Effective from: 1st of December 2026 • Published on: 25th of November 2026

Amendments published on 25.11.2026 and entering into force on 01.12.2026. Changes are marked with red underline by the Bank. Announcement of new account management-related promotional offers from 01.12.2026 until 28.02.2027.

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

Retirement Savings Account - demand interest:

		Annual interest rate / AER
0 - 499.999	**0,05%**	0,05%
500.000 - 1.999.999	**0,10%**	0,10%
2.000.000 - 4.999.999	**0,15%**	0,15%
5.000.000 -	**0,20%**	0,20%

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

Fees of account management and orders

I. Fees related to he management of the account	
Management of HUF account	
Account opening	Free of charge
Annual account management fee (for retirement savings accounts and securities accounts)	HUF 2913/ year - + 0.1% of the annual average portfolio registered on the securities account / annum, (minimum HUF 2913, but in total 1% of the annual average portfolio registered on the securities account at the most / annum) is debited annually
Postal charges (charged for each statement and other postal consignments to the Customer)	Posting 1 account balance statement per month in Hungary is free of charge[1] (A)
Fee for statements held at the branch	HUF 701 / statement[2]
Replacement of bank statements	HUF 701/ item[2]
Account balance verification and other verification fees related to account management	HUF 1405/ item[2]
II. Payment transactions	
Credit items in HUF	
Credit entries to HUF accounts	Free of charge

Debits in HUF [3]		
Payments to the debit of the HUF-based account[4]		
Ad hoc transfer within the Bank[5]	By means of Internet Banking	Service is not available
	Using Home Banking(B) and the Telephone Banking	Service is not available
	By means of an original form	0,598 % min. HUF 297 , max. HUF 21980
	By means other than an original form (C)	0,598 % min. HUF 1255
Single transfer outside the Bank[5]	By means of Internet Banking	Service is not available
	Using Home Banking(B) and the Telephone Banking	Service is not available
	By means of an original form	0,598 % min. HUF 297 , max. HUF 24521
	By means other than an original form (C)	0,598 % min. HUF 1255
Commission on bank-to-bank payment orders via VIBER[5]		0,947 % min. HUF 15727 , max. HUF 173950
Cash desk transactions		
Cash desk HUF payments[7]		0,637 % min. HUF 392 , max. HUF 11796
Internet Banking		
One-off entry fee		Free of charge[1] (The normal fee is HUF 2546 which the Bank does not charge on a promotional basis. **)

No other types of order may be placed beyond those indicated above, and for all other types of order, the fees for the Private Plus account package stated in the List of Conditions for Retail Customers apply. The due dates for the fees charged are outlined in UniCredit Bank's List of Conditions for Retail Customers.

Fees relating to securities transactions	In addition to the cases provided for in the retirement savings account agreement, the current List of Conditions for Retail Customers applies.

A minimum of HUF 30,000 in nominal value of government securities can be purchased for the NYESZ account.

(A) After sending the free-of-charge 1 bank account statement per month, the postage fee for additional statements and other mails sent out shall be according to the currently valid postal fees.
(B) In this List of Conditions the name of Home Banking means Spectra, Spectra Light and Multicash electronic banking services.
(C) These include the orders submitted after the cut-off time with same day execution.

The account management fee for the NYESZ account is calculated and debited annually. For dematerialised loans and debt securities (including dematerialised government bonds), and for investment funds sold by the Bank for the average securities stock, on the basis of market value on the day before the last day of the given year, on the last working day, for the period up until the preceding day, projected to annual level.

* The market value used for the market value calculation. In the case of stock exchange products, the closing rate not older than 10 stock exchange working days or, for lack of it, the latest stock exchange closing rate or OTC average price. In the case of OTC securities, the latest OTC average price officially collected and published by the HFSA. For investment funds offered by the Bank, it shall be the net asset value. In other cases it shall be the face value of the securities.

** The promotion is valid until 28.02.2027.

Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (HCSO), from which the Bank may deviate in favor of the custumer.

After 2 October 2006, the Bank is unable to accept/execute investment orders for retirement savings accounts that are not marked with the distinctive sign NYESZ-R pursuant to **Act LXI of 2006**. An exception is the transfer of a portfolio of receivables to a NYESZ-R account with another service provider.

For all other applicable tariffs not included in this list of conditions, the List of Conditions for Retail Customers in force at the time shall apply

[1] The fee specified above is offered by the Bank as part of a promotional offer** . The regular rates after the promotion period are included in UniCredit Bank's List of Conditions for Private Individuals.

[2] Fee calculation method: 0,01% of the monthly amounts credited and debited to the bank account but minimum the amount indicated above. As a special offer** , the Bank will not charge the minimum amount indicated above.

[3] Please note that in the case of cash withdrawals/transfers from the NYESZ-R account (taxable payments) you will be liable for repayment and tax under the Personal Income Tax Act.

[4] In case of termination of a retirement savings account, settlement will take place on the second bank working day following the settlement date.

In the event of a termination of a retirement savings account, i.e. a transfer of the portfolio to any service provider other than another retirement savings account manager, the securities portfolio will be revalued at the market price on the day of the request for termination of the account.

Market price:

- for shares, the closing price for the day;
- for bonds, the gross selling price quoted by UniCredit Bank Hungary Zrt;
- for investment funds, the net asset value for the day.

[5] An ad hoc transfer order may only be issued in the event of account closure.

[6] Fee calculation method: 0,01% of the sum of the transactions but a minimum of the amount indicated above. As a special offer** , the Bank will not charge the minimum amount indicated above.

[7] HUF cash withdrawal orders may only be issued in the event of account closure.