# Key Information Document

## PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## PRODUCT

Interest Rate Swap (Receiver)

- Manufacturer: **UniCredit Bank Hungary Zrt. – https://www.unicreditbank.hu (subgroup of UniCredit S.p.A. together with its consolidated holdings)**
- Call +36 1 301-1370 for more information.
- Magyar Nemzeti Bank is responsible for supervising UniCredit Bank Hungary Zrt. in relation to this Key Information Document.
- Production date of the KID: 19/05/2026

**You are about to purchase a product that is not simple and may be difficult to understand.**

## 1. WHAT IS THIS PRODUCT?

### TYPE

An Over the Counter (OTC) derivative contract – Interest Rate Swap (Receiver)

### TERM

The product has a fixed contractually agreed term and will terminate after 5 years.

### OBJECTIVES

Interest rate swaps are used for managing interest rate risks.

An interest rate swap is an agreement between two contracting parties (client/UniCredit Bank Hungary Zrt.) to exchange interest payments, calculated on a notional amount during the contractually agreed term. The interest payments are exchanged at certain agreed dates. Terms of up to ten years are customary. The term of this agreement is divided into individual interest periods, which are determined by the period applicable to the reference rate.

In an Interest Rate Swap (Receiver) you receive a fixed interest rate and pay a floating interest rate (reference rate, if applicable plus a spread) in the same currency. The fixed interest rate is determined when the contracting parties enter into the swap. The reference rate (e.g. EURIBOR) is reset two banking days before the start of a respective interest period. Any reference rate with applicable periods (e.g. 3 month EURIBOR) can be selected as base for the floating interest payments. In general the parties agree to offset the two interest payments, so that only the amount in excess at the end of each interest period is actually paid. If the floating interest rate and/or the fixed interest rate is negative, the direction of the respective interest payment changes.

The notional amount of the Interest Rate Swap (Receiver) serves merely to calculate the respective interest payment. There is no amount payable/receivable equal to the notional amount.

You can enter into this product also in a foreign currency.

**Sample product terms are set out below and are based on legally predefined or realistic assumptions and may not match your specific contract details.**

| | |
|---|---|
| **Term** | 5 years |
| **Notional amount** | HUF 3,500,000 |
| **Client receives (fixed interest rate)** | 4.69% p.a.<br>quarterly payments<br>day-count convention Act/360 |
| **Client pays (floating interest rate)** | 3 months BUBOR<br>quarterly payments<br>day-count convention Act/360 |
| **Day-count convention** | act/360 means: Interest days in the counter are based on the number of calendar days.<br>The calendar year in the denominator is set for 360 days.<br>30/360 means: The calendar month consists of 30 interest days. The calendar year is set for 360 days. |

### INTENDED RETAIL INVESTOR

This product is designed for retail investors who

(i) hold this product for the contractually agreed term,

(ii) are in the position to bear losses that may be unlimited and

(iii) have comprehensive knowledge of and/or past experience with OTC derivatives and the financial markets.

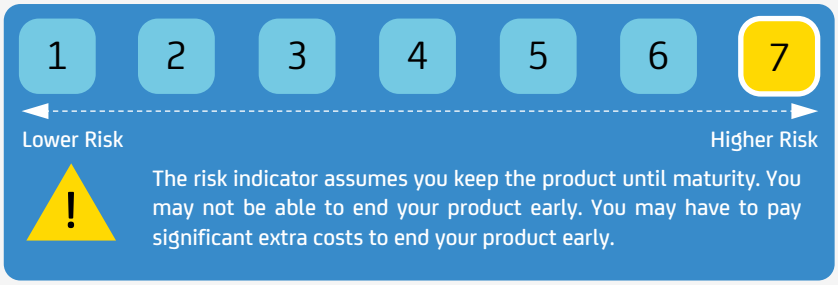
## 2. WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

### RISK INDICATOR

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose

money because of movements in the markets or because we are not able to pay you.

We have classified this product as 7 out of 7, which is the highest risk class.




**Be aware of currency risk. You may pay and/or receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

In some circumstances you may be required to make payments to pay for losses. **The total loss you may incur may be significant.**

This product does not include any protection from future market performance so you could incur significant losses.

If we are not able to pay you what is owed, you could incur significant losses.

### PERFORMANCE SCENARIOS

**What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.**

| **Recommended holding period:**<br>**Example notional amount:**<br>**Scenarios** | | **If you end after 1 year** | **5 years**<br>**HUF 3,500,000**<br>**If you end after 5 years** |
|---|---|---|---|
| **Minimum scenario** | There is no minimum guaranteed return.<br>You may have to make further payments to cover losses. | | |
| **Stress scenario** | What you might get back or pay after costs | HUF -1,287,691 | HUF -4,976,816 |
| | Average return/loss over notional amount each year | -36.8% | -28.4% |
| **Unfavourable scenario** | What you might get back or pay after costs | HUF -265,752 | HUF -4,132,308 |
| | Average return/loss over notional amount each year | -7.6% | -23.6% |
| **Moderate scenario** | What you might get back or pay after costs | HUF -260,894 | HUF -2,331,792 |
| | Average return/loss over notional amount each year | -7.5% | -13.3% |
| **Favourable scenario** | What you might get back or pay after costs | HUF -188,768 | HUF -1,358,961 |
| | Average return/loss over notional amount each year | -5.4% | -7.8% |

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back or pay.

The favourable, moderate, unfavourable and stress scenarios represent possible outcomes, which have been calculated based on simulations using the past performance of the reference rate over the past 5 years. The stress scenario shows what you might get back or pay in extreme market circumstances.

This product cannot be easily cashed in. This means it is difficult to estimate how much you would get back if you cash in before the end of the recommended holding period. You will either be unable to cash in early or you will make a large loss if you do so.

## 3. WHAT HAPPENS IF UNICREDIT BANK HUNGARY ZRT. IS UNABLE TO PAY OUT?

Counterparties of derivative transactions are exposed to the risk that UniCredit Bank Hungary Zrt. becomes unable to discharge its obligations under the transaction, for example in the case of an insolvency (inability to pay or overindebtedness) or in the case resolution measures are taken by an authority against the credit institution. Such a decision to take resolution measures can, for example, be taken if the assets of the institution are less than its liabilities, where it is unable or will, in the near future, be unable to pay its debts or other liabilities as they fall due, or where it requires extraordinary public financial support. Where resolution measures are taken, the competent resolution authority can decide on an early termination of the derivative transaction. In the case such early termination results in a claim of the counterparty against the credit institution, the decision of the resolution authority can lead to a partial or complete reduction of the principal amount of this claim or in a conversion of this claim in to equity (shares or other types of equity).

If UniCredit Bank Hungary Zrt. does not fulfil its obligations connected with the product or is unable to pay, you can lose part of or the full payout or can suffer an unlimited loss. This product is not protected by any deposit guarantee scheme, legal or otherwise, or any other type of guarantee.

## 4. WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### COSTS OVER TIME

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- The product performs as shown in the moderate scenario.
- A notional amount of HUF 3,500,000

| | If you end after 1 year | If you end after 5 years |
|---|---|---|
| **Total costs** | HUF 162,750 | HUF 113,750 |
| **Annual cost impact (*)** | 4.7% | 0.7% |

(*) This illustrates how costs reduce your return in relation to the notional amount each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be -12.6% before costs and -13.3% after costs.

### COMPOSITION OF COSTS

| One-off costs upon entry or exit | | If you end after 1 year |
|---|---|---|
| **Entry costs** | These costs are already included in the price you pay. | Up to HUF 113,750 |
| **Exit costs** | These costs only apply if you exit before maturity (end of the agreed term). | HUF 49,000 |

## 5. HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

### Recommended holding period: 5 years

The recommended holding period corresponds to the contractually agreed term. You are not entitled to unilaterally terminate the product prematurely. However, the right of early termination may be agreed for one or both contracting parties. In the event of an agreed early termination, you will either receive or pay a compensation payment, which is made up of the market value of the product and the termination costs, including a margin earned by the bank. Significant additional costs may be incurred.

## 6. HOW CAN I COMPLAIN?

You can make complaints about the product, or about the behaviour of the issuer of the product or of the persons that provide advice regarding or who sell the product, on the following website https://www.unicreditbank.hu, in writing to 1054 Budapest Szabadság tér 5-6. or via e-mail to treasurysales@unicreditgroup.hu.

## 7. OTHER RELEVANT INFORMATION

Additional product information is available on request. UniCredit Bank Hungary Zrt. reviews this Key Information Document annually. The latest version of the document is available for you under https://www.unicreditbank.hu. In addition the Key Information Document can be obtained free of charge at UniCredit Bank Hungary Zrt. 1054 Budapest Szabadság tér 5-6. Piacok Igazgatóság / Treasury Értékesítés. In case you need further information or looking for customer advice, feel free to contact us.

General information regarding financial instruments can be found in the brochures “Basic Information on Financial Derivatives” and “Basic Information on Financial Futures”, and in the disclaimer “Basic Risks for financial futures transactions”, which you can request free of charge at UniCredit Bank Hungary Zrt. 1054 Budapest Szabadság tér 5-6. Piacok Igazgatóság / Treasury Értékesítés.