LIST OF CONDITIONS FOR RETAIL CUSTOMERS – REGULAR SAVINGS SCHEME TERMS AND CONDITIONS OF UNICREDIT SAVINGS ACCOUNTS

UniCredit Bank

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

The standard terminology for the most typical payment account services is set out in the list of "Standard terms and definitions for the most typical payment account services", which is attached to this List of Conditions as an annex. The list will be published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

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.

I. Fees related to the management of the account

HUF account-keeping

Monthly closing fee	Free of charge*

II. Payment transactions

Credits

In HUF

Credit entries to HUF accounts	0 HUF

Debits

In HUF

Payments to the debit of the HUF-based account

Commission on in-bank and bank-to-bank payment orders**	
Through the SpectraNet Internet Banking System	1,677% min. HUF 398 max. HUF 35488
By means of eBanking	1,677% min. HUF 398 max. HUF 35488
By means of the UNICREDIT Mobile Application	1,677% min. HUF 398 max. HUF 35488
Using the Telephone bank	1,677% min. HUF 398 max. HUF 35488
By means of an original form	1,677% min. HUF 837 max. HUF 44717
Not on original banking forms or with exceptional processing *These include the orders transmitted by fax, after the cut off time, accepted for same day execution, and requiring immediate certification*	1,738% min. HUF 2101 max. HUF 44717
Direct debit transactions	0,685% min. HUF 82 max. HUF 27176
Bank-to-bank and intra-bank standing transfers (except standing transfers between the Customer's own accounts with the Bank)	0,685% min. HUF 242 max. HUF 27176

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[3]

III. Cash desk transactions

Payments

From HUF accounts

HUF payments In a currency other than the account currency	2,246% min. HUF 696 max. HUF 87690 by applying a currency purchase and sales rate

Deposits

Into HUF accounts	
In the currency of the account	Free of charge*
In the currency other than the account currency	Free of charge*, by applying the currency buying rate

Fees for EUR and SEPA transfer orders within EEA member states and intra-bank EUR transfer orders debited to the account

Intra-bank and Extra-bank ad hoc EURO transfers Occasional SEPA transfer	
Through the SpectraNet Internet Banking System	1,677% min. HUF 398 max. HUF 35488
By means of eBanking	1,677% min. HUF 398 max. HUF 35488
Using the Telephone bank	1,677% min. HUF 398 max. HUF 35488
By means of an original form	1,677% min. HUF 837 max. HUF 44717
Not on original banking forms or with exceptional processing	1,737% min. HUF 2101 max. HUF 44717
Standing intrabank and interbank transfer orders in EUR	1,737% min. HUF 242 max. HUF 27176

* The fee specified above is offered by the Bank as part of a promotional offer***. The normal charge equals to the charge as defined for the Private account package, which is defined in the Bank's actual List of Conditions for Retail Customers. - Account Packages not Sold.

** Transfer fees between own accounts are waived by the bank on a promotional*** basis. The non promotional fee for transfers between own accounts is the same as the fee for the original form-based transfer within the bank.

*** The promotion is valid until 28.02.2027.

Home Banking is not available for the UniCredit Savings Account.
No deposit can be made from a Savings account.

The interest rate on the Savings Account is the same as the interest rate on the Savings Account as set out in the Deposit Notice for Non-Distributed Products in force at the time. Additional banking services related to the Savings Account not mentioned in this List of Conditions and all other fees, commissions and charges are subject to the List of Conditions for Retail Customers - Non-Distributed Packages, Private Fee package, in force at the time.

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.

The fees for transfers initiated by the customer from a bank account in the customer's name, but initiated through a payment service provider (TPP) that provides payment initiation services, are the same as the fees for transfers initiated through mBanking for the relevant account package.

[10] 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.

[11] 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.

[12] The normal fee is HUF 64. As a promotion*** the Bank will not charge this fee.

[13] The normal fee is HUF 637. As a promotion*** the Bank will not charge this fee.