

SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV ZÉRÓ PACKAGE



Effective from: 3rd of December 2019 (1901) • Disclosed: 3rd of December 2019

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.

1. The Partner Aktív Zéró Package is available for those natural persons (as private clients) who:
 - a.) at the time of applying for the bank account package and upon conclusion of the Bank Account Agreement:
 - are in an employment relationship, or in other legal relationship defined in the Cooperation Agreement (hereinafter jointly referred to as Legal Relationship) with an organization that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") regarding the provision of the products and services described below in the present Special list of conditions, and
 - who do not have and haven't had in the last 12 month –prior to informing the Bank about the intention of account opening- a private current account maintained by the Bank, OR
 - b.) presents an E.ON account statement on the account of the requesting Customer (Permanent address) for the month preceding the month of account opening of the preferential invoice package and on the customer's name. (The Bank shall record the E.ON Customer ID from the E.ON Account Statement and store it as proof of entitlement to the preferential account package until the termination of the preferential bank account Package. The Bank verifies the authenticity of these E.ON customer numbers on a monthly basis at E.ON. If the Customer did not provide the E.ON customer number at the opening of the account, or provided false information, then he / she is not entitled to the discount account package and the terms of the Bonus account package contained in the prevailing List of Conditions shall prevail.)
2. Regarding fees not included in this Special Conditions the effective fees of Aktív account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.
3. After the expiration of the 3 years long period defined in section 4: 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.
4. Special conditions defined in this list of conditions are ensured by the Bank for a 3 years long period from the date of contracting - except for intra- and interbank HUF domestic transfer orders initiated with UniCredit Mobile application (related information are available in footnotes nr. 3. and 4.).
Original account package shall be replaced by „Partner Aktív Plusz” package after 3 years calculated from the account opening, subsequently effective conditions indicated in document “Special Conditions for UniCredit Partner Aktív Plusz and Partner Ikon Plusz packages” shall be applied. Bank has the right to prolong –by informing the Account Owner about this fact- this 3 years period in favour of the Account Owner, while conditions remain unchanged.



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Monthly account-handling fee	0 HUF/month/bank account ¹	
Account opening and closing fee	0 HUF	
Default Statement	Postal or Electronic	
Booking entry fee	Free of charge	
Credit entries in HUF (to HUF accounts)	Free of charge	
Direct debit	Free of charge	
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)	Free of charge	
In-bank standing orders of HUF transfer between client's own accounts ²	Free of charge	
Commission intra bank payment orders ³	Transfer orders between the accounts of the same Client ¹	Free of charge
	by UniCredit Mobil application	Free of charge ⁴
	by eBanking	0,3%
Commission inter bank payment orders ³	by UniCredit Mobil application	Free of charge ⁵
	by eBanking	0,3%
Issuer fee / Membership fee of Mastercard Standard bankcard (main card)	Free of charge / Free of charge	
eBanking entry fee	Free of charge	
UniCredit Mobil Application entry fee	Free of charge	
eBanking service fee	Free of charge	
UniCredit Mobil Application service fee	Free of charge	

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¹ The normal account handling fee of Aktív account is HUF 1 166/month/account. It is debited on the account every month. Total amount of account handling fee is credited on the account if minimum HUF 75.000 is credited – via Bank transfer - on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If the credit conditions are not met, account handling fee will not be credited on the account. The Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account. The promotion is valid until recalled.

² The Bank executes in-bank transfer orders between the accounts of the same Client free of charge – in case there is no any other disposal for bank accounts and savings accounts.

³ 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).

⁴ Free of charge condition is a promotional offer, which is valid until revoked. Standard fee is 0,287%, min. 106 Ft, max. 6 371 Ft.

⁵ Free of charge condition is a promotional offer, which is valid until revoked. Standard fee is 0,287%, min. 186 Ft, max. 6 371 Ft.