

OVERVIEW OF CHANGES AS OF 1 MARCH 2022

TERMS AND CONDITIONS OF UNICREDIT BANK CZECH REPUBLIC AND SLOVAKIA, A.S., BRANCH OF A FOREIGN BANK, FOR PRODUCT TERMS AND CONDITIONS RELATING TO THE ISSUANCE AND USE OF PAYMENT CARDS

COMMENTS	NEW WORDING
ARTICLE 1 BASIC PROVISIONS	<p>3. The bank issues debit, credit and prepaid cards of international card associations.</p> <p>4. More detailed information and instructions on payment cards can be found in the Information material of UniCredit Bank Czech Republic and Slovakia, a.s. The information material is available at www.unicreditbank.sk or in printed form at any of the bank's sales outlets.</p>
ARTICLE 2 CHANGES OF THE TERMS AND CONDITIONS	<p>The soil Article 15 has been moved to the beginning of the POP in Article 2.</p>
ARTICLE 3 DEFINITIONS OF BASIC TERMS	<p>3D Secure is a form of securing an Internet Transaction by authenticating the client in the mobile banking application via SMS code or (e.g. fingerprint, facial identification, PIN code to the mobile banking application).</p> <p>Authorised Payment Transaction c) CVC code or CVV code in the case of Transactions without the presence of the Card such as MOTO Transactions, registration of the Card in NFC devices or Internet Transactions; g) attaching the Card/NFC device to a contactless terminal or to a contactless sensor on the ATM. For selected Merchants (type of Merchant: hotel, car rental, yacht rental, etc.), the Merchant's additional increase of the Transaction amount is also considered an Authorised Payment Transaction. In such case, the Merchant shall be obliged to prove the Cardholder's written consent that they have agreed to the increase.</p> <p>Cash Machine or ATM is a self-service electronic device with automatic verification of the Card as well as the Cardholder's data, marked with the logo of the relevant international Card Company and enabling the Cardholder to withdraw/deposit cash or providing other services via the Card/NFC device using a PIN code.</p> <p>Cardholder is a natural person over 15 years of age in whose name and surname the Bank issues the Card at the request of the Principal Client and who is authorised by the Principal Client to use the Card to execute individual Transactions on the Principal Client's account and under the Principal Client's responsibility. Where the term Cardholder is used in these Terms and Conditions, it also includes the Principal Client, unless expressly stated otherwise in the text. In special cases, the Bank may, at its discretion and in agreement with the Principal Client, issue a Debit Card also to a Cardholder under 15 years of age, but who is at least 8 years of age.</p>

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ARTICLE 3 DEFINITIONS OF BASIC TERMS	<p>Gross Negligence is a breach by the Cardholder of any of the obligations set out in Article 3 4, points 2, 5, 7, 14, 16, 18, 19, Article 5 7, points 1, 2, 14, Article 7 9, point 2, Article 8 10, points 1, 2 of these Terms and Conditions.</p> <p>Carrier is a written document sent to the Card Applicant with which the Card is sent and which contains practical instructions for activating the Card, telephone contacts for blocking the Card, other information about the services</p> <p>PIN display is a service of the Bank enabling the Cardholder to display the PIN code for the Card via the Bank's Internet or mobile banking, which enables this. In this case, the PIN will not be sent to the Cardholder in printed form.</p> <p>PIN code is a numeric code communicated exclusively to the Cardholder, which allows the Cardholder to be identified when using the Card in electronic sensing devices (ATMs and POS terminals). Entering the PIN code shall be deemed to be unambiguous consent to the execution of the Authorised Payment Transaction. In the case of a Renewed Card due to expiration, the Client will not receive a new PIN code.</p> <p>The Cardholder may change the PIN code for the Card through the Bank's ATM network, provided that the given ATM allows this function.</p> <p>Transaction Limit is the permitted number of Transactions for cash and non-cash Transactions that the Client is entitled to draw on the Card. The Bank is entitled to change the Transaction Limit upon agreement with the Account Holder or the Primary Card Holder. The Bank is entitled to unilaterally reduce this limit or change its division of this limit between cash and non-cash Transactions and to notify the Client of the change. The information on the Transaction Limit is provided to the Client in the Card Agreement.</p> <p>Application is the Application for the Card Issuance (Card Application), which is a part of the Card Agreement. The Client may request a change to the Card and submit their request through the Card Change Request Form.</p>

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ARTICLE 4 TERMS AND CONDITIONS OF THE CARD ISSUANCE	<p>7. The Card Applicant is obliged to choose a Password in the Application, which will be used to identify the Cardholder during the activation of the Card and subsequent telephone communication with the Bank, on the basis of which the Card Applicant can be provided with information about the Cardholder's products. For the Credit/Pre-paid Card, it is also used to access the e-mail Statement. The Cardholder is obliged to keep the Password secret. The Bank is not liable for losses and damages caused by a misuse of the Password.</p> <p>13. If the Account Holder/Credit Line Holder/Cardholder agrees to hand over the Card and PIN code in person at the relevant business outlet of the Bank upon its issue, the Account Holder/Credit Line Holder/Cardholder shall take possession of the Card together with the PIN code in the agreed manner no later than within three months after being notified by the Bank of the Card's issuance. Upon the expiry of this period in vain, the Bank shall devalue the Card; the contractual relationship under the Card Agreement shall terminate on the last day of the period under the preceding sentence.</p> <p>16. The Bank delivers the PIN code exclusively to the Cardholder. The Cardholder is obliged to destroy the consignment containing the PIN code immediately after receiving it and becoming familiar with it. The Cardholder is obliged not to record the PIN code in any form or store it in any way. The Cardholder is obliged to prevent disclosure of the PIN code.</p> <p>Physical delivery of the PIN code is not necessary if the Cardholder has set up the Bank's mobile application, through which the Bank informs the Cardholder of the PIN via the PIN View option.</p> <p>18. The Cardholder is obliged to sign the Card in their own handwriting immediately upon receipt of the Card on the signature strip on the Card, if the Card contains a signature strip. Depending on the type of the back of the Card, the Cardholder's signature is used to authorise Transactions made with the Card. The Primary Client is responsible for the fulfilment of this obligation as well as for any consequences of its non-fulfilment.</p>
ARTICLE 5 CREDIT TERMS AND CONDITIONS OF A CREDIT CARD	<p>7. An instalment of the Amount Owed is paid on time if it is credited no later than on the Due Date to the Repayment Account with the correct variable symbol, which is the last ten digits of the Card number. The Credit Facility Holder shall be entitled to pay the Amount Owed by cash deposit or non-cash transfer of funds from another account to the Repayment Account or by SEPA direct debit (hereinafter referred the "direct debit"). Payment of the instalment of the Amount Owed via postal order of the Slovak Post and via cross-border payment transfer is not permitted.</p>

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ARTICLE 6 CARD ACTIVATION AND VALIDITY	<p>1. The Client is obliged to initiate the activation of each issued Card upon its delivery, in the manner indicated on the Card Carrier, no later than 120 days from the date on which the Bank receives the contract proposal. The Bank will perform the activation as soon as possible, but no later than on the next business day.</p> <p>2. The Card is issued for a period specified by the Bank. The Card expires on the last day of the month of the year indicated on the Card. The Client is entitled to use the Card only until the end of this day.</p> <p>3. In the last month of the Card's validity, the Bank will automatically issue a Renewed Card valid for the next period. The Bank will not automatically issue a Renewed Card if the Principal Client notifies the Bank no later than 6 weeks prior to the expiry of the Card that they are not interested in the Renewed Card. The Bank may, at its sole discretion, decide not to issue the Renewed Card. The Renewed Card is not automatically issued in the event of a permanent blocking of the Card.</p> <p>4. In the event of mechanical damage to the Card, or loss or theft of the Card, the Bank will issue a Replacement Card or a new Card to the Cardholder upon their request. For the production of a Replacement Card or a new Card, the Bank is entitled to charge a fee according to the Bank's Price List.</p> <p>5. The Card expires upon:</p> <ul style="list-style-type: none"> a) the expiry of the period for which the Card was issued; b) permanent blocking of the Card; c) returning the Card to the Bank; d) accidental devaluation of the Card (mechanical damage to the Card, etc.); e) termination of the Card Agreement. <p>6. The Bank shall not be liable for any damage incurred due to a misuse of the Card after its expiry or after termination of the Client's contractual relationship with the Bank and the Client is obliged to compensate the Bank for any damage without undue delay.</p>
ARTICLE 7 USE OF THE CARD	<p>1. The Cardholder is entitled to use the Card only during its validity period. The Card may no longer be used after the expiry of the Card's validity period. The Cardholder is obliged to devalue the Card after the expiry of its validity period by cutting through the chip and the magnetic stripe (if the Card contains it). The Principal Client is liable to the Bank for the devaluation of all Cards issued to the Client's Account, regardless of to whom the Card was issued and by whom it was used. In the last month of the Card's validity, the Bank will automatically issue a Renewed Card valid for the next period.</p> <p>6. For Transactions, the Bank may set a maximum Transaction Limit. The Bank may suspend, modify or revoke individual authorisations to execute Transactions with the Card. The Bank also has the right to exclude certain types of Transactions made with the Card, and the Bank will notify the Cardholder and, where applicable, other affected persons (e.g. Merchants) of its decision or shall publish such decision.</p>

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ARTICLE 8 SETTLEMENT OF TRANSACTIONS	Article renumbered
ARTICLE 9 COMPLAINTS	12. Complaints relating to cash withdrawn under Cash Advance services must be made immediately upon receipt of the cash, in the first instance with the relevant Merchant or bank or exchange office.
ARTICLE 10 LOSS, THEFT, BLOCKING OF THE CARD/ TOKEN	6. If any of the events referred to in point 4 of this Article occurs, the Bank shall be further entitled to: a) cancel the Card, thereby permanently disabling its use; or b) reduce the amount of the Credit Facility or declare its extraordinary maturity.
ARTICLE 11 LIABILITY FOR DAMAGE	Article renumbered
ARTICLE 12 FEES	Article renumbered
ARTICLE 13 SPECIAL WARRANTIES AND REPRESENTATIONS OF THE PRINCIPAL CLIENT	Article renumbered
ARTICLE 14 METHOD OF COMMUNICATION AND NOTICE DELIVERY	2. Unless otherwise agreed, the Principal Client or Cardholder may communicate with the Bank via the Infoline. When communicating by telephone after the effective activation of the Card, the Principal Client or Cardholder is obliged to prove their identity by providing their first name, surname and birth number date of birth, the last four digits of the Card number, the Password and to provide the Bank with other information necessary to perform the requested action. As long as the caller provides the Bank with the correct information according to the previous sentence, the Bank has no further obligation to investigate whether the caller is an authorised Cardholder. The Bank is entitled not to allow telephone communication in the case of suspected abuse of this service and also after three unsuccessful attempts to confirm the Cardholder's identity. 4. Failure to deliver expected documents of any kind shall be notified by the Principal Client/Cardholder to the Bank without undue delay after the expiry of the period within which the notice should have been delivered. The Bank shall not be liable for any damage resulting from non-delivery of any document for reasons not caused by the Bank.
ARTICLE 15 ANCILLARY SERVICES	Article renumbered

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ARTICLE 16 TERMINATION OF THE CONTRACTUAL RELATIONSHIP	<p>b) The Bank can serve a written notice of termination of the Card Agreement effective from the date of delivery to the Primary Client, if a Gross Negligence occurred on the side of the Card Holder or other events occurred, which, pursuant to these Business Terms and Conditions are a valid reason for the Bank to declare <u>early maturity</u> of the Credit Line;</p> <p>7. If, in the event of termination of the Card Agreement and after payment of all claims of the Bank arising in connection with the Card Agreement and the use of the Credit Card, the Card Account shows a credit balance, the Bank will dispose of it in accordance with the Principal Client's instructions. The main client is entitled to request a non-cash transfer of funds to another account held with a bank or a branch of a foreign bank in the territory of the Slovak Republic, or a cash withdrawal. The Bank is entitled to reduce the amount transferred by the costs associated with the transfer. Unless the Principal Client issues any other instructions to the Bank upon its request, the Bank shall send the relevant amount to the Principal Client's Current Account specified in the Request.</p> <p>8. The Credit Card Agreement shall terminate 120 days after the completion of the Credit Card production process if the Credit Card is not collected or activated by the Client.</p>
ARTICLE 17 FINAL PROVISIONS	<p>1. These Terms and Conditions shall enter into force on 1 March 2022 and shall fully replace the Terms and Conditions for the Issuance and Use of Payment Cards dated 16 October 2020.</p> <p>2. These Terms and Conditions fully replace the Terms and Conditions conditions for issuing and using debit cards, Business conditions for issuing and using credit cards, Business conditions for issuing and the use of credit max-cards and Terms and Conditions for issuance and use of prepaid cards.</p>