

LIST OF CONDITIONS FOR SZÉCHENYI PROGRAM



Effective from: from 24 February 2015

Széchenyi Investment Loan

Loan approval fee	Free of charges
Loan interest without state subsidy	1-month BUBOR + 4.5% p.a.
Interest subsidy (for the first 3 years of the term) ¹	5%
Annual management fee	0.80% on the used portion of the credit line
Fee for the Garantiqa surety projected onto the guaranteed loan amount ²	1.3% p.a.
Fee for the Garantiqa surety projected onto the guaranteed loan amount, portion payable by client if there is a subsidy ¹	0.65% p.a.
Contracting fee	one-off 1.5%
Disbursement commission	HUF 15,000 by disbursement
Special fee (fee for not achieving the required account turnover)	1% projected onto the difference between the contractually undertaken and actually achieved turnover
Contract modification fee/Partial early repayment fee	Contract modification fee according to the currently valid "List of terms and conditions for loan fees for small business clients"
Early repayment (in the event of full settlement)	Free of charges
Fees related to valuation	According to the fees included in the currently valid "List of terms and conditions for loan fees for small business clients"

¹The interest rate subsidy related to the Széchenyi Investment Loans concluded in 2015 is regulated by Government Decree No. 1765/2014 (XII. 18.) on continuing the subsidisation of certain schemes of the Széchenyi Card Programme and any modifications thereof.

²The calculation method is included in Appendix 1 to the "ANNOUNCEMENT on the fees of the joint and several guarantee of Garantiqa Hitelgarancia Zrt."

Széchenyi Support Bridging Loan

Loan approval fee	one-off 0.5%
Loan interest without state subsidy	1-month BUBOR + 4% p.a.
Interest subsidy (for the first 3 years of the term) ³	5%
Annual management fee	0.80% on the used portion of the credit line
Contracting fee	one-off 1%
Disbursement commission	HUF 15,000 by disbursement
Special fee (fee for not achieving the required account turnover)	1% projected onto the difference between the contractually undertaken and actually achieved turnover
Contract modification fee/Partial early repayment fee ⁴	Contract modification fee according to the currently valid "List of terms and conditions for loan fees for small business clients"
Early repayment (in the event of full settlement)	Free of charges
Fees related to valuation	According to the fees included in the currently valid "List of terms and conditions for loan fees for small business clients"

³The interest rate subsidy related to the Széchenyi Investment Loans concluded in 2015 is regulated by Government Decree No. 1765/2014 (XII. 18.) on continuing the subsidisation of certain schemes of the Széchenyi Card Programme and any modifications thereof.

⁴Partial repayments from prefinanced subsidies related to the loan are free of charges.

Széchenyi Own Funds Supplement Loan

Loan approval fee	one-off 0.5%
Loan interest without state subsidy	1-month BUBOR + 4.5% p.a.
Interest subsidy (for the first 3 years of the term) ⁵	5%
Annual management fee	0.80% on the used portion of the credit line
Fee for the Garantiqa surety projected onto the guaranteed loan amount ⁶	1.3% p.a.
Fee for the Garantiqa surety projected onto the guaranteed loan amount, portion payable by client if there is a subsidy ³	0.65% p.a.
Contracting fee	one-off 1%
Disbursement commission	HUF 15,000 by disbursement
Special fee (fee for not achieving the required account turnover)	1% projected onto the difference between the contractually undertaken and actually achieved turnover
Contract modification fee/Partial early repayment fee	Contract modification fee according to the currently valid "List of terms and conditions for loan fees for small business clients"
Early repayment (in the event of full settlement)	Free of charges
Fees related to valuation	According to the fees included in the currently valid "List of terms and conditions for loan fees for small business clients"

⁵The interest rate subsidy related to the Széchenyi Investment Loans concluded in 2015 is regulated by Government Decree No. 1765/2014 (XII. 18.) on continuing the subsidisation of certain schemes of the Széchenyi Card Programme and any modifications thereof.

⁶The calculation method is included in Appendix 1 to the "ANNOUNCEMENT on the fees of the joint and several guarantee of Garantiqa Hitelgarancia Zrt."

Széchenyi working capital loan

Loan approval fee	Free of charges
Loan interest without state subsidy	1-month BUBOR + 5% p.a.
Interest subsidy ⁷	2%
Annual management fee	0.80% on the used portion of the credit line
Fee for the Garantiqa surety projected onto the guaranteed loan amount ⁸	1.6% p.a.
Fee for the Garantiqa surety projected onto the guaranteed loan amount, portion payable by client if there is a subsidy ⁴	0.85% p.a.
Contracting fee	one-off 1.5%
Disbursement commission	HUF 10,000 by disbursement
Special fee (fee for not achieving the required account turnover)	1% projected onto the difference between the contractually undertaken and actually achieved turnover
Contract modification fee/Partial early repayment fee	Contract modification fee according to the currently valid "List of terms and conditions for loan fees for small business clients"
Early repayment (in the event of full settlement)	Free of charges
Fees related to valuation	According to the fees included in the currently valid "List of terms and conditions for loan fees for small business clients"

⁷The interest rate subsidy related to the Széchenyi Investment Loans concluded in 2015 is regulated by Government Decree No. 1765/2014 (XII. 18.) on continuing the subsidisation of certain schemes of the Széchenyi Card Programme and any modifications thereof.

⁸The calculation method is included in Appendix 1 to the "ANNOUNCEMENT on the fees of the joint and several guarantee of Garantiqa Hitelgarancia Zrt."

Széchenyi Card Overdraft Facility

Loan interest without state subsidy	1-month BUBOR + 4% p.a.
Interest subsidy ⁹	1%
Annual management fee	0.80% on the used portion of the credit line
Fee for the Garantiqa surety projected onto the guaranteed loan amount ¹⁰	1.4% p.a.
Fee for the Garantiqa surety projected onto the guaranteed loan amount, portion payable by client if there is a subsidy ⁶	0.7% p.a.
Contracting fee if there is a scheduled reduction in scope	3%, projected onto the amount of the reduction in scope
Fee for not achieving the required account turnover ¹¹	1% projected onto the difference between the contractually undertaken and actually achieved turnover

Account management for a Széchenyi Card Overdraft Facility or other Széchenyi Card Programme products

Any current account and account package offered by UniCredit Bank for clients entitled to apply for the Széchenyi Card overdraft facility can be used for the disbursement of the Széchenyi Card overdraft facility. For new accounts opened for the use of the Széchenyi Card overdraft facility or other Széchenyi Card Programme products, the client will be entitled to the following discounts:

Account opening fee	Free of charges
Monthly account management fee ¹²	Free of charges in the first three months started

⁹Up to a loan amount of HUF 10 million for cards issued in 2015. An interest subsidy is due for a loan amount in excess of HUF 10 million for the portion not exceeding HUF 10 million.

¹⁰The calculation method is included in Appendix 1 to the "ANNOUNCEMENT on the fees of the joint and several guarantee of Garantiqa Hitelgarancia Zrt."

¹¹The required annual credit turnover for a loan amount between HUF 6-10 million is three times the loan amount, or five times for a loan amount in excess of HUF 10 million.

¹²The monthly account management fee will be charged in each month started.

Széchenyi Card

Card issuer fee ^{V2} for the main card depending on the credit line:	
Credit line	Amount of the fee (annual, HUF)
HUF 500,000	15,000
between HUF 1 and 2 million	30,000
between HUF 3 and 4 million	50,000
between HUF 5 and 6 million	70,000
between HUF 7 and 10 million	90,000
between HUF 11 and 15 million	120,000
between HUF 16 and 20 million	140,000
between HUF 21 and 25 million	160,000
Card membership fee	none
Issuer fee for secondary bankcard ^{V2}	4,000

Description	Széchenyi Card	Due date of fees
Card fees		
Card blocking fee (includes the fee of a replacement card)	HUF 10,000	Upon the use of the service
Change of PIN code	HUF 800 (As a promotional offer, the bank will charge HUF 200. This promotional offer is valid until withdrawn.) ^{V13}	Upon the use of the service
Regeneration of PIN code	HUF 300	Upon the use of the service
Fee for a replacement card in Hungary	HUF 1,200	Upon the use of the service
Transaction fees		
Commission upon purchase ^{V12}	0%	
Cash withdrawal fee at UniCredit ATMs in Hungary ^{V12}	0.9%, minimum HUF 390 (As a promotional offer, the bank will charge 0.6%, min. HUF 210. This promotional offer is valid until withdrawn.)	In line with the bookkeeping date of the cash withdrawal transaction
Cash withdrawal fee at UniCredit ATMs abroad ^{V4 V12}	1.3%+EUR 3 (As a promotional offer, the bank will charge 0.6%, min. HUF 300. This promotional offer is valid until withdrawn.)	In line with the bookkeeping date of the cash withdrawal transaction

Cash withdrawal fee at other ATMs in Hungary ^{V12}	1%+HUF 400, minimum HUF 510	In line with the bookkeeping date of the cash withdrawal transaction, the basis of the fee calculation is the amount of the transaction
Cash withdrawal fee at POS terminals at other banks or post offices in Hungary ^{V12}	0.95%+HUF 350, minimum HUF 650	In line with the bookkeeping date of the cash withdrawal transaction, the basis of the fee calculation is the amount of the transaction
Cash withdrawal fee at other ATMs abroad ^{V12}	1.6% + EUR 3	In line with the bookkeeping date of the cash withdrawal transaction, the basis of the fee calculation is the amount of the transaction
Cash withdrawal fee at POS terminals abroad ^{V12}	1.6% + EUR 5	In line with the bookkeeping date of the cash withdrawal transaction, the basis of the fee calculation is the amount of the transaction
Cash deposit fee at UniCredit ATMs in Hungary ^{V11 V12}	Free of charges (Fee calculation method: the normal fee is 0.05% of the deposit, minimum HUF 400, and, as a promotional offer, the Bank will not charge this fee. This promotional offer is valid until withdrawn.)	In line with the bookkeeping date of the cash deposit transaction
Fee for urgent cash withdrawal abroad ^{V12}	EUR 225	Upon the use of the service
Fee for a temporary, urgent replacement card abroad	EUR 175	Upon the use of the service
Fee for balance enquiries	HUF 30 ^{V5}	Upon the use of the service
Other fees, settings		
Text message service	Based on the currently valid List of Conditions for text messages	Based on the currently valid List of Conditions for text messages
Annual fee for the STANDARD travel insurance that is available optionally	HUF 1,160	Upon the use of the service or annually, on the first working day of the month following the month when the card was issued
Annual fee of the GOLD travel insurance that is available optionally	HUF 1,970 ^{V1}	Upon the use of the service or annually, on the first working day of the month following the month when the card was issued

Annual fee for the PLATINA travel insurance that is available optionally	HUF 2,380 ^{V1}	Upon the use of the service or annually, on the first working day of the month following the month when the card was issued
Standard daily cash withdrawal limit for ATMs ^{V6}	HUF 250,000	
Maximum daily cash withdrawal limit for ATMs that can be set	HUF 1,000,000	
Standard daily cash deposit limit for ATMs	No limit set	
Maximum number of bank notes that can be deposited during one transaction	50	
ATM limit modification fee	Between the standard limit and HUF 500,000/day, it is HUF 250/modification; above HUF 500,001/day, it is HUF 1,000/modification. ^{V7}	Upon the use of the service
Standard POS daily limit ^{V6}	HUF 300,000	
POS limit modification fee	Free of charges	
Daily use frequency limit ^{V8}	10 times	
Validity	3 years	
Time required for card manufacturing and mailing	10 banking days	
Emergency card issuance	5 banking days	
Surcharge for emergency card issuance and its mailing to the branch	Minimum issuer fee	Upon the card manufacturing
Transaction receipt request fee - per occasion	HUF 500	Upon the use of the service

The fees and costs are accounted for in the currency of the account to be debited. If the currency of the fees incurred differs from the currency of the account to be debited, the debiting takes place based on the Bank's currently valid foreign exchange rates applicable to small business clients.

V1: Method of fee calculation: 0.1% of the overall annual amount of successful purchases booked during the 12-month period preceding the due date, or the specified minimum amount. As a promotional offer, the Bank shall waive the right to charge any part above the minimum amount. This promotional offer is valid until withdrawal.

V2: If a new card is also manufactured in the given year (instead of the expiry of the previous bankcard), the issuer fee will be charged in the month of extension i.e. in the month when the first card was issued. If no new bankcard is manufactured in the given year with a new expiry date, the issuer fee will be charged in the given year on the first working day of the month following the month when the first card was issued.

V4: Members of the UniCredit Group enable ATM cash withdrawals using debit cards in the following countries: Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Italy, Kazakhstan, Kyrgyzstan, Poland, Romania, Russia, Serbia, Slovakia, Slovenia, Turkey, Ukraine

V5: Service provided via ATMs operated by UniCredit Bank Hungary Zrt.

V6: The ATM daily limit and the POS daily limit can be changed after the card application. The amount that can be selected shall be divisible by 50,000.

V7: The setting of the daily ATM limit above HUF 1,000,000 may be requested for a maximum of 1 week and exclusively based on the Bank's individual assessment, and the limit modification request will be set on the second working day following the submission of such request.

V8: Standard value – The Account Holder may specify a different value. The daily use frequency limit does not include cash deposit transactions through ATMs.

V11 The service is available through UniCredit ATMs that are configured for cash deposits.

V12 The transaction fee does not exempt the payment of the bookkeeping fee per line.

V13 Service provided via ATMs operated by UniCredit Bank Hungary Zrt. For VISA bankcards, the change of the PIN code is valid until the submission of the first PIN code regeneration request. After the regeneration of the PIN code pertaining to the card, the original PIN code will beco