

Effective from: 1st of February 2024 (2310) • Date of Publishment: 1st of December 2023

Changes are marked with red underline by the Bank:

Amendments published on 01.12.2023. and entering into force on 01.02.2024.:

Changes because of the half year pricing – overdraft and credit card products.

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.



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 VDCS TOP account package is available:

- a) For a company group's¹ employees² 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; in addition, close relatives (spouse, direct relative, adopted, stepchild and foster child, adoptive parent, step-parent and foster parent, and sibling) of a natural persons who have a legal relationship with these organizations and have an account with UniCredit Bank shall be eligible for the new promotion from 1st of January 2022 to 31th March 2024, who opens an account as a new customer and certifies his or her close relative status in the form specified by the bank.
- b) 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.
- c) 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 31th March 2024.

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:
 - a) Cash desk conversion transactions will be carried out at a buying rate of medium rate -1,145% and at a selling rate of medium rate +1,145%.
 - b) Conversion transactions between accounts will be carried out at a buying rate of medium rate -1,145% and at a selling rate of medium rate +1,145%.
 - c) Conversion transactions with debit cards will be carried out at a buying rate of medium rate -1,145% and at a selling rate of medium rate +1,145%.
 - d) Conversion transactions with credit cards will be carried out at the selling rate of the currency.

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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. Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (KSH), from which the Bank may deviate in favor of the customer.
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 status⁵.

* 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 Aktív 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 559 + HUF 114/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 572/statement	HUF 572/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 bankcards (not available from 1st January 2021)	3 399 HUF ¹² / 4 486 HUF ¹²	Free of charge ¹¹
Issuer / membership fee of Mastercard Unembossed supplementary bankcards (not available from 1st January 2021)	3 399 HUF ¹² / 4 486 HUF ¹²	Free of charge ¹¹

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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 / 2 989 HUF ¹¹
Issuer / membership fee of Mastercard Standard, and VISA Classic^{K1} secondary cards (Visa Classic not available from 1st January 2021)		2 446 HUF ¹² / 2 446 HUF ¹²	6 660 HUF ¹² / 8 840 HUF ¹²
Issuer / membership fee of Mastercard Gold and VISA Gold^{K1} bankcards (Visa Gold not available from 1st January 2021)		6 785 HUF ¹² / 6 785 HUF ¹²	13 586 HUF ¹¹ / 13 586 HUF ¹¹
Issuer/membership fee of the Premium Banking Embossed Mastercard^k card (not available from 1st January 2021)		Free of charge/ 8 145 HUF ¹²	Free of charge/ 8 145 HUF ¹²
Issuer/membership fee of the Premium Banking Embossed Mastercard secondary card (not available from 1st January 2021)		Free of charge/ 8 145 HUF ¹²	Free of charge/ 8 145 HUF ¹²
Card barring fee (includes the fee of a replacement card)		Free of charge	Free of charge
Replacement fee for Mastercard Unembossed card in Hungary (not available from 1st January 2021)		572 HUF	572 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)		1 374 HUF	1 374 HUF
Modification of PIN code		229 ²⁵ HUF	229 ²⁵ HUF
Regeneration of PIN code		400 HUF	400 HUF
Fee for balance enquiry		40 ²⁶ HUF	40 ²⁶ HUF
Emergency card issuance		5 banking days	5 banking days
Single transfer within the bank³⁵	Transfer between the customer's own accounts at the bank	Free of charge	Free of charge
	With SpectraNet Internet Banking	0,381%, min. 52 HUF, max. 13 042 HUF ¹³	0,381%, max. 13 042 HUF ¹³
	by eBanking	0,381%, min. 52 HUF, max. 13 042 HUF ¹³	0,381%, max. 13 042 HUF ¹³
	by UniCredit mBanking	0,381%, min. 52 HUF, max. 13 042 HUF ¹³	0,381%, max. 13 042 HUF ¹³
	With Telephone Banking	0,381%, min. 222 HUF, max. 13 042 HUF	0,381%, max. 13 042 HUF ¹³
	If an original form is used	0,594%, min. 463 HUF, max. 18 685 HUF	0,733%, min. 1 111 HUF, max. 27 149 HUF
	If a document other than the original form is used³⁶	0,422%, min. 1 125 HUF	1,127%, min. 2 112 HUF
Single transfer outside the Bank³⁵	With SpectraNet Internet Internet Banking	0,381%, min. 66 HUF, max. 13 042 HUF ¹⁴	0,381%, max. 13 042 HUF ¹⁴
	by eBanking	0,381%, min. 66 HUF, max. 13 042 HUF ¹⁴	0,381%, max. 13 042 HUF ¹⁴

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	by UniCredit mBanking	0,381%, min. 66 HUF, max. 13 042 HUF ¹⁴	0,381%, max. 13 042 HUF ¹⁴
	With Telephone Banking	0,381%, min. 251 HUF, max. 13 042 HUF	0,422%, min. 308 HUF, max. 13 042 HUF
	If an original form is used	0,662%, min. 463 HUF, max. 20 094 HUF	0,91%, min. 1 324 HUF, max. 32 086 HUF
	With non-original bank form ³⁶	0,493%, min. 1 125 HUF	1,127%, min. 2 112 HUF
	EFER transfers	0,381%, min. 316 HUF, max. 12 170 HUF	0,381%, min. 316 Ft, max. 12 170 HUF
	VIBER transfer	1 235 HUF	0,984%, min. 12 354 Ft, max. 128 125 HUF
	From branch office cash desk (HUF payment from HUF account)	2,026% min. 1 620 Ft, max. 70 530 HUF	2,026% min. 1 620 Ft, max. 70 530 HUF
	From branch office cash desk (Foreign currency payment from HUF account)	0,893% max. 70 530 HUF (buying rate: medium rate -1%, selling rate: medium rate +1%)	0,893% max. 70 530 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 0.229% of the amounts paid in, which will not be charged by the Bank as a special offer) This promotional offer is valid until 31.03.2024.	
	Free of charge HUF cash withdrawal (from domestic ATM) 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	0,907 %, min. HUF 335	The first 2 each month from the bank's own ATM free of charge ^{18, 34} (further withdrawals: 0,907 %, min. HUF 335
	Fee of cash withdrawal from POS terminal at other banks or post offices in Hungary	1,282% + 574 HUF, min. 998 HUF	1,282% + 574 HUF, min. 998 HUF
	Fee for cash withdrawal abroad from UniCredit ATMs (cash withdrawal was initiated outside EEA)	2,256% + 4,223 EUR	2,256% + 4,223 EUR
	Fee for cash withdrawal abroad from UniCredit ATMs (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	0,907%, min. 335 HUF	0,907%, min. 335 HUF
	Fee for cash withdrawal abroad from non-UniCredit ATMs (cash withdrawal was initiated outside EEA)	2,33% + 5,911 EUR	2,33% + 5,911 EUR
	Fee for cash withdrawal abroad from non-UniCredit ATMs (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	1,51% + 759 HUF, min. 1 012 HUF	1,51% + 759 HUF min. 1 012 HUF
	Fee for cash withdrawal abroad from POS terminals (cash withdrawal was initiated outside EEA)	2,328% + 8,116 EUR	2,328% + 8,116 EUR
	Fee for cash withdrawal abroad from POS terminals (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	1,282% + 574 HUF, min. 998 HUF	1,282% + 574 HUF, min. 998 HUF
	Commission upon purchase	Free of charge	

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Transactions carried out with Premium Banking Embossed Mastercard cards (not available from 1st January 2021)		
Cash withdrawal From a UniCredit ATM in Hungary	0,139%, min. 136 HUF	The first 2 each month from the bank's own ATM free of charge ^{18, 34} (further withdrawals: 0,139%, min. HUF 136)
Cash withdrawal from an ATM of a different label in Hungary	0,564% + 559 HUF, min. 632 HUF	0,564% + 559 HUF, min. 632 HUF
Fee of cash withdrawal from POS terminal at other banks or post offices in Hungary	0,491% + 491 HUF, min. 729 HUF	0,491% + 491 HUF, min. 729 HUF
Fee of cash withdrawal abroad from UniCredit ATMs (cash withdrawal was initiated outside EEA)	1,41% + 4,569 EUR	1,41% + 4,569 EUR
Fee of cash withdrawal abroad from UniCredit ATMs (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	0,139%, min. 136 HUF	0,139%, min. 136 HUF
Fee of cash withdrawal abroad from non-UniCredit ATMs (cash withdrawal was initiated outside EEA)	1,41% + 4,569 EUR	1,41% + 4,569 EUR
Fee of cash withdrawal abroad from non-UniCredit ATMs (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	0,564% + 559 HUF, min. 632 HUF	0,564% + 559 HUF, min. 632 HUF
Fee of cash withdrawal abroad from POS terminals (cash withdrawal was initiated outside EEA)	1,41% + 7,04 EUR	1,41% + 7,04 EUR
Fee of cash withdrawal abroad from POS terminals (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	0,491% + 491 HUF, min. 729 HUF	0,491% + 491 HUF, min. 729 HUF
Commission upon purchase	Free of charge	

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

II. Foreign currency operations of VDCS TOP HUF bank accounts

From the 13th July 2018 cheque services are provided only for those clients who have "Private Banking" client status.

		VDCS TOP account package	Partner Aktiv 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 currency¹⁵	at a buying rate of medium rate -1,145% and at a selling rate of medium rate +1,145%	
	Payout in a currency different from the currency of the account¹⁵	0.812%, max. HUF 63 255 at a buying rate of medium rate -1,145% and at a selling rate of medium rate +1,145%	
Commission on bank-to-bank payment orders³⁵ – Debit items (in foreign currency from HUF account)			
by SpectraNet Internet Banking / eBanking and Telephone Bank		0,618%, min. 7,018 EUR	0,618%, min. 7,018 EUR

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If an original form is used	0,755%, min. 14,072 EUR	0,755%, min. 14,072 EUR
If a document other than the original form is used ³⁷	0,812%, min. 21,125 EUR	0,812%, min. 21,125 EUR
Commission on in-bank payment orders³⁵ – Debit items (in foreign currency from HUF account)		
by SpectraNet Internet Banking / eBanking and Telephone Bank	0,538%, min. 7,018 EUR	0,538%, min. 7,018 EUR
If an original form is used	0,675%, min. 14,072 EUR	0,675%, min. 14,072 EUR
If a document other than the original form is used ³⁶	0,755%, min. 21,125 EUR	0,755%, min. 21,125 EUR
Bank-to-bank Standing Orders	0,618%, min. 7,018 EUR	0,618%, min. 7,018 EUR
In-bank Standing Orders	0,538%, min. 7,018 EUR	0,538%, min. 7,018 EUR
Foreign currency transfer orders with missing data ²⁸	EUR 9,16 ²⁹	EUR 9,16 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 9,16 ²⁹	EUR 9,16 ²⁹

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

		VDCS TOP account package	Partner Aktiv TOP account package
In-bank EURO payment orders³⁵	by mBanking	0,381%, min. 52 HUF, max. 13 042 HUF ¹³	0,381%, max. 13 042 HUF ¹³
	by eBanking	0,381%, min. 52 HUF, max. 13 042 HUF ¹³	0,381%, max. 13 042 HUF ¹³
	by Telephone Bank	0,381%, min. 222 HUF, max. 13 042 HUF	0,381%, max. 13 042 HUF ¹³
	by original bank form	0,594%, min. 463 HUF, max. 18 685 HUF	0,733%, min. 1 111 HUF, max. 27 149 HUF
	by non-original form³⁶	0,422%, min. 1 125 HUF	1,127%, min. 2 112 HUF
Bank-to-bank SEPA payment orders³⁵	by mBanking	0,381%, min. 66 HUF, max. 13 042 HUF ¹⁴	0,381%, max. 13 042 HUF ¹⁴
	by eBanking	0,381%, min. 66 HUF, max. 13 042 HUF ¹⁴	0,381%, max. 13 042 HUF ¹⁴
	by Telephone Bank	0,381%, min. 251 HUF, max. 13 042 HUF	0,422%, min. 308 HUF, max. 13 042 HUF
	by original bank form	0,662%, min. 467 HUF, max. 20 094 HUF	0,91%, min. 1 324 HUF, max. 32 086 HUF
	by non-original form³⁶	0,493%, min. 1 125 HUF	1,127%, min. 2 112 HUF
	urgent EUR payment orders	1 235 HUF	0,801%, min. 1 145 HUF, max. 128 125 HUF ⁴³
Bank-to-bank and in-bank EURO Standing Orders	Free of charge ¹⁰	Free of charge ¹⁰	
Transfer orders with missing data/errors²⁸		9,16 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		9,16 EUR ²⁹	

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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 Aktiv 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 572/statement ⁶
Account balance certificates and other certificates related to account management		HUF 572/statement ⁶
Crediting in foreign currency 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 ³⁵	by SpectraNet Internet Banking / eBanking and Telephone Bank	0,503%, min. 8,358 EUR
	If an original form is used	0,755% min. 14,072 EUR
	Not on original banking forms or with exceptional processing ³⁶	0,812% min. 21,125 EUR
Commission on in-bank payment orders ³⁵	by SpectraNet Internet Banking / eBanking and Telephone Bank	0,503%, min. 7,018 EUR
	If an original form is used	0,675% min. 14,072 EUR
	Not on original banking forms or with exceptional processing ³⁶	0,755% min. 21,125 EUR
Bank-to-bank standing orders		0,538%, min. 7,018 EUR
In-bank Standing Orders		0,538%, min. 7,018 EUR
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	0,381%, max. 13 042 HUF ¹³
	by Telephone Bank	0,381%, max. 13 042 HUF ¹³
	by original bank form	0,733%, min. 1 111 HUF, max. 27 149 HUF
	by non-original form ³⁶	1,127%, min. 2 112 HUF
Bank-to-bank SEPA payment orders ³⁵	by eBanking, mBanking and SpectraNet Internet Banking	0,381%, max. 13 042 HUF ¹⁴
	by Telephone Bank	0,381%, max. 13 042 HUF ¹⁴
	by original bank form	0,91%, min. 1 339 HUF, max. 32 086 HUF
	by non-original form ³⁶	1,127%, min. 2 112 HUF
EUR in-bank and bank-to-bank Standing Orders		Free of charge ¹⁰

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Foreign currency transfer orders with missing data ²⁸		EUR 9,16 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 9,16 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)		0,801%, min. 36,64 EUR
Urgent EUR payment orders		0,801%, min. 1 145 HUF, max. 128 125 HUF ⁴³
HUF Debit Transfers on FCY accounts		
Commission on bank-to-bank payment orders ³⁵	By SpectraNet Internet Banking / eBanking / UniCredit Mobile application and Telephone Bank	0,618% min. 209 HUF
	If an original form is used	0,755% min. 350 HUF
	Not on original banking forms or with exceptional processing ³⁶	0,812% min. 1 127 HUF
Commission on in-bank payment orders ³⁵	by SpectraNet Internet Banking / eBanking / UniCredit Mobile application and Telephone Bank	0,538% min. 209 HUF
	If an original form is used	0,675% min. 350 HUF
	Not on original banking forms or with exceptional processing ³⁶	0,755% min. 1 127 HUF
Cash out in the currency of the account	1,374% min 2,977 EUR	
Payout in a currency different from the currency of the account ¹⁵	0.812%, max. HUF 63 255 at a buying rate of medium rate -1,145% and at a selling rate of medium rate +1,145%	

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

		VDCS TOP account package	Partner Aktiv TOP account package
Cheque transactions ³⁹	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	0,572%/transaction	0,572%/transaction
	Shares	0,572%/transaction	0,572%/transaction
	Government securities trading from own account ¹⁶	Free of charge ¹⁷	Free of charge ¹⁷
	Securities transfer, internal security reclassification	HUF 2 290/transaction	HUF 2 290/transaction
Custody fee		0,125% per year, min. HUF 740/quarter ^{19, 37}	

Fees of related SMS services

SMS services related to bank accounts

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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)	according to Electronic Banking List of Conditions ¹⁷ in the case of Partner Aktiv TOP account package
Notifications on bank account debits**** (They include only debits from credit repayments from among fee and interest-type debits)	according to Electronic Banking List of Conditions ¹⁷
Notification on group collections received	according to Electronic Banking List of Conditions ¹⁷
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)	according to Electronic Banking List of Conditions ¹⁷
Notifications on the actual debiting of debit card transactions****	according to Electronic Banking List of Conditions ¹⁷
Balance notifications	
Sending of the usable balance of the bank account on banking days	according to Electronic Banking List of Conditions ¹⁷
Sending of the usable balance of the account once a week, on the first banking day of the week	according to Electronic Banking List of Conditions ¹⁷
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	according to Electronic Banking List of Conditions ¹⁷
SMS services related to debit cards	
Notifications on successful, unsuccessful and cancelled purchases with debit cards ****	according to Electronic Banking List of Conditions ¹⁷
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card****	according to Electronic Banking List of Conditions ¹⁷
Notifications on the limit modifications in connection with the debit card	according to Electronic Banking List of Conditions ¹⁷
Balance notifications	
Sending of the usable aggregate balance of the accounts for the given debit card on banking days	according to Electronic Banking List of Conditions ¹⁷
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	according to Electronic Banking List of Conditions ¹⁷
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	according to Electronic Banking List of Conditions ¹⁷
SMS services related to credit cards	
Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with credit cards ****	according to Electronic Banking List of Conditions ¹⁷
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.)	according to Electronic Banking List of Conditions ¹⁷

Notification on the charging of fees and interests	according to Electronic Banking List of Conditions ¹⁷
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.)	according to Electronic Banking List of Conditions ¹⁷
Spectranet Internet Banking, Mobile Banking and UniCredit Mobile application	
The SMS fee for identification based on password sent by SMS	according to Electronic Banking List of Conditions ¹⁷

**** 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 ⁴⁶
UniCredit mBanking entry fee	Free of charge ⁴⁶
eBanking service fee	Free of charge ⁴⁴ / HUF 171/month ⁴⁴ / HUF 229/month ⁴⁴
UniCredit mBanking service fee	Free of charge ⁴⁵ / HUF 171/month ⁴⁵

IV. Interest payable on demand

		VDCS TOP account package	Partner Aktiv 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% 0,01% EBKM (Unified Deposit Rate Index): 0,01%	0,01% EBKM (Unified Deposit Rate Index): 0,01% 0,01% EBKM (Unified Deposit Rate Index): 0,01%
	Interest rate of the overdraft facility with a joint and several guarantor without a joint and several guarantor	effective base rate of the central bank +5% (APR: 20.33%) effective rate according to the announcement -4% (APR: 39.76%, from 01.02.2024. 34.09%)	
	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

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V. CREDIT CARD conditions for VDCS TOP and Partner Aktiv 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
Apple Pay service	Eligible credit card for Apple Pay digitization				
Google Pay service	Eligible credit card for Google Pay digitization				
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 1145 ²⁰	HUF 1145 ²⁰	HUF 5714 ²⁰	HUF 8347 ²⁰	Annually, in arrears, in the record month of the card ⁴²
Card membership fee of supplementary card	HUF 1145 ²⁰	HUF 1145 ²⁰	HUF 5714 ²⁰	HUF 8347 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*	24.24%	24.24%	24.87%	25.58%	
APR available for private persons under standard conditions	50.19%	50.19%	51.84%	51.97%	
APR available for private persons under standard conditions from 01.02.2024.	<u>43.94%</u>	<u>43.94%</u>	<u>45.52%</u>	<u>45.64%</u>	
Credit life insurance and administration fee for primary card (monthly) The service is turned to non-marketed from 1 st February 2019.	0.19%	0.19%	0.19%	Included in membership fee. In case of application initiated after 1 st 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

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

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 1145	HUF 1145	HUF 1145	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 1145	HUF 1145	HUF 1145	free of charge	When the service is used
Shopping	Free of charge (the standard rate is 0.3% and maximum 6000, which will not be charged by the Bank as a special offer) This promotional offer is valid until 30.04.2023.				
Cash withdrawal from ATM in Hungary	2.58%, min. HUF 1832	2.58%, min. HUF 1832	2.58%, min. HUF 1832	2.58%, min. HUF 1832	On the same day as the accounting day of the cash withdrawal transaction
Cash withdrawal in bank branches/post offices in Hungary	2.58%, min. HUF 1832	2.58%, min. HUF 1832	2.58%, min. HUF 1832	2.58%, min. HUF 1832	On the same day as the accounting day of the cash withdrawal transaction
Cash withdrawal from ATM abroad	2,58%, minimum 1.832 HUF	2,58%, minimum 1.832 HUF	2,58%, minimum 1.832 HUF	2,58%, minimum 1.832 HUF	On the same day as the accounting day of the cash withdrawal transaction
Cash withdrawal in bank branches abroad	2,58%, minimum 1.832 HUF	2,58%, minimum 1.832 HUF	2,58%, minimum 1.832 HUF	2,58%, minimum 1.832 HUF	On the same day as the accounting day of the cash withdrawal transaction
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 30.04.2023.				
Cash deposit at cash desk *	HUF 520				When the service is used

VI. CREDIT CARD conditions for VDCS TOP and Partner Aktiv TOP account packages

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*	50.19%	50.19%	51.84%	51.97%	
<u>Annual Percentage Rate (APR)²⁴ if no joint and several guarantee is offered* from 01.02.2024.</u>	<u>43.94%</u>	<u>43.94%</u>	<u>45.52%</u>	<u>45.64%</u>	

VII. Loan conditions and services of VDCS TOP and Partner Aktiv 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/10%
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%	10,04%-11,51%
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%	8,56%-10,06%
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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 recognizing 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 applicated⁴⁰ loans the Bank will credit the whole fee of notarial deed, after 01 August 2019 applicated loans⁴⁰ 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 cancellation.

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 1.38%. 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 24.24%. 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 68 945, while the total estimated amount payable by the client: HUF 441 670, which includes card issuer fee is HUF 1000, monthly closure fee: HUF 150, purchase commission 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 1.38%. 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 24.24%. 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 68 945, while the total estimated amount payable by the client: HUF 441 670, which includes card issuer fee is HUF 1000, monthly closure fee: HUF 150, purchase commission 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 1.38%. 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 24.87%. 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 112 423, while the total estimated amount payable by the client: HUF 705 483, which includes card issuer fee is HUF 4990, monthly closure fee: HUF 150, purchase commission 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 1.38%. 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 25.58%. 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 143 659, while the total estimated amount payable by the client: HUF 881 359, which includes card issuer fee is HUF 9 900, monthly closure fee: HUF 150, purchase commission 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 3.00%. 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 50.19%. 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 142 616 while the total estimated amount payable by the client: HUF 516 341, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, purchase commission 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 3.00%. 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 50.19%. 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 142 616, while the total estimated amount payable by the client: HUF 516 341, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, purchase commission 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 3.00%. 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 51.84%. 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 232 817, while the total estimated amount payable by the client: HUF 824 867, which includes HUF 150 monthly closure fee, card issuer fee is HUF 6000, purchase commission 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 3.00%. 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 51.97%. 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 290 667, while the total estimated amount payable by the client: HUF 1 028 422, which includes HUF 0 monthly closure fee, card issuer fee is HUF 9 900, purchase commission 0,3%, max 6000 HUF beside the interest.

Credit card representative example without joint and several guarantee* from 01.02.2024.:

For the UniCredit Orange credit card projected onto a credit line of HUF 375 000. The monthly fixed credit interest to be charged is 2.64%. 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 43.94%. 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 124 988 while the total estimated amount payable by the client: HUF 498 713, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, purchase commission 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 2.64%. 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 43.94%. 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 124 988, while the total estimated amount payable by the client: HUF 498 713, which includes HUF 150 monthly closure fee, card issuer fee is HUF 0, purchase commission 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 2.64%. 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 45.52%. 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 204 634, while the total estimated amount payable by the client: HUF 796 684, which includes HUF 150 monthly closure fee, card issuer fee is HUF 6000, purchase commission 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 2.64%. 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 45.64%. 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 255 480, while the total estimated amount payable by the client: HUF 993 235, which includes HUF 0 monthly closure fee, card issuer fee is HUF 9 900, purchase commission 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 31.79%, 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 39.76%**. Instalment amount: HUF 9 934 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 502 289; the total cost of the loan is: HUF 127 289 (which contains only the transaction interest and HUF 673 account handling fee).

A representative example (without joint and several guarantee*) from 01.02.2024.: 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 27.54%, 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 34.09%**. Instalment amount: HUF 8 606 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 486 351; the total cost of the loan is: HUF 111 351 (which contains only the transaction interest and HUF 673 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 16.50%, 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 20.33%**. Instalment amount: HUF 5 156, 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 444 951; the total cost of the loan is: HUF 69 951 (which contains only the transaction interest and HUF 673 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 drawdown 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: 0.011% 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 31.03.2024. The basic monthly closing fee will be charged for each month started.

7 The closing fee of the Partner Aktiv TOP account package is HUF 699 /month/account. The closing fee of the Partner Aktiv 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, no barring fee will be credited. This promotional offer is valid until 31.03.2024. 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 Aktiv 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 31.03.2024.

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 0.114% of the transaction amount but maximum HUF 6 870. The rates indicated above are provided by the Bank as a promotional offer until 31.03.2024. The regular rates after the promotion period are included in UniCredit Bank's List of Retail Conditions.

9 The standard fee is 0,422%, min. 67 HUF, max. 13 042 HUF, which will not be charged by the Bank as a special offer. This promotional offer is valid until 31.03.2024.

10 The standard fee is 0,422%, min. 124 HUF, max. 13 042 HUF, which will not be charged by the Bank as a special offer. This promotional offer is valid until 31.03.2024.

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 31.03.2024. The promotion on secondary cards may only be used for one secondary card and is valid until 31.03.2024. 12 Method of fee calculation: 0.114% 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 31.03.2024.

13 The standard fee of the transaction: 0,422% min. 208 HUF, max. 13 042 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 31.03.2024.

14 The standard fee of the transaction: 0,422% min. 308 HUF, max. 13 042 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 31.03.2024.

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 included in the Electronic Banking List of Conditions – For Private Clients

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 31.03.2024. 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: 0,907%, min 335 HUF,; in the case of Premium Banking Embossed Mastercard cards, 0,139% min. 136 HUF; the fee of regular cash withdrawal from non-UniCredit ATMs is 1,51% + 759 HUF, min. 1 012 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 0,564% + 559HUF, min. 632 HUF. The standard (non-promotional) cash withdrawal fee in case of transaction initiated with mCash service from domestic UniCredit ATMs is 0,907%, min 335 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 recognized 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 30.04.2023.

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 30.04.2023. 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 30.04.2023. 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: 0.011% 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 31.03.2024.

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 30.04.2023.

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

The Client is entitled for free of charge cash withdrawal primarily via ATM, while the Cash-back is only available from beneficiaries who provide the service in Hungary (Merchants) as part of the POS payment transaction. The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, or HUF 40 000 within the monthly first two

Cash-back, then the % and maximum element of the normal transaction fee will be applied on the above part. For Cash-back service, the provisions of the Bank Card Terms and Conditions and the Debit Bankcard List of Conditions are always applicable. The Cash-back is linked to POS purchases. If the Client uses the free of charge cash withdrawal and Cash-back fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals or Cash-back retrospectively in one amount on the Clients account.

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 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).

36 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.

39 From the 13th July 2018 cheque services are provided only for those clients who have “Private Banking” client status.

40 Applied 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 31.03.2024. The normal fee is 0,801% min. 12 354 HUF, max. 128 125 HUF.

44 Normal fee of the eBanking in case of SMS entry: HUF 229 / month it is not charged by the Bank during the promotion period. The 171 HUF above amount is not charged by the Bank during the promotion period. Normal fee of the eBanking in case of token and mToken entry: HUF 171 / month. eBanking service is free of charge in case of accounts, which are opened electronically.

45 Normal fee: HUF 171 / 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 31.03.2024.

46 Normal fee: HUF 2 290 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.03.2024.