



## Notice of Changes in KB Contractual Documents

5<sup>th</sup> September 2013

Dear customers,

we would like to inform you that effective **from 1.1.2014 almost all KB contractual documents** will be amended, especially due to the changes which introduces into the Czech law the **new Civil Code** and connected legal acts. More information will be provided to clients in accordance with the General Terms and Conditions. New versions of the documents are available from 5.9.2013 on [www.kb.cz/noz](http://www.kb.cz/noz).

In addition to that, effective from **23.11.2013** the following **direct banking contractual documents** will be amended:

- Terms and Conditions of the Issue and Use of a Personal and Company Certificate;
- Terms and Conditions of the Provision and Use of MultiCash KB Service;
- Terms and Conditions of the Provision and Use of Direct Banking.

Notice on changes will be delivered to clients into the mail-box in the direct banking application on 23.9.2013 at the latest. Since that time the new version will be available on [www.mojebanka.cz](http://www.mojebanka.cz)

Please feel free to ask any relationship manager at this branch for the new text of the amended documents or for any information on the proposed changes.

Komerční banka, a.s.