

Effective from: 4th of May 2026. Published from: 30th of April 2026.



**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 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](http://www.unicreditbank.hu/padtajekoztato)) and in its branches.

1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions
2. Fees of HUF transfers, in-bank EUR transfers, EUR transfers within EEA and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. Fees for change of Account packages will be debited on the 15th day (or the following Banking day) of the month following contract modification's date after 1st October 2013. The charges linked to Securities transactions specified in Par. IV and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.
3. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
4. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
5. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)		0	
Term deposit:		Minimum term of deposit: 1 month	
Currency	Amount	Currency	Amount
HUF	####	JPY	5 000 000
USD	1 000	SEK	250 000
GBP	1 500	EUR	1 000
CHF	3 000		
6. UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented.
7. 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.

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

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



Commission on bank-to-bank <sup>9</sup>	by eBanking	0,45 %, max. HUF 25552	
	by UniCredit mBanking	0,45 %, max. HUF 25552	
	by Telephone Banking	0,45 %, max. HUF 25552	
	Original bank form	0,926 %, min. HUF 1564, max. HUF 36882	1,002 %, min. 1692 max. HUF HUF 39928
	Non-original <sup>10</sup> bank form	1,128 %, min. HUF 2420	1,22 %, min. HUF 2619
	EFER transfers	0,444 %, min. HUF 371, max. HUF 14311	0,48 %, min. max. HUF 400 HUF 15492
	VIBER transfers	1,016 %, min. HUF 14528, max. HUF 150675	1,099 %, min. max. HUF 15727 HUF 163123
Cash out	On UniCredit ATM in Hungary , On UniCredit ATM abroad (cash withdrawal was initiated inside EGT)	1 %, min. HUF 350	
	On UniCredit ATM in Hungary using mCash service	1 %, min. HUF 350	
	On another ATM in Hungary, On another ATM abroad (cash withdrawal was initiated inside EGT)	1,3 % + min. HUF 450 HUF 600	
	Another ATM/POS cash withdrawal abroad	According to the Bank Card List of Conditions – For Private Clients	
	Cash out in HUF from HUF account	1,753 %, min. HUF 1452, max. HUF 508512	1,896 %, min. max. HUF 1571 HUF 550528
	Cash out in FCY from HUF account	0,77 %, max. HUF 9690 using the buying and selling exchange rates	0,833 %, max. HUF 10490 using the buying and selling exchange rates
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>21</sup>	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 300.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 21).		
Purchase commission	Free of charge		
SMS notifications	According to effective Electronic Banking List of Conditions – For Private Clients <sup>12</sup>		
Daily maximum limit amounts	According to effective schedule of fees and conditions for the Mobil Aktiv Plusz and Ikon Plusz account packages.		

	Partner PRIME számlacsomag	
Secondary identifier assignment <sup>32</sup> , modification <sup>32</sup> , confirmation <sup>33</sup> ,	Akciós díjak 2026.06.30-ig	Díjak 2026.07.01-től
- in Branch	HUF 2693	HUF 2914
- by eBanking or in Giro message, or by UniCredit mBanking	Free of charge as part of a promotional offer** (the standard fee is HUF 1456 which the Bank does not charge due to the promotional offer**).	

The fees for transfers initiated by the client through a payment initiation service provider (third-party provider, TPP), debited to the client's account specified in this schedule, are the same as the fees applicable to transfers initiated via mBanking under the respective account package.

**s for EUR transfer orders debited to the account within EEA Member States, including SEPA transfers and intra-bank EUR trans:**

		Partner PRIME account package	
		Promotional fees until 30 June 2026.	Fees from 1 July 2026.
In-bank EURO payment orders <sup>9</sup>	by eBanking	0,45 %, max. HUF 25552	
	by UniCredit mBanking	0,45 %, max. HUF 25552	
	by Telephone Banking	0,45 %, max. HUF 25552	
	Original bank form	0,726 %, min. HUF 1144, max. HUF 31228	0,785 %, min. HUF 1238 max. HUF 33807
	Non-original <sup>10</sup> bank form	1,128 %, min. HUF 2420	1,22 %, min. HUF 2619
Bank-to-bank SEPA payment orders <sup>9</sup>	by eBanking	0,45 %, max. HUF 25552	
	by UniCredit mBanking	0,45 %, max. HUF 25552	
	by Telephone Banking	0,45 %, max. HUF 25552	
	Original bank form	0,926 %, min. HUF 1564, max. HUF 36882	1,002 %, min. 1692 max. HUF 39928
	Non-original <sup>10</sup> bank form	1,128 %, min. HUF 2420	1,22 %, min. HUF 2619
	Urgent EUR payment orders	0,941 %, min. HUF 3398, max. HUF <sup>28</sup> 150675	1,017 %, min. max. HUF 3678 HUF <sup>28</sup> 163123
Bank-to-bank and in-bank EURO Standing Orders		Free of charges	
Transfer orders with missing data/errors <sup>16</sup>		EUR <sup>17</sup> 10,77	EUR <sup>17</sup> 11,65
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR <sup>17</sup> 10,77	EUR <sup>17</sup> 11,65

Service name	Partner PRIME account package	
<b>Change of Account packages</b>	<b>Promotional fees until 30 June 2026.</b>	<b>Fees from 1 July 2026.</b>
to an account with higher handling fee	HUF <sup>13</sup> 1346 Normal fee: HUF 4039	1456 Ft <sup>13</sup> Normal fee: HUF 4372
to a Partner account with higher handling fee	free of charge <sup>13</sup> Normal fee: HUF 4372	
to an account with lower handling fee	HUF 4039	HUF 4372
to a Partner account with lower handling fee	free of charge <sup>13</sup> Normal fee: HUF 4372	
<b>Postal charges (charged for each statement and other postal consignments to the Customer)</b>	Sending monthly 1 statement free of charges <sup>14</sup>	
<b>Credit entries (Forint)</b>		
Credit entries to HUF accounts	Free of charges	
Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.	
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge <sup>29</sup> ) <sup>18</sup>	672 HUF/tétel <sup>15</sup>	726 HUF/tétel <sup>15</sup>
<b>Debit items (Forint)</b>		
Postal payment order by paper form	According to the conditions detailed in Addendum No. 7. +69 HUF/payment order	According to the conditions detailed in Addendum No. 7. + 72 HUF/payment order
Postal payment orders by eBanking	According to the conditions detailed in Addendum No. 7. +69 HUF/payment order	According to the conditions detailed in Addendum No. 7. + 72 HUF/payment order
<b>Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)</b>		
Transfer orders with missing data/errors <sup>16</sup>	EUR <sup>17</sup> 10,77	EUR <sup>17</sup> 11,65
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	EUR <sup>17</sup> 10,77	EUR <sup>17</sup> 11,65
<b>Commission on bank-tobank payment orders<sup>19-9</sup></b>		
by eBanking, UniCredit Mobile application and Telephone Banking	0,564 %, min. EUR 8,24 max. EUR 800	0,609 %, min. EUR 8,91 max. EUR 800
by original bank form	0,726 %, min., EUR 16,54 max. EUR 800	0,785 %, min. EUR 17,9 max. EUR 800
by not original bank form or by special processing <sup>10</sup>	0,793 %, min., EUR 24,83 max. EUR 800	0,858 %, min. EUR 26,87 max. EUR 800
Bank-to-bank Standing Orders	0,564 %, min., EUR 8,24 max. EUR 800	0,609 %, min. EUR 8,91 max. EUR 800
<b>Bankon belüli átutalás<sup>9</sup></b>		
by eBanking, UniCredit Mobile application and Telephone Banking	0,484 %, min., EUR 8,24 max. EUR 800	0,523 %, min. EUR 8,91 max. EUR 800
by original bank form	0,632 %, min., EUR 16,54 max. EUR 800	0,683 %, min. EUR 17,9 max. EUR 800
by not original bank form or by special processing <sup>10</sup>	0,726 %, min., EUR 24,83 max. EUR 800	0,785 %, min. EUR 26,87 max. EUR 800
Bank-to-bank Standing Orders	0,484 %, min., EUR 8,24 max. EUR 800	0,523 %, min. EUR 8,91 max. EUR 800
<b>III. CASH TRANSACTIONS</b>		
<b>Cash in – to the credit of the account</b>	<b>Promotional fees until 30 June 2026.</b>	<b>Fees from 1 July 2026.</b>
In the currency of the account	Free of charge <sup>22</sup> , except in the case of large-volume coin deposits (100 coins or more), for which a fee of 0,29 % of the deposited amount applies.	
In different currency	Free of charge <sup>22</sup> , foreign exchange buying and selling rates apply.	
HUF cash payments of high number of notes (above 1,000 pieces of notes)	0,29%	0,313 %
Foreign currency cash payments of high number of notes (above 500 pieces of notes)	0,72%	0,78 %
The bank may handle cash payments accumulated, based on pieces of notes, on the same day, in the same currency. According to this, the Bank may charge the fee of "cash payments of high number of notes" for the whole amount of several cash payments on the same day if the accumulated amount of these cash payments exceeds the "cash payments of high number of notes".		
Fee of payment in currency coins	11 %	
Currency coins accepted in	EUR	
Smallest accepted denomination	1,00.-	
<b>Payments – debited to the account</b>		
	<b>Akció díjak 2026.06.30-ig</b>	<b>Díjak 2026.07.01-től</b>
In the same currency as the account currency	Valuta kifizetés: 1,444 %, min. EUR 3,41	Valuta kifizetés: 1,562 %, min. EUR 3,68
In a currency different from the account currency and in Hungarian forints (HUF)	1,254 %, max. HUF 74387 using the buying and selling exchange rates	1,357 %, max. HUF 80533 using the buying and selling exchange rates

Cash Exchange	
Cash Exchange	According to the relevant section of the effective Schedule of Fees for the Mobil Aktív Plusz and Ikon Plusz Account Packages – applicable to the Ikon Plusz-Account Package.
Money Exchange	
Night safe	
Damaged or withdrawn banknotes	

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

\*\* The promotion is valid until 30.06.2026.

<sup>1</sup> The basic account-handling fee is charged for each started month.

<sup>2</sup> The standard monthly account maintenance fee of the Partner Prime account package is HUF 8000 per month, which is debited from the Account Holder's bank account in all cases for the given month. If, in the relevant month, the customer meets any of the crediting conditions listed below, an amount of HUF 8000 will be credited in the following month from the account maintenance fee within the framework of a promotion\*\*

- a minimum of HUF 800,000 is credited to the account in the relevant month by transfer (excluding transfers between the customer's own accounts);
- the Account Holder maintains an average savings balance of at least HUF 17,500,000 with the Bank in the relevant month, calculated on the basis of end-of-day closing balances (for the purposes of calculating savings, the Bank takes into account the on-demand balances of UniCredit bank accounts, the balances of fixed-term deposits – in the case of foreign currency converted into HUF at the MNB foreign exchange mid-rate applicable on the given day – as well as the current market value of the total aggregated closing holdings available on the given day on securities accounts held with UniCredit Bank)

(For the purposes of calculating savings, the Bank takes into account the on-demand balances of UniCredit bank accounts, the balances of fixed-term deposits – in the case of foreign currency converted into HUF at the MNB foreign exchange mid-rate applicable on the given day – as well as the current market value of the total aggregated closing holdings available on the given day on securities accounts held with UniCredit Bank.)

<sup>3</sup> Charged one time per year subsequently.

<sup>4</sup> Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, collection on promissory in case of full and partial completion note) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in nonoriginal form)

<sup>5</sup> 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.

<sup>6</sup> The fee specified above is provided by the Bank as part of a promotional offer\*\*. For the purposes of this Schedule of Fees, Partner Account Packages shall mean the following account packages: Partner Ikon Plusz Package, Partner Prestige PRIME, Partner Prestige Special, Partner Aktív Top Package and Partner Aktív Nulla.

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

<sup>8</sup> In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply. The normal fee is HUF 858 , difference will not be charged as a promotion\*\*.

<sup>9</sup> A fee will be charged in the event of an incorrectly provided bank identifier, IBAN account number, or SWIFT/BIC code.

<sup>10</sup>Method of fee calculation: 0,011 % of the transaction amount, with the indicated amount applied as a minimum fee. As part of a promotional\*\* offer, the Bank does not charge any amount exceeding the stated minimum.

<sup>11</sup> International HUF credit entry shall be considered as FCY credit entry.

<sup>12</sup> In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currenc

<sup>13</sup> The option of free-of-charge cash withdrawal is provided by the Bank in accordance with Section 36/A of Act LXXXV of 2009 on the provision of payment services and the provisions of Decree No. 53/2013 (XI.29.) of the Ministry for National Economy. A declaration regarding entitlement to free-of-charge cash withdrawal may be submitted exclusively by the account holder concerned who meets the statutory requirements, and only in respect of one payment account, either at a bank branch or, if eBanking Internet Banking service is available for the given account, via the eBanking Internet Banking interface. If the Customer designates the relevant bank account in the declaration by providing the bank card number, the benefit shall be applied to the bank account set as the primary backing account of the card. In the case of a valid declaration submitted by the 20th day of a given month, the Customer shall be entitled to free-of-charge cash withdrawal from the following calendar month; in the case of a declaration submitted after the 20th day of the month, entitlement shall arise from the second calendar month thereafter. Free-of-charge cash withdrawal is available to the Customer via ATM. The order of free-of-charge transactions is determined based on the actual time of cash withdrawal. If the aggregate amount of the first two transactions qualifying as free-of-charge under the above rules exceeds HUF 300,000, the percentage-based component of the standard transaction fee shall be charged on the excess amount, subject to the applicable maximum fee.

If the Customer makes unauthorised use of the option of free-of-charge cash withdrawal or provides false information in the declaration, the Bank shall be entitled, within the statutory framework referred to above, to retrospectively charge and enforce the fees and costs of the free-of-charge cash withdrawals in a lump sum.

<sup>14</sup> The above fee is charged by the Bank as promotion\*\*. The normal fee is 1,044 %, min. 15727 max. HUF 173950 HUF.

<sup>15</sup> Settlement of an incoming foreign-currency transaction: for EUR payments originating from within an EEA Member State, the fee is HUF\*\* 0 Ft, as part of a promotional\*\* offer; the standard fee is HUF 858 per item.

<sup>16</sup> According to point of General Terms and Conditions III.1.51/B.1.

<sup>17</sup> According to point of General Terms and Conditions III.1.51/B.11.

<sup>18</sup> According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13.

Fees and costs are settled in the currency of the account to be debited. If the currency of the applicable fees differs from the currency of the account to be debited, the Bank shall apply the foreign exchange rates applicable to private individuals that are effective at the Bank at the time of debiting.

<sup>19</sup> Under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services, the Bank does not charge a fee while

<sup>20</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>21</sup> Normal fee is HUF 64 .As a promotion\*\* the Bank will not charge this fee.

<sup>22</sup> Normal fee is HUF 637 .As a promotion\*\* the Bank will not charge this fee.

<sup>23</sup> A detailed description of the market price used in the calculation of the market value is provided in the Retail Conditions List – Securities Trading and Execution Rules.

<sup>24</sup> The market value of the securities, as well as the calculation of the EUR 100,000 limit, is determined based on the official MNB foreign exchange rate valid on the penultimate working day of the quarter, expressed in HUF.

<sup>25</sup> The quarterly fee is payable for each commenced quarter and is charged on the last working day of the given quarter or upon termination of the contract.