

Effective from: 1st of September 2025 • Published on: 27th of June 2025

Changes are marked with red underline by the Bank.
Amendments published on 26.05.2025 and entering into force on 01.08.2025. with blue and underlined:
- Introduction of a cap on transfer fees
Amendments published on 27.06.2025 and entering into force on 01.09.2025.:
-Extension of certain promotions expiring on 2025.08.31 related to account management until 2026.06.30.



Based on its own voluntary commitment, the bank will charge the lower fees included in the list of conditions effective from 01.02.2025, instead of the normal conditions included in this list of conditions, for the period from 01.05.2025 to 30.06.2026 - as a discount provided to its customers.
The Bank's voluntary commitment does not affect the Bank's right to modify the fees/costs

In case of any discrepancies between the Hungarian version of this List of Conditions and the present English text, the Hungarian version shall prevail.

I. Fees related to the management of the account
HUF account management

Monthly closing fee	HUF 957 *
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II. Payment transactions
Credits
in HUF

Credit entries to HUF accounts	HUF 0
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Debits
in HUF

Payments to the debit of the HUF-based account

Transfer between own accounts by Telefonbank, SpectraNet Internet Banking/Mobil Banking, and in paper forms submitted in bank branch	1,057 % min. HUF 752 max. HUF 31020
Standing order for in-bank transfer	2,113 % min. HUF 1505 max. HUF 200000
Other HUF credit transfers	2,113 % min. HUF 1505 max. HUF 200000

Fees for immediate transfer orders initiated using the unified data entry solution	
Immediate transfer initiated using a QR code	Free of charge ¹
Immediate transfer initiated using deep linking	Free of charge ¹
Immediate transfer initiated using NFC	Free of charge ¹
Fees relating to payment requests	
Submission of an instant transfer order (by the payer) with the approval of a payment request for an in-bank beneficiary	The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking ²
Submission of an instant transfer order (by the payer) with the approval of a payment request for a bank-to-bank beneficiary	The same as the fee of a single in-banktransfer launched with UniCredit eBanking,mBanking ²
Submission of a payment request addressed to an in-bank payer as a Beneficiary	Free of charge ³
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of charge ³
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of charge ⁴

* Charge calculation method: 0.012% of the amount of monthly credits and debits, with a minimum of the amount shown. The Bank will waive any charges above the minimum indicated amount on a promotional basis. The promotion is valid until 30.06.2026. The monthly closing fee will be charged for each month started.



Home Banking Service cannot be requested for UniCredit Savings Account Plus product. Term deposits cannot be initiated from Savings Account Plus.

Cash deposit or -withdrawal cannot be initiated to/from Savings Account Plus.

The Bank shall not execute collection orders regarding Savings Account Plus, except for official transfer orders or court transfers orders.

Payment orders in foreign currency regard to Savings Account Plus may not be fulfilled.

In order to open Savings Account Plus it is requested to have an own HUF current account kept at UniCredit Bank Hungary Zrt.

Bankcards to Savings Account Plus cannot be requested.

In regard to other charges not mentioned in the above, the charges of List of Conditions for Retail Customers shall prevail!

Each fee listed in the Bank's list of conditions is automatically adjusted once a year, effective March 1st of each year, by the annual average consumer price index (inflation) for the previous calendar year, as published by the Central Statistical Office (KSH) on its website. The Bank is entitled to apply, for business policy reasons, fee rates that are more favorable to the customer, notwithstanding to the automatic fee change. The Bank shall inform its customers of the fact of the change in charges and the revised level of the charges concerned by means of a notice and a list of conditions published on its website and in its branches at least 15 days before the change comes into effect.

¹ Under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services, the Bank does not charge a fee while the provision is in effect.

² Pursuant to Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services (Payment Services Act) the Bank does not charge the fee during the effective term of this provision.

³ The normal fee is HUF 62 . As a promotion the Bank will not charge this fee. This promotion is valid until 30.06.2026.

⁴ The normal fee is HUF 611 . As a promotion the Bank will not charge this fee. This promotion is valid until 30.06.2026.

