

# BASIC BUSINESS TERMS AND CONDITIONS FOR THE RECEIPT OF DEPOSITS

UniCredit Bank Czech Republic and Slovakia, a.s.,  
branch office of a foreign bank

# Basic business terms and conditions for receiving deposits

UniCredit Bank Czech Republic and Slovakia, a.s.,

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The Bank receives the monetary funds of natural persons as deposits in Current Accounts, a Bonus Account, Savings Accounts - Fixed-term Deposits and other legally-permitted forms of deposits, specifically in EUR and freely-convertible currencies as demand, savings and term deposits.

The Bank shall establish and maintain the Current Accounts, Bonus Account, Effective Account, Še3 Account, Savings Accounts - Fixed-term Deposits and other legally-permitted forms of deposits in Euros (EUR) and freely-convertible currency as undated, savings and term deposits.

The basic deposit is determined by the Bank as the minimum amount of money it receives as a deposit upon the opening of the account.

The minimum balance shall be determined by the bank as the minimum amount of funds that the client is obliged to hold in the account and which may be collected only on cancellation of the deposit relationship.

## Basic business terms and conditions under which the Bank receives funds for natural persons:

<b>1. In Euros (EUR)</b>	<b>Basic deposit</b>	<b>Minimum balance</b>
a) Packages of services		
START account, OPEN account, TOP account	EUR 0	EUR 0
CHILDREN's account (for minors under 14 years of age)	EUR 0	EUR 0
Basic bank product	EUR 0	EUR 0
Standard account	EUR 0	EUR 0
Debtor's personal account - the intangible value of a dwelling	EUR 0	EUR 0
Transparent account	EUR 0	EUR 0
b) Current account	EUR 5	EUR 5
c) Fixed-term deposits	EUR 350	EUR 350
<b>2. In a freely-convertible currency</b>	<b>Basic deposit</b>	<b>Minimum balance</b>
a) TOP account	USD 0	USD 0
	CZK 0	CZK 0
	CAD 0	CAD 0
	GBP 0	GBP 0
	HUF 0	HUF 0
	CHF 0	CHF 0
b) Current account	USD 50	USD 10
	CZK 1 500	CZK 150
	GBP 50	GBP 5
	CHF 50	CHF CHF
	CAD 100	CAD 10
	HUF 3 000	HUF 300
c) Fixed-term deposits	USD 300	USD 300
	CZK 9 000	CZK 9 000
	HUF 10 500	HUF 10 500

**Products that the bank currently no longer sells:**

<b>UniCredit Bank, a.s. products</b>	<b>Minimum balance</b>
a) U account, PREMIUM account	EUR 0
b) Savings account, PREMIUM savings account	EUR 0
c) Effective savings account	EUR 50
	USD 50
d) Financial bills*	EUR 0
	USD 0
<b>UniBanka, a. s. products</b>	<b>Minimum balance</b>
a) Progres account	EUR 10
b) Maratón account	EUR 10
c) Privat account	EUR 10
d) Subsidy accounts	EUR 0
e) Student account	EUR 10
f) USD package (originally UniBalík US)	USD 10
g) Young package 26 US (originally UniBalík 26 US)	USD 5
h) Current accounts in sales up to 30.4.2010	EUR 10
i) Silver Package (originally UniBalík Silver, Silver Style)	EUR 10
j) Smart Package (originally UniBalík Smart, Style, UniBalík Euro, Smart Euro Package)	EUR 10
k) Gold Package (originally UniBalík Gold, Gold style)	EUR 10
l) Champion Package	EUR 5
m) Young Package 26 (originally UniBalík 26, UniStyle 26, UniBalík 26 Euro)	EUR 3
n) B-Smart account	EUR 3
o) Senior package (originally UniBalík Senior)	EUR 3
p) Stuzková savings account	EUR 0
q) EXPRESNÉ account	EUR 5
r) CHAMPION account	EUR 5
s) PERFEKTNÉ account	EUR 5
t) PREMIUM account	EUR 5
u) SENIOR account	EUR 3
v) COOL account (for young people aged 15 to 26)	EUR 3
w) Bonus account (originally UniBonus)	EUR 17
	USD 10
x) Še3 savings account	EUR 0
y) Fixed-term deposits	GBP 300
	CHF 300
	CAD 300
<b>HVB Bank Slovakia, a. s. products</b>	<b>Minimum balance</b>
a) Bežný účet – v USD, EUR, GBP, CZK	EUR 35/equivalent in the relevant currency
b) HVB Balíky služieb (Ekonomik konto, Praktik konto, Komfort konto, Komfort konto Gold)	EUR 17
c) Študentský balík – Basic konto	EUR 8
d) Študentský balík – Bonus konto v USD	EUR 8/equivalent in the relevant currency
e) Profit konto	EUR 350
	EUR 1 000
	CZK 30 000
	USD 1 000
	GBP 1 000
	CHF 1 000

\* the product is intended for Private Banking clients

**Basic business terms and conditions under which the Bank receives funds for entrepreneurs:**

<b>1. In Euros (EUR)</b>	<b>Basic deposit</b>	<b>Minimum balance</b>
a) Current account	EUR 30	EUR 30
b) BUSINESS START account, BUSINESS OPEN account, BUSINESS TOP account, DOMOV account, PROFESIA PLUS account	EUR 30	EUR 30
c) Fixed-term deposits	EUR 3 300	EUR 3 300
d) Bonus account (originally UniBonus)	EUR 165	EUR 165
e) Transparent account	EUR 0	EUR 0
<b>2. In a freely-convertible currency</b>	<b>Basic deposit</b>	<b>Minimum balance</b>
a) Current account	USD 40	USD 40
	CZK 840	CZK 840
	AUD 50	AUD 50
	CAD 50	CAD 50
	CHF 50	CHF 50
	DKK 220	DKK 220
	GBP 30	GBP 30
	HRK 220	HRK 220
	HUF 7 600	HUF 7 600
	JPY 4 500	JPY 4 500
	NOK 250	NOK 250
	PLN 120	PLN 120
	RON 110	RON 110
	SEK 280	SEK 280
b) Fixed-term deposits	USD 3 900	USD 3 900
	CZK 83 100	CZK 83 100
	CAD 4 600	CAD 4 600
	CHF 4 800	CHF 4 800
	GBP 2 100	GBP 2 100
<b>Products that the bank currently no longer sells:</b>	<b>Minimum balance</b>	
a) BIZNIS KONTO START, BIZNIS KONTO MASTER, BIZNIS KONTO GOLD, Biznis Smart, Biznis Champion, Biznis Champion Plus, Biznis Bal k Mini (originally UniBal k Biznis Mini), Biznis package (originally UniBal k business) and Biznis Bal k Plus (originally UniBal k Biznis Plus), U konto PODNIKATEL' account, U konto BUSINESS account	EUR 30	
b) Financial bills	EUR 0	
	USD 0	