

OVERVIEW OF CHANGES AS OF 1. 12. 2025

PRODUCT BUSINESS TERMS AND CONDITIONS

FOR ACCOUNTS AND PAYMENT SERVICES

UniCredit Bank Czech Republic and Slovakia, a.s.

Description of the change	Original wording	Proposed wording
PART I – COMMON PROVISIONS		
1. APPLICABILITY AND VALIDITY OF THE PRODUCT BUSINESS TERMS AND CONDITIONS FOR ACCOUNTS AND PAYMENT SERVICES		
Amendment to Article 1.4 - validity of the terms and conditions	This wording of the Product Business Terms and Conditions for Accounts and Payment Services is valid from 1 August 2025.	This wording of the Product Business Terms and Conditions for Accounts and Payment Services is valid from 1 December 2025.
PART II – CONDITIONS FOR OPENING, MAINTAINING AND CANCELLING ACCOUNTS		
3. ADDITIONAL PROVISIONS ON ESTABLISHING A CONTRACTUAL RELATIONSHIP AND OPENING AND MAINTAINING AN ACCOUNT		
Amendment to Article 3.8	3.8 The fees for account maintenance and reimbursement of expenses are generally due on a monthly basis in arrears and always on the last business day of the relevant calendar month. The Bank is also entitled, however, to deduct the specified fee and reimbursement of expenses at any time during the relevant period in which the fee is charged or reimbursement of expenses requested. On such established dates, the amounts representing the sum of fees and expenses of the Bank for the given period will be deducted directly from the Client's account.	3.8 The fees for account maintenance and reimbursement of expenses are generally due on a monthly basis and always on the last business day of the relevant calendar month. The Bank is also entitled, however, to deduct the specified fee and reimbursement of expenses at any time during the relevant period in which the fee is charged or reimbursement of expenses requested. On such established dates, the amounts representing the sum of fees and expenses of the Bank for the given period will be deducted directly from the Client's account.
Cancellation of Article 3.9	3.9 If the relevant contract or the Price List establishes that a certain fee is conditional, this means that the monthly fee for account maintenance is always charged in the respective month. If conditions for free-of-charge maintenance stated in the Price List are fulfilled, the fee is subsequently returned to the Client's account at the beginning of the following month. Credit turnover does not include incoming payments from the current accounts of the same owner, incoming payments from a savings account of the same owner, transfers from term deposits on the current account, credit transfers to the current account from credit accounts, credited interest or fee refunds.	3.9 Cancelled
Cancellation of Article 3.11	3.11. A Client who is a small entrepreneur in accordance with the relevant law is obliged to document this fact to the Bank if requested. If the Client fails to document this fact in a reasonable time, he or she will not be regarded as a small entrepreneur. In such case, the conditions for small entrepreneurs as defined by the relevant law no longer apply to the Client as of the first day of the following month.	3.11 Cancelled
10. OTHER PROVISIONS ON CANCELLING AN ACCOUNT AND TERMINATING AN ACCOUNT CONTRACT		
Amendment to Article 10.2	10.2 If doing so is not in violation of generally binding legal regulations and unless otherwise agreed, the Client is entitled at any time to withdraw from the account contract. The notice period is one month from the day following the day of delivering the cancellation notice to the Bank, or on a later date as specified in the notification. If the last day of the notice period falls on a non-business day, the Client acknowledges that the last day of the notice period is the last preceding business day.	10.2 If doing so is not in violation of generally binding legal regulations and unless otherwise agreed, the Client is entitled at any time to withdraw from the account contract. The notice period is one month from delivering the cancellation notice to the Bank, or on a later date as specified in the notification. If the last day of the notice period falls on a non-business day, the Client acknowledges that the last day of the notice period is the last preceding business day.

Amendment to Article 10.3	10.3 The Bank may terminate the account contract by means of a written notice and without stating its reasons, with effect from the end of the second calendar month following the month in which the termination notice was delivered to the Client, unless the Bank determines a longer notice period.	10.3 The Bank may terminate the account contract by means of a written notice and without stating its reasons with a notice period of two months from the date of delivery of the notice.
Amendment to Article 10.4	10.4 Before cancelling the account, the Bank and the Client are obliged to settle any reciprocal amounts payable and debts pertaining to the given account, and the Client is obliged to return all payment instruments to the Bank if any were issued to the account. Before cancelling the account, the Bank will terminate the authorisation of the Client and authorised persons to transact with funds in the account through various types of transactions according to the various contracts made with the Bank if these contracts have been concluded. On the day of cancelling the account, the Bank will calculate and settle the proportional amount of the interest and the entirety of the banking fees and expenses. The Bank is neither obliged to inform the Client of the cancellation of the account nor of the date upon which the account will be or was terminated.	10.4 Before cancelling the account, the Bank and the Client are obliged to settle any reciprocal amounts payable and debts pertaining to the given account, and the Client is obliged to return all payment instruments to the Bank if any were issued to the account. Before cancelling the account, the Bank will terminate the authorisation of the Client and authorised persons to transact with funds in the account through various types of transactions according to the various contracts made with the Bank if these contracts have been concluded. On the day of cancelling the account, the Bank will calculate and settle the proportional amount of the interest and the entirety of the banking fees and expenses. If there are insufficient funds in the account to cover the cost of services, they will not be provided. Any credit balance on the closed account will be transferred in the currency of the account. The Bank is neither obliged to inform the Client of the cancellation of the account nor of the date upon which the account will be or was terminated.
Amendment to Article 10.7	10.7 A notice for termination of an account contract to which other products (term deposits, loans, etc.) are connected or for which obligations between the Client and Bank are recorded, and unless expressly agreed otherwise in a specific case, is regarded as a notice for termination of an agreement on payment services in accordance with the applicable law. Such notice does not affect the existence of the connected products. The relevant account shall continue to be maintained by the Bank for the Client, but it shall be an account other than a payment account under the Civil Code. Such account cannot be terminated prior to the termination of the relevant linked product except by agreement between the Client and the Bank. The account shall terminate at the time of termination of the last linked product.	10.7 Outgoing and incoming instant payments will not be available from the day preceding the cancellation of the current account. The ability to receive or send standard and express payments will remain unaffected.
Adding Article 10.8		10. 8 The bank overdraft will be canceled one day before the cancellation of the current account to which it is linked. The Client is obliged to repay the amount drawn down no later than on the day of cancellation of the bank overdraft.
Adding Article 10.9		10.9 If a current account linked to a loan is closed, a new account will be opened for the Client for the repayment of the loan.

PART IV – TERM DEPOSITS

16. TERM DEPOSITS

Amendment to Article 16.1	16.1 The Bank opens and maintains term deposits in Czech crowns and in foreign currency (hereinafter referred to as “term deposits”) on a deposit account of a particular currency. By submitting a request to open a term deposit, the Client provides the Bank with the funds for an agreed period, and the Bank is obliged to pay an agreed rate of interest on the funds in the term deposit. The Client agrees that the Bank will open a deposit account for the Client in the respective currency based on the Client's first request for opening a term deposit in the relevant currency. This deposit account will be opened for an indefinite period of time.	16.1 The Bank opens and maintains term deposits in Czech crowns and in foreign currency (hereinafter referred to as “term deposits”) on a deposit account of a particular currency. By submitting a request to open a term deposit, the Client provides the Bank with the funds for an agreed period, and the Bank is obliged to pay an agreed rate of interest on the funds in the term deposit. The Client agrees that the Bank will open a deposit account for the Client in the respective currency based on the Client's first request for opening a term deposit in the relevant currency. This deposit account will be opened for an indefinite period of time. The deposit account is closed at the same time as the Client's last current account in the given currency.
Amendment to Article 16.5	16.5 The Bank opens a term deposit on the basis of a request given by an authorised person in accordance with the signature specimen of the account or an instruction for other products that enable the opening of a term deposit. The authorised person may independently request to establish a term deposit, unless otherwise stated in the business conditions or in an agreement.	16.5 The Bank opens a term deposit on the basis of a request given by an authorised person in accordance with the signature specimen of the current account from which the principal amount of the term deposit is to be debited, or an instruction for other products that enable the opening of a term deposit. The authorised person may independently request to establish a term deposit, unless otherwise stated in the business conditions or in an agreement.

Amendment to Article 16.6	<p>16.6 The request to open the term deposit may be made in any of the following manners:</p> <ul style="list-style-type: none"> a) in writing through the Bank's form, b) by telephone on the condition that the Client identifies himself or herself with the password established for the specific account or in some other way required by the Bank, c) by means of direct banking products, or d) in another agreed manner. <p>These procedures also apply reasonably to requests for changing or cancelling a term deposit if technical possibilities so allow.</p>	<p>16.6 The request to open the term deposit may be made in any of the following manners:</p> <ul style="list-style-type: none"> a) in writing through the Bank's form, b) by telephone on the condition that the Client identifies himself or herself with the password established for the specific account or in some other way required by the Bank, c) using internet and electronic banking products, or d) in another agreed manner. <p>These procedures also apply reasonably to requests for changing or cancelling a term deposit if technical possibilities so allow.</p>
Amendment to Article 16.10	<p>16.10 If on the first day of the term deposit's intended effectiveness the available funds in the account are insufficient, or if the amount and maturity are not specified in accordance with the rules under paragraph 16.4, the Bank will not open the term deposit, unless otherwise agreed in writing. For subsequent turnovers of partial term deposits, the Bank will not open a partial term deposit, unless there is available balance on the current account.</p>	<p>16.10 If on the first day of the term deposit's intended effectiveness the available funds in the current account are insufficient, or if the amount and maturity are not specified in accordance with the rules under paragraph 16.4, the Bank will not open the term deposit, unless otherwise agreed in writing. For subsequent turnovers of partial term deposits, the Bank will not open a partial term deposit, unless there is available balance on the current account.</p>
Amendment to Article 16.13	<p>16.13 Types of rollover term deposits:</p> <ul style="list-style-type: none"> a) unchanging term deposit – The principal of the term deposit being opened is fixed for the entire rollover period. The interest is credited on the maturity date of the term deposit to the Client's account that was debited for the principal amount paid into the respective term deposit. b) capitalised term deposit – The principal of the term deposit being opened consists of the principal component paid into the term deposit and the accumulated interest that is credited to the principal component of the term deposit, reduced by the withholding tax under paragraph 16.21. c) balance term deposit – The principal of the term deposit being opened is derived from the available balance in the account on the day that the term deposit is opened. The available account balance is reduced by a fixed amount agreed in advance that will remain in the account. If the account has a credit limit that is agreed between the Bank and the Client, then that is not included in the available balance on the current account for the purpose of establishing the balance term deposit, while: <ul style="list-style-type: none"> i) the balance available on the respective account for opening the term deposit is determined according to the account balance existing on the rollover date of the partial term deposit; ii) if the term deposit balance drops below the specified minimum limit as a result of determining the available balance, then the term deposit terminates, unless otherwise agreed. Only one balance term deposit may be opened per account. d) another type of rollover term deposit that may be agreed, but only upon prior written agreement with the Bank. 	<p>16.13 Types of rollover term deposits:</p> <ul style="list-style-type: none"> a) unchanging term deposit – The principal of the term deposit being opened is fixed for the entire rollover period. The interest is credited on the maturity date of the term deposit to the Client's current account that was debited for the principal amount paid into the respective term deposit. b) capitalised term deposit – The principal of the term deposit being opened consists of the principal component paid into the term deposit and the accumulated interest that is credited to the principal component of the term deposit, reduced by the withholding tax under paragraph 16.21. c) balance term deposit – The principal of the term deposit being opened is derived from the available balance in the current account on the day that the term deposit is opened. The available current account balance is reduced by a fixed amount agreed in advance that will remain in the current account. If the current account has a credit limit that is agreed between the Bank and the Client, then that is not included in the available balance on the current account for the purpose of establishing the balance term deposit, while: <ul style="list-style-type: none"> i) the balance available on the respective current account for opening the term deposit is determined according to the current account balance existing on the rollover date of the partial term deposit; ii) if the term deposit balance drops below the specified minimum limit as a result of determining the available balance, then the term deposit terminates, unless otherwise agreed. Only one balance term deposit may be opened per current account. d) another type of rollover term deposit that may be agreed, but only upon prior written agreement with the Bank.
Amendment to Article 16.22	<p>16.22 The Bank transfers the interest payable to the respective account from which the term deposit's principal was originally taken, unless otherwise agreed.</p>	<p>16.22 The Bank transfers the interest payable to the respective current account from which the term deposit's principal was originally taken, unless otherwise agreed.</p>

Amendment to Article 16.24	16.24 A term deposit terminates: a) upon the agreed maturity date (end of the agreed maturity term), b) by terminating the automatic rollover procedure, or c) in another manner established in the General Business Terms and Conditions.	16.24 A term deposit terminates: a) upon the agreed maturity date (end of the agreed maturity term), b) by terminating the automatic rollover procedure, c) one business day prior to the termination of the current account from which the funds were transferred to the deposit account and to which they are to be returned after the term deposit expires, or d) in another manner established in the General Business Terms and Conditions.
Amendment to Article 16.27	16.27 On the term deposit's termination date, the funds of the term deposit are transferred to the respective account from which the principal of that term deposit was taken.	16.27 On the term deposit's termination date, the funds of the term deposit are transferred to the respective current account from which the principal of that term deposit was taken.