

# OVERVIEW OF CHANGES TO THE BUSINESS TERMS AND CONDITIONS FOR THE ISSUANCE AND USE OF PAYMENT CARDS

Change description	Original wording	Proposed wording
<b>ARTICLE 2 DEFINITION OF BASIC TERMS</b>		
Removing text from the term <b>Closing Date</b> : "The Closing Date for a Credit Max Card is the 9th day of a calendar month,..."	<b>Closing Date</b> – is the day as of which the Bank calculates the Due Amount for the last Cycle (i. e., for the period since the previous closing date), prepare and then send the Statement to the Credit Line Holder; the Closing Date for Credit Cards with 55-day interest-free period is the 25th day of a calendar month.	<b>Closing Date</b> – is the day as of which the Bank calculates the Due Amount for the last Cycle (i. e., for the period since the previous closing date), and prepares and then sends the Statement to the Credit Line Holder. The Closing Date for Credit Cards with 55-day interest-free period is the 25th day of a calendar month.
	<b>The Closing Date for a Credit Max Card is the 9th day of a calendar month</b> and the Closing Date for other Credit Cards is the last day of a calendar month.	The Closing Date for other Credit Cards is the last day of a calendar month.
A new term is added in the PBT&C - <b>Dynamic Currency Conversion</b>		<b>Dynamic Currency Conversion</b> – is a service that allows the Client to choose the currency in which the Card Transaction is executed. The amount of the Transaction is converted to the value of the currency selected by the Client. Once confirmed, this amount and currency is final and decisive for further processing of the Transaction.
Removing text at the beginning of a sentence: "...for the Card..."	The PIN Code <b>for the card</b> can be sent to the Client via the Bank's mobile app or can be selected by the Client in the Bank's mobile app.	The PIN Code can be sent to the Client via the Bank's mobile app or can be selected by the Client in the Bank's mobile app.
Removing text "...without the need for opening a Current Account." in the first sentence.	Prepaid Card – is an electronic means of payment issued by the Bank via which cash and cashless Transactions to the credit or to the debit of the Card Account are carried out <b>without the need for opening a Current Account</b> . The Card Holder draws funds topped up to his/her card by a deposit or transfer to the Card Account. The Card Holder is obliged to identify the payment for topping up the Prepaid Credit with the number of the Instalment Account and with a variable symbol, i. e., the last 10 digits of the Card number.	<b>Prepaid Card</b> – is an electronic means of payment issued by the Bank via which cash and cashless Transactions to the credit or to the debit of the Card Account are carried out. The Card Holder draws funds topped up to his/her card by a deposit or transfer to the Card Account. The Card Holder is obliged to identify the payment for topping up the Prepaid Credit with the number of the Instalment Account and with a variable symbol, i. e., the last 10 digits of the Card number.
Phrase "...by the Card Holder..." removed in the first sentence and phrase "Card Holder" replaced by phrase "Main Client" in the second sentence.	Prepaid Credit – is the amount of funds credited by the <b>Card Holder</b> to the Instalment Account. The <b>Card Holder</b> is obliged to top up the Prepaid Credit at least once a year, in the minimum amount of EUR 20. The mandatory minimum balance on the Card is EUR 5. The Prepaid Credit is credited to the Card Account no sooner than on the next business day after the payment to the credit of the Instalment Account. A necessary prerequisite is entering correct data for payment of the Prepaid Credit; otherwise, the Bank shall not credit the Prepaid Credit.	<b>Prepaid Credit</b> – is the amount of funds credited to the Instalment Account. The <b>Main Client</b> is obliged to top up the Prepaid Credit at least once a year, in the minimum amount of EUR 20. The mandatory minimum balance on the Card is EUR 5. The Prepaid Credit is credited to the Card Account no sooner than on the next business day after the payment to the credit of the Instalment Account. A necessary prerequisite is entering correct data for payment of the Prepaid Credit; otherwise, the Bank shall not credit the Prepaid Credit.
A new term is added in the PBT&C - <b>Push Notification</b>		<b>Push Notification</b> is a notification delivered via the Bank's mobile app that is used to authorise Transactions secured using 3D Secure or to inform Card Holders of card Transactions that have or have not been executed.
A new term is added - <b>Recurring Payment</b>		<b>Recurring Payment</b> - is a transaction where the Customer authorises the initial payment for the purchase of a Service for a specified period. Payments for subsequent periods are then made at regular intervals without further authorisation.
Removed phrase "...3D Secure..." replaced by phrase "confirmed by Push Notification"	<b>Online Transaction</b> – is a Transaction made by manually entering the Card number, expiration date and CVV, or CVC and <b>3D Secure</b> without the physical presence of the Card online.	<b>Online Transaction</b> – is a Transaction made by manually entering the Card number, expiration date and CVV, or CVC and <b>confirmed by Push Notification</b> without the physical presence of the Card online.

Change the wording of the last sentence to read as follows: "In the case of a Virtual Card, the Card and the relevant Virtual Card details are sent to the Card Holder via the Bank's mobile app."	<b>Virtual Card</b> – is a debit or credit card, which is in the form of an electronic card placed in the Bank's mobile app and which is not in the form of a plastic card. If a Virtual Card and a plastic card are issued, both types of such card have the same number, the same validity and the same CVC/CVV code. <b>In the case of a Virtual Card, the Card is sent to the Card Holder via the Bank's mobile app.</b>	<b>Virtual Card</b> – is a debit or credit card, which is in the form of an electronic card placed in the Bank's mobile app and which is not in the form of a plastic card. If a Virtual Card and a plastic card are issued, both types of such card have the same number, the same validity and the same CVC/CVV code. <b>In the case of a Virtual Card, the Card and the relevant Virtual Card details are sent to the Card Holder via the Bank's mobile app.</b>
Adding phrase "...Credit or Prepaid Card..." at the beginning of the sentence	<b>Application</b> – is a Card Issuance Application, which is part of the Card Agreement. The Client may apply for a change to the Card and submit his/her request through the Card Change Application.	<b>Application</b> – is a <b>Credit or Prepaid Card</b> Issuance Application, which is part of the Card Agreement. The Client may apply for a change to the Card and submit his/her request through the Card Change Application.
In the definition of <b>Gross Negligence</b> due to the renumbering of the points in some articles, change the appeals in the points as follows: in Article 3(2), (5), (7), (14), (16), (18), (19), in Article 6 (1), (2), (14),... change to "...in Article 3 (2), (4), (11), (13), (15), (16), in Article 6 (1), (2), (15),..."	<b>Gross Negligence</b> – is the breach of any obligation by the Card Holder referred to in Article 3(2), (5), (7), (14), (16), (18), (19), in Article 6(1), (2), (14), in Article 8(2), in Article 9(1), (2) of these Business Terms and Conditions.	<b>Gross Negligence</b> – is the breach of any obligation by the Card Holder referred to in Article 3 (2), (4), (11), (13), (15), (16), in Article 6 (1), (2), (15), in Article 8(2), in Article 9(1), (2) of these Business Terms and Conditions.
In the term Infoline, duplicate text is removed: „For Card Holders, or for those interested in issuing a Card, through which (a) advice is provided on these Terms and Conditions; (b) the Card Holder is authorized to perform certain Card-related transactions in relation to the Bank; and (c) the Credit Line Holder is entitled to transfer funds from the Card Account under the terms and conditions set by the Bank.“	<b>Infoline</b> – is the Bank's telephone line for Card Holders, or for those interested in issuing a Card, through which: a) advice is provided on these Terms and Conditions; b) the Card Holder is authorized to perform certain Card-related transactions in relation to the Bank; c) the Credit Line Holder is entitled to transfer funds from the Card Account under the terms and conditions set by the Bank. <b>For Card Holders, or for those interested in issuing a Card, through which (a) advice is provided on these Terms and Conditions; (b) the Card Holder is authorized to perform certain Card-related transactions in relation to the Bank; and (c) the Credit Line Holder is entitled to transfer funds from the Card Account under the terms and conditions set by the Bank.</b>	<b>Infoline</b> – is the Bank's telephone line for Card Holders, or for those interested in issuing a Card, through which: a) advice is provided on these Terms and Conditions; b) the Card Holder is authorized to perform certain Card-related transactions in relation to the Bank; c) the Credit Line Holder is entitled to transfer funds from the Card Account under the terms and conditions set by the Bank.

**ARTICLE 3  
CARD ISSUANCE TERMS AND CONDITIONS**

Removing clause 3	3. The Card Applicant submits a proposal to the Bank for conclusion of a Card Agreement (hereinafter referred to as the "Card Agreement") by way of the Application. The Card Agreement arises upon acceptance of the Application by the Bank as regards Debit Cards and Prepaid Cards and upon approval of the Application by the Bank as regards Credit Cards.	
Removing clause 4	4. There is no legal entitlement for the issuance of a Card. As regards Credit Cards, the Bank does not notify the reasons for rejecting the Application.	
Removing clause 5	5. In the Card Application, the Card Applicant is obliged to provide all correct, true and complete identification data, including the data of individual Card Holders, which are necessary for the issuance and use of the Card. The Card Applicant shall be liable for the damage suffered by the Bank due to the provision of false or inaccurate data.	
Renumbering the original clause 6 to clause 3.		
"Renumbering the original clause 7 to clause 4.  In clause 4, adding text "For a Debit Card, the Card Holder chooses the Password in the Card Agreement."	7. The Card Applicant is obliged to choose a Password in the Application, which will be used for the Card Holder's communication with the Bank, on the basis of which the Card Applicant can be provided with information about his/her products. For the Credit/Prepaid Card, it is also used to access e-mail Statements. The Card Holder is obliged to keep the Password confidential. The Bank is not liable for losses and damage due to misuse of the Password.	4. The Card Applicant is obliged to choose a Password in the Application, which will be used for the Card Holder's communication with the Bank, on the basis of which the Card Applicant can be provided with information about his/her products. For the Credit/Prepaid Card, it is also used to access e-mail Statements. <b>For a Debit Card, the Card Holder chooses the Password in the Card Agreement.</b> The Card Holder is obliged to keep the Password confidential. The Bank is not liable for losses and damage due to misuse of the Password.

<p>Renumbering the original clause 8 to clause 5.</p> <p>In clause 5, remove text: ".....of conclusion of the Card Agreement."          ,...,together with the Acknowledgement. This provision shall not apply to Debit Cards."</p>	<p>8. The Bank shall inform the Card Applicant about approval or rejection of the Application. The Bank does not notify the reasons for rejecting the Application. Where the Application is approved, the Bank shall deliver an Acknowledgement <b>of conclusion of the Card Agreement</b> to the Card Holder. If the Main Card Holder asked the Bank for the issuance of a Supplementary Card for the Supplementary Card Holder, the Bank shall, upon approval of the application for Supplementary Card issuance, deliver such a Card directly to the Supplementary Card Holder <b>together with the Acknowledgement. This provision shall not apply to Debit Cards.</b></p>	<p>5. The Bank shall inform the Card Applicant about approval or rejection of the Application. The Bank does not notify the reasons for rejecting the Application. Where the Application is approved, the Bank shall deliver an Acknowledgement to the Card Holder. If the Main Card Holder asked the Bank for the issuance of a Supplementary Card for the Supplementary Card Holder, the Bank shall, upon approval of the application for Supplementary Card issuance, deliver such a Card directly to the Supplementary Card Holder.</p>
<p>Renumbering the original clause 9 to clause 6.</p>		
<p>Renumbering the original clause 10 to clause 7.          - In clause 7, remove text:... provided... and add text ...data provided in the Application or in the Card Agreement and based on the evaluation of the Card Applicant...</p>	<p>10. As regards Debit Cards and Prepaid Cards, the Bank shall determine, based on <b>data provided</b>, the amount of the Daily Drawdown Limit for every Card issued for the Account/Card Account.</p>	<p>7. As regards Debit Cards and Prepaid Cards, the Bank shall determine, based on <b>data provided in the Application or in the Card Agreement and based on the evaluation of the Card Applicant</b>, the amount of the Daily Drawdown Limit for every Card issued for the Account/Card Account.</p>
<p>Renumbering the original clause 11 to clause 8.</p>		
<p>Renumbering the original clause 12 to clause 9.</p>		
<p>Renumbering the original clause 13 to clause 10.</p>		
<p>Renumbering the original clause 14 to clause 11.          - Remove text:... to request confirmation of damage to the mail from the carrier...</p>	<p>14. Upon collecting the mail with the Card and/or mail with the PIN Code, the risk of damage shall pass on to the Card Holder. When collecting the mail, the Card Holder is also obliged to check whether it is intact. If the mail appears to be damaged, the Card Holder is obliged <b>to request confirmation of damage to the mail from the carrier</b> and immediately inform the Bank of this fact.</p>	<p>11. Upon collecting the mail with the Card and/or mail with the PIN Code, the risk of damage shall pass on to the Card Holder. When collecting the mail, the Card Holder is also obliged to check whether it is intact. If the mail appears to be damaged, the Card Holder is obliged to immediately inform the Bank of this fact.</p>
<p>Renumbering the original clause 15 to clause 12.          - Add text:...which are referred to in Article 6(2).</p>	<p>15. The Main Client is liable for the Card Holder being duly informed of these Business Terms and Conditions at the time of collecting/delivering the Card, in particular of the principles of secure use of the Card.</p>	<p>12. The Main Client is liable for the Card Holder being duly informed of these Business Terms and Conditions at the time of collecting/delivering the Card, in particular of the principles of secure use of the Card, <b>which are referred to in Article 6(2).</b></p>
<p>Renumbering the original clause 16 to clause 13.</p>		
<p>Renumbering the original clause 17 to clause 14.</p>		
<p>Renumbering the original clause 18 to clause 15.</p>		
<p>Renumbering the original clause 19 to clause 16.</p>		
<p>Renumbering the original clause 20 to clause 17.</p>		
<p>Renumbering the original clause 21 to clause 18.</p>		
<p>Adding new clause 19, reading as follows:</p>		<p><b>19. If the mail is not delivered to the Card Holder and is returned to the Bank, the Bank shall discard the contents of the returned mail after three months of validity for security reasons. If, according to the previous sentence, it is not possible to deliver a renewed Card, a Replacement Card or a reissued Card due to a change of data, the agreed contractual relationship with the Client shall not be terminated. After this period, at the Card Holder's request, a Replacement Card shall be issued, unless the Bank decides otherwise, including the generation of a PIN Code, if necessary, at the Client's expense in accordance with the relevant Pricelist.</b></p>

**ARTICLE 4  
CREDIT CARD CREDIT TERMS AND CONDITIONS**

<p>In clause 20, remove text of the 2nd sentence:</p> <p>... In such a case, the limit for transfer of funds is up to 30 % of the Credit Line granted by the Bank within one Cycle.</p>	<p>20. The Credit Card applicant may ask the Bank for transfer of funds from the provided Credit Line to an Account in the Bank or in another bank in the Territory of the Slovak Republic via the Infoline or via Online Banking. <b>In such a case, the limit for transfer of funds is up to 30 % of the Credit Line granted by the Bank within one Cycle.</b> Under the Card Agreement, the Bank shall transfer the required volume of funds from the provided Credit Line to the Credit Line Holder's Account specified by him/her.</p>	<p>20. The Credit Card applicant may ask the Bank for transfer of funds from the provided Credit Line to an Account in the Bank or in another bank in the Territory of the Slovak Republic via the Infoline or via Online Banking. Under the Card Agreement, the Bank shall transfer the required volume of funds from the provided Credit Line to the Credit Line Holder's Account specified by him/her.</p>
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**ARTICLE 5  
CARD ACTIVATION, CARD VALIDITY**

<p>In clause 1, remove text ...no later than 120 days from the date on which the Bank received the agreement proposal.</p>	<p>1. The Client is obliged to initiate the activation of each issued Card upon its delivery, in the manner indicated on the Card Carrier, <b>no later than 120 days from the date on which the Bank received the agreement proposal.</b> The Bank shall perform the activation as soon as possible, but no later than the next business day.</p>	<p>1. The Client is obliged to initiate the activation of each issued Card upon its delivery, in the manner indicated on the Card Carrier. The Bank shall perform the activation as soon as possible, but no later than the next business day.</p>
<p>In clause 2: the 2nd par. from clause 2 newly numbered as clause 3. In clause 3: Remove text:...in the last month of the Card validity... Add text:...The Bank is entitled to renew the Card only in a virtual form, while the Client is also entitled to request a plastic form. Remove text:...no later than 6 weeks...</p>	<p><b>In the last month of the Card validity</b>, the Bank shall automatically issue a Renewed Card valid for another period. The Bank shall not automatically issue a Renewed Card, provided the Main Client informs the Bank, <b>no later than 6 weeks</b> prior to the expiry of the Card, that he/she is not interested in the Renewed Card. At its own discretion, the Bank is entitled not to issue the Renewed Card. The automatic issuance of a Renewed Card does not occur if the Card is permanently blocked or if the Card has not been activated.</p>	<p>3. The Bank shall automatically issue a Renewed Card valid for another period. <b>The Bank is entitled to renew the Card only in a virtual form, while the Client is also entitled to request a plastic form.</b> The Bank shall not automatically issue a Renewed Card, provided the Main Client informs the Bank, prior to the expiry of the Card, that he/she is not interested in the Renewed Card. At its own discretion, the Bank is entitled not to issue the Renewed Card. The automatic issuance of a Renewed Card does not occur if the Card is permanently blocked or if the Card has not been activated.</p>
<p>Clause 3 renumbered to clause 4: - Remove text:...or loss or theft of the Card,... - Add text:...In the event of reporting a loss or theft of the Card, the Bank shall issue to the Client - Remove word:... or ... - Add new text:... with a new Card number. - Remove word at the end of the sentence:...Bank's.</p>	<p>3. In the event of mechanical damage to the Card, <b>or loss or theft of the Card</b>, the Bank shall issue a Replacement Card to the Card Holder at his/her request. The Bank shall issue to the Client a new Card with a new Card number. For the production of a Replacement Card or a new Card, the Bank is entitled to debit a fee from the Account according to the <b>Bank's</b> Pricelist.</p>	<p>4. In the event of mechanical damage to the Card, the Bank shall issue a Replacement Card to the Card Holder at his/her request. <b>In the event of reporting a loss or theft of the Card, the Bank shall issue to the Client</b> a new Card with a new Card number. For the production of a Replacement Card or a new Card, the Bank is entitled to debit a fee from the Account according to the Pricelist.</p>
<p>Clause 4 renumbered to clause 5</p>		
<p>New clause 7 added</p>		<p><b>7. The Bank is entitled to issue a different Card type to the Client due to the termination of the issuance of a certain Card type. The Bank informs the Client in writing and in accordance with the provisions of the General Business Terms and Conditions for the Performance of Banking Deals about the date of termination of the original Card type, the offer and terms and conditions of the new Card type and the date by which the Client may express his/her disagreement with the offer.</b></p>
<p>New clause 8 added</p>		<p><b>8. The Bank is entitled to unilaterally change the card company with which it cooperates in issuing Cards even during the term of validity of the Card. The Bank shall inform the Client of this change in accordance with the provisions of the General Business Terms and Conditions for the Performance of Banking Deals.</b></p>

**ARTICLE 6  
CARD USE**

<p>In clause 2, the relevant text has been amended as follows:          - Mark new letter a)          - Add new text: "...without other bank documentation, third party access..."          - Add new text: "...(e.g., magnetic or thermal)..."          Mark new letter b) and add new text in the letter:          b) not to disclose the PIN Code to other persons (e.g., family members, bank employees, police, employees of authorisation services, etc.); when entering the PIN Code, he/she is obliged to act in such a way that the PIN Code cannot be read or scanned.</p> <p>Remove text from the original clause 2: Other measures to maintain security are provided in the Manual for Payment Card Holders, which forms part of the Card Agreement.</p> <p>Remove text of the last sentence of the original clause 2 Move text to clause 3</p>	<p>2. The Card Holder is obliged to comply with all the necessary measures to prevent misuse of the Card, in particular to keep the Card in a safe place separate from personal documents, identity documents and protect it from mechanical damage and from any influence that could break the magnetic strip of the Card and/or damage the chip on the front of the Card.</p> <p>Other measures to maintain security are provided in the Manual for Payment Card Holders, which forms part of the Card Agreement.</p> <p><b>The Card Holder is liable for the method of submitting the Card/NFC Device to the Merchant when paying for goods and services, especially, as the case may be, he/she may not allow losing visual control over the Card when using it; the Main Client is fully liable for any losses suffered by the Main Client and/or the Bank due to the breach of the obligations above by the Card Holder.</b></p>	<p>2. The Card Holder is obliged to comply with all the necessary measures to prevent misuse of the Card</p> <p>a) in particular to keep the Card in a safe place separate from personal documents, identity documents, <b>without other bank documentation, third party access</b> and protect it from mechanical damage and from any influence (<b>e.g., magnetic or thermal</b>) that could break the magnetic strip of the Card and/or damage the chip on the front of the Card.</p> <p><b>b) not to disclose the PIN Code to other persons (e.g., family members, bank employees, police, employees of authorisation services, etc.); when entering the PIN Code, he/she is obliged to act in such a way that the PIN Code cannot be read or scanned.</b></p>
<p>New clause 3 added, in which the text of the last sentence of clause 2 is separated.</p>		<p>3. The Card Holder is liable for the method of submitting the Card/NFC Device to the Merchant when paying for goods and services, especially, as the case may be, he/she may not allow losing visual control over the Card when using it; the Main Client is fully liable for any losses suffered by the Main Client and/or the Bank due to the breach of the obligations above by the Card Holder.</p>
<p>New clause 4 added</p>		<p><b>4. The Card Holder is obliged to use only their own Card in their own NFC Device. The Card Holder is not entitled to allow the Card to be used in the same NFC Device at the same time as a third party card. The Card Holder is not entitled to allow a third party to use the Card Holder's own Card in an NFC Device. In the case of the use of a fingerprint reader, facial recognition technology or other user identification technology on the mobile phone for authentication or authorisation purposes, the Card Holder is obliged to store only his/her own identification elements on the mobile phone and not to allow a third party to add identification elements to the mobile phone.</b></p>
<p>Renumbering clause 4 to clause 5.</p>		
<p>Renumbering clause 5 to clause 6.</p>		
<p>Renumbering clause 6 to clause 7.</p>		
<p>Renumbering clause 7 to clause 8.</p>		
<p>Renumbering clause 8 to clause 9.</p>		
<p>Renumbering clause 9 to clause 10.</p>		
<p>Renumbering clause 10 to clause 11.</p>		
<p>Renumbering clause 11 to clause 12.</p>		
<p>Renumbering clause 12 to clause 13.</p>		
<p>Renumbering clause 13 to clause 14.</p>		
<p>Renumbering clause 14 to clause 15.</p>		
<p>Renumbering clause 15 to clause 16.</p>		
<p>Adding new clause 17.</p>		<p><b>17. The Bank is entitled to restrict or even refuse certain types of transactions carried out using the Card or certain types of Transactions.</b></p>

Adding new clause 18.		<b>18. In case of renewal of the Card, the execution of Recurring Payments shall not be terminated. The execution of Recurring Payments is terminated in the event of cancellation of the card, reissue of the card, or on the basis of the Client's request to the provider of the service.</b>
Adding new clause 19.		<b>19. For the additionally increased amount of the Transaction amount by which the Available Account Balance is reduced, the maturity of the increased amount is deferred until such time as the Merchant determines the final amount to be cleared.</b>

**ARTICLE 7  
CLEARING THE TRANSACTIONS**

<p>In clause 2:</p> <p>- Change ...is... to ...are... (... Mastercard is converted...to Mastercard are converted...)</p> <p>- Add text at the end of the 1st sentence:..., which is declared at the time the relevant Transaction is processed. For Credit Cards, the exchange rate used for conversion may include a currency conversion fee in accordance with the applicable Pricelist.</p>	<p>2. Any cash and cashless international Transactions made by VISA and Mastercard Cards is converted at the card companies' exchange rate from the original currency to settlement currency EUR. If the Card Holder's Account currency is other than EUR and also the Transaction is executed in a currency other than the Account currency, the Banks shall convert the amount given by the international card system, denominated in the EUR clearing currency, to the currency of the Clearing Account at the rate of foreign exchange - purchase valid in the Bank on the date of clearing the Transaction in the Bank's system. This rate is provided in the Account/Card Account Statement.</p>	<p>2. Any cash and cashless international Transactions made by VISA and Mastercard Cards are converted at the card companies' exchange rate from the original currency to settlement currency EUR, which is declared at the time the relevant Transaction is processed. For Credit Cards <b>and Prepaid Cards</b>, the exchange rate used for conversion may include a currency conversion fee in accordance with the applicable Pricelist. If the Card Holder's Account currency is other than EUR and also the Transaction is executed in a currency other than the Account currency, the Banks shall convert the amount given by the international card system, denominated in the EUR clearing currency, to the currency of the Clearing Account at the rate of foreign exchange - purchase valid in the Bank on the date of clearing the Transaction in the Bank's system. This rate is provided in the Account/Card Account Statement.</p>
Adding new clause 9.		<b>9. If Dynamic Currency Conversion is used, clause 2 of this Article shall not apply. When authorising a Transaction, the Card Holder confirms that he/she has been informed of the displayed exchange rate and agrees to any fees and the final amount in the agreed currency.</b>

**ARTICLE 9  
CARD/TOKEN LOSS, THEFT, BLOCKING**

Adding phrase ...or PIN... in clause 1.	<p>1. The Card Holder is obliged to inform the Bank, without undue delay, of any loss, theft or unauthorised use of the Card, namely in person at any point of sale of the Bank or via the Infoline. Personal announcement means such an announcement about which a record is prepared in the Bank. The Card blocking and unblocking service is available to the Card Holder continuously. The Bank recommends that the Card Holder report, due to potential Card misuse, the Card loss/theft to a law enforcement authority immediately after becoming aware of the fact.</p>	<p>1. The Card Holder is obliged to inform the Bank, without undue delay, of any loss, theft or unauthorised use of the Card or PIN, namely in person at any point of sale of the Bank or via the Infoline. Personal announcement means such an announcement about which a record is prepared in the Bank. The Card blocking and unblocking service is available to the Card Holder continuously. The Bank recommends that the Card Holder report, due to potential Card misuse, the Card loss/theft to a law enforcement authority immediately after becoming aware of the fact.</p>
In clause 2, word ...does not replace... is replaced by ...is not used for...	<p>2. As regards requests for Card/Token blocking by phone, the Card Holder is obliged to provide data according to which the Card can be clearly identified (the Card Holder's name and surname, the Card number or the Account number, the Card type, the Bank's name, Password, if agreed between the Bank and the Card Holder, phone number for potential retrospective verification). The Card Holder shall never disclose his/her PIN Code.</p> <p>The Card Holder also has the option to temporarily block the Card via online banking. This service does not replace the permanent blocking of the Card due to loss, theft or suspected misuse of the Card. If the Card Holder suspects that the Card has been misused, he/she is obliged to have the Card permanently blocked via the Call Centre or at a branch of the Bank.</p>	<p>2. As regards requests for Card/Token blocking by phone, the Card Holder is obliged to provide data according to which the Card can be clearly identified (the Card Holder's name and surname, the Card number or the Account number, the Card type, the Bank's name, Password, if agreed between the Bank and the Card Holder, phone number for potential retrospective verification). The Card Holder shall never disclose his/her PIN Code.</p> <p>The Card Holder also has the option to temporarily block the Card via Online Banking. This service is not used for the permanent blocking of the Card due to loss, theft or suspected misuse of the Card. If the Card Holder suspects that the Card has been misused, he/she is obliged to have the Card permanently blocked via the Call Centre or at a branch of the Bank.</p>

**ARTICLE 13  
METHOD OF COMMUNICATION AND SERVICE**

<p>In clause 1, merging the text of clause 1 and letter a)</p>	<p>1. Unless otherwise agreed, the Main Client or Card Holder may communicate with the Bank via the Infoline. For telephone communication that takes place after the effective activation of the Card, the Main Client or Card Holder is obliged to prove his/her identity by stating his/her:</p> <p>a) first name, surname and date of birth, Birth Certificate Number, the last four digits of the Card number, Password, and to provide the Bank with other information necessary to perform the requested action. If the calling person provides the Bank correctly with the data according to the previous sentence, the Bank is not obliged to further examine, whether the calling person is the authorised Card Holder. The Bank is entitled not to enable telephone communication where there is suspicion of misusing this service as well as after three unsuccessful attempts for verification of the Card Holder's identity.</p>	<p>1. Unless otherwise agreed, the Main Client or Card Holder may communicate with the Bank via the Infoline. In telephone communication, which is executed after Card activation, the Main Client or the Card Holder is obliged to prove his/her identity by entering the name, surname and date of birth, Birth Certificate Number, the last four digits of the Card number, Password, and to inform the Bank of other data necessary for execution of the required action. If the calling person provides the Bank correctly with the data according to the previous sentence, the Bank is not obliged to further examine whether the calling person is the authorised Card Holder. The Bank is entitled not to enable telephone communication where there is suspicion of misusing this service as well as after three unsuccessful attempts for verification of the Card Holder's identity.</p>
<p>In clause 2, phrase: ...of the Card Applicant or the Card Holder... at the end of the sentence is removed.</p> <p>In letter a) of clause 2, new phrase is added: a) Application/Card Agreement</p>	<p>2. Written form is required for the following legal acts of the Card Applicant or the Card Holder vis-à-vis the Bank: a) the Application; b) the termination of the Card Agreement; c) the Credit Line Holder's request for cancellation of the Supplementary Card; d) the application for the increase of the Credit Line.</p>	<p>2. Written form is required for the following legal acts vis-à-vis the Bank: a) the Application/Card Agreement; b) the termination of the Card Agreement; c) the Credit Line Holder's request for cancellation of the Supplementary Card; d) the application for the increase of the Credit Line.</p>
<p>The original clause 3 is removed in its entirety and replaced by the new text of clause 3.</p>	<p><b>3. Failure to serve expected documents of any kind shall be notified by the Main Client - Non-Consumer to the Bank without undue delay after the expiry of the period within which the notification should have been served. The Bank shall bear no liability for the potential damage occurred due to the failure to deliver the documents for reasons not caused by the Bank.</b></p>	<p><b>3. For the purpose of the Client identification and verification, the Client uses personalised security features in legal transactions performed remotely via telecommunication or electronic devices. Personalised security features tools are non-transferable to another person and the Client is obliged to take such measures to prevent their misuse or access by third parties. The Bank has the right to change personalised security features, introduce new ones or replace them completely.</b></p>

**ARTICLE 16  
FINAL PROVISION**

<p>The effective date of these Business Terms and Conditions is changed from 1 April 2023 to 1 August 2024. The date of the Business Terms and Conditions being replaced is changed from 1 March 2022 to the new date of 1 April 2023.</p>	<p>1. These Business Terms and Conditions shall enter into force on 1 April 2023 and supersede the Business Terms and Conditions for the Issuance and Use of Payment Cards of 1 March 2022.</p>	<p>1. These Business Terms and Conditions shall enter into force on 1 August 2024 and supersede the Business Terms and Conditions for the Issuance and Use of Payment Cards of 1 April 2023.</p>
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