

## **TERMS FOR CASH OPERATIONS (DEPOSIT, WITHDRAWAL, EXCHANGE OFFICE)**

- The Bank, in accordance with Act No. 21/1992 Coll., on Banks, as subsequently amended, provides banking services on a contractual basis and is obliged to refuse to provide such services while maintaining the complete anonymity of a current or potential client.
  - If the amount of a transaction exceeds 1,000 EUR (or the equivalent in another currency), then the Bank is required to identify the parties to the transaction in accordance with Act No. 253/2008 Coll., on Selected Measures Against Legitimization of Proceeds of Crime and Financing of Terrorism, as subsequently amended (hereinafter “Act No. 253/2008 Coll.”). When confirming identity, the Bank determines, verifies and records identification information of individuals and legal entities that are party to the transaction. Identification data includes:
    - a) for individuals – all names and surnames, birth ID number (if one has not been assigned by an authority of the Czech Republic<sup>1</sup>, then the date of birth), place of birth, gender, permanent or other residence and citizenship, along with the type and number of the identity document, country (or possibly authority) that issued it, and expiration date. For entrepreneurs – also the name of the business, any additional identifying designation, place of business and identification number.
    - b) for legal entities – business name including any additional identifying designation, registered office, identification number or similar number assigned abroad.  
Entities:
      - in whose name a transaction is being carried out are identified to the extent specified in letter a);
      - that are a statutory body or member of such are identified to the extent necessary to determine and verify identity, i.e. all names and surnames, date of birth, permanent or other residence and citizenship.
- Individuals must furnish proof of identity while legal entities must demonstrate their legal existence. The Bank is entitled to make copies of the documents presented for identification. Identity documents may only be copied by the Bank with the consent of their holders.
- To ensure bank transactions do not expose the Bank to undue legal and material risk and to further to protect its clients, the Bank requires the name and surname of the depositor for deposits of up to 1,000 EUR (or the equivalent in another currency) made to an account held at the Bank.
  - Before making a cash deposit exceeding the amount of 15,000 EUR (or the equivalent in another currency) in accordance with Act No. 253/2008 Coll. the Bank will determine the source (origin) of the funds being deposited through this cash operation. The Bank is also entitled to request verbal information and the submission of written documentation.
  - In the event that a cash deposit is not typical of the client’s habits or appears to be risky, or the bank believes that it may be part of a connected transaction, then in accordance with Act No. 253/2008 Coll. the Bank may at its discretion request identification information pursuant to letters a) and b), even below the limit of 1,000 EUR (or the equivalent in another currency) and the source (origin) of the funds, even below the limit of 15,000 EUR (or the equivalent in another currency).
  - The provision of personal information to the Bank is voluntary but required to conduct a bank transaction.

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<sup>1</sup> This also concerns foreigners from other countries with residency permits in the Czech Republic, persons granted asylum and possibly other persons who have been assigned a birth ID number by an agency of the Czech Republic.