



We are changing the terms and conditions for some of our services

Dear Client,

We would like to inform you that the terms and conditions for some of our services and the Price list will change starting from **1 May 2026**. You will, of course, only be affected by the changes to those services that you have arranged with us.

Which areas are involved?

- | | |
|---|--|
| 1) General Terms and Conditions | 8) Terms and Conditions for overdraft for natural persons – entrepreneurs, and legal entities |
| 2) Notifications of Payment Transactions | 9) Terms and Conditions for Business and Corporate Credit Cards |
| 3) Express line | 10) Credit conditions for entrepreneurial individuals and legal entities |
| 4) Debit Card Terms and Conditions | 11) Terms and Conditions of Framework Agreement on Provision of Financial Services |
| 5) Personal Credit Card Terms and Conditions | |
| 6) Credit conditions for non-entrepreneurial individuals – consumer housing loan | |
| 7) Rate Book | |

If you disagree, you may reject the proposed changes and terminate the Agreement in accordance with Article 31 of the General Terms and Conditions. If you do not reject the change, it will become effective on 1 May 2026.

Yours sincerely,

Komerční banka

How to understand the text?

We have marked all the upcoming amendments in the document. The underlined and italicized text is the newly-added text, and the ~~crossed-out text~~ is text that has been removed.

1) Overview of changes to the General Terms and Conditions effective from 1. 5. 2026**Article 4.1 is amended as follows:**

The Bank's information obligation. The Bank publishes the General Terms and Conditions (GTC), Product Conditions, Notices, Rate Book and Exchange Rates at its points of sale and on the Bank's website. The Bank publishes a general description of the services and their functioning and information on compliance with accessibility requirements pursuant to a special legal regulation⁵ on the Bank's website.

Article 37.1 is amended as follows:

These GTC come into force on ~~1. 11. 2025~~ 1. 5. 2026.

Article 37.2 is amended as follows:

These GTC supersede and replace the GTCs effective since ~~1. 5. 2025~~ 1. 11. 2025. The Client's consent pursuant to Article 28 of these GTC shall be effective only in relation to the Client who enters into a contractual relationship or an amendment to an existing contractual relationship with the Bank, of which these GTC form an integral part, at the earliest on the effective date of these GTC. For a Client who has previously signed, refused to sign or revoked a similar consent, the legal regime of the consent granted, refused or revoked by the Client remains unaffected by the amendment to the GTC.

⁵ Act No. 424/2023 Coll., on accessibility requirements for certain products and services, as amended.

2) Overview of changes to the Notice of Payment Transactions effective as of 1. 5. 2026**In Article 3.1 we have edited the text:**

Cash payment services. The Bank offers its Clients the following cash payment services:

a) Cash deposits in favour of the Client's Account or an account maintained by the Bank for a third party or in favour of an account ~~maintained at another bank (only CZK deposits)~~, maintained with another bank for Modrá pyramida stavební spořitelna, a. s., and for KB Penzijní společnost, a. s., or an account maintained with the CNB (only CZK deposits) are made by the Bank on the basis of:

- i) An orally communicated Order,
- ii) A cashier's slip,
- iii) Another cashier's document specified by the Bank.

We have amended Article 5.4 as follows:

Cash deposit to an account held at another bank. The effective date of the Order to Deposit Cash into an account held ~~at another bank by another bank for Modrá pyramida stavební spořitelna, a. s., and for KB Penzijní společnost, a. s., to an account held at the CNB~~ shall be on the day of its delivery to the Bank, provided that all conditions for the execution of the Order set out in the Agreement and legal regulations are met.

In Article 8.1, we have reduced the amount for an Order with Assistance:

If the Bank allows an Order with Assistance, Orders in the total amount of CZK 200,000 to ~~€ZK 500,000 (inclusive)~~ or the equivalent in foreign currency must be submitted to the Bank in the manner specified in Article 26 Notifications.

In Article 23.2, we have adjusted the amount of the Foreign Outgoing Payment Order:

The Client may submit outgoing payment orders abroad to any branch of the Bank. Orders in the amount of CZK 200,000 ~~€ZK 500,000 (inclusive)~~ or the equivalent in foreign currency must be submitted to the Bank in the manner specified in Article 26 Notifications.

In Article 23.5 we removed the currency:

Deadlines for crediting funds. In the table, we have removed the Bulgarian lev, listed under the abbreviation BGN, in the Currency column.



We have adjusted the amount for outgoing payments in Article 26.3:

Each Outgoing Payment Order in a total amount from CZK 200,000 and cash withdrawal statements in the total amount of CZK 500,000 (inclusive) or, the Client will submit the equivalent in foreign currency directly to the employee of the Bank's business premises in writing, in person or through any Authorized Person or Agent authorized to do so by the Client.

In Article 26.4 we reduced the amount for outgoing payments as follows:

The Bank is entitled to require the Client, their representative or an Authorized Person sign the Order submitted to the Bank for an outgoing payment in the total amount from CZK 200,000 or more or a statement for cash withdrawal in a total amount of CZK 500,000 (inclusive) or the equivalent value in a foreign currency in the presence of a Bank employee, even if they have already signed the Order or statement once.

To Article 29.5, we've added the following text:

A standing outgoing payment order can only be sent to another bank in the Czech Republic through the Payment Initiation Service provider, and can then be changed or cancelled in the Payment Initiation Service provider's application, however, ~~it cannot be changed or cancelled in this way~~. An automatic transfer order cannot be set up, changed or cancelled through the Payment Initiation Service provider.

In Article 33.3 removed the currency:

In the Currency and Outgoing Payment Currency tables and columns, we have removed the Bulgarian lev, listed under the abbreviation BGN.

We have supplemented Article 41.5 as follows:

Outgoing payment orders in CZK and in foreign currency, outgoing payments abroad, outgoing SEPA payment orders that include currency exchange (if the Payer's Account and the Beneficiary's Account are in different currencies), express outgoing payments in CZK, outgoing payments abroad marked "urgent", outgoing SEPA payment orders marked "urgent", FX Payment Orders and Payment Orders to debit or credit a term account entered in a Batch – processing type continuous or batch are always processed as online. These Orders are subject to multi-round processing. The same procedure applies to Outgoing Payment Orders in CZK and in foreign currency entered in a Batch and Direct Debit Orders to a Beneficiary's Account not subject to the Notification, which are sent for settlement no later than 6:00 p.m. on their due date.

In Article 43.14 we removed a currency:

- at 14:00 for outgoing payments abroad in currencies ~~BGN~~, CAD, DKK, GBP, HUF, CHF, NOK, PLN, RON, SEK and TRY in favor of the account held at the Bank Branch.

Article 50 Closing Provisions have been amended as follows:

50.1 The notification cancels and replaces the Notification on the implementation of payment transactions effective from ~~1. 5. 2025~~ 1. 11. 2025.

50.2 This notification takes effect on ~~1. 11. 2025~~ 1. 5. 2026.

3) Overview of Changes to the Conditions of the KB Expresní Linka Effective as of 1. 5. 2026

Discontinuation of fax communication

Article 1.3 is amended as follows:

We will inform you of this fact and the reasons for it in advance or, if this is not possible, immediately afterwards, by telephone, ~~fax~~, e-mail or registered letter, unless this is contrary to legal regulations.

Article 5.16 is amended as follows:

Notifications can be sent to one address, ~~by fax~~, email or post.

Article 5.20 is amended as follows:

~~notifications sent by fax – proven sending of the fax to the specified fax number~~

Article 8.15 is amended as follows:

Electronic communications networks (public telephone lines, mobile network lines and e-mail ~~and fax~~)

Article 11 is amended as follows:

11.2 The Terms and Conditions cancel and replace the KB Expresní Linka Terms and Conditions dated ~~28.10. 2022~~ 1. 5. 2024.

11.3 The Terms and Conditions take effect ~~1. 5. 2024~~ 1. 5. 2026.

4) Overview of changes to the Debit Card Terms and Conditions effective from 1. 5. 2026

The proposed changes apply to Mastercard and Visa cardholders.

Article 2.3 is amended as follows:

Functionality and Signature Strip. We provide the debit card as a contactless card, mainly in the form of a plastic card with a chip. If we provide the Card with a signature strip, the Holder is obliged to sign it immediately after receiving the card. You can also convert the debit card into a contactless Digital Card, if we allow you to do so.

You acknowledge that for minor clients, the debit cards provided by us may be preset in some parameters by us. These parameters may be further changed only by the legal representative, or by the minor client himself from a certain age, if we allow him to do so. For selected cards serviced in KB+, you can change/restrict the functionalities and parameters of the card preset by us (e.g. restrictions on certain types of transactions, such as DCC – Dynamic Currency Conversion, gambling, adult content, payments in certain regions, investing, transactions using a magnetic stripe or money transfer from the card), in the manner and to the extent to which we allow it. You acknowledge that the functioning of the settings/restrictions you choose depends on the correctness of the marking of the transaction data provided to us by a third party, which we are unable to influence.

Article 8.1 is amended as follows:

Holder's obligation to notify. In the event of loss, theft or misuse of a debit card or mobile device in which you use a Digital Card, or if there is a risk of its unauthorized use, you or the Holder are obliged to inform us of this fact without undue delay after this fact is discovered, either through KB Card Support or in person at a Business Point. If any of the above situations occur during a stay abroad, you or the Holder shall notify us of this fact without undue delay after this fact is discovered, either through KB Card Support or in person at the retail premises of a bank that is a member of the relevant Card Company. A third party may also make the notification on your behalf or on behalf of you or the Holder pursuant to this Article.

You or the Holder are liable for any loss caused by the use of a lost, stolen or misused card, if, with regard to the obligations set out in Article 10 of the Terms and Conditions,

- you or the Holder fail to notify us of the loss or theft of the Card without undue delay after you discover the loss or theft of the Card, *but no later than the end of the day on which the loss or theft of the Card is discovered*, or
- In the event of misuse of the card, you will notify us of such misuse after 30 Business Days of receipt of the billing reports (statements) in which the claimed transaction from the misused card was stated, regardless of the moment when you actually discover the loss, theft or misuse.

In Article 11.1, the term “Digital Card” has been modified as follows:

A “**Digital Card**” is a debit card that is a contactless digital version of your embossed card. You can use it via smart mobile devices (e.g. mobile phone, tablet, smartwatch, etc.) *to make purchases at contactless NFC terminals in brick-and-mortar stores or for online purchases. The Digital Card then enables exclusively contactless payments, contactless cash withdrawals and deposits at ATMs, and payments for goods and services over the Internet at merchants who support this service.* Use of the Digital Card is enabled by services such as Google Pay, Apple Pay⁵, Garmin Pay provided by third parties, their scope therefore depends on the service provider. More about the Digital Card and related services can be found in the Guide.

The Payment Card Guide will also be modified as of 1.5. 2026 – the updated document will be available on the website kb.cz/ dokumenty no later than 1.4. 2026.

⁵ Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

5) Overview of changes to the Personal Credit Card Terms and Conditions effective from 1.5. 2026

The proposed changes apply to Mastercard and Visa cardholders.

Article 2.1 is amended as follows:

Repayment. You repay the drawn principal of the Credit and pay the interest from the Current Account in the manner agreed in the Agreement. *To make the agreed automatic payment of the regular monthly payment, you are obliged to ensure that there are sufficient funds in the Current Account no later than 5:00 p.m. on the due date of the relevant regular monthly payment, otherwise the automatic payment of the regular monthly payment may not be made, or it may be made in an amount lower than its prescribed amount.* If you fall into default with repayment, you do not have the right to draw on the Credit and you are obliged to immediately pay us the overdue installments including accessories. In the event of your inability to make the payment of the principal or interest due in the manner agreed in the Agreement, you are obliged to agree with us on another method of payment before the due date of the relevant amount. You are obliged to pay all debts under the Agreement in Czech currency.



Article 7.12 is amended as follows:

Rights of the Holder. You agree that we may allow a Holder other than you and specified in the Agreement to conclude with us amendments to the Agreement, the subject of which will be exclusively (i) a change in the data relating to this Holder or (ii) a refusal to automatically renew the card in relation to this Holder or (iii) a request for a duplicate card for this Holder, which may be charged according to the current Price List to the Account, or (iv) a request for early renewal of the card for this Holder or (v) a reduction in the agreed weekly limits for card transactions for this Holder or (vi) a request for a replacement card after Stoplisting, which may be charged according to the current Price List to the Account, unless otherwise agreed with you.

Article 8.4 is amended as follows:

Functionality and Signature Strip. We provide the card as a contactless card, mainly in the form of a plastic card with a chip. If we provide the Card with a signature strip, the Holder is obliged to sign it immediately after receiving the Ecard. You can also convert the debit card into a contactless Digital Card, if we allow you to do so. For selected cards managed in KB+, you can change/limit the functionalities and parameters of the card preset by us (e.g. restrictions on certain types of transactions, such as DCC – Dynamic Currency Conversion, gambling, adult content, payments in certain regions, investing, transactions using a magnetic strip or money transfer from the card), in the manner and to the extent that we allow it. You acknowledge that the functioning of the setting/limitation you choose depends on the correctness of the marking of the transaction data provided to us by a third party, which we are unable to influence.

Article 14.1 is amended as follows:

Holder's obligation to notify. In the event of loss, theft or misuse of the card or mobile device in which you use a Digital Card, or if there is a risk of its unauthorized use, you or the Holder are obliged to inform us of this fact without undue delay after this fact is discovered, either through KB Card Support or in person at a Business Point. If any of the above situations occur during a stay abroad, you or the Holder shall notify us of this fact without undue delay after this fact is discovered, either through KB Card Support or in person at the retail premises of a bank that is a member of the relevant Card Company. A third party may also make the notification on your behalf or on behalf of you or the Holder pursuant to this Article. You or the Holder are liable for any loss caused by the use of a lost, stolen or misused card, if, with regard to the obligations set out in Article 16 of the Terms and Conditions, you or the Holder fail to notify us of the loss or theft of the Card without undue delay after you discover the loss or theft of the Card, but no later than the end of the day on which the loss or theft of the Card is discovered, or in the event of misuse of the card, you will notify us of such misuse after 30 Business Days of receipt of the billing reports (statements) in which the claimed transaction from the misused card was stated, regardless of the moment when you actually discover the loss, theft or misuse.

Article 17 Definition of Terms is amended as follows:

A “**Digital Card**” is a debit card that is a contactless digital version of your embossed card. You can use it via smart mobile devices (e.g. mobile phone, tablet, smartwatch, etc.) to make purchases at contactless NFC terminals in brick-and-mortar stores or for online purchases. The Digital Card then enables exclusively contactless payments, contactless cash withdrawals and deposits at ATMs, and payments for goods and services over the Internet at merchants who support this service. Use of the Digital Card is enabled by services such as Google Pay, Apple Pay⁵, Garmin Pay provided by third parties, their scope therefore depends on the service provider. More about the Digital Card and related services can be found in the Guide.

The Payment Card Guide will also be modified as of 1. 5. 2026 – the updated document will be available on the website kb.cz/ dokumenty no later than 1. 4. 2026.

⁵Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

6) Overview of changes to the Credit Terms and Conditions for Non-Entrepreneurs – Consumer Housing Loan effective from 1.5.2026

Article 3.8 is amended as follows:

Blocking of funds. If automatic payment of installments of the used Credit principal and interest by transfer from your current account is agreed, we are entitled to block the funds in your current account (i.e. you will not be able to dispose of the funds in question in the current account) up to the amount of the Credit payment in question from 00:00 on the day on which the planned Credit payment falls. At the same time, you are obliged to ensure that the account from which the above-mentioned automatic payment of installments is arranged has sufficient funds by 5:00 p.m. on the due date of the relevant installment, otherwise the automatic payment may not be made. If you fail to make an installment or make an installment in a lower amount than prescribed, you will be in default.



Article 11 is amended as follows:

11.3 The Terms and Conditions cancel and replace the Credit Terms for Non-Entrepreneurs – Consumer Housing Loan dated ~~23.10.2023~~ 1. 5. 2025.

11.4 The Terms and Conditions take effect ~~1. 5. 2025~~ 1. 5. 2026.

Area 7) The Rate Book starts on the following page.

7) Overview of changes in the KB Rate Book effective from 1. 5. 2026 (all prices are in CZK)

Changes to the KB Rate Book for all Client Segments

Item in the KB Rate Book	Price valid from 1. 5. 2026	Change
Sending bank statements		
Sending a current account statement abroad		
Sending a current account statement abroad for each envelope sent	200	Price change (originally 100)
Other additional services to direct banking		
Security of direct banking services		
Issue of reader set (with keypad) and MůjKlíč chip card	1 400¹⁾	Cancelled
Issue of chip card reader with keypad	800 + 21% VAT¹⁾	Cancelled
Issue of MůjKlíč chip card for personal certificate on chip card	2 000 ¹⁾	Wording amendment, price change (originally 800)
1) Also applies to the issuance of a chip card and chip card reader for MultiCash KB.		
Safe deposit box rental (annual price)		
For Clients with a KB Current Account		
Value of stored objects up to CZK 10 million Volume up to 15 000 cm ³ incl.	3 600 + 21% VAT	Price change (originally 3 000 + 21% VAT)
Value of stored objects up to CZK 10 million Volume from 15 001 to 30 000 cm ³ inclusive	5 625 + 21% VAT	Price change (originally 4 500 + 21% VAT)
Volume exceeding 30 000 cm ³	7 500 + 21% VAT	Price change (originally 6 000 + 21% VAT)
Value of stored objects exceeding CZK 10 million	individual pricing + 21% VAT	Price change (originally individual pricing + 21% VAT)
Banking information		
Providing banking information about the KB client		
Basic information	1 000 + 21% DPH	Price change (originally 500 + 21%)



Changes to the KB Rate Book for citizens

Item in the KB Rate Book	Price valid from 1. 5. 2026	Change
Cash operations		
Other cash operations		
Monthly volume of processed cash over CZK 2 million	0,15% ¹⁾	Price unchanged, note wording change
<p>1) If the sum of cash transactions made by the account holder, by an authorized person and a third party on all of the Client's current accounts of the Client exceeds the limit of CZK 2 million in a calendar month, then the volume of cash above 2 mil. CZK or its equivalent in foreign currency will be charged with 0.15% in the following month.</p> <p>We consider deposits and withdrawals over the counter and at ATMs to be cash transactions.</p> <p><u>The date on which the deposit or withdrawal was actually made is the decisive date for calculating the fee, regardless of the date of its posting in the transaction history/statement.</u> We charge the fee monthly and debit it from the Client's account of choice during the following month, no later than the last day of the given month. If the Client does not have a fee account selected, the Bank will debit the fee from any of the Client's accounts that the Client maintains, as determined by the Bank. In the case of charging the fee from an account in a foreign currency, the KB mid-day exchange rate from the last business day of the month for which the fee is calculated will be used to convert it from CZK.</p>		

Changes in KB's Rate Book for entrepreneurs, businesses and municipalities in branch services and for businesses and municipalities in Corporate and Business Divisions

Item in the KB Rate Book	Price valid from 1. 5. 2026	Change
Cash operations		
Other cash operations		
Monthly volume of processed cash exceeding 0.5 million CZK from cash transactions of a client whose scope of business is defined according to Section 17a, paragraph 2 of Act No. 21/1992 Coll., on Banks, or pursuant to Section 4 of Act No. 277/2013 Coll., on Currency Exchange Activities	1 % ¹⁾	Price unchanged, note wording amended
Monthly volume of processed cash over CZK 2 million	0,15 % ²⁾	Price unchanged, note wording amended
<p>1) If the sum of cash transactions carried out by the account owner, the authorized person or even a third party on all of the Client's current accounts exceeds the limit of CZK 0.5 million or the equivalent in foreign currency in a calendar month, then the entire volume of the Client's cash transactions carried out for the purpose of conducting the Client's own commercial and financial activities will be charged 1% in the following month.</p> <p>We consider deposits and withdrawals over the counter and in sealed containers, night safes and at ATMs to be cash transactions.</p> <p><i>For calculating the fee, the date on which the deposit or withdrawal was actually made is the decisive date, regardless of the date of its posting in the transaction history/statement.</i> We charge the fee monthly and debit it from the Client's account of choice during the following month, no later than the last day of the given month. If the Client does not have a selected fee account, the Bank will debit the fee from any of the Client's accounts that the Client maintains, as determined by the Bank.</p> <p>In the case of charging the fee from an account in a foreign currency, the KB mid-day exchange rate from the last business day of the month for which the fee is calculated will be used to convert it from CZK.</p> <p>2) If the sum of cash transactions carried out by the account owner, the authorized person or even a third party on all of the Client's current accounts exceeds the limit of CZK 2 million or the equivalent in foreign currency in a calendar month, then volume of cash over CZK 2 million or the equivalent in foreign currency will be charged 0.15% in the following month.</p> <p>We consider deposits and withdrawals over the counter and in sealed containers, night safes and at ATMs to be cash transactions.</p> <p><i>For calculating the fee, the date on which the deposit or withdrawal was actually made is the decisive date, regardless of the date of its posting in the transaction history/statement.</i> We charge the fee monthly and debit it from the Client's account of choice during the following month, no later than the last day of the given month. If the Client does not have a selected fee account, the Bank will debit the fee from any of the Client's accounts that the Client maintains, as determined by the Bank.</p> <p>In the case of charging the fee from an account in a foreign currency, the KB mid-day exchange rate from the last business day of the month for which the fee is calculated will be used to convert it from CZK.</p>		
Payment insurance		
Profi payment insurance		
<i>Profi payment insurance – Klasik variant</i>	<i>990 annually</i>	Cancelled
<i>Profi payment insurance – Extra variant</i>	<i>990 annually</i>	Cancelled
Bank information		
Report for audit purposes		
Banking report for audit purposes – electronic application	3 000 + 21% VAT	3 000 + 21% VAT Price change (originally 2 000 + 21% VAT)
Banking report for audit purposes – application submitted at branch	6 000 + 21% VAT	6 000 + 21% VAT Price change (originally 4 000 + 21% VAT)

8) Overview of changes in the Conditions for overdrafts for individuals, entrepreneurs and legal entities, effective from 1 May 2026

Selected terms in Article 9.1 are amended as follows:

“Sanctions” shall mean any economic or financial sanctions, trade embargoes or similar measures adopted, ~~applied enacted~~, administered or enforced ~~implemented~~ by any of the following ~~entities~~ *authorities (or by any body of these entities)* of their authorities: (i) the United Nations; (ii) the United States of America; (iii) the European Union or any present or future member state thereof; or (iv) the Kingdom of Great Britain and Northern Ireland.

“Sanctioned Person” is any person, whether ~~natural or legal, or whether~~ it has or does not have a legal personality: (i) ~~specifically listed on any list of persons designated pursuant to Sanctions which is specifically targeted by the list of persons designated under the Sanctions;~~ (ii) ~~located or organized under the laws of a country registered or established in a country or territory~~ that is subject to ~~comprehensive expanded sanctions, or established under the laws of a country or territory that is subject to expanded sanctions;~~ (iii) directly or indirectly owned or controlled as defined in the relevant Sanctions by a person referred to in point (i) or (ii) above; ~~(iv) a member of whose statutory body is a person referred to in point (i) or (ii) above;~~ or (iv) which is ~~otherwise~~, or after the expiry of any period will be, subject to Sanctions.

Article 10.3 is deleted and the numbering of Articles 10.4 to 10.5 is moved.

All disputes arising from or in connection with the Agreement shall be finally settled either by the Arbitration Court of the Economic Chamber of the Czech Republic and the Agrarian Chamber of the Czech Republic in arbitration proceedings according to its rules by three arbitrators or by the general courts of the Czech Republic. The party that first files a lawsuit or otherwise initiates proceedings shall choose the method of dispute resolution according to the preceding sentence. This choice shall then be binding on both parties in relation to the dispute in question.

Article 10.4 is renumbered 10.3 and amended as follows:

The Terms and Conditions cancel and replace the Terms and Conditions for Overdrafts for Individuals, Entrepreneurs and Legal Entities effective from ~~30.3.2021~~ 1.5.2025.

Article 10.5 is renumbered 10.4 and amended as follows:

The Terms and Conditions become effective on ~~1.5.2025~~ 1.5.2026.

9) Overview of changes to the Terms and Conditions for Business and Corporate Credit Cards effective from 1. 5. 2026

The proposed changes apply to Mastercard and Visa Cardholders.

Article 2.1 is amended as follows:

Repayment. The Client repays the drawn principal of the Credit and pays the interest in the manner agreed in the Agreement. *To make the agreed automatic payment of the regular monthly payment, the Client is obliged to ensure that there are sufficient funds in the Current Account no later than 5:00 p.m. on the due date of the relevant regular monthly payment, otherwise the automatic payment of the regular monthly payment may not be made, or it may be made in an amount lower than its prescribed amount.* If the Client falls into default on repayment, the Client does not have the right to draw on the Credit and is obliged to immediately pay the Bank the overdue installments including accessories. In the event of the Client's inability to make the payment of the principal or interest due in the manner agreed in the Agreement, the Client is obliged to agree with the Bank on another method of payment before the due date of the relevant amount. The Client is obliged to pay all debts under the Agreement in Czech currency.

Article 2.7 is amended as follows:

Automatic repayment within the interest-free period. The Client has the option to arrange in the Contract the automatic payment of the installments of the drawn principal of the Credit (Charge function), if the Bank offers this function for the agreed type of card. This function ensures the fulfillment of the condition for granting the interest-free period according to Article 3.3, ~~letter b)~~ of the Conditions and may be charged according to the Price List. *In order for the automatic repayment (Charge function) to be carried out correctly, sufficient funds must be credited to the Current Account on the day preceding the agreed date of the automatic repayment. The Bank carries out the automatic repayment during the day agreed for the automatic repayment, therefore it is not always possible to take into account all incoming payments to the Current Account on the day of the automatic repayment. Any payment to the Card Account made on the day of the automatic repayment may not be taken into account in the amount of the automatic repayment.*

Article 8.12 is amended as follows:

Rights of the Holder. The Holder is entitled, if the Bank allows it, to independently and under the conditions set out in the Agreement, manage the funds on the Card Account using the Card and view and manage the Card, in particular in the Holder's Internet banking. The Client agrees that the Holder, on his behalf, shall negotiate with the Bank, if the Bank allows, the following changes: (i) change of data relating to the Holder and for the card provided to the relevant Holder or (ii) refusal of automatic renewal of the card in relation to this Holder or (iii) request for a duplicate card for this Holder or (iv) request for early renewal of the card for this Holder or (v) reduction of the agreed weekly limits for card transactions for this Holder or (vi) request for a replacement card after Stoplisting, which may be charged according to the current Price List to the debit of the Account, unless otherwise agreed with the Client.

A Holder other than the Client is entitled to view and manage the card, in particular in the Holder's Internet Banking. The Client acknowledges that the Bank is entitled to communicate to the Holder all information relating to the Agreement, the Client's name and surname, or the name/business name of the Client, the Account number for the card, including the name of the Account for the card to which the card is provided, specified by the Client. The Client further acknowledges that the Holder is entitled to view and, if applicable, copy the entire payment card number and CVV/CVC security code and the card PIN for selected cards in KB+ Internet Banking, under the conditions set by the Bank.

Article 9.4 is amended as follows:

Functionality and Signature Strip. The Bank provides the debit card as a contactless card, mainly in the form of a plastic card with a chip. If the Bank provides a Card with a signature strip, the Holder is obliged to sign it immediately after receiving the card. The Holder can also convert the card into a contactless Digital Card, if the Bank allows it.

For selected cards serviced in KB+, The Holder can change/restrict the functionalities and parameters of the card preset by the Bank (e.g. restrictions on certain types of transactions, such as DCC – Dynamic Currency Conversion, gambling, adult content, payments in certain regions, investing, transactions using a magnetic stripe or money transfer from the card), in the manner and to the extent to which the Bank allows it. The Holder acknowledges that the functioning of the settings/restrictions the Holder chooses depends on the correctness of the marking of the transaction data provided to the Bank by a third party, which the Bank is unable to influence.

Article 15.1 is amended as follows:

Holder's obligation to notify. In the event of loss, theft or misuse of the card or mobile device in which the Client uses a Digital Card, or if there is a risk of its unauthorized use, The Client or the Holder are obliged to inform the Bank of this fact without undue delay after this fact is discovered, either through KB Card Support or in person at a Business Point. If any of the above situations occur during a stay abroad, The Client or the Holder shall notify the Bank of this fact without undue delay after this fact is discovered, either through KB Card Support or in person at the retail premises of a bank that is a member of the relevant Card Company. A third party may also make the notification on the Client's behalf or on behalf of the Holder pursuant to this Article. The Client or the Holder are liable for any loss caused by the use of a lost, stolen or misused card, if, with regard to the obligations set out in Article 17 of the Terms and Conditions, the Client or the Holder fail to notify the Bank of the loss or theft of the Card without undue delay after the Client discovers the loss or theft of the Card, but no later than the end of the day on which the loss or theft of the Card is discovered, or in the event of misuse of the card, The Client will notify the Bank of such misuse after 30 Business Days of receipt of the billing reports (statements) in which the claimed transaction from the misused card was stated, regardless of the moment when the Client actually discover the loss, theft or misuse.

In Article 19 we have changed a term:

A **"Digital Card"** is a card that is a contactless digital version of the Client's embossed card. The Client can use it via smart mobile devices (e.g. mobile phone, tablet, smartwatch, etc.) to make purchases at contactless NFC terminals in brick-and-mortar stores or for online purchases. The Digital Card then enables exclusively contactless payments, contactless cash withdrawals and deposits at ATMs, and payments for goods and services over the Internet at merchants who support this service. Use of the Digital Card is enabled by services such as Google Pay, Apple Pay⁵, Garmin Pay provided by third parties, their scope therefore depends on the service provider. More about the Digital Card and related services can be found in the Guide.

"Sanctioned Person" is any person, whether natural or legal, or whether it has or does not have a legal personality: (i) specifically targeted by the Sanction List; (ii) incorporated or established in a country or territory subject to the expanded Sanctions, or established under the laws of a country or territory subject to the expanded Sanctions; (iii) as defined in the relevant Sanctions by the person referred to in point (i) or (ii) above; or (iv) of which a member of the statutory body is a person referred to in paragraphs (i) or (ii) above; or (v) which otherwise is, or will become subject to Sanctions otherwise or upon the expiry of any period of time.

Article 20.5 is amended as follows:

Replacement of original Terms and Conditions. These Terms and Conditions supersede and replace the Terms and Conditions for Business and Corporate Credit Cards effective as of ~~1.1. 2025~~ 1.5. 2025.



Article 20.6 is amended as follows:

Effectiveness of the Terms and Conditions. These Terms and Conditions take effect on ~~1.11.2025~~ 1. 5. 2026.

As of 1.5. 2026, the **Payment Card Guide** will also be changed – the updated document will be available on the website kb.cz/ dokumenty no later than 1.4. 2026.

10) Overview of changes to the Credit Terms for Individuals, Entrepreneurs and Legal Entities effective from 1.5.2026

Article 8.2 is amended as follows:

Debits to the Client's account. The Client is obliged to ensure that there are sufficient funds in the Client's accounts with the Bank at the time of maturity of the relevant interest, principal, principal repayments and other monetary debts of the Client in accordance with the Agreement. The Client and the Bank have agreed that the Bank is entitled to debit the Client's accounts with the Bank with the payments specified in the previous sentence without the Client's order (consent), unless otherwise agreed.

The Client is not relieved of his or her liability for their debts under the Agreement and their debts under the Agreement are not reduced if the Bank fails to make a given payment to the Client's account with the Bank on the relevant Maturity Date.

A statement from the Bank's accounting ledgers shall be considered sufficient evidence of debt arising from the Agreement, except for cases of a manifest error

If the Client and the Bank have agreed on automatic payment of the principal and interest installments of the Credit by transfer from the Client's Current Account and this payment falls on a Business Day other than Monday, the Bank is entitled not to release the Client's funds in the Current Account up to the amount of the relevant principal and interest installment starting at 00:00 on the day on which the payment of the principal and interest installments falls. If this payment falls on a Monday or a day that is not a Business Day, the Bank is entitled not to release the Client's funds in the Current Account up to the amount of the relevant principal and interest installment starting at 00:00 on the day immediately following the last Business Day before the day on which the payment of the principal and interest installments falls. The Client is obliged to ensure that sufficient funds are available on the account for which automatic payment of the Credit principal and interest is agreed, no later than 5:00 p.m. on the due date of the relevant Credit principal and interest payment, otherwise the automatic payment may not be made in full.

Article 8.5 is amended as follows:

Early or late repayment, interest on arrears. The Client is entitled to return provided funds to the Bank even prematurely, under the conditions set out in these Credit Terms and Conditions and in the Agreement.

If the Client that is a legal entity is in default with the repayment of the principal or its due part, it is obliged, starting from the first day of default until payment, to pay the Bank default interest on the amount, the payment of which is in default, in the amount of the difference between the rate for default interest specified in the relevant Notice on Interest Rates and the interest rate on the Credit. If, during the time of the Client's default, the default interest rate changes according to the relevant Notice on Interest Rates, or the interest rate on the Credit, the amount of default interest that the Client is obliged to pay pursuant to this provision will also change starting from the effective date of the change in the relevant interest rate.

If the Client that is a natural person and entrepreneur is in default in repayment of the Credit principal or its due portion, the Client is obliged, commencing from the first day of the default until the date of repayment of the due amount, to pay the default interest to the Bank for the due amount, in the amount as stated in the relevant Notice on Interest Rates, unless stated otherwise.

The Bank may require the default interest on the amounts with repayment of which the Client is in default, commencing from the first day of the default until the date of repayment of the due amount.

Payment of the default interest shall be without prejudice to the Client's obligation to compensate the Bank for any loss incurred as a result of the Client's default. If the Client repays the due amount by 17:00 of the 5th calendar day ~~5 calendar days~~ after its due date, its obligation to pay default interest to the Bank shall cease to exist. The previous sentence shall not apply to the debts that have arisen in relation to drawing Overdraft Credit.

Article 8.9.3 is amended as follows:

Prepayment or non-drawdown of Credit

8.9.3 If the respective Relevant Period is shorter or equal to 365 days in non-leap years or 366 days in leap years, the discount rate



applied for the purposes of the Present Value of the original Credit and the Present Value of the new Credit as of the date of early repayment of the Credit or under-drawing of the Credit shall be set as the IBOR rate, or a rate replacing IBOR, or the Reference Rate or the O/N index swap "bid" rate or Term SOFR rate for the period of the particular Relevant Period, and valid 1 Working Day before the prepayment of the Credit or under-drawing of the Credit. If such a rate is not fixed or quoted, the last relevant rate shall be applied.

If the respective Relevant Period is longer than 365 days in a non-leap year or 366 days in a leap year, the discount rate applied for the purposes of the Present Value of the original Credit and the Present Value of the new Credit as of the date of early repayment of the Credit or under-drawing of the Credit shall be the value of the swap "bid" rate in the respective currency for the respective period, which is quoted on the LSEG Data & Analytics (Refinitiv) Refinitiv or Bloomberg website page – with priority given to using the quotation from the ICAP provider (if available) quote 1 Working Day before the early repayment of the Credit or under-drawing of the Credit. If such a rate is not fixed or quoted, the last relevant rate shall be applied.

The terms given below in Article 18.1 are amended as follows:

"€STR" means the Euro Short-Term Rate maintained and published by the European Central Bank (ECB) on the ECB Website, normally by 9:00 a.m. (CET/SEČ) on the given day. The Bank shall apply this published rate for the relevant one-day period on the Drawdown Date or Interest Rate Update Date. If such date is not a Business Day, the Bank shall apply the €STR published by the European Central Bank on the immediately preceding Business Day. If the €STR is less than zero (0), the €STR shall be deemed to be zero (0).

"EURIBOR" shall mean the "European Inter-Bank Offered Rate" (an inter-bank reference borrowing rate). The Bank shall use, for fixing of the interest rate for Credits granted in EUR, this rate fixed at or around 11.00 a.m. (Brussels time CET) 2 Working Days prior to the date of the Drawdown or, in the event of the Overdraft Credit, 2 Working Days prior to the date of inception of the entitlement to Drawdown, its renewal or Interest Rate Update. The rate is published by the LSEG Data & Analytics (Refinitiv) REUTERS system; EURIBOR01 page, or potentially on a page by a system replacing it. If the rate is less than zero (0), EURIBOR shall be deemed to be zero (0).

"PRIBOR" shall mean the Prague Interbank Reference Credit Rate and is made public through the LSEG Data & Analytics (Refinitiv) REUTERS system, page PRIBOR= for the requested period, or on a page the replaces it system which replaces it. The case of an Overdraft Credit, 2 Working Days prior to the date of inception of the entitlement to Drawdown, its renewal or Interest Rate Update. In case that the interest rate O/N PRIBOR has been agreed for the Credit, the Bank shall use, for fixing of the interest rate, the respective rate fixed as of the date of the Drawdown or, in the event of the Overdraft Credit, the rate fixed as of the date of inception of the entitlement to Drawdown, its renewal or Interest Rate Update. If the rate is less than zero (0), PRIBOR or O/N PRIBOR shall be deemed to be zero (0).

"Sanctions" shall mean any economic or financial sanctions, trade commercial embargoes or similar measures adopted, applied enacted, administered or enforced implemented by any of the following entities authorities (or by any of the authorities bodies of these entities of any of the following): (i) the United Nations; (ii) the United States of America; (iii) the European Union or any present or future member state thereof; or (iv) the Kingdom of Great Britain and Northern Ireland.

"Sanctioned Person" shall mean any person, whether natural or legal, or whether it has or does not have a legal personality: (i) specifically listed on any list of persons designated pursuant to Sanctions listed on any list of designated persons toward which Sanctions are applied; (ii) registered or established in a country located in, or organised under the laws of, any country or territory that is subject to comprehensive extended Sanctions or established under the law of any country or territory subject to extended Sanctions; (iii) directly or indirectly owned or controlled by a person referred to in paragraphs (i) or (ii) above; or (iv) of which a member of the statutory body is a person referred to in paragraphs (i) or (ii) above; or (v) which otherwise is, or will become subject to Sanctions otherwise or upon the expiry of any period of time.

Article 19.2 is amended as follows:

Substitution. These Credit Terms and Conditions cancel and replace the Credit Terms and Conditions for Natural Persons, Entrepreneurs and Legal Entities effective from 1.7.2024 3.3.2025.

Article 19.3 is amended as follows:

Effect. These Credit Terms and Conditions are effective as of 3.3.2025 1. 5. 2026.

11) Overview of changes to the Terms and Conditions for the Framework Agreement for the Provision of Financial Services effective from 1. 5. 2026

Article 7.3 is amended as follows:

Collection Authorisation. The Client agrees with the Bank's right to deduct the funds from the Client's accounts for the purpose of executing the payment set out in Article 7.2 of the Conditions. The Client shall not be released from its responsibility for debts arising from the Frame Agreement nor shall the Client's debts under the Frame Agreement be decreased until the Bank performs the respective payment to the debit of one of the Client's accounts with the Bank at the respective Due Date. A statement from the Bank's accounting ledgers shall be considered sufficient evidence of debt arising from the Frame Agreement, except for cases of a manifest error. If the Client and the Bank have agreed on the automatic repayment of the *instalment of the Credit principal and interest* an automatic transfer from the Client's Current Account and such payment falls on a Business Day, except for Mondays, the Bank shall be entitled to refrain from releasing the Client's funds on the Current Account up to the amount of the *respective instalment of the Credit principal and interest payment* starting at 00:00 of the day on which a respective payment of *instalments of the Credit principal and interest* falls. If such repayment falls on a Monday or a day which is not a Business Day, the Bank shall have such right starting at 00:00 of the day immediately following the last Business Day before the day on which the *respective payment* of instalments of the Credit principal and interest falls. The Client is obliged to ensure that a sufficient amount of funds is available on the account, to which the payment by an automatic transfer is agreed, by 17:00 of the due date of the respective payment; otherwise the automatic payment would not be made in full.

Article 7.6 is amended as follows:

Default Interest. If the Client that is a legal entity is in default in repayment of the Credit principal or its due portion, it is obliged, commencing from the first day of the default until the date of repayment of the due amount, to pay the default interest to the Bank for the due amount, at the amount equal to the difference between the default interest rate as stated in the relevant Notice on Interest Rates and the interest rate on the Credit Drawdown, unless stated otherwise.

If the Client, who is the natural person is in default in repayment of the Credit principal or its due portion, it is obliged, commencing from the first day of the default until the date of repayment of the due amount, to pay the default interest to the Bank for the due amount, in the amount as stated in the relevant Notice on Interest Rates, unless stated otherwise.

If the Client is in default in payment of its debts to the Bank that have arisen in relation to the issuance of bank guarantees or letters of credit, the Client is obliged to pay the default interest to the Bank in the amount as stated in the relevant Notice on Interest Rates, commencing on the first day of default until repayment of the due amount (unless agreed otherwise below). If, during the period of the Client's default, the default interest rate is changed as per the relevant Notice on Interest Rates or potentially the interest rate on the Credit is changed, the amount of the default interest that the Client is obliged to pay as per this provision shall also change, as of the effective date of change of the relevant interest rate.

The Bank may require the default interest on the amounts with repayment of which the Client is in default, commencing from the first day of the default until the date of repayment of the due amount.

If the Client repays the due amount within 5 calendar days by 17:00 of the 5th calendar day after its due date, its obligation to pay default interest to the Bank shall cease to exist. The previous sentence shall not apply to the debts that have arisen in relation to the issuance of the bank guarantees and Drawdown of the respective Overdraft Credit and Short-Term Credit on the Financial Market.

Payment of the default interest shall be without prejudice to the Client's obligation to compensate the Bank for any loss incurred as a result of the Client's default, which is not covered by the default interest.

Article 7.7 is amended as follows:

Prepayment. in case of prepayment of the entire or part of the principal of the Credit provided under the Frame Agreement, the Client is obliged to pay compensation for prepayment to the Bank which is agreed as the amount equal to the higher amount of the following values: (a) zero (0); and (b) the difference between the Present Value of the Original Credit and the Present Value of the New Credit.

If the respective Relevant Period is shorter or equal to 365 days (366 days in leap years), the discount rate applied shall be the IBOR rate, or the rate replacing IBOR, Reference Rate or O/N index swap "bid" rate or Term SOFR rate, which shall be applicable throughout the duration of the particular Relevant Period, and valid 1 Working Day before the prepayment. If such a rate is not fixed or quoted, the last known rate shall be applied.



If the respective Relevant Period is longer than 365 days (366 days in leap years), the discount rate applied shall be the value of the swap rate "bid" in the respective currency for the respective period, which is quoted on the LSEG Data & Analytics (Refinitiv) Refinitiv or Bloomberg website page – with priority given to using the quotation from the ICAP provider (if available) quote 1 Working Day before the prepayment. If such a rate is not fixed or quoted, the last relevant rate shall be applied.

The Client is obliged to pay the above stated compensation for prepayment to the Bank also in the event that the Credit becomes due before the Due Date or Final Due Date as a result of termination of the Frame Agreement or any relevant contract concluded under the Frame Agreement for reasons stated in the General Conditions.

Article 12.2 is amended as follows:

Conversion. In case that any positive balance on any of the Client's accounts is in a currency that is different from the due amount under the Frame Agreement, the Bank is entitled to convert the balance of the account to the Financing Currency according to the procedure in Article 7.1 of the Conditions before setting off its receivables.

Following the Due Date, the Bank is entitled to convert any outstanding amount from the Financing drawn down in a foreign currency into CZK using the foreign currency selling Rate, and to ask the Client to settle any such converted amount in CZK.

The terms in Article 13.1 are amended as follows:

"€STR" means the Euro Short-Term Rate maintained and published by the European Central Bank (ECB) on the ECB Website, normally by 9:00 a.m. (CET/SEC) on that day. The Bank shall apply this published rate for the relevant one-day period on the Drawdown Date or Interest Rate Update Date. If such date is not a Business Day, the Bank shall apply the €STR published by the European Central Bank on the immediately preceding Business Day. If the €STR is less than zero (0), the €STR shall be deemed to be zero (0).

"EURIBOR" shall mean the "European Inter-Bank Offered Rate" (an inter-bank reference borrowing rate). The Bank shall use, for fixing of the interest rate for Credits granted in EUR, this rate fixed at or around 11.00 a.m. (Brussels time CET) 2 Working Days prior to the date of the Drawdown or, in the event of the Overdraft Credit, 2 Working Days prior to the date of inception of the entitlement to Drawdown, its renewal or Interest Rate Update. The rate is published by the LSEG Data & Analytics (Refinitiv) REUTERS system, EURIBOR01 page, or potentially on a page by a system replacing it. If the rate is less than zero (0), EURIBOR shall be deemed to be zero (0).

"PRIBOR" shall mean the Prague Interbank Reference Credit Rate and is made public through the LSEG Data & Analytics (Refinitiv) REUTERS system, page PRIBOR for the requested period, or on a page the replaces it system which replaces it. The case of an Overdraft Credit, 2 Working Days prior to the date of inception of the entitlement to Drawdown, its renewal or Interest Rate Update. In case that the interest rate O/N PRIBOR has been agreed for the Credit, the Bank shall use, for fixing of the interest rate, the respective rate fixed as of the date of the Drawdown or, in the event of the Overdraft Credit, the rate fixed as of the date of inception of the entitlement to Drawdown, its renewal or Interest Rate Update. If the rate is less than zero (0), PRIBOR or O/N PRIBOR shall be deemed to be zero (0).

"Sanctions" shall mean any economic or financial sanctions, trade commercial embargoes or similar measures adopted, applied enacted, administered or enforced implemented by any of the following entities authorities (or by any of the authorities bodies of these entities of any of the following): (i) the United Nations; (ii) the United States of America; (iii) the European Union or any present or future member state thereof; or (iv) the Kingdom of Great Britain and Northern Ireland.

"Sanctioned Person" shall mean any person, whether natural or legal, or whether it has or does not have a legal personality: (i) specifically targeted by any list of persons designated pursuant to Sanctions listed on any list of designated persons toward which Sanctions are applied; (ii) registered or established in a country located in, or organised under the laws of, any country or territory that is subject to comprehensive extended Sanctions or established under the law of any country or territory subject to extended Sanctions; (iii) directly or indirectly owned or controlled by a person referred to in paragraphs (i) or (ii) above; or (iv) of which a member of the statutory body is a person referred to in paragraphs (i) or (ii) above; or (v) which otherwise is, or will become subject to Sanctions otherwise or upon the expiry of any period of time.

Article 14.4 is amended as follows:

Effect. The Terms and Conditions take effect on ~~3.3.2025~~ 1. 5. 2026.