SPECIAL CONDITIONS FOR UNICREDIT PARTNER PRESTIGE PACKAGE

UniCredit Bank

Effective from: 14th of July 2025 • Published on: 30th of June 2025

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

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.

Changes are marked with red underline by the Bank.

Amendments published on 23.06.2025 and entering into force on 01.07.2025.:
' - Addition of the group of beneficiaries
Changes are marked with green underline by the Bank.
Amendments published on 27.06.2025 and entering into force on 01.07.2025.:
-Extension of the promotion for transfer fees from collateral accounts related to mortgage loans
Changes are marked with purple underline by the Bank:
Amandments published on 30.06.2025. and entering in to force on 14.07.2025.: deposit offer cancellation:
- Delete the item "IV. SPECIAL RATE DEPOSIT FOR PRIVATE CLIENTS WITH PARTNER PRESTIGE SPECIAL PACKAGE"

From 1st January 2021 the Bank is not marketing the following products: Mastercard Unembossed, VISA Classic, VISA Gold, Premium Banking Embossed Mastercard bankcard.

The Partner Prestige Package is available for those natural persons (as private clients) who,

a) at the time of applying for the bank account package and upon conclusion of the Bank Account Agreement, are in an employment relationship, or in other legal relationship defined in the Cooperation Agreement (hereinafter jointly referred to as Legal Relationship) with an organization that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") regarding the provision of the products and services described below in the present Special list of conditions; in addition, close relatives (spouse, direct relative, adopted, stepchild and foster child, adoptive parent, step-parent and foster parent, and sibling) of a natural persons who have a legal relationship with these organizations and have an account with UniCredit Bank shall be eligible for the new promotion from 1st of September 2021 to 31st of August 2025. who opens an account as a new customer and certifies his or her close relative status in the form specified by the bank.

b) for employees of UniCredit Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft.

c) From 1 May 2021 until 30th of June 2026., UniCredit Bank Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Hungarian Branch, UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft.'s active and passive employees and retired employees (spouse, lineal relative, adopted, step and foster child, adoptive, step and foster parent and sibling).

d) Special conditions of Partner Prestige Package are available for those natural persons (as private clients) who, at the time of applying for the bank account package and upon conclusion of the Bank Account Agreement, are in an employment relationship, or in other legal relationship defined in the Cooperation Agreement (hereinafter jointly referred to as Legal Relationship) with an organization that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank").

e) at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are qualified as persons working in "public service" and they declare this by completing and signing a declaration of rights. Employees subject to Law XXXIII of 1992 on the status of public servants, Law CXCIX of 2011 on officials in public employment, Law XLIII of 2010 on the central public administration, and on the status of the members of the Government and of secretaries of state, Law CLXXXIX of 2011 on local governments of Hungary, Law XLII of 2015 on service relationship of professional members of official organizations for public safety , Law CCV of 2012 on the status of soldiers), Law LXVIII of 1997 on the service relationship of employees in the field of justice, Law CLXII of 2011 on the status and remuneration of judges, Law CLXIV of 2011 on the status of the Prosecutor General, public prosecutors and other employees of the prosecutor's office and on the career of prosecutors, and persons employed by companies in majority state or local government ownership employed in a legal relationship aimed at work;

f) those who, at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are in an employment relationship, in an agency relationship or in an agency relationship as a private entrepreneur (hereinafter jointly referred to as Legal Relationship) with MÁV Group, and they declare this by completing and signing a declaration of rights.

g) From 1 June 2025, new customers who open a bank account with the Bank through the Bank's dependent intermediary (mobile banker) are also eligible, and they do not have a retail bank account with the Bank at the time of indicating their intention to open an account and for the previous 12 months.

h) Those who have not had a retail bank account with our Bank at the time of indicating their intention to open an account and in the previous 12 months, or at the time of applying for the bank account product, or at the time of concluding the contract for the bank account/bank account package, are employed by BYD Hungary Auto Kft. or BYD Europe Holding Kft., and declare this by completing and signing a declaration of eligibility.

1. Regarding fees not included in section I. (HUF account keeping) of the present Special Conditions the effective fees of Ikon account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.
2. Fees not included in II. section (Overdraft) of the present Special Conditions the effected fees shall be applied as indicated in effective announcement "Hirdetmény – Ingatlan fedezet nélküli hitelek" of the Bank.
3. Fees not included in III. second section (Credit card conditions) of the present Special Conditions the effected fees shall be applied as indicated in effective document "List of Conditions – for credit card holder private clients" of the Bank.
4. Fees not included in IV. second section (Housing loans) of the present Special Conditions the effected fees shall be applied as indicated in effective announcement "Hirdetmény – Az UniCredit Bank Hungary Zrt. által magánszemélyek részére nyújtott hitelek kondíciói" of the Bank.

5. After the expiration of the 2 years long period defined in section 6: Each fee listed in the Bank's list of conditions is automatically adjusted once a year, effective March 1st of each year, by the annual average consumer price index (inflation) for the previous calendar year, as published by the Central Statistical Office (KSH) on its website. The Bank is entitled to apply, for business policy reasons, fee rates that are more favorable to the customer, notwithstanding to the automatic fee change. The Bank shall inform its customers of the fact of the change in charges and the revised level of the charges concerned by means of a notice and a list of conditions published on its website and in its branches at least 15 days before the change comes into effect.

6. Special conditions defined in this list of conditions are ensured by the Bank for a 2 year long period from the date of contracting except for the following cases:

   i.) in case of housing loans special conditions are ensured for the whole term of the loan

   ii) in case of 2 months' special rate HUF deposit the amount can be tied within a 2 month long period after the conclusion of Bank Account Agreement with the special conditions defined below,

   iii) in case of a credit card, among the specific conditions specified in the III. paragraph of the List of Conditions, the Bank provides the following for theentire duration of the credit card contract: the interest rate, the short-term fee, the card issuing fee and the co-card issuing fee.

Original account package shall be replaced by „Partner Ikon Plusz" package after 2 years calculated from the account opening, subsequently effective conditions indicated in document "Special Conditions for UniCredit Partner Aktív Plusz and Partner Ikon Plusz packages" shall be applied. After the 2 years period mentioned, in case of overdraft facilities the conditions according to section 3, while regarding credit card conditions not listed in subsection. 7.ii) section 4. shall be applied. The Bank shall notify the clients of the change. Bank has the right to prolong –by informing the Account Owner about this fact - this 2 year period in favour of the Account Owner, while conditions remain unchanged.

<table>
<tr><th colspan="3">I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS</th></tr>
<tr><th colspan="3">Partner Prestige Package</th></tr>
<tr><td colspan="2">Monthly account-handling fee</td><td>HUF 0 /month/bank account[1]
(if the refund conditions are not met: HUF 8 000/month)</td></tr>
<tr><td colspan="2">Account opening and closing fee</td><td>HUF 0</td></tr>
<tr><td colspan="2">Default Statement</td><td>Postal or Electronic</td></tr>
<tr><td colspan="2">Booking entry fee</td><td>Free of charge</td></tr>
<tr><td colspan="2">Credit entries in HUF (to HUF accounts)</td><td>Free of charge</td></tr>
<tr><td colspan="2">Direct debit</td><td>Free of charge</td></tr>
<tr><td colspan="2">Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)</td><td>Free of charge</td></tr>
<tr><td colspan="2">In-bank standing orders of HUF transfer between client's own accounts[2]</td><td>Free of charge</td></tr>
<tr><td colspan="3">Fees for immediate transfer orders initiated using the unified data entry solution</td></tr>
<tr><td colspan="2">Immediate transfer initiated using a QR code</td><td>Free of charge[19]</td></tr>
<tr><td colspan="2">Immediate transfer initiated using deep linking</td><td>Free of charge[19]</td></tr>
<tr><td colspan="2">Immediate transfer initiated using NFC</td><td>Free of charge[19]</td></tr>
<tr><td colspan="3">Fees relating to payment requests</td></tr>
<tr><td colspan="2">Submission of an instant transfer order (by the payer) with the approval of a payment request for an in-bank beneficiary</td><td>The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking[20]</td></tr>
<tr><td colspan="2">Submission of an instant transfer order (by the payer) with the approval of a payment request for a bank-to-bank beneficiary</td><td>The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking[20]</td></tr>
<tr><td colspan="2">Submission of a payment request addressed to an in-bank payer as a Beneficiary</td><td>free of charge[21]</td></tr>
<tr><td colspan="2">Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary</td><td>free of charge[21]</td></tr>
<tr><td colspan="2">Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels</td><td>free of charge[22]</td></tr>
<tr><td rowspan="5">Commission intra bank payment orders[4]</td><td>Transfer orders between the accounts of the same Client[2]</td><td>Free of charge</td></tr>
<tr><td>by eBanking and UniCredit Mobil application</td><td>Free of charge</td></tr>
<tr><td>by Telephone Bank</td><td>Free of charge</td></tr>
<tr><td>by original bank form</td><td>0,45%, min. HUF 710, max. HUF 16000</td></tr>
<tr><td>by non-original form[3]</td><td>0,7%, min. HUF 1500</td></tr>
</table>

Commission inter bank payment orders[4]	**by eBanking and UniCredit Mobil application**	Free of charge
	by Telephone Bank	Free of charge
	by original bank form	0,575%, min. HUF 970, max. HUF 19500
	by non-original form[3]	0,7%, min. HUF 1500
	EFER transfers	0,3%, min. HUF 250, max. HUF 6000
	VIBER transfers	0,8%, min. HUF 1000, max. HUF 100000[16]
Cash deposit fee on UniCredit ATM in Hungary		Free of charge
Cash withdrawal	**On domestic UniCredit ATM initiated with debit card or mCash service**	Free of charge
	On other domestic ATM	Free of charge
	At branch cashier from HUF account (HUF from HUF account)	1%, min. HUF 1000, max. HUF 20000
	At branch cashier from HUF account (FCY from HUF account)	0,3%, max. HUF 6000 (at buy/sell rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation[5]	
Issuer fee/Membership fee of Mastercard Unembossed bankcard / supplementary card (not available from 1st January 2021)		Free of charge / Free of charge
Issuer fee/Membership fee of Mastercard Standard / Visa Classic[6] **bankcard / supplementary card** (Visa Classic not available from 1st January 2021)		Free of charge / Free of charge
Issuer fee/Membership fee of Mastercard Gold and VISA Gold[6] **bankcard** (Visa Gold not available from 1st January 2021)		Free of charge / Free of charge
Issuer fee/Membership fee of Premium Banking Embossed Mastercard bankcard / supplementary card[18] (not available from 1st of January 2021)		Not available
Purchase comission		Free of charge
SMS notification on credit transactions on bank account		Free of charge
SMS notification on debit transactions on bank account		Free of charge
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions		Free of charge
SpectraNet Internet Banking entry fee		Free of charge
eBanking entry fee		Free of charge
UniCredit Mobil Application entry fee		Free of charge
SpectraNet Internet Banking service fee		Free of charge
eBanking service fee		Free of charge
UniCredit Mobil Application service fee		Free of charge

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

In-bank EURO payment orders[4]	**by eBanking and UniCredit Mobil application**	Free of charge
	by Telephone Bank	Free of charge
	by original bank form	0,45%, min. HUF 710, max. HUF 16000
	by non-original form[3]	0,7%, min. HUF 1500
Bank-to-bank SEPA payment orders[4]	**by eBanking and UniCredit Mobil application**	Free of charge
	by Telephone Bank	Free of charge
	by original bank form	0,575%, min. HUF 970, max. HUF 19500
	by non-original form[3]	0,7%, min. HUF 1500
	urgent EUR payment orders	0,8%, min. HUF 1000, max. HUF 100000[17]
Bank-to-bank and in-bank EURO Standing Orders		Free of charge

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.

II. UNICREDIT OVERDRAFT FOR PRIVATE CUSTOMERS WITH UNICREDIT PRESTIGE PACKAGE

Type of loan	Overdraft
Credit limit	Minimum HUF 450000, maximum HUF 3000000
Interest rate (yearly)	effective base rate of the central bank + 5%
Annual handling fee	HUF 0
Annual percentage rate (APR)	38,25%
Interest settlement	Monthly

Representative example:
When applying for an overdraft facility of HUF 450 000 related to Partner Prestige package, with a term of 1 year, the standard interest rate is 11,50%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately, and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is **38,25%**. Amount of instalment: HUF 4.125 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 597.750; the total cost of the loan is HUF 147.750, which includes HUF 8 000 of account handling fee beside interest.

Representative example in such cases, when the Bank settles in every month a credit transaction with higher amount than HUF 600.000 on Partner Prestige account*:

When applying for an overdraft facility of HUF 450 000 related to Partner Prestige package, with a term of 1 year, the standard interest rate is 11.50%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately, and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 12.13%. Amount of instalment: HUF 4.313 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 501.750; the total cost of the loan is HUF 51.750, which does not include other fee beside interest.

*The APR has been determined with respect to the current conditions, prevailing legal provisions and, in the event of the contractual fulfilment of the loan contract, the interest rate calculated for the whole term of the loan with reimbursement of the monthly account handling fee for Partner Prestige package and the reference rate valid upon the disclosure of this announcement, and may be modified if the conditions of reference rate-based interest rates change, also including a change in the reference rate; the APR does not reflect the interest rate risk of loans with variable interest rates.

III. UNICREDIT HOUSING LOANS WITH MARKET RATE FOR PRIVATE CUSTOMERS WITH PARTNER PRESTIGE PACKAGE

Interest rate (yearly)	Interest rate published in announcement “Hirdetmény – Az UniCredit Bank Hungary Zrt. által magánszemélyek részére nyújtott hitelek kondíciói” of the Bank – 0,25%
Credit amount	Minimum: HUF 5.000.000 maximum HUF 60.000.000 market mortgage loan for housing, HUF 80.000.000 Qualified Consumer-friendly housing loan

Annual Percentage Rate (APR)

APR	UniCredit Housing loan with market rate	
Type of interest calculation	**Variable interest rate**	
Term of loan	**-**	**-**
Interest period	**5 years**	**10 years**
Housing loan with market rate for purchase	suspended	9,10%
Housing loan with market rate for construction	suspended	9,10%
Loan for refurbishing	suspended	9,10%

APR	UniCredit Housing loan with market rate															
Type of interest calculation	Fixed interest rate															
Term of loan	**5 years**	**6 years**	**7 years**	**8 years**	**9 years**	**10 years**	**11 years**	**12 years**	**13 years**	**14 years**	**15 years**	**16 years**	**17 years**	**18 years**	**19 years**	**20 years**
Housing loan with market rate for purchase	suspended	9,42%	9,39%	9,36%	9,33%	9,30%	9,28%	9,25%	9,23%	9,21%	9,19%	9,17%	9,15%	9,13%	9,11%	9,10%
Housing loan with market rate for construction	suspended	9,42%	9,39%	9,36%	9,33%	9,30%	9,28%	9,25%	9,23%	9,21%	9,19%	9,17%	9,15%	9,13%	9,11%	9,10%
Loan for refurbishing	suspended	9,42%	9,39%	9,36%	9,33%	9,30%	9,28%	9,25%	9,23%	9,21%	9,19%	9,17%	9,15%	9,13%	9,11%	9,10%

Representative example:

Calculation of representative example is executed taking into consideration the following conditions (The Bank deducted subsidy of interest –published in „Special conditions for UniCredit Partner Prestige package"- from standard interest rate):

- housing loan with market rate secured with real estate collateral
- loan amount (total loan amount) is HUF 12 000 000
- Term: 20 years
- number of instalments: 240
- total amount of the loan, in addition to the interest rate, is composed of the following:
  - fee related to transfer of loan amount (in case of purchase it is HUF 17500)
  - a fee for 1 property registration procedure: HUF 12600 (mortgage lien registration application)
  - a fee for 1 title deed extracted from the Takarnet system: HUF 1000
  - handling fee of Partner Prestige package is HUF 8000 /month

In case of housing loan with term of 20 years and with fixed interest rate the Bank has taken into consideration the following fees during calculation:

- a fee for 1 property registration procedure: HUF 12600 (mortgage lien registration application)
- fee for 1 piece of ownership sheet downloaded from the Takarnet system is HUF 1000
- handling fee of Partner Prestige package is HUF 8000/month

* From 01.07.2025 to 30.06.2026, or until revocation, the Bank does not charge a transfer fee the loan amount from account. The fees for transfers from the account are included in the effective announcement "List of Conditions for Private Individuals - Fees of other services".

Since the calculation fee of the value of real estate collateral is reimbursed in case of application received till the 30th of June 2021, the Bank did not take it into consideration.

	UniCredit housing loan		
Type of interest calculation:	**Variable rate**		**Fixed rate**
	Variable in every period– 5 years long interest rate period	**Variable in every period– 10 years long interest rate period**	**20 years**
Interest rate:		7,56%	7,56%
Amount of the first monthly instalments		HUF 98059	HUF 98059
APR	suspended	9,1%	9,1%
Total fee of loan		HUF 13506821	HUF 13506821
Total amount repayed by consumer		HUF 25506821	HUF 25506821

* The Bank will not accept a loan application for a market rate mortgage product linked to a reference rate from 01.03.2019.

The APR has been determined with respect to the current conditions, prevailing legal provisions and, in the event of the contractual fulfilment of the loan contract, the interest rate calculated for the whole term of the loan with the discount for Partner Prestige account and the reference rate valid upon the disclosure of this announcement, and may be modified if the conditions of reference rate-based interest rates change, also including a change in the reference rate; the APR does not reflect the interest rate risk of loans with variable interest rates. The premium for the property insurance to be taken out for the property serving as collateral for the loan is not known for the lender, the APR does not include it.

[1] The normal account handling fee of package is HUF 8000/month/account. This amount is to be debited on the client's account every month. The full amount of the account handling fee is credited on the account if minimum HUF 600 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer). HUF 4 000 is credited promotionally on the account if less than HUF 600 000 but at least HUF 300 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer). HUF 2 000 is credited on the account if less than HUF 300 000 but at least HUF 200 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer).

If the credit conditions are not met, no refund will not be applied. 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.

[2] 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.

[3] 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.

[4] 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).

[5] 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 if 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.

[6] VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation. The fee is automatically included in the debited transaction amount.

[7] Annual percentage rate (APR) is the total cost of the credit (repayments and fees) to the Debtor expressed as an annual percentage of the total amount of credit. The total cost of the credit to the Debtor means all the costs, which the consumer is required to pay in connection with the credit agreement and which shall be taken into account when calculating the APR according to a separate regulation. The APR has been defined assuming compliance with the current conditions, the effective legislation -Government Decree No. 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate. The level of the APR may be modified if the conditions change. It does not reflect the loan's interest rate risk with regard to loans with variable interest rates

[8] Taking into consideration the balance of FCY accounts as well, calculating with exchange rates of Central Bank valid on the day of credit transaction.

[9] Special conditions are effective (conditions of Partner Prestige Package are applicable) from the first working day of month following the month when requirements are fulfilled by account owner, based on the modification of account package initiated in written form and signed by both parties.

[10] The loan application is considered as accepted in case when all of the required documents related to the application are submitted completely and filled by client.

[11] If the disbursement of minimum 5 million forints amount does not executed by the bank within 3 month calculated from the date of the acceptance of the mortgage loan application, in such cases the account holder is not entitled to use the special conditions of the account package and the bank will be entitled to change the account package from the first working day of the 4th month following the month when application was accepted by the Bank, and those conditions will be effective which were applied before changing to these special conditions.

[12] The average value of the savings volume between 31 December 2018 and 1 July 2019 must exceed the value of the savings volume of 17 September 2018 by at least HUF 5 million. At calculating the change in savings volume, the Bank does not take the price effect into consideration. The average savings volume will be calculated by considering the closing savings volume of the client on each day of the period and the number of days elapsed since the start day of the period. If the conditions are not met, the account holder is not entitled to use the special conditions of the account package and the bank will be entitled to change the account package on 1 August 2019 to the conditions that were applied before changing to these special conditions and these previous conditions will be applied from 1 August 2019.

[16] The above fee is charged by the Bank as Promotion. The promotion is valid until 31.08.2025. The normal fee is 0,984%, min. HUF 12354, max. HUF 123545.

[16] The above fee is charged by the Bank as Promotion. The promotion is valid until 31.08.2025. The normal fee is 0,801%,min. HUF 12354, max. HUF 123545.

[18] Regarding Premium Banking Mastercard debit cards that has been previously requested and transferred prior to account package change, the fees related to the Ikon account package are indicative based on the current applicable UniCredit Bank List of Conditions.

[19] 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.

[20] 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.

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

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