We are changing the Terms and Conditions for some of our services

Dear Client,

We would like to inform you of changes to the Terms and Conditions for some of our services and the Price list which will take effect from **1. 11. 2026**. You will, of course, only be affected by the changes to those services that you have arranged with us.

Which areas does this concern?

1) Notice of Payment Transactions

2) Debit card Terms and Conditions

3) Personal Credit Card Terms and Conditions

4) Overdraft Terms and Conditions for Natural Persons, Non-Entrepreneurs

5) Credit Terms and Conditions for Natural Persons, Non-Entrepreneurs

6) Terms and Conditions for Consumer Loans

7) Terms and Conditions of Insurance for Elective Group Insurance of consumer loan repayment ability

8) Terms and Conditions for the GARANT Consumer Loan and real estate loan

9) Credit Terms and Conditions for Natural Persons Non-Entrepreneurs – Consumer Housing Loan

10) Price list

11) Terms and Conditions for Business and Corporate Credit Cards

If you do not agree with these proposed changes to product Terms and Conditions and the Price List, you may reject the proposed changes and terminate the Agreement pursuant to Article 31 of the General Terms and Conditions. If you do not reject the changes, they will become effective on November 1, 2026.

Yours sincerely,

Komerční banka

Komerční banka, a. s.,
se sídlem Praha 1, Na Příkopě 33 čp. 969, PSČ 114 07, IČO: 45317054,
zapsaná v obchodním rejstříku vedeném Městským soudem v Praze, oddíl B, vložka 1360

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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 will be removed.

1) Overview of Changes to the Notice of Payment Transactions Effective from 1. 11. 2026

In Article 4 we've added section 4.4 with the text:
The Bank is entitled to charge a fee for an unfulfilled announced cash withdrawal pursuant to the Price List.

In Article 8.1, we've added the following text:
If the Bank allows an Order with Assistance, Orders in the total amount of CZK 200,000 or more or the equivalent in a foreign currency must be submitted to the Bank in the manner specified in Article 26 of the Notice. *The Bank is entitled to unilaterally reduce this amount at any time for security reasons in individual cases.*

We've added Article 20. concerning Incoming SEPA Instant Payments and in this regard we have adjusted the numbering throughout the document.

Article 20. Incoming SEPA Instant Payment
20.1 *An incoming SEPA Instant Payment is a non-cash transfer in EUR, by which the Bank credits funds to the beneficiary's account maintained by the Bank. Both the payer's account and the beneficiary's account must be maintained in the SEPA area by a bank that has joined the SEPA Instant Payment Scheme and must be available for SEPA Instant Payment processing at the time of execution of the SEPA Instant Payment. The fees associated with the transfer are paid partly by the payer and partly by the beneficiary (fee type "SLEV" or "SHA").*

20.2 Crediting and availability of funds on the recipient's account. *The Bank credits the amounts of incoming SEPA Instant Payments to selected current Accounts in any currency, on which there are no restrictions on the execution of payment transactions (in particular, the crediting of SEPA payments) and at the same time, the Bank is not prevented from crediting the amount of the SEPA instant payment by the facts specified in the General Terms and Conditions. The funds are made available on the Beneficiary's Account within a few seconds and are made available to the Beneficiary for further payment transactions with the restriction specified in Article 44.11. The Bank credits these funds to the Client's Account no later than the following Business Day after they are credited to the Bank's account.*

20.3 *Incoming SEPA instant payments are processed 24 hours a day, 7 days a week, during Business Days and outside Business Days, with the exception of periods for which scheduled maintenance of the Bank's systems is scheduled. The Bank informs the Client about the scheduled maintenance of the Bank's systems on its website or in the PB Services. The Bank is not liable to the Client for damage caused by the non-functioning of SEPA instant payments due to a scheduled outage on the Bank's side or on the payer's bank or the SEPA scheme infrastructure outside the Bank. If the non-functioning of SEPA instant payments due to a reason on the Bank's side is detected outside the Bank's operating hours, the Bank will make every effort to eliminate it without undue delay.*

20.4 *In the case of an incoming SEPA Instant Payment, it is not possible to agree on an individual exchange rate with the Bank.*

20.5 *For the purposes of the agreement on crediting incoming payments from abroad to an account of the Client that is different from the account specified in the relevant incoming payment instruction, depending on the currency of such payment, an incoming SEPA Instant Payment is not considered a payment from abroad.*

In Article 24.2 we've added the following text:
Method of submitting the Order to the Bank.
The Client may submit outgoing payment abroad orders to any branch of the Bank. Orders in the amount of CZK 200,000 or more or the equivalent in foreign currency must be submitted to the Bank in the manner specified in Article ~~26~~ *27* of the Notice. *The Bank is authorized to unilaterally reduce the amount at any time for security reasons in individual cases.*

In Article 27 we've added section 27.5 with the text:
the Bank is authorized to unilaterally reduce the amounts stated in sections 27.3 and 27.4 at any time for security reasons in individual cases.

In Article 42.3 we've added the following text:
The Client acknowledges that instructions for outgoing payments abroad *and outgoing SEPA payments* must be submitted to the Bank in a Batch in XML format in accordance with the international standard ISO 20022 *and that the address data must be in a structured form*. If the Client submits a Batch in a format other than XML, the transformation of the instructions into XML format *and any transformation of the unstructured form of address data into a structured form* will be performed in accordance with the international ISO 20022 standard by the Bank, which shall not be liable for any claim or refund of the payment by the beneficiary's bank or the intermediary bank due to this transformation.

In Article 44.11 we've added the following text:
Incoming payments, *including incoming SEPA Instant Payments* received on a Business Day from 8:30 p.m. onwards or outside Business Days, increase the Available Balance and can only be used to make outgoing payments based on the entered Outgoing Payment Order in CZK without currency exchange, Outgoing Payment Order in foreign currency without currency exchange, an Instant Outgoing Payment Order in CZK and also for cash withdrawal via ATM or card payment. These incoming payments cannot be used in particular for standing outgoing payment orders in CZK or in foreign currency, automatic balance transfers, payments to a credit card account or to accounts that are not Payment Accounts, and also for outgoing Payment Orders in CZK with currency exchange, outgoing Payment Orders in foreign currency with currency exchange and direct debit orders processed as the batch processing type, which are sent for settlement taking place on their due date from 8:30 p.m. onwards. The Bank shall pay interest on incoming payments received pursuant to this Article ~~*43.11*~~ in accordance with the relevant provisions of the GTC from the date of their crediting to the Account pursuant to Article 11.2 of the Notice *and pursuant to Article 20.3 of the Notice.*

In Article 49.1 we've removed the following text:
Capitalized terms in the Notice have the following meanings, unless otherwise provided in the Article:

In Article 49.1 we've added the following text:
"**Available balance**" is the current balance of funds on the Account, possibly increased by the permitted overdraft on the Account or possibly reduced by the amount blocked on the account, taking into account payment transactions made outside Business Days and on Business Days from 8:30 p.m. onwards, including Instant Payments, *SEPA Instant Payments* and blocks for selected payment transactions made on Business Days from 8:30 p.m. (in particular, standing orders, direct debits, SIPO and others).

*"**Incoming SEPA Instant Payment**" is an incoming payment in EUR made between banks that have joined the SEPA Instant Payment Scheme, usually processed in units of seconds.*

In Article 51, we've modified the Closing Provisions as follows:
51.1 The Notice cancels and replaces the Notification on the Implementation of Payment Transactions, effective from ~~*1. 11. 2025*~~ *1. 5. 2026*.
51.2 This Notice takes effect on ~~*1. 5. 2026*~~ *1. 11. 2026*.

2) Overview of Changes to the Debit Card Terms and Conditions Effective from 1. 11. 2026

The proposed changes apply to Mastercard and Visa cardholders.

As of 1. 11. 2026 the document **Payment Card Guide** will be canceled. The Guide text has been removed from Articles 1.2, 2.4, 4.4, 4.6, 7.2, 8.7, 10.1 a 11.1. The link to the Guide will be replaced with a link to the www.kb.cz a www.kb.cz/podporakarty website in Articles 4.7, 4.14 and 5.1.

Article 1.10 is amended as follows:
Rights of the Holder. You agree that a Holder other than you, specified in the Agreement, may conclude amendments to this Agreement with us, the subject of which will be exclusively (i) a change in 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 request for a replacement card after Stoplisting or (vi) a request for the MojeKarta service, i.e. selection or change of card design for this Holder, which may be charged according to the current Price List to the Account, unless otherwise agreed with you.

A Holder other than you is entitled to view and operate the debit card, in particular in their online banking (*for example, set the PIN, lock or unlock the card, enable or disable online payments, or request your own MojeKarta design for your card or its change*). You acknowledge that we are entitled to communicate to the Holder your name and surname, account number, including the name of the account to which the card is provided, as specified by you. You further acknowledge that this Holder is entitled to view and possibly copy the entire payment card number and CVV/CVC security code and view the card PIN for selected cards in KB+ online banking under the conditions set by us.

You undertake to familiarize the Holder with the Agreement, the Terms and Conditions, the tips for payment cards listed on the www.kb.cz/podporakarty website and the rules for providing additional services related to the card and you undertake to ensure that the Holder complies with the obligations set out therein. By activating the card pursuant to Article 1.5 of the Terms and Conditions, the Holder confirms that they have familiarized themselves with the above documents and that he or she agrees with them.

Article 1.11 is supplemented with the following paragraph:
We are entitled to change (expand or narrow) the scope of the service at any time without your consent, in particular to change the types of cards that can be digitized, the types of transactions for which the Digital Card can be used, the number of transactions that the service allows, the number of transactions displayed in the transaction history and the Digital Card activation process.

Article 2.4 is amended as follows:
The MojeKarta service. The MojeKarta service is a banking service that allows you to choose a design for *selected types of cards* ~~*card*~~. A debit card can be created with a design of your choice under the conditions *set by us* ~~*in the Guide*~~ and according to our current offer. *You can request a change to the existing design no later than the 20th day of the month preceding the month in which the card expires.* We are entitled to refuse to provide the MojeKarta service without giving a reason or to provide a Card with a different design than the one you originally selected at any time during the validity period of an already issued Card, especially if the license for the selected design is terminated. We are also entitled to suspend or cancel this service at any time, even without giving a reason. The MojeKarta service also includes the design of previously provided cards.

We are supplementing Article 4.2 with the following sentence:
Depending on the type of debit card, we reserve the right to set maximum card limits that cannot be exceeded. We will display information about these maximum limits in online banking when you adjust your limits.

Article 4.6 is supplemented with the following paragraph:
Authorizations for Recurring Transactions are performed in such a way that the first payment at the merchant (e.g. during registration) is usually verified as a fully secure internet payment (the card must have internet payments enabled). Subsequent payments are already presented as Recurring Payments even if you have internet card payments disabled.

Article 4.11 is supplemented with three sentences in the following paragraph:
If a Credit Transaction is made to a previously executed Debit Transaction, and this is carried out by a merchant whose transaction is processed by another bank, we are not responsible for any difference in the amount of converted amounts arising as a result of the time gap between the processing of the Debit Transaction and the Credit Transaction. *We are also not responsible for the information displayed in various mobile wallets. This is for guidance only. We do not influence the exchange rate charged by Card Companies.*

Article 4.16 is supplemented with the following paragraph:
If we learn in a credible manner that you or the Holder have been restricted in their legal capacity by a court decision, we are entitled to include the debit card on the Stoplist without further action. A credible finding is considered to be, in particular, information from public registers and public administration information systems, a notification from the court, guardian or other authorized person, or another method by which the client's legal capacity is proven to be restricted.

In Article 4.20 the section introduced by the term Click to Pay is supplemented as follows:
Click to Pay. The Holder is entitled to add selected cards to the Click to Pay service provided by the Visa and Mastercard card companies under the terms and conditions set by us and the card companies. Adding cards to the Click to Pay service (registration

for the service) is possible using KB+ internet banking, or through the card companies or cooperating merchants. *You acknowledge that the availability of the Click to Pay service (including registration and use for payment) may vary by country, merchant, device used and other technical conditions set by the Card Companies or their partners.* The providers of this service (Card Companies) reserve the right to change the system requirements for their service and determine its scope in the future. We are therefore not responsible for software updates, outages and notifications of this service.

We have newly added Article 4.21:
Cash withdrawal and deposit service at an ATM. *Withdrawals from an ATM can be made by contact or contactless. In the case of contact withdrawal, it is necessary to first remove the card and then the cash.*
Please note that in connection with withdrawing cash from an ATM, you may encounter DCC and Surcharge services, which the Bank cannot influence and which may not be beneficial for you.
Cash deposit is a service through which you can deposit banknotes (not coins) in CZK at a KB deposit ATM and at an ATM of the Shared ATM Network using a debit card to the account to which this card was provided. The transaction is authorized by entering the correct PIN. A maximum of 200 banknotes with a total value of CZK 350,000 can be deposited in a single deposit at a KB deposit ATM and a Shared ATM Network ATM; if the limit is exceeded, the transaction will not be processed. After depositing, the banknotes are checked by the deposit ATM. If they cannot be accepted, the deposit ATM will return them (e.g. if they are unrecognizable, invalid or in a foreign currency), or will hold them if they are suspicious. Returned banknotes may also be retracted if they are not collected in time. If banknotes are retracted, or if the deposit ATM behaves abnormally, contact KB Card Support immediately.
Information on the number of deposited or held banknotes and the deposited amount will be displayed on the deposit ATM screen and/or on the receipt.
If the account currency is CZK, we will credit your account with funds in the same amount as the transaction amount. However, if the account currency is different from CZK, we will credit your account with funds converted at the foreign exchange rate valid at the time of processing.

We have supplemented Article 5.1 with examples of documents relating to a transaction complaint:
You are obliged to attach copies of documents related to the claimed transaction to your complaint, *such as a receipt, order, invoice, communication with the merchant, contract, handover protocol for returning a rented vehicle*, and to provide your exact address including telephone or e-mail address.

Article 5.2 is amended as follows:
Potential types of claims. Claims can be made regarding, in particular, ATM withdrawals, ATM deposits, duplicate transaction postings, unauthorized transactions via the Internet, and transactions for goods or services. *Pursuant to the applicable rules of international Card Companies, it is not possible to make claims regarding transactions related to Money Transfers and payment for goods on delivery.*

Article 10.1 is amended as follows:
Change of PIN and forgotten PIN. ~~*Information on how to change the PIN or how to retrieve it if you forget it can be found in the Guide.*~~ *The Holder is entitled to change the PIN for their card at ATMs. All KB ATMs allow you to change the PIN. When changing the PIN, follow the recommendations for a secure PIN listed on our website: www.kb.cz/podporakarty. The PIN for the card can be changed at any time during the validity of the card, except for the period from the 25th day of the month preceding the month in which the card expires.*
The Holder can view the forgotten PIN for his or her cards at any time in the Mobilni Banka application or in their online banking.

Article 10.2 is amended as follows:
Debit card protection. The Holder is obliged to store the debit card in a safe place, separately from his or her personal documents, to take all necessary measures to prevent misuse of the card, e.g. by carrying out a transaction without the Holder present, and to protect it from mechanical damage and magnetic fields (e.g. from speakers, transformers, magnetic locks, mobile phones, etc.). The holder is obliged to protect and not communicate, transmit or share in any way the data from the payment card, such as the payment card number, card validity and three-digit card verification code. The holder is obliged to systematically check whether the card has been lost, stolen, misused or used in an unauthorized manner.

Article 10.3 is amended as follows:
PIN Protection. The Holder is obliged to take all necessary measures to ensure the confidentiality of the PIN. Furthermore, the Holder is obliged to destroy all media containing information about the PIN. The PIN may not be noted on the card, kept together with the card or disclosed to third parties. The Holder is obliged to carry out all operations with the card during which the PIN is entered independently without the assistance of third parties. We are not liable for damages arising as a result of the disclosure of or making accessible the PIN, the instructions for obtaining the PIN sent by the Bank, observation of the PIN displayed in Internet

banking *or when entering it*, a one-time or other 3D Secure password or login data in the case of a method for creating an electronic signature, which the Bank issued to the Client on the basis of the Electronic Signature Agreement, for the purposes of 3D Secure authorization to another person or a breach of the protection of the mobile device specified in the following paragraph.

Article 10.6 is amended as follows:
~~Guide~~. ***Rules for secure use of cards.*** The Holder ~~*when using a debit card*~~ is obliged to adhere to the *rules for the secure use of cards stated on our website, www.kb.cz/bezpecnostkarty* ~~*Guide provisions.*~~

In Article 11.1 we've newly added the following terms:
"Cash Back" *is a service that allows cash withdrawals from merchants in the Czech Republic, simultaneously with the purchase of goods and services and according to the rules of the Card Companies and the given merchant. The merchant is entitled to refuse to provide a Cash Back transaction, even without giving a reason.*
"DCC" (Dynamic Currency Conversion) *is a service offered by a merchant or ATM operator, or their processor, which allows you to make a card transaction or withdraw cash in a currency other than the local currency of the merchant or ATM, by converting the amount to CZK. When using the DCC service, the exchange rate is set by the provider of this service, not by the Bank or the Card Company. The Bank is not responsible for the exchange rate used or for any fees associated with using the DCC service.*
"Money transfer" *is a card transaction, the purpose of which is to transfer funds between persons or to the account of a third party, in particular through a specialized payment service or platform (e.g. international transfer services).*
"Repeated Transactions" *(recurring transactions) are card transactions that are carried out repeatedly based on the Holder's prior consent granted to the merchant, at agreed intervals or upon fulfillment of agreed conditions, without the need for repeated authorization of each individual transaction (e.g., paid TV).*
Recurring transactions are carried out based on the contractual relationship between the Holder and the merchant and are governed by the conditions agreed between these parties. To cancel, it is necessary to terminate the contractual relationship with the merchant.
"Surcharge" *is a fee charged by a merchant or an ATM operator in connection with the execution of a card transaction or cash withdrawal, in excess of the transaction amount. The amount, method of application and the recipient of the surcharge are determined exclusively by the merchant or ATM operator, not by us or the Card Company. We are not responsible for the amount or legitimacy of the surcharge or for its eventual refund.*

3) Overview of Changes to the Terms and Conditions of Personal Credit Cards Effective from 1. 11. 2026

The proposed changes concern Mastercard and Visa payment card Holders

As of 1. 11. 2026 the document **Payment Card Guide** will be canceled. The text of the Guide has been removed from Articles 17.3, 10.4, 10.6, 13.2, 14.7 and 17. The link to the Guide will be replaced with a link to the www.kb.cz a www.kb.cz/podporakarty website in Articles 8.2, 10.7, 10.14 and 11.1.

Article 2.7 is amended as follows:
Automatic repayment. You have the option to arrange in the Agreement automatic payment of installments of the drawn principal of the Loan (Charge function) during the interest-free period. This function may be charged pursuant to the Price List. In order for the Automatic Repayment (Charge function) to be executed correctly, sufficient funds must be credited to the Current Account on the day preceding the agreed date of the Automatic Repayment *and left in the Current Account until 5:00 p.m. on the day of its execution. If the funds are not available during this entire period, the Automatic Repayment will not be executed.* We execute the Automatic Repayment during the day that we have agreed for the execution of 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 executed Automatic Repayment.

We've newly added Article 4.7:
Sanctions. *You agree not to use, directly or indirectly, or permit any of the proceeds of the Loan to be used (or lend, contribute or otherwise make such proceeds available to any person) in a manner that violates Sanctions, for the purpose of financing, participating in the financing of, or contributing to, any activity or business with or in connection with (or otherwise providing funds to or for the benefit of) any person who is a Sanctioned Person. You also agree not to use any income or proceeds derived from any activity or business with a Sanctioned Person to pay any amounts due in connection with a Loan.*

In Article 5.1, we are adding letter k):
k) you become a Sanctioned Person or fail to comply with or breach any of your obligations relating to Sanctions or Sanctioned Persons or any statement you make in relation to the Sanctions or Sanctioned Persons becomes false, incomplete or misleading.

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 amendments to this Agreement with us, the subject of which will be exclusively (i) a change in 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 carry a charge to the Account, pursuant to the current Price List or (iv) a 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 carry a charge to the Account, pursuant to the current Price List, unless otherwise agreed with you. A Holder other than you is entitled to view and use the credit card, in particular in their internet banking (*for example, set the PIN, lock or unlock the card, enable or disable payments on the internet, or request their own MojeKarta design for their card or change it*). You acknowledge that we are entitled to communicate to the Holder your name and surname, account number, including the account name specified by you for which the card is provided. You further acknowledge that this Holder is entitled to view and possibly copy the full payment card number and CVV/CVC security code for selected cards in KB+ internet banking and to view the card PIN under the conditions set by us.

Article 7.13 is supplemented with the following paragraph:
We are entitled to change (expand or narrow) the scope of the service at any time without your consent, in particular to change the types of cards that can be digitized, the types of transactions for which the Digital Card can be used, the number of transactions that the service allows, the number of transactions displayed in the transaction history and the Digital Card activation process.

Article 8.4 is amended as follows:
Functionality and Signature Strip. We provide the card as contactless, namely, in the form of a plastic card with a chip. If we provide a card with a signature strip, the Holder is obliged to sign it immediately after receiving the card. You can also convert the card into a contactless Digital Card, if we allow you to do so. For selected cards serviced 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, payment in certain regions, investing ~~*transactions using a magnetic stripe*~~ or transferring money 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 8.5 is amended as follows:
The MojeKarta service is a banking service allowing selection of a design for *selected types of cards* ~~card~~. A card can be created with a design of your choice *under the conditions set by us* ~~*under the conditions given in the Guide*~~ and according to our current offer. *You can request a change to the existing design no later than the 20th day of the month preceding the month in which the card expires.* We are entitled to refuse to provide the MojeKarta service without giving a reason or to provide a card with a different design than the one you originally selected at any time during the validity period of an already issued card, especially if the license for the selected design is terminated. We are also entitled to suspend or cancel this service at any time, even without giving a reason. The MojeKarta service also includes the personalized design of previously provided cards.

Article 10.2 is supplemented with the following sentence:
Depending on the type of card, we reserve the right to set maximum card limits that cannot be exceeded. We will display information about these maximum limits in your online banking when you adjust your limits.

Article 10.6 is supplemented with the following paragraph:
Authorizations for Recurring Transactions take place in such a way that the first payment at the merchant (e.g. during registration) is usually verified as a fully secure internet payment (the card must have internet payments enabled). Subsequent payments are already presented as Recurring Payments even if you have internet card payments disabled.

Article 10.11 is supplemented with three sentences in the following paragraph:
If a Credit Transaction is made to a previously executed Debit Transaction, and this is carried out by a merchant whose transaction is processed by another bank, we are not responsible for any difference in the amount of converted amounts arising as a result of the time gap between the processing of the Debit Transaction and the Credit Transaction. *We are also not responsible for the information displayed in various mobile wallets. These are for guidance only. We do not influence the exchange rate charged by Card Companies.*

Article 10.16 is supplemented with the following sentence:
If we reliably learn that the Holder has been restricted in his/her legal capacity by a court decision, we are entitled to permanently block the card without further action.

In Article 10.20 the section introduced by the term Click to Pay is supplemented as follows:
Click to Pay. The Holder is entitled to add selected cards to the Click to Pay service provided by the Visa and Mastercard card companies under the terms and conditions set by us and the card companies. Adding cards to the Click to Pay service (registration for the service) is possible using KB+ internet banking, or through the card companies or cooperating merchants. *You acknowledge that the availability of the Click to Pay service (including registration and use for payment) may vary by country, merchant, device used and other technical conditions set by the Card Companies or their partners.* The providers of this service (Card Companies) reserve the right to change the system requirements for their service and determine its scope in the future. We are therefore not responsible for software updates, outages and notifications of this service.

We've newly added Article 10.21:
ATM cash withdrawal service. *Withdrawals from an ATM can be made by contact or contactlessly. With contact withdrawal, it is necessary to first remove the card and then the cash.*
Please note that in connection with withdrawing cash from an ATM, you may encounter DCC and Surcharge services, which the Bank cannot influence and which may not be beneficial for you.

We have supplemented Article 11.1 with examples of documents relating to a claimed transaction:
When making a claim, you are obliged to attach copies of documents related to the claimed transaction to your claim, *such as a receipt, order, invoice, communication with the merchant, contract, handover protocol for returning a rented vehicle*, and to provide your exact address including telephone or e-mail address.

Article 11.2 is amended as follows:
Potential types of claims. Claims can be made regarding, namely, ATM withdrawals, ATM deposits, duplicate transaction postings, unauthorized transactions via the Internet, and transactions for goods or services. *Pursuant to the applicable rules of international Card Companies, it is not possible to make claims regarding transactions related to Money Transfers and payment for goods on delivery.*

Article 15.7 is amended as follows:
Settlement following termination of the Agreement. We are entitled to debit the Account for *transactions made using the relevant card and* the price for Banking Services provided to you under the Agreement, including the costs of debt collection under the Agreement, for a period of 30 days from the date of termination of the Agreement. You are obliged to pay the prices thus debited in the manner specified in the Agreement.

Article 16.1 is amended as follows:
Change of PIN and forgotten PIN. ~~*Information on how to change the PIN or how to retrieve it if you forget it can be found in the Guide.*~~ *The Holder is entitled to change the PIN for their card at ATMs. All KB ATMs allow you to change the PIN. When changing the PIN, follow the recommendations for a secure PIN listed on our website: www.kb.cz/podporakarty. The PIN for the card can be changed at any time during the validity of the card, except for the period from the 25th day of the month preceding the month in which the card expires.*
The Holder can view the forgotten PIN for his or her cards at any time in their online banking.

We have supplemented Article 16.2 with an example of necessary measures:
The Holder is obliged to store the card in a safe place, separate from his personal documents, take all necessary measures to prevent misuse of the card, *e.g. the carrying out of a transaction without the Holder's presence*, and protect it from mechanical damage and magnetic fields (e.g. from speakers, transformers, magnetic locks, mobile phones, etc.).

Article 16.3 is amended as follows:
PIN Protection. The Holder is obliged to take all necessary measures to ensure the confidentiality of the PIN. Furthermore, the Holder is obliged to destroy all media containing information about the PIN. The PIN may not be noted on the card, kept together with the card or disclosed to third parties. The Holder is obliged to carry out all operations with the card during which the PIN is entered independently without the assistance of third parties. We are not liable for damages arising as a result of the disclosure of or making accessible the PIN, the instructions we sent for *obtaining* the PIN, observation of the PIN displayed in Internet banking or *when entering it*, a one-time or other 3D Secure password or login data in the case of a method for creating an electronic signature, which the Bank issued to the Client on the basis of the Electronic Signature Agreement, for the purposes of 3D Secure authorization to another person or a breach of the protection of the mobile device specified in the following paragraph.

Article 16.6 is amended as follows:

~~**Guide**~~ ***Rules for the secure use of cards*****.** the Holder, ~~when using the card~~, *is obliged to comply with the rules for the secure use of cards set out on our website www.kb.cz/bezpecnostkarty* ~~and the provisions of the Guide.~~

In Article 17 we've newly added the following terms:

"Cash Back" *is a service that allows cash withdrawals from merchants in the Czech Republic, simultaneously with the purchase of goods and services and according to the rules of the Card Companies and the given merchant. The merchant is entitled to refuse to provide a Cash Back transaction, even without giving a reason.*

"DCC" (Dynamic Currency Conversion) *is a service offered by a merchant or ATM operator, or their processor, which allows you to make a card transaction or withdraw cash in a currency other than the local currency of the merchant or ATM, by converting the amount to CZK. When using the DCC service, the exchange rate is set by the provider of this service, not by the Bank or the Card Company. The Bank is not responsible for the exchange rate used or for any fees associated with using the DCC service.*

"Money transfer" *is a card transaction, the purpose of which is to transfer funds between persons or to the account of a third party, in particular through a specialized payment service or platform (e.g. international transfer services).*

"Repeated Transactions" *(recurring transactions) are card transactions that are carried out repeatedly based on the Holder's prior consent granted to the merchant, at agreed intervals or upon fulfillment of agreed conditions, without the need for repeated authorization of each individual transaction (e.g., paid TV).*

Recurring transactions are carried out based on the contractual relationship between the Holder and the merchant and are governed by the conditions agreed between these parties. To cancel, it is necessary to terminate the contractual relationship with the merchant.

"Sanctions" *are any economic or financial sanctions, trade embargoes or similar measures accepted, enacted, introduced by any of the following authorities or by any of their agencies: (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 United Kingdom of Great Britain and Northern Ireland.*

"Sanctioned Person" *is any natural or legal person, whether they have or do 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.*

"Surcharge" *is a fee charged by a merchant or an ATM operator in connection with the execution of a card transaction or cash withdrawal, in excess of the transaction amount. The amount, method of application and the recipient of the surcharge are determined exclusively by the merchant or ATM operator, not by us or the Card Company. We are not responsible for the amount or legitimacy of the surcharge or for its eventual refund.*

4) Overview of Changes in the Terms and Conditions for Overdraft for Natural Persons – Non-Entrepreneurs Effective from 1. 11. 2026.

Article 1.5 is amended as follows:

Unauthorized Overdraft. In the event of an unauthorized overdraft on the Account, you are not entitled to draw on the Authorized Overdraft and you are obliged to immediately pay us all amounts due, including any accessories. For the duration of the unauthorized overdraft, we are entitled to charge interest on the entire negative balance on the Account at the unauthorized overdraft interest rate.

Sanction measures. *You agree not to use, directly or indirectly, Authorised Overdraft funds, nor allow these to be used (or loaned, provided as a contribution or otherwise make such funds available to any person) in a manner that violates Sanctions, for the purpose of financing, participating in the financing of, or contributing to, any activity or business with or in connection with any Sanctioned Person (or provide funds to that person or in their favor). You also agree not to use any income or proceeds derived from any activity or business with a Sanctioned Person to pay any amounts due in connection with an Authorised Overdraft.*

In Article 3.1, a new item has been added to the list of instances:

List of instances. Individual instances of breach of contract and other serious instances listed below are considered violations:

k) you become a Sanctioned Person or fail to comply with or breach any of your obligations relating to the Sanctions or Sanctioned Persons or any statement you make in relation to the Sanctions or Sanctioned Persons becomes false, incomplete or misleading.

In Article 6.1, the following terms have been newly added:

*"**Sanctions**" are any economic or financial sanctions, trade embargoes or similar measures accepted, enacted, introduced by any of the following authorities or by any of their agencies: (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 United Kingdom of Great Britain and Northern Ireland.*

*"**Sanctioned Person**" is any natural or legal person, whether they have or do 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) directly or indirectly owned or controlled, as defined in the relevant Sanctions, by a person referred to in point (i) or (ii) above; (iv) of which a member of the statutory body is a person referred to in point (i) or (ii) above; or (v) which is otherwise or after the expiry of any period will be subject to Sanctions.*

5) Overview of Changes to Credit Terms and Conditions for Natural Persons – Non-Entrepreneurs Effective from 1. 11. 2026

Article 3.8 is amended as follows:

Blocking of funds. If automatic payment of the installments of the drawn loan principal and interest by transfer from your current account is agreed and this payment is to be made on a Business Day, except Monday, 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 loan payment in question from 00:00 on the day on which the planned loan payment falls. If this payment falls on a Monday or a day that is not a Business Day, the above-described blocking of funds for this payment may be carried out at the times according to the previous sentence on the day immediately following the last Business Day before the day on which the planned loan payment is to be made. *At the same time, you are obliged to ensure that the current account from which the automatic payment of the Loan principal and interest installments is agreed has sufficient funds to make the payment no later than 5:00 p.m. on the due date of the relevant installment, otherwise the automatic payment may not be made, or it may be made in an amount lower than the prescribed installment amount. If the installment is not made at all or if it is made in an amount lower than agreed, you will be in default.*

We've newly supplemented Article 5.8:

Sanction measures. *You agree not to use, directly or indirectly, or permit any of the funds from a Loan to be used (or loaned, contributed or otherwise made available to any person) in a manner that violates Sanctions, for the purpose of financing, participating in the financing of, or contributing to, any activity or business with or in connection with (or otherwise providing funds to or for the benefit of) any person who is a Sanctioned Person. You also agree not to use any income or proceeds derived from any activity or business with a Sanctioned Person to pay any amounts due in connection with a Loan.*

A new item has been added to the list of instances in Article 8.1

List of instances. Individual instances of breach of contract listed below under letters a) to d) and other serious instances listed below under letters e) to ~~k)~~m) are considered violations if:

m) you become a Sanctioned Person or fail to comply with or breach any of your obligations relating to the Sanctions or Sanctioned Persons or any statement you make in relation to the Sanctions or Sanctioned Persons becomes false, incomplete or misleading.

In Article 10.1, the following terms have been newly added:

*"**Sanctions**" are any economic or financial sanctions, trade embargoes or similar measures accepted, enacted, introduced by any of the following authorities or by any of their agencies: (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 United Kingdom of Great Britain and Northern Ireland.*

*"**Sanctioned Person**" is any natural or legal person, whether they have or do 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) directly or indirectly owned or controlled, as defined in the relevant Sanctions, by a person referred to in point (i) or (ii) above; (iv) of which a member of the statutory body is a person referred to in point (i) or (ii) above; or (v) which is otherwise or after the expiry of any period will be subject to Sanctions.*

6) Overview of Changes to the Terms and Conditions of Consumer Loans Effective from 1. 11. 2026

Article 2.6 is amended as follows:

Blocking of funds. If automatic payment of the installments of the drawn loan principal and interest by transfer from your current account is agreed and this payment is to be made on a Business Day, with the exception of a Monday, 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 loan payment in question from 00:00 on the day on which the planned loan payment falls. If this payment falls on a Monday or a day that is not a Business Day, the above-described blocking of funds for this payment may be carried out at the times according to the previous sentence on the day immediately following the last Business Day before the day on which the planned loan payment is to be made. *At the same time, you are obliged to ensure that the current account from which the automatic payment of the Loan principal and interest installments is agreed has sufficient funds to make the payment no later than 5:00 p.m. on the due date of the relevant installment, otherwise the automatic payment may not be made, or it may be made in an amount lower than the prescribed installment amount. If the installment is not made at all or if it is made in an amount lower than agreed, you will be in default.*

We've newly supplemented Article 3.7:
Sanction measures. *You agree not to use, directly or indirectly, or permit any of the funds of the Loan to be used (or to lend, contribute or otherwise make such funds available to any person) in a manner that violates Sanctions, for the purpose of financing, participating in the financing of, or contributing to, any activity or business with or in connection with (or otherwise providing funds to or for the benefit of) any person who is a Sanctioned Person. At the same time, you also agree not to use any income or proceeds derived from any activity or business with a Sanctioned Person to pay any amounts due in connection with a Loan.*

A new item has been added to the list of instances in Article 6.1:
List of instances. A Case of Breach is considered to be any of the individual cases of breach of the Agreement listed below under letters a) to d) and other serious instances listed below under letters e) to ~~*h)*~~ *i)* are considered violations if:
i) you become a Sanctioned Person or fail to comply with or breach any of your obligations relating to Sanctions or Sanctioned Persons or any statement you make in relation to Sanctions or Sanctioned Persons becomes false, incomplete or misleading.

In Article 9, the following terms have been newly added:
"Sanctions" *are any economic or financial sanctions, trade embargoes or similar measures accepted, enacted, introduced by any of the following authorities or by any of their agencies: (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 United Kingdom of Great Britain and Northern Ireland.*

"Sanctioned Person" *is any natural or legal person, whether they have or do 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) directly or indirectly owned or controlled, as defined in the relevant Sanctions, by a person referred to in point (i) or (ii) above; (iv) of which a member of the statutory body is a person referred to in point (i) or (ii) above; or (v) which is otherwise or after the expiry of any period will be subject to Sanctions.*

7) Change of Insurance Terms and Conditions for Elective group insurance of the ability to make payments on a consumer loan effective as of 1. 11. 2026

The proposed change applies to clients included in Optional Group Payment Insurance for Consumer Credit.
An additional reason for termination of individual insurance is newly added to the Insurance Terms and Conditions for Optional Group Insurance of the Ability to Repay Consumer Credit, namely to Article 4.1 Termination of Individual Insurance as letter **f)** in the following wording:
f) by issuing a final decision on your bankruptcy. If you were assessed a monthly fee/price for insurance before the bankruptcy decision was issued, the insurance expires on the last day of the calendar month in which the bankruptcy decision was issued. In the event that the bankruptcy decision was issued before the fee/price for insurance for the given month was assessed, the insurance expires at 24:00 on the last day of the month preceding the month in which the bankruptcy decision was issued.

8) Overview of Changes to the Terms and Conditions of Consumer Loans for the GARANT a Real Estate Loan products, effective from 1. 11. 2026

Article 2.6 is amended as follows:
Blocking of funds. If automatic payment of the installments of the drawn loan principal and interest by transfer from your current account is agreed and this payment is to be made on a Business Day, with the exception of a Monday, 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 loan payment in question from 00:00 on the day on which the planned loan payment falls. If this payment falls on a Monday or a day that is not a Business Day, the above-described blocking of funds for this payment may be carried out at the times according to the previous sentence on the day immediately following the last Business Day before the day on which the planned loan payment is to be made*. At the same time, you are obliged to ensure that the current account from which the automatic payment of the Loan principal and interest installments is agreed has sufficient funds to make the payment no later than 5:00 p.m. on the due date of the relevant installment, otherwise the automatic payment may not be made, or it may be made in an amount lower than the prescribed installment amount. If the installment is not made at all or if it is made in an amount lower than agreed, you will be in default.*

We've newly supplemented Article 3.7:
Sanction measures. *You agree not to use, directly or indirectly, or permit any of the proceeds of the Loan to be used (or lend, contribute or otherwise make such proceeds available to any person) in a manner that violates Sanctions, for the purpose of financing, participating in the financing of, or contributing to, any activity or business with or in connection with (or otherwise providing funds to or for the benefit of) any person who is a Sanctioned Person. You also agree not to use any income or proceeds derived from any activity or business with a Sanctioned Person to pay any amounts due in connection with a Loan.*

Article 7.1 is amended as follows:
List of instances. A Case of Breach is considered to be any of the individual cases of breach of the Agreement listed below under letters a) to d) and other serious instances listed under letters e) to n), if:

j) *you become* ~~a person against whom international sanctions or other sanction measures are applied that are binding on us~~ *a Sanctioned Person or you fail to comply with or breach any of your obligations relating to the Sanctions or Sanctioned Persons or any statement you make in relation to the Sanctions or Sanctioned Persons becomes false, incomplete or misleading.*

The following terms have been newly added to Article 9:
"Sanctions" *are any economic or financial sanctions, trade embargoes or similar measures accepted, enacted, introduced by any of the following authorities or by any of their agencies: (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 United Kingdom of Great Britain and Northern Ireland.*
"Sanctioned Person" *is any natural or legal person, whether they have or do 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) directly or indirectly owned or controlled, as defined in the relevant Sanctions, by a person referred to in point (i) or (ii) above; (iv) of which a member of the statutory body is a person referred to in point (i) or (ii) above; or (v) which is otherwise or after the expiry of any period will be subject to Sanctions.*

9) Overview of Changes to Credit Terms and Conditions for Natural Persons Non-Entrepreneurs – consumer housing loan Effective from 1. 11. 2026

We've newly supplemented Article 5.8:
Sanction measures. *You undertake not to use, directly or indirectly, or permit any of the funds of the Loan to be used (or lend, contribute or otherwise make such proceeds available to any person) in a manner that violates Sanctions, for the purpose of financing, participating in the financing of, or contributing to, any activity or business with or in connection with (or shall not otherwise provide funds to or for the benefit of) any person who is a Sanctioned Person. You also undertake not to use any income or proceeds derived from any activity or business with a Sanctioned Person to pay any amounts due in connection with a Loan.*

Article 8.1 is amended as follows:

List of instances. A Case of Breach is considered to be any of the individual cases of breach of the Agreement listed below under letters a) to d) and other serious facts listed below under letters e) to ~~*k)*~~ *n)*, if:

j) ~~*you become a person subject to international sanctions or other sanction measures that are binding on us*~~ *you become a Sanctioned Person or fail to comply with or breach any of your obligations relating to the Sanctions or Sanctioned Persons or any statement you make in relation to the Sanctions or Sanctioned Persons becomes false, incomplete or misleading.*

Article 10.1 has been newly supplemented with the following terms:

"Sanctions" *are any economic or financial sanctions, trade embargoes or similar measures accepted, enacted, introduced by any of the following authorities or by any of their agencies: (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 United Kingdom of Great Britain and Northern Ireland.*

"Sanctioned Person" *is any natural or legal person, whether they have or do 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) directly or indirectly owned or controlled, as defined in the relevant Sanctions, by a person referred to in point (i) or (ii) above; (iv) of which a member of the statutory body is a person referred to in point (i) or (ii) above; or (v) which is otherwise or after the expiry of any period will be subject to Sanctions.*

Article 11 is amended as follows:

11.3 The Conditions are canceled and replaced by the Terms and Conditions of Credit for Natural Persons Non-Entrepreneurs – Consumer Housing Loan effective as of ~~*1. 5. 2025*~~ *1. 5. 2026*.

11.4 The Terms and Conditions take effect as of ~~*1. 5. 2026*~~ *1. 11. 2026*.

Area **10) The Price list** begins on the following page

10) Overview of Changes in the KB Price List Effective from 1. 11. 2026 (all prices are listed in CZK)

Changes in the KB Price List for all segments

We are introducing a new type of incoming SEPA Instant Payment, which will be charged the same as an incoming SEPA payment (free or 6 CZK depending on the account type).

Changes in the KB Price List for individual citizens

Item in the KB Price List	Price valid from 1. 11. 2026	Change
Additional services to direct banking		
Securing direct banking services		
Issuance of a personal certificate on a smart card (USB Key) ~~Issuance of a smart card for a personal certificate on a smart card~~	2 000[1)]	Price remains the same, change in wording
1) Applies even to issue of a *personal certificate on a chip card* ~~card~~ for KB MultiCash.		
Cash operations		
Deposit / withdrawal of cash *at a branch* in czk / foreign currency[1)]		
Deposit of cash in banknotes and up to 50 pcs of CZK coins ~~Deposit of cash at a branch (maximum of 50 pcs CZK coins)~~	50	Price remains the same, change in wording
Withdrawal of cash in banknotes and up to 50 pcs of crown coins ~~Withdrawal of cash at a branch (maximum of 50 pcs CZK coins)~~	150	Price remains the same, change in wording
Deposit / Withdrawal of cash in banknotes and over 50 pcs of CZK coins ~~Deposit / Withdrawal of cash in banknotes and over 50 pcs of CZK coins~~	5 %, min. 150	Price remains the same, change in wording
Other Cash Operations		
Non-execution of a reported cash withdrawal	*0,5 %, min. 1 000, max. 5 000*	New fee
Monthly volume of processed cash in excess of *1 mil.* ~~2 mil.~~ CZK[1)]	0,15 % ~~1)~~	Change of amendment, change in wording

Komerční banka, a. s.,
se sídlem Praha 1, Na Příkopě 33 čp. 969, PSČ 114 07, IČO: 45317054,
zapsaná v obchodním rejstříku vedeném Městským soudem v Praze, oddíl B, vložka 1360

Item on KB Price List	Price valid from 1. 11. 2026	Change
1) If the sum of cash transactions carried out by the account owner, the authorized person and a third party on all of the Client's current accounts exceeds the limit of CZK 1 million *or the equivalent thereof in foreign currency* in a calendar month, then the volume of cash above this limit ~~of CZK 2 *million or the equivalent in foreign currency*~~ will be charged 0.15% in the following month. We consider deposits and withdrawals over the counter and at ATMs to be cash transactions. 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. We charge the fee monthly and debit it from the Client's account of their 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 their accounts that they maintain, at the Bank's discretion. If the fee is debited 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.		
Definitions of terms and abbreviations used		
Selected European states (cash withdrawals from ATMs)		
List of countries with a preferential price for cash withdrawals from ATMs: EEA member states (Belgium, Bulgaria, Denmark, Estonia, Finland, France, Croatia, Ireland, Iceland, Italy, Cyprus, Liechtenstein, Lithuania, Latvia, Luxembourg, Hungary, Malta, Germany, Netherlands, Norway, Poland, Portugal, Austria, Romania, Greece, Slovakia, Slovenia, Spain, Sweden) and other selected European countries (Albania, Andorra, Belarus, Bosnia and Herzegovina, Montenegro, ~~*Kosovo*~~, Moldova, Monaco, San Marino, North Macedonia, Serbia, Switzerland, Ukraine, Vatican, United Kingdom).		Change in wording

Changes to the KB Price List for entrepreneurs, businesses and municipalities for service at branches

Item in the KB Price List	Price valid from 1. 11. 2026	Change
Sending bank statements from current account abroad		
Statements in the SWIFT format – sending of statements from current account ~~abroad~~ by order of the client		
Statement ~~*abroad*~~ in SWIFT MT 940 format (for every account and BIC / SWIFT code)	50 per page of statement sent, max. 3 000 monthly	Price unchanged, text amended
Daily statement in MT 942 format (for every account and BIC / SWIFT code)	*individually*	New fee
Statement in SWIFT camt.053 format (for every account and BIC / SWIFT code)	*individually*	New fee
Daily statement in camt.052 format (for every account and BIC / SWIFT code)	*individually*	New fee
Other direct banking services		
Securing of Direct Banking services		
Issuing of a personal certificate on a chip card (USB Key) ~~*Issuance of a smart card for a personal certificate on a smart card*~~	2 000[1)]	Price unchanged, text amended
1) Also applies to the issuance of *a personal certificate* on a *chip card* for KB MultiCash.		
Payments domestically, to and from abroad		
Other services		
~~*Payments*~~*Payments* processed based on SWIFT message *pain.001 and* MT 101	individually	Price unchanged, text amended
Cash operations		
Cash deposit/withdrawal in CZK / foreign currency[1)]		
Cash deposit at branch *in banknotes and up to 50 pcs. in CZK/ and up to 10 pcs EUR coins* ~~*(maximum 50 pcs CZK /*~~ ~~*10 pcs EUR coins)*~~	75	Price unchanged, text amended
Cash withdrawal at a branch *in banknotes and up to 50 CZK coins and Cash withdrawal in EUR coins* ~~*(counter / sealed package)*~~[2)] ~~*(counter / sealed package, maximum 50 CZK coins)*~~	150	Price unchanged, text amended

Item in KB Price List	Price valid from 1. 11. 2026	Change
Cash deposit at a branch in banknotes and over 50 pcs. CZK coins /and over 10 EUR coins[2]) and Cash withdrawal at a branch in banknotes and over 50 CZK coins[2]) ~~Deposit / Cash withdrawal at a branch in CZK (with more than 50 coins) and Cash deposit in EUR (with more than 10 coins) [2)]~~	5 %, min. 150	Price unchanged, text amended
Other Cash operations		
Non-execution of announced cash withdrawal	*0.5 %, min. 1 000, max. 5 000*	New fee
Monthly volume of processed cash exceeding CZK 0.5 million from cash transactions of a client whose business purpose is defined pursuant 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[3])	*0.3 %* ~~*1 %*~~ [3)]	Price unchanged, text amended
Monthly volume of processed cash exceeding CZK *1 mil.* ~~*2 mil. CZK*~~[1)]	0.15 % [1)]	Price changed, text amended

1) If the sum of cash transactions carried out by the account owner, the authorized person and a third party on all of the Client’s current accounts exceeds the limit of CZK 1 million ~~2 million~~ *or the equivalent in a foreign currency* in a calendar month, then the volume of cash above *this limit* ~~of CZK 2 million or the equivalent in a foreign currency~~ will be charged 0.15% the following month.

Cash transactions include deposits and withdrawals over the counter and in sealed containers, night safes and at ATMs.

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. We charge the fee monthly and debit it from the client's account of their 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 their accounts that they maintain, 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.

2) In the case of a mixed deposit of CZK/EUR banknotes and coins, if the mixed deposit contains more than 50 pcs. of CZK coins / 10 pcs. of EUR coins, this deposit is made ~~*classified*~~ in two batches (separately banknotes and coins). For a deposit over the counter, the Client makes two requests. For a deposit in a sealed package or night safe, the Client divides the deposit of banknotes and coins into two different packages and attaches a cashier's slip to each. Otherwise, the deposit is made as a deposit of coins. A mixed deposit with a lower number of coins is made ~~*classified*~~ as a deposit of banknotes that are commonly used for purchases. Transactions made at the exchange rate are charged as "*Cash deposit at a branch in banknotes and up to 50 CZK / up to 10 EUR coins* ~~*“A Cash deposit at a branch (maximum 50 pcs. of CZK coins / 10 pcs. EUR coins)”.*~~ *In the case of a mixed selection of EUR banknotes and coins, this selection is made as a single item*.

3) If the sum of cash transactions carried out by the account owner, the authorized person and 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 their own commercial and financial activities will be charged the following month at *0.3 %* ~~*1 %*~~.

We consider deposits and withdrawals over the counter and in sealed containers, night safes and at ATMs to be cash transactions. The date on which the deposit or withdrawal was actually made is decisive for calculating the fee, regardless of the date it was posted in the transaction history/statement.

We charge the fee monthly and debit it from the client's account of their 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 their accounts that they maintain, 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.

Item in KB Price List	Price valid from 1. 11. 2026	Change
Banking information		
Report for audit purposes		
Bank report for the purposes of an audit – request submitted at a branch */ by mail.*	6 000 + 21 % VAT	Price remains the same, change in wording
Definitions of terms and abbreviations used		
Selected European states (cash withdrawals from ATMs)		
List of countries with a preferential price for cash withdrawals from ATMs: EEA member states (Belgium, Bulgaria, Denmark, Estonia, Finland, France, Croatia, Ireland, Iceland, Italy, Cyprus, Liechtenstein, Lithuania, Latvia, Luxembourg, Hungary,Malta, Germany, Netherlands, Norway, Poland, Portugal, Austria, Romania, Greece,Slovakia, Slovenia, Spain, Sweden) and other selected European countries (Albania, Andorra, Belarus, Bosnia and Herzegovina, Montenegro, ~~Kosovo~~, Moldova, Monaco, San Marino, North Macedonia, Serbia, Switzerland, Ukraine, Vatican, United Kingdom).		Change in wording

Changes in the KB Price list for businesses and municipalities served by the Corporate and Sales Divisions

Item in KB Price List	Price valid from 1. 11. 2026	Change
Sending of a statement from a current account abroad		
Statements in the SWIFT format – sending of a statement from a current account ~~*abroad*~~ by request of the Client		
Statment ~~*abroad*~~ in SWIFT MT 940 format (for every account and BIC / SWIFT code)	50 per page of statement sent, max. 3 000 monthly	Price remains the same, change in wording
Daily statement ~~*abroad*~~ in MT 942 format (for every account and BIC / SWIFT code)	*individually*	Price remains the same, change in wording
Statement in SWIFT camt.053 format (for every account and BIC / SWIFT code)	*individually*	New fee
Daily statement in camt.052 format (for every account and BIC / SWIFT code)	*individually*	New fee
Other Direct Banking services		
Securing of Direct Banking services		
Issuance of a personal certificate on a smart card (USB Key) ~~*Issuance of a smart card for personal certificate on a smart card*~~	2 000[1)]	Price remains the same, change in wording

Item in KB Price List	Price valid from 1. 11. 2026	Change
1) Also applies to a *personal certificate* on a smart *card* ~~card~~ for KB MultiCash.		
Domestic payments to and from abroad		
Other services		
~~*Payments*~~*Payments* processed based on SWIFT message *pain.001 and* MT 101	individually	Price remains the same, change in wording
Cash Operatios		
Cash Deposit / Withdrawal in CZK/ foreign currency[)]		
Cash deposit at branch *in banknotes and up to 50 pcs. in CZK / and up to 10 pcs EUR coins* ~~*(maximum 50 pcs. CZK / 10 pcs EUR coins)*~~	150	Price remains the same, change in wording
Cash withdrawal at a branch *in banknotes and up to 50 pcs. CZK coins and Cash withdrawal in EUR coins (counter / sealed package)*[2)] ~~*(counter / sealed package, maximum 50 pcs. CZK coins)*~~	150	Price remains the same, change in wording
Cash deposit at a branch in banknotes and over 50 pcs. CZK coins / over 10 EUR coins[2)] *and Cash withdrawal at a branch in banknotes and over 50 pcs. CZK coins*[2)] ~~*Deposit / Cash withdrawal at a branch in CZK (with more than 50 coins) and Cash deposit in EUR (with more than 10 coins)*~~ [2)]	5 %, min. 150	Price remains the same, change in wording
Other Cash operations		
Non-execution of announced cash withdrawal	*0.5 %, min. 1 000, max. 5 000*	New fee
Monthly volume of processed cash exceeding CZK 0.5 million from the Cash Operations of a client whose business purpose is defined pursuant to §17a, paragraph 2 of Act no. 21/1992 Coll., on banks, or pursuant to § 4 of Act No. 277/2013 Coll., on currency exchange activities[3])	*0.3 %* ~~*1 %*~~ [3)]	Change ceny, change in wording
Monthly volume of processed cash exceeding *1 mil.* ~~*2 mil.*~~ Kč[1)]	0.15 % [1)]	Price remains the same, change in wording

Item in KB Price List	Price valid from 1. 11. 2026	Change
1) If the sum of cash transactions carried out by the account owner, the authorized person and a third party on all of the Client’s current accounts exceeds the limit of CZK 1 million ~~2 million~~ *or the equivalent in a foreign currency* in a calendar month, then the volume of cash above *this limit* ~~of CZK 2 million or the equivalent in a foreign currency~~ will be charged 0.15% the following month. Cash transactions include deposits and withdrawals over the counter and in sealed containers, night safes and at ATMs. 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. We charge the fee monthly and debit it from the client's account of their 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 their accounts that they maintain, 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. 2) In the case of a mixed deposit of CZK/EUR banknotes and coins, if the mixed deposit contains more than 50 pcs. of CZK coins / 10 pcs. of EUR coins, this deposit is made ~~classified~~ in two batches (separately banknotes and coins). For a deposit over the counter, the Client makes two requests. For a deposit in a sealed package or night safe, the Client divides the deposit of banknotes and coins into two different packages and attaches a cashier's slip to each. Otherwise, the deposit is made as a deposit of coins. A mixed deposit with a lower number of coins is made ~~classified~~ as a deposit of banknotes that are commonly used for purchases. Transactions made at the exchange rate are charged as "*Cash deposit at a branch in banknotes and up to 50 CZK / up to 10 EUR coins* ~~“A Cash deposit at a branch (maximum 50 pcs. of CZK coins / 10 pcs. EUR coins)”.~~ *In the case of a mixed selection of EUR banknotes and coins, this selection is made as a single item*. 3) If the sum of cash transactions carried out by the account owner, the authorized person and 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 their own commercial and financial activities will be charged the following month at *0.3 %* ~~1 %~~. We consider deposits and withdrawals over the counter and in sealed containers, night safes and at ATMs to be cash transactions. The date on which the deposit or withdrawal was actually made is decisive for calculating the fee, regardless of the date it was posted in the transaction history/statement. We charge the fee monthly and debit it from the client's account of their 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 their accounts that they maintain, 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.		
Banking information		
Report for audit purposes		
Bank report for the purposes of an audit – request submitted at a branch */ by mail.*	6 000 + 21 % VAT	Price remains the same, change in wording
Definitions of terms and abbreviations used		
Selected European states (cash withdrawals from ATMs)		
List of countries with a preferential price for cash withdrawals from ATMs: EEA member states (Belgium, Bulgaria, Denmark, Estonia, Finland, France, Croatia, Ireland, Iceland, Italy, Cyprus, Liechtenstein, Lithuania, Latvia, Luxembourg, Hungary, Malta, Germany, Netherlands, Norway, Poland, Portugal, Austria, Romania, Greece, Slovakia, Slovenia, Spain, Sweden) and other selected European countries (Albania, Andorra, Belarus, Bosnia and Herzegovina, Montenegro, ~~Kosovo~~, Moldova, Monaco, San Marino, North Macedonia, Serbia, Switzerland, Ukraine, Vatican, United Kingdom).		Text change

11) Overview of Changes in the Terms and Conditions for Business and Corporate Credit Cards Effective from 1. 11. 2026

The proposed changes concern Holders of Mastercard and Visa payment cards. As of 1. 11. 2026 the **document Payment Card Guide will be canceled**

Article 2.7 is amended as follows:
Automatic repayment within the interest-free period. The Client has the option to arrange in the Agreement automatic payment of the installments of the drawn principal of the Loan (Charge function), if the Bank offers this function for the agreed type of card. This function ensures that the condition for granting the interest-free period is met pursuant to Article 3.3 of the Terms and Conditions and may be billed pursuant to the Price List. In order for the automatic repayment (Charge function) to be executed correctly, sufficient funds must be credited to the Current Account on the day preceding the agreed date of the Automatic Repayment *and left in the Current Account until 5:00 p.m. on the day of its execution. If the funds are not available during this entire period, the Automatic Repayment will not be executed*. The Bank makes 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 made.

Article 8.4 is amended as follows:
Methods of handing over the card and PIN. In the card application, the Client chooses the methods of handing over the card and PIN to the Holder, which may be subject to fees according to the Price List ~~*and are listed in the Guide*~~.

Article 8.11 is amended as follows:
Non-provision of a new card. If the Client or Holder is not interested in the provision of a new card pursuant to Article 8.10 of the Terms and Conditions, it is necessary for the Client or Holder to notify this fact in writing to the Client's branch location no later than the 20th day of the month preceding the last month of validity of the card. Automatic card renewal can also be canceled in advance via the ~~*Mojebanka*~~ internet banking service in the same period. If this notification is delivered to the Bank after this period has expired, the Bank is entitled to charge all costs associated with the issuance of the card (in particular the annual fee for using the card) pursuant to Article 10.1 of the Terms and Conditions to the Account.

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, namely in the Holder's Online 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 use the card, in particular in their Online Banking (*e.g. set the PIN, lock or unlock the card, enable or disable payments on the internet, or request their own MojeKarta design for their card or its change*). The Client acknowledges that the Bank is authorised to communicate to the Holder all information relating to the Agreement, the Client's first and last name, or the Client's name/business name, the Card Account number including the Card Account name specified by the Client to which the card is provided. The Client further acknowledges that the Holder is entitled to view and possibly copy the full 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 8.13 is supplemented with the following paragraph:
the Bank is authorised to change (expand or narrow) the scope of the service at any time without the Client's consent, in particular to change the types of cards that can be digitized, the types of transactions for which the Digital Card can be used, the number of transactions that the service allows, the number of transactions displayed in the transaction history and the Digital Card activation process.

Article 9.2 is amended as follows:
Status of the Holder. The Holder, if not the Client, is a person authorized to draw the Credit and to manage the funds on the Card Account through the card, acting at the Client's expense and responsibility. The Client is obliged to agree on such an arrangement of his relationship with the Holder that will prevent possible misuse of the card, exceeding the Credit Limit or any other damage to the Client or the Bank as a result of drawing the Credit and/or managing the card by the Holder. The Client undertakes that the Holder will familiarize himself or herself with the Agreement, the Terms and Conditions (including the content of the consents granted by the Holder), *the tips for payment cards listed on the Bank's website www.kb.cz/podporakarty* ~~Guide~~ and the rules for providing additional services related to the card, and undertakes that the Holder will comply with the obligations set out therein. By activating the card pursuant to Article 8.7 of the Terms and Conditions, the Holder confirms that he has familiarized himself with the above-mentioned documents and that he agrees with them. All actions of the Holder in connection with the card are carried out on behalf of and for the account of the Client.

Article 9.4 is amended as follows:
Functionality and Signature Strip. The Bank provides the card as contactless, namely, 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 the Holder to do so. For selected cards serviced in KB+, the Holder can change/limit 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, payment in certain regions, investing ~~*transactions using a magnetic stripe*~~ or transferring money from the card), in the manner and to the extent that the Bank allows it. The Holder acknowledges that the functioning of the setting/limitation 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 9.5 is amended as follows:
The MojeKarta service. The MojeKarta service is a banking service that enables choosing a design for *selected types of cards* ~~*a card*~~. A debit card can be created with a design based on the Client’s own design under the conditions *set by the Bank* ~~*in the Guide*~~ and according to our current offer. *If the Client already has a MojeKarta design on the card, the Client can request a change to the existing design no later than the 20th day of the month preceding the month in which the card expires.* the Bank is authorised to refuse to provide the MojeKarta service without giving a reason or to provide a Card with a different design than the Client originally selected at any time during the validity period of an already issued Card, especially if the license for the selected design is terminated. The Bank is also entitled to suspend or cancel this service at any time, even without giving a reason. The MojeKarta service also includes the design of previously provided cards.

Article 11.2 is amended as follows:
Weekly limits. The Holder is authorised to use the card for transactions up to the weekly limit specified in the application for issuing the card or on the basis of another request from the Client under the conditions set by the Bank. For important, especially security reasons, the Bank is entitled to change the amount of this limit at any time. The Bank will *inform the Client of this change. Cash deposit transactions via an ATM or incoming credit card transactions do not affect the amount of the* ~~*weekly*~~ card limit*. Depending on the type of card, the Bank reserves the right to set the maximum possible amount of card limits that cannot be exceeded. The Bank will display information on the maximum amount of these limits to the Client in internet banking when adjusting the limits.*

In Article 11.4, the last sentence has been deleted:
~~*A visual description of the use of blocking rates and subsequent posting rates is provided in the Guide.*~~

In Article 11.6, the text regarding the Guide is removed and the Article is supplemented with the following paragraph:
Authorisations for Recurring Transactions are performed in such a way that the first payment at the merchant (e.g. during registration) is usually verified as a fully secure internet payment (the card must have internet payments enabled). Subsequent payments are already presented as Recurring Payments even if the Client has internet card payments disabled.

Article 11.7 is amended as follows:
Authorisation of Online transactions. The Holder may perform Online transactions with the card according to the parameters specified in the card application. The procedure for changing these parameters *is also listed on the Bank's website www.kb.cz/podporakarty.* ~~*The Guide contains information on the parameters.*~~

Article 11.11 is amended as follows:
Settlement of transactions. Transactions received by the Bank for processing are settled to the debit of the Card Account or to the credit of the Card Account every Business Day. The settlement time depends on the submission of documents by the merchant's bank, and therefore the Bank cannot influence this time or prevent the settlement of the transaction. Late settlement of a transaction therefore cannot be the only reason to claim it. For transactions from international settlement, the conversion

takes place according to 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 is converted to CZK at the foreign exchange rate valid in particular at the time of the transaction's settlement, or at the exchange rate of the previous business day, and the resulting amount is booked from the Card Account.

In the case where the currency of the original transaction is in CZK, no conversion takes place.

If a Credit Transaction is made to a previously executed Debit Transaction and it is made by a merchant whose transaction is processed by another bank, the Bank is not responsible for any difference in the amount of the converted amounts arising as a result of the time gap between the processing of the Debit Transaction and the Credit Transaction. *The Bank is also not responsible for the information displayed in various mobile wallets. This is for guidance only. The Bank does not influence the exchange rate charged by Card Companies*. The Client can find the settlement of transactions for Card Payments and Express Card Payments in Article 11.19. of the Terms and Conditions.

The Client can find information about the differences between the selected Bank exchange rates and the reference exchange rates of the European Central Bank expressed in percentages under the exchange rate list on ~~our~~ the Bank's website www.kb.cz.

Article 11.14 is amended as follows:
Other services. The Bank allows the use of other services In connection with the card, in particular ~~Dynamic Currency Conversion~~ DCC, Cash Back, Emergency Cash Advance, *which are described in more detail on the Bank's website www.kb.cz*.

Article 11.16 is supplemented with the following sentence:
If the Bank learns in a credible manner that the Holder has been restricted in their legal capacity by a court decision, the Bank is entitled to block the card without further action.

In Article 11.20, the first paragraph is amended as follows:
Click to Pay. The Holder is entitled to add selected cards to the Click to Pay service provided by the Visa and Mastercard card companies under the terms and conditions set by us and the card companies. Adding cards to the Click to Pay service (registration for the service) is possible using KB+ internet banking, or through the card companies or cooperating merchants. *You acknowledge that the availability of the Click to Pay service (including registration and use for payment) may vary by country, merchant, device used and other technical conditions set by the Card Companies or their partners.* The providers of this service (Card Companies) reserve the right to change the system requirements for their service and determine its scope in the future. We are therefore not responsible for software updates, outages and notifications of this service.

A new Article, 11.21, is has been added:
Cash withdrawal service at an ATM. *Withdrawals from an ATM can be made via contact or contactlessly. In the case of contact withdrawal, it is necessary to first remove the card and then the cash.*

The Bank hereby informs the Client that in connection with withdrawing cash from an ATM, the Client may encounter DCC and Surcharge services, which the Bank cannot influence and which may not be beneficial for the Client.

Article 12.1 is amended as follows:
Making a claim. If the Client does not agree with a settled item relating to a transaction made using their card or the price for the provided Banking Service, the Client has the right to file a claim at the Point of Sale or in another manner specified *on the Bank's website, www.kb.cz/podporakarty* ~~in the Guide~~, without undue delay after such discovery. If the Client does not file a claim within 30 Business Days from the delivery of the settlement reports (statements) in which the claimed transaction was or should have been stated, without the Client being prevented from doing so by reasons worthy of special consideration, it is considered that the claim was not filed without undue delay after such discovery. The deadline for filing a claim is derived from the relevant Card Company's claim procedures.

The Client is obliged to attach copies of documents related to the claimed transaction to your complaint, *such as a receipt, order, invoice, communication with the merchant, contract, handover protocol for returning a rented vehicle*, and to provide your exact address including telephone or e-mail address. The Client further undertakes to supplement the information or documents necessary for assessing the claim upon the Bank's request, no later than within 10 calendar days of its delivery. Delay in submitting these requested documents may result in the termination of the claim procedure due to failure to comply with the claim requirements set by the relevant Card Company. In the case of claim procedures conditional on the cooperation of another financial institution, the Client undertakes to ensure the cooperation of the Holder, including his or her signature on the claim report. A claim regarding a payment card transaction for goods or services provided by a third party via the Internet or directly at a point of sale must be made within 30 Business Days from the date of the agreed (expected) date of delivery/provision of the goods or service, in the event of non-cooperation by the merchant in question.

Article 12.2 is supplemented with the following sentence:
Pursuant to the valid rules of international Card companies, it is not possible to claim transactions relating to Money transfers and payment for goods on delivery.

In Article 14.2, the following text is being removed:
~~*and in the Guide*~~

In Article 15.7, the following sentence is being removed:
~~*Additional information is given in the Guide.*~~

Article 16.8 is amended as follows:
Settlement after termination of the Agreement. The Bank is authorized, for a period of 30 days from the date of termination of the Agreement, to debit the Account for *transactions made using the relevant card and* the price for Banking Services provided to the Client under the Agreement, including the costs of debt collection under the Agreement. The Client is obliged to pay the prices thus settled in the manner agreed in the Agreement.

Article 17.1 is amended as follows:
Change of PIN and forgotten PIN. ~~*Information on how to change the PIN or how to retrieve it if you forget it can be found in the Guide.*~~ *The Holder is entitled to change the PIN for their card at ATMs. All KB ATMs allow you to change the PIN. When changing the PIN, follow the recommendations for a secure PIN listed on our website: www.kb.cz/podporakarty. The PIN for the card can be changed at any time during the validity of the card, except for the period from the 25th day of the month preceding the month in which the card expires.*

The Holder can view the forgotten PIN for his or her cards at any time in their online banking.

Article 17.2 is amended as follows:
Card protection. The Holder is obliged to store the card in a safe place, separately from his personal documents, to take all necessary measures to prevent misuse of the card, *e.g. by carrying out a transaction without his or her presence*, and to protect it from mechanical damage and magnetic fields (e.g. from speakers, transformers, magnetic locks, mobile phones, etc.). The holder is obliged to protect and not communicate, transmit or share in any way the data from the payment card, such as the payment card number, card validity and three-digit card verification code. The holder is obliged to systematically check whether the card has been lost, stolen, misused or unauthorized use.
Article 17.3 is amended as follows:
PIN Protection. The Holder is obliged to take all necessary measures to ensure the confidentiality of the PIN. Furthermore, the Holder is obliged to destroy all media containing information about the PIN. The PIN may not be noted on the card, kept together with the card or disclosed to third parties. The Holder is obliged to carry out all operations with the card in which the PIN is entered independently without the assistance of third parties. The Bank is not liable for damage caused as a result of the disclosure or disclosure of the PIN, the instructions for obtaining the PIN sent by the Bank, observation of the PIN displayed in Internet banking *or when entering it*, a one-time or other 3D Secure password or login data in the case of a method for creating an electronic signature, which the Bank issued to the Client on the basis of the Electronic Signature Agreement, for the purposes of 3D Secure authorization to another person or a breach of the protection of the mobile device specified in the following paragraph.

Article 17.6 is amended as follows:
~~***Guide***~~ ***Rules for secure card use*****.** ~~*When using a card*~~, the Holder is obliged to adhere to the *rules for secure use of cards as provided on the Bank's website: www.kb.cz/bezpecnostkarty*~~*provisions of the Guide*~~.

In Article 19 the following terms have been added:
"Cash Back" *is a service that allows cash withdrawals from merchants in the Czech Republic, simultaneously with the purchase of goods and services and according to the rules of the Card Companies and the given merchant. The merchant is entitled to refuse to provide a Cash Back transaction, even without giving a reason.*

"DCC" (Dynamic Currency Conversion) *is a service offered by a merchant or ATM operator, or their processor, which allows you to make a card transaction or withdraw cash in a currency other than the local currency of the merchant or ATM, by converting the amount to CZK. In the case of using the DCC service, the exchange rate is set by the provider of this service, not by the Bank or the Card Company. The Bank is not responsible for the exchange rate used or for any fees associated with using the DCC service.*

__“Money transfer”__ is a card transaction, the purpose of which is to transfer funds between persons or to a third party's account, in particular through a specialized payment service or platform (e.g. international transfer services).

__“Repeated Transactions”__ (recurring transactions) are card transactions that are carried out repeatedly based on the Holder's prior consent granted to the merchant, at agreed intervals or upon fulfillment of agreed conditions, without the need for repeated authorization of each individual transaction (e.g., paid TV).

Recurring transactions are carried out based on the contractual relationship between the Holder and the merchant and are governed by the terms and conditions agreed between these parties. To cancel, it is necessary to terminate the contractual relationship with the merchant.

__“Surcharge”__ is a fee charged by a merchant or ATM operator in connection with a card transaction or cash withdrawal, in excess of the transaction amount. The amount, method of application and recipient of a surcharge fee are determined solely by the merchant or ATM operator, not by the Bank or the Card Company. The Bank is not responsible for the amount or justification of the surcharge fee or for its possible refund.

In Article 19, in the definition of the term “Digital Card” the last sentence has been deleted: ~~*More about the Digital Card and related services is provided in the Guide.*~~

In Article 19 the term “Guide” has been deleted.

Article 20.5 is amended as follows:
Replacement of the original Terms and Conditions. These Terms and Conditions cancel and replace the Terms and Conditions for Business and Corporate Credit Cards, effective as of ~~*1. 11. 2025*~~ *1. 5. 2026*.

Article 20.6 is amended as follows:
Effect of Terms and Conditions. These Terms and Conditions take effect as of ~~*1. 5. 2026*~~ *1. 11. 2026*.