

KEY INFORMATION DOCUMENT

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

General Information

| | |
|-------------------------------------|---|
| Product name | UCB certificate GLOBAL LEISURE 2021 |
| ISIN | CZ0000302955 |
| Manufacturer of the product | UniCredit Bank Czech Republic and Slovakia, a. s., www.unicreditbank.cz |
| For further information please call | + 420 955 911 111 |
| Competent Authority | Czech National Bank |
| Date of production of the KID | 8. 2. 2021 |

You are about to purchase a product that is complex and may be difficult to understand.

1. What is this product?

Type

This product is a reverse convertible certificate ("Certificate") issued by the Manufacturer of the product within the offering programme of investment certificates ("Program") under Czech law and in compliance with the Act No. 25/2004 Coll., on Capital Markets Business, as amended. The base prospectus of the Program was approved upon the decision of the Czech National Bank under file No. 2020/033126/CNB/570, S-Sp-2019/00078/CNB/572, dated 27. 02. 2020 with legal effectiveness as of 3. 3. 2020 ("Prospectus"). The Certificate will be issued as a certified securities in a bearer form. Particular Certificates will be represented by a collective certificate which will be deposited and filed with the Manufacturer of the product.

Objectives

The objective of this product is to provide you with guaranteed Coupon irrespective of the performance of the Underlying. Unless the early redemption occurs, on the Settlement Date you receive the following performance:

- (i) if the Final Value is the same or above the Reference Value, you receive the nominal value of the Certificate,
- (ii) if the Final Value is below the Reference Value, the nominal value of the Certificate is not paid up but you receive the securities of collective investment of the Underlying.

The Coupon will be paid up in both the above described scenarios.

In case of the settlement in collective investment securities of the Underlying you receive the number of the collective investment securities of the Underlying which is calculated as follows:

$$(\text{Nominal Value of one Certificate} / \text{Reference Value}) * \text{number of you owned pieces of Certificates}$$

If the result of the above formula is not an integer, such undeliverable remained will be multiplied by the Final Value and paid up in the Currency of the Certificate by wire transfer. For the avoidance of doubt, the Manufacturer of the product states that in this case you do not have any further right to cash settlement.

For the avoidance of doubt we further state that you do not have any other claims from the Underlying (e.g. the dividends, voting rights).

| | | | |
|----------------------------------|--|------------------|-------------------------------------|
| Underlying | Invesco Global Consumer Trends - A CZKH - Acc ("Fund") | ISIN of the Fund | LU1642785148 |
| Issue Date | 04. 03. 2021 | Settlement Date | 06. 09. 2021 |
| Issue Price | 100% of the Nominal Value | Reference Value | NAV of the Fund on the Issue Date |
| Nominal Value of one Certificate | CZK 100,000 | Final Value | NAV of the Fund on the 30. 08. 2021 |
| Currency of the Certificates | Czech koruna (CZK) | Coupon | 5,30% (tj. 10,48% p.a.) |

Intended retail investor

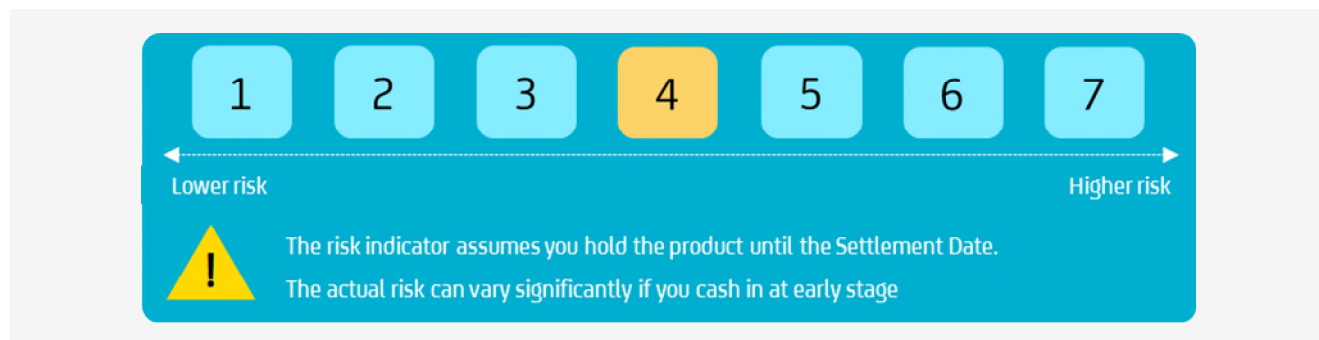
The product is mainly intended for non-professional investors from the private banking segment who have above-average knowledge and experience with investment instruments, and whose investment goal is to invest in highly valued funds with acceptance of higher risk in short term investment horizon. The investor understands the possibility of a higher degree of volatility in the value of the investment and would be able to bear the losses up to the complete loss of the capital invested. The investor accepts the low liquidity of the investment.

Termination

The product has a fixed Settlement Date on which the nominal value of the Certificates will be paid to you (or, as the case may be, the collective investment securities of the Underlying will be delivered) and the Coupon will be paid. All this provided that the Certificates are not revoked in accordance with Article 13 of the joint terms and conditions of the Program. In such case you will receive an amount equal to the market value of the Certificates on the relevant date of revocation of the Certificates and such value will be determined on the basis of a valuation performed by the Manufacturer of the product immediately before the revocation of the Certificates.

2. What are the risks and what could I get in return?

Risk Indicator



The summary risk indicator is a guide to the level of risk of this product compared to the investments in other structured products. It shows the valuation of the market risks of the product and a credit risk of the Manufacturer of the product, i.e. its ability to fulfil its obligations. We have classified this product as 4 out of 7, which is a medium risk class.

If the Final Value is lower than the Reference Value, you will receive the collective investment securities of the Underlying in a value corresponding to the above Final Value. This would result in a loss corresponding to a share $(\text{Final Value} / \text{Reference Value}) - 1$ (in%).

By investing in this product you do not bear the risk of incurring additional financial obligations or liabilities, or contingent obligations.

Performance Scenarios

| Investment CZK 250,000 scenario | | Recommended holding time (Settlement Date) | 3 years | 5 years |
|---------------------------------|---|--|----------------|----------------|
| Stress scenario | Return of investment after payment of costs | 90,560.89 | Not applicable | Not applicable |
| | Average return / loss | -63.78% | | |
| Unfavourable scenario | Return of investment after payment of costs | 246,712.86 | Not applicable | Not applicable |
| | Average return / loss | -1.31% | | |
| Moderate scenario | Return of investment after payment of costs | 263,250.00 | Not applicable | Not applicable |
| | Average return / loss | 5.30% | | |
| Favourable scenario | Return of investment after payment of costs | 263,250.00 | Not applicable | Not applicable |
| | Average return / loss | 5.30% | | |

This table shows the money you could get back under different scenarios of the product performance, assuming that you invest CZK 250,000. The scenarios are based on an estimate of the performance of the Underlying and other market indicators, which is based, among other thing, on the development of such values in the past and may therefore not be a benchmark. The return on the investment will depend on how the market develops and whether you hold the Certificate until the Settlement Date or cash in at early stage. The stress scenario shows what the return on the investment could be in the event of exceptionally negative market circumstances. The scenarios also take into account all the costs associated with the investment, but do not take into account the situation when we would not be able to meet our obligations relating to the product. The scenarios further do not take into account your personal tax situation which may also affect your return on the investment.

3. What happens if UniCredit Bank Czech Republic and Slovakia, a. s. is unable to pay out?

You are exposed to the risk of the Manufacturer of the product being unable to meet its obligations in relation to the product, for example in case of insolvency (inability to pay / over-indebtedness) or an administrative order of resolution measures. The regulation authority has extensive powers to intervene by way of imposing particular remedy measures, including to suspend investors' rights arising of the product, reduce investors' claims to zero or convert the product on the level of the equity of the Issuer. In such case a total loss of the capital invested may occur. The product is not covered by any deposit protection scheme.

4. What are the costs?

The total costs take into account one-off, ongoing and additional costs. These are the estimated cumulative costs of the product itself in case you invest CZK 250,000 and their impact on the return of the product if it is held until the Settlement Date.

Cost over time

| Investment CZK 250,000 | If you hold until the Settlement Date | If you sell in 3 rd year | If you sell in 5 th year |
|------------------------|---------------------------------------|-------------------------------------|-------------------------------------|
| Total costs | CZK 3,000.00 | Not applicable | Not applicable |
| Impact on return | 1.20% | Not applicable | Not applicable |

Composition of costs

This table shows the impact on return

| | | | |
|---------------|---------------------|-------|---|
| One-off costs | Entry costs | 1.20% | The impact of the costs already included in the Issue price |
| | Exit costs | 0,00% | |
| Ongoing costs | Transaction costs | 0,00% | |
| | Other ongoing costs | 0,00% | |

5. How long should I hold it and can I take money out early?

Recommended holding period: 06. 09. 2021 (Settlement Date)

The aim of the product is to reach the Coupon and the return of the nominal amount of the Certificates, as described above under "1. What is this product?" provided the product is held until the Settlement Date. The product may be early sold back to the Manufacturer of the product at the current purchase price set out by the Manufacturer of the product. The purchase price is determined depending on the development of various market parameters, which are the Underlying, volatility, interest rate, etc. If you sell the product before the Settlement Date, the performance may be significantly lower than you would have received on the Settlement Date. In extraordinary market situations the sale of the product may be rendered temporarily more difficult or impossible.

6. How can I complain?

Complaints regarding the product may be submitted in person at any business point of the Manufacturer of the product, but preferably at the branch which maintain your account, or made in writing (e.g. by letter or email) to the following address: UniCredit Bank Czech Republic and Slovakia, a.s., Service Quality Management Department, Želetavská 1525/1, 140 92 Praha 4 – Michle, E-mail address: reklamace@unicreditgroup.cz. The complaint may also be submitted via the relevant web page of the Manufacturer of the product: www.unicreditbank.cz – A form for submitting claims and complaints.

7. Other relevant information

Before purchase of this product you receive the final terms of the Certificate issue which together with the Prospectus represent the complete prospectus of the Certificates. For more detailed information, particularly on the structure and the risks associated with investment in the product, you should read these documents. In case of need of additional information, please contact us.