

OVERVIEW OF CHANGES AS OF 1. 12. 2025

PRODUCT BUSINESS TERMS AND CONDITIONS FOR MAINTENANCE OF PERSONAL ACCOUNTS AND ACCOUNTS FOR SMALL BUSINESS CLIENTS

UniCredit Bank Czech Republic and Slovakia, a.s.

Description of the change	Original wording	Proposed wording
FEES		
Amendment to Article 3. - Fees	3. There is a monthly fee for maintaining the Account, the amount of which is set out in the “Personal Accounts” / “Accounts” section of the Price List. The fee is debited to the current account for which the Account was established. For Accounts where the amount of the monthly fee is subject to the fulfilment of conditions defined by the Bank, the monthly fee is payable on the last day of the calendar month immediately following the calendar month for which the fee is charged. For Accounts with a fixed monthly fee, the fee is payable on the last day of the calendar month for which the fee is charged.	3. There is a monthly fee for maintaining the Account, the amount of which is set out in the “Personal Accounts” / “Accounts” section of the Price List. The fee is debited to the current account for which the Account was established. If the monthly fee for an Account is subject to the fulfillment of conditions defined by the Bank, the monthly fee agreed in favor of the Bank shall be payable on the last day of the calendar month following the calendar month for which the fee is charged. Compliance with the specified conditions is therefore assessed for the preceding calendar month. The Bank is entitled to charge the Client the fee in advance during the month in which the fee is due. For Accounts with a fixed monthly fee, the fee is payable on the last day of the calendar month for which the fee is charged.
FINAL PROVISIONS		
Amendment to Article 23. - validity of the Terms and Conditions	23. The Terms and Conditions for Maintenance of Accounts are valid from 10 December 2024.	23. The Terms and Conditions for Maintenance of Accounts are valid from 1 December 2025.
Amendment to Article 24. - validity of the Terms and Conditions	24. The Terms and Conditions for Maintenance of Accounts cancel and replace the Terms and Conditions for Maintenance of Accounts of UniCredit Bank Czech Republic and Slovakia, a.s., valid from 9 October 2017.	24. The Terms and Conditions for Maintenance of Accounts cancel and replace the Terms and Conditions for Maintenance of Accounts of UniCredit Bank Czech Republic and Slovakia, a.s., valid from 10 December 2024.