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100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

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.

Following the expiry of the voluntary commitment granted by the Bank for the period between 1 February 2025 and 30 June 2026, i.e. as of 1 July 2026, the terms and conditions set out in the List of Conditions shall apply to the affected Bank Cards.

From 11. 19. 2020. Mastercard Standard and Mastercard Gold debit bankcards presented in this List of Conditions can be contracted via electronic, online marketing, according to General Business Conditions for Private Customers I. 6. In case of online marketing the ATM and POS daily limits of newly issued bankcards will be set to the value of standard daily limits specified in this List of Conditions. After activating the card, the ATM and POS daily limits can be changed via Mobile Application Service [UniCredit mBanking], Telephone Banking Service [UniCredit Telephone Banking] or in a branch office in person.

The fees and conditions for Maestro bankcard (not available from 15th of July 2015) VISA Classic bankcard (VISA Classic not available from 1st January 2021) and VISA Gold bankcard (VISA Gold not available from 1st January 2021) are removed form the list of conditions.

Designation	Mastercard Unembossed bankcard (not available from 1st January 2021)	Mastercard Standard	Mastercard Gold	Premium Banking Embossed Mastercard bankcard (not available from 1st January 2021)	Due date of fees
	Debit cards are issued with chip and contactless feature.				
Application condition	Minimum opening balance: Issuer fee				
Apple Pay service	Eligible bankcard for Apple Pay digitization				
Apple Pay service	Eligible bankcard for Google Pay digitization				
Card fees					
Card Issuer fee / Supplementary card issuer fee	HUF 4326	HUF 8478	HUF 31171	Free of charge	Due upon the first production date of applied bankcard[k1]
Card Membership fee / Supplementary card membership fee	HUF 5710[k2]	HUF 11253[k2]	HUF 36365[k2]	HUF 10369[k2]	One time per year subsequently[k3]
Card blocking fee (including replacement)	Free of charge	Free of charge	Free of charge	Free of charge	
Fee of Card Suspension in mBanking service [k17]	Free of charge	Free of charge	Free of charge	Free of charge	
PIN code change fee	HUF 290[k4]	HUF 290[k4]	HUF 290[k4]	HUF 290[k4]	When service provided
PIN code reproduction fee	HUF 508	HUF 508[k13]	HUF 508[k13]	HUF 508	When service provided
Card replacement fee in Hungary[k13]	HUF 726	HUF 1747	Free of charge (normal fee HUF 1747[k13])	HUF 1747	When service provided
Transaction fees					
Purchase commission	Free of Charge				
Cash deposit fee on UniCredit ATM in Hungary[k6]	Free of Charge (normal fee:0,239%, it is not charged by the Bank during the promotion period. The promotion period is valid until 30.06.2026)				The booking date of the cash deposit transaction, the base of fee calculation is the amount oftransaction
Cash withdrawal fee on UniCredit ATM in Hungary	1,478 %, min. HUF 424	1,478 %, min. HUF 424	1,478 %, min. HUF 424	0,501 %, min. HUF 171	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction[k11]

Designation	Mastercard Unembossed bankcard (not available from 1st January 2021)	Mastercard Standard and VISA Classic[K1] bankcard (VISA Classic not available from 1st January 2021)	Mastercard Gold and VISA Gold[K1] bankcard (VISA Gold not available from 1st January 2021)	Premium Banking Embossed Mastercard bankcard (not available from 1st January 2021)	Due date of fees
Cash withdrawal fee on foreign UniCredit ATM (cash withdrawal was initiated outside EEA)	3,196 % + EUR 5,366			2,119 % + EUR 5,79	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on foreign UniCredit ATM (cash withdrawal was initiated inside the EEA)	1,478 %, min. HUF 424			0,501 %, min. HUF 171	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction[k11]
Cash withdrawal fee on other ATM in Hungary	2,245 % + HUF 965 , min. HUF 1288	2,245 % + HUF 965 , min. HUF 1288	2,245 % + HUF 965 , min. HUF 1288	1,041 % + HUF 710 , min. HUF 803	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction[k11]
Cash advance fee in bank branches in Hungary (in post offices as well)	1,955 % + HUF 729 , min. HUF 1269	1,955 % + HUF 729 , min. HUF 1269	1,955 % + HUF 729 , min. HUF 1269	0,948 % + HUF 624 , min. HUF 927	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM abroad (cash withdrawal was initiated outside EEA)	3,287 % + EUR 7,51	3,287 % + EUR 7,51	3,287 % + EUR 7,51	2,119 % + EUR 5,8	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM abroad (cash withdrawal was initiated inside the EEA)	2,245 % + HUF 965 , min. HUF 1288	2,245 % + HUF 965 , min. HUF 1288	2,245 % + HUF 965 , min. HUF 1288	1,041 % + HUF 710 , min. HUF 803	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction[k11]
Cash advance fee in bank branches abroad (cash withdrawal was initiated outside EEA)	3,283 % + EUR 10,32	3,283 % + EUR 10,32	3,283 % + EUR 10,32	2,119 % + EUR 8,94	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 (cash withdrawal was initiated inside the EEA)	1,955 % + HUF 729 , min. HUF 1269	1,955 % + HUF 729 , min. HUF 1269	1,955 % + HUF 729 , min. HUF 1269	0,948 % + HUF 624 , min. HUF 927	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash-back Service Fee	HUF 623	HUF 623	HUF 623	HUF 623	The booking date of the cash-back transaction[k16]
Balance inquiry fee	HUF 50	HUF 50	HUF 50	HUF 41	When service provided
Other fees, settings					
Internet Security Code (ISC) service [k14]	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.
Standard daily ATM cash withdrawal limit[k7, k12]	150 000 HUF	300 000 HUF	300 000 HUF	300 000 HUF	
Maximum daily ATM cash withdrawal limit	500 000 HUF				
ATM limit modification fee	Modification fee between Standard limit and HUF 500 000/day is HUF363/modification; above HUF 500 001/day is HUF1456/modification [k8]				When service provided

DEBIT BANKCARD LIST OF CONDITIONS – FOR PRIVATE CLIENTS

UniCredit Bank

Designation	Mastercard Unembossed bankcard (not available from 1st January 2021)	Mastercard Standard and VISA Classic[K1] bankcard (VISA Classic not available from 1st January 2021)	Mastercard Gold and VISA Gold[K1]bankcard (VISA Gold not available from 1st January 2021)	Premium Banking Embossed Mastercard bankcard (not available from 1st January 2021)	Due date of fees
Standard daily ATM cash deposit limit	No limit set				
Max. number of banknotes per ATM cash deposit transaction[k18]	50 pcs/ 200 pcs				
Standard daily internet purchase limit [k7], [k12]	150 000 HUF	300 000 HUF	500 000 HUF	500 000 HUF	
Standard daily internet purchase limit [k7], [k12]	HUF 150000 but not higher than POS daily limit	HUF 300000 but not higher than POS daily limit	HUF 500000 but not higher than POS daily limit	HUF 500000 but not higher than POS daily limit	
POS limit modification fee	Free of charge				
Daily frequency usage limit[k9]	10 pcs	10 pcs	10 pcs	10 pcs	
Limit for contactless transactions[k10]	15 000 HUF	15 000 HUF	15 000 HUF	15 000 HUF	
Validity	For Mastercard Unembossed cards issued from 1st April 2026: 6 years. For Mastercard cards issued from 18th December 2023: 4 years For Mastercard cards issued before 18th December 2023: 3 years.	For Mastercard Standard and Gold cards issued from 20th January 2025: 6 years. For Mastercard cards issued from 18th December 2023: 4 years For Mastercard cards issued before 18th December 2023: 3 years.	For Mastercard Standard and Gold cards issued from 20th January 2025: 6 years. For Mastercard cards issued from 18th December 2023: 4 years For Mastercard cards issued before 18th December 2023: 3 years.	For Premium Banking Embossed Mastercard cards issued from 7th August 2025: 6 years. For Mastercard cards issued from 18th December 2023: 4 years For Mastercard cards issued before 18th December 2023: 3 years.	
Regular card issuance and postal delivery	10 banking days				
Urgent card issuance time	5 banking days				
Additional charge of urgent card issuance and branch posting	The minimum amount of membership fee	The minimum amount of membership fee	Free of charge (normal fee: minimum amount of membership fee[k5])	The minimum amount of membership fee	At the production date of the bankcard
Transaction receipt retrieval request fee	HUF726				When service provided
Travel insurance for Cardholders[B1]					
Annual fee for STANDARD[B1] travel insurance	Not applicable	Free of charge	Not applicable	Not applicable	When service provided[B1]
Annual fee for GOLD[B1] travel insurance	Not applicable	Not applicable	Free of charge	Free of charge	When service provided[B1]
Optional travel insurance for Cardholders[B1,B2]					
Annual fee for EXTRA[B1] optional travel insurance	HUF 8500	HUF 7400	HUF 5900	HUF 5900	When service provided [B1]
Annual fee for SPORT [B2] optional travel insurance	HUF 8500	HUF 8500	HUF 8500	HUF 8500	When service provided[B2]
Travel insurance for fellow traveller [B1 B2]					
Annual fee for EXTRA[B1] optional travel insurance	HUF 8500				When service provided[B1]
Annual fee for SPORT[B2] optional travel insurance	HUF 8500 (additional option to Extra[B1] insurance)				When service provided[B2]

The Premium Banking bankcard includes assistance service, listed below.

Assistance Service

Automobile assistance – information, dispatch and assumption of costs in Hungary and Europe, including the following services:

In case of technical failures and accidents

- Information service
- On-site repairs
- Transfer to nearest service location
- Vehicle storage for the first business day
- Rental car (for one day)

Medical and healthcare information in Hungary and Europe

- Contact information for medical assistance
- Contact information for pediatric assistance
- Contact information for dental assistance
- Contact information for pharmacies
- Contact information for veterinarian assistance

General Medical Advice – telephone assistance

Specialist physician assistance over the phone in general medical issues affecting adults and children

- Information on health status
- Explanation on medical terminology and hospital discharge reports
- Explanation on lab results and relevant correlations
- Explanation on medical procedures

Household assistance – information and service dispatch in the following trades, with the assumption of costs

Maximum cost assumed: HUF 25,000 per event

- Sewer and drain cleaning services
- Gas repairs
- Window repairs
- Electric repairs
- Plumbing repairs
- Locksmith

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

K1 Due upon the next day after the first activation in case of application via Call Center or of the homepage of UniCredit Bank

K2 Fee calculation method: the 0,1% of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until 30.06.2026. Calculating the card membership fee, the Bank will take into account new conditions effective from 04th of April 2018, in such a way that new membership fee will be calculated prorated for the period between effective date (9th of April 2018) and month of expiry.

K3 The fee is due in the month of expiry, in the same month the first card has been issued, in case a new bankcard is issued during the year (instead of the expiry of the previous bankcard). The due date of membership fee is the first working day following the month of expiry per year, if there was no new card issued during the year.

K4 Service provided on ATM of UniCredit

K5 The fee is not charged by the Bank during the promotion period. The promotion period is valid until 30.06.2026.

K6 Service is available on appropriate UniCredit ATM's

K7 The daily limits can be modified after application according to the relevant provisions of Bank Card Terms and conditions and the List of Conditions. The limit amount has to be divided by 50.000 Ft. Daily internet purchase limit defines the maximum daily amount of purchase transactions made via internet, through virtual POS terminal.

K8 The fee is not charged for raising limit up to HUF 150.000. Decreasing the limit is free of charge. Above the HUF 500.000 ATM daily limit the applicable limit period is maximum 1 week and based on Bank's individual decision. The limit will be set after 2 days from the application in the system.

K9 Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit.

K10 Limit for contactless transaction defined by International Card Organisation and cannot be changed by the client. Under this limit amount PIN code is necessary after every sixth consecutive transaction executed under limit amount, if there wasn't any other PIN code validated transaction in meantime.

K11 In case of free of charge cash withdrawal – provided according to effective law – the due date of fee for non-free of charge transaction is on the booking date of the transaction or the booking date of the second free of charge transaction.

K12 In case of modification initiated via UniCredit Mobile Application the maximum value of limit can be 500.000 Ft in case of daily ATM cash withdrawal limits and 1.000.000 Ft in case of POS daily limit and Daily Internet Purchase limit.

K13 Standard fee is charged by the Bank when Cardholder does not initiate replacement because of reasons described in 5.37 section of Bank Card Terms and Condition (card get out of the Card Holder's possession, card is lost, stolen or used in an authorized or unapproved manner).

K14 Internet Security Code (ISC) service: a service which is available to make purchase transactions executed with card via Internet more secure and allows the identification of the Card Holder on a higher security level. A secret string (security element) variable from transaction to transaction sent to the recipient of the service to the mobile telephone number (Notification number), which is stored as basic data of the Card Holder and can be modified in the registration system. Internet Security Code is being sent if a Card Holder uses his/her card registered for the service for a purchase transaction via Internet and during the card acceptance the Point of Acceptance uses the authentication method based on the Internet Security Code service on its virtual platform. In case of cards applied from 15th of January 2017 Service is automatically activated at the same time as card is activated.

K15 POS daily limit is taken into consideration during the processing of authorization requests related to Money send transactions, and Bank authorizes transactions up to the value of this limit.

K16 The precondition for conducting a purchase transaction with Cash-back is that the specific merchant, acting as the point of acceptance, provides this service. Cash-back can be requested together with a purchase transaction of minimum HUF 3 000, and the maximum amount of Cash-back is HUF 20 000 per transaction. The merchant is entitled to determine the minimum purchase amount, which cannot be less, but can be more than the before mentioned minimum amount. The purchase with Cash-back can be requested with UniCredit Retail Debit Cards abroad as well. In this case the transaction amount, the maximum Cash-back amount and the minimum amount of the purchase transaction is always converted into a currency other than HUF based on the prevailing foreign exchange rates. The details of Purchase with Cash-back transactions are specified in the current applicable Bank Card Terms and Conditions.

The service fee is fixed and is charged in HUF. In regards of free of charge cash-back based on effective law and NGM regulation, the fees for other chargeable Cash-back transactions occur on the settlement day of the transaction.

K17 Suspending the Bank Card and release of the suspension are available from 25.09.2023 on the mBanking platform. The detailed terms and conditions regarding the service are contained in the current applicable Bank Card Terms and Conditions.

K18 In the case of a new type of ATM with a thouch screen,the number of banknotes that can be deposited during one transaction is 200 pcs. In the case of older push-button ATM, 50 pcs/transaction.

B1 The travel insurance service provider is Allianz Hungária Zrt. In the case of optional travel insurance, the conditions of the travel insurance will be part of the "Customer Information and Terms and Conditions" which, in the case of certain bank cards to which free integrated travel insurance is linked, will be handed over to the bank card holder when the bank card contract is concluded. In the case of optional travel insurance, the "Customer Information and Terms and Conditions" will be provided to the bank card holder requesting the insurance when applying for the bank card. Travel insurance is only valid for bank cards with an 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

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

Present List of Conditions is an inseparable part of the General Business, Conditions Bankcard Business Regulations and the List of Condition for Private Customers.

In the event of any discrepancy with the Hungarian language List of conditions, the Hungarian language List of Conditions shall prevail.