

PRODUCT BUSINESS TERMS AND CONDITIONS FOR MAINTENANCE OF SAVINGS ACCOUNT PLUS

(hereinafter referred to as the “Product Terms
and Conditions for Savings Account PLUS”)

UniCredit Bank
Czech Republic and Slovakia, a.s.

Life is full of ups and downs.
We're there for both.

Welcome to
 **UniCredit Bank**

1. In accordance with legal regulations, UniCredit Bank Czech Republic and Slovakia, a.s. (hereinafter referred to as the "Bank") establishes and maintains a deposit account for individuals – non-entrepreneurs known as Savings Accounts PLUS (hereinafter referred to as the "Savings Account") on the basis of a written agreement concerning Savings Account PLUS.
2. In accordance with law, a legal guardian shall establish the Savings Account and dispose with the funds therein on behalf of a minor or person with limited legal capacity. On the day that the owner of the Savings Account shall reach the age of majority or attain full legal capacity, the legal guardian shall forfeit all rights relating to the Savings Account and the Bank shall dispose with the account according to the discretion of its owner.
3. The Bank does not establish the Savings Account for more than one person.
4. When establishing the Savings Account, the Bank issues a special supplementary document with the name Savings Account PLUS (hereinafter referred to as a "Savings Book"), and passes it on to its owner. In this document, the Bank indicates deposits and withdrawals, all other credit entries or charges, as well as the current balance of the Savings Account. The Bank shall not notify the Savings Account owner of any items entered into the Savings Book, neither after the end of a calendar month nor at the end of a calendar year during which the aforementioned entries were made by means of any monthly or yearly statement. The Savings Book serves as a record of deposits and accounting entries made on the Savings Account. The Savings Account owner is obliged to submit the Savings Book in order to enter a corresponding record whenever disposing with the Savings Account or with the funds on such account and at the time of each such disposition. If a deposit to the Savings Account is made by a noncash operation, the corresponding entries for the account balance and accounting items shall be made in the Savings Book at the earliest subsequent submission. The Bank is entitled to forbid the Savings Account owner from withdrawing funds from the Savings Account in such case that the owner does not submit, concurrently with the withdrawal request, the Savings Book in order to make the corresponding record.
5. The owner of the Savings Account is obliged when each record is made into the Savings Book to check the conformity and accuracy of the entries made into the Savings Account and the accuracy of the funds in the Savings Account, and in case of detecting an error to proceed in accordance with the General Business Terms and Conditions of UniCredit Bank Czech Republic and Slovakia, a.s. (hereinafter referred to as the "General Business Terms and Conditions"). Unless the owner points out an error or the Bank detects an error, the data regarding balances and movements in the Savings Account are decisive for the relationship between the Bank and the Savings Account's owner. This is true even if, for any reason, the data in the register of the Bank does not correspond to that indicated in the Savings Book.
6. An authorised person is obliged to present the Savings Book and, where appropriate, a password when withdrawing from the Savings Account.
7. Persons other than the one stated on the signature specimen shall be entitled to transact with the funds in the Savings Account only on the basis of a written authorisation provided to such person by the owner of the Savings Account.
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10. The owner of the Savings Account shall notify the Bank without delay of any possible loss, destruction or theft of the Savings Book. In accordance with the relevant legal regulations, lost, destroyed or stolen Savings Books are not subject to redemption proceedings, and in such a case the Bank issues a new Savings Book for the owner of the Savings Account. The Bank is not liable, however, for damage incurred by the owner of the Savings Account as a result of unauthorised use or abuse of the Savings Book. This article does not affect the regulation concerning exclusion or limitation of the Bank's liability pursuant to the General Business Terms and Conditions.
11. The Product Terms and Conditions for Savings Account PLUS supplement the Product Business Terms and Conditions for Accounts and Payment Services of UniCredit Bank Czech Republic and Slovakia, a.s. In case of a discrepancy between these business terms and conditions, the wording contained in the Product Terms and Conditions for Savings Account PLUS shall take precedence.
12. The Bank is entitled to amend the Product Terms and Conditions for Savings Account PLUS or add new provisions thereto, in particular concerning provisions governing the parties' rights and obligations, penalty rates of interest, the scope of changes to the Product Terms and Conditions for Savings Account PLUS, and the rules for implementing such changes. The Bank is entitled to amend the Product Terms and Conditions for Savings Account PLUS or to add new provisions thereto if a reasonable need for such changes or amendments arises, such as a need to change or newly and explicitly adjust certain rights and obligations of the parties in connection with a change in legal regulations, available technologies, a situation on financial markets, or the Bank's business policy. The Bank will send the wording of such changes and amendments, or the complete wording of such amended Product Terms and Conditions for Savings Account PLUS, to the owner of the Savings Account at least 2 months prior to the proposed effective date of such amendment by any means agreed for communication between the Bank and the owner of the Savings Account under the relevant contractual relationship. If the owner of the Savings Account does not agree with the proposed amendment to the Product Terms and Conditions for Savings Account PLUS, he or she is thereby entitled to terminate the respective contractual relationship by providing to the Bank written notice of termination that is effective as of the day immediately preceding the effective date of the proposed amendment, or, if the law establishes such right for the owner of the Savings Account, with immediate effect. If the owner of the Savings Account does not reject the Bank's proposal, then the new wording of the Product Terms and Conditions for Savings Account PLUS becomes binding upon the concluded contractual relationship as a change in the originally agreed conditions of the contractual relationship, effective as from the date stated in the given amendment to the Product Terms and Conditions for Savings Account PLUS as the date upon which the new wording of the Product Terms and Conditions for Savings Account PLUS becomes valid.
13. In the case of a change or amendment to a framework contract according to the respective act, the provisions of paragraph 12 shall apply not only in case of a change or amendment to the Product Terms and Conditions for Savings Account PLUS but also in case of any other changes or amendments to the contractual provisions of such framework contract, with the exception of an agreement on interest and exchange rates, for which the Bank is entitled to amend the agreement between the parties on interest and exchange rates at any time and to do so unilaterally and without prior notice, provided such change is based on a change in reference interest or exchange rates.
14. Should the parties' rights and obligations governed by the Product Terms and Conditions for Savings Account PLUS change as a direct result of a change in legal regulations that cannot be contractually circumvented, the provisions of paragraph 12 shall not apply. The Bank will inform the Client of any such change.
15. The Product Terms and Conditions for Savings Account PLUS are valid from 9 October 2017.
16. The Product Terms and Conditions for Savings Account PLUS cancel and replace the Business Terms and Conditions for Maintenance of Savings Accounts PLUS of UniCredit Bank Czech Republic, a.s., valid since 1 January 2014.