

Comparison of the currently valid version and the version from February 2026, which will be valid from 1 July 2026.

VERSION APRIL 2024, EFFECTIVE FROM 1 JULY 2024:

4 Foreign currency account

Section 37

(1) If the bank keeps a foreign currency account for the customer, transfers in the respective foreign currency shall be credited to such account unless a different transfer instruction has been given. If no foreign currency account exists the bank shall be entitled to credit foreign currency amounts in national currency unless expressly instructed to the contrary by the customer. The amount shall be converted at the conversion rate of the day on which the amount in foreign currency is at the bank's disposal and may be used by it.

IV GIRO TRANSACTIONS

A TRANSFER INSTRUCTIONS

Section 39 (...)

(2) For transfer instructions in favour of a payee whose account is maintained at a payment service provider outside the EEA, the customer shall specify the payee's name and shall indicate:

- the payee's IBAN and the BIC of the payee's payment service provider or
- the payee's account number and either the name, bank routing code or BIC of the payee's payment service provider.

(3) The IBAN and BIC or account number and name/bank routing code/BIC of the payee's payment service provider, which are to be specified by the customer pursuant to Paragraphs 1 and 2, are the unique identifier of the payee on the basis of which the transfer instruction is executed. If the customer specifies details of the payee in addition to the IBAN and BIC, such as the payee's name, such details are not part of the unique identifier; they serve only documentation purposes and will be disregarded by the bank when it executes the transfer instruction.

(...)

VERSION FEBRUARY 2026, EFFECTIVE FROM 1 JULY 2026:

4 Foreign currency account

Section 37

(1) If the bank keeps a foreign currency account for the customer, transfers in the respective foreign currency shall be credited to such account unless a different transfer instruction has been given. If no foreign currency account exists the bank shall be entitled to credit foreign currency amounts in national currency unless expressly instructed to the contrary by the customer. The amount shall be converted at the conversion rate of the day on which the amount in foreign currency is at the bank's disposal and may be used by it. **If a different conversion rate is expressly agreed with the customer for a specific transaction, such agreed rate shall apply.**

IV GIRO TRANSACTIONS

A TRANSFER INSTRUCTIONS

Section 39 (...)

(2) For transfer instructions in favour of a payee whose account is maintained at a payment service provider outside the EEA, the customer shall specify the **payee with the name of the payee** and shall indicate:

- the payee's IBAN and the BIC of the payee's payment service provider or
- the payee's account number and either the name, bank routing code or BIC of the payee's payment service provider.

(3) The IBAN **pursuant to Paragraph 1** or the IBAN/account number and name/bank routing code/BIC of the payee's payment service provider, which are to be specified by the customer **pursuant to Paragraph 2**, are the unique identifier of the payee on the basis of which the transfer instruction is executed. If the customer specifies details of the payee in addition to the IBAN/**account number** and BIC/**routing code**, such as the payee's name, such details are not part of the unique identifier; they serve only documentation purposes and will be disregarded by the bank when it executes the transfer instruction.

For credit transfers and instant credit transfers pursuant to Article 1 in conjunction with Article 2 no. 1 and 1a of SEPA Regulation (EU) 2012/260 (SEPA transfers), the bank uses the name of the payee as indicated by the customer starting on 5 October 2025 for the purposes of checking that the payee matches the provided IBAN pursuant to Article 5c of SEPA Regulation (EU) 2012/260.

(...)

(7) Transfer instructions received by bank or by a payment initiation service provider (Section 39a) cannot be revoked unilaterally by the customer. If a transfer instruction is agreed to be executed at a later date, the transfer instruction shall become irrevocable upon expiry of the business day preceding the date of execution.

(8) If the bank refuses to execute a transfer instruction, it shall inform the customer as soon as possible, but in any case within the periods specified in Section 39a (3), of such refusal and of how the transfer instruction can be corrected in order to enable the bank to execute it in the future. A reason for such refusal shall only be stated if this would not constitute an infringement of Austrian or Community law or an infringement of a court order or an order issued by an administrative authority. Transfer instructions refused by the bank in a justified manner shall not trigger the periods agreed for execution in Section 39a of these General Terms and Conditions.

(9) Information on executed transfer instructions (reference, amount, currency, charges, interest rate, exchange rate, value date of the debit entry) and other payments debited to the customer's account, under a direct debit procedure in particular, shall be provided to the customer who is a consumer in the statement of account when the respective transaction takes place. The customer who is a consumer may require the statement of account to be made available by the bank once a month, free of charge, in a manner which has been agreed in the framework contract for making information available (i.e. access via self service devices of the bank or via internet banking) which allows the customer to store and reproduce the statement of account unchanged. The customer who is a consumer may further require the statement of account to be provided once a month against an appropriate compensation of costs by mail.

Execution time

Section 39a (1) Payment instructions received by the bank after the time near the end of the business day specified by the bank and to be notified to the customer for the respective type of payment or on a day which is not a business day shall be deemed to have been received on the subsequent business day. In addition, the bank shall publish these times in the „Information provided by UniCredit Bank Austria AG on Payment Services for Consumers“, which shall be made available in electronic form on its web site. A business day is every day on which the bank maintains the business operations required for carrying out payments with a specific payment instrument.

(7) Transfer instructions received by the bank or by a payment initiation service provider **commissioned by the customer** (Section 39b) cannot be revoked unilaterally by the customer. If a transfer instruction is agreed to be executed at a later date, the transfer instruction shall become irrevocable upon expiry of the business day preceding the date of execution.

(8) If the bank refuses to execute a transfer instruction, it shall inform the customer as soon as possible, but in any case within the periods specified in **Section 39a and Section 39b (3) and (4)**, of such refusal and of how the transfer instruction can be corrected in order to enable the bank to execute it in the future. A reason for such refusal shall only be stated if this would not constitute an infringement of Austrian or Community law or an infringement of a court order or an order issued by an administrative authority. Transfer instructions refused by the bank in a justified manner shall not trigger the periods agreed for execution in Section 39a **and Section 39b** of these General Terms and Conditions.

(9) Information on executed transfer instructions (reference, amount, currency, charges, **interest**, exchange rate, value date of the debit entry) and other payments debited to the customer's account, under a direct debit procedure in particular, shall be provided to the customer who is a consumer in the statement of account when the respective transaction takes place. The customer who is a consumer may require the statement of account to be made available by the bank once a month, free of charge, in a manner which has been agreed in the framework contract for making information available (i.e. access via self service devices of the bank or via internet banking) which allows the customer to store and reproduce the statement of account unchanged. The customer who is a consumer may further require the statement of account to be provided once a month against an appropriate compensation of costs by mail.

In addition to the information in the statement of account, in the case of instant credit transfers, the bank shall inform the customer of the execution of the instant credit transfer within 10 seconds of the receipt of the instant credit transfer instruction (see Section 39b [2]) starting on 5 October 2025.

Section 39a. (1) For collective orders containing instant credit transfers, it is necessary for the bank to convert the instant credit transfers contained in the collective order into individual transfer instructions and to check the execution prerequisites for the respective individual instruction before execution of the instruction. The bank will begin immediately with the conversion after submission of a collective order containing instant credit transfers by the customer (see Section 39b para 2 lit c) and will complete this process as soon as possible.

(2) This Section 39a applies solely to business relationships with commercial customers.

Execution time

Section 39b (1) Payment instructions received by the bank after the time near the end of the business day specified by the bank and to be notified to the customer for the respective type of payment or on a day which is not a business day shall be deemed to have been received on the subsequent business day. In addition, the bank shall publish these times in the „Information provided by UniCredit Bank Austria AG on Payment Services for Consumers“, which shall be made available in electronic form on its web site. A business day is every day on which the bank maintains the business operations required for carrying out payments with a specific payment instrument.

(2) If the customer who gives a payment instruction and the bank agree that the execution of a payment instruction should start on a specified date or at the end of a specified period or on the day on which the customer makes the funds available to the bank, the agreed date shall be deemed to be the time of receipt. If the agreed date is not a business day of the bank, the payment instruction shall be deemed to have been received on the subsequent business day.

(3) The bank shall ensure that, after the time of receipt, the amount of the payment transaction will be credited to the payee's payment service provider's account not later than by the end of the following business day (in the case of payment transactions submitted in paper form, not later than by the end of the day after the following business day). This Paragraph shall only apply to payment transactions in euro as well as to payment transactions whose amounts are transferred in euro to an EEA member state outside the euro area in which the currency conversion is carried out.

(4) For payment transactions within the European Economic Area (EEA) not mentioned in Paragraph 3, the execution time mentioned in Paragraph 3 shall not exceed 4 business days.

(2) By way of derogation from Paragraph 1, instant credit transfers in euro are possible 24 hours a day on every day of the year. Payment instructions for an instant credit transfer shall be considered as received by the bank at the time of receipt, regardless of the time of day or day of the year.

The following deviating times of receipt shall apply to the following types of instant credit transfers:

a.) For payment instructions issued in non-electronic form (e.g. for instructions issued on paper or by telephone), the time of receipt shall be the point in time at which the bank has entered the customer payment instruction submitted on paper in its internal transaction processing system;

b.) For payment instructions for an account not managed in euro, the time of receipt shall be the point in time at which the amount of the payment transaction has been converted into euro;

c.) For payment instructions issued as part of a collection of payment instructions, the time of receipt shall be the point in time at which the respective payment instruction has been extracted from the collective order by the bank.

After the payment instructions are issued,

- entry of non-electronic instructions in the internal transaction processing system – see a.) – will be completed as soon as possible;
- currency conversion – see b.) – will begin immediately; and
- a collection of payment instructions will be converted into individual payment instructions – see c.) – immediately.

(3) If the customer who gives a payment instruction and the bank agree that the execution of a payment instruction should start on a specified date or at the end of a specified period or on the day on which the customer makes the funds available to the bank, the agreed date shall be deemed to be the time of receipt. If the agreed date is not a business day of the bank, the payment instruction shall be deemed to have been received on the subsequent business day.

(4) In derogation from the provisions in Paragraph 3, the customer can also specify any time of day on any date of the year as the time of execution for an instant credit transfer.

(5) The bank shall ensure that, after the time of receipt, the amount of the payment transaction will be credited to the payee's payment service provider's account not later than by the end of the following business day (in the case of payment transactions submitted in paper form, not later than by the end of the day after the following business day). This Paragraph shall only apply to payment transactions in euro as well as to payment transactions whose amounts are transferred in euro to an EEA member state outside the euro area in which the currency conversion is carried out.

(6) Paragraph 5 shall not apply to instant credit transfers starting on 5 October 2025. After receipt of instant credit transfer instructions, the bank shall inform the customer of the execution of the instant credit transfer within 10 seconds of the receipt of the instant credit transfer instruction (see Section 39b [2]).

(7) For payment transactions within the European Economic Area (EEA) not mentioned in Paragraph 5 (with the exception of instant credit transfers), the execution time mentioned in Paragraph 5 shall not exceed 4 business days.

(8) The account holder shall specify a limit for amounts that can be transferred by way of instant credit transfer. The account holder can specify this limit per day or per payment transaction.

Section 40

(1) In case of a valid existing account maintenance agreement, the bank shall be obliged and irrevocably entitled to accept amounts of money on behalf of the customer and credit the same to his/her account. If the bank has any claims in connection with the account against the customer, then the bank shall be entitled even after termination of the account maintenance agreement, to accept amounts of money on behalf of the customer and to offset its claims against the customer's claim for payment of the amount received. In such a case, the bank shall announce the offsetting to the customer and inform the customer of the remaining balance, as well as of the fact that he/she may dispose of it, once the claims have been offset. As soon as there are no claims of the bank in connection with the account against the customer and the account balance amounts to EUR 0,- the bank shall close the account and shall inform the customer of the account's closure. The instruction to provide a customer with an amount of money shall be carried out by the bank by crediting the amount to the account of the payee unless otherwise indicated in the instruction. If the customer's account subject to the instruction is not held in the same currency as the currency of the amount subject to the instruction, then the credit entry shall be made after conversion in the account's currency at the conversion rate of the day on which the respective amount is at the bank's disposal and may be used by it.

(2) Information on credit transfers to the customer's account (reference, amount, currency, charges, interest rate, exchange rate, value date of the credit entry) shall be provided to the customer who is a consumer in the statement of account when the transaction takes place. The customer who is a consumer may require the statement of account to be made available by the bank once a month, free of charge, in a manner which has been agreed in the framework contract for making information available (e.g. access via self-service devices of the bank or via internet banking) which allows the customer to store and reproduce the statement of account unchanged. The customer who is a consumer may further require the statement of account to be provided once a month against an appropriate compensation of costs by mail.

(...)

Section 40

(1) In case of a valid existing account maintenance agreement, the bank shall be obliged and irrevocably entitled to accept amounts of money on behalf of the customer and credit the same to his/her account. If the bank has any claims in connection with the account against the customer, then the bank shall be entitled even after termination of the account maintenance agreement, to accept amounts of money on behalf of the customer and to offset its claims against the customer's claim for payment of the amount received. In such a case, the bank shall announce the offsetting to the customer and inform the customer of the remaining balance, as well as of the fact that he/she may dispose of it, once the claims have been offset. As soon as there are no claims of the bank in connection with the account against the customer and the account balance amounts to EUR 0,- the bank shall close the account and shall inform the customer of the account's closure. The instruction to provide a customer with an amount of money shall be carried out by the bank by crediting the amount to the account of the payee unless otherwise indicated in the instruction. If the customer's account subject to the instruction is not held in the same currency as the currency of the amount subject to the instruction, then the credit entry shall be made after conversion in the account's currency at the conversion rate of the day on which the respective amount is at the bank's disposal and may be used by it. **If a different conversion rate is expressly agreed with the customer for a specific transaction, such agreed rate shall apply.**

(2) Information on credit transfers to the customer's account (reference, amount, currency, charges, **interest**, exchange rate, value date of the credit entry) shall be provided to the customer who is a consumer in the statement of account when the transaction takes place **(with the exception of instant credit transfers)**. The customer who is a consumer may require the statement of account to be made available by the bank once a month, free of charge, in a manner which has been agreed in the framework contract for making information available (e.g. access via self-service devices of the bank or via internet banking) which allows the customer to store and reproduce the statement of account unchanged. The customer who is a consumer may further require the statement of account to be provided once a month against an appropriate compensation of costs by mail.

(...)

D DEBIT ENTRIES

Section 42 (1) In the event of transfer instructions, debit entries shall only be considered a confirmation that the instruction has been carried out if the debit entry was not reversed within two business days (see Section 39a [1] of these Terms and Conditions).
(...)

B REDEMPTION OF SECURITIES, RENEWAL OF COUPONS, DRAWING, CALLING

Section 70 (...)

(2) Drawings, callings and other comparable measures in respect of the securities held in safekeeping shall be monitored by the bank insofar as they are published in the official gazette „Amtsblatt zur Wiener Zeitung“ or in “Mercur, Authentischer Verlosungsanzeiger”. The bank shall redeem drawn and called securities as well as interest coupons and profit participation coupons.
(...)

D NOTIFICATION OF CONVERSION OR OTHER MEASURES

Section 72 (1) In case of conversion, capital increase, capital reduction, merger, exercise or realisation of subscription rights, request for payment, grouping, change, exchange/conversion offer, coupon increase or other important measures regarding securities, the bank shall, to the extent a respective notification has been published in the official gazette „Amtsblatt zur Wiener Zeitung“ or communicated in time by the issuing house or the foreign depository, try to notify the customer thereof.

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Section 42 (1) In the event of transfer instructions, debit entries shall only be considered a confirmation that the instruction has been carried out if the debit entry was not reversed within two business days (see Section 39b [1] of these Terms and Conditions).
(...)

B REDEMPTION OF SECURITIES, RENEWAL OF COUPONS, DRAWING, CALLING

Section 70 (...)

(2) Drawings, callings and other comparable measures in respect of the securities held in safekeeping shall be monitored by the bank insofar as they are published in the official gazette „Amtsblatt zur Wiener Zeitung“ or on the official internet platform „EVI“ (Elektronische Verlautbarungs- und Informationsplattform des Bundes). The bank shall redeem drawn and called securities as well as interest coupons and profit participation coupons.
(...)

D NOTIFICATION OF CONVERSION OR OTHER MEASURES

Section 72 (1) In case of conversion, capital increase, capital reduction, merger, exercise or realisation of subscription rights, request for payment, grouping, change, exchange/conversion offer, coupon increase or other important measures regarding securities, the bank shall, to the extent a respective notification has been published in the official gazette „Amtsblatt zur Wiener Zeitung“, on the official internet platform „EVI“ (Elektronische Verlautbarungs- und Informationsplattform des Bundes) or communicated in time by the issuing house or the foreign depository, try to notify the customer thereof.