LIST OF CONDITIONS FOR TOP AFFLUENT CUSTOMERS – SECURITIES TRADING AND ANNOUNCEMENT ON EXECUTION ORDER

Üdvözöljük bankunkban!
UniCredit Bank

Effective from 30th December 2025. (25/05) **Disclosed on the 29th December 2025.**

The current List of Terms and Conditions refers to those, who accomplish the all-time valid section criteria for Top Affluent clients in ‘List of Conditions and Announcements for Top Affluent Customers’.

This document is the inseparable part of the General Business Conditions. The Bank fixes the time of duty execution concerning the fulfilment of orders in connection with securities in the manner below.

The fees of securities related orders, and the related custody fees based on each began quarter are due on the last working day of each quarter or at account closure. Other transaction fees are due when executed. Commitments should be paid for the whole period in advance.

As for payments, fees and transaction orders related to securities and other, here not specified cases the ‘List of Conditions for Top Affluent Clients’ and ‘Announcement on the Execution Order of Transaction and Time Deposits’ announcement shall be applied.

For Top Affluent Clients in point of fees and premiums of other security services here not specified the condition of the all-time valid ‘List of Conditions for Private Customers – Securities Trading and Announcement on the Execution Order of Security Related Orders’ is the applicable.

The current List of Conditions contains the available investment products and their conditions which not involved in the document of ‘List of Conditions for Private Customers – Securities Trading and Announcement on the Execution Order of Security Related Orders’ for those customers who have Top Affluent status.

Fees related to securities transactions	
Engagement fees in secondary trading (based on the value at which the transaction was fulfilled)	
Secondary trading of certificates issued by UniCredit Bank AG	1%

Custody and depository fees	
In the case of dematerialized debt- and ownership securities (including dematerialized government securities), and fees related to investment fund units distributed by the Bank, based on the market value of the average portfolio of securities on the last day of the quarter[1], calculated on the quarter’s last working day for the period one day prior to the calculation day, annually.	Volume below EUR 100.000[2] 0,25% / year, Volume above 100.000 EUR[2] 0,1% / year, But maximum 37.664 HUF/quarter[3]

Distribution fees of open-ended mutual funds[4] solely available for Top Affluent customers:

[1] The detailed description of the market price used at market value calculation can be found in the List of Conditions for Private Customers – Securities Trading and Announcement on the Execution Order of Securities Related Orders.
[2] The calculation of the market value of the securities and limit value of EUR 100.000,-, occurs on the day before the last working day of the quarter, with official Central Bank exchange rates, in HUF.
[3] To be debited based on each began quarter on the last working day of each quarter or at account closure.
[4] The open-end mutual funds featured in the List of Conditions cannot be bought onto NYESZ account.

Name of Investment Fund	
VIG Globális Feltörekvő Piaci Kötvény Befektetési Alap	
Issuance of investment units	Promotional fee[6]: 0,8%, min. 15 EUR, max. 60 EUR *Normal fee: 0,977%, min. 20,93 EUR~~,~~*
Redemption of investment units	Free of charge, but 2% of the exchange value in case of redemption within 10 working days from purchase.
HOLD Columbus Globális Értékalapú Származtatott Befektetési Alap[k]	
Issuance of investment units	1,00%, min. 5 585 HUF
Redemption of investment units	1,346%, min. 5 386 HUF
Penalty fee1: In case of redemption within 5 working days from the date of the last purchase (T+5).	5%
Penalty fee2: in case of redemption within 1,5 year (548 days) counted by FIFO logic*	1%
In case of redemption within 5 working days, only Penalty fee 1 (5%) will apply.	
HOLD VM EURO Alapok Alapja	
Issuance of investment units	Promotional fee[6]: 1,3%, min. 20 EUR *Normal fee: 2,093%, min. 27,92 EUR*
Redemption of investment units	10 EUR

Deadline for accepting the offering and redemption orders solely available for Top Affluent customers:

Name of Investment Fund	Orders received latest
VIG Globális Feltörekvő Piaci Kötvény Befektetési Alap	14:00
HOLD Columbus Globális Értékalapú Származtatott Befektetési Alap, HOLD VM EURO Alapok Alapja	14:00

Settlement order of open ended mutual funds solely available for Top Affluent customers[7]:

Investment Fund	Issue			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security orig.)	Settlement date (money)
VIG Globális Feltörekvő Piaci Kötvény Befektetési Alap	T	T+2	T+2	T	T+3	T+3
HOLD Columbus Globális Értékalapú Származtatott Alap	T	T+2	T+2	T	T+2	T+2
HOLD VM EURO Alapok Alapja	T	T+3	T+3	T	T+3	T+3

Details of open ended mutual funds solely available for Top Affluent customers:

Mutual Fund	Short name	ISIN code	FCY
VIG GLOBÁLIS FELTÖREKVŐ PIACI KÖTVÉNY BEFEKTETÉSI ALAP	AEGON EUROEX	HU0000706114	EUR
HOLD COLUMBUS GLOBÁLIS ÉRTÉKALAPÚ SZÁRMAZTATOTT BEFEKTETÉSI ALAP**	CONCCOLUMBUS	HU0000705702	HUF
HOLD - VM EURO ALAPOK ALAPJA*	CONC.VM-EUR	HU0000708938	EUR

* minimum amount that can be invested through mBanking 1.000 EUR
** minimum amount that can be invested through mBanking 600.000 HUF
[k] The Fund's investment units can be redeemed free of charge from 16 December 2025 to 16 January 2026.

[6] The Bank applies the indicated promotional fees. The promotion valid until 28. February 2026.

[7] The Bank applies the performance deadlines detailed under this section according to the information received from the individual funds, thus when the funds' information material changes, performance deadlines will also simultaneously change. The Bank reserves the right with reference to the external circumstances to differ from the settlement days marked in the List of Conditions.