

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

Effective from: 01st May 2022 (2201), Disclosure on the 01st March 2022

The marketed HUF bank account contracts included in this List of Conditions may also be concluded electronically, within the framework of distance selling, in accordance with Section I. 6 of the Retail Business Rules.

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment account. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

Changes are marked with red by the Bank.

Published on 01.03.2022 and effective on 01.03.2022

The free SMS servicing promotion will not be extended, SMS servicing becomes chargeable.

Published on 01.03.2022 and effective on 01.05.2022

The Bank modifies the fees with the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO). Extension of special offer rates until 31.10.2022.

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	250 000	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. 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 favorable of the client.

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

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF MARKETED HUF ACCOUNT PACKAGES

	Mobil Aktiv Plusz	Ikon Plusz
Monthly account-handling fee	269 HUF/ month/ account ³⁰	free of charge as a special offer ^{1, 3}
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges ⁴
Default statement	Postal or Electronic	Postal or Electronic
Direct debit	Free of charges	Free of charges
In-bank or bank-to-bank standing orders from HUF account to another customer's account	Free of charges	Free of charges
In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Issuer fee of Mastercard Unembossed card / Membership fee ⁵ (not available from 1st January 2021)	2 891 HUF / 3 816 HUF	2891 HUF / 3 353 HUF ^{K1}
Issuer fee of Mastercard Unembossed supplementary card / Membership fee ⁵ (not available from 1st January 2021)	2 891 HUF / 3 816 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer / membership ⁵ fee of Mastercard Standard card, and membership ⁵ fee of VISA Classic (VISA Classic bank card not available from 1st January 2021)	5 665 HUF ^{31, 35} / 7 518 HUF ³⁵	Free of charges ⁷ / 6 477 HUF ^{K1}
Issuer / membership ⁵ fee of Mastercard Standard supplementary card	5 665 HUF / 7 518 HUF	5 665 HUF / 6 477 HUF ^{K1}
Issuer fee of Mastercard Gold card / Membership fee ⁵	20 822 HUF / 24 292 HUF	According to the Bank Card List of Conditions – For Private Clients ³⁶
Issuer fee of Mastercard Gold supplementary card / Membership fee ⁵	2 0822 HUF / 24 292 HUF	According to the Bank Card List of Conditions – For Private Clients
Premium Banking Embossed Mastercard (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
VISA Classic/VISA Gold bank card (VISA Classic and VISA Gold bank card not available from 1st January 2021)	Not applicable	Not applicable
eBanking fee	Free of charges	Free of charges
Cancellation fee of HUF domestic transfer order	5 000 HUF	5000 HUF

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

		Mobil Aktiv Plusz	Ikon Plusz
Commission on in-bank ⁹	Transfer orders between the accounts of the same Client ⁸	Free of charges	Free of charges
	by eBanking	0,310%, min. 114 HUF, max. 6 874 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,310%, min. 182 HUF, max. 6 874 HUF	Free of charges
	by original bank form	0,597%, min. 904 HUF, max. 18 332 HUF	0,54%, min. 850 HUF, max. 19 193 HUF
	by non-original form ¹⁰	0,916%, min. 1 718 HUF	0,839%, min. 1 798 HUF
Commission on bank-to-bank ⁹	by eBanking	0,310%, min. 201 HUF, max. 6 874 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,310%, min. 206 HUF, max. 6 874 HUF	Free of charges
	by original bank form	0,739%, min. 1 089 HUF, max. 22 342 HUF	0,689%, min. 1 162 HUF, max. 23 392 HUF
	by non-original form ¹⁰	0,916%, min. 1 718 HUF	0,839%, min. 1 798 HUF
	EFER transfers	0,331%, min. 276 HUF, max. 6 629 HUF	0,331%, min. 276 HUF, max. 6 629 HUF
	VIBER transfers	0,86%, min. 1 000 HUF, max. 107 900 HUF ²⁶	0,755%, min. 1 000 HUF, max. 107 900 HUF ²⁷
Cash out	On UniCredit ATM in Hungary	0,773%, min 285 HUF	Monthly the first 4 transaction is free of charges ¹¹
	On UniCredit ATM in Hungary using mCash service	0,773%, min 285 HUF	Monthly the first 4 transaction is free of charges ¹¹
	On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	0,119%, min. 117 HUF	Monthly the first 4 transaction is free of charges ¹¹
	On other ATM in Hungary	1,284% + 646 HUF, minimum 862 HUF	0,803% + 562 HUF, minimum 754 HUF
	On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	0,480 % + 477 HUF, minimum 538 HUF	0,480 % + 477 HUF, minimum 538 HUF

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

		Mobil Aktiv Plusz	Ikon Plusz
Cash out	On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	1,920% + 3,592 EUR	1,559% + 3,592 EUR
	On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated inside the EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	0,773%, min 285 HUF	0,359%, min 250 HUF
	On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	1,980% + 5,027 EUR	1,619% + 5,027 EUR
	On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated inside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	1,284% + 646 HUF, minimum 862 HUF	0,803% + 562 HUF, minimum 754 HUF
	Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	1,091 % + 489 HUF, minimum 850 HUF	0,732% + 489 HUF, min. 850 HUF
	Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	1,977% + 6,902 EUR	1,619% + 6,902 EUR
	Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards (cash withdrawal was initiated inside EEA)	1,091 % + 489 HUF, minimum 850 HUF	0,732% + 45489UF, min. 850 HUF

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

(Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)		
Cash out in HUF from HUF account	1,35% min 1 187 HUF, max. 377 650 HUF	1,08%, min. 1 079 HUF max. 377 650 HUF
Cash out in FCY from HUF account	0,73% max. 57 288 HUF (at buying and selling rates of exchange)	0,35%, max. 7 197 HUF (at buying and selling rates of exchange)
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <small>21</small>	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (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	According to the Bank Card List of Conditions – For Private Clients	Free of charges

	Mobil Aktiv Plusz	Ikon Plusz
SMS notifications on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients ¹²
SMS notifications on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients ¹²
Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients ¹²
eBanking, and UniCredit Mobile application Daily maximum limit amount	10 000 000 HUF / day	10 000 000 HUF / day
-SMS	20 000 000 HUF / day	20 000 000 HUF / day
-mToken		
mCash transaction limit	150 000 HUF / transaction	150 000 HUF / transaction
mCash daily limit	150 000 HUF / day	150 000 HUF / day
Secondary identifier assignment³², modification³², confirmation³³, deletion³⁴		
in Branch	HUF 2 000,-	
by eBanking or in Giro message, or by UniCredit mBanking	Free of charge until 31.10.2022 . The normal fee is HUF 1 000. It is not charged by Bank during the promotion period. The promotion period is valid until revoke but at least until 31.10.2022 .	

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.

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

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

		Mobil Aktiv Plusz	Ikon Plusz
In-bank EURO payment orders ⁹	by eBanking	0,310%, min. 114 HUF, max. 6 874 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Bank	0,310%, min. 182 HUF, max. 6 874 HUF	Free of charges
	by original bank form	0,597%, min. 904 HUF, max. 18 332 HUF	0,540%, min. 850 HUF, max. 19 193 HUF
	by non-original form ¹⁰	0,916%, min. 1 718 HUF	0,839%, min. 1 798 HUF
Bank-to-bank SEPA payment orders ⁹	by eBanking	0,310%, min. 201 HUF, max. 6 874 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Bank	0,310%, min. 206 HUF, max. 6 874 HUF	Free of charges
	by original bank form	0,739%, min. 1 089 HUF, max. 22 342 HUF	0,689%, min. 1 162 HUF, max. 23 392 HUF
	by non-original form ¹⁰	0,916%, min. 1 718 HUF	0,839%, min. 1 798 HUF
	Urgent EUR payment orders	0,7%, min. 1 000 HUF, max. 107 900 HUF ²⁸	0,7%, min. 1 000 HUF, max. 107 900 HUF ²⁸
Bank-to-bank and in-bank EURO Standing Orders		Free of charges	Free of charges
Transfer orders with missing data/errors ¹⁶		8,- EUR ¹⁷	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		8,- EUR ¹⁷	

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

Change of Account packages	to an account with higher handling fee	1 000 HUF ¹³ (Normal fee: 3 000 HUF)		
	to a Partner account with higher handling fee	Free of charges ¹³ (Normal fee: 3 000 HUF)		
	to an account with lower handling fee	3 000 HUF		
	to a Partner account with lower handling fee	Free of charges ¹³ (Normal fee: 3 000 HUF)		
Postal charges (charged for each statement and other postal consignments to the Customer)		Sending monthly 1 statement free of charges ¹⁴		
Credit entries (Forint)	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 ²⁹) ¹⁸	500 HUF/item ¹⁵		
Debit items (Forint)	Postal payment order by paper form	According to the conditions detailed in Addendum No. 7. + HUF 50,-/payment order		
	Postal payment orders by eBanking	According to the conditions detailed in Addendum No. 7. + HUF 50,-/payment order		
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)	Transfer orders with missing data/errors ¹⁶	8,- EUR ¹⁷		
	Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	8,- EUR ¹⁷		
		Privát Plusz, Bónusz and Aktív packages	Mobile Aktív Plusz account	Ikon Plusz account
Commission on bank-to-bank payment orders ^{19, 9}	by eBanking, UniCredit Mobile application and Telephone Banking	0,54%, min. 6,13 EUR	0,52%, min. 5,87 EUR	0,42%, min. 6,13 EUR
	by original bank form	0,66%, min. 12,29 EUR	0,64%, min. 11,75 EUR	0,54%, min. 12,29 EUR
	by not original bank form or by special processing ¹⁰	0,71%, min. 18,45 EUR	0,69%, min. 17,63 EUR	0,59%, min. 18,45 EUR
	Bank-to-bank Standing Orders	0,54%, min. 6,13 EUR	0,52%, min. 5,87 EUR	0,42%, min. 6,13 EUR
Commission on in-bank payment orders ⁹	by eBanking, UniCredit Mobile application and Telephone Banking	0,47%, min. 6,13 EUR	0,46%, min. 5,87 EUR	0,36%, min. 6,13 EUR
	by original bank form	0,59%, min. 12,29 EUR	0,57%, min. 11,75 EUR	0,47%, min. 12,29 EUR
	by not original bank form or by special processing ¹⁰	0,66%, min. 18,45 EUR	0,64%, min. 17,63 EUR	0,54%, min. 18,45 EUR
	In-bank Standing Orders	0,47%, min. 6,13 EUR	0,46%, min. 5,87 EUR	0,36%, min. 6,13 EUR

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS

Account opening			Free of charges	
Account-handling fee			515 HUF /month/account ^{1,25,20}	
Postal charges (charged for each statement and other postal consignments to the Customer)			Sending monthly 1 statement free of charges ¹⁴	
FCY credit entries to FCY accounts			Free of charge ²⁴	
FCY Debit Transfers (non-EUR Debit Transfers within EEA and FCY Debit Transfers outside EEA)	Commission on bank-to-bank payment orders ⁹	by eBanking, UniCredit Mobile application and Telephone Banking	0,44%, min. 7,24 EUR	
		by original bank form	0,66%, min. 12,18 EUR	
		by not original bank form or by special processing ¹⁰	0,71%, min. 18,28EUR	
	Commission on in-bank payment orders ⁹	by eBanking, UniCredit Mobile application and Telephone Banking	0,44%, min. 6,07 EUR	
		by original bank form	0,58%, min. 12,18 EUR	
		by not original bank form or by special processing ¹⁰	0,66%, min. 18,28 EUR	
	Bank-to-bank Standing Orders			0,53%, min. 6,07 EUR
	In-bank Standing Orders			0,47%, min. 6,07 EUR
Urgent FCY payment orders and urgent FCY payment orders with conversation between accounts of the same Client through eBanking (in HUF, EUR and USD)			0,70%, min. 32,37 EUR	
FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)	Commission on in-bank EURO payment orders ⁹	by eBanking	0,333%, min. 121 HUF, max.7 391 HUF	
		by Telephone Bank	0,333%, min. 194 HUF, max. 7 391 HUF	
		by original bank form	0,641%, min. 971 HUF, max. 19 711 HUF	
		by not original bank form ¹⁰	0,985%, min. 1 845 HUF	
	Commission on bank-to-bank SEPA payment orders ⁹	by eBanking	0,333%, min. 215 HUF, max. 7 391HUF	
		by Telephone Bank	0,333%, min. 220 HUF, max. 7 391HUF	
		by original bank form	0,795%, min. 1 170 HUF, max. 24 023 HUF	
		by not original bank form ¹⁰	0,985%, min. 1 845 HUF	
EUR in-bank and bank-to-bank Standing Orders			0,333%, min. 60 HUF, max. 7 391 HUF	
Commission on urgent EUR payment orders			0,70%, min. 1 000 HUF, max. 107 900 HUF ²⁶	

HUF Debit transfers on FCY accounts

Commission on bank-to-bank payment orders ⁹	by eBanking, UniCredit Mobile application and Telephone Bank	0,53%, min. 181 HUF
	by original bank form	0,66%, min. 304 HUF
	by not original bank form or by special processing ¹⁰	0,71%, min. 974 HUF
Commission on in-bank payment orders ⁹	by eBanking, UniCredit Mobile application and Telephone Bank	0,46%, min. 181 HUF
	by original bank form	0,59%, min. 304 HUF
	by not original bank form or by special processing ¹⁰	0,66%, min. 974 HUF
Bank-to-bank Standing Orders		0,53%, min. 180 HUF
In-bank Standing Orders		0,46%, min. 180 HUF
Transfer orders with missing data/errors ¹⁶		8,- EUR ¹⁷
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		8,- EUR ¹⁷
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation) ²¹		Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 21).

III. CASH TRANSACTIONS

Cash in – to the credit of the account	In the currency of the account	Free of charges ²² , except for payments in high number (above 100 pieces) of coins, the fee is 0,2% of the payment amount		
	In different currency	free of charges ²² , (at buying and selling rates of exchange)		
HUF cash payments of high number of notes (above 1,000 pieces of notes)		0,254%		
Foreign currency cash payments of high number of notes (above 500 pieces of notes)		0,631%		
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		10%		
Currency coins accepted in		EUR		
Smallest accepted denomination		1,00.-		
		Privát Plusz, Bónusz, Aktív, Mobil Aktív and Mobil Aktív Plusz account package and FCY account	Ikon and Ikon Plusz account package	
Cash out – to the debit of the account	In the currency of the account	1,20%, min. 2,459 EUR	0,85%, min. 2,354 EUR	
	In the different currency of the account and in HUF	0,71%, max. 55 245 HUF, (at buying and selling rates of exchange)	0,32%, max. 6 474 HUF, (at buying and selling rates of exchange)	
Cash Exchange	From a foreign currency to HUF	at buying rate of exchange		
	From a foreign currency to another foreign currency	at buying and selling rates of exchange		
	From HUF to a foreign currency	at buying and selling rates of exchange		
	Money exchange of notes and coins not exceeding 50 pieces per denomination²³	Free of charges ²²		
	Money exchange of notes and coins exceeding 50 pieces per denomination (for value above 50 pcs)	by coins	4,75%-a	
		by notes	1,75%-a	
		Night safe	5 000.- HUF / quarter	
	Damaged or withdrawn FCY banknotes exchange (if at least half of the banknote is available and the withdrawal's exchange date has not expired)	Conversion on 90% (exchange into HUF)		
	Damaged HUF banknotes exchange (if at least half of the banknote is available)	Free of charges		
Damaged HUF banknotes exchange (if less than a half of the banknote is available)	Free of charge acceptance			
Withdrawn HUF banknotes and coins exchange (until the exchange time-limit, defined by MNB) (for banknotes for 20 years after the involvement, for coins for 5 years)	Free of charges			

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.

¹ The basic account-handling fee is charged for each started month.

³ The normal monthly account handling fee of Ikon Plusz account is 4 830 HUF. It is debited on the account every month. 2 415 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:

- at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month,
- overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million. From the 1st of June 2015 the handling fee is fully credited on the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day).

The promotion is valid until **31.10.2022**.

⁴ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,1% of the transaction maximum 6000 HUF. As promotion the Bank will not charge the fee above. This promotion is valid until **31.10.2022**.

⁵ Charged one time per year subsequently.

⁶ The normal fee is as indicated in addendum 3, which will not be charged by the Bank as a special offer. The action can be qualified for only the first supplementary card and is valid until **31.10.2022**.

⁷ The normal issuer fee of Mastercard Standard primary bankcard is HUF 5 665, which will not be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until **31.10.2022**.

⁸ The Bank executes in-bank transfer orders between the accounts of the same Client free of charge— in case there is not any other disposal for bank accounts and savings accounts.

⁹ Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

¹⁰ 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.

¹¹ The above fee is charged by the Bank as Promotion. The promotion is valid until **31.10.2022**. When determining the ATM transactions (initiated with debit card or mCash service) within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place. The normal fee for cash withdrawal initiated with debit card on UniCredit ATM in Hungary is **0,359%, min HUF 250** in case of using Maestro, Mastercard Unembossed, Mastercard Standard, Mastercard Gold bankcards, and **0,119 % min. HUF 117** in case of using Premium Banking Embossed Mastercard bankcard. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is **0,773% minimum HUF 285**.

¹² According to effective Electronic Banking List of Conditions – For Private Clients

¹³ The above fee is charged by the Bank as Promotion. The promotion is valid until **31.10.2022**. Partner accounts are the followings: Partner Aktiv Plusz, Partner Ikon Plusz, Partner Prestige, Partner Prestige Speciális, and Partner Aktiv Top accounts.

¹⁴ 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.

¹⁵ 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 590, difference will not be charged as a promotion. The promotion is valid until **31.10.2022**.

¹⁶ It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

¹⁷ Calculation of charges: 0.01% of the sum of the transactions but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until **31.10.2022**.

¹⁸ International HUF credit entry shall be considered as FCY credit entry.

¹⁹ In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currency transfer fee shall be applied.

²⁰ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is HUF 17. As promotion the Bank will not charge the fee above. This promotion is valid until **31.10.2022**.

²¹ The bank is providing the free of charge cash withdrawal 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 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 eBanking Internet Banking 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 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 in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal is provided to the Client from the second month following. The Client is entitled for free of charge cash withdrawal primarily via ATM. The free cash withdrawal is also available in Branch Cashier until 31.12.2014 for those clients who had no bankcard linked on 22.11.2013 to the account which had been set in the submitted statement

The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, then the % and maximum element of the normal transaction fee will be applied on the above part.

If the Client uses the free of charge cash withdrawal 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 retrospectively in one amount on the Clients account.

²² Calculation of charges: the normal charge is 0,2% of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. Promotion is valid until **31.10.2022**.

²³ The Bank offers the money exchange only for account keeping clients of the Bank.

²⁴ Fee of booking is 590 HUF which will not be charged as a promotion. The promotion is valid until **31.10.2022**.

²⁵ Calculation of charges: 0.01% of the sum of the transactions but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawal.

²⁶ The above fee is charged by the Bank as Promotion. The promotion is valid until **31.10.2022**. The normal fee is **0,86% min. 10 790 HUF max. 107 900 HUF**

²⁷ The above fee is charged by the Bank as Promotion. The promotion is valid until **31.10.2022**. The normal fee is **0,76% min. 10 790 HUF max. 107 900 HUF**

²⁸ The above fee is charged by the Bank as Promotion. The promotion is valid until **31.10.2022**. The normal fee is **0,70% min. 10 790 HUF max. 107 900 HUF**

²⁹ In case of EURO credit entries within EEA booking fee is 590 HUF which will not be charged as a promotion. The promotion is valid until **31.10.2022**.

³⁰ Normal account handling fee of Mobil Aktiv Plusz account package is **1 941 HUF**/ month/ account. It is debited on the account every month. If during the given calendar month:

- minimum 75 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case **864 HUF** will be credited on the account in following month.
- minimum 150 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case **1402 HUF** will be credited on the account in following month.
- minimum 300 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case **1672 HUF** will be credited on the account in following month.

Any part of the account handling fee is credited if one of the above credit conditions is met.

In case of new account opening of Mobil Aktiv Plusz package the Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account.

³¹ As promotional offer the Bank charges **2832 HUF** as issuing fee as promotional offer, and the promotion is valid until **31.10.2022**.

³² According to point of General Terms and Conditions III.1.51/B.1.

³³ According to point of General Terms and Conditions III.1.51/B.11.

³⁴ According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13.

³⁵ As a promotional offer, the Bank will not charge the card issuing fee for Mastercard Standard main card applications. Also as a promotional offer, if Mastercard Standard main card application is completed via Online Account Opening or Online Account Application process, the Bank will not charge the card issuing fee, and will reimburse the first year annual fee within 30 calendar days. Both promotions apply to new main card applications until **30.04.2022**.

³⁶ As a promotional offer, the Bank will not charge the card issuing fee for Mastercard Gold main card applications. Also as a promotional offer, if Mastercard Gold main card application is completed via Online Account Opening or Online Account Application process, the Bank will not charge the card issuing fee, and will reimburse the first year annual fee within 30 calendar days. Both promotions apply to new main card applications until **30.04.2022**.

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 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 **31.10.2022**.