



# 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 Nov 2025**. Of course, you will be affected only by the changes to those services that you have agreed with us.

## Which areas are involved?

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|--|--|
| <b>1)</b> General Terms and Conditions                   | <b>5)</b> Personal Credit Card Terms and Conditions                    |
| <b>2)</b> Notifications of Payment Transactions          | <b>6)</b> Rate Book  |
| <b>3)</b> Rules for the Time Sequence of Claims Payments | <b>7)</b> Terms and Conditions for Business and Corporate Credit Cards |
| <b>4)</b> Debit Card Terms and Conditions                |  |

If you disagree, you may reject the proposed changes and terminate the contract in accordance with Article 31 of the General Terms and Conditions. If you do not reject the change, it will become effective on 1 November 2025.

Yours faithfully,

Komerční banka

**How to understand the text?**

We have marked all the upcoming amendments in the document. We have added the new text marked as such and removed ~~the crossed-out text~~.

**1) Overview of changes to the General Terms and Conditions effective from 1 Nov 2025****The existing Articles 7.4 to 7.6 are renumbered as 7.4 to 7.7****Article 7.4 is amended as follows:**

**Embargoes and sanctions.** The Client declares as at the date of the Contract and at the time of provision of the Banking Services that neither the Client nor any Entity of the Group and to the best of the Client's knowledge or ~~any member of the statutory body, director, agent, any person legally entitled to act for the Client in any capacity whatsoever (including but not limited to Acting Person, Attorney, Authorised Person, Proxy, etc.), Cardholder, Director or any other~~ employee of the Client or any related person is not a Sanctioned Person or a party to any contract or transaction with a Sanctioned Person and does not deal in goods or provide services that are subject to Sanctions. The Bank shall be entitled not to provide any Banking Services, to restrict their use or to refuse any order or request of the Client in the event that the Client or any person referred to in the first sentence of this Article becomes a Sanctioned Person or the performance of a Banking Services or the Client's order or request would result in a breach of a Sanction by the Bank or similar action by the Bank or SG Financial Group. The Bank shall be entitled to refuse any order or request of the Client also in the event that even with reasonable efforts it would not be able to exclude a breach of compliance with legal regulations or other sanction measures by its execution. In such case, the Bank will not be liable for any delay or failure to perform the Banking Services or the order or request. In such case, the Bank is also entitled to request information and documents in relation to the Client's order or request or to terminate or withdraw from the Contract and, in the case of trades on financial markets, the Bank is entitled to carry out close-out netting in accordance with the relevant Contract (these facts are considered to be an event of breach under the relevant Contract). The Client acknowledges that the Bank is entitled to disclose the requested information to the relevant authorities.

**Article 7.5 is amended as follows:**

The Client shall not make any payment in an alternative currency or take any other action or conduct that would result in a breach of any Sanctions or applicable law or regulation or that could reasonably be considered to be an evasion or avoidance thereof. The Client shall not be relieved of its obligation to pay any payment or debt to the Bank if the Bank does not accept or accept the payment from the Sanctioned Person or a payment subject to Sanctions or subject to a similar measure by the Bank or SG Financial Group. ~~No condition under this provision shall constitute a waiver or release of any of the Client's obligations under the relevant Contract, nor shall it affect any of the Bank's rights under the relevant Contract.~~

**Article 7.6 is amended as follows:**

The Bank is entitled to take measures beyond the scope of the Sanctions with immediate effect and affecting Clients who are not Sanctioned Persons. On the basis of such measures, the Bank may restrict the use of agreed products and services, banking applications and payment transactions. In the context of payment transactions, the Bank may also take measures on the basis of which it is entitled to refuse to carry out payment transactions in full or only to a certain extent (e.g. in a certain currency or by a certain means of payment). This may include, in particular, limitations on the scope of services within countries and regions that are associated with Sanctions or similar sanctions restrictions applied and respected within the policy of the SG Financial Group, or limitations on services provided to a Client who itself, through its statutory body or a Group Entity has a connection to these countries and regions. The Bank publishes these measures on its website and the Client is obliged to get acquainted with them and follow any changes.

**We have added a new Article 7.7 as follows:**

No condition under Articles 7.4 to 7.6 of the GTC shall constitute a waiver or release of any of the Client's obligations under the relevant Contract and shall not affect any of the Bank's rights under the relevant Contract.

**Article 8.6 is amended as follows:**

In the case of other Consignments that are not delivered by hand or with a delivery note, the Bank will proceed as if the Consignments were delivered on the 36th Business Day after their dispatch in the Czech Republic or on the 15th Business Day after their dispatch abroad. However, this does not apply if the Bank becomes aware of the delivery of the Consignment before the expiry of this period.

**Article 12.3 is amended as follows:**

**Settlement.** If the Client takes any action leading to the termination of the Account Contract or receives a notice or withdrawal from the Account Contract from the Bank, the Client is obliged to instruct the Bank on the disposition of any balance on the Account. If the Account Contract terminates for any reason and such instruction the Bank does not receive any corresponding instruction from the Client, the Bank may transfer the Account balance to any other Account of the Client, and if the Client has no other Account, the Bank will record an outstanding claim in the amount of the Account balance until such instruction is received from the Client. Upon termination of the Account, the Bank will cancel the Account. This does not apply if the funds in such Account are earmarked for the benefit of a third party, subject to the expiry of an agreed time limit or the fulfilment of another condition, and that third party has not given written consent or the agreed time limit has not expired or another condition for the release of the funds has not been fulfilled as of that date. In this case, the Bank will not pay out the funds from this Account and will not cancel the Account until the above conditions are met.

**Article 31.8 is amended as follows:**

**Changes with immediate effect.** Unlike with preceding articles, the Bank is entitled to make a unilateral change with immediate effect to:

- a) GTC, Product Terms and Conditions, Notices and the Rate Book, if the change is solely for the benefit of the Client or if the change is caused by the addition of a new Banking Service and does not affect the existing fees,
- b) the trade name of the Banking Services, which does not affect the rights and obligations of the Parties under the Contract,
- c) data that are purely informative and not determined by agreement of the parties (e.g. the registered office of the Bank, the business name of the Members of the Bank's financial group),
- d) resulting from changes in legislation affecting the Banking Services provided.

The Bank shall inform the Client in advance of any changes under this Article in the manner set out in Article 8.4 of the GTC or on the Bank's website.

**Article 35.1 is amended as follows:**

The provisions of this Article 35 shall apply only to the General Contract on Products and Services and the Contracts negotiated on the basis thereof, as well as to Contracts that can be negotiated or serviced in KB+ Internet Banking ~~or, as soon as we make it available to you, in KB+ Business~~, and to contractual relationships for which the application of this Article is implied by the meaning and significance of its other provisions.

**Article 35.2 is amended as follows:**

**Communication and delivery.** The Bank preferably communicates with the Client electronically via the mailbox in KB+ ~~or KB+ Business~~ Internet Banking. Furthermore, the Bank may also communicate with the Client via contact telephone or contact e-mail used for communication between the Bank and the Client. Contact telephone and contact e-mail means the telephone and e-mail confirmed by the Client, in particular for sending documentation and changes thereto and sending passwords and codes. Article 8 of the GTC shall be supplemented by adding that the Bank shall deliver contractual and other documents or amendments thereto pursuant to Article 31 of the GTC to Client's mailbox in the KB+ ~~or KB+ Business~~ Internet Banking system as a matter of priority. Furthermore, the Bank may specify that the documents under the previous sentence will be delivered to the Client at the contact e-mail address specified by the Client in this Article. In order to properly receive Consignments delivered to Client's mailbox in KB+ Internet Banking, the Client is obliged to keep access to this mailbox active. The Bank is entitled to choose the method of communication and delivery in a particular case.

The Client may communicate with the Bank by e-mail and by telephone to the Contact Centre (e-mail: [kbplus@kb.cz](mailto:kbplus@kb.cz), phone: +420 955 551 505 for calls in Czech and phone: +420 955 551 515 for calls in English) or at any branch of the Bank, unless otherwise permitted or specified by the Bank in a particular case. This is without prejudice to the provisions of Article 5 of the GTC.

**Article 35.3 is amended as follows:**

Unless the context indicates otherwise, the following rules shall apply to contractual relationships under Article 35.1 in interpreting the GTC:

- a) Rate Book means the Price List of Products and Services;
- b) Payment Notice means the Payment Rules;
- c) Contract shall also mean the Product and Service General Contract;
- d) Internet Banking means KB+ Internet Banking ~~or KB+ Business~~;
- e) authorised Debit means an Overdraft.

**In article 36.1 we have modified the definition of "Sanction" to read as follows:**

**"Sanctions"** means any economic or financial sanctions, trade embargoes or similar measures adopted, implemented or imposed by any of the following entities or any of their authorities or bodies: (i) the United Nations, (ii) the European Union or any present or future Member State thereof, (iii) the United States of America, or (iv) the United Kingdom of Great Britain and Northern Ireland, are any economic or financial sanctions, trade embargoes or similar measures adopted, implemented or enforced by any of the following entities (or any authority of such entities): (i) the United Nations, (ii) the United States of America, (iii) the European Union or any of its present or future Member States, or (iv) the United Kingdom of Great Britain and Northern Ireland.

**In Article 36.1 we modified the definition of "Sanctioned Person" to read as follows:**

**"Sanctioned person"** means any person, whether natural or legal or whether or not having legal personality:

- (i) specifically targeted by the list of persons who are subject to Sanctions;
- (ii) incorporated or established in or under the laws of a country or territory subject to the Extended Sanctions;
- (iii) directly or indirectly owned or controlled by a person referred to in (i) or (ii) above;
- (iv) a member of whose statutory body is a person referred to in (i) or (ii) above; or
- (v) which is otherwise, or upon the expiration of any period of time will be, subject to Sanctions.

is any person, whether or not it has legal personality:

- (i) listed on any list of designated persons to whom the Sanctions apply;
- (ii) located or organized under the law of a country or territory subject to Comprehensive Sanctions;
- (iii) directly or indirectly owned or controlled, as defined in the relevant Sanctions, by a person referred to in (i) or (ii) above;
- (iv) a member of whose statutory body is a person referred to in (i) or (ii) above; or
- (v) which is, or on the expiry of any period will be, subject to Sanctions.

**Article 37.1 is amended as follows:**

These GTC come into force on ~~1.5.2025~~ 1 Nov 2025.

**Article 37.2 is amended as follows:**

These GTC supersede and replace the GTCs effective since ~~1.11.2024~~ 1 May 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.

## 2) Overview of changes to the Notice on Payment Transactions effective as of 1 Nov 2025

**We have added the following text in Article 1.10:**

The Bank is also entitled to refuse the Client's Order if, even with reasonable efforts, it would not be able to exclude a breach of compliance with legal regulations or other sanctioning measures.

**We have modified the following sentence in Article 2.4:**

A qualified Client is fully liable for damages from unauthorised payment transactions if the loss or misuse of a Payment Instrument is caused by the Client's fraudulent conduct or by his or her wilful or grossly negligent breach of (i) his or her obligation to use the Payment Instrument in accordance with the applicable Contract or (ii) his or her obligation to notify the Bank of the loss, theft, misuse or unauthorised use of the Payment Instrument without undue delay after discovery.

**We have made the following modification to Article 14.4:**

The time of effect for each payment under all types of Permanent Orders for Automatic Transfer not listed in Article 15.3 ~~14.3~~ Notifications shall occur on the date on which all conditions for making the relevant remittance set out in the Contract and in law are met, including the sufficiency of available funds in the Account.

**We have added the following sentence to Article 14.10:**

The Bank is also entitled to cancel the Outgoing Payment Order even if recipient's account has been cancelled or recipient's bank code has been cancelled by the Czech National Bank.

**Article 49. We have renamed the definitions and interpretation rules:** Article 48. Definition of terms and interpretation rules.

**Article 50. We have renamed the transitional provisions:** Article 49. Transitional provisions.

**Article 51. We have modified the final provisions as follows:**

**We have renamed the article to** Article 50. Final provisions.

50.1 The Notice repeals and replaces the Notice on the execution of payment transactions effective from 1 May 2025.

50.1 This Notice shall take effect on 1 Nov 2025.

## 3) Overview of changes to the Rules for the Time Sequence of Claims Payments effective since 1 Nov 2025

**Point 4 is amended as follows:**

4. If the performance provided by the Client to the Bank is not sufficient to repay all the outstanding Debts referred to in points 1 and 2, these Debts shall be redeemed in the order of their maturity, starting with the Legal Relationship from which the Debt first became due. If the performance provided by the Client to the Bank is not sufficient to repay all the outstanding Debts referred to in clause 1 with the same due date, the individual Debts with the same due date shall be redeemed pro rata.

**The last sentence is changed as follows:**

These Rules come into force on ~~1.5.2024~~ 1 Nov 2025 and replace the Rules in their existing wording.

#### 4) Overview of changes to the Debit Card Terms and Conditions effective since 1 Nov 2025

The proposed changes apply to Mastercard and Visa cardholders.

As of 1 Nov 2025, the **Payment Cards Guide** will also be changed – the updated document will be available on the website [kb.cz/dokumenty](https://kb.cz/dokumenty) no later than on 1 Oct 2025.

##### Article 4.11 is amended as follows:

**Clearing transactions.** Transactions that we receive for processing are debited or credited to the Account each Trading Day. The Settlement time depends on the submission of documents from merchant's bank, therefore we cannot influence or prevent the settlement of the transaction. Thus, late settlement of a transaction cannot be the only reason for a claim.

For transactions in CZK from a domestic settlement in relation to an Account in a foreign currency, the transactions will be settled from your Account at the KB Foreign Exchange Purchase Rate.

Transactions from international settlement are converted at the Card Company's exchange rate to EUR. Only if the transaction is made in EUR, the conversion according to the Card Company's exchange rate does not take place.

- If the Account is in CZK, the amount in EUR from the Card Company will be converted into CZK at the Foreign Exchange Selling Rate prevailing at the time of posting of the transaction, or the previous Business Day Rate, as applicable, and the resulting amount will be debited from your Account.
- If the Account is denominated in EUR, your Account will be debited in EUR at the Card Company's exchange rate.
- If the Account is denominated in a foreign currency other than EUR, the amount in EUR from the Card Company will be converted into CZK at the Foreign Exchange Sell Rate. This amount in CZK is subsequently converted into the currency of the Account at the Foreign Exchange Purchase Rate valid in particular at the time of posting of the transaction, or at the previous Business Day's rate, and the resulting amount is debited to the Account.

If the currency of the original transaction is the same as the currency of the Account, no conversion takes place.

For deposit transactions in CZK to an Account in a foreign currency, the amount is converted into the Account currency at the KB foreign exchange rate.

If a Credit Transaction is executed in addition to a previous Debit Transaction and the Credit Transaction is executed by a merchant whose transaction is processed by another bank, we will not be liable for any difference in the amount of the recalculated amounts resulting from the time lag between the processing of the Debit Transaction and the Credit Transaction.

Settlement of transactions for *Debit Payment to Cards* and *Express Payment to Cards* can be found in *Guide article 4.19 of the Terms and Conditions*.

Information on the differences between our selected exchange rates and the European Central Bank's reference exchange rates, expressed as a percentage point, can be found under the exchange rate menu on our website. We will inform you of these differences free of charge electronically in defined cases<sup>1</sup> via Internet Banking. You have the option to opt-out of receiving this information. Sending information according to this paragraph does not apply to Clients who are not a Client within the meaning of the GTC.

##### Article 4.15 is amended as follows:

**Restriction of services.** We reserve the right to change or cancel the settings of the Debit Card parameters or to change, suspend, delay or cancel any or all of the services provided in connection with the Card at any time, in particular if such action is due to technical or technological circumstances. *We may do likewise if a Sanction or similar action is taken against you or the Debit Cardholder under the GTC.*

##### Article 4.17 is amended as follows:

**Debit card online administration.** If we allow you to do so in the relevant Internet Banking Services, you will be able to change both your identification data and the debit card parameters agreed in the Contract or authorise a third party to do so on your behalf, including the submission of a new card application, under the terms and conditions set out by us. *The Holder is entitled to add selected cards to the Click-to-Pay service provided by Visa and Mastercard under the terms and conditions set by us and Mastercard. Cards can be added to Click-to-Pay using KB+ Internet Banking or through Card Companies or cooperating merchants. The providers of this service (Card Companies) reserve the right to change the system requirements for their service and to determine its scope in the future. We are therefore not responsible for any software updates, outages and notifications of this service. More information can be found in the Guide.*

##### A new article 4.19 is added as follows:

**Payment to Card and Express Payment to Card services.** *You may use selected Debit Cards to accept, but not send, incoming transactions to the Account to which the Card is issued, up to the limit set by the Card Companies. Your service provider or other payer can send you a payment through their bank, which supports sending these transactions, based on the card details you provide. The functioning of these services may be subject to the authorisation of online payments with the card in question. Because the payer needs to know your full card number to use these services, we recommend that you only use them with third parties you consider trustworthy.*

*We will credit the Payment to Card to the Account on the same Business Day we receive it for processing. We will credit the express payment to the card immediately after we authorise it, but no later than 30 minutes after it has been sent.*

*If the currency of the Account is the same as the currency of the Transaction, we will credit the Account with the same amount as the amount of the Transaction. If the currency of the transaction is different from the currency of the Account, we will credit the Account in the amount calculated according to the following currency conversion rules:*

- *If the account is in CZK and the transaction currency is in a foreign currency, the transaction is converted in the case of the Payment to Card service using the Card Company's exchange rate to EUR and then converted using the Foreign Exchange Purchase Rate to the Account currency, and in the case of the Express Payment to Card service using the Foreign Exchange Purchase Rate to the Account currency or the Card Company's exchange rate to CZK if the transaction currency is not listed in the KB Exchange Rate List;*

<sup>1</sup> Regulation (EU) 2021/1230 of the European Parliament and of the Council.

- if the Account is in EUR and the currency of the transaction is in CZK, the transaction is converted to EUR at the Domestic FX Selling Rate in the case of the Payment to Card service and at the Card Company's FX Selling Rate in the case of the International FX Selling Rate;
- if the Account is in EUR and the currency of the transaction is in a foreign currency other than EUR, the transaction is converted to EUR at the Card Company's rate in the case of the Payment to Card service and to CZK at the Foreign Exchange Purchase Rate followed by the Foreign Exchange Selling Rate or to CZK at the Card Company's rate followed by the Foreign Exchange Selling Rate if the currency of the transaction is not included in the KB Rate Book;
- if the Account is in a foreign currency other than EUR and the currency of the transaction is in another foreign currency, the transaction will be converted to EUR at the Card Company's exchange rate in the case of the Payment to Card service, then converted at the Foreign Exchange Purchase Rate to CZK and then at the Foreign Exchange Selling Rate to the currency of the Account and in the case of the Express Payment to Card service at the Foreign Exchange Purchase Rate and then at the Foreign Exchange Selling Rate or at the Card Company's rate to CZK and then at the Foreign Exchange Selling Rate if the currency of the transaction is not in the KB Rate Card.

**A new Article 4.20 was added as follows:**

**Click to Pay.** The Holder is entitled to add selected cards to the Click to Pay service provided by Visa and Mastercard under the terms and conditions set by us and Mastercard. You can add cards to the Click to Pay service (registration to the service) using KB+ Internet Banking, or via Card Companies or cooperating merchants. The providers of this service (Card Companies) reserve the right to change the system requirements for their service and to determine its scope in the future. We are therefore not responsible for any software updates, outages and notifications of this service.

**Register for Click to Pay and manage your card in Click to Pay.** The cardholder is entitled to register the card to Click to Pay. By registering for Click to Pay, the Holder creates a Click to Pay profile and acknowledges the transfer of the personal information provided in the profile to the Card Company, including updates, and also provides their e-mail and phone number.

When registering, the Holder is obliged to use only a valid e-mail address and phone number that is in the Holder's sole possession and control. The Holder is responsible for checking and updating their e-mail address and mobile phone number registered to Click to Pay. By registering a Card with Click to Pay, the Holder represents that the Holder is the holder and authorised user of such Card.

As a user of Click to Pay, the Holder is obliged to keep the Holder's details up to date, so that the Card Companies can ensure the smooth operation of Click to Pay.

Any changes made by the Holder to these Click to Pay profile details will automatically be sent to the Card Company to keep the profile up to date and to ensure that Click to Pay is available for payment.

If the Holder does not want the Card Companies to continue to store or update the Card details, the Card can be removed from Click to Pay at any time in KB+ Online Banking on the Card Details page.

If the Holder adds VISA or Mastercard cards to Click to Pay using KB+ Internet Banking, this is a service provided by VISA Europe Limited or Mastercard Europe SA and mediated by us. Only cards that we display in KB+ internet banking can be added this way.

**Click to Pay.** To use Click to Pay for online payment, you must select Click to Pay from the merchant's payment methods page. The Holder will then be prompted to enter the email address they used to register for Click to Pay. After entering this e-mail address, a one-time password will be sent to the user via SMS or e-mail, which the Holder must also enter.

Upon successful verification of the Holder, a list of their cards registered to Click to Pay will be displayed and the Holder will select the card they wish to pay with. A standard authorisation of the payment transaction will then be required.

If, during the Click to Pay process, the Holder has the option to tick "remember card for next payment" or select "stay logged in" or something similar, then the form fields will be automatically pre-populated next time and the Holder will no longer be sent a one-time password via SMS. If the Holder pays via a device that is accessed by more than one person (shared device), the Holder must never select this functionality for security reasons.

**In Article 11.1, the terms "Click to Pay" and "Payment to Card" have been modified as follows:**

**"Click to Pay"** is a service that enables fast and secure payment on the internet using a digital wallet that can be used for online-only purchases wherever the Click to Pay logo is displayed. All debit cards issued by us can be uploaded you can upload to Click to Pay, that can be used for paying online except the Deposit Card. Payment Card data are stored in Click to Pay in encrypted form with Card Companies and payment is made without the need to manually enter card details. This way, the merchant does not have access to the card data because the digitised card number is used for payment.

**"Payment to Debit Card"** means a service that allows you to receive credit payments to the Account in the case of a debit card. Detailed modification of this service can be found in Guide article 4.19 of the Terms and Conditions.

**The following terms have been added to Article 11.1:**

**"Express Payment to Card"** means a payment that is so designated and sent for processing by the originator of the payment order (payer) or a payment that the payer states will be credited to the Account via debit card immediately after the payment order is placed.

**"Shared ATM network"** is a network of ATMs that includes the ATMs of KB, MONETA Money Bank, Air Bank and UniCredit Bank.

**"Deposit Card"** is a type of debit card that is designed for depositing cash into corporate accounts through deposit ATMs within the Shared ATM Network. Money is always deposited into the Account. The Deposit Card does not allow payments with merchants, cash withdrawals or any other financial transactions.



## 5) Overview of changes to the Personal Credit Card Terms and Conditions effective since 1 Nov 2025

*The proposed changes apply to Mastercard and Visa cardholders.*

As of 1 Nov 2025, the **Guide to Payment Cards** will also be changed – the updated document will be available on the website kb.cz/ dokumenty no later than 1 Oct 2025.

### **Article 7.2 is amended as follows:**

**The Holder.** Based on the Contract concluded ~~you are entitled to~~ up to two cards may be issued. The card may be issued to a third party who is aged at least 18. We will not issue a card to any Holder for whom we have not yet made identification in accordance with legal regulations<sup>2</sup> or if the information we have recorded about the Holder does not match the information provided in your application.

### **Article 10.11 is amended as follows:**

**Settling transactions.** Transactions we receive for processing are debited or credited to the Card Account every Business Day. The settlement time depends on the submission of the documents from merchant's bank, so we cannot influence or prevent the settlement of the transaction. Thus, late settlement of a transaction cannot be the only reason for a claim.

For transactions in CZK from domestic settlement in relation to an Account in a foreign currency, the transactions are charged to the Card Account at the KB exchange rate. If the currency of the original transaction is the same as the currency of the Card Account, then no conversion takes place.

Transactions from international settlement are converted at the Card Company's exchange rate to EUR. Only if the transaction is made in EUR, the conversion according to the Card Company's exchange rate does not take place.

The amount in EUR from the Card Company shall be converted into CZK at the Foreign Exchange Selling Rate valid in particular at the time of posting of the transaction, or at the rate of the previous Business Day, and the resulting amount shall be debited to the Card Account.

If a Credit Transaction is executed in addition to a previous Debit Transaction and the Credit Transaction is executed by a merchant whose transaction is processed by another bank, we will not be liable for any difference in the amount of the recalculated amounts resulting from the time lag between the processing of the Debit Transaction and the Credit Transaction.

Settlement of transactions for Payments to Cards and Express Payments to Cards can be found in *Guide article 10.19 of the Terms and Conditions*.

Information on the differences between our selected exchange rates and the European Central Bank's reference exchange rates, expressed as a percentage point, can be found under the exchange rate menu on our website. We will inform you of these differences free of charge electronically in defined cases in a message via Internet Banking. You have the option to opt-out of receiving this information.

### **Article 10.15 is amended as follows:**

**Restriction of services.** We have the right to change or cancel the settings of the card parameters or to change, suspend, delay or cancel any or all of the services provided in connection with the card at any time, in particular if such action is due to technical or technological circumstances. We may do likewise if a Sanction or similar action is taken against you or the Holder under the GTC.

### **Article 10.17 is amended as follows:**

**Card administration online.** If we allow you to do so in the relevant direct Banking Services, you will be able to change both your identification data and the card parameters agreed in the Contract or authorise a third party to do so on your behalf, including the submission of a new card application, under the terms and conditions set out by us. ~~The holder is entitled to add selected cards to the Click to Pay service provided by Visa and Mastercard under the terms and conditions set by us and Mastercard. Cards can be added to Click to Pay via KB+ Internet Banking, or via Card Companies or cooperating merchants. The providers of this service (Card Companies) reserve the right to change the system requirements for their service and to determine its scope in the future. We are therefore not responsible for any software updates, outages and notifications of this service. More information can be found in the Guide.~~

### **We have added a new Article 10.19**

**Payment to Card and Express Payment to Card services.** You may accept, but not send, incoming transactions to the Card Account through selected Cards up to the limit set by the Card Companies. Your service provider or other payer can send you a payment through their bank, which supports sending these transactions, based on the card details you provide. The functioning of these services may be subject to the authorisation of online payments with the card in question. Because the payer must know your full card number to use these services, we recommend using them only with third parties you consider trustworthy.

We will credit the Payment to Card to the Card Account on the same Business Day we receive it for processing. We will credit the Express Payment to Card to the Card Account immediately after we authorise it, but no later than 30 minutes after it was sent. If the currency of the Card Account is the same as the currency of the transaction, we will credit the Card Account with the same amount as the transaction amount. If the currency of the transaction is different from the currency of the Card Account, we will credit your account in an amount calculated according to the following currency conversion rule:

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<sup>2</sup> particularly act No. 253/2008 Coll., on certain measures against the legalisation of the proceeds of crime and the financing of terrorism, as amended.

- if the Card Account is in CZK and the currency of the transaction is in a foreign currency, the transaction is converted to EUR at the Card Company's rate in the case of the Payment to Card service and then converted to the currency of the Card Account at the Foreign Exchange Rate and to the currency of the Card Account at the Foreign Exchange Rate or to CZK at the Card Company's rate if the currency of the transaction is not included in the KB Rate Card.

#### **We have added a new Article 10.20**

**Click to Pay.** The holder is entitled to add selected cards to the Click to Pay service provided by Visa and Mastercard under the terms and conditions set by us and Mastercard. You can add cards to the Click to Pay service (registration to the service) using KB+ Internet Banking, or via Card Companies or cooperating merchants. The providers of this service (Card Companies) reserve the right to change the system requirements for their service and to determine its scope in the future. We are therefore not responsible for any software updates, outages and notifications of this service.

**Register for Click to Pay and manage your card in Click to Pay.** The Holder is entitled to register the card to Click to Pay. By registering for Click to Pay, the Holder creates a Click to Pay profile and acknowledges the transfer of the personal information provided in the profile to the Card Company, including updates, and also provides their e-mail and phone number.

When registering, the Holder is obliged to use only a valid e-mail address and phone number that is in the Holder's sole possession and control. The Holder is responsible for checking and updating their e-mail address and mobile phone number registered to Click to Pay. By registering a Card with Click to Pay, the Holder represents that the Holder is the holder and authorised user of such Card.

As a user of Click to Pay, the Holder is obliged to keep the Holder's details up to date, so that the Card Companies can ensure the smooth operation of Click to Pay.

Any changes made by the Holder to these Click to Pay profile details will automatically be sent to the Card Company to keep the profile up to date and to ensure that Click to Pay is available for payment.

If the Holder does not wish the Card Companies to continue to store or update the Card details, the Holder may remove the Card from Click to Pay at any time in KB+ Internet Banking on the Card details page.

If the Holder adds VISA or Mastercard cards to Click to Pay using KB+ Internet Banking, this is a service provided by VISA Europe Limited or Mastercard Europe SA. Only cards that we display in KB+ internet banking can be added this way.

**Click to Pay.** To use Click to Pay for online payment, you must select Click to Pay from the merchant's payment methods page. The Holder will then be prompted to enter the email address they used to register for Click to Pay. After entering this e-mail address, a one-time password will be sent to the user via SMS or e-mail, which the Holder must also enter.

Upon successful verification of the Holder, a list of their cards registered to Click to Pay will be displayed and the Holder will select the card they wish to pay with. A standard authorisation of the payment transaction will then be required.

If, during the Click to Pay process, the Holder has the option to tick "remember card for next payment" or select "stay logged in" or something similar, then the form fields will be automatically pre-populated next time and the Holder will no longer be sent a one-time password via SMS. If the Holder pays via a device that is accessed by more than one person (shared device), the Holder must never select this functionality for security reasons.

#### **Article 11.5 is amended as follows:**

**Response to a complaint.** We will respond to your complaint within 15 Business Days after the complaint was submitted. If the complaint procedure is affected by third party rules, we will respond to your complaint within 35 Business Days at the latest after its receipt.

#### **Article 15.1 is amended as follows:**

**Reason for termination.** The reason for termination of the Contract is:

- a) termination of the Contract by you pursuant to Article 15.2 of the Terms and Conditions, even without giving any reason;
- b) termination of the Contract by us pursuant to clause 15.3 of the Terms and Conditions, even without giving any reason.

The Contract will also terminate on the date we become aware of your death in a credible manner, i.e. the Record Date, if the Loan is repaid, including the accessories, on that date or was not drawn down at all.

#### **Article 15.5a) is amended as follows:**

**Termination of Holder's right to use the Card.** The Holder's right to use the Card shall cease:

- a) on the date on which the Reason for termination of the Contract occurs, unless it is a termination of the Contract by us given by us. In such case, the Holder's right to use the Card shall expire on the 63rd day after the date on which the Reason for termination of the Contract occurred;

#### **We have added Article 15.8**

**Termination of the right to draw down the Loan by transfer.** The right to draw down the Loan by transfer shall cease on the date on which the Reason for termination of the Contract occurs, unless the Contract is terminated by us.

#### **Selected terms in Article 17.1 are amended as follows:**

**"Click to Pay"** is a service that enables fast and secure payment on the internet using a digital wallet that can be used for online-only purchases; wherever the Click to Pay logo is displayed. you can All credit cards that can be used for paying online issued by us can be uploaded to Click to Pay.



*Payment* card data is stored in Click to Pay in encrypted form *at Card companies and payment is made without the need to manually enter card details. This way*, the merchant does not have access to the card data because the digitised card number is used for payment.

"**Pay to Card**" is a service that allows you to accept credit payments to your Card Account. Detailed modification of this service can be found in *Guide article 10.19 of the Terms and Conditions*.

**The following term has been added to Article 17.1:**

**"Express Payment to Card"** *means a payment that is so designated and sent for processing by the originator of the payment order (payer) or a payment that the payer states will be credited to the Card Account immediately after the payment order is placed.*

Area 6) **The Rate Book** starts on the following page.

## 6) Overview of changes in the KB Rate Book effective since 1 Nov 2025 (all prices are in CZK)

### Changes to the KB Rate Book for citizens

Item in the KB Rate Book	Price valid since 1 Nov 2025	Change
<b>Credit cards</b>		
<b>World Elite Credit Card</b>		
Price for credit card	550 per month / free or charge <sup>1)</sup>	Price unchanged, change of note wording
Price for issuing another credit card	550 per month / free or charge <sup>1)</sup>	Price unchanged, change of note wording
<sup>1)</sup> Free for Clients who have the Top nabídka account <i>or the Premium Extra Service</i> agreed.		
<b>4U card</b>		
Cash withdrawal		
in the Shared ATM Network	1%, min. 30	Price change (originally 1 free month, next month 59)
from ATMs of other banks in the Czech Republic and selected European countries	1%, min. 100	
from an ATM abroad – other countries	1%, min. 100	Price change (originally 99)
<b>Mastercard, VIVA card (credit cards no longer offered)</b>		
Cash withdrawal		
from ATMs of other banks in the Czech Republic and selected European countries	1%, min. 100	Price change (originally 1%, min. 50)
<b>Cash operations</b>		
Fees for cash services and transactions listed in the KB Rate Book are always based on the account or segment of the account holder. For cash transactions that take place outside KB Client's account, i.e. exchanges, deposits and withdrawals of cash to accounts held with ČNB <i>and deposits to foreign bank accounts</i> , the fee is always paid in cash.		
<b>Cash deposit / Withdrawal in CZK / foreign currency<sup>1)</sup></b>		
Cash deposit at the branch (maximum 50 CZK coins)	50	Price change (originally free of charge)
Cash withdrawal at the branch (maximum 50 CZK coins)	150	Price change (originally 125)
Cash deposit / Withdraw at the branch in CZK of more than 50 coins	5%, min. 150	Price change (originally 5%, min. 125)

Item in the KB Rate Book	Price valid since 1 Nov 2025	Change
Third party deposit (maximum 50 CZK coins) <sup>2)</sup>	5%, min. 150, max. 500	Price change (originally 5%, min. 125, max. 500), change of note wording
<b>Other cash operations</b>		
Deposit in CZK <del>at the branch over the counter</del> to the accounts of KB subsidiaries – MPSS and KB PS	free of charge	Text change
Deposit of cash in CZK <del>to foreign bank accounts and</del> accounts with ČNB	5%, min. 150	Price change (originally 5%, min. 125), text change
Monthly volume of processed cash over 2 million CZK	0.15% <sup>1)</sup>	Price unchanged, change of note wording
<p><sup>1)</sup> If the sum of cash transactions made by the account holder, <del>by an authorised</del> <i>an authorised person</i> and a third party on all current accounts of the Client exceeds the limit of 2 million CZK 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><i>We charge the fee monthly and debit it from Client's Account at Client's choice during the following month, no later than the last day of the month.</i></p> <p><i>KB is entitled to charge this fee and, if it does so, it shall charge it to the Client monthly in the currency of the relevant Account with a due date being the 5th Business Day of the following month, and shall be entitled to debit the account of Clients who are not consumers in one amount no later than on the last day of the same month.</i> If the Client does not have any selected fee account, then the Bank will debit the fee from any account the Client maintains, at the Bank's discretion. If charging a fee from an account in a foreign currency, the KB middle rate from the last trading day of the month for which the fee is calculated will be used to convert the fee from CZK.</p> <p><sup>2)</sup> A third party is a person who is not the account holder <i>or an agent</i> and is <u>not</u> named in the signature specimen for the account to which the cash deposit is made. The third person pays the fee in cash.</p>		
<b>Savings and insurance (services no longer offered)</b>		
<b>Accident insurance Patron</b>		
<del>Insurance premium – variant 1 (main insurance benefit up to 120 000 CZK)</del>	<del>annually 480</del>	Cancelled
<del>Insurance – Option 2 (main insurance benefit up to CZK 240,000)</del>	<del>annually 950</del>	Cancelled
<p><i>Products of Komerční pojišťovna, a. s., for which KB mediates the sale. The fees listed for these products are charged by Komerční pojišťovna, a. s., on the basis of the insurance contract concluded between the policyholder and Komerční pojišťovna, a. s. The fees listed in this part of the Rate Book are for information purposes only.</i></p>		

## Changes in the KB Rate Book for entrepreneurs, businesses and municipalities served by branches

Item in the KB Rate Book	Price valid since 1 Nov 2025	Change
<b>Direct banking</b>		
<b><u>KB API services<sup>1)</sup></u></b>		
<u>Use of KB API services</u>	<u>free of charge / 100 / 500 per month<sup>2)</sup></u>	New fee

<sup>1)</sup> *A detailed description of the services and their operation is available at [kb.cz/api](http://kb.cz/api). The fee is always charged for the whole entity.*

<sup>2)</sup> *Use of any of the KB API services up to a limit of 50 times per month is free of charge. Use of ADAA services up to a limit of once every 61 minutes or use of STATDA services, BATCHDA and CARDDA unlimited is charged with 100 CZK/month. Use of ADAA services up to a limit of once every 10 minutes, use of STATDA, BATCHDA, CARDDA services unlimited or use of NOTDA service is charged with 500 CZK/month. A single use of the service means one page of response from the bank with a maximum of 100 items. The monthly use limit is set at 10,000 across all accounts of a single entity. When using services above the monthly limit, the Bank is entitled to enter into negotiations with the Client on individual terms.*

## Cash operations

Fees for cash services and transactions listed in the KB Rate Book are always based on the account or segment of the account holder. For cash transactions that take place outside KB Client's account, i.e. exchanges, deposits and withdrawals of cash to accounts held with ČNB ~~and deposits to foreign bank accounts~~, the fee is always paid in cash.

### Cash deposit / Withdrawal in CZK / foreign currency<sup>1)</sup>

Cash deposits at the branch (maximum 50 CZK / 10 pieces of EUR coins)	75	Text change
Cash withdrawal at a branch ( <u>counter / closed packaging</u> , maximum 50 CZK coins)	150	Price change (originally 125), text change
Cash deposit / Withdraw at the branch in CZK with more than 50 coins and Cash deposit in EUR with more than 10 coins	5%, min. 150	Price change (originally 5%, min. 125)
Cash deposit in closed packaging at KB branch and the Cash Centre / night safe (with more than 50 CZK coins / 10 EUR coins <sup>2)</sup> )	3%, min. 150	Price change (originally 3%, min. 125), change of note wording
<u>Cash withdrawal in closed packaging at KB branch and the Cash Centre</u> (with more than 50 CZK coins / 10 EUR coins) <del>in closed packaging via the KB Cash Centre</del>	3%, min. 150	Price change (originally 3%, min. 125), text change
Third party deposit (maximum 50 CZK coins <sup>3)</sup> )	5%, min. 150, max. 500	Price change (originally 5%, min. 125, max. 500), change of note wording

### Other cash operations

<del>Deposit in CZK over the counter to the accounts of KB subsidiaries – MPSS and KB PS</del>	<i>Free of charge</i>	Cancelled
Cash deposit in CZK <del>into foreign bank accounts and</del> accounts with ČNB	5%, min. 150	Price change (originally 5%, min. 125)
Cash deposit in CZK into accounts with ČNB in closed packaging / night safe	1 500	Price change (originally 1 000)
Monthly volume of processed cash over 0.5 million CZK from cash operations of a Client whose business purpose is defined pursuant to Section 17a(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% <sup>4)</sup>	Price unchanged, change of note wording
Monthly volume of processed cash over 2 million CZK	0.15% <sup>1)</sup>	Price unchanged, change of note wording

<sup>1)</sup> If the sum of cash transactions made by the account holder, ~~by a proxy or authorised person~~ and a third party on all the Client's current accounts 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.

We consider deposits and withdrawals over the counter and through closed packaging, night safes, ATMs and deposits through Coin Terminals to be cash transactions.

*We charge the fee monthly and debit it from Client's Account at Client's choice during the following month, no later than the last day of the month. KB is entitled to charge this fee and, if it does so, it shall charge it to the Client monthly in the currency of the relevant Account with a due date being the 5th Business Day of the following month, and shall be entitled to debit the account of Clients who are not consumers in one amount no later than on the last day of the same month.* If the Client does not have any selected fee account, then the Bank will debit the fee from any account the Client maintains, at the Bank's discretion. If charging a fee from an account in a foreign currency, the KB middle rate from the last trading day of the month for which the fee is calculated will be used to convert the fee from CZK.

<sup>2)</sup> In the case of a mixed deposit of CZK/EUR banknotes and coins, this deposit is typed in two items (banknotes and coins separately) if the mixed deposit contains more than 50 CZK coins / 10 EUR coins. For deposits over the counter, the Client communicates two requirements. In the case of a closed packaging deposit or night safe deposit, the Client divides the deposit of banknotes and coins into two different packagings and attaches a cash deposit slip to each. Otherwise, the deposit is taken as a coin deposit. A mixed deposit with a lower number of coins is classified as a deposit of banknotes that are commonly purchased. Transactions made at the exchange rate are charged as *"Cash deposit at the branch (maximum 50 CZK / 10 EUR coins)"* *"Cash deposit at the branch up to 50 CZK coins"*.

<sup>3)</sup> A third party is a person who is not the account holder ~~or an agent and is not~~ named in the signature specimen of the account to which the cash deposit is made, nor is in possession of a cash deposit slip bearing the stamp of the company of the account holder to which the cash deposit is made. The third person pays the fee in cash.

<sup>4)</sup> If the sum of cash transactions made by the account holder, ~~by a proxy or authorised person~~ and a third party on all the Client's current accounts exceeds the limit of CZK 0.5 million in a calendar month, CZK or the equivalent in a foreign currency, then the entire volume of the Client's identified cash transactions carried out by the Client for the purpose of carrying out his/her own commercial and financial activities will be charged 1% the following month.

We consider deposits and withdrawals over the counter and through closed packaging, night safes, ATMs and deposits through Coin Terminals to be cash transactions.

*We charge the fee monthly and debit it from Client's Account at Client's choice during the following month, no later than the last day of the month. KB is entitled to charge this fee and, if it does so, it shall charge it to the Client monthly in the currency of the relevant Account with a due date being the 5th Business Day of the following month, and it is entitled to debit it from the Client's account no later than the last day of the same month.* If the Client does not have any selected fee account, then the Bank will debit the fee from any account the Client maintains, at the Bank's discretion. If charging a fee from an account in a foreign currency, the KB middle rate from the last trading day of the month for which the fee is calculated will be used to convert the fee from CZK.

## Savings and insurance (services no longer offered)

### Accident insurance

*Profi Patron (collective) - variant 1*

*annually 990*

Cancelled

*Profi Patron (collective) - variant 2*

*annually 1 940*

Cancelled



## Changes in the KB Rate Book for entrepreneurs, businesses and municipalities servicing branches and for enterprises and municipalities serviced by Corporate and Commercial Divisions

Item in the KB Rate Book	Price valid since 1 Nov 2025	Change
<b>Direct banking</b>		
<b><i>KB API services<sup>1)</sup></i></b>		
<i>Use of KB API services</i>	<i>free / 100 / 500 per month<sup>2)</sup></i>	New fee
<i>Use of KB API services over the monthly limit</i>	<i>0.50 per use<sup>3)</sup></i>	New fee
<sup>1)</sup> <i>A detailed description of the services and the way they function is available at <a href="http://kb.cz/api">kb.cz/api</a>. The fee is always charged for the whole entity.</i> <sup>2)</sup> <i>Use of any of the KB API services up to a limit of 50 times per month is free of charge. Use of the ADAA service up to the limit of once every 61 minutes or unlimited use of the STATDA, BATCHDA and CARDDA services is charged with CZK 100/month. The use of the ADAA service up to the limit of once every 10 minutes, the use of the STATDA, BATCHDA, CARDDA services without limit or the use of the NOTDA service is charged with CZK 500/month. A single use of the service means one page of response from the bank with a maximum of 100 items.</i> <sup>3)</sup> <i>The monthly use limit is set at 15,000 across all accounts of a single entity. The Bank is entitled to charge a fee of CZK 0.50 per use for the use of services over the set monthly limit and the Bank is also entitled to enter into negotiations with the Client on individual terms and conditions.</i>		
<b>Cash operations</b>		
Fees for cash services and transactions listed in the KB Rate Book are always based on the account or segment of the account holder. For cash transactions that take place outside KB Client's account, i.e. exchanges, deposits and withdrawals of cash to accounts held with ČNB <del>and deposits to foreign bank accounts</del> , the fee is always paid in cash.		
<b>Cash deposit / Withdrawal in CZK / foreign currency<sup>1)</sup></b>		
Cash deposits at the branch (maximum 50 CZK / <u>10 pieces of EUR</u> coins)	150	Price change (originally 125), text change
Cash withdrawal at a branch ( <u>counter / closed packaging</u> , maximum 50 CZK coins)	150	Price change (originally 125), text change
Cash deposit / Withdraw at the branch in CZK with more than 50 coins and Cash deposit in EUR with more than 10 coins	5%, min. 150	Price change (originally 5%, min. 125)
Cash deposit in closed packaging at KB branch and the Cash Centre / night safe (with more than 50 CZK coins / 10 EUR coins <sup>2)</sup> )	3%, min 150	Price change (originally 5%, min. 125), change of note wording
<u>Cash withdrawal in closed packaging at KB branch and the Cash Centre</u> (with more than 50 CZK coins / <u>10 EUR coins</u> ) <u>in closed packaging via the KB Cash Centre</u>	3%, min 150	Price change (originally 3%, min. 125), text change
Third party deposit (maximum 50 CZK coins <sup>3)</sup> )	5%, min 150, max. 500	Price change (originally 5%, min. 125, change of note wording
<b>Other cash operations</b>		
<del>Deposit in CZK over the counter at the accounts of KB subsidiaries – MPSS and KB PS</del>	free of charge	Cancelled

Item in the KB Rate Book	Price valid since 1 Nov 2025	Change
Cash deposit in CZK <i>into foreign bank accounts and accounts with ČNB</i>	5%, min. 150	Price change (originally 5%, min. 125)
Cash deposit in CZK into accounts with ČNB in closed packaging / night safe	1 500	Price change (originally 1 000)
Monthly volume of processed cash over 0.5 million CZK from cash operations of a Client whose business purpose is defined pursuant to Section 17a(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% <sup>4)</sup>	Price unchanged, change of note wording
Monthly volume of processed cash over 2 million CZK	0.15% <sup>1)</sup>	Price unchanged, change of note wording
<p><sup>1)</sup> If the sum of cash transactions made by the account holder, <i>by a proxy an authorised person</i> and a third party on all the Client's current accounts 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. We consider deposits and withdrawals over the counter and through closed packaging, night safes, ATMs and deposits through Coin Terminals to be cash transactions. <u>We charge the fee monthly and debit it from Client's Account at Client's choice during the following month, no later than the last day of the month.</u> <u>KB is entitled to charge this fee and, if it does so, it shall charge it to the Client monthly in the currency of the relevant Account with a due date being the 5th Business Day of the following month, and shall be entitled to debit the account of Clients who are not consumers in one amount no later than on the last day of the same month.</u> If the Client does not have any selected fee account, then the Bank will debit the fee from any account the Client maintains, at the Bank's discretion. If charging a fee from an account in a foreign currency, the KB middle rate from the last trading day of the month for which the fee is calculated will be used to convert the fee from CZK.</p> <p><sup>2)</sup> In the case of a mixed deposit of CZK/EUR banknotes and coins, this deposit is classified in two items (banknotes and coins separately) if the mixed deposit contains more than 50 CZK coins / 10 EUR coins. For deposits over the counter, the Client communicates two requirements. In the case of a closed packaging deposit or night safe deposit, the Client divides the deposit of banknotes and coins into two different packagings and attaches a cash deposit slip to each. Otherwise, the deposit is taken as a coin deposit. A mixed deposit with a lower number of coins is classified as a deposit of banknotes that are commonly purchased. Transactions made at the exchange rate are charged as <u>"Cash deposit at the branch (maximum 50 CZK / 10 EUR coins)"</u> <u>"Cash deposit at the branch up to 50 CZK coins"</u>.</p> <p><sup>3)</sup> A third party is a person who is not the account holder <i>or an agent</i> and is <i>not</i> named in the signature specimen of the account to which the cash deposit is made, nor is in possession of a cash deposit slip bearing the stamp of the company of the account holder to which the cash deposit is made. The third person pays the fee in cash.</p> <p><sup>4)</sup> If the sum of cash transactions made by the account holder, <i>by a proxy an authorised person</i> and a third party on all the Client's current accounts exceeds the limit of CZK 0.5 million in a calendar month, or the equivalent in a foreign currency, then the entire volume of Client's identified cash transactions carried out by the Client for the purpose of carrying out the Client's own commercial and financial activities will be charged with 1% the following month. We consider deposits and withdrawals over the counter and through closed packaging, night safes, ATMs and deposits through Coin Terminals to be cash transactions. <u>We charge the fee monthly and debit it from Client's Account at Client's choice during the following month, no later than the last day of the month.</u> <u>KB is entitled to charge this fee and, if it does so, it shall charge it to the Client monthly in the currency of the relevant Account with a due date being the 5th Business Day of the following month, and it is entitled to debit it from Client's account no later than the last day of the same month.</u> If the Client does not have any selected fee account, then the Bank will debit the fee from any account the Client maintains, at the Bank's discretion. If charging a fee from an account in a foreign currency, the KB middle rate from the last trading day of the month for which the fee is calculated will be used to convert the fee from CZK.</p>		
<b>Savings and insurance (services no longer offered)</b>		
<b>Accident insurance</b>		
<i>Profi Patron (collective) – variant 1</i>	<i>annually 990</i>	Cancelled
<i>Profi Patron (collective) – variant 2</i>	<i>annually 1 940</i>	Cancelled

## 7) Overview of changes to the Terms and Conditions for Business and Corporate Credit Cards effective since 1 Nov 2025

### Article 6.3 is amended as follows:

**Informing about the adoption of measures.** The Bank may, at its discretion and taking into account the gravity of the breach of the Contract or the facts referred to in Article 6.1 of the Terms and Conditions, apply one or more of the measures referred to in Article 6.2 of the Terms and Conditions, either simultaneously or successively. The Bank shall notify the Client of the measures taken, except for the measures taken in the Event of Breach pursuant to Article 6.1(h) of the Terms and Conditions, in writing, stating *the reason for taking them and the effect date* for the measures. This does not apply if the notification of the adoption of the measure would defeat the purpose of the measure or would be contrary to law. The Bank is entitled to determine the effect date of the measure, taking into account the Event of Breach and the nature of the measure taken.

### Article 11.11 is amended as follows:

**Settling transactions.** Transactions received by the Bank for processing are debited or credited to the Card Account every Business Day. The settlement time depends on the submission of documents from merchant's bank, *therefore* the Bank cannot influence or prevent the settlement of the transaction. Thus, late settlement of a transaction cannot be the only reason for a claim. *For transactions in CZK from domestic settlement in relation to an Account in a foreign currency, the transactions are charged to the Card Account at the KB exchange rate. Transactions from international settlement are converted at the Card Company's exchange rate to EUR. Only if the transaction is made in EUR, the conversion according to the Card Company's exchange rate does not take place.*

*The amount in EUR from the Card Company shall be converted into CZK at the Foreign Exchange Selling Rate valid in particular at the time of posting the transaction, or at the Foreign Exchange Selling Rate valid on the previous Trading Day Business Day, and the resulting amount shall be debited to the Card Account. If the currency of the original transaction is in CZK, no conversion takes place.*

*If a Credit Transaction is executed in addition to a previous Debit Transaction and is executed by a merchant whose transaction is processed by another bank, then the Bank is not liable for any difference in the amount of the recalculated amounts resulting from the time lag between the processing of the Debit Transaction and the Credit Transaction.*

*The Client can find the settlement of transactions for Payments to Cards and Express Payments to Cards in the Guide article 11.19. of the Terms and Conditions. For information on the differences between the Bank's selected exchange rates and the European Central Bank's reference exchange rates, expressed as a percentage point, the Client can find the information under the exchange rate ticket on our website.*

### Article 11.13 is amended as follows:

**Transaction overview.** The Bank will inform the Client of the transactions cleared using the Card by means of an Account statement *to the card* at least once per calendar month. Prices for the services taken and transactions made are charged separately.

### Article 11.15 is amended as follows:

**Restriction of services.** The Bank has the right to change or cancel the settings of the card parameters or to change, suspend, delay or cancel any or all of the services provided in connection with the card at any time, in particular if such action is due to technical or technological circumstances. *Similarly, the Bank may do likewise if a Sanction or similar action is taken against the Client or the Holder under the GTC.*

### Article 11.17 is amended as follows:

**Card administration online.** If the Bank allows the Client to do so in the relevant direct Banking Services, the Client will be able to change both Client's identification data and the card parameters or authorise a third party to do so on Client's behalf, including the submission of a new card application, under the conditions set by the Bank. *The Holder is entitled to add selected cards to the Click to Pay service provided by the Card Companies under the terms and conditions set by the Bank and the Card Companies. Cards can be added to Click to Pay via KB+ Internet Banking, or via Card Companies or cooperating merchants. The providers of this service (Card Companies) reserve the right to change the system requirements for their service and to determine its scope in the future. Therefore, the Bank is not responsible for software updates, outages and notifications of this service. For more information see the Guide.*

### Article 11.19 is added:

**Payment to Card and Express Payment to Card services.** *The Client may receive, but not send, incoming transactions to Client's Card Account via the selected Cards up to the limit set by the Card Companies. The Service Provider or other payer may send a payment to the Client through the Client's bank, which supports the sending of such transactions, based on the information provided by the Client about the Client's card. The functioning of these services may be subject to the authorisation of online payments with the card in question. As the payer needs to know the Client's full card number to use these services, the Bank recommends using them only with third parties that the Client considers trustworthy.*

*The Bank will credit the Payment to Card to the Card Account on the same Business Day it receives the payment for processing. The Bank will credit the Express Payment to Card to the Card Account immediately after authorising it, but no later than 30 minutes after it was sent. If the transaction is in CZK, the Bank will credit the Card Account with funds in the same amount as the amount of the transaction. If the transaction is in a foreign currency, the transaction will be converted to EUR at the Card Company's rate in the case of the Payment to Card service (if the transaction is not in EUR) and then converted to CZK at the Foreign Exchange Purchase Rate and to CZK at the Foreign Exchange Purchase Rate or at the Card Company's rate if the transaction currency is not included in the Bank's Rate Card.*

**Article 11.20 is added:**

**Click to Pay.** *The Holder is entitled to add the selected cards to the Click to Pay service provided by Visa and Mastercard under the terms and conditions set by the Bank. You can add cards to the Click to Pay service (registration to the service) using KB+ Internet Banking, or via Card Companies or cooperating merchants. The providers of this service (Card Companies) reserve the right to change the system requirements for their service and to determine its scope in the future. Therefore, the Bank is not responsible for software updates, outages and notifications of this service.*

**Register for Click to Pay and manage your card in Click to Pay.** *The cardholder is entitled to register the card to Click to Pay. By registering for Click to Pay, the Holder creates a Click to Pay profile and acknowledges the transfer of the personal information provided in the profile to the Card Company, including updates, and also provides their e-mail and phone number.*

*When registering, the Holder is obliged to use only a valid e-mail address and phone number that is in the Holder's sole possession and control. The Holder is responsible for checking and updating their e-mail address and mobile phone number registered to Click to Pay. By registering a Card with Click to Pay, the Holder represents that the Holder is the holder and authorised user of such Card.*

*As a user of Click to Pay, the Holder is obliged to keep the Holder's details up to date, so that the Card Companies can ensure the smooth operation of Click to Pay.*

*Any changes made by the Holder to these Click to Pay profile details will automatically be sent to the Card Company to keep the profile up to date and to ensure that Click to Pay is available for payment.*

*If the Holder does not wish the Card Companies to continue to store or update the Card details, the Holder may remove the Card from Click to Pay at any time in KB+ Internet Banking on the Card details page.*

*If the Holder adds VISA or Mastercard cards to Click to Pay using KB+ Internet Banking, this is a service provided by VISA Europe Limited or Mastercard Europe SA and mediated by the Bank. Only cards that the Bank displays in KB+ Internet Banking can be added this way.*

**Click to Pay.** *To use Click to Pay for online payment, you must select Click to Pay from the merchant's payment methods page. The Holder will then be prompted to enter the email address they used to register for Click to Pay. After entering this e-mail address, a one-time password will be sent to the user via SMS or e-mail, which the Holder must also enter.*

*Upon successful verification of the Holder, a list of their cards registered to Click to Pay will be displayed and the Holder will select the card they wish to pay with. A standard authorisation of the payment transaction will then be required.*

*If, during the Click to Pay process, the Holder has the option to tick "remember card for next payment" or select "stay logged in" (or other similar option, then the form fields will be automatically pre-populated next time and the Holder will no longer be sent a one-time password via SMS. If the Holder pays via a device that is accessed by more than one person (shared device), the Holder must never select this functionality for security reasons.*

**Article 16.9 is added:**

**Termination of Client's right to draw down the Loan by transfer.** *The Client's right to draw down the Loan by transfer shall cease on the date on which the Reason for termination of the Contract occurs, unless the Contract is terminated by the Bank.*

**In Article 19 a term changes:**

**"Click to Pay"** is a service that enables *fast and secure* payment *with a digital wallet that can be used for online shopping only* on the internet wherever the Click to Pay logo is displayed. All credit cards *that can be used paying online* provided by the Bank can be uploaded to Click to Pay. *Payment* Card date is stored in Click to Pay in encrypted form *with Card Companies and payment is made without the need to manually enter card details.* *This way*, the merchant does not have access to the card data because the digitised card number is used for payment.

**In Article 19 a term is added:**

**"Express Payment to Card"** *means a payment that is so designated and sent for processing by the originator of the payment order (payer) or a payment that the payer states will be credited to the Card Account immediately after the payment order is placed.*

**In Article 19 a term changes:**

**"Pay to Card"** is a service that allows you to accept credit payments to your Card Account. Detailed modification of this service is given in the *Guide article 11.19 of the Terms and Conditions.*

**In Article 19 a term changes:**

**"Sanctions"** means any economic or financial sanctions, trade embargoes or similar measures taken, *applied or enforced implemented or imposed* by any of the *following authorities or any of their agencies (for any authority of such entities)*: (i) the United Nations, (ii) the United States of America, (iii) the European Union or any of its present or future Member States, or (iv) the United Kingdom of Great Britain and Northern Ireland.

**In Article 19 a term changes:**

A **"sanctioned person"** is any person regardless of *whether being a natural or legal person* or whether or not it has legal personality: (i) *specifically targeted by the list of persons identified under the Sanctions*; (ii) *incorporated or established in a country or territory subject to Extended Sanctions, or established under the laws of a country or territory subject to Extended Sanctions; listed on any list of defined persons who are subject to Sanctions*; (iii) *located or organised under the law of a country or territory that is subject to the Comprehensive Sanctions* (iii) owned or controlled, directly or indirectly, *as defined in the relevant Sanctions* by a person listed in (i) or (ii) above; (iv) *a member of whose statutory body is a person referred to in (i) or (ii) above*; or (i v) which is *otherwise*, or on the expiry of any period will be, subject to Sanctions.

**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 January 2025~~ 1 May 2025.

**Article 20.6 is amended as follows:**

**Effectiveness of the Terms and Conditions.** These Terms and Conditions take effect on ~~1 May 2025~~ 1 Nov 2025.