

# SMART GUIDE TO BANK CARDS FOR PRIVATE CUSTOMERS



## USEFUL INFORMATION ABOUT THE USE OF BANK CARDS

We have collected the most important information and advantages regarding **debit and credit cards** (also supplementary cards) for private customers, in order to make it easier for you to use your bank card.

If you have any questions **please call UniCredit Telephone Banking on +36 (1/20/30/70) 325 3200**, or contact our advisors in our branches who are at your disposal.

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### ATTENTION!

#### What to do in case of suspected fraud?

If you lost your bank card or it was stolen, or you find purchases you did not initiate on your statement or through the text message service, please **call our Telephone Banking service immediately on +36 (1/20/30/70) 325 3200**, where you can immediately block your bank card with the help of our colleagues.

### BANK CARD ACTIVATION

- UniCredit Bank **always sends** or gives you an **inactive (non-activated) bank card**. (Debit bank cards and renewed credit cards are sent to clients by mail, while new credit cards are given out at the branch.)
- The bank card **cannot be used in an inactive state**.
- The bank card activation has to be done by the **cardholder**.
- If the cardholder does not activate the bank card within 90 days after the last day of the month of the bank card application or, in the case of a renewed card, after 180 days of the expiry month, the bank may cancel the bank card. In case of a renewed credit card, the client shall pay all

### HOW TO ACTIVATE YOUR BANK CARD?

	NEW CARD OR REPLACEMENT CARD	RENEWED CARD
DEBIT CARD	<p><b>Activation is only available through UniCredit Telephone Banking:</b></p> <p>Please call our service 24 hours a day on <b>+36 1 325 3200</b>. Please press <b>8 for English language</b> and choose bank card menu.</p> <p><b>To activate your debit card you will need:</b></p> <ul style="list-style-type: none"> <li>• your 16-digit <b>card number</b>;</li> <li>• <b>the expiration date</b> of your card ("VALID THRU" field is in a month/year format);</li> <li>• your <b>Telephone Banking user ID</b> (from your Telephone Banking contract,);</li> <li>• your <b>Telephone Banking personal identification number (PIN)</b> – a 4 or 6 digit number that differs from your card PIN.</li> </ul> <p><b>If you do not have a Telephone Banking contract</b>, or have lost or forgotten your user ID or PIN code, you can apply for a new one in our branches.</p>	<p><b>Activation through the first transaction with entering your PIN code:</b></p> <ul style="list-style-type: none"> <li>• ATM cash withdrawal,</li> <li>• balance inquiry at a domestic UniCredit Bank ATM,</li> <li>• using the activation menu at a domestic UniCredit Bank ATM or</li> <li>• purchase transaction approved by your PIN code (in case of MasterCard and Maestro bank cards).</li> </ul> <p><b>or you can activate your card through Telephone Banking service</b> (see details at new cards).</p>
CREDIT CARD	You will receive the card in our branch where it will be automatically activated.	<b>Through Telephone Banking service</b> (see details at new cards).

## CARD TYPES

### DEBIT CARDS

#### Mastercard Unembossed – speed

- Bank card with contactless function: easy, fast and convenient payment on contactless terminals.
- For travelling abroad – for an annual fee – you can apply for travel insurance.



#### Mastercard Standard and Visa Classic – comfort

- Embossed bank cards: the account balance is not verified by the bank under the authorization process in every case so you are allowed to make offline (card-not-present) transactions (hotel booking, car rental).
- Travel abroad with the travel, health, accident and luggage insurance included in the annual fee.
- Mastercard card has contactless function too: easy, fast and convenient payment on contactless terminals.



#### Mastercard Premium Banking – uniqueness

- Embossed unique bank card: the account balance is not verified by the bank under the authorization process in every case so you are allowed to make offline (card-not-present) transactions (hotel booking, car rental).
- Travel within the country and abroad with the free of charge travel, health, accident and luggage insurance linked to the card.
- Free of charge assistance services are linked to the card – which are included in the annual fee – to make your life more comfortable.
- The card has contactless function too: easy, fast and convenient payment on contactless terminals.



#### Mastercard Gold\* and Visa Gold – exclusivity

- Embossed exclusive bank cards: the account balance is not verified by the bank under the authorization process in every case so you are allowed to make offline (card-not-present) transactions (hotel booking, car rental).
- Travel within the country and abroad with the free of charge travel, health, accident and luggage insurance linked to the card.
- \*A Mastercard Gold bank card also offers you additional services as well:
  - use the Mastercard Lounge free of charge at the Sky Court Terminal at Budapest Liszt Ferenc International Airport.
  - register free of charge for the Mastercard Premium Selection Program and enjoy the exclusive offers.
- Mastercard card has contactless function too: easy, fast and convenient payment on contactless terminals.



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## WHAT ARE THE ADVANTAGES OF DEBIT CARDS?

- easy purchases within the country and abroad,
- safe online shopping,
- purchases with the card are free of charge<sup>1</sup> in most account packages as a special offer,
- easy cash withdrawal from ATMs both within the country and abroad,
- query your account balance on UniCredit ATMs within the country,
- top up your mobile phone on ATMs within the country,
- **deposit cash** in your UniCredit account on UniCredit ATMs and use it immediately for card purchases,
- take part in **bank card promotions** with your UniCredit bank card.

<sup>1</sup> The standard fee for bank card purchases is 0.3%, or no more than HUF 6,000, which will not be charged by the bank as a special offer. This promotional offer is valid until withdrawn. In certain account packages the bank charges not only the transaction fee but also a booking entry fee for each purchase transaction. As a special offer, the bank will not charge the fee indicated above to the bank accounts specified in the respective terms and conditions as long as the promotion is not withdrawn. The detailed rules of the standard (not promotional) fees and charges are included in the bank's announcements and list of conditions for private customers.

## CREDIT CARDS

### Mastercard Orange credit card

An electronic credit card with contactless function and cashback promotion in which you can get money back on the basis of credit card purchases if you fulfill the conditions. The promotion is valid until withdrawal.



### Mastercard Blue credit card

Embossed credit card with contactless function, travel insurance for abroad and cashback promotion in which you can get money back on the basis of credit card purchases if you fulfill the conditions. The promotion is valid until withdrawal.



### Mastercard Gold embossed credit card

Embossed credit card with wider travel insurance for abroad, several premium services, contactless function and cashback promotion. The promotion is valid until withdrawal.



### Mastercard Platinum embossed credit card

High prestige embossed credit card with wide travel insurance, travel bonus package, exclusive services, contactless function and cashback promotion. The promotion is valid until withdrawal.



You can find the details of the cash-back promotion for credit cards at [www.unicreditbank.hu/creditcard\\_information](http://www.unicreditbank.hu/creditcard_information).

### A Mastercard Gold and Platinum credit cards also offer you additional services as well:

- use the Mastercard Lounge free of charge at the Sky Court Terminal at Budapest Liszt Ferenc International Airport.
- register free of charge for the Mastercard Premium Selection Program and enjoy the exclusive offers.

Credit card APRs: Gold credit card: 37.22%, Platinum credit card: 37.17%, Orange/Blue credit card: 36.20%.

The APR has been determined in consideration of the current conditions and the prevailing legal provisions and may be modified in the event of any changes in such conditions. With regard to loans with variable interest rates, the APR will not reflect the interest rate risk of the loan.

## BANK CARD FUNCTIONS

### FEATURES OF CHIP CARDS

#### What should I know about chip cards?

Chip cards are bank cards which have a chip on their front side in addition to the traditional magnetic stripe. Due to its electronic protection, the information stored on the chip is more difficult to copy, thus in this respect, the chip card provides greater security compared to bank cards with magnetic stripes only.

It is an important change that purchases made with chip cards are always made with PIN code, when the bank card is accepted through the chip reader. In addition to the chip, these bank cards will still have the magnetic stripe since chip readers may not always be available, typically outside the European Union.

### MASTERCARD CONTACTLESS CARDS

The Mastercard **contactless payment** is a **payment technology**: you only **tap** the card to the terminal and the transaction will immediately be completed, there is no need to scan the magnet stripe or the chip of the card.

If you see the  icon on the terminal, you can use the contactless function of your card.

#### How to use the contactless function?

-  Check the purchase amount on the terminal.
-  Tap your card to the terminal.
-  A beep and flash of the terminal lights indicate a successful payment.
-  For amounts higher than 5000 HUF you have to enter your PIN code.

#### What are the advantages of the contactless bank card?

- It can be used as a normal bank card: for purchase, online shopping or cash withdrawal from ATMs.
- You can pay with one tap: at the terminals with PayPass contactless logo you do not have to pass over your bank-card because it is not necessary to insert the card into the terminal. .
- In case of contactless payments under HUF 5,000 you don't even have to enter your PIN code.

#### Is the contactless payment secured?

The contactless payment is a new and safe payment technology which makes bank card purchases more convenient.

- During payment **you will keep your bank card**, you do not have to give it to the cashier, so you can exclude any risk that may arise from that.
- The bank card operates from 4-6 centimetres from the contactless terminal. Due to the **small distance**, no abuse is possible.
- You will still receive the receipt or invoice after the purchase, so later you can check your bank card transactions.
- If you applied for text message (SMS) service, the bank will send messages about all the bank card transactions.

#### Where can you pay with your contactless bank card?

You can pay with your contactless bank card at any place where you see the  icon on the terminal.

For example, at fast-food restaurants, department stores, shops, restaurants, coffee shops, cinemas and the number of places are increasing continuously all over the country.



## FEES, SETTLEMENTS RELATED TO BANK CARD USAGE

### BANK CARD ISSUER AND MEMBERSHIP FEE

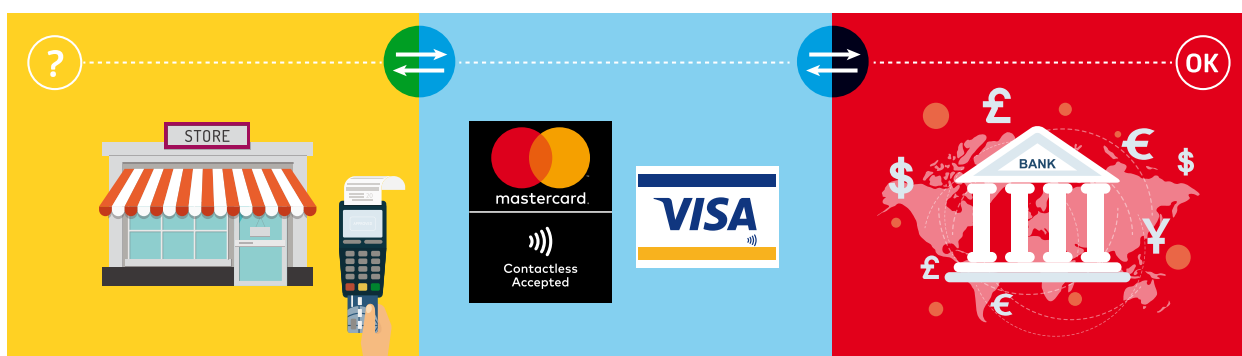
Based on the contract concluded with you and the bank's currently valid List of Conditions, the bank may charge an issuer and a membership fee.

	DUE DATE OF ISSUER FEE	DUE DATE OF MEMBERSHIP FEE
DEBIT BANK CARDS	After the application, the fee is charged upon the first production of the bank card.	Once a year, subsequently, on the first working day of the month following the month of the issuance of the bank card, each year.  If a new card is also produced in the given year as a renewal of the previous bank card, the membership fee will be charged in the month when the first card was issued.
CREDIT CARDS	After the application, upon the first activation of the bank card.	Once a year, subsequently, on the first working day of the month following the month of the issuance of the bank card, each year

## THE PROCESS AND SETTLEMENT OF BANK CARD TRANSACTIONS IN CASE OF DOMESTIC, FOREIGN AND ONLINE PURCHASES.

### PROCESS OF BANK CARD PURCHASES

1. The merchant (acquirer) bank will request an authorisation for the transaction and, in case of UniCredit Bank's positive response, the amount will be blocked (hold amount) on the customer's account and the transaction will be successful.
2. After the transaction, the acquirer bank will submit the transaction for settlement and UniCredit Bank will book the transaction (booked amount) on the customer's account based on the received data.



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- Upon the authorization (1), the bank will always receive the amount in HUF.
- For this reason, the text message on the transaction will always include a HUF amount even if the purchase was made abroad, not in HUF currency.
- **In case of transactions initiated at a foreign merchant, when the merchant's bank does not account in HUF**, the HUF amount in the text message will differ from the amount actually charged to the HUF bank account due to the difference between the conversion rates were valid on blocking and booking day.
- Card companies (Visa, Mastercard) participate in the settlement (2) process. If the merchant's bank is **not in Hungary**, the card company will convert the amount into its own settlement currency. Transactions where the country code of the transaction is not Hungarian qualify as foreign transactions.
  - The Visa card company (American) applies USD-based settlements.
  - The Mastercard company applies EUR-based settlements except if you initiated transactions with your Mastercard debit bank card abroad in USD, where in such case, the currency of the settlement is USD (in the case of Mastercard credit cards, the card company settles each transaction in EUR at UniCredit Bank).
  - Transactions concluded in HUF abroad are exceptions at both card companies. If the account to be charged is HUF-based, the HUF amount of the transaction tallies with the HUF amount charged to the account and neither the bank nor the card company applies conversion.
- During the settlement (2), UniCredit Bank will convert the USD/EUR amount sent by the card company to the bank into the currency of the card coverage account(s) with the FX rate valid on the date of conversion, and the transaction amount will be charged/booked this way.
- If there was no conversion during the settlement i.e. both the amount of the transaction and the settlement applied by the card company as well as the card coverage account(s) are in the same currency, the booked amount will tally with the original amount of the transaction (e.g. a purchase was made in EUR with a Mastercard debit or credit card, and the coverage account is in EUR).
- In the case of **domestic** bank card transactions where the currency of the amount on the certificate is the same as that of the bank account covering the bank card usage and the credit line related to the credit card, and the amount charged to the bank account or the credit line tallies with the amount on the certificate, the bank does not perform any conversion.

### ONLINE BANK CARD SHOPPING

- You can make purchases online with all UniCredit debit and credit bank cards.
- In order to authorise the transaction, the merchant can only request the data on the bank card and the Special code on the back side of the card but not the PIN code.
- During online purchases, the rules for accounting are not the same as the rules for purchases with a normal bank card – see above.
- When shopping online, review the contractual conditions of the acquirer merchant since by accepting these conditions you can give your consent to the merchant to initiate a charge when using additional services without you or an unauthorised user giving the bank card data again.
- Please always keep the confirmation e-mails and other confirmations received during online shopping for the administration of a potential complaint later.



## SERVICES LINKED TO BANK CARDS

### FLEXIBLE ACCOUNT SETTINGS FOR UNICREDIT DEBIT CARDS

You can link several bank accounts (both HUF and foreign currency) to your UniCredit debit card simultaneously.

#### You have two options when choosing flexible account settings:

- In the case of **transactions charged in the order of accounts**, transactions are charged in the order of accounts specified by you, without reference to the currency of the settlement of the bank card transaction of the card company.
- In the case of **transactions charged in the settlement currency and in the order of accounts**, transactions are charged automatically to the bank account held in the currency of the settlement of the card company<sup>1</sup>. If your bank card is not linked to an account held in the relevant currency, the transaction amount will be charged in the order of accounts specified by you.

#### What are the advantages of flexible account settings?

- You can determine the order of your accounts, and may later change the order flexibly<sup>2</sup>.
- You can link your debit card to several HUF accounts or a combination of HUF and other foreign currency accounts, which gives you access to the balances of all the accounts linked to your bank card.
- You do not need a foreign-currency based bank card if you wish to spend from your foreign currency account<sup>1</sup>.
- Your transactions may be settled in the currency of the settlement of the card company. If your debit card is linked to an account held in that currency, and the transaction completed with the card was made in the same currency as that of the settlement of the card company, then you do not need to calculate with the exchange rate <sup>1</sup>.
- Apply for our text message (SMS) service to receive daily information on the combined balance of your accounts via SMS.
- The registration and changes of the flexible account settings service are free of charges.

If you wish to link your bank card to a new bank account or wish to change your current account settings, **please contact our advisors at our branches**, who will help you. Alternatively, you can **call +36 1 325 3200**. For the latter Telephone Banking identification is needed. The information is not comprehensive. The terms and conditions relevant to the settlement currency of bank card transactions and to the settlement exchange rate are set out in UniCredit Bank's Business Rules on Bank Cards, which is available on our website and at our branches.

<sup>1</sup> 1 In the case of transactions charged in the settlement currency and in the order of accounts. Transactions initiated with a Mastercard debit card outside the territory of Hungary are settled in USD if initiated in USD and are settled in EUR in all other cases; such transactions are always settled in USD in the case of a Visa card except where the currency of the amount indicated on the receipt/the amount approved is HUF and is the same as that of the bank account(s) providing coverage for the use of the card, in which case the amount charged to the account(s) will be the same as the amount of the transaction indicated on the receipt/the transaction approved.

<sup>2</sup> In the case of multiple bank cards, the order of accounts set for each card can only be completely the same or completely different from the order set for the other cards.

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## CASH DEPOSITS THROUGH UNICREDIT ATMS

With the use of **our service**, you can deposit **cash** to your HUF account held with UniCredit Bank through ATMs located throughout Hungary.

**To use the service, you need** an active Mastercard or VISA **debit card** issued by UniCredit Bank, and a **HUF bank account** linked to it.

The amount deposited through our ATMs is instantly available on your account, and you have free access to it for bank card purchases or cash withdrawals, as well as to make transfers and or term deposits.



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### What are the advantages of depositing cash through ATMs?

- You can deposit the cash to your bank account at any time, even outside banking hours.
- No more standing in line at the bank teller.
- No more filling out deposit slips.
- Flexible access **7 days a week, 24 hours a day**<sup>1</sup>.
- The **deposited amount is immediately available** on your current account.
- **Free of charge**<sup>2</sup>.
- No need to use envelopes, **you can just insert the bank notes directly into the ATM.**

### HOW DOES IT WORK? ONLY 5 SIMPLE STEPS

#### 1. Inserting the card



After inserting your UniCredit bank card, selecting the language, and entering your PIN, choose the “Cash deposit” menu item.

#### 2. Depositing the cash



When the cash dispenser slot opens, insert the bank notes.

#### Important information:

- Please insert only **Hungarian bank notes** into the ATM; do not insert coins.
- You can deposit a **maximum of 50 bank notes** at the same time.
- Insert the bank notes **unfolded, lengthwise** into the ATM.
- You **do not need to sort** the bank notes, nor put them in order according to denomination.
- **Do not insert torn, taped or folded bank notes.**
- **Do not insert** any other type, **non-monetary paper** (e.g. newspaper) or **envelopes**.
- Please be sure that there are **no paper clips** or any type of binding on the bank notes.

The ATM will return notes that are folded or stuck together so that you can check them. After that you may initiate a new deposit with the unfolded notes.

After insertion, **the ATM will scan the bank notes** and process them according to denomination. All of which will only take a few seconds. **The total amount of the inserted and accepted bank notes will subsequently be displayed on the screen.**

#### 3. Approval



If the displayed amount of the deposited cash is accurate, please approve the transaction to continue. Alternatively, you can also cancel the transaction at this time. In this case, the machine will return your bank card and the inserted money.

#### 4. Execution



After approval, the deposit transaction will be processed and **the approved amount will immediately become available** on the primary HUF account associated with your bank card.

**Unsuccessful transaction:** it may occur that the ATM is unable to identify a suspected counterfeit bank note. In this case, the ATM will return your bank card and retain the suspected counterfeit bank note of which it prints a receipt.

The bank notes will be inspected by UniCredit Bank, and the bank notes identified by our bank as suspected counterfeit will be inspected by the National Bank of Hungary. The Account Holder will be notified of inspection results in written.

The value of the bank notes erroneously identified as counterfeit will be credited to your account, while – similarly to deposits through branch tellers – fraudulent and counterfeited bank notes will not be remunerate.

#### 5. Receipt printing



In case of a successful cash deposit transaction, you will receive a **confirmation receipt** with the transaction details including the value of the deposited bank notes and the balance available at the time increased by the deposit.

You can easily recognize our cash deposit ATMs if you see the following stickers.



## HOGYAN FIZETHETEK BE KÉSZPÉNZT BANKAUTOMATÁN?



**1.** UniCredit kártya behelyezése  
PIN-kód megadása, készpénzbefizetés  
menüpont kiválasztása



**2.** Pénz befizetése  
csak papírpénzt helyezzen be



**3.** Jóváhagyás  
összeg ellenőrzése,  
művelet jóváhagyása



**4.** Végrehajtás  
a pénz rendelkezésre  
áll a számlán



**5.** Bizonylat nyomtatása  
őrizze meg a bizonylatot



## MIRE FIGYELJEN A PÉNZ BEFIZETÉSEKOR?

**A BANKAUTOMATÁBA  
HELYEZHETŐ:**



**HUF**  
csak forint bankjegy



hosszában, széthajtva



max. 50 bankjegy

**NE TEGYEN  
A BANKAUTOMATÁBA:**



összehajtott,  
összegyűrt pénzt



szakadt, rossz  
állapotú bankjegyet



pénzérték



gémkapcsot, pénzcsipeszt



borítékot

This information is not comprehensive and does not constitute an offer. Our detailed terms are set out in our Bank card Business Regulations and in our Lists of Conditions for Bank Cards.

<sup>1</sup> In accordance with the provisions set out in our General Terms and Conditions, the Bank reserves the right to suspend the service in the event of maintenance, internal error, etc.

<sup>2</sup> Calculation of charges: the normal fee is 0.2% of the deposit, which will not be charged by the Bank as a special offer. This special offer is valid until withdrawal.

### TIPS FOR SAFE BANK CARD USAGE

- It is important for you to keep your bank card in a safe place and regularly check that it's there.
- Do not keep your PIN code with your bank card and don't give it to anyone or make it accessible for others.
- Never lend your card to anybody and do not disclose its data to others. If you would like others to use your bank account with a bank card, you can apply for a supplementary card at any of our branches.
- Sign your bank card on the signature stripe on its back side.
- Set the daily purchase limit or the daily usage frequency limit according to your average or planned spending. Independently of the balance available on the account, any transactions exceeding the limit will automatically be rejected in order to minimise losses from potential abuses. When applying for a bank card, the bank will automatically set the limits defined in the List of Conditions but you can set different limits at any time for the fee specified in the List of Conditions at any of our branches or through our Telephone Banking service with your Telephone Banking ID and PIN code.
- With our text message service, for which a fee is charged, you can be immediately notified of the transactions performed with the bank cards related to your account (primary and supplementary card). The advantage of the service is that you can always monitor the changes to the available balance and you can notice earlier if your card is stolen and/or unauthorised persons try to use it. Always check your bank account statement and indicate it to our bank immediately if you notice any spending that were not initiated by you or the holder of the supplementary card.
- For online shopping, do not give your bank card data if:
  - the site does not show any contact details where potential complaints related to the goods/services can be arranged,
  - you apply for a free service where the disclosure of your bank card data is not justified,
  - they advertise prizes or outstanding earning opportunities and ask for bank card data for the registration,
  - always log out from the website when you finish shopping, particularly if others can also use the computer,
  - pay attention to grammar and spelling mistakes in the text of a website, you should be suspicious if the given website looks sloppy.
- Phishing: sometimes unauthorised persons try to make cardholders disclose their data through e-mail, by phone or on social media. It is important to know that neither the bank, nor the card companies (Mastercard, Visa) request bank card data (CVC code, PIN code, card number, expiry), Internet IDs, or the cardholder's personal data (name, birth date) in e-mail or by phone and they never send direct links to your e-mail address that direct you to another site where you have to specify personal data.

### What to do in case of suspected fraud?

If you lost your bank card or it was stolen, or you find purchases that you did not initiate on your bank card statement or through the text message service, please **call our Telephone Banking service immediately on +36 1 325 3200**, where you can immediately block your bank card with the help of our colleagues.

### What happens if your card is abused?

- If the cardholder acted deliberately or with serious negligence in respect of the loss, theft, unauthorised or unapproved use of the bank card, the bank will completely exclude its responsibility with regard to the damages caused by the bank card.
- If the damage was not caused deliberately or by the serious negligence of the cardholder, the latter must bear any losses that occurred before the card was reported, up to a maximum of forty-five thousand forints.
- If the damage was not caused deliberately or due to the negligence of the cardholder, and the damage was caused after the blocking of the bank card, the bank shall be held liable for the loss.

If you need further information please visit our branches or call UniCredit Telephone Banking on +36 (1/20/30/70) 325 3200 where our colleagues will assist you.