

Overview of e-banking services and parameters

Retail products and services	User's standard setup <u>defined in the General Agreement</u>	
	Online Banking	
	<u>Parameters</u>	<u>Services</u>
	Smart Banking	
	<u>Parameters</u>	<u>Services</u>

Products and services no longer sold by the Bank	UniTel	
	<u>Parameters</u>	<u>Services</u>
	Online Card	
	<u>Parameters</u>	<u>Services</u>
Notification		
<u>Parameters</u>	<u>Services</u>	
BusinessNet		
<u>Parameters</u>	<u>Services</u>	

Corporate products and services	BusinessNet Professional	
	<u>Parameters</u>	<u>Services</u>
	BusinessNet Connect	
	<u>Parameters</u>	<u>Services</u>
	BusinessNet Securities	
	<u>Application under BNP</u>	
	MultiCash	
	<u>Parameters</u>	<u>Services</u>
	EuroperaanGate	
	<u>Parameters</u>	
Email Banking		
<u>Parameters</u>		
SWIFTNET		
<u>Parametre</u>		

* Products and Services can be provided to other than the target segment only based on an individual agreement between the Bank and the Client

EB Services are provided in accordance with the relevant Price List of banking services for the client target segment.

This overview of electronic banking services and parameters is valid since 30.05.2016.

Parameters - BusinessNet / BusinessNet Professional

Minimum technical requirements

Operating system	MS Windows Vista, 7, 8, 10
	Mac OS X or higher
	*Android 1.x.x or higher, iOS, RIM, Symbian
Internet browser	MS Internet Explorer 7.0 or higher, Mozilla Firefox 3.0 or higher, Google Chrome 4.0 or higher, Safari 3.0 or higher
	Native browser of Android, iOS, Symbian, Opera Mini / Mobile
Screen resolution	1024x768 for PC
	For display in a mobile phone, the application adapts to the resolution of the mobile
Font size	Normal
JavaScript	Enabled
Java	Optional choice for better comfort in downloading data from accounting: Java enabled MS Java or JDK 1.4 applet versions
Cookies	Enabled
Other	Adobe Acrobat Reader 6.0 or higher

Note: If other than recommended operating systems and browsers are used, the Bank does not guarantee a proper functioning of Internet Banking Services.

Security tools and Identification signs for communication with the Bank

Security - Primary identification Authentication (login) for the application Authorization (signature) of active operations	User ID - assigned by the Bank The Bank is authorised to unilaterally change the User ID; the Bank shall notify the User of the change of the User ID via the applicable Internet banking service. The Account owner agrees that the Bank shall announce the change of the User ID directly to the User. After the notification of the change of User ID is delivered to the User, the content of the Contract is amended accordingly.
	Security tool: 1. Smart key - Code generated by Smart key mobile application 2. Security key (Electronic token) - Code generated by the security key (token) 3. SMS key - Static safety key (assigned by the bank and the user shall change it upon his first login) - SMS code sent by the bank to the mobile phone announced by the user 4. Password (read-only access) - static safety code assigned by the bank; the user shall change it upon his first login (the password shall be changed within 72 hours from delivery)
	<i>Note: Access to the Smart key/ Electronic token is protected by a PIN selected by the User. In case of three consecutive failed attempts to enter the correct PIN, the safety key is blocked. The User can ask for unblocking either by phone after a his successful identification or directly at the Bank's branch.</i>
Secondary identification (data for Blocking / unblocking the security tool)	<ul style="list-style-type: none"> - User ID (assigned by the Bank) - User's name and surname - Control data (answering a control question) or other additional data as required by the Bank <p>The control data for blocking/unblocking the security tool agreed in the Contract can be changed by the User via Internet Banking services. If no control data were agreed in the Contract, the User can add such data via Internet Banking services. If the User changes/amends the agreed control data via Internet Banking services, or if no such data were agreed in the Contract, it applies that the control data for blocking/unblocking the security tool shall be control data as amended by the User via Internet Banking services.</p>
Blocking the security tool / access to Internet Banking services	<p>The Bank shall block the Security tool</p> <ul style="list-style-type: none"> - upon request of the User, Account Owner <p>if the Account Owner or the User properly enters the data required by the Bank, namely: the User's name and surname, User ID and control data for blocking/unblocking of the Security tool. If the Account Owner or the User fails to enter the required data, the Bank shall temporarily block the Security tool. The Bank applies full blocking of the Security tool only if the Account Owner files a written request to block the Security tool. If the Bank receives no written request from the Account Owner to block the Security tool, the Bank cancels the temporary blocking if the Account Owner or the User ask by phone to unblock the Security Tool and provide the data required by the Bank.</p> <ul style="list-style-type: none"> - upon repeated entering an incorrect Security code in combination with the User ID for authentication - if the User repeatedly (3 or more times) enters an incorrect PIN for the Electronic token <p>The Bank will block access to electronic banking services upon telephone identification of the User. If the User fails to provide the control data, the Bank is not obliged to unblock the access to Internet banking services. In such case, only the Account Owner can ask for unblocking the Security Tool by a written request submitted to the Bank.</p> <p>The Bank shall not be liable for any misuse of the Security Tool in the period starting from the temporary blockage of the Security Tool until the moment of receiving the Account Owner's written request for blocking the Security Tool.</p>

Parameters - BusinessNet / BusinessNet Professional**Limits**

Daily limit	unlimited, unless otherwise agreed in the Contract with the user
Transaction limit	unlimited, unless otherwise agreed in the Contract with the user
Support	
Technical support	mail: eb.sk@unicredit.eu Banking days (Mo-Fr) 7:00 a.m.-6:00 p.m.
UniTel Client Line	- In Slovakia: 0800 140 014 , *1111 (accessible from mobile networks) - From abroad: +421 44 547 6870 <i>Note: When calling from abroad, the user shall pay standard telephone fees.</i> Daily (Mo-Su) 7:00 a.m. – 10:00 p.m.
Websites	http://www.unicreditbank.sk/businessnet
UniTel Line standard activities	- Notification of performance of the instruction/amendment/cancellation of the client's orders - Blocking/unblocking the Security key, the User - Accepting the client's problem, solution and announcement of the result - Communication with clients via e-mails, application
Other	
International user ID International User profile	Setup of the user ID as an internationally usable. Such user ID can be then used for access to selected applications of other member banks of the UniCredit group, supporting this service. The list of the banks is available at the Bank's websites. The User has set up the International User profile, if it is agreed in the Contract signed between the Account Owner and the Bank. Such User is authorised to use the same User ID and the same Security Tool, also for other countries and banks within the Bank's Group providing access to account kept by them through similar internet platform as the Bank. However, providing access to such account(s) has to be agreed in a separate agreement between the relevant account owner and the bank in the other country
Export of the content to CSV, XLS format	The Bank reserves the right to change the format of exported data
Maximum number of connected accounts	Maximum number of connected accounts is 300. Maximum number accounts for displaying and exporting to PDF is 200.
Availability	On a 24/7 basis, except for signing (authorization) of requirements at the moment of technical closing - daily from 10:30 p.m. to 11:15 p.m., on the last day of the month approximately from 11:30 p.m. to 01:30 a.m.
SEPA Converter - Liability	Account Owner or the User is responsible for the data in the input file (SKI, CLEARING, CSV, GEMINI) and is also obliged to check whether the data in the output file (pain.001.001.03) reflect the contents of the input file (format SKI). The Bank is not responsible for any misuse of SEPA Converter.
Information on Multisignature	
Description	Multisignature service refers to the following types of payments/instructions: SEPA payment, Foreign payment, Conversion/Transfer between own accounts, SEPA Direct debit order, SEPA Direct debit permit, Standing order. Instructions (ordering/amendment/cancellation) referring to term deposits are not subject to Multisignature authorization. Each user with a signing authorization (irrespective of Multisignature authorizations), having his time deposit account accessible, can separately sign an instruction regarding the time deposit.
User's authorisation to sign	Signature means authorization of a transaction by the Security key code. A transaction can, however, does not have to require more than one authorization depending on rules defined in the relevant contractual document. The Client (Account Owner) authorises the User (authorised entity) to handle the financial funds held on the account and at the same time, defines the signing level for the authorised person. With reference to such assigned signing level and signing rules (combination of signatures) defined in the relevant contractual document, the signing authorization of the person can be - partial (i.e. only in combination with a signature of other person) or - separate.
Signature class	A signature class defines a group of users with the same authorisation to handle financial means held on the account, in accordance with contractually defined limits and rules. There is a signing rule defined for each account, i.e. a required combination of signatures to be attached by persons with the relevant signature class, which is necessary to carry out transactions under the specified transaction limit. There can be no limit specified. Any signature class can be assigned to an unlimited number of authorised persons. The transaction limit of every authorised person - user - is superior to limits on Multisignature level (the default setup for user's limit is NO LIMIT, unless otherwise agreed in the contract). Cancellation of a transaction waiting for signature is not subject to Multisignature authorisation rules.
Fees	
Charged fees	The fee for activation of the service and the fee for providing access to the account(s) shall be paid by the Owner of the account for which the services have been established and provided. The fee for activation of the service is due upon entering into the Contract and the fee for providing access to the account(s) is due on the last working day of the relevant calendar month. The amount of the fee has been defined in the Price List for the market segment, in which the Account Owner is assigned by the Bank. The fee includes all accounts agreed in the Contract between the Bank and the Account Owner for internet banking products.

* For optimised display in mobile phones

The description of technical requirements and functionalities, as well as terms of use are specified and described in detail in the User Manual, which is available in electronic form on the Bank's website.

Parameters - BusinessNet Connect	
Minimum technical requirements	
Operating system	MS Windows Vista, 7, 8, 10 Mac OS X or higher Linux
Supported protocol	WebDAV - freeware https protocol used for Document management system Web Distributed Authoring and Versioning
Other	PGP encryption For optional encryption of signature downloading or for signing payment files, digital certificate OpenPGP with validity period shorter than 365 days KLEOPATRA - plugin recommended by the Bank, allowing to work using PGP, supporting commands from the command line, Total Commander
Security tools and Identification signs in communication with the Bank	
Authentication (login) in the application	Using the password: - User ID (assigned by the Bank) - Password - A static security code assigned by the bank; the user shall change it after the first login (the password shall be changed within 72 hours from delivery) The Bank is authorised to unilaterally change the User ID; the Bank shall notify the User of the change of the User ID via the applicable Internet banking service. The Account owner agrees that the Bank shall announce the change of the User ID directly to the User. After the notification of the change of User ID is delivered to the User, the content of the Contract is amended accordingly.
Authorization (signing) of active operations	For settings with automatic processing of files with payment orders, the Bank only processes files signed by a digital signature of one of the key holders. Another prerequisite is that the key holder has a separate signing authorization.
Users and electronic signature	
Users	Technical user a type of a Passive user, intended only for setup of the connection and exchange of files between Account Owner systems and the Bank systems. Signing user User intended solely for signing Instructions (payment files) on the side of the Account Owner. Instructions can be signed by not more than one key of a Signing User. Multisignature is possible only in combination with BNP. There can be more Technical/Signing users and each of them has to be an Account Owner authorised for such acts on a special Bank form (Confirmation of assignment of authorisations to an electronic banking user - BussinesNet Connect Services)
Electronic signature - Digital keys in the process of exchange of files via WebDAV	User's public key: Freely distributable PGP key generated by the Account Owner for the Technical and/or Signing User. It is used to encrypt the content of the file to be delivered by the Bank to the Account Owner. After the encryption, the content of the file becomes illegible. The encrypted file can be decoded solely by the User's Private Key. The User's Private Key is a security tool for BusinessNet Connect service. The User must not make it available to anyone else. The key serves for signing the Instructions file, decoding of the content of the files which were encrypted using the secret part of the key by the Bank. Bank's public key serves for encryption of the payment file by the Client and the Bank sends it by e-mail (as an attachment) to the Account Owner to the agreed e-mail address. Bank's private key On the side of the Bank, the key serves for digital signing of the file to be delivered by the Bank to the Account Owner. Before the Account Owner saves the data to ERP system, authenticity of the signature is checked using the Bank's public key.
Limits	
Daily limit	unlimited
Transaction limit	unlimited

Parameters - BusinessNet Connect	
Support	
Technical support	mail: eb.sk@unicredit.eu Banking days (Mo-Fr) 7:00 a.m.-6:00 p.m.
UniTel client line	- In Slovakia: 0800 140 014, *1111 (accessible from mobile networks) - From abroad: +421 44 547 6870 <i>Note: When calling from abroad, the user shall pay standard telephone fees .</i> Daily (Mo-Su) 7:00 a.m. – 10:00 p.m.
Websites	http://www.unicreditbank.sk/businessnet
UniTel Line standard activities	- Blocking/unblocking the technical user's access - Blocking/unblocking the digital certificate - Accepting the client's problem, solution and announcement of the result - Communication with clients via e-mails, application
Other	
Available formats of statements	Daily statements - MT940 MultiCash structured, MT940 MultiCash non-structured - Gemini, Clearing, ABO, CSV, XML
Accepted payment file formats	SEPA payments: XML Foreign payments: MultiCash, Gemini, CSV, client's own format
Fees	
Charged fees	The implementation fee and the monthly fee shall be paid by the Owner of the account for which the services have been established and provided. The implementation fee is due upon entering into the Contract and the monthly fee is due on the last working day of the relevant calendar month. The amount of the fee has been defined in the Price List for the market segment, in which the Account Owner is assigned by the Bank. The fee includes all accounts agreed in the Contract between the Bank and the Account Owner for internet banking products.

The description of technical requirements and functionalities, as well as terms of use are specified and described in detail in the User Manual, which is available in electronic form on the Bank's website.

Parameters - E-mail Banking	
Minimum technical requirements	
Operating system	MS Windows Vista, 7, 8, 10 Mac OS X or higher *Android 1.x.x or higher, iOS, RIM, Symbian
Internet browser	MS Internet Explorer 7.0 or higher, Mozilla Firefox 3.0 or higher, Google Chrome 4.0 or higher, Safari 3.0 or higher *Native browser of Android*, iOS, Symbian, Opera Mini / Mobile
Screen resolution	1024x768 pre PC For display in a mobile phone, the application adapts to the mobile phone resolution
Font size	Normal
JavaScript	Enabled
Java	Option for a higher comfort when downloading data from accounting: Java enabled, MS Java or JDK 1.4 applets versions
Cookies	Enabled
Other	Adobe Acrobat Reader 6.0 or higher
Note: If other than recommended operating systems and browsers are used, the Bank does not guarantee a proper functioning of Internet Banking Services	
E-mail reports	
Frequency of sending	E-mail with an attachment in PDF format is sent once a day to the contractually agreed e-mail address, always in the morning of each working day following after the banking day for which the e-mail is prepared.
List of entries to the account	The report shall provide a summary of entries made to the Account during one business day. The information shall also refer to the initial and the target balance on the client's account on the prior banking day. The Bank does not provide a possibility to perform Active operations via this electronic banking service.
Numbering of PDF files	Pdf files sent via E-mail Banking are not numbered by the Bank; they are sent exclusively to the e-mail address stated on the Contract with the Client.
Security	The Pdf file is in a non-coded format.
Support	
Technical support	mail: eb.sk@unicredit.eu Banking days (Mo-Fr) 7:00 a.m.-6:00 p.m.
UniTel Client line	- In Slovakia: 0800 140 014 , *1111 (accessible from mobile networks) - From abroad: +421 44 547 6870 <i>Note: When calling from abroad, the user shall pay standard telephone fees.</i> Daily (Mo-Su) 7:00 a.m. – 10:00 p.m.
Websites	http://www.unicreditbank.sk/emailbanking
Standard activities of the technical support line	- Support and testing for transfer orders, in a contractually agreed format - Receipt of the client's problem, resolution and notification of the result
Fees	
Charged fees	The fee for activation of the service and the fee for sending e-mail reports shall be paid by the Account Owner for whose account the service has been established and to whom it was provided. The fee for activation of the service is due upon signing the Contract and the fee for sending e-mail reports is due on the last working day of the relevant calendar month. The amount of the fees is defined in the price List valid for the relevant market segment; the fee is due on the last working day of the relevant month. The amount of the fee for sending e-mail reports is not dependent on the number of e-mail addresses or quantity of data subject to the notification by the Bank.

* For optimized display on a mobile phone

Parameters - European Gate	
Providing access to accounts	
Passive connection	In the Contract, the Bank is defined as the "Account-Keeping Bank" and is able to "assume" transfer orders sent via EuropeanGate channel from a member bank of the UniCredit Group, which is defined in the Contract as the "Sending Bank", with an active connection to the EuropeanGate.
Payment orders	Payment orders sent to the Bank via EuropeanGate service shall comply with the GBT and with the Bank's Business Terms for provision of payment services. Payment orders sent to the Bank via EuropeanGate service must be delivered to the Bank in the required format necessary for posting the payment orders.
Liability	The Bank shall not be liable for any losses incurred owing to a failure to posting the payment orders submitted to the Bank in a incorrect format.
Support	
Technical support	e-mail: eb.sk@unicredit.eu Banking days (Mo-Fr) 7:00 a.m.-6:00 p.m.
UniTel Client line	- In Slovakia: 0800 140 014, *1111 (accessible from mobile networks) - From abroad: +421 44 547 6870 <i>Note: When calling from abroad, the user shall pay standard telephone fees.</i> Daily (Mo-Su) 7:00 a.m. – 10:00 p.m.
Websites	http://www.unicreditbank.sk/europeangate
Standard activities of the technical support line	- Support and testing for transfer orders, in a contractually agreed format - Receipt of the client's problem, resolution and notification of the result
Fees	
Charged fees	The fees for the EuropeanGate service shall be paid by the Account Owner. The amount of the fees is defined in the price List valid for the relevant market segment; the fee is due on the last working day of the relevant month.

Parameters - SWIFTNET	
Providing access to accounts	
Description of the service	Service SWIFTFIN allows to corporate customers , who are the direct SWIFT members , to communicate with our bank via SWIFT network and use service SWIFT FIN (SWIFT MT format messages) or SWIFT Fileact (communication via files in agreed payments and account statements file formats) . In addition, client can deliver futher via EuropeanGate service payment orders to any other bank of UniCredit group, which is connected to Europeangate service. So SWIFTNET service allow sinle point of entry for delivary of payment ordres to whole Unicreditgroup for corporate customer.
Payment orders	Payment orders sent to the Bank via SWIFT FIN/SWIFT FilleAct service shall comply with the GBT and with the Bank's Business Terms for provision of payment services. Payment orders sent to the Bank via SWIFT FIN/SWIFT FilleAct service must be delivered to the Bank in the required format necessary for posting the payment orders.
Liability	The Bank shall not be liable for any losses incurred owing to a failure to posting the payment orders submitted to the Bank in a incorrect format.
Support	
Technical support	e-mail: eb.sk@unicredit.eu Banking days (Mo-Fr) 7:00 a.m.-6:00 p.m.
UniTel Client line	- In Slovakia: 0800 140 014, *1111 (accessible from mobile networks) - From abroad: +421 44 547 6870 <i>Note: When calling from abroad, the user shall pay standard telephone fees .</i> Daily (Mo-Su) 7:00 a.m. – 10:00 p.m.
Standard activities of the technical support line	- Support and testing for transfer orders, in a contractually agreed format - Receipt of the client's problem, resolution and notification of the result
Fees	
Charged fees	The fees for the SWIFTNET service shall be paid by the Account Owner. The amount of the fees is defined in the price List valid for the relevant market segment; the fee is due on the last working day of the relevant month.

Parameters - MultiCash*	
System requirements - Minimum technical equipment	
Hardware	Pentium 4 (1GHz) processor or a comparable processor made by other producer
	2GB RAM
	500 MB reserved on the hard disc for MultiCash
	floppy disc drive 3.5" / 1.44 MB (for the Key communication diskette)
	CD-ROM, USB port (for installation purposes)
	colour monitor with 1024x768 resolution, 8 MB graphic card
	connected printer (for initiation procedures), keyboard, mouse
	communication equipment (modem - analogue or ISDN, fixed internet connection)
Software	OS Windows Vista (Business or higher), Windows 7 or higher
	Adobe Acrobat Reader 8.0 or higher
	installed Internet Explorer 8.0 or higher
Other	installed TCP/IP protocol
	installation CD ROM from the Bank
Data transfer - minimum technical equipment for the transfer	
Transfer using the analogue telephone line	<ul style="list-style-type: none"> • one free serial port (COM 1, COM 2 - COM 8) • modem for PC, where the program is to be installed (AT compatible, min. 2 400 bps, error correction under V.42 or MNP4 specification) • a cable to connect the modem with the PC free communication port • a cable to connect the modem with the telephone service line
Transfer using the ISDN line	<ul style="list-style-type: none"> •• ISDN terminals - terminal equipment shall be checked as to whether there is available a CAPI 2.0. driver for the existing OS and whether the equipment supports that standard • a cable to connect the ISDN terminal equipment with the service line • recommended ISDN terminal equipment - AVM FRITZ! Card in internal and external making ISDN equipment not meeting the above mentioned requirements - Microcom and DIVA <p>ISDN equipment should be connected to the PC, where MultiCash is to be installed. Of course, Distributed CAPI 2.00 can be used, if it is supported by ISDN. In that case, however, it should be noted that the ISDN equipment is not likely to be used solely for MultiCash, and, consequently, it may not be available every time you need it to communicate with the Bank.</p>
Transfer using the TCP/IP protocol	<p>This type of communication uses Internet as a communication medium. The communication goes directly to the specific IP address and the port of the banking server. In case of communication through firewall (proxy server) a permit should be given to access to the IP address and to the port defined by the bank. The same applies to use of the software firewall (Black ICE, ZoneAlarm, etc. installed to the PC, where MultiCash is to be installed.</p>
Security tools and identification signs for communication with the Bank	
Electronic signature	<p>Electronic signature (hereinafter only the "ES") serves for authentication (verification of identity) of the User and authorization (verification of the content) of payment files sent to the Bank via MultiCash. ES is issued based on the Contract made with the Account Owner. The User stated on the request shall generate in MultiCash his public and secret key for the ES including the security password and make the initiating connection with the bank server. Additionally, the Account Owner shall deliver to the Bank the printed and signed document with the public key to the ES. The Bank will make the activation for the User only based on the received public key.</p> <p>ES can be used solely by the User stated in the Contract. If the User either can not or does not want to use the ES, the Account Owner shall apply for cancellation of the access to the ES functions. The new user indicated by the Account Owner in the Contract shall generate his public and secret key to the ES in MultiCash, including the security password and shall make the initiating connection with the bank server. Additionally, the Account Owner shall submit to the Bank the printed and signed by him the public key to the ES. The Bank will activate the new User only based on the delivered public key. The Bank blocks the access to ES functions solely based on the User's and/or the Account Owner's request, provided that all instructions given by the Bank's employee in charge of cancellation of the access are observed.</p> <p>The Bank cancels the client's access to ES functions only based on a request signed by the Account Owner and delivered in a written form, provided that all instructions given by the Bank's employee in charge of the cancellation of the access are observed.</p> <p>If the access to ES functions is blocked by the client, the Bank unblocks the access only based on a written request by the Account Owner, provided that all instructions of the Bank's employee in charge of the unblocking are observed.</p>
Client application treatment	<p>The owner of the account/application shall prepare a written definition of user access and signing rights for individual accounts. The scope of privileges for the work in MultiCash system is defined by the client administrator. The user signs in the MultiCash application using the user name and the password and the electronic signature is used for authentication and authorization. During the transfer, the data are protected by special DES/RSA algorithms.</p>

Parameters - MultiCash*	
Authorization of transactions	Sent active Instructions are authorised by the User's electronic signature registered in the Bank's electronic banking system. Electronic signature can be delivered from a sole MultiCash application, separate modules for selected Users connected to the application (MultiCash@sign functionality) or from more (various) MultiCash applications / installations (distributed electronic signature functionality)
Secondary identification signs (for telephone communication with the Bank)	Secondary identification: <ul style="list-style-type: none"> • User ID (assigned by the Bank) • User name and surname • Account number
Limits	
Daily limit	unlimited, unless otherwise agreed for the User in the Contract
Transaction limit	unlimited, unless otherwise agreed for the User in the Contract
Support	
Website	http://www.unicreditbank.sk/multicash
Technical support	mail: eb.sk@unicredit.eu Banking days (Mo-Fr) 7:00 a.m.-6:00 p.m.
UniTel client line	- In Slovakia: 0800 140 014, *1111 (accessible from mobile networks) - From abroad: +421 44 547 6870 <i>Note: When calling from abroad, the user shall pay standard telephone fees .</i> Daily (Mo-Su) 7:00 a.m. – 10:00 p.m.
Standard activities of the technical support line	- Communication with clients using MultiCash via phone and e-mail - Blocking/unblocking* of security elements - Blocking/unblocking of the digital certificate - Receipt of the client's problem, resolution and notification of results - Communication with clients by e-mail, applications - Activation** of security elements *) upon original written request by the User/Account Owner **) upon original written request by the Account Owner
Software	
Licence	If the Bank installs the software for the Account Owner or to other natural person or legal entity (as requested by the Account Owner), who is to use the software under the Account Owner's authorisation (hereinafter only the "Authorised Operator"), the Account Owner will acquire the permit (licence) to use the software for the purposes stated in the Manual. Neither the Account Owner nor the Authorised Operator acquire title to the software, copies thereof or any further materials supplied together with the software. Without the Bank's approval, the Account Owner is not authorised to assign the licence to third parties.
Copying	If the software is not equipped by technical protection from copying, the Account Owner or the Authorised Operator is authorised to: <ul style="list-style-type: none"> - make a single copy of the software, exclusively as a backup or for archiving purposes, or - move the software to one single hard disk, provided that the original software is saved exclusively for security or archiving purposes. Neither the Account Owner nor the Authorised Operator can copy Manuals to the product or other documents. The Account Owner/Authorised Operator shall carefully keep the software and the materials to protect them from any unauthorised use, reproduction, distribution or publication. Any breach of those provisions is deemed as a substantial breach of the Contract.
Intervention in the software	Neither the Account Owner nor the Authorised Operator are authorised to decompile the software, to decode it from the computer code, do the reverse engineering or remove it or to evade the initiation system. If the software is delivered on various data carriers, the Account Owner or the Authorised Operator is authorised to use only one set of the supplied data carriers. The other carriers can not be used by the Account Owner or the Authorised Operator on any other computer or a computer network or lease them out, lend or otherwise hand over to third parties. Any breach of these provisions is regarded as a substantial breach of the Contract.
Installation	If the software is installed by the Bank, it is the Bank's responsibility to ensure that upon delivery the software works in accordance with the Manual. If, despite it, within 6 months from delivery, the Account Owner files a complaint for the software with the Bank, the Bank shall eliminate all repairable defects, the repair of which is technically feasible using substitute commercial products or arranges refund of the installation fees. If the software was not installed to the Account Owner by the Bank, the Account Owner declares and assumes the liability for MultiCash software being used in accordance with the existing legal regulations.

Parameters - MultiCash*

Liability	<p>The Bank is not liable for any losses incurred owing to an accident, misuse or an unprofessional treatment of the software. In no case shall the Bank refund any direct or indirect losses, in particular no losses from loss of data incurred during use of the software or owing to impossibility to use the software for any reason.</p> <p>In case of using SEPA Converter, the Account Owner or the Authorised Operator is responsible for the data in the input file (SKIFFormat) and is also obliged to check whether the data in the output file (pain.001.001.03) reflect the contents of the input file (format SKI). The Bank is not responsible for any misuse of SEPA Converter.</p>
Third party copyrights	<p>If the software is installed to the Account Owner or the Authorised Operator by the Bank, then the Bank is liable for the Account Owner or the Authorised Operator using the software without any breach of third party copyrights or industrial rights. The Account Owner or the Authorised Operator shall immediately notify the Bank of any filed third party claims resulting from a breach of third party industrial rights or copyright by use of the software.</p>
Termination of use	<p>In case of termination of the Contract, under which the Bank installed the software, the Account Owner or the Authorised Operator shall as at the termination date of the contract cease using MultiCash software and remove the software from all its computers where the software is installed.</p>
Software updates	<p>The Bank is authorised to make an unilateral change in MultiCash software (hereinafter only the "software update"). Under the existing commercial practices, the Bank shall notify the Account Owner of the change and shall deliver to the Account Owner a new MultiCash software.</p> <p>The Bank is anytime authorised to make changes in remote data transfer in relation to technical progress and when implementing additional security measures.</p>
Entering / changing Users	<p>The Account Owner is not authorised to add or change MultiCash users identified on accessing the system without having the User and/or the change specified in the Contract.</p>
Fees	
Charged fees	<p>The fees for activation of the service are paid by the Account Owner and the fee is due upon entering into the Contract.</p> <p>The fee for providing access to the account(s) via MultiCash is paid by the Account Owner, for each licence (i.e. the right to use the software for MultiCash electronic banking software, allowing one group of Users with various access privileges to work in accordance with the assigned privileges with one common group of Accounts (database), which is encrypted using a unique key, providing access to any of his accounts via MultiCash to the Account Owner himself or to any other entity. The fee for providing access to the account(s) is due on the last working day of the month.</p> <p>The fee for installation of a software of a new/further payment module shall be paid by the Account Owner and it is due upon installation.</p> <p>The amount of the fees is defined in the Price List valid for the market segment in which the Account Owner is assigned by the Bank. Total amount of the collected fees depends on the contractually agreed number of modules/ functionalities.</p>

* The description of technical requirements and functionalities, as well as terms of use are specified and described in detail in the User Manual, which is available in electronic form as a part of MultiCash installation (MSSWIN/DOC/ directory)

Services - BusinessNet Professional		
Title	Description	Timing
Standing order	SEPA, Cross-border (transfer of amount, balance, allocation for a default balance)	
SEPA standing payment order - ordering	The "Due From" cell shall indicate a date which is at least 1 working day before the date of the first processing of the standing order. If a due date of a regular payment under the standing order falls upon a non-banking day, then the payment is made as instructed by the client (on the preceding or the following banking day).	by 9:30 p.m. D-1
SEPA standing payment order - amendment/cancellation	If the amendment/cancellation date is identical with the banking day for a regular payment under an existing standing order, then the amendment/cancellation of the standing order will become effective from the following banking day. This shall not apply to standing orders with a 1 day period, i.e. a one-day standing order can be amended /cancelled on the banking day scheduled for the regular payment.	by 9:30 p.m. D-1
Cross-border standing payment order - ordering	The "Due From" cell shall indicate a date which is at least 1 working day before the date of the first processing of the standing order. If a due date of a regular payment under the standing order falls upon a non-banking day, then the payment is made on the following banking day.	by 9:30 p.m. D-1
Cross-border standing payment order - amendment/cancellation	If the amendment/cancellation date is identical with the banking day for a regular payment under an existing standing order, then the amendment/cancellation of the standing order will become effective from the following banking day. This shall not apply to standing orders with a 1 day period, i.e. a one-day standing order can be amended /cancelled on the banking day scheduled for the regular payment.	by 9:30 p.m. D-1
Sweeping standing order in EUR - ordering	The "Due From" cell shall indicate a date which is at least 1 working day before the date of the first processing of the standing order. If a due date of a regular payment under the standing order falls upon a non-banking day, then the payment is made as instructed by the client (on the preceding or the following banking day).	by 9:30 p.m. D-1
Sweeping standing order in EUR - amendment/cancellation	If the amendment/cancellation date is identical with the banking day for a regular payment under an existing standing order, then the amendment/cancellation of the standing order will become effective from the following banking day. This shall not apply to standing orders with a 1 day period, i.e. a one-day standing order can be amended /cancelled on the banking day scheduled for the regular payment.	by 9:30 p.m. D-1
Import	SEPA, cross-border payment orders, own data format	
Payment files upload	Option to upload payment files with SEPA payments (XML pain format) or Cross-border orders (non SEPA) MultiCash format, Gemini, CSV)	-
SEPA Convertor	Conversion tool for domestic transaction import formats (SKI, GEMINI, CSV, CLEARING) into SEPA format (pain.001.001.03) The Bank provides technical support for this tool to 31.3.2017.	Tool is available upon reuest
Authorization of transacti	To be signed, partial signing	
To be signed (authorization of transactions)	All created transactions must be signed by the user, otherwise the Bank will not process them. Maximum number of transactions to be authorised by one signature is 10,000 transactions. To Be Signed transactions are accessible only to the user authorised to sign the transactions under the contract (signature classes, transaction limits, shared signing...)	within 90 days from creation of the payment /instruction
Templates, beneficiaries	SEPA, Cross-Border	
Payment order templates	Possibility to save details of SEPA or cross-border payment in a template for further use. Optional setup of the template either as a private or a shared one.	-
Beneficiaries	Possibility to save the records of contact banking details with local or foreign business partners for further convenience. Optional setup of the template either as a private or a shared one.	-
Overview of payments	Payments and their statuses before posting and display in history of orders	
Payment statuses	- With the Bank - an order accepted by the Bank for processing - To be signed - an order waiting for authorization by the user - Partly signed - an order waiting for authorization by another user (under the contractually agreed signing rules)	-

Services - BusinessNet Professional

Title	Description	Timing
Other Banking operations		
SEPA Direct Debit	Approval, disapproval, return	
Approval to SEPA direct debit	Entering /amending/cancellation of the approval to SEPA direct debit effective from the next banking day. Upon delivery to the bank on a non-banking day, the approval to the direct debit will be entered/amended/cancelled effective from the next banking day.	9:30 p.m. D-2
Request for refusal of SEPA direct debit	Request for refusal (non-performance) of an expected SEPA direct debit. The bank will not perform the direct debit, as instructed by the submitted parameters. The beneficiary's bank will be notified that the payer refused to make the payment.	4:00 p.m. D-1
Request for reversal of SEPA direct debit	Request for refund of financial funds from a posted SEPA direct debit. The Bank will return the withdrawn funds and inform the beneficiary's bank of the reason for cancellation of the transaction.	4:00 p.m. D-1
Time deposit	One-off, recurring	
Time deposit - opening	Time deposit can be opened on the present banking day. Minimum amount of a time deposit is defined in the Basic Terms and Conditions for accepting bank deposits as published on the Bank's website. Time deposits can be established only if there is a Contract on Deposit Account made between the Account owner and the Bank. The Account Owner shall make a request to the Bank to make the deposit account accessible via EB service. The user establishes a time deposit by selection of an account kept with the Bank, which is to be debited and the deposit account, to which financial funds are to be credited. The user is authorised to select a current account to which the financial funds are to be credited by the Bank and interest to be charged after expiration of the deposit period. The deposit agreement is made and the time deposit is established as of the moment of accepting the Bank's proposal/terms for the deposit by the client, using the Security tool. The Bank does not allow making early withdrawals from deposit accounts through Internet Banking services. The Account Owner is notified of establishing the time deposit in the bank statement.	by 9:30 p.m.
Time deposit - amendment/cancellation	Time deposit can be opened on the present banking day. Minimum amount of a time deposit is defined in the Basic Terms and Conditions for accepting bank deposits as published on the Bank's website. A one-off time deposit can not be either changed or cancelled during an effective period without penalty interest. Any change or cancellation of automatically repeated time deposit will become effective from the following period and it can be made not later than 1 banking day before the due date.	by 9:30 p.m.
Cards	Card settlement, supplementary services	
Credit card repayment	Sending a SEPA payment order with predefined data for repayment of a credit card issued by UniCredit Bank with maturity on a specified banking day, with the client's account debited and the credit card account credited as at that day.	by 9:30 p.m.
Trade Finance	Documentary credit, Documentary direct debit, guarantees	
Documentary letter of credit / Amendment of documentary credit / Acceptance of documents submitted under the documentary credit	Sending an order for opening a documentary credit and/or a Request for amendment of a documentary credit or an Approval/Disapproval to defective documents supporting the documentary credit	A period usual for processing an order for opening / amendment of a documentary credit / acceptance of documents submitted to support the documentary credit
Bank guarantee / amendment of a bank guarantee	Sending a Request for issuance of a bank guarantee and/or Request for amendment of a bank guarantee	A period usual for processing a Request for issuance of a bank guarantee/amendment of a bank guarantee
Documentary and non-documentary collection	Creation of an order for provision of a documentary and/or non-documentary collection. The form shall be printed out and submitted to the bank.	A period usual for processing an order for acquisition of a documentary / non-documentary collection

Services - BusinessNet Professional		
Title	Description	Timing
BusinessNet Securities	Overview of balances of accounts kept with UCB and other banks	
BusinessNet Securities (BNS)	The application is accessible to the User based on the contract with the Account Owner . BNS applications provide the client with an access to information on the securities account, including balances on the securities account and corporate events related to securities held by the client. Additionally, BNS application enables entering instructions for transactions with securities.	-
Other		
Mailbox	Sending/receiving messages within the application	
Mail (incoming / outgoing)	Possibility of sending reports between the bank and the user.	-
Informing	Exchange rates, interest rates, network of branches and ATMs	
Exchange list	The exchange list is provided as a non-binding information. If, in the course of a banking day, the exchange rate undergoes a significant change (e.g. owing to an intervention), the bank reserves the right to amend the exchange list during the business day. A payment shall always be cleared using the exchange rate valid at the moment of the payment.	-
Interest rates	Interest rates are always valid for the current banking week.	-
Map of branches and ATMs	Display of UniCredit Bank branches and ATMs. Note: To ensure a proper functioning of the display, data shall be downloaded to the application using HTTP protocol, i.e., upon request of the browser, it shall be permitted to download data using the aforementioned protocol	-
Settings	General settings, Bank settings, accounts arrangements	
Preferred ordering of accounts and cards	The setup enables to define ordering of accounts and cards on overview screens and in the selection menu. Optional hiding of an account/card on overview screens.	-
General setup	Setup of contact data, setup of control data for security tool locking/unlocking. Setup by the user via EB service supersedes contractual arrangement with the Account Owner.	-
Banking setup	Optional setup of the preferred account, card. Show/hide transactions history.	-
Notifications¹	Automatic sending of bank information to e-mail or by SMS	
Login	Notification of successful login via SMS or e-mail.	-
Balance	Notification of the selected account balance via SMS or e-mail. Notifications are sent either on a regular basis (daily/weekly/monthly) or after a defined event (e.g. decrease/exceeding a defined limit)	-
Transactions	Notification by SMS or e-mail of transactions on a selected account after a defined event, i.e.: incoming/outgoing/all, IF >/<= predefined amount for a specific beneficiary's/payer's account, bank code, transaction details, etc. Optional selection of a summary notification of the number of incoming and outgoing transactions and amounts of the transactions, sent in 4-hour intervals(8:00 a.m., 12:00 p.m., 4:00 p.m., 8:00 p.m.)	-
Debit cards	SMS or e-mail notification, at the moment of authorization, of performed, and not yet accounted for payment card transactions	-
Term deposit	Notification by e-mail of automatically prolonged term deposit and termination thereof, the initial period and the beginning of the next period and the final maturity date	-
Exchange list	Notification by E-mail	-

¹ The Account Owner shall indicate the Request for Notifications in the Contract. Fees for SMSs are paid by the Account Owner. The Bank reserves the rights to amend the content and structure of information included in the report.

Services - BusinessNet Connect

Title	Description	Timing
	Associated accounts and products	
Electronic statements	Optional display and downloads of daily statements in standard formats	
Daily electronic statements - download	Optional download of Daily electronic statements in standard formats - MultiCash MT940 was structured, MultiCash MT940 non-structured, Gemini, Clearing, ABO, CSV	At least 15 months retroactively from the present banking day.
Electronic statements MT942	Download electronic statement with entries posted in the current day (MT942 format)	-
Statement in CSV format	Download files with information about balances on account (CSV format)	-
XML statements	Optional download of electronic statements in XML format. XML statements are available in CAMT.053 / CAMT.052 format.	-
Import	SEPA, cross-border payment orders, own data format	
Payment files upload	Option to upload payment files with SEPA payments (XML pain format) or Cross-border orders (non SEPA) MultiCash format, Gemini, CSV)	-
Authorization of transactions	Automated signing	
Automated signature	Only 1 signature is possible via BN Connect. A shared signature (Multisignature) can be achieved solely in combination with BNP.	-

Services - MultiCash		
Title	Description	Timing
Associated accounts and products		
Current accounts	In all currencies, with offline display of account details and balances	
Electronic statements	Optional display and downloads of daily statements in standard formats	
Daily electronic statements - display	Display, print and export of daily electronic bank statements.	At least 15 months retroactively from the present banking day.
Daily electronic statements - download	Optional download of Daily electronic statements in standard formats - MultiCash MT940 structured, MultiCash MT940 non-structured.	At least 15 months retroactively from the present banking day.
MT942 messages - display	Overview of entries posted in the current day on accounts kept with the Bank (display of MT942 messages) with optional print / export.	-
MT942 messages - download	Option to download MT942 messages in standard formats - MultiCash MT942 structured and MultiCash MT942 non-structured.	-
XML statements	Optional download of electronic statements in XML format. Upon the Account Owner's request, the Bank shall ensure delivery of XML statements in CAMT.053 format. MultiCash service can require an update of the existing software.	-
Cash Management		
Overview of balances of accounts kept with UCB and other banks		
Cash Management	List of closing balances on accounts kept with the bank and closing balances on accounts kept with other banks (displaying MT940 messages sent from other banks) with optional group totals	At least 15 months retroactively from the present banking day.
Archive records		
History of orders, activity records		
History of orders	List of authorised (signed) transactions submitted to the Bank for processing.	At least 15 months retroactively from the present banking day.
Records of actions	List of actions carried out by individual users in the system. The period can differ depending on the type of the performed banking operation.	At least 6 months retroactively from the present banking day.
Modules		
MCC module	Basic module, allowing connection between the client application and the Bank server and transfer of data (statements, payments, or other information prepared by the Bank and transfer toward the client)	-
SKA module	A module for Slovak payments abroad (SKA) is a MultiCash accessory module. The module of foreign payments can be used for creation and sending payment orders to one or more banks. SKA module is based on the international banking format SWIFT.	Optional installation as a part of MCC installation (needs to be indicated when starting the installation)
SPA module	A module for SEPA (SPA) is a MultiCash accessory module. SEPA module can also be used for creation and sending SEPA payment orders to one or more banks.	Optional installation as a part of MCC installation (needs to be indicated when starting the installation)
Payments - Active operations		
SEPA		
SEPA Credit Transfer, SEPA Direct Debit		
SEPA payment from a EUR account	Sending SEPA payment order in EUR within EU 27 countries and other European countries with maturity on a specified banking day, with the client's account debited as at that day and the beneficiary's bank credited on the next banking day .	by 9:30 p.m.
SEPA payment within UniCredit Bank	Sending a SEPA payment order between UniCredit Bank accounts in EUR with maturity on a specified banking day; debiting the client's account on that date and crediting the amount to the beneficiary's account on the same day.	by 9:30 p.m.
SEPA payment from a foreign currency account - Urgent	Sending SEPA payment order in EUR from a foreign currency account within EU 27 countries and other European countries with maturity on a specified banking day, with the client's account debited as at that day and the beneficiary's bank credited on the next banking day.	by 3:00 p.m.

Services - MultiCash

Title	Description	Timing
SEPA payment from EUR account - Urgent	<p>Sending SEPA payment order in EUR with maturity on a specified banking day, debiting the client's account as at that day and crediting the beneficiary's bank on the same day.</p> <p>Note: Crediting the express payment on the date of sending the payment from the Bank is the responsibility of the beneficiary's bank. Any failure to meet the deadline shall be communicated to the beneficiary's bank.</p>	<p>by 2:30 p.m. urgent paymet</p> <p>from 2:30 by 4:00 urgent payment via Target2</p>
SEPA payment from a foreign currency account - Urgent	<p>Sending SEPA payment order in EUR with maturity on a specified banking day, debiting the client's account as at that day and crediting the beneficiary's bank on the same day.</p> <p>Note: Crediting the express payment on the date of sending the payment from the Bank is the responsibility of the beneficiary's bank. Any failure to meet the deadline shall be communicated to the beneficiary's bank.</p>	<p>by 2:30 p.m. urgent paymet</p> <p>from 2:30 by 3:00 urgent payment via Target2</p>
SEPA direct debito B2B order	<p>Sending an order for B2B SEPA direct debito. The order must be submitted to the Bank 2 banking days before maturity. The Bank then sends the order to the payer's bank one day before the maturity (D-1), so that SEPA rules can be complied with.</p>	<p>by 9:30 p.m. D-2</p>
SEPA direct debito CORE order	<p>Sending an order for CORE SEPA direct debito. The order shall be submitted to the Bank 6 banking days (first Repeated, One-off), 3 banking days (further Repeated) before maturity. The Bank then sends the order to the payer's bank one day before maturity (D-1), so that SEPA rules can be complied with.</p>	<p>by 9:30 p.m. D-6 D-3</p>
Cross-border payments and conversions	Standard, local in foreign currencies, FC within the Bank, conversions, payments by cheque	
Transfer between client's own accounts denominated in the same foreign currency	<p>Sending a payment order between accounts accessible to the user and kept with UniCredit Bank in the same foreign currency with maturity on the specified banking day, with the client's accounts debited and credited on the same day</p>	<p>by 3 p.m.</p>
Conversion between the client's own accounts	<p>Sending a payment order between accounts accessible to the user and kept with UniCredit Bank in different foreign currencies or between an EUR account and a foreign currency account with maturity on a specified banking day; with the client's accounts debited and credited on the same day.</p>	<p>by 3 p.m.</p>
Cross-border order – a standard payment to abroad/foreign currency in Slovakia	<p>Sending a cross-border payment order to the beneficiary's bank with maturity on a specified banking day; debiting the financial funds from the client's account on that day and crediting the funds at the beneficiary's bank on the second nearest banking day.</p>	<p>by 3 p.m.</p>
Cross-border order – payment in foreign currency within UniCredit Bank	<p>Sending a cross-border payment order (with or without conversion) in a foreign currency between accounts within UniCredit Bank with maturity on a specified banking day.</p>	<p>by 3 p.m.</p>
Cross-border order – urgent payment to abroad/foreign currency in Slovakia	<p>Sending a foreign payment order to the beneficiary's bank with maturity on a specified banking day, with debiting the client's account on that day and crediting the beneficiary's bank on the next banking day.</p>	<p>by 1 p.m.</p>

Services - MultiCash		
Title	Description	Timing
Standing order	SEPA, Cross-border (transfer of amount, balance, allocation for a default balance)	
Standing payment order - SEPA	A standing payment order can be validly entered only for MultiCash client application. A precondition to performance of the order is sending to the Bank a transfer order generated based on that standing order in Multicash client application to the Banking server on the due date of the transfer order. The standing order is entered in the SPA module	-
Standing payment order - Cross-Border	A standing payment order can be validly entered only for MultiCash client application. A precondition to performance of the order is sending to the Bank a transfer order generated based on that standing order in Multicash client application to the Banking server on the due date of the transfer order. The standing order is entered in the SKA module	-
Import	SEPA, cross-border payment orders, own data format	
Payment files upload	Option to upload payment files with SEPA payments (XML pain format, via SPA modul) or Cross-border non SEPA payments (Multicash format, via SKA modul).	-
SEPA Convertor	Conversion tool for SKI import format into SEPA format (pain.001.001.03) The Bank provides technical support for this tool to 31.3.2017.	Tool is available upon reuest
Authorization of transactions	Remote signature, MultiCash@Sign	
To be signed (authorization of transactions)	All created transactions shall be signed by the user, otherwise the Bank refuses to process the transactions and sends back an error message to the user on incorrect signature on the file.	-
Distributed signature Remote signature	The User of MultiCash creates a payment file (containing payment instructions) and adds the first signature. After the file is sent to the bank server, it is ready for acceptance of the other MultiCash application to add the missing signature. After the file is transferred to the other MultiCash application, further signatures can be attached to the file and it can be submitted to the bank for processing.	Payment files, for which only the first signature was attached, are kept on the bank communication server for maximum 30 calendar days - including the delivery date of the payment file with the first electronic signature. If the second (confirming) electronic signature is not delivered by the aforementioned deadline, the bank cancels the payment file.
MultiCash@Sign	MultiCash@Sign is an internet tool designed exclusively for checking and signing of payment order files delivered to the bank by the User using MultiCash system, based on an electronic signature issued to the User by the Bank. The User of MultiCash creates a payment file (containing payment instructions) and adds the first signature. After the file is sent to the bank server, it is made available for signing in MultiCash@Sign system as a part of the list of payment files. The MultiCash@Sign user can attach his signature to the document. After the final signature is attached, the transaction is automatically sent to the banking system for processing. The number and combination of signatures under collective signing authorisation can be defined under the structure of MultiCash signing categories.	
Templates, beneficiaries	SEPA, Cross-Border	
Payment order templates	Possibility to save details of SEPA or cross-border payment in a template for further use. Optional setup of the template either as a private or a shared one.	-
Beneficiaries	Possibility to save the records of contact banking details with local or foreign business partners for further convenience. Optional setup of the template either as a private or a shared one.	-

Services - MultiCash		
Title	Description	Timing
Other Banking operations		
SEPA Direct Debit	Approval, disapproval, return	
Approval to SEPA direct debit	Entering /amending/cancellation of the approval to SEPA direct debit effective from the next banking day. Upon delivery to the bank on a non-banking day, the approval to the direct debit will be entered/amended/cancelled effective from the next banking day.	9:30 p.m. D-2
Request for refusal of SEPA direct debit	Request for refusal (non-performance) of an expected SEPA direct debit. The bank will not perform the direct debit, as instructed by the submitted parameters. The beneficiary's bank will be notified that the payer refused to make the payment.	4:00 p.m. D-1
Request for reversal of SEPA direct debit	Request for refund of financial funds from a posted SEPA direct debit. The Bank will return the withdrawn funds and inform the beneficiary's bank of the reason for cancellation of the transaction.	4:00 p.m. D-1
Other		
Mailbox	Sending/receiving messages within the application	
Mail (incoming / outgoing)	Possibility of sending reports between the bank and the user.	-
Informing	Exchange rates, interest rates (offline)	
Exchange list	The exchange list is provided as a non-binding information. If, in the course of a banking day, the exchange rate undergoes a significant change (e.g. owing to an intervention), the bank reserves the right to amend the exchange list during the business day. A payment shall always be cleared using the exchange rate valid at the moment of the payment.	-

Services - BusinessNet		
Title	Description	Timing
Associated accounts and products		
Current accounts	In all currencies, showing account details and balances	
Payment cards	Summary information of debit and credit cards	
Securities	Allows for management of securities accounts	
Details of accounts and products		
Overview and history	Accounting and disposable balance of current and other accounts	
Overview of accounts and history	Informative overview of accounts and transactions on accounts. The selection can display maximum 1000 records. The complete overview can be exported without any limitation as to number of records.	At least 15 months retroactively from the present banking day.
Cards overview and history	Informative overview of debit and credit cards and card transactions. Note: - An EB user has connected the main credit card/ additional credit card under the contractual documentation signed by the account owner . - An EB user has automatically connected all debit cards, which were issued for accounts accessible for the user via EB service. - Debit card transactions carried out abroad can result in an exchange difference between entries on the account and entries displayed in the card history. - The credit card accounting balance after posting transactions of prior banking day. - If you need to know the disposable balance, please call the Client line 800 14 00 14.	At least 15 months retroactively from the present banking day.
Archive records	History of orders, activity records	
History of orders	List of authorised (signed) transactions submitted to the Bank for processing.	At least 15 months retroactively from the present banking day.
Records of actions	List of actions carried out by individual users in the system. The period can differ depending on the type of the performed banking operation.	At least 6 months retroactively from the present banking day.
Payments - Active operations		
SEPA	SEPA Credit Transfer, SEPA Direct Debit	
SEPA payment from a EUR account	Sending SEPA payment order in EUR within EU 27 countries and other European countries with maturity on a specified banking day, with the client's account debited as at that day and the beneficiary's bank credited on the next banking day .	by 9:30 p.m.
SEPA payment within UniCredit Bank	Sending a SEPA payment order between UniCredit Bank accounts in EUR with maturity on a specified banking day; debiting the client's account on that date and crediting the amount to the beneficiary's account on the same day.	by 9:30 p.m.
SEPA payment from a foreign currency account - Urgent	Sending SEPA payment order in EUR from a foreign currency account within EU 27 countries and other European countries with maturity on a specified banking day, with the client's account debited as at that day and the beneficiary's bank credited on the next banking day.	by 3:00 p.m.
SEPA payment from EUR account - Urgent	Sending SEPA payment order in EUR with maturity on a specified banking day, debiting the client's account as at that day and crediting the beneficiary's bank on the same day. Note: Crediting the express payment on the date of sending the payment from the Bank is the responsibility of the beneficiary's bank. Any failure to meet the deadline shall be communicated to the beneficiary's bank.	by 2:30 p.m. urgent paymet from 2:30 by 4:00 urgent payment via Target2
SEPA payment from a foreign currency account - Urgent	Sending SEPA payment order in EUR with maturity on a specified banking day, debiting the client's account as at that day and crediting the beneficiary's bank on the same day. Note: Crediting the express payment on the date of sending the payment from the Bank is the responsibility of the beneficiary's bank. Any failure to meet the deadline shall be communicated to the beneficiary's bank.	by 2:30 p.m. urgent paymet from 2:30 by 3:00 urgent payment via Target2

Services - BusinessNet

Title	Description	Timing
SEPA direct debito B2B order	Sending an order for B2B SEPA direct debito. The order must be submitted to the Bank 2 banking days before maturity. The Bank then sends the order to the payer's bank one day before the maturity (D-1), so that SEPA rules can be complied with.	by 9:30 p.m. D-2
SEPA direct debito CORE order	Sending an order for CORE SEPA direct debito. The order shall be submitted to the Bank 6 banking days (first Repeated, One-off), 3 banking days (further Repeated) before maturity. The Bank then sends the order to the payer's bank one day before maturity (D-1), so that SEPA rules can be complied with.	by 9:30 p.m. D-6 D-3
Cancellation of a SEPA payment	Optional cancellation of a SEPA payment, provided that the payment is not yet posted by the Bank	by the moment of posting the payment by the Bank
Cross-border payments and conversions	Standard, local in foreign currencies, FC within the Bank, conversions, payments by cheque	
Transfer between client's own accounts denominated in the same foreign currency	Sending a payment order between accounts accessible to the user and kept with UniCredit Bank in the same foreign currency with maturity on the specified banking day, with the client's accounts debited and credited on the same day	by 3 p.m.
Conversion between the client's own accounts	Sending a payment order between accounts accessible to the user and kept with UniCredit Bank in different foreign currencies or between an EUR account and a foreign currency account with maturity on a specified banking day; with the client's accounts debited and credited on the same day.	by 3 p.m.
Cross-border order – a standard payment to abroad/foreign currency in Slovakia	Sending a cross-border payment order to the beneficiary's bank with maturity on a specified banking day; debiting the financial funds from the client's account on that day and crediting the funds at the beneficiary's bank on the second nearest banking day.	by 3 p.m.
Cross-border order – payment in foreign currency within UniCredit Bank	Sending a cross-border payment order (with or without conversion) in a foreign currency between accounts within UniCredit Bank with maturity on a specified banking day.	by 3 p.m.
Cross-border order – urgent payment to abroad/foreign currency in Slovakia	Sending a foreign payment order to the beneficiary's bank with maturity on a specified banking day, with debiting the client's account on that day and crediting the beneficiary's bank on the next banking day.	by 1 p.m.
Standing order	SEPA, Cross-border (transfer of amount, balance, allocation for a default balance)	
SEPA standing payment order - ordering	The "Due From" cell shall indicate a date which is at least 1 working day before the date of the first processing of the standing order. If a due date of a regular payment under the standing order falls upon a non-banking day, then the payment is made as instructed by the client (on the preceding or the following banking day).	by 9:30 p.m. D-1
SEPA standing payment order - amendment/cancellation	If the amendment/cancellation date is identical with the banking day for a regular payment under an existing standing order, then the amendment/cancellation of the standing order will become effective from the following banking day. This shall not apply to standing orders with a 1 day period, i.e. a one-day standing order can be amended /cancelled on the banking day scheduled for the regular payment.	by 9:30 p.m. D-1
Cross-border standing payment order - ordering	The "Due From" cell shall indicate a date which is at least 1 working day before the date of the first processing of the standing order. If a due date of a regular payment under the standing order falls upon a non-banking day, then the payment is made on the following banking day.	by 9:30 p.m. D-1
Cross-border standing payment order - amendment/cancellation	If the amendment/cancellation date is identical with the banking day for a regular payment under an existing standing order, then the amendment/cancellation of the standing order will become effective from the following banking day. This shall not apply to standing orders with a 1 day period, i.e. a one-day standing order can be amended /cancelled on the banking day scheduled for the regular payment.	by 9:30 p.m. D-1

Services - BusinessNet		
Title	Description	Timing
Sweeping standing order in EUR - ordering	The "Due From" cell shall indicate a date which is at least 1 working day before the date of the first processing of the standing order. If a due date of a regular payment under the standing order falls upon a non-banking day, then the payment is made as instructed by the client (on the preceding or the following banking day).	by 9:30 p.m. D-1
Sweeping standing order in EUR - amendment/cancellation	If the amendment/cancellation date is identical with the banking day for a regular payment under an existing standing order, then the amendment/cancellation of the standing order will become effective from the following banking day. This shall not apply to standing orders with a 1 day period, i.e. a one-day standing order can be amended /cancelled on the banking day scheduled for the regular payment.	by 9:30 p.m. D-1
Authorization of transactions	To be signed, partial signing	
To be signed (authorization of transactions)	All created transactions must be signed by the user, otherwise the Bank will not process them. Maximum number of transactions to be authorised by one signature is 10,000 transactions. To Be Signed transactions are accessible only to the user authorised to sign the transactions under the contract (signature classes, transaction limits, shared signing...)	within 90 days from creation of the payment /instruction
Templates, beneficiaries	SEPA, Cross-Border	
Payment order templates	Possibility to save details of SEPA or cross-border payment in a template for further use. Optional setup of the template either as a private or a shared one.	-
Beneficiaries	Possibility to save the records of contact banking details with local or foreign business partners for further convenience. Optional setup of the template either as a private or a shared one.	-
Overview of payments	Payments and their statuses before posting and display in history of orders	
Payment statuses	- With the Bank - an order accepted by the Bank for processing - To be signed - an order waiting for authorization by the user - Partly signed - an order waiting for authorization by another user (under the contractually agreed signing rules)	-
Other Banking operations		
SEPA Direct Debit	Approval, disapproval, return	
Approval to SEPA direct debit	Entering /amending/cancellation of the approval to SEPA direct debit effective from the next banking day. Upon delivery to the bank on a non-banking day, the approval to the direct debit will be entered/amended/cancelled effective from the next banking day.	9:30 p.m. D-2
Request for refusal of SEPA direct debit	Request for refusal (non-performance) of an expected SEPA direct debit. The bank will not perform the direct debit, as instructed by the submitted parameters. The beneficiary's bank will be notified that the payer refused to make the payment.	4:00 p.m. D-1
Request for reversal of SEPA direct debit	Request for refund of financial funds from a posted SEPA direct debit. The Bank will return the withdrawn funds and inform the beneficiary's bank of the reason for cancellation of the transaction.	4:00 p.m. D-1
Time deposit	One-off, recurring	
Time deposit - opening	Time deposit can be opened on the present banking day. Minimum amount of a time deposit is defined in the Basic Terms and Conditions for accepting bank deposits as published on the Bank's website. Time deposits can be established only if there is a Contract on Deposit Account made between the Account owner and the Bank. The Account Owner shall make a request to the Bank to make the deposit account accessible via EB service. The user establishes a time deposit by selection of an account kept with the Bank, which is to be debited and the deposit account, to which financial funds are to be credited. The user is authorised to select a current account to which the financial funds are to be credited by the Bank and interest to be charged after expiration of the deposit period. The deposit agreement is made and the time deposit is established as of the moment of accepting the Bank's proposal/terms for the deposit by the client, using the Security tool. The Bank does not allow making early withdrawals from deposit accounts through Internet Banking services. The Account Owner is notified of establishing the time deposit in the bank statement.	by 9:30 p.m.

Services - BusinessNet		
Title	Description	Timing
Time deposit - amendment/cancellation	Time deposit can be opened on the present banking day. Minimum amount of a time deposit is defined in the Basic Terms and Conditions for accepting bank deposits as published on the Bank's website. A one-off time deposit can not be either changed or cancelled during an effective period without penalty interest. Any change or cancellation of automatically repeated time deposit will become effective from the following period and it can be made not later than 1 banking day before the due date.	by 9:30 p.m.
Cards	Card settlement, supplementary services	
Credit card repayment	Sending a SEPA payment order with predefined data for repayment of a credit card issued by UniCredit Bank with maturity on a specified banking day, with the client's account debited and the credit card account credited as at that day.	by 9:30 p.m.
Other		
Mailbox	Sending/receiving messages within the application	
Mail (incoming / outgoing)	Possibility of sending reports between the bank and the user.	-
Informing	Exchange rates, interest rates, network of branches and ATMs	
Exchange list	The exchange list is provided as a non-binding information. If, in the course of a banking day, the exchange rate undergoes a significant change (e.g. owing to an intervention), the bank reserves the right to amend the exchange list during the business day. A payment shall always be cleared using the exchange rate valid at the moment of the payment.	-
Interest rates	Interest rates are always valid for the current banking week.	-
Map of branches and ATMs	Display of UniCredit Bank branches and ATMs. Note: To ensure a proper functioning of the display, data shall be downloaded to the application using HTTP protocol, i.e., upon request of the browser, it shall be permitted to download data using the aforementioned protocol	-
Settings	General settings, Bank settings, accounts arrangements	
Preferred ordering of accounts and cards	The setup enables to define ordering of accounts and cards on overview screens and in the selection menu. Optional hiding of an account/card on overview screens.	-
General setup	Setup of contact data, setup of control data for security tool locking/unlocking. Setup by the user via EB service supersedes contractual arrangement with the Account Owner.	-
Banking setup	Optional setup of the preferred account, card. Show/hide transactions history.	-
Notifications¹	Automatic sending of bank information to e-mail or by SMS	
Login	Notification of successful login via SMS or e-mail.	-
Balance	Notification of the selected account balance via SMS or e-mail. Notifications are sent either on a regular basis (daily/weekly/monthly) or after a defined event (e.g. decrease/exceeding a defined limit)	-
Transactions	Notification by SMS or e-mail of transactions on a selected account after a defined event, i.e.: incoming/outgoing/all, IF >/<= predefined amount for a specific beneficiary's/payer's account, bank code, transaction details, etc. Optional selection of a summary notification of the number of incoming and outgoing transactions and amounts of the transactions, sent in 4-hour intervals(8:00 a.m., 12:00 p.m., 4:00 p.m., 8:00 p.m.)	-
Debit cards	SMS or e-mail notification, at the moment of authorization, of performed, and not yet accounted for payment card transactions	-
Term deposit	Notification by e-mail of automatically prolonged term deposit and termination thereof, the initial period and the beginning of the next period and the final maturity date	-
Exchange list	Notification by E-mail	-

¹ The Account Owner shall indicate the Request for Notifications in the Contract. Fees for SMSs are paid by the Account Owner. The Bank reserves the rights to amend the content and structure of information included in the report.