



INFORMATION ON CHANGES IN CERTAIN KB SERVICES

Dear Client,

We are dedicated to **the continuing improvement of our services**. Because of that, our business terms and conditions and certain fees need to be updated from time to time. Kindly note that the changes listed below only concern products for which you have entered into an agreement with KB.

CHANGES IN EFFECT FROM 28 OCTOBER 2022



New payment card services

We are improving the administration system for KB payment cards. You will be able to set a separate financial limit for online card payments through the new versions of the mobile and Internet banking systems. Visit www.kb.cz/zmenykarty for information on all of the new features.



Business hours of the Express Line

The KB Express Line will now be available to handle your requests on business days **from 8:00 a.m. to 8:00 p.m.** Internet banking and mobile banking can be used on a round-the-clock basis.



One document, instead of multiple documents

The documents titled Selected Provisions for Personal Credit Cards and Selected Provisions for Approved Debit have been cancelled and fully replaced with the text of the **Payment Notice**. The notice can be found on the KB website.

An overview of all of the changes is available at www.kb.cz/en.



PRICE LIST UPDATED AS OF 1 NOVEMBER 2022



Change in fees for certain services

We are updating the fees for selected types of payment cards, standardizing the fees for issuing reminder notices, and amending the price of consumer loan insurance and documentary payments.

The changes in the Price List for private customers can be found in the tables enclosed below.

An overview of all of the changes in fees can be found at www.kb.cz/en/price-lists.

Alternatively, scan the QR code using your mobile telephone.



Help us reduce paper consumption

Next time, you can receive documents such as this one by e-mail. All you need to do is to configure your Internet banking settings to receive documents in electronic form. Mother Nature will be grateful.

Your Komerční banka

INFORMATION ON CHANGES IN YOUR DEBIT CARD / VIRTUAL DEBIT CARD AGREEMENT IN EFFECT AS OF 28 OCTOBER 2022

KB will no longer offer and provide **the service consisting of mailing Card Transaction Statements (separate statements)** for debit cards and virtual debit cards to clients who have previously signed up for this service.

INFORMATION ON CHANGES CONCERNING PAYMENT CARDS AND OVERVIEW OF CHANGES IN DEBIT CARD TERMS AND CONDITIONS, PERSONAL CREDIT CARD TERMS AND CONDITIONS, AND VIRTUAL DEBIT CARD TERMS AND CONDITIONS IN EFFECT AS OF 28 OCTOBER 2022

The proposed changes concern cardholders of MasterCard and Visa payment cards.

Be advised that the **Payment Card Guide** will be amended as of 28 October 2022. The changes will be posted online at kb.cz/dokumenty no later than on 28 September 2022.

Be advised that the KB service portfolio no longer includes **Prestige Company Cards**. Starting on 28 October 2022, Prestige Company Cards will be replaced with the **Silver Company Card** at the time of automatic renewal. If a Prestige Company Card was issued with a custom design, the design will be preserved. Fees will be subject to the current Price List.

Starting on the effective date of the terms and conditions, **the name of the service will change from Custom Design to MojeKarta**. The process for selecting a MojeKarta card design will be simplified, and this service will be added as an option for selected types of cards.

Starting on the effective date of the Terms and Conditions, **your mailing address** or your permanent address that KB has on file will be **considered the mailing address for card delivery purposes**. Your contact telephone number will be used for PIN delivery and for 3D Secure payments. In the case of company cards, an address and a telephone number other than the cardholder's mailing address and telephone number may be specified for payment card and PIN delivery.

Starting on 1 November 2022, the **annual fee for personal debit cards will be changed to a monthly fee** – see Paragraph 3.1 of the Debit Card Terms and Conditions below. Personal debit cards ordered before that date will become subject to the monthly fee in the month in which the prepared annual fee expires. Example: If the expiry date shown on a card is 5/24, the first monthly fee will be charged in June 2023 and subsequently in every following month, always on the same day (or on the next Business Day). Fees agreed directly in the debit / credit card agreement will remain in effect in accordance with the text of the agreement / amendment.

The title of Article 1. has been changed to Receipt and Validity of Virtual Debit Cards.

Articles 1.1, 1.2, 1.7, 1.8 and 7.4 of the Virtual Debit Card Terms and Conditions have been deleted and Articles 1.5, 1.9, and 8.1 d) have been amended in connection with the renewal of e-Card virtual cards. The numbering of Articles 1. and 7. has been adjusted accordingly in connection with the changes.

In Articles 1.4 and 8.7 of the Debit Card Terms and Conditions and in Article 7.5 of the Personal Credit Card Terms and Conditions, the term PK Client Line has been replaced with the term KB Card Support.

In Article 1.5 of the Debit Card Terms and Conditions, the reference to deposit cards has been deleted, as deposit cards are now sent inactivated, and to virtual debit cards, which are subject to the Virtual Debit Card Terms and Conditions and will no longer be renewed.

In Articles 1.8, 2.4, and 2.5 of the Debit Card Terms and Conditions and in Articles 7.9, 8.5, and 8.6 of the Personal Credit Card Terms and Conditions, the name of the service Custom Design has been changed to MojeKarta. A corresponding change has been made in Article 1.4 of the Debit Card Terms and Conditions, where the time limit after the approval of a custom design has been deleted.

In Article 1.9 of the Debit Card Terms and Conditions and in Article 7.10 of the Personal Credit Card Terms and Conditions, the time limit for declining card renewal changes from the last Business Day to the 20th day of the month preceding the last month of card validity.

In Article 1.10 of the Debit Card Terms and Conditions and in Article 7.12 of the Personal Credit Card Terms and Conditions, a request for custom design or a custom design change has been added to cardholder rights, where such a request may be subject to a fee charged to the cardholder's account in accordance with the current Price List.

In Article 3.1 of the Debit Card Terms and Conditions, the due dates of the annual and the monthly fees have been changed. The amended text of the Article reads as follows: Amount and Payment of the Debit Card Fee. You pay a fee for using your debit card in accordance with the Price List.

The annual fee is paid in advance. We charge it no earlier than on the 30th calendar day after your card is ordered. In every subsequent year of the card validity period, the fee will come due on the same day and month. If the annual fee applies, the fee is paid in advance, and it comes due on the ninth day after card issue. In subsequent years of the card validity period, the fee will come due on the 13th day of the month following the month in which the card was issued. The monthly fee is paid in advance. We charge it no earlier than on the fifth Business Day after your card is ordered. In subsequent months of the card validity period, the fee will come due on the same day. If the monthly fee applies, the fee comes due on the 13th day of every month.

If the due date falls on a day other than a Business Day, the fee will be charged on the following Business Day. You must maintain a sufficient account balance for paying fees until they are debited by KB.

In Article 3.1 of the Virtual Debit Card Terms and Conditions, the due date of the annual fee has been changed. The amended text of the Article reads:

Amount and Payment of the Virtual Debit Card Fee. You pay a fee for using your virtual debit card in accordance with the Price List. *The annual fee is paid in advance, and it comes due every year in the month following the month in which the card was issued. If the due date falls on a day other than a Business Day, the fee will be charged on the following Business Day. If the annual fee applies, the fee is paid in advance, and it comes due on the ninth day after card issue. In subsequent years of the card validity period, the fee will come due on the 13th day of the month following the month in which the card was issued. If the monthly fee applies, the fee comes due on the 13th day of every month.* You must maintain a sufficient account balance for paying fees until they are debited by KB.

In Article 9.1 of the Personal Credit Card Terms and Conditions, the due dates of the annual and the monthly fees have been changed. The amended text of the Article reads:

Amount and Payment of the Credit Card Fee. You pay a fee for using your card in accordance with the Price List.

The annual fee is paid in advance. We charge it no earlier than on the 30th calendar day after your card is ordered. In every subsequent year of the card validity period, the fee will come due on the same day and month. If the annual fee applies, the fee is paid in advance, and it comes due on the ninth day after card issue. In subsequent years of the card validity period, the fee will come due on the 13th day of the month following the month in which the card was issued. The monthly fee is paid in advance. We charge it no earlier than on the fifth Business Day after your card is ordered. In subsequent months of the card validity period, the fee will come due on the same day. If the monthly fee applies, the fee comes due on the 13th day of every month. If the due date falls on a day other than a Business Day, the fee will be charged on the following Business Day. You must maintain a sufficient account balance for paying fees until they are debited by KB.

In accordance with Article 4.4 of the Debit Card Terms and Conditions and Article 4.4 of the Virtual Debit Card Terms and Conditions, the Buy exchange rate now applies to funds blocked for online transactions.

Article 4.11 of the Debit Card Terms and Conditions and Article 4.10 of the Virtual Debit Card Terms and Conditions have been reformulated to clarify the text without changing the meaning. The reformulated text of the Article reads:

Transaction Settlement. Transactions we receive for settlement are debited or credited to the Account on every Business Day.

The settlement time depends on the delivery of data from the merchant's bank, where we neither have control over the duration of this time nor can we prevent the settlement of transactions. We have no control over and are unable to prevent the settlement of transactions submitted by the merchant's bank for settlement. The same applies to the length of time between the completion of a transaction and the time at which the transaction is charged to the Account, because this time depends on the delivery of payment data necessary for settlement by the merchant. Thus, delayed transaction settlement therefore may not constitute the sole reason for filing a complaint concerning such a transaction concerning an already settled transaction. *CZK transactions subject to domestic settlement in relation to an Account denominated in a foreign currency are settled from your Account using the KB Buy foreign exchange rate.*

The value of transactions subject to international settlement is converted to EUR in accordance with the exchange rate of the Card Company. Only if a transaction is completed in EUR, the value is not converted in accordance with the exchange rate of the Card Company.

- If the Account is denominated in CZK, the value in EUR from the Card Company is converted to CZK using the Sell exchange rate in effect at transaction settlement time, and the resulting sum is *debited from your charged to the debit of the Account.*
- *If the Account is denominated in EUR, a sum in EUR is charged to your Account in accordance with the exchange rate of the Card Company.*

- If the Account is denominated in a foreign currency *other than EUR*, the sum in EUR from the Card Company is converted to CZK using the Sell exchange rate. This sum in CZK is subsequently converted to the Account currency using the Buy exchange rate in effect on the settlement day, and the resulting sum is charged to the debit of the Account. *That does not apply if the Account is denominated in EUR, in which case the sum in EUR from the Card Company is charged to the debit of the Account.*

CZK transactions subject to domestic settlement in relation to an Account denominated in a foreign currency are settled to the debit of your Account using the KB Buy foreign exchange rate.

If the currency of the original transaction is the same as the Account currency, no conversion is carried out.

If a Credit transaction is carried out in connection with a previously completed Debit transaction, and if such a transaction is carried out by a merchant whose transactions are settled by a different bank, KB bears no liability for any differences in the value of converted sums caused, where applicable, by the time lag between the settlement of the Debit transaction and the Credit transaction.

A description of the settlement of Debit Card Payment transactions can be found in the Guide.

Information on differences between our selected exchange rates and the European Central Bank's reference exchange rates, stated in percent, is provided in the Exchange Rates section of our website. Information on such differences is provided to you free of charge by electronic means in defined cases¹, starting on the effective date of Regulation of the European Parliament and of the Council (EU) 2019/518 (Article 3a, Paragraphs 5 and 6) will be provided to you by electronic means in defined cases by means of a message sent via mobile or Internet banking. You can opt out from receiving this type of information. Information as per this paragraph is not distributed to Clients who do not have the status of Client-Consumer within the meaning of the General Business Terms and Conditions.

¹ Regulation of the European Parliament and of the Council (EU) 2019/518 (Article 3a, Paragraphs 5 and 6), as in effect

Article 10.11 of the Personal Credit Card Terms and Conditions has been reformulated to clarify the text without changing the meaning. The reformulated text of the Article reads as follows:

Transaction Settlement. Transactions we receive for settlement are debited from or credited to the Card Account on every Business Day. *The settlement time depends on the delivery of data from the merchant's bank, where we neither have control over the duration of this time nor can we prevent the settlement of transactions. We have no control over and are unable to prevent the settlement of transactions submitted by the merchant's bank for settlement. The same applies to the length of time between the completion of a transaction and the time at which it is charged to the Account, because this time depends on the delivery of payment data necessary for settlement by the merchant. Thus, delayed transaction settlement therefore may not constitute the sole reason for filing a complaint concerning such a transaction concerning an already settled transaction.*

CZK transactions subject to domestic settlement in relation to an Account denominated in a foreign currency are settled from your Card Account using the KB Buy foreign exchange rate. If the currency of the original transaction is the same as the Card Account currency, no conversion is carried out.

The value of transactions subject to international settlement is converted to EUR in accordance with the exchange rate of the Card Company. Only if a transaction is completed in EUR, the value is not converted in accordance with the exchange rate of the Card Company.

The value in EUR from the Card Company is converted to CZK using the Buy Sell exchange rate in effect at transaction settlement time, and the resulting sum is charged to the Card Account.

If a Credit transaction is carried out in connection with a previously completed Debit transaction, and if such a transaction is carried out by a merchant whose transactions are settled by a different bank, KB bears no liability for any differences in the value of converted sums caused, where applicable, by the time lag between the settlement of the Debit transaction and the Credit transaction.

A description of the settlement of Card Payment transactions can be found in the Guide.

Information on differences between our selected exchange rates and the European Central Bank's reference exchange rates, stated in percent, is provided in the Exchange Rates section of our website. Information on such differences *is provided to you free of charge by electronic means in defined cases² starting on the effective date of Regulation of the European Parliament and of the Council (EU) 2019/518 (Article 3a, Paragraphs 5 and 6) will be provided to you by electronic means in defined cases* by means of a message sent via mobile or Internet banking. You can opt out from receiving this type of information.

Article 4.13 of the Debit Card Terms and Conditions and Article 4.12 of the Virtual Debit Card Terms and Conditions have been amended in connection with the termination of the service Debit Card Transaction Statement (Separate Statement).

Article 4.14 of the Debit Card Terms and Conditions and Article 10.14 of the Personal Credit Card Terms and Conditions have been reformulated by replacing "we provide" with "we enable using".

The original Article 5.3 Specimen Signature of the Debit Card Terms and Conditions and the original Article 11.3 Specimen Signature of the Personal Credit Card Terms and Conditions have been deleted. The numbering of the following Articles 5.4 to 5.7 of the Debit Card Terms and Conditions and Articles 11.4 to 11.6 of the Personal Credit Card Terms and Conditions has been adjusted accordingly.

Article 9.1 i) of the Debit Card Terms and Conditions and Article 8.1 h) of the Virtual Debit Card Terms and Conditions have been updated and read as follows:

"the expiration, without result, of the time limits referred to in Article 1.7 of the Terms and Conditions".

Article 9.1 j) of the Debit Card Terms and Conditions has been deleted due to redundancy. Accordingly, Article 9.1 k) has been renumbered 9.1 j).

The reference to virtual debit cards has been deleted from Article 9.4 of the Debit Card Terms and Conditions, because virtual debit cards are subject to the product terms and conditions specific to virtual debit cards.

² Regulation of the European Parliament and of the Council (EU) 2019/518 (Article 3a, Paragraphs 5 and 6), as in effect

In Article 11. of the Debit Card Terms and Conditions and in Article 18. of the Personal Credit Card Terms and Conditions, the term Digital Card has been reformulated and reads as follows:

“Digital Card” *is a debit card / card that is a contactless digital version of your embossed card. You can use it with smart mobile devices (such as a mobile telephone, tablet, smart watch, etc.) for purchases from contactless NFC terminals in brick-and-mortar stores or for online purchases. Digital Cards can be used for Google Pay, Apple Pay,³ Garmin Pay, and Fitbit Pay services provided by third parties, where their scope therefore depends on the service provider. Additional information on Digital Cards and related services can be found in the Guide.*

In connection with the foregoing, the terms Apple Pay, Fitbit Pay, Garmin Pay, and Google Pay have been deleted.

³Apple Pay is a registered trademark of Apple Inc. registered in the USA and in other countries.

Starting on 28 October 2022, the present new version of the General Terms and Conditions, containing the amendments specified below, will be considered to constitute an integral part of the agreement within the meaning of Article 2.1 of the General Terms and Conditions. The new text is underlined and written in italics; the cancelled text is ~~crossed-out and written in italics~~.

The following addition has been made to Article 4.2, Paragraph a):

a change in his/her contact, identification, and supplementary data provided to the Bank in accordance with Article 3.2 of the General Terms and Conditions as well as data pertaining to persons acting on his/her behalf and on behalf of the Beneficial Owner

The following new text has been added to Article 5.5 Verification of Signatures, including a new footnote:

Documents sent to the Bank via the information system of data boxes must be signed by the Client or persons acting on his/her behalf by means of their recognized electronic signature⁴, unless otherwise accepted by the Bank in a specific case.

Article 6.1 has been amended as follows:

Manner of Communication. The Client and the Bank may agree to mutual communication using electronic or other technical means. In the case of telephone communication or videoconference, the Client and the Bank must identify themselves using the agreed method raising no doubt regarding the identity of the person carrying out the relevant communication. At the Bank's request, the Client must do so must also identify in regard to any third parties any third parties taking part in the communication together with the Client.

A new Article 6.4 has been added, which reads as follows:

Videoconferences. If a third party takes part in a videoconference together with the Client, the Client is liable for such a third party's participation and identification, if requested by the Bank. The Client acknowledges that information constituting bank secrecy may be disclosed to such a third party in the course of a videoconference.

Article 8.1 has been amended as follows:

Delivering to the Client. The Bank delivers Mail either to the Contact Address or to the relevant Internet banking mailbox established by the Client. If special reasons exist to that effect, the Bank may deliver Mail to the Client using another similar method or to a different address based on a mutual agreement, such as an e-mail address.

Information has been added to Article 8.3, stating that Mail is delivered to the Bank in accordance with Article 8.4 of the General Business Terms and Conditions.

Article 8.4 has been amended as follows:

Manner of Delivery. Mail may be delivered in person, by post, by courier, or services provided through Internet banking. The Bank may accept the delivery of or Mail using a different agreed-upon method, provided that the Bank has no substantiated doubts regarding the identity of the Client as the sender and the content of Mail for example by fax or e-mail or using another method accepted by the Bank. The Bank and the Client may agree on the delivery of Mail through a Delivery Agent. The Bank delivers to the Client contract documents or amendments thereto as per Article 31 of the General Business Terms and Conditions, preferably using the mailbox provided as part of the Internet banking service. If the Client does not use this service, the Bank will preferentially use for mailing purposes the e-mail address agreed with the Client for communication with the Bank and for submitting contract documents and amendments to such documents.

Article 8.5 has been amended, including the new footnote, and reads as follows:

Moment of Delivery. In accordance with the law⁵, mail delivered by the Bank to the Contact Address on a hand-to-hand or registered mail basis is considered delivered upon receipt by the Client. If the Client refuses to accept the delivery of Mail, does not collect Mail within the applicable time limit, or prevents the delivery of Mail in another way, or if Mail is returned to the Bank as non-deliverable at the Contact Address, the Bank will proceed as if the Mail was duly delivered to the Client at his/her Contact Address, starting at the time when the Mail is returned to the Bank as non-deliverable or non-delivered due to delivery refused by the Client. The same applies in case that the Client is not informed of the deposition of Mail. Regardless of the foregoing, the Bank always acts as if Mail has been delivered to the Client after 10 and 15 working days elapse following the mailing of Mail to an address in the Czech Republic and in a foreign country, respectively.

⁴ Section 6, Paragraph 2 of Act No. 297/2016 Coll. on Trusted Services for Electronic Transactions, as in effect.

⁵ Section 570, Paragraph 1 of Act No. 89/2012, Civil Code, as in effect

Article 8.6 is amended as follows:

In the case of Any other Mail sent to the Client not delivered on a hand-to-hand or registered mail basis, is considered the Bank will consider such Mail delivered on the third or 15th working day after such Mail is posted to an address in the Czech Republic and in a foreign country, respectively. The foregoing does not apply in case that the Bank is informed of the delivery of Mail prior to the above time limit.

Article 8.7 is amended as follows:

Without prejudice to the provisions of Article 8.2 of the General Business Terms and Conditions, the Client and the Bank may agree that some Mail addressed to the Client will be delivered to the Client's business establishment for personal collection by the Client. *Such Mail is considered In such cases, the Bank considers such Mail delivered upon being deposited in the Client's business establishment. If not collected within a period exceeding six months, the Bank has the right to discard such Mail.*

Article 8.8 has been amended and reads as follows:

Mail sent via Internet banking is considered by the Bank to be delivered upon being placed in the relevant mailbox. Mail sent by fax is considered by the Bank to be delivered upon the receipt of a confirmation of successful delivery generated by the sender's device. Mail sent by electronic mail is considered by the Bank to be delivered upon being transmitted from the Bank's server, including cases where specific Mail is returned to the Bank as non-deliverable.

Article 8.10 has been amended and reads as follows:

Bank's Response to Returned Mail. *If specific Mail is returned at least twice due to the Client's refusal to accept such Mail, the Client's failure to collect the Mail within a supplementary time limit, another action on the Client's part preventing the Mail from being delivered, or the Mail is returned to the Bank as non-deliverable at the Contact Address, the Bank may deliver all subsequent Mail to the Client's business establishment or permanent address or registered office, if the address thereof differs from the Contact Address.*

Articles 12.2, 18.1, 18.2, and 18.3 define time limits that begin on the day following delivery to the Bank, as opposed to upon delivery to the Bank. In addition, Article 18.2 has been slightly reformulated with no impact on its content.

Article 12.3 has been amended by the addition of the procedure followed by the Bank in case that no instruction is received regarding the disposal of the balance on an account that has been closed:

If the Bank receives no such instruction, the Account balance may be transferred to any other Account of the Client.

Articles 20.1, 20.3, and 20.7 pertaining to cheques have been deleted. In connection with their deletion, other articles have been renumbered, and Footnote No. 20 in Article 20 has been deleted.

Article 35. has been amended and reads as follows:

35.1 *The provisions of Article 35 only apply to contractual arrangements entered into based on the Master Agreement for Products and Services based on which the Bank provides to the Client the new KB Internet Banking as well as on contractual arrangements entered into in KB's new system or on contractual arrangements in regard to which the application of this Article follows from the meaning and purpose of other provisions of this Article.*

35.2 *The Bank and the Client communicate with one another preferentially using electronic means, specifically using the contact e-mail address and telephone number provided by the Client, which the Client has certified to serve for communication between the Client and the Bank, particularly for sending documents and amendments thereto and for sending passwords and codes, unless otherwise agreed. Another communication channel is the mailbox in KB's new Internet Banking.*

35.3 *The third and fourth sentences of Article 8.4 of the General Business Terms and Conditions, Manner of Delivery, are replaced with the following text: "Contract and other documents or amendments thereto as per Article 31 of the General Business Terms and Conditions are delivered by the Bank to the Client preferentially at the contact e-mail address confirmed by the Client to serve for communication between the Client and the Bank, particularly for sending documents and amendments thereto. The Bank may designate documents that are preferentially delivered to the Client's mailbox in accordance with Article 35.2." Where the General Business Terms and Conditions refer to Article 8.4 of the General Business Terms and Conditions, the text of Article 35.3 applies mutatis mutandis.*

35.4 *Unless it follows otherwise from the context, the following rules apply to the interpretation of the General Business Terms and Conditions:*

- a) *The Price List means the Price List for Products and Services;*
- b) *Notice on the Payment System means the Payment Remittance Rules;*
- c) *Authorized Debit means Overdraft;*
- d) *Master Agreement on Products and Services means the Agreement;*
- e) *New KB Internet Banking means Internet banking.*



35.5 *Articles 14.3, 15.1, and 15.2 of the General Business Terms and Conditions do not apply to the contractual arrangements referred to in this Article.*

The effective dates of the General Business Terms and Conditions in Articles 37.1 and 37.2 have been amended as follows:

The present General Business Terms and Conditions enter into force on ~~1 December 2021~~ 28 October 2022.

The present General Business Terms and Conditions replace and supersede the General Business Terms and Conditions in force since ~~1 October 2020~~ 1 December 2021.

OVERVIEW OF CHANGES IN THE NOTICE ON THE PAYMENT SYSTEM IN EFFECT AS OF 28 OCTOBER 2022

The documents Notice on the Payment System – Selected Provisions for Personal Credit Cards and Notice on the Payment System – Selected Provisions for Authorized Debit are cancelled and replaced with the full text of the Notice on the Payment System, which constitutes part of this document.

In Article 1.7, the name of a standing Payment Order has been added to the general requirements for Payment Orders.

In Article 15.5, the information has been removed that standing Payment Orders are not subject to multi-round processing, and the article has been further amended in the sense that payments remitted based on standing Payment Orders are processed on the due date.

In Article 24.8, the following addition has been made to the second sentence:

If the beneficiary's bank *or an intermediary bank* fails to process an incoming payment from abroad and returns the transferred sum reduced by its expenses to the Bank, the Bank will credit the thus reduced sum back to the Client's Account.

In Article 30.4, the information has been removed that standing Payment Orders are not subject to multi-round processing.

In Article 53, the option has been removed as of 1 January 2023 to issue a bank cheque, and we have cancelled the option of issuing and cashing personal Komerční banka cheques due to the fact that the Bank no longer provides these services.

OVERVIEW OF CHANGES IN THE CHILD ACCOUNT AND THE G2.2 ACCOUNT TERMS AND CONDITIONS IN EFFECT AS OF 28 OCTOBER 2022

Starting on 28 October 2022, the present Child Account Terms and Conditions and G2.2 Account Terms and Conditions, as amended by the amendments listed below, constitute an integral part of the agreement within the meaning of Article 2.2 of the General Business Terms and Conditions. The new text is underlined and written in italics; while the cancelled text is written *in italics and crossed out*.

Article 2.2 has been amended as follows:

Change in G2.2 Account Maintenance. *No later than on 31 March of the calendar year In the calendar year following the year in which you reach the age of 30 years, the Agreement based on which the Account is maintained will change. The change will consist of the fact that these Terms and Conditions will no longer apply to you, and we will transform your Account ~~will be transformed~~ to another current account type designed for consumers in accordance with our current portfolio in effect on the day the change is made. ~~The Embossed G2 or Embossed G2 MojeKarta debit card issued with your Account will be replaced with a debit card provided with the relevant other current account type. Other debit cards, if issued for your Account, and~~ The Authorized Debit for the Account, if provided, will remain in effect. As to ~~fees and interest rates fees applicable to your Account and related products and services as well as the interest rate for the authorized debit~~, the applicable provisions of the Price List and Interest Rate Notice will apply.*

Article 2.3 has been amended as follows:

Information on Changes. We will inform you of a change of the account type, the effective date of the change, changes in products and services provided with the account as described in preceding articles, and on the terms and conditions applicable to the relevant account type. In doing so, we will proceed in accordance with the provisions of the General Business Terms and Conditions that stipulate the procedure for amending the relevant terms and conditions.

Article 4.2 has been amended as follows:

4.2 The Terms and Conditions replace and supersede the Child Account Terms and Conditions and G2.2 Account Terms and Conditions in effect since ~~31 October 2018~~ 4 December 2020.

Article 4.3 has been amended as follows:

4.3 The Terms and Conditions enter into effect on ~~4 December 2020~~ 28 October 2022.

OVERVIEW OF CHANGES IN KB EXPRESS LINE TERMS AND CONDITIONS IN EFFECT AS OF 28 OCTOBER 2022

The first sentence of Article 1.3 has been amended as follows:

The service is available *every day on Business Days* from ~~6:00 a.m. to 10:00 p.m.~~ 8:00 a.m. to 8:00 p.m.

OVERVIEW OF CHANGES IN THE KB PRICE LIST IN EFFECT AS OF 1 NOVEMBER 2022
Changes in the KB Price List for Individuals

Item in the KB Price List	Price in effect as of 1 November 2022	Change
Cards		
Debit cards		
Fee for the issue of a PLATINUM debit card (unless included in account maintenance)	550 per month	Price change (previously 6,490 annually)
Fee for the issue of an additional PLATINUM debit card	550 per month	Price change (previously 4,900 annually)
Fee for the issue of a Gold Card debit card (unless included in account maintenance)	165 per month	Price change (previously 1,990 annually)
Fee for the issue of a Plus Card debit card (unless included in account maintenance)	45 per month	Price change (previously 490 annually)
Fee for the issue of an Embossed Card debit card (unless included in account maintenance)	35 per month	Price change (previously 390 annually)
Fee for the issue of an Embossed G2 Card debit card (unless included in account maintenance)	35 per month	Price change (previously 390 annually)
MojeKarta custom design	45 annually	Price change (previously 149 one-time fee for three years)
The issue of a replacement debit card with MojeKarta custom design / change of MojeKarta design	200	Price change (previously 149)
Credit cards		
Fee for Infinite credit card	850 per month	Price change (previously 9,990 annually)
Fee for the issue of an additional Infinite credit card for account	450 per month	Price change (previously 4,990 annually)
Fee for World Elite credit card	550 per month	Price change (previously 6,490 annually)
Fee for the issue of an additional World Elite credit card for account	550 per month	Price change (previously 4,900 annually)
MojeKarta custom design	45 annually	Price change (previously 149 one-time fee for three years)
One debit card statement sent by electronic means	Free	The service has been cancelled.
One statement sent by mail or collected at a branch	30	The service has been cancelled.
The issue of a replacement card with MojeKarta custom design / change of MojeKarta design	200	Price change (previously 149)
Credit cards no longer offered		

Item in the KB Price List	Price in effect as of 1 November 2022	Change
Fee for MasterCard credit card	30 per month	Price change (previously 350 annually)
Fee for the issue of an additional MasterCard credit card for account	30 per month	Price change (previously 350 annually)
Fee for the issue of an additional Viva Card credit card for account	20 per month	Price change (previously 200 annually)
Consumer loans – Other general items		
Insurance		
Payment protection insurance – optional for loans received starting on 20 August 2013. Price for first/one insured loan	0.12% of the value of loan per month	Price change (previously 0.10% of the value of loan per month)
Payment protection insurance – optional for loans received starting on 20 August 2013. Price for second to fourth insured loan per person	0.096 % of the value of loan per month	Price change (previously 0.08 % of the value of loan per month)
Reminder notices		
Change in the fee for mailing a reminder notice for deposit products, authorized debit, consumer loans, and mortgage loans. The new fee is CZK 500 (the previous fee for mailing the first reminder notice or notice of unauthorized debit was CZK 350). A reminder notice is subject to a fee if the balance due is equal to or higher than CZK 500.		