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.

1. A client account is an account held for a client which is used exclusively for the settlement of orders against the balance of the account generated based on investment services, commodity exchange services and obligations in securities (Section 5.102. of the Act).

2. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions.

3. Fees of HUF transfers and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. The charges linked to Securities transactions specified in Par. IV and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.

4. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.

5. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number either downwards (for numbers smaller than 0.50) or upwards (for numbers larger than or equal to 0.51).

6. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX) **0**

Term deposit:

Currency		Amount
Forint	(HUF)	**250,000**
US dollar	(USD)	**1,000**
British pound	(GBP)	**1,500**
Swiss franc	(CHF)	**3,000**
Japanese yen	(JPY)	**5,000,000**
Swedish crown	(SEK)	**250,000**
Euro	(EUR)	**1,000**

Minimum term of deposit: 1 month

7. UniCredit Bank Zrt.("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented.

8. 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.

9. In this List of Conditions the name of Home Banking means Spectra, Spectra Light and Multicash electronic banking services.

10. Orders requiring immediate confirmation, orders submitted after the cut-off time*, which the Bank considers to be the same day, and orders the cost of which is borne by the beneficiary, are not considered as original form transfer orders in this List of Conditions.
*Cut-off time: deadline for taking orders. The date by which the Bank accepts the order for the same day.

Fees of account management and orders

The Bank does not pay any interest on the demand deposit balance on the Client's account.

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF HUF ACCOUNTS		
Account opening		Free of charge
Monthly closing fee		HUF 313 /month[1]/banc account[2], and HUF 21 accounting item charge
Switching between fee packages	to a package with higher account management fee	HUF 1456 [3] (Ordinary fee: HUF 4372)
	to a package with lower account management fee	HUF 4372
Postal charges (charged for each statement and other postal consignments to the Customer)		Sending 1 statement per month free of charge[4]
Fee for statements held at the branch		HUF 726 /statement[1]
Replacement of bank statements		HUF 654 /item[1]
Coverage verification (based on pledging)		0,146 %/month, min. HUF 1456 /month

Credit items in HUF		
Credit entries to HUF accounts	Free of charge	
Payment to a bank account by cash transfer orders (postal cheques)	as detailed in Annex 7 of the List of Conditions for Retail Customers	
Settlement of an item received in foreign currency[5]	HUF 726 /item	
Debits in HUF		
Bank-to-bank VIBER transfers	0,947 %, min.HUF 15727 max. HUF 173950	
Postal payment order by paper form	In accordance with the conditions detailed in Annex 7 of the List of Conditions for Retail Customers + HUF 72 /voucher	
Postal payment orders by Home Banking or SpectraNet Internet Banking / Mobile Banking	In accordance with the conditions detailed in Annex 7 of the List of Conditions for Retail Customers + HUF 72 /voucher	
Debits in FCY		
Bank-to-bank payment orders		
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,598 %, min. EUR 7,26	max. EUR 800
By means of an original form	0,598 %, min. EUR 16,01	max. EUR 800
By means other than an original form	0,632 %, min. EUR 23,31	max. EUR 800
In-bank payment orders		
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,598 %, min. EUR 7,26	max. EUR 800
By means of an original form	0,598 %, min. EUR 16,01	max. EUR 800
By means other than an original form	0,598 %, min. EUR 23,31	max. EUR 800
Charges for foreign currency transfers in the event of a data shortage[6]	EUR 13,1[1]	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	EUR 13,1[1]	

Payments to the debit of the HUF-based account		
Ad hoc transfer to within the bank	Using SpectraNet Internet Banking / Mobile Banking	0,598 %, min. HUF 154 max, HUF 208800
	By means of the Home Banking and the Telephone Banking Service	0,598 %, min. HUF 154 max, HUF 208800
	By means of an original form	0,671 %, min. HUF 706 max, HUF 208800
	By means other than an original form	0,947 %, min. HUF 2358
Ad hoc transfers to outside the Bank	Using SpectraNet Internet Banking / Mobile Banking	0,598 %, min. HUF 154 max, HUF 208800
	By means of the Home Banking and the Telephone Banking Service	0,598 %, min. HUF 154 max, HUF 208800
	By means of an original form	0,712 %, min. HUF 706 max, HUF 208800
	By means other than an original form	0,947 %, min. HUF 2358
Cash withdrawal		
From branch cashier (HUF payment from HUF account)		1,581 %; min.HUF 1255
From branch cashier (FCY payment from HUF account)		Free of charge[7] (using currency buying and selling rates)
Bank Account SMS		Based on SMS conditions list
II. CASH DESK TRANSACTIONS		
Cash in – to the credit of the account		
In the currency of the account		Free of charges[7], except for payments in high number (above 100 pieces) of coins, the fee is 0,25% of the payment amount
In a currency other than the account currency		Free of charge[7] , using currency buying and selling rates
HUF cash payments of high number of notes (above 1,000 pieces of notes)		0,368 %
Foreign currency cash payments of high number of notes (above 500 pieces of notes)		0,918 %
The bank may handle cash payments accumulated, based on pieces of notes, on the same day, in the same currency. According to this, the Bank may charge the fee of "cash payments of high number of notes" for the whole amount of several cash payments on the same day if the accumulated amount of these cash payments exceeds the "cash payments of high number of notes".		
Fee of payment in currency coins		14,577 %
Currency coins accepted in		EUR
Smallest accepted denomination		1,00
Cash out – to the debit of the account		
In the currency of the account		FCY payment: 1,251 %, min. EUR 3,68
In FCY or HUF, other than the currency of the account		Free of charge[7], using currency buying and selling rates
Cash Exchange		
From a foreign currency to HUF		at buying rate of exchange
From a foreign currency to another foreign currency		at buying and selling rates of exchange
From HUF to a foreign currency		at buying and selling rates of exchange
Money exchange of notes and coins not exceeding 50 pieces per denomination		Free of charge[7]
For exchanges of more than 50 banknotes and coins per denomination, for coin exchanges of more than 50 coins		6,922 %

for banknotes	2,549 %
Night safe	HUF 7288 -/ quarter
Damaged FCY banknotes exchange	Conversion on 90% (exchange into HUF)
Damaged HUF banknotes exchange	Free of charge[7]

Cash withdrawal requests over HUF 2,000,000 should be notified by 3.00 pm on the bank working day prior to the day of withdrawal. The demand noticed after that time should be realized on the second working day after the notice 2 days' notice over USD, EUR 3,000 in the case of cash withdrawals and in any other currencies with no regard to the amount of the cash withdrawals is required. In case the cash withdrawal is not realised because of the client's fault, the bank is authorised to debit 69,817% of the cash withdrawal's cost but min. HUF 4,188.- to the client's account in order to partly reimburse its costs. If the debited account is not denominated in HUF, the Bank will charge the minimum fee calculated at the foreign exchange selling rate on the debit date. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates

Direct debit orders and standing transfer orders will not be executed in relation to the Client Account, except for the official transfer order and the transfer order.

No debit card can be requested for the Client Account

** The promotion is valid until 28.02.2027.

[1] Fee calculation method: 0.011% of the amount of the transaction, with a minimum of the amount indicated. As a special offer**, the Bank will not charge the minimum amount indicated above.

[2] The basic account-handling fee is charged for each started month.

[3] The charge indicated above is provided as a promotional offer** of the Bank.

[4] The Bank waives the fee for the number of units specified above on a promotional** basis. The standard rate is the postal rate in force at the time.

[5] In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply

[6] It is charged when the wrong bank ID, IBAN account number, SWIFT/BIC code is given

[7] Calculation of charges: the normal charge is 0,29% of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer**.