

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER UNO PLUSZ ACCOUNT PACKAGE



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

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 accounts. The list is published by the Bank on its website ([www.unicreditbank.hu/padtajekoztato](http://www.unicreditbank.hu/padtajekoztato)) and in its branches.

The natural persons are entitled to apply for and use the UniCredit Partner Uno Package who, at the time of applying for the bank account product and upon conclusion of the Bank Account Agreement, are in an employment relationship (or in other legal relationship defined in the Cooperation Agreement) with an organization (hereinafter jointly referred to as Legal Relationship) that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") or issued a Declaration in the form requested by the UniCredit Bank about the intent of usage pertaining to the products described under the special conditions included herein.

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 UniCredit Partner Uno Plusz account package is available again from 29.11.2023.**

**To apply for and use the UniCredit Partner Uno Plusz Account Package, natural persons eligible who,** at the time of applying for a bank account product and and at the time of concluding the contract for the bank account/bank account package with an organisation an employment relationship or other legal relationship as defined in the Cooperation Agreement (the hereinafter collectively referred to as the "Legal Relationship"), which organisation is affiliated with UniCredit Bank Hungary Zrt ("UniCredit Bank")) in respect of the products covered by these Special Conditions, and agreement or has been granted a cooperation agreement by UniCredit Bank UniCredit Bank in the form specified by UniCredit Bank.

The Special Conditions presented here apply to HUF bank account and HUF payment ransactions. In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Bónusz account package will be applied.

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.

## Partner Uno Plusz account package

### Monthly account-handling fee

HUF 0 / month / bankaccount

Commission in-bank payment orders <sup>1,2</sup>	bySpectraNet Internet Banking	0,669%, min. HUF 417, max. HUF 26274
	by eBanking	0,669%, min. HUF 417, max. HUF 26274
	by UniCredit Mobil application	0,669%, min. HUF 417, max. HUF 26274
	by Home Banking and Telephone Bank	0,669%, min. HUF 417, max. HUF 26274
Commission on bank-to-bank payment orders <sup>2</sup>	bySpectraNet Internet Banking	0,669%, min. HUF 417, max. HUF 26274
	by eBanking	0,669%, min. HUF 417, max. HUF 26274
	by UniCredit Mobil application	0,669%, min. HUF 417, max. HUF 26274
	by Home Banking and Telephone Bank	0,669%, min. HUF 417, max. HUF 26274

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER UNO PLUSZ ACCOUNT PACKAGE



Cash withdrawal	On domestic UniCredit ATM	1,487%, min. HUF 834
	On other domestic ATM	2,151% + HUF 925, min. HUF 1234
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>4</sup>	Monthly the first two 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. <i>See details in footnote 4.</i>

**Membership fee of Mastercard Unembossed bank card (main and supplementary card)<sup>3</sup> (not available from 1st January 2021)**

HUF 8097

**Mastercard Standard debit card issuer / Membership fee<sup>5</sup>**

50% Discount<sup>6</sup> / Effective Debit Bankcard List of Conditions – For Private Clients

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

In-bank EURO payment <sup>2</sup>	by SpectraNet Internet Banking	0,669%, min. HUF 417, max. HUF 26274
	by eBanking	0,669%, min. HUF 417, max. HUF 26274
	by Home Banking and Telephone Bank	0,669%, min. HUF 417, max. HUF 26274
	by SpectraNet Internet Banking	0,669%, min. HUF 417, max. HUF 26274
Bank-to- bank SEPA	by eBanking	0,669%, min. HUF 417, max. HUF 26274
	by Home Banking and Telephone Bank	0,669%, min. HUF 417, max. HUF 26274

Fees for immediate transfer orders initiated using the unified data entry solution	
Immediate transfer initiated using a QR code	Free of charge <sup>7</sup>
Immediate transfer initiated using deep linking	Free of charge <sup>7</sup>
Immediate transfer initiated using NFC	Free of charge <sup>7</sup>
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 <sup>8</sup>
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 <sup>8</sup>
Submission of a payment request addressed to an in-bank payer as a Beneficiary	Free of charge <sup>9</sup>
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of charge <sup>9</sup>
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of charge <sup>10</sup>

The Bank executes in-bank transfer orders between the accounts of the same Client free of charge – in case there is no any other disposal for bank accounts and savings accounts.

<sup>2</sup> Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

<sup>3</sup> Only Mastercard Standard or Mastercard Gold card can be applied for or can be linked to UniCredit Partner Uno Plusz account package.

<sup>4</sup> 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.

<sup>5</sup> It is debited once a year in arrears.

<sup>6</sup> The above fee is provided by the Bank on a promotional basis. The promotion is valid until 31.08.2025

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.

<sup>7</sup> 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."

<sup>8</sup> 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."

<sup>9</sup> The normal fee is HUF 60. As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025.

<sup>10</sup> The normal fee is HUF 590. As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025.

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER UNO PLUSZ ACCOUNT PACKAGE



**Effective from: 1st of February 2025 (2403) • Published on: 27th of November 2024**

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 accounts. The list is published by the Bank on its website ([www.unicreditbank.hu/padtajekoztato](http://www.unicreditbank.hu/padtajekoztato)) and in its branches.

The natural persons are entitled to apply for and use the UniCredit Partner Uno Package who, at the time of applying for the bank account product and upon conclusion of the Bank Account Agreement, are in an employment relationship (or in other legal relationship defined in the Cooperation Agreement) with an organization (hereinafter jointly referred to as Legal Relationship) that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") or issued a Declaration in the form requested by the UniCredit Bank about the intent of usage pertaining to the products described under the special conditions included herein.

Changes are marked with red underline by the Bank.

Amendment published on 2024.11.27 and effective on 2025.02.01:

-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 UniCredit Partner Uno Plusz account package is available again from 29.11.2023.**

**To apply for and use the UniCredit Partner Uno Plusz Account Package, natural persons eligible who, at the time of applying for a bank account product and and at the time of concluding the contract for the bank account/bank account package with an organisation an employment relationship or other legal relationship as defined in the Cooperation Agreement (the hereinafter collectively referred to as the "Legal Relationship"), which organisation is affiliated with UniCredit Bank Hungary Zrt ("UniCredit Bank")) in respect of the products covered by these Special Conditions, and agreement or has been granted a cooperation agreement by UniCredit Bank UniCredit Bank in the form specified by UniCredit Bank.**

The Special Conditions presented here apply to HUF bank account and HUF payment ransactions. In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Bónusz account package will be applied.

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.

## Partner Uno Plusz account package

### Monthly account-handling fee

HUF 0 / month / bankaccount

Commission in-bank payment orders <sup>1,2</sup>	bySpectraNet Internet Banking	<u>0,646%, min. HUF 403, max. HUF 25337</u>
	by eBanking	<u>0,646%, min. HUF 403, max. HUF 25337</u>
	by UniCredit Mobil application	<u>0,646%, min. HUF 403, max. HUF 25337</u>
	by Home Banking and Telephone Bank	<u>0,646%, min. HUF 403, max. HUF 25337</u>
Commission on bank-to-bank payment orders <sup>2</sup>	bySpectraNet Internet Banking	<u>0,646%, min. HUF 403, max. HUF 25337</u>
	by eBanking	<u>0,646%, min. HUF 403, max. HUF 25337</u>
	by UniCredit Mobil application	<u>0,646%, min. HUF 403, max. HUF 25337</u>
	by Home Banking and Telephone Bank	<u>0,646%, min. HUF 403, max. HUF 25337</u>

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER UNO PLUSZ ACCOUNT PACKAGE



Cash withdrawal	On domestic UniCredit ATM	<u>1,434%, min. HUF 805</u>
	On other domestic ATM	<u>2,075% + HUF 892, min. HUF 1190</u>
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>4</sup>	Monthly the first two 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. <i>See details in footnote 4.</i>

Membership fee of Mastercard Unembossed bank card (main and supplementary card)<sup>3</sup> (not available from 1st January 2021)

HUF 7 809

Mastercard Standard debit card issuer / Membership fee<sup>5</sup>

50% Discount<sup>6</sup> / Effective Debit Bankcard List of Conditions – For Private Clients

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

In-bank EURO payment <sup>2</sup>	by SpectraNet Internet Banking	<u>0,646%, min. HUF 403, max. HUF 25 337</u>
	by eBanking	<u>0,646%, min. HUF 403, max. HUF 25 337</u>
	by Home Banking and Telephone Bank	<u>0,646%, min. HUF 403, max. HUF 25 337</u>
Bank-to- bank SEPA	by SpectraNet Internet Banking	<u>0,646%, min. HUF 403, max. HUF 25 337</u>
	by eBanking	<u>0,646%, min. HUF 403, max. HUF 25 337</u>
	by Home Banking and Telephone Bank	<u>0,646%, min. HUF 403, max. HUF 25 337</u>

Fees for immediate transfer orders initiated using the unified data entry solution	
Immediate transfer initiated using a QR code	<u>Free of charge<sup>7</sup></u>
Immediate transfer initiated using deep linking	<u>Free of charge<sup>7</sup></u>
Immediate transfer initiated using NFC	<u>Free of charge<sup>7</sup></u>
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	<u>The same as the fee of a single in-bank transfer launched with UniCredit eBanking, mBanking<sup>8</sup></u>
Submission of an instant transfer order (by the payer) with the approval of a payment request for a bank-to-bank beneficiary	<u>The same as the fee of a single in-bank transfer launched with UniCredit eBanking, mBanking<sup>8</sup></u>
Submission of a payment request addressed to an in-bank payer as a Beneficiary	<u>Free of charge<sup>9</sup></u>
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	<u>Free of charge<sup>9</sup></u>
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	<u>Free of charge<sup>10</sup></u>



<sup>1</sup> The Bank executes in-bank transfer orders between the accounts of the same Client free of charge – in case there is no any other disposal for bank accounts and savings accounts.

<sup>2</sup> Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

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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.

<sup>5</sup> It is debited once a year in arrears.

<sup>6</sup> The above fee is provided by the Bank on a promotional basis. The promotion is valid until 31.08.2025

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.

<sup>7</sup> 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."

<sup>8</sup> 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."

<sup>9</sup> The normal fee is HUF 60. As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025.

<sup>10</sup> The normal fee is HUF 590. As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025.