

# OVERVIEW OF CHANGES AS OF 1. 6. 2025

## 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
Amendment to Article 5, point 11	<p>ARTICLE 5 CURRENT ACCOUNTS</p> <p>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 his account sufficient to cover his due liabilities to the Bank for the relevant period. The Bank is entitled to settle payments (corrective settlements, fees, tax deductions, 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, which will result in an unauthorized overdraft balance (hereinafter referred to as "Unauthorized Overdraft"); the Bank may exercise this right even if there is an Authorized Overdraft on the account and the settlement of payments exceeds the maximum Authorized 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. The relevant provisions of the Business Terms and Conditions for the Provision of Consumer Credit to Individuals – Non-Entrepreneurs shall apply mutatis mutandis to the procedures for the recovery of the Unauthorized Overdraft.</p>	<p>ARTICLE 5 CURRENT ACCOUNTS</p> <p>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) 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.</p>
Addition of a provision on financial transactions tax in Article 13	<p>ARTICLE 13 FINAL PROVISIONS</p> <p>13.1 These Business Terms and Conditions shall enter into force on 1 January 2024 and supersede the Business Terms and Conditions dated 1 April 2023 in their entirety.</p>	<p>ARTICLE 13 CERTAIN PROVISIONS ON FINANCIAL TRANSACTIONS TAX</p> <p>13.1 The Bank is a statutory payer of the Financial Transactions Tax (hereinafter referred to as the "Tax"). The Tax shall apply to debit financial transactions (hereinafter referred to as the "Transactions") on the payment accounts of the Client who is a legal entity, a branch office of a foreign entity and payment accounts used for business purposes of the Client who is a natural person – entrepreneur (hereinafter referred to as the "Taxpayer").</p> <p>13.2 A Client who is not a Taxpayer is obliged to notify the Bank of this fact by delivering a notification, a template of which shall be published by the Bank on its website. The Bank shall not collect the Tax from the day following the date of delivery of the notification to the Bank. The Client shall be liable to the Bank for any loss incurred by the Bank as a result of the provision of false information in the Notification.</p>

		<p>13.3 A Client who conducts Transactions that are not subject to the Tax under the Act on a special account shall notify the Bank of this fact by delivering a notification, a specimen of which shall be published by the Bank on its website. In such a case, the Bank shall not collect the Tax from the day following the date of delivery of the notification to the Bank. The Client shall be liable to the Bank for any loss incurred by the Bank as a result of the provision of false information in the Notification.</p> <p>13.4 The Bank shall be entitled not to collect the Tax if it decides that the Client is not a Taxpayer or that the Transaction is not subject to the Tax under the Act.</p> <p>13.5 The Bank shall not collect Tax on a financial transaction made between multiple accounts held in the business name or name of the same Taxpayer.</p> <p>13.6 The Bank applies the Tax daily, monthly or when the account is closed.</p> <p>13.7 If the Client has doubts about the correctness of the collected Tax, the Client is entitled to submit a complaint to the Bank in accordance with the Rules of Complaints.</p>
Amendment of validity and renumbering of Article 13 to Article 14	<p>ARTICLE 13 FINAL PROVISIONS</p> <p>13.1 These Business Terms and Conditions shall enter into force on 1 January 2024 and supersede the Business Terms and Conditions dated 1 April 2023 in their entirety.</p>	<p>ARTICLE 14 FINAL PROVISIONS</p> <p>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.</p>