

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



Effective from: 1st of May 2025 • Published on: 30th of April 2025

Changes are marked with red underline by the Bank.

Amendments published on 30.04.2025 and entering into force on 01.05.2025.:

- Application of periodic preferential rates based on the bank's voluntary commitment

-Based on its own voluntary commitment, the bank will charge the lower fees included in the list of conditions effective from 01.02.2025, instead of the normal conditions included in this list of conditions, for the period from 01.05.2025 to 30.06.2026 - as a discount provided to its customers.

The Bank's voluntary commitment does not affect the Bank's right to modify the fees/costs included in this list of conditions, provided that the Bank will not enforce such possible modifications at the expense of the customers during the referred period. In case of any discrepancies between the Hungarian version of this List of Conditions and the present English text, the Hungarian version shall prevail



The marketed HUF bank account contracts included in this List of Conditions may also be concluded electronically, within the framework of distance selling, in accordance with Section I. 6 of the Retail Business Rules.

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment account. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions
2. Fees of HUF transfers, in-bank EUR transfers, EUR transfers within EEA 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. Fees for change of Account packages will be debited on the 15th day (or the following Banking day) of the month following contract modification's date after 1st October 2013. 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.

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- 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.
- At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
- Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)		0	
Term deposit:		Minimum term of deposit: 1 month	
Currency	Amount	Currency	Amount
HUF	250 000	JPY	5 000 000
USD	1 000	SEK	250 000
GBP	1 500	EUR	1 000
CHF	3 000		

- 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
- Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (KSH), from which the Bank may deviate in favor of the customer.

These addendums are inseparable parts of the List of Conditions for Private Customers:

- addendum: Announcement on the Execution Order of Transaction and Time Deposits
- addendum: Fees of Other Services
- addendum: Debit Bankcard – List of Conditions for Private clients
- addendum: Electronic Banking – List of Conditions for Private customers of the Bank
- addendum: List of Conditions for Private Customer of the Bank – not available account packages
- addendum: List of Conditions and Announcement – Special Conditions for customer with Premium Banking and Top Affluent Status
- addendum: Conditions for postal service

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1. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF MARKETED HUF ACCOUNT PACKAGES

	Mobil Aktiv Plusz	Ikon Plusz
Monthly account-handling fee	362 HUF/ month/ account ³⁰	free of charge as a special offer ^{1, 3}
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	0,134 %,max HUF 8079 ⁴
Default statement	Postal or Electronic	Postal or Electronic
Direct debit	Free of charges	Free of charges
In-bank or bank-to-bank standing orders from HUF account to another customer's account	Free of charges	Free of charges*
In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges*
Issuer fee of Mastercard Unembossed card / Membership fee⁵ (not available from 1st January 2021)	3 892 HUF/ 5 137 HUF	3 892 HUF/ 4 514 HUF ^{k1}
Issuer fee of Mastercard Unembossed supplementary card / Membership fee⁵ (not available from 1st January 2021)	3 892 HUF/ 5 137 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer / membership⁵ fee of Mastercard Standard card, and membership⁵ fee of VISA Classic (VISA Classic bank card not available from 1st January 2021)	7 627 HUF ^{31,35} / 10 123 HUF ³⁵	Free of charges ⁷ / 8 721 HUF ^{k1}
Issuer / membership⁵ fee of Mastercard Standard supplementary card	7 627 HUF/ 10 123 HUF	7 627 HUF/ 8 721 HUF ^{k1}
Issuer fee of Mastercard Gold card / Membership fee⁵	28 037 HUF/ 32 709 HUF	According to the Bank Card List of Conditions – For Private Clients ³⁶
Issuer fee of Mastercard Gold supplementary card / Membership fee⁵	28 037 HUF/ 32 709 HUF	According to the Bank Card List of Conditions – For Private Clients
Premium Banking Embossed Mastercard (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
VISA Classic/VISA Gold bank card	Not applicable	Not applicable

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(VISA Classic and VISA Gold bank card not available from 1st January 2021)		
eBanking fee	Free of charges	Free of charges
mBanking fee	Free of charges	Free of charges
Cancellation fee of HUF domestic transfer order	6 732 HUF	6 732 HUF

		Mobil Aktiv Plusz	Ikon Plusz
Commission on in-bank⁹	Transfer orders between the accounts of the same Client⁸	Free of charges	Free of charges*
	by eBanking	0,566 %, min. HUF 152, max. 24641 HUF	Free of charges*
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,566 %, min. HUF 244 , max. 24641 HUF	Free of charges*
	by original bank form	0,953 %, min. HUF 1217 , max. 40070 HUF	0,726 %, min. 1 144 HUF, max. 31 228 HUF
	by non-original form ¹⁰	1,382 %, min. 2313 HUF	1,128 %, min. 2 420 HUF
Commission on bank-to-bank⁹	by eBanking	0,566 %, min. HUF 270 , max. 24641 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,566 %, min. HUF 276 , max. 24641 HUF	Free of charges
	by original bank form	1,144 %, min. HUF 1465 , max. 45469 HUF	0,926 %, min. 1564 , max. 36882* HUF
	by non-original form ¹⁰	1,382 %, min. 2313 HUF	1,128 %, min. 2 420 HUF
	EFER transfers	0,594 %, min. HUF 371 , max. 24311 HUF	0,444 %, min. 371 HUF, max. 14 311 HUF
	VIBER transfers	1,307 %, min. HUF 14528 , max. 160675 HUF	1,016 %, min. 14 528 HUF, max. 150 675 HUF
Cash out	On UniCredit ATM in Hungary	1,34 %, min. 383 HUF	Monthly the first 4 transaction is free of charges ¹¹
	On UniCredit ATM in Hungary using mCash service	1,34 %, min. 383 HUF	Monthly the first 4 transaction is free of charges ¹¹

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	On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	0,459 %, min. 156 HUF	Monthly the first 4 transaction is free of charges ¹¹
	On other ATM in Hungary	2,028 % + HUF 869 , min. 1159 HUF	1,38 % + HUF 756 , min. 1014 HUF
	On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	0,945 % + HUF 642 , min. HUF 724	0,945 % + HUF 642 , min. 724 HUF

		Mobil Aktiv Plusz	Ikon Plusz
Cash out	On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	2,884 % + 4,83 EUR	2,399 % + 4,83 EUR
	On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated inside the EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	1,34 %, min. 383 HUF	0,783 %, min. HUF 336
	On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	2,965 % + 6,76 EUR	2,479 % + EUR 6,76
	On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated inside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	2,028 % + HUF 869 , min. 1159 HUF	1,38 % + HUF 756 , min. HUF 1014
	Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	1,768 % + HUF 657 , min. 1144 HUF	1,285 % + HUF 657 , min. HUF 1144

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Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	2,961 % + 9,29 EUR	2,479 % + 9,29 EUR
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated inside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	1,768 % + HUF 657 , min. 1144 HUF	1,285 % + HUF 657 , min. 1144 HUF
Cash out in HUF from HUF account	2,116 %, min. HUF 1598 , max. HUF 508512	1,753 %, min. HUF 1452 , max. HUF 508512
Cash out in FCY from HUF account	1,281 %, max. 77 138 HUF (at buying and selling rates of exchange)	0,77 %, max. 9 690 HUF (at buying and selling rates of exchange)
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation ²¹	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 21).	
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	Free of charges

	Mobil Aktiv Plusz	Ikon Plusz
SMS notifications on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients ¹²
SMS notifications on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients ¹²
Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients ¹²
eBanking, and UniCredit Mobile application Daily maximum limit amount -SMS -mToken	10 000 000 HUF / day 20 000 000 HUF / day	10 000 000 HUF / day 20 000 000 HUF / day
mCash transaction limit	150 000 HUF / transaction	150 000 HUF / transaction
mCash daily limit	150 000 HUF / day	150 000 HUF / day
Secondary identifier assignment³², modification³², confirmation³³, deletion³⁴		
in Branch	2 693 HUF	
by eBanking or in Giro message, or by UniCredit mBanking	Free of charge until 31.08.2025. The normal fee is HUF 1346. It is not charged by Bank during the promotion period. The promotion period is valid until revoke but at least until 31.08.2025.	

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The money transfer fees initiated by the Client and held in the name of the Client to the debit of a bank account listed in the current list of conditions but submitted through a payment service provider (third party provider (TPP)) providing payment initiation service, are identical with the transfer fees submitted through mBanking under the same account package.

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders

		Mobil Aktiv Plusz	Ikon Plusz
In-bank EURO payment orders ⁹	by eBanking	0,556 %, min. HUF 152 , max. HUF 24641	Free of charges*
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Bank	0,556 %, min. HUF 244 , max. HUF 24641	Free of charges*
	by original bank form	0,953 %, min. HUF 1217 , max. HUF 40070	0,726 %, min. HUF 1144 , max. HUF 31228*
	by non-original form ¹⁰	1,382 %, min. HUF 2313	1,128 %, min. HUF 2420*
Bank-to-bank SEPA payment orders ⁹	by eBanking	0,566 %, min. HUF 270 , max. HUF 24641	Free of charges*
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Bank	0,566 %, min. HUF 276 , max. HUF 24641	Free of charges*
	by original bank form	1,144 %, min. HUF 1465 , max. HUF 45469	0,926 %, min. HUF 1564 , max. HUF 36882*
	by non-original form ¹⁰	1,382 %, min. HUF 2313	1,128 %, min. 2 420 HUF
	Urgent EUR payment orders	1,091 %, min. HUF 3398 , max. HUF 160675 ²⁸	0,941 %, min. 3 398 HUF, max. 150 675 HUF ²⁸
Bank-to-bank and in-bank EURO Standing Orders		Free of charges	Free of charges*
Transfer orders with missing data/errors ¹⁶		10,77 EUR ¹⁷	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77 EUR ¹⁷	

Change of Account packages	to an account with higher handling fee	1 346 HUF ¹³ (Normal fee: 4 039 HUF)
	to a Partner account with higher handling fee	Free of charges ¹³ (Normal fee: 4 039 HUF)
	to an account with lower handling fee	4 039 HUF
	to a Partner account with lower handling fee	Free of charges ¹³ (Normal fee: 4 039 HUF)

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Postal charges (charged for each statement and other postal consignments to the Customer)		Sending monthly 1 statement free of charges ¹⁴	
	Credit entries to HUF accounts	Free of charges	
Credit entries (Forint)	Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.	
	FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge ²⁹) ¹⁸	672 HUF/item ¹⁵	
Debit items (Forint)	Postal payment order by paper form	According to the conditions detailed in Addendum No. 7. + HUF 67/payment order	
	Postal payment orders by eBanking	According to the conditions detailed in Addendum No. 7. + HUF 67/payment order	
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)	Transfer orders with missing data/errors ¹⁶	10,77 EUR ¹⁷	
	Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	10,77 EUR ¹⁷	
		Mobile Aktív Plusz account	Ikon Plusz account
Commission on bank-to-bank payment orders ^{19, 9}	by eBanking, UniCredit Mobile application and Telephone Banking	0,849 %,min. EUR 7,9	0,564 %,min. EUR 8,24*
	by original bank form	1,01 %,min. EUR 15,81	0,726 %,min. EUR 16,54*
	by not original bank form or by special processing ¹⁰	1,079 %,min. EUR 23,73	0,793 %,min. EUR 24,83*
	Bank-to-bank Standing Orders	0,849 %,min. EUR 7,9	0,564 %,min. EUR 8,24*
Commission on in-bank payment orders ⁹	by eBanking, UniCredit Mobile application and Telephone Banking	0,768 %,min. EUR 6,72	0,484 %,min. EUR 8,24*
	by original bank form	0,916 %,min. EUR 15,82	0,632 %,min. EUR 16,54*
	by not original bank form or by special processing ¹⁰	1,01 %,min. EUR 23,73	0,726 %,min. EUR 24,83*
	In-bank Standing Orders	0,768 %,min. EUR 7,9	0,484 %,min. EUR 8,24*

	Mobile Aktiv Plusz account	Ikon Plusz account
Fees for immediate transfer orders initiated using the unified data entry solution		
Immediate transfer initiated using a QR code	Free of charge ³⁷	Free of charge ³⁷
Immediate transfer initiated using deep linking	Free of charge ³⁷	Free of charge ³⁷
Immediate transfer initiated using NFC	Free of charge ³⁷	Free of charge ³⁷
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-bank transfer launched with UniCredit eBanking, mBanking ³⁸	The same as the fee of a single in-bank transfer launched with UniCredit eBanking, mBanking ³⁸
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-bank transfer launched with UniCredit eBanking, mBanking ³⁸	The same as the fee of a single in-bank transfer launched with UniCredit eBanking, mBanking ³⁸
Submission of a payment request addressed to an in-bank payer as a Beneficiary	Free of charge ³⁹	Free of charge ³⁹
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of charge ³⁹	Free of charge ³⁹
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of charge ⁴⁰	Free of charge ⁴⁰

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2. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS

Account opening			Free of charges	
Account-handling fee			692 HUF / month / account ^{1'25'20}	
Postal charges (charged for each statement and other postal consignments to the Customer)			Sending monthly 1 statement free of charges ¹⁴	
FCY credit entries to FCY accounts			Free of charge ²⁴	
FCY Debit Transfers (non-EUR Debit Transfers within EEA and FCY Debit Transfers outside EEA)	Commission on bank-to-bank payment orders⁹	by eBanking, UniCredit Mobile application and Telephone Banking	0,741 %,min. EUR 9,73	
		by original bank form	1,037 %,min. EUR 16,39	
		by not original bank form or by special processing ¹⁰	1,104 %,min. EUR 24,61	
	Commission on in-bank payment orders⁹	by eBanking, UniCredit Mobile application and Telephone Banking	0,741 %,min. EUR 8,17	
		by original bank form	0,93 %,min. EUR 16,39	
		by not original bank form or by special processing ¹⁰	1,037 %,min. EUR 24,61	
	Bank-to-bank Standing Orders			0,862 %,min. EUR 8,17
	In-bank Standing Orders			0,782 %,min. EUR 8,17
Urgent FCY payment orders and urgent FCY payment orders with conversation between accounts of the same Client through eBanking (in HUF, EUR and USD)			1,091 %,min. EUR 43,58	
FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)	Commission on in-bank EURO payment orders⁹	by eBanking	0,558 %,min. HUF 162 ,max. HUF 25337	
		by Telephone Bank	0,558 %,min. HUF 261 ,max. HUF 25337	
		by original bank form	1,012 %,min. HUF 1306 ,max. 41927 HUF	
		by not original bank form ¹⁰	HUF 1,475 ,min. HUF 2483	
	Commission on bank-to-bank SEPA payment orders⁹	by eBanking, UniCredit Mobile application	0,558 %,min. HUF 289 ,max. HUF 25337	
		by Telephone Bank	0,558 %,min. HUF 295 ,max. HUF 25337	
		by original bank form	1,22 %,min. HUF 1574 ,max. HUF 47733	
		by not original bank form ¹⁰	HUF 1,475 ,min. HUF 2483	
EUR in-bank and bank-to-bank Standing Orders			0,558 %,min. HUF 79 ,max. HUF 25337	
Commission on urgent EUR payment orders			1,307 %,min. HUF 14528 ,max. HUF 160675 ²⁶	

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HUF Debit transfers on FCY accounts

Commission on bank-to-bank payment orders⁹	by eBanking, UniCredit Mobile application and Telephone Bank	0,862 %,min. HUF 243
	by original bank form	1,037 %,min. HUF 409
	by not original bank form or by special processing ¹⁰	1,104 %,min. HUF 1311
Commission on in-bank payment orders⁹	by eBanking, UniCredit Mobile application and Telephone Bank	0,768 %,min. HUF 243
	by original bank form	0,943 %,min. HUF 409
	by not original bank form or by special processing ¹⁰	1,037 %,min. HUF 1311
Bank-to-bank Standing Orders		0,862 %,min. HUF 242
In-bank Standing Orders		0,768 %,min. HUF 242
Transfer orders with missing data/errors ¹⁶		10,77 EUR ¹⁷
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77 EUR ¹⁷
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation)²¹		Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 21).

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3. CASH TRANSACTIONS

Cash in – to the credit of the account	In the currency of the account	Free of charges ²² , except for payments in high number (above 100 pieces) of coins, the fee is 0,269% of the payment amount		
	In different currency	free of charges ²² , (at buying and selling rates of exchange)		
HUF cash payments of high number of notes (above 1,000 pieces of notes)		0,341 %		
Foreign currency cash payments of high number of notes (above 500 pieces of notes)		0,849 %		
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		12 %		
Currency coins accepted in		EUR		
Smallest accepted denomination		1,00.-		
		Privát Plusz, Bónusz, Aktív, Mobil Aktív and Mobil Aktív Plusz account package and FCY account	Ikon and Ikon Plusz account package	
Cash out – to the debit of the account	In the currency of the account	1,915 %,min. EUR 3,48	1,444 %,min. EUR 3,41	
	In the different currency of the account and in HUF	1,254 %, max. HUF 74387, (at buying and selling rates of exchange)	1,254 %, max. HUF 74387, (at buying and selling rates of exchange)	
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 ²³	Free of charges ²²		
	Money exchange of notes and coins exceeding 50 pieces per denomination (for value above 50 pcs)	by coins	6,395 % of the amount	
		by notes	2,355 % of the amount	
		Night safe	6 732 HUF/ quarter	
	Damaged or withdrawn FCY banknotes exchange (if at least half of the banknote is available and the withdrawal's exchange date has not expired)	Conversion on 90% (exchange into HUF)		
Damaged HUF banknotes exchange (if at least half of the banknote is available)	Free of charges			
Damaged HUF banknotes exchange (if less than a half of the banknote is available)	Free of charge acceptance			

	Withdrawn HUF banknotes and coins exchange (until the exchange time-limit, defined by MNB) (for banknotes for 20 years after the involvement, for coins for 5 years)	Free of charges
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1 day's notice for HUF in the case of cash withdrawals over HUF 2,000,000 is required until 15.00. The demand noticed after 15.00 should be realized on the second day after the notice. In case of cash withdrawals of amount over 3000 USD and EUR and in any other currencies with no regard to the amount of the cash withdrawals 2 days' notice is required. In case the cash withdrawal is not realized because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 3000,- to the client's account in order to partly reimburse its costs. If the Bank charges FCY account, in such cases minimum fee is converted on buying rate of exchange valid on the date of charging. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates.

¹ The basic account-handling fee is charged for each started month.

³ The normal monthly account handling fee of Ikon Plusz account is 6 503 HUF. It is debited on the account every month. 3 252 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:

1. at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month,
2. overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million. From the 1st of June 2015 the handling fee is fully credited on the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day).

The promotion is valid until 31.08.2025.

⁴ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,134 % of the transaction maximum 8 079 HUF. As promotion the Bank will not charge the fee above. This promotion is valid until 31.08.2025.

⁵ Charged one time per year subsequently.

⁶ The normal fee is as indicated in addendum 3, which will not be charged by the Bank as a special offer. The action can be qualified for only the first supplementary card and is valid until 31.08.2025.

⁷ The normal issuer fee of Mastercard Standard primary bankcard is HUF 7627, which will not be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until 31.08.2025.

⁸ The Bank executes in-bank transfer orders between the accounts of the same Client free of charge— in case there is not any other disposal for bank accounts and savings accounts.

⁹ Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, collection on promissory in case of full and partial completion note) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

¹⁰ In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time**, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary.

**Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

¹¹ The above fee is charged by the Bank as Promotion. The promotion is valid until 31.08.2025. When determining the ATM transactions (initiated with debit card or mCash service) within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place. The normal fee for cash withdrawal initiated with debit card on UniCredit ATM in Hungary is 0,483 %, min. HUF 336 in case of using Maestro, Mastercard Unembossed, Mastercard Standard, Mastercard Gold bankcards, and 0,159 %, min. HUF 156 in case of using Premium Banking Embossed Mastercard bankcard. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is 1,04 % minimum HUF 383.

¹² According to effective Electronic Banking List of Conditions – For Private Clients

¹³ The above fee is charged by the Bank as Promotion. The promotion is valid until 31.08.2025. Partner accounts are the followings: Partner Aktív Plusz, Partner Ikon Plusz, Partner Prestige, Partner Prestige Speciális, and Partner Aktív Top accounts.

¹⁴ The fee for every additional statement above the first free statement –which is sent by post- is charged According to the conditions detailed in Addendum No. 7.

¹⁵ In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply. The normal fee is HUF 793, difference will not be charged as a promotion. The promotion is valid until 31.08.2025.

¹⁶ It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

¹⁷ Calculation of charges: 0.011% of the sum of the transactions but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until 31.08.2025.

¹⁸ International HUF credit entry shall be considered as FCY credit entry.

¹⁹ In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currency transfer fee shall be applied.

²⁰ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is HUF 22. As promotion the Bank will not charge the fee above. This promotion is valid until 31.08.2025.

²¹ The bank is providing the free of charge cash withdrawal and Cash-back according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal and Cash-back can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via SpectraNet Internet Banking or eBanking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal and Cash-back the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal and Cash-back in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal and Cash-back is provided to the Client from the second month following.

The Client is entitled for free of charge cash withdrawal primarily via ATM, while the Cash-back is only available from beneficiaries who provide the service in Hungary (Merchants) as part of the POS payment transaction. The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, or HUF 40 000 within the monthly first two Cash-back, then the % and maximum element of the normal transaction fee will be applied on the above part. For Cash-back service, the provisions of the Bank Card Terms and Conditions and the Debit Bankcard List of Conditions are always applicable. The Cash-back is linked to POS purchases. If the Client uses the free of charge cash withdrawal and Cash-back fraudulently or

submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals or Cash-back retrospectively in one amount on the Clients account.

²² Calculation of charges: the normal charge is 0,269 % of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. Promotion is valid until 31.08.2025.

²³ The Bank offers the money exchange only for account keeping clients of the Bank.

²⁴ Fee of booking is 793 HUF which will not be charged as a promotion. The promotion is valid until 31.08.2025.

²⁵ Calculation of charges: 0.012% of the sum of the transactions but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until 31.08.2025.

²⁶ The above fee is charged by the Bank as Promotion. The promotion is valid until 30.09.2024. The normal fee is 1,011 %,min. HUF 14528 max. HUF 150675

²⁷ The above fee is charged by the Bank as Promotion. The promotion is valid until 30.09.2024. The normal fee is 0,893 %,min. HUF 14528 max. HUF 150675 .

²⁸ The above fee is charged by the Bank as Promotion. The promotion is valid until 31.08.2025. The normal fee is 0,941 %, min. 14 528 HUF max. 150 675 HUF.

²⁹ In case of EURO credit entries within EEA booking fee is 793 HUF which will not be charged as a promotion. The promotion is valid until 31.08.2025.

³⁰ Normal account handling fee of Mobil Aktiv Plusz account package is 2 613 HUF/ month/ account. It is debited on the account every month. If during the given calendar month:

1. minimum 75 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1 164 HUF will be credited on the account in following month.
2. minimum 150 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1 888 HUF will be credited on the account in following month.
3. minimum 300 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 2 251 HUF will be credited on the account in following month.

Any part of the account handling fee is credited if one of the above credit conditions is met.

In case of new account opening of Mobil Aktiv Plusz package the Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account.

³¹ As promotional offer the Bank charges 3 930 HUF as issuing fee as promotional offer, and the promotion is valid until 31.08.2025.

³² According to point of General Terms and Conditions III.1.51/B.1.

³³ According to point of General Terms and Conditions III.1.51/B.11.

³⁴ According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13.

³⁵ As a promotional offer, the Bank will not charge the card issuing fee for Mastercard Standard main card applications. Also, as a promotional offer, if Mastercard Standard main card application is completed via Online Account Opening or Online Account Application process, the Bank will not charge the card issuing fee and will reimburse the first year annual fee within 30 calendar days. Both promotions apply to new main card applications until 31.08.2025.

³⁶ As a promotional offer, the Bank will not charge the card issuing fee for Mastercard Gold main card applications. Also, as a promotional offer, if Mastercard Gold main card application is completed via Online Account Opening or Online Account Application process, the Bank will not charge the card issuing fee, and will reimburse the first year annual fee within 30 calendar days. Both promotions apply to new main card applications until 31.08.2025.

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for private persons currently in force at the Bank.

K1: Fee calculation method: the 0,134 % of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until 31.08.2025.

³⁷ 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."

³⁸ 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."

³⁹ The normal fee is HUF 60. As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025.

⁴⁰ The normal fee is HUF 590. As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025.

Effective from: 1st of February 2025 (2405) • Published on: 27th of November 2024

Changes are marked with red underline by the Bank.

Amendments published on 29.11.2024 and entering into force on 01.02.2025.:

-Indication of fees related to instant transfer orders initiated via a unified data entry solution and fees of payment requests.

-Extension of certain promotions expiring on 2025.01.31 related to account management until 2025.08.31.

-Fee increase due to the change in the bank's public charge payment obligation, in view of Government Decree No. 183/2024. (VII. 8.) amending Government Decree No. 197/2022 (VI. 4.) on extra-profit taxes, which amended the amount of the bank's transaction fee payment obligation regulated in Act CXVI of 2012 on financial transaction fee with effect from 1 August 2024.

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



The marketed HUF bank account contracts included in this List of Conditions may also be concluded electronically, within the framework of distance selling, in accordance with Section I. 6 of the Retail Business Rules.

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment account. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

4. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions
5. Fees of HUF transfers, in-bank EUR transfers, EUR transfers within EEA 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. Fees for change of Account packages will be debited on the 15th day (or the following Banking day) of the month following contract modification's date after 1st October 2013. 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.

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



6. 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.
7. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
8. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)		0	
Term deposit:		Minimum term of deposit: 1 month	
Currency	Amount	Currency	Amount
HUF	250 000	JPY	5 000 000
USD	1 000	SEK	250 000
GBP	1 500	EUR	1 000
CHF	3 000		

9. 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
10. Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (KSH), from which the Bank may deviate in favor of the customer.

These addendums are inseparable parts of the List of Conditions for Private Customers:

1. addendum: Announcement on the Execution Order of Transaction and Time Deposits
2. addendum: Fees of Other Services
3. addendum: Debit Bankcard – List of Conditions for Private clients
4. addendum: Electronic Banking – List of Conditions for Private customers of the Bank
5. addendum: List of Conditions for Private Customer of the Bank – not available account packages
6. addendum: List of Conditions and Announcement – Special Conditions for customer with Premium Banking and Top Affluent Status
7. addendum: Conditions for postal service

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



11. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF MARKETED HUF ACCOUNT PACKAGES

	Mobil Aktiv Plusz	Ikon Plusz
Monthly account-handling fee	362 HUF/ month/ account ³⁰	free of charge as a special offer ^{1, 3}
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	<u>0,134 %, max HUF 8079⁴</u>
Default statement	Postal or Electronic	Postal or Electronic
Direct debit	Free of charges	Free of charges
In-bank or bank-to-bank standing orders from HUF account to another customer's account	Free of charges	<u>Free of charges*</u>
In-bank standing order of HUF transfer between customer's own accounts	Free of charges	<u>Free of charges*</u>
Issuer fee of Mastercard Unembossed card / Membership fee⁵ (not available from 1st January 2021)	3 892 HUF/ 5 137 HUF	3 892 HUF/ 4 514 HUF ^{k1}
Issuer fee of Mastercard Unembossed supplementary card / Membership fee⁵ (not available from 1st January 2021)	3 892 HUF/ 5 137 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer / membership⁵ fee of Mastercard Standard card, and membership⁵ fee of VISA Classic (VISA Classic bank card not available from 1st January 2021)	7 627 HUF ^{31,35} / 10 123 HUF ³⁵	Free of charges ⁷ / 8 721 HUF ^{k1}
Issuer / membership⁵ fee of Mastercard Standard supplementary card	7 627 HUF/ 10 123 HUF	7 627 HUF/ 8 721 HUF ^{k1,}
Issuer fee of Mastercard Gold card / Membership fee⁵	28 037 HUF/ 32 709 HUF	According to the Bank Card List of Conditions – For Private Clients ³⁶
Issuer fee of Mastercard Gold supplementary card / Membership fee⁵	28 037 HUF/ 32 709 HUF	According to the Bank Card List of Conditions – For Private Clients
Premium Banking Embossed Mastercard (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
VISA Classic/VISA Gold bank card	Not applicable	Not applicable

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



(VISA Classic and VISA Gold bank card not available from 1st January 2021)		
eBanking fee	Free of charges	Free of charges
mBanking fee	Free of charges	Free of charges
Cancellation fee of HUF domestic transfer order	6 732 HUF	6 732 HUF

		Mobil Aktiv Plusz	Ikon Plusz
Commission on in-bank⁹	Transfer orders between the accounts of the same Client⁸	Free of charges	<u>Free of charges*</u>
	by eBanking	<u>0,566 %, min. HUF 152, max. 24641 HUF</u>	<u>Free of charges*</u>
	by UniCredit mBanking	<u>Free of charges</u>	<u>Free of charges</u>
	by Telephone Banking	<u>0,566 %, min. HUF 244 , max. 24641 HUF</u>	<u>Free of charges*</u>
	by original bank form	<u>0,953 %, min. HUF 1217 , max. 40070 HUF</u>	<u>0,726 %, min. 1 144 HUF, max. 31 228 HUF</u>
	by non-original form ¹⁰	<u>1,382 %, min. 2313 HUF</u>	<u>1,128 %, min. 2 420 HUF</u>
Commission on bank-to-bank⁹	by eBanking	<u>0,566 %, min. HUF 270 , max. 24641 HUF</u>	<u>Free of charges</u>
	by UniCredit mBanking	Free of charges	<u>Free of charges</u>
	by Telephone Banking	<u>0,566 %, min. HUF 276 , max. 24641 HUF</u>	<u>Free of charges</u>
	by original bank form	<u>1,144 %, min. HUF 1465 , max. 45469 HUF</u>	<u>0,926 %, min. 1564 , max. 36882* HUF</u>
	by non-original form ¹⁰	<u>1,382 %, min. 2313 HUF</u>	<u>1,128 %, min. 2 420 HUF</u>
	EFER transfers	<u>0,594 %, min. HUF 371 , max. 24311 HUF</u>	<u>0,444 %, min. 371 HUF, max. 14 311 HUF</u>
	VIBER transfers	<u>1,307 %, min. HUF 14528 , max. 160675 HUF</u>	<u>1,016 %, min. 14 528 HUF, max. 150 675 HUF</u>
Cash out	On UniCredit ATM in Hungary	<u>1,34 %, min. 383 HUF</u>	Monthly the first 4 transaction is free of charges ¹¹
	On UniCredit ATM in Hungary using mCash service	<u>1,34 %, min. 383 HUF</u>	Monthly the first 4 transaction is free of charges ¹¹

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



Monthly the first 4 transaction is free of charges¹¹

On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	<u>0,459 % , min. 156 HUF</u>	
On other ATM in Hungary	<u>2,028 % + HUF 869 , min. 1159 HUF</u>	<u>1,38 % + HUF 756 , min. 1014 HUF</u>
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	<u>0,945 % + HUF 642 , min. HUF 724</u>	<u>0,945 % + HUF 642 , min. 724 HUF</u>

		Mobil Aktiv Plusz	Ikon Plusz
Cash out	On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>2,884 % + 4,83 EUR</u>	<u>2,399 % + 4,83 EUR</u>
	On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated inside the EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>1,34 % , min. 383 HUF</u>	<u>0,783 % , min. HUF 336</u>
	On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>2,965 % + 6,76 EUR</u>	<u>2,479 % + EUR 6.76</u>
	On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated inside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>2,028 % + HUF 869 , min. 1159 HUF</u>	<u>1,38 % + HUF 756 , min. HUF 1014</u>
	Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>1,768 % + HUF 657 , min. 1144 HUF</u>	<u>1,285 % + HUF 657 , min. HUF 1144</u>

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>2,961 % + 9,29 EUR</u>	<u>2,479 % + 9,29 EUR</u>
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated inside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>1,768 % + HUF 657 , min. 1144 HUF</u>	<u>1,285 % + HUF 657 , min. 1144 HUF</u>
Cash out in HUF from HUF account	<u>2,116 %, min. HUF 1598 , max. HUF 508512</u>	<u>1,753 %, min. HUF 1452 , max. HUF 508512</u>
Cash out in FCY from HUF account	<u>1,281 %, max. 77 138 HUF (at buying and selling rates of exchange)</u>	<u>0,77 %, max. 9 690 HUF (at buying and selling rates of exchange)</u>
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation ²¹	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 21).	
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	Free of charges

	Mobil Aktiv Plusz	Ikon Plusz
SMS notifications on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients ¹²
SMS notifications on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients ¹²
Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients ¹²
eBanking, and UniCredit Mobile application Daily maximum limit amount		
-SMS	10 000 000 HUF / day	10 000 000 HUF / day
-mToken	20 000 000 HUF / day	20 000 000 HUF / day
mCash transaction limit	150 000 HUF / transaction	150 000 HUF / transaction
mCash daily limit	150 000 HUF / day	150 000 HUF / day
Secondary identifier assignment³², modification³², confirmation³³, deletion³⁴		
in Branch	2 693 HUF	
by eBanking or in Giro message, or by UniCredit mBanking	<u>Free of charge until 31.08.2025. The normal fee is HUF 1346. It is not charged by Bank during the promotion period. The promotion period is valid until revoke but at least until 31.08.2025.</u>	

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



The money transfer fees initiated by the Client and held in the name of the Client to the debit of a bank account listed in the current list of conditions but submitted through a payment service provider (third party provider (TPP)) providing payment initiation service, are identical with the transfer fees submitted through mBanking under the same account package.

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders

		Mobil Aktiv Plusz	Ikon Plusz
In-bank EURO payment orders ⁹	by eBanking	<u>0,556 %</u> , min. HUF 152 , max. HUF 24641	<u>Free of charges*</u>
	by UniCredit mBanking	Free of charges	<u>Free of charges</u>
	by Telephone Bank	<u>0,556 %</u> , min. HUF 244 , max. HUF 24641	<u>Free of charges*</u>
	by original bank form	<u>0,953 %</u> , min. HUF 1217 , max. HUF 40070	<u>0,726 %</u> , min. HUF 1144 , max. HUF 31228*
	by non-original form ¹⁰	<u>1,382 %</u> , min. HUF 2313	<u>1,128 %</u> , min. HUF 2420*
Bank-to-bank SEPA payment orders ⁹	by eBanking	<u>0,566 %</u> , min. HUF 270 , max. HUF 24641	<u>Free of charges*</u>
	by UniCredit mBanking	Free of charges	<u>Free of charges</u>
	by Telephone Bank	<u>0,566 %</u> , min. HUF 276 , max. HUF 24641	<u>Free of charges*</u>
	by original bank form	<u>1,144 %</u> , min. HUF 1465 , max. HUF 45469	<u>0,926 %</u> , min. HUF 1564 , max. HUF 36882*
	by non-original form ¹⁰	<u>1,382 %</u> , min. HUF 2313	<u>1,128 %</u> , min. 2 420 HUF
	Urgent EUR payment orders	<u>1,091 %</u> , min. HUF 3398 , max. HUF 160675 ²⁸	<u>0,941 %</u> , min. 3 398 HUF, max. 150 675 HUF ²⁸
Bank-to-bank and in-bank EURO Standing Orders		Free of charges	<u>Free of charges*</u>
Transfer orders with missing data/errors ¹⁶		10,77 EUR ¹⁷	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77 EUR ¹⁷	

Change of Account packages	to an account with higher handling fee	1 346 HUF ¹³ (Normal fee: 4 039 HUF)
	to a Partner account with higher handling fee	Free of charges ¹³ (Normal fee: 4 039 HUF)
	to an account with lower handling fee	4 039 HUF
	to a Partner account with lower handling fee	Free of charges ¹³ (Normal fee: 4 039 HUF)

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



Postal charges (charged for each statement and other postal consignments to the Customer)		Sending monthly 1 statement free of charges ¹⁴	
Credit entries (Forint)	Credit entries to HUF accounts	Free of charges	
	Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.	
	FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge ²⁹) ¹⁸	672 HUF/item ¹⁵	
Debit items (Forint)	Postal payment order by paper form	According to the conditions detailed in Addendum No. 7. + HUF 67/payment order	
	Postal payment orders by eBanking	According to the conditions detailed in Addendum No. 7. + HUF 67/payment order	
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)	Transfer orders with missing data/errors ¹⁶	10,77 EUR ¹⁷	
	Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	10,77 EUR ¹⁷	
		Mobile Aktív Plusz account	Ikon Plusz account
Commission on bank-to-bank payment orders ^{19, 9}	by eBanking, UniCredit Mobile application and Telephone Banking	<u>0,849 %,min. EUR 7,9</u>	<u>0,564 %,min. EUR 8,24*</u>
	by original bank form	<u>1,01 %,min. EUR 15,81</u>	<u>0,726 %,min. EUR 16,54*</u>
	by not original bank form or by special processing ¹⁰	<u>1,079 %,min. EUR 23,73</u>	<u>0,793 %,min. EUR 24,83*</u>
	Bank-to-bank Standing Orders	<u>0,849 %,min. EUR 7,9</u>	<u>0,564 %,min. EUR 8,24*</u>
Commission on in-bank payment orders ⁹	by eBanking, UniCredit Mobile application and Telephone Banking	<u>0,768 %,min. EUR 6,72</u>	<u>0,484 %,min. EUR 8,24*</u>
	by original bank form	<u>0,916 %,min. EUR 15,82</u>	<u>0,632 %,min. EUR 16,54*</u>
	by not original bank form or by special processing ¹⁰	<u>1,01 %,min. EUR 23,73</u>	<u>0,726 %,min. EUR 24,83*</u>
	In-bank Standing Orders	<u>0,768 %,min. EUR 7,9</u>	<u>0,484 %,min. EUR 8,24*</u>

	Mobile Aktiv Plusz account	Ikon Plusz account
Fees for immediate transfer orders initiated using the unified data entry solution		
Immediate transfer initiated using a QR code	Free of charge ³⁷	Free of charge ³⁷
Immediate transfer initiated using deep linking	Free of charge ³⁷	Free of charge ³⁷
Immediate transfer initiated using NFC	Free of charge ³⁷	Free of charge ³⁷
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-bank transfer launched with UniCredit eBanking, mBanking ³⁸	The same as the fee of a single in-bank transfer launched with UniCredit eBanking, mBanking ³⁸
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-bank transfer launched with UniCredit eBanking, mBanking ³⁸	The same as the fee of a single in-bank transfer launched with UniCredit eBanking, mBanking ³⁸
Submission of a payment request addressed to an in-bank payer as a Beneficiary	Free of charge ³⁹	Free of charge ³⁹
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of charge ³⁹	Free of charge ³⁹
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of charge ⁴⁰	Free of charge ⁴⁰

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

12. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS

Account opening		Free of charges	
Account-handling fee		692 HUF / month / account ^{1'25'20}	
Postal charges (charged for each statement and other postal consignments to the Customer)		Sending monthly 1 statement free of charges ¹⁴	
FCY credit entries to FCY accounts		Free of charge ²⁴	
FCY Debit Transfers (non-EUR Debit Transfers within EEA and FCY Debit Transfers outside EEA)	Commission on bank-to-bank payment orders⁹	by eBanking, UniCredit Mobile application and Telephone Banking	<u>0,741 %,min. EUR 9,73</u>
		by original bank form	<u>1,037 %,min. EUR 16,39</u>
		by not original bank form or by special processing ¹⁰	<u>1,104 %,min. EUR 24,61</u>
	Commission on in-bank payment orders⁹	by eBanking, UniCredit Mobile application and Telephone Banking	<u>0,741 %,min. EUR 8,17</u>
		by original bank form	<u>0,93 %,min. EUR 16,39</u>
		by not original bank form or by special processing ¹⁰	<u>1,037 %,min. EUR 24,61</u>
	Bank-to-bank Standing Orders		<u>0,862 %,min. EUR 8,17</u>
	In-bank Standing Orders		<u>0,782 %,min. EUR 8,17</u>
Urgent FCY payment orders and urgent FCY payment orders with conversation between accounts of the same Client through eBanking (in HUF, EUR and USD)		<u>1,091 %,min. EUR 43,58</u>	
FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)	Commission on in-bank EURO payment orders⁹	by eBanking	<u>0,558 %,min. HUF 162 ,max. HUF 25337</u>
		by Telephone Bank	<u>0,558 %,min. HUF 261 ,max. HUF 25337</u>
		by original bank form	<u>1,012 %,min. HUF 1306 ,max. 41927 HUF</u>
		by not original bank form ¹⁰	<u>HUF 1,475 ,min. HUF 2483</u>
	Commission on bank-to-bank SEPA payment orders⁹	by eBanking, UniCredit Mobile application	<u>0,558 %,min. HUF 289 ,max. HUF 25337</u>
		by Telephone Bank	<u>0,558 %,min. HUF 295 ,max. HUF 25337</u>
		by original bank form	<u>1,22 %,min. HUF 1574 ,max. HUF 47733</u>
		by not original bank form ¹⁰	<u>HUF 1,475 ,min. HUF 2483</u>
EUR in-bank and bank-to-bank Standing Orders		<u>0,558 %,min. HUF 79 ,max. HUF 25337</u>	
Commission on urgent EUR payment orders		<u>1,307 %,min. HUF 14528 ,max. HUF 160675 ²⁶</u>	

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



HUF Debit transfers on FCY accounts

Commission on bank-to-bank payment orders ⁹	by eBanking, UniCredit Mobile application and Telephone Bank	<u>0,862 %,min. HUF 243</u>
	by original bank form	<u>1,037 %,min. HUF 409</u>
	by not original bank form or by special processing ¹⁰	<u>1,104 %,min. HUF 1311</u>
Commission on in-bank payment orders ⁹	by eBanking, UniCredit Mobile application and Telephone Bank	<u>0,768 %,min. HUF 243</u>
	by original bank form	<u>0,943 %,min. HUF 409</u>
	by not original bank form or by special processing ¹⁰	<u>1,037 %,min. HUF 1311</u>
Bank-to-bank Standing Orders		<u>0,862 %,min. HUF 242</u>
In-bank Standing Orders		<u>0,768 %,min. HUF 242</u>
Transfer orders with missing data/errors ¹⁶		10,77 EUR ¹⁷
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77 EUR ¹⁷
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation) ²¹		Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 21).

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



13. CASH TRANSACTIONS

Cash in – to the credit of the account	In the currency of the account	Free of charges ²² , except for payments in high number (above 100 pieces) of coins, the fee is 0,269% of the payment amount		
	In different currency	free of charges ²² , (at buying and selling rates of exchange)		
HUF cash payments of high number of notes (above 1,000 pieces of notes)		0,341 %		
Foreign currency cash payments of high number of notes (above 500 pieces of notes)		0,849 %		
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		12 %		
Currency coins accepted in		EUR		
Smallest accepted denomination		1,00.-		
		Privát Plusz, Bónusz, Aktív, Mobil Aktív and Mobil Aktív Plusz account package and FCY account	Ikon and Ikon Plusz account package	
Cash out – to the debit of the account	In the currency of the account	<u>1,915 %, min. EUR 3,48</u>	<u>1,444 %, min. EUR 3,41</u>	
	In the different currency of the account and in HUF	<u>1,254 %, max. HUF 74387, (at buying and selling rates of exchange)</u>	<u>1,254 %, max. HUF 74387, (at buying and selling rates of exchange)</u>	
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 ²³	Free of charges ²²		
	Money exchange of notes and coins exceeding 50 pieces per denomination (for value above 50 pcs)	by coins	6,395 % of the amount	
		by notes	2,355 % of the amount	
		Night safe	6 732 HUF/ quarter	
	Damaged or withdrawn FCY banknotes exchange (if at least half of the banknote is available and the withdrawal's exchange date has not expired)	Conversion on 90% (exchange into HUF)		
Damaged HUF banknotes exchange (if at least half of the banknote is available)	Free of charges			
Damaged HUF banknotes exchange (if less than a half of the banknote is available)	Free of charge acceptance			

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



Withdrawn HUF banknotes and coins exchange (until the exchange time-limit, defined by MNB) (for banknotes for 20 years after the involvement, for coins for 5 years)

Free of charges

1 day's notice for HUF in the case of cash withdrawals over HUF 2,000,000 is required until 15.00. The demand noticed after 15.00 should be realized on the second day after the notice. In case of cash withdrawals of amount over 3000 USD and EUR and in any other currencies with no regard to the amount of the cash withdrawals 2 days' notice is required. In case the cash withdrawal is not realized because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 3000,- to the client's account in order to partly reimburse its costs. If the Bank charges FCY account, in such cases minimum fee is converted on buying rate of exchange valid on the date of charging. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates.

¹ The basic account-handling fee is charged for each started month.

³ The normal monthly account handling fee of Ikon Plusz account is 6 503 HUF. It is debited on the account every month. 3 252 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:

3. at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month,
4. overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million. From the 1st of June 2015 the handling fee is fully credited on the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day).

The promotion is valid until 31.08.2025.

⁴ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,134 % of the transaction maximum 8 079 HUF. As promotion the Bank will not charge the fee above. This promotion is valid until 31.08.2025.

⁵ Charged one time per year subsequently.

⁶ The normal fee is as indicated in addendum 3, which will not be charged by the Bank as a special offer. The action can be qualified for only the first supplementary card and is valid until 31.08.2025.

⁷ The normal issuer fee of Mastercard Standard primary bankcard is HUF 7627, which will not be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until 31.08.2025.

⁸ The Bank executes in-bank transfer orders between the accounts of the same Client free of charge— in case there is not any other disposal for bank accounts and savings accounts.

⁹ Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, collection on promissory in case of full and partial completion note) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

¹⁰ In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time**, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary.

**Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

¹¹ The above fee is charged by the Bank as Promotion. The promotion is valid until 31.08.2025. When determining the ATM transactions (initiated with debit card or mCash service) within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place. The normal fee for cash withdrawal initiated with debit card on UniCredit ATM in Hungary is 0,483 %, min. HUF 336 in case of using Maestro, Mastercard Unembossed, Mastercard Standard, Mastercard Gold bankcards, and 0,159 %, min. HUF 156 in case of using Premium Banking Embossed Mastercard bankcard. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is 1,04 % minimum HUF 383.

¹² According to effective Electronic Banking List of Conditions – For Private Clients

¹³ The above fee is charged by the Bank as Promotion. The promotion is valid until 31.08.2025. Partner accounts are the followings: Partner Aktív Plusz, Partner Ikon Plusz, Partner Prestige, Partner Prestige Speciális, and Partner Aktív Top accounts.

¹⁴ The fee for every additional statement above the first free statement –which is sent by post- is charged According to the conditions detailed in Addendum No. 7.

¹⁵ In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply. The normal fee is HUF 793, difference will not be charged as a promotion. The promotion is valid until 31.08.2025.

¹⁶ It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

¹⁷ Calculation of charges: 0.011% of the sum of the transactions but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until 31.08.2025.

¹⁸ International HUF credit entry shall be considered as FCY credit entry.

¹⁹ In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currency transfer fee shall be applied.

²⁰ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is HUF 22. As promotion the Bank will not charge the fee above. This promotion is valid until 31.08.2025.

²¹ The bank is providing the free of charge cash withdrawal and Cash-back according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal and Cash-back can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via SpectraNet Internet Banking or eBanking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal and Cash-back the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal and Cash-back in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal and Cash-back is provided to the Client from the second month following.

The Client is entitled for free of charge cash withdrawal primarily via ATM, while the Cash-back is only available from beneficiaries who provide the service in Hungary (Merchants) as part of the POS payment transaction. The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, or HUF 40 000 within the monthly first two Cash-back, then the % and maximum element of the normal transaction fee will be applied on the above part. For Cash-back service, the provisions of the Bank Card Terms and Conditions and the Debit Bankcard List of Conditions are always applicable. The Cash-back is linked to POS purchases. If the Client uses the free of charge cash withdrawal and Cash-back fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals or Cash-back retrospectively in one amount on the Clients account.

²² Calculation of charges: the normal charge is 0,269 % of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer.

Promotion is valid until 31.08.2025.

²³ The Bank offers the money exchange only for account keeping clients of the Bank.

²⁴ Fee of booking is 793 HUF which will not be charged as a promotion. The promotion is valid until 31.08.2025.

²⁵ Calculation of charges: 0.012% of the sum of the transactions but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until 31.08.2025.

²⁶ The above fee is charged by the Bank as Promotion. The promotion is valid until 30.09.2024. The normal fee is 1,011 %,min. HUF 14528 max. HUF 150675

²⁷ The above fee is charged by the Bank as Promotion. The promotion is valid until 30.09.2024. The normal fee is 0,893 %,min. HUF 14528 max. HUF 150675 .

²⁸ The above fee is charged by the Bank as Promotion. The promotion is valid until 31.08.2025. The normal fee is 0,941 %, min. 14 528 HUF max. 150 675 HUF.

²⁹ In case of EURO credit entries within EEA booking fee is 793 HUF which will not be charged as a promotion. The promotion is valid until 31.08.2025.

³⁰ Normal account handling fee of Mobil Aktiv Plusz account package is 2 613 HUF/ month/ account. It is debited on the account every month. If during the given calendar month:

14. minimum 75 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1 164 HUF will be credited on the account in following month.
15. minimum 150 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1 888 HUF will be credited on the account in following month.
16. minimum 300 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 2 251 HUF will be credited on the account in following month.

Any part of the account handling fee is credited if one of the above credit conditions is met.

In case of new account opening of Mobil Aktiv Plusz package the Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account.

³¹ As promotional offer the Bank charges 3 930 HUF as issuing fee as promotional offer, and the promotion is valid until 31.08.2025.

³² According to point of General Terms and Conditions III.1.51/B.1.

³³ According to point of General Terms and Conditions III.1.51/B.11.

³⁴ According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13.

³⁵ As a promotional offer, the Bank will not charge the card issuing fee for Mastercard Standard main card applications. Also, as a promotional offer, if Mastercard Standard main card application is completed via Online Account Opening or Online Account Application process, the Bank will not charge the card issuing fee and will reimburse the first year annual fee within 30 calendar days. Both promotions apply to new main card applications until 31.08.2025.

³⁶ As a promotional offer, the Bank will not charge the card issuing fee for Mastercard Gold main card applications. Also, as a promotional offer, if Mastercard Gold main card application is completed via Online Account Opening or Online Account Application process, the Bank will not charge the card issuing fee, and will reimburse the first year annual fee within 30 calendar days. Both promotions apply to new main card applications until 31.08.2025.

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for private persons currently in force at the Bank.

K1: Fee calculation method: the 0,134 % of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until 31.08.2025.

³⁷ 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."

³⁸ 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."

³⁹ The normal fee is HUF 60. As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025.

⁴⁰ The normal fee is HUF 590. As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025.