

**Effective from: 1st of July 2026 • Published on: 30th of June 2026**

The current interest rates on the TBSZ deposit account are as set out in the "Announcement - UniCredit Bank Hungary Zrt. interest conditions for private individuals NON-CURRENT PRODUCTS" UniCredit Savings Account section.

The cash account linked to the SSS securities account is a non-interest-bearing account.



**'-The expiration of the preferential period from 01.02.2025 to 30.06.2026, provided on the basis of the Bank's own voluntary commitment, from 01.07.2026, the conditions and provisions set out in this List of Conditions shall apply to the affected account packages.**

I. Fees related to the management of the account

*FCY and HUF account-keeping*

Monthly closing fee	Free of charge <sup>1</sup>
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II. Payment transactions

*Credits*

*In FCY and HUF*

Credit entries to HUF accounts	HUF 0
Settlement in foreign currency (except EURO items from within the EEA, which are settled at HUF 0 <sup>2</sup> ) <sup>3</sup>	HUF 726

*Debits*

*In FCY and HUF*

Payments from FCY and HUF accounts<sup>4</sup>

<i>Internal transfer commission</i>	
Transfer between the customer's own accounts	1,106 % min. HUF 784 max. HUF 32384

III. Cash desk transactions

*Deposits*

*Into FCY and HUF accounts*

In the currency of the account	Free of charge <sup>1</sup>
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<i>Internet Banking</i>	
One-off entry fee	Free of charge (The normal fee is HUF 2088 , which the Bank does not charge on a promotional* basis.)
Fees relating to securities transactions	In addition to the cases provided for in the TBSZ account agreement, the List of Conditions in force at the time of the customer's classification shall apply.





\* The promotion is valid until 30.11.2026.

<sup>1</sup> The above fee is provided by the Bank on a promotional\* basis. The normal fee is the same as the fee for the Private Account package, as set out in the Bank's current Retail Conditions List

<sup>2</sup> The settlement of an item in foreign currency from within the EEA for EURO is HUF 0\*, the normal fee is HUF 858 per item.

<sup>3</sup> A HUF transfer received in international payments is also considered as an item in foreign currency.

<sup>4</sup> The TBSZ accounts are restricted accounts, deposits can only be made in year 0 and not thereafter, while withdrawals can be made - by transferring between accounts - either at the end of the scheme or at the same time as account closure.

You can open a TBSZ account in the following currencies: HUF, EUR, USD, CHF and GBP

If the client initiates a payment or transfer of securities from the TBSZ account, the Bank can execute it no later than 2 working days (T+2) after the request is notified. This type of order is conditional on there being no pending, unsettled transactions in the relevant money or securities account.

For the first time, the client may place an order for a given security in the TBSZ Securities Account only in person at the branch or by using the Telephone Banking service, after which further orders for the security concerned may be submitted via the eBanking system.

**Apart from the ones indicated above, no other order may be submitted, in regard to all other charges 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.

