

INFORMATION ON THE DISTANCE CONTRACT FOR FINANCIAL SERVICES CONCLUDED WITH THE CONSUMER

This information is provided to the consumer under Act No. 266/2005 on Consumer Protection in Distance Financial Services and on the amendment and supplementation of certain laws (hereinafter referred to as the "Act") (hereinafter referred to as the "information") on grounds of concluding a distance contract for financial services.

1. INFORMATION ON THE FINANCIAL SERVICE PROVIDER

- 1.1 The provider of the financial service under the distance contract is UniCredit Bank Czech Republic and Slovakia, a.s., with its registered office at Želetavská 1525/1, 140 92 Prague 4-Michle, registered in the Companies Register maintained by the Municipal Court in Prague, Section: B, File No.: 3608, ID No.: 64948242, operating in the Slovak Republic through UniCredit Bank Czech Republic and Slovakia, a.s., pobočka zahraničnej banky, Šancová 1/A, 813 33 Bratislava, ID No.: 47 251 336, registered in the Companies Register of the District Court of Bratislava I, Section: Po, File No.: 2310/B (hereinafter referred to as the "Bank").
- 1.2 The Bank's scope of business is the activities listed in the banking licence issued under Act No. 483/2001 on Banks as amended. These activities are registered in the Companies Register.
- 1.3 The Bank's activities are supervised by the Czech National Bank with its registered office in Prague, delivery address Na Příkopě 28, 115 03 Prague 1, and the National Bank of Slovakia, Imricha Karvaša 1, 813 25 Bratislava.

2. INFORMATION ON THE DISTANCE CONTRACT AND THE FINANCIAL SERVICE PROVIDED

- 2.1 A distance contract is any contract concluded with the Bank exclusively by electronic means.
- 2.2 A financial service provided under a distance contract is a service specified in a specific contract.
- 2.3 All fees, including any detailed specification of the scope of these services, are listed in the Price List of Banking Services for Individuals.
- 2.4 The Client shall have the right to withdraw from the contract within 14 days of its conclusion. Notice of withdrawal from the contract in paper form may be submitted by the Client at any point of sale of the Bank or sent by registered letter to the Bank's registered office address, while the Client's signature on the notice of withdrawal must be officially certified. Withdrawal notice must be sent to the Bank no later than on the last day of the above-mentioned time-limit. Should the Client exercise the right to withdraw from the contract, the Bank is entitled to demand payment of fees for the services provided so far from the Client.
- 2.5 To withdraw from the contract, the Client may use the Model Form of Withdrawal from the Contract available at https://www.unicreditbank.sk/sk/ostatne/dole_ite-dokumenty.html.
- 2.6 If the Client fails to notify the Bank in the above-mentioned manner that the Client withdraws from the contract, the contractual relationship shall continue under the conditions specified in the contract and other documents to which the contract refers.
- 2.7 The contract shall be concluded for an indefinite period of time and the Client is entitled to terminate the contract at any time by giving notice, provided that the notice period specified in the Bank's general terms and conditions or law is observed.
- 2.8 The contractual relationship between the Bank and the Client is governed by the law of the Slovak Republic.
- 2.9 The Bank communicates with the Client in the Slovak language, all contractual documents and information materials are provided to the Client in the Slovak language.
- 2.10 Information on the individual technical steps leading to the conclusion of the contract:
 - a) The Client enters the process of concluding a contract via electronic and telecommunication channels (e.g., the Bank's website, electronic banking, telephone).
 - b) The Client selects the relevant financial service the Client is interested in.
 - c) The Client's contact details are verified.
 - d) The Client is identified.
 - e) The Client may give individual consents to the processing of personal data.
 - f) The Client receives pre-contractual information if the provision thereof is required by a legal regulation.
 - g) Both the Client and the Bank sign the contract; they may use electronic means to do so.

If the Client signs the contract electronically, the Client may do so in connection with the manner in which the Client is identified when negotiating the contract, and in accordance with the agreement with the Bank using one of the following ways:

- (i) authorisation by entering a one-time password (OTP/One Time Password), which the Client received via a text message from the Bank to the Client's telephone number verified by the Bank, or
- (ii) authorisation in the Smart Banking app (in mobile banking) according to the selected method in the relevant mobile device in the form of a PIN code or biometric data, or

- (iii) authorisation in the Smart Banking/Smart key app according to the selected method in the relevant mobile device in the form of a PIN code or biometric data in the Online Banking app, or
- (iv) authorisation by entering a one-time code generated by the Smart key app in the Online Banking app if the Client is offline.

2.11 This information is valid for the duration of the contractual relationship between the Bank and the Client.

3. INFORMATION ON POSSIBLE WAYS FOR REMEDYING A BREACH OF OBLIGATION UNDER A DISTANCE CONTRACT FOR FINANCIAL SERVICES

- 3.1** In the event of a complaint or claim arising from a breach of obligations under the contract, the Client has the opportunity to contact the Bank in accordance with the procedure set out in the Complaints Procedure, which is available at www.unicreditbank.sk. If the parties fail to resolve the complaint or claim to the Client's satisfaction, the Client has the opportunity to contact the Institute of Alternative Dispute Resolution of the Slovak Banking Association, Blumental Office I, Mýtna 48, 811 07 Bratislava, or the banking supervisory authority, the National Bank of Slovakia, Imricha Karvaša 1, 813 25 Bratislava. Disputes arising from a contractual relationship shall otherwise be decided in a general court in accordance with the relevant legal regulations.

4. INFORMATION ON THE GUARANTEE SCHEME

- 4.1** Deposits held by the Bank are insured with the Garančný systém finančného trhu/Financial Market Guarantee Scheme (Fond pojištění vkladů / Deposit Insurance Fund) pursuant to the relevant provisions of Act No. 21/1992 on Banks as amended.