

OVERVIEW OF CHANGES AS OF 20. 11. 2026

PRODUCT BUSINESS TERMS AND CONDITIONS FOR ACCOUNTS AND DEPOSITS

UniCredit Bank Czech Republic and Slovakia, a.s., pobočka zahraničnej banky

Description of the change	Original wording	Proposed wording
The amendment has been made in line with new legislation on consumer credit, which requires a longer notice period for certain types of consumer credit, whilst retaining the one-month period as the minimum standard.	ARTICLE 4 TERMINATION OF THE CONTRACT In point 4.1, letter.c) upon a written notice given by any of the parties to the contract with a notice period of one month commencing on the date of delivery of the notice, point 4.4. The Bank is entitled to terminate the contract on payment account with a non-consumer Client at any time without giving any reason, with a notice period of one month starting from the day of delivery of the written notice to the Client.	ARTICLE 4 TERMINATION OF THE CONTRACT In point 4.1, letter.c) upon a written notice given by any of the parties to the contract with a notice period of <u>at least</u> one month commencing on the date of delivery of the notice, point 4.4. The Bank is entitled to terminate the contract on payment account with a non-consumer Client at any time without giving any reason, with a notice period of <u>at least</u> one month starting from the day of delivery of the written notice to the Client.
The amendment has been made in line with new legislation on consumer credit. Duplicate provisions are removed, the conditions governing authorized overdrafts are transferred to separate documentation, and the consequences of clients' delay in the event of unauthorized overdrafts are clarified.	ARTICLE 5 CURRENT ACCOUNTS 5.10 Based on a special credit agreement for an indefinite period, the Bank may agree with the Client on a loan whose purpose is for the Bank to execute payment orders up to a certain agreed amount on a current account, even if the Client does not have the necessary own funds on the account (hereinafter referred to as the "Authorized Overdraft"). Such a credit agreement may also be concluded upon a proposal of the Bank addressed to the Client on a durable medium, and the Client may express his / her acceptance of the Bank's proposal and the drawdown of funds. Repayment of the Authorized Overdraft shall be made automatically each time funds are credited to the current account, thereby reducing the Authorized Overdraft or repaying it from time to time. The conditions for the termination and procedures for the recovery of the Authorized Overdraft shall be governed by a separate agreement pursuant to this clause and by the provisions of the Business Terms and Conditions for the Provision of Consumer Credit to Individuals - Non-Entrepreneurs, which shall apply mutatis mutandis. 5.11 The Account Holder is required to comply with the requirement of minimum account balance as determined by the Basic Terms and Conditions of Acceptance of Deposits. The Bank is not obliged to execute the Account Holder's payment order whose execution would cause the funds on the account to fall below the amount of the specified minimum balance. The Account Holder is required to secure at least the amount of funds in the Account Holder's account sufficient to cover the Account Holder's due liabilities to the Bank for the relevant period. The Bank is entitled to settle some payments (corrective settlements, fees, tax deductions, financial transactions tax payment, contactless payments by payment cards issued to the account, receivables of the Bank from other products provided by the Bank)	ARTICLE 5 CURRENT ACCOUNTS 5.10 Based on a special credit agreement <u>concluded</u> for an indefinite period, the Bank may <u>provide the Client who is a consumer with a loan in the form of an authorized overdraft on a current account up to an agreed credit limit</u> (hereinafter referred to as the "Authorized Overdraft"). <u>In accordance with the Client's instructions, the Bank shall, from the funds provided under the loan, carry out payment transactions to be debited from the Client's current account, even if the Client does not have sufficient funds in that account.</u> Repayment of the Authorized Overdraft shall be made automatically each time funds are credited to the <u>Client's</u> current account, thereby reducing the Authorized Overdraft or repaying it from time to time. The conditions of the Authorized Overdraft shall be governed by a <u>separate credit agreement</u> and by the provisions of the Business Terms and Conditions for the Provision of Consumer Credit to Individuals - Non-Entrepreneurs. 5.11 The Account Holder is required to comply with the requirement of minimum account balance as determined by the Basic Terms and Conditions of Acceptance of Deposits. The Bank is not obliged to execute the Account Holder's payment order whose execution would cause the funds on the account to fall below the amount of the specified minimum balance. The Account Holder is required to secure at least the amount of funds in the Account Holder's account sufficient to cover the Account Holder's due liabilities to the Bank for the relevant period. The Bank is entitled to <u>settle some payments from the account</u> (corrective settlements, fees, tax deductions, financial transactions tax payment, contactless payments by payment cards issued to the account, receivables of the Bank from other products provided by the Bank) from any account of the Client, even if there are insufficient funds in the account. The Bank may exercise this right even if there is an Authorized Overdraft on the account. In the event of insufficient <u>funds</u> in the account, such

	from any account of the Client, even if there are insufficient funds in the account. The Bank may exercise this right even if there is an Authorized Overdraft on the account. In the event of insufficient funds in the account, such settlement may result in an unauthorized overdraft balance on some of the Client's accounts or an overdraft exceeding the maximum Authorized Overdraft (hereinafter referred to as "Unauthorized Overdraft"). The Account Holder is obliged to settle the Unauthorized Overdraft on the account. The Bank shall notify the Account Holder of the occurrence of the Unauthorized Overdraft and invite the Account Holder to settle it within the time limit specified by the Bank. An Unauthorized Overdraft is a loan granted by the Bank to the Client, whereby the relations of the contracting parties with regard to the amount owed are governed by the provisions of the Commercial Code and the Business Terms and Conditions for Loans for Entrepreneurs – Non-Consumers. The relevant provisions of the Consumer Credit Act as amended and the Business Terms and Conditions for the Provision of Consumer Credit to Individuals – Non-Entrepreneurs shall apply mutatis mutandis to the Unauthorized Overdraft on the accounts of consumers.	settlement may result in an unauthorized overdraft balance on the Client's account or an <u>overdraft</u> exceeding the maximum Authorized Overdraft (hereinafter referred to as "Unauthorized Overdraft"). The Bank shall notify the Account Holder of the occurrence of the Unauthorized Overdraft and invite the Account Holder to settle it within the time limit specified by the Bank. <u>The Account Holder is obliged to settle any Unauthorized Overdraft on the account. In the event of a delay in settling the Unauthorized Overdraft, the Bank is entitled to charge default interest on the amount of the Unauthorized Overdraft.</u>
Amendment to the date on which the Product Business Terms and Conditions enter into force	ARTICLE 14 FINAL PROVISIONS 14.1 These Business Terms and Conditions shall enter into force on 1 June 2025 and supersede the Business Terms and Conditions dated 1 January 2024 in their entirety.	ARTICLE 14 FINAL PROVISIONS 14.1 These Business Terms and Conditions shall enter into force on 20 November 2026 and supersede the Business Terms and Conditions dated 1 June 2025 in their entirety.