

Effective from: the 1th of April 2026, Disclosed on: the 31th of March 2026

Published on 30 January 2026 with the first effective modification on 1 April 2026:

As of 1 April 2026, the Bank will increase the fees marked with an asterisk (*) in the List of Conditions - applicable to the loan agreement part of the credit card contract - by the inflation rate of 4.4% as published by the Hungarian Central Statistical Office.

Published on 17 March 2026 with the first effective modification on 1 April 2026:

As of 1 April 2026, the Bank will increase the fees not marked with an asterisk (*) in the List of Conditions - applicable to the bank card agreement part of the credit card contract - by the inflation rate of 4.4% as published by the Hungarian Central Statistical Office.

Published on 31 March 2026 with the first effective modification on 1 April 2026:

In case of the UniCredit Orange credit card, the representative example and the amount of the credit limit that can be applied have been deleted, given that the Bank will not sell the product as of November 18, 2019.

1. Present List of Conditions is an inseparable part of the General Business Conditions and the Bankcard Business Regulations.
2. Any individual contract concluded by the Bank and its client may deviate from this general List of Conditions, in which case the conditions of the relevant contract will be valid.
3. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number either downwards (for numbers smaller than 0,50) or upwards (for numbers larger than or equal to 0,51).
4. The Bank is entitled to post the Customer's account statements bearing the same postal address in the same envelope.
5. The Bank charges all fees in Hungarian forints (HUF) to the Customer's credit card account. In the event that the fees appear in Euros, such fee will be charged by applying the EUR/HUF foreign exchange selling rate for private customers effective on a specific day.
6. Type of interest rate: variable. The rate of change of the interest rate is equal to the rate of change of the Reference Interest Rate calculated according to the formula referred to in the Retail Policy, provided that the calculated modified interest rate shall not exceed the transaction rate offered by the Bank for the same type of new application loans from 1 January / 1 July as of 1 January / 1 July as set out in this notice.
7. The Annual Percentage Rate (APR) –in case of Credit Card – is the annual rate of the credit's total fees and dues comparing to the total amount of the credit. It is expressed in percentages. During the calculation of the APR the Bank has to consider all fees and dues of the credit, which is paid by the Client according to the Credit card contract as described in the respective legal provisions.
The APR has been defined and calculated with respect to the current conditions and in line with the prevailing legal provisions, and the rate of APR can be modified in the case of changes in the conditions.
For loans/credits with variable interest rates the APR will not reflect the interest risk of the loan/credit.
8. Each fee not marked with *, indicated in the Bank's List of Conditions, relating to the bank card contract part of the credit card contract, is automatically adjusted once a year, effective **April 1st of each year**, by the annual average consumer price index (inflation) for the previous calendar year – published by the Central Statistical Office (KSH) on its website. The Bank is entitled to apply more **favorable fee rates for the customer** for business policy reasons, in contrast to the automatic fee change.

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The Bank informs its customers about the fact of the fee change and the modified amount of the fees concerned by means of an announcement and list of conditions published on its website and in its branches **at least 15 days** before the change comes into effect.

9. The cases of interest-free card usages and the methods of interest calculation based on credit card usage is regulated by Bankcard Business Regulations.
10. 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) and in its branches.

I. Credit card condition list for retail customers

Designation	UniCredit Orange (is non marketed from 18th November 2019 ^{HK18})	UniCredit Standard	UniCredit Gold	UniCredit Platinum	Dues date of fees
Credit cards are Mastercard cards and issued with chip and contactless feature by the Bank.					
Apple Pay service	Eligible credit card for Apple Pay digitization				
Google Pay service	Eligible credit card for Google Pay digitization				
Card Membership fee	<u>6.041 HUF</u>	<u>7.905 HUF</u>	<u>24.166 HUF</u>	<u>29.940 HUF</u>	One time per year, retrospectively in the card's turnover month ^{HK17}
Supplementary card Membership fee	<u>4.498 HUF</u>	<u>6.041 HUF</u>	<u>20.952 HUF</u>	<u>26.738 HUF</u>	One time per year, retrospectively in the card's turnover month ^{HK17}
Card Issuer fee	0 HUF	0 HUF	0 HUF	0 HUF	The after the first activation of the card
Supplementary card Issuer fee	0 HUF	0 HUF	0 HUF	0 HUF	The after the first activation of the card
Cardmembership fee	=	<u>5.011 HUF</u> ^{HK1}	<u>10.336 HUF</u> ^{HK1}	<u>19.732 HUF</u> ^{HK1}	Annual membership fee, charged in monthly installments ^{HK1}
Supplementary card membership fee	=	<u>5.011 HUF</u> ^{HK1}	<u>10.336 HUF</u> ^{HK1}	<u>19.732 HUF</u> ^{HK1}	Annual membership fee, charged in monthly installments ^{HK1}
Interest rate * (monthly, variable) from 1 st of July 2025	2,28%				In cases described by Bank Card General Terms and Business Conditions, on the statement day of the settlement period
Grace period *	15 days	15 days	15 days	15 days	
Minimum amount of repayment *	5%, min. 5.000 HUF	5%, min. 5.000 HUF	5%, min. 5.000 HUF	5%, min. 5.000 HUF	On the last day of the grace period ^{HK2}
Annual Percentage Rate (APR) ^{HK3}	=	<u>40,35%</u>	<u>40,73%</u>	<u>41,88%</u>	
Statement day of the settlement period ^{HK4} *	Either the 10 th or the 25 th of each month	Either the 10 th or the 25 th of each month	Either the 10 th or the 25 th of each month	Either the 10 th or the 25 th of each month	
Credit limit available *	=	280.000 – 1.500.000 HUF	600.000 – 2.500.000 HUF	750.000 – 5.000.000 HUF	

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Designation	UniCredit Orange (is non marketed from 18th November 2019 ^{HK18})	UniCredit Standard	UniCredit Gold	UniCredit Platinum	Dues date of fees
Credit life insurance and administration fee for primary card (monthly) The service is turned to non-marketed from 1 st February 2019.	0,25%	0,25%	0,19%	Included in membership fee. In case of application initiated after 1 st February 2019, the membership fee doesn't included the service fee.	According to the Credit life insurance contract, due on statement day. Fee calculation is based on statement day balance.
Purchase commission	Free of charge (The normal fee is 0,3% max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal)				
Duration of settlement period *	1 calendar month	1 calendar month	1 calendar month	1 calendar month	
Cash withdrawal fee on ATM in Hungary	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches in Hungary (in post offices as well)	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee abroad	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches abroad	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	The booking date of the cash advance transaction, the base of fee calculation is the amount of transaction
Cash deposit fee on UniCredit ATM in Hungary ^{HK8}	Free of charge (the normal fee is 539 HUF. The fee is not charged by the Bank as promotion, The promotion is until recalled)				The booking date of the cash payment transaction.
Cash payment into credit card account *	<u>563 HUF</u>				When service provided
Balance inquiry fee	<u>44 HUF</u>	<u>44 HUF</u>	<u>44 HUF</u>	<u>44 HUF</u>	When service provided
Limit modification fee ^{HK10*}	<u>163 HUF</u>	<u>163 HUF</u>	<u>163 HUF</u>	Free of charge	When service provided
Monthly closure fee *	<u>163 HUF</u>	<u>163 HUF</u>	<u>163 HUF</u>	Free of charge	Monthly, due on statement day.
Fee for late payment *	<u>2.923 HUF</u> ^{HK1}	<u>2.923 HUF</u> ^{HK1}	<u>2.923 HUF</u> ^{HK1}	<u>2.923 HUF</u> ^{HK1}	Per occasion, due on next statement day.
Over-limit fee *	<u>2.923 HUF</u> ^{HK1}	<u>2.923 HUF</u> ^{HK1}	<u>2.923 HUF</u> ^{HK1}	<u>2.923 HUF</u> ^{HK1}	Per occasion, due on next statement day.
Card blocking fee (including replacement)	Free of charge	Free of charge	Free of charge	Free of charge	
Card replacement fee ^{HK14}	<u>1.285 HUF</u>	<u>1.285 HUF</u>	<u>1.285 HUF</u>	Free of charge	When service provided
PIN code reproduction fee ^{HK12}	<u>1.285 HUF</u>	<u>1.285 HUF</u>	<u>1.285 HUF</u>	Free of charge	When service provided
PIN code change fee ^{HK13}	<u>257 HUF</u>	<u>257 HUF</u>	<u>257 HUF</u>	<u>257 HUF</u>	When service provided
Fee for contract modification (except credit limit modification)	<u>2.707 HUF</u>	<u>2.707 HUF</u>	<u>2.707 HUF</u>	Free of charge	When service provided

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Designation	UniCredit Orange (is non marketed from 18th November 2019) ^{HK18}	UniCredit Standard	UniCredit Gold	UniCredit Platinum	Dues date of fees
Fee for termination of contract (if initiated by the Bank) *	<u>9.744 HUF</u>	<u>9.744 HUF</u>	<u>9.744 HUF</u>	<u>9.744 HUF</u>	Due on the day of the termination.
Statement reprinting*	<u>1.083 HUF</u>	<u>1.083 HUF</u>	<u>1.083 HUF</u>	<u>1.083 HUF</u>	When service provided
Monthly automatic repayments for minimum amount (from UniCredit account) *	Free of charge	Free of charge	Free of charge	Free of charge	Due by the last day of the grace period
Monthly automatic repayments for total amount (from UniCredit account) *	<u>168 HUF / repayment</u>	<u>168 HUF / repayment</u>	<u>168 HUF / repayment</u>	<u>168 HUF / repayment</u>	Due by the last day of the grace period
Daily card usage frequency limit (ATM and POS) ^{HK5 *}	6 pcs	7 pcs	8 pcs	10 pcs	
Daily card usage limit (ATM and POS) ^{HK6 *}	Amount of credit limit	Amount of credit limit	Amount of credit limit	Amount of credit limit	
Daily cash advance frequency limit ^{HK5 *}	2 pcs	2 pcs	2 pcs	3 pcs	
PayPass limit (Limit for contactless transactions) ^{HK11}	15.000 HUF	15.000 HUF	15.000 HUF	15.000 HUF	
Daily cash advance limit ^{HK6 *}	150.000 HUF	150.000 HUF	250.000 HUF	500.000 HUF	
Daily purchase limit ^{HK6 *, HK16}	Amount of credit limit, but not more than daily card usage limit	Amount of credit limit, but not more than daily card usage limit	Amount of credit limit, but not more than daily card usage limit	Amount of credit limit, but not more than daily card usage limit	
Daily internet purchase limit ^{HK6 *}	Amount of credit limit, but not more than daily card usage limit	Amount of credit limit, but not more than daily card usage limit	Amount of credit limit, but not more than daily card usage limit	Amount of credit limit, but not more than daily card usage limit	
Standard daily ATM cash deposit limit	No limit set				
Max. number of banknotes per ATM cash deposit transaction	50 pcs				
Monthly cash withdrawal limit (% of credit limit) *	For Credit Card contracts signed from 2010.12.01: 40%, minimum HUF 150.000 For Credit Card contracts signed until 2010.12.01: 50%, minimum HUF 150.000				
Validity of card	For Mastercard cards issued from 1 st of September 2025: 6 years. For Mastercard cards issued from 1 st of February 2024: 4 years. For Mastercard cards issued before 1 st of February 2024: 3 years.				
Transaction receipt retrieval request fee	<u>642 HUF</u>				Due per occasion, when service provided

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Designation	UniCredit Orange (is non marketed from 18th November 2019 ^{HK18})	UniCredit Standard	UniCredit Gold	UniCredit Platinum	Dues date of fees
SMS charges (per message)	Based on the applicable Retail Price List - Electronic Services Charges.	Based on the applicable Retail Price List - Electronic Services Charges. Free for the first 3 months as a special offer. The promotion is valid until cancelled.	Based on the applicable Retail Price List - Electronic Services Charges. Free for the first 3 months as a special offer. The promotion is valid until cancelled.	Based on the applicable Retail Price List - Electronic Services Charges. Free for the first 3 months as a special offer. The promotion is valid until cancelled.	From the first day of the month following the month in which the service is used
Designation	UniCredit Orange (is non marketed from 18 th November 2019 ^{HK21})	UniCredit Standard	UniCredit Gold	UniCredit Platinum	Dues date of fees
Fee of manual transfer from credit card account ^{HK7 *}	522 HUF				Due per occasion, when service provided
Internet Security Code (ISC) service ^{HK15}	Free of charge				
Travel insurance for Cardholders ^{B1}					
Annual fee for STANDARD ^{B1} travel insurance	Not applicable	Free of charge	Not applicable	Not applicable	When service is provided ^{B1}
Annual fee for GOLD ^{B1} travel insurance	Not applicable	Not applicable	Free of charge	Not applicable	When service is provided ^{B1}
Annual fee for PLATINA ^{B1} travel insurance	Not applicable	Not applicable	Not applicable	Free of charge	When service is provided ^{B1}
Optional travel insurance for Cardholders ^{B1,B2}					
Annual fee for Extra ^{B1} travel insurance	Not applicable	7 400 HUF	5 900 HUF	2 000 HUF	When service is provided
Annual fee for Sport ^{B2} travel insurance	Not applicable	8 500 HUF	8 500 HUF	8 500 HUF	When service is provided
Travel insurance for fellow traveller ^{B1,B2}					
Annual fee for Extra travel insurance	8.500 HUF ^{B1}				When service is provided ^{B1}
Annual fee for Sport ^{B2} travel insurance	8.500 HUF				When service is provided ^{B2}

„20 000 HUF eMag voucher for a new credit card" promotion:

Promotion period: from 16.01.2025 until cancelled, but no later than 31.05.2026.

"20,000 HUF eMAG voucher for a new credit card" – promotion:

The "20 000 HUF eMag voucher for a new credit card" promotion is open to customers who meet all of the following conditions:

- Those customers, who apply for a new retail credit card with the Bank between 1 July 2025 and 31 May 2026 and sign the contract by 28 June 2026 (not including any existing credit card contract for the purpose of amending the existing credit limit or any other amendment),

Conditions for credit cards applied for from 01.07.2025:

- use their credit card for at least 5 purchase transactions by the end of the second calendar month following the month in which the contract is concluded, and the transactions are booked by the Bank by the above date (There may be a difference of a few working days between the date of the transaction and the date of booking. For details, see the notice in the Fulfilment of orders Condition list),
until the 3rd calendar month following the month in which the contract is concluded, the minimum monthly repayment obligation is fulfilled by the customer each month during the relevant Grace Period without delay.

Customers applying for a new credit card who have or previously had a credit card contract with the Bank concluded after 01.01.2024 will not participate in the promotion.

Conditions for credit cards applied for before 01.07.2025:

- use their credit card for at least 5 purchase transactions by the end of the calendar month following the month in which the contract is concluded, and the transactions are booked by the Bank by the above date (There may be a difference of a few working days between the date of the transaction and the date of booking. For details, see the notice in the Fulfilment of orders Condition list),
- until the 3rd calendar month following the month in which the contract is concluded, the minimum monthly repayment obligation is fulfilled by the customer each month during the relevant Grace Period without delay.

Participation in the promotion is automatic if the above conditions are met. If all of the above conditions are met, the Bank will send the HUF 20,000 voucher to the customer by SMS or email by the last banking day of the 4th calendar month following the month of conclusion of the contract. A Customer is entitled to the HUF 20,000 voucher only once.

The promotion cannot be used with Business Private Credit Cards.

The right to the eMAG coupon will be terminated if the customer initiates the termination of their credit card contract during the promotion period or within six months of receiving the eMAG coupon code, regardless of whether the Bank has sent the eMAG coupon code in the meantime. Simultaneously with the termination of the right to the eMAG coupon, the Bank is entitled to enforce a penalty equal to the value of the prize (HUF 20,000) and to debit the customer's accounts held with the bank for this purpose.

Retail customers participating in the promotion are not required to pay personal income tax or contributions, or to file returns or reports in connection with the coupon.

Further details can be found in the document ANNOUNCEMENT AND PARTICIPATION TERMS AND CONDITIONS RETAIL CREDIT CARD PROMOTION.

Fees for procedures for overdue debts applied from 1st of February 2024

The Bank – based on the General business conditions for private customers' point I.5.1., which is inseparable part of the contract – overturns the verified incurred expenses in the present condition list to the customer for the purpose of collection of expired claims.

<i>Fee designation</i>	<i>Amount</i>	<i>Maturity</i>
Postal letter sent by ordinary mail (not registered mail)	Based on the all time effective postal tariff; currently 210 HUF	At the time of the mail dispatch.
Fee for a letter sent by registered mail	Based on the all time effective postal tariff; currently 755 HUF	At the time of the mail dispatch.
Charges for postal mail sent with electronic proof of delivery	Based on the all time effective postal tariff; currently 1 150 HUF	At the time of the mail dispatch.
Charges for calls made by an external call centre	The fee paid to the Agent, as agreed between the Bank and the Agent; currently 1 143 HUF per call	Per call, if the client identification of the client successful
Management fee/commission for external debt management financial undertaking	Costs/commissions paid to the mandated external claims manager as agreed between the Bank and the claims manager	On closure of an external debt management activity

Representative examples:

For the UniCredit Standard credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 2.28%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is **40.35%**. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: **HUF 112 967**, while the total estimated amount payable by the client: **HUF 481 668**, which includes **HUF 163** monthly closure fee, card issuer fee is HUF 0, card membership fee: **5.011 HUF**, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Gold credit card projected onto a credit line of HUF 600 000. The monthly fixed credit interest to be charged is **2.28%**. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 600 000 and a term of one year, the APR is **40.73%**. If you accept a credit card with a credit line of HUF 600 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 30 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: **HUF 181 624**, while the total estimated amount payable by the client: **HUF 769 325**, which includes **HUF 163** monthly closure fee, card issuer fee is HUF 0, card membership fee: **10.336 HUF** purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Platinum credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 2.28%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is **41.88%**. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 37 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: **HUF 230 838**, while the total estimated amount payable by the client: **HUF 958 956**, which includes HUF 0 monthly closure fee, card issuer fee is HUF 0, card membership fee: **19.732 HUF**, purchase commission 0,3%, max 6000 HUF beside the interest.

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II. Credit Card Conditions for customers with Partner Prestige account package

The general credit card conditions set out in point (I.) shall apply to conditions not regulated in this point (II.)

Designation	UniCredit Orange (is non marketed from 18th November 2019 ^{HK19})	UniCredit Standard	UniCredit Gold	UniCredit Platinum	Dues date of fees
Apple Pay service	Eligible credit card for Apple Pay digitization				
Google Pay service	Eligible credit card for Google Pay digitization				
Credit limit available *	=	280.000 – 1.500.000 HUF	600.000 – 2.500.000 HUF	750.000 – 5.000.000 HUF	
Card Issuer fee	Free of charge	Free of charge	Free of charge	Free of charge	
Supplementary card Issuer fee	Free of charge	Free of charge	Free of charge	Free of charge	
Card Membership fee	Free of charge	Free of charge	Free of charge	<u>7.893 HUF^{HK1}</u>	One time per year, retrospectively in the card's turnover month
Supplementary card Membership fee	Free of charge	Free of charge	Free of charge	<u>7.893 HUF^{HK1}</u>	One time per year, retrospectively in the card's turnover month
Interest rate * (monthly, variable) from 1 st of July 2025	Current central bank base rate +5%/12	Current central bank base rate +5%/12	Current central bank base rate +5%/12	Current central bank base rate +5%/12	In cases detailed in the Bank Card Business Rules, on the reporting date
Annual Percentage Rate (APR)	=	41,76 %	41,76 %	<u>38,70%</u>	
Credit life insurance and administration fee for primary card (monthly) The service is turned to non-marketed from 1 st February 2019.	0,19%	0,19%	0,19%	Included in membership fee. In case of application initiated after 1 st February 2019, the membership fee doesn't included the service fee.	According to the Credit life insurance contract, due on statement day. Fee calculation is based on statement day balance.
Card limit modification fee	<u>108 HUF</u>	<u>108 HUF</u>	<u>108 HUF</u>	Free of charge	When service provided
Closure fee	Free of charge	Free of charge	Free of charge	Free of charge	
SMS service	According to effective Electronic Banking List of Conditions – For Private Clients.	According to effective Electronic Banking List of Conditions – For Private Clients. The fee is not charged by the Bank in the first 3 month as promotion. The promotion is valid until recalled.	According to effective Electronic Banking List of Conditions – For Private Clients. The fee is not charged by the Bank in the first year as promotion. The promotion is valid until recalled.	According to effective Electronic Banking List of Conditions – For Private Clients. The fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled	Per message, due in a lump sum, on the first working day of each month.

Representative examples:

For the UniCredit Standard credit card projected onto a credit line of HUF 600 000. The monthly fixed credit interest to be charged is 0,94%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 600 000 and a term of one year, the APR is 41,76%. If you accept a credit card with a credit line of HUF 600 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 38 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 172.457 , while the total estimated amount payable by the client: HUF 762.657, which includes purchase commission 0,3%, max 6000 HUF beside the interest, Partner Prestige package 8,000 HUF monthly closure fee

For the UniCredit Gold credit card projected onto a credit line of HUF 600 000. The monthly fixed credit interest to be charged is 0,94%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 600 000 and a term of one year, the APR is 41,76%. If you accept a credit card with a credit line of HUF 600 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 38 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 172.457 , while the total estimated amount payable by the client: HUF 762.657, which includes purchase commission 0,3%, max 6000 HUF beside the interest, Partner Prestige package 8,000 HUF monthly closure fee

For the UniCredit Platina credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 0,94%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is **38,70%**. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 45 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: **HUF 199.131** , while the total estimated amount payable by the client: **HUF 931.321**, which monthly closure fee: 0 HUF, card issuer fee: 0 HUF, Partner Prestige package closing fee: 8,000 HUF. Card membership fee: **7.893 HUF**.

Representative examples in the case where the Bank credits the Partner Prestige account with a monthly amount exceeding HUF 600,000:

For the UniCredit Standard credit card projected onto a credit line of HUF 600 000. The monthly fixed credit interest to be charged is 0,94%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 600 000 and a term of one year, the APR is 16,71%. If you accept a credit card with a credit line of HUF 600 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 30 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 76 457 , while the total estimated amount payable by the client: HUF 674 657, which includes, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Gold credit card projected onto a credit line of HUF 600 000. The monthly fixed credit interest to be charged is 0,94%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 600 000 and a term of one year, the APR is 16,71%. If you accept a credit card with a credit line of HUF 600 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 30 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 76 457 , while the total estimated amount payable by the client: HUF 674 657, which includes purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Platina credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 0,94%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is **18,63%**. If you accept a credit card with a credit line of HUF 750 000

and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 37 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 105 144 , while the total estimated amount payable by the client: HUF 845 001, which includes _card membership fee: 7 893 HUF, purchase commission 0,3%, max 6000 HUF beside the interest.

*The APR was determined taking into account the current conditions, the applicable laws, and the refund of the foreclosure fee related to the Partner Prestige account package, which is valid for the entire term of the loan, in case of contractual fulfillment of the terms and conditions of the loan agreement (the normal foreclosure fee of the account package is 8,000 HUF/month, which was not taken into account when calculating the APR). The APR rate may change if the conditions change; its value does not reflect the interest rate risk of the loan in the case of variable interest rate loans.

LIST OF CONDITIONS – FOR CREDIT CARD HOLDER PRIVATE CLIENTS

III. Credit card conditions for VDCS TOP and Partner Active TOP packages

The general credit card conditions in point I shall apply to conditions not regulated in this (III.) point.

III/1. Credit card conditions in case of guarantee for VDCS TOP and Partner Aktiv TOP packages

Designation	UniCredit Orange (is non marketed from 18th November 2019 ^{HK19})	UniCredit Standard	UniCredit Gold	UniCredit Platinum	Dues date of fees
Apple Pay service	Eligible credit card for Apple Pay digitization				
Google Pay service	Eligible credit card for Google Pay digitization				
Credit limit available *	=	280.000 – 1.500.000 HUF	600.000 – 2.500.000 HUF	750.000 – 5.000.000 HUF	
Card Issuer fee	0 HUF	0 HUF	0 HUF	0 HUF	
Supplementary card Issuer fee	0 HUF	0 HUF	0 HUF	0 HUF	
Card Membership fee	<u>1.285 HUF^{HK1}</u>	<u>1.285 HUF^{HK1}</u>	<u>6.415 HUF^{HK1}</u>	<u>9.370 HUF^{HK1}</u>	Annual membership fee, charged in monthly installments
Supplementary card Membership fee	<u>1.285 HUF^{HK1}</u>	<u>1.285 HUF^{HK1}</u>	<u>6.415 HUF^{HK1}</u>	<u>9.370 HUF^{HK1}</u>	Annual membership fee, charged in monthly installments
Interest rate (monthly) – In case of a ready-to-pay guarantee*	(JB-i alapkamat+5%)	(JB-i alapkamat+5%)	(JB-i alapkamat+5%)	(JB-i alapkamat+5%)	In cases detailed in the Bank Card Business Rules, on the reporting date
Total cost of ownership (THM) in case of a full payment guarantee	=	<u>18,34%</u>	<u>19,17%</u>	<u>19,35%</u>	
APR announced for individuals with standard conditions	=	<u>40,35%</u>	<u>40,73%</u>	<u>41,88%</u>	
Credit life insurance and administration fee for primary card (monthly) The service is turned to non-marketed from 1 st February 2019.	0,19%	0,19%	0,19%	Included in membership fee. In case of application initiated after 1 st February 2019, the membership fee doesn't include the service fee.	According to the Credit life insurance contract, due on statement day. Fee calculation is based on statement day balance.
Limit modification fee	<u>108 HUF</u>	<u>108 HUF</u>	<u>108 HUF</u>	Free of charge	When service provided
Monthly closure fee *	Free of charge	Free of charge	Free of charge	Free of charge	Monthly, due on statement day.
Card blocking (includes replacement card fee)	Free of charge	Free of charge	Free of charge	Free of charge	When service provided
Card replacement fee ^{HK14}	<u>1.285 HUF</u>	<u>1.285 HUF</u>	<u>1.285 HUF</u>	Free of charge	When service provided

LIST OF CONDITIONS – FOR CREDIT CARD HOLDER PRIVATE CLIENTS

Fee for contract modification (except credit limit modification)	Free of charge	Free of charge	Free of charge	Free of charge	When service provided
SMS service	According to effective Electronic Banking List of Conditions – For Private Clients.	According to effective Electronic Banking List of Conditions – For Private Clients. The fee is not charged by the Bank in the first 3 month as promotion. The promotion is valid until recalled.	According to effective Electronic Banking List of Conditions – For Private Clients. The fee is not charged by the Bank in the first year as promotion. The promotion is valid until recalled.	According to effective Electronic Banking List of Conditions – For Private Clients. The fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled	
Grace period *	15 days	15 days	15 days	15 days	
Minimum amount of repayment *	5%, min. 5.000 HUF	5%, min. 5.000 HUF	5%, min. 5.000 HUF	5%, min. 5.000 HUF	Due by the last day of the grace period ^{HK3}
Statement day of the settlement period ^{HK5} *	Either the 10 th or the 25 th of each month	Either the 10 th or the 25 th of each month	Either the 10 th or the 25 th of each month	Either the 10 th or the 25 th of each month	
Duration of settlement period *	1 calendar month	1 calendar month	1 calendar month	1 calendar month	
Credit limit available *	150.000 – 1.000.000 HUF	280.000 – 1.500.000 HUF	600.000 – 2.500.000 HUF	750.000 – 5.000.000 HUF	
Fee for late payment *	<u>2.923 HUF</u>	<u>2.923 HUF</u>	<u>2.923 HUF</u>	<u>2.923 HUF</u>	Per occasion, due on next statement day.
Over-limit fee *	<u>2.923 HUF</u>	<u>2.923 HUF</u>	<u>2.923 HUF</u>	<u>2.923 HUF</u>	Per occasion, due on next statement day.
PIN code reproduction fee	<u>1.285 HUF</u>	<u>1.285 HUF</u>	<u>1.285 HUF</u>	Free of charge	When service provided
Purchase commission	Free of charge (The normal fee is 0,3% max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal)				
Cash withdrawal fee on ATM in Hungary	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches in Hungary (in post offices as well)	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee abroad	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches abroad	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	2,98%, minimum <u>1.989 HUF</u>	The booking date of the cash advance transaction, the base of fee calculation is the amount of transaction
Cash deposit fee on UniCredit ATM in Hungary ^{HK19}	Free of charge (the normal fee is 539 HUF. The fee is not charged by the Bank as promotion, The promotion is until recalled)				The booking date of the cash payment transaction.

Cash payment into credit card account *	<u>563 HUF</u>	When service provided
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Representative examples in the case of a guarantee:

For the UniCredit Standard credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 0,94%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is 18,34%. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 52 186 , while the total estimated amount payable by the client: HUF 424 613, which includes card membership fee: 1 285 HUF, closure fee: HUF163, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Gold credit card projected onto a credit line of HUF 600 000. The monthly fixed credit interest to be charged is 0,94%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 600 000 and a term of one year, the APR is 19,17%. If you accept a credit card with a credit line of HUF 600 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 30 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 86 492 , while the total estimated amount payable by the client: HUF 678 114, which includes card membership fee: 6 415 HUF, closure fee: HUF163, purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Platina credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 0,94%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is 19,35%. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 30 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 106 722 , while the total estimated amount payable by the client: HUF 845 341, which includes card membership fee: 9 370 HUF, closure fee: HUF 0, purchase commission 0,3%, max 6000 HUF beside the interest.

III/2. Credit card conditions without guarantee for VDCS TOP and Partner Aktiv TOP packages

Designation	UniCredit Orange (is non marketed from 18th November 2019 ^{HK19})	UniCredit Standard	UniCredit Gold	UniCredit Platinum	Dues date of fees
Card Issuer fee	0 HUF	0 HUF	0 HUF	0 HUF	
Annual Percentage Rate (APR) without guarantee	=	<u>40,35%</u>	<u>40,73%</u>	<u>41,88%</u>	

Representative examples without guarantee:

For the UniCredit Standard credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 2,28%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 375 000 and a term of one year, the APR is 40,35%. If you accept a credit card with a credit line of HUF 375 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 18 750, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 112 967, while the total estimated amount payable by the client: HUF 481 668, which includes card membership fee: HUF, 5 011, closure fee: HUF 163, card issuer fee: 0 HUF purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Gold credit card projected onto a credit line of HUF 600 000. The monthly fixed credit interest to be charged is 2,28%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 600 000 and a term of one year, the APR is 40,73%. If you accept a credit card with a credit line of HUF 600 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 30 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 181 624, while the total estimated amount payable by the client: HUF 769 325, which includes card membership fee: HUF 10 336, closure fee: HUF 163, card issuer fee: 0 HUF purchase commission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Platina credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 2,28%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is 41,88%. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 37 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 230 838, while the total estimated amount payable by the client: HUF 958 856, which includes card membership fee: HUF 19 732, closure fee: HUF 0, card issuer fee: 0 HUF, purchase commission 0,3%, max 6000 HUF beside the interest.

HK1: For credit card applications accepted after December 5, 2024, the annual membership fee of the card will be waived as a promotional measure in the first year (first 12 months), and the first debit will be made in the 13th month from activation (the annual card fee will be debited in monthly installments). For credit card applications accepted before December 5, 2024, the card membership fee will be debited annually. The promotion is valid from December 5, 2024 until cancellation.

HK2: The minimum repayment obligation is considered fulfilled if the repayment amount is received in the credit card settlement account during the grace period, until its last day.

HK3: The APR value was calculated based on a credit limit of HUF 375,000 for UniCredit Orange and UniCredit Standard credit cards, HUF 600,000 for UniCredit Gold credit cards, and HUF 750,000 for UniCredit Platinum credit cards.

HK4: Upon request, at the choice of the Credit Card account holder.

HK5: Standard value – The Credit Card account holder may also specify a different value. Cash deposit transactions at ATMs are not included in the Daily Usage Frequency Limit.

HK6: Daily limits can be changed after the card application, within the limits specified in the Bank Card Business Terms and Conditions and the List of Conditions. The selected amount can only be an amount divisible by HUF 50,000. The Daily Internet Purchase Limit determines the maximum daily amount of purchases made on the Internet via a virtual POS terminal. Transactions made on the POS terminal also include the credit resulting from the reversal of the transaction.

HK7: Only possible in case of an erroneous transfer, up to the positive balance of the credit card account.

HK8: The service is available at UniCredit ATMs suitable for cash deposits.

HK9: In case of modification of the settlement period's closing date (if the modification of the Contract is exclusively aimed at this), the contract modification fee will be waived as a promotional offer. The promotion is valid until withdrawal.

HK10: In case of an increase up to the daily limit amount of HUF 150,000, it will not be charged. Reducing the limit is always free of charge.

HK11 The limit applied during payment with the contact function, which is determined by the International Card Association and cannot be modified by the customer. Below this limit amount, a PIN code must be entered for every sixth consecutive transaction below the limit amount, provided that no transaction authenticated with a PIN code has been made in the meantime.

HK12 Service provided at ATMs operated by UniCredit Bank Hungary Zrt.

HK13 As part of the promotion, the Bank provides free PIN re-generation for customers whose credit cards expiring after July 2016 were replaced in August 2016 or later as part of a renewal. The promotion is valid until withdrawn.

HK14 As part of the promotion, the Bank provides free card replacement once for customers whose credit cards were manufactured and issued before July 25, 2016 without a chip or contact function. The promotion is valid until withdrawn. The Bank charges the standard fee if the cardholder

initiates the card replacement for a reason other than point 5.37 of the Bank Card Business Regulations (card removed from the cardholder's possession, lost, stolen, unauthorized or unapproved use).

HK15 Internet Security Code Service: a service that can be used to make online purchase transactions with a card more secure and that enables the cardholder to be identified with a higher level of security. Within the framework of the service, a different secret character sequence (personal security element) is sent to the cardholder via SMS to the mobile phone number provided by the cardholder, which is registered in the cardholder's basic data and can be modified in the registration system, for each transaction, if the cardholder initiates an online purchase transaction with a card included in this service and the merchant uses the authentication procedure based on the Internet Security Code service on the virtual payment interface during card acceptance. The service is automatically activated when the card is activated.

HK16 When handling authorization requests related to Money Sending transactions, the Bank takes into account the Daily Purchase Limit and only authorizes transactions up to the limit amount.

HK17 Card turnover month: the Card turnover month is the expiration month indicated on the credit card, except in the case of replaced credit cards, because in that case it is the month of replacement of the card, which may differ from the expiration month.

HK18 The bank will not sell new Narancs credit cards after November 18, 2019, but replacement card applications and renewals will continue to be available for the remaining Narancs credit cards.

It is included in the list of conditions announced for credit card holders' retail customers.

HK19 The service is applicable for cash deposits

B1 The travel insurance provider is Allianz Hungária Zrt., the terms and conditions of the travel insurance are contained in the "Customer Information and Terms and Conditions", which, in the case of bank cards with free built-in travel insurance, the bank card holder receives upon conclusion of the bank card contract. In the case of travel insurance that can be chosen optionally, the "Customer Information and Terms and Conditions" is received by the bank card holder requesting insurance upon application for insurance. Travel insurance is only valid for bank cards with active status.

B2 SPORT can be taken out as additional insurance for the following persons:

- bank card holders with built-in or optional travel insurance;

- their family members with extra travel insurance.

B3 Cardholders with active status UniCredit bank cards can also take out travel insurance for private individuals traveling with them. Regarding this insurance, the provisions of the "Customer Information and Terms and Conditions" also apply to persons traveling together.

B4 Standard level travel insurance is valid only for trips abroad (Europe), for a maximum stay abroad of 30 days, and for trips not made for work purposes.

B5 Gold level travel insurance is valid for trips within Hungary and abroad (Europe), for a maximum stay abroad of 30 days, for trips not made for work purposes.

B6 Platinum level travel insurance is valid for trips within Hungary and abroad (Europe), for a maximum stay abroad of 30 days, for trips not made for work purposes.

B7 EXTRA additional or independent package travel insurance is valid for trips within Hungary and abroad (also outside Europe) if the insured is younger than 70 years of age. If the insured is older than 70 years of age, then only in Europe, for trips not made for work purposes. Sport travel insurance can be taken out as additional insurance for bank card holders with built-in or optional travel insurance, and for their family members with Extra travel insurance.

Credit card cash-back program

The Bank will reimburse, as a promotion, a certain part of the amounts booked –according to the description in section II.1- as a result of card usage for the retail credit cards listed below, in accordance with the rules described below. This promotional offer is valid from 26th of July 2016 until withdrawn.

I. The Bank applies reimbursement for the following retail credit cards:

- UniCredit Orange credit card
- UniCredit Standard credit card
- UniCredit Gold credit card
- UniCredit Platinum credit card
- Fundamenta-Unicredit Credit card

Effective from 6 December 2024, for credit card applications submitted from this date, the Bank will apply cashback exclusively to the following retail credit card product:

- UniCredit Standard Credit Card

II. The Bank will credit as reimbursement the following amounts subject to the following terms and conditions on the credit card account of the Primary Cardholder:

1. The Bank calculates reimbursement amounts only for purchase transactions (“Purchase transaction”). Purchase transactions are payments by using the above specified credit cards for the consideration of goods and services by way of a transaction performed at a merchant’s POS terminal, or payment operations performed by specifying card data via the Internet/phone. Transactions related to betting or gambling and performed at a merchant’s POS terminal, or payments performed by specifying card data via the Internet/phone and cash withdrawal transactions, transfers and other transactions related to financial services, and fee and interest debit transactions performed by the Bank on the credit card account are not considered purchase transactions.

2. Reimbursement will be due where

- no late payment of overdue debt is recorded on the relevant credit card account on the settlement date
- the Bank booked at least three Purchase Transactions in the minimum total value of HUF 20,000 on the credit card account during the relevant settlement period, initiated either by the Primary cardholder or any Secondary cardholder

3. Credits booked by the Bank from sources other than transfers, cash desk or ATM cash deposits will decrease the total transaction value and number taken to be taken into account for the calculation of the reimbursement amount for booked transactions within the relevant settlement cycle.

4. The Bank calculates the reimbursement amount as follows:

- after each purchase transaction the reimbursement amount is HUF 1 for every HUF 100
- where the Cardholder performs the purchase transaction on his birthday, then for the Purchase transaction further HUF 3 for every HUF 100 is credited as reimbursement amount
- during the calculation the Bank takes into account the booked HUF amount of the transaction

5. The Bank credits to the credit card account the reimbursement amount calculated for purchase transactions booked within a specific settlement period on the settlement date, in a single amount, taking into account the following limits:

- if the Primary cardholder’s credit card is a UniCredit Orange Credit card, UniCredit Standard Credit card or Fundamenta-UniCredit Credit card, then the maximum amount that can be credited to the credit card account can be HUF 2,500 in any settlement period.
- if the Primary cardholder’s credit card is a UniCredit Gold Credit car or UniCredit Platinum Credit card, then the maximum amount that can be credited to the credit card account can be HUF 4,000 in any settlement period.

In the case of credit card applications accepted from 2024.12.06, the Bank will credit the cashback amount calculated after the purchase transactions booked in the given settlement period to the credit card account in one amount on the balance sheet date, taking into account the following limits:

- if the credit card of the Main Cardholder is a UniCredit Standard Credit Card, the cashback amount that can be credited to the credit card account can be a maximum of 1500 HUF for a settlement period
- in the case of Unicredit Gold Credit Card, Unicredit Platinum Credit Card, the Bank will not provide the cashback promotion

Annex No. 1

Reference interest rate change applied to retail credit cards

In the case of Retail Credit Cards, the Reference Interest Rates serving as the basis for the modification of the transaction interest rate are as follows:

Valid	6-month BUBOR average	Rate of change	Time effect of transaction interest rate modified by the rate of change
November 2026	6,48%	-0,01%	2026.01.01 – 2026.06.30
May 2025	6,49%	0,00%	2025.07.01 – 2025.12.31
November 2024	6,49%	-0,61%	2025.01.01 – 2025.06.30
May 2024	7,10%	-3,76%	2024.07.01 – 2024.12.31
November 2023	10,86%	-	

Reference interest rate change rate

In the case of January 1: 6-month BUBOR November average – 6-month BUBOR May average

In the case of July 1: 6-month BUBOR May average – 6-month BUBOR November average”