

Overview of changes to the terms and conditions for the issuance and use of payment cards

Change description	Original wording	Proposed wording
In all articles of the Product Terms and Conditions, the numbering of articles has been changed.		
ARTICLE 2 CHANGES TO THE TERMS AND CONDITIONS		
removal of the text: "...when carrying out banking activities in the territory of the Slovak Republic by ..."	1. These Terms and Conditions for Issuing and Using Payment Cards (hereinafter referred to as the "Terms and Conditions") are the terms and conditions of UniCredit Bank Czech Republic and Slovakia, a.s., Želetavská 1525/1, 140 92 Prague 4-Michle, CIN: 64 948 242, registered in the Commercial Register of the Municipal Court in Prague, Section: B, Insert No.: 3608, when carrying out banking activities in the Slovak Republic by UniCredit Bank Czech Republic and Slovakia, a.s., pobočka zahraničnej banky, Šancová 1/A, 813 33 Bratislava, CIN: 47 251 336, registered in the Commercial Register of the District Court Bratislava I, Section: Po, Insert No.: 2310/B (hereinafter referred to as the "Bank"), and regulate the legal relations between the Bank and its Clients, or other persons in the issuance and use of cards, in accordance with the applicable generally binding legal regulations of the Slovak Republic.	1. These Terms and Conditions for Issuing and Using Payment Cards (hereinafter referred to as the "Terms and Conditions") are the terms and conditions of UniCredit Bank Czech Republic and Slovakia, a.s., Želetavská 1525/1, 140 92 Prague 4-Michle, CIN: 64 948 242, registered in the Commercial Register of the Municipal Court in Prague, Section B, Insert No. 3608, when carrying out banking activities in the Slovak Republic by UniCredit Bank Czech Republic and Slovakia, a.s., pobočka zahraničnej banky, Šancová 1/A, 813 33 Bratislava, CIN: 47 251 336, registered in the Commercial Register of the District Court Bratislava I, Section Po, Insert No. 2310/B (hereinafter referred to as the "Bank"), and regulate the legal relations between the Bank and its Clients, or other persons in the issuance and use of cards, in accordance with the applicable generally binding legal regulations of the Slovak Republic.
ARTICLE 2 CHANGES TO THE TERMS AND CONDITIONS		
Deleted original Article 2 in its entirety without replacement	1. The Bank is entitled to unilaterally change these Terms and Conditions by notifying the Client who is a consumer no later than 2 months prior to the proposed effective date of such changes and the Client who is not a consumer no later than 15 days prior to the proposed effective date of such changes, or within a shorter period of time, if permitted by law, in particular in connection with	
	a) such legislative changes, decisions of state authorities or relevant courts which have a direct impact on the contractual relationship between the Bank and the Client and which, in order to maintain the balance, require a corresponding modification of the content of the legal relationship;	
	"b) the issuance of binding rules, guidelines or recommendations by the competent banking supervisory authority, which the Bank is obliged to comply with, which the Bank did not anticipate when concluding the Card Agreement, which have a direct impact on the contractual relationship between the Bank and the Client and which require a corresponding adjustment of the content of the legal relationship in order to maintain the balance;	
	c) the adoption of measures (e.g. submission to a certain code of conduct, change of established business standards, etc.) which, in particular in the interest of increased consumer protection, increased convenience, quality or safety in the use of the agreed services, introduce new obligations for the Bank, the fulfilment of which requires a corresponding modification of the content of the legal relationship;	

	<p>d) a change in the existing technical means or the development of completely new means in the technological field through which the Bank ensures communication or the proper provision of services within the framework of the contractual relationship with the Client, if such change or development has a direct impact on the contractual relationship between the Bank and the Client and which, in order to preserve the existing contractual relationship and the proper provision of the agreed services, requires a corresponding modification of the content of the legal relationship;</p>	
	<p>e) an objective change in the conditions under which the Bank accepts performance from its contractual partners (e.g. foreign payment institutions, security agencies providing transport and handling of cash, etc.), which have a direct impact on the performance of the Bank's obligations towards its Client and which, in the interest of the proper provision of the agreed services and in order to preserve the balance, require a corresponding modification of the content of the legal relationship;</p>	
	<p>f) such a change in the conditions of development on the financial market, which implies a substantial change in circumstances compared to the situation at the conclusion of the contract between the Bank and the Client (e.g. introduction of negative reference interest rates by national banks or the ECB or any other extraordinary measure with a similar effect or of a similar nature), which were not foreseen by the Bank at the conclusion of the contract and which, in order to preserve the existing contractual relationship and the proper provision of the agreed services, require a corresponding modification of the content of the legal relationship.</p>	
	<p>2. If the Card Agreement contains a reference interest rate arrangement or a reference exchange rate arrangement, then the Bank is entitled to change the interest rate for deposits as well as the exchange rates applied for payment transactions under such agreement immediately and without prior notice, provided that such change is made available on the Bank's website at the same time. Changes that are more favourable to the Client may be applied without prior notice to the Client.</p>	
	<p>3. The Bank is entitled to unilaterally change the interest rate or the amount of the agreed fees for services under the Card Agreement between the Bank and the Client for a serious objective reason, even without prior notice. The Bank shall indicate a serious objective reason for changing the terms and conditions of the Card Agreement in a written notice to the Client, in which it shall also inform the Client that in the event of the Client's disagreement with the change to the Card Agreement, the Client may terminate the contractual relationship with the Bank within a reasonable period of time specified in the notice, with immediate effect or, as the case may be, with a later effect, so as not to be to the detriment of either the Client or the Bank. Unless the Client terminates the affected contractual relationship after notification of the change within the specified period, the effects of the change to the terms and conditions of the Card Agreement shall remain in force from the date of notification.</p>	

	<p>4. In the event that the rights and obligations of the Parties governed by these Terms and Conditions are changed directly as a result of a change in a legal regulation, the wording of which cannot be contractually deviated from, it is not necessary to proceed in accordance with this Article. In such a case, these Terms and Conditions shall be changed directly by the effectiveness of the given legal regulation, whereby the Bank shall inform the Client of such change accordingly and the relevant texts of the Terms and Conditions, which are affected by the change of the legal regulation, shall be modified and published by the Bank without undue delay.</p>	
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**ARTICLE 2
DEFINITION OF BASIC TERMS**

clarification of the term	<p>Password is the Card Applicant's personal identification password, a maximum of 16 alphanumeric characters, chosen by the Card Applicant, which, together with the fulfilment of other conditions, is used to prove his/her identity'.</p>	<p>Password A Password is a personalized security tool, and personal identification of the Card Applicant, which consists of a maximum of 16 alphanumeric characters selected by the Card Applicant, and by use, proves the Card Applicant's identity together with the fulfillment of other conditions.</p>
renumbering of the Articles referred to in the concept due to the deletion of Art. 2 and subsequent renumbering	<p>Gross negligence is a breach of any of the Cardholder's obligations set out in Article 4, paragraphs 2, 5, 7, 14, 16, 18, 19, Article 7, paragraphs 1, 2, 14, Article 9, paragraph 2, Article 10, paragraphs 1, 2 of these Terms and Conditions.</p>	<p>Gross negligence Gross Negligence is a breach of any of the Cardholder's obligations set out in Article 3, paragraphs 2, 5, 7, 14, 16, 18, 19, Article 6, paragraphs 1, 2, 14, Article 8, paragraph 2, Article 9, paragraphs 1, 2 of these Terms and Conditions.</p>
addition of the term NFC to the Client's obligations	<p>NFC device is a device equipped with technology enabling the execution of a Contactless Transaction and a Bank-supported application that enables payment operations (mobile phone, watch, tablet or other devices).</p>	<p>NFC device An NFC device is a device equipped with technology enabling the execution of a Contactless Transaction and a Bank-supported application that enables payment operations (mobile phone, watch, tablet or other devices). In connection with the execution of Transactions via the Bank-supported application and NFC device, the Cardholder is obliged to: a) prevent other persons from accessing the Payment Application and the NFC device, in particular by using the security features of the NFC device and the Payment Application (not to allow another person to register his/her own security features for protected access to the NFC device or the Payment Application, such as a PIN code, biometric data, etc.); b) protect the security features in the NFC device and the Payment Application, in particular not to disclose the security features of the NFC device and the Payment Application to any other person; c) not allow the Payment Application and NFC device to be used by another person to execute Payment Transactions; d) protect the NFC device from loss, theft, damage and misuse; e) report to the Bank the loss, theft, damage or misuse of the NFC device or misuse of the Payment Application.</p>
addition of the term PIN for the mobile app	<p>PIN kód is a numeric code communicated exclusively to the Cardholder, which allows the Cardholder to be identified when using the Card in electronic reading devices (ATMs and POS terminals). Entering the PIN shall be deemed to be unambiguous consent to the execution of the Authorised Payment Transaction. In the case of a Renewed Card due to expiration, the Client will not receive a new PIN code. The Cardholder may change the PIN code for the Card via the Bank's ATM network, provided that the ATM allows this function.</p>	<p>PIN The PIN is a numeric code communicated exclusively to the Cardholder, which allows the Cardholder to be identified when using the Card in electronic reading devices (ATMs and POS terminals). Entering the PIN shall be deemed to be unambiguous consent to the execution of the Authorized Payment Transaction. In the case of a Renewed Card due to expiration, the Client will not receive a new PIN code. The PIN for the card 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 Cardholder may change the PIN code for the Card via the Bank's ATM network, provided that the ATM allows this function. The PIN can also be changed via the Bank's mobile app, if the Bank offers such a service.</p>

introduction of a new term		<p>Virtual Card</p> <p>A Virtual Card is a debit or credit card which is in the form of an electronic card placed in the Bank's mobile app, and which does not take the form of a plastic card. In the event that a virtual card and a plastic card are issued, both types of card have the same number, the same validity and the same CVC/CVV code. In the case of a Virtual Card, the Cardholder's card is sent to the Bank's mobile app.</p>
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**ARTICLE 3
CONDITIONS FOR ISSUING THE CARD**

addition of the sentence at the end of the paragraph "The condition of returning the card to the bank does not apply to the Virtual Card."	2. The Card is the property of the Bank, is non-transferable unless otherwise stated, and the Cardholder is not entitled to allow another person to use the Card issued in his/her name. The Bank has the right to demand the return of the Card during its validity or after its expiry even without giving any reason.	2. The Card is the property of the Bank, is non-transferable unless otherwise stated, and the Cardholder is not entitled to allow another person to use the Card issued in his/her name. The Bank has the right to demand the return of the Card during its validity or after its expiry even without giving any reason. The condition of returning the card to the Bank does not apply to the Virtual Card.
modification of the phrase "... Password which will be used for the Cardholder's communication with the Bank,..."	7. The Card Applicant is obliged to choose a Password in the Application, which will be used to identify the Cardholder when activating the Card and communicating with the Bank by telephone, on the basis of which the Card Applicant can be provided with information about the Cardholder's products. For the Credit/Pre-paid Card, it is also used to access the e-mail Statement. The Cardholder is obliged to keep the Password secret. The Bank is not liable for losses and damages caused by misuse of the Password.	7. The Card Applicant is obliged to choose a Password in the Application, which will be used for the Cardholder's communication with the Bank, on the basis of which the Card Applicant can be provided with information about the Cardholder's products. For the Credit/Pre-paid Card, it is also used to access the e-mail Statement. The Cardholder is obliged to keep the Password secret. The Bank is not liable for losses and damages caused by misuse of the Password.

**ARTICLE 4
CREDIT CARD CREDIT TERMS**

addition of a paragraph to modify the repayment of the Amount Owed in the event of multiple non-payments of the Amount Owed by way of direct debit	10. Upon repayment of the Instalment of Outstanding Amount, the Bank shall re-establish the Credit Line on the date the Instalment of Outstanding Amount is credited, but no later than the next Business Day after the date of credit to the Instalment Account, up to the amount of the agreed Credit Line less the outstanding Outstanding Amount and Transactions and Charges processed between the Closing Date and the date of payment.	10. Upon repayment of the Instalment of Outstanding Amount, the Bank shall re-establish the Credit Line on the date the Instalment of Outstanding Amount is credited, but no later than the next Business Day after the date of credit to the Instalment Account, up to the amount of the agreed Credit Line less the Outstanding Amount and Transactions and Charges processed between the Closing Date and the date of payment. If the Client determines the method of instalment repayment of the outstanding amounts in the form of debit from the account by the Bank (by direct debit) and the instalment is not repaid more than twice by debit from the account of the Cardholder by the Bank, the Bank shall be entitled to change the method of repayment to repayment by direct debit.
modification of informing the Client about the interest rate change	11. For drawing funds from the Credit Line, the Credit Line Holder agrees to pay interest to the Bank at the Interest Rate published by the Bank. The Bank is entitled to unilaterally change the Interest Rate due to changes in the Bank's business policy or due to changes in the legal environment, or due to changes in the money and capital market, or due to changes in the banking market, to which the Cardholder agrees. The Bank shall inform the Cardholder of the change in the Interest Rate for determining the amount of interest and default interest by Publication. The Credit Line Holder - Consumer is entitled to withdraw from the Card Agreement in the event of a change in the Interest Rate. PA written withdrawal from the Card Agreement must be delivered to the Bank in the form of a registered letter no later than on the day preceding the Effective Date of the Interest Rate Change. If the Credit Line Holder - Consumer does not withdraw from the Card Agreement within the period specified in the preceding sentence of these Terms and Conditions, he/she shall be deemed to agree to and be bound by the relevant change in the Interest Rate.	11. For drawing funds from the Credit Line, the Credit Line Holder who is not a Consumer undertakes to pay interest to the Bank determined according to the Interest Rate published by the Bank. The Bank shall inform the Cardholder who is not a Consumer of the change in the Interest Rate for determining the amount of interest and default interest by Publication. The Bank shall inform the Credit Line Holder - Consumer of any change in the Interest Rate in paper form or on another durable medium available to the Consumer at least 15 days prior to the effective date of such change. The Credit Line Holder - Consumer is entitled to terminate the Card Agreement in the event of a change in the Interest Rate. The termination of the Card Agreement must be delivered to the Bank in writing no later than the day preceding the Effective Date of the change in the Interest Rate. If the Credit Line Holder - Consumer does not terminate the Card Agreement within the period specified in the preceding sentence of these Terms and Conditions, he/she shall be deemed to agree to and be bound by the relevant change in the Interest Rate.

addition of the phrase "... Credit Line Holder who is not a consumer,..."	16. Unless the Bank determines otherwise, against the claims of the Credit Line Holder, the Bank's ancillary claim shall be set off first and then the principal. The Bank shall also have the right to set off mutual claims, some of which are not yet due or are time-barred, as well as claims that cannot be asserted in court.	16. Unless the Bank determines otherwise, the Bank's ancillary claims shall be set off against the claims of a Credit Line Holder who is not a consumer first, and then the principal. The Bank shall also have the right to set off mutual claims, some of which are not yet due or are time-barred, as well as claims that cannot be asserted in court.
the whole of this point 17 is deleted and the following points are renumbered	17. The following assumptions were used to calculate the annual percentage cost rate: – The total amount of the Credit Line shall be deemed to be drawn immediately and in full by the most common type of drawdown mechanism. – The Credit Line shall be repaid in twelve equal instalments at monthly intervals up to one year. – The maximum amount of the Credit Line shall be deemed to be the required Credit Line.	
renumbering from 18th to 17th.	18. The Bank shall have the right to require security for the claim arising from the drawdown of the Credit Line in the form agreed by the Contracting Parties, depending on the amount of the Credit Line granted, in particular by establishing a pledge or by charge (binding) of cash deposit in the account in favour of the Bank. If the Bank requires security for the Credit Line, the Applicant is required to establish the required security before the physical issuance of the Card.	17. The Bank shall have the right to require security for the claim arising from the drawdown of the Credit Line in the form agreed by the Contracting Parties, depending on the amount of the Credit Line granted, in particular by establishing a pledge or by charge (binding) of cash deposit in the account in favor of the Bank. If the Bank requires security for the Credit Line, the Applicant is required to establish the required security before the physical issuance of the Card.
renumbering from 19th to 18th.	19. If the Credit Line Holder is a legal entity, the Cardholder accepts the Card on behalf of the Credit Line Holder.	18. If the Credit Line Holder is a legal entity, the Cardholder accepts the Card on behalf of the Credit Line Holder.
renumbering from 20th to 19th.	20. An Applicant for a Credit Card - a natural person who is not an entrepreneur - may apply to the Bank for refinancing of a loan granted by means of a Credit Card by another bank or non-bank Creditor Entity who is a user of the Non-Bank Register of Client Information (hereinafter referred to as the "other bank") through the Card Balance Transfer (CBT) service. On the basis of the Card Agreement, the Bank shall transfer the required amount of funds from the granted Credit Line to the account used for payment of the amount due on the credit granted through the Credit Card by another bank, as specified in the submitted statement for the credit card issued by another bank.	19. An Applicant for a Credit Card - a natural person who is not an entrepreneur - may apply to the Bank for refinancing of a loan granted by means of a Credit Card by another bank or non-bank Creditor Entity who is a user of the Non-Bank Register of Client Information (hereinafter referred to as the "Other Bank") through the Card Balance Transfer (CBT) service. On the basis of the Card Agreement, the Bank shall transfer the required amount of funds from the granted Credit Line to the account used for payment of the amount due on the credit granted through the Credit Card by another bank, as specified in the submitted statement for the credit card issued by another bank.
renumbering from 21st to 20th.	21. An applicant for a Credit Card may request the Bank to transfer funds from the granted Credit Limit to an account in the Bank or in another bank in the territory of the Slovak Republic via the Hotline or Online Banking. The limit for the transfer of funds in this case is a maximum of 30% of the Credit Line granted by the Bank within one Cycle. On the basis of the Card Agreement, the Bank shall transfer the required amount of funds from the granted Credit Line to the Credit Line Holder to the account specified by the Credit Line Holder.	20. An applicant for a Credit Card may request the Bank to transfer funds from the granted Credit Limit to an account in the Bank or in another bank in the territory of the Slovak Republic via the Hotline or Online Banking. The limit for the transfer of funds in this case is a maximum of 30% of the Credit Line granted by the Bank within one Cycle. On the basis of the Card Agreement, the Bank shall transfer the required amount of funds from the granted Credit Line to the Credit Line Holder to the account specified by the Credit Line Holder.

**ARTICLE 5
CARD ACTIVATION, CARD VALIDITY**

addition of the text: "...In case of a virtual card, the Client has this date available in the Bank's mobile app ..."	2. The card is issued for a period specified by the Bank. The Card expires on the last day of the month of the year indicated on the Card. The Client is entitled to use the Card only until the expiry of this date.	2. The card is issued for a period specified by the Bank. The Card expires on the last day of the month of the year indicated on the Card. In the case of a Virtual Card, the Client has this date available in the Bank's mobile app. The Client is entitled to use the Card only until the expiry of this date.
addition of the text: "...or if it has not been activated.	3. In the last month of the Card's validity, the Bank will automatically issue a Renewed Card valid for the next period. The Bank will not automatically issue a Renewed Card if the Main Client notifies the Bank no later than 6 weeks prior to the expiry of the Card that he/she does not wish to receive a Renewed Card. The Bank may, at its sole discretion, not issue the Renewed Card. The automatic issuance of a Renewed Card does not occur if the Card is permanently blocked.	3. In the last month of the Card's validity, the Bank will automatically issue a Renewed Card valid for the next period. The Bank will not automatically issue a Renewed Card if the Main Client notifies the Bank no later than 6 weeks prior to the expiry of the Card that he/she does not wish to receive a Renewed Card. The Bank may, at its sole discretion, not issue the Renewed Card. The automatic issuance of the Renewed Card does not occur if the Card is permanently blocked or if the Card has not been activated.

**ARTICLE 6
USE OF THE CARD**

Renumbering of Article 7 to Article 6.

**ARTICLE 7
ACCOUNTING OF TRANSACTIONS**

Addition of text regarding the execution of a card transaction for a reservation in the Bank's systems.

1. The Bank shall debit the Settlement Account for all Transactions made using the Card no later than on the next business day following receipt of the accounting report on its execution. For the period from the execution of the Transaction until its accounting, the Bank is entitled to create a reservation of funds in the Settlement Account for the entire amount of the Transaction.

1. The Bank shall debit the Settlement Account for all Transactions made using the Card no later than on the next business day following receipt of the accounting report on its execution. For the period from the execution of the Transaction until its accounting, the Bank is entitled to create a reservation of funds in the Settlement Account for the entire amount of the Transaction. If a payment card transaction is displayed in the Bank's systems as well as in e-banking as reserved on the account, the transaction can no longer be cancelled by the Bank.

sentence omitted "...except for Transactions executed in the same currency as the currency of the Account."

2. All cash and non-cash international Transactions made with VISA and Mastercard Cards are converted at the card companies' exchange rate from the original currency to the settlement currency EUR, except for Transactions made in the same currency as the currency of the Account. If the currency of the Cardholder's Account is other than EUR and at the same time the Transaction is carried out in a currency other than the currency of the Account, the Bank shall convert the amount given by the international card system expressed in the settlement currency EUR into the currency of the Settlement Account at the foreign exchange purchase rate applicable at the Bank on the date of accounting of the Transaction in the Bank's system. This rate is displayed on the Account/Card Account statement.

2. All international cash and non-cash Transactions made with VISA and MasterCard Cards are converted at the card companies' exchange rate from the original currency to the settlement currency, EUR. If the currency of the Cardholder's Account is other than EUR, and at the same time the Transaction is carried out in a currency other than the currency of the Account, the Bank shall convert the amount given by the international card system expressed in the settlement currency (EUR) into the currency of the Settlement Account, at the foreign exchange purchase rate applicable at the Bank on the date of accounting of the Transaction in the Bank's system. This rate is displayed on the Account/Card Account statement.

Addition of information on the crediting of a refund for a transaction that was carried out due to the use of a different exchange rate.

3. Exchange rate differences arising as a result of different exchange rates on the date of execution of the Transaction and on the date of accounting for the Transaction shall be debited or credited to the Settlement Account, as the case may be.

3. Exchange rate differences arising as a result of different exchange rates on the date of execution of the Transaction and on the date of accounting for the Transaction shall be debited or credited to the Settlement Account, as the case may be. If the account is refunded by the Merchant for a transaction that was carried out in a currency other than EUR, the amount credited to the account may be different from the amount originally accounted for due to the application of a different exchange rate in the settlement of the refunded transaction.

**ARTICLE 8
COMPLAINTS**

Renumbering of Article 9 to Article 8.

**ARTICLE 9
LOSS, THEFT, BLOCKING OF THE TOKEN CARD**

addition of the obligation to permanently block Cards in case of loss, theft or suspected misuse of the Card

3. When requesting the blocking of the Card/Token by telephone, the Cardholder is obliged to provide data by which the Card can be uniquely identified (Cardholder's first and last name, Card number or Account number, Card type, Bank's name, Password, if agreed between the Bank and the Cardholder, telephone number for possible reverse verification). Never communicate the PIN.

3. When requesting the blocking of the Card/Token by telephone, the Cardholder is obliged to provide data by which the Card can be uniquely identified (Cardholder's first and last name, Card number or Account number, Card type, Bank's name, Password, if agreed between the Bank and the Cardholder, telephone number for possible reverse verification). Never communicate the PIN. The Cardholder has the option to temporarily block the Card via Internet Banking. This service does not replace the permanent blocking of the Card due to loss, theft or suspected misuse of the Card. If the Cardholder 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.

**ARTICLE 10
LIABILITY FOR DAMAGES**

Renumbering of Article 11 to Article 10.

ARTICLE 11 FEES		
Renumbering of Article 12 to Article 11.		
ARTICLE 12 SPECIAL COMMITMENTS AND DECLARATIONS OF THE MAIN CLIENT		
Renumbering of Article 13 as Article 12.		
ARTICLE 13 METHOD OF COMMUNICATION AND DELIVERY		
Deleted the original paragraph 1. in Article 13. without replacement.	1. The mail containing the Confirmation shall be deemed to have been delivered when it is delivered to the Main Client/Cardholder.	
Renumbering the original paragraph 2. to paragraph 1. and adding the Holder's birth number.	2. Unless otherwise agreed, the Main Client or Cardholder may communicate with the Bank via the Hotline. For telephone communication that takes place after the effective activation of the Card, the Main Client or Cardholder is obliged to prove his/her identity by stating: a) first name, surname and date of birth, the last four digits of the Card, Password and to notify the Bank of any other information necessary to perform the requested action. As long as the Caller provides the Bank with the correct information as per the preceding sentence, the Bank is not obliged to further investigate whether the Caller is an Authorised Cardholder. The Bank is entitled not to allow telephone communication in case of suspected abuse of this service and also after three unsuccessful attempts to confirm the Cardholder's identity.	1. Unless otherwise agreed, the Main Client or Cardholder may communicate with the Bank via the Hotline. For telephone communication that takes place after the effective activation of the Card, the Main Client or Cardholder is obliged to prove his/her identity by stating: a) first name, surname, date of birth, personal ID No., the last four digits of the Card, Password, and to notify the Bank of any other information necessary to perform the requested action. As long as the Caller provides the Bank with the correct information as per the preceding sentence, the Bank is not obliged to further investigate whether the Caller is an Authorized Cardholder. The Bank is entitled not to allow telephone communication in case of suspected abuse of this service and also after three unsuccessful attempts to confirm the Cardholder's identity.
renumbering paragraph 3 to 2.	3. A written form is required for the following legal acts of the Card Applicant or Cardholder towards the Bank: a) application, b) termination of the Card Agreement, c) a request from the Credit Limit Holder to cancel the Supplementary Card, d) request to increase the Credit Line.	2. A written form is required for the following legal acts of the Card Applicant or Cardholder towards the Bank: a) application b) termination of the Card c) a request from the Credit Limit Holder to cancel the Supplementary Card d) request to increase the Credit Line
renumbering paragraph 4. to 3., changing the word/phrase "Consumer" to "Cardholder"	4. Failure to deliver expected documents of any kind shall be the obligation of the Main Client who is not a Card Holder to notify the Bank without undue delay after the expiration of the period within which the notice should have been delivered. The Bank shall not be liable for any damages resulting from non-delivery of a document for reasons not caused by the Bank.	3. Failure to deliver expected documents of any kind shall be the obligation of the Main Client who is not a Consumer to notify the Bank without undue delay after the expiration of the period within which the notice should have been delivered. The Bank shall not be liable for any damages resulting from non-delivery of a document for reasons not caused by the Bank.
ARTICLE 14 SUPPLEMENTARY SERVICES		
Renumbering of Article 15 to Article 14.		
ARTICLE 15 TERMINATION OF THE CONTRACTUAL RELATIONSHIP		
Renumbering of Article 16 as Article 15.		
ARTICLE 16 FINAL PROVISION		
Renumbering of Article 17 to Article 16, change in the effectiveness of the Product Terms and Conditions	1. These Terms and Conditions come into force on 1 March 2022 and replace the Terms and Conditions for the issuance and use of payment cards dated 16 October 2020 in their entirety.	1. These Terms and Conditions come into force on 1 April 2023 and replace the Terms and Conditions for the Issuance and Use of Payment Cards dated 1 March 2022 in their entirety.