# LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK

UniCredit Bank

***Effective from 26tht August 2021 (2109) Disclosed on 26th August 2021***

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.

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.

Changes are marked with red by the Bank.

The amendment announced in this List of Conditions on 1st of June 2021 and to be published on 1st of August are the following: extention of the free SMS servicing promotion and Overdraft half year pricing.

The amendment announced in this List of Conditions on 30***th*** of July 2021 and to be published on the 01***st*** of October 2021 is the following: extention of the free SMS servicing promotion.

26th of August 2021 – Pricing because of the changes in the Central Bank base rate

The VDCS TOP account package is available:
**-** For a company group's[1] employees[2] if at least 1500 employees of the group open an account with the bank within 1.5 years if the group agrees that the number of employees with an account at the bank will not be lower than 1500.
- For employees of UniCredit Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft.
- For the close relative of Employees of UniCredit Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft. (close relative is defined as a spouse, a direct relative, an adopted child, a stepchild and a foster child, an adoptive parent, a step-parent, a foster parent, and a sibling). This is a promotional offer and it is valid until 31st December 2021.

This List of Conditions and Announcement has been supplemented effective from 21 October 2013 with information concerning the costs, fees and commissions of certain debit card, credit card, electronic, HUF transfer and foreign currency transfer services related to VDCS TOP account packages but earlier regulated in the Retail Conditions List. As a result of this amendment, this List of Conditions and Announcement will also extend to such costs, fees and commissions related to VDCS TOP account packages from the date specified above.

1. As for the charges, fees and commissions pertaining to the VDCS (Company Employees)[3] TOP Account Package services not listed in this document, the conditions of the Bonus Account Package in the effective Retail Condition List – Not available account packages will apply; in the case of the Partner Aktív TOP account package, the conditions of the UniCredit Partner Bonus account package as effective will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Retail Conditions.

2. The discounts and benefits specified in this List of Conditions may not be combined with any other discounts or benefits offered under a promotion.

3. The Bank will carry out **orders requiring conversion** with the following exchange rates4:

1. Cash desk conversion transactions will be carried out at a buying rate of medium rate -1% and at a selling rate of medium rate +1%.
2. Conversion transactions between accounts will be carried out at a buying rate of medium rate -1% and at a selling rate of medium rate +1%.
3. Conversion transactions with debit cards will be carried out at a buying rate of medium rate -1% and at a selling rate of medium rate +1%.
4. Conversion transactions with credit cards will be carried out at the selling rate of the currency.

4. Once in a year, the Bank increases all the fees listed in the List of Conditions and marked with an asterisk in the credit card agreement's part applicable to loan agreements by the annual consumer price index rate published by Central Statistics Office (KSH), from which rate the Bank may deviate in favour of the customer.

5. 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 Bank has got the right to correct the level of fees and charges -not marked with * - related to the bankcard part of the Creditcard contract published in the Lists of Conditions per annum as well.
6. Premium Banking products** are available to customers with a VDCS TOP account package* or a Partner Aktív TOP account package even if the customers do not have a Premium Banking customer status[5].

*** PMB deposits can be tide up in cases only if the customer meets the requirements of Premium Banking status. The requirements of Premium Banking status are described in „List of Conditions and Announcement – Special Conditions for Customers with Premium Banking and Top Affluent Status"**
**** The VDCS account conditions applied for before the effective date of this Announcement will be referred to as "VDCS TOP account package" in the future.**

## I. HUF turnover and certain individual and standard fees related to the HUF account management applicable to VDCS TOP accounts

| | VDCS TOP* account package Not available from 01/03/2013 | Partner Aktív TOP account package The Partner Bónusz TOP package can be use as Partner Aktiv TOP from 01.08.2019 without any modification in the terms and conditions |
|---|---|---|
| **Base account** | Bónusz account package | Partner Bónusz account package |
| **Monthly account-handling fee** | HUF 453 + HUF 100/month for the primary account[6] | Free of charge[7] |
| **Opening/closing an account** | Free of charge | Free of charge |
| **Monthly closing fee for the secondary and additional HUF accounts*** ** | Free of charge | Free of charge[7] |
| **Booking entry fee** | Free of charge | Free of charge[8] |
| **Postal costs (charged for each statement and other postal items to the Customer)** | Free of charge | Free of charge[8] |
| **Replacement bank statements, fees of account balance certificates and other certificates related to the account management** | HUF 500/statement | HUF 500/statement[6] |

| | | | |
|---|---|---|---|
| **HUF amounts credited to HUF account** | | Free of charge | Free of charge |
| **Direct debit transactions** | | Free of charge[9] | Free of charge[9] |
| **In-bank or bank-to-bank standing orders from HUF account to another customer's account** | | Free of charge[10] | Free of charge[10] |
| **In-bank standing order of HUF transfer between customer's own accounts** | | Free of charge | Free of charge |
| **Issuer / membership fee of Mastercard Unembossed [k] bankcards** (not available from 1st January 2021) | | 2 752 HUF[12]/ 3 632 HUF[12] | Free of charge[11] |
| **Issuer / membership fee of Mastercard Unembossed [k] supplementary bankcards** (not available from 1st January 2021) | | 2 752 HUF[12]/ 3 632 HUF[12] | Free of charge[11] |
| **Issuer / membership fee of Mastercard Standard, and VISA Classic[K1] bankcards** (Visa Classic not available from 1st January 2021) | | Free of charge | 50% discount[11, 44] / 2 420 HUF[11,45] |
| **Issuer / membership fee of Mastercard Standard, and VISA Classic[K1] secondary cards** (Visa Classic not available from 1st January 2021) | | 1 981 HUF[12] / 1 981 HUF[12] | 5 392 HUF[12] / 7 156 HUF[12] |
| **Issuer / membership fee of Mastercard Gold and VISA Gold[K1] bankcards** (Visa Gold not available from 1st January 2021) | | 5 493 HUF[12] / 5 493 HUF[12] | 10 998 HUF[11]/ 10 998 HUF[11] |
| **Issuer/membership fee of the Premium Banking Embossed Mastercard [k] card** (not available from 1st January 2021) | | Free of charge/ 6 594 HUF[12] | Free of charge/ 6 594 HUF[12] |
| **Issuer/membership fee of the Premium Banking Embossed Mastercard secondary card** (not available from 1st January 2021) | | Free of charge/ 6 594 HUF[12] | Free of charge/ 6 594 HUF[12] |
| **Card barring fee (includes the fee of a replacement card)** | | Free of charge | Free of charge |
| **Replacement fee for Mastercard Unembossed [k] card in Hungary** (not available from 1st January 2021) | | 500 HUF | 500 HUF |
| **Replacement of Mastercard Standard, VISA Classic[K1], Mastercard Gold, VISA Gold[K1] and Premium Banking Embossed Mastercard cards** (VISA Classic, VISA Gold and Premium Banking Embossed Mastercard not available from 1st January 2021) | | 1200 HUF | 1200 HUF |
| **Modification of PIN code** | | 200[25] HUF | 200[25] HUF |
| **Regeneration of PIN code** | | 350 HUF | 350 HUF |
| **Fee for balance enquiry** | | 35[26] HUF | 35[26] HUF |
| **Emergency card issuance** | | 5 banking days | 5 banking days |
| **Single transfer within the bank[36]** | **Transfer between the customer's own accounts at the bank** | Free of charge | Free of charge |
| | **With SpectraNet Internet Banking** | 0,309%, min. 43 HUF, max. 6 850 HUF[13] | 0,309%, max. 6 850 HUF[13] |
| | **by eBanking** | 0,309%, min. 43 HUF, max. 6 850 HUF[13] | 0,309%, max. 6 850 HUF[13] |
| | **by UniCredit mBanking** | 0,309%, min. 43 HUF, max. 6 850 HUF[13] | 0,309%, max. 6 850 HUF[13] |

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|---|---|---|---|
| | **With Telephone Banking** | 0,309%, min. 180 HUF, max. 6 850 HUF | 0,309%, max. 6 850 HUF[13] |
| | **If an original form is used** | 0,481%, min. 375 HUF, max. 11 417 HUF | 0,594%, min. 900 HUF, max. 18 268 HUF |
| | **If a document other than the original form is used** [37] | 0,342%, min. 911 HUF | 0,913%, min. 1 710 HUF |
| **Single transfer outside the Bank**[36] | **With SpectraNet Internet Internet Banking** | 0,309%, min. 54 HUF, max. 6 850 HUF[14] | 0,309%, max. 6 850 HUF[14] |
| | **by eBanking** | 0,309%, min. 54 HUF, max. 6 850 HUF[14] | 0,309%, max. 6 850 HUF[14] |
| | **by UniCredit mBanking** | 0,309%, min. 54 HUF, max. 6 850 HUF[14] | 0,309%, max. 6 850 HUF[14] |
| | **With Telephone Banking** | 0,309%, min. 204 HUF, max. 6 850 HUF | 0,309%, max. 6 850 HUF[14] |
| | **If an original form is used** | 0,537%, min. 375 HUF, max. 12 558 HUF | 0,737%, min. 1 072 HUF, max. 22 264 HUF |
| | **With non-original bank form** [37] | 0,399%, min. 911 HUF | 0,913%, min. 1 710 HUF |
| | **EFER transfers** | 0,307%, min. 256 HUF, max. 6 144 HUF | 0,307%, min. 256 HUF, max. 6 144 HUF |
| | **VIBER transfer** | 1000 HUF | 0.8%, min. 1,000 HUF, max. 100,000[38] HUF |

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|---|---|---|
| **From branch office cash desk (HUF payment from HUF account)** | 1,64% min. 1 311 HUF, max. 57 089 HUF | 1,64% min. 1 311 HUF, max. 57 089 HUF |
| **From branch office cash desk (Foreign currency payment from HUF account)** | 0,72% max. 57 089 HUF (buying rate: medium rate -1%, selling rate: medium rate +1%) | 0,72% max. 57 089 HUF (buying rate: medium rate - 1%, selling rate: medium rate +1%) |
| **Fee of cash deposit through domestic UniCredit ATMs**[27] | Free of charge (fee calculation: the standard charge is 0.2% of the amounts paid in, which will not be charged by the Bank as a special offer) This promotional offer is valid until 31th October 2021. | |
| **Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation** [33] | Monthly the first 2 HUF cash withdrawal transaction is free of charge up to 150.000 HUF (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 33) | |
| **Transactions carried out with Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold, and VISA Gold cards** (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021) | | |
| **Cash withdrawal From a UniCredit ATM in Hungary** | 0,735 %, min. HUF 272 | The first 2 each month from the bank's own ATM free of charge[18,34] (further withdrawals: 0,735 %, min. HUF 272 |
| **Cash withdrawal from an ATM of a different label in Hungary** | 1,222% + HUF 615, min. HUF 820 | 1,222% + HUF 615, min. HUF 820 |
| **Fee of cash withdrawal from POS terminal at other banks or post offices in Hungary** | 1,038 % + HUF 466, minimum HUF 809 | 1,038 % + HUF 466, minimum HUF 809 |
| **Fee for cash withdrawal abroad from UniCredit ATMs** (cash withdrawal was initiated outside EEA) | 1,827% + EUR 3,419 | 1,827% + EUR 3,419 |
| **Fee for cash withdrawal abroad from UniCredit ATMs** (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 | 0,735 %, min. HUF 272 | 0,735 %, min. HUF 272 |
| **Fee for cash withdrawal abroad from non-UniCredit ATMs** (cash withdrawal was initiated outside EEA) | 1,886% + EUR 4,784 | 1,886% + EUR 4,784 |

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|---|---|---|
| **Fee for cash withdrawal abroad from non-UniCredit ATMs** (cash withdrawal was initiated inside the EEA)<br>Condition is effective from 10th December 2019 | 1,222% + HUF 615, min. HUF 820 | 1,222% + HUF 615, min. HUF 820 |
| **Fee for cash withdrawal abroad from POS terminals**<br>(cash withdrawal was initiated outside EEA)<br>**Fee for cash withdrawal abroad from POS terminals**<br>(cash withdrawal was initiated inside the EEA)<br>Condition is effective from 10th December 2019 | 1,885% + EUR 6,57<br><br>1,038 % + HUF 466, minimum HUF 809 | 1,885% + EUR 6,57<br><br>1,038 % + HUF 466, minimum HUF 809 |
| **Commission upon purchase** | Free of charge (the standard rate in 0.3% and maximum 6000, which will not be charged by the Bank as a special offer) This promotional offer is valid until 31th October 2021. | |
| **Transactions carried out with Premium Banking Embossed Mastercard cards**<br>(not available from 1st January 2021) | | |
| **Cash withdrawal From a UniCredit ATM in Hungary** | 0,113%, min. HUF 111 | The first 2 each month from the bank's own ATM free of charge[18, 34] (further withdrawals: 0,113%, min. HUF 111 |
| **Cash withdrawal from an ATM of a different label in Hungary** | 0,457% + HUF 454, minimum HUF 512 | 0,457% + HUF 454, minimum HUF 512 |
| **Fee of cash withdrawal from POS terminal at other banks or post offices in Hungary** | 0,398% + HUF 398, minimum HUF 591 | 0,398% + HUF 398, minimum HUF 591 |
| **Fee for cash withdrawal abroad from UniCredit ATMs**<br>(cash withdrawal was initiated outside EEA)<br>**Fee for cash withdrawal abroad from UniCredit ATMs** (cash withdrawal was initiated inside the EEA)<br>Condition is effective from 10th December 2019 | 1,142% + EUR 3,699<br><br>0,113%, min. HUF 111 | 1,142% + EUR 3,699<br><br>0,113%, min. HUF 111 |
| **Fee for cash withdrawal abroad from non-UniCredit ATMs**(cash withdrawal was initiated outside EEA)<br>**Fee for cash withdrawal abroad from non-UniCredit ATMs** (cash withdrawal was initiated inside the EEA)<br>Condition is effective from 10th December 2019 | 1,142% + EUR 3,699<br><br>0,457% + HUF 454, minimum HUF 512 | 1,142% + EUR 3,699<br><br>0,457% + HUF 454, minimum HUF 512 |
| **Fee for cash withdrawal abroad from POS terminals**<br>(cash withdrawal was initiated outside EEA)<br>**Fee for cash withdrawal abroad from POS terminals**<br>(cash withdrawal was initiated inside the EEA)<br>Condition is effective from 10th December 2019 | 1,142% + EUR 5,699<br><br>0,398% + HUF 398, minimum HUF 591 | 1,142% + EUR 5,699<br><br>0,398% + HUF 398, minimum HUF 591 |
| **Commission upon purchase** | Free of charge | |

******** *If switched to an VDCS TOP Primary Account Partner Aktív Top account package, a package switch of the sub-accounts managed under the primary account is also required toa Partner Aktív Top account*

## II. Foreign currency operations of VDCS TOP HUF bank accounts

| | VDCS TOP account package | Partner Aktív TOP account package |
|---|---|---|

| | | | |
|---|---|---|---|
| **Crediting of transfer made in a foreign currency to a HUF account** | | Free of charge | Free of charge |
| **Cash desk transactions** | **Deposit in the currency of the account** | Free of charge | Free of charge |
| | **Deposit in foreign currency[15]** | at a buying rate of medium rate -1% and at a selling rate of medium rate +1% | |
| | **Payout in a currency different from the currency of the account[15]** | 0.66%, max. HUF 51,200 at a buying rate of medium rate -1% and at a selling rate of medium rate +1% | |
| **Commission on bank-to-bank payment orders[36] – *Debit items (in foreign currency from HUF account)*** | | | |
| by SpectraNet Internet Banking / eBanking and Telephone Bank | | 0,5%, min. 5,68 EUR | 0,5%, min. 5,68 EUR |
| If an original form is used | | 0,61%, min. 11,39 EUR | 0,61%, min. 11,39 EUR |
| If a document other than the original form is used [37] | | 0,66%, min. 17,1 EUR | 0,66%, min. 17,1 EUR |
| **Commission on in-bank payment orders[36] – *Debit items (in foreign currency from HUF account)*** | | | |
| by SpectraNet Internet Banking / eBanking and Telephone Bank | | 0,44%, min. 5,68 EUR | 0,44%, min. 5,68 EUR |
| If an original form is used | | 0,55%, min. 11,39EUR | 0,55%, min. 11,39EUR |
| If a document other than the original form is used [37] | | 0,61%, min. 17,1 EUR | 0,61%, min. 17,1 EUR |
| Bank-to-bank Standing Orders | | 0,5%, min. 5,68 EUR | 0,5%, min. 5,68 EUR |
| In-bank Standing Orders | | 0,44%, min. 5,68 EUR | 0,44%, min. 5,68 EUR |
| Foreign currency transfer orders with missing data[28] | | EUR 8[29] | EUR 8[29] |
| Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates | | EUR 8[29] | EUR 8[29] |

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

| | | VDCS TOP account package | Partner Aktív TOP account package |
|---|---|---|---|
| **In-bank EURO payment orders [35]** | **by mBanking** | 0,309%, min. 43 HUF, max. 6 850 HUF[13] | 0,309%, max. 6 850 HUF[13] |
| | **by eBanking** | 0,309%, min. 43 HUF, max. 6 850 HUF[13] | 0,309%, max. 6 850 HUF[13] |
| | **by Telephone Bank** | 0,309%, min. 180 HUF, max. 6 850 HUF | 0,309%, max. 6 850 HUF[13] |
| | **by original bank form** | 0,481%, min. 375 HUF, max. 11 417 HUF | 0,594%, min. 900 HUF, max. 18 268 HUF |
| | **by non-original form [36]** | 0,342%, min. 911HUF | 0,913%, min. 1 710 HUF |
| **Bank-to-bank SEPA payment** | **by mBanking** | 0,309%, min. 54 HUF, max. 6 850 HUF[14] | 0,309%, max. 6 850 HUF[14] |
| | **by eBanking** | 0,309%, min. 54 HUF, max. 6 850 HUF[14] | 0,309%, max. 6 850 HUF[14] |

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|---|---|---|---|
| | **by Telephone Bank** | 0,309%, min. 204 HUF, max. 6 850 HUF | 0,309%, max. 6 850 HUF[14] |
| | **by original bank form** | 0,537%, min. 375 HUF, max. 12 558 HUF | 0,737%, min. 1 072 HUF, max. 22 264 HUF |
| | **by non-original form [36]** | 0,399%, min. 911 HUF | 0,913%, min. 1 710 HUF |
| | **urgent EUR payment orders** | 1 000 HUF | 0,65%, min. 1 000 HUF, max. 100.000 HUF[43] |
| **Bank-to-bank and in-bank EURO Standing Orders** | | Free of charge[10] | Free of charge[10] |
| **Transfer orders with missing data/errors [28]** | | 8,- EUR[29] | |
| **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[29] | |

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.

**Foreign currency accounts – fees of account management and orders**

| | **VDCS TOP and Partner Aktív TOP account packages** | |
|---|---|---|
| **Monthly account-handling fee** | Free of charge[8] | |
| **Opening/closing an account** | Free of charge[8] | |
| **Booking entry fee** | Free of charge[8] | |
| **Postal costs (charged for each statement and other postal items to the Customer)** | Free of charge[8] | |
| **Replacement bank statements** | HUF 500/statement[6] | |
| **Account balance certificates and other certificates related to account management** | HUF 500/statement[6] | |
| **Crediting in foreign currency**<br>**Accounting for items received in foreign currency** | Free of charge[8] | |
| **Debit items** | | |
| **FCY Debit Transfers (non-EUR FCY within EEA and FCY outside EEA)** | | |
| **Commission on bank-to-bank payment orders[36]** | by SpectraNet Internet Banking / eBanking and Telephone Bank | 0,41%, min. 6,77 EUR |
| | If an original form is used | 0,61% min. 11,39 EUR |
| | Not on original banking forms or with exceptional processing [37] | 0,66% min. 17,1 EUR |
| **Commission on in-bank payment orders[36]** | by SpectraNet Internet Banking / eBanking and Telephone Bank | 0,41%, min. 5,68 EUR |
| | If an original form is used | 0,55% min. 11,39 EUR |
| | Not on original banking forms or with exceptional processing [37] | 0,61% min. 17,1 EUR |
| **Bank-to-bank standing orders** | | 0,44%, min. 5,68 EUR |
| **In-bank Standing Orders** | | 0,44%, min. 5,68 EUR |

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|---|---|---|
| **FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)** | | |
| **In-bank EURO payment orders** [35] | by eBanking, mBanking and SpectraNet Internet Banking | 0,309%, max. 6 850 HUF[13] |
| | by Telephone Bank | 0,309%, max. 6 850 HUF[13] |
| | by original bank form | 0,594%, min. 900 HUF, max. 18 268 HUF |
| | by non-original form [36] | 0,913%, min. 1 710 HUF |
| **Bank-to-bank SEPA payment orders** [35] | by eBanking, mBanking and SpectraNet Internet Banking | 0,309%, max. 6 850 HUF[14] |
| | by Telephone Bank | 0,309%, max. 6 850 HUF[14] |
| | by original bank form | 0,737%, min. 1 084 HUF, max. 22 264 HUF |
| | by non-original form [36] | 0,913%, min. 1 710 HUF |
| **EUR in-bank and bank-to-bank Standing Orders** | | Free of charge[10] |
| **Foreign currency transfer orders with missing data**[28] | | EUR 8[29] |
| **Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates** | | EUR 8[29] |
| **Urgent foreign currency transfer and foreign currency transfers between own accounts through the Home Banking and SpectraNet Internet Banking / Mobile Banking systems (HUF, EUR, USD)** | | 0.65%, min. EUR 30 |
| **Urgent EUR payment orders** | | 0,65%, min. 1 000 HUF, max. 100.000 HUF[43] |
| **HUF Debit Transfers on FCY accounts** | | |
| **Commission on bank-to-bank payment orders**[36] | By SpectraNet Internet Banking / eBanking / UniCredit Mobile application and Telephone Bank | 0,50% min. 170 HUF |
| | If an original form is used | 0,61% min. 284 HUF |
| | Not on original banking forms or with exceptional processing [37] | 0,66% min. 913 HUF |
| **Commission on in-bank payment orders**[36] | by SpectraNet Internet Banking / eBanking / UniCredit Mobile application and Telephone Bank | 0,44% min. 170 HUF |
| | If an original form is used | 0,55% min. 284 HUF |
| | Not on original banking forms or with exceptional processing [37] | 0,61% min. 913 HUF |
| **Cash out in the currency of the account** | 1.11%, min. EUR 2.4 | |
| **Payout in a currency different from the currency of the account**[15] | 0.66%, max. HUF 51,200 at a buying rate of medium rate -1% and at a selling rate of medium rate +1% | |

**Fees of other services for VDCS TOP HUF and foreign currency bank accounts**

| | | VDCS TOP account package | Partner Aktív TOP account package |
|---|---|---|---|
| **Cheque** | **Crediting and purchase of travellers' cheques** | through cash desk at a foreign currency medium rate | through cash desk at a foreign currency medium rate |

| | | | |
|---|---|---|---|
| | **Receipt of cheque for collection** | foreign banking costs will be charged | foreign banking costs will be charged |
| | **Redemption of cheque in UniCredit branch offices** | Free of charge[8] | Free of charge[8] |
| | **Cheque collection** | Free of charge[8] | Free of charge[8] |
| **Security account management** | **Account handling fee** | Free of charge[17] | Free of charge[17] |
| | **UniCredit Bank share (ISIN: IT0004781412) sale** | 0.5%/transaction | 0.5%/transaction |
| | **Shares** | 0.5%/transaction | 0.5%/transaction |
| | **Government securities trading from own account[16]** | Free of charge[17] | Free of charge[17] |
| | **Securities transfer, internal security reclassification** | HUF 2000/transaction | HUF 2000/transaction |
| **Deposit management fee** | | 0.11% per year, min. HUF 600/quarter[19. 37] | |

**Fees of related SMS services**

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|---|---|
| **SMS services related to bank accounts** | |
| **Notification on bank account credits**** (excluding fee credits, and including only credits in connection with the final expiry of term deposits from interest-type credits)** | Free of charge[46] in the case of Partner Aktív TOP account package otherwise HUF 36 per message |
| **Notifications on bank account debits**** (They include only debits from credit repayments from among fee and interest-type debits)** | HUF 36 per message |
| **Notification on group collections received** | HUF 36 per message |
| **Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)** | HUF 36 per message |
| **Notifications on the actual debiting of debit card transactions****** | HUF 36 per message |
| **Balance notifications** | |
| **Sending of the usable balance of the bank account on banking days** | HUF 36 per message |
| **Sending of the usable balance of the account once a week, on the first banking day of the week** | HUF 36 per message |
| **Sending of the usable aggregate balance of the account on the banking day when there is a change in comparison to the previous banking day** | HUF 36 per message |
| **SMS services related to debit cards** | |
| **Notifications on successful, unsuccessful and cancelled purchases with debit cards ****** | HUF 36 per message |
| **Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card****** | HUF 36 per message |
| **Notifications on the limit modifications in connection with the debit card** | HUF 36 per message |
| **Balance notifications** | |
| **Sending of the usable aggregate balance of the accounts for the given debit card on banking days** | HUF 36 per message |

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|---|---|
| **Sending of the usable aggregate balance of the accounts for the given debit card once a week, on the first banking day of the week** | HUF 36 per message |
| **Sending of the usable aggregate balance of the accounts for the given debit card on the banking day when there is a change in comparison to the previous banking day** | HUF 36 per message |
| **SMS services related to credit cards** | |
| **Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with credit cards ****** | HUF 36 per message |
| **Notification on daily closing balances/amount of debt (The Bank will only send such notifications if the balance has changed since the previous business day. The daily closing balance does not include already authorised but not yet recorded transactions.)** | HUF 36 per message |
| **Notification on the charging of fees and interests** | HUF 36 per message |
| **Notification on bank statements: on the full amount of debt (closing balance on the recording date), minimum payable amount and the payment deadline. (It is only sent out on the first banking day after the recording date.)** | HUF 36 per message |
| **Spectranet Internet Banking, Mobile Banking and UniCredit Mobile application** | |
| **The SMS fee for identification based on password sent by SMS** | HUF 36 per message |

**** In addition to the details of transactions, the current account balance will also be sent.

**Fees for related services**

| | |
|---|---|
| **eBanking entry fee** | Free of charge[47] |
| **UniCredit mBanking entry fee** | Free of charge[47] |
| **eBanking service fee** | Free of charge[48]/ HUF 150/month[48] / HUF 200/month[48] |
| **UniCredit mBanking service fee** | Free of charge[49] / HUF 150/month[49] |

**III .Interest payable on demand**

| | | VDCS TOP account package | Partner Aktív TOP account package |
|---|---|---|---|
| **Annual interest rate** | **Interest rate of HUF bank account Interest rate of foreign currency account** | 0,01% EBKM (Unified Deposit Rate Index): 0,01%<br>0,01% EBKM (Unified Deposit Rate Index): 0,01% | 0,01% EBKM (Unified Deposit Rate Index): 0,01%<br>0,01% EBKM (Unified Deposit Rate Index): 0,01% |
| | **Interest rate of the overdraft facility<br>with a joint and several guarantor<br>without a joint and several guarantor** | effective base rate of the central bank +5% (APR: 8.59%)<br>effective rate according to the announcement -4%<br>(APR: 20,05%; from 01.08.2021: 20,12%) | |
| | **Annual handling fee of overdraft facility** | Free of charge | Free of charge |
| | **Special credit rate** | Overdraft facility interest rate + default interest (6%) | |

| | | | |
|---|---|---|---|
| | **Interest settlement** | Monthly | Monthly |

**IV. CREDIT CARD conditions for VDCS TOP and Partner Aktív TOP account packages if a guarantee is provided -**

| Description of item | UniCredit Narancs (Orange) (is non marketed from 18th November 2019[42]) | UniCredit Kék (Blue) | UniCredit Arany (Gold) | UniCredit Platina (Platinum) | Due date of fees |
|---|---|---|---|---|---|
| **Card issuer fee** | HUF 1000[20] | HUF 1000[20] | HUF 4990[20] | HUF 9900[20] | Upon the first activation after the application for a card |
| **Card issuer fee of supplementary card** | HUF 1000[20] | HUF 1000[20] | HUF 4990[20] | HUF 9990[20] | Upon the first activation after the application for a card |
| **Card membership fee** | HUF 1000[20] | HUF 1000[20] | HUF 4990[20] | HUF 7290[20] | Annually, in arrears, in the record month of the card[42] |
| **Card membership fee of supplementary card** | HUF 1000[20] | HUF 1000[20] | HUF 4990[20] | HUF 7290[20] | Annually, in arrears, in the record month of the card[42] |
| **Interest rate (monthly) – if a joint and several guarantee is offered*** | (central bank base rate+5%) /12 | (central bank base rate+5%) /12 | (central bank base rate+5%) /12 | (central bank base rate+5%) /12 | In the cases defined in the Card Business Conditions, on the record date |
| **Annual Percentage Rate (APR)[21] if a joint and several guarantee is offered* from 01.04.2021** | 12.35% | 12.35% | 12.91% | 13.55% | |
| **APR available for private persons under standard conditions from 01.04.2021** | 37,93% | 37,93% | 39,44% | 39,54% | |
| **Credit life insurance and administration fee for primary card (monthly) The service is turned to non-marketed from 1st February 2019.** | 0.19% | 0.19% | 0.19% | Included in membership fee. In case of application initiated after 1st February 2019, the membership fee doesn't included the service fee. | According to the relevant contract, on the basis of the debt on the record date, on the record date. |
| **Card limit modification fee** | HUF 99 | HUF 99 | HUF 99 | HUF 99 | When the service is used |
| **Handling fee** | Free of charge[22] | Free of charge[22] | Free of charge[22] | Free of charge[22] | Monthly, on the record date of the accounting period |

| | | | | | |
|---|---|---|---|---|---|
| **Card barring (includes the fee of a replacement card)** | Free of charge[22] | Free of charge[22] | Free of charge[22] | Free of charge[22] | When the service is used |
| **Card replacement** | HUF 1000 | HUF 1000 | HUF 1000 | Free of charge | When the service is used |
| **Contract modification fee (except for a modification of the credit limit)*** | Free of charge[22] | Free of charge[22] | Free of charge[22] | Free of charge[22] | When the service is used |
| **Text message (SMS) fee per message** | Free of charge[22] | Free of charge[22] | Free of charge[22] | Free of charge[22] | From the first day of the month after the month in which the service is used |
| **Grace period (in days) *** | 15 | 15 | 15 | 15 | |
| **Minimum amount of repayment *** | 5%, min. HUF 5000 | 5%, min. HUF 5000 | 5%, min. HUF 5000 | 5%, min. HUF 5000 | Until the last day of the grace period [31] |
| **Statement day [30] *** | the 10th or 25th of the month | the 10th or 25th of the month | the 10th or 25th of the month | the 10th or 25th of the month | |
| **Length of settlement period *** | 1 calendar month | 1 calendar month | 1 calendar month | 1 calendar month | |
| ***Credit limit available**** | HUF 150,000 – 1,000,000 | HUF 150,000 – 1,000,000 | HUF 600,000 – 1,500,000 | HUF 750,000 – 5,000,000 | |
| **Late charge *** | HUF 2700 [32] | HUF 2700 [32] | HUF 2700 [32] | HUF 2700 [32] | On the recording day of the month of the start of delay |
| **Overdraft fee *** | HUF 2700 [32] | HUF 2700 [32] | HUF 2700 [32] | HUF 2700 [32] | If the credit exceeds the credit limit on the record date of the accounting month |
| **PIN regeneration fee** | HUF 1000 | HUF 1000 | HUF 1000 | free of charge | When the service is used |
| **Shopping** | Free of charge (the standard rate in 0.3% and maximum 6000, which will not be charged by the Bank as a special offer) This promotional offer is valid until 31th October 2021. | | | | |
| **Cash withdrawal from ATM in Hungary** | 2.25%, min. HUF 1600 | 2.25%, min. HUF 1600 | 2.25%, min. HUF 1600 | 2.25%, min. HUF 1600 | On the same day as the accounting day of the cash withdrawal transaction |
| **Cash withdrawal in bank branches/post offices in Hungary** | 2.25%, min. HUF 1600 | 2.25%, min. HUF 1600 | 2.25%, min. HUF 1600 | 2.25%, min. HUF 1600 | On the same day as the accounting day of the cash withdrawal transaction |
| **Cash withdrawal from ATM abroad** | Until 14.15.2019: 2,25% + 5,8 EUR, From 15.12.2019: 2,25%, minimum 1.600 Ft | Until 14.15.2019: 2,25% + 5,8 EUR, From 15.12.2019: 2,25%, minimum 1.600 Ft | Until 14.15.2019: 2,25% + 5,8 EUR, From 15.12.2019: 2,25%, minimum 1.600 Ft | Until 14.15.2019: 2,25% + 5,8 EUR, From 15.12.2019: 2,25%, minimum 1.600 Ft | On the same day as the accounting day of the cash withdrawal transaction |
| **Cash withdrawal in bank branches abroad** | Until 14.15.2019: 2,25% + 7 EUR, From 15.12.2019: 2,25%, | Until 14.15.2019: 2,25% + 7 EUR, From 15.12.2019: 2,25%, | Until 14.15.2019: 2,25% + 7 EUR, From 15.12.2019: 2,25%, | Until 14.15.2019: 2,25% + 7 EUR, From 15.12.2019: 2,25%, | On the same day as the accounting day of the cash withdrawal transaction |

| | minimum 1.600 Ft | minimum 1.600 Ft | minimum 1.600 Ft | minimum 1.600 Ft | |
|---|---|---|---|---|---|
| **Fee of cash deposit through domestic UniCredit ATMs*[27]** | Free of charge (the standard fee is HUF 520, which will not be charged by the Bank as a special offer) This promotional offer is valid until 31st October 2021. | | | | On the same day as the accounting day of the cash deposit transaction |
| **Cash deposit at cash desk *** | HUF 520 | | | | When the service is used |

**V. CREDIT CARD conditions for VDCS TOP and Partner Aktív TOP account packages** i

| **Description of item** | **UniCredit Narancs (Orange) (is non marketed from 18th November 2019[42])** | **UniCredit Kék (Blue)** | **UniCredit Arany (Gold)** | **UniCredit Platina (Platinum)** | **Due date of fees** |
|---|---|---|---|---|---|
| **Card issuer fee** | Free of charge[23] | Free of charge[23] | Free of charge[23] | HUF 9900[23] | Upon the first activation after the application for a card |
| **Annual Percentage Rate (APR)[24] if no joint and several guarantee is offered* from 01.04.2021** | 37,93% | 37,93% | 39,44% | 39,54% | |

**VI. Loan conditions and services of VDCS TOP and Partner Aktív TOP account packages**

**Loan conditions**

Conditions of equal principal repayment loans
(in the case of housing or multi-purpose mortgage loans disbursed up until 31/01/2009, or in the case of multi-purpose loans not secured by a mortgage and disbursed up until 15 July 2007)

| | |
|---|---|
| Currency: | HUF/EUR/CHF |
| Credit interest rate: | BUBOR/LIBOR +2.5% |
| Frequency of repayment: | monthly/quarterly/annual |
| Method of repayment: | equal principal repayment |
| Interest payment: | monthly/quarterly |
| Term: | 2 to 30 years |
| Disbursement commission: | 0.5% |
| Annual handling fee: | 0% |

**Conditions of annuity loans:**

| I. UniCredit Personal Loan (HUF) - Application received till 10.07.2015 | | Annual Percentage Rate (APR): |
|---|---|---|
| Credit interest | Credit interest as indicated in the Announcement -1% | 24.35% |
| | | |
| II. UniCredit Multi-Purpose Mortgage Loans (HUF) (except Stabil Kamat loan) | | |
| Credit interest | Credit interest as indicated in the Announcement -1.50% | 4.71% to 5.11% |
| | | |
| III. UniCredit Housing Loan – at a market interest rate (HUF) (except Stabil Kamat and Consumer Friendly loans) | | |

| | | |
|---|---|---|
| Credit interest | Credit interest as indicated in the Announcement – 1.25% | 3.92% to 4.36% |

**Other services**

| | | |
|---|---|---|
| Fees of collateral accounts in connection with mortgage loans | | |
| Debit items (HUF) | | |
| Single transfer outside the Bank | If a document other than the original form is used | 0.50%, min. HUF 1500, max. HUF 12,000 |

**Free-of-charge early repayment of market-rate mortgage loans**
In addition to the free-of-charge early repayment options specified in Section IV.4 of the Mortgage Loan Announcement applicable to loans disbursed to private individuals by UniCredit Bank Hungary Zrt., the Bank will provide to VDCS TOP Account Package customers a free-of-charge early repayment opportunity twice during the term of the loan.

**Special offers of fee reimbursement**
The fees for the statement of mortgage lending value, the unilateral statement of recognising a debt issued under the loan and mortgage agreements, and 2 certified notarial copies (notarial deeds) must be paid on the spot at the time when the relevant document is issued. The Bank will credit the fee for the statement of the Mortgage Lending Value for one residential property and the fee of the notarial deed (till 31 July 2019 in case of applicated[40] loans the Bank will credit the whole fee of notarial deed, after 01 August 2019 applicated loans[40] the bank credit maximum 50.000 HUF fee of the notarial deed) to the customer's bank account specified in the Loan Agreement within 90 days following the disbursement upon demonstration of the invoice issued for the name of the customer. The condition for the reimbursement of the fee for the statement of Mortgage Lending Value is that the invoice for the preparation of value estimation: exact address and lot number of the property must be indicated on the invoice. The condition for the reimbursement of the notarial deed's fee is that the invoice for the preparation of the fee can be issued to the name of the customer The invoice must also show the number of the notarial deed (case number) and the registration number of the loan. If the contract is amended for any reason, the bank will not reimburse the customer for the costs of preparing a notarial deed. This promotional offer is valid until 30th June 2021.

**Definition of the Annual Percentage Rate (APR):**
The Annual Percentage Rate (APR) is determined on the basis of the current conditions (in the case of a promotion, even for the period the promotion applies to, the regular interest published by the bank for the given loan type at the time of the publication) and in compliance with the effective legal regulations, i.e. Government Decree No. 83/2010 (III.25) on the definition, calculation and announcement of the Annual Percentage Rate. The APR can be modified if conditions change. The APR does not reflect the interest rate risk of the loan.

**Credit card if a joint and several guarantee is offered**:

For the UniCredit Orange credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 0.54 %. 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 12.35%. 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 35 219, while the total estimated amount payable by the client: HUF 407 944, which includes card issuer fee is HUF 1000, monthly closure fee: HUF 150, purchase comission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Blue credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 0.54%. 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 12.35%. 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 35 219, while the total estimated amount payable by the client: HUF 407 944, which includes card issuer fee is HUF 1000, monthly closure fee: HUF 150, purchase comission 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 0.54%. 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 12.91%. 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 58 506, while the total estimated amount payable by the client: HUF 651 566, which includes card issuer fee is HUF 4990, monthly closure fee: HUF 150, purchase comission 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 0.54%. 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 13.55%. 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 76 280, while the total estimated amount payable by the client: HUF 813 980, which includes card issuer fee is HUF 9 900, monthly closure fee: HUF 150, purchase comission 0,3%, max 6000 HUF beside the interest.

**Credit card representative example without joint and several guarantee*:**

For the UniCredit Orange 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 37,93%. 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 107 996 while the total estimated amount payable by the client: HUF 481 721, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, purchase comission 0,3%, max 6000 HUF beside the interest.

For the UniCredit Blue 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 37,93%. 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 107 996, while the total estimated amount payable by the client: HUF 481 721, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, purchase comission 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 39,44%. 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 177 466, while the total estimated amount payable by the client: HUF 769 516, which includes HUF 150 monthly closure fee, card issuer fee is HUF 6000, purchase comission 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 000and a term of one year, the APR is 39,54%. 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 221 563, while the total estimated amount payable by the client: HUF 959 318, which includes HUF 0 monthly closure fee, card issuer fee is HUF 9 900, purchase comission 0,3%, max 6000 HUF beside the interest.

**Overdraft**

**A representative example (without joint and several guarantee *):** In the event of applying for a HUF 375,000 overdraft for a 1 year term the initial normal interest rate of the loan is 16.64%, variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting specified during the term will be completed, then the portion available from the credit line will be withdrawn each time; in this case, the annual percentage rate **(APR) is 20,05%.** Instalment amount: HUF 5 200 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan applied for subject to the conditions specified here, the total amount repayable by the consumer is HUF 444 036; the total cost of the loan is: HUF 69 036 (which contains only the transaction interest and HUF 553 account handling fee).

01.08.2021:

**A representative example (without joint and several guarantee *):** In the event of applying for a HUF 375,000 overdraft for a 1 year term the initial normal interest rate of the loan is 16.70%, variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting specified during the term will be completed, then the portion available from the credit line will be withdrawn each time; in this case, the annual percentage rate **(APR) is 20,12%.** Instalment amount: HUF 5 219 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan applied for subject to the conditions specified here, the total amount repayable by the consumer is HUF 444 261; the total cost of the loan is: HUF 69 261 (which contains only the transaction interest and HUF 553 account handling fee).

**A representative example (if a joint and several guarantee is offered*):** In the event of applying for a HUF 375,000 overdraft for a 1 year term the initial normal interest rate of the loan is 6.50%, variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting specified during the term will be completed, then the portion available from the credit line will be withdrawn each time; in this case, the annual percentage rate **(APR) is 8.59%.** Instalment amount: HUF 2 031, which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan applied for subject to the conditions specified here, the total amount repayable by the consumer is HUF 406 011; the total cost of the loan is: HUF 31 011 (which contains only the transaction interest and HUF 553 account handling fee).

[K1] VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation. The fee is automatically included in the debited transaction amount.

1 A company group is defined as a company that has a VDCS Cooperation Agreement in place with UniCredit Bank Hungary, a company that has a majority ownership in this company, any other companies in which the company that is party to the Cooperation Agreement has a direct majority ownership, and those companies who are in the majority ownership directly or indirectly of the same company that has a direct or indirect majority shareholding in the company that is party to the Cooperation Agreement.
2 Including employees whose probation period has not expired yet.
3 VDCS is a Hungarian acronym for Company Employees Package.
4 If the amount to be converted reaches EUR 10,000 or an equivalent amount in a different foreign currency, the conversion will be carried out when the necessary spot agreement has been signed ("Framework agreement for spot foreign exchange conversion") and through UniCredit Bank Treasury Sales; the margin applied will be HUF 0.5 (HUF 0.2 if the amount exceeds EUR 100,000). In the course of a foreign exchange sport conversion transaction described above, the amount to be converted must be available on the current account as described in the framework agreement, and if it relates to the draw down of a loan, UniCredit Bank RM's permit must also be presented.
In the case of UniCredit Bank Hungary Zrt.'s employees, the conversion discounts specified in this VDCS TOP List of Conditions will only be available for the customers (i.e. the employees). This means that the employee will only be able to use them for his or her own benefit or for the benefit of a close relative and may not assign them to a third party or may not initiate a conversion order under discount terms for the funds of a third party.
5 The criteria of a Premium Banking customer status are specified in the document entitled " List of Conditions and Announcement – Special Conditions for Customers with Premium Banking and Top Affluent Status".
6 Fee calculation method: 0.01% of the monthly amounts credited and debited to the bank account but minimum the amount indicated above. As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. The discount is valid until 31st October 2021. The basic monthly closing fee will be charged for each month started.
7 The closing fee of the Partner Aktív TOP account package is HUF 566/month/account. The closing fee of the Partner Aktív TOP account package is charged to the customer's account for a given month in all occasions but it is credited to the account as part of our promotional offer in the next month provided a minimum amount of HUF 75,000 is credited to the account as a result of transfers in the next month (transfers between accounts held by the same person will be disregarded). In the event that the crediting criterion stated above is not met met, no barring fee will be credited. This promotional offer is valid until 31st October 2021. Within the framework of the promotional offer, the Bank will not check whether the crediting related criteria specified above are met in connection with the Partner Aktív TOP account package in the month the account is opened and in the following month; also, in these two months, the Bank will not charge a monthly closing fee. This promotional offer is valid until 31st October 2021.
8 A bookkeeping entry fee will be charged on every transaction booked to the bank account in addition to the fee of the given transaction. The standard fee is 0.1% of the transaction amount but maximum HUF 6000. The rates indicated above are provided by the Bank as a promotional offer until 31st October 2021. The regular rates after the promotion period are included in UniCredit Bank's List of Retail Conditions.
9 The standard fee is 0.342%, min. HUF 55 and max. HUF 6 850, which will not be charged by the Bank as a special offer. This promotional offer is valid until 31st October 2021.
10 The standard fee is 0.342%, min. HUF 101 and max. HUF 6 850, which will not be charged by the Bank as a special offer. This promotional offer is valid until 31st October 2021.
11 The standard fee is as indicated in Debit Card List of Conditions.
The promotion on primary cards may only be used for one primary card and is valid until 31st October 2021. The promotion on secondary cards may only be used for one secondary card and is valid until 31st October 2021.
12 Method of fee calculation: 0.1 percent of the overall amount of successful purchases booked during the 12-month period preceding the due date, or the specified minimum amount. As a promotional

offer, the Bank will not charge the amount exceeding the minimum amount indicated above. This promotional offer is valid until 31st October 2021.
13 The standard fee of the transaction: 0,342% min. 169 HUF, max. 6 850 HUF As part of the promotion, the Bank will charge the discount minimum fee stated in the List of Conditions instead of the regular minimum fee. This promotional offer is valid until 31st October 2021.
14 The standard fee of the transaction: 0,342% min. 249 HUF, max. 6 850 HUF As part of the promotion, the Bank will charge the discount minimum fee stated in the List of Conditions instead of the regular minimum fee. This promotional offer is valid until 31st October 2021.
15 Conversion may only be carried out through a debit/credit to an account.
16 It is only possible through Telephone Banking services.
17 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until 31st October 2021. The regular rates after the promotion period are included in UniCredit Bank's List of Retail Conditions.
18 The rates indicated above are provided by the Bank as a promotional offer. The number of free-of-charge transactions should be understood as a total number in case of transaction initiated with debit card or mCash service. This promotional offer is valid until 31st October 2021. The standard (non-promotional) cash withdrawal fee (in case of transaction initiated with debit card) from domestic UniCredit ATMs with Maestro or Mastercard Unembossed , Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards: 0,735%, min 272 HUF; in the case of Premium Banking Embossed Mastercard cards, 0,113% min. 111 HUF; the fee of regular cash withdrawal from non-UniCredit ATMs is 1,122% + 615 HUF, minimum 820 HUF for Maestro or Mastercard Unembossed , Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards; in the case of Premium Banking Embossed Mastercard cards, the same rate 0,457% + 454 HUF, minimum 512 HUF. The standard (non-promotional) cash withdrawal fee in case of transaction initiated with mCash service from domestic UniCredit ATMs is 0,735%, min 272 HUF. The number of free-of-charge transactions should be understood as a total number per account.
19 Except for shares blocked within the framework of a recognised Employee Stock Ownership Plan, for which no deposit management fee will be charged.
20 Method of fee calculation: 0.5% of the credit limit of the card (minimum the indicated amount). As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. This promotional offer is valid until 31st October 2021.
21 The value of the APR is calculated on the basis of a credit limit of HUF 375,000 in the case of UniCredit Narancs (Orange) and UniCredit Kék (Blue) credit cards, HUF 750,000 in the case of UniCredit Arany (Gold) credit cards and HUF 1,000,000 in the case of UniCredit Platina (Platinum) credit cards.
22 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until 31st October 2021. The regular fees of promotional offers are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers. Additional interests, commissions and fees applicable to credit cards issued under a guarantee are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers.
23 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until 31st October 2021. The regular fees of promotional offers are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers. 24 The value of the APR is calculated on the basis of a credit limit of HUF 375,000 in the case of UniCredit Narancs (Orange) and UniCredit Kék (Blue) credit cards, HUF 750,000 in the case of UniCredit Arany (Gold) credit cards and HUF 1,000,000 in the case of UniCredit Platina (Platinum) credit cards. The APR has been defined in light of the current conditions and the effective legal provisions. The extent of the APR can be modified if the conditions are changed. Additional interests, commissions and fees applicable to credit cards issued without a guarantee are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers.
25 Service provided in the case of ATMs operated by UniCredit Bank Hungary Zrt. In the case of Visa cards, the modification of the PIN code will be valid until the first request for the regeneration of the PIN code is submitted. Following the regeneration of the PIN code of the card, the original PIN code will be valid again.
26 Service provided in the case of ATMs operated by UniCredit Bank Hungary Zrt.
27 The service is available through ATMs that allow the depositing of cash.
28 It is charged when the wrong bank ID, IBAN account number, SWIFT/BIC code is given.
29 Fee calculation method: 0.01% of the sum of the transactions but minimum the indicated amount. As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated

above. The discount is valid until 31st October 2021.
30 When it is applied for and based on the Credit Card account holder's decision.
31 The minimum repayment obligation is considered fulfilled if the repayment amount is credited to the Credit Card settlement account during the grace period (before its expiry).
32 Method of fee calculation: 0.5% of the amount of credit limit of the card (minimum the indicated amount). As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. This promotional offer is valid until 31st October 2021.
33 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 Spectranet 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 if 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.
34 In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote nr 33).
35 The normal fee of the transaction is set in point 2. which is not charged by the Bank for transactions occurred in the promotional period as a Promotion.
36 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).
37 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.
37 Except for shares purchased within the framework of „Munkavállalói Részvényjuttatási Program", for which no custody fee will be charged.
38 The above fee is charged by the Bank as Promotion. The promotion is valid until 31st October 2021. The normal fee is 0,8% min. 10 000 HUF max. 100 000 HUF
39 From the 13th July 2018 cheque services are provided only for those clients who have "Private Banking" client status.
40 Applicated loan: when the customer complete submitted to the bank all required documents for the loan application.
41 The charge of fee happens in the month of the expiry date, except in case of replaced cards, in this case fee charged in the month of replacement, what can be different from the expiry date.
42 The bank doesn't issue new Orange credit card from 18th November 2019, the replacement and renewal services remain in place for the existing portfolio
43 The above fee is charged by the Bank as Promotion. The promotion is valid until 31st October 2021. The normal fee is 0,65% min. 10 000 HUF max. 100 000 HUF.
44 Issuing fee of main Mastercard Standard card applied - as promotional offer – will not be charged. Promotion is valid in case of cards applied until 30th April 2021.
45 Card membership fee of first year related to main Mastercard standard – as promotional offer – will not be charged. Promotion is valid in case of cards applied until 30th April 2021.
46 The offer is valid until 31.12.2021.

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47 Normal fee: HUF 2,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31st October 2021.

48 Normal fee of the eBanking in case of SMS entry: HUF 200 / month it is not charged by the Bank during the promotion period. The 150 HUF above amount is not charged by the Bank during the promotion period. The promotion period is valid until 28.02.2019. Normal fee of the eBanking in case of token and mToken entry: HUF 150 / month. eBanking service is free of charge in case of accounts, which are opened electronically.

49 Normal fee: HUF 150.- / month it is not charged by the Bank during the promotion period, in case user logs in UniCredit Mobil Bank successfully at least once in current calendar month.
The promotion period is valid until 31st October 2021.