List of Conditions for Retail Customers - UNICREDIT SAVINGS ACCOUNT PLUS

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.

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

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

I. Fees related to the management of the account

HUF account management

Monthly closing fee	HUF 999 *

II. Payment transactions

Credits

in HUF

Credit entries to HUF accounts	HUF 0

Debits

in HUF

Payments to the debit of the HUF-based account

Transfer between own accounts by Telefonbank, SpectraNet Internet Banking/Mobil Banking, and in paper forms submitted in bank branch	1,103 % min. HUF 785 max. HUF 32384
Standing order for in-bank transfer	2,205 % min. HUF 1571 max. HUF 208800
Other HUF credit transfers	2,205 % min. HUF 1571 max. HUF 208800
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[4]

* Charge calculation method: 0.012% of the amount of monthly credits and debits, with a minimum of the amount shown. The Bank will waive any charges above the minimum indicated amount on a promotional** basis. The monthly closing fee will be charged for each month started.

** The promotion is valid until 28.02.2027.

Home Banking Service cannot be requested for UniCredit Savings Account Plus product. Term deposits cannot be initiated from Savings Account Plus.

Cash deposit or -withdrawal cannot be initiated to/from Savings Account Plus.

The Bank shall not execute collection orders regarding Savings Account Plus, except for official transfer orders or court transfers orders.

Payment orders in foreign currency regard to Savings Account Plus may not be fulfilled.

In order to open Savings Account Plus it is requested to have an own HUF current account kept at UniCredit Bank Hungary Zrt.

Bankcards to Savings Account Plus cannot be requested.

In regard to other charges not mentioned in the above, 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.

[1] 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.

[2] 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.

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

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