

PRODUCT BUSINESS TERMS
AND CONDITIONS
FOR MAINTENANCE
OF THE UNIQUE SAVINGS
PRODUCT OF
UNICREDIT BANK
CZECH REPUBLIC
AND SLOVAKIA, A.S.

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

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

Welcome to
 **UniCredit Bank**

I. ESTABLISHING AND CONTENT

- 1.** In accordance with legal regulations, UniCredit Bank Czech Republic and Slovakia, a.s. (hereinafter referred to as the "Bank") establishes the Unique Savings product (hereinafter referred to as "Unique Savings") in Czech crowns (CZK) or foreign currency based upon a written contract concluded with a client (hereinafter referred to as the "Contract").
- 2.** The particulars of Unique Savings, as well as of the individual products and services connected with it, are specified in the Tariff of Fees for Providing Banking Services of UniCredit Bank Czech Republic and Slovakia, a.s. for individuals – nonentrepreneurs (hereinafter referred to as the "Price List").
- 3.** For an account provided as part of Unique Savings (hereinafter referred to as the "Account"), the signature specimen maintained for the Account is valid. Authorised persons may transact with the funds in Unique Savings to the same extent as does the owner Unique Savings, unless agreed otherwise.
- 4.** Within Unique Savings, it is possible to execute cash and noncash payment operations (i.e. payments from accounts in CZK and in foreign currency) to accounts maintained at the Bank, to accounts at other Czech banks, or to accounts at foreign banks. With the Account, it is not possible to use card services; to establish term deposits; to arrange direct debit permissions from the Account, including the SIPO service; to write cheques; or to use the Account as a standard account for settling loan payments. Unique Savings is primarily intended for depositing funds, i.e. not for ongoing transactions.

II. EARNING OF INTEREST AND FEES

- 5.** The credit balance on the Account earns interest in the manner stated in the Contract.
- 6.** The interest rate is used according to the selected optimum Unique Savings amount stated in the Contract.
- 7.** Interest is credited from deposits maintained in CZK or foreign currency to the Account, unless agreed otherwise with the owner of Unique Savings, always on the last day of each calendar quarter. In case of cancelling Unique Savings, the Bank pays the aliquot part of the interest immediately.
- 8.** Under the Contract, the client has the right to use products and services for the prices and in the extent specified in the Price List, unless explicitly agreed otherwise.
- 9.** Other services and products provided or used beyond those products and services specified for Unique Savings under the Price List are charged pursuant to the relevant sections of the Price List.

III. FINAL PROVISIONS

- 10.** Deposits to Unique Savings are insured according to law.
- 11.** The Contract automatically terminates upon cancellation of the Account for which Unique Savings has been established.
- 12.** The Product Terms and Conditions for Unique Savings supplement the Product 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 Unique Savings shall take precedence.
- 13.** The Bank is entitled to amend the Product Terms and Conditions for Unique Savings or add new provisions thereto, in particular concerning provisions governing the parties' rights and obligations, earning of interest, fees, the scope of changes to the Product Terms

and Conditions for Unique Savings, and the rules for implementing such changes. The Bank is entitled to amend the Product Terms and Conditions for Unique Savings 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 Unique Savings, to the owner of Unique Savings 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 Unique Savings under the relevant contractual relationship. If the owner of Unique Savings does not agree with the proposed amendment to the Product Terms and Conditions for Unique Savings, 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 Unique Savings, with immediate effect. If the owner of Unique Savings does not reject the Bank's proposal, then the new wording of the Product Terms and Conditions for Unique Savings 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 Unique Savings as the date upon which the new wording of the Product Terms and Conditions for Unique Savings becomes valid.

- 14.** In the case of a change or amendment to a framework contract according to the respective act, the provisions of paragraph 13 shall apply not only in case of a change or amendment to the Product Terms and Conditions for Unique Savings 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.
- 15.** Should the parties' rights and obligations governed by the Product Terms and Conditions for Unique Savings change as a direct result of a change in legal regulations that cannot be contractually circumvented, the provisions of paragraph 13 above shall not apply. The Bank will inform the Client of any such change.
- 16.** The Product Terms and Conditions for Unique Savings are valid from 1 January 2014.
- 17.** The Product Terms and Conditions for Unique Savings cancel and replace the Business Terms and Conditions for Maintenance of the Unique Savings Product of UniCredit Bank Czech Republic, a.s., valid since 1 October 2012.