Effective from: 1st of July 2026 • Published on: 30th of June 2026

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

-The expiration of the preferential period from 01.02.2025 to 30.06.2026, provided on the basis of the Bank's own voluntary commitment, from 01.07.2026, the conditions and provisions set out in this List of Conditions shall apply to the affected account packages.

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) and in its branches.

Account-keeping fees and comission on payment orders

I. Account-keeping fees		
By HUF accounts		
Account opening		Free of charge
Monthly account-handling fee		HUF 0 / month / bank account
Switching between account packages	to an account with higher handling fee	HUF 1456
Postal charges (charged for each statement and other postal consignments mailed to the Customer)		First statement is free of charges / month[1]
Replacement of account statement		HUF 654 / statement [2]
Cover confirmation (If cover is pledged)		0,144 % / month min. HUF 1456 / month
II. Money transfers		
Credit items		
Credit entries to HUF accounts		Free of Charge
Debit Items (HUF)		
Comissions on payment orders		
Commission in bank payment orders[3]	by eBanking	0,698%, min. HUF 230 , max. HUF 29045
	by UniCredit mBanking	0,698%, min. HUF 230 , max. HUF 29045
	Telephone Bank	0,698%, min. HUF 330 , max. HUF 29045
	by original bank form	1,095%, min. HUF 497 , max. HUF 36408
	by not original bank form or by special processing[4]	1,238%, min. HUF 1790
Commission on bank-to-bank payment orders[3]	by eBanking	0,698%, min. HUF 384 , max. HUF 29045
	By UniCredit mBanking	0,698%, min. HUF 384 , max. HUF 29045
	Telephone Bank	1,107%, min. HUF 123 , max. HUF 39372
	by original bank form	1,183%, min. HUF 497 , max. HUF 38204
	by not original bank form or by special processing[4]	1,238%, min. HUF 1790
	EFER transfers	0,642%, min. HUF 400 , max. HUF 26319
	VIBER transfers	1,414%, min. HUF 15727 , max. HUF 173950

Fees for immediate transfer orders initiated using the unified data entry solution	
Immediate transfer initiated using a QR code	Free of charge[10]
Immediate transfer initiated using deep linking	Free of charge[10]
Immediate transfer initiated using NFC	Free of charge[10]
Fees relating to payment requests	
Submission of an instant transfer order (by the payer) with the approval of a payment request for an in-bank beneficiary	The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking[11]
Submission of an instant transfer order (by the payer) with the approval of a payment request for a bank-to-bank beneficiary	The same as the fee of a single in-banktransfer launched with UniCredit eBanking,mBanking[11]
Submission of a payment request addressed to an in-bank payer as a Beneficiary	Free of charge[12]
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of charge[12]
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of charge[13]

Postal payment order by paper form	According to the conditions detailed in Addendum No. 7. + HUF 72 / payment order
Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking	According to the conditions detailed in Addendum No. 7. + HUF 72 / payment order
Cash transactions	
Cash out in HUF from HUF account	2,29%, min. HUF 820 , max. HUF 100621
Internet Banking / Mobile Banking	
One-time setup fee	Free of charge [6]
III. Bank Card	
Mastercard Standard	
Mastercard Standard bank card first main card Issuer fee [7]	Free of charge
Mastercard Standard bank card first main card Membership fee in the first year[7]	The same as the fee announced in the Bank Card List of Conditions – For Private Clients, the Bank will credit it within 30 calendar days.
Mastercard Standard bank card first main card Membership fee in the second year[7]	50% of the current annual membership fee The credit will be made within 30 calendar days of the debit.
Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up to the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement of the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legal representative of the minor.	
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation[8]	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 8).
IV. Text messaging services	
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card	Free of charge

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders		
In-bank EURO payment orders[3]	by eBanking	0,698%, min. HUF 230 , max. HUF 29045
	by UniCredit mBanking	0,698%, min. HUF 230 , max. HUF 29045
	Telephone Bank	0,698%, min. HUF 330 , max. HUF 29045
	by original bank form	1,095%, min. HUF 497 , max. HUF 36408
	by not original bank form or by special processing[4]	1,238%, min. HUF 1790

Bank-to-bank SEPA payment orders[3]	by eBanking	0,698%, min. HUF 384 , max. HUF 29045
	by UniCredit mBanking	0,698%, min. HUF 384 , max. HUF 29045
	Telephone Bank	1,107%, min. HUF 123 , max. HUF 39372
	by original bank form	1,183%, min. HUF 497 , max. HUF 38204
	by not original bank form or by special processing[4]	1,238%, min. HUF 1790
	urgent EUR payment orders	1,18%, min. HUF 1456 , max. HUF 173950[9]
Bank-to-bank and in-bank EURO Standing Orders		0,647%, min. HUF 84 , max. HUF 27430

With respect to any other fees not contained in these Special Conditions, the fees applicable to the account package Privát Plusz as specified in UniCredit Bank's List of Conditions for Private Individuals apply (can be found among the not available account packages). The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

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.

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.

The Account Holder is entitled to the applicable terms and conditions until 31th December of the year in which (s)he reaches the age of 26, provided that the Bank shall, without any further notice to the Client, amend the terms and conditions applicable to the Client the terms and conditions of the Private Plus account package for individuals in force on 1st January of the year following the Client 26th birthday, and the Client shall thereafter be subject to the terms and conditions of the Private Plus account package in force at that time.

The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.

The money transfer fees initiated by the Client and held in the name of the Client to the debit of a bank account listed in the current list of conditions but submitted through a payment service provider (third party provider (TPP)) providing payment initiation service, are identical with the transfer fees submitted through mBanking under the same account package.

* The promotion is valid until 30.11.2026.

[1] According to the conditions detailed in Addendum No. 7.

2 The charge indicated above is a special offer* of the Bank. Normal charges are defined in the terms and conditions for the Privát Plusz account package.

[3] 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 non-original form).

[4] 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.

[6] The normal fee for a single entry for a mobile application service is HUF 2914 , which the Bank does not charge as a special offer*. The normal fee for the service is HUF 217 / month, which the Bank does not charge as a special offer*, if the customer successfully logs in to the mobile application service at least once in a given calendar month. The normal one-time fee for the Internet banking service The normal one-time fee for the Internet banking service is HUF 2478 ; The normal monthly fee is HUF 184 , which the Bankdoes not charge as a special offer*.

[7] If the customer is still in Diákszámla Zéró account when the first and second annual membership fee is due (Diákszámla Zéró account account automatically switches to the Private Plus account package from the calendar year following the customer's 26th birthday). The promotions* are valid for opened Diákszámla Zéró account and Mastercard Standard cards applied for with the accounts.

[8] The bank is providing the free of charge cash withdrawal and Cash-back according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree.The statement about free of charge cash withdrawal and Cash-back can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via SpectraNet Internet Banking or eBanking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal and Cash-back the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal and Cash back in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th if a given month, the free of charge cash withdrawal and Cash-back is provided to the Client from the second month following.

The Client is entitled for free of charge cash withdrawal primarily via ATM, while the Cash-back is only available from beneficiaries who provide the service in Hungary (Merchants) as part of the POS payment transaction. The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 300 000 within the monthly first two cash withdrawal, or HUF 40 000 within the monthly first twoCash-back, then the % and maximum element of the normal transaction fee will be applied on the above part. For Cash-back service, the provisions of the Bank Card Terms and Conditions and the Debit Bankcard List of Conditions are always applicable. The Cash-back is linked to POS purchases. If the Client uses the free of charge cash withdrawal and Cash-back fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals or Cash-back retrospectively in one amount on the Clients account.

[9] The above fee is charged by the Bank as promotion*. The normal fee is 1,18% min. HUF 15727 max. HUF 173950.

[10] Under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services, the Bank does not charge a fee while the provision is in effect.

[11] 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.

[12] The normal fee is HUF 64 . As a promotion* the Bank will not charge this fee.

[13] The normal fee is HUF 637 . As a promotion* the Bank will not charge this fee.