OVERVIEW OF CHANGES BY 1. 3. 2022

PRODUCT BUSINESS TERMS AND CONDITIONS FOR ACCOUNTS AND DEPOSITS

COMMENT	NEW TEXT
Article 6 Current Accounts point 6.4	The original of the signature specimen and its electronic display are retained by the Bank and are solely for its use. The identity of the account holder and other persons authorized to dispose of the funds in the account or authorized to execute other legal acts on behalf of Client (for such other persons hereinafter referred to as the "authorized person"), shall be verified upon signature of the signature specimen. If the signature specimen is not signed in front of a bank employee, the signature of the account holder or of the authorized person must be officially verified. The account holder shall indicate the extent of the authorization of each authorized person on the signature pattern. When disposing with the funds on the account, the account holder or the authorized person shall use signature in accordance with the signature specimen deposited with the Bank unless they agree otherwise with the Bank. If the account holder states in the part of the signature specimen for that purpose a stamp signature as a compulsory part of the model signature, the Bank will request that stamp to be used with the signature on all documents signed by the account holder or the authorized person.