UniCredit Bank

TO 100.000 EUR OBA INSURED DEPOSIT

Day of publication: 18 September 2026. Day of promulgation: 21 September 2026. (B-26/05)

ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS

UniCredit Bank Hungary Ltd.'s interest conditions for its private customers

The reason of the change: New promotional deposits have been announced in I.2 and I.3. points

We inform our customers that - based on the Hpt. 275. § (5) - you can receive customer information on deposit insurance once a year free of charge personally in any branch of the Bank.

After 1st January 2015, in the event of any full/partial termination of a term deposit prior to maturity the Bank shall not pay an interest for the time elapsed.

SPECIAL RATE DEPOSITS

Special rate deposits in I. and II. can be tied up only personally in the branch or via Telephone Bank. They can't be tied up via Spectranet Internet Banking system. The detailed rules regarding the deposit contracts are contained in the General Business Conditions.

I. Special Rate HUF Deposits

I.1. 3-months' special rate HUF deposits

For any special rate term deposit tied up for 3 months, respectively, the Bank shall pay an interest rate corresponding to the respective ranges shown in the table below.

Interest rates in effect for the first period of the deposit:

Deposit amount (HUF)	**From 250.000**		
Tenor	*Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM*		
3 months	0.10%	0.10%	0.01%

The amount of the term deposit will be automatically deposited at the end of deposit periods, while the interest rate paid for that period will be credited to the Customer's bank account.

Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the term deposit rates specified in Deposits in Hungarian Forints Point II.1 of the Announcement, in effect on the starting date of the new interest period.

I.2.

Promotional 3- and 5-year fixed-term HUF deposit – for source external to the Bank

For 3-year and 5-year fixed-term promotional deposits, the Bank pays interest at the rates detailed below.

Provided that the amount intended to be placed in a fixed-term deposit – for source external to the Bank, and the client increases* the total closing balance[1] of their existing savings (deposits and securities, including current account balances) held at UniCredit Bank as of September 14, 2026, by the amount of the fixed-term deposit, and this increase is maintained until the maturity date of the fixed-term deposit.

** The Bank reduces the amount of "new money" with all debit transfers (including the former deposited amount with the same condition during this special offer), except for the in-bank transfer orders between the accounts of the same Client. The in-bank credit transfers are ignored.* ***The Bank ignores in-bank transfer orders including cash payments into any UniCredit bank account of the customer arising from cash withdrawals of any UniCredit bank accounts of any customers of the Bank, and transfer orders into***

[1] Including foreign currency accounts, which are taken into account at the MNB mid-market exchange rate valid on the date of the credit entry.

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any UniCredit bank accounts of the customer arising from any UniCredit bank accounts of any customers of the bank.

The minimum amount for a promotional fixed-term deposit under point I.2 is HUF 250,000, and the maximum amount that can be placed in such a deposit is HUF 100 million per client.

Interest applicable to the deposit period:

Tenor	*annual interest rate / Unified Deposit Index Rate (EBKM)*	
3 years	**5,50%**	5,22%
5 years	**5,50%**	4,97%

The amount of the fixed-term deposit, together with interest, will be credited to the Client's bank account at the end of the term.

I.3.

Promotional 3-year and 5-year fixed-term HUF deposit – for the placement of funds derived from a HUF-denominated security with a maturity date

For 3-year and 5-year fixed-term promotional deposits, the Bank pays interest at the rates detailed below.

The client is entitled to place funds into a fixed-term deposit, provided that the amount intended for such deposit is derived from a security denominated in Hungarian forint that matured or was redeemed at the Bank on the date of the deposit placement or within the 15 days preceding that date.

The minimum amount for a promotional fixed-term deposit under point I.3 is HUF 250,000, and the maximum amount that can be placed in such a deposit is HUF 100 million per client.

Interest applicable to the deposit period:

Tenor	*annual interest rate / Unified Deposit Index Rate (EBKM)*	
3 years	**5,50%**	5,22%
5 years	**5,50%**	4,97%

The amount of the fixed-term deposit, together with interest, will be credited to the Client's bank account at the end of the term.

II. Special Rate FCY Deposits

II.1. 1-year special rate USD deposit (rollover)

For any special rate term deposit, for the 1st interest period, the Bank shall pay interest rates corresponding to the respective ranges shown in the table below. Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the deposit rates specified in Foreign Exchange Deposits Point II.1 of the Announcement in effect on the starting date of the new interest period.

Tenor	**USD**					
	1,000–5,000			**over 5,000**		
	Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			*Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM*		
12 months	0.10%	0.10%	0.01%	0.10%	0.10%	0.01%

The amount of the term deposit and the interest rate paid for the period will be credited to the Customer's bank account

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DEPOSITS IN HUNGARIAN FORINTS

I. Demand deposits in HUF

I.1.A **UniCredit Private bank account,**
UniCredit Private Plus bank account,
UniCredit Nonstop bank account,
UniCredit Student Account
UniCredit Bonus Account
UniCredit ÉN Account
UniCredit "Beugró" Account
UniCredit Nonstop Plus Account
UniCredit "Príma" Account
UniCredit "Pivát Nulla" Account

annual interest rate/Unified Deposit Index Rate (EBKM)	
0,01%	0,01%

I.1.B. **UniCredit "Ikon" Account**
Premium Bazis Account
Premium Assistance Account
Top Premium Banking Account
Top Premium Banking Ikon Extra Account

annual interest rate/Unified Deposit Index Rate (EBKM)	
0.01%	0.01%

Accounting of interest is based on the daily closing balance and credited to the account at the end of each calendar quarter.

I.2. UniCredit Savings Account Plus

	annual interest rate /Unified Deposit Index Rate (EBKM)	
0 - 49.999	**0.05%**	**0.05%**
50.000 - 999.999	**0.10%**	**0.10%**
1.000.000 - 2.999.999	**0.15%**	**0.15%**
3.000.000 -	**0.20%**	**0.20%**

Accounting of interest is daily, based on the daily closing balance. The interest of a given bracket will apply to the amount of the closing balance falling within that bracket. Interest is credited at the end of each calendar quarter.

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1.3. UniCredit TrendY Savings Account

	annual interest rate /Unified Deposit Index Rate (EBKM)	
0 – 150.000	**0.50%**	**0.50%**
150.000 -	**0.01%**	**0.01%**

Accounting of interest is daily, based on the daily closing balance. The interest of a given bracket will apply to the amount of the closing balance falling within that bracket. Interest is credited at the end of each calendar quarter.

I.4. "Pár-Hozam" Account

annual interest rate /Unified Deposit Index Rate (EBKM)	
0.05%	0.05%

Accounting of interest is daily, based on the daily closing balance. Interest is credited at the end of each calendar quarter.

I.5. Deposit account

annual interest rate
1 month BUBOR rate – 1.50%

The value of the 1 month BUBOR rate on the value-day is available on www.mnb.hu page, it is published for the banking day preceding the value-day.

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II. TIME DEPOSITS IN HUF

II.1. Standard fixed deposits

	250,000-1 million*		1 million – 2.5 million*		2.5 million – 5 million*		above 5 million*	
	annual interest rate /Unified Deposit Index Rate (EBKM)		*annual interest rate /Unified Deposit Index Rate (EBKM)*		*annual interest rate /Unified Deposit Index Rate (EBKM)*		*annual interest rate /Unified Deposit Index Rate (EBKM)*	
1 month	**0.01%**	0.01%	**0.01%**	0.01%	**0.01%**	0.01%	**0.01%**	0.01%
2 months	**0.01%**	0.01%	**0.01%**	0.01%	**0.01%**	0.01%	**0.01%**	0.01%
3 months	**0.01%**	0.01%	**0.01%**	0.01%	**0.01%**	0.01%	**0.01%**	0.01%
6 months	**0.01%**	0.01%	**0.01%**	0.01%	**0.01%**	0.01%	**0.01%**	0.01%
9 months	**0.01%**	0.01%	**0.01%**	0.01%	**0.01%**	0.01%	**0.01%**	0.01%
12 months	**0.01%**	0.01%	**0.01%**	0.01%	**0.01%**	0.01%	**0.01%**	0.01%

*(*The higher interest of the next bracket will apply to the upper value limits indicated.)*

For 2-years' special rate HUF deposits tied up after the accounting day till to the next accounting day apply to interest rates of highest band of 12-months fixed term deposit this point.

II.2. HUF time deposits within the framework of the Regular Savings Program with Deposits

Within the framework of the Regular Savings Programme with Deposits, the Bank offers an automatically renewed, one-month HUF deposit for tying up the savings deposited in the Savings Deposit Account. Every month one time deposit can be initiated in the Programme. The earliest possible starting date of the time deposit order in respect of the Savings Deposit Account is the business day following the issue of the order. If the standing order for transfers is given from a foreign currency account, the earliest possible starting date of the time deposit order is the third business day following the issue of the order.
In the case of a deposit tied up on the Savings Deposit Account, the deposit period shall be subject to interest corresponding to the central bank base rate valid on the day of tying up the deposit (the accounting date) minus 5.30%* but minimum 0.10%.
Where the customer, starting any time during the period of the Bank's special offer from 14 April 2014 until its withdrawal, continuously transfers a minimum of HUF 5,000 but a maximum of HUF 50,000 every month to his/her Savings Deposit Account, he/she shall be entitled to an annual interest rate premium of 2% for the amounts transferred in this way, which means annual 2.10% (EBKM 2.11%-2.13%). During the special offer, the Customer is entitled to the interest rate premium on one occasion and its amount is credited to the Customer's Savings Deposit Account subsequently, subject to meeting the condition, on the 30th day following the transfer in the 6th month.**
The deposit determined in section II.2 may only be used within the framework of the Regular Savings Programme with Deposits. The minimum amount of time deposits will be HUF 5,000. The amount of the time deposit and the amount of the interest paid will be tied up automatically at the end of deposit periods.

** The central bank base rate applicable at all times is available at the www.mnb.hu website.*
*** If the 30th day is holiday or rest-day, then the day before.*

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FOREIGN EXCHANGE DEPOSITS

I. Demand deposits in FCY

Accounting of interest is based on the daily closing balance, and credited to the account at the end of each calendar quarter.

		annual interest rate:	*/Unified Deposit Index Rate (EBKM)*
I.1.	**EUR**	**0.01%**	0.01%
I.2.	**USD**	**0.01%**	0.01%
I.3.	**GBP**	**0.01%**	0.01%
I.4.	**CHF**		**-**
I.5.	**JPY**		**-**
I.6.	**SEK**	**0.01%**	0.01%

II.1. FOREIGN EXCHANGE TIME DEPOSITS

	USD				**EUR**			
	1.000 – 5.000		**Above 5.000 -**		**1.000 – 5.000**		**Above 5.000 -**	
	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)
1 month	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
2 months	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
3 months	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
6 months	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
9 months	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
12 months	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

	CHF		**GBP**	
	Above 3000 -		**Above 1.500 -**	
	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)
1 month	0.01%	0.01%	0.01%	0.01%
2 months	0.01%	0.01%	0.01%	0.01%
3 months	0.01%	0.01%	0.01%	0.01%
6 months	0.01%	0.01%	0.01%	0.01%
9 months	0.01%	0.01%	0.01%	0.01%
12 months	0.01%	0.01%	0.01%	0.01%

If a foreign exchange deposit is withdrawn prior to its maturity date, the Bank will not pay interest for the term elapsed.

Following the first period of the term deposit, the interest rate of the formerly announced 24-months' special rate, rollover EUR deposit will be identical with the interest rate of the 12-months' standard EUR deposit rate specified in Foreign Exchange Deposits Point II.1 of the Announcement, in effect on the starting date of the new interest period.

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SPECIAL DEFAULT INTEREST

It means the rate charged for overdue and outstanding payments from the date payment becomes overdue, which will be (unless valid credit agreement disposes otherwise):

- ***in case of HUF current accounts: overdraft interest + 6% late charge***,
- ***in case of FCY current accounts: 1-month LIBOR + 10%***

The Bank reserves the right to unilaterally deviate from the interest rate specified in this Announcement, in favour of the Customer.
The Bank shall determine the specific interest rate within the interest rate band announced in this Announcement taking into account the information provided by the Customer.
When determining the applicable interest rates the Bank shall consider the following aspects:

•Value of the Customer's assets managed by the Bank. Customer's assets managed by the Bank include all assets at the Customer's disposal, deposited on his or her bank, deposit and/or securities accounts.
•Customer's account history, especially the term of the Bank Account Agreement and the transactions managed on his/her bank account(s), and, among others, the frequency by which the Customer uses the financial services provided by the Bank and the volume thereof.

The interest rate of fixed deposits taken over from ING Bank Zrt in frame of portfolio transfer at the date of July 1, 2006.[2]

I. Deposits in HUF

	250.000 – 4.999.999		**5.000.000 – 9.999.999**		**HUF 10.000.000 –**	
	annual interest rate	*Unified Deposit Index Rate (EBKM)*	*annual interest rate*	*Unified Deposit Index Rate (EBKM)*	*annual interest rate*	*Unified Deposit Index Rate (EBKM)*
2 weeks	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
1 month	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
2 months	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 months	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
6 months	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
12 months	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%

II. Deposits in foreign exchange

	EUR		**USD**		**GBP**		**CHF**	
	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)
1 month	0.01%	0.01%	0.01%	0.01%	0.05%	0.05%	0.01%	0.01%
3 months	0.01%	0.01%	0.01%	0.01%	0.05%	0.05%	0.01%	0.01%
6 months	0.01%	0.01%	0.01%	0.01%	0.05%	0.05%	0.01%	0.01%

[2] It is not allowed to give new fixed deposit order for these products.

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OTHER CONDITIONS, RULES

I. Bank card bail

The bank card bail will be the 3-month deposit rate for the smallest amount deposited in a given currency. reduced by **0.50** percentage points.

II. Other deposit conditions

Interest application date	
For HUF accounts	
Interest crediting	at the end of each calendar quarter
For FCY accounts	
Interest crediting at sight	at the end of each calendar quarter
For deposit accounts	at maturity

III. Rules for rollover deposits

In the case of an order for a deposit with a minimum balance, if there is an available uncommitted amount above the minimum balance in the client's bank account, then, when the term deposit rolls over, the Bank links the amount above the minimum balance from the bank account to the amount of the rollover deposit. If the client's bank account balance is below the minimum balance when the deposit rolls over, then the minimum balance is replenished from the deposit amount with the missing amount at the time of the rollover, and only the remaining deposit amount is re-committed.

In case of linking a regular extra amount to the term deposit, the new deposit fixing increased by the regular extra amount starts only if the regular amount is fully available in the client's bank account. If the full coverage for the regular extra amount is not available, the original amount of the deposit rolls over.

If the customer's bank account from which the deposit is fixed shows a negative balance when the deposit rolls over, the term deposit no longer rolls over automatically, but is stopped. If the client intends to fix the deposit again, they must initiate a new order for it.