

OVERVIEW OF CHANGES AS OF 1. 6. 2025

PRODUCT BUSINESS TERMS AND CONDITIONS

FOR THE ISSUANCE AND USE OF PAYMENT CARDS

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

| Description of the change | Original wording | Proposed wording |
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| Addition of a provision on financial transactions tax in Article 16 | <p>ARTICLE 16 FINAL PROVISION</p> <p>1. These Business Terms and Conditions shall enter into force on 1 August 2024 and supersede the Business Terms and Conditions for the Issuance and Use of Payment Cards of 1 April 2023 in their entirety.</p> | <p>ARTICLE 16 CERTAIN PROVISIONS ON FINANCIAL TRANSACTIONS TAX</p> <p>1. The Bank is a statutory payer of the Financial Transactions Tax (the "Tax").</p> <p>2. The Tax shall apply to the first use of the payment card issued to the Client's payment account in a calendar year for the purpose of making a financial transaction and cash withdrawal with such payment card. A taxpayer is a legal entity, a branch office of a foreign entity and a natural person who is an entrepreneur (hereinafter referred to as the "Taxpayer").</p> <p>3. A Client who is not a Taxpayer is obliged to notify the Bank of this fact by delivering a notification, a specimen 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>4. When a payment card is used to make a payment transaction, the Bank applies the Tax on the banking day on which the payment card is first used in the calendar year. The Bank shall deduct the Tax at latest after the end of the tax period in which the payment card was used.</p> <p>5. For cash withdrawals by payment card, the Bank shall apply the Tax on the banking day of such cash withdrawal, the Bank shall deduct the Tax on a monthly basis.</p> <p>6. The Bank shall be entitled not to collect the Tax if it decides that the Client is not a Taxpayer or that the payment card is not issued to the Client's payment account.</p> <p>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 16 to Article 17 | <p>ARTICLE 16 FINAL PROVISION</p> <p>1. These Business Terms and Conditions shall enter into force on 1 August 2024 and supersede the Business Terms and Conditions for the Issuance and Use of Payment Cards of 1 April 2023 in their entirety.</p> | <p>ARTICLE 17 FINAL PROVISION</p> <p>1. These Business Terms and Conditions shall enter into force on 1 June 2025 and supersede the Business Terms and Conditions for the Issuance and Use of Payment Cards of 1 August 2024 in their entirety.</p> |