

PRODUCT BUSINESS TERMS AND CONDITIONS FOR SAVINGS BOOKS

(hereinafter referred to as “Product Terms
and Conditions for Savings Books”)

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. BASIC PROVISIONS

- 1.1** In accordance with legal regulations, UniCredit Bank Czech Republic and Slovakia, a.s. (hereinafter referred to as the "Bank") maintains deposit accounts denoted as Savings Books (hereinafter referred to as "Savings Books") for individuals – non-entrepreneurs. These Product Terms and Conditions for Savings Books govern the legal relationship between the owner of a Savings Book and the Bank.
- 1.2** The Bank maintains the Savings Books as registered by name. Payment from the Savings Book may be conditioned upon provision of a password, consent of a third party, or the occurrence of a circumstance that is certain to come about.
- 1.3** Savings Books may be maintained in currencies as determined by the Bank. Deposits into a Savings Book may be maintained in only a single currency.
- 1.4** Deposits of funds into Savings Books registered by name may be carried out both in the form of cash deposit and noncash transfer without restriction.
- 1.5** It is possible to transact with funds deposited in the Savings Book only by withdrawal in cash.
- 1.6** Balances on Savings Books earn interest. A one-time deposit may be made to a Savings Book. The Bank is entitled to collect a fee for maintaining the Savings Book, the amount of which is established in the Tariff of Fees for Providing Banking Services of UniCredit Bank Czech Republic and Slovakia, a.s. for individuals – non-entrepreneurs (hereinafter referred to as the "Price List").
- 1.7** The Bank does not examine ownership of funds deposited into a Savings Book and is not responsible for any violation of the rights of third parties that would be occasioned in connection with funds deposited into 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 of UniCredit Bank Czech Republic and Slovakia, a.s.
- 1.8** If transaction with deposited funds is conditioned upon a third party's consent or upon the occurrence of a certain circumstance, there must always be a final date stated until which such restriction will be valid.
- 1.9** A password by the provision of which a deposit in a Savings Book is limited must be recorded in written form.
- 1.10** A person by whose consent payment of a deposit may be conditioned must be over 18 years of age and must have full legal capacity according to the regulations of the country of which he or she is a citizen.
- 1.11** A circumstance upon the occurrence of which payment of a deposit is conditioned must be certain to occur and its fulfilment must be characterised in an unambiguous manner.

2. CONDITIONS FOR MAINTENANCE OF DEPOSITS IN THE SAVINGS BOOK

- 2.1** With the exception stated in para. 3.9. of the Product Terms and Conditions for Savings Books, funds may be deposited into the Savings Book without restriction.
- 2.2** Unless otherwise agreed, and with the exception stated in para. 3.9. of the Product Terms and Conditions for Savings Books, a deposit or its part may be withdrawn from the Savings Book without restriction.
- 2.3** Cancelled
- 2.4** The balance in the Savings Book earns interest according to conditions established by the Bank for individual types of Savings Books and depending on the nature and amount of a deposit. The

amount of interest earned on funds in the Savings Book is defined either as a fixed rate of interest or as the sum of a minimum interest rate and a rate unilaterally defined by the Bank according to its discretion. The Bank shall inform the Client of any change in the interest rate without undue delay after such change occurs.

- 2.5** A deposit earns interest from the day of its depositing into the Savings Book until the day preceding the day of withdrawal of the deposit or its part.
- 2.6** Interest is credited at the end of the calendar year. If the Savings Book is being terminated, interest is credited to the date of its termination.
- 2.7** Interest from one-time deposits is credited on the maturity date of the term agreed for maintaining the deposit.
- 2.8** After being credited to the Savings Book, interest becomes part of the Savings Book deposit and thereafter earns interest together with it.

3. TRANSACTING WITH FUNDS IN THE SAVINGS BOOK

- 3.1** The Bank receives deposits to the Savings Book and carries out payments from it on the basis of the Savings Book's presentation. Without the Savings Book's being presented, the Bank is not obliged to carry out any activity with the Savings Book.
- 3.2** Funds in the Savings Book may be transacted with only by an authorised person under whose name the Savings Book is issued or by a person expressly authorised for this purpose in accordance with the Bank's General Business Terms and Conditions
- 3.3** If transacting with the deposit in the Savings Book is conditioned upon submitting a password, only a person who shall submit the correct password in written form, and after meeting other conditions as stated above, is authorised to transact with the deposit.
- 3.4** If transacting with the deposit is conditioned upon the consent of a third party, it is necessary, apart from meeting other conditions stated above, also to present in a credible manner the consent of this third person or entity.
- 3.5** If transacting with the deposit is conditioned upon a circumstance that is certain to occur, it is necessary, apart from meeting other conditions stated above, also to demonstrate in a credible manner the occurrence of such circumstance.
- 3.6** If the period arranged in accordance with para. 3.5. of these Product Terms and Conditions for Savings Books expires to no effect, the deposit in the Savings Book may be transacted with in a usual manner.
- 3.7** Cancelled
- 3.8** Cancelled
- 3.9** Every person transacting with funds in the Savings Book is obliged to prove in a credible manner his or her identity in accordance with the relevant law. Otherwise, the Bank is entitled to reject a request for transacting with the funds.
- 3.10** The Bank is entitled to reject requests for transacting with funds in the Savings Book if it has reasonable suspicion of a criminal act relating to the deposit.
- 3.11** Upon conducting a deposit or withdrawal, the Bank will record the corresponding facts to the Savings Book. At the earliest next transaction, the Bank will also, upon the Client's presenting the Savings Book, record all hitherto occurring movements in the balance of the Savings Book in connection with crediting of interest, payment of fees, crediting of noncash payments sent, and the like.

3.12 Neither the Client nor any third party is entitled to make in the Savings Book any records, corrections, changes of records already made, or the like. Any record made by a person or entity other than the Bank is always regarded as an unauthorised action and renders the Savings Book damaged with the consequences stated in Section 5 of the Product Terms and Conditions for Savings Books.

3.13 If there is a discrepancy between a record in the Savings Book made by the Bank and the internal records of the Bank, the record in the Savings Book is decisive, unless the opposite is proven.

3.14 Unless a court or other competent authority so orders, the Bank shall not enable persons not authorised to transact with the funds in the Savings Book to transact with them.

4. THEFT, LOSS, DAMAGE OR DESTRUCTION OF A SAVINGS BOOK, INABILITY TO MEET CONDITIONS FOR TRANSACTING WITH THE FUNDS

4.1 The Client is obliged without delay to inform the Bank of any theft, loss, damage or destruction of the Savings Book.

4.2 Any record, correction or change of a record made by the Client or any third party is considered damage.

4.3 In case of loss, damage or destruction of the Savings Book, the Bank shall issue a new Savings Book to the Client in whose name the replaced Savings Book was issued.

4.4 The Bank is entitled to receive a fee according to the Price List for issuing a new Savings Book.

5. TERMINATION OF THE CONTRACTUAL RELATIONSHIP

5.1 The Savings Book is terminated upon complete drawing of the credit balance, unless individually agreed otherwise, or by expiration of the period for which it was established.

5.2 The Bank may withdraw from the deposit relationship regarding a Savings Book registered by name by serving a one-month notice.

5.3 If the deposit has not been transacted with for a period of 20 years, and neither has the Savings Book been presented to the Bank during this period, the Savings Book is terminated upon expiration of this period.

5.4 With termination of the Savings Book the deposit relationship between the Bank and the Client is terminated. Unless the balance is withdrawn by an authorised person following termination of the Savings Book, the Bank will transfer it to an internal bank account bearing no interest where it will remain deposited. The right to payment of a deposit from a terminated Savings Book is subject to the statute of limitations within the periods established by law.

5.5 The Savings Book is the property of the Bank, and the Client is obliged to hand over to the Bank the terminated Savings Book or the Savings Book for which a duplicate was issued.

5.6 Insurance of deposits, the manner and extent of paying indemnification and other conditions are stipulated by Act No. 21/1992 Coll. on Banks, as amended.

6 FINAL PROVISIONS

6.1 The Bank is entitled to amend the Product Terms and Conditions for Savings Books and Small Business Accounts or add new provisions thereto, in particular concerning the rights and obligations of the parties., conditions governing the maintenance of depos-

its, disposal with the funds on the Savings Book, termination of the contractual relationship, the scope of changes to the Product Terms and Conditions for Savings Books and the rules for implementing such changes. The Bank is entitled to amend the Product Terms and Conditions for Savings Books 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 the changes and amendments, or the complete wording of such amended Product Terms and Conditions for Savings Books, to the Client at least 2 months prior to the proposed effective date of such amendment by any means agreed for communication between the Bank and Client under the relevant contractual relationship. If the Client does not agree with the proposed amendment to the Product Terms and Conditions for Savings Books, 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 Client, with immediate effect. If the Client does not reject the Bank's proposal, then the new wording of the Product Terms and Conditions for Savings Books 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 Books as the date upon which the new wording of the Product Terms and Conditions for Savings Books becomes valid.

6.2 Should the parties' rights and obligations governed by the Product Terms and Conditions for Savings Books change as a direct result of a change in legal regulations that cannot be contractually circumvented, the provisions of paragraph 6.1 shall not apply. The Bank will inform the Client of any such change.

6.3 The Product Terms and Conditions for Savings Books are valid from 9 October 2017.

6.4 The Product Terms and Conditions for Savings Books cancel and replace the Business Terms and Conditions for Savings Books of UniCredit Bank Czech Republic, a.s., valid since 1 January 2014.