

INFORMATION ON THE REGIME OF PROCESSING PAYMENT ORDERS, ADMINISTERING MUTUAL FUNDS AND THE OPERATION OF THE BANK'S BRANCHES AT THE END OF THE YEAR 2016

I. NON-CASH PAYMENTS

Outgoing payments will be processed and deducted from your account according to their maturity by the end of year 2016 provided the payment instructions are received by the bank within following deadlines:

| FORM OF SUBMISSION | DOMESTIC PAYMENT INSTRUCTIONS | FOREIGN PAYMENT INSTRUCTIONS |
|--|---|---|
| Paper and faxed payment standard instructions – out of bank (all branches) | 29. 12. 2016 to the end of opening hours | |
| Paper and faxed payment express instructions – out of bank | 30. 12. 2016 to 10:00 am | --- |
| Paper and faxed payment instructions – intra-bank | 30. 12. 2016 to 12:00 pm | |
| Online Banking, BusinessNet, Business Linka, Telebanking, Smart Banking | 30. 12. 2016 standard payments to 8:00 pm express payments to 1:30 pm | 30. 12. 2016 standard payments to 3:00 pm express EUR payments to 1:00 pm |
| MultiCash, Eltrans, EuropeanGate | 30. 12. 2016 standard payments to 6:00 pm express payments to 1:00 pm | 30. 12. 2016 standard payments to 3:00 pm express EUR payments to 1:00 pm |
| Incoming payments | 30. 12. 2016 from another bank to 5:30 pm within the bank to 8:00 pm | 30. 12. 2016* from another bank to 1:30 pm (CZK) from another bank to 4:00 pm (EUR) from another bank to 12:00 pm (other currencies) within the bank to 3:00 pm |

*For a foreign payment to be credited in 2016, the bank needs to receive the respective incoming payment without conversion in EEA currency for account in EEA currency before 30. 12. 2016, by 12:00 pm, for CZK by 1:30 pm, for EUR by 4:00 pm, for incoming payment without conversion, where payment/account currency is not EEA currency, conversion payment in EEA currency for account in EEA currency before 29. 12. 2016, by 12:00 pm, for CZK by 1:30 pm, for EUR and USD by 4:00 pm and conversion payment where payment/account currency is not in EEA currency before 28. 12. 2016, by 12:00 pm, for CZK by 1:30 pm, for EUR and USD by 4:00 pm.

Payment instructions accepted after the above deadlines will be processed under standard conditions starting from 2 January 2017.

II. OPENING HOURS OF BRANCHES

UniCredit Bank and UniCredit Bank Expres branches, except the branches with special opening hours during the year, will be open until 3:00 pm on 30. 12. 2016.

Branch UniCredit Bank Expres Přelouč will be closed in days 27. 12. 2016 and 28. 12. 2016. Branch UniCredit Bank Expres Litvínov will be closed in day 29. 12. 2016.

| OPENING HOURS OF SELECTED BRANCHES: | BRANCH FLORA (PRAHA) | ŠANTOVKA (OLOMOUC) AND NISA (LIBEREC) |
|-------------------------------------|----------------------|---------------------------------------|
| 24. 12. 2016 | closed | closed |
| 25. 12. 2016 | closed | closed |
| 26. 12. 2016 | 11:00 am – 8:00 pm | closed |
| 31. 12. 2016 | 9:00 am – 1:00 pm | closed |
| 1. 1. 2017 | closed | closed |

For the rest of the days standard opening hours including Saturday and Sunday will be valid for branches with special opening hours.

Requests for termination of accounts will be accepted by our branches until 28. 12. 2016, for termination dates no later than 30. 12. 2016. Beyond this acceptance date, accounts will be terminated with the 2017 dates.

Jednou jste dole, jednou nahoře.
S námi zvládnete obojí.

Vítejte v
 **UniCredit Bank**

III. CASH OPERATIONS

| CASH PROCESSING FORM | CUT-OFF TIMES FOR PROCESSING A PAYMENT |
|---|--|
| Cash deposit/withdrawal at branch counters* | 30. 12. 2016 to 3:00 pm |
| Deposit made through a day or night deposit box | 30. 12. 2016 to 1:00 pm |
| Online deposit made through a UCB CZ ATM** | 31. 12. 2016 to 8:00 pm |
| Cash delivery for later processing | 30. 12. 2016 to 12:00 pm |
| Deposit made to a credit card | 30. 12. 2016 to 3:00 pm |

*Cash deposit/withdrawal at branch when is opened on 31 December 2016 will be processed on 2 January 2017.

**Deposits through ATMs UCB CZ will be available from 1. 1. 2017 at 1:00 am.

IV. MUTUAL FUNDS ADMINISTRATION

CZECH FAMILY OF THE PIONEER FUNDS (INCL. RHYTHM)

Investments into mutual funds

| | |
|--|-------------------------|
| Delivery of the properly filled in and signed Pioneer Agreement (in case of the first investment into the Funds Family) to Pioneer Company | 21. 12. 2016 to 5:00 pm |
| Crediting financial means to the Fund's account (for the first and subsequent investment) | 21. 12. 2016 to 5:00 pm |

Exchange of units

| | |
|--|-------------------------|
| Delivery of the properly filled in and signed Application for an exchange to Pioneer Company | 21. 12. 2016 to 5:00 pm |
|--|-------------------------|

Redemption of units

| | |
|--|-------------------------|
| Delivery of the properly filled in and signed Application for the redemption (in case the redemption is made cash or in favour of the account maintained with UniCredit Bank) to Pioneer Company | 19. 12. 2016 to 5:00 pm |
| Delivery of the properly filled in and signed Application for the redemption (in case of the redemption in favour of the account maintained with other financial institution in the Czech Republic) to Pioneer Company | 19. 12. 2016 to 5:00 pm |

LUXEMBOURG PIONEER FUNDS AND PIONEER P.F. MUTUAL FUNDS (INCL. RHYTHM)

Investments into mutual funds

| | |
|---|--------------------------|
| Delivery of the properly filled in and signed Pioneer Invest Agreement (with the first investment into the Pioneer Funds and Pioneer P.F.) to Pioneer Company | 22. 12. 2016 to 10:00 am |
| Crediting financial means to the Fund's account (for the first and subsequent investment) | 21. 12. 2016 to 5:00 pm |

Exchange of units

| | |
|--|--------------------------|
| Delivery of the properly filled in and signed Application for an exchange to Pioneer Company | 22. 12. 2016 to 10:00 am |
|--|--------------------------|

Redemption of units

| | |
|--|--------------------------|
| Delivery of the properly filled in and signed Application for the redemption including required addenda (in case of the redemption in favour of the account maintained with UniCredit Bank) to Pioneer Company | 19. 12. 2016 to 10:00 am |
| Delivery of the properly filled in and signed Application for the redemption including required addenda (in case of the redemption in favour of an account maintained with another financial institution) to Pioneer Company | 19. 12. 2016 to 10:00 am |

RENTIER INVEST + GOLDEN FISH + U INVEST

Investments into the Programme

| | |
|--|-----------------|
| Delivery of the properly filled in and signed contract for U Invest (in case of the first investment) to Pioneer Company | no new contract |
| Crediting financial means to the account (for the first and subsequent investment) | no new contract |

Redemption of units

| | |
|---|-------------------------|
| Delivery of the properly filled in and signed Application for the redemption including required addenda (in case of redemption in favour of the account maintained with UniCredit Bank) to Pioneer Company | 14. 12. 2016 to 2:00 pm |
| Delivery of the properly filled in and signed Application for the redemption including required addenda (in case of redemption in favour of the account maintained with another financial institution) to Pioneer Company | 14. 12. 2016 to 2:00 pm |