

BUSINESS TERMS AND CONDITIONS FOR PROVIDING AND USING ČSOB ELECTRONIC BANKING – ČSOB MULTICASH 24



Effective from 1 November 2022

Československá obchodní banka, a. s., with its registered office at Radlická 333/150, 150 57 Prague 5; Organization ID No.: 00001350, incorporated in the Commercial Register maintained by the Municipal Court of Prague, Section B: XXXVI, Insert 46 ("ČSOB") issues the Business Terms and Conditions for Providing and Using ČSOB Electronic Banking – ČSOB MultiCash 24 Service ("Service") ("ČSOB MultiCash 24 Terms and Conditions") pursuant to the Civil Code and the Payment System Act. The legal relationships between ČSOB and Clients when providing Electronic Banking services pursuant to these ČSOB MultiCash 24 Terms and Conditions will be governed by the laws of the Czech Republic; mutual communication will be in Czech unless agreed otherwise.

I. CLARIFICATION OF CERTAIN TERMS

Asymmetric encoding is a data protection method used for the electronic signature of outgoing messages and signing them electronically. A pair of keys are concurrently generated – a Public Encryption Key and a Private Encryption Key (as specified below) – the characters of which only allow a text encoded by one of the keys to be decoded by the other key (of the pair). The pair of keys is generated by the same User who receives messages encoded by the Public Encryption Key and who keeps the Private Encryption Key.

Installation Number (formerly also APPID) is a number that uniquely identifies a specific Service (listed in the Contract on Using the ČSOB MultiCash 24 Service) and corresponds to a specific setting of Service parameters and specific Users and accounts.

Installation Owner Number is the unique number identifying the Installation Owner specified in the Contract on Using the Service.

Electronic Signature is an electronic signature that the Client attaches to data messages in the Service and which meets the following requirements:

- it is an electronic signature pursuant to Law No. 227/2000 Coll. as subsequently amended, i.e. electronic data attached to a data message or logically connected to it that enables the signatory's identity to be verified in relation to the data message,
- is uniquely connected with the signatory,
- enables the signatory to be identified in relation to the data message,
- has been made and affixed to the data message by means that the signatory can exclusively control,
- is affixed to the data message to which it is related so that any subsequent change in the data can be identified.

The principle of the Service's Electronic Signature is based on asymmetric encoding.

Helpdesk is an Electronic Banking services Helpdesk customer contact centre for the ČSOB MultiCash 24 service, the contact information for which is available at www.csob.cz/mc24.

Identification Number is the unique number identifying the User specified in the Contract on Using the Service.

The **Client** will be according to the ČSOB MultiCash 24 Terms and Conditions:

- a) **Account Holder** – a legal entity or private individual – entrepreneur who is the holder of accounts maintained at ČSOB. The Account Holder concludes a Contract on Providing the ČSOB Electronic Banking – ČSOB MultiCash 24 Service ("Contract on Providing the Service") with ČSOB by which it authorises an Installation Owner (as specified below) to use the Service and dispose of the funds in these accounts at ČSOB via the Service. An Account Holder also means a person who is the holder of accounts maintained outside ČSOB and concludes a multilateral contract with ČSOB, another bank and the Installation Owner.
- b) **Installation Owner** – a legal entity or private individual – entrepreneur who concludes a Contract on Using the ČSOB Electronic Banking – ČSOB MultiCash 24 Service ("Contract on Using the Service") with ČSOB authorising the User (as specified below) to use the Service and dispose of the funds in the accounts via the Service. The Installation Owner can be an Account Holder with accounts (maintained at ČSOB or Accounts maintained outside ČSOB) specified in the Contract on Using the Service and/or

a person authorised by the Account Holder to use the Service and dispose of the funds in the accounts of that Account Holder through the Service, specified in the Contract on Providing the Service (authorised by the Account Holder with accounts maintained at ČSOB) or specified in a multilateral contract between the Account Holder, the Installation Owner, another bank and ČSOB (authorised by the Account Holder with accounts maintained outside ČSOB).

- c) **User** – a private individual authorised by the Installation Owner to use the service and dispose of the funds in the accounts of the Account Holder/Installation Owner who is the holder of the accounts through the Service, specified in the Contract on Using the Service. The User has access to all the data about the accounts specified in the Contract on Using the Service that the Service provides.

Business Terms and Conditions for Accounts and Payments mean, depending on the client type:

- a) Pre-contract information and Business Terms and Conditions for Accounts and Payments for Legal Entities and Private Individuals – Entrepreneurs
- b) Terms and Conditions for Accounts and Payments for Corporations and Institutions.

Order – an order of the Installation Owner or User to perform a payment transaction in the form of a payment file.

Registration Certificate is a document created during the initial setup of the User in the Service containing the User's Public Encryption Key.

Reset Protocol – a document generated by the Installation Owner or the User if access to the Service is blocked. ČSOB will only remove the block on the Service when the Reset Protocol is delivered to a ČSOB branch.

Price List – the current version of the ČSOB Fee Price List available at the operational premises of ČSOB branches and at www.csob.cz.

The **Contract** will be according to the ČSOB MultiCash 24 Terms and Conditions:

- a) a Contract on Providing the ČSOB Electronic Banking – ČSOB MultiCash 24 Service, concluded between ČSOB and an Account Holder with an account maintained at ČSOB (as specified in the ČSOB MultiCash 24 Terms and Conditions) pursuant to the laws of the Czech Republic which includes the ČSOB MultiCash 24 Terms and Conditions and the Business Terms and Conditions for Accounts and Payments; and
- b) a Contract on Using the ČSOB MultiCash 24 Service concluded between ČSOB and the Installation Owner (as specified in the ČSOB MultiCash 24 Terms and Conditions) pursuant to the laws of the Czech Republic which includes the ČSOB MultiCash 24 Terms and Conditions and the Business Terms and Conditions for Accounts and Payments.

Private Encryption Key for electronically signing User's messages sent to ČSOB.

An **account maintained outside ČSOB** is an Account Holder's account maintained by a bank other than ČSOB, which contains funds that the Installation Owner is authorised to dispose of, based on the contractual relationships concluded between ČSOB, another bank, the Account Holder and the Installation Owner.

Public Encryption Key is used to verify the sender of the message, i.e. the sender's electronic signature (decoding the message encoded by the User's Private Encryption Key). The User's Public Encryption Key is transmitted to the ČSOB MultiCash 24 system at ČSOB during the initial interaction. Its correctness must be verified by submitting a Registration Certificate.

II. CHARACTERISTICS OF THE SERVICE

1. The Service enables Clients to communicate with ČSOB at any time, i.e. 24 hours a day, 7 days a week and gives them access to selected ČSOB products and services.
2. The Service is provided in accordance with the concluded:
 - a) Contract on Providing the Service (regarding accounts maintained at ČSOB) or multilateral contract between the Account Holder, Installation Owner, another bank and ČSOB (regarding Accounts maintained outside ČSOB) and/or
 - b) Contract on Using the Service.The ČSOB Account Holder can ask for the Service.
3. The Service is provided if the Account Holder/Installation Owner has a payment – current account maintained at ČSOB so that the Service fees can be charged by ČSOB.
4. By concluding a Contract on Providing the Service (in the case of accounts maintained at ČSOB) or a multilateral contract between the Account Holder, the Installation Owner, another bank and ČSOB (in the case of Accounts

maintained outside ČSOB), the Account Holder gains the opportunity to use the Service for interaction with ČSOB and access to selected ČSOB products and services through the Installation Owners or Users. After concluding a Contract on Using the Service, the Installation Owner can use the Service to interact with ČSOB and to access selected ČSOB products and services through Users. The products and services provided by ČSOB are governed by the relevant business terms and conditions and the contractual arrangements between the Account Holder/Installation Owner and ČSOB, unless these ČSOB MultiCash 24 Terms and Conditions specify otherwise.

5. The Service offers 3 types of limits, from which the Client can choose one:
 - a) Main Limit – a daily limit for the use of funds on all accounts of the Account Holder/Installation Owner who is the holder of the account, under the relevant Installation Number, that the Installation Owner or User is authorised to use, specified in the Contract on Using the Service (Annex).
 - b) Limit per User – a daily limit for the use of funds on all accounts of the Account Holder/Installation Owner who is the holder of the account, under the relevant Installation Number, that the relevant User or pair of Users is authorised to use, specified in the Contract on Using the Service (Annex).
 - c) Limit per Account – a daily limit for the use of funds on a certain account of the Account Holder/Installation Owner who is the holder of the account, under the relevant Installation Number, that the relevant User or pair of Users is authorised to use, specified in the Contract on Using the Service (Annex); the limit may be set in any currency and relates to a particular account.
6. The Service is provided in Czech, English and German.

III. ELECTRONIC DATA EXCHANGE AND BANKING SERVICES

1. Electronic data exchange via the Service enables the content of a legally binding action to be registered and the person carrying out the legally binding action to be identified.
2. ČSOB uses the Service's form of electronic data exchange as a full replacement for the written form of legally binding acts executed on paper in relation to its Clients.
3. The Installation Owner's or User's instruction sent electronically and signed with an electronic signature is considered an original copy and will not be doubly confirmed by any paper form.
4. On the basis of electronic data exchange through the ČSOB Service, it will provide the Client with the following types of interaction:
 - domestic payments based on a transfer order (domestic payment)
 - domestic payments based on a direct debit order (domestic direct debit)
 - payments based on an order to transfer abroad and in a foreign currency in the Czech Republic (foreign payment)
 - payments based on a transfer order within the EU/EEA in EUR (SEPA payment)
 - payments based on a direct debit order within the EU/EEA in EUR (SEPA direct debit)
 - obtaining account statements in formats supported by the Service
 - receiving notices about movements on the account in formats supported by the Service
 - obtaining information about the current account balance
 - initiation of payments from accounts maintained outside ČSOB (transfer request – message MT101)
 - obtaining statements from accounts maintained outside ČSOB (message MT940)
 - obtaining exchange rates of ČSOB and the Czech National Bank
 - other types of interaction that the Service supports.
5. All services based on electronic data exchange via the Service are provided by ČSOB to Account Holders pursuant to the written contractual Business Terms and Conditions for Accounts and Payments applicable to the account.
6. With electronic communication via the Service, ČSOB will only accept Installation Owner's or User's instructions that contain the complete data corresponding to the prescribed formats and authorised by the Installation Owner's or User's Electronic Signature. ČSOB will not be liable for any damage incurred from not executing incomplete or non-authorised instructions.

IV. CLIENT IDENTIFICATION

1. When providing any banking service, ČSOB must identify the Client or a person representing the Client; for a Client – legal entity ČSOB must identify the controlling person and the true owner of this legal entity or legal entity

if he/she is a member of the Client's statutory body. ČSOB identifies them in accordance with the legal regulations and to the extent specified in them especially identifying transactions that exceed the amount prescribed by the legal regulations. If the Client (or a person representing the Client) refuses to comply with the required extent of identification, the banking service will not be provided. ČSOB must refuse to provide banking services while maintaining the Client's anonymity. Pursuant to the law on measures against money laundering and financing of terrorism, ČSOB is entitled to ask the Client to provide additional data on the Client, those representing the Client and for legal entities additional data on the controlling entity and the beneficial owner of the legal entity at any time during the contractual relationship with the Client; to ask the Client to submit the required documents or information, including proof of the origin of funds remitted to the Client's account, purpose of the transfer of funds from the Client's account, documents proving the Client's creditworthiness and the Client's liabilities or credibility, and the Client must provide these. ČSOB is entitled to make photocopies of all documents submitted by the Client for its own use. ČSOB is entitled not to execute a Client's transaction if it is associated with the risk of money laundering or financing terrorism or if a Client's transaction is suspected of being subject to international sanctions pursuant to the legislation on international sanctions or if ČSOB reasonably believes a Client's transaction does not comply with the legal regulations.

V. IDENTIFICATION AND AUTHENTICATION OF THE USER/ORDER AUTHORISATION

1. The User uses the Service to the extent specified in the Contract on Providing the Service/Contract on Using the Service and the document, Authorisation to Dispose of Funds in Accounts – ČSOB MultiCash 24 – Users.
2. The User is identified in the Service by the Installation Owner Number and an Identification Number. The User is authenticated in the Service through their own login details.
3. When authenticating for the purpose of interaction in the Service, the User has three attempts to enter the interaction password. After a third unsuccessful attempt, the User's access to electronic data exchange through the Service will be blocked. The Helpdesk or a ČSOB branch will re-establish (unblock) access based on a User-generated Reset Protocol.
4. The User authorises payment transactions through a Private Encryption Key. In the case of blocking or loss of access to the Encryption Key, it is necessary to contact ČSOB to generate a new key (the procedure is identical to the establishment of a new User).

VI. CLIENT'S RIGHTS, OBLIGATIONS AND RESPONSIBILITY

1. The Client can use products and services provided by ČSOB through the Service, according to the current offer.
2. The Client must use the Service, or means to communicate with the Service, in accordance with the ČSOB MultiCash 24 Terms and Conditions and particularly must adhere to all the agreed principles for making sure the Services and the means to communicate with the Service are safe, including personalised security elements (e.g. the Private Encryption Key and the technical data carriers on which the key is stored).
3. The Installation Owner must acquaint the User with the ČSOB MultiCash 24 Terms and Conditions, particularly the obligations stated in Article VI of the ČSOB MultiCash 24 Terms and Conditions, and make sure the User complies with them.
4. When generating personalized security elements, the Client is obliged to follow rules for the creation of secure passwords, especially as regards the requirement for the minimum password length (8 characters), the combination of special characters, numbers and letters, and the regular password resetting.
5. The Client is obliged to continuously check the fulfilment of all personalised security elements, make sure that no other person is able to access such personalised security elements, and not to reveal such personalised security elements to any other person. The Client will not put the personalised security elements in an easily readable form particularly on the item for communicating with the Service (for example writing the PIN on the chip card), or another item which he/she keeps or holds together with the means of communicating with the Service; i.e. he/she must take all reasonable measures to protect his personalised security elements and communication means with the Service. Not complying with these obligations constitutes a substantial breach of the Contract pursuant to Section 1977 of the Civil Code.
6. If the Client finds out that:
 - a) a third (unauthorised) person knows his personalised security elements,
 - b) loss, misuse or theft of personalised security elements or means for interaction in the Service has occurred, or that there may be imminent misuse or there is a suspicion of misuse,
 - c) a payment transaction was executed without authorisation i.e. a payment transaction for which he/she has not placed an order,

the Client must immediately notify ČSOB of this (in person through a branch or by telephone via the Helpdesk). Failing to fulfil these obligations is a substantial breach of the Contract justifying the withdrawal of ČSOB from the Contract. Upon agreement with the Client, ČSOB will immediately block access to the Service in accordance with legal regulations and agree on the next course of action with the Client. For current information about Helpdesk contacts, click on www.csob.cz/mc24. The Client will be responsible for any financial losses until the facts under this Paragraph are announced.

7. The Client must provide ČSOB with the maximum co-operation when taking the remedial measures suggested by ČSOB. If the Client does not accept the proposed measures ČSOB will not be liable for any damage the Client incurs because of his refusal.
8. The Client must ensure that the equipment used to operate the accounts and the provided Electronic Banking services has an up-to-date and secure operating system in accordance with the program installation terms and conditions. The Client is obliged to restrict access to the installation itself and the application files to authorised Users only. The Client must not download and install programs that can be freely downloaded on the Internet if he/she is not certain that they do not contain viruses or spyware; or that they do not come from an untrustworthy source.
9. The Client must carefully read and adhere to these ČSOB MultiCash 24 Terms and Conditions and the Business Terms and Conditions for Accounts and Payments. He/she must also follow the Principles of Safe Use of Electronic Banking published in the Safety Guide at www.csob.cz/bezpecnost.

VII. RIGHTS, OBLIGATIONS AND RESPONSIBILITIES OF ČSOB

1. ČSOB provides the payment services referred to in Paragraph 4 of Article III of the ČSOB MultiCash 24 Terms and Conditions based on electronic data exchange through the Service only after the User's Public Encryption Key is registered with ČSOB and for the period of its validity. The Public Encryption Keys is registered when the Registration Certificate with a HASH value signed by the Installation Owner is handed over to ČSOB. Personalised security elements, Private Encryption Keys and codes are available only to Users. ČSOB will provide the User with the necessary information so that he/she can report the loss or theft of the Electronic Signature or other personalised security elements used.
2. ČSOB will not be liable for damage incurred because of double processing Client data if the data was sent twice in differently identified files. ČSOB will not be liable for not being able to use the ČSOB MultiCash 24 service for reasons either directly or indirectly beyond the control of ČSOB or its partners, due to force majeure, international sanctions pursuant to legal regulations on imposing international sanctions, natural disasters or other events for which ČSOB is not liable.
3. Under the terms and conditions referred to in the Contract, the ČSOB MultiCash24 Terms and Conditions and the Business Terms and Conditions for Accounts and Payments, ČSOB is responsible for processing an Order as soon as it receives the data (the moment the record is created on ČSOB side) if the data is complete and correct with the Electronic Signature of the Installation Owner or the User who is authorised to do so (according to an authorisation from the Account Holder or the Installation Owner).
4. With regard to the nature of the Service, ČSOB is entitled to document particular financial operations on the accounts carried out through the Service. These records are electronically archived in a safe way at ČSOB. ČSOB is responsible for the safe way of archiving.
5. ČSOB is entitled to immediately block the means of payment/Service of ČSOB MultiCash 24 in order to guarantee the security of the means of payment/Service of ČSOB MultiCash 24, especially if the use of the means of payment/Service of ČSOB MultiCash 24 is suspected of being unauthorised or fraudulent. Before blocking the means of payment/Service of ČSOB MultiCash 24 or – if this is not possible – immediately afterwards, ČSOB will inform the User using one of the methods provided in Mutual Communication, Terms and Conditions for Accounts and Payments, concerning the blocking of the means of payment/Service of ČSOB MultiCash 24 and the reasons thereof, unless informing the User may invalidate the purpose for blocking the means of payment/Service of ČSOB MultiCash 24, or if this may be conflict with any other legal regulations.
6. ČSOB is entitled to withdraw from the contractual relationship in a case where the persistence of the obligations under the contract or use of the product and service becomes unacceptable for ČSOB or illegal under the applicable legal regulations or internal policy of the bank or the KBC Group.

VIII. FEES

1. ČSOB is entitled to charge the Account Holder/Installation Owner who is the Account Owner for providing and using the Service in accordance with the Price List.
2. ČSOB charges the fees by debiting a payment from the current account of the Account Holder referred to in the Contract on Providing the Service for all actions related to operating all his accounts in the Service. ČSOB charges

the Installation Owner who is the holder of the account the fees by debiting his payment – current account referred to in the Contract on Using the Service for all the actions related to operating all his accounts in the Service.

3. If the obligations cease to exist and the contractual relationship under the agreement on the account referred to in the Contract on Providing the Service or the Contract on Using the Service as the account to be debited by ČSOB with the fees and unless the Account Holder/Installation Owner who is the holder of the account specifies another payment-current account, ČSOB is entitled to specify another account of the Account Holder/Installation Owner who is the holder of the account to be debited with the fees. If ČSOB does not keep another account for the Account Holder/Installation Owner, the obligations under the Contract on Providing the Service/Contract on Using the Service cease to exist and the contractual relationship arising from this Contract end after a notice period on the agreement on the account which was specified in the Contract on Providing the Service/Contract on Using the Service as the account to be debited by ČSOB with fees elapses.

IX. COMPLAINTS AND REPORTING ERRORS

1. If an error occurs in the software of the Installation Owner, or if the Client identifies a difference between messages sent by him/her or incoming messages and the standard required condition, he/she must inform the Helpdesk of these errors immediately, especially a duplicate delivery of messages.
2. The Client must check the continuity of settlements in account statements immediately and the accuracy of the balance of the account and the correct execution of payment transactions. If the Client finds discrepancies in settlements or that executable Orders have not been settled, he/she must notify ČSOB of the defects and file a claim to have them removed without undue delay after becoming aware of the fault but no later than by the deadline set by the law.
3. ČSOB receives and handles Client complaints and claims in accordance with the ČSOB Claims Rules which are available in ČSOB branches and at www.csob.cz/reklamace.
4. If the Client, in accordance with these ČSOB MultiCash 24 Business Terms and Conditions, the Business Terms and Conditions for Accounts and Payments and the ČSOB Claims Rules, makes a claim for an incorrect operation or seeks another remedy at ČSOB without success, he/she is entitled to contact the respective court, or the Financial Arbitrator. A motion for proceedings at the Financial Arbitrator must be filed on the form available at www.finarbitr.cz. All the relevant information is available at this address.

X. PAYMENT SERVICES

1. The payment due dates and the payment rules are regulated in the Business Terms and Conditions for Accounts and Payments, available within all ČSOB branches and also from www.csob.cz/op.
2. Payment transactions on accounts must comply with:
 - a) MultiCash 24 Terms and Conditions and the Contract
 - b) Business Terms and Conditions for Accounts and Payments, corresponding account contract and applicable legal regulations.
3. Payments with a future payment due date can be revoked in the form of a written request for the cancellation of a payment order, submitted in writing at a ČSOB branch which operates the account for the Account Owner/Installation Owner that is the account owner, not later than a day prior to the future due date.
4. ČSOB will not be liable for damage incurred from the non-execution of a payment order, if the payment order is returned by ČSOB due to incompleteness or errors.

XI. FINAL PROVISIONS

1. The maximum number of payment orders that the Client can send to ČSOB in one file via ČSOB MultiCash 24 is 100,000 items. The Client can send an unlimited number of files to ČSOB daily but only 99 at the same time.
2. The mutual communication between ČSOB and the Client is regulated in the Terms and Conditions for Accounts and Payments.
3. The Client is responsible for the topicality, correctness and completeness of all the data given to ČSOB and must inform ČSOB without undue delay of any changes in this data and provide suitable proof of the changes.
4. The Client is not entitled, without the previous written consent of ČSOB, to assign, transfer, change, pledge or otherwise encumber or dispose of the Contract, parts of it or individual rights arising from it or negotiate with a third party to assume a debt resulting from the Contract.

5. If any provision of the ČSOB Multicash 24 Terms and Conditions or the Contract is invalid, objectionable or unenforceable or becomes so, it will not affect the validity and enforceability of the other provisions of the ČSOB Multicash 24 Terms and Conditions if it can be separated from the ČSOB Multicash 24 Terms and Conditions or the Contract as a whole and if it can be assumed that the legal action would have taken place without the invalid part if ČSOB had recognised the invalidity in time. ČSOB and the Client will make every effort to replace this provision with a new one with contents and effects as close as possible to the invalid, objectionable or unenforceable provision.
6. The Client, if he/she is an entrepreneur, and ČSOB do not adhere to the legal regulations on adhesion type contracts. The provisions of the ČSOB MultiCash 24 Terms and Conditions or the Contract cannot be invalid because of a discrepancy with these provisions in adhesion type contracts, in particular the invalidity of:
 - a) clauses referring to terms and conditions outside the text of the respective agreement or contract that the Client does not know the importance of and it is not proven that the Client is aware of them;
 - b) clauses that can only be read with particular difficulty or clauses that are incomprehensible to a person of average intelligence even if they are to the detriment of the Client and the explanation given to the Client was insufficient; and
 - c) clauses that are particularly detrimental (disadvantageous) to the Client, without good reason, especially if the agreement or contract seriously and with no particular reason differs from the usual conditions negotiated in similar cases.
7. ČSOB is entitled to propose changes in the ČSOB Multicash 24 Terms and Conditions. In the case of a private individual Client – entrepreneur or legal entity, ČSOB shall provide information about the proposed changes at the website www.csob.cz/op at least one month prior to the proposed effective date, which the bank shall convey to the Client through a message via the Service, account statement, letter, email or data message.

If the Client does not refuse the proposal in writing at the latest by the last business day prior to the proposed effective date, it applies that the Client has accepted the proposed change in full. If the Client refuses the suggested changes in writing, he/she will be entitled to immediately terminate the Contract without consideration. The Client must deliver termination notice to ČSOB at the latest on the business day prior to the effective date of the suggested change. ČSOB shall in the draft of suggested changes to the ČSOB MultiCash 24 Conditions always provide information on the right to refuse the suggested changes and terminate the Contract with ČSOB. ČSOB is entitled by the same procedures stated above to change the individual Price List items, as well as the master contract or individual contracts that comprise the master contract according to Article I Paragraph 1 of the Business Terms and Conditions for Accounts and Payments.
8. In case of a change, which does not have a negative impact for the Client on the parameters and price terms of the product, service or means of payment, ČSOB is entitled on the effective date of the change to also make a unilateral change to the master contract, or the individual contracts with immediate effect, ČSOB MultiCash 24 Terms and Conditions or the Price List. Such a change may be mainly:
 - a) adjustments made entirely in favour of the Client,
 - b) adjustments caused by the addition of a new service, which does not have any effect on the existing fees,
 - c) changes to the name of a banking product, service or payment instrument, which do not have any effect on the rights and obligations of the parties,
 - d) an amendment due to increase of the security of the bank services or technological development,
 - e) the amendment of data of informative nature (ČSOB headquarters, entities from the ČSOB Group).

ČSOB shall notify the Client about the changes made usually in good time through the Service, by publishing the change at www.csob.cz or notification in the account statement, or by e-mail to the address stated by the Client. The Client may also acquaint himself with such a change in the business branches of ČSOB.
9. ČSOB will not disclose facts subject to banking secrecy under the law. ČSOB will keep this information confidential even when the contractual relationship with the Client is terminated. ČSOB provides information subject to banking secrecy only to relevant persons and institutions according to the law and contractual arrangements with the Client.
10. As part of the contractual relationship with the Client ČSOB processes his personal data pursuant to Law No. 101/2000 Coll., on Personal Data Protection, as subsequently amended. For more information, see "Information on Personal Data Processing", available at www.csob.cz or at ČSOB points of sale.
11. The Client and ČSOB note and agree that:
 - a) because of the nature of the ČSOB MultiCash 24 Terms and Conditions it is reasonable to expect that they will be subsequently amended,
 - b) in accordance with Paragraph 8 of Article XI of the ČSOB MultiCash 24 Terms and Conditions, ČSOB is entitled to change the provisions of the ČSOB MultiCash 24 Terms and Conditions to modernise the Service in line with the normal commercial practices of banks and branches of foreign banks on the

Czech market and with regard to changes in the legislation affecting the business activities of ČSOB and its affiliates,

c) any changes according to the previous Paragraph sentence b) are considered appropriate.

12. The new version of the ČSOB MultiCash 24 Terms and Conditions will be binding for the obligations arising from the Contract between ČSOB and the Client as changes to the originally agreed terms and conditions when they come into effect.

13. These ČSOB Electronic Banking – ČSOB MultiCash 24 Terms and Conditions will become effective on 1 November 2022 and the ČSOB Electronic Banking – ČSOB MultiCash 24 Terms and Conditions of 1 November 2020 will be null and void.

Československá obchodní banka, a. s.

ATTACHMENT TO THE ČSOB MULTICASH 24 TERMS AND CONDITIONS

The MultiCash 24 service generally offers data exchange (interaction) between the client application and ČSOB. For easier orientation, the codes corresponding to the result of the interaction between the client application and ČSOB are summarised in the table below – in case of ambiguities and especially in the case of interruption of interaction during its course, when it is not clear whether the data transfer has been completed (code 11), contact the Helpdesk for verification and prevention of possible duplicate processing.

SPECIFICATIONS OF THE MULTICASH 24 SERVICE FOR INDIVIDUAL TYPES OF INTERACTION (ORDERS)

Domestic payment

The service allows you to enter a priority (urgent) payment, i.e. a payment made and credited to the counterparty on the due date. An urgent payment must have the code word "URGP" in the "Purpose of payment" field, possibly followed by further text – a message to the recipient; such a payment is processed as a priority in accordance with the Business Terms and Conditions for Accounts and Payments.

Account statements

ČSOB prepares and sends account statements electronically for all types of accounts if the electronic data exchange service has been contractually agreed for them. Statements are sent at the end of the current day at the frequency agreed between the Account Holder or Installation Owner who is the holder of the account and ČSOB. If it is agreed that account statements are produced and sent electronically and the account contractual relationship is terminated, the last account statement will be sent to the Account Holder/Installation Owner who is the holder of the account in writing by post.

MT101: Transfer Request (remote account access)

According to the "MT101 – Transfer Request" message, ČSOB sends an MT101 payment order via SWIFT to the bank at which the account is maintained. ČSOB only checks that the order is formally correct and that the Client is entitled to send such an order. The Client is responsible for the correctness of the orders, in particular for specifying the attributes and information required by the bank maintaining the given account. ČSOB is not responsible for the correct processing of such a request.

MT940: Account Statement at Another Bank (remote account access)

ČSOB accepts an MT940 (client account statement) message from another bank via SWIFT and delivers it to the Client electronically within the Service. ČSOB will send a statement from an account at another bank after receiving it itself, at a frequency agreed between the Account Holder and the bank where the account is maintained.