

# OVERVIEW OF CHANGES AS OF 1. 8. 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
<b>PART I – COMMON PROVISIONS</b>		
<b>1. APPLICABILITY AND VALIDITY OF THE PRODUCT BUSINESS TERMS AND CONDITIONS FOR ACCOUNTS AND PAYMENT SERVICES</b>		
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 10 December 2024.	This wording of the Product Business Terms and Conditions for Accounts and Payment Services is valid from 1 August 2025.
<b>PART III – PAYMENT SERVICES</b>		
<b>11. NONCASH PAYMENT SERVICES</b>		
Adding definitions in Article 11.11		<p>Fee management:</p> <p>For foreign payments in the EEA and SEPA Credit Transfers, SHA shall always be used (fees are paid by the payer and beneficiary at their bank). For foreign payments in exotic currencies, SHA shall always be used (fees are paid by the payer and beneficiary at their bank). If the payer specifies a fee management category other than SHA (i.e., BEN or OUR) for the above payments, the Bank and the payer agree that the Bank is entitled to change the category to SHA. For foreign payments other than those listed above, the Client shall specify the fee management category (i.e., SHA, BEN or OUR).</p>
<b>13. CONDUCTING PAYMENT OPERATIONS</b>		
Adding definitions in Article 13		<p>13.15 Foreign payments in exotic currencies are made from the Client's payment account held in CZK or EUR to an account held with another bank in a country where the exotic currency is the official currency, and the country and the currency in question are included in the list of exotic currencies published on the Bank's website. This type of payment may be subject to specific terms and conditions, which are set out in a separate document published on the Bank's website. If they are not met, the Bank is entitled not to make the payment. Unless there is a reason for refusal of payment, a settlement order placed before the deadline for transmission of the order under the Payment System Cut-Off Times document shall be executed on that business day and a settlement order placed after the deadline for transmission of the order under the Payment System Cut-Off Times document shall be executed on the following business day. For payments in exotic currencies, a settlement order shall lapse if for any reason it is not executed on the due date. A settlement order in an exotic currency can only be entered in internet and electronic banking. The current exchange rates are displayed to the Client only when entering a payment order, except for an order with a future maturity. Such an order shall be executed at the rate prevailing on the future due date, which may not be displayed to the Client when placing the order. Standing orders cannot be entered for payments in exotic currencies.</p>