

# INFORMATION ON THE REGIME OF PROCESSING PAYMENT ORDERS, ADMINISTERING MUTUAL FUNDS AND THE OPERATION OF THE BANK'S BRANCHES AT THE END OF 2020

## I. PAYMENT SERVICES

Cut-off times for submitting payment orders with the requested due date (i.e. to be debited from the client's account) by the end of 2020:

| FORM OF SUBMISSION  | DOMESTIC PAYMENT ORDERS   | FOREIGN PAYMENT ORDERS   |
|---|---|--|
| Paper and faxed standard payment orders to another bank                         | 30 December 2020 by close of business of the branches                           |  |
| Paper and faxed express payment orders to another bank                          | 31 December 2020 by 10:00 am  | ---  |
| Paper and faxed payment orders between accounts within the bank                 | 31 December 2020 by 12:00 (noon)  |  |
| Online Banking, BusinessNet Professional, Smart Banking, Business Smart Banking | 31 December 2020<br>standard payments by 8:00 pm<br>express payments by 1:30 pm | 31 December 2020<br>standard payments by 3:00 pm<br>express SEPA payments by 1:00 pm   |
| MultiCash, Eltrans, EuropeanGate  | 31 December 2020<br>standard payments by 6:00 pm<br>express payments by 1:00 pm | 31 December 2020<br>standard payments by 3:00 pm<br>express SEPA payments by 1:00 pm   |
| Incoming payments   | 31 December 2020<br>from another bank by 5:30 pm<br>within the bank by 8:00 pm  | 31 December 2020 *<br>from another bank by 3:00 pm (CZK)<br>from another bank by 4:00 pm (EUR)<br>from another bank by 12:00 (noon) (other currencies)<br>within the bank by 3:00 pm |

\*For a foreign payment to be credited in 2020, the bank needs to receive the foreign payment where the beneficiary's payment/account currency is an EU/EEA currency on 31 December 2020 by 12:00 (noon), for CZK by 3:00 pm, for EUR by 4:00 pm, and foreign payment where the beneficiary's payment/account currency is not an EEA currency on 30 December 2020 by 12:00 (noon) and for USD by 4:00 pm.

Payment orders received after these cut-off times will be processed under standard conditions, starting 4 January 2021 or later depending on the requested due date.

## II. BRANCH NETWORK

UniCredit Bank and UniCredit Bank Expres branches, except for branches with special opening hours, will be open until 1:00 pm on Thursday, 31 December 2020.

From 24 December 2020 until 3 January 2021, the FLORA (Prague) branch with special opening hours will be open for clients as follows:

| OPENING HOURS OF THE FLORA (PRAGUE) BRANCH |                     |
|--|---------------------|
| 24 December 2020                           | closed              |
| 25 December 2020                           | closed              |
| 26 December 2020                           | closed              |
| 27 December 2020                           | 10:00 am – 8:00 pm* |
| 28 December 2020                           | 8:30 am – 8:00 pm*  |
| 29 December 2020                           | 8:30 am – 8:00 pm*  |
| 30 December 2020                           | 8:30 am – 8:00 pm*  |
| 31 December 2020                           | 9:00 am – 1:00 pm   |
| 1 January 2021                             | closed              |
| 2 January 2021                             | 10:00 am – 8:00 pm* |
| 3 January 2021                             | 10:00 am – 8:00 pm* |

\*Standard opening hours

Account closing requests will be accepted at branches until 23 December 2020 for natural persons with the closing date of 30 December 2020 at the latest, and until 28 December 2020 for entrepreneurs and companies with the closing date of 31 December 2020 at the latest. After this deadline, accounts will be closed with 2021 dates.

The customer centre operates without restriction, except for 24 December 2020 when only services for blocking cards and payment instruments will be available from 6:00 pm until 10:00 pm.

### III. CASH TRANSACTIONS

| CASH PROCESSING FORM                            | PAYMENT PROCESSING CUT-OFF TIMES |
|---|----------------------------------|
| Cash deposit/withdrawal at branch counters *    | 31 December 2020 by 1:00 pm      |
| Deposit made through a day or night deposit box | 31 December 2020 by 1:00 pm      |
| Online deposit made through UCB CZ ATMs**       | 31 December 2020 by 6:00 pm      |
| Cash delivery for later processing              | 31 December 2020 by 10:00 am     |
| Deposit made to a credit card                   | 31 December 2020 by 1:00 pm      |

\*Cash deposits/withdrawals at branches operating on 27 December 2020 (Sunday) will be processed the next working day, i.e. 28 December 2020.  
\*\*Deposits through UCB CZ ATMs will be again available on 1 January 2021 from 7:00 am.

### IV. MUTUAL FUNDS ADMINISTRATION

| CZECH FUNDS AMUNDI CR (INCLUDING THE RYTMUS PROGRAMME)  | TAKEN OUT THROUGH AMUNDI    |
|---|-----------------------------|
| <b>Investment in mutual funds</b>   |                             |
| Crediting financial resources to the fund's account (for the subsequent investment)   | 14 December 2020 by 5:00 pm |
| <b>Exchanging units</b>   |                             |
| Accepting a duly filled-in and signed Application for Exchange delivered to Amundi  | 14 December 2020 by 5:00 pm |
| Accepting and collecting a duly filled-in and signed Application for Exchange – online signature (verification via a text message code)* by Amundi  | 18 December 2020 by 5:00 pm |
| <b>Redeeming units</b>  |                             |
| Accepting a duly filled-in and signed Application for Redemption including the required annexes (in the case of redemption to the credit of an account held with UniCredit Bank) delivered to Amundi                                      | 14 December 2020 by 5:00 pm |
| Accepting a duly filled-in and signed Application for Redemption including the required annexes (in the case of redemption to the credit of an account held with another financial institution in the Czech Republic) delivered to Amundi | 14 December 2020 by 5:00 pm |
| Accepting and collecting a duly filled-in and signed Application for Redemption – online signature (verification via a text message code)* by Amundi  | 15 December 2020 by 5:00 pm |

| LUXEMBOURG FUNDS: AMUNDI FUNDS, AMUNDI S.F., AMUNDI FUND SOLUTIONS, CPR INVEST, FIRST EAGLE AMUNDI AND AMUNDI UNICREDIT PREMIUM PORTFOLIO (INCLUDING THE RYTMUS PROGRAMME AND THE U INVEST PLUS PRODUCT)                                  | TAKEN OUT THROUGH AMUNDI     |
|---|------------------------------|
| <b>Investment in mutual funds</b>   |                              |
| Crediting financial resources to the fund's account (for the subsequent investment)   | 11 December 2020 by 5:00 pm  |
| <b>Exchanging units</b>   |                              |
| Accepting a duly filled-in and signed Application for Exchange delivered to Amundi  | 11 December 2020 by 10:00 am |
| Accepting and collecting a duly filled-in and signed Application for Exchange – online signature (verification via a text message code)* by Amundi  | 18 December 2020 by 5:00 pm  |
| <b>Redeeming units</b>  |                              |
| Accepting a duly filled-in and signed Application for Redemption including the required annexes (in the case of redemption to the credit of an account held with UniCredit Bank) delivered to Amundi                                      | 11 December 2020 by 10:00 am |
| Accepting a duly filled-in and signed Application for Redemption including the required annexes (in the case of redemption to the credit of an account held with another financial institution in the Czech Republic) delivered to Amundi | 11 December 2020 by 10:00 am |
| Accepting and collecting a duly filled-in and signed Application for Redemption – online signature (verification via a text message code)* by Amundi  | 15 December 2020 by 5:00 pm  |

| RENTIER INVEST (RI) + ZLATÁ RYBKA + U INVEST  | TAKEN OUT THROUGH AMUNDI    |
|---|-----------------------------|
| <b>Investment in the programme</b>  |                             |
| Crediting financial resources to the account (for the subsequent investment)  | 11 December 2020 by 2:00 pm |
| <b>Redeeming units</b>  |                             |
| Accepting a duly filled-in and signed Application for Redemption including the required annexes (in the case of redemption to the credit of an account held with UniCredit Bank) delivered to Amundi                                      | 11 December 2020 by 2:00 pm |
| Accepting a duly filled-in and signed Application for Redemption including the required annexes (in the case of redemption to the credit of an account held with another financial institution in the Czech Republic) delivered to Amundi | 11 December 2020 by 2:00 pm |
| Accepting and collecting a duly filled-in and signed Application for Redemption – online signature (verification via a text message code)* by Amundi  | 15 December 2020 by 5:00 pm |

\*Unless it is signed online (the Application verified via a text message code), i.e. the banker sends an e-mail to Amundi with a scan of the Application signed by hand on behalf of the bank and the client, the cut-off times for receipt apply as for the mail, see above.

| CZECH FUNDS AMUNDI CR (INCLUDING THE RYTMUS PROGRAMME)   | TAKEN OUT THROUGH UNICREDIT BANK |
|--|----------------------------------|
| <b>Investment in mutual funds</b>  |                                  |
| Placing a buy order (for the first and subsequent investment). Setting up regular investment with the first payment date on the 20 <sup>th</sup> day of the month. | 23 December 2020 by 10:00 am     |
| <b>Exchanging units</b>  |                                  |
| Placing an exchange order  | 23 December 2020 by 10:00 am     |
| <b>Redeeming units</b>   |                                  |
| Placing a sell order   | 23 December 2020 by 10:00 am     |

| LUXEMBOURG FUNDS: AMUNDI FUNDS, AMUNDI S.F., AMUNDI FUND SOLUTIONS, CPR INVEST, FIRST EAGLE AMUNDI AND AMUNDI UNICREDIT PREMIUM PORTFOLIO (INCLUDING THE RYTMUS PROGRAMME AND THE U INVEST PLUS PRODUCT) | TAKEN OUT THROUGH UNICREDIT BANK |
|--|----------------------------------|
| <b>Investment in mutual funds</b>  |                                  |
| Placing a buy order (for the first and subsequent investment). Setting up regular investment with the first payment date on the 20 <sup>th</sup> day of the month.                                       | 23 December 2020 by 10:00 am     |
| <b>Exchanging units</b>  |                                  |
| Placing an exchange order  | 23 December 2020 by 10:00 am     |
| <b>Redeeming units</b>   |                                  |
| Placing a sell order   | 23 December 2020 by 10:00 am     |