an individual account opened for safekeeping third-party funds with a notary, lawyer, bailiff or auctioneer, or an individual account for administering an insolvency estate held for a liquidator (hereinafter referred to as the "Client"), irrespective of who the beneficial owner is (hereinafter referred to as the "Beneficial Owner"). In escrow accounts and accounts for administering an insolvency estate, the balances of all accounts of the same Beneficial Owner are aggregated for the purposes of assessing whether the limit of CZK 100 million has been reached. The fee is calculated according to the difference between the total volume of deposits of the Client/Beneficial Owner as of 31 December of the respective year and the average daily balance of deposits of the Client/Beneficial Owner from 1 September until 30 November of the same year. If this difference is negative, the fee is zero. The fee is charged annually and may be debited from any current account held with the bank in January of the following year. When foreign currencies are converted into CZK and vice versa, the CNB's foreign exchange middle rate valid as of 31 December of the respective year applies.

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### 2.4 Transparent account

Cash withdrawals by debit card from ATMs of other banks in the Czech Republic and abroad			free over CZK 2,000, up to CZK 2,000 for CZK 40	CZK 45
BusinessNet / BusinessNet Professional – internet banking	BusinessNet Professional – internet banking	BusinessNet / BusinessNet Professional – internet banking		
BusinessNet Mobile / Business Smart Banking – mobile banking	Smart Banking – mobile banking	BusinessNet Mobile / Business Smart Banking – mobile banking		

### 2.5 Other services related to accounts

Monthly surcharge for maintaining an account under enforcement proceedings	New item			CZK 500 for each commenced month
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### 3. Debit cards

Cash withdrawal using the card – from ATMs of other providers in Czech Republic			CZK 40	CZK 45
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Cash withdrawal using the card – from ATMs of other providers abroad			CZK 40	CZK 45
<b>4. Direct banking</b>				
<b>BusinessNet – internet banking</b>	New item			
<b>Establishment/use</b>				
Establishing access				CZK 3,000
Monthly fee for use				CZK 390
Setting up user ID monthly (5 users free of charge)				CZK 25
Cancelling				free of charge
<b>Keys for logins and transaction signatures</b>				
Smart key (mobile token)				free of charge
SMS key – set-up and initiation				CZK 500
SMS key – use (price per SMS)				CZK 5
Token (calculator) – providing, initializing and changing				CZK 2,000
<b>Other fees</b>				
Setting up user authorisations (beyond establishing the product)				CZK 300
Changing user authorisations by bank				CZK 300
Blocking user authorisations				free of charge
Unblocking user authorisations				CZK 300
Setting up / renewal / blocking / unblocking a user's digital certificate				–
Setting up a user profile for international use				CZK 1,000
Sending an informational SMS report <sup>1)</sup>				CZK 5
Sending an informational email report				free of charge
<b>Business Smart Banking – mobile banking</b> <i>The product can be arranged only to BusinessNet</i>	New item			
<b>Establishment/use</b>				
Establishing access				free of charge
Monthly fee for use				CZK 140
Cancelling				free of charge
Sending an informational SMS report <sup>1)</sup>				CZK 5
Sending an informational email report				free of charge
<b>BusinessNet Mobile – mobile banking</b>	New item			
<b>Establishment/use</b>				
Establishing access				CZK 1,000
Monthly fee for use				CZK 140
Cancelling				free of charge
Sending an informational SMS report <sup>1)</sup>				CZK 5
Sending an informational email report				free of charge
<b>Online Banking, BusinessNet Professional, BusinessNet Connect, Smart Banking</b>				
<b>Service intervention, training, consultation provided by a bank employee</b>	Cancelled item			

Changing user authorisations by bank	Changing user authorisations for accounts	Changing user authorisations by bank		
<b>5. Electronic banking</b>				
<b>Eltrans</b>				
Establishing the product (including training)			CZK 5,000	–
<b>Eltrans, MultiCash, EuropeanGate Executing, EuropeanGate Forwarding</b>				
Creating a non-standard template for importing from an accounting programme	Cancelled item			
<b>10. SWIFT products</b>				
<b>camt. 053 Sending, camt. 052 Sending</b>				
Monthly fee for using the product			CZK 1,000/account	CZK 1,500/account
<b>14. Products and services no longer actively offered</b>				
<b>14.1 Accounts</b>				
<b>Products and services connected to individual accounts</b>				
<b>Business Menu XL</b>				
Business debit card without travel insurance			50% discount for Visa Business / Debit Business Standard	50% discount
<b>Business Menu XXL, Business Menu XXL+</b>				
Business debit card without travel insurance			Visa Business / Debit Business Standard	✓
<b>Business Menu XL, Business Menu XXL, Business Menu XXL+, BUSINESS Account, BUSINESS Export Account</b>				
Premium debit card Debit Business World	Premium Business Gold card/World Business	Premium debit card Debit Business World		
Business Line – telephone banking	Cancelled item			
SMS Key – usage (price per SMS)			CZK 4	CZK 5
<b>Business Menu XXL, Business Menu XXL+</b>				
Premium debit card Debit Business World			50% discount for Visa Gold Business / Debit Business World	50% discount
<b>Profesional Menu</b>				
Business debit card without travel insurance			VISA Business / Debit Business Standard	✓
Premium debit card Debit Business World			50% discount for Visa Gold Business / Debit Business World	50% discount
<b>Profesional Menu, Start Account, BUSINESS Account 5, BUSINESS Account 20, BUSINESS Account 70</b>				
Premium debit card Debit Business World	Premium Business Gold card/World Business	Premium debit card Debit Business World		
Business Line – telephone banking	Cancelled item			
SMS Key – usage (price per SMS)			CZK 4	CZK 5
<b>Account FOR ENTREPRENEURS, PROFESE Account</b>				
Business Line – telephone banking	Cancelled item			
SMS Key – usage (price per SMS)			CZK 4	CZK 5

<b>BUSINESS Exklusiv Account</b>				
Business Line – telephone banking	Cancelled item			
<b>START, ACTIVE, MASTER, GOLD</b>				
Premium debit card Debit Business World	Premium Business Gold card/World Business	Premium debit card Debit Business World		
BusinessNet / BusinessNet Professional – internet banking	BusinessNet Professional – internet banking	BusinessNet / BusinessNet Professional – internet banking		
Smart Banking / BusinessNet Mobile / Business Smart Banking – mobile banking	Smart Banking – mobile banking	Smart Banking / BusinessNet Mobile / Business Smart Banking – mobile banking		
SMS Key – usage (price per SMS)			CZK 4	CZK 5
SMS Key – setup and initialisation			CZK 400	CZK 500
<b>U konto BUSINESS (for individuals entrepreneurs)</b>				
Withdrawals from ATMs of other providers in Czech Republic / abroad using a debit card registered to the account			✓	CZK 45
<b>U konto BUSINESS (for individuals entrepreneurs), U konto BUSINESS (for legal entities)</b>				
BusinessNet / BusinessNet Professional – internet banking	BusinessNet Professional – internet banking	BusinessNet / BusinessNet Professional – internet banking		
Smart Banking / BusinessNet Mobile / Business Smart Banking – mobile banking	Smart Banking – mobile banking	Smart Banking / BusinessNet Mobile / Business Smart Banking – mobile banking		
SMS Key – usage (price per SMS)			CZK 4	CZK 5
SMS Key – setup and initialisation			CZK 400	CZK 500
<b>PROFESE Plus Account</b>				
BusinessNet / BusinessNet Professional – internet banking	BusinessNet Professional – internet banking	BusinessNet / BusinessNet Professional – internet banking		
Smart Banking / BusinessNet Mobile / Business Smart Banking – mobile banking	Smart Banking – mobile banking	Smart Banking / BusinessNet Mobile / Business Smart Banking – mobile banking		
SMS Key – usage (price per SMS)			CZK 4	CZK 5
SMS Key – setup and initialisation			CZK 400	CZK 500
<b>14.2 Special-purpose accounts</b>				
<b>Custody accounts</b>				
<b>For other users</b>				
Online Banking / BusinessNet / BusinessNet Professional + Smart Banking / BusinessNet Mobile / Business Smart Banking free of charge, for other items see Section 4	Online Banking / BusinessNet Professional + Smart Banking free of charge, for other items see Section 4	Online Banking / BusinessNet Professional + Smart Banking / BusinessNet Mobile / Business Smart Banking free of charge, for other items see Section 4		
<b>14.3 Debit cards</b>				
<b>Visa Business Standard Deposit, Visa Business Standard, Visa Business Professional, Visa Business Premium</b>	Chapter 14.3 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>14.4 Direct Banking</b>				
<b>Business Line – telephone banking</b>	Chapter 14.4 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.			